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REPORT ON
RURAL CREDIT AND TRAINING PROGRAM (RCTP)

JANUARY - JUNE 1983

Bangladesh Rural
Advancement Committee (BRAC)
66 Mohakhali C.A.
Dhaka - 12
Bangladesh

RCTP

RURAL CREDIT AND TRAINING PROGRAM

STATISTICAL SUMMARY

JUNE, 1983

1. Branches	14
2. Village Organisations formed	594
a) Male	332
b) Female	262
3. Total households in organised villages	44,792
4. Total target households in organised villages	23,911
5. Target households covered by Village Organisations	16,759
6. Total target households as % of total households	53%
7. Target households covered by VOs as % of total households	37%
8. Target households covered by VOs as % of total target households	70%
9. Target population eligible for membership	48,210
a) Male	28,910
b) Female	19,300
10. Membership	31,543
a) Male	19,363
b) Female	12,180
11. % of membership over total target population eligible for membership	65%
a) Male	67%
b) Female	63%
12. Members eligible for Functional Education Course (FEC)	23,946
a) Male	15,114
b) Female	8,832
13. Members brought under FEC	14,444
a) Male	9,257
b) Female	5,187
14. % of members brought under FEC	60%
a) Male	61%
b) Female	59%

15. Children of target households for primary education	19,586
a) Male	11,468
b) Female	8,118
16. Children of target households eligible for primary education engaged in work	4,307
a) Male	2,808
b) Female	1,499
17. Children of target households enrolled in primary schools	7,494
a) Male	4,474
b) Female	3,020
18. % of children of target households engaged in work	22%
a) Male	24%
b) Female	18%
19. % of children enrolled in primary schools	38%
a) Male	39%
b) Female	37%
20. Target population provided with training	4,216
a) Consciousness raising	1,649
b) Leadership	370
c) Management	152
d) FEC teacher's training	1,122
e) Occupational skills	923
21. Fund generated by VOs	Tk. 2,202,205
a) Male "	1,588,089
b) Female "	614,116
22. Total disbursement of loan	" 21,654,346
a) Agriculture	" 7,697,493
b) Fisheries	" 1,094,290
c) Livestock	" 2,529,400
d) Rural industries	" 2,049,400
e) Rural transport	" 1,178,210
f) Small trading	" 4,555,145
g) Paddy and pulse husking	" 2,332,910
h) Lease of market	" 217,500
23. Fund generated as % of loan disbursement	10.17%

SECTOR-WISE LOAN DISBURSEMENT

JUNE 30, 1983

<u>Activities</u>	<u>Loan Disbursed</u> <u>Taka</u>	<u>Total</u> <u>Outstanding</u> <u>Taka</u>	<u>Over Total</u> <u>Disbursement</u> <u>%</u>
1. <u>AGRICULTURE</u>			
a) Mortgaged land	2,185,150		
b) Cultivation	3,179,459		
c) Irrigation	2,184,884		
d) Agriculture implements	<u>148,000</u>	7,697,493	36%
2. <u>FISHERIES</u>			
a) Pisciculture	637,390		
b) Fishing	<u>456,900</u>	1,094,290	5%
3. <u>RURAL INDUSTRIES</u>			
a) Weaving	1,561,050		
b) Pottery	9,500		
c) Carpentry	14,950		
d) Cottage industries	54,050		
e) Net making	41,050		
f) Block printing	42,800		
g) Tailoring	18,500		
h) Food processing	24,200		
i) Marketing	<u>283,300</u>	2,049,400	9%
4. <u>RURAL TRANSPORT</u>			
a) Rickshaw	975,100		
b) Country boat	78,370		
c) Bullock cart	107,600		
d) Horse cart	<u>17,140</u>	1,178,210	5%
5. <u>LIVESTOCK</u>			
a) Cow rearing	2,395,600		
b) Goat rearing	132,900		
c) Poultry keeping	<u>900</u>	2,529,400	12%
6. <u>SMALL TRADING</u>		4,555,145	21%
7. <u>HUSKING</u>			
a) Paddy husking	2,235,410		
b) Pulse husking	<u>97,500</u>	2,332,910	11%
8. <u>LEASE OF MARKET</u>		<u>217,500</u>	1%
TOTAL		21,654,348	100%
Total disbursement to:			
Male	16,635,638		77%
Female	<u>5,018,710</u>		23%
	21,654,348		100%

24. Total loan outstanding	Tk. 13,533,293
a) Agriculture	" 6,099,222
b) Fisheries	" 694,214
c) Livestock	" 1,349,722
d) Rural industries	" 1,236,166
e) Rural transport	" 633,410
f) Small trading	" 2,060,979
g) Paddy and Pulse husking	" 1,242,080
h) Lease of local market	" 217,500

25. Fund generated as % of total loan outstanding 16.27%

26. Loan recovery 91%

SECTOR-WISE LOAN OUTSTANDING

JUNE 30, 1983

ACTIVITIES	Loan Outstanding TAKA	Total Outstanding TAKA	Over Total Disbursement %
1. <u>AGRICULTURE</u>			
a) Mortgaged land	1,736,398		
b) Irrigation	1,941,666		
c) Cultivation	2,315,834		
d) Agriculture implements	<u>105,324</u>	6,099,222	45%
2. <u>FISHERIES</u>			
a) Pisciculture	600,790		
b) Fishing	<u>93,424</u>	694,214	5%
3. <u>RURAL INDUSTRIES</u>			
a) Weaving	864,190		
b) Pottery	4,700		
c) Cottage industries	33,200		
d) Net making	14,450		
e) Block printing	33,000		
f) Marketing	258,976		
g) Tailoring	12,800		
h) Food Processing	<u>14,850</u>	1,236,166	9%
4. <u>RURAL TRANSPORT</u>			
a) Rickshaw	538,495		
b) Country boat	38,620		
c) Bullock cart	56,031		
d) Horse cart	<u>261</u>	633,410	5%
5. <u>LIVESTOCK</u>			
a) Cow rearing	1,252,622		
b) Goat rearing	96,200		
c) Poultry keeping	<u>900</u>	1,349,722	10%
6. <u>SMALL TRADING</u>		2,060,979	15%
7. <u>LEASE OF MARKET</u>		217,500	2%
8. <u>MANUAL HUSKING</u>			
a) Paddy	1,203,120		
b) Pulse	<u>38,960</u>	<u>1,242,080</u>	<u>9%</u>
TOTAL:		13,533,293	100%
Total Loans Outstanding to			
	Male	10,848,041	80%
	Female	<u>2,685,252</u>	<u>20%</u>
		13,533,293	100%

VALUE ADDED AND NET EARNING

PER DAY PER TK.100

JANUARY - JUNE 1983

Schemes	Average duration in days	BRAC Loan in Taka	Gross Income generated	Net Income generated	Value added per 100 per day	Net earnings per 100 per day
<u>Monohordi</u>						
Small trading	365	27,000	155,587	152,762	1.58	1.55
Paddy husking	385	6,800	142,478	140,365	1.62	1.54
	369	33,800	198,065	193,127	1.59	1.52
<u>Phior</u>						
Potato cultivation	135	44,900	43,725	38,492	0.72	0.64
Oil seeds	187	4,800	4,128	3,600	0.46	0.40
Small trading	442	63,500	323,864	312,864	1.15	1.11
Paddy husking	456	39,000	229,761	222,640	1.29	1.25
Pulse husking	377	16,500	59,161	55,091	0.95	0.89
	319	168,500	660,639	632,711	1.23	1.18
<u>Phibpur</u>						
Paddy cultivation	140	5,000	4,449	4,100	0.64	0.59
Irrigation(HTW)	431	9,000	19,240	18,020	0.50	0.46
Wickshaw	272	5,300	6,960	5,928	0.48	0.41
Small trading	334	96,900	213,329	198,022	0.66	0.61
Paddy husking	352	38,000	121,918	115,424	0.91	0.86
	330	154,200	365,896	341,494	0.72	0.67
<u>Phazaria</u>						
Potato cultivation	100	44,300	5,612	3,332	0.13	0.08
Wheat cultivation	87	15,000	1,036	403	0.08	0.03
Fishing	156	49,500	147,829	141,452	1.91	1.83
Small trading	231	29,700	145,068	137,974	2.11	2.01
	143	138,500	299,545	283,161	1.51	1.43
<u>Phabna</u>						
Cow rearing	433	18,750	8,139	3,787	0.10	0.05
Paddy husking	286	24,100	99,486	96,854	1.44	1.41
Paddy cultivation	212	25,200	16,123	12,436	0.30	0.23
Small trading	238	5,000	19,718	19,068	1.66	1.60
Mortgaged land	226	2,700	554	286	0.09	0.05
	262	75,750	144,020	132,699	0.73	0.67
<u>Phraigam</u>						
Potato cultivation	200	1,100	244	157	0.11	0.07
Paddy cultivation	233	1,700	1,958	1,717	0.49	0.43
Wheat cultivation	171	4,800	1,538	1,403	0.19	0.17
Water melon "	166	7,000	2,010	1,343	0.17	0.12
Mortgaged land	180	900	901	820	0.56	0.51
Small trading	373	48,000	94,494	86,200	0.53	0.48
Paddy husking	395	14,400	36,140	34,608	0.64	0.61
	295	77,900	137,285	126,248	0.60	0.55

