

ANNUAL REPORT
RURAL DEVELOPMENT PROGRAMME

DECEMBER 1988

BANGLADESH RURAL ADVANCEMENT COMMITTEE (BRAC)
66 MOHAHALI COMMERCIAL AREA
DHAKA-1212

RURAL DEVELOPMENT PROGRAMME (RDP)

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RURAL DEVELOPMENT PROGRAMME (RDP)

Statistical Summary

Overall Programme Performance (As of December 31, 1988)

1.	No. of areas in operation	56
2.	No. of villages covered under the programme	2,449
3.	No. of village organisations (VOs)	4,648
	Male	2,094
	Female	2,554
4.	No. of Household covered	145,861
	% of target household covered	(68.66)
5.	Total No. of VO membership	251,668
	Male	105,329
	Female	146,339
6.	No. of group members received training services	58,108
	Male	18,621
	Female	39,487
7.	No. of functional education centres opened	3,002
7.1	No. of members attended in Functional Education Course (FEC)	62,645
	Male	29,071
	Female	33,574
8.	No. of Non-Formal Primary Education (NFPE) centres opened	803
8.1	No. of children enrolled	24,270
	Male	7,281
	Female	16,989
9.	Credit disbursed to groups (in Tk.)	272,317,329
9.1	Principal amount Realised (in Tk.)	171,001,328
9.2	Principal amount Outstanding (in Tk.)	101,316,001
9.3	On-time cumulative principal repayment rate (% of realisable)	93.77

9.4	Principal amount overdue (% of disbursed)	4.17
9.5	Principal amount overdue (% of Principal outstanding)	11.17
9.6	Male - Female loan disbursement Ratio (in %)	52.8:47.2
9.7	Individual-collective disbursement ratio (in %)	86:14
9.8	Short-mid-long term credit disbursement ratio (in %)	56:39:05
10.	Total group saving (in Tk.)	55,492,190
11.	Saving as % of amount outstanding	54.77
12.	MAJOR SCHEMES FINANCED (TAKA AND % OF TOTAL TAKA)	

Major Schemes	Taka	% of total
a) Small Trading	86,366,509	31.71
b) Agriculture	55,038,453	20.21
c) Livestock	44,171,960	16.22
d) Food Processing	41,161,290	15.11
e) Rural Industries	20,092,482	7.37
f) Rural Transport	12,072,395	4.43

Programme performance: During January - December 31, 1988

1.	No. of new areas opened	6
2.	No. of villages	709
3.	No. of VOs formed:	1,242
	Male	465
	Female	777
4.	No. of additional membership	82,840
	Male	27,344
	Female	55,496
5.	No. of group members received training	24,900
	Male	3,232
	Female	21,668
6.	No. of additional target Households covered	65,016
7.	No. of FE centres opened	893

7.1	No. of additional group members attended FEC		21,495
	Male		3,957
	Female		17,538
7.2	No. of additional members graduated in FEC		16,146
	Male		5,693
	Female		10,447
8.	Additional amount of credit disbursed to groups		103,239,833
8.1	Total amount realised during Jan - December '88		73,714,055
8.2	Amount realised against cumulative outstanding as at end of December 1988 (in Tk.)		34,274,893
9.	Major schemes financed	T a k a	% of total taka disbursed
	-----	-----	-----
	i) Small trading	39,753,871	38.50
	ii) Livestock	18,245,710	17.67
	iii) Agriculture	171,237,401	14.63
	iv) Food processing	15,111,233	16.58
	v) Rural industries	4,995,676	4.8
	vi) Rural transport	3,699,184	3.5

RDP Areas by Regions
As of December 31, 1988

REGION - I

AREAS

1. Amdia
2. Baniachong
3. Boilor
4. Fulbaria
5. Gazaria
6. Hobigonj
7. Kachikata

AREAS

8. Kotwali
9. Mirzapur
10. Mohera
11. Monohordi
12. Narshingdi
13. Shibpur
14. Trishal
15. Warshi

REGION - II

1. Alladipur
2. Bakra
3. Chowhat
4. Daragram
5. Daulatpur
6. Ghior
7. Goalando
8. Kazirhat

9. Horgoz
10. Jhikargacha
11. Natore
12. Nazirhat
13. Pabna
14. Paglapir
15. Rangpur

REGION - III

1. Atghoria
2. Boraigram
3. Bholahat
4. Chatmohor
5. Chapainawbganj
6. Dorsona
7. Gaibandha

8. Kawnia
9. Laxmipur
10. Natore
11. Nazirhat
12. Pabna
13. Paglapir
14. Rangpur

REGION - IV

1. Bayadanga (Balijuri)
2. Bokshigonj - I
3. Bokshigonj - II (Lawchapra)
4. Dhansail
5. Jamalpur - I
6. Jamalpur-II

7. Jamalpur-III
8. Jhenaigati
9. Nalitabari
10. Nonni
11. Sherpur
12. Sreebordi

LIST OF RDP AREAS BY UPAZILAS AND DISTRICTS

District	Upazila	RDP Project Areas
1 Dhaka	1 Dhamrai	1. Chowhat 2. Kawalipara
2 Hobigonj	2 Hobigonj (Sadar)	3. Hobigonj
"	3 Baniachong	4. Baniachong
3 Jamalpur	4 Jamalpur (Sadar)	5. Jamalpur - I
"	"	6. Jamalpur - II
"	"	7. Jamalpur - III
"	5 Bokshigonj	8. Bokshigonj - I 9. Bokshigonj - II
4 Jessore	6 Jhikargacha	10. Jhikargacha
"	"	11. Navaron
"	"	12. Bakra
5 Manikganj	7 Saturia	13. Horgoz
"	8 Gheor	14. Daragram
"	9 Daulatpur	15. Gheor 16. Daulatpur
6 Munshiganj	10 Gazaria	17. Gazaria
7 Mymensingh	11 Trishal	18. Trishal
"	"	19. Boilor
"	12 Kotwali	20. Kotwali
"	13 Fulbaria	21. Fulbaria
8 Narsingdi	14 Monohordi	22. Monohordi 23. Katchikata
"	15 Shibpur	24. Shibpur
"	16 Narsingdi (Sadar)	25. Narsingdi 26. Amdia
9 Natore	17 Boraigram	27. Boraigram
"	18 Natore (Sadar)	28. Natore
10 Nawabganj	19 Chapainawabgonj	29. Chapainawabgonj
"	20 Bolahat	30. Bolahat

11	Pabna	21	Pabna (Sadar)	31.	Pabna
	"	22	Atghoria	32.	Atghoria
	"	23	Chatmohor	33.	Chatmohor
12	Rajbari	24	Goalando (Sadar)	34.	Goalando
	"	25	Rajbari	35.	Rajbari
	"			36.	Alladipur
13	Rangpur	26	Rangpur (Sadar)	37.	Rangpur (Jalkar)
	"			38.	Darsona
	"			39.	Nazirhat
	"			40.	Paglapir
	"	27	Kawnia	41.	Kawnia
	"	28	Gaibandha	42.	Gaibandha
	"			43.	Lakhsmipur
14	Satkhira	29	Satkhira (Sadar)	44.	Satkhira
	"	30	Kalaroa	45.	Kalaroa
	"		"	46.	Kazirhat
15	Sherpur	31	Sreebordi	47.	Sreebordi
	"	32	Sherpur (Sadar)	48.	Bayadanga
	"			49.	Sherpur
	"	33	Jhenaigati	50.	Jhenaigati
	"			51.	Dhansail
	"	34	Nalitabari	52.	Nalitabari
	"		"	53.	Nonni
16	Tangail	35	Mirzapur	54.	Mirzapur
	"			55.	Mohera
	"			56.	Warshi

EXECUTIVE SUMMARY

Rural development programme - a core programme of BRAC is committed to socio-economic development of the poor and disadvantaged people through institution building, conscientization, education, training, savings and credit support.

RDP through its 56 Areas has organised 3846 groups of landless people: 2094 men and 2554 women with a membership of 251,668 spread over 2449 villages of 35 upazilas in 16 districts. About 69% of the landless poor in 56 project Areas have been organised. Up to 1988 RDP group members have saved Tk. 55,492,190 and absorbed credit volume of Tk.272,317,329. Over this period some 3000 income and employment generating schemes have been implemented. An estimated 9.0 million mandays of employment have been created in these schemes. The greatest achievement of RDP activity lies in the creation of self employment through making collateral-free loans available to the poor and marginal farmers, aimed at promoting their living condition as well as making a breakthrough in the existing exploitative mechanisms of loan sharks.

As a result of RDP's intervention in various forms, the landless in RDP project areas have emerged as a strong counterveilling force. They are now organised and united and capable of diverting resources from the richer community members through demanding and acquiring higher wages in the agriculture wage market. The other forms of resource mobilisation are: fair payment in food for work programme, access to government support and services such as vaccines (cattle and poultry) health, education and agricultural services (irrigation, equipment and subsidies etc.)

For women particularly, the opportunities of education and association with other women, loan facilitation for implementing economic projects to improve their status both at home and in the society have been significant. The incidence of wife abuse, divorce, abandonment and polygamy and dowry as a means of exploitation have been reduced in the project areas. These clearly indicate the changes of RDP activity on the status of women.

In brief, it can be confidently said that RDP has made profound impact in terms of improvement in household output, income, consumption and creation of employment to the un/underemployed group members, generation of investible surplus and reduction in ceremonial expenses. A large number of group members who used to earn their livelihood as agricultural wage labours have been able to change their occupation to the trading, non-trading activities subsequently. All RDP activities are administered through the area office.

All ideas of BRAC are transmitted through RDP. From this point of view, RDP is viewed to be the fundamental programme of BRAC aiming at promoting the quality of the lives of the poor as well as bring about a changes in the existing norms and values of the society through an integrated endeavour.

1. INTRODUCTION

Rural Development Programme (RDP) grew out as a result of the integration of two separate programmes - the Outreach (concerned with institution building, conscientization and mobilisation) and the Rural Credit and Training Project (concerned with making the poor self reliant through credit, training, education and other necessary supports and services) in January 1986. The major objective of the programme is to contribute towards creating an just and equitable society for the landless poor men and women who are economically vulnerable, socially weak, politically powerless.

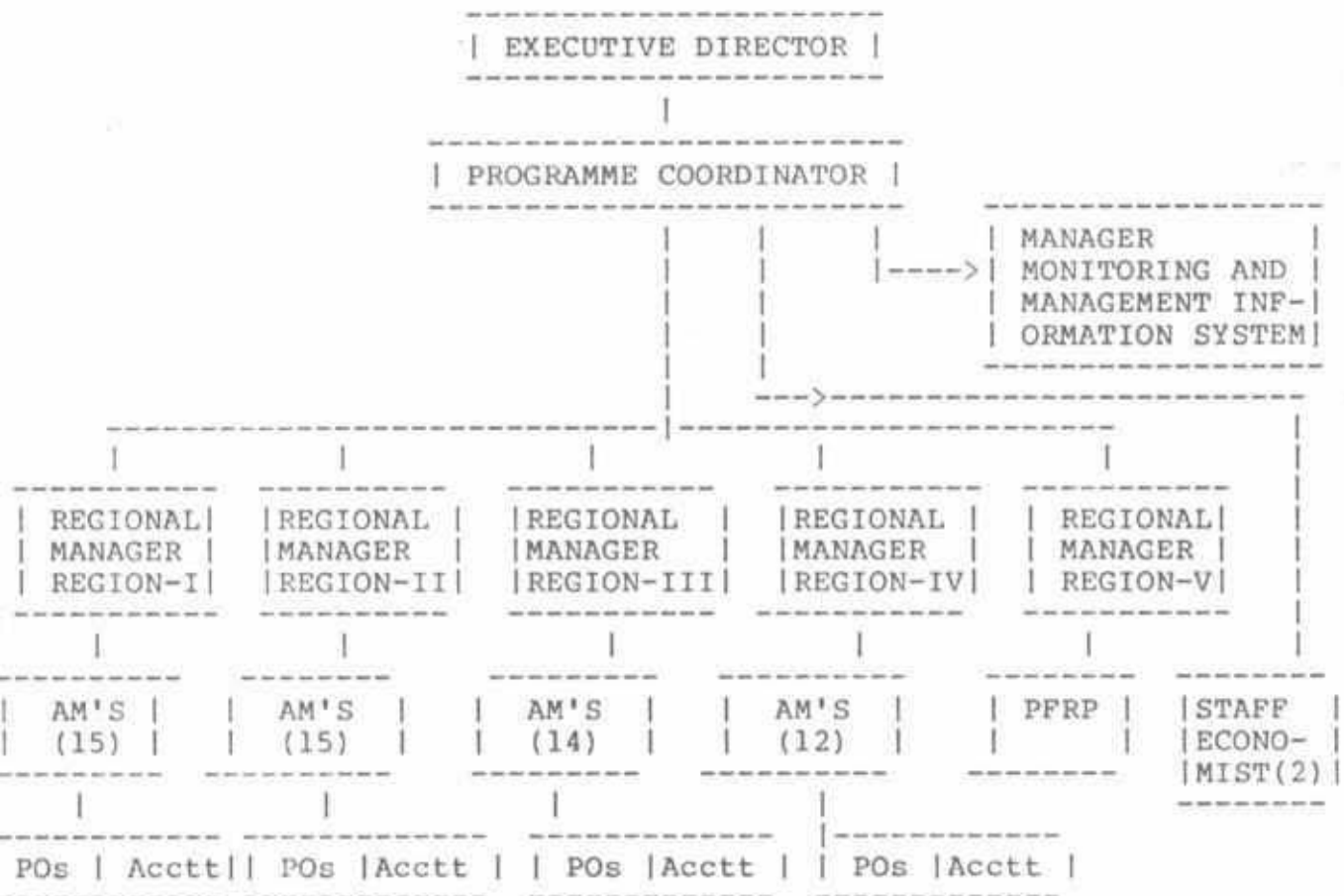
RDP in December 1988 completed its first phase beginning from January 1986 to December 1988. RDP so far has established 56 Area Offices spreading over 35 upazilas in 16 districts and reached 2449 villages (3.6% of the villages in the country) covering 4648 Village Organisations with a total membership of 251,668 (105,329 men and 146,339 women). Upto the end December 1988, the RDP group members have so far been able to save Tk. 554 million. The average saving per member is Tk.220.0 which is approximately 11.0% of the per capita income in the country. Upto the end of December 1988 about Tk. 227 million has been disbursed to 138,523 loanees. About 49 percent of the loanees were female and they received 47% of the total loans. The principal amount outstanding till December 1988 stood at Tk. 101 million which was about 37.2% of the total loans disbursed so far. The on time repayment rate is 93.77%.

