

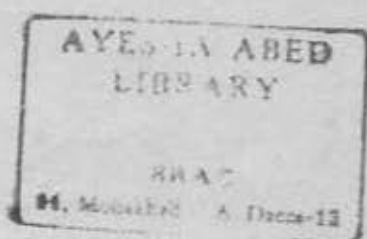
RURAL TRANSPORTS & AGRICULTURAL IMPLEMENTS

Sl. No.	Types of Transports and Others	Quantity/Number			Costs (in Taka)			Cost per Unit
		Collective Ownership	Private Ownership	Total	Collective Ownership	Private Ownership	Total	
1.	Rickshaw	78	184	262	190,144	534,113	724,257	2,764
2.	Buffaloe/Bullock Cart	3	15	18	11,612	103,575	115,187	6,399
3.	Country Boat	-	26	26	-	43,904	43,904	1,688
4.	Horse Cart	-	3	3	-	9,380	9,380	3,126
5.	Ploughing Set	8	26	34	25,727	107,250	132,977	3,911
	Total:-	89	254	343	227,483	798,222	1025,705	2,990

RURAL CREDIT & TRAINING PROJECT (R C T P)

ANNUAL REPORT

1982



BANGLADESH RURAL ADVANCEMENT COMMITTEE (BRAC)
66 MOHAKHALI COMMERCIAL AREA
DHAKA-12.

R C T P
At a Glance
As on December 31, 1982

1. No. of Branches : 14 ✓
2. No. of Village covered : 270
3. No. of Village Organisations formed: 543
 - a) Male : 317
 - b) Female : 226
4. No. of total households in organised villages : 44961
5. No. of target households in organised villages : 23053
6. No. of target households covered by village organisations : 15707
7. Target households as % of total households : 51%
8. Target households covered by village organisations as % of total target households : 68%
9. Target households covered by village organisations as % of total households : 35%
10. No. of target people eligible for membership : 47324
 - a) Male : 29601
 - b) Female : 17723
11. Membership : 28217
 - a) Male : 18128 - 64.2% ✓
 - b) Female : 10089 - 35.7% ✓
12. % of membership over total eligible people : 60%
 - a) Male : 61%
 - b) Female : 57%
13. No. of members eligible for Functional Education : 20944
 - a) Male : 14803
 - b) Female : 6141
14. No. of members brought under Functional Education : 11468
 - a) Male : 8425
 - b) Female : 3043

15.	Percentage of members brought under Functional Education	:	55%
	a) Male	:	57%
	b) Female	:	50%
16.	No. of children of target households eligible for primary education	:	17329
	a) Male	:	9834
	b) Female	:	7495
17.	No. of children of target households engaged in job	:	3956
	a) Male	:	2507
	b) Female	:	1449
18.	No. of children of target households enrolled in primary school	:	6518
	a) Male	:	3918
	b) Female	:	2600
19.	Percentage of children enrolled in primary school	:	38%
	a) Male	:	40%
	b) Female	:	35%
20.	No. of target people provided with training	:	3228
	a) Consciousness raising	:	1456
	b) Leadership	:	291
	c) Project planning & management	:	50
	d) Functional Education	:	907
	e) Occupational skills	:	524
21.	Fund generated by village organisations	:	1794000
	a) Saving fund	:	1472000
	b) Reserve fund	:	157000
	c) Emergency fund	:	165000

22.	Total disbursement of Loan	:	15889000
	a) Crop cultivation	:	3777000 ✓
	b) Irrigation	:	1544000
	c) Fisheries	:	601000 ✓
	d) Livestock	:	2268000 ✓
	e) Paddy husking	:	1473000
	f) Rural Transport	:	940000 ✓
	g) Rural Industries	:	1524000 ✓
	h) Small Trading	:	3762000 ✓
23.	Savings as % of Loan Disbursement	:	11.29%
24.	Loan outstanding	:	10547000
	a) Crop cultivation	:	3031000
	b) Irrigation	:	1439000
	c) Fisheries	:	290000
	d) Livestock	:	1298000
	e) Paddy husking	:	953000
	f) Rural Transports	:	609000
	g) Rural Industries	:	931000
	h) Small Trading	:	1996000
25.	Savings as % loan outstanding	:	17%
26.	Loan recovery	:	93%

35.7%

10.35.2
35.2

↓
Rural Transport
+ Irrigation - 1544000
940000
2428000

SECTOR-WISE DISBURSEMENT OF RCTP LOANS

<u>Sl.No.</u>	<u>Title of Activities</u>	<u>Loan Disbursed</u>	<u>% Over Total Disbursement</u>
1.	<u>AGRICULTURE</u> 5321920	33.50%
	a) Crop Cultivation	20,76,210	
	b) Irrigation	15,44,570	
	c) Mortgaged Land	15,73,640	
	d) Agri. Implements	<u>1,27,500</u>	
2.	<u>FISHERIES</u> 601390	3.78%
	a) Pisciculture	1,84,990	
	b) Fishing	<u>4,16,400</u>	
3.	<u>RURAL TRANSPORT</u> 939810	5.91%
	a) Rickshaw	7,50,300	
	b) Country Boat	68,570	
	c) Horse Cart	17,140	
	d) Bullock Cart	<u>1,03,800</u>	
4.	<u>SMALL & COTTAGE INDUSTRIES</u> 1522300	9.60%
	a) Weaving	12,90,150	
	b) Pottery	6,300	
	c) Carpentry	13,650	
	d) Tailoring	11,700	
	e) Net Making	35,050	
	f) Food Processing	40,400	
	g) Block Printing	9,800	
	h) Marketing	64,800	
	i) Others	<u>50,450</u>	
5.	<u>LIVESTOCK</u> 2267950	14.27%
	a) Cow Rearing	21,61,750	
	b) Goat Rearing	1,05,300	
	c) Poultry Keeping	<u>900</u>	
6.	<u>SMALL TRADING</u> 3761630	23.67%
7.	<u>HUSKING</u> 1472970	9.27%
	a) Paddy Husking	14,03,270	
	b) Pulse Husking	<u>69,700</u>	
		<u>158,87,970</u>	
Total Disbursement to:			
	Male Organisations:	121,00,300	76%
	Female Organisations:	<u>37,87,670</u>	<u>24%</u>
		<u>158,87,970</u>	<u>100%</u>
		=====	

Introduction

Bangladesh Rural Advancement Committee (BRAC) is a National non-governmental private development organisation involved in rural development programmes in different parts of the country since its inception in the year 1972. In keeping with the vision of assisting to create a society based on justice and opportunities for all. All BRAC programmes are meant for the economic and social upliftment of the poor who are still grovelling under the crushing burden of poverty, illiteracy, diseases, patron-client ties and exploitation by money lenders and local vested interests. Within a brief period of ten years, BRAC has gradually but purposefully emerged into a highly flexible organisation capable of undertaking innovative approaches to rural development. BRAC target people are those who do not own any productive assets and survive by selling manual labour. BRAC's present involvement in integrated rural development activities in around 1100 villages covered about 50000 target households under Sulla, Manikganj, Outreach, Rural Credit and Training Project (RCTP) and Jamalpur Women's Project. For providing support to the rural development programmes various service units have also emerged like the Material and Publication Unit, Research and Evaluation Division, Gonokendra Journal, Aarong - a rural craft sales centre, Textile and design centre, Training and Resource Centre (TARC) etc.

The Oral Therapy Extension Programme (OTEP) at present covering around 14 lakh households aims at reducing the alarming rate of mortality and morbidity caused by diarrhoea.

With a view to generating funds domestically and creating stable and long term sources, BRAC is also setting up a number of income generating projects consistent with BRAC's overall development goals. BRAC Printers, an offset printing press was set up in 1977 and is contributing its profits to BRAC's rural development activities. A potato Cold Storage and Ice Plant has also been set up and is expected to go into operation shortly.

At present 585 regular and 721 temporary staff are working in BRAC's Field projects while 66 regular and six temporary staff are in work at the Head Office.

STRATEGY

BRAC does not believe in the neo-classical approach of a self-equilibrium where a basic harmony of interests exists between the individuals and groups comprising the system. Our rural realities reveal that the interests are always in conflict and that this conflict can seldom be eliminated. Therefore, correct choice of policy and strategy necessitates value judgement about choosing the group

one wishes to favour, BRAC will continue to work for the target population who are poor, powerless and exploited.

BRAC believe that the reason for under-development lies not so much in inadequate technology as in inadequate institutions and poor policy. The explanation for the latter in turn lies not in the ignorance of those who govern but in the powerlessness of those who are governed. BRAC strategy therefore, is to organise and develop appropriate village and local level institutions, in order to effectively involve the target population in mobilizing available resources of the community for their own development. BRAC has been testing various approaches to reach the poor effectively and enable them to establish their own institutions and keep them active until they achieve the capacity to make others act in accordance with their hopes and aspiration.

Most of the benefits of economic growth or of Govt. programmes for improving rural conditions do not reach the target population. The poor have little direct role or involvement in such programmes and rarely receive any of the derived benefits. For economic support, they are dependant on the patronage of landholders, large farmers, local officials and other relatively wealthy sections of the community. They do not have access to official credit outlets such as banks. The only other sources of credit available to them is the exploitative money-lenders to whom they have to pay exorbitant interest rates making credit totally unprofitable for them.

