

REPORT ON
RURAL CREDIT AND TRAINING PROGRAMME (RCTP)

As of June, 1984

Bangladesh Rural Advancement Committee (BRAC)
66, Mohakhali Commercial Area, Dhaka-12
Bangladesh

RURAL CREDIT AND TRAINING PROGRAMME (RCTP) ✓

Statistical Summary

As of June, 1984

AYESHA ABED LIBRARY BRAC 64, Mohakhali C.A, Dacca-12
--

1. Branches	17
2. Village Organisation formed	742
Male	409
Female	333
3. Total households in organised villages	60,154
4. Total target households in organised villages	32,333
5. Target household covered	20,723
6. Total target household as percentage of total households	53.75%
7. Target household covered as percentage of total household	34.45%
8. Target household covered as percentage of total target household	64.09%
9. Target population eligible for membership	67,518
Male	38,682
Female	28,836
10. Membership	38,385
Male	22,764
Female	15,621
11. Percentage of membership over total target population eligible for membership	56.85%
Male	58.85%
Female	54.17%
12. Members eligible for Functional Education (FEC)	29,330
Male	17,625
Female	11,705
13. Members brought under FEC	17,384
Male	10,918
Female	6,466
14. Members completing FEC	6,139
Male	3,786
Female	2,353
15. Percentage brought under FEC	59.30%
Male	62.00%
Female	55.20%
16. Target household children eligible for primary education	27,175
Male	15,500
Female	11,675
17. Target household children enrolled in primary schools	10,347
Male	6,195
Female	4,152

18. Target household children eligible for primary education engaged in work	6,077
Male	3,658
Female	2,419
19. Percentage of target households children enrolled in primary school	38.07%
20. Percentage of target households children engaged in work	22.36%
21. Target population Trained	5,484
Consciousness raising	1,971
Leadership	620
Management	337
P.E.Teachers	1,224
Agriculture	437
Pisciculture	393
Others (including skill training)	494
22. Fund generated by V.O's (Tk.)	36,74,765.87
Male	24,10,661.46
Female	12,64,104.41
23. Total Loans disbursed	3,14,27,580.00
Agriculture	1,14,52,650.00
Fisheries	8,06,040.00
Livestock	36,60,775.00
Rural Industries	35,45,510.00
Rural Transport	17,61,540.00
Small Trading	58,28,685.00
Paddy and pulse husking	38,03,880.00
Lease of market	5,68,500.00
24. Fund generated as percentage of loans disbursed	12.00%

BRANCH INFORMATION

✓

Branches	Opened	Location	Primary crops	Orga- nisa- tions	Mem- ber- ship	Savings (In Tk.)	Loan operations Total (In Tk.)
Monohordi	June, 1979	Hatirdia	Paddy, Banana, Jute, Sugarcane	55	2,363	387,662	6,387,078
Shibpur	June, 1979	Dhanua	Paddy, Banana, Sugarcane, Jackfruit	52	2,746	297,453	4,375,418
Gheor	July, 1979	Gheor	Paddy, Sugarcane, potato	51	2,592	249,789	6,304,513
Norsingdi	Feb., 1980	Nadhabdi	Paddy, Banana, Sugarcane	37	1,307	191,819	3,719,078
Fabna	Apr., 1980	Rananan- dapur	Paddy, Sugarcane,	45	2,534	401,189	2,970,259
Gazaria	Apr., 1980	Bhabar char	Potato, Paddy, Fulso	46	2,055	264,275	3,102,395
Atghoria	July, 1980	Atghoria	Paddy, Sugarcane, Wheat	45	1,749	171,292	3,674,418
Boraigram	Dec., 1980	Bonpara	Paddy, Sugarcane, Wheat, Watermelon	40	2,108	137,500	1,827,722
Fulbaria	Nov., 1981	Fulbaria	Paddy, Jute, Pineapple	38	2,903	139,440	935,120
Boilor	Nov., 1981	Boilor	Paddy, Wheat	51	3,793	170,397	1,669,910
Daulatpur	Nov., 1981	Daulatpur	Paddy, Wheat, Sugarcane	50	2,966	145,451	1,412,015
Kotwali	Feb., 1982	Dapunia	Jute, Paddy	43	2,481	93,542	183,117
Chatmohor	Feb., 1982	Chatmohor Rail Baz- ar	Paddy, Sugarcane	44	2,053	140,940	348,757
Goalundo	May, 1982	Goalundo	Paddy, Wheat, Sugarcane, Ground nut	45	2,000	108,414	348,906
Kachikata	Aug., 1983	Shokher Bazar	Banana, Paddy, Wheat	40	1,907	28,083	-
Amdia	Aug., 1983	Amdia	Paddy, Banana, Jute	28	1,228	41,857	-
Trishal	Aug., 1983	Trishal	Paddy, Wheat	32	1,601	30,014	-

✓

Branch-wise Repayment Rate

As of June, 1984

<u>Branch</u>	<u>Repayment Rate (Principal)</u> <u>(in percentage)</u>
Monchordi	76.40
Shibpur	90.42
Gheor	88.59
Norsingdi	52.29
Fabna	99.80
Gazaria	85.06
Atghoria	75.57
Beraigram	82.36
Daulatpur	86.49
Fulbaria	97.27
Boiler	77.71
Goalundo	100.00
Kotwali	100.00
Chatmohor	100.00
Average on total	81.20%

* Credit operation in Trishal, Amdia and Kachikata has not yet begun.

Introduction and Objectives

Since the beginning of BRAC's activities in 1972 the need for credit for the rural poor as a pre-requisite for development was evident, which resulted to the development of the Rural Credit and Training Programme (RCTP). The objective of RCTP is to develop an efficient mechanism to extend credit to the rural poor, while proving that the landless are secure credit risks and lending to them is profitable for financial institutions. On the basis of this objective RCTP started in 1979.

Methodology

Before initiating credit operations in RCTP's branches, the following steps are undertaken:

1. A baseline survey is conducted by BRAC's Research and Evaluation Division (RED) to analyse the target area.
2. On the basis of RED's survey the branch staff organises the target population into male and female village level organisations (V.O.).
3. A pre-requisite for organizing a V.O. is for the members to undergo BRAC's functional education course (FEC), which is designed to develop the learners' ability to perceive, analyse and take control of their lives.
4. In addition to FEC the members are provided with Human Relation and Occupational Skills development training.
5. Resource generating activities are identified, which are feasible and lead to resource mobilisation.
6. The final stage, before starting credit operations, is to mobilise the V.O's towards self-fund generation activities, thereby reducing their dependency on external resources.
7. Upon satisfactory completion of the above stages RCTP extends credit to the target people. In this regard credit is given in

the following manner:

- A. Short-term - repayable within 12 months.
- B. Medium-term - repayable within 3 years.
- C. Long-term - repayable over three years.

The terms and conditions of the loan (Refer to Appendix XII) depend on the type of project and other basic conditions set forward by RCTP such as, at least 40% of the target people in a village have completed FEC, and all the people applying for the loan are group members. The activities are selected entirely on the basis of its socio-economic viability.

8. The activities are supervised by RCTP management for a continuous feed-back and programme development.

January - June, 1984

The statistical summary at the beginning of this report presents the overall improvement of RCTP compared to the previous six months (see Appendix XIII) activities. Further analysis (based on cumulative figures) of RCTP activities during the period January - June 1984 is discussed below :

1. **Village Organisation:** Villages are the nucleus of Bangladesh's social infrastructure and the focus of BRAC's development programmes. In doing so, Village Organisations (V.O.) are formed (both Male and Female) to facilitate economic growth. Appendix I depicts the present V.O. status within RCTP. Though an overall increase in coverage is apparent, the percentage of target households covered over total target households has remained almost constant. In addition the percentage of membership over target population eligible for membership has decreased from 59% to 56.85%. The decline in membership is primarily due to administrative problems such as 1) the resignation of experienced BRAC personnel and the recruitment of new inexperienced Programme Organizers (P.O.), 2) several groups members failed to repay loans, and left the membership of the group, and 3)

concentrating on improving existing V.O.s rather than developing new V.O.s. Fig. 1 shows the trend of V.O.s and their membership.