Although a wide variety of economic activities were pursued by RDP group members during phase (January 1986 - December 1988), the latter part of RDP (Jan '88-Dec '88) deserves a special mention because an increased attention was given for the development and

growth of a number of economic programmes. The important among these are: seri culture/ericulture, irrigation and income and employment generation programme for VGD women.

All activities of RDP are carried out through its Area Offices. One executive designated as Programme Co-ordinator is responsible for the overall management of RDP who in turn is reportable to Executive Director, BRAC. For effective management and smooth functioning, all Areas are grouped into four (4) regions. The overall management of region lies with an executive known as Regional Manager who reports to Programme Co-ordinator. In addition to Regional Managers in charge of the four Regions, there is one more Regional Manager based at Head Office who looks after emergency relief and rehabilitation programme undertaken from time to time to address the emergency needs of the poor affected by the natural disaster. The management structure of RDP is depicted in the Organogram below.

ORGANOGRAM



AM's = Area Managers
 POs = Programme Organisers
 Acctt = Accountant
 PFRP = Post Flood Rehabilitation Programme.

INSTITUTION BUILDING:

Institution building takes a long time to consolidate and their formation involves a number of activities. These are:

1. Organisational activity:

Organisation forms the basis for initiating all development activities - social and economic. Currently organisations established and developed in RDP is of two kinds (i) Village Organisations (VOs)

i.e. primary organisation (ii) higher level organisation i.e. secondary organisation (Area based).

1) Village Level Organisation (VOs)

The merging of Outreach and RCTP gave a new impetus to the growth and development of VOs. The landless VOs serve as the basic forum. All activities targetted to the development of the landless are planned, organised, initiated and controlled through this forum. The VOs meet once in a week and discuss all issues which have implications on their lives.

Besides, wecky meeting (by VOs) in RDP, inter-village and inter-union workshop on special issues are also held. Issues affecting the group members are discussed in these meetings and workshops and future actions are planned. During January-December 1988, 99,273 weekly meetings, 1,700 inter-village workshops were held. The average attendance at VO meeing is 37.7% for men and 41.2% for women members. Data reveals a lower attendance rate for men members. This can be attributed to workload and outmigration of men members during peak employment season.

Apart from these, VOs ininiate regular savings through individual members contribution and organise different variety of economic activities aim to: generate group fund and create self employment.

Upto December 31, 1988, 4,648 village level organisations (V.Os) in 2,449 villages, covering 105,329 men and 146,339 women from 145,861 landless households were formed (Appendix-1). Data reveals a higher growth and development for women groups. This situation can be attributed to change of women's attitude towards participation in development activity.

The following table depicts the performance of organising activity during January - December '88.

Areas	Yearwise trend of progress			Increase during Jan-Dec. 1988	% increase over 1987
	Upto Dec. 1986	Upto Dec. 1987	Upto Dec. 1988		
Village covered (No.)	1,266	1,746	2,449	703	40.3
V.O.s formed (No.)	2,401	3,406	4,648	1,242	36.5
Male	1,168	1,679	2,094	415	24.7
Female	1,233	1,777	2,554	777	43.7
Households covered (No.)	73,624	100,017	145,861	45,844	45.8
V.O. membership (No.)	121,747	168,826	251,668	82,842	49.1
Male	60,581	77,985	105,329	27,344	35.1
Female	61,166	90,843	146,339	55,496	61.1

ii) Higher level organisation:

Upto December 31, 1988, 56 higher level committees in RDP areas were formed. These committees operate at the Area level and comprise of delegates from the VOs. These committees organise monthly meeting to discuss issues which usually cannot be solved by V.Os. These include: wage bargaining, political representation, protest action, pressure for obtaining access to local government service and supports.

2.2 Functional Education (FE)

Functional Education is the best means of conscientising the group members. Till December 31, 1988, 3,002 FE centres were opened of which 1,930 centres were completed, 665 discontinued and 407 are continuing. Over the period, learners enrolled and graduated in these

centres were 62,645 and 40,506 respectively (Appendix II). The periodic (January - December '88) performance of FE is illustrated in the table below:

Areas/Subjects	Yearwise trend of progress			Increase during Jan-Dec. 1988	% increase over 1987
	Upto Dec. 1986	Upto Dec. 1987	Upto Dec. 1988		
Centres opened	1,700	2,109	3,002	893	42.3
Learners enrolled	40,165	49,964	62,645	12,681	25.4
Learners graduated	18,640	24,366	40,506	16,140	66.2

Although the statistics on FEC shows an increasing trend but the progress during the reporting period (January - December '88) is not significant. This can be attributed to one important reason. As RDP groups are becoming matured, the importance of FEC is getting less priority.

2.3 Training

Three kinds of skills training is provided to the group members namely (I) Conceptual (II) Human relation and (III) Technical Occupational skills. But in RDP, priority is given basically on two aspects (a) human development and (b) occupational skills.

(a) Human development

The table (Appendix III) demonstrates the position of human development training courses in RDP till December 31, 1988. The course wise achievement of human development training during January - December '88 is depicted in the following table:

Courses	Yearwise trend of progress			Increase during Jan-Dec. 1988	% increase over 1987
	Upto Dec. 1986	Upto Dec. 1987	Upto Dec. 1988		
Consciousness raising	7,597	8,801	11,316	2,515	28.5
Leadership development	3,888	4,649	5,911	1,262	27.1
Project planning and management	4,468	1,816	2,259	443	24.3
FE teacher's training	2,460	2,993	3,541	548	18.3
Total:	15,413	18,259	23,027	4,768	26.1

During January - December '88, 4,768 group members received training on human development courses. Among them 2,515 were given training in consciousness raising, 1,262 in leadership development, 443 in project planning and management and 548 as functional education teachers.

b) Occupational Skills

This kind of training aims at enhancing the skills and technical knowledge and management capabilities of the group members in income and employment creating projects. As of December 31, 1988, 34,362 group members were given occupational skills development training. Among them, 20,989 in poultry, 2685 in fish culture, 3,584 in agriculture and 7,104 in other types of training (pump driving, irrigation management, seri-ericulture, oven making, etc.). The table shows the position of occupational development training during January - December ' 88.

Courses	Yearwise trend of progress			Increase during Jan-Dec. 1988	% increase over 1987
	Upto Dec. 1986	Upto Dec. 1987	Upto Dec. 1988		
Poultry	4,200	6,202	20,989	14,787	20.8
Fish culture	1,918	2,223	2,685	462	37.5
Agriculture	2,052	2,607	3,584	977	81.4
Others	2,674	3,917	7,104	3,187	129.9
Total :	10,844	14,949	34,362	19,413	129.9

3. V.O. FUND GENERATION:

RDP attaches priority on generation of funds by VOs from two broadly classified sources namely (1) Internal and (2) External. Internal fund accrues from a number of sources - among these individual members weekly saving contribution and economic scheme profit are important. While the funds derived from other institutions and sources fall under the category of External Source. Funds are generated to:

- Develop financial base of the groups
- Generate investible surplus so that gainful economic activities can be pursued by the groups for self employment creation as well as income generation
- Reduce group's dependency on external funds and also from exploitative sources
- Inculcate a saving habit and discipline among the poor
- Develop the financial resource management capabilities of the poor.

Upto December 31, 1988, an amount of Tk. 78,196,561 has been

generated internally of which Tk. 33,089,525 from men and Tk. 45,107,036 from women groups. Of the total internally generated funds Tk. 55,494,190 is attributable to group savings, Tk. 12,749,427 to FDP security, Tk. 1,859,279 to Reserve fund, Tk. 2,657,423 to general and emergency funds and Tk. 5,436,242 to profit surplus (retained earnings). Savings accumulated by group members during January - December '88 amounted to Tk. 25,982,889. The rate of increase over 1987 (Tk.29,509,301) is 88.0% (Appendix-IV and V).

Table-I below shows per member and per group savings position in FDP project areas till December 31, 1988.

TABLE - I
SAVINGS POSITION BY AREA AND YEAR.

AREAS	YEAR OF FORMATION	VOs (No)	MEMBER SHIP(No)	SAVINGS (TK.)	SAVINGS PER VO	SAVINGS PER MEMBER
AMDIA	1983	61	2580	1578564	25878.10	611.85
BOLOR	1984	80	4418	1083903	13548.79	245.34
BANIACHONG	1988	60	4213	47645	794.08	11.31
FULBARIA	1988	79	4516	1486120	18811.65	329.08
GAZARIA	1980	92	4170	1046606	11376.15	250.98
HOBIGONG	1988	41	2542	91019	2219.98	35.81
KOTWALI	1982	75	4206	1276588	17021.17	303.52
KACHIKATA	1983	84	3934	1033811	12307.27	262.79
MONOHORDI	1979	100	3812	865506	8655.06	227.05
MIRZAPUR	1982	84	5429	2596501	30910.73	478.27
MOHERA	1980	93	4753	1465242	15755.29	308.28
NARSINGDI	1980	99	4086	1708940	17262.02	418.24
SHIBPUR	1979	96	4553	1094327	11399.24	240.35
TRISHAL	1983	90	4100	1459712	16219.02	339.47
WARSHI	1982	80	3656	1640529	20506.61	448.72
ALLAHIDAPUR	1987	88	4457	633381	7197.51	142.11
BAKRA	1980	89	4386	660512	7421.48	150.60
CHOWHAT	1983	96	4584	1097369	11430.93	239.39
DAULATPUR	1981	78	4770	1266286	16234.44	265.47
DARAGRAM	1984	100	5923	1382770	13827.70	233.46
GHIOR	1979	96	5656	1129819	11768.95	199.76
GOALANDO	1982	90	4957	1130724	12563.60	228.11
BORGOZ	1980	114	6284	1404120	12316.84	223.44

TABLE - I (contd.)

AREAS	YEAR OF FORMATION	VOs (No)	MEMBER SHIP(No)	SAVINGS (TK.)	SAVINGS PER VO	SAVINGS PER MEMBER
JHIKARGACHA	1982	86	4282	1218335	14166.69	284.52
KAZIRHAT	1982	75	3196	729196	9722.61	228.16
KAWLIPARA	1980	96	4753	1173434	12223.27	246.88
KALAROA	1984	77	3563	1059687	13762.17	297.41
NAVARON	1980	78	3558	796594	10212.74	223.89
RAJBARI	1987	78	4652	303083	3885.68	65.15
SATKHIRA	1987	67	3289	393324	5870.51	119.59
ATGHORIA	1980	93	3865	923265	9927.58	238.88
BORAIGRAM	1980	84	4375	1265155	15061.37	289.18
BHOLAHAT	1987	70	4349	381476	5449.66	87.72
CHATMOHOR	1982	100	6135	1452852	14528.52	236.81
CHAPAI	1987	64	3298	460633	7197.39	139.67
DARSHONA	1986	101	6073	1101261	10903.57	181.34
GAIBANDHA	1984	102	6447	1164094	11412.69	180.56
KAWNIA	1984	101	7318	983144	9734.10	134.35
LAXMIPUR	1986	102	6698	1156209	11335.38	172.62
NATORE	1987	58	2698	184980	3189.31	68.56
NAZIRHAT	1986	99	4912	816136	8243.80	166.15
PABNA	1980	72	4036	1210820	16816.94	300.00
PAGLAPIR	1986	108	5903	986307	9132.47	167.09
RANGPUR	1984	98	7835	1520625	15516.58	194.08
BHAYADANGA	1980	86	4397	1038430	12074.77	236.17
BOKSHIGONJ-1	1988	73	5115	784004	10739.78	153.28
BOKSHIGONJ-2	1980	85	3893	767465	9029.00	197.14
DHANSHAIL	1980	91	4650	748219	8222.19	160.91
JHENAIGATI	1980	105	5421	1431577	13634.07	264.08
JAMALPUR-1	1987	101	6468	761518	7539.78	117.74
JAMALPUR-2	1988	61	2345	95699	1568.84	40.81
JAMALPUR-3	1988	0	0	0		
NALITABARI	1980	79	4549	1227091	15532.80	269.75
NONNI	1980	91	4793	1158491	12730.67	241.70
SHERPUR	1988	26	1406	58035	2232.12	41.28
SREEBORDI	1986	76	5211	961057	12645.49	184.43
TOTAL (ALL)	--	4648	251668	55492190	11938.94	220.50

4. INCOME AND EMPLOYMENT GENERATION ACTIVITIES:

A wide variety of economic activities are pursued by the RDP group members in order to raise income and create self employment. The activities undertaken are classified into nine broad groups. These include: Agriculture, Fish culture, Livestock, Rural Industries, Rural Transport, Food Processing, Lease of Markets, Small Trading,

Apiculture, Lac Culture and Social Forestry. The total credit to support the economic activities of RDP groups and group people till December 31, 1988 was Tk. 272,317,329. Economic activities pursued by the landless for income generation and self employment creation are briefed below:

4.1 Irrigation and Apiculture Programme:

In agro based rural economy where capital formation and resource generation mainly revolves around the ownership and control of land, the accrual of land related benefits to the landless and marginal farmers in the forms of release of mortgage, participation in agricultural production, gaining access to the ownership of irrigation assets, and other productive capital assets is important.

