

MANIKGANJ PROJECT REPORT, PHASE II  
April, 1979 to March, 1982

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Bangladesh Rural  
Advancement Committee  
66, Mohakhali C.A.  
Dacca-12

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I. BRAC

Bangladesh Rural Advancement Committee (BRAC) is a Bangladeshi private non-profit organisation involved in initiating and implementing rural development programmes in different parts of Bangladesh. BRAC's programmes are meant for economic and social upliftment of the disadvantaged poor. Started initially in response to the humanitarian needs of Bangladesh after liberation of the country in 1972, BRAC has gradually but purposefully developed into a highly flexible organisation capable of undertaking innovative approaches to rural development.

II. INTRODUCTION

Manikganj thana lies 40 miles to the west of Dacca City. Manikganj is connected with Dacca by a motorable road. This thana has a population of approx. 170,000 living within an area of about 76 square miles; a density of about 2400 persons per square mile. Most of the thana is low land which become innundated during the monsoon months when the main broadcast aus/aman rice crop is grown. The sandy loam soil is not particularly suited to rice cultivation: the yield per acre, therefore, is no more than 10 maunds ( $\frac{1}{2}$  ton). During the dry winter months most of the land remains fallow. But where irrigated water is available some rice, wheat, sugarcane and oil seeds are grown. Dependence on the extremely limited land and water resources makes the people of the area one of the poorest in Bangladesh.

III. PREPARATORY PHASE

BRAC decided that a food-for-work programme would be the best way to provide a practical introduction of BRAC to the Manikganj people. BRAC staff met with village community representative who were encouraged to design and execute the rural works

schemes. BRAC provided wheat on payment for these schemes. Ten food-for-work schemes were completed during the preparatory phase (Nov. '75 to March '76).

The food-for-work programme demonstrated that if the people of the area cooperated to take decisions on their own behalf, BRAC is prepared to assist them. The programmes also helped BRAC identify - 1) the poorest section of the community who were involved in manual labour of the schemes; 2) community leaders who assisted in planning and supervising the programme and 3) community minded youth who worked closely with BRAC staff. The activities during this preparatory phase established BRAC in Manikganj thana and cleared the way for implementation of an innovative programme of integrated rural development designed to benefit the poorest section of the community.

#### IV. MANIKGANJ PROGRAMME

The fundamental aim of BRAC is to assist the poorest section of the rural community to gain control over their own lives through concerted action. The basic strategy of BRAC's Manikganj project is to develop the capacity for concerted action by involving organised groups of disadvantaged men and women, who have completed BRAC's functional education course, in their own health, family planning and economic support services.

Manikganj project has been operating for more than six years. During Phase I (April, '76 - March '79) BRAC employed innovative methods and tested new strategies for development. A base has been created through the integrated programme which covers the important aspects of the social and economic life of the rural poor in Manikganj.

In this report the activities of Manikganj project during Phase II, April '79 to March '82 with emphasis on activities of 1981-82, will be described which in turn will also give an idea of the present status of the project.

### i) Functional Education

Functional education, as developed by BRAC, provides rural adult men and women the opportunity to analyse their environment, deepen their self-awareness in relation to their environment and builds confidence in their own creativity and capabilities. Skills in numeracy and literacy are also developed. But what is most emphasised is a whole new way of looking at things.

BRAC has been organising these functional education(FE) classes in Manikganj. The process has been to train the volunteers from the group members to conduct the classes and involving more and more people to go through this course. During the last one year of this phase 39 new Functional Education Centres(FEC) were opened and 8 FECs were on going from previous year. Out of these 47 FECs, 33 completed the course and 17 dropped out, the rest 7 centres are still on-going. The dropping out of the FECs is due to several reasons like illness of the learners, non-attendance due to other activities, non-availability of FE teachers, etc.. The total position of three years' FE activities is as follows (table 1).