2. Functional Education: BRAC's Functional Education Course (FEC) based on active learner classroom participation and dialogue, has proven to be an excellent tool for conscientization. Literate V.O. members are selected to undergo FEC teachers' training at BRAC's Training and Resource Centre (TARC). Appendix II shows that members brought under FEC has increased over the years to 1,7384 as of June, 1984. The total coverage of the target population between Jan. - June, 1984 was 59.30%. Fig. 2 shows a downward trend in FEC which has been caused by: once the learners have formed a group and have received loans, the remaining group members who have not completed FEC loose interest in FEC, as they focus their attention on the economic activities. Also the RCTP P.O.'s do not have the time to pursue new FEC classes, as their time is occupied with the credit operations.

3. Group Members Training: The basic commitment of BRAC is to provide the landless with the means to achieve self-sufficiency. To meet this objective BRAC provides training to the members of the target population. Training is classified under 7 headings - consciousness Raising, Leadership, Management, F.E. Teachers, Agriculture, Pisciculture and Skills Training. It is observed that the number of persons trained has increased steadily since January, 1982. Appendix III shows a total of 5,484 members trained: 1,971 in Consciousness Raising, 620 Leadership, 337 Management, 1224 F.E. Teachers, 437 Agriculture, 393 Pisciculture and 494 in Skills Training.

4. Primary Education: For development to succeed the essentiality of primary education cannot be ignored. BRAC, therefore, provides primary education to children, who are the backbone of the nation. Appendix IV illustrates the status of primary education in

RCTP. It shows that the percentage of children of target households enrolled in government primary schools has decreased from 39% to 38.07%, while the percentage of target household children engaged in work has increased from 20% to 22.36%. The percentage of school going children over eligible children has remained almost constant. This is due to government's primary education programme started in 1972 for which the number of students increased, later however, the government failed to fulfill the requirements (books, notebooks etc.) resulting in the present decline.

5. Fund Generation: Cash is always a problem for the landless poor. To solve this problem BRAC introduced the fund generation activities with the V.O. members. The members make weekly bank deposits of part of their income to create and maintain a Reserve and Emergency Fund. Appendix V shows a total of Tk.3,674,766 fund generated by the V.Os. During this period they accumulated Tk.679,688, which is Tk.133,000 less than the Tk.792,873 accumulated in the previous six months. This drop is due to spring drought and floods, which eliminated employment opportunities due to the destruction of the crops.

6. Branch-wise Credit Operations: Credit operations in a branch is initiated after the loan criterion have been met. Appendix VI illustrates the branch-wise credit operations. The table shows that credit operations in Trishal, Amdia and Kachikata Branches have not yet begun and the foundation carried out by Outreach is being developed. Secondly, repayment rate in Goalando, Kotwali and Chatmohar Branches shows 100%. This is due to that credit operations in these Branches have recently started. Thirdly, Narsingdi Branch has the lowest repayment rate of 52.29%. This has happened because of the large amount of loans the government has made in the weaving sector, where they have provided individual loans to the weavers. As such, the group members are inclined to take the government individual

loans, rather than RCTP's collective loans. Other Branches with a repayment rate below 80% but above 70% are Monohordi, Atghoria and Boilor. Analysis of average branch wise repayment rate shows a declining trend -

January - June 1983	=	90.59%
July - Dec. 1983	=	88.07%
January - June 1984	=	81.20%

This trend clearly implies that administrative problems which confronted RCTP in the last six months have severely affected the programme's operations. The problems were - the resignation of the Managers/P.O.'s-in-charge, P.O.s and subsequent transfers of personnel within the programme; the lack of sufficient trained P.Os. to supervise the operations; the anticipated outputs of the economic activities were judged higher than they proved to be; and the floods adversely affected many of the agriculture schemes as well as disrupting and starting a recession in the economy.

7. Observation of some Schemes: BRAC's ultimate objective is to make the landless self-reliant farmers. As such, BRAC motivates the V.O. members to undertake economic schemes with their own funds and at a latter stage if required BRAC injects credit into their schemes. The current schemes undertaken by the V.Os are:

- A. Agriculture: Mortgaged Land, Cultivation (all types), Irrigation, Agricultural Implements, and Nursery.
- B. Fisheries
- C. Livestock: Cow rearing, Goat rearing, and Duck rearing.
- D. Rural Industries: Weaving, Pottery, Carpentry, Cottage Industries, Net Making, Block Printing, Tailoring, Food processing, Marketing, and Twisting.
- E. Rural Transport: Rickshaw, Country Boat, Bullock cart, and Horse Cart.

F. Husking: Paddy Husking and Pulse Husking.

G. Small Trading

H. Lease of Market

We shall discuss in this report only the major economic schemes and analyse its present status. Refer to Appendix VIII for a complete picture of the economic schemes.

A. Agriculture

Bangladesh is an agrarian nation and 80% of the population reside in villages and are almost totally dependent on agriculture for their livelihood. Appendix VII shows that, 36.44% of the total loan disbursed by RCTP has been for agricultural schemes amounting to Tk.11,452,650, with a total realisation of 84.58%.

1. Mortgaged land: Of the total sum allotted for agriculture, mortgaged land amounted to Tk.353,440 with realisation of 80.71%. Appendix VIII shows that out of 38.7275 acres 238.185 acres were allotted to members, and 145.5425 acres to non-members. Of this 367.72 acres were cultivated, 268.65 collectively and 99.07 individually.

2. Cultivation : Cultivation is the largest disbursement activity under Agriculture, Tk.5,129,230 (44.79%) was disbursed. The realisation rate is 85.39%.

3. Irrigation: The total sum disbursed in this area amounted to Tk.2,590,270, 22.62% of the total spent under agriculture. Loan realisation stands at 85.25%.

B. Fisheries:

The fisheries sector had a serious set-back this year due to the floods (the floods eroded and over-flooded the banks). The amount disbursed in this sector amounted to 2.56% of the total i.e. Tk.806,040. At the same time realisation of fund in this sector has also been extremely poor - 63.98%. Refer to Appendix IX.

C. Livestock

Three activities have been undertaken in this sector - Cow, goat

and duck rearing. There is a strong preference to rear cows, as they provide 1) milk, and 2) draught power. The percentage distribution of credit in these three areas was 95.61%, 4.34% and 0.05% respectively. The total disbursed in this sector was Tk.3,660,775, 11.65% of the total. The rate of return was 84.75%. Appendix X illustrates that 2,359 livestock were purchased of which 1,021 (43.28%) were sold, and 8.8% had died.

D. Rural Industries

This sector has been given importance, since it provides employment for a large majority of female group members and is a source of income during non-agricultural season. As of June, 1984, Tk.3,545,510, 11.28% of the total was disbursed to 10 different classifications of schemes with a rate of return of 66.19%. The main reason behind poor realisation rate is the poor skill level of the artisans, lack of manpower, and distribution due to bad communications etc.

E. Rural Transport

Transportation is a critical problem in rural Bangladesh, and is another sector activity undertaken by the groups. As of June, 1984 Tk.1,761,540, 5.61% of the total was disbursed for rural transportation with a realisation rate of 88.72%. Appendix XI shows that 338 vehicles were purchased, 154 were for collective schemes and 184 for individual schemes.

F. Husking

Husking basically involves Paddy and Pulse husking. Tk.3,803,880, 12.10% of the total, was disbursed for husking, of which 97.04% was used for paddy and the remainder for pulses. Paddy husking is given importance because of the supply and demand pattern. The realisation of loan from this scheme stood at 84.22% as of June, 1984.

G. Small Trading

Small trading is the second largest sector in terms of monetary involvement. The total amount disbursed stands at Tk.5,828,685, 18.55% of the total. The realisation rate was 80.17%.

H. Lease of Market

This is the smallest sector in terms of the total cash disbursement with only Tk.586,500 disbursed, 1.81% of the total. The realisation rate was 100%, which is basically due to the small amount of loan disbursed. Fig. 3 depicts the percentage distribution of disbursed amount of loan under each type of scheme.

8. Conclusion

From the inception of RCTP, it has been an independent BRAC project, and presently has 17 branches in 14 Upazilas.

This report indicates that during the past few years, RCTP has substantially improved the overall socio-economic condition of the areas it operates in by providing resources ranging from education and training to credit. At the same time, RCTP's coverage has expanded at a satisfactory pace.