Value Added and Net Earnings per Day per Tk.100
January - June 1983

Schemes	Monohordhi		Gheor		Shibpur		Gazaria		Pabna		Boraigram		Total	
	Value added	Net earning	Value added	Net earning	Value added	Net earning	Value added	Net earning	Value added	Net earning	Value added	Net earning	Value added	Net earning
Paddy cultivation	-	-	-	-	0.64	0.59	-	-	0.30	0.23	0.49	0.43	0.48	0.42
Wheat "	-	-	-	-	-	-	0.08	0.03	-	-	0.19	0.17	0.14	0.10
Potato "	-	-	0.72	0.64	-	-	0.13	0.08	-	-	0.11	0.07	0.32	0.26
Water melon "	-	-	-	-	-	-	-	-	-	-	0.17	0.12	0.17	0.12
Oil seeds "	-	-	0.46	0.40	-	-	-	-	-	-	-	-	0.46	0.40
Mortgaged land	-	-	-	-	-	-	-	-	0.09	0.05	0.56	0.51	0.33	0.28
Irrigation (HTW)*	-	-	-	-	0.50	0.46	-	-	-	-	-	-	0.50	0.46
Fishing	-	-	-	-	-	-	1.91	1.83	-	-	-	-	1.91	1.83
Small trading	1.58	1.55	1.15	1.11	0.66	0.61	2.11	2.01	1.66	1.60	0.53	0.48	1.28	1.23
Cow rearing	-	-	-	-	-	-	-	-	0.10	0.05	-	-	0.10	0.05
Paddy husking	1.62	1.54	1.29	1.25	0.91	0.86	-	-	1.44	1.41	0.64	0.61	1.18	1.13
Pulse husking	-	-	0.95	0.89	-	-	-	-	-	-	-	-	0.95	0.89
Rickshaw	-	-	-	-	0.48	0.41	-	-	-	-	-	-	0.48	0.41
Total:-	1.59	1.52	1.23	1.18	0.72	0.67	1.51	1.43	0.73	0.67	0.60	0.55	1.06	1.00

*HTW = HAND TUBEWELL.

In today's world the poor individual is the 'forgotten person at the bottom of the economic pyramid'. It is for these 'forgotten' people that BRAC started the Rural Credit and Training Programme (RCTP) in 1979. The objective of RCTP is to challenge and disprove the age-old contention that the poor are unsound credit risks.

RCTP has developed a systematic approach in establishing a working relationship with the target population. Work starts with BRAC's Research and Evaluation Division (RED) conducting: 1. A baseline survey that establishes the mean economic level of the area from which the impact of RCTP will be measured; 2. A demographic survey to determine the age, sex, marital distribution, education and area landholdings; 3. An income and assets survey to measure the income levels - this particular survey identifies the target population. Once the survey is completed and evaluated, the local RCTP branch staff then organizes the identified individuals of the target population into groups/^{of} village-level organizations. From this initial work the RCTP strategy begins, the successive stages of which are: training, functional education and conscientization, socio-economic planning by group members and sanctioning of loans for group schemes.

VILLAGE ORGANIZATION

In Bangladesh the village is the primary unit of all social and economic activity. Decisions affecting the lives of the villagers have traditionally been taken by themselves in village meetings, and like-wise an informal judicial system maintains the peace and harmony. Economically, the villagers come from different financial strata representing varied interests. Certain groups work for vested communities promoting their interests thereby factionalizing the community.

BRAC's experience with small village groups (25-35 persons)

has shown that they are vulnerable to adverse situations which arise affecting the steady growth of their activities. Due to the relative isolation from one another, they fall victim to the factional intrigues of vested interests that pit the groups against each other for control of the resources. Considering these circumstances RCTP decided to concentrate on establishing one Village Organisation (VO) in each village that would include all the members of the target population. This Village Organisation serves as a unified forum for the mobilization and organizing of the target population into a cohesive integrated unit. The VOs have demonstrated that they have the capacity to successfully ward off, and render ineffective the efforts by the vested interests to disrupt their social and economic activities.

The VOs hold weekly meetings which are attended by all members. At these meetings, critical issues affecting the landless are discussed and members are encouraged to contribute their insights and opinion on how to tackle their problems. Decisions are then taken on the basis of consensus.

FUNCTIONAL EDUCATION

BRAC's Functional Education Course (FEC) plays a pivotal role in raising the critical awareness of the target people. The course's methodology based on active learner classroom participation and dialogue has proven to be an excellent tool for conscientization. FEC emphasizes the examination of issues with a fresh perspective, while developing the learner's ability to perceive, analyse and redirect their lives. Literate VO members are selected to undergo FEC teacher's training at BRAC's Training and Resource Centre (TARC).

TRAINING

Training the VO members is a key component in providing them the necessary skills to become self-reliant. To equip the village cadres and BRAC Programme Organisers (P.O.) with a clear understand-

from their economic projects, thereby reducing the dependency on external resources while fostering economic activities. The Savings and Reserve Funds are used for investing in economic projects, while the Emergency Fund is used for unforeseen circumstances such as litigation and medical treatment.

CREDIT OPERATIONS

Credit normally starts after the branch has been in operation for one year. Presently there are 3 categories of credit: 1. short term - repayable within 12 months; 2. Medium-term - repayable within 3 years; 3. Long-term - repayable over 3 years. The criteria for repayment varies from scheme to scheme, for example repayment on agricultural schemes are urged when the market price of the produce is high and it can be sold with a wide margin for profit. On all loans RCTP charges 15% interest, and an additional 3 - 9% service charge is levied according to the schemes' profitability.

The following conditions have been established for eligibility for RCTP credit:

1. Regular attendance at VO meetings
2. Regular savings by group members
3. A group bank account
4. FEC course completed by the group members
5. Examples and demonstration of successful implementation of collective social activities by the group.
6. Capacity to manage the finances and administration by the group
7. At least 10% of the schemes' value must be provided by the group.

To manage and supervise the schemes there is an operational team of 3-9 members depending on the size of the project. The operational team looks after the day to day implementation of the

ding of the local social and economic conditions, factors detrimental to organisational growth, exploitative mechanism, and to provide the requisite skills in organizational management, TARC regularly assesses their needs, then designs and implements tailor-made training programmes. The training re-inforces while it develops new tools; it provides the cadres the requisite management skills to properly design, execute and evaluate their economic projects.

RESOURCE MOBILIZATION

Resource mobilization by the target people is essential, as it facilitates inter-group relationships while fostering an awareness of their socio-economic status in society. There are two general categories of resource mobilization:

1. Existing resources - maximizing the utilization of resources within the possession of the VO members.
2. External resources - directing the flow of external resources for the members' benefit.

Resource mobilization activities include: leasing of khas lands, canals and ponds; developing access to local Government services; participation in food for work projects; establishment of minimum wage rates; homestead horticulture and roadside plantation; repairing houses; health care services; women's development and actions to eliminate the dowry system and polygamy; and solving disputes themselves.

FUND GENERATION

Financial constraint is the major factor preventing the landless from implementing economic projects. To overcome these restraints RCTP has a systematic approach in which the target population are encouraged to: 1. deposit an amount from their income on a weekly basis in a Group Saving Fund; 2. create Reserve and Emergency Funds

from their economic projects, thereby reducing the dependency on external resources while fostering economic activities. The Savings and Reserve Funds are used for investing in economic projects, while the Emergency Fund is used for unforeseen circumstances such as litigation and medical treatment.

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To manage and supervise the schemes there is an operational team of 3-9 members depending on the size of the project. The operational team looks after the day to day implementation of the

project/scheme and reports the progress to the group. Accounts are maintained for cash and other materials. RCTP's P.O. maintains regular contact with the operational team, and closely supervises all the activities. An evaluation team from the BRAC Head Office monitors the scheme's progress and gives its comments and suggestions when required.

On the basis of the P.O. and evaluation teams' reports, the Branch Manager supervises the scheme through discussions with the group members and spot verifications. False reporting, or malfeasance in the scheme leads to an immediate withdrawal of the loan.

The loan money cannot be withdrawn by the signatories without the consent of the VOs at their regular weekly meetings.

RCTP has been extending credit to organisations of the landless since July, 1980 in the following activities:

AGRICULTURE

1. Mortgaged land

The majority of the target households do not own any arable land, and for the few who do, most have mortgaged it at usurious interest rates to local moneylenders, thereby losing control/^{over} it. RCTP together with the VOs have developed a collective cultivation scheme to intervene, and stop the process of the poor becoming landless due to the lack of financial inputs at reasonable cost. The intervention policy is two fold: Paying off the money-lender's mortgage by the VO, thereby transferring the control of the land to the VO paying off the VO non-members mortgages and making the land available to group members for cultivation.

RCTP supports the local VO to repay the mortgaged land loan balance. The VO then takes control of the land and leases it to members for collective cultivation. Profits earned from cultivating the land are remitted to the VO, and repaid to RCTP.

In the case of mortgaged land owned by a VO member, he may be given a yearly rebate after full payment of the loan, but no rebate is given in the case of non-member land owner. The non-member land remains under possession of the VO until the owner repays the entire mortgage balance to the VO.

