

POVERTY ALLEVIATION OF THE HARD CORE POOR IN BANGLADESH

A Study on BRAC's
Income Generation For Vulnerable Group Development Programme

Dilruba Ahmed

November 1997

BRAC
Research and Evaluation Division
BRAC Center, 75 Mohakhali, Dhaka-1212
Fax : 880-2-883-542, 886448
Tel : 880-2-884180-7

EXECUTIVE SUMMARY

BRAC launched IGVGD Programme to improve the condition of the poorest women covered by Vulnerable Groups Development (VGD) Programme. In this context high yielding variety (HYV) poultry birds rearing was introduced as an income generating activity for increasing the economic and nutritional well-being of the IGVGD participants. To sustain the process of development of the participants, BRAC merged IGVGD with Rural Development Programme (RDP). It is found that RDP could not include many of the very poor and disadvantaged women.

The objectives of the study were to :

1. investigate the changes brought about by the Programme in its participant households;
2. assess the extent to which the Programme represented the 'poorest of the poor' ; and
3. know the reasons for drop out of the participants from the IGVGD.

The study locations were selected from both IGVGD and RDP areas, viz., Kishorgonj, Karimgonj, Tangail and Bhuapur. Both IGVGD and RDP had the IGVGD Poultry Programme (IGVGDPP). Data were collected from the participants in four of the HYV poultry rearing activities of IGVGDPP, viz., chick rearers, key rearers, feed sellers and egg collectors. The study subjects were the ex-VGD, drop out and inactive members. Ex-VGDs were those who were no more entitled to wheat ration as their ration cycle had already completed. Dropout members were those who were no more functionally related with the poultry rearing Programme and had completed the repayment of loan installments. At present they were not the members of BRAC Programme at all. Inactive members were those who were no more functionally related with the poultry rearing Programme but had not yet completed the repayment of loan installments. The study focused mainly on the 1994-96 cycle. The current VGD members of 1996-98 cycle were included as control group. Current-VGDs were those who enjoyed the wheat ration at present. Five percent of the key rearers were randomly selected while the others were purposively selected since they were few in number from the study area. The study interviewed 493 respondents including 360 current and ex VGDs and 133 drop out and inactive members. The study presents its main findings in three chapters.

Chapter three discussed the findings on changes in the households of the IGVDGPP participants. The study found 72.2 percent were married women who lived with their husbands and 27.8 percent were widow, separated, divorced or deserted. The findings indicated that the married women who were advantaged to some extent than the others were participating more in the Programme compared to the disadvantaged widows and others.

To promote successful operation of IGVDGPP, the Programme provided two important inputs : skill training and credit support to its participants. Ninety two percent participants had received some training in different poultry rearing activities while the rest 8 percent received no training at all.

The participants of IGVDGPP had other income generating activities along with poultry rearing with the credit support of the Programme. The participants preferred small and rural trading and cattle rearing to poultry related activities in the succeeding years of initiation of poultry rearing due to limited space in their homestead which was not enough for large scale poultry rearing. The participants of IGVDGPP earned income by utilizing the BRAC loan which increased in most cases their confidence as well as their social status in the locality. The study indicated that the women headed households without any other earner in the family were still in economic hardship even after joining IGVDGPP. In contrast the members having other earners in the family complemented to family income. As a result the group was better-off compared to former group.

One of the determinant criteria of the poorest of the poor considered by the study was their land size of 0.10 acres (10 decimals) or less. The study found majority (58%) of the participants of both IGVDG and RDP belonged to this group which indicated their hard core poverty. However, 91 percent of the respondents owned less than or up to 0.50 acres (50 decimals) of land, the cut-off point determined by the Programme for targeting the poorest. The mean size of land of the participants was 0.17 acres (17 decimals).

In RDP areas 41 percent non-VGD participants belonged to the land ownership group of 0.51 acres and above, i.e., the non-target group whereas only 8.4 percent of the VGD participants belonged to the non-target group. The difference of land ownership of the VGD and non-VGD participants of the RDP was statistically significant.

The per capita annual income of the participants of IGVGD was Tk. 4,663 which was less than the cut off point of Tk. 5,289 for hard core poverty. On the other hand the per capita income of the participant households of RDP was 7,095 which was above the hard core poverty level. The IGVDPP had its effect on the income of the participant households. This was evident from the income of the current VGDs and ex-VGDs. The per capita income of the ex- VGDs was higher compared to per capita income of current VGDs and was also above the hard core poverty line. Further the per capita annual income of the VGD and non-VGD participant households of RDP were Tk. 5,853 and Tk. 8,228 respectively. The difference was statistically significant.

Further the study made a comparison considering landholding and per capita annual income by households between ex-VGD participants and the drop out members to identify who actually graduated into the mainstream of rural development and still persisted with the Programme. The ex-VGDs, who had already graduated into the mainstream of rural development after completion of their VGD cycles, owned land size of 19 decimals which was found significantly higher than the cut-off point 10 decimals of land of hard core poverty. On the contrary the dropout members, who could not continue their activities in the IGVDPP after completion of their VGD cycle, owned on average 0.10 acres of land.

Again, the per capita annual income of the ex-VGDs was Tk. 5,531 higher than that of the cut-off point Tk. 5289 of hard core poor. On the other hand the drop out members' per capita income (Tk. 4,159) was much lower than the poverty level. Statistically significant difference was found between the income of the graduated ex-VGDs and the hard core poor.

Chapter four discussed the reasons for dropping out of the members of the IGVDPP. Altogether 383 respondents from 1994-96 VGD cycle who graduated and continued their activities in RDP in July 1996 were observed. Of these respondents 21 percent dropped out by the end of May 1997. Only 1.6 and 1.2 percent of them from IGVGD and RDP dropped out respectively just after completion of their VGD cycle. The tendency of dropping out was higher in the IGVGD area (24%) compared to the RDP area (20%). However, of the dropouts in the IGVDPP 62 percent members had left the IGVDPP willingly and 38 percent had been expelled by the IGVDPP. The percentage of self exclusion was higher in the IGVGD area than

that of the RDP area while the exclusion by the IGVGDPP was higher in the RDP area than that of IGVGD. The drop out members mentioned the reasons for their dropping out. The main reasons for self exclusion were :

- Insincerity of and harassment¹ by IGVGDPP staff,
- Load of household chores;
- Difficulty for repayment of loan instalment;
- Distance of village organization (VO); and
- Misbehavior of VO leader.

The reasons for the drop out members' exclusion by the IGVGDPP were :

- Irregular repayment of loan installment, and
- Dissolution of village organization.

IGVGDPP is installed to target the poorest of the poor for the improvement of target groups' economic well-being. The study concluded that IGVGDPP have long way to go bring notable economic changes in the women headed households. However, the Programme represented remarkable number of the poorest of the poor. But still they are not represented satisfactorily. The study reported that the IGVGDPP represented the poorest of the poor since the per capita annual income of the current-VGDs was below the hard core poverty level. The IGVGD recruited its participants for IGVGDPP from the households of more worse off condition compared to the participant households of RDP area and their difference was found statistically significant.

The Programme should give more emphasis for recruiting the poorest women. To improve their economic well-being their source of income should be ensured. For this reason the Programme staff should follow up sincerely participants' poultry rearing activities whether they properly generate income through poultry rearing activities.

The terms and conditions of repayment of credit installment should be flexible which will decrease the rate of drop out as well as ensure the graduation of the participants in IGVGDPP. To sustain the participation of the members in the IGVGDPP the Programme staff should behave well with the participants of the Programme and should strengthen their follow up supervision in the participant households.

¹ Any dealing of BRAC staff not like by the respondents.

ACKNOWLEDGMENTS

The author of the study report on BRAC's Income Generation for Vulnerable Group Development would like to express her heartfelt thanks to the concerned persons for their valuable suggestions and assistance.

Her special thanks are due to Dr. A. M.R. Chowdhury, Director, Research and Mr. G.M Sattar, Manager, RED, BRAC for their constant guidance and inspiration to accomplish this study report.

Mr. Md. A. Saleque, Programme Manager, Employment and Income Generation, RDP and Ms. Rabeya Yasmin, Senior Area Manager (IGVGD) deserve thanks for providing necessary support in conducting the study. The concerned field staff of IGVGD and RDP also deserve thanks for their cooperation and assistance during field work.

Dr. M. Rafi, Senior Research Sociologist and Dr. A.M. Muazzam Hussain, Research Specialist at RED, went through the draft and offered useful suggestions. The Author is grateful to them and expresses her gratitude to them.

Mamun-ur Rashid, Kh. Badrul Alam, Nurul Islam, Golum Iqbal, Shayamoli, Gulshan Ara extended their support at various stages of implementation of this study project. The field interviewers and coders worked diligently in collecting and processing the data.

Cordial thanks are due to the respondents for their spontaneous cooperation and sacrificing their times for our work.

TABLE OF CONTENTS

EXECUTIVE SUMMARY	i
ACKNOWLEDGEMENT	v
LIST OF TABLE	vii
LIST OF ANNEXURE TABLES	viii
1. INTRODUCTION...	1
1.1 Background of IGVGD... ..	2
1.2 Conceptual Framework... ..	3
1.3 Objective	3
1.4 Scope of the study	4
2. METHODOLOGY	5
2.1 Study Area	5
2.2 Study Samples	5
2.3 Technique of Data Gathering	6
2.4 Definition of key Terms... ..	6
3. FINDINGS ON THE CHANGES IN THE HOUSEHOLDS OF THE IGVGDPP PARTICIPANTS...	8
3.1 Participants' Demographic Characteristics	8
3.2 Inputs Provided by IGVGDPP	9
3.3 Implementation of Knowledge	12
3.4 Income Generating Activities Other than Poultry Rearing	14
3.5 BRAC Loan and its Utilization	16
3.6 Land Ownership	24
3.7 Income of the Participant Households	28
3.8 Who Graduated into the Mainstream of Rural Development	29
4. REASONS FOR DROPPING OUT FROM THE IGVGDPP	31
4.1 Reasons for Self-Exclusion	32
4.2 Reasons for Members' Exclusion by the IGVGDPP Itself... ..	36
4.3 Reasons for Members' Inactiveness	37
4.4 Revival of Membership in IGVGDPP	38
4.5 Reasons for Revival of Membership in IGVGDPP	38
4.6 Dropped Out Members Participation in Other NGOs than BRAC	41
5. CONCLUSIONS AND POLICY IMPLICATIONS...	45
5.1 Conclusions	45
5.2 Policy Implications	46
REFERENCES	47
ANNEXURE TABLES	48

LIST OF TABLES

Table 1.	Location of the study areas	5
Table 2.	Sample of the study	5
Table 3.	Programme Participants' Marital Status...	8
Table 4.	Participants' Age Composition...	9
Table 5.	Participants' Training Receiving for Skill Development	10
Table 6.	Women's Participation in Different Cadres of Skill Training	11
Table 7.	Reasons for Selection of Cadre by the Participants Themselves...	12
Table 8.	Participants' Knowledge Implementation Learned Through Training	13
Table 9.	Whether Participation Have Income Generating Activities Other than the Poultry Rearing Activities	15
Table 10.	Income Generating Activities Other than Poultry Rearing Activities	15
Table 11.	Reasons for Performing Other Income Generating Activities	16
Table 12.	Reasons for Not Performing Other Income Generating Activities.	16
Table 13.	Purpose of Loan Use Mentioned in the Pass Book	16
Table 14.	Loan Use for Other Purposes Than the Ones Mentioned in the Pass Book	16
Table 15.	Loans Incurred by the Participants from Non-institutional Sources Before Joining IGVGDPP	21
Table 16.	Loans Incurred by the Participants from Non-institutional Sources After Joining IGVGDPP...	21
Table 17.	Status of Participants' Non-institutional Loan	22
Table 18.	Reasons for Borrowing from Non-institutional Sources.	23
Table 19.	Ownership of Land After Joining IGVGDPP by Land Groups	25
Table 20.	Mean Size of Own Land Before and After Joining IGVGDPP	27
Table 21.	Ownership of Land of the VGD and Non-VGD Participants of RDP in the IGVGDPP by Land Groups..	27
Table 22.	Mean Size of Land of the VGD and Non-VGD Participants of RDP in the IGVGDPP	27
Table 23.	Land Size in the Participant Households of IGVGDPP by Tenure Before and After Joining IGVGDPP	27
Table 24.	Annual Household and Per Capita Income of the Participant Households	28
Table 25.	Annual Household and Per Capita Income of the VGD and Non-VGD Participants of RDP in the IGVGDPP	29
Table 26.	Mean Size of Land of the Ex-VGD Participants and the Drop Out Members in the IGVGDPP	30
Table 27.	Annual Households and Per Capita Income of the Ex-VGD and Drop Out Members	30

