

PHASE ENDING REPORT

INCOME GENERATION FOR VULNERABLE GROUP DEVELOPMENT

1994 - 1996

BRAC

*BRAC Centre, 356 Mohakhali CA
DHAKA-1212*

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IBRAC

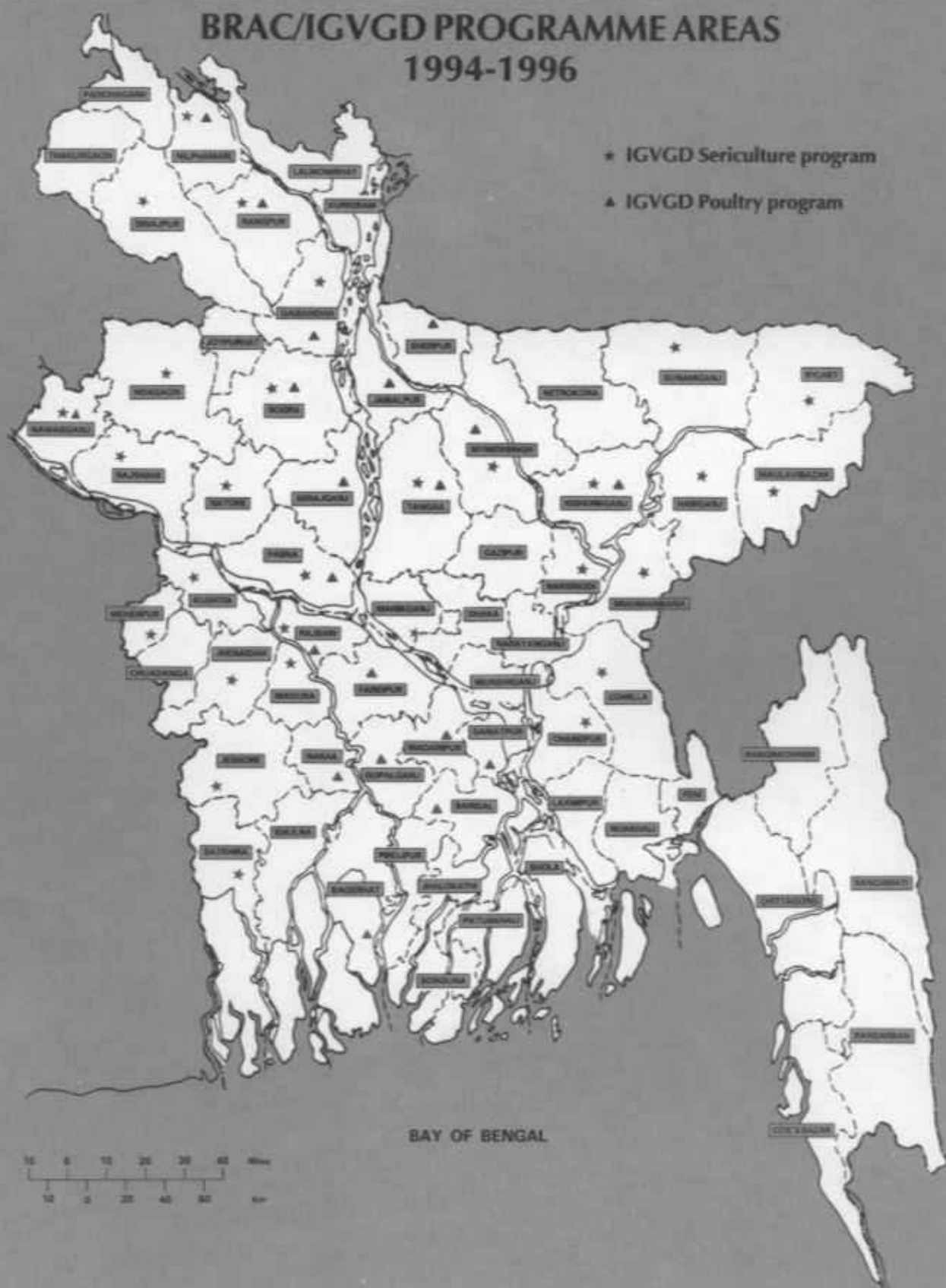
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BANGLADESH

BRAC/IGVGD PROGRAMME AREAS 1994-1996

★ IGVGD Sericulture program

▲ IGVGD Poultry program



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OVERVIEW OF BRAC - IGVGDP (POULTRY)
(1994-1996)

Sl. No.	Description	Target				Achievement			
		88-90	90-92	92-94	94-96	88-90	90-92	92-94	94-96
01	Covered thana	32	36	84	74	32	36	84	74
02	Covered union	309	350	650	807	294	332	684	763
03	Covered village	6237	7250	13000	12800	5776	7116	12894	14174
04	No. of covered VGD cardholders	56378	80000	145000	222000	53724	75000	125511	209049
05	No. of selected cardholders	42000	56236	114000	175100	41792	60391	107594	192596
06	Total no. of trained cardholders	42000	60391	114000	175100	40744	57929	105504	185096
07	A. Trained as poultry workers	6500	3814	4550	6400	6310	3246	3959	5550
	B. Trained as chick rearers	500	630	670+330	950	450	609	1500	2988
	C. Trained as key rearers	35000	56577	Ex-VGD 108600	167410	34434	54683	99753	176155
	D. Trained Feed seller				340				403
08	Day old chicks distributed	450000	913500	1544000	2626500	430728	671318	1158546	1997971
09	No. of established feed selling centres	32	250	180	1288	36	231	292	578
10	No. of egg collectors	96	689	600	860	88	529	1273	1341
11	Loan								
	A. Loan disbursed	17000000	55000000	230690000	308310000	14207400	47564700	161181399	524857033
	B. No. of borrowers	37020	36360	85670	125950	15319	37151	79834	178933
	C. Loan amount realised	13675717	48096383	144491114	154155000	13675717	47891452	143157178 +186596*	263379875
	D. Outstanding	NA	NA	NA	NA	197922	204931	18042556	267384546
12	Average monthly income:								
	A. Egg collector	200	200	300	300	150	275	261	263
	B. Key rearers	150	150	200	200	108	130	193	189
	C. Chick rearers	750	750	750	750	652	686	596	993
	D. Feed sellers	400	640	750	750	300	455	627	740
	E. Poultry worker	100	120	150	150	78	123	180	195
13	Total doses of vaccination	25000000	50000000	75000000	49920000	18024500	41497525	73381048	65845007