R C T P

BRAC's Rural Credit & Training Project (RCTP) started operation in the year 1979 challenging the traditional contention that the poor are bad credit risk and lending to them is unprofitable. In RCTP specifically designed "Techniques" of teaching the poor is supplemented by relevant "tools" which is the embodiment of BRAC's approach to appropriate technology. After a series of Demographic and income asset surveys the identified target people are to thoroughly undergo a gradual process of savings generation, conscientization, participation, orientation and functional education within the framework of the village organisation to deserve collective loans without collaterals. Lending to the groups under close supervision invariably takes place for such income and employment generating scheme which are relevant to the mainstream of economic development. Lending to the deserving groups, and use of money, income generation and recovery therefrom are strictly ensured not as ends in themselves but as a helping means to enhance the already started process of total emancipation. Crop production, release of mortgaged land, irrigation, weaving, sugarcane crushing, poultry,

goat and cattle raising, paddy husking, pisciculture, small trading etc. are some of the major areas of RCTP operation which is now spread over 14 sample thanas all over the country. Appropriate tools relevant to above schemes only comes subsequently after techniques that BRAC applies to meaningfully reach the target people in RCTP operation areas.

IN BUILT EVALUATION SYSTEM

Like all other BRAC projects, RCTP, too, has an in built system of continuous programme evaluation within the organisational structure of RCTP itself. The process starts from the weekly staff meetings at the branch level where the programme organisers bring the locally faced burning realities to the surface and appropriate strategies are sorted out after indepth deliberations. The staff meetings are followed by regionally held periodic inter-branch staff meetings in the presence of R.M. and the bi-monthly conferences of branch managers in the head office. These highly evaluative co-ordinating meetings of the programme executives mainly concentrate on identifying the causes of success and failures, devising, adding or dropping specific programme strategies and improving the practice and procedures of RCTP. The process is supplemented by continuous informal feed back from the branches and field visits by head office staff which together give a system of self-evaluation.

VILLAGE ORGANISATION

For promoting the legitimate interests of the target population, the formation of village organisations separately for males and females has been encouraged. These organisations are expected to be effective vehicles for enhancing the capacity of the target people to actively participate in formulating their demands in correspondence to their perceived needs and to play a major role in the management of their own affairs. All target population of a village eligible for membership generally not exceeding 100 in number are entitled to be members of a village organisation and actively participate in decision making on socio-economic activities. Through weekly and special meetings, Resource Mobilization, Functional education courses, Training, Workshop are also being conducted by these organisations.

Functional Education

Functional Education is one of the key programme to raise the critical awareness of the target people. BRAC has already developed an innovative methodology tested and revised materials for functional education which has proved to be an excellent vehicle conscientisation.

The methodology is based on learners participation through dialogue and facilitated by the teacher. What is most emphasised is a new way of looking at things, the ability to perceive, analyse and change ones environment. Literate members of the village organisation have been selected to undergo the functional education teachers training and the education programme was lanced among the illiterate members of the village organisation.

Training

Training is one of the important component of the major activities of a village organisation to deal efficiently with the constraints of any process of change. It helps to facilitate developing and practising new norms, values and understanding in conformity with its ideology, leading to the creation of the fair society based on dignity, justice and opportunities for all. In order to equip the village cadres as well as the BRAC workers detrimental to organisational growth, exploitation mechanism etc., and to provide required skills in organisational management and also to carry out economic project, training needs are regularly assessed and sent for training at BRAC's Training and Resource Centre, Savar, Dhaka.

It has been observed that training is playing a vital role to produce a positive change in the practice and behaviour of the cadres and BRAC staff. A certain amount of this change is seen in the level of motivation and ideological commitment of the trainees.

Resource Mobilization

Resource mobilization can be viewed mainly in two different ways. First, is to mobilize the resources already in hand. It simply refers to the best possible utilization of the resource under the possession of the member of village organisations. To some extent it increases their income and create self employment. Second is to mobilize the resources which are not under their possession and the resources coming from outside.

Practically, it is the mobilization of the target people for achieving socio-economic resources. This type of mobilization increases the inter group members relationship and makes them aware about their status in the society. It sometimes accelerate unintended conflict and large scale discontent among the vested interest. The success of the mobilization requires high degree of ideological motivation, correct decision making and timely steps by themselves. Resource mobilization activities include, taking lease of khas land, canals,

derilect ponds etc. for collective schemes, seeking increasing access to locally available Govt. services, participation in food for works programme activities, ensuring reasonable wage rates, homestead and roadside plantation, repairing houses, health and family planning, special thrust on women development, collective endeavour to reduce dowry, polygamy, growth links with local officials, resolving their own disputes by themselves etc. Special emphasis is given on information gathering, effective planning cautious implementation and mobilizing all the beneficiaries collectively. RCTP staff normally act as facilitators in organising all sorts of resource mobilization activities.

FUND GENERATION

Financial constraint is one of the major factor for which many organisations can not implement their plans. In order to overcome this problems BRAC introduces a systematic approach for generating fund by encouraging the target people to deposit an amount of saving from the income on a weekly basis and raising a reserve and an emergency fund from the economic projects. This might help to reduce the dependency of finance from outside and will make them self reliant and encourage to initiate development activities for their own benefit.

CREDIT OPERATION

Under its Rural Credit and Training Project (RCTP), BRAC is at present providing credits in three categories. The first, known as the short-term credit, is repayable within 12 months time. The second, the medium-term credit ranges upto three years. The last, the long term credit, is tenable for more than three years. The criteria for the determination of the repayment dates varies from scheme to scheme. Generally, in agricultural schemes repayment is urged when the real price of the produce goes up in the local markets.

On all types of credits, BRAC charges 15 per cent interest. In addition, three to nine per cent service charges are also charged along with interest considering the profitability of the schemes. To be eligible to obtain credit from BRAC certain preconditions have been set:

- a. There should be regularity in attendances at the meetings
- b. The group members should save regularly
- c. The group should have a bank account
- d. The group, at least, start taking functional education courses
- e. The group should provide instances of having successfully implemented any kind of collective social activity

- f. The group should be capable of managing finances and running the administration
- g. The group should have a balance of at least ten per cent of the scheme value.

It may be mentioned here that the loan money can not be withdrawn by the signatories without the Village Organisation's consent, given at the weekly meetings.

As regards management and supervision of the scheme, an operational team consisting of 3-9 members, depending on the size of the scheme is formed by the group. This team looks after the day-to-day development of the scheme and reports to the group. Accounts are kept of both the cash and other material resources.

BRAC's Programme Organiser at the field level keeps close contact with the operational team and closely supervise all the activities. A evaluation team from the BRAC head office monitors the progress of the scheme and puts its comments and suggestions whenever required.

On the basis of the report of the programme organiser and evaluation team, the Branch Manager supervises the scheme through discussion with group members and occasional spot verifications. Any kind of false reporting, or malpractice in management of the scheme leads to immediate withdrawal of the loan from the scheme.

PHYSICAL FACILITIES

Provision of physical facilities like rooms for office, training, accommodation of staff, storage of the products of the group members etc. have emerged as a necessity for proper functioning of the branches. In this context, land have been purchased to build permanent structures in ten branches. Construction work completed in eight branches and two more branches are on progress.

ANNUAL ACTIVITY REPORT 1982
 Research and Evaluation Division
 "Baseline Survey"
 (EZE Funding)

To generate baseline data for programme planning and subsequent evaluation, the Research and Evaluation Division of BRAC continued the baseline surveys in the branch areas of the Rural Credit & Training Project (RCTP). The baseline survey consists of two phases. The first phase is conducted on a census basis while in the second phase a 10 per cent stratified sample of the census population is surveyed. The first phase survey is aimed at collecting demographic and some socio-economic characteristics and the second survey is aimed at identifying the income, assets and agricultural condition of the survey area.

The baseline surveys were started in mid-1979 and until December 31, 1982, report on 20 such surveys have been published. The following is brief summary of these activities :-

Branch	Surveys	S t a t u s		
		Data Collection	Processing	Report Published
Monohardhi	Demographic	Completed	Completed	Published
"	Income, Asset & Agriculture	"	"	"
Shibpur	Demographic	"	"	"
"	Income, Asset & Agriculture	"	"	"
Narshingdi	Demographic	"	"	"
"	Income, Asset & Agriculture	"	"	"
Gazaria	Demographic	"	"	"
"	Income, Asset & Agriculture	"	"	"
Ghior	Demographic	"	"	"
"	Income, Asset & Agriculture	"	"	"
Pabna	Demographic	"	"	"
"	Income, Asset & Agriculture	"	"	"
Atghoria	Demographic	"	"	"
"	Income, Asset & Agriculture	"	"	"
Boraigran	Demographic	"	"	"
"	Income, Asset & Agriculture	"	"	"

		Completed	Completed	Published
Daulatpur	Demographic	Completed	Completed	Published
"	Income, Asset & Agriculture	"	"	"
Trishal	Demographic	"	"	"
"	Income, Asset & Agriculture	"	"	"
Mymensingh (Kotwali)	Demographic	"	"	"
"	Income, Asset & Agriculture	"	"	"
Fulbaria	Demographic	Underway		
"	Income, Asset & Agriculture	"		

The baseline survey in Chatmohar and Goalanda branches will be started from January, 1983.

In order to arrest changes in the social arena through RCTP intervention, the Division started some micro-studies in the RCTP branches through the field staff. Data collection is now progressing and initial analyses will be started from 1983.

The Division also undertook a project to do an economic analysis of some of the schemes undertaken in different branches of RCTP. The project was directed at studying the problems and prospects of different types of schemes. The findings of several of these studies have been published. The project is still in progress and some more reports are coming.

Since the very beginning, BRAC has been practically experimenting different strategies in all the project sites with a view to sift out a single integrated approach to rural development. Recently, a project has been undertaken by the Division to study the relative efficacy of such programme strategies in different projects on the basis of some common criteria. Outreach - RCTP study, which is expected to be completed shortly, is the first attempt of making such comparative analysis between projects.

1. MONOHORDI

Monohordi thana is situated about 50 miles north-east of Dhaka and started its pre-operating activities since June, 1979. The total area of the thana is 99 square miles. There are 14 unions consisting of 244 villages. Principal crop is banana. Jute and sugarcane are grown. Irrigation facility is also satisfactory.