Table 28.	Distribution of Members Graduated into the Mainstream of Development Programme from 1994-96 Cycle	...	...	...	...	...	...	31
Table 29.	Duration of Membership of Drop Out Members in IGVGDPP	..	..	..	..	..	..	31
Table 30.	Distribution of Drop Out and Inactive Members of IGVGDPP	...	...	...	...	...	...	32
Table 31.	Distribution of the Drop out Members by the Way of Their Exclusion from the IGVGDPP	...	...	...	...	...	...	32
Table 32.	Reasons for Self Exclusion from the IGVGDPP...	...	...	...	...	...	...	36
Table 33.	Reasons for Exclusion of the Drop out Members by the IGVGDPP	..	.	..	..	..	..	37
Table 34.	Dropped out and Inactive Members Liking to Revive and to Continue their Membership in IGVGDPP, BRAC...	...	...	...	...	..	...	38
Table 35.	Reasons for Revival of membership in IGVGDPP	...	...	...	...	...	...	40
Table 36.	Participation of Dropout and Inactive Members in Other NGOs Than BRAC	.	..	..	..	..	..	41
Table 37.	Reasons for Drop Out and Inactive Members' Non-Participation in Other NGOs Than BRAC	.	..	..	..	..	..	44

ANNEXURE TABLE

Table A1	Participant's Cadre Selection for Skill Training by Themselves	..	..	..	..	..	..	49
Table A2.	Income Generating Activities Other than the Specified Ones in the Pass Book	..	..	..	..	..	..	49
Table A3	BRAC Loan Used by the Participants for Asset Purchasing...	..	..	..	..	..	..	50
Table A4.	BRAC Loan Used by the Participants for Other Purposes Than the Specified Ones in the Pass Book	..	..	..	..	..	..	50
Table A5	Size of Rented in (Borga) Land in the Participant Household Before and After Joining IGVGDPP	..	..	..	..	..	..	51
Table A6	Size of Mortgage in (Sanchak) Land in the Participant Household Before and After Joining IGVGDPP...	..	..	..	..	..	..	51

1. INTRODUCTION

Bangladesh is characterized by widespread malnutrition, poverty, illiteracy, unemployment, and low per capita income (\$240) etc. (BRAC 1997, Ahmad 1997a). The 20 percent of its population enjoy 45 percent of the national income while the bottom 20 percent enjoy 6-7 percent of the same. One half of the population of this country live under poverty line² in terms of calorie intake (Ahmed, 1997). The worst victim of poverty in almost every measure are women. Nearly 15 percent of all households are headed by women of whom 96 percent are under the poverty line. Moreover, 33 percent out of 96 percent fall in hard core poor stratum (WFP Report, cited by BRAC, 1997).

Efforts have been made to help this section of the community the government's Vulnerable Groups Development (VGD) programme is one of those. It targets to improve the destitute rural women who have no land or income and do not receive support from their husbands either because of desertion, divorce, death and disablement. The VGD women are among the poorest 10 percent of the population.

In accordance with the government initiatives BRAC also launched a programme called Income Generation for Vulnerable Group Development (IGVGD) to alleviate the poverty of the hard core poor. In this respect, the high yielding variety (HYV) poultry birds rearing, a package programme, is introduced to the participants of IGVGD programme for increasing their economic and nutritional well-being. The participants of IGVGD programme choose such type of activity considering some socio-economic factors which give them maximum profit. According to their choice they adopt and improve their skill of rearing HYV poultry birds.

BRAC has introduced IGVGD poltry programme (IGVGDPP) both in IGVGD and Rural Development Programme (RDP) areas. There is no RDP in the IGVGD areas but RDP has IGVGD. To upgrade and sustain the economic condition of the IGVGD programme participants BRAC continue IGVGD programme with Rural Development Programme (RDP), the mainstream of rural development that 'normally excludes the very poor women' (Hashemi 1995) , in RDP areas.

² A daily per capita food consumption of 2122 k. calories is considered as the cut-off point of absolute poverty line in Bangladesh (BBS, 1994).

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1.1 Background of IGVGD

The programme started in the year 1975 under the name of Vulnerable Groups Feeding (VGF) programme with an initial focus on providing nutritional support to destitute women. In the early 1980s, VGF transformed into a nation-wide VGD programme assuming that monthly wheat ration for two years would help them graduate beyond the hard core poverty level and sustain themselves above the hard core poverty level. But it was recorded that after the completion of ration cycle, the economic condition of the programme beneficiaries did not change (BRAC, nd ; BRAC, 1997a). Hence in 1985, the Integrated Development Programme, BRAC started a pilot programme in co-operation with the World Food Programme (WFP) and its success led BRAC to launch an independent programme in 1987, known as Income Generation for Vulnerable Group Development Programme (IGVGD) (Mallick, 1989). IGVGD is an independent programme. IGVGD integrates the concepts of short-term relief (wheat ration) with longer-term development (loan, for poultry raising). Activity wise, it is closely linked with BRAC's poultry programme. The programme is a collaborative effort between the Directorate of Relief and Rehabilitation (DRR), Department of Livestock Services (DLS) of the Government of Bangladesh (GOB), WFP and BRAC. WFP provides a monthly free ration of 31.25 kg of wheat to each VGD card holder, the DLS provides them with chicks for poultry rearing, DRR provides credit to VGD women participants and BRAC supports the participants with skill training, credit, supervision, follow up and monitoring (BRAC, 1991; BRAC, 1993; BRAC, 1995a; BRAC, 1995b).

GVGD provides inputs e.g., credit, training, vaccination etc. to sustain the poultry rearing activities as well as income. Skill training in the perspective of poultry rearing involves the training of poultry worker, chick rearer, key rearer, hatcherer, feed seller and egg collectors who have backward area forward linkages among themselves (BRAC, nd; BRAC, 1997a).

Poultry worker. To check mortality rate of poultry and a health environment for poultry rearing one female group member is selected from each village as a poultry worker. She is given five days training on vaccination, basic treatment of diseases and poultry rearing.

Chick rearer. VGD card holding women who are willing to rear chicks are given seven days mandatory training for day-old chick rearing. They rear 300 day-old chicks in their chick rear-

ing unit for two-month period. These chicks are sold at the village level, especially to the key rearers.

Key rearer. Women being interested in poultry rearing are selected as key rearer for three days training on basic poultry management. The key rearers raise 10 HYV hens and one HYV cock. Key rearers can buy balanced feed for their poultry from the feed seller who also reside in the village. Key rearers earn by selling both poultry birds and eggs.

Feed seller. One poultry feed selling centre has been established in each. Thana for running the chick rearing units and the key rearers' mini farm properly. Feed sellers are given two days training for the preparation of balanced poultry feed. Feed sellers sell that to the chick rearers and the key rearers.

1.2 Conceptual Framework

Hashemi (VGD : PEMES, 1995) emphasized on the continued availability of credit support to ex-VGD women and their 'graduation' into mainstream rural development programmes. According to him without such support, ex-VGD women are likely to fall back into the ranks of the destitute, sooner or later after the VGD cycle with the delivery of free food grain is over. It may be noted that BRAC recognized this reality at the early stage of the programme and decided to incorporate IGVDG member in RDP at the end of the cycle. Thus, 84 percent IGVDG women have graduated to RDP. Presently they represent 9 percent of total RDP member (WFP, 1997).

In this context, it is important to know the performance of ex-VGD women and sustenance of their membership in IGVDG. Hence, the present study found out the socioeconomic condition of the women involved with the poultry rearing activities, and reasons for dropping out of the members.

1.3 Objectives

The study specifies its objectives which are given below :

1. To investigate the changes brought out by the programme in the participant households.
2. To assess the extent the programme represented the "poorest of the poor".
3. To know the reasons for drop out of the participants of IGVDG.

1.4 Scope of the Study

The DRR, DLS and BRAC collaborative intervention referred to as IGVD, aims at improving the socio-economic status of rural destitute women by creating diversified income generation and employment opportunities for them. IGVD had two major activities in the year 1994-1996 (BRAC 1997a) :

1. IGVD poultry
2. IGVD sericulture

The study focuses only on IGVD poultry and that is why the study terms the Programme as IGVD Poultry Programme i.e. IGVDPP.

The IGVD target group belongs to the poorest 10 percent of the population. The IGVD defines the poorest category of women as (BRAC, 1997a) :

1. Landless women with less than 0.5 acres of land,
2. Women with extremely low and irregular or no family income, and
3. Women who lack productive assets.

Likewise this study singled out the hard core poor based on land ownership and household income. Since land is the major productive asset and which is included in the first criterion, the study excludes the third criterion of the poorest category of women.

2. METHODOLOGY

2.1 Study Area

The study locations were selected from both IGVD and RDP areas. These were Kishoreganj, Karimganj Tangail and Bhuapur (Table 1).

Table 1. Location of the study areas

Region	District	Thana
Kishoreganj	Kishoreganj	Kishoreganj (IGVD in RDP) Karimganj (IGVD)
Tangail	Tangail	Tangail (IGVD in RDP) Bhuapur(IGVD)

2.2 Study Samples

This study collected data from the VO members associated with four of the HYV poultry rearing activities of IGVD viz., chick rearers, key rearers, feed sellers and egg collectors. The participants were the ex-VGD, inactive and drop out members from 1994-96 cycle. The respondents were heads from both women headed and male headed households. The chick rearers, feed sellers, and egg collectors were few in number thus all of them from the study areas were considered as study respondents. In contrast five percent of the key rearers were randomly selected from the study areas. It is important to note that current VGD members of 1996-98 VGD cycle of IGVD program were included as control group of the study. The study interviewed 493 respondents including 360 active members of IGVD and RDP, i.e., ex-VGD and current VGD, and 133 dropouts and inactive members (Table 2).

Table 2. Sample of the study

Area	Current VGD					Ex-VGD					Both (Cur+ ex)	Inac- tive	Drop- out	Both (Inct+ Do)	Grand total
	CR	KR	FS	EC	Total	CR	KR	FS	EC	Total					
IGVD No. of participants	6	22	1	3	32	19	56	4	15	94	126	5	29	34	160
RDP No. of participants	11	12	1	1	25	26	179	1	3	209	234	6	93	99	333
All participants	17	34	2	4	57	45	235	5	18	303	360	11	122	133	493

CR = Chick rearer, KR = Key rearer, FS = Feed seller, EC = Egg collector, Cur = Current, Inct = Inactive, DO = Dropout

2.3 Technique of Data Gathering

Two different sets of semi structured and structured questionnaires were used for collecting data from the active VO members (current VGD and ex-VGD) of the programme and the dropped out members of the programme. The data was collected in June, 1997.

2.4 Definition of key Terms

Ex-VGD members are not entitled for wheat ration as they already completed their ration cycle.

Current-VGD members are those who enjoy the wheat ration at present under the ration cycle of 1996-98.

Inactive members are those who are no more functionally related with the poultry rearing programme of IGVD and RDP but have not yet completed the repayment of credit installment of BRAC.

Drop out members are those who are no more functionally related with the poultry rearing programme of IGVD and RDP and have completed the repayment of credit installment. At present they are not the members of BRAC programme at all.