2. Cultivation

The VOs generate self-employment for their members by allocating land it has taken on mortgage to group members for collective cultivation. The VOs sanction a combination of production and marketing loans to these co-operatives for purchasing the agro-inputs, and to enable the group to sell their production at the optimum price before repaying the loan to the VO. A few members have been extended credit by the VOs for individual cultivation. However this practice is discouraged in favour of collective cultivation so as to re-enforce the VO members group cohesion. From January to June 1983, 58 acres of land were brought under cultivation in this manner.

3. Irrigation

Effective water management is critical for obtaining the maximum yields for HYV paddy and wheat, and horticulture crops. To date, either the irrigation facilities have been non-existent or controlled by vested interests who excluded the landless from their benefit. RCTP has broken this

Membership			Per Capita Savings (Taka)		
Male	Female	Total	Male	Female	Total
1,438	838	2,276	197	80	154
1,900	514	2,414	108	87	104
1,479	1,023	2,502	127	79	107
1,236	388	1,624	121	74	110
1,351	1,315	2,666	120	86	103
1,328	642	1,970	89	33	70
961	776	1,737	151	69	118
1,117	772	1,889	77	52	66
1,968	1,012	2,975	31	22	28
1,905	1,548	3,454	30	34	32
1,453	1,304	2,757	31	34	33
1,405	649	2,054	20	13	18
1,068	839	1,907	45	34	40
761	560	1,321	19	14	17
19,316	12,180	31,546	82	50	70

1. Pisci-culture Schemes - the VOs lease ponds from their owners for 5 - 10 years, and also take possession of khas ponds where available. Once in possession of the ponds they are cleaned, re-excavated, fertilized and stocked with different varieties of fish.
2. Fishery Schemes - boats, nets and petromax lamps are purchased by the VOs and provided to VO members for catching fish in the rivers, canals and swamps.

TARC's fishery trainers frequently visit the respective VOs involved in pisci-culture activities to provide: material, technical support, training and assistance. So far 30 ponds and ditches have been brought under pisci-culture schemes through collective ownership.

RURAL TRANSPORT

A large number of rickshaw pullers, boatmen and cartmen are members of the VOs. Though they are entirely dependant on their vehicles for their livelihood, few if any, own their rickshaws, boats etc. The vehicles are hired on a daily or monthly basis, and after repaying the hire charges, the balance of the earnings is normally not sufficient to support their families' needs.

To increase the earnings of its members, the VOs purchase the boats, rickshaws and carts and then hire them out to the group members at rates less than the VO members would normally pay to a third party. The VOs operate 2 rural transport schemes:

1. Collective Schemes - the VOs purchase and permanently retain ownership of the transport, receiving a hire charge from the members;
2. Individual Schemes - the VO purchases and retains possession of the title of the transport. The VO member takes

the transport on a hire-purchase agreement, in which both the capital and interest are repaid by the member. Once the capital and interest have been paid in full, the title is transferred to the member. To date the VOs have brought 304 rickshaws, 21 country boats, 16 bullock and 3 horse carts into these schemes.

SMALL TRADING

An unusually large proportion of the landless community is engaged in small trading activities. These activities normally consist of purchasing a small amount of goods (often an amount no larger than one can carry on his/her head) in one locality and transporting it to a second locality and selling it for a small profit. These small traders play an important role in the rural economy.

To conduct their business these traders borrow working capital from local money-lenders at extremely high rates. To allow the traders to continue their trading and to earn a reasonable profit for their endeavours RCTP makes loans available to them through the VOs. The VOs extend and administer these loans to the members, and are responsible for the loans repayment as per schedule. Presently 4,151 members have been given loans under this scheme.

RURAL INDUSTRY

Due to the long-term adverse economic conditions in the rural areas of Bangladesh hereditary weavers, potters, carpenters and artisans have been driven out of their traditional occupations as they are unable to avail of financial inputs to sustain their work. To prevent these occupations from dying out and to provide for regular employment for the VO members RCTP has a scheme under which loans are sanctioned to purchase equipment and cover the craftsmen's operational costs. RCTP also arranges for training to upgrade their

skills, assists them in establishing a secure and regular supply of inputs, and a market where they can sell their products for a fair price. Presently 481 craftsmen are receiving loans in this scheme.

WOMEN'S DEVELOPMENT

Women constitute 48.4% of Bangladesh's population and are the most deprived section of the society. The problems affecting the social and economic status of women are vast and complex. Traditionally, the women have been confined outside the mainstream of the educational, economic and development activities. Participation by women in income generating activities is so low that out of a total national labour force of 28.43 million only 2.58 million (9%) were enumerated to be women in the last census. However, experience has proven that women in the rural areas are: a large untapped source of income; excellent repayers of credit; and have skills which if properly channelled and developed can generate a significant income.

To overcome the social resistance to women's emancipation, women's VOs have been formed in all RCTP branches. The VOs, with training, financial and logistical assistance from RCTP have undertaken activities geared to create and maintain women's self-employment. The women's VOs are engaged in the following activities:

1. Cow and Goat Fattening - the VO buys livestock by taking loans from RCTP and distributes them to interested VO members for a specific period. The members assume the responsibility of raising the animal, and when the animal is sold the rearer receives 50% of the sale price, after the VO deducts the purchase price.

2. Milch Cow - this new animal husbandry scheme is still in the experimental stages. The scheme operates by the VO purchasing a cow and a calf. The calf is reared, and when the cow gives birth to a second calf, the first calf is sold; the profits are split 50:50 between the VO and the rearer. The second calf is reared until the cow gives birth to a third calf, at which time the second calf is sold and the profits are again split 50:50 between the rearer and the VO. After a short period and when the market conditions are most favorable the cow and third calf are sold and the profits are split 50:50 after deducting the original cost of the cow and first calf. During the entire period of the scheme the earnings from the cows milk, sold in the market are split 50:50 between the member and the VO.
3. Poultry - the VO members participating in the poultry rearing schemes are first trained in poultry management, and vaccinations. The participating members buy poultry with their savings, where financial assistance is required RCTP provides credit. RCTP staff and TARC poultry trainers assist the VOs in collecting and distributing improved varieties of eggs to the members.
4. Paddy and Pulse Husking - the VO takes loan from RCTP for specific paddy and pulse husking schemes for individuals and groups of 2-3 members. The scheme loanees purchase paddy or pulse and then sell the husked product with the by-products in the local market. The by-products are sometimes used by the members for domestic fuel consumption. The loanees generally repay their loans in weekly instalments. During the monsoon season it becomes difficult for the loanees to perform their work as the grains cannot be solar dried for husking. Currently 3,080 women are engaged in these activities.

SUMMARY

BRAC's RCTP project is a radically new concept in credit practices in Bangladesh, as it finances exclusively the disadvantaged and landless who must sell their manual labour for survival. By the very nature of the project and the people it serves there is a constant fresh input of new observations and programme changes are continually incorporated in the project. The following points were put forward between January - June, 1983:

1. Natural calamities like flood, drought, and hailstorms remain the unknown factor for those engaged in agricultural activities. Hailstorms and drought created havoc and damage to the crops last season. The crops' damage subsequently affects other RCTP schemes, like grain trading, bullock carts (no haulage), cow rearing (no feed) and irrigation schemes.
2. Irrigation schemes presently cover only one crop a year. The investment is large and the revenues are too insufficient to recover the investment cost and ensure a reasonable profit margin. It is difficult to raise irrigation charges as it would dissuade farmers from buying the service. To overcome this RCTP has decided to expand the irrigation coverage to two crops, and putting the machines to alternative uses like paddy husking during the off-season.
3. Small scale trading schemes are highly profitable but do not foster collective growth, and moreover they necessitate RCTP staff involvement to ensure good implementation. At present, RCTP is reducing the size of these loans, and diverting more funds for collective schemes, and encouraging family women to undertake economic activities.

4. Cattle-rearing schemes now face the problems of adequate grazing areas (as most of the common village grazing areas have disappeared) and obtaining the vaccines in time. Artificial feed supplies are being planned for and arrangements are being made to improve the vaccination programme.
5. In spite of the maximum efforts in collective agricultural schemes, they are only marginally profitable and inadequate to retain motivation of beneficiaries. RCTP is trying to balance the situation by giving: better supervision, regular orientation courses to increase production, credit to lucrative non-farm schemes, providing occupational skills and management training.
6. Repayment of loans pose problems when the scheme suffers losses due to circumstantial reasons. To off set this, RCTP provides funds for additional collective schemes to recover losses, and reschedule the loan while exempting the interest.
7. Sometimes it is difficult to make the VO weekly meeting interesting as the issues and discussions are not always of common concern to the entire membership.
8. In the implementation of collective schemes, collective involvement is not always required. The collective mobilization takes place only during the labor intensive planting and harvesting periods. Though the net profits of these schemes are distributed to the total membership, the scheme workers receive wages for their work in addition to their share of the net profit.
9. A uniform definition of what constitutes the target population is followed in all RCTP branches. However, conceptual gaps between the programme organiser's occur sometimes.

This happens by the infiltration of non-target people into the group due to local pressure. These people disrupt the group harmony and if expelled from the group, they create opposition which becomes an added problem for the VO. To prevent the inclusion of non-target people in the group, the FOS cross check the baseline survey with the membership roster, to screen out the non-target people.