Table 1

Functional Education  
1979 - 82

Functional Education	Male	Female	Total
1. New Centres opened	103	79	182
2. Centres completed	81	64	145
3. Centres on going	4	3	7
4. Centres dropped out	18	12	30
5. Total learners enrolled	2480	1800	4280
6. Total No. of graduates	1376	938	2314
7. Volunteer-teachers trained	243	159	402

### ii) Group Formation

BRAC works closely with the most disadvantaged 50% of the rural population. BRAC's basic criterion for its target people is those who have no control over the means of production and

distribution. More specifically this criterion includes: landless or marginal farmers with no assets; fishermen with no implements; rural artisans who lack working capital or raw materials; families whose members sell their manual labour for survival; women of the above groups.

BRAC organises as many of the functional education graduates who fit this criterion into BRAC supported groups. All BRAC programmes are centred around these organised groups. Selected group members are trained as primary village level health and family planning workers. Most individual groups are engaged in economic activities of their own choice. Gradually the individual groups organise themselves into a village organisation and prepare for concerted economic and social action. The selected representatives from groups form the village organisation. The approach here is to organise the landless people of a village into one consolidated organisation. The representatives attend regular meetings and workshops. This village organisation will be developed to have strength to pressurize for legal, social and economic rights and to demand access to services and inputs allocated by the public sector.

During the last one year of this phase a total of 56 groups (28 male and 28 female) were organised. The total number of groups so far formed in Manikganj comes to 329 (177 male and 152 female). The average size of each group is about 25. During the final year of Phase II a total of 14 village organisations and one union coordination committee were formed. The total village organisation formed so far comes to 18.

There are 285 villages in the Manikganj Thana. Out of these 200 villages were identified as BRAC's target villages. During the last one year 30 more villages were included into BRAC's area of operation which brings the total number of villages so far covered to 169.

### (iii) Economic Support

Economic support is seen as the basic means of BRAC's Manikganj project to stimulate and strengthen individual group activities. The degree of interaction required in designing and implementing of a joint economic venture reinforces the importance and advantage of concerted action and cohesion. All potential groups which have successfully completed over 1/3rd of the functional education course are encouraged to undertake joint economic activities of the groups' own choosing. BRAC field staff help prepare and review individual group schemes. Those schemes approved as feasible are financed by loans at an interest rate of 15% per annum. BRAC has an existing credit fund of Tk.500,000 plus, if necessary, the facilities of BRAC's Rural Credit And Training Project(RCTP) to draw upon for its loans.

BRAC staff help arrange training and input for the various schemes. Options for income generation are economically being sought and developed. Leadership and management capacities within the group are reinforced through a regular schedule of training and workshops.

In a consolidated form during the period of August 1976 to March '82 BRAC has disbursed loans amounting to Tk.23,23,235 to about 200 organised groups, of which Tk.10,64,731 is now outstanding.

Various types of programmes were taken up by different groups which are generating some income for them. The following are the several income generating schemes which are being done by the groups.

#### 1) Agriculture

BRAC Manikganj has, encouraged the groups to take up schemes on cultivation. Many people involved themselves in various cultivation schemes including those in paddy, sugarcane, wheat, tobacco, potato and robi crops like vegetables, pulses etc.. The groups used their own funds plus loans from BRAC to complete these scheme. Under these schemes during 1981-82 a

total number of 96 groups (Approx. 2000 members) were involved who cultivated a total of 343 acres of land. The breakdown is provided in table 2. Similar agricultural programmes were taken up during 1980-81 when 29 male groups (Approx. 1200 members) were involved, who cultivated 322 acres of land.

Table 2  
Agriculture Schemes

Name of crop	No. of groups	Acreage	No. of Gr. membe
1. Paddy (Aus & Aman)	20	37.45	421
2. H.Y.V. Paddy	22	185.7	483
3. Sugarcane	20	58.28	417
4. Wheat	2	10.54	42
5. Tobacco	6	12.6	120
6. Robi crops	19	31.15	386
7. Potato & sweet potato	7	7	142
Total	96	342.72	2011

It is quite interesting to note that alongwith the male groups 4 female groups were also involved in the cultivation of HYV Paddy, sugarcane, tobacco and potato.