RDP. Rural Development Programme (RDP) is one of the core programmes of BRAC. BRAC's development strategies in the field are geared towards women's empowerment through RDP. RDP includes both VGD and non-VGD women in its poultry programme.

IGVD, IGVDPP. The Income Generation for Vulnerable Group Development (IGVD) Programme is one of the developmental programmes of RDP under auspices of employment and income generation. This study demarcates the study areas by the name of development programme i.e, IGVD and RDP. IGVD refers to the area where IGVD Poultry Programme (IGVDPP) is functioning independently and where there is no RDP is functioning. But where there are RDP and IGVD, there IGVD is functioning under the auspices of RDP. This means the IGVD has been merged with RDP in the RDP area. So, to differentiate the pro-

gramme areas the study terms two areas as IGVDG and RDP. Both of the IGVDG and RDP have IGVDGPP. IGVDG includes only the VGD women in IGVDGPP.

VO. village organization (VO) is mutual support institution for its members, creating a degree of cohesion to counteract the isolation and vulnerability that is associated with poverty (Mustafa teal 1996). Village organization consists of five to six small groups with respective group leaders, a cashier, a secretary and a VO leader. VO leader controls the activities of VO.

Participant household. Participant household refers to the respective household of the participants of IGVDGPP.

3. FINDINGS ON THE CHANGES IN THE HOUSEHOLDS OF THE IGVGDP PARTICIPANTS

3.1 Participant's Demographic Characteristics

3.1.1 Participants' marital status. One of the criteria of IGVGDP is to target the disadvantaged women who are either widow or separated or deserted or divorced and/or have disabled husbands. In total 72.2 percent of the respondents were married and 22.3 out of 27.8 percent were widow. Rest of the respondent (5.5%) included separated, divorced and deserted women.

The percentage of widow and others among the ex-VGDs was higher than that of the current-VGDs in IGVGDP area. Similar picture was seen in the RDP areas also. All these meant the married women who were to some extent advantaged than that of the widow and others were participating more in the poultry Programme compared to the disadvantaged widow and others. In this respect no significant difference in marital status was found either between intra or inter Programme participants, i.e., the chi-square results showed the insignificant differences between current and ex-VGDs in IGVGDP, current and ex-VGDs in RDP and between IGVGDP and RDP areas.

Table 3. Programme Participants' Marital Status

Status	IGVGDP		RDP		All		Grand Total
	Current VGD n=32	Ex-VGD n=94	Current VGD n=25	Ex-VGD n=209	IGVGDP n=126	RDP n=234	
Married	71.9	64.9	84.0	74.2	66.7	75.2	72.2
Widow & others	28.1	35.1	16.0	25.8	33.3	24.8	27.8
Chi-square of marital status	0.26 ^{ns}		0.69 ^{ns}		2.57 ^{ns}		

ns = Not significant

3.1.2 Age of the participants

The findings showed that 61.4 percent women were in the age group of 31 to 45 and their mean age was 38. Thirty three (33.3) percent followed by 5.3 percent were in the age groups

of 15 to 30 and 46 and above years, respectively. Their mean age³ were 27 and 51 respectively (Table 4). Almost all the members of the Programme were either young or middle aged. Ninety seven and 98 percent of current and ex-VGDs in IGVD and 96 and 93 percent of current and ex-VGDs in RDP were in reproductive age group (i.e., 15-45). Although there was no significant differences of age distribution between current and ex-VGDs for both IGVD and RDP areas but the chi-square showed the significant difference of participants age composition in IGVD and RDP areas. More women (97.6) in the IGVD program were in the reproductive age group compared to the women (93.1) of RDP. IGVD recruits more younger women compared to the RDP for its Programme. However, the overall mean age of the IGVDPP Programme participants is 35 years.

Table 4. Participants' Age Composition

Age group	IGVD				RDP				All				Grand total	
	Current VGD n=32		Ex-VGD n=94		Current VGD n=25		Ex-VGD n=209		IGVD n=128		RDP n=234		n=360*	
	%	MA	%	MA	%	MA	%	MA	%	MA	%	MA	%	MA
15-30	37.5	27	43.6	27	24.0	25	29.2	27	42.1	27	28.6	27	33.3	27
31-45	59.4	36	54.3	37	72.0	36	63.6	38	55.5	37	64.5	38	61.4	38
46+	3.1	48	2.1	51	4.0	50	72.2	51	2.4	50	6.9	52	5.3	51
Chi-square	0.50 ^{ns}				0.84 ^{ns}				9.62 ^{**}					

MA= Mean age, ns = Not significant

**p<0.001 level

*Over all mean age : 35

3.2 Inputs Provided by IGVDPP

To implement the Programme IGVDPP provided two main inputs : skill training and credit support, to its Programme participants. Criteria being applied for selection of the participants for skill training are their physical fitness, willingness to work in group and one's interest in the area.

³ Hashemi (1996) reported that about half of the women under IGVD were between the ages of 30 and 45 while about a quarter was below 30 years of age and another quarter is above 45 years.

3.2.1. Skill training

The participants were given training for their skill development by IGVGDPP. In this respect the study found 92.2 percent women who were given training for poultry rearing activities (Table-5). The IGVGD had trained 97 percent (96.8%) women in its poultry Programme while the RDP had trained 90 percent (89.7%). It was evident from Table 5 that less women were given training among the current VGDs of both IGVGD and RDP compared to the ex-VGDs of both IGVGD and RDP. From this findings it seemed the IGVGDPP is not so serious for improving the skill of its participants like before.

Table 5. Participants' Training Receiving for Skill Development

Whether receive	IGVGD			RDP			All		
	Current VGD n=32	Ex-VGD n=94	Total n=126	Current VGD n=25	Ex-VGD n=209	Total n=234	Current VGD n=57	Ex-VGD n=303	Grand Total n=360
Yes	93.8	97.9	96.8	88.0	90.0	89.7	91.2	92.4	92.2
No	6.2	2.1	3.2	12.0	10.0	10.3	8.8	7.6	7.8

Women of IGVGDPP received training in different cadres of poultry rearing activities for the development of their skill. Some women received more than one training in different cadres while the remaining vast majority received in one cadre only. The findings of Table 6 showed that in total 79.2 percent women followed by 18.1, 5.1, 2.1 and 0.9 percent received their training on key (poultry) rearing, chick rearing, egg collection, feed selling and poultry hatchery and vaccination, respectively. In the IGVGD area the percentages of trained current VGD women in chick rearing, feed selling and egg collection were smaller than that of the ex-VGD women. None of the women of current VGDs had given training on poultry hatchery and vaccination. Only the percentage of current VGD women in the cadre of key rearing was higher compared to the ex-VGDs in IGVGD area. It indicates that IGVGD emphasizes on the skill development for the key rearers rather than others at present. It is due to the policy of the Programme mentioned by a concerned staff of Programme. In accordance with the policy Programme trained women for different cadres of poultry rearing activities in the area where the IGVGDPP newly introduced. In the old area Programme trained women for key rearing. Only for better backward and forward linkages among different cadres of poultry Programme. But the reverse situation prevails in RDP area. The percentages of current VGD women in chick

rearing, egg collection and feed selling are higher compared to the ex-VGDs. The exception is the key rearing -- 68.2 percent current VGD women have received training on key rearing while 87.2 percent of the ex-VGD women have received training on key rearing in the RDP. The RDP emphasizes on skill development for chick rearing, feed selling and egg collection rather than on key rearing and poultry hatchery and vaccination.

The IGVDGPP women were asked whether they choose the cadre of poultry rearing activities during their skill training. Irrespective of areas 86.4 percent women of IGVDGPP claim for choosing the cadre of poultry rearing activities by themselves while only a few (5.8%) had not chosen by themselves (Table A1). According to the later 5.8 percent either concerned staff of BRAC or chairman and/or member of Union Parishad (local administrative unit) had chosen the subject matter (cadre) of training for them.

Table 6. Women's Participation in Different Cadres of Skill Training

	IGVDG			RDP			All		
	Current VGD n=30	Ex-VGD n=92	Total n=122	Current VGD n=22	Ex-VGD n=188	Total n=210	Current VGD n=52	Ex-VGD n=280	Grand Total n=332
Key rearing	70.0	68.5	68.8	68.2	87.2	85.2	69.2	81.1	79.2
Chick rearing	16.0	19.0	18.9	40.9	14.9	17.6	26.9	16.4	18.1
Egg collection	10.0	13.0	12.3	4.6	0.5	1.0	7.7	4.6	5.1
Feed selling	3.3	4.3	4.1	4.6	0.5	1.0	3.8	1.8	2.1
Poultry hatchery and vaccination	-	2.2	1.6	-	0.5	0.5	-	1.1	0.9

3.2.2 Reasons for participants' cadre selection and training receiving

The participants of IGVDGPP expressed the reasons for their own choice for cadre selection and training receiving. Majority of the women (90.4%) had chosen the cadre of poultry rearing activities and had received training to uplift the economic condition of their household. According to them poultry rearing could be done by them staying at home. Poultry rearing is profitable. It would increase the income of the household. They could utilize their poultry for both of home consumption and for selling. They could utilize their sale proceeds for children's education and other purposes also.

Fourteen percent (14.4%) women liked poultry rearing since it was not time consuming and could be done in between other household chores (Table 7). It was less cumbersome. Both of HYV and local poultry birds could be reared together. It took less space in the homestead. It spread less bad odour.

Another fourteen percent (14.1%) received training for knowing improved technology and management of HYV poultry rearing. Their knowledge taken from training would helped them for reducing the mortality rate of poultry as well as rearing many more poultry birds.

Some other women (14.1%) opined in different ways in favour of their training receiving. A few of them became interested watching their neighbour's poultry rearing and its economic profitability. Their nieghbours were the beneficiaries of the poultry Programme of BRAC. A few of later 14.1 percent want to help their husbands to invest money for some other income generating activities by providing loan which they would have borrowed from BRAC since their husbands' present income are not sufficient for maintaining their household well. Their aim was to get loan from BRAC but that was not for poultry rearing. They did not like to rear poultry. But if they refused to receive skill training and to buy poultry birds they would not have been given loan. There were a few more participants who receive training for having VGD card and wheat ration only.

Table 7. Reasons for Selection of Cadre by the Participants Themselves

Reasons	IGVGD			RDP			All		
	Current VGD n=27	Ex-VGD n=83	Total n=110	Current VGD n=22	Ex-VGD n=180	Total n=202	Current VGD n=49	Ex-VGD n=263	Grand Total n=312
Economic well-being	100.0	92.8	94.5	95.5	87.2	88.1	98.0	89.0	90.4
Less time consuming	22.2	22.9	22.7	4.6	10.6	9.9	14.3	14.5	14.4
Knowing improved technology	-	10.8	8.2	27.3	16.1	17.3	12.3	14.5	14.1
Others	-	7.2	5.5	9.1	20.0	18.8	4.1	16.0	14.1

3.3 Implementation of Knowledge

Ninety percent women claimed for implementing their knowledge learned through training for smooth operation of their poultry Programme (Table 8). They learnt the techniques of poultry rearing and its management through training. On average the performance of current-VGDs

was better than that of the ex-VGDs. Ninety six percent (96.2%) current-VGDs and 90.0 per cent ex-VGDs followed the technology of HYV poultry for running their operation. They cleaned their poultry birds' room with the water of potassium permanganet, cleaned plates, water pots for poultry feeding and fed balanced food. They vaccinated their chicks timely. They heat their chicks with the fire of barn or with electric light or hurricane lamp during winter. Women refrained poultry birds from going to bushes. They were cautious during collection of eggs and kept them in cool and dry place. Besides these women (feed seller) knew the preparation of balanced feed and were careful for keeping poultry feed well.