10. The experiences of the past 3½ years have demonstrated the village-wise organizations have an edge over smaller groups. The village-wise VO fosters unity and stops factionalism thereby reducing the problems faced by the members and RCTP staff time. It also provides all the target people one forum to better exercise their solidarity and mobilization.

This experience has influenced other BRAC projects to move away from the small individual group concept.

11. Group leaders should be judged on ^{the} basis of their abilities, whether they are ideological leaders or functional leaders, and used in those areas where these skills are maximized.
12. Irregular participation, drop-outs and periodic migrations hamper the smooth operation and completion of RCTP's FEC courses. To ensure, that the members complete FEC, course completion has been made a precondition for eligibility of an RCTP loan. To help the members with this more rigid requirement, the classes are now conducted during periods of maximum residency.
13. The VOs have become an effective forum for developing leadership among the disadvantaged groups. The collective endeavours of the VOs have enabled them to carve out their rightful position in the social hierarchy.

14. Individual interests sometimes take precedence over collective activities^{as} a result of which the activities fall below expectations. Group pressure is being tactfully exercised to rectify this situation.
15. Members of the VO carry out different action-oriented programmes to mobilize resources for their organisation. In some cases their interests contradict those of the corrupt elements in the local power structure. These local elements try to misguide the local officials, harass the group or lodge false allegations against them. To counteract this, better links with officials are being maintained based on mutual respect.
16. RCTP has set a unique example of extending credit to people who cannot put up any assets to serve as collateral, and then proving that they are solid and productive credit risks. RCTP's work is with those people who have been rejected by the institution lenders as bad credit risks. The staff works with the people to determine their needs and ascertain and work in concert to formulate their credit repayment schedule.
17. With the development of extensive RCTP funded non-farming activities, the supply of agricultural labor in RCTP branch areas lessened. The reduction in the labour force has increased the labourer's wage bargaining position, and has led to significant wage increases. Those continuing to work in the agricultural sector now earn a reasonable income as a result of this weaning of the labour force.

18. Organised behaviour and growing command of the rural disadvantaged over the resources of production has reduced the traditional exploitative process and is narrowing the gap of income inequality in RCTP branch areas.

The last few years of RCTP were testing years, and now the programme is showing its potential. Continuous evaluation of the problems and prospects, and programme changes remain an integral part of RCTP's strategy. This flexibility is a key factor in the success of its operations. The noteworthy areas of achievements have been in group development, proper utilization of credit, generating savings and investible funds, strict supervision of credit, and good repayment performances.

Baseline Survey:

For future planning evaluation BRAC's Research and Evaluation Division construct a baseline Demographic, and Income-Asset surveys in each of the RCTP branch areas. In December, 1982, a report on 20 surveys was published. From January to June, 1983, the following surveys were begun or completed:

Branch	Survey	Status		
		Data collection	Processing	Report
Mymensingh (Kotwali)	Demographic	Completed	Completed	Underway
"	Income-Asset & Agriculture	"	"	"
Fulbaria	Demographic	"	Underway	
"	Income-Asset & Agriculture	"	"	
Chatmohar	Demographic	"	"	
"	Income-Asset & Agriculture	"	"	
Goalunda	Demographic	Underway		
"	Income-Asset & Agriculture	"		

Data Collection for a continuous evaluation study of RCTP is progressing, and initial analysis will begin in the near future.

1. Branch name : Monchardi Opened - June 1979.
 Location : Resulpur, Dhaka District.
 Primary crops : Paddy, Banana, Jute, Sugarcane.
 Organisations : 30 male 24 female.
 Membership : MALE - 1,438 FEMALE - 838.
 Savings : Tk. 350,029.00
 Loan operations : Tk. 3,850,300 disbursed.
 Recovery rate : 95%

2. Branch name : Shibpur Opened - June 1979.
 Location : Dhamra, Dhaka District.
 Primary crops : Paddy, Sugarcane, Banana, Jackfruit.
 Organisations : 31 male 14 female.
 Membership : MALE - 1,900 FEMALE - 514.
 Savings : Tk. 250,164.00
 Loan operations : Tk. 2,458,340.00 disbursed.
 Recovery rate : 94%

3. Branch name : Gheor Opened - July 1979
 Location : Gheor, Dhaka District.
 Primary crops : Paddy, Sugarcane, Potato.
 Organisations : 24 male 23 female
 Membership : MALE - 1,479 FEMALE - 1,023.
 Savings : Tk. 267,990.00
 Credit operations : Tk. 3,758,720 disbursed.
 Recovery rate : 94%

4. Branch name : Narsingdi Opened - February 1980.
 Location : Madhabi, Dhaka District.
 Primary crops : Paddy, Banana, Sugarcane.
 Rural industries : Weaving.
 Organisations : 24 male 13 female.
 Membership : MALE - 1,236 FEMALE - 388.
 Savings : Tk. 178,115.00
 Credit operations : Tk. 2,317,600.00
 Recovery rate : 91%

5. Branch name : Pabna Opened - April 1980.
 Location : Ramandapur, Pabna District.
 Primary crops : Paddy, Sugarcane.
 Organisations : 25 Male 20 female.
 Membership : MALE - 1,351 FEMALE - 1,315.
 Savings : Tk. 274,733.00
 Credit operations : Tk. 1,521,030.00 disbursed
 Recovery rate : 99%

6. Branch name : Gazaria Opened - April 1980.
 Location : Bhaberchar, Dhaka District.
 Primary crops : Potato, Paddy, Pulses.
 Organisations : 26 male 18 female.
 Membership : MALE - 1,328 FEMALE - 642.
 Savings : Tk. 138,797.00
 Credit operations : Tk. 2,055,420.00 disbursed.
 Recovery rate : 82%

7. Branch name : Atghoria Opened - July 1980.
 Location : Atghoria, Pabna District.
 Primary crops : Paddy, Sugarcane, Wheat.
 Organisations : 21 male 21 female.
 Membership : MALE - 961 FEMALE - 776.
 Savings : Tk. 199,364.00
 Credit operations : Tk. 2,442,015.00 disbursed.
 Recovery rate : 86%

8. Branch name : Boraigram Opened - December 1980.
 Location : Bonpara, Rajshahi District.
 Primary Crops : Paddy, Sugarcane, Watermelon, Wheat.
 Organisations : 20 male 19 female.
 Membership : MALE - 1,117 FEMALE - 772.
 Savings : Tk. 125,285.00
 Credit operations : Tk. 1,088,950.00
 Recovery rate : 80%

9. Branch name : Fulbaria Opened - November 1982.
 Location : Fulbaria, Mymensingh District.
 Primary crops : Paddy, Jute, Pineapple.
 Organisations : 25 male 16 female.
 Membership : MALE - 1,963 FEMALE - 1,012.
 Savings : Tk. 82,204.00
 Credit operations : Tk. 303,800.00 disbursed.
 Recovery rate : 100%

10. Branch name : Trishal Opened - November 1981
 Location : Boilor, Mymensingh District.
 Primary crops : Paddy, Wheat.
 Organisations : 26 male 26 female.
 Membership : MALE - 1,906 FEMALE - 1,548.
 Savings : Tk. 110,369.00
 Credit operations : Tk. 802,000.00
 Recovery rate : 100%
11. Branch name : Daulatpur Opened - November 1981
 Location : Daulatpur, Dhaka District.
 Primary crops : Paddy, Wheat, Sugarcane.
 Organisations : 22 male 23 female.
 Membership : MALE - 1,453 FEMALE - 1,304.
 Savings : Tk. 89,946.00
 Credit operations : Tk. 414,980.00
 Recovery rate : 100%
12. Branch name : Kotwali Opened - February 1982
 Location : Dapuria, Mymensingh District.
 Primary crops : Jute, Paddy.
 Organisations : 21 male 14 female.
 Membership : MALE - 1,405 FEMALE - 649.
 Savings : Tk. 36,580.00
 Credit operations : Will begin by September 1983.
13. Branch name : Chatmohar Opened - February 1982
 Location : Chatmohar, Rail Bazar, Pabna Dist.
 Primary crops : Paddy, Sugarcane.
 Organisations : 21 male 16 female.
 Membership : MALE - 1,068 FEMALE - 839
 Savings : Tk. 76,140.00
 Credit operations : Will begin by September 1983.
14. Branch name : Goalundo Opened - May 1982.
 Location : Goalundo, Faridpur District.
 Primary crops : Paddy, Wheat, Sugarcane, Ground nut.
 Organisations : 16 male 15 female.
 Membership : MALE - 761 FEMALE - 560.
 Savings : Tk. 22,489.00
 Credit operations : Will begin by September 1983.