## 2. Pumps for the Landless

BRAC Manikganj has initiated a new type of irrigation programme in the area. The main purpose of this programme is to enable the landless people to acquire an irrigation asset like low lift pump, shallow tubewell or deep tubewell. With these irrigation pumps the landless groups can sell water to the landowners who in return pay the landless in kind (share of the crop) or in cash. After long negotiations with the government BRAC entered into two agreements with Bangladesh Agricultural Development Corporation (BADC) and Bangladesh Krishi (Agricultural) Bank (BKB). Under the provisions of the agreements the BADC will supply the pumps and BKB will provide the credit for the procurement of the pumps. The landless groups authorised by BRAC will get this facility. It is interesting to note that BKB provides credit only on 100% guarantee against

the credit to be forwarded. The landless have no assets to put up as collaterals so a mechanism was found out by which BRAC would put in BKB in cash 50% of the loan amount as guarantee money and the other 50% would be covered by the pump-set which would be kept in mortgage with the BKB. At present 16 landless groups with a membership of 326 are operating 12 shallow tube-wells, one deep tubewell and two lift pumps. 60 of the group members are in full employment under this programme. A total amount of Tk.1,55,900/- was forwarded as loan for this pumps for the landless programme.

### 3. Eri/Seri Culture

The economy of Manikganj is very much dependent on agriculture. Poor soil condition and lack of irrigation facilities render the area unsuitable for intensive cultivation. BRAC has always been seeking alternative employment opportunities for the poor landless population of the area. Eri/Seri culture is one of the few alternatives which offer real employment opportunities in Manikganj. BRAC has been continuing Eri/Seri culture programme with the women for the last 3 years. Eight of BRAC's eri/seri culture service sub-centres-staffed by one Trainer and one Assistant-provide the necessary support services. Two of these centres are providing necessary services on silk worm (seri) and the rest six are being used for giving services on endi-worms (eri).

During the last one year (81-82) 11(eleven) more villages were included where eri-culture activities are going on. This brings the total number of villages under eri-culture programme to 47. A total of 290 women are both rearing and spinning eri worms and threads. They were provided with charkas (spinning wheel) by BRAC on loan basis.

During 81-82 a total of 8,400 Kahons (1280 cocoons make one Kahon) were produced by the group members through rearing of worm and from this 75,000 hanks of eri yarns were produced.



Under the seri-culture programme also 11 new villages have been included this year. The programme of mulberry plantation has been continuing and the number of growers has increased from 45 in 80-81 to 74 in 81-82. They have planted 74 plots of 26 acres of land with mulberry.

During 81-82 a total of 564 Kahons of silk cocoons were produced which in turn produced 2200 yards of silk cloth. BRAC has assisted the weavers to organise themselves. These weavers are weaving the silk cloth from the thread made in the area thus increasing the value added. There are now 18 full time weavers working under this programme.

It is worth mentioning here that BRAC is carrying out this programme in collaboration with the government (Bangladesh Seri-Culture Board). The Board is providing a grant of Tk.2648/- as subsidy assistance to each mulberry grower. In this process BRAC is facilitating the services of the government to be available to the poorer sections of the community.

#### 4. Horticulture

Four groups (3 male and 1 female) from 4 different villages undertook papaya cultivation programme during the year 81-82. In all 66 group members (48 male and 18 female) were provided training in papaya cultivation from 8 groups. About 5000 papaya saplings were distributed by BRAC to these groups.

In addition to this 17 groups having 300 members purchased jackfruit, olive, lemon, mahogoni and karoi saplings from the government forest department and planted individually.

#### 5. Pisciculture

As an alternative income generating scheme pisciculture has been encouraged by BRAC to be taken up by the groups. 7 groups were involved in this programme. A total of 3000 Rohu, Katla fish fries and 5000 cat fish fries were distributed to the group members for fish cultivation.