The minority of the trained women (9.0%) did not implement their acquired knowledge. Majority of them reported the reasons that some of their poultry died on the way back home or 5 to 7 days after of the purchase from the BRAC office. According to them office had provided them sick poultry birds. Birds were not vaccinated. The other reasons were : (1) they failed to remember properly whatever they learnt from the training and the Programme staff, also did not come properly, who followed-up activities of the members, (2) poultry birds were stolen by thief and jackal, (3) cumbersome household chores and members were busy with other income generating activities and/or sickness, (4) had sold poultry for husband's treatment for his ailment, (5) had given only three birds from the office and (6) some of the members were new, still they had not yet get any loan and poultry birds.

The members who did not follow the improved technology kept HYV and native (local) poultry birds together for lack of room. Both type of birds were given ordinary food and they ate together. Women reported that they became helpless when their poultry had diseases because they informed the Programme staff about it but the concerned persons did not come in time.

Table 8. Participant's Knowledge Implementation Learned Through Training

Whether Implement	IGVD			RDP			All		
	Current VGD n=30	Ex-VGD n=92	Total n=122	Current VGD n=22	Ex-VGD n=188	Total n=210	Current VGD n=52	Ex-VGD n=280	Grand Total n=332*
Yes	93.3	91.3	91.8	100.0	89.4	90.5	96.2	90.0	91.0
No	6.7	8.7	8.2	-	10.6	9.5	3.8	10.0	9.0

* Those participants who have received training

3.4. Income Generating Activities other than Poultry Rearing

The members of IGVDGPP had income generating activities other than the poultry related activities. Table 9 showed that 75.8 percent women of IGVD and RDP had income generating activities other than the poultry rearing. It was evident from this Table that on average the ex-VGDs (77.9%) were more active compared to the current-VGDs (64.9%).

Thirty percent women were participating in cattle, goat and sheep rearing followed by vegetable cultivation, small trading and rice husking and selling (Table 10). Twenty one percent (20.8%) women performed other activities, e.g., kantha sewing, 'biri' (indigenous cigarette) making, thread spinning, cloth starching, basket making, cooking in mess/domestic helper, weaving, earth digging, etc. The finding showed that on average the performance of ex-VGDs was better compared to the current-VGDs in almost every sphere.

About 69.2 percent of these women were involved with other income generating activities to bring economic well-being in their family (Table 11). Besides other women performed for both of consumption and selling (to earn money), for their children's education, to help their husband for maintaining their households, to increase their social status, to solve the monetary problem by selling cattle and goat during dearth period. Some of their husbands were unable to work. Since some of the activities mentioned by the women were easily performed in and around the homestead some women out of 6.7 percent preferred to do that as they did not need to go outside their homestead.

Twenty four percent women of both IGVD and RDP had no other income generating activities than the poultry rearing ones (Table 9). Women had stated the reasons for not participating in other income generating activities. Eleven percent women followed by 3.3, 2.5, 2.2, 2.2, 1.7 and 0.6 percent did not participate for their lack of time, lack of land, lack of money, lack of opportunity, physical ailment, others income and children's education (Table 12).

Women who had chick rearing unit (CRU) had to spend more time for their unit. Besides some other women had household chores to conduct. Therefore, the CRU holder and the household work loaded women could not manage time for other income generating activities.

It is already known that poorest of the poor had small size of land holding. Due to this reason 3.3 percent women could not invest their effort for homestead oriented income generating activities, e.g., vegetables cultivation.

Some women could not afford to invest money for the lack of capital. Some others had no opportunity to do anything for income generation. Two percent women were physically unfit either for their old age or for bad eye sight or for their stomachache. A few women did not need to do work for income generation because their son and daughter-in-law did for that. A very few women were careful of their children's education. They did not like to spend much time for income generation lest it hampered their children's education.

Table 9. Whether Participants Have Income Generating Activities Other Than the Poultry Rearing Activities

Whether have	IGVGD			RDP			All		
	Current VGD n=32	Ex-VGD n=94	Total n=126	Current VGD n=25	Ex-VGD n=209	Total n=234	Current VGD n=57	Ex-VGD n=303	Grand Total
Yes	68.8	81.9	78.6	60.0	76.1	74.4	64.9	77.9	75.8
No	31.2	18.1	21.4	40.0	23.9	25.6	35.1	22.1	24.2

Table 10. Income Generating Activities Other Than Poultry Rearing Activities.

Activities	IGVGD			RDP			All		
	Current VGD n=32	Ex-VGD n=94	Total n=126	Current VGD n=25	Ex-VGD n=209	Total n=234	Current VGD n=57	Ex-VGD n=303	Grand Total
Livestock : cattle, goat, sheep rearing	21.9	26.6	25.4	40.0	32.1	32.9	29.8	30.4	30.3
Vegetable cultivation	31.2	51.1	46.0	-	22.0	19.6	17.5	31.0	28.9
Small trading	3.1	7.4	8.3	-	4.8	4.3	1.7	5.6	5.0
Rice husking & selling	3.1	2.1	2.4	4.0	1.4	1.7	3.5	1.6	1.9
Others	18.8	13.8	15.1	16.0	23.0	22.2	17.5	21.5	20.8

Table 11. Reasons for Performing Other Income Generating Activities.

Reasons	IGVGD			RDP			All		
	Current VGD n=32	Ex-VGD n=94	Total n=126	Current VGD n=25	Ex-VGD n=209	Total n=234	Current VGD n=57	Ex-VGD n=303	Grand Total
Economic well-being of the household	65.6	71.3	69.8	64.0	69.4	68.8	64.9	70.0	69.2
Consumption and selling	6.3	13.8	11.9	8.0	15.3	14.5	7.0	14.9	13.6
Principal occupation	3.1	2.1	2.4	4.0	5.7	5.6	3.5	4.6	4.4
Children's education	12.5	17.0	15.9	8.0	7.2	7.3	10.5	10.2	10.3
Others	-	3.2	2.4	8.0	9.1	9.0	3.5	7.3	6.7

Table 12. Reasons for Not Performing Other Income Generating Activities

Reasons	IGVGD			RDP			All		
	Current VGD n=32	Ex-VGD n=94	Total n=126	Current VGD n=25	Ex-VGD n=209	Total n=234	Current VGD n=57	Ex-VGD n=303	Grand Total
Lack of time	9.4	10.6	10.3	20.0	10.5	11.5	14.0	10.5	11.1
Lack of money	6.3	3.2	4.0	4.0	1.4	1.7	5.3	2.7	2.5
Lack of opportunity	6.3	1.1	2.4	4.0	1.9	2.1	5.3	1.7	2.2
Physical ailment	-	-	-	4.0	3.3	3.4	1.8	2.3	2.1
Lack of land	9.4	4.3	5.6	-	2.4	2.1	5.3	3.0	3.3
Others income	-	1.1	0.8	4.0	1.9	2.1	1.8	1.7	1.7
Children's education	-	-	-	-	1.0	0.9	-	0.7	0.6

3.5 BRAC Loan and Its Utilization

The longer-term development strategy of IGVGDPP is to provide loan for poultry raising. The participant women of IGVGDPP are provided with credit support on behalf of BRAC for facilitating their income generating activities as well as income. Prior to the disbursement, the women are briefed on the utilization and repayment schedule of loan. Each participant has a pass book which records the monthly repayment schedule. The purpose of loan use is also mentioned in the pass book. However, this section discussed participants' purposes of loan use.

In IGVGDPP the first loan is essentially given for poultry related activities and the second loan for other activities. The average loan size is Tk. 1000 for poultry activities, Tk. 7000 for chick rearing, Tk. 10,000 for feed center setting, Tk.6000 for mini hatchery, Tk.4000 for cow rearing, Tk. 2000 for goat rearing and Tk. 2500 for other activities (BRAC, 1997a,p.13).

This study found 21.1 percent of current-VGD women who had not yet been provided any loan. There were some (5.6%) ex-VGD women who have no loan during data collection. They were waiting for re-disbursement of loan (Table 13).

The study finds that the IGVGDPP has given loan to its participants for different purposes mentioned in the pass book viz., small and rural trading, IGVGD cattle rearing, IGVGD pullet and poultry rearing, IGVGD chick rearing, IGVGD others, IGVGD feed selling, IGVGD egg collection and Others. Others include all types of agricultural development Programme, irrigation (other than deep tube-well), all types of fish culture Programme, all types of poultry birds, duck related Programme, all types of goat, sheep and pig related Programme, all types of cow, horse and buffalo draught animal related Programme, all types of rural transport Programme (manual), all types of food processing related Programme, IGVGD model rearing, IGVGD goat rearing, IGVGD restaurant, and housing.

The findings of Table 13 showed the largest group of the participant women (34.4%) receive loan for small and rural trading. Thirteen percent followed by 12.5, 8.6, 7.5, and 1.1 percent received loan for IGVGD cattle rearing, IGVGD poultry and pullet rearing, IGVGD others, IGVGD chick rearing, IGVGD feed selling and IGVGD egg collection. It was evident from Table 13 that 47.5 percent (34.4% + 13.1%) women received loan for the purposes of small and rural trading and IGVGD cattle rearing while only 22.8 percent (12.5+7.5+1.7+1.1%) have received for poultry related activities in IGVGD poultry Programme and their difference was found 108.3 percent.

Further, Table 13 showed that the percentage (54.1%=38.9%+15.2%) of the ex-VGDs for small and rural trading and IGVGD cattle rearing was higher than that of the current VGDs (12.3%=10.5%+1.8%). On the contrary the percentage of current VGDs (42.2%=21.1% 15.8%+5.3%) for poultry related activities was higher than that of the ex-VGDs

Table 15. Loans Incurred by the Participants from Non-Institutional Sources Before Joining IGVDPP

Purposes	IGVGD			RDP			ALL		
	current VGD n=32	Ex-VGD n=94	Total n=126	current VGD n=24	Ex-VGD n=205	Total n=229	current VGD n=56	Ex-VGD n=299	Total n=355
Yes	21.9	44.7	38.9	45.8	40.5	41.1	32.1	41.8	40.3
No, no need	25.0	19.1	20.6	50.0	34.6	36.2	35.8	29.8	30.7
No, but needed	53.1	36.2	40.5	4.2	24.9	22.7	32.1	28.4	29.0
Total	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0

3.5.2.2. Status of non-institutional loan after joining IGVDPP

After joining IGVDPP only 13.2 percent participants were borrowing money from non-institutional sources (Table 16). The vast majority (86.8%) did not borrow from non-institutional sources. Eighty percent (79.5%) out of 86.8 percent really did not need borrowing money from non-institutional sources while only seven percent (7.3%) needed borrowing money from non-institutional sources after joining IGVDPP.

Table 16. Loans Incurred by the Participants From Non-Institutional Sources After Joining IGVDPP

Whether borrow	IGVGD			RDP			ALL		
	current VGD n=32	Ex-VGD n=94	Total n=126	current VGD n=24	Ex-VGD n=206	Total n=230	current VGD n=56	Ex-VGD n=300	Total n=356
Yes	9.4	5.3	6.4	16.7	17.0	17.0	12.5	13.3	13.2
No, No need	78.1	89.4	86.5	79.2	75.2	75.6	78.6	79.7	79.5
No, but needed	12.5	5.3	7.1	4.1	7.8	7.4	8.9	7.0	7.3
Total	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0

Table 17 showed the difference of non-institutional loan status of the participants before and after joining IGVDPP. The result showed remarkable changes among the participants of IGVDPP. IGVDPP helped the participants to promote their economic condition by providing BRAC loan which ultimately reduced the necessity of the non-institutional loan of the participants. The 'before' and 'after' differences of borrowing were :

1. Participants borrowed non-institutional loan 205 percent less compared to 'before',

2. Participants' necessity for borrowing non-institutional loan decreased by 159 percent, and
3. Participants' who needed to borrow but did not decreased by 297 percent.

Table 17. Status of Participants' Non-Institutional Loan.