In the targeted villages of the area there are 3467 target people eligible for membership out of whom 2114 are male and 1353 female. Through formation of 60 village organisation were planned. So far, 52 village organisations including 22 female Sanitys has been formed with a total membership of 2162. Out of the total members 1405 are male and 757 are female. Uptill now Tk. 3,115,860 has been disbursed against different income generating activities and the repayment rate of the branch is 98%. Total savings of all the village organisations was Tk. 303,378 upto December 1982.

2. SHIBPUR

Shibpur thana situated about 37 miles north east of Dhaka and began its pre-operating activities since June 1979. The total area of the thana is 76 sq. miles. There are nine unions consisting of 199 villages. Two unions are hilly nature and the rest is plain. Main crops are transplanted Aman, Boro (HYV). Most of the cultivable land are double cropped. Irrigation facilities are quite satisfactory. Banana is the most profitable crops along with vegetable in plain areas, while in the hilly area jackfruits are considered to be profitable.

In the targeted villages of the area there are 4045 targeted people eligible for membership out of whom 3150 are male and 895 are female. Through formation of 60 village organisations were planned. So far, 44 village organisations including 13 female Sanitys has been formed with a total membership of 2358. Out of the total numbers 1873 are male and 485 are female. Uptill now Tk. 4,790,490 has been disbursed against different income generating activities and the repayment rate of the branch is 95%. Total savings of all the village organisations was Tk. 216,832 upto December, 1982.

3. GHIOR

Ghor thana is located about 52 miles north east of Dhaka and began its pre-operational activities since July, 1979. The thana is 52 sq. miles in seven unions consisting of 153 villages. Major areas are low land which are inundated during monsoon when the main broadcast Aus/Aman is grown. Potato, oil-seeds and wheat are also grown in winter. Irrigation facility is almost absent. Sugarcane is the most profitable crops.

In the targeted villages of the area there are 3610 target people eligible for membership out of whom 2035 are male and 1575 are female. Though formation of 50 village organisation were planned, so far, 47 village organisations including 23 female samity has been formed with a total membership of 2384. Out of the total members 950 are female and 1434 are male. Uptill now Tk.3,100,720 has been disbursed against different income generating activities and the repayment rate of the branch is 91%. Total savings of all the village organisations was Tk.216,717 upto December, 1982.

4. NARSINGDI

Narsingdi branch is located at Madhabdi, 22 miles north east of Dhaka on Dhaka-Narsingdi road and eight miles away from thana H.O. The occupation of majority of the population is weaving. There are about 18,000 handlooms in the whole thana, the highest concentration at Madhabdi followed by five adjacent unions. Baburhat, the famous marketing outlet of yarn and handloom cloths is only one mile from Madhabdi, This branch was opened in February 1980.

In the targeted villages of the area there are 4376 target people eligible for membership out of whom 3179 are male and 1097 are female. Though formation of 50 village organisation were planned. So far, 34 village organisations including 11 female samity has been formed with a total membership of 1334. Out of whom 1000 are male and 334 are female. Uptill now Tk.1,662,850 has been disbursed against different income generating activities and the repayment rate of the branch is 95%. Total savings of all the village organisations was Tk.177,387 upto December 1982.

5. GAZARIA

Gasaria branch is located at Bhabershar, 23 miles south east of Dhaka and three miles away from the thana H.Q. The main profitable crop is potato. The branch started its pre-operational activities since April, 1980.

In the targeted villages of the area there are 3376 target people eligible for membership out of whom 2143 are male and 1233 are female. Though formation of 50 village organisation were planned. So far, 42 village organisations including 18 female samity has been formed with a total membership of 1942. Out of the total members 1338 are male and 604 are female. Uptill now Tk.1,800,370 has been disbursed against different income generating activities and the repayment rate of the branch is 94%. Total savings of all the village organisations was Tk.138,198 upto December 1982.

6. PABNA

Pabna branch started its pre-operational activities since April, 1980, located at Ramanandapur at 67 miles north west of Dhaka. The total area of the thana is about 97 sq. miles. There are ten unions consisting of 280 villages. Major crops grown in the area are paddy, sugarcane, oil seeds and pulses. Irrigation facilities are not satisfactory.

In the targeted villages of the area there are 3531 target people eligible for membership out of whom 1949 are male and 1582 are female. Though formation of 50 village organisations were planned. So far, 46 village organisations including 20 female samity has been formed with a total membership of 2606. Out of the total members 1397 are male and 1209 are female. Uptill now Tk.1,023,480 has been disbursed against different income generating activities and the repayment rate of the branch is 100%. Total savings of all the village organisations was Tk.199,242 upto December 1982.

7. ATGHORIA

Atghoria branch is situated 105 miles north west of Dhaka and ten miles away from Pabna town. The area of the Atghoria thana is about 72 sq. miles with five unions consisting of 120 villages. Paddy and sugarcane are the main crops of the area. The area has potential for seri/eri culture extension. This branch was opened in July, 1980.

In the targeted villages of the area there are 2230 target people eligible for membership out of whom 1248 are male and 982 are female. Though formation of 50 village organisations were planned. So far, 42 village organisations including 21 female samity has been formed with a total membership of 1737. Out of the total members 961 are male and 776 are female. Uptill now Tk.2,232,200 has been disbursed against different income generating activities and their payment rate of the branch is 85%. Total savings of all the village organisations was Tk.194,183 upto December 1982.

8. BORAIGRAM

Boraigram branch is located at Bonpara, 123 miles north west of Dhaka under Rajshahi district. The area of the thana is 144 sq. miles. There are seven unions consisting of 145 villages. Paddy and sugarcane are the main crops of the area. The branch was opened in December, 1980.

In the targeted villages of the area there are 3582 target people eligible for membership out of whom 1929 are male and 1653 are female. Though formation of 50 village organisation were planned. So far, 36 village organisations including 17 female sanity has been formed with a total membership of 1713. Out of the total members 1050 are male and 663 are female. Uptill now Tk. 774,800 has been disbursed against different income generating activities and the repayment rate of the branch is 86%. Total savings of the village organisations was Tk.110,100 upto December, 1982.

9. FULBARIA

Fulbaria thana is situated about 89 miles north of Dhaka via Mymensingh and 13 miles south-west of Mymensing district town. There are thirteen unions consisting of 105 villages. Principal crop of this is paddy and sugarcane. Irrigation facility is also satisfactory. The branch was opened in November '81. 36 village organisations including 11 female with a total membership of 2686 has so far been formed. The number of people eligible for membership in the operations are are 4052 of whom 2853 are male and 1199 are female. The total savings of all the village organisations upto December 1982, was Tk.53,862. Although Tk.153,100 has so far been disbursed, the repayment of the loan is yet to be due. The branch plans to form 50 village organisations out of which 25 will be male and 25 will be female.

10. TRISHAL

Trishal branch is located at Dhenikhola about 68 miles north of Dhaka and 12 miles out of Mymensingh town and five miles north-west of Trishal thana. Paddy is the main crop. Betel nut is also grown in this area. This branch was opened in November 1981. 50 village organisations including 25 female with a total membership of 3018 has so far been formed. The number of people eligible for membership in the operating area are 4919 of whom 2565 are male and 2354 are female. The total savings of all the village organisations upto December 1982, was Tk.70,614. Although Tk.136,900 has so far been disbursed, the repayment of the loan is yet to be due. The branch plans to form 50 village organisations out of which 25 will be male and 25 will be female.

11. DAULATPUR

Daulatpur branch is situated about 60 miles north-east of Dhaka and eight miles east of Ghior branch. Paddy and sugarcane are the important crop of this area. This branch was opened in November '81.

41 village organisations including 21 female with a total membership of 2427 has so far been formed. The number of people eligible for membership in the operating area are 3659 of whom 1906 are male and 1753 are female. The total savings of all the village organisations upto December, 1982, was Tk.47,105. Although Tk.97,200 has so far been disbursed the repayment of the loan is yet to be due. The branch plans to form 50 village organisation out of which 25 will be male and 25 will be female.

12. CHATMOHOR

Chatmohor thana is situated in Pabna district and about 108 miles north west of Dhaka and 18 miles away from Pabna town. The branch is located at Chatmohor Railbazar near Chatmohor Rail Station and 2½ miles away from the thana H.Q. Paddy and sugarcane are the main crops of the area. Chilly also grown in the area. This branch was opened in February, 1982.

37 village organisations including 16 female samitye has so far been formed and an amount of Tk.44,538 has been saved by all the village organisations upto December 1982. The branch is still in a preparatory phase and loan operation will tentatively start by January 1983.

13. KOTWALI

Kotwali thana is in Mymensingh district and is situated about 76 miles north of Dhaka. The branch is located at Dapunia around seven miles away from Mymensingh town. Jute and paddy are the main crops of the area. This branch was opened in February '1982.

27 village organisations including 7 female samitye has so far been formed and an amount of Tk.19,837 has been saved by all the village organisations upto December 1982. The branch is still in a preparatory phase and loan operation will tentatively start by January 1983.

14. GOALUNDO

Goalundo branch is situated in Goalundo thana of Faridpur district and about 60 miles west of Dhaka. The branch office is located at thana Head Quarter. The main crop of the area is paddy. The branch was opened in May 1982.

9 village organisations including 1 female samity has so far been formed and an amount of Tk.1614 has been saved by all the village organisations upto December 1982. The branch is still in a preparatory phase and loan operation will tentatively start by January 1983.

ECONOMIC ACTIVITIES

(RCTP started credit operation since July 1980 against the following economic activities) -

1. Agriculture:-

a. Mortgaged land -

Majority of the target household do not own any arable land and a few have a very small amount of arable land, most of which are again mortgaged due to local elites.