ACTIVITY-WISE OPERATION

SCHEMES	LOAN AMOUNT			LOAN REALISED		
	Disbursed (Taka)	Interest (Taka)	Total (Taka)	Principal (Taka)	Interest (Taka)	Total (Taka)
1. Mortgaged Land	2,185,150	378,384	2,563,534	448,752	220,956	669,708
2. Carpentry	14,950	1,805	16,755	14,950	1,805	16,755
3. Horticulture	13,700	4,088	4,088	13,700	4,088	17,788
4. Banana Cultivation	537,950	80,471	618,421	121,550	34,266	155,816
5. Cottage Industries	54,050	9,720	63,770	20,850	4,979	25,829
6. Lease of Market	217,500	9,601	227,101	-	9,601	9,601
7. Paddy Cultivation	1,542,499	101,822	1,644,321	303,744	52,501	356,245
8. Plough Sets	148,000	30,595	178,595	42,676	19,652	62,328
9. Sugarcane Cultivation	191,200	38,232	229,432	66,422	25,064	91,486
10. Vegetable "	7,840	1,768	9,608	2,240	635	2,875
11. Wheat "	83,400	6,578	89,978	43,942	5,312	49,254
12. Small Trading	4,555,145	669,789	5,224,934	2,494,166	449,351	2,943,517
13. Weaving	1,561,050	221,270	1,782,320	696,860	160,625	857,485
14. Rickshaw	975,100	140,096	1,115,196	436,605	106,298	542,903
15. Food Processing	24,200	2,721	26,921	9,350	890	10,240
16. Cow Rearing	2,395,600	409,442	2,805,042	1,142,978	251,771	1,394,749
17. Net Making	41,050	5,300	46,350	26,600	4,423	31,023
18. Tailoring	18,500	2,634	22,134	5,700	1,825	7,525
19. Goat Rearing	132,900	14,724	147,624	36,700	4,631	41,331
Total	14,699,784	2,129,040	16,828,824	5,927,785	1,358,673	7,286,458

FUNCTIONAL EDUCATION

Branches	Members eligible for Functional Education			Members brought under Functional Education			Members completing the Functional Education Course			% of members brought under Functional Education		
	Male	Female	Total	Male	Female	Total	Male	Female	Total	Male	Female	Total
Monohordi	1,135	459	1,594	740	369	1,109	206	59	265	65%	80%	70%
Shibpur	1,262	396	1,658	793	224	1,017	358	75	433	63%	57%	61%
Gheor	995	796	1,791	652	246	898	310	57	367	66%	31%	50%
Narsingdi	716	246	962	396	119	515	48	-	48	55%	48%	54%
Tabna	887	491	1,378	550	305	855	139	46	185	62%	62%	62%
Gazaria	1,179	573	1,752	718	317	1,035	83	65	148	61%	55%	59%
Atghoria	862	563	1,425	452	309	761	101	15	116	52%	55%	53%
Beraigram	987	516	1,503	813	414	1,227	218	36	254	82%	80%	82%
Fulbaria	1,756	905	2,661	911	418	1,329	222	29	251	52%	46%	50%
Trishal	1,420	1,051	2,471	750	875	1,625	180	300	480	53%	83%	66%
Daulatpur	1,189	1,114	2,303	479	518	997	123	226	349	40%	46%	43%
Kotwali	1,160	438	1,648	859	355	1,214	35	-	35	74%	73%	74%
Chatmohor	887	743	1,630	629	458	1,087	181	180	361	71%	62%	67%
Gosundo	679	491	1,170	515	260	775	40	-	40	76%	53%	66%
Total	15,114	8,832	23,946	9,257	5,187	14,444	2,240	1,088	3,328	61%	59%	60%

GRUPT MEMBERS TRAINING

	Consciousness Raising			Functional Education Teachers			Leadership			Project Planning and Management			Occupational skills			Total		
	Male	Female	Total	Male	Female	Total	Male	Female	Total	Male	Female	Total	Male	Female	Total	Male	Female	Total
Monohordi	148	59	207	66	22	88	60	12	72	105	4	109	146	134	280	525	231	756
Shibpur	125	45	170	64	23	87	65	8	73	34	-	34	108	41	149	396	117	513
Gheor	122	103	225	32	18	50	48	17	65	1	-	1	91	46	137	294	184	478
Narsingdi	54	13	67	48	15	63	27	-	27	6	-	6	-	20	20	135	48	183
Febna	106	23	129	61	26	87	9	-	9	-	-	-	30	2	32	206	51	257
Gezaria	79	53	132	67	33	100	20	2	22	2	-	2	42	25	67	210	113	323
Aighoria	72	23	95	63	59	122	21	10	31	-	-	-	31	37	68	187	129	316
Beraigram	93	40	133	49	28	77	29	7	36	-	-	-	38	14	52	209	89	298
Pulbaria	64	41	105	65	16	81	-	-	-	-	-	-	16	28	44	145	85	230
Trishal	63	58	121	53	43	96	-	-	-	-	-	-	3	-	3	119	101	220
Daulatpur	45	39	84	45	35	80	10	15	25	-	-	-	17	25	42	117	114	231
Kotwali	48	18	66	33	18	52	-	-	-	-	-	-	-	-	-	81	36	117
Chatmohor	39	31	70	36	33	69	10	-	10	-	-	-	7	13	20	92	77	169
Goalundo	31	14	45	36	35	71	-	-	-	-	-	-	1	8	9	68	57	125
Total	1,089	560	1,649	718	404	1,122	299	71	370	148	4	152	530	393	923	2,784	1,432	4,216

PRIMARY EDUCATION

Branches	Target children eligible for Primary Education			Target children engaged in job			Target children enrolled in Primary School			Target children assisted with Education materials by village organisation		
	Male	Female	Total	Male	Female	Total	Male	Female	Total	Male	Female	Total
Monohordi	865	726	1,591	97	37	134	378	287	665	13	11	24
Shibpur	1,520	1,060	2,510	282	177	459	893	630	1,523	59	37	96
Gheor	793	615	1,408	288	217	505	370	232	602	21	9	30
Narsingdi	467	374	841	256	194	450	190	151	341	-	-	-
Pabna	642	382	1,024	116	30	146	189	141	330	23	16	39
Gazaria	1,296	1,058	2,354	535	118	653	793	585	1,378	154	95	249
Atghoria	735	372	1,107	67	15	82	135	32	167	45	12	57
Baraigram	838	734	1,572	251	192	443	307	206	513	143	66	209
Fulbaria	979	333	1,312	103	45	148	149	86	235	-	-	-
Trishal	481	318	799	183	114	297	240	151	391	105	63	168
Daulatpur	966	806	1,772	267	178	445	361	232	593	-	-	-
Kotwali	490	213	703	94	29	123	40	29	69	-	-	-
Chatmohor	785	628	1,413	144	116	260	281	194	475	-	-	-
Goalundo	611	499	1,110	125	37	162	148	64	212	2	-	2
Total	11,468	8,118	19,586	2,808	1,499	4,307	4,474	3,020	7,494	565	309	874

Principal (Taka)	LOAN OUTSTANDING		OVERDUE		
	Interest (Taka)	Total (Taka)	Principal (Taka)	Interest (Taka)	Total (Taka)
1,736,398	157,428	1,893,826	66,951	8,804	75,755
-	-	-	-	-	-
-	-	-	-	-	-
415,400	46,205	462,605	17,950	6,997	24,947
33,200	4,741	37,941	11,800	4,488	16,288
217,500	-	217,500	-	-	-
1,238,755	49,321	1,288,076	245	263	508
105,324	10,943	116,267	-	-	-
124,778	13,168	137,946	1,333	-	1,333
5,600	1,133	6,733	-	-	-
39,458	1,266	40,724	32,558	580	33,138
2,060,579	220,438	2,281,417	364,228	69,699	433,927
864,190	60,645	924,835	36,939	5,734	42,673
538,495	33,798	572,293	35,092	8,381	43,473
14,850	1,831	16,681	5,500	763	6,263
1,252,622	157,671	1,410,293	2,293	926	2,219
14,450	877	15,327	-	-	-
12,600	809	13,609	800	263	1,063
96,200	10,093	106,293	-	-	-
8,771,999	770,367	9,542,366	575,689	106,898	682,587

ACTIVITY-WISE CREDIT OPERATION

SECTORS	LOAN AMOUNT			LOAN REALISED		
	Disbursed (Taka)	Interest (Taka)	Total (Taka)	Principal (Taka)	Interest (Taka)	Total (Taka)
Balance B/F.	14,699,784	2,129,040	16,828,824	5,927,785	1,358,673	7,286,458
20. Potato Cultivation	690,950	103,507	794,457	245,827	95,112	340,939
21. Paddy Husking	2,235,410	232,239	2,467,649	1,032,290	177,266	1,209,556
22. Oil Seed Cultivation	12,240	1,209	13,449	7,600	839	8,439
23. Block Printing	42,800	2,173	44,973	9,800	2,152	11,952
24. Irrigation	2,184,884	229,515	2,414,399	243,218	105,924	349,142
25. Country Boat	78,370	11,897	90,267	39,750	9,092	48,842
26. Pisciculture	637,390	61,768	699,158	36,600	13,469	50,069
27. Bullock Cart	107,600	26,967	134,567	51,569	24,118	75,687
28. Pineapple Cultivation	31,500	1,398	32,898	-	-	-
29. Pottery	9,500	814	10,314	4,800	773	5,573
30. Fishing	456,900	53,063	509,963	363,476	49,908	413,384
31. Poultry Keeping	900	128	1,028	-	-	-
32. Horse Cart	17,140	2,947	20,087	16,876	2,936	19,812
33. Water Melon	67,500	7,741	75,241	58,600	6,877	65,477
34. Pulse Husking	97,500	10,884	108,384	58,540	10,398	68,938
35. Jute Cultivation	680	26	706	-	-	-
36. Marketing	283,300	11,688	294,988	24,324	3,484	27,808
Total:	21,654,348	2,887,004	24,541,352	8,121,055	1,861,021	9,982,076

