



RURAL DEVELOPMENT PROGRAMME

MID YEAR REPORT

AYESHA ABED
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June 1988
66, Mohakhali C.A., Dhaka-12

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

RURAL DEVELOPMENT PROGRAMME (RDP)

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RURAL DEVELOPMENT PROGRAMME (RDP)

Statistical Summary

Overall Programme Performance (As of June 30, 1988)

1.	No. of areas in operation	51
2.	No. of villages covered under the programme	1,768
3.	No. of village organisations (VOs)	3,846
	Male	1,768
	Female	2,078
4.	No. of Household covered	11,8775
	% of target household covered	(70.61)
5.	Total No. of VO membership	198,559
	Male	86,690
	Female	118,869
6.	No. of group members received training services	44,788
	Male	17,422
	Female	27,366
7.	No. of functional education centres opened	2,622
7.1	No. of members attended in Functional Education Course (FEC)	58,699
	Male	27,384
	Female	31,315
8.	No. of Non-Formal Primary Education (NFPE) centres opened	733
8.1	No. of children enrolled	21,108
	Male	7,665
	Female	13,443
9.	Credit disbursed to groups (in Tk.)	223,492,004
9.1	Principal amount Realised (in Tk.)	130,962,613
9.2	Principal amount Outstanding (in Tk.)	92,529,391
9.3	On-time cumulative principal repayment rate (% of realisable)	93.85
9.4	Principal amount overdue (% of disbursed)	3.8

9.5	Principal amount overdue (% of Principal outstanding)	9.2
9.6	Male - Female loan disbursement Ratio (in %)	56:44
9.7	Individual-collective disbursement ratio (in %)	84:16
9.8	Short-mid-long term credit disbursement ratio (in %)	54:41:05
10.	Total group saving (in Tk.)	408,93,296
11.	Saving as % of amount outstanding	44.19
12.	MAJOR SCHEMES FINANCED (TAKA AND % OF TOTAL TAKA)	

Major Schemes	Taka	% of total
a) Small Trading	66,152,418	29.6
b) Agriculture	49,703,488	22.2
c) Livestock	36,636,750	16.3
d) Food Processing	33,079,047	14.8
e) Rural Industries	17,668,307	7.9
f) Rural Transport	9,965,511	4.5

Programme performance: During January - June 30, 1988

1.	No. of new areas opened	64
2.	No. of villages	279
3.	No. of VOs formed:	440
	Male	139
	Female	301
4.	No. of additional membership	29,731
	Male	8,705
	Female	21,026
5.	No. of group members received training	11,580
	Male	2,033
	Female	9,547
6.	No. of additional target Households covered	18,758
7.	No. of FE centres opened	513
7.1	No. of additional group members attended FDC	8,735

7.2	No. of additional members graduated in FEC	14,620
8.	Additional amount of credit disbursed to groups	53,245,418
8.1	Total amount realised during Jan - June '88	39,409,268
8.2	Amount realised against cumulative outstanding as at end of June 1988 (in Tk.)	13,836,150

9.	Major schemes financed	T a k a	% of total taka disbursed
	-----	-----	-----
i)	Small trading	19,539,780	36.7
ii)	Livestock	10,709,900	20.1
iii)	Agriculture	9,776,268	18.3
iv)	Food processing	9,041,467	16.9
v)	Rural industries	2,531,500	4.7
vi)	Rural transport	1,592,300	2.9

RDP Areas by Regions
As of June 10, 1988

REGION - I

- AREAS
1. Monohordi
 2. Narsingdi
 3. Fulbaria
 4. Kotwali
 5. Amdia
 6. Hirzapur
 7. Warshi

- AREAS
8. Chibpur
 9. Gezaria
 10. Boiler
 11. Kachikata
 12. Trishal
 13. Mohera

REGION - II

1. Gheor
2. Goalando
3. Daragram
4. Alladipur
5. Chowhat
6. Goalchatore
7. Bakra
8. Satkhira

9. Daulatpur
10. Horgoz
11. Kawalipara
12. Rajbari
13. Kalaroa
14. Navaron
15. Jhikargacha

REGION - III

1. Pabna
2. Boraigram
3. Lakshmipur
4. Chapain
5. Rangpur
6. Paglapir
7. Bolahat

8. Atghoria
9. Chatmohor
10. Darsona
11. Gaibandha
12. Kawnia
13. Nazhirhat
14. Natore

REGION - IV

1. Dakabor
2. Sreebordi
3. Nonni
4. Lawchapra
5. Halitabari

6. Bakakura
7. Balijuri
8. Bakshiganj
9. Jamalpur (1)

List of RDP Areas by Upazilas and Districts

Upazila	RDP Project Location (Area)	District
1. Monohordi	1. Monohordi 2. Katchikata	Narsingdi Narsingdi
2. Shibpur	3. Shibpur	Narsingdi
3. Narsingdi (Sadar)	4. Narsingdi 5. Amdia	Narsingdi Narsingdi
4. Gazaria	6. Gazaria	Munshiganj
5. Mirzapur	7. Mirzapur 8. Mohera 9. Warshi	Mirzapur Mirzapur Mirzapur
6. Dhamrai	10. Chowhat	Dhaka
7. Saturia	11. Horgoz 12. Daragram 13. Kawalipara	Manikganj Manikganj Manikganj
8. Gheor	14. Gheor	Manikganj
9. Daulatpur	15. Daulatpur	Manikganj
10. Goalando (Sadar)	16. Goalando	Rajbari
11. Rajbari	17. Rajbari 18. Alladipur	Rajbari Rajbari
12. Pabna (Sadar)	19. Pabna	Pabna
13. Atghoria	20. Atghoria	Pabna
14. Chatmohor	21. Chatmohor	Pabna
15. Boraigram	22. Boraigram	Natore
16. Natore (Sadar)	23. Natore	Natore
17. Chapainawabganj	24. Chapainawabg	Nawabganj
18. Bolahat	25. Bolahat	Nawabganj
19. Satkhira	26. Satkhira	Satkhira
20. Kalaroa	27. Kalaroa 28. Goalchatore	Satkhira Satkhira

Upazila	RDP Project Location (Area)		District
21. Jhikargacha	29. Jhikargacha	1	Jessore
	30. Navaron	2	Jessore
	31. Bakra	3	Jessore
22. Jamalpur	32. Jamalpur	1	Jamalpur
23. Bokshigonj	33. Bokshigonj		Jamalpur
	34. Lawchapra		Jamalpur
24. Sreebordi	35. Sreebordi		Sherpur
	36. Balihuri		Sherpur
25. Jhenaigati	37. Dakabor		Sherpur
	38. Bakakura		Sherpur
26. Nalitabari	39. Nalitabari		Sherpur
	40. Nonni		Sherpur
27. Rangpur (Sadar)	41. Rangpur (Jalkar)		Rangpur
	42. Darsona		Rangpur
	43. Nazirhat		Rangpur
	44. Paglapir		Rangpur
28. Kawnia	45. Kawnia		Rangpur
29. Gaibandha	46. Gaibandha		Rangpur
	47. Lakshmipur		Rangpur
30. Trishal	48. Trishal		Mymensingh
	49. Boilor		Mymensingh
31. Kotwali	50. Kotwali		Mymensingh
32. Fulbaria	51. Fulbaria		Mymensingh

1. Introduction

Rural Development Programme (RDP), a major programme of BRAC, has been functioning with the integrated approach of development with a view to promoting the quality of life of the rural poor. RDP completed its two and half years of existence i.e., January 1986 - June 1988. Till the end of June 1988, RDP has 51 established Areas (project locations) spread over 32 upazilas in 15 districts covering 2,025 villages and 3,846 Village Organisations (V.Os.) with a membership of 1,98,559 (86,690 men and 1,11,869 women) landless people. Till June 1988, total credit disbursed to the group people was Tk.223,492,004. On time repayment rate of the credit is 93.85%.

2. Institution Building:

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

2.1 Organisational activity:

Organisation forms the basis for initiating all development activities - social and economic. Currently organisations established and developed in RDP is of two kinds (i) V.Os. i.e. primary organisation (ii) higher level organisation i.e. secondary organisation (Area based).

i) Village Level Organisation (V.Os)

As of June 30, 1987, 3,846 village level organisations (V.Os) in 2,025 villages, covering 86,690 men and 1,11,869 women from 1,18,775 landless households were formed (Appendix-1). Data reveals a higher growth and development for women groups. This situation can be attributed to change of women's positive attitude towards participation in development activity and the contribution of village

level women workers (Gram Shebikas) as an auxillary force aiming at accelerating the pace of development for women group activities.

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

Areas	Periodic progress		Increase during Jan - June 1988
	As of Dec. 31, 1987	As of June 30, 1988	
Village covered (Nos.)	1,746	2,025	279
V.O.s formed	3,406	3,846	440
Male	1,679	1,768	89
Female	1,777	2,078	301
Households covered(Nos.)	100,017	118,775	18,758
V.O. membership (Nos.)	168,826	198,559	29,733
Male	77,985	86,690	8,705
Female	90,843	111,869	21,026

ii) Higher level organisation: (i)

Till June 30, 1988, 54 higher level committees in RDP project centre areas were formed. These committees operate at the centre level and comprise of delegates from the villages covered by a centre. These committees organise monthly meeting to discuss issues which usually cannot be solved by V.Os. These include: wage bargaining, political representation, protest action, pressure for obtaining access to local government service and supports.

2.2 Functional Education (FE)

Functional Education is the best means of conscientising the group members. Till June 30, 1988, 2,622 FE centres were opened of which 1,709 centres were completed, 624 discontinued and 289 are

continuing. Over the period, learners enrolled and graduated in these centres were 58,694 and 38,986 respectively (Appendix II). The periodic (Jan.- June '88) performance of FE is illustrated in the table below:

Areas/Subjects	Periodic Progress		Increased during the reporting period Jan-June '88
	Upto December 31, 1987	As of June 30, 1988	
Centres opened	2,109	2,572	513
Learners enrolled	49,964	58,699	8,765
Learners graduated	24,366	38,986	14,620

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

2.3 Training

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

(a) Human development

The table (Appendix III) demonstrates the position of human development training courses in RDP till June 30, 1988. The course wise achievement of human development training during Jan. - June'88 is depicted in the following table:

Courses	Periodic Progress		Increase during Jan - Jun. 1988
	Upto Dec, 31, 1987	As of June 30, 1988	
Consciousness raising	8,801	10,626	1,825
Leadership development	4,649	5,287	638
Project planning & management	1,816	2,149	333
FE teacher's training	2,993	3,354	361
Total:	18,259	21,416	3,157
	=====	=====	=====

During January - June'88, 3,157 group members received training on human development courses. Among them 1,825 were given training in consciousness raising, 638 in leadership development, 333 in project planning and management and 361 as functional education teachers.

b) Occupational Skills

This kind of training aims at enhancing the skills and technical knowledge and management capabilities of the group members in income and employment creating projects. As of June 30, 1988, 23,372 group members were given occupational skills development training. Among them, 13,165 in poultry, 2521 in fish culture, 3,034 in agriculture and 4,652 in other types of training (pump driving, irrigation management, semi-ericulture, oven making, etc.). The table shows the position of occupational development training during Jan.- June'88.

Courses	Rural Development Programme		Increase during the reporting period (Jan-June'88)
	Upto December 31, 1987	As of June 30, 1988	
Poultry	6,202	13,165	6,963
Fish culture	2,223	2,521	298
Agriculture	2,607	3,034	427
Others	3,917	4,652	735
Total :	14,949	23,372	84,23
	=====	=====	=====

2.4 Meetings and workshops:

Besides, weekly meetings in RDP, inter village and inter union workshops on special issues are also held. In the meetings, issues affecting group members are discussed and future actions are planned. During Jan. - June, 1988, 99,773 weekly meetings, 1,400 inter village workshops were held. Average attendance at meetings is men and 41.2 women members. Data shows that attendance rate for men was relatively lower than the women. Workload and outmigration of the men during the peak employment period are analysed to have been the major factors for lower rate of attendance for men.

3. V.O. FUND GENERATION:

As of June 30, 1988 an amount of Tk.60,751,876 has been generated internally of which Tk. 29,247,174 from men and Tk.31,504,702 from women. Of the total internally generated funds Tk.40,893,296 is attributable to group savings, Tk. 10,081,434 to PDR security, Tk. 16,76,184 to Reserve fund, Tk. 3,438,119 to general and emergency funds and Tk. 4,662,843 to profit surplus (retained earnings). Savings accumulated by group members during January - June'88 amounted to Tk.11,030,925. The rate of increase over 1987 (Tk.29,509,301) is 38.57%. (Appendix-IV and V).

Table-I shows per member and per group savings in RDP project areas as of June 30, 1988 and Table II depicts the sexwise saving position in RDP Areas.