With a view to encourage the members of the Village Organisation to undertake collective production oriented agricultural activities what is actually needed is a plot of economic land which is not available to target households.

Through this scheme the village organisation release the land of the members mortgaged to money lenders or take land on mortgage from the non-member owners of land if the land is considered economic for collective cultivation. BRAC support the relevant organisation to pay the mortgaged value of all such lands and places the released or mortgaged land at the disposal of the relevant village organisation. In the case of released land the owner member of the land may be given a yearly rebate after full payment of BRAC loan but no such rebate is allowed in case of mortgaged land taken from non-member owner and such lands will be under the possession of the village organisation until the owners repay the full amount of money to village organisation.

This scheme has immense social implications as it releases the mortgaged land of the poor from the clutches of the Mohajens and landlords and has the potentiality of pulling all the members of village organisations together and ensures the long term involvement of the people in collective activities.

But the project is longterm, have long gestation period and investment is comparatively high on the contrary income and employment generation is not that much encouraging compared to time and investment.

Scatter of the land and uneconomic size of plot sometimes pose the problem of productive cultivation and production management. 239 acres of land have so far been brought under the possession of village organisations.

CULTIVATION

To create employment for the agricultural labour and encourage the members of the village organisation for collective cultivation with a view to enhance their cohesion land is generally managed through mortgage, lease, rental and share cropping basis. Some members are also allowed to obtain credit through village organisation for individual cultivation if it is felt necessary to assist self employment for particular individual.

In case of collective cultivation, ensuring collective participation of all the members sometimes becomes difficult as it is problematic to make all the members available for the same activities at the same time. Marketing of the product as well as ensuring the fair price sometimes becomes an almost difficult task. 375 acres of land have been cultivated during the report period under different crops.

IRRIGATION:

Provision for irrigation facilities for increasing agricultural production is still a neglected area in our agricultural sector. Effective water management and delivery is vital for obtaining the advantage of HYV's of paddy and cultivation of extra IRRI crops on high lands.

But until now most of the irrigation assets have been under the control of the large land owners. To enable the group to acquire collective ownership of irrigation assets like Deep Tube-well, Shallow Tube-well, Hand Tube-well etc., a programme has already started in almost all RCTP branches. The main object of the programme is to achieve control over one of the vital factors responsible for increased production and enable the poor to establish themselves as a pressure group for improving their status in the society.

Before going to take up irrigation scheme the relevant village organisations contact the owners and or operators of land for convincing them of the viability of the scheme and make a contract with the owners of land about the terms and conditions of the operations of irrigation project including the irrigation charges.

The village organisation collectively operate the project through an operational committee. Assigned BRAC staff keeps close contact with the committee and supervises the project from the initial stage.

Lack of technical knowledge and maintenance of contact in procuring inputs from BADC and PDB become a cumbersome business for the poor members of the village organisation. Frequent power failure and insufficient voltage disturb the continuity of service where electricity is available. In areas where electricity is not available high cost of fuel as well as frequent non-availability of that raise the production cost and some times render the project to be uneconomic. RCTP is presently giving emphasis on training the participants in needed mechanism, driving, water management, and project management including accounts. 4 Deep tube-wells, 30 Shallow Tube-wells and 10 hand Tube wells have so far been purchased and are now engaged for irrigation.

FISHERY SCHEMES (FISHERIES)

The rural area of Bangladesh are full of rivers, canals, Khas and derilect ponds, ponds and ditches etc., and there is sufficient scope to create employment and generate income for the rural poor by utilizing these resources. With this afore-said objectives two types of schemes have been taken up in RCTP branches - namely (a) Pisciculture (b) Fishing.

In pisciculture schemes the village organisations take the pond on lease from the local owners for five to ten years and after necessary re-excavation the organisation effectively cultivate different types of fishes in the ponds. In addition the village organisations collectively take the possession of Khas ponds where even it is available, excavate/re-excavate different types of fishes including cat fish.

Fishing scheme is given mainly for catching natural fish from rivers, canals, bills etc. BRAC supports the participants through the village organisation to purchase fishing equipments like boat, net, petrolmax etc.

Non-availability of required fish, seedlings and lack of appropriate knowledge in pisciculture are the major problems faced.

The staff of BRAC's fishery departments frequently visits the respective village organisation and provides necessary physical and technical support including training of group members on pisciculture. 271 ponds and ditches have been brought under pisciculture under collective ownership.

Rural Transport

There are a large number of rickshaw puller, boatman, different types of craftsmen among the members of the village organisations. They entirely depends for their livelihood on their respective profession but they do not own any such assets/equipments related to their respective profession. So they are to hire all these means on daily or monthly rental basis and after the payment of rent what is actually retained with them is relatively insufficient to fulfill their family expenditure.

So, with a view to make the poor members of the village organisation the collective and individual owner of assets related to their respective profession, schemes have been under taken in RCTP branches on rickshaw, country boat, bullock cart, buffalo cart, horse cart, etc.

In the case of collective scheme the village organisation permanently possess the title of such assets. In case of individual scheme the village organisation possess the title of the assets until the respective individual pays the entire price including benefit after which the respective individual become the owner of such assets. 262 rickshaw, 26 country boats, 18 bullock carts and 3 horse carts have been purchased by village organisation.

Small Trading

A remarkable portion of the landless poor in rural areas are found trading in marketing and distribution of different types of agricultural and non-agricultural inputs and products. These small traders are virtually playing an important role in our rural economy. But in doing such trades they need working capital which they are to collect from local moneylenders with terms and conditions completely unfavourable for them.

So to make working capital and other facilities easily available to those members of the village organisation who are already engaged in trade or are interested in it, schemes are being given on small trading. The schemes greatly help the reduction of the unemployment or under-employment problem of agricultural labour in rural areas.

All the credit against such activities are distributed through village organisation. The respective village organisation distribute the loan amount including organisation's contribution to the participants as per proposal. The village organisation takes the responsibility to repay the BRAC loan as per terms and conditions laid down in loan proposal. 2536 members were supported with capital to carry out small scale trades.

Rural Industry

Because of adverse socio-economic circumstances in rural areas the weavers, potters, carpenters, artisans etc. in which they had hereditary skill, have either been forced away from their trade or are unable to pursue their trades because of lack of financial resources. For the survival of the said rural industries and to provide employment to such members of the village organisation activities on weaving, pottery and carpentry etc. have been taken up in RCTP branches.

In such schemes loans are sanctioned to purchase fixed equipments as well as to incur operational expenditures. Among the activities mentioned above, the maximum involvement is in weaving.

But due to some problem such as high price and defective distribution system of inputs, non availability of fair price and market of the products, it sometimes become difficult to run and implement these schemes profitably.

Arrangement have been made to provide training for the development of respective professional skill and maintain linkage with the appropriate authority to ensure easy supply of inputs and other related services. Efforts have also been made to ensure fair price and market of the product. 600 weavers are now engaged directly in weaving industry.

Support to Women

Females, constituting 48.4 per cent of our total population, are the most disadvantaged section in our society. The problems affecting women's economic and social status are both vast and complex. Traditionally they have remained outside the main stream of development activities and have thus become imprisoned by a net work of limitations. Lack of job opportunities have compelled them to solely depend on their male counter parts. Participation of women in income generating activities is so poor that out of a total labour force of 28.43 million, only 2.58 million (9%) has been nationally enumerated to be women. Considering this, RCTP give special thrust in creating employment for women. Only self employment offers them the best possible avenue to overcome their economic difficulties. If the credit facilities can be made available against the enormous activities that the poor women in rural areas are engaged in, then such activities can be transferred into income generating activities.

To overcome the initial resistance of the society and to emancipate the rural poor women, women village organisations have been formed in all RCTP branches. Different types of economic activities have also been taken up by these women village organisation along with other activities of BRAC in different branches against which BRAC is providing financial assistances.

The following activities have been taken by women through BRAC loans:

1. Livestock

a. Cow and Goat Rearing Scheme:

This is a scheme through which the village organisation purchase cow or goats by taking loan from BRAC and distributes these cows or goats to the willing member of the samity for a specific period. The respective member take the responsibility to rear the cow or goat. When these cows or goats are sold in the market, the rearer gets fifty percent share of profit and the village organisation get the rest fifty percent along with the purchase price. The village organisation pays the entire loan of BRAC with interest. The surplus is retained with the organisation funds. The fund is mainly used to cover the incidental loss which occur due to death of cow/goat. The individual rearer do not have to bear the incidental loss which occurs due to death of cows/goats. All the cows/goats so purchased are vaccinated by the trained cadres of the village organisation with the help of local livestock officer. Vaccines are mostly supplied from BRAC.

The staff of BRAC's livestock section frequently visits such village organisations to provide necessary advice and assistance. In order to control the death rate of livestock arrangements have been made to store the preventive medicine in branch areas to provide training to the members of village organisation on livestock including vaccination. 1694 cattle and 402 goats have been purchased by the members. Mortality rate is 1% and 5% respectively.

b. Poultry:

Under this scheme the village organisation in the first stage starts the vaccination programme within the village for the total community. Immediately after vaccination the target households are encouraged to buy local birds from their own fund generated out of savings and in some cases BRAC also support purchasing birds. In the second stage, the village organisation collects improved variety of eggs and supplies to the members for hatching. Respective BRAC

staff provides necessary support in collecting improved variety eggs in collaboration with BRAC's Livestock Section. Arrangements have also been made for training the members on poultry, vaccination and management.