OVERVIEW OF BRAC-IGVGD (SERICULTURE)
(1994-'96)

Sl. No.	Description	Target	Achievement
1.	No. of Thana	93	83
2.	No. of total cards	34,684	34,684
3.	No. of trained cardholders	- 9200	14,390
4.	No. of caretakers	18,200	9,095
5.	Loan disbursed	--	1,089,280
6.	Av. production per crop		* 20 kg. per rearer
7.	Av. Income per crop		Tk.750

*Two crop of 1996

1. INTRODUCTION AND BACKGROUND

Bangladesh being one of the most densely populated country in the world, is also one of the severe victims of over population, poverty, illiteracy, unemployment, inadequate per capita income, malnutrition. The worst victim of poverty in almost every measure are women. Nearly 15% of all households are headed by women of whom 96% belong to below poverty line. Moreover, 33% of them fall in hard core poor strata(WFP Report). Problems derived from poverty are even more severe with women in rural Bangladesh.

Since it's independence in 1971, Various development initiatives have been carried out by both the Government and Non-Government Organizations targeted to improve the condition of rural poor. One of such programmes called Vulnerable Group Development, run by The government of Bangladesh and BRAC, supported by the World Food Programme aims at providing food and development services to the poorest of the poor women in rural Bangladesh. The programme began in the year 1975 under the name of Vulnerable Group Feeding with an initial focus on providing nutritional support to destitute women. In the early 1980s, VGF transformed into a nationwide Vulnerable Group Development Programme(VGD). VGD had an objective of increasing the self reliance of it's target group. It was then assumed that monthly wheat ration for two years would help them graduate beyond the hardcore poverty level and sustain themselves above the hardcore poverty level. But this did not turn out to be the case. Rather it was recorded that after the completion of ration cycle, the economic condition of the programme beneficiaries remained in the same position where they started from 2 years back. This kind of result of the programme led DRR (Directorate of Relief and Rehabilitation) and WFP (World Food Programme) both the implementing agencies review the programme strategy and hence in 1985, BRAC entered the programme with the new Strategy of Development Package taking 1000 card holders. The components of the programme included skill training, credit support, supervision, follow-up, monitoring. Such supports successfully facilitated those women generate cash monthly income equivalent to the market value of the wheat they received.

Thus VGD entered a new era and in 1987, the DRR, DLS, BRAC intervention was renamed Income Generation For Vulnerable Group Development Programme(IGVGDP). In the following

years, success of IGVGD programme led to it's expansion in 157 thanas up untill 1996, covering 400,000 distressed women.

2. OBJECTIVE:

The DRR,DLS and BRAC collaborative intervention here referred to as IGVGD,aims at improving the socio-eonomic status of rural destitute women by creating diversified income generation and employment opportunities for them.

IGVGD had got two major activities in the year 1994-1996:

- 1) IGVGD POULTRY
- 2) IGVGD SERICULTURE

The spetific objectives of the programme are :

- 1) To increase income by promoting income generating activities especially those related to poultry.
- 2) To increase production of eggs and meat to improve the level of protein consumption among the rural people.
- 3) To introduce cross breeds.
- 4) To create self employment opportunities through the sericulture activities.
- 5) To encourage habit of savings among the VGD women.
- 6) To provide credit to enable the VGD women use their skill for productive activities.

3. IMPLEMENTATION STRATEGY AND ACHIEVEMENT:

IGVGDP has been implemented through a Development Package strategy that includes group formation, mobilization of savings, skill training, credit support, input supplies etc.The Programme package has been developed incorporating all the possible backward-forward linkages .The programme provisions are as follows:

- a) Selection:
- b) Group formation :
- c) Skill training :

Poultry

- i) Poultry worker
- ii) Chick rearer
- iii) Key rearer
- iv) Model rearer
- v) Hatcherer
- vi) Feed seller
- vii) Egg collectors

Sericulture

- i) Chawki Rearer
 - ii) Silkworm Rearer
- d) Credit :
- e) Input supplies :

a. Selection of VGD Cardholders

The IGVD target group belongs to the poorest 10% of our population. The VGD women are selected for a two year period, who receive 31.25 kgs of wheat-ration per month. Primary selection of the VGD cardholders is done by the local Chairman and Members of Union Parishad. This is followed by the selection of VGD cardholders for training and income generating activities which is jointly done by the representatives from DRR, DLS, local Union Parishad and BRAC. The criteria being applied to select cardholders are :

- 1) Women who belong to the poorest strata.
- 2) Who have not received VGD wheat ration previously.
- 3) Who are heads of the house holds.
- 4) widow/seperated/deserted/divorced.
- 5) Women with disabled husband.

Women in the poorest category are defined as :

- 1) Landless women with less than 0.5 acres of land.
- 2) Women with extremely low and irregular or no family income.
- 3) Women who lacks productive assets.

Criteria being applied for selection for the training are physical fitness, willingness to work in group and one's interest in the area.