LOAN OUTSTANDING			OVERDUE		
Principal (Taka)	Interest (Taka)	Total (Taka)	Principal (Taka)	Interest (Taka)	Total (Taka)
8,771,929	770,367	9,542,366	575,689	106,898	682,587
445,123	8,395	453,518	56,715	10,272	66,987
1,203,120	54,973	1,258,093	102,212	9,645	111,857
4,640	370	5,010	-	-	-
33,000	21	33,021	-	-	-
1,941,666	123,591	2,065,257	27,927	12,684	40,611
38,620	2,805	41,425	-	-	-
600,790	48,299	649,089	3,500	260	3,760
56,031	2,849	58,880	4,840	489	5,329
31,500	1,398	32,898	-	-	-
4,700	41	4,741	-	-	-
93,424	3,155	96,579	52,016	1,572	53,588
900	128	1,028	-	-	-
264	11	275	-	-	-
8,900	864	9,764	-	-	-
38,960	486	39,446	4,500	156	4,656
680	26	706	-	-	-
258,976	8,204	267,180	15,836	601	16,437
13,533,293	1,025,983	14,559,276	843,235	142,577	985,812

BRANCH-WISE CREDIT OPERATION

Branches	Loan Amount			Loan Repayment			Loan Outstanding			Loan Overdue			% of over- due loan
	Disbursed	Interest accrued	Total	Principal	Interest	Total	Principal	Interest	Total	Princi- pal	Inter- est	Total	
Monohordi	3,850,300	607,743	4,458,043	1,414,610	354,469	1,769,079	2,435,690	253,274	2,688,964	77,501	13,864	91,365	5%
Shippur	2,458,340	343,831	2,802,171	925,375	220,393	1,145,768	1,532,965	123,438	1,656,403	60,104	15,881	75,985	6%
Gheor	3,758,720	533,077	4,291,797	1,750,486	371,465	2,121,951	2,008,234	161,612	2,169,846	107,993	30,572	138,565	6%
Narsingdi	2,317,600	294,939	2,612,539	865,734	202,789	1,068,523	1,451,866	92,150	1,544,016	95,225	10,826	106,051	9%
Pabna	1,521,030	150,233	1,671,263	660,902	101,131	762,033	860,128	49,102	909,230	8,700	732	9,432	1%
Gazaria	2,055,420	279,455	2,334,875	891,962	217,361	1,109,323	1,163,458	62,094	1,225,552	218,403	19,398	237,801	18%
Atghoria	2,442,015	445,245	2,887,260	1,019,709	279,832	1,299,541	1,422,306	165,413	1,587,719	175,997	34,511	210,508	14%
Boraigram	1,088,950	138,304	1,227,254	378,688	73,781	452,469	710,262	64,523	774,785	99,312	16,793	116,105	20%
Fulbaria	303,800	19,796	323,596	7,200	178	7,378	296,600	19,618	316,218	-	-	-	-
Trishal	802,000	52,112	854,112	127,935	21,658	149,593	674,065	30,454	704,519	-	-	-	-
Daulatpur	414,980	22,269	437,249	78,454	17,964	96,418	336,526	4,305	340,831	-	-	-	-
Kotwali	-	-	-	-	-	-	-	-	-	-	-	-	-
Chatmohor	-	-	-	-	-	-	-	-	-	-	-	-	-
Goalundo	-	-	-	-	-	-	-	-	-	-	-	-	-
Manikganj	641,193	-	641,193	-	-	-	641,193	-	641,193	-	-	-	-
Total	21,614,348	2,887,004	24,541,352	8,121,055	1,861,021	9,982,076	13,533,293	1,025,983	14,559,276	843,235	142,577	985,812	9%

Loan Repayment 91%

Employment GenerationMonohordi

Activity	Samitys involved	Total Membership	Participants	Mandays avail- able for parti- cipants	Employed Mandays	% of employment against available mandays for participants
Rickshaw	7	472	29	4,350	3,750	86%
Banana culti- vation	18	857	857	107,125	1,237	01%
Small trading	21	973	423	52,875	30,510	58%
Paddy culti- vation	22	1,117	1,117	139,625	5,909	04%
Sugarcane cul- tivation	6	313	313	39,125	143	01%
Pisciculture	21	1,049	1,049	131,125	5,595	04%
Other culti- vation	6	419	419	52,375	485	01%
Plough sets	3	188	26	3,250	1,860	57%
Lease of market	27	1,335	1,335	166,875	1,048	01%
Total	30	1,438	1,438	179,750	50,537	28%
Cultivation	3	96	96	12,000	77	01%
Paddy husking	16	552	358	44,750	27,114	61%
Cow rearing	22	770	440	55,000	10,795	20%
Goat rearing	2	105	58	7,250	752	10%
Total	24	838	838	104,750	38,738	37%
Total male & female	54	2,276	2,276	284,500	89,276	31%

Activities	Samity's involved	Total membership	Participants	Mandays available for participants	Employed Mandays	% of employment against available Mandays for participants
Rickshaw	6	455	17	2,125	1,592	75%
Small trading	18	1,159	715	89,375	55,472	62%
Paddy cultivation	15	989	642	80,250	5,008	06%
Irrigation	3	336	70	8,750	2,358	27%
Pisciculture	5	364	364	45,500	1,000	02%
Other cultivation	7	574	482	60,250	2,335	04%
Total male	31	1,900	1,903	237,500	67,765	29%
Paddy husking	7	405	218	27,250	10,259	38%
Cow rearing	6	355	101	12,625	2,474	20%
Goat rearing	2	78	20	2,500	400	16%
Total female	14	514	339	42,375	13,133	31%
Total male and female	45	2,414	2,239	279,875	80,898	30%

Activities	Samitys involved	Total membership	Participants	Mandays available for participants	Employed Mandays	% of employment against available man-days participants
Small trading	21	1,242	521	65,125	37,092	57%
Paddy cultivation	4	287	106	23,250	1,806	08%
Potato cultivation	6	243	247	30,875	1,337	04%
Boat	8	440	23	2,875	356	13%
Bullock cart	4	304	8	1,000	925	90%
Pisciculture	6	360	360	45,000	1,742	04%
Irrigation	9	601	601	75,125	8,075	11%
Total male	24	1,479	1,479	184,875	50,333	27%
Paddy husking	11	619	288	36,000	18,341	51%
Cow rearing	13	596	324	40,500	9,375	23%
Goat rearing	2	75	22	2,750	284	10%
Pulse husking	6	313	63	7,875	4,807	61%
Cottage industry	2	140	7	875	326	37%
	23	1,023	704	88,000	33,133	38%
Total male and female	47	2,502	2,183	272,875	83,466	31%

Narsingdi

Activities	Samitys involved	Total membership	Participants	Mandays available for participants	Employed Mandays	% of employment against available Mandays for participants.
Rickshaw	7	329	53	6,650	5,481	82%
Small trading	11	374	69	8,625	7,136	83%
Cultivation	6	287	287	35,875	2,780	08%
Weaving	19	801	448	56,000	46,323	82%
Irrigation	3	123	123	15,375	622	04%
Rice Mill	1	62	62	7,750	295	04%
Total male	24	1,236	1,042	130,250	62,637	48%
Paddy husking	4	120	51	6,375	5,187	81%
Block printing	1	32	15	1,875	1,551	82%
Total female	5	152	66	8,250	6,738	82%
Total male and female	29	1,388	1,108	138,500	69,375	50%

Gazaria

Activity	Samitys involved	Total membership	Participants	Mandays available for participants	Employed Mandays	% of employment against available Mandays for participants
Rickshaw	2	121	10	1,250	571	46%
Small trading		263	108	13,500	9,348	69%
Potato cultivation		366	366	45,750	7,978	17%
Oilseeds		366	366	45,750	784	02%
Fishing		145	93	18,125	9,832	54%
Wheat cultivation		274	274	34,250	1,340	04%
Boat		125	125	15,625	900	06%
Pisciculture		104	104	13,000	254	02%
Total male	26	1,328	1,328	1,66,000	31,007	19%
Paddy husking		76	36	4,500	2,472	55%
Cow rearing		71	31	3,875	802	21%
Total female	18	147	67	8,375	3,274	39%
Total male & female	44	1,475	1,395	1,74,375	34,281	20%

Madna

Activity	Samity's involved	Total Membership	Participants	Mandays available for participants	Employed Mandays	% of employment against available Mandays for participants
Rickshaw	18	777	104	13,000	11,378	88%
Small trading	14	809	226	28,250	17,083	61%
Paddy cultivation	10	541	200	25,000	4,465	18%
Pisciculture	2	110	110	13,750	889	06%
Total male	25	1,351	640	80,000	33,815	42%
Paddy husking	14	486	438	54,750	32,236	59%
Cow rearing	1	58	10	1,250	225	18%
Goat rearing	1	60	20	2,500	258	10%
Tailoring	4	275	4	500	469	94%
Total female	20	879	472	59,000	33,188	56%
Total male & female	45	2,230	1,112	1,39,000	67,003	48%