Particulars	IGVGDPP		
	Before joining	After joining	Difference (%)
Have borrowed	40.3	13.2	205.3
No need for borrowing	30.7	79.5	159.0
Needed but not borrowed	29.0	7.3	297.3

3.5.2.3. Reasons for receiving non-institutional loan

The participants took non-institutional loan even after receiving BRAC loan due to several reasons. The reasons mentioned by the participants were:

- * expenditure for productive purposes;
- * household consumption;
- * Others.

Ten percent (10.3%) of the participants use non-institutional loan for productive purposes (Table 18) viz., business, cattle or goat or sheep purchasing, rickshaw purchasing, crop production, poultry feed purchasing, poultry housing, land mortgaging in, rice husking machine purchasing, etc. According to some of them BRAC loan not sufficient for their income generating activities, so they had to borrow from non-institutional sources. Sometimes participants spent BRAC loan for other purposes, when they needed spending for productive purposes (e.g. poultry feed) they had no other way but to borrow from non-institutional sources. It was understood that some women receive BRAC loan for specified purposes (mentioned earlier) but actually use that for different purposes. Usually they gave money to their husbands which they borrowed from BRAC for investing in business, rickshaw purchasing, crop production, land mortgaging in, rice husking machine purchasing, etc. Since the BRAC loan was provided for other than these purposes, naturally the loan amount was not sufficient for these. Then the participants made up their shortage of capital by providing from their savings or from non-institutional sources.

Five percent of the participants borrowed non-institutional loan for their households consumption viz., food purchasing, housing (repairing) etc. (Table 18). These 5.0 percent participants had finished BRAC loan for poultry rearing activities. They were compelled to borrow from non-institutional sources during dearth in their household, when they had no income, no savings, and no BRAC loan in their hand.

The remaining 4.4 percent mainly have borrowed non-institutional loan for their son's and daughter's marriage. Another reason was their children's education. A very few of this 4.4 percent had spent non-institutional loan to manage jobs for their children.

Table 18 further showed that ex-VGDs borrowed more non-institutional loan compared to the current VGDs and the participants of RDP area borrowed more compared to the participants of IGVD area.

Table 18. Reasons for Borrowing from Non-Institutional Sources

Reasons	Percent								
	IGVD			RDP			ALL		
	current VGD n=32	Ex-VGD n=94	Total n=126	current VGD n=25	Ex-VGD n=209	Total n=234	current VGD n=57	Ex-VGD n=303	Total n=360
Expenditure for productive purpose	3.1	7.4	6.3	16.0	12.0	12.4	8.8	10.6	10.3
Household consumption	3.1	3.2	3.2	16.0	4.8	6.0	8.8	4.3	5.0
Others	-	-	-	8.0	6.7	6.8	-	5.3	4.4

3.5.2.4. Status of the participants of the IGVDPP

The participants of IGVDPP described their status in terms of non-institutional loan borrowing before and after joining IGVDPP. In the study area majority of the participants who borrowed before joining IGVDPP faced problem for borrowing due to their poverty. Since they had no source of income or had extreme low income nobody liked to lend them money lest they should not repay.

They had to implore door to door for consecutive several days for borrowing. Sometimes they got loan with exorbitant interest. Some of them had to mortgage out their land for borrowing

money. Some others who failed to borrow sold their assets (goat, tree) to make up the dearth in their households.

After joining IGVDPP the participants except a few did not have to face trouble for borrowing from the non-institutional sources. Since the participants were earning income now with the credit support of BRAC and were able to repay loan, nobody refused them lending money, if the participants wanted. During data collection many of the participants reported with confidence that they were able to lend money now instead of borrowing. However, the exceptional ones who still faced trouble for borrowing report that they maintain their households exclusively with their own income. They had no other income earner (neither husbands nor sons) in their households. Therefore, nobody liked to lend them money. It was evident from this statement that the women headed households (who have neither husbands nor sons) were still in economic hardship after joining IGVDPP. This statement is buttressed by the findings of Rahman et al. (1996). According to them, 'The incidence of poverty was higher in households with female heads than with male heads, and in households with female earners than with only male earning members.' However, in this study other women participants' income was complementary to other members' (husbands/sons/daughters) income in their households. Their economic contribution makes their households economically much better compared to those participant households who have no other income earner.

3.6 Land Ownership

There are a lot of debates regarding the land holding of the hard core poor. Recently Alamgir (1997) makes a profile of the very poor. He reports that the very poor families have no agricultural land or even homestead. In contrast to this statement he again cites from his another unpublished study report which finds 12 percent of the families of the very poor do not have homestead and 79 percent do not have any agricultural land. While Hossain and Sen (1992) report in their paper, 'Ninety percent of the hard core poor own less than 1.5 acres and 53 percent have no cultivated land. Again Rahman et al. (1995) report in their study report, 'The extreme poverty is mostly prevalent among households with a size of land ownership of up to 1.5 acres. Nearly a half of the landless households were extreme poor in 1989-90, their proportion declined to 40 percent by 1994. Hashemi (1995) considers 0.50 acres of agricultural land as

the cut-off point for targeting VGD women in his Impact Evaluation study of VGD. In his study the sample populations own on average 0.17 acres of land (agricultural + homestead).

It is already mentioned that Programme targets poorest women with less than 0.5 acres of land but this criterion is used for the participant recruitment in RDP. Since, VGD Programme targets to the poorest 10 percent (hard core poor) who, in most cases, have no land, this study considered the determinant criteria of the poorest of the poor is their land size of less than or equal to 0.10 acre of land by households. This study tried to find out the size of land of the participant households whether the IGVGDP represents the poorest of the poor in terms of land ownership.

Table 19 showed the distribution of the participant households by their land ownership groups i.e., (i) 0 to 0.10 acres, (ii) 0.11to 0.50 acres and (iii) 0.51 and above acres after joining IGVGDP. Table indicated that higher the size of land lower the percentage of participant households. Majority of the participant households of both IGVG (64.3%) and RDP (53.8%) were in the land group of zero to 0.10 acre of land which indicated their capability to take shelter somehow. Some of the households belonging to their groups did not have shelter at all. The poorest households belonging to this land ownership group were less recruited by RDP compared to the IGVG and this difference was statistically significant at $p < 0.10$ level. However, the findings further show that the vast majority of households from IGVG and RDP areas belong to the group of 0 to 0.50 acre of land i.e., the target group as of the Programme.

Table 19. Ownership of Land After Joining IGVGDP by Land Groups

Land Ownership groups (Acres)	IGVG		RDP		ALL		IGVG	RDP	IGVG VS RDP
	Current VGD n=32	EX-VGD n=94	current VGD n=25	EX-VGD n=209	current VGD n=25	EX-VGD n=209	(current +EX) n=126	(current +EX) n=234	t-value
0-0.10	59.4	66.0	52.0	54.1	56.2	57.8	64.3	53.8	1.92*
0.11-0.50	28.1	27.6	40.0	35.4	33.3	33.3	27.8	35.9	-1.56
0.51+	12.5	6.4	8.0	10.5	10.5	9.2	7.9	10.3	-0.72
Chi-square	1.29 ^{ns}		0.29 ^{ns}		0.11 ^{ns}		3.62 ^{ns}		

*=Significant at $p < 0.10$ level

The study further showed the mean land size of the participant households before and after joining IGVGDP through the Table 20. The overall mean size of present land (after joining IGVGDP) irrespective of area was 0.17 acre and the past land (before joining IGVGDP) was

0.16 acre. Although the mean size of present land was higher than that of the past land but their overtime change was not statistically significant.

However, Table 20 further showed a significant difference in recruiting the participants in IGVDPP between IGVD and RDP area. The participants of RDP was better-off compared to the participants of IGVD area before joining IGVDPP. This finding is buttressed by the result of Table 21. It indicated that lower the land holding higher the percentage of VGD participants of IGVDPP in RDP. A remarkable percentage of non-VGDs owned 0.51 and above acres of land i.e., they belonged to the non-target group as of the Programme. The difference of land ownership of the VGD and non-VGD participants of RDP was highly significant as shown by the chi-square value of 25.8. The size of land of the non-VGD participants of RDP is 0.39 acres which was 117 percent higher than the size of 0.18 acres of land of VGD participant households (Table 22). This difference was also found statistically significant by the t-value of 4.23. Further it was evident from the findings that the VGDs of RDP own higher size of land compared to the participants in IGVD (Table 20 and Table 22).

It was observed that there was a tendency among the participants getting land as mortgage in which is locally known as 'cot neya' instead of purchasing land. It was evident from Table 23 that renting land in and mortgaging in were increasing among the participants of IGVDPP. And these were significantly increased among the ex-VGDs (Table A5 and Table A6). After joining the IGVDPP the concerned participant households are able to bear the input cost for crop cultivation either from their income or from their loan given by BRAC. The participants prefer mortgaging in over renting in. After joining IGVDPP the size of both rented in and mortgaged in land were increased but in the size of mortgaging in land was increased significantly. In context of land mortgage in participants enjoy the possession of land until the land owners refund money to them since the land owners borrow money from them by mortgaging out of their own land. As this the mortgaged in participants are doubly benefited : 1) their money remains intact to the borrowers and that is refundable, 2) they enjoy the crops produced in that land without sharing with the land owner. The participants prefer this type of mortgage system instead of purchasing cultivable land due to later's higher price. Since they do not have enough money for purchasing land, but have that much of money which is good enough for mortgaging in land. Only those participants buy land who need that to take shelter somehow (homestead land) usually.

Table 20. Mean Size of Own Land Before and After Joining IGVGDPP

Particulars	IGVGD		RDP		ALL		IGVGD	RDP	t-value			
	Current n=32	EX-VGD n=94	Current n=25	EX-VGD n=209	Current n=57	EX-VGD n=303	current +ex n=126	current +ex n=234	1 vs 4	3 vs 4	5 vs 6	7 vs 8
	1	2	3	4	5	6	7	8	9	10	11	12
Before joining	0.16	0.12	0.19	0.17	0.17	0.15	0.13	0.17	1.25 ^{ns}	0.31 ^{ns}	0.58 ^{ns}	-2.08*
After joining	0.17	0.14	0.18	0.19	0.18	0.17	0.15	0.19	0.88 ^{ns}	0.09 ^{ns}	0.16 ^{ns}	1.78 ^{ns}
t-value	0.19 ^{ns}	0.87 ^{ns}	-0.04 ^{ns}	0.72 ^{ns}	0.11 ^{ns}	1.03 ^{ns}	0.79 ^{ns}	0.66 ^{ns}				

Over all mean size of past land : 0.16 acre

Over all mean size of present land : 0.17 acre

t values for past and present land : 0.97^{ns}

ns = Not significant

* Significant at p<0.05 level of significance

Table 21. Ownership of Land of the VGD and Non-VGD Participants of RDP in the IGVGDPP by Land Groups

Land Ownership Groups (Acres)	VGD n=203	Non-VGD n=32
0-0.10	56.7	37.5
0.11-0.50	35.0	21.9
0.51+	8.4	40.6
Chi-square	25.8***	

*** = Significant of p<0.001 value of significance

Table 22. Mean Size of Land of the VGD and Non-VGD Participants of RDP in the IGVGDPP

Item	VGD n=203	Non-VGD n=32	t-value
Mean size of land	0.18	0.39	4.23*

* = Significant at p<0.000 level of significance

Table 23. Land Size in the Participant Households of IGVGDPP by Tenure Before and After Joining IGVGDPP

	IGVGDPP n=360	
	Rent in (Borga)	Mortgage in (Bandhak)
Before joining	0.023	0.001
After joining	0.053	0.016
t-value	1.84 ^{ns}	2.29*

ns = Not significant (t-value of 2.00 is significant at p<0.05 level of significance)

*=Significant at p<0.05 level of significance

3.7 Income of the Participant Households

The second criterion of the poorest women as defined by the IGVDG (scope,p-4) is their extreme low and irregular or no family income. Therefore, this section presented the annual household income of the participant households in IGVDGPP to see whether the IGVDGPP represented the poorest of the poor. This study assessed the income of the poorest household based on the findings of Impact Assessment Study-II (IAS-II) of BRAC (1997). According to the IAS findings the annual per capita income of the extreme poor household is Tk. 5289. Our study considered Tk. 5289 as the cut off point of hard core poverty.