Table - I

Saving Position by Year and Areas

Area	Date of formation	V.Os (Nos.) (Tk.)	Members (Nos.) (Tk.)	Group Savings (Tk.)	Savings per group	Savings per member
MONOHARDI	1979	100	3812	833506	8335.06	218.65
SHIBPUR	1979	85	3949	808088	9506.92	204.63
NARSHINGDI	1980	72	3650	1392626	19342.03	381.54
GAZARIA	1980	82	3410	694403	8468.33	203.64
GHEOR	1979	88	4785	910363	10345.03	190.25
DAULATPUR	1981	70	3609	933533	13336.19	258.67
GOALUNDA	1982	63	2756	878991	13952.24	318.94
PABNA	1980	68	3936	1060245	15591.84	269.37
ATGHORIA	1980	86	3249	753346	8759.84	231.87
CHATMOHOR	1982	76	3814	1199423	15781.88	314.48
BORIGRAM	1980	79	3926	1116046	14127.16	284.27
FULBARIA	1981	78	4350	1166917	14960.47	268.26
KOTWALI	1982	76	4144	1118741	14720.28	269.97
BOILOR	1981	77	4254	914505	11876.69	214.98
DARAGRAM	1984	86	4285	880624	10239.81	205.51
HORGOJ	1980	97	4343	945148	9743.79	217.63
AMIDA	1983	61	2518	1241456	20351.74	493.03
KACHIKATA	1983	78	3606	826396	10594.82	229.17
TRISHAL	1983	83	3971	1075797	12961.41	270.91
KAWALIPARA	1980	84	3273	869562	10351.93	265.68
DAKABOR	1980	105	5421	1263159	12030.09	233.01
NALITABARI	1980	75	4334	865080	11534.40	199.60
NONNI	1980	85	4547	824422	9699.08	181.31
BAKAKURA	1980	84	4310	547066	6512.69	126.93
LAWCHAPARA	1982	62	3072	489778	7899.65	159.43
BALIJURI	1980	71	4421	712014	10028.37	161.05
HIRZAPUR	1982	84	5404	2106208	25073.90	389.75
HOHERA	1980	75	3709	1050879	14011.72	283.33
CHOWHAT	1983	76	3323	879661	11574.49	264.72
WARSHI	1982	77	3074	1037922	13479.51	337.65
KALAROA	1984	76	3545	618063	8132.41	174.35
GOALCHATORE	1982	69	2971	564554	8181.94	190.02
NAVARON	1980	72	3286	675814	9386.31	205.66
BAKRA	1980	76	3448	459125	6041.12	133.16
JHIKARGACHA	1982	80	3661	889230	11115.38	242.89
GAIBANDHA	1984	96	6116	737578	7683.10	120.60
RANGPUR	1984	97	7835	1388379	14313.19	177.20
KAWNIA	1984	94	6230	752107	8001.14	120.72
PAGLAPIR	1986	100	5655	697160	6971.60	123.28
SREEBORDI	1986	74	5095	655085	8852.50	128.57
BAKSHIGONG	1986	70	4003	673511	9621.59	168.25
NAZIRHAT	1986	84	4186	560728	6675.33	133.95
DARSHONA	1986	80	4873	693608	8670.10	142.34
LAXMIPUR	1986	92	5691	799462	8689.80	140.48
AHLADIPUR	1986	63	3021	386911	6141.44	128.07
C.NAWABGANJ	1987	40	1704	160055	4001.38	93.93
BHOLAHAT	1987	34	1322	69898	2055.82	52.87

Table - I (Contd.)

Area	Date of formation	V.Os (Nos.) (Tk.)	Members (Nos.) (Tk.)	Group Savings (TK.)	Savings per group	Savings per member
SATKHIRA	1987	51	1978	112911	2213.94	57.08
NATORE	1987	21	698	25587	1218.43	36.66
RAJBARI	1987	37	1448	101507	2743.43	70.10
JAMALPUR(1)	1988	57	4718	476188	8352.95	100.92
Total:		3846	198559	40893296	10632.68	205.76

Table-II

Saving by Sex and Areas

AREA	Group Savings (Tk)			% of Savings		
	Male	Female	Total	Male	Female	Total
MONOHORDI	566296	267210	833506	67.94	32.06	100.00
SHIBPUR	474769	333319	808088	58.75	41.25	100.00
NARSINDI	567383	825243	1392626	40.74	59.26	100.00
GAZARIA	349730	344673	694403	50.36	49.64	100.00
GHEOR	344171	566192	910363	37.81	62.19	100.00
DAULATPUR	338617	594916	933533	36.27	63.73	100.00
GOALUNDA	412929	466062	878991	46.98	53.02	100.00
PABNA	598920	461325	1060245	56.49	43.51	100.00
ATGHORIA	378415	374931	753346	50.23	49.77	100.00
CHATMOHOR	516319	683104	1199423	43.05	56.95	100.00
BORIGRAM	576043	540003	1116046	51.61	48.39	100.00
FULBARIA	752305	414612	1166917	64.47	35.53	100.00
KOTWALI	551561	567180	1118741	49.30	50.70	100.00
BOILOR	494516	419989	914505	54.07	45.93	100.00
DARAGRAM	429394	451230	880624	48.76	51.24	100.00
HORGAJ	409223	535925	945148	43.30	56.70	100.00
AMDIA	784382	457074	1241456	63.18	36.82	100.00
KACHIKATA	444913	381483	826396	53.84	46.16	100.00
TRISHAL	609434	466363	1075797	56.65	43.35	100.00
KAWALIPARA	495045	374517	869562	56.93	43.07	100.00
DAKABOR	498271	764888	1263159	39.45	60.55	100.00
NALITABARI	267378	597702	865080	30.91	69.09	100.00
NONNI	389850	434572	824422	47.29	52.71	100.00
BAKAKURA	277426	269640	547066	50.71	49.29	100.00
LAWCHAPRA	254006	235772	489778	51.86	48.14	100.00
BALIJURI	391530	320484	712014	54.99	45.01	100.00
MIRZAPUR	598543	1507665	2106208	28.42	71.58	100.00
MOHERA	259857	791022	1050879	24.73	75.27	100.00
CHOWHAT	281445	598216	879661	31.99	68.01	100.00
WARSHI	305822	732100	1037922	29.46	70.54	100.00
KALAROA	242819	375244	618063	39.29	60.71	100.00
GOALCHATORE	317390	247164	564554	56.22	43.78	100.00

Table - II (Contd.)

AREA	Group Savings (Tk)			% of Savings		
	Male	Female	Total	Male	Female	Total
NAVARON	345928	329886	675814	51.19	48.81	100.00
BAKRA	249673	209452	459125	54.30	45.62	100.00
JHIKARGACHA	364342	524888	889230	40.97	59.03	100.00
GAIBANDHA	200342	537236	737578	27.16	72.84	100.00
RANGPUR	567129	821250	1388379	40.85	59.15	100.00
KAWNIA	198042	554065	752107	26.33	73.67	100.00
PAGLAPIR	291454	405706	697160	41.81	58.19	100.00
SREEBORDI	344751	310334	655085	52.63	47.37	100.00
BAKSHIGONG	281211	392300	673511	41.75	58.25	100.00
NAZIRHAT	307113	253615	560728	54.77	45.23	100.00
DARSHANA	238803	454805	693608	34.43	65.57	100.00
LAXHIPUR	311299	488163	799462	38.94	61.06	100.00
ALLAHDIPUR	189559	197352	386911	48.99	51.01	100.00
CHAPAINABADGANG	47163	112892	160055	29.47	70.53	100.00
BHOLAHAT	30276	39622	69898	43.31	56.69	100.00
SATKHIRA	48217	64694	112911	42.70	57.30	100.00
NATORE	6098	19489	25587	23.83	76.17	100.00
RAJBARI	30512	70995	101507	30.06	69.94	100.00
JANALPUR (1)	0	476118	476118	.00	100.00	100.00
TOTAL :	18230614	22662682	40893296	44.58	55.42	100.00

4. INCOME AND EMPLOYMENT GENERATION ACTIVITIES:

Both in the farm and non-farm sectors a variety of activities were undertaken with a view to create income and employment. The activities undertaken were broadly grouped into nine sectors. These include: agriculture, fish culture, livestock, rural industries, rural transport, food processing, lease of market, small trading and other schemes which included sericulture, apiculture, lac production and house making. The total credit support to RDP groups against various income and employment creation activities till June 30, 1988 was Tk. 223,492,004 of which Tk.53,245,418 was disbursed during January - June 1988. An estimated 7.4 million mandays of employment was generated in these activities. The major economic activities undertaken are briefed below.

4.1 Agriculture and Irrigation Programme:

As of June 1988, a total of Tk. 49,703,488 was disbursed against this sector. The Agriculture and Irrigation Sector of RDP covers a wide variety of activities such as cultivation of crops, release of mortgage land by paying off the mortgaged money and ownership of irrigation assets. Among these, ownership of irrigation assets and management of irrigation assets is an important way for increasing agricultural production and improving the income distribution pattern simultaneously. With BRAC's credit support RDP group members purchased 120 irrigation assets, 54 Shallow Tubewells (STWs), 51 Deep Tubewells (DTWs), 2 Low Lift Pumps (LLP) and 13 Hand Tubewells (HTWs). The village organisations sell water to the farmers at a rate mutually agreed upon by the participating farmers and the village organisations. Before initiating the scheme, the organisation contacts the landowners and sharecroppers under the command area and assures the timely supply of water in required quantity. The acreage covered during 1987-88 irrigation under the STW, DTW, LLP and HTWs were 1,930. The income accrued to the landless over the period totalled Tk. 6,507,000. Group members involved with this sector till June, 1988 were 5,442. Moreover, the other area of changes as a result of irrigation were the increased demand for labour and opportunities for higher wages.

4.2 Fish Culture Programme

Till June 1988, total number of ponds undertaken for fish culture was 834 out of which 372 were fit for seasonal cultivation and 462 for year round cultivation. As of June 1988, credit disbursed against this sector was Tk. 3,605,060. The periodic disbursement (during

January - June '88) was Tk. 443,470, 14.0% of December 1987 figure. VO's earning from the sale of fish till June 1988 was Tk. 4,907,888.

4.3 Poultry Programme

Majority of the group members involved with this programme are women. Till June 30, 1988, 13,165 group members were provided with training in poultry rearing and management of which 12,884 (97.57%) were women members. Number of RDP villages covered under the poultry programme till June 1988 were 755 and over the period 2,286,242 doses of vaccines, 310,654 HYV Eggs, 48,668 HYV Chicks/ cocks and 29,678 poultry sheds were provided to the rearers at cost price with a view to accelerating the pace of the programme. The rearers, earning from the programme till June '88 was Tk. 9,490,984. Another aspect of poultry programme in RDP is the rearing of day old chicks. In this endeavour, one-day old chicks are bought and sold after two months rearing for a price higher than the price these are purchased. Till June 1988 as many as 11 units for rearing of day old chicks have been opened in RDP project areas. This activity has proved successful in providing substantial amount of profit to the rearers. Being encouraged RDP has planned to expand this activity in other RDP project areas as a viable and reliable way of income earning opportunity to the group members involved with this type of activity. Moreover, this activity helps promote programme expansion.

4.4 Livestock Programme

The programme has been introduced in 44 RDP centre areas. Livestock programme is designed to start initially with vaccinating all cattle to control disease. Currently this programme comprises of credit, vaccination, health services (preventive and curative) and

veterinary workers. As of June 1988 a total of 42,871 animals were vaccinated out of which 11,688 were milch cows, 14,777 were draught animals, 14,003 were fattening animals and 2,403 were goats. Group members trained in animal husbandry were 165. Till June 1988, profit accrued to the group members amounted to Tk. 1,938,444. The striking features of this programme is the creation of a cadre of local workers called para-vets who earn an income by selling their services to the community.

4.5 Others:

a) Apiculture Programme

This programme has been undertaken without credit support. Group members trained so far in bee-keeping till June 1988, were 98. Group members trained were provided with 68 bee boxes and 18 extractors. The income generated from the sale of honey over the period figured Tk. 95,610. The programme has proved promising both as a source of income earning and agricultural production through pollination in the neighbouring areas.

b) LAC Culture Programme

This programme has proved successful as a potential source of earning. Till June 1988, a total of 259 group members were involved with this programme. During January - June '88 group members earned Tk. 29,554 from the sale of raw and processed lac.

c) Income Generation Programme (IGP):

In 1985 the IGP of BRAC at Manikganj entered into collaboration with the Vulnerable Group Development (VGD) programme as recipient of the Women's Training Centre (WTC) wheat. Based on their positive experience with food, BRAC agreed to collaborate with the Directorate of Relief and Rehabilitation through the union VGD centers beginning

from August 1986. BRAC selected women in the union of Manikganj upazila to receive skills training combined with the VGD monthly take-home ration of 31.25 kg. wheat. BRAC at its own cost provided training to 1000 VGD women at these union VGD centres in Manikganj upazila. The training package included skills training in embroidery, seri-culture, vegetable gardening and poultry rearing along with literacy, health and nutrition education and group formation. The positive results of the programmes led BRAC to design an independent programme named "Income Generation Programme to VGD Women (IGPVGD) at a cost to BRAC of Tk.71,26,000 during mid-1987 to replicate the achievement on a larger scale. IGVGD in collaboration with Directorate of Relief Rehabilitation (DRR) and Directorate of Livestock (DOL) launched the poultry rearing scheme in August 1987 which aims to train the VGD card holders in better poultry keeping practices as that they generate a monthly income, as close as possible to the value of VGD monthly rations. The income transfer value of the VGD monthly ration of 31.25 kg wheat is estimated at Tk.204.00 at 1987 prices (WFP sources). Under the IGP 1,000 VGD women will be trained as key rearers, 300 as poultry workers and 200 as model rearers in each upazila. As many as 10 chick rearing units will be established in each upazila. The staff of the DOL have been assigned to work jointly with BRAC extension workers. BRAC has appointed three programme organisers in each upazila. BRAC POs at the upazila level will be responsible for motivation, group formation, organisation of training and supply of inputs to the VGD women. DOL provides technical assistance as well as training and necessary supplies, such as, vaccines free of cost and high yielding variety of chicks and day old chicks at government cost. The DRR through the POs and the VGD

committees, coordinates and provides administrative support to facilitate the smooth implementation of the poultry scheme under IGP. BRAC through its Rural Development Programme (RDP) has been trying to serve the destitute women. By June 30, 1988 IGP under RDP reached 17,716 VGD women, covering 3,690 villages spread over 165 unions and 20 upazilas. Among them 15,532 were trained as key rearers, 2,184 as poultry workers. The ultimate objective of IGP, however is to develop greater self reliance among the destitute women through training in income generation skills, financial discipline, basic health and nutrition education as well as functional literacy and numeracy training, supply of credit and formation of productive groups so as to replace their dependence on the VGD wheat ration after the two year entitlement period. Moreover, the scope of the rural market will be widened as a result of bringing the VGD women into the system as suppliers and buyers of goods and services. BRAC's IGP will cover more upazilas and villages through RDP and IDP in future with a view to making the destitute women self reliant through provision of development package in association with two years of monthly food assistance.