During '94-'96 VGD cycle, 192596 card holders were selected for poultry training out of which 185096 cardholders received training successfully. In the sericulture programme, 14390 women were trained as silk worm rearers and caretakers in the same period.

b. Group formation

Selection is followed by village based group formation which is called Village Organisation. Each group consists of 25-35 members and holds monthly meeting on credit and income generating activities. Inclusion in regular group process helps in bringing about behavioral changes which may lead to the further development. Besides each VO meets in the monthly issue based meeting. This is a forum where the members discuss contemporary social issues such as family planning, education, women's rights, accumulation of rural resources etc. The purpose behind such meetings is to enable the members gain confidence in confronting their problems such as domestic violence, oppression, injustice, land inheritance problems, illegal divorce, timely payment for works etc.

c. Skill Training : Poultry

Poultry Workers: To develop VGd cardholders as poultry workers (vaccinators) one VGD women from each village is selected and given 5 days of training on poultry management, basic treatment of diseases, and vaccination. They are engaged in the vaccination and treatment of poultry in their respective villages on commercial basis as they charge Tk.0.25 for each young bird (less than 60 days) and Tk.0.50 for each adult bird vaccinated.

In addition, they charge for treatment of birds and supplying medicine, and also raise hybrid birds. Once a month they attend a one day refresher course and receive poultry vaccine twice a month from the Union Parishad. Poultry workers are also provided with training on leadership in order to link other VGD women with the extension services and facilities available. In '94-'95 VGD cycle, 5550 women have been trained as poultry worker.

Chick Rearers: Selected VGD women are trained as chick rearers to ensure continuous supply of HYV birds at the village level. Chick rearers receive 7 days mandatory training after which they raise day-old chicks in the chick rearing units (CRU) for a two-month period. These chicks are sold to other women, mainly the key rearers.

By now 2229 chick rearing units (15-25 per Thana) have been established to rear HYV birds. The hatcheries maintained by DLS, supply the day-old chicks at the rate of Tk.7.00 per bird. The day-old chicks are also obtained from the local hatcheries. A CRU can rear between 200-300 chicks in two months period.

Achievement of cycle wise target and training of chick rearers are illustrated in the table 1.

Key Rearers: The selected VGD women are given 3 days training on basic poultry management to be developed as key rearers. The target for each key rearer is to have 10 hens and 1 HYV cock. In '94-'96 cycle 176155 cardholders have been trained on poultry rearing. Achievement of the target in this area was 105% during the last 2 years.

Feed Selling Centres: To run the mini farm and the chick rearing units properly, one poultry feed-selling centre has been established in each Thana. With the spread of hybrid poultry, people are gradually getting habituated of buying balanced feed from the centres. A total of 578 feed selling centres have been established in the IGVD area during '94-'95 period.

Egg Collectors: The poultry workers also act as egg collectors. One worker is appointed from each ward (5-7 villages comprise a ward) to collect eggs from poultry rearers as well as from other villagers with a fixed profit margin. Egg collectors and feed suppliers act as traders to protect the VGD producers (model rearers & key rearers) from the unscrupulous middle men. The number of active Egg Collectors in '94-'96 are 1341.

Mini Hatchery: To meet the increasing demand of rearers for HYV birds, 2 mini hatcheries are established in each Thana. Till date 168 hatcheries have been established

Table 1: Achievement of Targets in Poultry at a glance

Sl. No	Subject	1988-1990	1990-1992	1992-1994		1994-1996			1988-1996 Cumulative Achievement
		Achievement	Achievement	Target	Achievement	Target	Achievement	%	
01	Covered thana	32	36	84	84	74	74	100	226
02	Covered unions	294	332	650	684	807	763	95	2073
03	Covered VGD cards	53724	75000	145000	125511	222500	209049	94	463284
04	Selection for training	41792	60391	114000	107594	175100	192596		402373
05	No. of trained cardholders	40744	57929	114000	105504	175100	185096	106	389273
	a) Poultry workers	6310	3246	4550	3959	6400	5550	87	19065
	b) Chick rearer	450	609	370+330	1500	950	2988	315	5547
	c) Key rearer	34434	54683	108600	99753	167410	176155	105	365025
	e) Feed seller	36	231	486	292	340	403	119	962
	f) Hatchery	-	-	108	86	370	168	45	254
	g) No. of egg collector	88	529	600	1273	860	1341	156	3231

Table 2: Number of active Poultry Cadres

Sl.	Active number of Cadres	Number
1.	Poultry Worker	16382
2.	No. of Rearer	208481
3.	Chick rearer	2229
4.	Feed Seller	578
5.	Egg Collector	1341

Skill Training : Sericulture

IGVGD Sericulture intervention is also a collaborative effort implemented in 1994-1996 VGD cycle by DRR and BRAC. The programme has been implemented in 83 thanas where BRAC's Rural Development Programme is operational. The major objective such intervention is to create self employment opportunities through two major programme components:

- 1) Mulberry Tree Plantation
- 2) Silkworm rearing

Mulberry Tree Plantation: The planters cum caretakers received one day orientation on plantation and maintenance. They also attend monthly refreshers.

Chawki Rearer : Chawki rearers received 5 day training at the Sericulture Resource Centre of BRAC on rearing the silk worms at its young stage for 8-10 days. Programme Organizers (sericulture) who himself received trained in sericulture rearing from Sericulture Board facilitate the rearers' training.

Silkworm Rearers: The Silkworm rearers received 5 day training on producing cocoon from the silkworms. Their training also took place at the Sericulture Resource Centre of BRAC and facilitated by Programme Organizers (sericulture).

The planters and rearers got credit support and intensive supervision and follow-up support.

d. Credit:

Women, participating in the IGVGD programme are provided with credit support through GOB/WFP VGD credit scheme. This credit scheme helps them facilitate their income and employment generating activities. A women has to fulfill certain conditions to be eligible for a loan, such as, a) Savings equivalent to 5% of the requested loan amount, b) 50% attendance in the Village Organization meeting, c) Skill training, d) Ability to utilize the loan amount.

Prior to the loan disbursement, the VGD women are briefed on the utilization and repayment schedule of loan. Each member has a pass book which records the monthly repayment schedule.