Among the various activities under this sector, irrigation assets and ownership of irrigation is viewed to be significant from various points of view because (1) it helps increase agricultural production and improves the income distribution situation (2) it ensures accrual of benefits to the poor landless both as seller of water and sources of employment during the slack season (when the demand for labour shrinks and wages are reduced) (3) it helps develop the capacity of management and water as a important means of production in rural economy (4) it enhances the social power and prestige of the disadvantaged poor. Moreover, the another significant aspect of irrigation scheme is the creation of process for affecting changes in the existing resource distribution pattern and power structure through ownership of means of production (irrigation aspects) and thus gaining access to power and resource. Consequently, the rich are increasingly becoming dependent on the poor for irrigation facilities. With all

these in view, RDP group's are provided with loans to purchase or hire irrigation assets, like deep tubewells (DTW) shallow tubewells (STW), lowlift pump (LLP) and hand tubewells (HTW).

The landless village organisations manage the facilities and sell water to the farmers. The village organisation management committee or, a more commonly a separate irrigation scheme management committee is responsible for ensuring proper installation and maintenance of facilities, arranging, finalising contracts with the farmers willing to purchase water, maintaining accounts and collecting water either in cash or kind. The borrowing group leaders that is the members of the management committee discharge their functions with BRAC assistance which includes provision of credit, arranging skills and management training, helping with purchasing of irrigation assets and provision of technical and management advice as needed.

Beneficiaries of the programme are members of the village organisation, the labourers who find employment in installation and operation of the equipment and the farmers who receive water. Till December 31, 1988 a total of Tk. 550,38,453 or 20.2% of total loans was disbursed against this sector. With credit assistance from RDP, the village organisation purchased 125 irrigation assets-56 deep tubewells (DTW), 54 shallow tubewells (STW), 2 lowlift pump (LLP) and 13 hand tubewells (HTW). No. of irrigation assets increased during phase I (January 1986-December 1988) was 77 of which 53 were DTWs, 15 STWs, 8 HTWs and 1 LLP. Groups earning from the sale of water over this period was Tk. 6,507,000. Besides, the income and employment, the other types of benefits resulted from the irrigation were: diffusion of knowledge on scientific management of agriculture (line sowing), introduction of HYV varieties and technology of irrigation

assets. To sum up, we can say that the ability of landless in managing a vital component of agricultural production and gaining access to the rural power structure as owners of means of production was no less important in a society where irrigation favours the rich and ignores the poor. However, the prospects of irrigation schemes are limited by a number of adverse situations. These include: Problems of construction of appropriate water canal, dearth of spare parts for timely repairing and lack of adequate knowledge about the soil conditions.

4.2 Fish Culture Programme

Fish culture is most suitable both as a source of income and protein supply. But it is often seen that most ponds in rural areas remain unutilised. Due to ownership problems, the owner (the rich or poor) often allow the ponds to erode or dry up. To transform these untapped, unused and underutilised resources RDP supports group members to lease, reexcavate and stock such ponds with fingerlings. As of December 31, 1988, a total of 893 ponds and 2 Boar (oxbowlakes) were brought under the fish cultivation programme. Of the total ponds under fish culture 418 were fit for seasonal cultivation and 475 for year round cultivation. Total loans disbursed against the programme till December 31, 1988, was Tk. 4,184,560 or 15% of the total disbursement. V.O's involved with the programme earned a profit of Tk. 50,10,814 from the sale of fish resources over the period. RDP has a plan to expand the fish cultivation in the 2nd phase (1989-1991) through implementation of integrated fish farming in oxbowlakes located in 11 RDP project areas. Under the integrated farming, intensive fish cultivation will be done followed by raising of ducks,

poultry and vegetable cultivation in 25 Baors covering a total water bodies of 15,000 hectares. For this purpose, training will be provided to the group people as a Baor management cadres and para-fish professionals.

4.3 Poultry Programme:

Among the various activities for income generation at the household level by poor rural women, poultry rearing has a significant record of success as a reliable way of earning. This activity is suitable for implementation in diverse environments and thus for wide-spread implementation. This programme is a low cost, low risk and requires little skill and credit and can be carried out simultaneously with other household activity.

Training for potential poultry rearers and for village women who serve them as poultry workers/vaccinators is a crucial factor.

The other crucial factors on which the success of poultry programme depends are: timely distribution of supplied vaccines, medicines, reduction of mortality eggs, chicks and cocks of productive breeds. Currently Poultry Programme in RDP include all of these. The major objective of the programme is to train and prepare women so that they can equip themselves with necessary skills and knowledge to earn income through involvement in one or several aspects of poultry rearing: (1) as a poultry worker cum vaccinator; (2) as a key rearer (who have the potentiality of earning Tk. 150-200 per month); (3) as a model rearers (who earn Tk. 250-300 per month) and (4) as a chick rearers (who earn Tk. 500 per month). The other type of involvement in this activity are :

I. Poultry Workers Training: Attention is focussed to train group people as poultry workers.

II. Vaccination: Priority attention is given on disease control and prevention control (Director of livestock provides the vaccines free of charge) vaccines are distributed to the workers in each village once a month to ensure a regular programme of vaccination.

III. Upgradation of local breeds: Productive breeds of poultry be used in the programme and that their introduction be through supply of eggs, chicks or cocks at cost price.

Till December 1988, 998 villages in RDP project areas are brought under the programme. The position of poultry programme in RDP project villages till December 31, 1988 is depicted by the following statistics.

Aspects/Areas	Upto Dec.	Upto Dec.	Upto Dec.	% Increase over	
	1986	1987	1988	1986	1987
Villages Covered (No.)	520	968	1,998	284.0	106.40
No. of rearers	4,370	9,809	15,583	256.59	58.86
HYV cock/chick supplied (No.)	17,254	30,364	84,526	389.80	178.38
HYV eggs supplied (No.)	195,377	298,317	339,119	73.50	13.67
Vaccines supplies (doses)	1,942,451	2528,351	3286,224	69.20	29.97
Poultry shed supplied (No.)	15,401	23,875	30,486	97.90	27.60
Poultry workers (No)	--	1,460	2,153	--	47.46
No. of poultry workers	7,444	15,888	42,322	468.50	166.30
Chick rearing unit established (No.)	25	78	245	880.00	214.00

4.4 Livestock Programme:

Livestock rearing programme is introduced in almost all RDP areas. Both men and women members of village organisation are involved with raising of cattle and milch cow to earn a living. BRAC provides training to rearers and ensures a regular supply of vaccines and medicines through para-veterinary workers. Each rearer is given a card on which the paravat records vaccination and visits. A team of 3 paravets are selected, trained and developed per union (15,000 people). The initial training period is 45 days, followed by regular refresher's course provided by qualified BRAC Doctor of Veterinary Medicines (DVMS). The paravets are given the responsibility of ensuring regular vaccination and cattle treatment in their areas.

For this purpose stocks of veterinary medicines are maintained. Paravets receive no salary, they earn or survive by charging fees (Tk. 1.00 per cattle) for vaccinations and treatment provided to animals owned by cattle rearers.

Each paravet collects vaccines from BRAC stock or from government veterinary department. In addition to vaccination paravets make a visit to the rearers at a certain interval and provide counselling services on feeding and cattle management.

Upto December 31, 1988 Tk. 441,71960 or, 17.67% of the total disbursement was provided for cattle rearing. As of December 31, 1988 a total of 268 villagers were developed as paravets. The earning of the paravet from vaccination in 1988 was Tk. 99,596.

Future Plan: In each RDP area one artificial insemination unit will be established for systematically upgrading the local breeds. The artificial insemination will help increase production.

4.5 Sericulture/Eri-Culture Programme:

This is a viable and a reliable home based income generating activity for the disadvantaged rural women and also capable of yielding significant supplemental income for the participating household which in turn supply cocoons or thread to the large production process consisting of weaving, dyeing, block printing, embroidery and making of cloth and cloth products. Employment is generated to the growers, rearers and all of the others engaged in the chain of production. Originally this activity was confined to the Manikgonj project. The success achieved in Manikgonj led the expansion of the activity in ecologically suited areas of RDP areas. (In future the programme will be widely introduced in RDP project villages). For the purpose, 115 additional services centres will be established to, among others produce eggs for distribution to rearing centres at the village level which are key components in the process of production. Villagers trained by BRAC operate and control the centres. They receive eggs from BRAC or government sericulture department for incubation and rearing of worms to 15 days of age. At this stage, worms are made available to villagers (usually to women) who rear them to maturity. Among the services provided by BRAC to promote the sericulture, the organisation of training for the group people is considered to be crucial. The trained members operate and control the centres and rear the worms at village level. Besides, the other type of services which are made available for the growth and development of the programme are: supply of mulberry plants, credit and technical advice on rearing of worms and purchasing of cocoons.

Till December 1988, a total of 7,967 group people were involved in mulberry cultivation. In all, 256,597 trees were planted of which

number of trees above 2 years old were 149,369, 1-2 years old were 57,829 and less than 1 year old were 262,704. Currently, 36 RDP areas are involved with the programme. No. of rearers in RDP project areas till December 1988, were 581. The rearers earning from the sale of cocoons produced in 1988 was Tk. 287,359. The total acreage and bush plots under mulberry cultivation upto December 1988, was 16 and 65 respectively. Number of surviving trees till December 1988 were 27,063 or 57% of the total trees planted. There are some critical factors which need to be ensured for the success of the programmes. The important among these are: protection of planted trees from damage, regular followup and monitoring and nursing of the trees and rearing of worms in a controlled environment.

RDP's future plan to expand the programme: Sapling production will be undertaken to ensure the supply of plants to the growers. A total of 20 acres of land be brought under this activity in 1989. The aim is to produce 200,000 plants from these nursery.

4.6 Rural Transport Programme:

The bulk of the RDP group members are Rickshaw Puller, Cartmen and Boatmen. A very few of the have their own transports they ply. Village organisations purchased these transports and hire out these to the group member at a lower rate normally charged by the owners. Upto December 31, 1988 total loans absorbed by this sector was Tk. 120,72,395 or 4.43% of total loans and group members involved were 4870. Group people engaged in Rural Transport sector were able to earn a substantial amount of benefits through self exploitation (self employment) because the rate of return on labour employed in this sector was higher than the agricultural wage rate. The higher income

generated as a result of higher return on labour again leads to increase in the demand for both crop and no-crop products.

4.7 Rural Industries Programme

Under this sector numerous types of activities are undertaken. These are: oil crushing, net making, coire rope making, rice mill, ice and brick making enterprises and all other activities accomplished usually in the cottage industries. The total credit disbursed against this sector till December 31, 1988 was Tk. 12,072,395 and the total schemes financed were 1275. The investment in rice mill and brick making enterprise under the rural industry created positive forces in the economy for the group members to reap certain advantages like economics of scale, leverage in the community, labour productivity increase through technical improvements etc. Beside the changes is the existing resource distribution pattern as well as in the social position of the participants have been resulted from their involvement in rural industries. Before BRAC intervention, the benefits were monopolised by the well-to do section of the society.

4.8 Food Processing Programme

All types of husking activities - paddy and pulses fall under this sector. Most of the participants involved with this programme were women (97.2%). The loans disbursed to finance the activities under this sector was Tk. 41,161,290 or 15.1% of the total disbursement. Till December 31, 1988 in all 6588 schemes under this sector were financed. The participating women earned Tk. 280 per week from husking and selling of husked paddy and pulses. In a situation like Bangladesh where the opportunity of cost of labour for women is

zero such a level of income opportunity is impressive and highly significant. The opportunity of supplemental income for the women had a positive effect on their status both at home and in the society.

4.9 Small Trading Programme:

Small Trading in Rural Areas comprises a variety of activities. These include: buying, selling and head load carrying of goods (from market to another). As of December 31, 1988 a total of Tk. 86,366,509 was disbursed to finance the different variety of activities under this sector. This sector alone absorbed 31.71% of the total disbursement. Although the most of activities pursued under this are seasonal and the employment generated in these activities are small, the small trading has the potentiality of yielding a per capita per working day income of Tk. 35.20 for traders (participants). This is positive since the profit stands at Tk. 17.20 after deduction of the traders opportunity wage rate (Tk. 18.00 at the prevailing wage rate) from two per capita per working day income.

With the expansion of small trading activities and thus increased participation of group people as a buyers and sellers diversification in the rural economy takes place and the rural markets are widened. In order words, the traders may return to the skills of their own choice and facilitate the specialisation to the expansion of home market. However, there is no rigidity in the market, skills/profession can be changed as desired by the market.

4.10 Apiculture Programme:

This activity has been undertaken without credit in 23 RDP Project Areas. Number of group people involved with this activity till December 1988 were 480. A total of 338 boxes were supplied to

the culturists. Till December 1988 the income of the involved group members from the sale of honey was Tk. 41,880. This activity has a significant impact on the growth and development of Agriculture, through Pollination. This is another prospect of the programme.

4.11 Lac Cultivation Programme:

Lac is natural resin secreted by an insect - Lacciferalace . Lack has a wide and diversified use. These are used in modern electronic goods, furniture and post offices. This programme has been undertaken in 4 RDP Project Areas namely Dakabor, Bakra, Nonni and Bayadanga. Total number of trees brought under Lac cultivation till December 31,1988 were 485. The group people involved with this activity earned Tk. 90,172 from the selling of 62 mds of raw lac. The results achieved so far from the cultivation of lac are really encouraging. However, there are certain factors which account for the success of the programme. These are: timely supply of inputs, training to the growers. Substantial amount of benefit will accrue to the group people if the necessary supports and services are ensured and problems of pest attack is overcome.

4.12 Social Forestry Programme:

Under this programme, a total of 1,506,327 trees of different varieties were planted during January-December 1988 in RDP Project Areas. Number of group people involved with plantation activity were 326. Group people involved were benefitted through plantation, nursery and maintenance of trees.

Apart from the accrual of benefits to the group people in the forms of plantation, nursery and maintenance of trees, the impact of

the programme on development of village environment and ecology is undeniable.

In order to accelerate the pace of the programme one nursery in each RDP Area would be established. There will serve as the source of plants and seedlings to the growers and the people involved in the implementation of plantation schemes. Moreover these would serve as a good source of economic benefit to the group people engaged as managers and owners of the nursery.