5. CREDIT OPERATION (CO):

a) Overall Position Analysis:

As of June 30, 1988 the total amount of credit disbursement stood at Tk.223,492,004 with an accrued interest of Tk.35,841,461. The amount of repayment realised (Principal) on time was Tk.130,962,613 leaving Tk.925,299,391 outstanding. The cumulative percentage of on time principal recovery rate rose to 93.85% in June 1988 from 92.54% in December 1987, representing an increasing and upward trend in loans

repayment. This is analysed to have resulted from a number of factors: Contribution of village level workers (Palli sebaks and Palli Sebikas) in loan administration and monitoring, reorganisation of loan repayment system, strict appraisal of schemes, management of loans by small groups, recovery of old overdue loans and arrangement of incentives to schemes management committees.

Table-III below illustrates the position of credit disbursement, recovery and relative ratio analysis of principal overdue and outstanding in RDP credit operating Areas and Table IV shows the position of men and women credit in RDP Areas.

Table III

AREA	Year of formation	Amount disbursed (Tk.)	Principal amount realised as % of principal realisable	Relative Ratio	
				Principal overdue	Principal outstanding
MONOHARDI	1979	13,943,545	81.11	21.60	6.47
SHIBPUR	1979	8,096,740	91.82	6.00	2.50
GHEOR	1979	11,807,220	79.48	18.04	3.42
NARSINGDI	1980	10,174,000	84.50	17.99	4.54
GAZARIA	1980	7,424,246	84.50	9.48	3.23
PABNA	1980	9,773,680	93.22	6.16	2.71
BORAIGRAM	1980	9,765,170	97.52	1.90	3.63
ATGHORIA	1980	7,584,825	91.26	5.22	3.14
HORGOJ	1980	5,144,550	100.00	0	1.75
KAWALIPARA	1980	5,285,600	100.00	2.1	2.90
DAKABOR	1980	4,036,600	100.00	4	1.65
BAKAKURA	1980	2,672,600	100.00	0	1.12
NALITABARI	1980	1,725,300	100.00	0	0.88
NONNI	1980	2,662,400	100.00	0	1.36
MOHERA	1980	4,950,490	99.98	0.01	1.76
BAKRA	1980	2,372,550	96.50	0.43	1.45
BALIJURI	1980	2,873,900	100.00	0	1.07
FULBARIA	1981	8,445,020	98.11	1.30	2.83
BOILOR	1981	7,812,790	91.92	5.23	2.93
DAULATPUR	1981	6,227,160	95.41	2.31	2.28
NAVARON	1981	2,237,150	100.00	0	1.45
KOTWALI	1982	8,110,200	99.69	0.21	2.71
CHATMOHOR	1982	6,134,010	98.19	0.84	2.41
GOALANDO	1982	7,629,260	96.45	2.07	3.03
LAWCHAPRA	1982	1,947,340	100.00	0	0.86
MIRZAPUR	1982	6,490,220	100.00	0	3.93
WARSHI	1982	3,530,850	100.00	0	1.60

Table - III (Contd.)

AREA	Year of formation	Amount disbursed (Tk.)	Principal amount realised as % of principal realisable	Relative Ratio	
				Principal overdue	Principal outstanding
GOALCHATORE	1982	2,935,640	97.11	0.41	1.89
JHIKARGACHA	1982	3,532,300	100.00	0	2.36
KACHIKATA	1983	5,736,200	100.00	0	2.81
ANDIA	1983	5,703,900	100.00	0	2.47
TRISHAL	1983	6,341,800	100.00	0	3.22
CHOWHAT	1983	2,972,200	100.00	0	1.52
KALAROA	1983	2,941,970	99.22	0.01	1.89
DARAGRAM	1984	4,889,450	100.00	0	2.36
GAIBANDHA	1984	2,141,395	96.00	0.35	1.53
RANGPUR	1984	3,855,478	98.84	0.26	2.14
KAWANIA	1984	2,026,350	98.37	0.19	1.17
SRREBORDI	1986	801,100	100.00	0	0.48
LAXHIPUR	1986	2,039,900	100.00	0	1.18
PAGLAPIR	1986	1,782,400	100.00	0	1.32
AHLADIPUR	1986	1,006,500	100.00	0	0.79
NAZIRHAT	1986	1,698,615	100.00	0	1.51
BOKSHIGANJ	1986	1,024,000	100.00	0	0.72
DARSONA	1986	1,288,500	100.00	0	1.53
RAJBARI	1986	26,500	0	0	0.02
JAHALPUR (1)	1986	1,890,690	100.00	0	1.17
TOTAL:		223,492,004	93.85	100.00	100.00

Table IV

Loan by Sex and Areas
As of June 30, 1988

AREA	Loan Disbursed (Tk)			% of Total		
	Male	Female	Total	Male	Female	Total
MONOHORDI	10422360	3521185	13943545	74.75	25.25	100.00
SHIBPUR	6434040	1662700	8096740	79.46	20.54	100.00
NORSINDI	6137600	4036400	10174000	60.33	39.67	100.00
GAZARIA	5560756	1863490	7424246	74.90	25.10	100.00
GHEOR	7091770	4715450	11807220	60.06	39.94	100.00
DAULATPUR	2577940	3649220	6227160	41.40	58.60	100.00
GOALUNDA	3860525	3768735	7629260	50.60	49.40	100.00
PABNA	5663400	4110280	9773680	57.95	42.05	100.00
ATGHORIA	4964180	2620645	7584825	65.45	34.55	100.00
CHATMOHOR	3105655	3028355	6134010	50.63	49.37	100.00
BORAIGRAM	5298370	4466800	9765170	54.26	45.74	100.00
FULBARIA	5854870	2590150	8445020	69.33	30.67	100.00
KOTWALI	4341200	3769000	8110200	53.53	46.47	100.00
BOILOR	4387150	3425640	7812790	56.15	43.85	100.00
DARAGRAM	2750950	2138500	4889450	56.26	43.74	100.00

Table IV (Contd.)

AREA	Loan Disbursed (Tk)			% of Total		
	Male	Female	Total	Male	Female	Total
HORGUJ	2407250	2737300	5144550	46.79	53.21	100.00
ANDIA	3907700	1796200	5703900	68.51	31.49	100.00
KACHIKATA	3786000	1950200	5736200	66.00	34.00	100.00
TRISHAL	3485900	2855900	6341800	54.97	45.03	100.00
KAWALIPARA	3259000	2026600	5285600	61.66	38.34	100.00
DAKADOR	1205600	2831000	4036600	29.87	70.13	100.00
NALITABARI	363000	1362000	1725000	21.04	78.96	100.00
NONNI	1051900	1610500	2662400	39.51	60.49	100.00
BAKAKURA	1336900	1335700	2672600	50.02	49.98	100.00
LAUNCHAPRA	1067500	879840	1947340	54.82	45.18	100.00
BALIJURI	1379400	1494500	2873900	48.00	52.00	100.00
MIRZAPUR	1629750	4860470	6490220	25.11	74.89	100.00
HOHERA	3966240	984250	4950490	80.12	19.88	100.00
CHOWHAT	651500	2320700	2972200	21.92	78.08	100.00
WARSHI	1045250	2485600	3530850	29.60	70.40	100.00
KALAROA	1487430	1454540	2941970	50.56	49.44	100.00
GOALCHHATORE	1687200	1248440	2935640	57.47	42.53	100.00
NAVARON	1088650	1148500	2237150	48.66	51.34	100.00
BAKRA	1430300	942250	2372550	60.29	39.71	100.00
JHIKARGACHA	1760500	1771800	3532300	49.84	50.16	100.00
GAI RANDHA	1037895	1103500	2141395	48.47	51.53	100.00
RANGPUR	2049778	1805700	3855478	53.17	46.83	100.00
KAWNIA	841050	1185300	2026350	41.01	58.99	100.00
PAGLAPIR	1036400	746000	1782400	58.15	41.85	100.00
SREEBORDI	126000	675100	801100	15.73	84.27	100.00
BAKSHIGONG	465000	559000	1024000	45.41	54.59	100.00
NAZIRHAT	1145815	552800	1698615	67.46	32.54	100.00
DARSHANA	1109700	930200	2039900	54.40	45.60	100.00
LAXMIPUR	442500	846000	1288500	34.34	65.66	100.00
ALAH DIPUR	510500	496000	1006500	50.72	49.28	100.00
RAJBARI	0	26500	26500	100.00	.00	100.00
JAMALPUR (1)	0	1890690	1890690	.00	100.00	100.00
TOTAL	125212374	98279630	223492004	56.03	43.97	100.00

Loans by Activity:

The leading activities in terms of size of disbursement are small trading (29.6%), agriculture (22.25%), livestock (16.3%), food processing (14.8%) and rural industries (8.0%). Loans for agriculture declined to 23.61% in June 1988 from 25.58% in December 1987, but those for other activities have increased significantly: for small trading from 26.84% in December 1987 to 29.6% in June 1988, for food

processing from 11.88% in December 1987 to 14.8% in June 1988. About one third of all RDP loans have gone to small trading, which is often regarded as unproductive unless it stimulates the rural economy. Trading is mostly of agricultural produce, which has traditionally been dominated by the rural rich, but provision of credit to the rural poor has given them a place in this market. However, many agricultural schemes sustained losses due to drought and flood. So priority has been given to nonfarm activities such as rural transport, market lease and brick field, which are more profitable.

Term of Loans:

Of total disbursement, short term loans (repayable within 12 months) were Tk.120,345,414 medium term loans (repayable within 3 years) Tk.90,870,745 and long term loans (repayable after 3 years) Tk.12,275,846. On time repayment rate for short, medium and long term loans were 95.9%, 93.3% and 73.0% respectively. Long term investments are made in assets like irrigation, land and rural industries where the return is relatively slower. Moreover, return from these activities are dependent on natural calamities and market forces.

Types of Loans:

As of June 1988, individual and collective loans disbursed totalled Tk.187,759,146 and Tk.35,732,858 respectively. Individual loans show a higher repayment record (96.8%) than collective loans (82.6%). Individual loanees show greater motivation than the collective loanees as these schemes are more easily manageable and more capable of generating regular income.

b) Periodic credit operation (January '88 - June '88):

During January - June '88, a total of Tk.53,245,418 was disbursed

against 4,797 schemes. Of the total periodic disbursement, the men's loans amounted to Tk. 28,590,851 (53.7%) and the women's loans Tk. 24,654,567 (46.3%). Tk. The share of women's loan is found to be increasing (compared to the preceeding year's (1987) share - 42.8%. RDP's priority for women member's involvement in development activities as well as the need for initiating a balanced social growth and development and greater women's participation in production have been significant contributors for the increase in women's loans. Data reveals that small trading shared the highest amount (36.70%) in 1987 disbursement followed by livestock (20.10%), agriculture (18.30%) and food processing (16.90%).

The total realisation (Principal & interest) during the period amounted to Tk.39,409,268 out of which Tk.4,751,975 was realised (P + I) against the periodic disbursement (January - June '88) and Tk.34,657,293 against the amount outstanding prior to this reporting period (Dec. 1987), this represents that 48.28% of the outstanding figure (principal plus interest) of preceeding year (Dec. 31, 1987) was realised.

6. NON-FORMAL PRIMARY EDUCATION:

Till June 30, 1988 a total of 732 NPPE centres were opened. The total number of students enrolled in these centres was 21,108. Among them the number of boys was 7,665 (43.31%) and girls was 13,443 (63.69%). In NPPE more emphasis is given on the enrollment of girls because in the existing socio-economic circumstances, the opportunities and scope for wome's education is limited and the level of literacy for women is lower. The following table illustrates the periodic performance of Non-formal primary education in RDP project areas.