Loan fund for poultry programme has been provided by GOB/WFP.1st loan is essentially given for poultry related activities and 2nd loan other activities. The average loan size is Tk.1000 for poultry activities, Tk.7000 for chick rearing, Tk.10,000 for feed centre setting Tk.6,000 for mini hatchery, Tk.4,000 for cow rearing, Tk.2,000 for goat rearing and Tk.2,500 for other activities. Participants in Sericulture programme also received average amount of loan of Tk.5,000 which was funded from BRAC's RDP fund .Interest rate on loan was 16 percent.

TABLE 3 : LOAN DISBURSEMENT, REALISATION, OUTSTANDING

SL. NO	Subject	1988-1990	1990-1992	1992-1994		1994-1996		
		Acheivement	Achievement	Target	Achievement	Target	Achievement	%
01.	Loan disbursement (total)	14207400	47564700	207450000	151784770	308,310,000	524857033	170
	1st Loan	11487200	36293600	65850000	61440020	110,810,000	253732158	229
	2nd Loan	2720200	11271100	111600000	64468950	157,500,000	180499853	114
	Ex-VGD	-	-	30000000	25875800	40,000,000	90625022	226
02.	Loan Realisation (total)	14009478	47557691	139147020	138018015 +186596*	154,155,000	263379875 +7874212*** +3490****	170
	1st Loan	10833780	36322582	59822780	59599829996	55,405,000	148424469	267
	2nd Loan	3175698	11235109	553266335	54661266	78,750,000	82371808	104
	Ex-VGD	-	-	24057905	23756920	20,000,000	32583598	162
03.	Loan Outstanding (Total)	197922	304931	NA	13766755 +18335**	NA	267384546	-
	1st Loan	13820	94838	NA	1840191	NA	105307689	-
	2nd Loan	184102	110093	NA	9807684	NA	98128045	-
	Ex-VGD	-	-	NA	2118880	NA	63948812	-
04.	No. of Borrowers (Total)	15319	37151	77550	74623	125,950	178933	142
	1st Loan	15319	37151	62550	61319	105,950	138996	131
	2nd Loan	2196	9023	37200	36469	63,000	65752	104
	Ex-VGD	-	-	15000	13304	20,000	39937	199

Note: * Tk.186596 realised from outstanding of 1990-1992.

** The outstanding shown under column '92-'94 includes the previous outstanding from 1990-'92.

*** Tk. 7874212 realised from the outstanding from 1992-'94.

**** Tk. 3490 realised from the outstanding of '88-'92

e. Input supplies:

Vaccines, chicks, poultry feed, carrying bag to the poultry workers etc. are the major inputs supplied to the poultry related activities. Vaccines and chicks are supplied from Union Parishad/Area Office on a given date of every month to the programme participants.

Other activities : Besides Poultry Programme, IGVDG beneficiaries are also provided other skill development training particularly on goat and cow rearing, Vegetables farming, restaurant and grocery shops. Usually a 3 day training is given on goat rearing, cow rearing and vegetable growing. As at June '96, 342 restaurants are being run by IGVDG women who received one day orientation on restaurant operation. No. of Grocery shops owned and run by VGD women are 1318. Number of active Vegetable cultivators are 12146. 5191 VGD women have been trained in cow rearing, 3271 women in goat rearing. Moreover, as a part of social development initiative 23024 sanitary latrines have been supplied to the IGVDG house holds in 1994-96 VGD cycle.

Table 4: Other activities at a glance

SL.	Description	Numbers
1.	No. of cow rearers trained	5191
2.	No. of goat rearers trained	3271
3.	No. of grocery shops run by VGD women	1318
4.	No. of restaurant run by VGD women	342
5.	No. of active Vegetable Cultivators	12146

4. PROGRAMME MANAGEMENT, COORDINATION, REPORTING AND MONITORING :

IGVGD is a tripartite collaboration among The Government of Bangladesh, Department of Livestock and BRAC. World Food Programme renders support to this intervention in terms of food assistance and monetized fund for credit. Roles of different agencies are depicted below:

Livestock Department	DRR	WFP	BRAC
1. Training 2. Supply of vaccine, chick, equipment and medicines. 3. Selection of the programme participants.	1. Selection of VGD cardholders. 2. Wheat distribution. 3. Administrative support. 4. fund for credit.	1. Supply of wheat 2. Monitoring. 3. Fund for credit.	1. Selection of trainees. 2. Motivation. 3. Organization development. 4. Training. 5. Input supply. 6. Credit. 7. Follow-up. 8. Monitoring

The programme is implemented through an Area Office in thana level. An Area Office is staffed by an Area Manager, 2 Programme Organizers and about 12 to 14 Programme Assistants. This AO is supervised by a Regional Manager. A region comprises 10-13 Area Office. All the Area and Regional Offices function under BRAC management.

There is a VGD sub-committee in each thana comprising the TLO, PIO and BRAC representative.

The committee meets once a month to review the programme activities.

At the District level, meeting is organized with District livestock officer in the chair. Besides, a oneday workshop is also organized from time to time in order to review the progress of the programme. It is attended by TNO, other concerned Government Officers, UP chairman, Members and representative from BRAC.

IGVGD area office prepares monthly report on all the activities and submits them to all concerned government offices at the thana and district level. Regional Office sends monthly reports to BRAC's Head Office. After processing these reports the Head Office will submit them to the relevant government agencies and WFP as well.

In addition to the monthly progress report, special studies are also conducted by BRAC to assess the overall progress and impact of the programme.

5. IMPACT STUDIES

The gradual increase in setting target and the actual accomplishment regarding income level of different cadres shown in table:5 indicates positive alignment of the IGVGDP. The best achievement has been grabbed by the chick rearers with 132% and the second best comes up the poultry workers with 130% achievement during 1994-1996 VGD cycle. The Feed sellers monthly income has increased from 71% against the target set in 1990-1992 to 99% against the target for 1994-1996.