Atgharia

Activity	Samity's involved	Total membership	Participants	Mandays available for participants	Employed Mandays	% of employment against available Mandays for participants
Rickshaw	12	398	39	5,850	4,582	78%
Small trading	10	529	171	21,375	7,299	34%
Paddy cultivation	17	737	470	58,750	5,148	09%
Other cultivation	4	143	117	14,625	178	01%
Pisciculture	18	777	777	97,125	2,161	02%
Plough sets	9	471	25	3,125	1,825	60%
Horse/buffalo carts	7	353	10	1,250	776	62%
Total male	21	961	961	1,20,125	21,969	18%
Paddy husking	16	606	252	31,500	7,701	24%
Cow rearing	11	449	209	26,125	2,316	09%
Tailoring	3	140	3	375	312	83%
Small trading	3	120	89	11,250	1,191	11%
Total female	21	776	553	69,125	11,520	17%
Total male & female	42	1,737	1,514	1,89,250	33,489	18%

Boilor

Activity	Samitys involved	Total membership	Participants	Mandays available for participants	Employed Mandays	% of employment against available Mandays for participants
Paddy cultivation	2	206	206	25,750	6,272	24%
Total male	2	206	206	25,750	6,272	24%
Paddy husking	18	1,199	677	84,625	53,533	63%
Total female	18	1,199	677	84,625	53,533	63%
Total male & female	20	1,405	883	1,10,375	59,805	54%

Fulbaria

Paddy cultivation	14	1,303	1,303	1,62,875	2,201	01%
Pisciculture	2	182	182	22,750	1,027	05%
Pineapple cultivation	1	57	57	7,125	75	01%
Total male	17	1,542	1,542	1,92,750	3,303	02%
Goat rearing	7	481	136	17,000	2,881	17%
Total male & female	24	2,023	1,678	2,09,750	6,184	03%

INCOME GENERATION

Activities	Membership	Participants	Average Duration of Scheme	Income Generated After Payment of Interest and Capital	Income of Participants	Income Retained in Organisation	BRAC Loan
<u>GAZARIA:</u>							
Potato	116	116	100	3,332	-	3,332	44,300
Wheat	56	56	87	403	-	403	15,000
Fishing	156	52	156	141,452	135,677	5,775	49,500
Small Trading	118	26	231	137,974	136,031	1,943	29,700
	<u>446</u>	<u>250</u>	<u>143</u>	<u>283,161</u>	<u>271,708</u>	<u>11,453</u>	<u>138,500</u>
<u>PABNA:</u>							
Cow Rearing	123	22	433	3,787	3,075	712	18,750
Paddy Husking	402	56	286	96,854	90,244	6,610	24,100
Paddy Cultivation	320	106	212	12,436	9,809	2,627	25,200
Small Trading	52	12	238	19,068	18,616	452	5,000
Mortgaged Land	62	62	226	554	-	286	2,700
	<u>959</u>	<u>258</u>	<u>279</u>	<u>132,699</u>	<u>121,744</u>	<u>10,687</u>	<u>75,750</u>
<u>BORAIGRAM:</u>							
Small Trading	317	99	373	86,200	73,920	12,280	48,000
Watermelon	110	10	166	1,343	-	1,343	7,000
Wheat Cultivation	95	95	171	1,403	229	1,174	4,800
Paddy Cultivation	85	4	233	1,717	1,170	547	1,700
Land Mortgaged	53	53	180	820	-	820	900
Potato	69	69	200	157	157	-	1,100
Paddy Husking	86	33	395	34,608	32,940	1,668	14,400
	<u>815</u>	<u>363</u>	<u>245</u>	<u>126,248</u>	<u>108,416</u>	<u>17,832</u>	<u>77,900</u>

Daulatpur

Activity	Village organisations involved	Total membership	Participants	Mandays available for participants	Employed Mandays	% of employment against available Mandays for participants
Small trading	2	179	21	1,520	778	51%
Paddy cultivation	1	54	54	5,148	464	9%
Total male	3	233	75	6,668	1,252	19%
Paddy husking	18	601	402	39,650	32,160	81%
Total female	18	601	402	39,650	32,160	81%
Total male & female	21	834	477	46,318	33,412	72%

Daulatpur

Activity	Village organisations involved	Total membership	Participants	Mandays available for participants	Employed Mandays	% of employment against available Mandays for participants
Small trading	2	179	21	1,520	778	51%
Paddy cultivation	1	54	54	5,148	464	9%
Total male	3	233	75	6,668	1,252	19%
Paddy husking	18	601	402	39,650	32,160	81%
Total female	18	601	402	39,650	32,160	81%
Total male & female	21	834	477	46,318	33,412	72%

INCOME GENERATION

Activities	Membership	Participants	Average Duration of Scheme	Income Generated After Payment of Interest and Capital	Income of Participants	Income Retained in Organisation	BRAC Loan
<u>GAZARIA:</u>							
Potato	116	116	100	3,332	-	3,332	44,300
Wheat	56	56	87	403	-	403	15,000
Fishing	156	52	156	141,452	135,677	5,775	49,500
Small Trading	118	26	231	137,974	136,031	1,943	29,700
	<u>446</u>	<u>250</u>	<u>143</u>	<u>283,161</u>	<u>271,708</u>	<u>11,453</u>	<u>138,500</u>
<u>PABNA:</u>							
Cow Rearing	123	22	433	3,787	3,075	712	18,750
Paddy Husking	402	56	286	96,854	90,244	6,610	24,100
Paddy Cultivation	320	106	212	12,436	9,809	2,627	25,200
Small Trading	52	12	238	19,068	18,616	452	5,000
Mortgaged Land	62	62	226	554	-	286	2,700
	<u>959</u>	<u>258</u>	<u>279</u>	<u>132,699</u>	<u>121,744</u>	<u>10,687</u>	<u>75,750</u>
<u>BORAIGRAM:</u>							
Small Trading	317	99	373	86,200	73,920	12,280	48,000
Watermelon	110	10	166	1,343	-	1,343	7,000
Wheat Cultivation	95	95	171	1,403	229	1,174	4,800
Paddy Cultivation	85	4	233	1,717	1,170	547	1,700
Land Mortgaged	53	53	180	820	-	820	900
Potato	69	69	200	157	157	-	1,100
Paddy Husking	86	33	395	34,608	32,940	1,668	14,400
	<u>815</u>	<u>363</u>	<u>245</u>	<u>126,248</u>	<u>108,416</u>	<u>17,832</u>	<u>77,900</u>

Activities	Membership	Participants	Average Duration of Scheme	Income Generated After Payment of Interest and Capital	Income of Participants	Income Retained in Organisation	BRAC Loan
<u>MONOHORDI:</u>							
Small Trading	105	36	365	152,762	151,632	1,130	27,000
Paddy Husking	22	19	385	40,365	39,520	845	6,800
	<u>127</u>	<u>55</u>	<u>375</u>	<u>193,127</u>	<u>191,152</u>	<u>1,975</u>	<u>33,800</u>
<u>CHEOR:</u>							
Potato Cultivation	348	181	135	38,492	32,658	6,766	44,900
Oil Seeds "	58	9	187	3,600	3,600	-	4,800
Small Trading	366	68	442	312,888	304,425	8,679	63,500
Paddy Husking	124	49	456	222,640	215,634	6,976	39,000
Pulse Husking	61	18	377	55,091	52,349	1,419	16,500
	<u>957</u>	<u>325</u>	<u>319</u>	<u>632,711</u>	<u>608,696</u>	<u>23,840</u>	<u>168,700</u>
<u>SHIBPUR:</u>							
Small Trading	533	136	334	198,022	173,710	24,312	96,900
Paddy Cultivation	32	12	140	4,100	3,600	500	500
Irrigation	58	10	431	18,020	17,240	780	900
Rickshaw	139	3	272	5,928	4,512	1,416	5,300
Paddy Husking	198	109	352	115,424	104,606	10,818	38,000
	<u>960</u>	<u>270</u>	<u>305</u>	<u>341,494</u>	<u>303,668</u>	<u>37,826</u>	<u>141,600</u>