Area	Periodic progress (NFPE)		Increase during the reporting period (Jan. - June, 1988)
	Upto Dec. 31 1987	As of June 1988	
Centres opened	397	733	336
Students enrolled	11917	21108	9191
boys	4908	7665	2757
girls	7009	13443	6434

The additional number of centres opened during Jan - June '88 was 336 and the students enrolled in these centres were 2,757 boys and 6,434 girls). During this reporting period the drop out rate for the students enrolled was 0.61%.

Of the total centres (733) opened, 20 were completed and 703 are continuing. Currently RDP's NFPE programme is spread over 18 upazilas of eleven districts and covers 1,087 villages through 733 schools in 36 RDP project Areas.

7. PARA-LEGAL AID PROGRAMME (PLAP):

The aim of Para-Legal Aid Programme (PLAP) is to provide legal awareness to the group members who for lack of knowledge on familiar legal aspects fail to secure and enjoy legal rights. The legal aid programme in BRAC begins with a survey, (on the nature of conflict in rural areas) indepth interviews and followup study. These studies were conducted in both BRAC and non-BRAC areas. A training module with a view to impart training to the para legal workers at the village level is developed on the basis of survey results. Para legal workers were chosen from among the group members and a total 88 members (50 women and 28 men) are provided with training on para legal programme. The legal aspects covered in training were:

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

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

8. STAFF DEVELOPMENT AND TRAINING:

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

9. SOCIO-ECONOMIC IMPLICATIONS:

Rural Development Programme (RDP) through its 51 Areas has organised 3,846 groups of landless people - 1,768 men and 2,078 women;

with a membership of 198,559 in 2,025 villages. Over 69% of the landless poor in the 50 project areas have been organised. As of June 30, 1988 RDP group members have been able to save Tk.40,893,296 and absorb credit volume of Tk.223,492,004. Some 26,000 income and employment creating projects have been implemented and over 7.0 million mandays of employment have been generated in these schemes. The landless in RDP project areas have emerged as a strong countervailing force. They are now organised and united and able to demand and acquire higher wages in the agricultural market, fair hearing in the village salish (court), fair payment in food for works programme, services and supports in vulnerable group feeding programme, their rights to lease and utilize khas (government) land and ponds, un-used and unutilized road side land and to obtain services from the government agencies for poultry and cattle vaccinations, health, education and agricultural services (irrigation equipments, subsidies etc.).

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

The success of economic activities can be measured in terms of value earning and potentiality of employment of available mandays. Data available on economic activities undertaken by the group members shows that activities in food processing, small trading and rural transport sector were capable of yielding more value per 100 taka per day than the activities in other agricultural and non-crop agricultural activities. The value earning per 100 taka per day in food processing activity was Tk.2.17, in small trading Tk. 1.87 and in rural transport Tk.1.01 (Appendix-XIII). The potentiality of employment of available mandays in these activities was higher than other agricultural and non-crop agricultural activities undertaken in RDP project areas. The employment of available mandays in food processing, small trading and rural transport activity was 56.98%, 56.98% and 71.23% respectively. The activities relating to food processing, small trading and rural transport are not only capable of providing regular income but also has the potentiality of being undertaking during most times of a year. The generation of higher value earning and employment of available mandays in these activities in comparison to other activities such as poultry, cow rearing, fish culture, irrigation and cultivation of crops can be manifested in number of factors like scheme nature (operable during most times of the year), low gestation period, low risk and regular income flow potentiality of the schemes.

10. CONCLUDING REMARKS:

- a) RDP has covered over 118,775 households in 2,025 villages spread over 32 upazilas and a total of 3,846 village organisations have been formed with 198,559 membership having 4.4:5.6 male-female ratio

- b) Priorities have been given to the off farm activities since these can provide the landless with more opportunities of self employment.
- c) Over 26,000 economic activities (farm and non-farm) have been financed so far with a credit figure of Tk.223,492,004 having 93.85% cumulative (principal) repayment rate.
- d) In addition to the realisation of loans disbursed during the period (Jan - June'88) 57.01% of previous year's (Dec. 1987) outstanding loan was realised.
- e) With RDP credit a large number of group members who were in fact agricultural wage labourers have been able to change their occupations subsequently to trading and cottage industries.
- f) Credit linked to organisation and mobilisation of the poorest villagers and borrowers is capable of increasing self reliance and reducing economic and social dependence on rural elite.
- g) RDP group members are now valued in their locality. The elite are aware of their unity. Their participation in social and economic activities have given them leverage in the community. They are now confident of their own potentialities and prospects.

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

RECEIPTS:

	Taka
Donation	16,33,01,755
T O T A L Taka -	16,33,01,755
	=====

EXPENDITURE:

I. INSTITUTION BUILDING

A. Functional Education	15,62,628
B. Human Development	28,49,660
C. Legal Aids to poor	7,97,580
D. Rural library	6,750
E. Programme personnel cost	2,38,60,111
Total of (I)	<u>2,90,76,729</u>

II. POULTRY AND LIVESTOCK (VGFP)

A. Training	28,63,445
B. Field Expenditure	8,24,830
C. Non recurring expenditure	<u>23,97,820</u>
Total of (II)	60,86,095

III. PRIMARY EDUCATION

A. Education Expenses	1,00,82,995
B. Furniture & Equipment	4,32,122
Total of (III)	<u>1,05,15,117</u>

IV. EMPLOYMENT & INCOME GENERATION

A. Agriculture	6,28,862
B. Irrigation	6,08,958
C. Poultry	20,76,058
D. Livestock	10,49,655
E. Fisheries	8,36,170
F. Horticulture & Forestry	4,18,295
G. Seri/Eri-culture	2,68,534
H. Apiculture	3,02,007
I. Other skills training	5,98,134
J1. Rural Facility Development	1,05,963
J2. Fishery Farm:	59,18,557
K. Revolving credit fund	6,41,37,898
L. Programme personnel cost	1,14,60,598
Total of (IV)	<u>8,84,09,689</u>

V. EMERGENCY EXPENSES (S)	985,037

VI. DEVELOPMENT COST	
Land	20,67,297
Building (including WIP)	1,16,29,527
Vehicle	10,80,000
Motorcycle	11,98,578
Bicycle	6,29,400
Furniture	16,90,889
Equipment	5,97,211

Total of (VI)	1,88,92,902
VII. RESEARCH AND EVALUATION DIVISION	12,89,682
VIII. RECURRING EXPENSES	
A. Rent	5,21,836
B. Utilities	6,96,898
C. Stationeries	6,59,290
D. Maintenance	11,44,193
E. General expenses	9,00,256
F. Depreciation	32,15,266
G. Bad debts expenses	60,00,000

Total of (VIII)	1,31,37,739
Total expenses(1 + ...+ 8)	16,83,92,990
	16,83,39,299
IX. H.O. LOGISTIC EXPENSES	-----
	18,52,32,289
Total expenses for the project	
Balance of fund	2,19,30,534

Total Taka	16,33,01,755
	=====

WRENSH	41	36	41	77	6592	2861	2406	4296	3512	7808	1411	1663	3074	43,40	84,10	32,84	47,35	39,37
CHOWHAT	38	36	40	76	2996	1923	1714	2175	2347	4522	1443	1680	3323	64,19	89,13	66,34	80,10	73,49
KALABDA	42	34	40	76	4338	3031	2124	2881	3265	6146	1599	1944	3545	69,87	70,14	55,50	59,60	57,68
COLCHATION	38	36	33	69	3465	2321	1517	2517	2294	4811	1454	1337	2791	66,98	65,36	57,77	58,28	58,01
BARFA	40	31	40	74	5037	3055	2139	3480	3434	7114	1710	1738	3448	60,45	70,02	46,47	50,61	48,47
NAVARON	43	36	36	72	4195	3151	1813	3417	3289	6706	1675	1611	3286	75,11	57,54	49,02	48,98	49,00
JHIBARGACH	49	38	42	80	3009	2372	1944	2134	2666	5000	1490	2171	3661	78,83	81,96	69,82	75,75	73,22
GAIKAMBA	53	35	61	96	8833	5300	3336	5406	5194	10600	2924	4092	6116	60,00	62,94	37,44	78,78	57,70
KANCUF	55	43	54	97	6400	4515	4053	3810	4990	8800	3970	4745	7835	70,55	89,99	81,10	95,09	89,03
KARNIA	48	42	52	94	4405	3978	3785	2500	4000	4500	2300	3930	4230	86,38	95,15	92,00	98,25	95,85
SEEBORDI	38	38	34	74	8319	5409	3395	5289	5041	10330	2776	2325	5095	65,02	62,77	52,37	46,12	49,32
FOSSICONG	36	36	34	70	2270	5395	3235	9490	3809	13299	1980	2023	4003	74,21	59,96	20,86	53,11	30,10
LAKSMIPUR	48	44	46	92	6096	4982	2741	5106	4914	10020	2733	2958	5491	81,73	55,42	53,53	60,20	54,80
PALATIP	45	43	57	100	6037	3885	2320	2803	3535	4338	2334	3321	5455	64,35	59,72	83,27	93,95	89,22
ALANADIPUR	33	33	30	63	2090	1647	1352	2064	2119	4203	1403	1618	3021	78,80	82,09	47,32	76,36	71,88
NASHIRHAT	44	38	46	84	4884	4354	2874	3012	3087	6099	1927	2259	4186	87,36	66,01	63,96	73,18	68,63
DARSONA	38	34	44	80	3748	2724	2485	2543	2952	5515	1782	3091	4873	72,60	81,23	69,53	104,71	88,34
SATYAIR	26	23	28	51	2264	1835	1221	1518	2016	3534	806	1172	1978	81,05	66,54	53,10	58,13	59,97
KAJBARI	24	12	25	37	2443	1550	1033	2005	2018	4023	404	1044	1448	63,45	66,65	20,15	51,73	35,99
POLAHAT	14	14	18	34	1497	1077	582	1448	1563	3211	618	704	1322	63,46	54,04	37,50	45,04	41,17
CHAFARIH	30	13	27	40	3023	1834	1541	289	1494	2277	515	1189	1704	60,80	83,84	65,27	79,91	74,84
MATORE	11	8	13	21	1327	849	326	541	578	1119	221	477	698	63,98	28,40	40,85	82,53	62,38
JAMALPURI	42	8	48	57	11339	4972	3931	5690	5246	10844	227	4491	4718	38,56	89,91	4,05	85,61	43,50
TOTAL:	2025	1744	2076	2844	263208	168217	118775	176408	169966	346103	86690	111679	192559	63,91	70,61	49,14	65,82	57,27

Appendix : I (Contd.)

MEMBERSHIP LIST

1910

11

Members

Members

Members

Members

Members

Members

Members

1	2	3	4	5	6	7	8	9	10	11	12	13	14	15	16	17	18	19	20	21	22	23	24	25	26	27	28	29	30	31	32	33	34	35	36	37	38	39	40	41	42	43	44	45	46	47	48	49	50	51	52	53	54	55	56	57	58	59	60	61	62	63	64	65	66	67	68	69	70	71	72	73	74	75	76	77	78	79	80	81	82	83	84	85	86	87	88	89	90	91	92	93	94	95	96	97	98	99	100	
100	101	102	103	104	105	106	107	108	109	110	111	112	113	114	115	116	117	118	119	120	121	122	123	124	125	126	127	128	129	130	131	132	133	134	135	136	137	138	139	140	141	142	143	144	145	146	147	148	149	150	151	152	153	154	155	156	157	158	159	160	161	162	163	164	165	166	167	168	169	170	171	172	173	174	175	176	177	178	179	180	181	182	183	184	185	186	187	188	189	190	191	192	193	194	195	196	197	198	199	200