Table 5: Income of Different Cadres in Poultry

Particulars	1988-1990			1990-1992			1992-1994			1994-1996		
	Target	Achievement	%	Target	Achievement	%	Target	Achievement	%	Target	Achievement	%
Poultry workers	100	78	78	120	123	102	150	180	120	150	195	130
Chick rearers	750	652	87	750	686	92	750	596	79	750	993	132
Key rearers	150	108	72	150	130	87	200	193	96	200	189	95
Feed seller	400	300	75	640	455	71	750	627	84	750	740	99
Egg collector	200	150	75	200	275	137	300	261	87	300	263	88

Studies are carried out from time to time by BRAC and WFP in order to assess the progress and impact of the programme. Such a nutritional impact study conducted in Tangail in July '95 by BRAC's Research and Evaluation Division shows 89.1% IGVGDP households living in Kachcha house compared to 92.9% of non-IGVGD households outside the programme area. 27.6% of IGVGD households rear High Yielding Variety of poultry compared to 1.5% of non-IGVGD households. Another study by BRAC's Research and Evaluation Division in Tangail in December '94 shows that average monthly earnings of IGVGDP and non-IGVGDP households from poultry rearing was Tk. 137.90 and 17.80 respectively. According to the same report, about 29% of IGVGD households bought new assets compared to 18.7% of non-IGVGD households. 35.3% of IGVGD households had access to safe latrine compared to 11.4% of the non-IGVGD households. Proportion of the children who were given egg in the preceding 24 hours of interview was 33.3% in IGVGD and 5.6% in non-IGVGD.

A survey carried out by WFP shows IGVD women with cash income above Tk. 300 per month increased significantly from 18% in 1993 to 35% in 1994. IGVD women were involved in at least one income generating activities and daily per capita calorie intake increased from 1784 in 1993 to 2279 in 1994. Number of women who possess three sarees or more have increased from 15% in 1993 to 44% in 1994. 84% IGVD women owned at least one pair of sandals compared to 62% of women in 1993.

Development Research Centre 74 Tejkunipara, has conducted a baseline survey in order to assess the socio-economic impact of the VGD interventions pursued in 1994-1996 VGD cycle. During the survey, 64% IGVD (poultry) women answered positive to the question if running a grocery shop in a village is socially acceptable. The survey also shows that 86% IGVD (Poultry) women have personally cast their vote in the last UP election. In response to a story about a village court decision forcing a woman not to sell items in a village market, 77% women said it was a wrong decision while 22% women said the decision was right and only 1% women gave no opinion. As regard to the social awareness building effort, the statistics shown above can be taken into consideration to judge the impact of Gram Sava, the issue based meeting held once a month with IGVD programme participants.

6. CONCLUSION:

The DRR/DLS/WFP/BRAC collaborative effort for providing a development package to Union VGD women is referred to as the Income Generation for Vulnerable Group Development (IGVD). The idea was the product of the need of providing extremely poor women under the programme with credit and income earning skill to generate a proportion of income sufficient to sustain themselves at a level above hard core poverty. The rationale behind organising these women into groups which is one of the components of IGVD, was that they will gain additional assertiveness and functional knowledge through group meetings and discipline which would enhance their confidence and put them forward to offset some of the structural hindrances to their income earning activities.

Separate surveys conducted by WFP and BRAC on IGVGDP reveals quite positive result of the programme in terms of different interventions on women's income, their economic status, ownership of assets, control over resources, women's increased social awareness, food consumption etc. The awareness of destitute women about the availability and their access to Government resources is one of the great outputs of the programme. IGVGDP has also been an ideal model of collaborative activities that involves Government, NGO and International Donors. To bring those women into development programme who had been studied not worthy for credit due to excessive vulnerability previously, was a sort of challenge that has been faced quite successfully through this programme with especial zeal of partnership enterprise of all the partners of the programme. Above all, IGVGDP holds before us the light of hope that the worst victims of poverty can be transformed into assets from liabilities to the society with the help of proper development design that holds potentials to meet their needs.

Annex - 1
List of of 75 IGVGD Thanas
(Poultry programme)

SL.NO	DISTRICT		THANA
01	Mymensingh	01	Haluaghat
02	Jamalpur	02	Dewangonj
		03	Madargonj
		04	Malandha
		05	Islampur
		06	Sharishabari
		07	Jamalpur
03	Sirajogonj	08	Belkuchi
		09	Kazipur
		10	Kamarkhand
		11	Shajadpur
		12	Serajgonj
		13	Ullahpara
04	Bogra	14	Gabtolli
		15	Sariakandi
05	Rangpur	16	Badargonj
		17	Gangachara
		18	Rangpur
		19	Mithapukur
		20	Pirgacha
06	Nilphamari	21	Domar
		22	Dimla

		23	Jaldhaka
		24	Kishoregonj
07	Gaibandha	25	Sadullapur
		26	Saghata
		27	Sundergonj
		28	Gaibandha
08	Barishal	29	Agailjhara
		30	Uzîpur
		31	Gournadi
09	Madaripur	32	Sibchar
		33	Rajair
		34	Kalkini
		35	Madaripur
10	Sariatpur	36	Palong
		37	Damudda
		38	Badorgonj
		39	Goshairhat
		40	Naria
		41	Jajira
11	Gopalganj	42	Kasiani
		43	Muksadpur
		44	Tongipara
		45	Kotalipara
		46	Gopalganj
12	Bagerhat	47	Kachua
		48	Bagerhat
13	Narail	49	Kalia

		50	Narail
14	Chapai Nawabgonj	51	Gomastapur
		52	Nachol
		53	Shibgonj
		54	Nawabgonj
15	Tangail	55	Gopalpur
		56	Delduar
		57	Bhuapur
		58	Nagorpur
		59	Tangail
16	Kishorgong	60	Karimgonj
		61	Kishoregonj
17	Rajbari	62	Pangsha
		63	Baliakandi
18	Pabna	64	Santhia
19	Sherpur	65	Nalitabari
		66	Sherpur
		67	Sreebordi
20	Faridpur	68	Bhanga
		69	Boalmari
		70	Char Bhadrashon
		71	Faridpur
		72	Nagarkanda
		73	Sadarpur
		74	Alfanda
		75	Modhukuli