The annual household and per capita income of the participant households of IGVDGPP were presented in Table 11. The figures of Table 11 showed that the per capita income of the participant households of IGVDG was Tk. 4663 and of RDP was Tk. 7095. The per capita income of IGVDG was significantly less compared to the income of RDP. The participants of IGVDG were in hard core poverty since their income was less than the cut off point of Tk. 5289 where as the per capita income of RDP area was higher than that of the cut off point. It was already established that RDP, the mainstream rural development Programme, avoided very poor women for its Programme.

Further Table 24 showed that the per capita income of the current VGDs was less compared to the ex-VGDs. Though the difference of the per capita income of the current and ex-VGDs were not statistically significant but the IGVDGPP helped the ex-VGDs to exceed the hard core poverty level. The per capita income of the ex-VGDs was Tk. 6447 which was higher compared to the cut-off point of Tk. 5289 while current VGDs per capita income Tk. 5165 was below the cut-off point. It was assumed that the long term effect of the IGVDGPP would enhance the income as well as the economic condition of the participant households since this was the offshoot of a cycle of two years only.

Table 24. Annual Household and Per Capita Income of the Participant Households

Item	IGVDG		RDP		ALL		IGVDG	RDP	t-value			
	Current	ex-VGD	Current	ex-VGD	Current	ex-VGD	Current	current	1 vs 2	3 vs 4	5 vs 6	7 vs 8
	n=32	n=94	n=25	n=209	n=57	n=303	+ ex	+ex				
	1	2	3	4	5	6	7	8	9	10	11	12
Household	21297	20942	36888	30314	28135	27407	21032	31016	0.13 ^{ns}	1.46 ^{ns}	0.26 ^{ns}	-4.77 ^{***}
Per capita	4122	4847	6500	7166	5165	6447	4663	7095	-1.34 ^{ns}	-0.57 ^{ns}	-1.83 ^{ns}	-4.65 ^{***}

*** Significant at $p < 0.01$ level

{The study further found out the difference of annual household and per capita income between VGD and non-VGD participants of RDP (Table 25). The per capita annual income of the VGD and non-VGD participant households were Tk. 5853 and Tk. 8228, respectively. The per capita annual income of the non-VGD participant households of RDP was significantly higher than that of the VGD participant households. The per capita income of both VGDs and non-VGDs of RDP were higher compared to the cut off point of hard core poverty. It was evident from the findings (Table 24 and Table 25) that the annual per capita income of the VGDs of RDP were higher than that of the VGD participant households of IGVD.

However, it may be concluded here that in terms of income IGVD recruited its participants from the hard core poor while the RDP recruited from the poor, not from the hard core poor.

Table 25. Annual Household and per Capita Income of the VGD and Non-VGD Participants of RDP in the IGVDPP

Item	VGD n=203	Non-VGD n=32	t-value
Household income	25808	36707	2.87***
Per Capita income	5853	8228	2.56***

*** = Significant at $p < 0.01$ level

3.8 Who Graduated into the Mainstream of Rural Development

This section got the opportunity to specify the participants graduated in to the mainstream of rural development of BRAC after completion of VGD cycle. In this context this section made a comparison between the ex-VGD participants and the drop out members in terms of the criteria determined for the poorest group i.e., land holding and household income.

3.8.1 Land holding of the graduated participants

The land holding of the ex-VGD participants irrespective of areas (IGVD and RDP) who already graduated into the mainstream of rural development of BRAC was higher than the cut-off point 0.10 acres of land of hard core poor determined by the study (Table 26) whereas the drop out members owned 0.10 acres of land. This finding showed the hard core poverty of the drop out members and the statistically significant difference between the land holding of the

ex-VGDs and the drop out members. Further the study found higher size of land holding of 0.19 acres of ex-VGDs (Table 26) compared to the mean size 0.17 acres of land of all the participants (current and ex-VGDs) of IGVDPP from both of IGVD and RDP area (Table 20).

Table 26. Mean Size of Land of the Ex-VGD Participants and the Drop Out Members in the IGVDPP

Item	Ex-VGD n = 303	Drop out n = 122	t-value
Mean size of land (acre)	0.19	0.10	2.47**

** = Significant at $p < 0.01$ level

3.8.2 Income of the Graduated Homesteads

The per capita annual income of the ex-VGD households who already graduated was above the cut-off point of Tk. 5,289 determined for the hard core poor by the study (Table 27). The per capita annual income Tk. 4,159 of the drop out members was below the hard core poverty line. The difference of per capita annual income of the graduated households and the drop out members of IGVDPP were found statistically significant.

Table 27. Annual Household and per Capita Income of the Ex-VGD and Drop out Members

Item	Ex-VGD n = 303	Drop out n = 122	t-value
Household income	23,780	18,196	3.13**
Per capita income	5,531	4,159	3.10**

** = Significant at $p < 0.01$ level

4. REASONS FOR DROPPING OUT FROM THE IGVGDPP

This section discussed the reasons for dropping out of the members of IGVGDPP. This study had found dropped out and inactive members of IGVGDPP. There was a little difference between the dropped out and inactive members which was mentioned earlier.

Altogether 383 respondents from 1994-96 VGD cycle who graduated and then joined RDP in July 1996 were observed (Table 28). Of these respondents 21 percent dropped out by the end of May 1997. Only 1.6 and 1.2 percent of them from IGVGD and RDP respectively dropped out just after completion of their VGD cycle.

Table 28. Distribution of Members Graduated into the Mainstream of Development Programme from 1994-96 Cycle

Members	IGVGD n = 123	RDP n = 260	All n = 383
Ex-VGD	76.4	80.4	79.1
Drop out	23.6	19.6	20.9

It was evident from Table 29 that all the dropout members of IGVGD belonged to the 1994-96 VGD cycle while 54.8 percent (50.5 + 4.3) drop out members of RDP belonged to the 1994-96 VGD cycle and the rest except 1.1 percent belong to the preceding cycles. The exception 1.1 percent failed to recall the duration of their membership in IGVGDPP.

Table 29. Duration of Membership of Drop Out Members in IGVGDPP

Duration (Year)	IGVGD n=29	RDP n=93	Total n=122
1991-96	-	44.1	33.7
1994-96	100.0	50.5	62.3
1994-97	-	4.3	3.3
No response	-	1.1	0.7

Table 30 showed that vast majority of the members dropped out (91.7%). The percentage dropped out was higher in the RDP compared to that of IGVD while the percentage of inactive members was higher in the IGVD compared to that of RDP.

Table 30. Distribution of Drop Out and Inactive Members of IGVDPP

Members	IGVD n=34	RDP n=99	Total n=133
Dropped out	85.3	93.9	91.7
Inactive	14.7	6.1	8.3

The members dropped out of IGVDPP were asked whether they left the Programme willingly or they were expelled by of the Programme. Table 31 showed that 62.3 percent of the members had left the Programme of their own and the remaining 37.7 percent had been expelled by the IGVDPP staff. The percentage of self exclusion was higher in IGVD than that of RDP while the exclusion by the Programme was higher in RDP than that of IGVD. In this context two areas (IGVD and RDP) differ from each other significantly. The chi-square value 3.79* shows this result in Table 31.

Table 31. Distribution of the Drop out Members by the Way of Their Exclusion from the IGVDPP

Exclusion by	IGVD n=29	RDP n=93	Total n=122
Self	79.3	57.0	62.3
IGVDPP	20.7	43.0	37.7
Chi-square	3.79*		

*Significant at $p < 0.05$ level

4.1 Reasons for Self-Exclusion

There were several reasons for member's self exclusion from the IGVDPP (Table 32). These reasons were:

1. Insincerity of and harassment by IGVDPP staff,
2. Load of household chores,
3. Difficulty for repayment of credit installment,
4. Distance of village organization
5. Misbehaviour of VO leader, and
6. Others.

4.1.1 Insincerity of and harassment by IGVDGPP staff

Majority of the DO members had dropped out from the IGVDGPP for the insincerity of and harassment by the IGVDGPP staff. The staff did not supervise and followed up properly the poultry rearing activities in the drop out (DO) members' households. Poultry feed was not always available in the office also. The poultry birds of DO members had not been vaccinated properly; so the mortality rate was high. As a result some of the DO members were reluctant to rear HYV poultry. But the staff of the IGVDGPP forced them to have and rear HYV poultry otherwise they were not given credit.

On the other hand, some DO members claimed for completion of their credit installment in time. As this the staff of IGVDGPP gave them words to re-disburse credit for their Programme operation. But the staff made the DO members coming and going to the BRAC office several times for receiving credit. In spite of this they (staff) did not disburse credit to the DO members. Moreover the DO members spent transport fare for their coming and going to the office. This harassment made the DO members annoyed with the staff as well as with the Programme. Then they had no choice but to leave IGVDGPP. Thus, 34.5 and 36.9 percent DO members had left IGVDGPP in the IGVDG and RDP areas, respectively. However, some of these women further comment that BRAC had no principle. BRAC did injustice to the members. Besides BRAC had increased the amount of credit installment in recent past.

4.1.2 Load of household chores

Fourteen and 15 percent DO members of IGVDG and RDP respectively had load of household chores. They had not enough time for HYV poultry rearing. Besides this some of them were physically unfit for the operation of poultry Programme due to their ailment.

4.1.3 Difficulty for repayment of credit installment

Seven and 26.2 percent DO members faced trouble to repay their credit installment due to their poverty. Credit support provided by the Programme became detrimental to them since they could not repay their credit installment in time. The BRAC staff threatened DO members - - if the members failed to repay credit they would be handed over to the police. They were afraid of this threatening. Further they apprehended lest they should catch hold by the Chris-

tian people and ultimately they had to adopt Christianity. So they had no choice but to avoid receiving credit support for income generation to refrain themselves from the police punishment and adoption of Christianity.

4.1.4 Distance of village organization (VO)

The village organization was far from some DO members' homestead. As a result they could not attend VO meeting in time. Hence they left their membership from the VO as well as from the IGVDGPP. Some other members also left VO since they migrated to other places especially due to the river erosion. For these reasons 13.8 and 4.6 percent DO members of IGVDG and RDP left IGVDGPP, respectively.

4.1.5 Misbehaviour of VO leader

In the context of dropping out from the IGVDGPP only 4.6 percent DO members from RDP area claimed misbehaviour of VO leader as the reason of their dropping out. The VO leader misbehaved with the members due to the monetary problem in the VO. For this reason the members left VO. Besides the VO leader asked for money (bribe) to some other members but they refused to give her bribe. As a result the particular members were not given credit support. So, the ultimate result was their dropping out from the IGVDGPP.

4.1.6 Others

There were some other different reasons for which the members have dropped out from the IGVDGPP. The reasons were:

1. Termination of wheat ration support,
2. Lack of family labour,
3. Small size of loan,
4. Less profit given by BRAC staff,
5. Lack of suitable room for chicks,
6. Bad odour of chicks, and
7. Temptation of other NGOs.

Due to these reasons 31.0 and 12.3 percent members left IGVDGPP in the IGVDG and RDP areas, respectively.

4.1.6.1 Termination of wheat ration support

The VGD women were given 31.25 kg wheat ration per month for two years. After the termination of ration period some members withdrew their savings from BRAC and left BRAC Programme since they were not given wheat ration any more.

4.1.6.2 Lack of family labourer

Some members needed help either of their husbands or their sons since they did not involve themselves investing money primarily for income generation. Their husbands and sons were busy with their own works, they had not enough time exploiting for other works. Therefore, the members stopped investing money for income generation by themselves.

4.1.6.3 Small size of loan

Some members were provided small size of loan for income generation. According to these members the small amount of loan was not sufficient for any income generating activity. So they left BRAC.

4.1.6.4 Less profit given by BRAC staff

Some other members claimed that BRAC staff sold their chicken on behalf of the members and the staff gave less profit to the members.