However, there is no doubt that though RCTP has improved considerably in some areas such as FEC, training etc., in others such as the realisation of loan performance needs to be improved. Fig. 4 shows the declining pattern of loan realisation between January 1982 to June 1984.

To improve the present situation, BRAC has decided to undertake a more practical approach in RCTP Phase II. In the new approach Outreach will establish the foundation for RCTP in new upazilas organizing and mobilizing the landless, providing extensive training, education etc. Outreach will be followed by RCTP which will provide the target population with credit facilities for socio-economic development, and at the same time continuing the basic education and

training programmes. This will be later followed by integrated development programme. This approach under Phase II will not only help in increasing the efficiency of RCTP, but will also minimise expenses incurred due to initial developmental programme.

The BRAC model under phase II will look like:

OURTEACH 2 YEARS	R C T P	INTEGRATED PROGRAMME
Building human and organizational foundation of target groups.	Income, Employment generation and skill development. generation and	Integrated Programme with Credit and training, i.e. Credit and Training comprehensive development.

VILLAGE ORGANISATION

APPENDIX-I

As of June, 1984

Branches	Unions	Villages	Village Organisation			Total household in organised villages	Target household in organised villages	Target household covered	Target population eligible for membership			Membership			% of target household over total household	% of target household covered over total target household	% of membership over target population eligible for membership		
			M	F	T				M	F	T	M	F	T			M	F	
Benchori	4	26	30	25	55	3916	1873	1394	2283	1819	4102	1460	902	2362	47.83	74.43	63.95	49.59	57
Bibpur	6	30	34	18	52	5044	2454	1640	3175	1682	4857	2056	690	2746	43.65	66.83	64.76	41.02	56
Bor	3	27	26	25	51	2787	1792	1200	2156	1803	3959	1482	1110	2592	64.30	66.96	68.74	61.56	65
Borsingdi	3	25	25	12	37	3695	2010	1346	2817	727	3544	925	382	1307	54.40	66.97	32.84	52.54	36
Barna	3	20	25	20	45	1846	1496	1189	1936	1673	3609	1255	1279	2534	81.00	79.48	64.82	76.45	70
Bazaria	6	28	27	19	46	5125	2731	1613	2653	1947	4600	1362	693	2055	53.28	59.06	51.34	35.59	44
Bhaghoria	4	23	23	22	45	1942	1221	881	1333	1022	2355	993	756	1749	62.87	72.15	74.49	73.97	74
Braigram	2	18	20	20	40	2783	1505	1077	2066	1851	3917	1146	962	2108	54.07	71.56	55.47	51.97	53
Bulatpur	4	19	25	25	50	2923	1694	1229	2053	1930	3938	1574	1392	2966	57.95	72.55	76.67	72.12	74
Bulbaria	3	10	20	18	38	3937	2085	1649	2568	1791	4359	1801	1102	2903	52.95	79.09	70.13	61.53	66
Bulor	3	21	25	26	51	5140	3084	1702	4302	3831	8133	1991	1802	3793	60.00	55.19	46.28	47.03	48
Bulundo	2	25	23	22	45	2405	1549	937	1788	1525	3313	1070	930	2000	64.40	60.49	59.84	60.99	60
Btuali	4	14	24	19	43	5044	2589	1277	2427	2091	4581	1541	940	2481	51.33	49.32	63.49	44.95	54
Batnchor	3	24	24	20	44	2452	1577	1009	1761	1535	3296	1084	969	2053	64.31	63.98	61.55	63.13	62
Bichal	4	17	20	12	32	5801	2031	972	2007	887	2394	1106	495	1601	35.01	47.86	55.11	55.81	55
Bedia	1	17	18	10	28	2091	1123	693	1338	1075	2413	837	391	1228	53.70	61.70	62.56	36.37	50
Bachikata	2	15	20	20	40	3223	1519	915	1956	1647	3603	1081	826	1907	47.13	60.24	55.26	50.15	53
Total:	57	359	409	333	742	60154	32333	20723	38682	28836	67518	22764	15621	33385	53.75	64.09	58.85	54.17	56

FUNCTIONAL EDUCATION (F.E.) ✓

APPENDIX-II

As of June, 1984

Branches	Members eligible for F.E.			Members brought under F.E.			Members completing F.E.			Percentage of members brought under F.E. Course over eligible member		
	M	F	T	M	F	T	M	F	T	M	F	T
Noncherdi	1,127	812	1,939	750	427	1,177	206	59	265	66.5	52.6	60.7
Shibpur	1,421	491	1,912	877	305	1,182	517	179	696	61.7	62.1	61.8
Gheor	1,035	817	1,852	677	329	1,006	380	45	425	65.4	40.3	54.3
Harsingdi	869	353	1,222	521	131	652	103	-	143	60.0	37.1	53.4
Fabna	869	472	1,341	485	296	781	139	46	185	55.8	62.7	58.2
Gazaria	1,077	516	1,593	792	367	1,159	103	34	187	73.5	71.1	72.6
Atghoria	492	368	860	470	365	835	81	60	141	95.5	99.2	97.1
Boraigram	1,000	750	1,750	824	450	1,274	218	36	254	82.4	60.0	72.8
Daulatpur	1,136	978	2,114	380	505	885	278	398	676	33.5	51.6	41.9
Fulbaria	1,639	992	2,631	896	434	1,330	320	174	494	54.7	43.8	50.6
Boilor	1,343	1,603	3,446	880	711	1,591	442	401	843	47.7	44.4	46.2
Goalundo	787	725	1,512	598	547	1,145	339	313	652	76.0	75.4	73.7
Kotwali	1,156	627	1,783	838	346	1,234	213	188	401	76.8	55.9	69.2
Chatmohor	999	900	1,899	672	541	1,213	275	238	513	67.3	60.1	64.0
Trishal	629	302	931	548	270	818	15	35	50	87.1	39.4	37.9
Amdia	837	391	1,228	227	30	257	14	-	14	27.1	7.8	20.9
Kachikata	709	608	1,317	433	412	845	103	97	200	61.1	67.8	49.0
Total:	17,625	11,705	29,330	10,918	6,466	17,384	3,786	2,353	6,139	62.0	55.2	59.3

GROUP MEMBERS TRAINING

APPENDIX-III

As of June, 1984

Branches	Consciousness raising			Leadership			Management			P.E. Teachers training			Agricultural			Piscicultural			Others (including skill training)			Total		
	M	F	T	M	F	T	M	F	T	M	F	T	M	F	T	M	F	T	M	F	T	M	F	
Monohordi	148	59	207	60	12	72	151	4	155	66	22	88	83	90	173	46	1	47	40	44	84	594	232	8
Shibpur	125	45	170	112	25	137	58	-	58	70	29	99	42	23	65	87	-	87	3	18	21	497	140	6
Gheor	130	97	227	52	32	84	17	3	20	41	28	59	87	18	105	23	2	25	23	82	105	373	262	6
Norsingdi	72	13	85	36	-	36	6	-	6	52	15	67	-	-	-	-	-	-	7	20	27	173	48	2
Pabna	106	38	144	19	2	21	6	13	19	61	35	96	4	-	4	14	-	14	22	2	24	230	90	3
Gazaria	63	57	120	21	13	34	23	10	33	37	32	69	17	-	17	19	-	19	14	50	64	194	162	3
Atghoria	-	-	-	25	-	25	20	-	20	30	15	45	25	-	25	25	-	25	-	10	10	125	25	1
Boraigram	106	51	157	39	22	61	9	-	9	51	35	86	21	-	21	8	-	8	16	39	55	250	147	3
Daulatpur	65	50	115	29	30	59	-	-	-	49	34	83	-	-	-	-	-	-	20	26	46	163	140	3
Fulbaria	45	38	83	10	-	10	-	-	-	53	16	69	-	-	-	16	6	22	-	28	28	124	88	2
Boiler	68	57	125	6	6	12	-	-	-	57	38	95	22	-	22	89	2	91	-	-	-	242	103	3
Goalundo	69	41	110	16	14	30	-	-	-	44	32	76	-	-	-	42	5	47	1	8	9	172	100	2
Kotwali	50	45	95	17	4	21	17	-	17	34	14	48	-	-	-	-	-	-	-	-	-	118	63	1
Chatmohor	66	56	122	18	-	18	-	-	-	39	39	78	5	-	5	8	-	8	-	21	21	136	116	1
Trishal	77	-	77	-	-	-	-	-	-	41	28	69	-	-	-	-	-	-	-	-	-	118	28	1
Amdia	68	-	68	-	-	-	-	-	-	24	20	44	-	-	-	-	-	-	-	-	-	92	20	1
Kachikata	66	-	66	-	-	-	-	-	-	34	19	53	-	-	-	-	-	-	-	-	-	100	19	1
Total:	1324	647	1971	460	160	620	307	30	337	783	451	1224	306	131	437	377	16	393	146	348	494	3701	1783	5