2. Paddy and Pulse Husking

The village organisation takes loan from BRAC against specific scheme and distributes the loan to individual members or small groups of three to five for husking paddy or pulse. The loanee purchases certain quantity of paddy or pulse and sells rice or pulse after husking with the by-product in the local market. By-products are also used for fuel and family consumption. The individual loanee generally repays such loan to the village organisation by weekly instalments with the benefits of the village organisation. During the rainy season it sometimes becomes difficult to run the scheme, because of the paucity of sunshine the paddy cannot be dried up for husking. 2137 women are now engaged in paddy husking.

EMPLOYMENT SITUATION

Creation of employment is one of the main objectives of RCTP to grant loan against economically viable schemes. It is one of the mechanism by which income can be redistributed to those who would otherwise remain unemployed and income can also be increased who were underemployed.

Details of employment situation of different branches on scheme/activities basis in comparison with the available mandays for participants has been shown in this table:-

Table: Employment Generation by Loans given for the Period from 1-7-1982 to 31-12-1982.

MONOHORDI BRANCH

Name of Activities	No. of Samity Involved	Total Membership	Participants	Mandays available for participants	Employed Mandays	% of Employment against available mandays for participants
Rickshaw	7	455	42	6300	3968	63%
Banana Cultivation	17	786	786	98250	980	01%
Small Trading	24	2267	500	75000	35462	47%
Paddy Cultivation	20	897	897	112125	2108	02%
Sugarcane Cultivation	7	365	365	45625	200	.43%
Pisciculture	3	138	138	17250	46	.26%
Other Cultivation	2	150	150	18750	30	.16%
Plough Sets	3	160	9	1125	106	09%
Total Male	30	1405	1405	175625	42900	24%
Paddy Husking	14	511	348	42500	25416	58%
Cow Rearing	22	737	435	54375	9977	18%
Goat Rearing	2	97	58	7250	762	11%
Cultivation	4	161	161	20125	90	.44%
Total Female	22	757	757	94625	36245	38%
Total Male & Female	52	2162	2162	270250	79145	29%

SHIBPUR BRANCH

Name of Activities	No. of Samity Involved	Total Membership	Participant	Mandays available for participants	Employed Mandays	% of employment against available man days for participants
1. Rickshaw	5	312	12	1800	1355	75%
2. Small Trading	16	972	582	87300	57564	66%
3. Paddy Cultivation	12	705	493	61625	407	1%
4. Sugarcane Cultivation	5	252	252	31500	360	1%
5. Banana Cultivation	5	380	256	32000	447	1%
6. Pisciculture	3	158	158	19750	90	.45%
7. Shallow/Deep Tubewell	4	212	212	26800	250	1%
Total Position - Male	31	1873	1873	234125	60473	26%
<u>Female</u>						
9. Paddy Husking	7	311	195	24375	18926	78%
10. Cow Rearing	6	256	131	16375	2704	17%
11. Goat Rearing	4	120	31	3875	180	5%
12. Marketing	1	46	16	2000	1104	55%
Total Position - Female	13	485	373	60625	22914	38%
Total Position of both Male and Female	44	2358	2246	294750	83387	28%

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GHEOR BRANCH

Name of Activities	No. of Samity Involved	Total Membership	Participants	Mandays available for participants	Employed Mandays	% of employment against available mandays for Participants
1. Small Trading	21	1228	665	99750	54216	54%
2. Paddy Cultivation	17	1033	870	108750	2483	2%
3. Potato Cultivation	5	294	170	21750	424	2%
4. Boat	11	630	32	4000	3189	80%
5. Bullock Cart	4	297	67	18375	1026	12%
6. Pisciculture	6	381	381	47625	1295	3%
7. Shallow/Deep Tubewell	9	580	580	72500	1044	1%
Position of Branch (Male)	24	1434	1434	179250	63677	36%
8. Cow Rearing	16	738	426	53250	8862	17%
9. Goat Rearing	4	181	43	5375	478	9%
10. Paddy Husking	13	629	273	34125	18208	53%
11. Pulse Husking	7	353	84	10500	4178	40%
12. Cottage Industry	2	125	16	2000	528	26%
Position of Branch(Female)	23	950	842	118750	32254	23%
Total Position (both Male and Female)	47	2384	2276	298000	95931	32%

NARSINGDI BRANCH

Name of Activities	No. of Samity in- volved	Total Membership	Participants	Mandays available for parti- cipants.	Employed Mandays	% of employment against available mandays for parti- cipants.
Weaving	17	750	428	64200	29368	46%
Rickshaw	5	201	36	5400	3437	64%
Small Trading	6	242	21	3150	2257	72%
Total Male	23	1000	485	72750	35062	48%
Paddy Husking	5	154	55	8250	5134	62%
Cow Rearing	1	34	7	1050	184	18%
Total Female	6	188	62	9300	5318	57%
Total Male & Female	29	1188	547	82050	40380	49%

PABNA BRANCH

Name of Activities	No. of V.O. involved	Total Membership	Participant	Mandays available for participant	Employed Mandays	Employment as % of available mandays.
Rickshaw	15	859	90	13500	12081	89%
Small Trading	19	1028	334	50100	27939	56%
Paddy Cultivation	11	620	138	17250	2517	15%
<u>Total Male</u>	26	1397	562	174625	42537	24%
<u>Female</u>						
Paddy Husking	15	910	417	52125	26892	52%
Cow Rearing	4	243	52	6500	733	11%
Sweing Machine	2	142	2	250	184	78%
<u>Total Female</u>	20	1209	471	151125	27809	18%
<u>Total both Male & Female</u>	46	2606	1033	325750	70346	22%

GOZARIA BRANCH

Name of Activities	No. of Society invol- ved	Total Membership	Participant	Mandays available for partici- pant.	Employed Mandays.	% of employmet against availabel mandays for parti- cipents.
Fishing	15	943	396	59400	45689	78%
Small Trading	7	508	122	18300	13859	76%
Potato Cultivation	6	417	417	52125	2250	04%
Wheat Cultivation	2	136	136	17000	600	04%
Total Male	24	1338	1071	196825	62398	42%
Paddy Husking	3	143	50	6250	5159	82%
Cow Rearing	3	99	42	5250	844	16%
Total Female	6	242	92	11500	6003	52%
Total Male & Female	30	1580	1163	158325	68401	43%

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ATGHORIA BRANCH

Name of Activities	No. of Somity involved	Total Membership	Participant	Mandays available for participants.	Employed Mandays	% employment against available mandays.
Rickshaw	12	584	37	5550	4866	88%
Small Trading	17	830	286	42900	27492	64%
Paddy Cultivation	12	546	445	55625	3494	6%
Other Cultivation	7	305	305	38125	333	1%
Buffalo, Bullock Carts	7	360	10	1500	1153	77%
Pisciculture	17	750	750	93750	2363	3%
IRRIGATION	5	280	280	35000	1395	4%
Plough Sets	7	384	104	13000	1940	15%
Cottage Industry	2	94	9	1125	617	55%
Total Male	21	961	961	120125	43653	36%
Paddy Husking	17	679	320	40000	27010	68%
Cow Rearing	8	309	143	17875	3695	21%
Total Female	21	776	463	97000	30705	32%
Total both Male & Female	42	1737	1424	217125	74358	34%

BORAIGRAM BRANCH

Name of Activities	No. of Samity involved	Total Membership	Participants	Mandays available for participants.	Employed Mandays	% of employed mandays against available mandays.
Rickshaw	6	379	33	4950	4209	86%
Small Trading	15	801	267	40050	25116	62%
Sugarcane Cultivation	7	369	319	39875	504	1%
Paddy Cultivation	4	173	124	15500	354	2%
Other Cultivation	7	294	294	36750	315	1%
Food Possessing	3	217	150	18750	881	5%
Total Male	19	1050	1050	131250	31379	24%
Cow Rearing	9	390	150	18750	2697	14%
Paddy Husking	10	430	128	16000	9896	62%
Total Female	17	663	278	82875	12593	13%
Total both Male & Female	36	1713	1328	214125	43972	21%

INCOME GENERATION

Loans were sanctioned to the village organisation against economically viable scheme. A portion of the income of the income is retained by village organisation from schemes is earmarked for use on productive investment as well as meeting the emergency expenditure of the members as well as the organisation.

Income retained by village organisations as well as the income distributed to the participants from the schemes completed with in July '82 to December 1982 have been shown in this table.

MONOILRBI

Name of Activities	No. of Samity involved.	Membership	No. of part icipants	No. of Schemes	Average duration of activities	Income generated after payment of interest & capital	Income of participants	Income re-tained in organisation	BRAC loan
Paddy Cultivation	5	243	166	7	168	24310	19526	4784	41420
Banana Trading	1	48	9	1	180	26990	23400	3590	18000
Small Trading	3	161	73	3	358	245709	237596	8113	31800
Total Male Group	9	452	248	11	233	297009	280522	16487	91220
Cow Rearing	2	90	53	2	700	15719	14720	999	53000
Paddy Husking	1	31	21	1	485	81858	81480	378	5200
Small Trading	1	24	24	1	190	2036	-	2036	7200
Total Female group	4	145	98	4	518	99613	96200	3413	65400
Total both Male & Female	13	597	346	15	302	396622	376722	19900	156620

SHIBPUR BRANCH

Name of Activities.	No. of Samity involved.	Membership	No. of participants.	No. of Schemes	Average duration of Activities	Income generated after payment of interest and capital	Income of participant	Income retained in organisation	BRAC loan
Paddy Cultivation	5	261	244	6	182	8633	2710	5923	9900
Other Cultivation	5	155	129	5	232	2077	425	1651	-
Small Trading	11	629	189	17	296	196719	175414	21305	1341
Male Total	21	1045	562	28	260	207429	178550	28879	1440
Cow Rearing	2	131	36	2	461	2004	2004	-	3520
Paddy Husking	5	232	44	5	364	50879	43187	7692	1695
Female Total	7	363	80	7	392	52883	45191	7692	5215
Both Male & Female Total	28	1408	642	35	282	260312	223741	36571	19615