4.13 Income Generation Programme for the Vulnerable Group Development (IGVGD):

Government has been implementing for some a multi-donor food aid programme, the Vulnerable Group Development Programme (VGD), for destitute women. Each women eligible to participate in the programme is entitled to a monthly food assistance of 31.25 kg. of wheat.

In 1985, the integrated development programme of BRAC in Manikganj sensing the possibilities of using the (VGD) wheat ration in a programme entered into co-operative efforts with the government implementing agency, the Directorate of Relief and Rehabilitation (DRR). The wheat ration was used as an incentive to motivate women to undergo skills training in embroidery, sericulture, vegetable gardening and poultry rearing alongwith literacy, health and nutrition education. Women did acquire skills and did put them to work in earning some income. It soon became apparent that however training in itself was not enough to make a visible dent on the lives of the women. This realisation consequently led BRAC to design an independent programme named "Income Generation Programme to VGD women (IGPVGD) at a cost of Tk. 71,26,000 during mid 1987. The objectives of the programme were to equip the destitute women with necessary

skills in better poultry keeping practices as a reliable way of sustained income through collaborative effort of Directorate of Relief and Rehabilitation (DDR), the Department of Livestock (DOL) and BRAC.

The three parties involved are so satisfied with the results to date that an expansion as well as replication of its achievement on a larger scale is planned. The component of the programmes are: training, distribution of eggs, chicks and cocks of productive breeds; supply of vaccines and disease prevention and control; saving and credit and followup and support.

Training will help prepare the women to earn an income through involvement in one or several aspects of poultry rearing; (1) as poultry workers and vaccinators, deriving income of approximately Tk.150 per month from fees charged other village women for inoculation services; (2) as a key rearer and keeper of a flock of at least nine hens and one cock, proving an income potential of Tk.150 per month and (3) as a model rearer operating a minifarm of 20-30 hens and three cocks with a monthly income potential of Tk.250 or (4) as a chick rearer raising day old chicks to two months of age and selling them to earn an income of Tk.500 per month.

Under the IGP 1,000 VGD women will be trained as key rearers, 300 as poultry workers and 200 as model rearers in each upazila. As many as 10 chick rearing units will be established in each upazila. The staff of the DOL have been assigned to work jointly with BRAC extension workers. BRAC has appointed three programme organisers in each upazila. BRAC POs at the upazila level will be responsible for motivation, group formation, organisation of training and supply of inputs to the VGD women. DOL provides technical assistance as well as

training and necessary supplies, such as, vaccines free of cost and high yielding variety of chicks and day old chicks at government cost. The DRR through the POs and the VGD committees, coordinates and provides administrative support to facilitate the smooth implementation of the poultry scheme under IGP. By December 31, 1988 IGP under RDP project areas reached 17,716 VGD women, covering 3,690 villages spread over 165 unions and 20 upazilas. Among them 11,236 were trained as key rearers, 3,308 as poultry workers. No. of chick rearing units established till Dec 1988 were 222. BRAC's IGP will cover more upazilas and villages in future with a view to making the destitute women self reliant through provision of development package in association with two years of monthly food assistance.

5. CREDIT OPERATION

a) Overall Position Analysis:

In RDP credit programme is recognised as an essential component, institution building, conscientization of group members, integrity and solidarity of the groups formed preceeds the credit operation. The avowed objective of BRAC credit is to provide collateral-free loans to the poor who do not have access to the institutional credit and are also easy victims of credit sharks (the money lenders) and consequently fall into vicious credit trap. The only way of escape from which is destitution.

Apart from these, other significant aspects of BRAC lending, operation is the development of institutional infrastructure, generation of saving, diffusion of technology, creation of new skills and industries, training, education and other necessary supports/services delivered to ensure end use of the loans advanced. Judging from the

above, it can be said safely that BRAC credit operations stands distinct from the existing lending institutions in many respects.

Upto December 31, 1988 the total amount of credit disbursement stood at Tk. 272,317,329 with an accrued interest of Tk. 44,463,381. The amount of repayment realised (Principal) on time was Tk. 171,001,328 leaving Tk. 101,316,001 outstanding. The cumulative percentage of on time principal recovery rate rose to 93.77% in December 1988 from 92.54% in December 1987, representing an increasing and upward trend in loans repayment. This is analysed to have resulted from a number of factors: Contribution of village level workers (Palli Sheboks and Palli Shebikas) in loan administration and monitoring, reorganisation of loan repayment system, strict appraisal of schemes, management of loans by small groups, recovery of old overdue loans and arrangement of incentives to schemes management committees.

Table-II below illustrates the sexual distribution of credit, position of recovery, principal overdue and outstanding in RDP credit operating Areas upto December 1988.

TABLE - II

LOAN DISBURSEMENT, RECOVERY, OUTSTANDING AND OVERDUE BY AREA

Area	Loan Disbursed (Tk)			Recovery Rate (%)	Loan Out (Tk)	Loan Over (Tk)	Independent overdue ratio as % of total overdue
	Male	Female	Total				
AMDIA	4252200	2212200	6464400	98.93	2187222	46395	0.4
BOILO	5006350	4037940	9044290	90.81	2798516	631824	5.4
BANIC	0	0	0	.00	0	0	-
FULBA	6825820	3353100	10178920	98.54	3046828	105500	0.9
GAZAR	5582756	1910990	7493746	80.66	2569935	1180730	10.4
MOBIG	0	0	0	.00	0	0	-
KOTWA	4761200	4186000	8947200	99.20	2111017	54950	0.48
KACHI	4497500	2544700	7042200	100.00	2357209	0	-
MONOH	10475360	3521185	13996545	74.33	5952635	2777390	24.4
MIRZA	1897250	5241970	7139220	100.00	2158951	0	-
MOHER	1296890	4541590	5838480	100.00	1497805	0	13.7
NARSE	6445600	4986400	11432000	82.37	4137836	1560667	5.6
SHIBP	6842540	2158200	9000740	90.86	2574781	646681	-
TRISH	4285400	3965500	8250900	100.00	3395945	0	-
WARSH	1515750	3259600	4775350	100.00	1821780	0	-
HALA	860500	659300	1519800	100.00	814110	0	-
AKRA	1944800	1437750	3382550	95.16	1796508	80630	0.7
CHOWH	852500	3085700	3938200	100.00	1661653	0	-
DAULA	2811540	3888720	6700260	94.24	1833084	297524	2.6
DARAG	3015950	3027000	6042950	98.61	2176880	54400	0.4
GHIOR	7431770	5131950	12563720	84.94	3126064	1673809	14.7
KAZIR	2099200	1561890	3661090	96.95	1891671	55723	0.5
MORGO	3208350	3584000	6792350	100.00	2309426	0	-
JHIKA	2451000	2306800	4757800	100.00	2744671	0	-
KAWLI	4230500	2663600	6894100	100.00	2441171	0	-
KALAR	1778130	1706840	3484970	99.75	1712973	4423	0.04
NAVAR	1456400	1582850	3039250	98.56	1643315	20389	0.2
RAJBA	69000	88425	157425	100.00	116164	0	-
SATKH	151100	333700	484800	100.00	484800	0	-
GOALA	4292135	3949225	8241360	96.25	2293471	231922	2.0
ATGHO	5496180	3181345	8677525	92.58	3216583	437990	3.9
BORAI	5808770	5328900	11137670	97.24	3911301	205192	1.8
BHOLA	145000	223500	368500	.00	368500	0	-
CHATM	4115355	3485855	7601210	97.17	2794563	140229	1.2
CHAPA	114650	282150	396800	100.00	358900	0	-
DARSO	1143100	1670500	2813600	100.00	1841899	0	-
GAIBA	1579995	1669700	3249695	100.00	1622314	0	-
KAWNI	1115350	1907000	3022350	96.46	1356790	61160	0.5
LAXMI	1762600	1573650	3336250	97.42	1613066	45700	0.4
NATOR	3500	108300	111800	100.00	84500	0	-

TABLE - II (Contd.)

Area	Loan Disbursed (Tk) Male	Female	Total	Recovery Rate (%)	Loan Out (Tk)	Loan Over (Tk)	Independent overdue ratio as % of total overdue
NAZIR	1476465	1303060	2779525	100.00	1779863	0	-
PABNA	6302400	4912280	11214680	91.05	2925240	814945	7.1
PAGLA	1639200	1429500	3068700	99.40	1699298	8300	0.07
RANGP	2718878	2461200	5180078	92.48	2316580	232840	2.0
BHAYA	1814100	1802400	3616500	100.00	1755330	0	-
BOK-1	937100	1099000	2036100	100.00	1207187	0	-
BOK-2	1259500	1214040	2473540	100.00	1070922	0	-
DHANS	1991900	2364500	4356400	100.00	1316865	0	-
JHENA	1478600	3512000	4990600	100.00	1580331	0	-
JAM-1	0	2586690	2586690	.00	1271387	0	-
JAM-2	0	0	0	.00	0	0	-
JAM-3	0	0	0	100.00	0	0	-
NALIT	601000	2136500	2737500	100.00	1204825	0	-
NONNI	1374400	2131700	3506100	100.00	1273324	0	-
SHERP	0	0	0	.00	0	0	-
SREEB	621800	1169100	1790900	100.00	1090012	0	-
TOTAL:	143837334	128479995	272317329	93.77	101316001	11369313	-

Loans by Activity:

The leading activities in terms of size of disbursement are small trading (31.71%), agriculture (20.21%), livestock (16.22%), food processing (15.11%) and rural industries (7.37%). Loans for agriculture declined to 20.21% in December 1988 from 25.58% in December 1987, but those for other activities have increased significantly: for small trading from 26.84% in December 1987 to 31.71% in December 1988, for food processing from 11.88% in December 1987 to 15.11% in December 1988. About one third of all RDP loans have gone to small trading, which is often regarded as unproductive unless it stimulates the rural economy. Trading is mostly of agricultural produce, which has traditionally been dominated by the rural rich, but provision of credit to the rural poor has given them a place in this

ket. However, many agricultural schemes sustained losses due to drought and flood. So priority has been given to nonfarm activities such as rural transport, market lease and brick field, which are more profitable.

Form of Loans:

Of total disbursement, short term loans (repayable within 12 months) were Tk. 152,857,898 medium term loans (repayable within 3 years) Tk. 106,941,723 and long term loans (repayable after 3 years) Tk. 12,517,708. On time repayment rate for short, medium and long term loans were 95.2%, 93.5% and 71.9% respectively. Long term investments are made in assets like irrigation, land and rural industries where the return is relatively slower. Moreover, return from these activities are dependent on natural calamities and market fluctuations.

Types of Loans:

Upto December 1988, individual and collective loans disbursed amounted to Tk. 234,795,243 and Tk. 37,522,086 respectively. Individual loans show a higher repayment record (96.8%) than collective loans (93.3%). It has been experienced that the individual loanees show greater motivation than the collective loanees as these schemes are more easily manageable and more capable of generating regular income.

Periodic credit operation (January '88 - December '88):

During January - December '88, a total of Tk. 103,239,833 was disbursed against 12,127 schemes. Of the total periodic disbursement, men's loans amounted to Tk. 55,749,509 (54.0%) and the women's loans Tk. 47,490,324 (46.0%). The share of women's loan is found to

be increasing (compared to the preceeding year's (1987) 42.8%. RDP's priority for women member's involvement in development activities and the future plan to increase the share of women loans for initiating a balanced social growth and development and greater women's participation in production have been significant contributors for the increase in women's loans.

The total realisation (Principal & interest) during the period amounted to Tk. 73,714,055 out of which Tk. 39,434,162 was realised (Principal + Interest) against the periodic disbursement (January - December'88) and Tk. 34,279,893 against the amount outstanding prior to this reporting period (December 31, 1987), this represents that 47.75% of the outstanding figure (principal plus interest) of preceeding year (Dec. 31, 1987) was realised.

6. NON-FORMAL PRIMARY EDUCATION:

In the nation of Bangladesh, only 60% of the primary school age group of children actually enroll in formal primary schools. Fifty percent drop out before completing the first year and only 20% complete the first year course. The remaining 30% do not have the schooling. The literacy rate for the nation stands at 21%. For the children of the landless the situation is much worse in respect of all of these numbers. Most have never had the opportunity to enroll in schools. In view of the situation BRAC introduces a system of education which is not only unique but also capable of imparting education to those who missed or could not continue schooling there due to pressure of poverty. The non-formal primary education introduced by BRAC is a part time, need based, and life oriented basic education programme with innovative curriculum (comprising basic

education, numeracy, basic science, social studies, health and hygiene) and conducted by locally trained teachers.

Till December 31, 1988 a total of 575 NFPE centres were opened. The total number of students enrolled in these centres was 23,028. Among them the number of boys was 8,290 (31.0%) and girls was 14,738 (64.0%). In NFPE more emphasis is given on the enrollment of girls because in the existing socio-economic circumstances, the opportunities and scope for women's education is limited and the level of literacy for women is lower. The following table illustrates the periodic performance of Non-formal primary education in RDP project areas.

Area	Annual Progress (NFPE)			Increase during Jan-Dec 1988	% of increase over	
	Upto Dec. 1986	Upto Dec. 1987	Upto Dec. 1988		1986	1987
Centres opened	96	397	809	412	742	104
Students enrolled	2,890	11,917	24,270	12,353	739	104
boys	1,560	4,908	7,281	2,373	366	48
girls	1,330	7,009	16,989	9,980	177	142

The additional number of centres opened during Jan - December '88 was 412 and the students enrolled in these centres were 2,373 boys and 9,980 girls. During this reporting period the drop out rate for the students enrolled was 0.61%.

Of the total centres (809) opened, 20 were completed and 789 are continuing. Currently RDP's NFPE programme is spread over 18 upazilas of eleven districts and covers 1,087 villages through 803 schools in 48 RDP project Areas.