PRIMARY EDUCATION

APPENDIX-IV

As of June, 1984

Branches	Target household children eligible for primary education			Target household school going children			Target household children employed full or part time			Percentage of school going children over eligible children		
	M	F	T	M	F	T	M	F	T	M	F	T
Monchordi	1043	842	1885	525	385	910	128	69	197	12.27	08.19	10.45
Shibpur*	-	-	-	-	-	-	-	-	-	-	-	-
Ghcor	780	600	1380	353	245	598	300	213	513	38.46	35.50	37.17
Norsingdi	1224	928	2152	591	441	1032	409	373	782	33.42	40.19	36.29
Fabna	627	372	999	127	114	241	153	47	200	24.40	12.63	20.02
Gazaria	1673	1085	2758	888	565	1453	451	304	755	26.96	28.02	27.37
Atgheria	847	568	1415	195	79	274	96	36	132	11.33	06.34	09.33
Boraigram	1292	1232	2524	498	415	913	106	209	315	08.20	16.96	12.48
Daulatpur	1047	807	1854	404	247	651	304	302	606	29.04	37.42	32.69
Fulbaria	446	284	730	128	67	195	132	22	154	29.60	07.75	21.10
Boilor	554	365	919	322	216	538	175	123	298	31.59	33.70	32.43
Goalundo	976	696	1672	261	130	391	188	78	266	19.26	11.21	15.91
Kotwali	1757	1245	3002	841	550	1391	478	341	819	27.21	27.40	27.28
Chatmohor	964	797	1761	437	305	742	244	123	367	25.31	15.43	20.84
Trishal	496	360	856	130	67	197	111	23	134	22.38	06.39	15.65
India	756	675	1431	178	107	285	189*	80	269	25.00	11.85	18.80
Kachikata	1018	819	1837	317	219	536	194	76	270	19.06	09.28	14.70
Total:	15500	11675	27175	6195	4152	10347	3658	2419	6077	39.97	35.56	38.07

* Data is not available.

FUND GENERATED BY VILLAGE ORGANISATIONS
(In Taka)

APPENDIX-V

As of June, 1984

Branches	Saving fund			Other funds generated from economic activities			Total fund generated from savings and other economic activities		
	Male	Female	Total	Male	Female	Total	Male	Female	Total
Monohordi	318568.00	69094.00	387662.00	60702.00	12790.00	73492.00	379270.00	81884.00	461154.00
Shibpur	247238.00	50215.00	297453.00	56593.00	6993.00	63586.00	303831.00	57208.00	361039.00
Gheor	161078.00	88711.00	249789.00	68878.00	25404.00	94282.00	229956.00	114115.00	344071.00
Norsingdi	151195.00	40624.00	191819.00	22619.00	6871.00	29490.00	173814.00	47495.00	221309.00
Fabna	221517.00	179672.00	401189.00	43594.00	8153.00	51747.00	265111.00	187825.00	452936.00
Gazaria	113019.00	151256.00	264275.00	43504.00	48446.00	91950.00	156523.00	199702.00	356225.00
atghoria	120325.18	50966.75	171291.93	69670.61	16709.00	86379.61	189995.79	67675.75	257671.54
Boraigram	81731.55	55768.70	137500.25	92000.60	41305.26	133305.86	173732.15	97073.96	270806.11
Daulatpur	67749.55	77701.80	145451.35	12224.25	4308.70	16532.95	79973.80	82010.50	161984.30
Fulbaria	93262.40	46177.10	139439.50	6790.57	1405.10	8195.67	100052.97	47582.20	147634.17
Boiler	74747.00	95650.00	170397.00	889.00	4451.00	5340.00	75636.00	100101.00	175737.00
Goalundo	61972.90	46441.10	108414.00	6595.10	132.90	6728.00	68568.00	46574.00	115142.00
Kotwali	48907.00	44635.20	93542.20	3856.25	-	3856.25	52763.25	44635.20	97398.45
Chatmohor	83959.30	56980.50	140939.80	7939.70	2040.80	9980.50	91899.00	59021.30	150920.30
Trishal	20563.00	9451.00	30014.00	-	-	-	20563.00	9451.00	30014.00
Amdia	33025.00	8832.00	41857.00	493.00	290.00	783.00	33518.00	9122.00	42640.00
Kachikata	15454.50	12628.50	28083.00	-	-	-	15454.50	12628.50	28083.00
Total:	1914312.38	1084804.65	2999117.03	496349.08	179299.76	675648.84	2410661.46	1264104.41	3674765.87

CREDIT OPERATION - BRANCH WISE
(In Taka)

APPENDIX-VI ✓

As of June, 1984

Branches	Loan Amount			Loan Realised			Loan Outstanding			Loan Overdue		
	Disbur- sed	Inter- est	Total	Princi- pal	Inter- est	Total	Princi- pal	Inter- est	Total	Princi- pal	Inter- est	Total
Monohordi	5271900	1115178	6387078	2330571	592046	2922617	2941329	523132	3464461	719774	298801	10185
Shibpur	3684540	690878	4375418	1659566	439293	2098859	2024974	251585	2276559	175893	66585	2424
Gheor	5280120	1024393	6304513	2640412	551605	3192017	2639708	472788	3112496	339985	166648	5066
Narsingdi	3027900	691178	3719078	1055208	260193	1315401	1972692	430985	2403677	962848	361660	13245
Fabna	2636580	333679	2970259	1741680	273997	2015677	894900	59682	954582	33811	7197	410
Gazaria	2659600	442795	3102395	1429589	301342	1730931	1230011	141453	1371464	251179	82282	3334
Atghoria	2935065	739353	3674418	1363630	465272	1828902	1571435	274081	1845516	440946	186734	6276
Beraigram	1549950	277772	1827722	833146	178688	1011834	716804	99084	815888	178419	60678	2390
Daulatpur	1267730	144285	1412015	393082	76380	469462	874648	67905	942553	61410	20468	818
Fulbaria	834400	100720	935120	201500	46224	247724	632900	54496	687396	5650	408	60
Boiler	1450900	219010	1669910	508371	113432	621803	942529	105578	1048107	145811	19790	1656
Goalundo	329415	19491	348906	26700	4423	31123	302715	15068	317783	-	-	-
Kotwali	175200	7917	183117	48039	5273	53312	127161	2644	129805	-	-	-
Chatmohor	324280	24477	348757	88426	15147	103573	235854	9330	245184	-	-	-
Trishal	-	-	-	-	-	-	-	-	-	-	-	-
Amdia	-	-	-	-	-	-	-	-	-	-	-	-
Kachikata	-	-	-	-	-	-	-	-	-	-	-	-
Total	31427580	5831126	37258706	14319920	3323315	17643235	17107660	2507811	19615471	3315726	1271251	45869

B R A C ✓
R. C. T. P.

Statement of Income & Expenditure
 For the period from 1st January,
1983 to 30th June 1984.