Annex-2
List of 83 Thanas
(Sericulture Programme)

SL. NO.	District	SL.NO	Thana
01.	Tangail	1	Mirzapur
02	Pabna	2	Pabna Sadar
		3	Atghoria
		4	Eshordi
03	Kishorgonj	5	Kotiadi
		6	Tarail
04	Rajbari	7	Goalondo
05	Rangpur	8	Taragonj
		9	Pirgonj
06	Nilphamari	10	Nilphamari
		11	Sayedpur
07	Gaibandha	12	Palashbari
		13	Gobindogonj
08	Manikgonj	14	Gheor
		15	Saturia
09	Satkhira	16	Satkhira
10	Kushtia	17	Kushtia
		18	Kumarkhali
		19	Bheramara
11	Rajshahi	20	Mohonpur
12	Natore	21	Natore Sadar
		22	Lalpur
13	Bogra	23	Bogra
		24	Kahaloo
		25	Dupchachia

14	Jhenaidah	26	Jhenaidah Sadar
		27	Horinakundu
		28	Kaligonj
		29	Soilakupa
		30	Koatchandpur
		31	Moheshpur
15	Magura	32	Magura
		33	Shalikha
		34	Shreepur
16	Jessore	35	Jessore
		36	Chowgacha
		37	Jhikargacha
		38	Monirampur
		39	Keshabpur
17	Mymensingh	40	Mymensingh
		41	Ishwargonj
		42	Gouripur
		43	Phulpur
		44	Trishal
		45	Nandail
		46	Fulbaria
		47	Muktagacha
18	Comilla	48	Chowddagram
		49	Chandina
		50	Barura
		51	Langalcot
		52	Laksham
19	Chapai Nababgonj	53	Bholahat
20	Brahmonbaria	54	Brahmonbaria

		55	Sarail
21	Naogaon	56	Naogaon
		57	Manda
22	Chandpur	58	Chandpur
		59	Matlab
		60	Shahrasti
23	Habigonj	61	Habigonj
		62	Nabigonj
		63	Bahubal
24	Moulavibazar	64	Kularoa
		65	Rajnagar
		66	Baralekha
25	Sunamgonj	67	Sunamgonj
		68	Chhatak
26	Sylhet	69	Sylhet Sadar
		70	Balagonj
		71	Fenchugonj
		72	Golapgonj
27	Narsingdi	73	Narsingdi
		74	Monohordi
		75	Shibpur
28	Chuadanga	76	Chuadanga Sadar
		77	Damurhuda
		78	Jibon nagar
29	Meherpur	79	Meherpur
		80	Gangni
30	Dinajpur	81	Dinajpur Sadar
		82	Phulbari
		83	Parbatipur

Table6:Schemewise Distribution of Disbursement, Realization and Outstanding

Sl.	Name of Item	1998-90					1992-94					1994-96				
		Principal Disbursed	Loan Realised			Principal Outstanding	Principal Disbursed	Loan Realised			Principal Outstanding	Principal Disbursed	Loan Realised			Principal Outstanding
			Principal	Interest	Total			Principal	Interest	Total			Principal	Interest	Total	
	Total	47,564,700	47,557,691	3,673,471	51,231,162	204,931	151,784,770	137,018,015 +186,596	10,184,922	13,202,937	13,766,755 +18,335	524,857,033	271,257,577	23,418,493	320,250,320	267,384,546
1.	Poultry rearer	34,418,800	34,710,570	2,702,966	37,113,536	22,050	57,212,070	56,676,415	4,310,195	60,986,610	535,655	178,540,275	130,687,139	9,149,674	135,072,185	47,853,136
2.	Chick rearer	1,340,900	1,276,684	121,299	1,397,983	64,216	6,723,050	2,672,783	275,900	3,008,083	4,050,267	18,738,790	3,726,135	727,822	4,435,252	15,012,655
3.	Model rearer	-	-	-	-	-	-	-	-	-	-	2,182,386	1,673,255	90,797	2,291,413	509,131
4.	Mini hatchery	-	-	-	-	-	-	-	-	-	-	5,503,250	205,129	15,580	67,865	5,298,121
5.	Feed selling	272,200	263,628	23,219	286,847	8,572	785,700	708,064	70,274	778,338	77,636	3,509,728	1,874,774	12,446	2,990,842	1,634,954
6.	Egg collection	371,700	371,700	29,896	401,596	Nil	809,600	795,901	60,774	856,675	13,699	1,091,110	781,345	51,627	1,024,028	309,765
7.	Goat rearing	1,803,900	1,803,700	142,700	1,946,400	200	16,588,850	14,865,665	1,019,116	15,884,781	1,723,185	27,203,062	10,915,705	1,465,208	20,643,512	16,287,357
8.	Cattle rearing	2,610,500	2,763,389	198,758	2,962,147	31,213	27,878,200	24,734,871	1,785,459	26,520,330	3,143,329	81,200,885	33,193,003	4,466,488	54,711,062	48,007,882
9.	Restaurant Suruchi	-	-	-	-	-	-	-	-	-	-	9,805,401	1,897,573	68,568	1,572,096	7,907,828
10.	Grocery shop Supanaya	-	-	-	-	-	-	-	-	-	-	4,914,395	2,789,525	196,312	4,088,996	2,124,870
11.	Others	6746700	6968020	454633	7122653	78680	41787300	37564316	2668474	40232790	4222984	192167751	69728904	7173971	96091448	122438847
12.		-	-	-	-	-	-	-	-	-	-	-	TK. 13785090 Realised from previous seasons	-	-	-