7. PARA-LEGAL AID PROGRAMME (PLAP):

The aim of Para-Legal Aid Programme (PLAP) is to provide legal awareness to the group members who for lack of knowledge on family legal aspects fail to secure and enjoy legal rights. The legal aid programme in BRAC begins with a survey, (on the nature of conflict in rural areas) indepth interviews and followup study. These studies were conducted in both BRAC and non-BRAC areas. A training module with a view to impart training to the para legal workers at the village level is developed on the basis of survey results. Para legal workers were chosen from amongst the group members and a total 138 members (78 women and 60 men) were provided with training on para legal programme. The legal aspects covered in training were:

- Family law
- Inheritance
- Land law with special emphasis on verification of title.
- Certain aspects of civil and criminal procedures.

It is found that the group members trained so far as para legal workers have been active in the villages as well as intervening to try and prevent such common occurences as dowry, early marriages, arbitrary arrests and thumb print in blank paper and registration of marriages etc. In order to disseminate legal information rapidly another training programme namely legal awareness is planned to be introduced. This programme will cover the salient feature of the training given to the para legal workers.

8. MONITORING CELL:

The establishment of RDP monitoring cell in October 1988 is a epoch making step. The cell aims at developing an effective monitoring and

management information system to assist the management and cope with the changing requirements.

9. STAFF DEVELOPMENT AND TRAINING:

Staff development through training is another aspect of RDP activity. Training to RDP staff is imparted every year. Staff selection for training is done on the basis of findings of training need assessment study. Two types of training (short and long courses) is offered to develop the job specialisation as well as managerial capability of both Head Office and field level people. Training to RDP staff at home and abroad on short and long courses helps develop the skills, dexterity and working efficiency of the staff involved at different levels of programme management and planning. The importance of staff development training will increase in future consequent upon the growing need of programme expansion.

10. SOCIO-ECONOMIC IMPLICATIONS:

Rural Development Programme (RDP) through its 56 Areas has organised 4,648 groups of landless people - 2,094 men and 2,554 women; with a membership of 251,668 in 2,449 villages. Over 69% of the landless poor in the 56 project areas have been organised. Upto December 31, 1988 RDP group members have been able to save Tk. 55,492,190 and absorb credit volume of Tk. 272,317,329. Some 30,000 income and employment creating projects have been implemented and over 9.0 million mandays of employment have been generated in these schemes. The landless in RDP project areas have emerged as a strong counterveiling force. They are now organised and united and able to demand and acquire higher wages in the agricultural market, fair

hearing in the village salish (court), fair payment in food for works programme, services and supports in vulnerable group feeding programme, their rights to lease and utilize khas (government) land and ponds, un-used and unutilized road side land and to obtain services from the government agencies for poultry and cattle vaccinations, health, education and agricultural services (irrigation equipments, subsidies etc.).

For women particularly, the opportunity of education and association with other women and facilities of loan for implementing economic projects aiming at changing their position both at home and in the society have been significant. The incidence of wife abuse, divorce, abandonment and polygamy and dowry system as exploitative means have reduced in the organised areas. In short, it can be said confidently that RDP has made profound impact in terms of improvement in household output, consumption, and creation of income and employment to the un/under employed group members, capital accumulation, substitution of Mahajan (money lenders) loans, reduction in ceremonial expenditure and introduction of vegetable cultivation. These are considered to be sources of growth of income for the landless households.

The success of economic activities can be measured in terms of value earning and potentiality of employment of available mandays. Data available on economic activities undertaken by the group members shows that activities in food processing, small trading and rural transport sector were capable of yielding more value per 100 taka per day than the activities in other agricultural and non-crop agricultural activities. The value earning per 100 taka per day in food processing activity was Tk.2.17, in small trading Tk. 1.87 and in

rural transport Tk.1.01 (Appendix-X). The potentiality of employment of available mandays in these activities was higher than other agricultural and non-crop agricultural activities undertaken in RDP project areas. The employment of available mandays in food processing, small trading and rural transport activity was 56.98%, 56.98% and 71.23% respectively. The activities relating to food processing, small trading and rural transport are not only capable of providing regular income but also has the potentiality of being undertaking during most times of a year. The generation of higher value earning and employment of available mandays in these activities in comparison to other activities such as poultry, cow rearing, fish culture, irrigation and cultivation of crops can be manifested in number of factors like scheme nature (operable during most times of the year), low gestation period, low risk and regular income flow potentiality of the schemes.

11. CONCLUDING REMARKS:

- a) RDP has covered over households in 2,449 villages spread over 35 upazilas and a total of 4,648 village organisations have been formed with 251,668 membership having 4.2:5.8 male-female ratio.
- b) Priorities have been given to the off farm activities since these can provide the landless with more opportunities of self employment.
- c) Over 30,000 economic activities (farm and non-farm) have been financed so far with a credit figure of Tk. 272,317,329 having 93.77% cumulative (principal) repayment rate.
- d) In addition to the realisation of loans disbursed during the period (January - December '88) 47.75% of previous year's (Dec. 1987) outstanding loan was realised.

- e) With RDP credit a large number of group members who were in fact agricultural wage labourers have been able to change their occupations subsequently to trading and cottage industries.
- f) Credit linked to organisation and mobilisation of the poorest villagers and borrowers is capable of increasing self reliance and reducing economic and social dependence on rural elite.
- g) RDP group members are now valued in their locality. The elite are aware of their unity. Their participation in social and economic activities have given them leverage in the community. They are now confident of their own potentialities and prospects.

VILLAGE INFORMATION STATEMENT
As on December, 1988

Appendix - I

AREA	VILL-AGEE CODE REL	VILLAGE ORGANIZATION FORMED			TOTAL No IN ORG VILL	% TO HH	% OF HH CO OVER TO HH	TARGET POP ELIGIBLE FOR MEMBERSHIP			ACTUAL MEMBERSHIP			% MEMBER. OVER TARGET POP. ELIGIBLE FOR MEMBERSHIP			
		M	F	T				M	F	T	M	F	T	M	F	T	
																	TC.HH
AMDA	30	31	00	31	2240	72.32	62.72	1340	1880	1672	3752	1324	1250	2580	70.43	67.09	68.76
BUILDOR	43	40	46	86	4872	77.59	53.97	2040	5596	5358	10954	2303	2115	4418	41.15	39.47	40.33
BANIACHO	46	27	22	49	6336	69.98	62.00	2749	5032	4803	9832	1732	2481	4213	34.42	51.69	42.65
FULBARIA	40	40	29	79	6388	62.57	57.68	2305	4645	3365	8010	2349	2167	4516	50.57	64.40	56.38
GAZARIA	44	38	54	92	6645	79.46	54.13	2858	3500	3349	6849	1741	2429	4170	49.74	72.53	60.66
HOBILDONG	21	20	21	41	4637	57.17	49.19	1304	2772	2564	5336	1162	1380	2542	41.92	53.62	47.64
KOTWALI	38	37	36	73	5017	72.67	66.25	2422	4079	3279	7358	2040	2166	4206	50.01	66.06	57.16
KACHHAT	75	39	45	84	5600	77.14	85.00	3672	3942	3560	7502	1834	2100	3934	46.52	58.99	52.44
MONDHOFI	29	47	53	100	7989	35.16	70.17	1971	5065	3458	8503	1972	1840	3812	38.93	50.52	44.83
KIRJAPUR	49	35	49	84	7723	74.36	76.70	4405	6751	7302	14053	1672	3557	5429	27.73	48.71	38.63
MOHERA	32	40	53	93	10258	42.55	89.46	3905	2804	2853	5657	1702	3051	4753	60.70	106.94	84.02
NARSINGO	40	39	50	89	5048	61.29	75.31	2330	3640	3150	6810	1864	2222	4086	50.93	70.54	60.00
SHIBPUR	54	42	54	96	8580	64.95	57.04	3179	4051	3205	7256	2293	2240	4553	56.60	70.51	62.75
TRISHAL	41	42	48	90	6755	61.24	69.64	2881	3583	3615	7198	2150	2150	4300	60.01	59.47	59.74
WARSHI	44	36	44	80	6712	43.37	86.12	2507	4296	3625	8121	1525	2131	3655	35.56	55.71	45.02
ALADIPUR	42	44	44	88	2607	77.75	81.70	1656	2388	2667	5055	2098	2359	4457	37.66	88.45	66.17
BARWA	51	45	46	91	5737	64.96	65.01	2423	4076	3767	7843	2153	2233	4386	52.82	59.26	55.92
CHOWHAT	47	40	50	90	2996	99.43	67.77	2019	2395	3466	5881	1823	2761	4584	76.12	79.20	77.95
SAULTPUR	40	39	39	78	4061	56.55	70.71	1632	2723	2637	5560	2102	2668	4770	77.19	94.04	65.79
DHAKGRAM	44	45	55	100	4297	71.14	80.72	2651	3157	4271	7428	2052	3671	5925	65.00	90.63	79.74
GAIGR	46	44	52	96	5123	61.66	94.87	2998	2685	3105	5790	1963	3673	5656	70.65	118.29	97.69
GOALUNDE	46	41	49	90	3687	71.74	76.56	2025	2530	3135	5665	1910	3047	4957	75.49	97.19	67.50
HURCOJ	10	50	64	114	4646	86.05	69.81	2791	2406	3361	5767	2534	3750	6284	105.32	111.57	106.96
JHIKAGAC	50	53	46	99	3142	86.25	76.13	2063	2332	3316	5650	1673	2609	4262	71.74	76.63	75.79
KAWALIPA	50	46	50	96	4308	75.07	78.82	2549	4302	4007	8309	2220	2533	4753	51.60	63.21	57.20
KAZIRHAT	42	37	36	73	3715	67.27	68.59	1714	2657	2502	5159	1497	1699	3199	56.34	67.91	61.95
KALARUA	42	36	41	77	4336	69.87	70.80	2146	2881	3265	6146	1599	1964	3563	55.50	60.15	57.67
NAVARUN	43	50	40	78	4195	76.88	62.29	2009	3731	3582	7313	1768	1790	3558	47.39	49.97	48.65
KAJBARI	48	35	45	78	5520	79.71	66.36	3800	2800	3655	6455	1900	2752	4652	67.66	75.29	72.07
SHATAHRI	27	32	35	67	3069	80.25	100.00	2463	2522	2785	5307	1429	1860	3289	56.66	66.79	61.97
ATCHOKIA	46	46	47	93	4115	63.04	66.11	1715	2598	2567	5165	1794	2071	3665	69.05	80.68	74.63
BURAIORA	40	40	44	84	4620	60.93	76.40	2207	3420	3375	6796	1907	2468	4375	55.76	73.10	64.38
BHOLAHAAT	50	29	41	70	4892	68.01	75.38	2508	3544	3415	6959	1658	2691	4349	46.78	78.80	62.49
CHATMOHA	50	50	50	100	6022	66.66	78.72	3160	4011	4235	8246	2522	3613	6135	62.68	85.31	74.40
CHAPAI.M	45	18	46	64	4204	68.22	80.89	2320	789	1488	2277	747	2551	3298	94.68	171.44	144.11
BARSONA	50	45	56	101	4838	75.57	72.73	2659	3123	5890	9013	2264	3789	6073	73.13	44.33	67.26
GAIBANDA	40	41	61	102	3852	60.11	62.92	3348	5406	6000	11406	2132	4315	6447	39.44	71.92	56.52
KAWANIA	50	42	59	101	4910	97.68	82.19	3942	2700	5280	7960	2395	4923	7316	68.70	93.24	91.70
LAKHIMPUR	55	47	55	102	7207	74.50	60.83	3266	5964	6774	12758	2955	3743	6698	49.38	55.26	52.50
NATORE	32	25	31	56	4930	54.89	66.67	1804	1750	2310	4060	1031	1667	2696	58.91	72.16	66.45
KAZIRHAT	40	39	60	99	6044	82.84	68.88	3449	3137	4097	7234	2022	2690	4912	64.46	70.54	67.90
PAENA	44	33	39	72	3790	72.30	77.63	2127	3000	2920	5920	1806	2230	4036	55.20	76.57	68.18
PAULAPUR	60	43	65	108	6037	64.35	59.85	2325	2803	3535	6338	2334	3569	5903	63.27	100.96	93.14
PANGPUR	56	43	55	98	6721	82.06	73.67	4063	3810	4990	8800	3090	4745	7855	61.10	95.09	89.03
LAKHURA	40	45	46	91	4762	64.22	86.66	2650	3533	3253	6783	2500	2150	4650	70.76	66.15	68.55
BAYADANG	44	43	43	86	5567	75.59	72.53	3052	3407	3265	6672	2144	2253	4397	62.93	69.00	65.90
BOKSH-1	46	37	36	73	7670	75.03	59.77	3440	9490	4313	13800	2290	2625	5115	24.13	65.55	37.07
BOKSH-2	42	41	44	85	5745	54.46	77.37	2421	2854	2345	5199	1710	2183	3693	59.92	93.09	74.68
JHENAIKA	43	43	62	105	12750	56.75	76.02	5500	4028	4760	8768	2019	3402	5421	50.12	71.47	61.69

Bangladesh Rural Advancement Committee
Rural Development Programme (RDP)
RECEIPTS & EXPENDITURE STATEMENT
January 1986 - December 1988

<u>RECEIPTS:</u>	Taka
Donation	19,40,68,197
T O T A L Taka -	----- 19,40,68,197 =====
 <u>EXPENDITURE:</u>	
I. INSTITUTION BUILDING	
A. Functional Education	20,47,778
B. Human Development	39,58,394
C. Legal Aids to poor	16,03,163
D. Rural library	6,750
E. Programme personnel cost	3,29,27,427
Total of (I)	----- 4,05,43,512 -----
II. POULTRY AND LIVESTOCK (VGDP)	
A. Training	63,30,596
B. Field Expenditure	16,82,073
C. Non recurring expenditure	25,45,477
Total of (II)	----- 1,05,58,146 -----
III. PRIMARY EDUCATION	
A. Education Expenses	1,22,29,153
B. Furniture & Equipment	4,56,962
Total of (III)	----- 1,26,86,115 -----
IV. EMPLOYMENT & INCOME GENERATION	
A. Agriculture	8,64,520
B. Irrigation	10,12,435
C. Poultry	27,07,807
D. Livestock	20,70,807
E. Fisheries	11,99,582
F. Horticulture & Forestry	5,04,505
G. Seri/Eri-culture	10,98,146
H. Apiculture	7,61,800
I. Other skills training	11,50,471
J1. Rural Facility Development	20,39,666
J2. Fishery Farm	93,99,061
K. Revolving credit fund	7,23,78,348
L. Programme personnel cost	1,60,73,097
Total of (IV)	----- 11,12,59,820 -----

V. DEVELOPMENT COST

Land	26,42,474
Building (including WIP)	1,36,61,185
Vehicle	10,80,000
Motorcycle	13,12,963
Bicycle	7,28,550
Furniture	21,07,861
Equipment	6,95,385
	<u>-----</u>
Total of (V)	2,22,28,418
	<u>-----</u>

VI. RESEARCH AND EVALUATION DIVISION 17,18,590

VII. RECURRING EXPENSES

A. Rent	7,23,822
B. Utilities	9,14,520
C. Stationeries	8,45,680
D. Maintenance	16,20,094
E. General expenses	11,30,286
F. Depreciation	44,18,374
G. Bad debts expenses	60,00,000
	<u>-----</u>
Total of (VII)	1,56,52,776
	<u>-----</u>

VIII.H.O. LOGISTIC EXPENSES 2,04,22,900

Total expenses(1 + ...+ 7)	23,50,70,277
Balance of fund	(4,10,02,080)
	<u>-----</u>
Total Taka	19,40,68,197
	<u>=====</u>

Appendix - I (contd.)