Particulars	TK.	TK.	TK.
<u>I N C O M E :-</u>			
Balance of Fund(Phase 1)			2,18,545
Donation NOVIB			1,85,54,331
" E.Z.E.			37,68,156
Interest & Service charge		42,36,127	
Less provision for bad & doubtful debts.		<u>11,65,932</u>	
	Tk.	Total :	<u>30,70,195</u>
			<u>2,56,11,227</u>
<u>EXPENDITURE :-</u>			
<u>A. LOANS & ADVANCES</u>			
		2,09,56,707	
Less Repayment principal	94,61,972		
" " provision	<u>22,03,082</u>	<u>1,16,65,054</u>	92,91,653
<u>B. PROJECT DEV. COST:</u>			
i) <u>Head office</u>			
Building	-		
Furniture & Fixture	24,937		
Office equipment	875		
Vehicles	<u>7,500</u>	33,312	
ii) <u>Branch</u>			
Land & Land, Dev.	2,93,481		
Building(including W.I.P.)	14,85,105		
Furniture & Fixture	74,552		
Office equipment	11,871		
Vehicles	<u>23,530</u>	<u>18,88,539</u>	19,21,851
<u>C. RECURRING COST</u>			
i) <u>Head office</u>			
		22,92,852	
ii) <u>Branch</u>			
		39,51,768	
iii) <u>Depreciation(T.S.warehouse)</u>			
		<u>31,250</u>	<u>62,75,870</u>
TOTAL of (A+B+C)	-	Tk.	1,74,89,374
Balance of Fund (Favourable)	-	Tk.	81,21,853
		Total Taka :	<u>2,56,11,227</u>

(in Taka)

As of June, 1984

Scheme	Loan Amount			Loan Realised		
	Disbursed	Int.	Total	Principal	Int.	Total
A. AGRICULTURE						
I. Mortgaged land	353,440	822,064	4,356,464	836,332	447,893	1,282,225
II. Cultivation						
1. Paddy culti.	2,700,370	348,593	3,048,963	1,236,118	175,983	1,412,101
2. Banana "	640,200	153,186	793,386	198,796	63,537	26,233
3. Sugarcane "	201,900	61,222	263,122	92,846	39,399	132,245
4. Potato "	1,219,550	205,448	1,424,998	631,958	142,064	774,022
5. Wheat "	142,450	15,216	157,666	82,103	12,399	94,502
6. Pine-apple "	107,700	11,761	119,461	-	-	-
7. Onion "	4,900	338	5,238	4,900	338	5,238
8. Jute "	1,680	83	1,763	680	67	747
9. Turmeric "	2,200	57	2,257	-	-	-
10. Watermelon "	71,700	10,061	81,761	62,800	7,355	70,155
11. Oil seed "	21,640	2,985	24,625	15,108	2,023	17,131
12. Vegetable "	14,940	3,830	18,770	7,340	2,340	9,528
All cultivation	5,129,230	812,780	5,942,010	2,247,401	44,535	2,291,936
III. Irrigation	2,590,270	593,186	3,183,456	483,375	232,761	716,136
IV. Agricultural Implements	185,050	56,508	241,558	67,124	35,834	102,958
V. Nursery	13,700	4,088	17,788	13,700	4,088	17,788
Total Agriculture	11,452,650	2,289,626	13,741,276	3,733,180	1,165,929	4,899,109
B. FISHERIES						
	806,040	116,180	922,220	96,909	56,934	153,843
C. LIVE-STOCK						
I. Cow-rearing	3,500,075	653,846	4,153,921	1,727,655	399,446	2,127,101
II. Goat "	158,800	28,868	187,668	80,390	18,941	99,331
III. Duck "	1,900	154	2,054	-	-	-
Total Livestock	3,660,775	682,868	4,343,643	1,808,045	418,387	2,226,432
D. RURAL IND.						
I. Weaving	1,993,050	466,568	2,459,618	749,409	178,446	927,855
II. Pottery	19,800	2,561	22,361	12,600	1,882	14,482
III. Carpentry	21,250	2,561	23,811	14,950	1,806	16,756
IV. Cottage Ind.	107,190	20,581	127,771	46,236	10,572	56,808
V. Net making	41,050	6,754	47,804	38,050	6,262	44,312
VI. Block Print.	42,800	10,598	53,398	9,800	2,152	11,952
VII. Tailoring	29,250	5,827	35,077	14,925	4,810	19,735
VIII. Food Process.	592,800	82,565	675,365	486,551	68,914	555,465
IX. Marketing	663,320	59,557	722,877	229,640	23,393	253,033
X. Twisting	35,000	5,247	40,247	-	2,106	2,106
Total Rural Ind.	3,545,510	662,819	4,208,329	1,602,161	300,343	1,902,504
E. RURAL TRANSPORT.						
I. Rickshaw	1,519,630	284,864	1,804,494	803,287	217,309	1,020,596
II. Country Boat	101,570	20,794	122,364	58,600	14,518	73,118
III. Bullock cart	113,800	37,109	150,909	61,319	28,732	90,051
IV. Horse cart	26,540	3,626	30,166	16,876	2,936	19,812
Total Rural Trans.	1,761,540	346,393	2,107,933	940,082	263,495	1,203,577
F. HUSKING						
I. Paddy Husking	3,691,400	482,177	4,173,577	2,168,716	356,043	2,524,759
II. Pulse "	112,480	17,500	129,980	74,090	11,904	85,994
Total Husking	3,828,685	499,677	4,303,557	2,242,806	367,947	2,610,753
G. SMALL TRADING	5,828,685	1,197,871	7,026,551	3,628,387	717,912	4,346,299
H. LEASE OF MARKET	568,500	36,692	605,192	268,350	32,368	300,718

Loan Outstanding			Overdue		
Principal	Interest	Total	Principal	Interest	Total
2,698,068	274,175	2,972,243	199,893	142,534	342,427
1,064,252	95,510	1,159,762	142,699	39,516	182,215
441,404	89,649	531,053	119,297	65,346	184,643
109,052	21,523	130,875	46,180	17,130	63,310
768,804	31,351	800,155	48,540	10,708	59,248
60,347	2,817	63,164	18,821	1,335	20,156
107,700	1,761	109,461	-	-	-
-	-	-	-	-	-
1,000	16	1,016	-	-	-
2,000	57	2,257	-	-	-
8,900	2,706	11,606	4,000	2,634	6,634
6,532	962	7,494	1,000	280	1,280
7,600	1,242	9,242	3,800	1,446	5,246
2,577,791	248,294	2,826,085	384,337	138,395	522,732
2,325,595	258,425	2,584,020	83,607	82,715	166,322
117,926	20,674	138,600	12,600	12,520	25,120
-	-	-	-	-	-
7,719,380	801,568	8,520,948	680,437	376,164	1,056,601
709,131	495,173	1,204,304	54,550	26,769	81,319
1,772,420	252,400	2,024,820	311,347	99,808	411,155
78,410	9,927	88,337	14,056	2,589	16,645
1,900	154	2,054	-	-	-
1,852,730	262,481	2,115,211	325,403	102,397	427,800
1,243,641	288,122	1,531,763	651,174	250,639	901,813
7,200	679	7,879	800	74	874
6,300	755	7,055	-	-	-
60,954	10,009	70,963	13,800	7,039	20,839
3,000	492	3,492	3,204	288	3,492
33,000	8,446	41,446	33,000	8,446	41,446
14,325	1,017	15,342	2,950	660	3,610
106,249	15,661	121,910	44,943	8,059	53,002
433,680	36,164	469,844	65,388	16,125	81,513
35,000	3,141	38,141	3,000	3,141	6,141
1,943,349	364,486	2,307,835	818,259	294,471	1,112,730
716,343	67,553	783,896	97,651	37,043	134,694
42,970	6,276	49,246	11,400	4,101	15,501
52,481	8,377	60,858	10,518	6,913	17,431
9,664	690	10,354	-	-	-
821,458	82,896	904,354	119,569	48,057	167,626
1,522,774	111,328	1,634,102	414,867	76,723	491,590
38,390	5,596	43,986	5,210	991	6,201
1,561,164	116,924	1,678,088	420,077	77,714	497,791
2,200,298	379,959	2,580,257	897,431	345,679	1,243,110
300,150	4,324	304,474	-	-	-
17,107,660	2,507,811	19,615,471	3,315,726	1,271,251	4,586,977