STATEMENT OF GROUP MEMBERS TRAINING
As on June 30, 1988

Appendix : III

AREA	Human Development Training (No)												Occupational Training (No)												LIVESTOCK			OTHERS			ALL TOTAL					
	CONSCIOUSNESS			LEADERSHIP			PLAN. & MGT.			FE TEACHER			AGRICULT.			FISHCULT.			POULTRY																	
	M	F	T	M	F	T	M	F	T	M	F	T	M	F	T	M	F	T	M	F	T	M	F	T	M	F	T	M	F	T						
MOHO	170	110	280	109	59	148	175	4	179	86	32	118	178	141	319	46	42	88	6	275	281	5	0	5	159	94	253	934	757	1691						
SHIB	135	92	227	158	78	236	83	12	95	80	56	136	87	98	185	104	0	104	3	226	229	8	22	30	51	40	91	709	624	1333						
HARS	72	84	156	34	152	146	42	37	79	37	28	65	0	26	26	8	0	8	0	356	356	2	0	2	27	22	49	222	705	927						
CHEO	140	89	229	124	129	253	48	37	85	55	31	86	115	46	161	52	19	71	0	282	282	4	0	4	43	0	43	581	633	1214						
GAZA	90	124	214	106	126	232	52	129	181	87	84	171	71	118	189	34	0	34	0	502	502	5	0	5	25	0	25	470	1083	1553						
PASH	280	270	550	60	42	102	43	39	82	90	82	172	52	92	144	25	43	68	2	162	164	16	0	16	28	0	28	596	730	1326						
BORA	152	238	390	72	27	99	36	23	59	76	46	122	41	36	77	41	36	77	0	219	219	6	3	9	66	16	82	490	644	1134						
ATGH	117	21	442	97	39	136	68	20	88	105	59	184	65	47	112	81	15	96	0	251	251	6	1	7	26	52	78	567	507	1074						
FULB	170	114	284	50	47	97	31	0	31	81	22	103	33	77	110	69	19	88	0	241	241	5	18	23	43	0	43	482	538	1020						
EGIL	127	87	216	47	90	137	30	31	61	95	70	165	46	0	46	393	28	121	0	371	371	3	1	4	177	102	279	920	780	1700						
PAUL	96	126	222	79	157	236	43	48	91	61	50	111	41	43	84	13	10	23	0	338	338	7	13	20	53	0	53	393	785	1178						
ROTW	76	83	159	81	66	147	15	7	22	25	19	44	47	80	127	55	17	72	0	363	363	6	0	6	19	28	47	324	651	987						
CHAT	95	71	166	61	41	102	28	15	43	71	54	125	70	70	140	60	25	85	6	253	259	6	57	63	6	44	50	403	630	1033						
GOAL	74	62	136	34	73	107	28	32	60	54	42	96	43	89	132	47	73	120	0	665	665	6	33	39	27	236	263	313	1305	1618						
FACH	351	58	419	99	163	262	67	24	91	54	35	89	42	71	113	7	0	7	0	434	434	5	0	5	33	0	33	658	795	1453						
ANDI	158	66	224	92	6	98	24	0	24	53	10	63	0	0	0	2	0	2	0	235	235	4	0	4	90	53	143	423	370	793						
TRIS	166	150	316	116	41	157	32	0	32	80	51	131	53	1	54	51	14	65	0	80	80	3	1	4	21	104	125	522	442	964						
DARA	111	113	224	63	76	139	32	21	53	22	15	37	57	21	78	37	0	37	0	361	361	4	0	4	53	164	217	379	771	1150						
HORG	100	60	160	26	64	92	16	23	39	39	34	64	43	0	43	3	0	3	0	306	306	23	3	26	44	232	276	285	724	1009						
KAWA	73	49	122	59	129	187	30	0	30	33	9	42	12	4	16	37	0	37	0	533	533	5	0	5	115	43	158	364	766	1130						
DAKA	164	171	335	111	87	198	54	35	89	79	47	126	16	0	16	167	5	172	0	279	279	2	2	4	24	78	102	617	704	1321						
BALI	185	95	280	0	0	0	15	40	55	30	19	49	39	44	83	27	0	27	10	227	237	0	0	0	16	0	16	322	425	747						
HALI	81	114	195	33	48	81	12	35	47	21	16	37	22	22	44	20	5	25	0	384	384	4	2	6	45	30	75	238	656	894						
HONH	117	129	246	59	62	121	12	4	16	21	4	25	24	0	24	59	0	59	0	330	330	2	1	3	46	23	69	340	553	893						
MOHE	265	179	444	112	128	240	11	20	31	28	24	52	4	0	4	27	53	80	0	296	296	1	2	3	5	37	42	453	739	1192						
LAWC	152	135	287	40	46	88	35	21	56	34	34	68	94	25	119	51	8	59	16	327	343	4	0	4	59	21	80	485	619	1104						
BAKR	158	132	290	73	62	135	18	2	20	13	13	26	7	8	10	41	4	65	23	188	211	2	2	4	42	7	49	392	418	810						
HAVA	46	42	88	41	6	47	19	1	20	21	7	28	5	0	5	31	2	33	0	112	112	18	70	88	18	0	18	199	240	439						
MIFZ	102	120	422	5	64	69	10	47	57	20	20	40	7	23	30	33	39	72	0	453	453	4	4	8	26	113	139	207	1083	1290						
BAZA	248	210	458	60	108	188	22	19	41	44	19	63	8	0	8	74	0	74	9	310	319	3	1	4	60	77	137	528	744	1272						
WARS	121	153	274	110	126	236	7	28	35	27	33	60	39	66	105	32	15	37	0	132	132	0	0	0	2	23	25	328	576	904						

Appendix III (Contd.)

GDAL	133	105	238	74	44	120	22	10	23	33	20	53	24	0	24	35	18	54	1	224	225	2	2	4	59	18	77	386	441	827
JHIX	97	95	192	71	63	134	27	8	35	31	27	58	101	29	130	26	20	46	0	254	254	17	37	50	44	4	48	414	533	947
CHOW	104	50	154	12	69	81	10	51	61	13	19	32	6	2	8	14	16	30	0	142	142	5	0	5	59	107	166	223	456	679
FALA	114	82	196	41	32	73	40	16	56	27	21	48	21	1	22	38	8	46	9	113	122	2	2	4	20	10	30	312	285	597
GAIB	72	103	175	33	7	40	3	6	9	14	8	22	0	20	20	21	0	21	0	410	410	4	1	5	16	7	23	163	562	725
RANG	79	36	115	20	10	30	16	0	16	23	11	34	4	0	4	13	0	13	0	336	336	5	8	13	28	44	72	188	445	633
KAWW	45	50	95	12	9	21	4	0	4	17	28	45	3	0	3	37	0	37	0	55	55	3	3	6	15	25	40	136	170	306
FREE	85	54	139	20	0	20	0	0	0	26	24	50	4	0	4	35	0	35	7	266	273	4	2	6	5	0	5	186	346	532
ROKS	58	43	101	10	0	10	0	0	0	17	31	48	37	0	37	10	0	10	0	261	261	4	0	4	4	0	4	140	335	475
LAYS	49	54	102	5	0	5	0	0	0	21	23	44	36	0	36	9	0	9	0	226	226	4	3	7	40	7	47	164	313	477
PAGL	100	30	130	4	0	4	0	0	0	7	8	15	40	0	40	3	0	3	0	353	353	4	1	5	40	0	40	198	392	590
ALLA	87	45	132	29	9	29	0	0	0	9	13	22	0	0	0	4	0	6	0	218	218	0	0	0	1	37	38	123	313	436
MAST	89	14	94	23	0	23	0	0	0	10	8	15	43	0	43	0	0	0	50	53	103	4	3	7	27	292	319	237	370	607
DARS	52	73	125	11	14	25	0	0	0	11	19	30	16	0	16	9	0	0	0	227	227	4	1	5	27	0	27	121	334	455
SATK	13	4	17	0	0	0	0	0	0	4	8	12	5	0	5	0	0	0	0	90	90	2	3	5	0	0	0	24	105	129
PAJP	15	58	72	7	29	23	0	0	0	5	15	20	0	0	0	0	0	0	0	140	140	0	0	0	0	19	19	23	252	275
POLA	20	50	70	0	0	0	0	0	0	4	4	8	4	4	6	2	0	2	0	0	0	0	2	2	0	24	24	30	84	114
CHAP	31	53	84	0	0	0	0	0	0	1	10	11	0	0	0	0	0	0	0	25	25	0	2	2	0	30	30	32	120	152
HATO	39	18	57	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	20	20	39	38	77
JAMA	0	181	181	0	102	102	0	44	44	0	106	106	0	30	30	0	0	0	139	0	139	0	0	0	0	0	0	139	463	602
TOTA	5669	4957	10626	2572	2715	5287	1260	889	2147	1886	1468	3354	1700	1334	3034	1987	534	2521	281	12884	13165	233	302	535	1834	2283	4117	17422	27366	44788

OTHERS INCLUDE, IRRIGATION, PUMP DRIVING, WATER MANAGEMENT & CONTROL, ANIMAL HUSBANDRY, PEE CULTURE, FORESTY AND SERICULTURE

V.O FUND INFORMATION(MALE)
As on June 30, 1988

Appendix : 37

AREA	Group Saving	S O U R C E S O F F U N D (T R)						U S E S O F F U N D (T R)									
		FDR SCTT	Reser rve Fund	Gener rall Enay	Econoi Schem profit.	SUB TOTAL	Outstd Loan of BRAC	TOTAL FUNDS	Invest ment	CASH AT BANK			Cash in Hand	Consum unptn Loan	OTHERS EXP.	Loss On E.s	TOTAL FUNDS USED
										Saving A/C	FDR SCTT	FDR SAVING					
MONOH	566296	123100	62857	10333	164084	926970	4356190	5263130	4535268	51293	123400	150000	7658	0	0	415541	5283160
SHIP	474769	99929	85954	7240	293281	961164	1899087	2860251	2337001	93790	99920	93393	3343	0	0	232764	2860251
KHRSI	567363	152077	29650	29356	53415	831901	2653771	3465672	2211336	192193	143800	149500	17983	0	0	770860	3485672
GAZAR	349730	124039	31070	24757	33064	564621	1996452	2561073	2148781	172078	124000	102500	13662	0	0	52	2561073
GHOR	344171	86473	77927	54484	235360	798415	1970858	2769273	2450028	119410	78925	140275	635	0	0	0	2769273
PAULA	338617	123217	15080	29001	87281	593196	926632	1519828	1127235	196092	82283	84122	9454	0	0	20642	1519828
GOALA	412229	201021	18589	17817	26312	476448	1490857	2167325	1644133	116957	199221	127775	7392	0	0	70179	2167325
PADNA	578729	140620	60520	66380	830670	1737110	1561038	3298148	2613787	423308	138380	47464	75209	0	0	0	3298148
ATCHO	373415	148141	34929	67722	144480	792687	1940782	2724865	1488102	582779	147089	5761	1498	0	0	509040	2724865
CHATA	516319	112295	23232	9373	0	461219	1075775	1736994	1353924	216950	112295	30375	23450	0	0	0	1736994
PORAI	574043	144190	4061	41874	0	766168	3361659	4127827	3387649	351555	144190	163070	36392	0	0	45070	4127827
FULPA	752305	219347	16659	73429	187075	1248817	1715160	2963977	1867927	675466	204433	204580	8330	0	0	1241	2963977
KOTWA	551561	217530	16830	64572	39603	890144	3281964	4172110	3385574	374786	194480	177250	34759	0	0	4761	4172110
POILO	494516	246279	0	24051	100337	865174	1819828	2676002	2080639	249838	246270	45800	15067	0	0	38386	2676002
DARAC	429394	146120	582	15220	10900	601316	1231900	1833216	1358482	154371	146120	145420	28823	0	0	0	1833216
HORGO	407223	0	5954	15072	58796	488945	657600	1146545	627213	213390	123585	99620	12162	0	0	70575	1146545
AMDA	784382	217059	0	45419	57644	1106495	1519914	2626409	1958999	252974	217050	167250	28136	0	0	0	2626409
KATCH	444913	202665	0	12288	0	459866	1506608	2166474	1293248	653283	202665	60867	46411	0	0	0	2166474
TRISH	409434	214250	13598	78133	4194	919607	1531730	2451339	1420935	582771	214250	226500	7783	0	0	0	2451339
PAWL	495945	177403	19627	13372	51167	776611	1742734	2517345	1609992	405785	198000	206400	62903	0	0	36265	2517345
GARAB	498271	91360	19894	4743	0	634268	907251	1541519	833216	347610	91360	232620	36713	0	0	0	1541519
HALIT	267278	18490	15786	17501	205371	524436	164500	488936	403505	138636	18400	119059	1284	0	0	6061	488936

V.O FUND INFORMATION(FEMALE)