## 6. Poultry

Most villagers keep a few chicken which scavenge around their homesteads. But very little attention is paid to poultry rearing. With improved breeds, feed and housing plus regular vaccination, poultry could be larger and lay more eggs. Poultry can on the one hand improve the diet of the poor and on the other can also generate some income. So BRAC continued this programme in Manikganj by giving vaccination and rearing training to group members, by distributing high yielding varieties of eggs to group members and by providing vaccination of the poultry.

In all 60 villages are covered under this programme. 121 workers were trained on vaccination and poultry rearing, 9645 HYV eggs were distributed and 23,600 and 59,200 vaccine doses were provided to chicks and cocks and hens respectively. Two small poultry houses were built in BRAC camps to provide demonstration during training of village-level poultry workers.

3 groups were involved in intensive poultry programme. In each group every individual member was given 10 local variety hens and one RIR cock and an amount of Tk 9,000 was provided as loan. 30 members of these 3 groups are involved.

## 7. Others

Various other types of income generating schemes were taken up by different groups with the help of BRAC credit support, which were taken earlier, are still continuing. These programmes are assisting the group members to augment their family income. The following table No.3 will show the schemes taken up, groups involved and loan disbursed.

Table 3

Scheme	<u>Economic Activities</u>		
	No. of group	Members involved	Loan disbursed
1. Cow rearing	21	373	1,00,550
2. Paddy husking	16	276	59,330
3. Bidi making	4	69	40,000
4. Spices grinding	1	15	2,500

5. Paper making	1	14	8,000
6. Net making	2	46	17,200
7. Pickles making	4	12	9,100
8. Jute works	2	24	X
9. Bamboo works	2	8	X
10. Embroidery	19	75	10,000
11. Weaving	7	31	19,500
12. Block printing	11	28	40,000
<b>Total</b>	<b>90</b>	<b>971</b>	<b>3,06,180</b>

#### iv) Training

To develop the skills and capabilities of the landless poor BRAC organises different types of training programme for the group members and BRAC staff. Such training is imparted either at BRAC's Training And Resource Centre (TARC), Savar or at Manikganj. On the one hand BRAC provides training to develop the human infrastructure and on the other, training on occupational skills is also imparted so that the group members can better their skills and professions. The following table No.4 will show the human infrastructure training given to group members. Table 5 will provide information on the group members getting training on different skills.

Table 4

(1979-82)

#### Training on Human Infrastructure Development

Nature of Training	Group Members trained			BRAC Staff trained	Sponsored by
	M.	F.	Total		
Basic orientation on development	176	86	262	-	BRAC Manikganj
Management	67	102	169	-	TARC, Savar
Workshop	101	113	214	-	BRAC, Manikganj (15 workshop on different topics)
Trainers' training	-	-	-	4	TARC, Savar
Functional Education	-	-	-	4	TARC, Savar
	<b>344</b>	<b>301</b>	<b>645</b>	<b>8</b>	

Table 5  
(1979-82)  
Skills Training

Nature of Training	No. of Group members			No. of BRAC staff	Sponsored by
	M.	F.	Total		
Sugarcane cultivation	47	3	50	2	BRAC & Govt.
Papaya cultivation	63	18	81	2	BRAC, Manikganj TARC, Savar
Paddy cultivation & HYV management	62	1	63	4	BRAC, Govt.
Poultry rearing	16	182	198	8	BRAC, Manikganj
Pisciculture	15	-	15	5	TARC, Savar
Animal Husbandry	53	12	65	3	TARC, Savar
Eri/Seri culture*	117	300	417	2	BRAC, & Govt.
Block Printing	0	14	14	-	BRAC, Manikganj
Embroidery	-	49	49	-	"
Jute Works	-	30	30	-	"
Weaving	9	4	13	-	"
Wheat cultivation	15	-	15	-	TARC, Savar
Bidi making	-	20	20	-	BRAC, Manikganj
Spices grinding	-	6	6	-	"
Pickles making	-	8	8	-	"
Screen printing.	-	2	2	-	"
<b>Total</b>	<b>397</b>	<b>649</b>	<b>1046</b>	<b>26</b>	<b>-</b>

#### V. HEALTH

BRAC has been training village level Health Workers (Shebok/Shebikas). These Health Workers are chosen from the membership of the groups. They are trained on some basic diseases, so that they can take preliminary health care of the villagers. Upto the year 1980-81 124 male/female

\*Eri/Seri culture training includes training on rearing of worms, spinning, mulberry cultivation, advanced training on rearing, operating of reeling machine etc.