GHEOR BRANCH

Name of Activities	'No. of Samity involved.	'Membership	'No. of Partici- pants.	'No. of Schemes	'Average duration of activities	'Income ge- nerated after pay- ment of in- terest & capital	'Income of participants	'Income retained in samity	BRAC loan
Paddy Cultivation	2	150	63	2	345	22436	17500	4936	10270
Small Trading	15	969	219	25	356	762599	728490	34109	201050
Country Boat	4	315	13	4	448	34246	33177	1069	13500
Carpentry	1	74	3	1	365	10333	10043	290	2700
Total Male	22	1434	298	32	367	829614	789210	40404	227520
Cow Rearing	4	200	85	4	276	13272	10442	2830	80500
Paddy Husking	3	122	17	3	350	31911	28928	2983	16100
Goat Rearing	1	61	7	1	242	913	650	263	3500
Pulse Husking	3	158	31	3	348	34138	30763	3375	14100
Total Female	11	541	140	11	313	80234	70783	9451	114200
Total both Male & Female	33	1975	438	43	353	909848	859993	49855	341720

Income GenerationGAZARIA BRANCH

Name of activity	No. of Samity Involved	Member ship	No. of Participants	No. of Schemes	Average duration of activities	Income Generated after payment of Int. & Cap.	Income of Participants	Income Retained in organisation	BRAC Loan
Fishing	5	336	147	5	115	181527	170387	11,140	116,100
Small Trading	1	98	3	1	132	11841	9900	1,941	3,600
Total - Male	6	434	150	6	124	193368	180287	13,081	119,700

PABNA BRANCH

Rickshaw	1	54	10	1	505	54517	54107	410	31,000
Small Trading	7	404	61	11	233	181054	175382	5,672	34,700
Paddy Cultivation	2	119	14	3	153	1517	892	625	5,800
Total - Male	10	577	85	15	235	237088	230381	6,707	71,500
Paddy Husking	4	203	28	4	136	22426	20757	1,669	9,450
Cow Rearing	1	65	9	1	346	1380	1493	(-)113	8,550
Total Female	5	268	37	5	226	23806	22250	1,556	18,000
Total both Male & Female	15	845	122	20	233	260894	252631	8,263	89,500

Name of Activities	No. of Samity Involved	Membership	No. of Participants	No. of Schemes	Average duration of activities	(Income Generated of the after payment of Int. & Cap.	Income of participants	Income Retained in organisation	BRAC Loan
Small Trading	3	138	20	3	413	70928	70073	855	20610
Paddy Cultivation	6	292	245	7	140	4839	900	3939	4300
Other Cultivation	8	339	339	8	186	5485	-	5485	-
DTW Management	1	61	61	1	253	10560	-	10560	24000
Weaving	1	42	2	1	383	8171	7660	511	2700
Total Male	19	872	667	20	240	99983	78633	21350	57610
Paddy Husking	1	27	10	2	236	12275	11825	450	3600
Total - Female	1	27	10	2	236	12275	11825	450	3600
Total Both Male & Female	20	899	677	22	218	112258	90458	21800	55210

BORAIGRAM BRANCH

Small Trading	7	404	62	9	365	76633	67508	9125	50000
Carpentry	1	73	1	1	365	1681	1307	374	1350
Paddy Cultivation	1	29	29	1	183	314	252	62	900
Total - Male	9	506	92	11	350	78628	69067	9561	52250
Paddy Husking	4	135	19	4	336	24553	22232	2321	10700
Cow Rearing	2	66	34	2	408	9707	8790	917	27600
Total - Female	6	201	53	6	360	34260	31022	3238	38300
Total both Male & Female	15	707	145	17	357	112888	100089	12799	90550

Table: 1

Value added and Net Earnings per day per Tk.100/
Loan by different schemes completed during the
Period from July 1982 to December, 1982.

Title of Scheme	Average Duration in days	BRAC Loan in Taka	Gross income gene-rated	Net income gene-rated	Value added per Tk.100/- per day	Net earnings per Tk.100/- per day
<u>MONOHORDI</u>						
Banana Trading	180	18000	29391	26990	0.91	0.83
Paddy Cultivation	168	41420	28794	24310	0.41	0.34
Small Trading	316	39000	255499	247745	2.07	2.01
Cow Rearing	700	53000	29568	15719	0.07	0.04
Paddy Husking	485	5200	83114	81858	3.29	3.24
Average	302	156620	426366	396622	0.90	0.83
<u>SHIBPUR</u>						
Paddy Cultivation	182	9900	9832	8633	0.54	0.47
Small Trading	296	134100	220865	196719	0.55	0.49
Cow Rearing	461	35200	8615	2004	0.05	0.01
Paddy Husking	364	16950	53148	50879	0.86	0.82
Average:	282	286150	292460	258235	0.36	0.32
<u>GHEOR</u>						
Paddy Cultivation	345	10270	24964	22436	0.70	0.63
Small Trading	356	201050	801498	762599	1.11	1.06
Country Boat	448	13500	37508	34246	0.62	0.56
Carpentry	365	2700	10708	10333	1.08	1.04
Cow Rearing	276	80500	24408	13272	0.10	0.05
Paddy Husking	350	16100	34820	31911	0.61	0.56
Goat Rearing	242	3500	1300	913	0.15	0.10
Pulse Husking	348	14100	36570	34138	0.74	0.69
Average:	353	341720	971776	909848	0.80	0.75
<u>GAZARIA</u>						
Fishing	115	116100	195769	181527	1.46	1.35
Small Trading	132	3600	12900	11841	2.71	2.49
Average:	124	119700	208669	193368	1.40	1.30
<u>PABNA</u>						
Rickshaw	505	31000	58413	54517	0.37	0.35
Small Trading	233	34700	184887	181054	2.28	2.24
Paddy Cultivation	153	5800	2066	1517	0.23	0.17
Paddy Husking	196	9450	23418	22426	1.26	1.21
Cow Rearing	346	8550	2986	1380	0.10	0.04
Average:-	233	89500	271770	260894	1.30	1.25

Page-2.

Title of Scheme	Average Duration in days	BRAC Loan in Taka	Gross income generated	Net income generated	Value added per Tk.100/= per day	Net earnings per Tk.100/= per day
ATGHORIA.						
Small Trading	413	20610	72696	70928	0.85	0.83
Paddy Cultivation	140	4300	6513	4839	1.08	0.80
DTW Management	253	24000	14985	10560	0.24	0.17
Weaving	383	2700	8434	8171	0.81	0.79
Paddy Husking	236	3600	12793	12275	1.50	1.44
Average	218	55210	115421	106773	0.95	0.88
BORAIGRAM						
Small Trading	365	50000	85287	76633	0.46	0.42
Carpentry	365	1350	1895	1681	0.38	0.34
Paddy Cultivation	183	900	369	314	0.22	0.19
Paddy Husking	336	10700	26535	24553	0.73	0.68
Cow Rearing	408	27600	15597	9707	0.13	0.09
	357	90550	129683	112888	0.40	0.34

TABLE: II

Value Added and Net Earnings per day per Tk.100/= Loan by Different Schemes completed during the Period from July 1982 to December '82

Title of Schemes	MONOHORDI		SHIBPUR		GHIOR		GAZARIA		PABNA		ATGHORIA		BORAIGRAM		TOTAL	
	Value added	Net Earnings	Value added	Net Earnings	Value added	Net Earnings	Value added	Net Earnings	Value added	Net Earnings	Value added	Net Earnings	Value added	Net Earnings	Value added	Net Earnings
Paddy Cultivation	0.41	0.34	0.54	0.47	0.70	0.63	-	-	0.23	0.17	1.08	0.80	0.22	0.19	0.53	0.41
Banana "	0.91	0.83	-	-	-	-	-	-	-	-	-	-	-	-	0.91	0.83
Irrigation	-	-	-	-	-	-	-	-	-	-	0.24	0.17	-	-	0.24	0.17
Country Boat	-	-	-	-	0.62	0.56	-	-	-	-	-	-	-	-	0.62	0.56
Carpentry	-	-	-	-	1.08	1.04	-	-	-	-	-	-	0.38	0.34	0.73	0.69
Rickshaw	-	-	-	-	-	-	-	-	0.37	0.35	-	-	-	-	0.37	0.35
Fishing	-	-	-	-	-	-	1.46	1.35	-	-	-	-	-	-	1.46	1.35
Weaving	-	-	-	-	-	-	-	-	-	-	0.81	0.79	-	-	0.81	0.79
Small Trading	2.07	2.01	0.55	0.49	1.11	1.06	2.71	2.49	2.28	2.24	0.85	0.83	0.46	0.42	1.43	1.36
Pulse Husking	-	-	-	-	0.74	0.69	-	-	-	-	-	-	-	-	0.74	0.69
Cow Rearing	0.07	0.04	0.05	0.01	0.10	0.05	-	-	0.10	0.04	-	-	0.13	0.09	0.09	0.04
Goat Rearing	-	-	-	-	0.15	0.10	-	-	-	-	-	-	-	-	0.15	0.10
Paddy Husking	3.29	3.24	0.86	0.82	0.61	0.56	-	-	1.26	1.21	1.50	1.44	0.73	0.68	1.37	1.32
Total:-	0.90	0.83	0.36	0.32	0.80	0.75	1.40	1.30	1.30	1.25	0.95	0.88	0.40	0.34	0.72	0.66

SOME EXPERIENCES OF RCTP

As a multipurpose credit program BRAC's RCTP is, perhaps, a new experiment in Bangladeshi situation and accordingly the project is continuously bringing new ideas and experiences. Along with capitalizing on its own experiences, innovative steps are always being taken up immediately after a problem becomes prominent. At present the following experiences of RCTP are put forward.