AREA	VILL- AGES COVE- RED	VILLAGE ORGANIZATION FORMED			TOTAL HH IN ORG VILL	I TG.HH OVER TO.HH	I OF HH.CO OVER TG.HH	TG.HH COVD	TARGET POP ELIGIBLE FOR MEMBERSHIP			ACTUAL MEMBERSHIP			I MEMBER, OVER TARGET POP, ELIGIBLE FOR MEMBERSHIP		
		M	F	T					M	F	T	M	F	T			
JAMP-1	42	32	69	101	11339	38.56	89.91	3931	5600	5245	10846	1379	5089	6448	24.63	97.01	59.63
JAMP-2	39	21	40	61	96257	6.05	32.96	1920	6057	5655	11712	582	1763	2345	9.61	31.18	20.02
JAMP-3	0	0	0	0	0			0	0	0	0	0	0	0			
HALITARA	42	35	44	79	6080	69.47	53.50	2260	5654	5380	11034	1785	2764	4549	31.57	51.38	41.23
MONMI	45	47	44	91	6932	53.40	67.26	2490	6205	4550	10755	2325	2468	4792	37.47	54.24	44.57
SHEPPUP	21	10	16	26	10038	70.42	16.01	1132	8380	8210	16590	544	862	1406	6.49	10.50	8.47
SREEPOD	38	38	38	76	8319	65.02	62.21	3365	5289	5041	10330	2770	2441	5211	52.37	48.42	50.45
TOTAL	2449	2094	2554	4648	408900	51.95	68.66	145861	211813	214167	425980	105329	146339	251668	49.73	68.33	59.08

FUNCTIONAL EDUCATION OPERATING STATEMENT
As on December, 1988

Appendix - II

AREAS	F.E. CENTRE(M)				MEMBERS ELIGIBLE FOR F.E.			MEMBERS ATTEND F.E.			MEMBERS COMPLETED F.E.C.			Of members completed FEC Ov. mems. bu. FEC		
	CHTRS OFND	CC	CC	CHT. O.C.	M	F	T	M	F	T	M	F	T	M	F	T
ARDIA	30	14	12	4	1320	823	2143	430	240	670	160	85	245	37.21	35.42	36.57
BODILOR	124	12	72	12	2171	1947	4118	1222	1100	2322	363	870	1233	29.71	79.09	53.10
BANICH	0	0	0	0	0	0	0	0	0	0	0	0	0			
FULBAR	96	34	54	26	2056	1743	3799	1250	727	1977	782	557	1339	62.56	76.62	67.73
GAZARI	120	40	55	25	1174	1135	2309	947	764	1711	540	560	1100	57.02	73.30	64.29
HOBICO	0	0	0	0	0	0	0	0	0	0	0	0	0			
KOTWAL	60	12	36	12	3022	1980	4002	745	750	1495	463	355	818	62.15	47.33	54.72
KACHIK	76	6	60	6	1285	1371	2656	850	750	1600	700	588	1288	82.35	78.4	80.5
MONONO	95	38	50	9	1500	1463	2963	1085	608	1693	691	317	1008	63.69	52.14	59.54
MIKZAP	59	15	38	6	1597	2085	3682	275	900	1175	125	700	825	45.45	77.78	70.21
MOHERA	70	31	36	3	1721	2103	3824	410	868	1278	314	485	799	76.59	55.88	62.52
NAARSIN	77	39	28	10	1442	1535	2977	776	655	1431	312	367	679	40.21	56.03	47.45
SHIBPU	80	9	63	8	1521	1079	2600	969	737	1706	544	492	1036	56.14	66.76	60.73
TRISHA	101	15	64	2	2640	2265	4905	1150	1185	2335	805	900	1705	70	75.95	73.02
WARSHI	90	16	52	20	1105	1200	2305	405	1105	1510	246	674	920	60.74	61.00	60.93
ALLADI	12	0	6	6	1275	1590	2865	150	125	275	66	69	135	44	55.2	49.09
BAKRA	38	7	26	5	1545	1654	3199	276	442	718	230	247	477	83.33	55.68	66.43
CHOMHA	37	5	28	4	1864	1945	3809	363	331	694	205	228	433	56.47	68.88	62.39
DAULAT	84	14	61	9	1241	1362	2603	616	1114	1730	512	996	1508	63.12	69.41	87.17
DARAGR	38	10	25	3	2052	3871	5923	390	563	953	255	409	664	65.38	72.65	69.67
GHOR	54	14	26	14	1392	1582	2974	521	417	938	322	417	739	61.60	100	78.78
GOALAN	84	13	60	11	1061	1177	2238	675	955	1630	595	623	1216	88.15	65.24	74.72
KAZIRH	51	3	41	7	2134	1801	3935	485	601	1086	247	478	725	50.93	79.53	66.76
HORCOZ	27	4	17	6	1710	1602	3312	390	185	575	400	150	550	102.6	81.08	95.65
JHIXAR	47	11	31	5	1182	1451	2633	350	725	1075	147	600	747	42	62.76	69.49
KAWALI	21	1	17	3	1260	1400	2660	222	264	486	60	135	195	27.03	51.14	40.12
KALARD	52	13	35	4	1008	1092	2100	577	907	1484	242	320	562	41.94	35.28	37.67
NAVARO	55	4	48	3	1835	1755	3590	603	335	938	392	329	721	65.01	98.21	76.67
RAJBAR	18	2	14	2	875	2150	3025	85	210	295	65	165	230	76.47	78.57	77.97
SATKHI	54	0	45	9	1200	1427	2627	575	750	1325	376	594	972	65.74	79.2	73.36
ATCHOR	77	56	16	3	947	824	1771	619	631	1250	205	76	281	33.12	12.04	22.48
BORATC	103	50	53	0	1709	1632	3341	942	1175	2117	553	608	1161	58.70	51.74	54.64
BHOLAN	10	3	2	5	1500	2200	3700	50	75	125	0	40	40	0	53.33	32
CHATMO	81	25	51	5	2077	3420	5497	918	850	1768	715	710	1425	77.69	83.53	80.60
CHAPAI	21	0	11	10	710	2520	3230	25	250	275	20	245	265	80	98	96.36
DARSON	18	0	11	7	1162	2152	3314	300	325	625	78	154	232	26	47.38	37.12
GAIBAN	61	13	28	20	1750	4125	5875	975	975	1950	94	540	634	9.641	55.38	32.51
KAUNIA	62	18	33	11	900	1600	2500	450	800	1250	126	399	527	26.44	49.88	42.16
LAKMIP	57	2	30	25	2340	2929	5269	450	675	1125	219	593	812	48.67	58.22	54.4
NATORE	11	6	0	5	1225	1625	2850	150	175	325	0	0	0	0	0	0
NAZIRH	39	3	23	13	1560	1910	3470	300	275	575	276	213	489	92	77.45	85.04
PAUNA	75	32	40	3	1042	1309	2351	700	950	1650	420	521	941	60	54.84	57.03
PACLAP	19	3	9	7	1435	2039	3474	300	325	625	98	120	218	32.67	36.92	34.88
RANCFU	61	11	42	8	2781	4301	7082	575	750	1325	490	535	1025	85.22	71.33	77.36
SHATAD	46	15	31	0	1835	1709	3544	850	300	1150	360	190	550	42.35	63.33	47.80
BOKS-1	58	1	46	11	2040	2093	4133	650	800	1450	450	700	1150	69.23	87.5	79.31
BOKS-2	68	10	55	3	2100	1646	3746	925	700	1625	850	525	1375	91.89	75	84.42

Appendix - II (contd.)

AREAS	F.E. CENTRE(MD)			MEMBERS ELIGIBLE FOR F.E.			MEMBERS ATTEND F.E.			MEMBERS COMPLETED F.E.C.			completed FEF Div.membs.bu.FEC			
	CENTRS OPND	CD	CC CNT. D.C.	(ME)			M	F	T	M	F	T	M	F	T	
				M	F	T										
DHAMSH	63	14	44	5	1700	1316	3016	930	390	1320	425	420	845	45.70	107.7	84.02
JHENAI	66	3	48	15	4150	4260	8410	800	600	1400	650	475	1125	81.25	79.17	80.36
JAMP-1	124	0	124	2	1034	3820	4854	60	2480	2540	32	2194	2226	53.33	88.47	87.64
JAMP-2	0	0	0	0	0	0	0	0	0	0	0	0	0			
JAMP-3	0	0	0	0	0	0	0	0	0	0	0	0	0			
NALITA	33	4	28	1	1341	1846	3187	250	550	800	200	485	685	80	88.18	85.63
NONMI	35	6	29	0	1721	1873	3594	410	410	820	314	365	679	76.59	89.02	82.80
SHERPU	0	0	0	0	0	0	0	0	0	0	0	0	0			
SREERO	62	4	56	2	2354	1884	4238	650	800	1450	450	700	1150	69.23	87.5	79.31
TOTAL	2002	465	1930	407	82421	99621	182242	29071	33574	62645	17188	23318	40506	59.12	69.45	64.66