As on June 30, 1988

AREA	Group Saving	*FDR SCTY	SOURCES OF FUND (TK)					USES OF FUND (TK)					Cash in Hand	Consumptn Loan	OTHERS EXP.	Loss On E.s	TOTAL FUNDS USED
			Reserve Fund	General Enegy	Economic Schem profit.	SUB TOTAL	Outstd Loan of BRAC	TOTAL FUNDS	Invest ment	Saving A/C	FDR SCYT	FDR SAVING					
MONOH	267210	114100	10419	7817	64073	463619	1632654	2096273	1653310	82802	114100	114100	6761	0	0	125200	2096273
CHIBP	333319	49140	10729	10363	49140	452691	419027	871718	501631	156200	49140	90808	614	0	0	73325	871718
NAKSI	825243	201733	14298	52789	52708	1146771	1542924	2689695	1567533	679223	200040	209700	19574	0	0	13615	2689695
GAZAR	344673	121160	2751	10599	5427	484610	991660	1476270	933572	316683	121160	88430	16163	0	0	262	1476270
GHTOR	566192	180442	67748	35459	43345	893186	1181588	2074774	1446617	180320	178992	267128	1717	0	0	0	2074774
DAULA	594916	201838	11630	39471	67742	915597	1185309	2100906	1551774	227775	134121	135420	6480	0	0	45336	2100906
GORLA	466062	214645	5492	39329	22259	747787	1317567	2065354	1455382	193934	201944	199035	1868	0	0	13191	2065354
PABNA	461325	158309	25390	70587	96780	812391	949168	1761559	1430598	151491	101844	50156	27470	0	0	0	1761559
ATGHO	374931	102642	10871	28861	60268	577573	944910	1542483	956120	357702	100400	2345	521	0	0	125395	1542483
CHAM	683104	169781	15905	6876	0	875666	1158439	2034105	1426456	377393	169781	54121	6354	0	0	0	2034105
BORAI	540002	151241	10946	43011	0	745201	3361659	4106860	3173270	312290	147691	147949	25660	0	0	0	4106860
FULBA	414612	119905	1771	43074	57091	636453	911905	1548358	827539	426856	118800	140830	10895	0	0	23438	1548358
KOTWA	567180	181030	12608	61481	33260	855557	767597	1623154	729799	492319	175880	209330	13416	0	0	2410	1623154
SOILO	419989	194250	1981	19419	65550	703189	903156	1606245	1239848	148170	196250	14600	7477	0	0	0	1606245
DARAC	451230	135100	15740	10820	9000	621890	955050	1576940	1038366	271317	135100	122400	9757	0	0	0	1576940
HORGO	535925	0	3071	24680	25433	589109	768181	1557299	690321	350156	165450	134400	18608	0	0	198355	1557299
AMDA	457074	106650	0	22506	16488	602718	766414	1369132	921770	208235	106650	114600	17877	0	0	0	1369132
KATCH	381483	157269	0	6971	0	545723	1095138	1640861	863657	568848	157269	43811	7276	0	0	0	1640861
TRISH	466363	176140	6222	48205	4775	701705	1454595	2156300	1255759	516673	176140	199050	8678	0	0	0	2156300
XAWAL	374517	128000	13294	12391	27826	556028	948258	1504286	806525	386726	130350	133750	916	0	0	46019	1504286
DAKAB	764888	216800	24093	37300	0	1043081	621725	1664806	278895	659666	216800	479783	29662	0	0	0	1664806
HALIT	597702	95800	16879	33391	705700	1449472	656300	2105772	1355339	197605	95800	439800	4016	0	0	13212	2105772
NOHHI	434572	99690	9520	13172	2685	559639	658987	1218626	675560	263243	99690	169480	10653	0	0	0	1218626
PAKAK	269640	21550	6741	0	3256	301187	480300	781487	331263	286904	79460	75810	6801	0	0	1249	781487
LAWCH	235772	54610	486	25910	8188	324964	904273	1229239	808964	299552	54610	54610	11507	0	0	0	1229239
PALIJ	320484	0	5017	14931	17440	357872	443832	321704	227816	349353	93560	95170	55805	0	0	0	321704
MIRZA	1507665	352315	63518	22011	0	1945509	2615591	4541100	2929625	913763	352315	354130	11267	0	0	0	4541100
MOHER	791022	236907	42430	8096	36741	1116906	366017	1482923	701474	380614	236907	154573	9355	0	0	0	1482923
CHONA	598214	153260	36929	39388	13429	841222	1041466	1882688	1346825	163631	153260	175610	43362	0	0	0	1882688

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Appendix : V (Contd.)

WARSH	732100	160090	19500	17422	27043	956160	1023370	1979530	1091148	501418	120290	231250	35424	0	0	0	1979530
KALAR	375244	100394	6820	9004	0	491462	791017	1282479	806166	261505	100395	100395	14018	0	0	0	1282479
GOALC	247164	89164	3831	6301	0	346460	710344	1056804	710944	143814	89164	99830	13652	0	0	0	1056804
HAVAR	329886	8200	1397	6793	1809	348085	708674	1956759	634914	218756	82000	96380	24709	0	0	0	1956759
BAKRA	209452	70695	9290	8614	0	298051	554591	852642	562191	138096	70695	74855	6805	0	0	0	852642
JHIRA	524688	90325	14808	13152	0	643173	1078721	1721894	1144934	285887	90325	176625	24123	0	0	0	1721894
GAIBA	537236	70190	23545	9861	1041	641873	830460	1472333	452148	589076	70330	334518	26261	0	0	0	1472333
RANGP	821250	120570	414	5420	38600	986254	1016377	2002631	1033352	719909	120570	120570	8230	0	0	0	2002631
KAWN	554065	89990	0	8288	32257	684600	585211	1269811	640304	243324	89990	287680	8513	0	0	0	1269811
FAGLA	405706	0	0	5630	0	411336	561634	972970	507060	306336	54574	105000	0	0	0	0	972970
SREEB	310334	59910	4037	11608	213121	599010	321549	920559	510135	242992	59910	59910	43310	0	0	4302	920559
BOKSH	392300	50800	42834	9547	0	495481	332023	827504	366091	344714	50800	50800	15099	0	0	0	827504
HASIR	253615	0	7485	55404	20	316524	493088	809612	425171	179777	43400	144580	16684	0	0	0	809612
DARSO	454805	79900	9401	16642	0	560748	700135	1260883	516877	478341	79900	178350	7415	0	0	0	1260883
LAXI	488163	88870	621	33226	0	610880	631250	1242130	527197	410378	94270	195100	15185	0	0	0	1242130
ALLAD	197352	48590	0	12890	0	258832	348984	607816	318950	207341	48590	28830	4105	0	0	0	607816
CHAP	112892	0	0	8821	0	121713	0	121713	0	38288	0	81000	2425	0	0	0	121713
POLAH	39622	0	0	1604	0	41226	0	41226	0	37861	0	0	3365	0	0	0	41226
SATN	64694	0	20	2121	0	66835	0	66835	0	60187	0	0	6648	0	0	0	66835
HATOR	19489	0	0	608	0	20097	0	20097	0	19951	0	0	146	0	0	0	20097
RAJEA	70995	2650	0	2125	0	75770	26500	102270	26025	62942	2650	6000	4633	0	0	0	102270
JAN-1	476118	116740	60283	9673	0	662814	1088584	1751398	1156584	476118	116740	0	1956	0	0	0	1751398
TOTAL	22662882	5343395	651763	1044372	1802500	31504702	43086202	74590904	44955199	15886475	5648097	6842602	673222	0	0	685309	74590904

Appendix : V (Contd.)

WARSH	732100	160090	19500	17422	27048	956160	1023370	1979530	1071148	501418	120290	231250	35424	0	0	0	1979530
KALAR	375244	100394	6820	9004	0	491462	791017	1282479	806166	261505	100395	100395	14018	0	0	0	1282479
GOALC	247164	89164	3831	6301	0	346460	710344	1056804	710344	143814	89164	99830	13652	0	0	0	1056804
HAYAR	329886	8200	1397	6793	1809	348085	708674	1056759	634914	218756	82000	96380	24709	0	0	0	1056759
BATRA	209452	70695	9290	8614	0	298051	554591	852642	562191	138096	70695	74855	6805	0	0	0	852642
JHIKA	524888	90325	14808	13152	0	643173	1078721	1721894	1144934	285887	90325	176625	24123	0	0	0	1721894
GAJDA	527234	20190	22545	7881	1041	641873	830460	1472333	452148	589976	70330	324518	26261	0	0	0	1472333
RANGP	821250	120570	414	5420	38600	986254	1016377	2002631	1033352	719909	120570	120570	8230	0	0	0	2002631
KAWN	554065	89990	0	8288	32257	684600	585211	1269811	640304	243324	89990	287680	8513	0	0	0	1269811
PAGLA	405706	0	0	5630	0	411336	561634	972970	507060	306336	54574	105000	0	0	0	0	972970
SREED	310334	59910	4037	11608	213121	599010	321549	920559	510135	242992	59910	59910	43310	0	0	4302	920559
ROKSH	392300	50800	42834	9547	0	495481	332023	827504	366091	344714	50800	50800	15099	0	0	0	827504
HASIR	253615	0	7485	55404	20	316524	493088	869612	425171	179777	43400	144580	16684	0	0	0	869612
DARSO	454805	79900	9401	16642	0	560748	700135	1260883	516877	478341	79900	178350	7415	0	0	0	1260883
LAXI	488163	88870	621	33226	0	610880	631250	1242130	527197	410378	94270	195100	15185	0	0	0	1242130
ALLAD	197352	48590	0	12890	0	258832	348984	607816	318950	207341	48590	28830	4105	0	0	0	607816
CHAP	112892	0	0	8821	0	121713	0	121713	0	38288	0	81000	2425	0	0	0	121713
BOLAH	39622	0	0	1604	0	41226	0	41226	0	37861	0	0	3365	0	0	0	41226
SATRI	64694	0	20	2121	0	66835	0	66835	0	60187	0	0	6648	0	0	0	66835
HATOR	19489	0	0	608	0	20097	0	20097	0	19951	0	0	146	0	0	0	20097
RAJDA	70995	2650	0	2125	0	75770	26500	102270	26025	62962	2650	8000	4633	0	0	0	102270
JAM-I	476118	116740	60283	9673	0	662814	1088584	1751398	1156584	476118	116740	0	1956	0	0	0	1751398
TOTAL	22662682	5243395	651763	1044372	1802500	31504702	43086202	74590904	41855199	15886475	5648097	6802602	673222	0	0	685309	74590904

AREA-WISE CREDIT OPERATION STATEMENT
AS ON JUNE, 1988
MALE GROUP

AREA	DISBURSED (TK)			LOAN REALISED (TK)			LOAN OUTSTANDING (TK)			LOAN OVERDUE (TK)			P. REA
	P	I	T	P	I	T	P	I	T	P	I	T	
MONOH	10422360	3175505	13597865	6066170	1714667	7780837	4356190	1460638	5817028	1488945	1294993	2782938	80.29
SHIBP	6424040	2088118	8522158	4534953	1346089	5881042	1899087	742029	2641116	476519	344100	820669	90.49
NAFSH	6137600	2947727	8185327	3483829	806366	4290195	2653771	1241361	3895132	1362318	1126640	2519958	71.58
GAZAR	5560756	1371097	6931853	3564304	774146	4338450	1996452	596951	2593403	751139	474395	1225534	82.59
GHOR	7091776	2682489	9774259	5100912	1115825	6216737	1990858	1566664	3557522	1260411	1541975	2742366	80.95
BAULA	2577940	523825	3101765	1651308	455430	2106738	926632	68395	995027	132098	49701	181799	92.59
COALA	3660525	712559	4373084	2369668	58	2953444	1490857	128783	1619640	161988	30226	132214	95.87
PABNA	5663400	1149770	6813170	4162362	671110	4973622	1561031	278247	1839265	352795	254399	607194	92.06
ATGHO	4964180	1529957	6494137	3023398	893039	3916437	1940782	636918	2577700	329863	503979	843842	86.89
CHATR	3105655	513376	3619031	2629880	455351	2485231	1675775	58025	1133860	50251	1646	51899	97.56
DORAI	5296376	926695	6223071	3515614	709967	4225581	3361659	216728	3578387	119759	101155	220912	96.71
FULBA	5654670	660942	6315612	4139710	666092	4805802	1715166	194050	1910010	82311	97152	186453	96.61
LOTWA	4341300	510498	4851798	2992733	446475	3439208	1348467	64023	1412690	17606	5323	23123	95.42
BOILO	4367150	963774	5330924	2576322	732990	3309312	1810826	250784	2011612	317229	217414	534705	89.03
BOFAG	2750950	248716	2999666	1519050	140427	1709477	1231960	58289	1209489	0	0	0	100.00
HOWDO	2407250	203060	2610310	1749650	178931	1928581	657600	24129	681729	0	0	0	100.00
FADIA	2907700	420116	3327816	2387784	253072	2740856	1519914	67046	1586960	0	0	0	100.00
TACHI	2766900	367391	3134291	2271092	296879	2567971	1506666	70512	1577126	0	0	0	100.00
T. ISH	3485600	389956	3875556	1954170	243504	2297674	1531730	46454	1578184	0	0	0	100.00
LAVAL	3259000	311167	3570167	1516266	222551	1738817	1742734	88616	1831350	0	0	0	100.00
DAJAR	1265600	55749	1321349	296349	45475	341824	907251	10274	917525	0	0	0	100.00
NALIT	343000	26829	369829	192500	26829	225329	164500	0	164500	0	0	0	100.00
MONNI	1651400	67852	1719252	444642	55047	499689	607258	32805	640063	0	0	0	100.00
BAJAL	1336950	158895	1495845	777695	146349	924044	559205	12516	571721	0	0	0	100.00
LACH	1667500	102652	1770152	541918	79673	621791	904273	22779	927052	0	0	0	100.00
BALIJ	1379400	126795	1506195	845385	106426	951811	534015	20369	554384	0	0	0	100.00
KIRJA	1629750	125007	1754757	601795	105882	707677	1027955	19125	1047080	0	0	0	100.00
MOHEP	3968240	304963	4273203	2699690	268142	2967832	1266550	16821	1283371	760	139	899	99.97
CHGHA	451500	56504	508004	265101	45850	330951	366299	10654	377053	0	0	0	100.00
WADSH	1045250	90691	1135941	581459	79001	660460	463791	11680	474671	0	0	0	100.00
KALAR	1467430	134944	1602374	529098	100121	629219	958332	34823	993155	520	0	520	99.90
GOALC	1667200	160546	1827746	644021	130814	774835	1043179	49732	1092911	12401	2160	15260	95.11
MOHAR	1088650	110044	1198694	447522	80080	527602	641128	29964	671092	0	0	0	100.00
BAJRA	1430300	145034	1575334	635079	111737	746816	795221	34302	830523	37115	4164	41779	94.41
CHIRA	1760500	169671	1930171	154199	141792	795991	1106301	47679	1154000	0	0	0	100.00
GAJRA	1037895	116073	1153968	446482	93896	540378	589413	22177	611590	30100	2154	32254	93.71
BANGP	2049776	149320	2199096	1085115	149320	1234435	964663	0	964663	23000	0	23000	95.61
PAWNI	841050	80547	921597	347495	66131	413626	493555	14416	507971	4682	0	4682	97.89
PAJLA	1116400	61472	1097872	313340	43845	357185	723060	17627	740687	0	0	0	100.00
SREE	126076	1572	127648	0	0	0	126000	1572	127572	0	0	0	100.00
BOJSH	485010	27398	512408	123864	14509	138373	341196	10759	351955	0	0	0	100.00
NADIF	1145817	68896	1214713	299337	37141	276478	906476	31719	938197	0	0	0	100.00
LAJMI	1109700	63476	1173176	523300	57378	580678	786400	45600	832000	0	0	0	100.00
BAJBO	442536	19722	462258	46200	7659	53859	394300	25706	420006	0	0	0	100.00
ALLAH	510500	37747	548247	119436	17859	137295	391064	9888	400952	0	0	0	100.00
RAJBA	0	0	0	0	0	0	0	0	0	0	0	0	100.00
JAN-1	0	0	0	0	0	0	0	0	0	0	0	0	100.00
TOTAL	126212374	22594279	148806653	72766439	17168693	89935132	53361521	2394229	61775751	6137942	4632185	12996957	91.42