- (i) Participation of target people in collective economic activities sometimes become poor. It also becomes difficult to mobilize all the beneficiaries for the same work at the same time. In such situations problems of managing collective activities occasionally creep in. Moreover, because of the grinding economic problems frustration become wide spread among the comparatively new comers with low level of conscientization.

RCTP has been trying to resolve the problem by intensive personal contact with the target people, inter village meetings, inter village cadres meetings etc. , passive members are being given special orientation and specific programs are being widely held with a view to reactivating them.
- (ii) In spite of all out effort collective agricultural schemes are frequently haunted by many constraints and such schemes sometimes become only marginally profitable. The extent of profit is, in many case, inadequate to retain the motivation of the beneficiaries. While RCTP is to balance the situation by giving lucrative non-farm schemes, all out effort is being made to improve the situation in collective schemes by giving skill management training and continued orientation. Quality control training, and diversified scheme are also given along with better supervision with a view to maximise production.
- (iii) Repayment of the loan poses problems when the schemes suffer loss. Such losses are in most cases circumstantial and for no fault of the borrowers. RCTP has been trying to make up such situations by giving further schemes to recover the losses.
- (iv) Presently RCTP is facing some situations where end use of the money in individual loans could not be ensured because of the participants tendency to invest money in more lucrative trades. Moreover, in some cases, though negligible in number, a portion of the disbursed amount has been found to be diverted for consumption during severe imbalance in family budgets. RCTP has been trying to correct the situation by mobilizing cadres and increasing supervision. Collective schemes are being given more thrust compared to individual loans.

- (v) Functional education is another problem area before RCTP. Irregularity in participation, increasing number of midway drop outs, periodic migration etc. , hampers the smooth completion of the courses, RCTP is now giving renewed thinking to the problem and functional education has already been made a precondition for deserving RCTP loans. Along with this increasing effort is being made to increase the number of poor children in local primary schools.
- (vi) Though village organisations have become an effective forum for developing leadership from among the poor, the leaders of the poor, in most cases, are far from controlling the total affairs of the locality. Success in this respect will, perhaps, need time and a lot of strenuous effort. Of course, the organisations with collective endeavour are gradually curving a rightful place in their own environment.
- (vii) Sometimes, individual economism invades the collective activities as a result of which the performance of collective works remains below expectation. Collective pressure and group ridicule is being tactfully utilized in correcting such situations.
- (viii) After the loan operation, maximum attention of the members of some of the village organisations is getting diverted to economic activities. Consequently, other activities in such organisations are getting lesser importance from the participants. With a view to avert the trend special attention is being given to cadres development, human development training and consciousness raising.
- (ix) The members of the village organisations collectively undertake defferent action oriented programs with a view to mobilize resources for their village organisation. In some cases the interest of the poor contradict the interest of the corrupt elements in the local power structure. Such selfish elements sometimes misguides the local officials and take measures to harass the poor which include lodging the false case against them. In such cases, the members sometimes become frustrated and demoralised. Of course, linkages with local officials are now gradually increasing with the expansion of works.
- (x) RCTP has set ^{an} ~~a~~ unique example of giving loans to the poor without collaterals and has sufficiently established that if such lending is made to the group, interest of the financial institutions remains considerably secure.

- (xi) The landless share croppers and wage-earners who were never considered credit worthy by the institutional lenders has been brought within the coverage of credit.
- (xii) Extensive undertaking of non-farm activities by the landless with RCTP credit has been reducing the over supply of labour on agriculture in RCTP operation areas resulting in significant wage increase. Moreover, organisation of the landless has considerably increased their bargaining ability in their respective labour markets the result of which is apparent in almost all the branches.
- (xiii) RCTP is reducing the problems of unemployment in the operation areas. A sizable chunk of the wage earners is being weaned away from agriculture in order that the remaining engaged in it on the whole time basis could earn a reasonable income out of it.
- (xiv) Along with income and employment generation RCTP is also helping increase in production by undertaking agricultural schemes, cottage industries, fishing, poultry and cattle raising schemes.
- (xv) RCTP has been helping the poor to own assets, agricultural implements and other durable goods.
- (xvi) RCTP has organised the people for achieving a common goal of uplifting their own condition by harnessing and exploiting their own potentialities. It will take us a long way in reaching the hitherto unachieved national goal of institution building at the grass root level.
- (xvii) By ensuring better supervision RCTP has already falsified the conventional contention that the poor are not credit worthy. These bad credit risk is being changed into productive human resource of the nation by giving credit and training.
- (xviii) The conventional practice that the needy will run after the lender for months together have changed. It is the RCTP staff who moves from village to search out the needy. The poor so chosen, deliberate on their candid problems, ascertain their priority, needy propose for loan and frame the repayment schedule in a bottom up way.
- (xix) As a result of organised behaviour and growing command of the poor over whatever little resources they are having atleast some of the conventional exploitative process grind to a halt and the gap of income inequality, instead of widening is perhaps gradually narrowing down.

- (xx) Generation of significant savings within the village organisations with a view to gradually make them self dependent is one of the avowed goals of RCTP. Although much remains to be done most of the village organisations are slowly but steadily going to that direction quite encouragingly. Savings would, perhaps, pile up once the scope of profitability of the ~~sch~~ scheme could be broadened.
- (xxi) Communication gap between the male P.O.s and female groups sometimes desrupts the process of orientation and healthy development of such groups. Because of the deeprooted social customs, male members only reluctantly allows their wives to mix with the program organisers. Whole ~~her~~^{her} free contact can not always take place. Sometimes male members remain so dominating within the family that heretains his control on the ~~marriage~~^{earnings} of hiswife. The reversal of the process would perhaps take much time.
- (xxii) In spite of the adherence to a uniform definition of target population invariably followed in all RCTP branches, some conceptual gaps between the P.O.s often creeps in. Such gaps are added with local power pressures resulting in infiltration of some non target people in the groups. Such people often disturb, the institutionalization of the group and become compromising in conflict. Such people, if expelled from the group, create severe opposition and create an added problem to the village organisation.
- (xxiii) Last three years experience of RCTP has amplyproved that village wise organisation of the landless has a margin over the formation of many smaller groups in a single village RCTP experience of forming organisation covering the whole village facilitate total unity, and coherent behaviour of the landless and stops factionalism among the poor. It gives all the poor a chance to get together and shows better mobilization.
- (xxvi) Experience have shown that some leaders do very good in the mobilization phase before starting loan operations but cut a sorry figure when they become involved with money. In such cases honest handling of finances emerges as a sure test of judging the leadership quality. Leaders should perhaps, undergo this sure test of handling money before they are testified as good leaders.

- (xxvii) Sometimes, it becomes difficult to make the weekly meetings attractive. Issues which are available for deliberation do not always pervade the interest of all and common issues are not always available. Moreover, all the P.O.s are not equally capable of making common issues, Leaders, because of their intellectual superiority, sometimes dominate talks which are disliked by general members.

Conclusion:-

RCTP is passing the fourth year of its operation along with a continuous process of evaluating potentials and pit falls of all the program strategies which are being adopted. Although problems are many, prospects, seem to be more numerous and RCTP is steadily proceeding in the intended direction inspite of some lapses and relapses here and there. Ensuring the end use of money, group development, quicker generation of significant savings, Extensive involvement in income generating activities, stricter discipline in supervision, good repayment performances etc are some of the areas where RCTP has satisfactory record of success. Next few years will, perhaps, be crucial for RCTP as we are hopefully waiting to finally prove that the poor are not so had credit risk and lending to them can be profitable both for us and for them.

APPENDIX - 1

VILLAGE ORGANISATION

Name of Branches	No. of vil- lages cover- ed	No. of villa- ge Organisa- tions formed			Total house- holds in organi- sed vil- lages	Total Target house- holds in organi- sed village	Target house- holds covered	No. of People eligible for membership			Membership			% Target house- holds ov- er total house- holds.	% of Tar- get hou- seholds covered over to- tal hou- seholds	% Target house- holds covered over to- tal tar- get HH.	% of member- ship over eligible Target po- pulation		
		Male	Fem	Tot				Male	Fem.	Total	Male	Fem.	Total				M	F	T
MONOHORDI	26	30	22	52	3846	1794	1350	2114	1353	3467	1405	757	2162	47%	35%	75%	66%	56%	62%
SHIBPUR	27	31	13	44	4827	2259	1545	3150	895	4045	1873	485	2358	47%	32%	68%	59%	54%	58%
GHIOR	21	24	23	47	2631	1504	1136	2035	1575	3610	1434	950	2384	57%	43%	76%	70%	60%	66%
NARSINGDI	23	23	11	34	3520	1803	943	3279	1097	4376	1000	334	1334	51%	27%	52%	30%	30%	39%
GAZARIA	25	24	18	42	3945	1994	1116	2143	1233	3376	1338	604	1942	51%	22%	56%	62%	49%	58%
PABNA	20	26	20	46	3086	1491	1133	1949	1582	3531	1397	1209	2600	48%	37%	76%	72%	76%	74%
ATGHORIA	21	21	21	42	1822	1141	861	1248	982	2230	961	776	1737	63%	47%	75%	77%	79%	78%
BORAIGRAM	16	19	17	36	2567	1394	881	1929	1653	3582	1050	663	1713	54%	34%	63%	54%	40%	48%
FULBARIA	16	25	11	36	4373	2301	1696	2853	1199	4052	1945	741	2686	53%	39%	74%	68%	62%	66%
TRISHAL	20	25	25	50	4847	2311	1624	2565	2354	4919	1707	1311	3018	48%	34%	70%	67%	56%	61%
DAULATPUR	16	20	21	41	2405	1427	911	1906	1753	3659	1282	1140	2422	59%	40%	68%	67%	65%	66%
KOTWALI	13	20	7	27	4105	1868	1175	2309	739	3048	1299	266	1565	46%	29%	63%	56%	36%	51%
CHATMOHOR	18	21	16	37	2179	1332	954	1565	1246	2811	1086	823	1909	61%	44%	72%	69%	66%	68%
GOALUNDO	8	8	1	9	808	434	322	556	62	618	351	30	381	54%	40%	74%	63%	48%	62%
TOTAL:-	270	317	226	543	44961	23053	15707	29601	17723	47324	18128	10089	28217	51%	35%	68%	51%	57%	60%