MORTGAGED LAND
As of June, 1984

Branches	Acre			Mortgaged value			Per acre mortgaged value (In Taka)			Nature of cultivation (in acre)		
	Members	Non	Total	Members	Non mem-	Total	Members	Non mem-	Average	Collec-	Indivi-	Total
	owner- ship	mem- bers own- er- ship		owner- ship (in Tk.)	bers ow- nership (in Tk.)		ownership	bers ow- nership	()*	tive	dual	
Monohordi	52.63	20.61	73.24	701460	253630	955090	34034.93	12306.16	23170.55	66.89	6.35	73.24
Shibpur	49.39	25.26	75.15	581470	253530	840000	11893.43	10234.76	11064.81	28.57	46.57	75.14
Gheer	6.27	1.72	7.99	38550	12504	51054	6148.33	7269.77	6709.05	-	7.99	7.99
Nersinadi	1.27	1.60	2.87	15000	20000	35000	11811.02	12500.00	12155.10	0.82	2.05	2.87
Fabna	0.40	1.32	1.72	2600	13000	15600	6500.00	9848.48	3174.24	1.32	0.40	1.72
Gazaria	33.10	-	33.10	131509	-	131509	5483.66	-	5483.66	33.10	-	33.10
Atghoria	18.31	30.88	49.39	55000	97372	152372	2971.37	3153.24	3062.31	49.39	-	49.39
Berailram	10.30	8.38	18.68	50176	31505	81681	4371.46	3750.55	4315.51	12.77	5.87	18.64
Daulatpur	49.73	3.63	53.41	345567	13700	359267	6941.88	3774.10	5357.99	23.57	29.34	53.41
Fulbaria	5.67	24.27	29.94	48106	174550	222656	8434.30	7192.01	7838.16	29.94	-	29.94
Boiler	0.76	8.79	9.55	5600	75000	80600	7368.42	8532.42	7950.42	8.79	-	8.79
Gcalundo	7.19	8.01	15.20	58300	58400	115700	8108.48	7290.39	7699.68	-	-	-
Kotwali	0.195	1.6425	1.837	1200	22700	23900	6153.85	13820.39	9987.12	1.837	-	1.83
Chatmohor	2.22	9.43	11.65	9600	41000	50600	4324.32	4347.83	4336.07	11.65	-	11.65
Trishal	-	-	-	-	-	-	-	-	-	-	-	-
Amia	-	-	-	-	-	-	-	-	-	-	-	-
Kachikata	-	-	-	-	-	-	-	-	-	-	-	-
Total	238.18	145.54	383.72	2094138	1071891	3166029	125095.45	104029.60	8378.90	268.65	99.07	367.72
									(4819.98)			

* Standard deviation in bracket.

FISICULTURE
As of June, 1984

APPENDIX-IX

Branches	Fisheries			Acreage			Investment (in Taka)		
	Pond	Ditches	Total	Pond	Ditches	Total	Pond	Ditches	Total
Monohorai	6	1	7	1.19	2.00	3.19	26,300.00	9,900.00	36,200.00
Shibpur	7	1	8	2.75	0.03	2.78	47,626.00	505.00	48,131.00
Gheer	9	-	9	10.02	-	10.02	71,539.00	-	71,539.00
Norsingai	-	-	-	-	-	-	-	-	-
Febna	5	3	8	3.0	0.26	3.26	16,921.00	2,258.00	19,179.00
Gararia	137	-	137	0.55	-	0.55	12,137.00	-	12,137.00
Atcheria	3	6	9	4.00	30.24	34.24	23,800.00	2,66,521.70	2,90,321.70
Beraipram	8	14	22	3.10	1.04	4.14	742.00	847.00	1,589.00
Daulatpur	1	3	4	0.25	0.32	0.57	2,005.00	802.00	2,807.00
Fulbaria	9	1	10	239.50	0.06	239.56	44,939.75	625.50	45,615.25
Boilor	36	-	36	10.76	-	10.76	3,31,200.00	-	3,31,200.00
Goelundo	1	20	21	0.17	1.30	1.47	445.00	243.00	693.00
Kotwali	5	-	5	1.77	-	1.77	10,114.75	-	10,114.75
Chatmohor	1	1	2	0.10	8.47	8.57	1,054.00	26,294.00	27,348.00
Trishal	-	-	-	-	-	-	-	-	-
Amdia	-	-	-	-	-	-	-	-	-
Kachikata	-	-	-	-	-	-	-	-	-
Total	223	50	273	277.16	43.72	320.88	5,88,923.50	3,03,001.20	8,96,924.70

ANIMAL HUSBANDRY
As of June, 1984

APPENDIX-X

Animal	Purchased		Number of animals vaccinated	Animal Sold		Animals died	Percentage of mortality
	Number	Value		Number	Value		
Cattle	1,576	36,46,894	827	269	3,60,546	147	9.3
Goat	414	82,692	-	161	44,213	31	7.4
Milking Cow	369	7,64,407	194	24	1,60,338	29	7.9
Total	2,359	44,93,993	1,021	454	5,65,097	207	8.8

RURAL TRANSPORTAs of June, 1984

Transport	Collective	Individual	Total	Cost in Taka			
				Collective	Individual	Total	Cost/unit
Rickshaw	153	156	309	4,26,307	4,76,500	9,02,807	2,921.71
Country Boat	-	14	14	-	27,081	27,081	1,934.36
Bullock Cart/ Buffalo Cart	1	12	13	8,408	89,300	97,908	7,531.38
Horse Cart	-	2	2	-	9,000	9,000	4,500.00
Total	154	184	338	4,34,715	6,02,081	10,36,796	3,067.44

RATE OF INTEREST

Interest rates of loan against different activities have been revised and approved by Executive Director will be effective from 1st July, 1984. Interest on of all outstanding loans as on 30th June, 1984 are also to be calculated on the new rates.

Out of total interest realised on all individual scheme 3% will be given to the Management Committee directly from BRAC through account payee cheque after final realisation of any particular scheme.

	<u>Rate of Interest</u>		
	<u>Upto Tk.500</u>	<u>More than Tk.500 & upto Tk.1000</u>	<u>Above Tk.1000</u>
1. All types of collective agricultural schemes including irrigation assets and operational cost of irrigation schemes	15%	15%	15%
2. All types of individual agricultural production (paddy, potato, wheat, banana etc.)	18%	18%	24%
3. All collective Rickshaw, horsecart, Bullock/Buffalo cart, Country boat, agricultural equipments etc.	18%	18%	18%
4. All individual Rickshaw, horsecart, Bullock/Buffalo cart, country boat, agricultural equipments etc.	18%	21%	24%
5. All collective weaving, pottary, carpentry, cottage industries, sewing machines etc.	18%	18%	18%
6. All individual weaving, pottary, carpentry, cottage industries, sewing machines etc.	18%	21%	24%
7. Livestock, poultry (both collective and individual)	18%	18%	18%
8. Collective land mortgage & land purchase schemes	18%	18%	18%
9. Individual land mortgage & land purchase (in support of economic activities)	18%	21%	24%
10. Collective fishing and pisciculture schemes	18%	18%	18%
11. Individual fishing & pisciculture	18%	21%	24%
12. Small Trading	18%	21%	24%
13. Individual husking, crushing, food processing (female only)	18%	18%	21%
14. All types of collective marketing, stock etc.	18%	18%	18%

RURAL CREDIT AND TRAINING PROGRAMME (RCP)