STATEMENT OF GROUP MEMBERS TRAINING
As on December, 1988

Appendix - III

AREA	Human Development Training (No)									Occupational			Skill Training (No)						LIVESTOCK			OTHERS			ALL TOTAL						
	CONSCIOUSNESS			LEADERSHIP			PLAN. & MGT.			FE TEACHER			AGRICULT.			FISHCULT.			POULTRY												
	N	F	T	N	F	T	N	F	T	N	F	T	N	F	T	N	F	T	N	F	T	N	F	T	N	F	T	N	F	T	
ANDI	158	66	224	92	6	98	24	18	42	45	10	55	0	0	0	2	0	2	0	440	440	4	0	4	70	53	143	415	593	1008	
BOIL	137	87	224	67	90	157	44	31	75	101	76	177	46	0	46	393	19	412	0	522	522	4	1	5	131	144	275	923	970	1593	
BAHI	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
PULH	210	114	324	55	47	102	37	8	45	81	22	103	33	79	112	69	19	88	0	500	500	5	18	23	43	0	43	533	597	1340	
DAZA	90	124	214	106	125	232	52	129	131	97	34	171	71	118	159	34	28	62	0	502	502	5	3	8	25	566	591	470	1650	2150	
MOBI	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
KOTW	189	33	271	103	66	169	30	7	37	31	26	57	57	92	149	56	17	73	0	500	500	9	2	11	19	28	47	493	621	1314	
KATC	351	68	419	99	163	352	67	24	91	94	35	89	62	188	250	7	0	7	0	500	500	10	2	12	55	98	153	705	1078	1783	
NDND	170	110	280	109	59	168	175	4	179	86	32	118	178	141	319	46	42	88	6	275	281	5	0	5	159	94	253	734	757	1671	
WRAI	102	320	422	5	84	89	10	57	67	20	20	40	7	23	30	33	39	72	0	500	500	5	4	9	26	113	139	208	1140	1348	
MOHE	265	179	444	112	128	240	11	20	31	28	24	52	4	0	4	27	53	90	0	877	877	4	2	6	5	37	42	456	1320	1776	
WARS	72	84	156	34	152	186	42	34	76	37	28	65	0	26	26	8	0	8	0	670	670	5	0	5	27	28	55	225	1022	1247	
SWIB	135	92	227	158	78	236	33	12	45	30	56	136	37	98	185	104	0	104	3	667	670	8	22	30	141	92	223	799	1117	1916	
TRIS	156	150	316	148	173	326	88	0	48	94	58	142	53	8	61	73	14	87	0	50	40	7	1	8	21	531	552	600	1050	1650	
WARS	121	153	274	110	126	236	15	40	55	27	13	60	39	46	105	22	15	37	0	132	132	0	0	0	7	23	30	341	588	929	
AHAL	110	45	155	20	0	20	0	0	0	9	13	22	0	0	0	6	0	6	0	421	421	6	0	6	29	37	66	130	516	646	
BAKU	165	173	338	73	62	135	18	2	20	16	13	29	2	8	10	61	4	65	23	498	521	6	2	8	87	25	112	451	737	1238	
CHOW	122	66	188	22	79	101	10	15	25	13	19	32	6	2	8	14	16	30	0	142	142	5	3	8	59	107	166	251	449	700	
DAUL	105	138	243	79	157	236	45	48	93	61	50	111	41	43	84	16	10	26	0	502	502	10	16	26	53	0	53	410	964	1374	
DARA	111	113	224	63	76	139	51	21	72	22	19	41	57	21	78	37	0	37	0	370	370	4	0	4	38	191	279	433	611	1244	
CHIO	440	89	529	124	129	253	48	37	85	55	31	86	115	46	161	52	19	71	0	272	272	4	1	5	43	0	43	581	624	1505	
GOAL	74	62	136	34	73	107	28	32	60	50	42	92	43	39	132	47	73	120	0	907	907	8	18	46	27	236	263	311	1552	1963	
GOAL	133	105	238	76	44	120	22	10	32	35	22	57	45	27	72	36	1	37	1	224	225	5	2	7	59	18	77	412	453	865	
WDRG	100	60	160	115	66	181	16	23	39	30	34	64	43	0	43	3	0	3	5	415	420	24	18	42	47	292	309	383	908	1291	
JHIX	97	95	192	71	109	180	32	13	45	34	31	65	237	57	294	26	20	46	0	394	394	17	33	50	44	18	62	558	770	1328	
KAWA	73	49	122	59	128	187	30	0	30	33	9	42	12	4	16	37	6	43	0	891	891	5	1	6	115	118	223	364	1206	1570	
KALA	114	82	196	78	88	166	40	16	56	27	31	58	45	31	76	38	8	46	38	339	377	4	2	6	28	23	51	412	600	1012	
NAYA	51	65	116	41	24	65	25	1	26	37	12	49	5	0	5	34	2	36	0	176	176	18	70	88	18	72	90	229	422	651	
PAJB	15	127	142	3	20	23	0	0	0	8	24	32	0	0	0	0	0	0	0	243	243	0	0	0	0	19	19	26	433	459	
SATX	42	78	120	17	0	10	0	0	0	19	35	54	5	10	15	0	0	0	0	376	376	2	3	5	12	27	39	70	529	619	
ATCH	117	25	142	97	43	140	68	20	88	105	59	164	65	70	135	91	15	116	0	548	548	6	2	8	26	69	95	575	651	1426	
BOBA	152	238	390	79	34	113	43	29	72	76	46	122	41	36	77	41	36	77	0	375	375	7	5	12	66	69	155	505	668	1373	
CHOL	21	53	74	0	0	0	0	0	0	4	4	8	8	4	12	4	2	6	0	56	56	2	4	6	0	50	50	35	170	205	
CHAT	95	95	194	71	41	112	23	15	43	71	54	125	70	70	140	60	25	85	6	540	546	7	57	66	6	44	50	416	945	1261	
CHAP	44	57	101	0	0	0	0	0	0	1	10	11	0	40	40	0	0	0	0	50	50	4	3	7	0	30	30	49	130	229	
DAPS	42	73	115	11	14	25	5	0	5	14	23	37	0	16	16	0	0	0	0	265	265	4	1	5	27	1	28	133	493	576	
DAIB	72	129	201	32	12	45	9	6	15	14	8	22	0	20	20	21	0	21	0	610	610	4	1	5	16	7	23	169	793	962	
KAWM	45	62	107	12	9	21	12	0	12	18	32	50	3	0	3	37	0	37	0	22	22	3	3	6	15	25	40	145	153	298	
LAVN	65	63	125	5	24	29	0	8	8	21	23	44	36	0	36	21	0	21	0	488	488	36	13	49	40	17	57	224	633	857	
MAZI	50	14	64	23	0	23	0	0	0	8	11	10	21	43	0	43	0	0	0	50	50	6	5	11	27	585	612	240	675	915	
MATO	30	57	137	0	24	24	0	0	0	9	10	19	0	25	25	11	0	11	0	227	227	1	2	3	10	20	30	111	365	476	
PBDM	240	273	539	65	47	112	43	39	32	100	32	132	10	92	172	25	49	74	2	412	414	20	0	20	25	566	591	640	1537	2177	
PAOL	10	30	40	4	0	4	0	0	0	7	8	15	40	0	40	3	0	3	0	353	353	4	1	5	40	0	40	108	392	510	
PANG	79	60	139	20	10	30	16	0	16	23	11	34	4	0	4	13	0	13	0	500	500	5	8	13	31	59	90	191	648	839	
PAYI	241	210	458	60	117	179	22	19	41	44	14	43	13	13	26	74	0	74	9	575	584	5	1	6	40	77	137	575	1033	1608	
PALC	0	23	23	0	0	0	15	40	35	30	19	49	39	44	83	27	0	27	0	425	425	0	0	0	16	16	32	127	567	694	
PK-1	68	63	131	16	0	16	2	11	13	24	61	85	45	0	45	10	0	10	0	511	511	8	0	8	4	97	101	177	743	920	
PK-2	152	135	287	43	48	98	25	21	56	24	24	33	24	26	118	51	8	52	18	887	887	8	0	8	118	118	236	1123	1359	1595	

Appendix - III (contd.)

AREA	Human Development Training (No)												Occupational Skill Training (No)												LIVESTOCK			OTHERS			ALL TOTAL		
	CONCIOUSNESS			LEADERSHIP			PLAN. & MGT.			FE TEACHER			AGRICULT.			FISHCULT.			POULTRY														
	M	F	T	M	F	T	M	F	T	M	F	T	M	F	T	M	F	T	M	F	T	M	F	T	M	F	T	M	F	T			
JN-1	23	211	239	0	132	132	0	14	14	0	123	126	0	10	10	0	139	139	0	476	476	4	23	27	8	137	145	43	1335	1378			
JN-2	7	20	27	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	7	20	27			
JN-3	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0			
NALA	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0			
WOMN	171	151	322	59	73	132	12	4	16	21	4	25	24	0	24	59	0	59	0	544	544	4	2	6	46	23	69	396	801	1197			
SNR	0	25	25	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	25	25			
SRE	85	54	139	42	0	42	20	0	20	26	24	50	4	0	4	35	0	35	7	495	502	6	7	13	5	0	5	230	580	810			
TOTL	4023	5293	11316	2815	3096	5911	1387	872	2259	1741	1506	3247	1923	1661	3584	2001	494	2495	187	23802	23989	205	384	719	2109	5195	7104	15621	39487	55108			

* Others include Sericulture, pump driving and water management etc.

U.O FUND INFORMATION

As on December, 1988

A: Male

B: Female

A: Male		SOURCES OF FUND (Tk)							B: Female		SOURCES OF FUND (Tk)						
AREA	Group Saving	FCR SCTY	Reser rve Furd	Gener rail& Emqcy	Econoi Schen prof.	SUB TOTAL	Outstd Loan of 3PAC	TOTAL FUNDS	AREA	Group Saving	FCR SCTY	Reser rve Furd	Gener rail& Emqcy	Econoi Schen prof.	SUB TOTAL	Outstd Loan of 3PAC	TOTAL FUNDS
ANDIA	95995	23150	1595	2144	49077	125281	1004027	2519408	ANDIA	61959	138250	0	24933	9167	790969	381195	1674164
BOILO	537123	281630	421	20248	59578	749070	1753274	2702344	BOILO	498790	225755	4281	21730	81153	811699	1145242	1855941
BAMIC	23892	0	0	8660	0	22552	0	22552	BAMIC	22753	0	0	12405	0	26159	0	26159
FULBA	385439	234884	19559	29181	209424	1439137	1805242	3244379	FULBA	600131	159430	2112	60925	20925	842523	1241556	2084109
GAZAR	323741	107650	21063	30556	30467	592477	1821020	2422497	GAZAR	652865	128060	2746	13052	5479	307202	740915	1548117
HOBIG	44493	0	0	5131	0	49624	0	49624	HOBIG	46526	0	0	6987	0	53513	0	53513
KATWA	825344	212630	21605	79259	40000	979338	1154594	2163932	KATWA	650744	204730	12156	67574	44020	979224	926423	1995647
YACHI	510849	239619	0	12679	0	763147	1170916	1924063	YACHI	522962	237872	0	9028	0	739862	1182293	1926155
MOMOH	568294	123400	42357	10333	164084	928970	4355616	5284586	MOMOH	297210	114100	10419	7817	64073	493619	1597319	2090638
MIRZA	761624	129630	17838	4364	0	913456	748887	1662343	MIRZA	1834877	325670	77185	24410	0	2263342	1410664	3673406
MCHER	360478	61991	37019	10180	21445	491113	432292	923405	MCHER	1104754	245115	25715	9482	64250	1452426	1265513	2517939
WARSH	624061	141529	32412	37132	14436	395570	2400180	3299750	WARSH	1084879	242132	24802	75526	78351	1506690	1737556	3244346
SHIBP	532062	115100	35956	7586	262003	374707	1909575	2984282	SHIBP	591265	70882	10921	15817	76243	785133	565206	1450339
TRISH	793596	241983	15398	96233	2709	1150419	1535497	2685916	TRISH	566116	247660	8157	65889	8170	955992	1560448	2856440
WARSH	384102	60950	5015	13615	8230	471912	593058	1069970	WARSH	1256427	153510	20452	22723	4891	1458003	1223722	2681725
ALLAD	902302	74950	0	21515	0	398797	510055	908852	ALLAD	331049	53490	0	22959	0	407498	304055	711553
BAKRA	341932	81850	16574	6532	0	444388	987325	1434213	BAKRA	318580	36250	16631	8204	0	429665	509183	1208846
CHOWH	233379	59550	22003	22048	2805	389785	401656	791441	CHOWH	813990	154984	39356	47427	27030	1092787	1259997	2352784
DAULA	418127	128293	16378	32798	72490	668076	881012	1549598	DAULA	848159	214267	11796	45950	82353	1202525	952072	2154597
DARAG	552554	118770	12912	13159	18774	716179	854480	1570659	DARAG	802206	179000	1008	23824	25418	1059456	1322400	2381856
GHICR	399266	70464	77994	68128	0	635652	2013945	2649797	GHICR	730553	186992	67909	50059	0	1035513	1112119	2147632
GOALA	504971	208398	22209	24382	46264	806224	1290956	2397080	GOALA	625753	194591	5491	59635	41359	926829	1002615	1929444
HORGD	506175	145842	11639	19339	69260	752255	1072242	1824497	HORGD	334088	115074	5481	7909	0	462552	731991	1244453
JHIXA	493704	195270	38307	7589	0	644870	1453411	2098281	JHIXA	697945	223730	3417	35348	249173	1409613	1237184	2646797
KAZIR	395108	157235	7298	10405	0	570048	1109970	1479816	KAZIR	724631	91420	23784	7222	0	847057	1291260	2138317
KAWLI	439243	202650	21428	32115	173613	1066049	1443131	2512180	KAWLI	534191	152000	20437	24175	29938	750741	973040	1738781
KALAR	436567	23695	10933	47403	5587	529185	953852	1483037	KALAR	623120	23830	2518	29622	9755	687845	759121	1446766
NAVAR	394179	125000	700	9132	3239	532450	749505	1281955	NAVAR	402415	119000	0	1533	2401	525349	892810	1419159
PAJBA	73679	5750	0	4414	0	80343	54371	135214	PAJBA	232404	17799	0	16678	0	259172	61793	320965
SATBH	149444	15110	750	5196	0	170480	151100	321780	SATBH	243880	104710	987	7794	0	263571	332750	617271
ATSHO	457652	125098	43214	14731	0	592695	1968748	2560943	ATSHO	462613	142125	11276	38202	0	655216	1250235	1905451
BORAI	104703	142170	3196	51536	217832	1314934	1039146	2320030	BORAI	684455	180127	2526	15072	165638	1257798	2105155	3160953
BHOLA	128727	52100	0	3663	0	184490	145000	329490	BHOLA	252749	143110	4532	0	0	402381	225530	625861
CHATM	533852	142162	57596	11317	0	795927	1421521	2218548	CHATM	869000	137294	135260	14388	0	1125942	1372942	2498884
CHAPA	102880	11375	0	4811	0	119066	94750	213816	CHAPA	357753	27920	0	15383	0	402056	154150	666206
DARSH	392598	102160	38890	15450	0	540098	795348	1344946	DARSH	708663	142400	21968	25302	0	998033	1344951	1944084
GAJBA	330365	69785	73958	1095	9251	454254	742003	1198257	GAJBA	364029	114766	77110	15411	8420	1339336	803311	1919647
KAWMI	258517	64975	0	3520	26269	262881	443673	806754	KAWMI	724827	119205	0	11528	53343	928903	912917	1841820
LAXMI	383205	97280	1052	26301	0	597838	812783	1329421	LAXMI	773004	117430	793	39246	0	824033	892883	1624315
NATDR	55243	0	0	3069	0	58412	3500	61912	NATDR	129637	5350	0	5290	0	140277	81300	221277
NAZIR	401912	109993	13770	9744	25436	580855	815309	1396684	NAZIR	414224	119481	16255	7453	712	581125	964054	1522179
PADNA	453747	136420	42516	70300	656518	1359517	1544483	2904000	PADNA	757077	295050	20446	69300	153880	1297573	130757	2377570
PADLA	371444	109000	0	11825	0	488269	369055	1357324	PADLA	418863	75300	0	15251	0	705414	802243	1356657
PANCP	596363	117309	7094	13672	124323	958662	1217369	2076031	PANCP	924262	160550	6471	24342	44929	1162054	1399211	2261565
PAJBA	50764	90489	3865	24878	33003	651835	597632	1245767	PAJBA	537668	138888	3832	23882	13788	728261	82888	1555888

AREA	Group Saving	FDR SCTY	S O U R C E S O F F U N D S				SUB TOTAL	Outstd Loan of BPAL	TOTAL FUNDS	AREA	Group Saving	FDR SCTY	S O U R C E S O F F U N D S				SUB TOTAL	Outstd Loan of BPAL	TOTAL FUNDS
			Reser rve Fund	Gener ral & Empl	Econoi Schen profi.								Reser rve Fund	Gener ral & Empl	Econoi Schen profi.				
BOB-2	344545	71050	11916	49266	0	476799	524522	1001321	BOB-2	422920	66060	6516	41822	0	507318	544401	156719		
DHANS	352260	104034	0	19285	2316	479595	876625	1356530	DHANS	395959	96040	0	30655	3776	529432	1180000	1709512		
JHENA	490252	94200	18522	4072	0	607146	527619	1134765	JHENA	941225	140950	47576	11265	0	1140116	2052710	3192726		
JAM-1	49122	0	0	10509	0	59731	0	59731	JAM-1	712396	226715	60280	16766	0	998157	2271267	3269547		
JAM-2	11915	0	0	2060	0	13975	0	13975	JAM-2	83784	0	0	6417	0	90201	0	90201		
JAM-3	0	0	0	0	0	0	0	0	JAM-3	0	0	0	0	0	0	0	0		
WALIT	336827	40400	21665	32276	355975	767143	255525	1042668	WALIT	890264	127250	48103	36238	1214200	2316055	949300	3265355		
WONHI	489479	92167	5997	12340	0	599986	575391	1175377	WONHI	669012	155468	7181	10763	0	842444	197923	1540367		
SHERP	15512	0	0	3540	0	19052	0	19052	SHERP	42523	0	0	5420	0	47943	0	47943		
SREER	435971	54780	4136	17303	65730	577922	0	577922	SREER	525086	76410	4071	22992	34092	642651	572718	1215369		
TOTAL	22363588	5635222	1001146	1265011	2824556	33069525	51624247	84723772	TOTAL	35130402	7114205	858151	1092412	2611681	45107036	49164460	94271496		

Appendix - V (contd.)