AREA-WISE CREDIT OPERATION STATEMENT
AS ON JUNE 30, 1988
FEMALE GROUP

AREA	DISBURSED (TK)			LOAN REALISED (TK)			LOAN OUTSTANDING (TK)			LOAN OVERDUE (TK)			P. REA
	P	I	T	P	I	T	P	I	T	P	I	T	
MONOH	3521185	1130236	4651421	1888531	610229	2498770	1632654	519997	2152651	363516	256376	721894	83.86
SHIBP	1662700	303653	1966353	1243673	274451	1518124	419027	29202	448229	37995	3095	41090	97.04
NAPSH	4036400	511768	4548168	2493476	347940	2841416	1542924	163828	1706752	159499	147772	307271	93.99
GAZAR	1863490	294479	2159969	871830	224826	1096656	991660	71651	1063311	42315	46082	108397	93.33
GHOR	4715450	996795	5712245	3533862	612216	4146078	1181568	284579	1566167	346691	256580	702271	91.07
DAULA	3649220	605446	4254666	2463911	588867	3052778	1185309	16559	1201668	65790	5847	71637	97.40
GOALA	3768735	658317	4427052	2451168	526691	2978059	1317567	131426	1448993	75394	8657	64051	97.32
PABNA	4110280	612065	4722345	3161112	564260	3725372	949166	47805	996973	175278	71653	24921	94.75
ATGHO	2620645	451451	3072096	1655735	357306	2013041	964910	74145	1039055	108214	31532	139746	93.67
CHATM	3028355	452110	3480465	1869916	405011	2274927	1158439	47099	1205538	21596	0	21596	96.86
BORAI	4466800	677419	5144219	2887897	541174	3429071	3361659	136245	3497904	45174	45509	86683	98.55
FULBA	2590150	331367	2921517	1678245	281356	1959601	911995	50011	961916	28800	14434	42234	98.31
KOTWA	2769000	357527	3126527	2603100	315732	2918832	1165900	41795	1207695	0	0	0	100.00
BOILO	3425640	496103	3921743	2522484	441291	2963775	903156	54612	957968	131163	43094	174257	95.06
DANAG	2130500	306613	2437113	1183450	172848	1356298	955050	33965	989015	0	0	0	100.00
HORGO	2737300	181696	2918996	1769119	201604	1970723	968181	-19908	948273	0	0	0	100.00
ANDIA	1796200	182230	1978430	1029789	146918	1176707	766411	35312	801723	0	0	0	100.00
KACHI	1950200	243267	2193467	855662	178354	1033996	1095136	64923	1160071	0	0	0	100.00
TAKEN	2655900	362669	3018569	1401305	227099	1628404	1454595	35570	1490165	0	0	0	100.00
BAVAL	2026400	193610	2220010	1078342	146572	1224914	948251	47050	995296	0	0	0	100.00
DARAI	2631000	293653	3124653	2209275	280466	2489741	621725	12367	635112	0	0	0	100.00
NALIT	1362000	103299	1465299	705706	103299	808999	650306	0	650306	0	0	0	100.00
NONHI	1410500	132684	1743184	951513	110402	1061915	858987	22012	881009	0	0	0	100.00
BALAI	1335700	126420	1462120	855400	117254	972654	480300	9166	489466	0	0	0	100.00
LAUCH	879640	72156	951796	501149	56761	557910	904273	15395	919668	0	0	0	100.00
BALIJ	1444500	154225	1628725	1030668	118565	1149233	463832	15666	479492	0	0	0	100.00
MITZA	4866470	392053	5258523	2144879	230505	2575384	2615591	68548	2674139	0	0	0	100.00
MOHER	984250	80170	1064420	618233	78066	696299	366017	2104	368121	0	0	0	100.00
CHONA	2310700	201120	2521820	1279234	194321	1473555	1041466	6799	1048265	0	0	0	100.00
NAPSH	2485600	223987	2709587	1462230	216844	1679074	1023370	7143	1030513	0	0	0	100.00
KALAR	1454540	134906	1589446	662523	108256	770779	791017	26650	817667	400	174	574	99.94
GOALC	1246440	131645	1378085	538096	103957	642053	710344	27108	737452	22765	5394	28119	95.56
KANAR	1146500	106607	1253107	439826	78112	517938	708674	27895	736569	0	0	0	100.00
BAIRA	942250	101096	1043346	387659	72578	460237	554591	28520	583111	0	0	0	100.00
JHITA	1771600	188177	1959777	93079	140509	836588	1076721	44668	1120389	0	0	0	100.00
GAIRA	1100500	58826	1162326	273040	35113	308153	830490	23713	854173	0	0	0	100.00
PANCP	1505700	116357	1622057	789223	116357	905580	1016377	0	1016377	0	0	0	100.00
LAUNI	1160300	108025	1268325	610089	104904	714993	575211	3121	578332	1190	0	1190	99.60
FALTA	746000	47199	793199	245074	31411	276485	500926	15788	516714	0	0	0	100.00
SREE	675100	43101	718201	353551	38403	392154	321546	4498	326047	0	0	0	100.00
BOESH	594000	31729	597129	326577	28446	355023	332023	3261	335284	0	0	0	100.00
NASIR	532800	20675	573475	59712	9058	60770	490086	11317	501403	0	0	0	100.00
LAKMI	930200	65975	996175	298950	37525	336475	621250	28450	649700	0	0	0	100.00
BAFEO	846000	43236	889236	145865	24601	175466	700125	13637	713762	0	0	0	100.00
ALLAH	496000	26446	522446	147016	21622	168638	346984	6624	353608	0	0	0	100.00
RAJIA	26500	114	26614	0	0	0	26500	114	26614	0	0	0	100.00
JAM-1	1690690	176256	1866946	802106	159040	961146	1088584	17216	1105800	0	0	0	100.00
TOTAL	91279630	12292182	110571812	57174174	9893234	67067408	41105456	2398948	42504404	1648802	1171139	2764941	97.20

SCHEMATIC CREDIT OPERATION STATEMENT

As of June 30, 1969

Account 1-17

SCHEM	SCHEM (NO)	AMOUNT DISBURSED (FY)			AMOUNT REALIZED (FY)			AMOUNT OUTSTANDING (FY)			AMOUNT OVERDUE (FY)			
		F	I	T	F	I	T	F	I	T	F	I	T	TOTAL
AGRICY	4752	49792482	10052540	59755028	30096858	8431423	26522781	19606630	2421117	23227747	1481209	2125282	4478191	73.85
FIS-AR	498	3605060	1772470	4522020	1914374	544889	249542	1720156	412575	2132741	422472	399213	591844	89.63
LIVEST	3742	76638750	5742991	42277741	14202475	4176124	16572409	22434275	1746257	24901132	449721	555438	1141079	74.27
R.IND	1224	17668207	2849240	20517547	7852484	2224559	10677543	9815323	824681	10440004	1529233	1103844	2621172	60.44
R.TAN	1015	9935511	1414105	11379616	9917528	1273670	11191558	47923	140125	128058	262158	244344	47147	21.78
FOOD.P	3349	33379047	3401151	36510198	17129734	2517183	1945217	15939313	913943	16353281	349747	302548	212305	94.05
S.M.L.T	7190	68122418	10079142	78221560	44514353	7201413	51785765	21518045	2877729	24445744	1209298	1400852	551413	41.72
MARKET	476	2741402	749048	3490450	1745724	324044	2071773	995671	423004	1418675	90212	21725	11247	67.27
OTHERS	388	2940023	545931	4485954	2571018	546513	3654531	402005	199462	561475	124924	3719	13343	45.24
TOTAL	22645	223442034	25841461	257353415	136782613	25661927	156324540	62529391	10779534	103308925	1976144	7195757	15775113	94.24

TRUSTEE REPORT OPERATING STATEMENT

As of June 30, 1958

Appendix 1

Items to be shown Amount Disbursed (1) Amount Realized (2) Amount Outstanding (3) Amount Encumbered (4) AREA TOTAL

Item	Amount Disbursed (1)	Amount Realized (2)	Amount Outstanding (3)	Amount Encumbered (4)
1000	1000.00	1000.00		
1001	1000.00	1000.00		
1002	1000.00	1000.00		
1003	1000.00	1000.00		
1004	1000.00	1000.00		
1005	1000.00	1000.00		
1006	1000.00	1000.00		
1007	1000.00	1000.00		
1008	1000.00	1000.00		
1009	1000.00	1000.00		
1010	1000.00	1000.00		
1011	1000.00	1000.00		
1012	1000.00	1000.00		
1013	1000.00	1000.00		
1014	1000.00	1000.00		
1015	1000.00	1000.00		
1016	1000.00	1000.00		
1017	1000.00	1000.00		
1018	1000.00	1000.00		
1019	1000.00	1000.00		
1020	1000.00	1000.00		
1021	1000.00	1000.00		
1022	1000.00	1000.00		
1023	1000.00	1000.00		
1024	1000.00	1000.00		
1025	1000.00	1000.00		
1026	1000.00	1000.00		
1027	1000.00	1000.00		
1028	1000.00	1000.00		
1029	1000.00	1000.00		
1030	1000.00	1000.00		
1031	1000.00	1000.00		
1032	1000.00	1000.00		
1033	1000.00	1000.00		
1034	1000.00	1000.00		
1035	1000.00	1000.00		
1036	1000.00	1000.00		
1037	1000.00	1000.00		
1038	1000.00	1000.00		
1039	1000.00	1000.00		
1040	1000.00	1000.00		
1041	1000.00	1000.00		
1042	1000.00	1000.00		
1043	1000.00	1000.00		
1044	1000.00	1000.00		
1045	1000.00	1000.00		
1046	1000.00	1000.00		
1047	1000.00	1000.00		
1048	1000.00	1000.00		
1049	1000.00	1000.00		
1050	1000.00	1000.00		
1051	1000.00	1000.00		
1052	1000.00	1000.00		
1053	1000.00	1000.00		
1054	1000.00	1000.00		
1055	1000.00	1000.00		
1056	1000.00	1000.00		
1057	1000.00	1000.00		
1058	1000.00	1000.00		
1059	1000.00	1000.00		
1060	1000.00	1000.00		
1061	1000.00	1000.00		
1062	1000.00	1000.00		
1063	1000.00	1000.00		
1064	1000.00	1000.00		
1065	1000.00	1000.00		
1066	1000.00	1000.00		
1067	1000.00	1000.00		
1068	1000.00	1000.00		
1069	1000.00	1000.00		
1070	1000.00	1000.00		
1071	1000.00	1000.00		
1072	1000.00	1000.00		
1073	1000.00	1000.00		
1074	1000.00	1000.00		
1075	1000.00	1000.00		
1076	1000.00	1000.00		
1077	1000.00	1000.00		
1078	1000.00	1000.00		
1079	1000.00	1000.00		
1080	1000.00	1000.00		
1081	1000.00	1000.00		
1082	1000.00	1000.00		
1083	1000.00	1000.00		
1084	1000.00	1000.00		
1085	1000.00	1000.00		
1086	1000.00	1000.00		
1087	1000.00	1000.00		
1088	1000.00	1000.00		
1089	1000.00	1000.00		
1090	1000.00	1000.00		
1091	1000.00	1000.00		
1092	1000.00	1000.00		
1093	1000.00	1000.00		
1094	1000.00	1000.00		
1095	1000.00	1000.00		
1096	1000.00	1000.00		
1097	1000.00	1000.00		
1098	1000.00	1000.00		
1099	1000.00	1000.00		
1100	1000.00	1000.00		
1101	1000.00	1000.00		
1102	1000.00	1000.00		
1103	1000.00	1000.00		
1104	1000.00	1000.00		
1105	1000.00	1000.00		
1106	1000.00	1000.00		
1107	1000.00	1000.00		
1108	1000.00	1000.00		
1109	1000.00	1000.00		
1110	1000.00	1000.00		
1111	1000.00	1000.00		
1112	1000.00	1000.00		
1113	1000.00	1000.00		
1114	1000.00	1000.00		
1115	1000.00	1000.00		
1116	1000.00	1000.00		
1117	1000.00	1000.00		
1118	1000.00	1000.00		
1119	1000.00	1000.00		
1120	1000.00	1000.00		
1121	1000.00	1000.00		
1122	1000.00	1000.00		
1123	1000.00	1000.00		
1124	1000.00	1000.00		
1125	1000.00	1000.00		
1126	1000.00	1000.00		
1127	1000.00	1000.00		
1128	1000.00	1000.00		
1129	1000.00	1000.00		
1130	1000.00	1000.00		
1131	1000.00	1000.00		
1132	1000.00	1000.00		
1133	1000.00	1000.00		
1134	1000.00	1000.00		
1135	1000.00	1000.00		
1136	1000.00	1000.00		
1137	1000.00	1000.00		
1138	1000.00	1000.00		
1139	1000.00	1000.00		
1140	1000.00	1000.00		
1141	1000.00	1000.00		
1142	1000.00	1000.00		
1143	1000.00	1000.00		
1144	1000.00	1000.00		
1145	1000.00	1000.00		
1146	1000.00	1000.00		
1147	1000.00	1000.00		
1148	1000.00	1000.00		
1149	1000.00	1000.00		
1150	1000.00	1000.00		
1151	1000.00	1000.00		
1152	1000.00	1000.00		
1153	1000.00	1000.00		
1154	1000.00	1000.00		
1155	1000.00	1000.00		
1156	1000.00	1000.00		
1157	1000.00	1000.00		
1158	1000.00	1000.00		
1159	1000.00	1000.00		
1160	1000.00	1000.00		
1161	1000.00	1000.00		
1162	1000.00	1000.00		
1163	1000.00	1000.00		
1164	1000.00	1000.00		
1165	1000.00	1000.00		
1166	1000.00	1000.00		
1167	1000.00	1000.00		
1168	1000.00	1000.00		
1169	1000.00	1000.00		
1170	1000.00	1000.00		
1171	1000.00	1000.00		
1172	1000.00	1000.00		
1173	1000.00	1000.00		
1174	1000.00	1000.00		
1175	1000.00	1000.00		
1176	1000.00	1000.00		
1177	1000.00	1000.00		
1178	1000.00	1000.00		
1179	1000.00	1000.00		
1180	1000.00	1000.00		
1181	1000.00	1000.00		
1182	1000.00	1000.00		
1183	1000.00	1000.00		
1184	1000.00	1000.00		
1185	1000.00	1000.00		
1186	1000.00	1000.00		
1187	1000.00	1000.00		
1188	1000.00	1000.00		
1189	1000.00	1000.00		
1190	1000.00	1000.00		
1191	1000.00	1000.00		
1192	1000.00	1000.00		
1193	1000.00	1000.00		
1194	1000.00	1000.00		
1195	1000.00	1000.00		
1196	1000.00	1000.00		
1197	1000.00	1000.00		
1198	1000.00	1000.00		
1199	1000.00	1000.00		
1200	1000.00	1000.00		