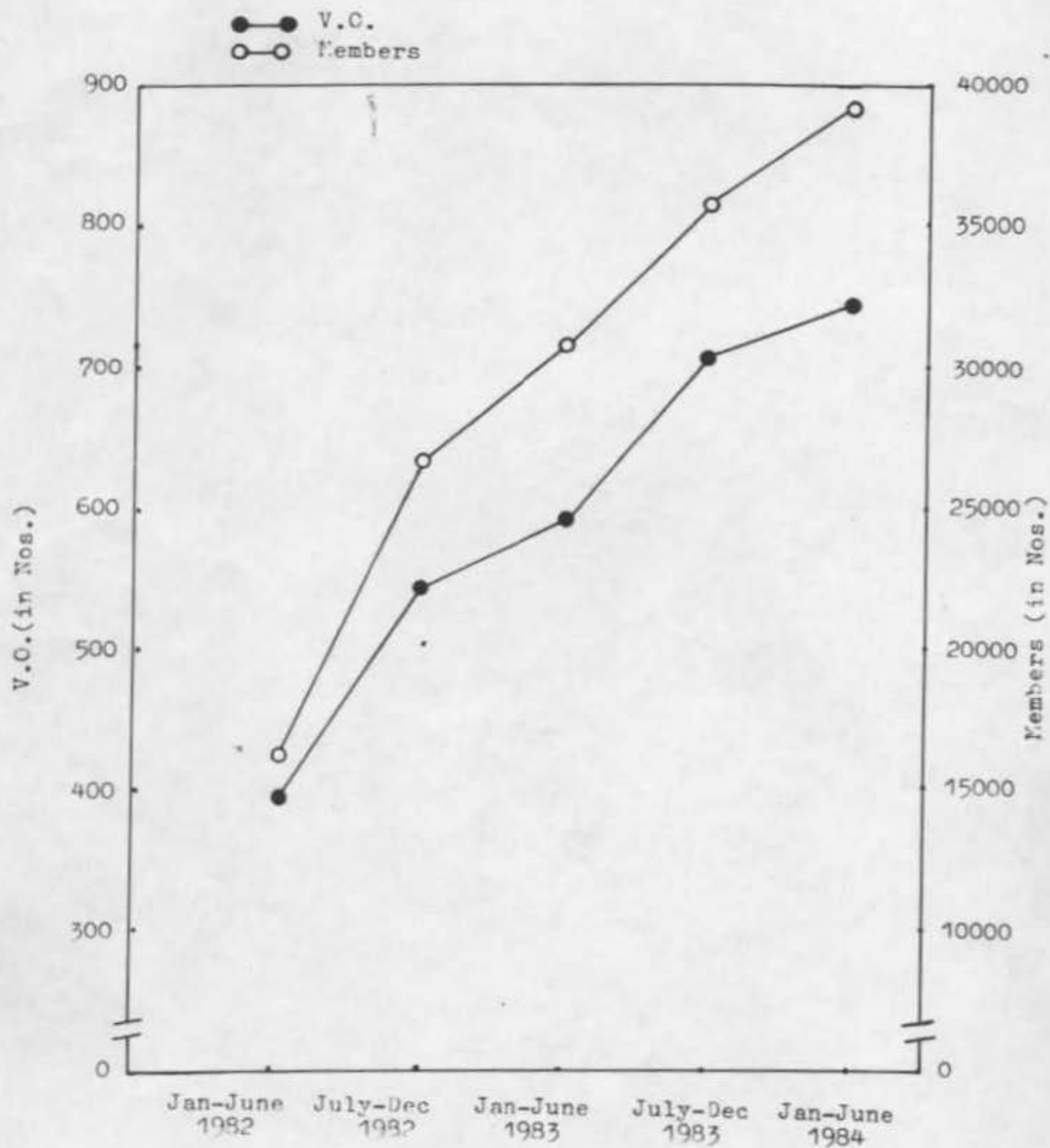
Statistical Summary

December, 1983

1. Branches	17
2. Village Organisation formed:	703
Male	393
Female	315
3. Total households in organized villages	57,182
4. Total target household in organized villages	30,136
5. Target household covered by Village Organisations.	19,745
6. Total target household as percentage of total households.	53%
7. Target household covered by V.C. as % of total household.	35%
8. Target household covered by V.O. as % of total target household.	66%
9. Target population eligible for membership:	63,078
Male	35,573
Female	27,505
10. Membership:	36,853
Male	22,245
Female	14,608
11. % of membership over total target population eligible for membership:	58%
Male	63%
Female	53%
12. Members eligible for Functional Education:	28,432
Male	17,195
Female	11,237
13. Members brought under FEC:	15,220
Male	9,793
Female	5,427
14. % of members brought under FEC:	54%
Male	57%
Female	48%

15. Children of target households eligible for primary education:	25,412
Male	14,376
Female	11,036
16. Children of target households enrolled in primary schools:	9,842
Male	5,945
Female	3,897
17. Children of target households eligible for primary education engaged in work:	4,981
Male	3,151
Female	1,830
18. % of children of target household enrolled in primary schools.	39%
19. % of children of target households engaged in work	20%
20. Target population provided with training:	4,895
a) Consciousness raising	1,808
b) Leadership	372
c) Management	272
d) P.E. Teachers	1,256
e) Agricultural	409
f) Pisciculture	311
g) Others (including skill training)	467
21. Fund generated by V.Os:	Tk. 29,95,078
Male	Tk. 21,17,438
Female	Tk. 8,77,640
22. Total disbursement of loan:	Tk. 2,81,97,807
a) Agriculture	Tk. 1,03,06,692
b) Pisciculture	Tk. 12,06,040
c) Livestock	Tk. 36,26,950
d) Rural Industries	Tk. 26,01,420
e) Rural Transport	Tk. 15,70,540
f) Small Trading	Tk. 53,58,745
g) Paddy & pulse husking	Tk. 33,09,920
h) Lease of Market	Tk. 2,17,500
23. Fund Generated as % of loan disbursement	11%

Fig: 1
 Position of V.Os and Members
 (Jan. 1982 to June 1984)