Table 7: Coverage and Training (poultry) July '94 - June '96

Name	No. of working unions	Total vill. in the union	Villages covered	Total VGD card holders	Card holders selected for training	Poultry workers	Key rearers	Total doses of vaccination included	No. of C.R. units	No. of DOC distributed	No. of 2 month birds distributed
Haluaaghat	12	235	235	3021	2812	144	2465	495243	25	28813	29983
Dewanganj	8	181	181	3252	2834	130	2671	1015025	19	28682	8783
Madargonj	7	109	109	3073	3073	175	2825	480608	33	25300	39761
Belkuchi	6	158	158	3757	3381	154	3381	614509	152	33858	27739
Kazipur	6	182	110	1968	1771	125	1771	464758	27	20478	10500
Kamarkhand	4	91	91	1372	1252	100	1120	240375	16	25275	18474
Gabtolli	11	217	217	2245	2020	140	1838	560068	27	39354	30309
Sariakandi	8	176	112	2078	1876	135	1690	389900	24	27335	22229
Badargonj	10	207	207	1981	1981	118	2942	771498	20	22995	31896
Gongachara	10	176	176	2988	2689	105	2121	535805	24	22603	22967
Domer	10	47	47	2051	1851	100	1710	608373	20	19855	18967
Sadullapur	11	159	152	2141	1930	85	1803	655366	25	23635	26164
Agailjhara	5	87	87	2849	2614	95	2393	635420	19	21758	14810
Uzirpur	7	118	103	2581	2330	120	2200	522898	17	21389	15262
Gournadi	7	126	126	2549	2315	120	2093	651000	19	21502	15130
Madaripur	13	210	182	3825	3522	201	3237	668470	28	18818	16160
Sibchar	15	327	241	4871	4433	197	3613	497471	28	33168	24941
Rajair	10	178	178	2813	2535	148	2326	473828	25	46518	19147
Kalkini	13	191	156	3107	2853	209	2459	512253	29	36922	29545
Palong	10	174	174	2953	2742	178	2490	704861	29	40928	32345
Damudda	8	124	124	2423	2225	150	2049	1012218	27	35771	24016
Vedorgonj	10	310	297	4474	3900	144	2847	639421	29	36397	27940
Goshairhat	7	159	159	2493	2198	186	1381	326839	25	30385	17656
Naria	13	201	146	3644	3228	150	3210	680502	35	31040	24712
Jajira	10	184	162	3684	3317	125	3133	544700	27	34357	27837
Gopalganj	21	187	187	5856	5289	247	4867	713036	47	43470	28733
Kasiani	14	165	165	4359	4013	160	3794	1091689	27	36182	59260
Muksadpur	17	271	271	5265	4855	133	2377	691788	34	41780	29578
Tungipara	5	60	60	1644	1512	120	1343	645893	19	20772	12419
Kotalipara	12	206	206	3470	3470	195	3208	840320	24	36738	25244
Bagherhat	10	187	187	3038	3038	146	2729	906816	23	26615	19212

Kachua	7	98	98	1713	1559	111	1427	910900	22	23800	20684
Narail	13	249	249	2925	2661	126	2469	880787	13	24544	19388
Kalia	12	173	173	3844	3480	207	3100	941652	18	22007	15521
Gomastapur	8	245	245	2453	2233	125	1940	494722	24	30184	23218
Nachol	4	220	220	1503	1380	100	1229	579471	20	37927	29153
C.Ngonj	14	236	215	5029	4284	120	4119	455406	23	19590	13324
Sibgonj	15	409	380	5334	4534	120	4369	634405	32	23478	16667
Tangail	11	357	357	4406	3965	0	3707	1051398	40	36424	31799
Gopalpur	7	142	142	2813	2531	0	2502	836626	28	27905	20977
Delduar	8	170	170	2203	1982	0	1952	703014	21	32732	28846
Bhuapur	6	157	120	2176	1958	0	1930	1107520	27	25960	21329
Nagarpur	11	235	217	3484	3142	19	2416	1196504	32	28391	19768
Sirajgonj	8	310	341	2400	2160	0	2152	777447	23	23876	19070
Shahadpur	12	299	151	1681	1569	0	1492	754314	24	24714	17460
Ullapara	11	429	402	1567	1441	0	1595	1846266	21	15715	13296
Santhia	11	255	255	2272	2051	0	2037	1413376	24	14558	17396
Jamulpur	14	357	336	3533	3180	0	3295	2802216	65	10474	3952
Sarishabari	8	180	167	2007	1792	0	1787	1295636	17	14307	9282
Melandah	10	181	181	3311	2980	0	2955	117852	37	19124	19890
Islampur	10	220	147	3700	3367	18	3367	1002375	31	10028	15240
Sherpur	13	247	247	2730	2440	0	2369	612845	31	10028	13268
Nalitabari	12	154	152	1508	1372	0	1339	2480308	23	8953	1412
Sreebordi	9	199	181	1644	1481	0	1431	508638	32	11971	2309
Kishoregonj sadar	11	202	202	2558	2310	20	2264	820265	22	21893	22339
Karimgonj	11	187	187	2134	1987	24	1889	963200	23	35447	38989
Faridpur	11	301	301	2505	2255	0	1900	1401365	28	9115	11565
Nagorkanda	14	334	271	2302	2085	0	1792	881655	21	15021	19549
Madbukhali	9	222	222	1498	1369	0	1169	1438761	23	10500	9181
Alfadanga	6	124	124	1386	1250	0	1182	769600	15	8619	8480
Bhanga	11	224	208	2913	2612	0	2460	839171	30	14522	13458
Sadarpur	9	420	339	2930	5249	0	4246	1250916	23	11250	4928
Boalmari	11	258	240	2318	2112	0	2024	1194119	26	20159	17323
Pangsha	17	363	363	3768	3392	0	3283	1861362	40	34660	41254
Baliakandi	7	254	254	1639	1475	25	1450	1255607	22	12987	7582
Rangpur	10	139	129	2175	1957	0	1946	990989	37	25430	23564
Mithapukur	15	280	276	1622	1622	0	1652	989968	38	26513	21845