Health Workers were trained in Manikganj area. On evaluation of their performance it was observed that all these workers were not that motivated to help their community. Some of them were more self-oriented, working in their self interest. To overcome such problems it became necessary to revise the health programme. A new motivational drive was given by which the Health Workers were trained in such a way so that they could serve their community in a better way. In this process of reorganising, some Health Workers were dropped from the health programme.

At present BRAC is working with 98 Health Workers (17 male and 81 female) who were trained by the doctor and paramedics. These Health Workers are trained to treat 15 basic diseases. During the last one year their activities were as follows: (Table 6)

Table 6

Activities of Health Workers (81-82)

	<u>Within BRAC Groups</u>				<u>Outside BRAC Groups</u>			
	<u>M</u>	<u>F</u>	<u>Child</u>	<u>Total</u>	<u>M</u>	<u>F</u>	<u>Child</u>	<u>Total</u>
Diarrhoea	53	48	43	144	22	27	14	63
Worms	358	331	564	1253	165	120	158	443
Scabies	105	68	97	270	41	22	53	116
Anaemia	13	273	4	290	8	58	1	67
Dysentery	84	84	81	249	121	53	36	210
Blood Dysentery	33	31	98	162	28	15	35	78
Fever	304	299	176	779	157	91	57	305
Night blindness	1	2	16	19	3	1	15	19
Pneumonia	-	-	5	5	-	-	3	3
Ringworm	-	-	3	3	-	-	-	-
Threadworm	-	-	5	5	-	-	2	2
Conjunctivitis	2	1	1	4	3	7	5	15
Mouth disease	2	4	-	6	2	-	4	6
Others	84	92	33	209	27	34	23	84
	1039	1233	1126	3398	577	428	406	1411

During the last one year of this phase BRAC has started training a new batch of Health Workers. The training is still on going. Some members have already completed preventive training. Curative training is going on. A total of 33 group members (8 male and 28 female) are undergoing training.

Under the preventive health programme the villagers were vaccinated DPT and TT arranged by BRAC. BRAC paramedics provided DPT to children aged below 2 years and TT to child bearing aged married women and also to the pregnant mothers. The following doses were given during the last one year (table 7.).

Table 7

DPT/TT

Vaccine	1st Shot	2nd Shot	3rd Shot	Total doses
DPT	553	497	228	1278
TT	1362	900	-	2262

It may be mentioned here that the regular supply of TT & DPT vaccines is sometimes hampered. So there occurs drop out cases.

BRAC has developed a Flip Chart to educate the mothers on nutrition and primary health care. During Mothers' Club sessions BRAC's Health Workers show the Flip Chart and discuss with the women on nutrition and primary health management which also includes child care.

#### Dai(Midwife)Training

In Bangladesh villages there exist dais who take care of the delivery cases in the villages. But these dais sometimes lack some basics of mother and child care. For upgrading these dais in proper management of delivery and child care BRAC has taken up a training programme of these traditional dais. They are provided training on different aspects of child's and mother's health care and proper utilization of the dai kits. A total of 96 dais were upgraded in 47 villages around Manikganj area. Periodically Refreshers' courses are also imparted to these dais. Such training is provided by BRAC's paramedics and doctor

### Night Blindness

There are prevalence of night blindness in the Bangladesh villages. This is caused mainly due to deficiency of Vitamin A. In collaboration with Bangladesh Blindness Prevention Programme of the Government BRAC has taken up a programme of distributing high potency Vit. A capsules. During the last one year period a total of 234 children under 12 years were fed Vit. A capsules.