4.1.6.5 Lack of suitable room for chicks

The room used for chick rearing was not good enough for the chicks. They were not able to make suitable room for chick rearing due to their poverty.

4.1.6.6 Bad odour of chicks

Other household members in the dropped out household were annoyed with bad odour of the chicks and they were angry with the dropped out members. So they stopped rearing of chicks.

4.1.6.7 Temptation of other NGOs

Relatively the larger size of loan amount and more flexible condition of loan payment of other NGOs attracted BRAC members. Besides Grameen Bank offered higher amount of loan for each member if they would have left BRAC. Therefore they left BRAC willingly.

Table 32. Reasons for Self Exclusion from the IGVDPP

Reasons	IGVD	RDP
	Dropout n=23	Dropout n=53
Insincerity of and harassment by IGVDPP staff	34.9	35.8
Load of household chores	13.0	15.1
Difficulty for repayment of credit installment	8.7	26.4
Distance of village organization	13.0	5.7
Misbehaviour of VO leader	-	5.7
Others	30.4	11.3

4.2 Reasons for Members' Exclusion by the IGVDPP Itself

The reasons for the dropped out members' exclusion by the IGVDPP were stated by the members themselves (Table 33). The reasons were:

1. Irregular repayment of loan installment, and
2. Dissolution of village organization

4.2.1 Irregular repayment of loan installment. Majority of the 83.3 and 20.0 percent women of the IGVD and RDP areas could not repay their credit installment regularly due to their poverty. A few of them had demanded for re-disbursement of loan prior to the completion of repayment of their previous loan installments. The staff of BRAC had agreed with them but later on the staff changed their mind. They refused to sanction new credit for the concerned members. For this reason the concerned members stopped repayment of their loan installment. Then the BRAC staff excluded the concerned members from IGVDPP. However, some other members complained against the BRAC staff that the staff gave them words for disbursement of new credit and made the members coming and going to the office several times. At last the staff did not disburse new credit to them rather they excluded the members from IGVDPP.

4.2.2 Dissolution of village organization (VO). Seventeen and 35.0 percent women of IGVD and RDP respectively reported about VO dissolution as the reason of their dropping out. According to some of them every member of their VO had completed the repayment of their credit and also the VGD wheat ration cycle. After completion of credit repayment and wheat ration cycle the BRAC staff refunded their savings from BRAC's custody. Moreover they

(staff) did not maintain their liaison with the member and ultimately they dissolved the VO though the members were willing to continue their activities in the IGVDGPP.

Some other members stated another reason for VO dissolution by the BRAC staff. The particular members reported that BRAC installed a tube-well and did not ask for price to the members prior to the installation of it (tube-well). After installation of tube-well the staff demanded the price of tube-well to the members. Then both party created problem and failed to come in compromise with each other. Thus VO was dissolved by the BRAC staff.

Forty five percent members of RDP did not know the reasons of their exclusion from the IGVDGPP.

Table 33. Reasons for Exclusion of the Drop out Members by the IGVDGPP

Reason	IGVDG n=6	RDP n=40
Irregular repayment of loan installment	83.3	20.0
Dissolution of village organization	16.7	35.0
Reason unknown	-	45.0

4.3. Reasons for Members' Inactiveness

The inactive members were not usually performing their income generating activities through the utilization of credit provided by IGVDGPP, BRAC. Their repayment was slow. They stated the reason for their inactiveness. The main reason for their inactiveness was the failure for repayment of credit installment due to the death of their household. Even they could not properly manage their food. So it was very hard for them to repay the credit installment.

Some of the inactive women invested their credit for the transaction of money with interest. These women collected interest of their lending money from their borrowers and used that money for the repayment of BRAC loan. But their borrowers did not refund their credit interest in time. Therefore the inactive members failed to repay their credit installment in due time. They had not yet got any new loan but still they deposited their savings regularly.

There was another reason for the members' inactiveness and that was the inactive members ailment due to their old age.

4.4 Revival of Membership in IGVDPP. The drop out members of IGVD and RDP expressed whether they liked to revive their membership under the auspices of IGVDPP. Forty five (44.8%) and 34.4 percent DO members of IGVD and RDP respectively liked to revive their membership in IGVDPP while the remaining did not like. In this context the percentage of DO members was higher in the IGVD compared to the RDP. On the other hand the inactive members also liked to continue their membership in the IGVDPP. It was evident from Table 34 that a remarkable percentage of inactive members wanted to continue their activities in the IGVDPP compared to the DO members and this finding was statistically significant in the RDP areas.

Table 34. Dropped out and Inactive Members' Liking to Revive and to Continue their Membership in IGVDPP, BRAC

Whether revive	IGVD		RDP	
	Dropout n=29	Inactive n=5	Dropout n=93	Inactive n=6
Yes	44.8	60.0	34.4	100.0
No	55.2	40.0	64.5	-
No response	-	-	1.1	-
Chi-square	0.02 ^{NS}		10.25 ^{***}	

NS = Not significant

**** = Significant at $p < 0.01$ level*

4.5. Reasons for Revival of Membership in IGVDPP

The DO members reported their reasons for reviving their membership in the IGVDPP (Table 34). In this context a remarkable portion of DO members put condition instead of mentioning reasons for their revival of membership in IGVDPP. Both the condition and reasons were mentioned below :

1. Continuation of loan funding, if any,
2. Opportunity of family labourer,
3. Household economic well-being, and
4. Others .

4.5.1 Continuation of credit funding, if any. Some of the 61.5 and 37.5 percent DO members of IGVD and RDP respectively liked to revive their membership if BRAC would provide them new loan and maintain some conditions too. The conditions were :

1. BRAC will be strict in its principle and not harass the members for loan giving,

2. BRAC will refund members' savings and/or group fund,
3. BRAC will provide them relatively large amount of Loan, and
4. BRAC will provide them loan for other purposes than the poultry rearing.

4.5.2 Opportunity of family labourer. Prior to leaving IGVDPP 38.5 and 9.4 percent. DO members of IGVD and RDP respectively were economically benefited by utilizing the loan for income generation. But due to the lack of their family labourer and load of household chores they left IGVDPP. Now their sons were grown up, sons were able to invest money for earning income and they (members) had less household chores. They liked to spend their time for income generation at present.

4.5.3 Household economic well-being. Fifty three percent DO members in RDP area believed that credit created the way of earning income. They could have this credit if they participated in VO of BRAC. Therefore, they liked to get BRAC loan again and to invest that for small business for the improvement of their household economic well-being.

4.5.4 Others. There were some other reasons for which DO members (18.8%) of RDP area like to revive their membership in IGVDPP. The reasons mentioned by the DO members were :

- Low rate of credit interest,
- Assurance for providing well treatment to the poultry birds,
- Something is better than nothing, and
- Receiving wheat ration.

4.5.4.1 Low rate of BRAC credit interest. The poor people had no access to institutional credit because of its terms and conditions. They could borrow from non-institutional sources especially from the professional private money lender (mohajon) if they liked, with exorbitant rate of interest. But BRAC provided credit to its VO members with low rate of interest. Therefore, the DO members liked to revive their membership in BRAC.

4.5.4.2 Assurance for providing well treatment to the poultry birds. Some DO members of RDP had been given assurance for providing well treatment to their poultry birds by the BRAC staff. Therefore, they had agreed to re join IGVDPP of BRAC.

4.5.4.3 Something is better than nothing. According to some other women something was better than nothing, they did not like to spend their time idly. For doing something they needed

credit support which helped them performing activities for income generation their felt need inspired them to revive their membership in IGVDPP of BRAC.

4.5.4.4 Receiving wheat ration. A few DO members had wrong notion with wheat ration. They got wheat ration when they were in IGVDPP. They were thinking now if they re-joined IGVDPP they would have wheat ration again. Hence, they were eager to revive their membership in IGVDPP of BRAC. But it was customary to give wheat ration to each VGD women for a cycle of two years only.

Table 35. Reasons for Revival of Membership in IGVDPP

Reasons	Dropout	
	IGVD n=13	RDP n=32
Continuation of credit funding, if any	61.5	37.5
Opportunity of family labor	38.5	9.4
Household economic well-being	-	53.1
Others	-	18.8

The inactive members had been asked whether they liked to continue their membership after completion of repayment of their credit installment. In this respect some members stated that since they were VO members they would continue after completion of their repayment. They liked to enhance the economic condition of their household by investing credit for small trading. They preferred BRAC credit because of its low rate of interest.

Some other inactive members did not like to continue their membership in IGVDPP. The concerned Programme staff of BRAC visited often inactive members house for the collection of unpaid credit installment. The members could afford to pay their credit off and on. They hardly managed their daily food due to their economic hardship. Therefore, they were reluctant to continue their membership after completion of repayment in IGVDPP.

In this context it might be noted here that the DO members who did not like their revival of membership in IGVDPP stated the reasons more or less similar to the reasons for self-exclusion from IGVDPP. Hence those reasons were not mentioned here once again.

4.6. Dropped Out Members Participation In Other NGOs Than BRAC. The dropped out members were asked whether they were members of other NGOs than BRAC at present. Not only the drop out members but the inactive members had also got affiliation in other NGOs at present. The study found out that 3.4 percent dropped out members of IGVGD had affiliation in other NGOs while 28.0 and 16.7 percent dropped out and inactive members of RDP had affiliation in other NGOs, respectively. However, still majority of the dropped out and inactive members of both IGVGD and RDP had no affiliation in other NGOs (Table 36).

Table 36. Participation of Dropout and Inactive Members In Other NGOs Than BRAC

Whether participate	IGVGD		RDP	
	Dropout n=29	Inactive n=5	Dropout n=93	Inactive n=6
Yes	3.4	-	28.0	16.7
No	96.6	100.0	72.0	83.3

4.6.1 Reasons for participation in other NGOs than BRAC. Those members who had affiliation in other NGOs stated the reasons in favour of their joining other NGOs. The main reason was having credit facility. According to them since they were poor none of the villagers liked to give them credit while they could loan from the NGO and its rate of interest was relatively low. Some of them had already received loan from other NGOs than BRAC for their husbands and some other had invested for income generating activities. Besides they could deposit their savings in the custody of NGOs which gradually increased adding its interest. Afterwards they could invest their savings for small business.

There were some other reasons for which the dropped out and inactive members join other NGOs. The reasons were :

Previous experience. They had gathered experience regarding the transaction of micro credit from BRAC. They found no problem dealing with other NGOs in respect to credit transaction.

Unfair dealings of BRAC staff. The BRAC staff were not sincere in their words and actions. The staff of Association for Social Advancement (ASA), Grameen Bank and United Nations

Development Programme (UNDP) were strict in their words and action. They were well behaved compared to the BRAC staff.

Larger size of loan. Grammen Bank provided relatively larger size of loan to their members compared to the BRAC. Besides Grameen Bank created no problem with the repayment of loan installment and with their savings. On the other hand UNDP provided extra facilities and that was tour allowance (transport fare) to the members.

This study found only one inactive member of BRAC had got her affiliation in another NGO. She believed that due to her affiliation she could deposit her savings. Besides this she could loan money from the NGO and could invest money for income generation. Thus her household would be economically well-off.

4.6.2 Reasons for non participation in other NGOs than BRAC. It was evident from Table 34 that majority of drop out and inactive members of IGVDPP, BRAC had not yet joined other NGOs due to some reasons (Table 37). The reasons were :

- Preference for BRAC
- Lack of sound group
- Forbiddance of household members
- Lack of money
- Lack of confidence

4.6.2.1 Preference for BRAC. Twenty two (21.9%) percent DO member of IGVD area liked BRAC in preference to other NGOs. Likewise 9.2 and 20.0 percent DO and inactive members of RDP area preferred BRAC compared to other NGOs. They had no faith on other NGOs. They understood the accounts of BRAC well compared to other NGOs. They did not like to involve themselves with the activities of more than one NGO at a time also. For these reasons the inactive members (20%) desired to get new loan from BRAC after completion credit of repayment for income generation since still they were VO members of BRAC.