Pirgacha	9	201	201	1890	1993	0	1450	539113	89	26315	20537
Kishoriganj	9	53	53	1804	1499	0	300	1131378	32	7096	5019
Dimla	10	53	53	2549	2322	0	2312	676512	39	33039	16757
Jaldhaka	12	71	71	2910	2619	0	2596	752176	43	27016	18254
Gaibandha	12	270	266	2425	2184	0	2262	1954811	43	20743	21686
Saghata	10	105	105	2702	2438	0	2438	702645	33	36001	29198
Sundarganj	15	205	171	4960	4465	0	4465	1377765	51	35769	40279

Table 8 : Coverage and Training (VGD Sericulture) July '94-June '96

	Name of thana	No. of						Amount of loan
		Union	Alloted cards	Selected women	Trained silk worm rearers	Caretakers	VGD members in silk worm rearing	
1	Kushtia	11	420	357	189	63	28	45000
2	Kumerkhali	8	300	255	110	46	15	6000
3	bheramara	6	240	205	157	100	14	0
4	Damurhuda	6	210	180	194	95	8	5000
5	Gangni	9	270	216	207	119	9	8000
6	Chuadanga	5	180	155	102	32	7	13000
7	Meherpur	8	270	230	175	102	20	0
8	Sathkhira	6	1500	150	131	80	14	0
9	Jhikargacha	11	330	280	233	147	35	6000
10	Palashbari	5	353	198	90	55	8	30000
11	Gabindaganj	10	660	384	189	120	32	35000
12	Pirganj	11	450	385	349	273	29	0
13	Kulaura	7	480	101	81	49	3	0
14	Bahubal	7	210	180	88	65	4	12000
15	Rajnagar	5	240	100	79	75	0	0
16	Borolekha	8	360	160	135	98	4	0
17	Nabiganj	5	390	95	90	65	5	0
18	Hobiganj	9	300	125	122	76	10	9000
19	Trishal	8	360	245	203	187	20	0
20	Mymensing	8	390	245	186	149	15	8500
21	Fulbaria	13	390	245	225	192	23	0
22	Fulpur	20	600	309	315	249	22	44500
23	Gauripur	4	270	106	86	64	20	0
24	Ishwarganj	5	330	105	81	57	12	0
25	Nandail	4	360	126	114	94	10	0
26	Narshingdi	9	1500	200	145	63	29	42000
27	Shibpur	7	270	160	159	120	15	6000
28	Monohardi	8	330	189	171	122	15	6000
29	B.Barua	12	720	291	214	124	20	0
30	Kotiadi	8	400	170	152	128	24	0
31	Sarail	4	300	95	95	70	10	0
32	Tarail	3	280	62	62	36	10	0
33	Jhenaidah	13	510	245	266	156	18	0
34	Moheshpur	8	360	185	132	86	19	0
35	Kotchandpur	5	150	71	65	54	8	0
36	Harinakunda	7	240	146	90	36	12	43733
37	Shailkupa	9	450	247	145	114	23	0
38	Kaliganj	7	300	166	184	122	4	12000
39	Jibonnagar	4	120	110	61	23	25	65000

40	Ishwardi	6	293	285	261	158	25	22	103000
41	Atghoria	4	150	138	129	85	30	20	90000
42	Pabna	9	300	262	249	142	31	19	96372
43	Mirzapur	8	390	145	115	65	14	0	0
44	Muktagacha	7	300	230	189	127	20	9	34000
45	Natore	8	360	240	200	132	17	0	0
46	Lalpur	7	400	213	234	179	26	14	30325
47	Mohanpur	7	1257	190	310	120	25	0	0
48	Manda	12	420	204	188	154	22	0	0
49	Naogaon	12	360	290	254	234	20	0	0
50	Bholahat	4	682	245	264	154	21	0	0
51	Bogra	12	630	258	214	124	35	0	0
52	Kahaloo	8	270	270	203	113	42	0	0
53	Dhupchachia	6	180	175	217	146	11	0	0
54	Saturia	6	270	100	143	23	29	2	6000
55	Gheor	3	280	90	70	0	14	16	88850
56	Golapganj	7	330	115	114	81	5	0	0
57	Sylhet	6	510	144	121	0	10	4	20000
58	Balaganj	9	420	100	127	28	12	7	36000
59	Sunamganj	5	420	61	66	61	13	4	12000
60	Chhatak	4	390	35	24	14	6	0	0
61	Fenchuganj	3	90	80	69	49	6	0	0
62	Taraganj	5	200	145	117	53	22	11	17000
63	Nilphamari	6	1926	540	345	300	62	0	0
64	Syedpur	5	703	562	150	90	34	2	6000
65	Parbotipur	6	300	256	310	190	23	6	26000
66	Fulbari	7	210	190	180	135	26	0	0
67	Dinajpur	9	300	284	185	104	26	6	23000
68	Jessore	11	450	288	268	156	18	1	6000
69	Monirampur	10	510	320	204	119	33	3	11000
70	Keshabpur	8	270	200	149	104	22	1	3000
71	Chawgacha	11	330	275	216	118	10	0	0
72	Magura	8	520	269	176	140	14	5	25000
73	Sreepur	6	320	101	78	53	13	0	0
74	Shalikha	6	280	238	212	132	20	0	0
75	Chauddagram	11	260	301	297	182	23	8	37000
76	Shahrasti	7	270	165	209	107	10	0	0
77	Chandpur	10	420	154	167	79	12	0	0
78	Matlab	20	660	280	352	153	18	0	0
79	Barura	8	450	315	270	210	38	10	22000
80	Laksham	10	660	219	243	152	30	0	0
81	Langolkot	8	330	210	187	127	35	0	0
82	Chandina	9	360	295	242	193	20	0	0
83	Goalonda	4	160	117	200	102	14	0	0
	Total	641	34,684	17068	14390	9095	1556	285	1089280