### T.B. Programme

It has been observed in Manikganj that there are villagers who suffer from TB, but there is a lack of facility to detect the cases of TB. BRAC during 81-82 has started a programme for detecting TB cases in the locality. The paramedics under this programme test the sputum of the suspected cases and if TB is found they are put under treatment. In 32 villages 72 cases were tested and 2 were found positive. They are now being treated.

### Family Planning

Each of our health worker also works as a Family Planning Worker. We develop them to motivate on family planning and supply contraceptives to the fertile couples to have a planned family for their happiness. Generally our workers are supposed to give services to the group members but the people from outside the groups are also getting these services and facilities frequently.

Periodically refreshers course for these F.P. Workers are arranged in the project area.

Table 8 shows the coverage of F.P. clients in Manikganj during 81-82.

Table 8  
Family Planning Client Situation

<u>Position</u>	<u>Pill</u>	<u>Condom/Emco</u>	<u>Ligation</u>
Previous year	331	65	728
Drop out	68	16	-
Newly developed	107	-	40
Present position	370	49	768

Shishu Kalyan Kendra - Betila (Child Welfare Centre)

In the year 1978, ERAC and Jonoshonkha Shimitokoron Shomity (MJSS) a local voluntary organisation jointly started a child welfare centre at Betila, which is a programme on malnutrition in Betila. MJSS used to provide medicine and ERAC provided food for the children and mothers. ERAC also used to give some training on horticulture, poultry, pisciculture etc. so that after returning home from the nutrition centre they themselves could initiate vegetable gardening, poultry rearing etc. which would be beneficial for them both economically and physically.

Unfortunately MJSS has withdrawn its programme. Therefore ERAC took the whole responsibility at the end of 1980. Since then ERAC is running the nutrition centre. Following is the number of patients treated during 1981-82.

Patient from previous year		New admission		total		Out from Indoor			Patient figure end of the year				
M	Ch.	M	Ch.	M	Ch.	Discharge	Death	total	M.Ch.	M. Ch.			
3	4	105	110	108	114	102	122	0	3	102	125	6	9

M = Mother, Ch = Children

## VI. SOME SETBACKS

Flood was of course the major setback during 1980 for the Manikganj project as a whole but some groups had particular problems and setbacks this year which caused delay in implementation of the programme.

The Dakkhin Dashara Surundi Group (22 members) is in litigation with a landlord since 1977. The case in short is that the government allocated an acre of land and a pond to this group. But a local landlord squatting illegally would not give possession of those. The group won in the lower court but the landlord has appealed to the higher court where decision is pending. It is easy for the landlord to continue the legal procedures because he has money but for the landless groups it is very difficult as this requires money which they do not have. But the landless group is fighting



to achieve their legitimate rights. Therefore BRAC is providing the required money for proceeding with the legal procedures. The Dhakuapara Group (26 members) has also been facing the same problem since 1978 with another landlord who is illegally occupying a pond which was allocated to them. BRAC is now providing money for legal purposes.

The Bahirkhola Women's Group has a Chanachur factory. An amount of Tk.12,000/- was provided by BRAC as loan to this group for implementing this income generating scheme. But unfortunately a robbery was committed in the factory and a cash amount of Tk.8,000/- was stolen. This has resulted in a critical setback for the group. Now they have asked for delaying the repayment of loan and they are gradually trying to cover the losses.

Two groups bought potato and stored them in a local cold storage. But due to intermittent power failures many of the potatoes were spoilt causing financial loss to the group.