4.6.2.2 Lack of sound group. Some DO and inactive members in IGVD area liked to be the members of another NGO but they had not yet joined another NGO due to lack of sound, reliable group and or group members of other NGOs around their homestead. There was no other

NGO than BRAC in their village also. The similar result was found among some other members out of 19.7 and 60.0 percent DO and inactive members of RDP area respectively. However, some other members of both IGVGD and RDP were annoyed and frustrated with the behavior of BRAC staff. Hence, they did not like to join other NGOs any more. Because they thought the staff of other NGOs would be the same in nature like the staff of BRAC.

4.6.2.3 Forbiddance of household members. Twenty five and 80.0 percent DO and inactive members of IGVGD area respectively and 18.4 percent DO members of RDP area did not like to get their affiliation in other NGOs for the forbiddance of their household members (husbands and/or sons). It was customary to all the VO members to participate in VO meeting regularly. For the participation in VO meeting the members had to go out side of their homestead usually. Since many a household still did not like women's exposure out side their homestead for the "purdah" rite in the society, the women of those households had no choice but to obey the forbiddance of their household members for the peace of their household. However, there was another reason for which a very few of these women did not like to get affiliation in other NGOs and that was their husbands and/or their own ailment.

4.6.2.4 Lack of money. Being a member of a development Programme of certain NGO every member had to repay regularly their credit installment with interest and to despot their savings also. But this study found out that 15.6 percent DO members of IGVGD area and 31.6 and 20.0 percent DO and inactive members of RDP area respectively could not afford to repay their credit and to deposit their savings from their income. Moreover, they had to pay more interest also, according to them. They did not like to be the members of any other NGOs due to their economic hardship.

4.6.2.5 Lack of confidence . Some DO members had no confidence with NGO. The staff of NGO did not keep their words. The members found problem with the activities of NGO. They were not refunded their savings too. Since they had become loser being a member of IGVGDPP of BRAC they did not like to get their affiliation in other NGOs also. According to them, those members who were powerful were given chance in participating in the VO for developmental activities while others who were not powerful were cheated. More DO members

(19.7%) of RDP area compared to the DO members (3.1%) of IGVDG area had reported this statement.

Table 37. Reasons for Drop Out and Inactive Members' Non-participation in Other NGOs Than BRAC

Reasons	IGVDG		RDP	
	Dropout n=28	Inactive n=5	Dropout n=67	Inactive n=5
Preference for BRAC	21.9	-	9.2	20.0
Lack of sound group	34.4	20.0	19.7	60.0
Lack of money	15.6	-	31.6	20.0
Forbiddance of household members	25.0	80.0	18.4	-
Lack of confidence	3.1	-	19.7	-

5. CONCLUSIONS AND POLICY IMPLICATIONS

5.1 Conclusions

The study reported changes brought out by the Programme in the participant households. The study tried to assess whether IGVDPP represented the poorest of the poor on the basis of some indicators viz., land ownership and per capita annual income of the participant households.

The majority (58%) of the participants of IGVDPP had no land or less than 0.10 acres of land. All along, however, the IGVDPP represented 91 percent of the participants in the target group as defined by the Programme who owned less than 0.51 acres of land. The average size of land in the participant households was 0.17 acre. The percentage of poorest target group was smaller in the RDP area compared to the IGVD area and their difference was found statistically significant.

The second indicator of the poorest of the poor was the per capita annual income in the participant households. The per capita annual income (Tk. 4663) of the participant households of IGVD was less than the determinant per capita annual income of Tk. 5289 as defined by the study. Tk. 5289 referred to the hard core poverty level. However, on the contrary the per capita annual income (Tk. 7095) of the participant households of RDP area was higher than that of the hard core poverty level. The difference between per capita annual income in the IGVD and RDP was found statistically significant. The participants of RDP were better-off compared to the participants of IGVD. On the other hand the per capita annual income of non-VGDs was significantly higher than that of the VGDs in RDP. The per capita income of both VGDs and non-VGDs of RDP were higher compared to the cut-off point of Tk. 5289 of hard core poverty. However, irrespective of areas the per capita annual income of Tk. 5165 of the current VGDs in IGVDPP was under the hard core poverty level. While the per capita annual income of the ex-VGDs in IGVDPP was above the hard core poverty level. The ex-VGDs had increased their income over two years of VGD cycle. But the study found no significant difference between the income of current VGDs and ex-VGDs. It might conclude that IGVDPP recruited its participants from the poorest of the poor VGD women since the income of the current VGDs was under the hard core poverty level.

Further the study concluded that the drop out members came from the poorest group and the participants of better-off condition compared to the poorest group only graduated into mainstream of development after completion of their VGD cycle.

This study found 21 percent dropout members. In the study area 92 percent drop out members leave IGVDPP willingly due to the mismanagement, misbehaviour of Programme staff and the VO leader and due to their socio-economic problems. Only the remaining eight percent had been excluded by the Programme due to the members' irregular repayment of loan instalment and dissolution of village organization.

5.2 Policy Implications

Considering the findings and analysis the policy implications are the following :

IGVDPP is initiated to target the poorest of the poor for the improvement of the target groups' economic well-being. But still they are not represented satisfactorily. Therefore, the Programme should give more emphasis for recruiting the poorest women. To improve their economic well-being their source of income should be ensured. For this reason the Programme staff should follow up sincerely participants' poultry rearing activities whether they properly generate income through poultry rearing activities.

Credit support is essential for income generation especially for the poor. The poorest of the poor have no or little access to the private money lenders. Therefore, the poorest people should be targeted in the IGVDPP especially in RDP area so that they can change their condition with the credit support of BRAC with low rate of interest.

The terms and conditions of repayment of credit installment should be flexible which will decrease the rate of drop out as well as will ensure the graduation of the participants in IGVDPP.

To sustain the participation of the members in the IGVDPP the Programme staff should behave well with the participants of the Programme and should strengthen their follow up supervision in the participant households.

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ANNEXURE

ANNEXTURE TABLES

Table A1. Participant's Cadre Selection for Skill Training by Themselves

Whether select by the participants	IGVGDP			RDP			All		
	Current VGD n=32	Ex-VGD n=94	Total n=126	Current VGD n=25	Ex-VGD n=209	Total n=234	Current VGD n=57	Ex-VGD n=303	Grand Total
Yes	27 84.4	83 88.3	110 87.3	22 88.0	180 86.1	202 86.3	49 85.9	263 86.5	311 86.4
No	3 9.4	9 9.6	12 9.5	-	9 4.3	9 3.8	3 5.3	18 5.9	21 5.8

Missing cases do not receive any training on poultry rearing activities.

Table A2. Income Generating Activities Other Than the Specified Ones in the Pass Book

Activities	IGVGD			RDP			ALL		
	Current VGD			EX-VGD			Grand Total		
	current VGD n=45	Ex- VGD n=288	Total n=333	current VGD n=45	Ex-VGD n=288	Total n=333	current VGD n=45	Ex- VGD n=288	Total n=333
Poultry rearing	27.3	33.0	31.9	-	4.6	4.1	13.3	13.9	13.0
Cattle purchasing	9.1	13.8	12.9	8.7	9.3	9.2	8.9	10.8	10.5
Land mortgaging in	4.5	9.6	8.6	4.3	5.2	5.1	4.4	6.6	6.3
Goat purchasing	9.1	5.3	6.0	-	4.1	3.7	4.4	4.5	4.5
Small trading	-	5.3	4.3	-	4.1	3.7	-	4.5	3.9
Rickshaw/Van pur- chasing	-	1.1	0.9	8.7	3.1	3.7	4.4	2.4	2.7
Shop keeping	-	2.1	1.7	-	2.6	2.3	-	2.4	2.1
Rice husking	-	2.1	1.7	-	1.5	1.4	-	1.7	1.2
Chick rearing	-	-	-	-	2.1	1.8	-	1.4	1.2
Shallow machine pur- chasing/weaving ma- chine repairing	-	-	-	-	1.0	0.9	-	0.7	0.6
Fish cultiva- tion/business	-	-	-	-	0.5	0.5	-	0.4	0.3

Table A3 . BRAC Loan Used by the Participants for Asset Purchasing

Item	IGVGD			RDP			ALL		
	Current VGD			EX-VGD			Grand Total		
	current VGD n=22	Ex-VGD n=94	Total n=116	current VGD n=23	Ex-VGD n=194	Total n=217	current VGD n=45	Ex-VGD n=288	Total n=333
Seedling plantation	-	2.1	1.7	8.7	-	0.9	4.4	0.7	1.2
Furniture and tube-well purchasing	-	2.1	1.7	-	0.5	0.5	-	1.0	0.9
Land purchasing	-	-	-	4.3	0.5	0.9	2.2	0.4	0.6

Table A4. BRAC Loan Used by the Participants for Other Purposes Than the Specified Ones in the Pass Book.

Activities	IGVGD			RDP			ALL		
	Current VGD			EX-VGD			Grand Total		
	current VGD n=22	Ex-VGD n=94	Total n=116	current VGD n=23	Ex-VGD n=194	Total n=217	current VGD n=45	Ex-VGD n=288	Total n=333
Payment for savings in BRAC	36.4	34.0	34.5	87.0	91.2	90.8	62.2	72.6	71.1
Repayment of BRAC loan	9.1	6.4	6.9	-	2.1	1.8	4.4	3.4	3.6
Repayment of non-installment loan	-	1.1	0.9	-	5.2	4.6	-	3.8	3.3
Medical treatment	-	2.1	1.7	4.3	1.5	1.8	2.2	1.7	1.8
Money lending with interest	4.5	1.1	1.7	-	1.5	1.4	2.2	1.4	1.5
Payment of service charge	-	1.1	0.9	-	2.1	1.8	-	1.7	1.5
Payment for BRAC insurance	-	4.3	3.4	-	0.5	0.5	-	1.7	1.5
Children's education	-	-	-	-	1.0	0.9	-	0.7	0.6
Money lending without interest	-	1.1	0.9	-	0.5	0.5	-	0.7	0.6
daughter's marriage	-	-	-	-	0.5	0.5	-	0.3	0.3
Cloths purchasing	-	1.1	0.9	-	-	-	-	0.3	0.3
Accumulation in Bank	-	1.1	0.9	-	-	-	-	0.3	0.3
Expenditure for driving license	-	-	-	-	0.5	0.5	-	0.3	0.3

Table A5. Size of Rented in (Borga) Land in the Participant Household Before and After Joining IGVDPP

Participant s	IGVGD		RDP		ALL		IGVGD	RDP
	Current	Ex-VGD	Current	Ex-VGD	Current	Ex-VGD		
Before	0.033	0.002	0.0	0.0331	0.018	0.0233	0.0097	0.0295
After	0.033	0.027	0.0	0.075	0.018	0.16	0.028	.067
t-values	0.00	2.30**	0.0	1.52 ^{ns}	0.00	1.90*	1.31 ^{ns}	1.52 ^{ns}

ns = Not significant (t-value of 2.00 is significant of $p < 0.05$ level of significant)

** = Significant at $p < 0.058$*

*** = Significant at $p < 0.02$ level of significant*

Table A6. Size of Mortgage in (Bandhak) Land in the Participant Household Before and After Joining IGVDPP

Participant s	IGVGD		RDP		ALL		IGVGD	RDP
	Current	Ex-VGD	Current	Ex-VGD	Current	Ex-VGD		
Present	0.0	0.0178	0.0356	0.0156	0.0156	0.0163	0.0132	0.0177
Past	0.0	0.0048	0.00	0.00	0.00	0.0015	0.0036	0.00
t-value	-	1.04 ^{ns}	-	-	-	2.01*	1.03 ^{ns}	-

ns = Not significant (t-value of 2.00 is significant of $p < 0.05$ level of significant)

** = Significant at $p < 0.04$ level of significant*