1000-Principal realized as % of principal realized. 1000-Principal realized as % of principal disbursed.

pat dish

4211

TYPEWISE CREDIT OPERATION STATEMENT
As on June 30, 1988

Appendix : XI

TYPES	SX	SCHMS.	AMOUNT DISBURSED(TK)			AMOUNT REALISED(TK)			AMOUNT OUTSTANDING(TK)			AMT.OVERDUE(TK)			IREA I/OVD	
			F	I	T	F	I	T	F	I	T	F	I	T		
INDIVI	H	8785	9411551A	14411373	110526889	54922664	10701723	15624587	41192652	3709650	44902302	2459105	1956745	4615850	95.4	2.77
	F	9527	91643630	10539522	102183152	52384959	8742623	61127582	39258671	1796899	41055570	938965	809847	1748812	98.2	1.02
	T	18312	187759146	24950895	212710041	107307823	19444346	126752169	80451323	5506549	85957872	3598070	2766592	6364662	96.8	1.92
COLLEC	H	3145	29096858	9137906	38234744	18865575	4466970	23332545	10231283	4670936	14902219	4268737	4105870	8374807	81.5	14.7
	F	1208	6634000	1752440	8388660	4789215	1150611	5939826	1846785	602049	2448834	709837	326292	1036129	87.1	10.7
	T	4353	35732858	10890566	46623424	23654790	5617581	29272371	12078068	5272985	17351053	4978574	4432162	9410736	82.6	13.9
TOTAL:	H	11930	125212374	23549279	148761653	73788439	15168693	88957132	51423935	8380586	59804521	6927842	6062615	12990457	91.4	5.53
	F	10235	28279630	12292182	110571812	57174174	9893234	67067408	41105454	2398948	43504404	1648802	1136139	2784941	97.2	1.68
	T	22165	23492004	35841461	259333465	130962613	25061927	156024540	92529391	10779534	103308925	8576644	7198754	15775398	93.9	3.84

IREA-Principal realized as I of principal realizable.

AREA-WISE CREDIT OPERATION STATEMENT
January 01 - June 30, 1988

AREA	DISBURSED (TK)			LOAN REALISED (TK)			LOAN OUTSTANDING (TK)			LOAN OVERDUE (TK)			% OF	
	P	I	T	P	I	T	P	I	T	P	I	T	P	AREA
MONDH	2321300	93344	2414644	12808	11081	23889	2308492	82263	2390755	0	0	0	100.00	
SHIBP	791000	35194	826194	77923	11280	89203	713077	23914	736991	0	0	0	100.00	
NARSH	1500400	56040	1556440	207247	26525	233772	1293153	29515	1322668	0	0	0	100.00	
GAJAR	876100	32301	908401	37673	10519	48192	838427	21782	860209	976	71	1047	97.47	
GHEOR	881980	41831	923811	331446	27946	359392	551534	13685	565419	0	0	0	100.00	
BAULA	1009650	33817	1043467	33000	23168	56168	976850	10649	987499	0	0	0	100.00	
GDALU	882500	28659	891159	67000	8520	75520	601500	20139	621639	0	0	0	100.00	
PASNA	1088000	34996	1122996	36000	8560	42560	1050000	28436	1078436	7200	34340	41540	83.23	
WTGHO	1078370	32874	1111244	10956	3170	14126	1067414	29704	1097118	0	0	0	100.00	
CHATH	995900	29555	1025455	61749	11954	73703	934151	27601	961752	0	0	0	100.00	
BORIG	1595800	54297	1650097	27622	6477	34099	1568178	47820	1615998	0	0	0	100.00	
FULBA	1483030	101936	1584966	71640	14525	86165	1891396	87411	1978807	0	0	0	100.00	
KATOW	1862705	184769	2047474	74202	149711	223913	1788496	35658	1824154	0	0	0	100.00	
BALLO	1430100	44437	1474537	85792	18673	104465	1344304	25754	1370058	0	0	0	100.00	
DARAG	1280000	54170	1334170	151100	15941	167041	1108900	38229	1147129	0	0	0	100.00	
HORGO	1022650	50683	1073333	197475	17746	215221	825375	32937	858312	0	0	0	100.00	
AMODI	1254500	64589	1420089	122526	16145	138673	1238972	48444	1285416	0	0	0	100.00	
BACHI	1590500	71834	1662334	80149	14804	94953	1510351	57030	1567381	0	0	0	100.00	
TRISH	2421300	145286	2566586	789297	117198	886495	1652003	28088	1680091	0	0	0	100.00	
KAWAL	1802500	229854	2032354	493420	153661	646481	1109080	76793	1185873	0	0	0	100.00	
DALAB	1247000	114872	1361872	192005	114655	307640	1053995	227	1054222	0	0	0	100.00	
WALIT	800000	19257	819257	86906	19257	88833	539100	0	539100	0	0	0	100.00	
MOHNI	1002500	39925	1042425	71811	12625	84436	930689	27100	957789	0	0	0	100.00	
BARAY	559500	94066	653566	42416	82262	124678	517084	11804	528888	0	0	0	100.00	
LAUCH	569000	36103	595103	12075	2554	14629	904273	23549	927822	0	0	0	100.00	
BJURI	802800	89485	892285	71656	92876	164534	531142	-3391	527751	0	0	0	100.00	
MIEJA	2944200	257344	3201544	152136	223191	375327	2797064	34153	2831217	0	0	0	100.00	
KONER	1585700	58112	1643812	223253	45981	269234	1342347	12131	1354478	0	0	0	100.00	
CHOKA	975300	14470	1000470	45757	25827	71584	926245	8643	934888	0	0	0	100.00	
WARSH	1182000	133725	1295725	77300	127600	204900	1084700	6125	1090825	0	0	0	100.00	
YALAR	974500	31258	1005758	18752	1679	20431	955848	30179	986027	0	0	0	100.00	
GDALC	990700	48967	1039667	45987	21033	67020	944713	27954	972667	0	0	0	100.00	
NAVAP	502000	14460	516460	51646	2500	54146	450254	11960	462214	0	0	0	100.00	
BAYRA	588000	15501	603501	12680	2312	14972	575340	13189	588529	0	0	0	100.00	
JHITA	1074000	167581	1241581	56506	144461	200967	1017494	23120	1040614	0	0	0	100.00	
GAIBA	1057800	95974	1153774	55267	75483	130770	1002510	20491	1023004	11900	6	11900	82.29	
RAHOP	1451700	110398	1562098	107893	110398	218291	1543845	0	1543845	0	0	0	100.00	
KAWHI	811650	38135	854985	122728	31547	154275	694122	6588	700710	0	0	0	100.00	
PAGLA	1000300	145083	1211383	71600	25083	96683	994700	120000	1114700	0	0	0	100.00	
BREED	351100	25487	376587	34852	23174	58026	318246	2113	318361	0	0	0	100.00	
DARSH	804500	22087	826587	49114	9311	58425	557386	12776	570162	0	0	0	100.00	
HAZIR	1300750	75331	1406081	70093	41059	111152	1240657	34272	1294929	0	0	0	100.00	
LAKMI	1225400	115210	1350610	51107	31140	114547	1184293	52170	1236463	0	0	0	100.00	
DARSO	1042000	58314	1101314	25085	36515	71580	1037435	25706	1063141	0	0	0	100.00	
ALLAH	854700	43469	898169	21951	32024	53975	832749	11435	844184	0	0	0	100.00	
KAJJA	26500	0	26500	0	0	0	26500	0	26500	0	0	0	100.00	
CATH	0	0	0	0	0	0	0	0	0	0	0	0	100.00	
JAM-1	721600	14684	736284	41296	14551	55847	680304	133	680437	0	0	0	100.00	
TOTAL	53245418	3321074	56566492	4751975	2046562	6798567	48640791	1277889	50118680	20076	34411	54487	99.58	

Employment Generation and Value added per day per 100 Taka loan and profit accrued in different schemes completed during January - June, 1968

Schemes	Average duration in days	No. of participants	Available man-days	Man-days actually employed	% of employment	Gross profit (Tk.)	Net profit (Tk.)	ISPRAC Loan (Tk.)	Value added per day per 100 Tk. loan	Gross profit basis	Net profit basis
1. SMALL TRADING											
a) Small Trading (Stationeries)	365	1	365	208	56.98	20,525	10,527	5,000	624 (1.67)	351 (0.99)	
b) Small Trading (Grocery)	365	1	365	260	71.23	19,224	9,129	3,000	48 (1.75)	304 (0.83)	
c) Small Trading (Raw goods)	365	1	365	208	56.98	9,962	2,162	1,500	624 (1.81)	144 (0.39)	
d) Small Trading (Paddy & Rice)	365	1	365	260	71.23	20,700	9,891	2,500	838 (2.26)	395	
2. RURAL TRANSPORT											
	730	1	730	520	71.23	44,480	5,500	8,000	741 (1.01)	91 (0.12)	
3. HUSKING											
a) Paddy husking (Dheki)	365	1	365	208	56.98	14,460	2,230	2,000	724 (1.98)	115 (0.33)	
b) Paddy husking (Milling)	270	1	270	180	66.66	26,400	1,075	4,500	587 (2.17)	23 (0.08)	
4. MORTGAGED LAND:											
	1,095	1	1,095	114	10.41	17,725	855	3,000	424 (0.53)	38 (0.02)	
5. FISH CULTURE:											
	365	5	1,825	565	20.00	30,050	5,274	17,400	172 (0.09)	30 (0.08)	
6. REARING OF ANIMALS:											
a) Milch cow	730	1	730	185	25.34	17,200	1,925	5,500	344 (0.47)	25 (0.03)	
b) Fattening	365	1	365	48	13.15	15,600	1,795	10,400	154 (0.41)	17 (0.04)	
c) Draft	730	1	730	144	19.72	23,600	5,168	7,000	337 (0.46)	74 (0.10)	
7. POULTRY:											
	365	1	365	23	6.30	2,400	1,342	1,000	240 (0.65)	134 (0.36)	
8. CULTIVATION:											
a) Sugarcane production process per acre	390	1	390	120	30.76	12,000	698	2,100	400 (1.02)	23 (0.05)	
b) Wheat cultivation	120	1	120	40	33.33	3,600	1,614	2,323	358 (2.15)	71 (1.59)	
c) Paddy cultivation	180	1	180	61	33.88	5,000	615	1,700	294 (1.63)	36 (0.20)	
d) Grass cultivation	180	65	11,700	90	0.76	18,000	3,136	12,230	147 (0.01)	36 (0.23)	

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