#### VII. SOCIAL ACTIONS

i) The women groups in Manikganj after learning and working together have attained some social status in the area. The husband's exploitation and divorces have lessened. Whenever there is any problem of a group woman the other women in the group try to help her out of the problem.

ii) Some groups in Manikganj (Male and Female) have been able to increase their wage rate through negotiation and demonstrations. The groups are now reluctant to share crop on 50/50 basis and in many areas the groups have been successful in sharecropping on 60/40 basis.

iii) In the villages the influential people usually work as judges to solve village level problems. Previously the landless people were kept out of such committee of judges and the landless people were often victimised. But now the committee has included members from the landless groups and they are also working as pressure groups in the area.

iv) If there is any problem faced by any group, the members of the other groups of adjacent villages cooperate with the group for solving the problem.

#### VIII. CONCLUSION

The Manikganj Project has ended its Phase II. During this phase ERAC has been trying to consolidated the gains of the past efforts and activities. But problems like the flood of 1980 hampered the growth of the activities to a great extent. The expected results could not be achieved. Therefore it has become necessary to extend the project into Phase III(may be for three to five years), so that the activities and programmes which have already been taken up with the landless groups could be further advanced. Through this process it is probable that the programmes could be transferred to the organised groups of the disadvantaged during phase III. We are using the word probable because in Bangladesh the nature plays a very important role in determining the future of our people. Therefore if nature favours us a bit we can achieve the desired results.

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LANIKGANJ PROJECT (PHASE-II)  
 Receipts & Payments Statement  
 From : 1st, April 1979 to 31st, March 1982

R E C E I P T S :

Surplus Fund from Phase-I		6,02,642
Donation Received from 'Bread for the World'		41,69,488
		Taka : 47,72,130
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P A Y M E N T S :

A. MEDICAL PROGRAM

Doctor's Salaries & Benefits	81,590		
Paramedic's Salaries & Benefits	2,50,318		
Travelling & Transportation	44,031		
		3,75,939	

TRAINING ACCOUNT

Village Health worker's	82,731		
Daies	4,330		
Medical Supplies & Equipments	1,12,339		
Family Planning & Clinic Supplies	24,881		
Child Welfare Centre running cost		1,29,738	
			7,29,958

B. FUNCTIONAL EDUCATION

1,69,441

C. EMPLOYMENT GENERATION

Erculture Training	1,58,901		
Other Skill Training	98,162		
Erculture Service Centre const.	70,000		
Construction of Poultry Houses, Block Printing and Weaving sheds	99,474		
		4,26,537	

SILK-WEAVING FACTORY

Working Capital	95,959		
Handlooms	7,703		
Land & Land Development	1,89,722		
Stock of Construction materials	2,80,080		
		5,73,464	
Balance C/o.			10,00,001
			18,99,400

Balance B/F		18,99,400	
<b>D. <u>FIELD RECURRING EXPENSES</u></b>			
Salaries & Benefits	10,64,221		
Travelling & Transportation	2,34,964		
Stationery & Supplies	90,015		
Rent & Utilities	1,52,878		
General Maintenance Expenses	<u>1,59,438</u>		17,01,516
<b>E. <u>FIELD NON-RECURRING EXPENSES</u></b>			
Bi-cycle	33,460		
Motor Cycle	28,080		
Furniture, Fixture & Equipments	<u>79,823</u>		1,41,363
<b>F. <u>CO-OPERATIVE LOAN</u></b>			
Direct Loan to Landless groups	10,64,731		
Add : Cash gurantees provided to Banks as collateral against advance made to Landless groups	<u>2,00,500</u>		
	12,65,231		
Less : <u>Funding</u>			
Revolving fund	5,00,000		
A.C.T.P	<u>5,00,000</u>		
	10,00,000		
Loans and gurantees not covered by funding	<u>2,65,231</u>		2,65,231
<b>G. <u>WELFARE GRANTS</u></b>			
Grant to Youth Organization	33,864		
Grant to women and other Disadvantaged Group	<u>1,81,837</u>		
			2,15,701
<b>H. <u>HEAD OFFICE SUPPORT</u></b>			<u>4,28,424</u>
Total Expenditure ( A to H)			46,51,635
Balance in hand carried forward to Phase-III			<u>1,20,495</u>
			Taka : 47,72,130
			*****