	DISBURSED (TK)			LOAN REALISED (TK)			LOAN OUTSTANDING (TK)			LOAN OVERDUE (TK)			I OF P.REA
	P	I	T	P	I	T	P	I	T	P	I	T	
	0	0	0	0	0	0	0	0	0	0	0	0	0
	2737500	202459	2939959	1532675	202459	1735134	1204825	0	1204825	0	0	0	100.00
	3506100	332321	3838421	2232776	299291	2532067	1273324	33030	1306354	0	0	0	100.00
	0	0	0	0	0	0	0	0	0	0	0	0	0
	1790900	103682	1894582	700888	81761	782649	1090012	21921	1111933	0	0	0	100.00
	272317329	44463381	316780710	171001328	31974163	202975491	101316001	12489218	113805219	11369313	8763288	20132601	93.77

AREA
DISBURSED(T)
LOAN REALISED (TR)
LOAN OUTSTANDING (TR)
LOAN OVERDUE (TR)
T P,REA

AREA-WISE CREDIT OPERATION STATEMENT (MALE)
as on December, 1989

AREA	DISBURSED(T)	LOAN REALISED (TR)	LOAN OUTSTANDING (TR)	LOAN OVERDUE (TR)	T P,REA
WOLA	425220	50663	492663	2948173	45669 98.45
FOLO	506630	1140373	4166723	699003	89.27
JAMIC	0	0	0	0	0
ULBA	692820	102424	795244	203219	98.39
HAZAR	5582756	1513413	7096169	1593858	78.05
HOVIC	0	0	0	0	0
KOTWA	4741200	642506	5403706	68633	98.49
KACHNI	4497509	469624	4967124	0	0
WONH	10475340	2942451	12418011	4167024	73.68
MIRZA	1877259	202583	2099833	0	0
OTHER	1294890	117020	1413910	0	0
KAFSH	6445400	2252055	8697455	0	0
SHIFR	4842540	2264205	6106745	1032843	88.53
FRISH	4285400	540419	4826018	0	0
KAFSH	1515750	138116	1453966	0	0
ALLAD	840500	69565	910065	0	0
KAFRA	1944809	21021	2175821	13568	94.99
CHOWN	852500	89064	941564	0	0
DAULA	2811549	605295	3416835	249894	91.79
DARAC	3015950	309310	3326260	60552	97.54
CHITR	7431770	2951600	10383370	1726921	3014955
GOALA	4292135	869109	5161244	38171	197984
KAFIR	2099200	281901	2381101	5555	41278
HORCO	3208350	228259	3436609	0	0
WIKIR	2451000	304952	2755952	0	0
WILI	4230500	408439	4638939	0	0
QALAR	1778130	218049	1996179	46	443
MAVAR	1454400	173278	1628078	4469	99.47
MAJBAR	69000	4334	73334	3491	99.57
SATRN	151100	2680	153780	0	0
ATCHD	596190	1693425	7189805	536700	866476
GORAI	5808770	1074270	6883040	153252	325828
GHOLA	145000	1517	146517	0	0
CHATH	4115355	680889	4796444	120758	96.39
CHAPA	114650	3408	118058	19808	19808
DARSH	1143100	77673	1220773	0	0
CAIBA	1579995	143536	1743531	0	0
KAMMI	1115050	123864	1238914	0	0
LAXMI	1742600	156512	1919112	45700	1208
KATOR	3500	135	3635	0	0
HATIR	1474465	151552	1626017	851802	0
SHNA	6302400	1134084	7436484	518786	106163
PACLA	1639200	167841	1807041	8300	8300
RANCP	2718878	273408	2992286	163	163
RAHVA	1014100	178478	1192578	141315	40468
FOR-1	937100	58433	995533	0	0
FOR-2	1259500	144158	1423658	0	0
DHAMS	1991900	212423	2204323	88245	0
JHAMA	1478600	151845	1630445	0	0
WOL-1	0	0	0	0	0

ML-3	0	0	0	0	0	0	0	0	0	0	0	0
ALIT	601000	46530	647530	345475	46530	392005	255525	0	255525	0	0	0 100.00
OHNI	1374400	134653	1509053	799009	113413	912422	575391	21240	596631	0	0	0 100.00
HERP	0	0	0	0	0	0	0	0	0	0	0	0
REEB	621800	27151	646951	104506	15767	120273	517294	11364	528678	0	0	0 100.00
TOTAL	143837334	27334330	1711171664	91685793	18558830	110244623	52151541	8775500	60927041	9083327	7314791	16398118 90.99

Appendix - VI(B) (contd.)-

CA	DISBURSED (TK)			LOAN REALISED (TK)			LOAN OUTSTANDING (TK)			LOAN OVERDUE (TK)			% of	
	P	I	T	P	I	T	P	I	T	P	I	T	P	REA
-3	0	0	0	0	0	0	0	0	0	0	0	0	0	
LT	2136500	155429	2292429	1187200	155929	1343129	949300	0	949300	0	0	0	0	100.00
NT	2131700	197668	2329368	1433767	185678	1619645	697933	11790	709723	0	0	0	0	100.00
Ek	0	0	0	0	0	0	0	0	0	0	0	0	0	
EB	1169100	76531	1245631	596382	65994	662376	572718	10537	583255	0	0	0	0	100.00
TAL	128479995	17129051	145609046	79315535	13415333	92730868	49164460	3713718	52878178	2285986	1448497	3734483	97.20	

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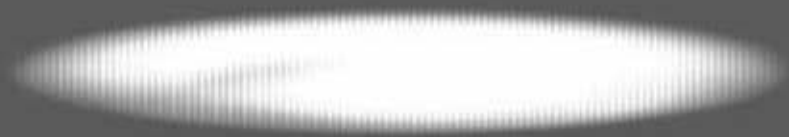
TERMWISE CREDIT OPERATION STATEMENT
As of December, 1988

Appendix - VII

TERMS	EX SCHMS	IND1	AMOUNT DISBURSED(Tk)			AMOUNT REALISED(Tk)			AMOUNT OUTSTANDING(Tk)			AMT. OVERDUE(Tk)			AREA DUD		
			F	I	T	F	I	T	F	I	T	F	I	T			
SHORT	M	9049	74291078	9070747	83361825	57386168	8212279	65598447	18904910	858468	17763378	4456514	7314791	11971305	92.5	6.27	
		8915	78566820	7309330	85876150	44100955	6453825	58554780	34465865	855505	35321370	874749	566369	1441118	98.1	1.11	
		T	17964	152857898	16380077	169237975	101487123	14666104	116153227	51370775	1713973	53084748	5531263	7881160	13412423	94.8	3.82
MEDIUM	M	5741	59096670	10781870	69878540	39455216	8114059	38569275	28441454	2667811	31309265	2992055	2199077	5191132	91.1	5.06	
		F	5336	47845053	5814270	53659323	34816256	5033350	39849606	13028797	780920	13809717	1189678	643723	1833401	96.7	2.49
		T	11077	106941723	16596140	123537863	65271472	13147409	78418881	41670251	3448731	45118982	4181733	2842600	7024533	94.0	3.91
LONG	M	949	10449586	7920544	18370130	3844409	2232492	6076901	6605177	5688052	12293229	1434758	2010295	3445153	72.8	13.7	
		F	305	2068122	2568620	5634742	396324	1928158	2324482	1669798	1628462	3308260	221559	238406	459965	64.3	10.7
		T	1254	12517708	11487164	24004872	4242733	4160650	8403363	8274975	7326514	15801489	1656317	2748801	3905118	71.9	13.2
TOTAL:	M	15739	143837334	27773161	171610495	91685793	18558830	110244623	52151541	9214231	61365872	9663327	11524263	20607590	91.0	6.31	
		F	14556	128479995	16690220	145170215	79315525	13415333	92730868	49144460	3274882	52459347	2265986	1448498	3734484	97.2	1.78
		T	30295	272317329	44463381	316780710	171001328	31974163	202975491	101316001	12489218	113825219	11369313	12972761	24342074	93.8	4.18

AREA-Principal realized as % of principal realizable.

DUD-Principal overdue as % of principal disbursed.



TYPEWISE CREDIT OPERATION STATEMENT
As on December, 1988

Appendix VIII

TYPES SA	SCHEM	AMOUNT DISBURSED(₹)			AMOUNT REALISED(₹)			AMOUNT OUTSTANDING(₹)			AMT. OVERDUE(₹)			AREA TOGO	
		P	I	T	P	I	T	P	I	T	P	I	T		
INDIVI M	10892	113292848	15046704	128339552	73186326	13436045	86622371	40104522	1660659	41762161	3610546	2680556	6294102	95.3	3.19
F	12135	121502285	14978185	136480560	74372827	12221324	86594151	47129568	2756641	4986409	1254906	895990	1953299	96.3	1.03
T	23027	234795243	16024889	250820442	147561153	25657369	173218522	87234090	4417500	51626270	4874452	3376546	8248401	96.8	2.07
COLLEC M	4847	30544468	1047467	41041935	16497467	5122785	23620252	12947019	5374682	17421701	5467781	4634205	10102016	77.2	17.9
F	2421	6977610	3691045	10668655	4942708	1194009	6136717	2034892	2697636	4731928	1031060	752507	1762567	82.7	14.8
T	7268	37521078	14165732	51910590	23440175	6316794	29756969	14981911	8071716	22153629	6498841	5386742	11865603	78.3	17.3
TOTAL: M	15729	143337304	25594171	168931505	91645793	18558830	110244623	52151541	7035381	7916882	9063327	7314791	16298118	91.0	6.31
F	14556	12847995	16869210	147349205	79315535	13415333	92730868	49164460	5453877	54616337	2265986	1448497	3734483	97.2	1.78
T	30285	272217299	42463381	316280710	171001328	31974163	202975491	101316001	12489258	133885159	11329313	8763288	20132601	95.8	4.18

AREA=Principal realized vs 2-nd principal realizable.

Employment Generation and Value added per day per 100 Taka loan and profit accrued in different schemes completed during January - December, 1988

Activity	Average duration in days	No. of participants	Avail-able hand- days	Handdays actually employed	% of employment	Gross profit (Tk.)	Net profit (Tk.)	EPIC Loan (Tk.)	Value added per day per 100 Taka loan	Gross profit basis	Net profit basis
1. SMALL TRADING:											
a) Small Trading (Stationeries)	365	1	365	208	56.98	20,525	10,527	3,000	684 (1.87)	351 (0.89)	
b) Small Trading (Grocery)	365	1	365	260	71.23	19,224	9,129	3,000	648 (1.75)	304 (0.83)	
c) Small Trading (Raw goods)	365	1	365	208	56.98	9,962	2,162	1,500	684 (1.81)	144 (0.39)	
d) Small Trading (Paddy & Rice)	365	1	365	260	71.23	20,700	9,891	2,500	828 (2.26)	395	
2. RURAL TRANSPORT											
	730	1	730	520	71.23	44,480	5,500	6,000	741 (1.01)	91 (0.12)	
3. HUSKING:											
a) Paddy husking (Onsite)	365	1	365	208	56.98	14,480	2,230	2,000	724 (1.98)	115 (0.33)	
b) Paddy husking (Milling)	270	1	270	180	66.66	26,400	1,075	4,500	587 (2.17)	23 (0.08)	
4. MORTGAGED LAND											
	1,095	1	1,095	114	10.41	17,725	855	3,000	424 (0.53)	28 (0.02)	
5. FISH CULTURE											
	365	5	1,825	365	20.00	30,000	5,374	17,480	172 (0.09)	30 (0.08)	
6. REARING OF ANIMALS:											
a) Milch cow	730	1	730	185	25.34	17,200	1,295	5,000	344 (0.47)	25 (0.03)	
b) Fattening	365	1	365	48	13.15	15,800	1,795	10,400	154 (0.41)	17 (0.04)	
c) Draft	730	1	730	144	19.72	23,600	5,180	7,000	327 (0.45)	74 (0.10)	
7. POULTRY											
	365	1	365	23	6.30	2,400	1,342	1,000	240 (0.365)	134 (0.36)	
8. CULTIVATION:											
a) Sugarcane production process per acre:	390	1	390	120	30.76	12,000	698	3,000	400 (1.02)	23 (0.05)	
b) Wheat cultivation	120	1	120	40	33.33	6,000	1,664	2,323	258 (2.15)	71 (0.59)	
c) Paddy cultivation	180	1	180	61	33.88	5,000	615	1,700	294 (1.63)	36 (0.20)	
d) Onion cultivation	180	65	11,700	90	0.76	18,000	3,180	12,230	147 (0.01)	26 (2.22)	

Note: Figures within parentheses indicate value added per day per 100 taka loan in different schemes.

GOVERNMENT OF THE PEOPLE'S REPUBLIC OF BANGLADESH
OFFICE OF THE DIRECTOR GENERAL OF RELIEF AND REHABILITATION
HBFC BUILDING (5TH FLOOR) 22, PURANA PALTAN, DHAKA.

No. DGR/VGD-o/113-87/1235

DATED: 12-06-89.