42
MORTGAGED LAND

Branches	ACREAGE			MORTGAGED VALUE			Out- standing BRAC Loans	PER ACRE MORTGAGED VALUE			NATURE OF CULTIVATION		
	Members	Non- members	Total	Members	Non- members	Total		Members	Non- members	Average	Collec- tive	Indivi- dual	Total
	owner- ship	owner- ship		owner- ship	ownership			owner- ship	owner- ship				
	In Acre	In Acre	In Acre	In Tk.	In Tk.	In Tk.	In Tk.	In Tk.	In Tk.	In Tk.	In Acre	In Acre	In Acre
Monchordai	39	33	72	493,700	389,000	882,700	489,000	12,700	11,800	12,300	67	5	72
Shibpur	25	21	46	244,800	221,500	466,300	436,700	9,900	11,400	10,650	33	13	46
Gheor	39	21	60	195,600	66,200	261,800	237,600	5,000	3,100	4,300	15	45	60
Narsingdi	1	4	5	15,700	41,000	56,700	51,900	15,700	10,200	11,300	5	-	5
Pabna	-	1	1	-	5,000	5,000	4,800	-	5,000	5,000	1	-	1
Gazaria	10	-	10	128,500	-	128,500	191,600	12,600	-	12,600	10	-	10
Atghoria	15	33	48	51,100	140,600	191,700	150,500	3,300	4,300	4,000	16	32	48
Boraigram	16	6	22	69,200	21,300	90,500	69,800	4,300	3,400	3,900	22	-	22
Fulbaria	4	13	17	27,800	95,400	123,200	101,300	8,400	7,200	7,400	17	-	17
Trishal	-	3	3	-	25,000	25,000	22,600	-	8,300	8,300	3	-	3
Daulatpur	27	-	27	161,200	-	161,200	138,100	5,970	-	5,970	27	-	27
Kotwali	1	-	1	6,200	-	6,200	-	6,200	-	6,200	1	-	1
Chatmohor	3	4	7	8,800	14,900	23,700	-	2,900	3,750	3,400	7	-	7
Goalundo	-	-	-	-	-	-	-	-	-	-	-	-	-
Total:	180	139	319	1,402,600	1,019,900	2,422,500	1,893,900	7,792	7,337	7,594	224	95	319

AGRICULTURE

Branches	Collective Cultivation						Individual Cultivation						TOTAL				
	Paddy	Sugar cane	Banana	Potato	Others	Total	Paddy	Sugar cane	Potato	Others	Total	Paddy	Sugar cane	Banana	Potato	Others	Total
	In Acre	In Acre	In Acre	In Acre	In Acre	In Acre	In Acre	In Acre	In Acre	In Acre	In Acre	In Acre	In Acre	In Acre	In Acre	In Acre	In Acre
Monohordi	32	4	25	-	2	63	32	-	-	-	32	64	4	25	-	2	95
Shibpur	16	2	4	-	-	22	57	3	-	1	61	73	5	4	-	1	83
Gheor	13	-	-	3	8	24	24	-	9	-	33	37	-	-	12	8	57
Narsingdi	6	-	1	-	2	9	7	-	-	-	7	13	-	1	-	2	16
Pabna	1	-	-	-	-	1	23	-	-	-	23	24	-	-	-	-	24
Gazaria	-	-	-	33	20	53	-	-	-	-	-	-	-	-	33	20	53
Atghoria	16	-	-	-	32	48	52	-	-	15	67	68	-	-	-	47	115
Boraigram	7	7	1	-	8	23	28	3	-	11	42	35	10	1	-	19	65
Fulbaria	33	-	-	-	1	34	-	-	-	-	-	33	-	-	-	1	34
Trishal	3	-	-	-	-	3	-	-	-	-	-	3	-	-	-	-	3
Daulatpur	27	-	-	-	-	27	-	-	-	-	-	27	-	-	-	-	27
Kotwali	2	-	-	-	-	2	-	-	-	-	-	2	-	-	-	-	2
Chatmohor	7	-	-	-	-	7	-	-	-	-	-	7	-	-	-	-	7
Goalundo	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Total	163	13	31	36	73	316	223	6	9	27	265	386	19	31	45	100	581

PISCICULTURE

Branches	Fisheries			Acreage			Investment		
	Pond	Ditches	Total	Pond (in acre)	Ditches (in acre)	Total (in acre)	Pond (in taka)	Ditches (in taka)	Total (in taka)
Monohordi	5	141	146	1	3	4	20,200	9,500	29,700
Shibpur	8	83	91	2	2	5	50,000	-	50,000
Gheor	6	-	6	7	-	7	67,900	-	67,900
Marsingdi	2	1	3	1	1	2	2,500	2,800	5,300
Fabna	2	-	2	3	-	3	17,900	-	17,900
Gazaria	2	-	2	1	-	1	7,400	-	7,400
Boraigram	-	-	-	-	-	-	-	-	-
Fulbaria	5	1	6	1	-	1	18,800	-	18,800
Trishal	35	3	38	1	4	15	316,200	2,500	318,700
Daulatpur	-	-	-	-	-	-	-	-	-
Kotwali	2	1	3	1	1	2	4,400	100	4,500
Chatmohor	-	-	-	-	-	-	-	-	-
Goalundo	-	-	-	-	-	-	-	-	-
Total	67	230	297	29	11	40	505,300	14,900	520,200

SMALL TRADING & OTHER INDIVIDUAL ACTIVITIES

Branches	Participants			Taka Investments			Average Investments per Participant		
	Collective	Individual	Total	Collective	Individual	Total	Collective	Individual	Average
Monohordi	-	388	388	-	247,500	247,500	-	638	638
Shibpur	57	506	563	22,100	382,100	404,200	387	755	718
Gheor	79	1,242	1,321	7,000	553,700	560,700	89	446	424
Marsingdi	24	69	93	9,300	93,800	103,100	388	1,359	1,109
Pabna	-	279	279	-	187,800	187,800	-	673	673
Gazaria	276	306	582	74,800	288,900	363,700	271	944	600
atghoria	141	176	317	102,400	242,800	345,200	726	1,380	1,089
Boraigram	288	299	587	70,700	209,400	280,100	245	700	477
Bulbaria	-	-	-	-	-	-	-	-	-
Trishal	-	-	-	-	-	-	-	-	-
Baulatpur	-	21	21	-	13,000	13,000	-	619	619
Gotwali	-	-	-	-	-	-	-	-	-
hatmohor	-	-	-	-	-	-	-	-	-
balundo	-	-	-	-	-	-	-	-	-
Total	865	3,286	4,151	286,300	2,219,000	2,505,300	331	675	604

IRRIGATION ASSETS OWNED BY VILLAGE ORGANISATIONS

Types	Purchased	Hired	Total	Cost of Machine	Average Cost per Unit
Deep Tubewell	6	-	6	318,162	53,027
Shallow Tubewell	37	-	37	864,278	23,359
Low Lift Pump	1	-	1	27,000	27,000
Hand Tubewell	10	-	10	10,000	1,000
Total	54	-	54	1,219,440	22,582

RURAL TRANSPORT AND AGRICULTURAL IMPLEMENTS

Particulars	Collective ownership	Private ownership	Total	Taka Costs			Cost per unit
				Collective ownership	Private ownership	Total	
Rickshaw	75	229	304	256,172	633,483	889,655	2,926
Country Boat	-	21	21	-	40,400	40,400	1,924
Bullock/Buffalo Carts	2	14	16	21,360	100,975	122,335	7,646
Horse Carts	-	3	3	-	14,600	14,600	4,867
Ploughing Sets	5	50	55	20,876	137,400	158,276	2,877
Total:	82	317	399	298,408	926,858	1,225,266	3,071

ANIMAL HUSBANDRY

Animals	Purchased		BRAC LOAN	No. of Animals Vaccinated			Amount Distri- buted to Rearer	Animals Died	% of Mortality
	No.	Value			No.	Value			
Cattle	1,570	1,582,969	1,410,100	1,161	528	598,330	55,385	64	4%
Goat	367	97,575	106,300	-	38	9,088	1,460	9	2%
Poultry	90	1,068	1,000	90	21	357	357	7	8%
Total	2,027	1,681,612	1,517,400	1,251	587	607,775	57,202	80	4%

WEAVING

Branches	Number of Loans									Taka Investment			BRAC Loans	Employment		
	Collective Ownership			Private Ownership			Total			Collective Ownership	Private Ownership	Total		Wea- vers	Oth- ers	To- tal
	Pur- chased	Hired	Total	Pur- chased	Hired	Total	Pur- chased	Hired	Total							
Narsingdi	80	9	97	105	15	120	193	24	217	753,700	207,100	960,800	850,700	218	257	475
Atghoria	-	-	-	11	-	11	11	-	11	-	13,900	13,900	15,900	2	4	6
Total	88	9	97	116	15	131	204	24	228	753,700	221,000	974,700	866,600	220	261	481

PADDY HUSKING

Branches	Member- ship	Participants			Taka Investments			Average Investments Per Participant		
		Dheki	Machine	Total	Dheki	Machine	Total	Dheki	Machine	Total
Monohordi	838	361	-	361	137,300	-	137,300	380	-	380
Shibpur	514	156	112	268	66,600	49,800	116,400	427	445	434
Gheor	1,023	201	98	299	130,700	105,000	235,700	650	1,072	788
Narsingdi	388	41	27	68	39,700	28,200	67,900	970	1,000	1,000
Pabna	1,315	-	493	493	-	383,445	383,445	-	778	778
Gazaria	642	48	-	48	37,700	-	37,700	785	-	785
Atghoria	776	345	-	345	96,800	-	96,800	280	-	280
Boraigram	772	50	89	139	26,800	50,900	77,700	536	559	716
Fulbaria	1,012	-	-	-	-	-	-	-	-	-
Trishal	1,548	657	-	657	428,000	-	428,000	651	-	651
Daulatpur	1,304	402	-	402	169,400	-	169,400	421	-	421
Kotwali	649	-	-	-	-	-	-	-	-	-
Chatmohor	839	-	-	-	-	-	-	-	-	-
Goalundo	560	-	-	-	-	-	-	-	-	-
Total	11,408	2,261	819	3,080	1,133,000	617,345	1,750,345	501	754	568