Members completing FSC

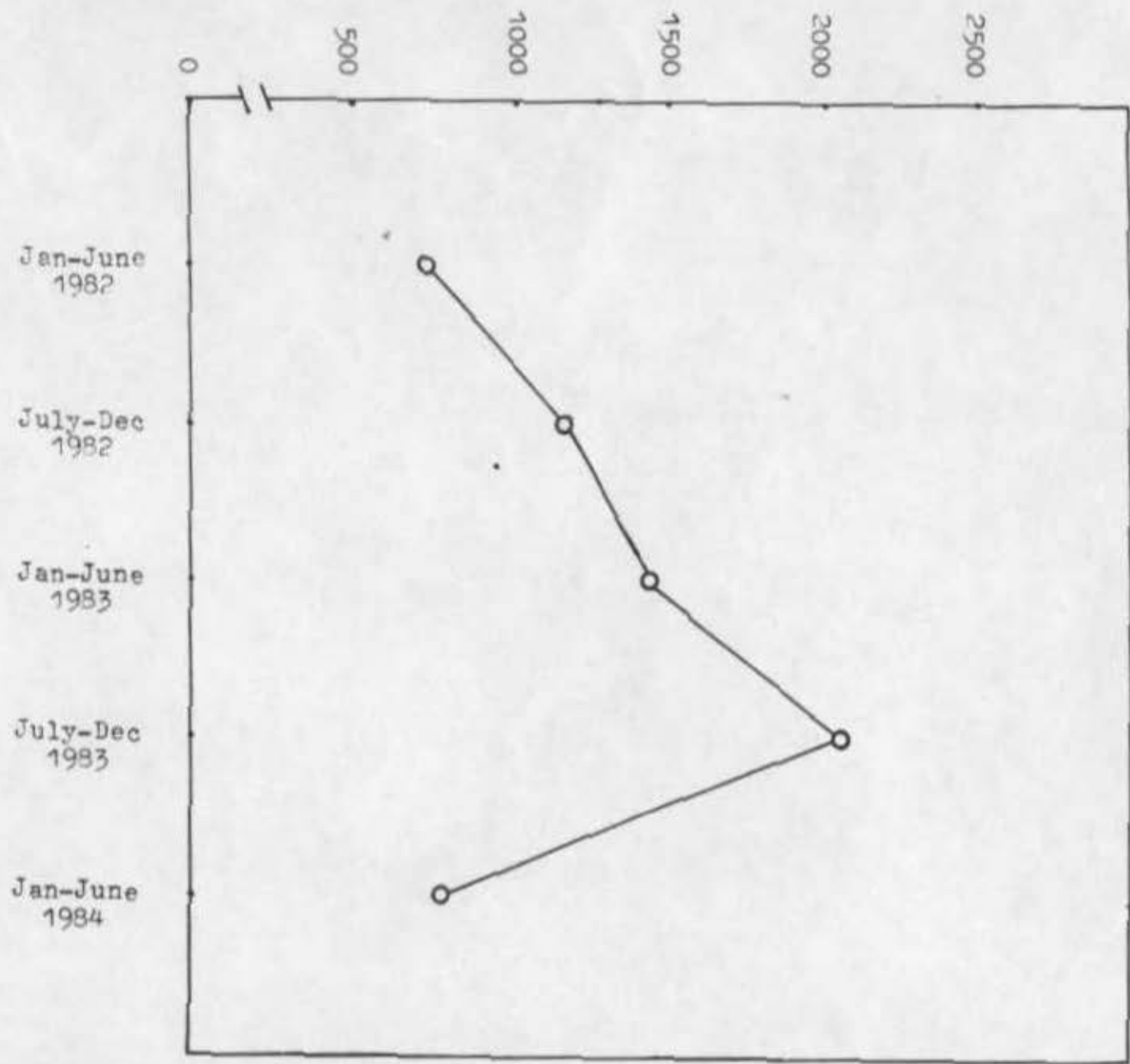


Figure 2

Actual No. of Members completing FSC during the period Jan 1982-June 1984

Percentage distribution

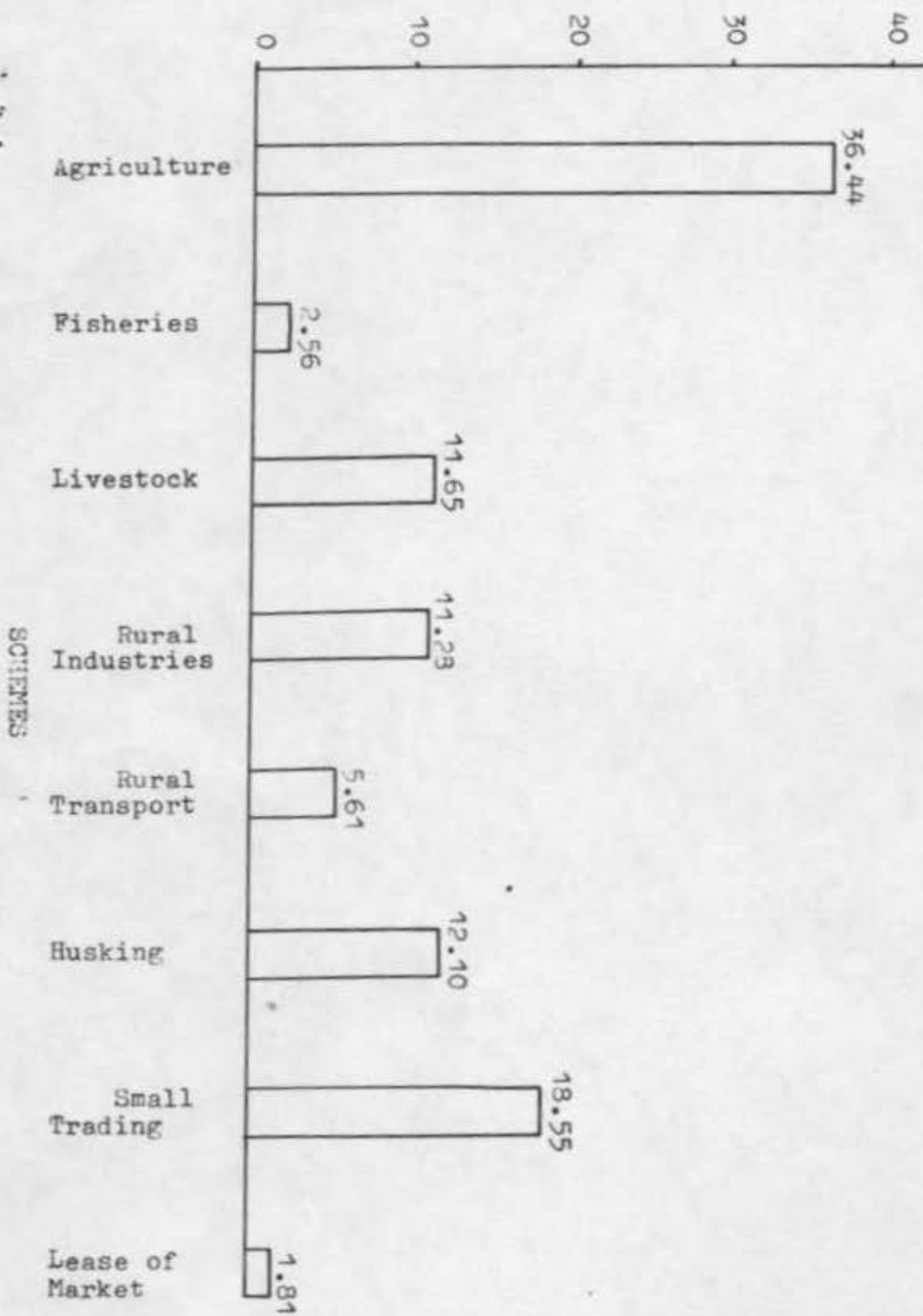


Fig: 3
Percentage distribution of disbursed amount under each type of scheme.

Loan realisation (%)

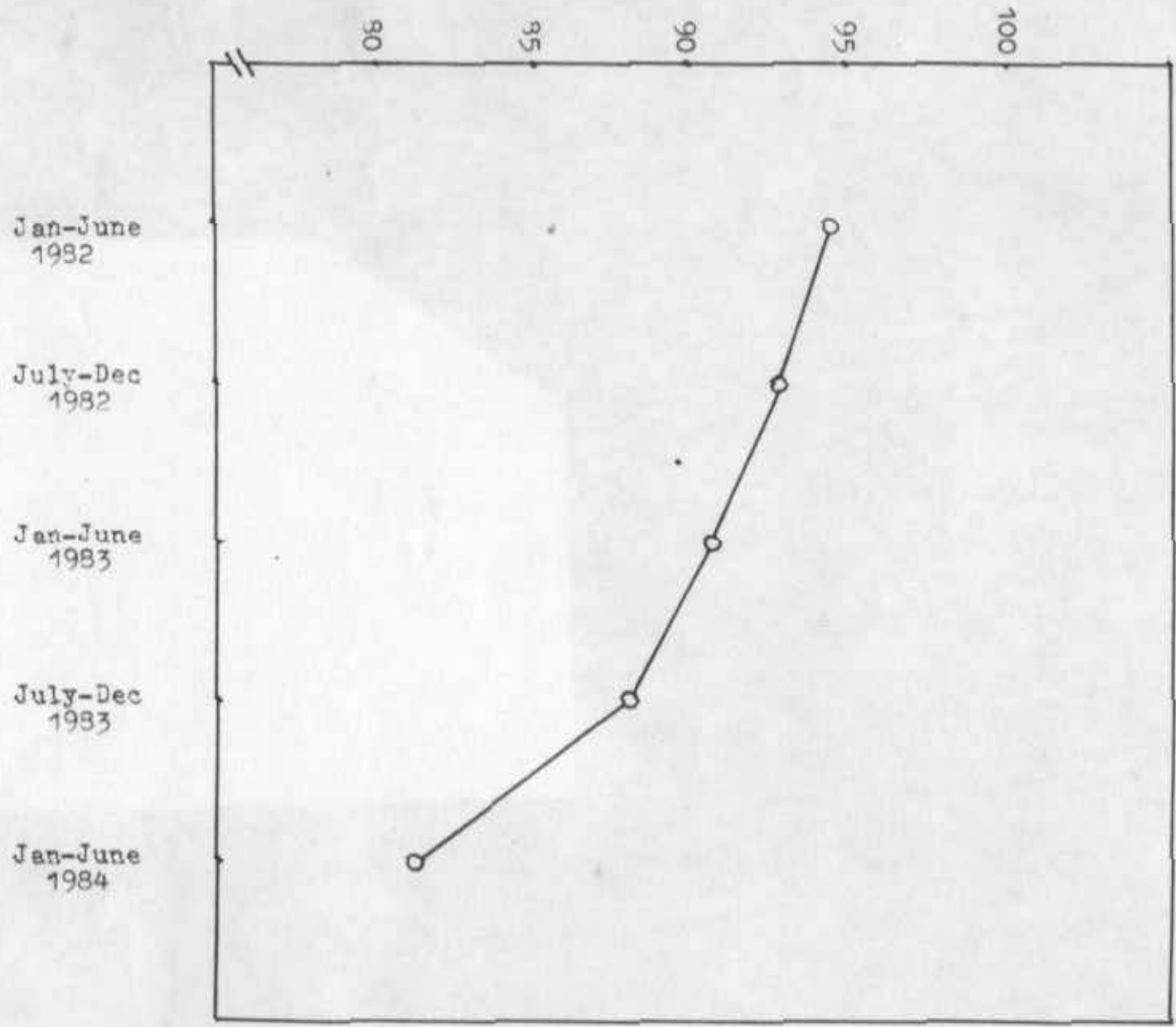


Fig: 4
Loan Realisation (%) from Jan 1982 to
June, 1984 (RCTP Programme).