APPENDIX - II

FUNCTIONAL EDUCATION

Name of Branches	No. of Members eligible for Education			No. of Members enrolled in FE Course			No. of Learners graduated in F.E.			No. of Learners attending FE Course			% of Enrolment		
	Male	Female	Total	Male	Female	Total	Male	Female	Total	Male	Female	Total	Male	Female	Total
MONOHORDI	1105	373	1478	740	299	2039	149	59	208	308	178	486	67%	80%	70%
SHIBPUR	1209	316	1525	793	164	957	246	40	286	370	59	429	66%	52%	63%
GHIOR	983	778	1761	652	246	898	298	57	355	132	116	248	66%	31%	60%
NARSINGDI	1620	135	1750	510	43	553	74	-	74	387	43	430	31%	32%	32%
GAZARIA	964	325	1289	684	240	924	44	24	68	483	137	620	71%	74%	72%
PABNA	876	491	1367	538	253	791	74	20	94	410	425	835	61%	52%	58%
ATGHORIA	862	563	1425	682	399	1081	101	15	116	550	470	1020	79%	71%	76%
BORAIGRAM	955	635	1630	798	350	1148	149	17	166	250	148	398	80%	55%	70%
FULBARIA	1815	741	2556	746	72	818	-	-	-	721	72	793	41%	10%	32%
TRISHAL	1391	554	1945	625	500	1125	221	91	312	525	175	700	45%	90%	58%
DAULATPUR	1062	983	2045	325	452	777	53	159	212	200	180	380	31%	46%	38%
KOTWALI	1175	247	1422	734	25	759	-	-	-	734	25	759	62%	10%	53%
CHATMOHOR	746	-	746	598	-	598	-	-	-	598	-	598	80%	-	80%
GOALUNDO	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
TOTAL:	14803	6141	20944	8425	3043	11468	1409	482	1891	5668	1848	7516	57%	50%	55%

APPENDIX - III

MEMBER'S TRAINING

Name of Branches	Consciousness Raising			Leadership			Management			F.E. Teachers			Occupational Skills			Total		
	Male	Fem.	Total	Male	Fem.	Total	Male	Fem.	Total	Male	Fem.	Total	Male	Fem.	Total	Male	Fem.	Total
MONOHORDI	148	59	207	60	12	72	17	4	21	66	18	84	60	44	104	351	137	488
SHIBPUR	125	45	170	42	8	50	28	-	28	60	16	76	71	18	89	326	87	413
GHIOR	124	34	158	56	9	65	1	-	1	35	15	50	118	13	131	334	71	405
NARSINGDI	57	9	66	23	-	23	-	-	-	46	7	53	-	29	29	126	45	171
GAZARIA	79	38	117	16	-	16	-	-	-	69	18	87	44	-	44	208	56	264
PABNA	106	23	129	9	-	9	-	-	-	50	26	76	21	2	23	186	51	237
ATGHORIA	72	23	95	21	10	31	-	-	-	63	59	122	31	25	56	187	117	304
BORAIGRAM	93	40	133	23	2	25	-	-	-	49	28	77	23	14	37	188	84	272
FULBARIA	60	26	86	-	-	-	-	-	-	59	3	62	11	-	11	130	29	159
TRISHAL	60	48	108	-	-	-	-	-	-	48	31	79	-	-	-	108	79	187
DAULATPUR	38	27	65	-	-	-	-	-	-	37	27	64	-	-	-	75	54	129
KOTWALI	47	17	64	-	-	-	-	-	-	34	2	36	-	-	-	81	19	100
CHATMOHOR	39	19	58	-	-	-	-	-	-	31	-	31	-	-	-	70	19	89
GOALUNDO	-	-	-	-	-	-	-	-	-	10	-	10	-	-	-	10	-	10
TOTAL:-	1048	408	1456	0	41	291	46	4	50	657	250	907	379	145	524	2380	848	3228

APPENDIX - IV

FUND GENERATED BY MEMBERS

Name of Branches	No. of Members			Saving Fund			Reserve Fund			Emergency Fund			Total Fund		
	Male	Female	Total	Male	Female	Total	Male	Female	Total	Male	Female	Total	Male	Female	Total
MONOHORDI	1405	757	2162	214398	57123	271521	9500	2281	11781	15178	4898	20076	239076	64302	303378
SHIBPUR	1873	485	2358	149024	34432	183456	11046	3811	14857	16406	2113	18519	176476	40356	216832
GHIOR	1434	950	2384	114005	51255	165260	22105	7517	29622	15440	6395	21835	151550	65167	216717
NARSINGDI	1000	234	1334	83876	14985	98861	45100	7000	52100	24272	2154	26426	153248	24139	177387
GAZARIA	1338	604	1942	93203	16736	109939	12506	-	12506	15254	499	15753	120963	17235	138198
PABNA	1397	1209	2606	108362	67679	176041	8058	1967	10025	10152	3024	13176	126572	72670	199242
ATGHORIA	961	776	1737	117229	46514	163743	14415	3728	18143	9945	2352	12297	141589	52594	194183
BORAIGRAM	1050	663	1713	61533	26718	88251	4557	825	5382	14327	2140	16467	80417	29417	110100*
FULBARIA	1945	741	2686	39389	10583	49972	-	-	-	3063	827	3890	42452	11410	53862
TRISHAL	1707	1311	3018	37224	25462	62686	-	-	-	6202	1726	7928	43426	17188	60614 70614
DAULATPUR	1282	1149	2431	22518	19465	41983	1474	214	1688	2183	1251	3434	26175	20930	47105
KOTWALI	1302	266	1568	17053	1205	18258	60	-	60	1262	257	1519	18375	1462	19837
CHATMOHOR	1086	823	1909	27087	14157	41254	600	-	600	2112	572	2684	29799	14739	44538
GOALUNDO	351	30	381	922	60	982	-	-	-	572	60	632	1494	120	1614
TOTAL:-	18128	10089	28217	1085823	386384	1472207	129421	27343	156764	136368	28268	164636	1516248	441995	1793697

1351612 + 431729

1783341

178333

APPENDIX - V

STATEMENT OF CREDIT OPERATION
FOR THE PERIOD FROM JULY, 1980 TO DECEMBER, 1982.

TITLE OF SCHEMES	LOAN AMOUNT			LOAN REALISED			LOAN OUTSTANDING			OVERDUE		
	Disbur- sed (in Tk.)	Inte- rest (in Tk.)	Total (in Tk.)	Princi- pal (in Tk.)	Inte- rest (In Tk)	Total (in Tk.)	Princi- pal (in Tk.)	Inte- rest (in Tk)	Total (in Tk.)	Princi- pal (in Tk.)	Inte- rest (In Tk)	Total (in Tk.)
Mortgaged Land	1573640	235906	1809546	263850	140906	409756	1304790	95000	1399790	68514	30353	98867
Paddy Cultivation	571070	41112	612182	195670	23767	219437	375400	17345	392745	10000	1425	11425
Sugarcane "	189400	27075	216475	35955	11443	47398	153445	15632	169077	1000	669	1669
Banana "	428950	49633	478583	79950	19706	99656	349000	29927	378927	-	-	-
Potato "	690950	81627	772577	67229	70205	137434	623721	11422	635143	-	-	-
Water Melon "	67500	6294	73794	51100	6210	57310	16400	84	16484	-	-	-
Wheat "	82700	1295	83995	5600	636	6236	77100	659	77759	-	-	-
Vegetable "	5640	866	6706	1240	247	1487	4600	619	5219	-	-	-
Oilseeds "	13100	988	14088	3000	703	4503	9300	285	9585	-	-	-
Horticulture	26700	4120	30820	13700	4088	17788	13000	32	13032	-	-	-
Irrigation	1544570	75100	1619670	105200	35562	141762	1439370	38538	1477908	-	-	-
Ploughing Sets	127500	9205	146705	22650	12383	35033	104850	6822	111672	7600	4394	12194
Pisciculture	184990	19204	204194	6000	1594	7594	178990	17610	196600	-	-	-
Fishing	416400	42775	459175	305442	38316	343758	110958	4459	115417	37174	18	37192
Rickshaw	750300	90034	840334	264250	64509	328759	486050	25525	511575	10000	2744	12744
Country Boat	68570	8300	76870	32250	6669	38919	36320	1631	37951	4650	741	5391
Horse Cart	17140	2461	19601	10350	2188	12538	6790	273	7063	2000	38	2038
Bullock Cart	103800	18931	122731	24095	16187	40282	79705	2744	82449	16425	2680	19105
Cottage Industries	50450	6275	56725	22150	3619	25769	28300	2656	30956	2000	1738	3738
Sub Total:	6913570	731201	7644771	1515481	459938	1975419	5393089	271263	5669352	159563	44800	204,363

TITLE OF SCHEMES	LOAN AMOUNT			LOAN REALISED			LOAN OUTSTANDING			OVERDUE		
	Disbur- sed (in Tk.)	Inte- rest (in Tk)	Total (in Tk.)	Princi- pal(in Tk.)	Inte- rest (in Tk)	Total (in Tk.)	Princi- pal(in Tk.)	Inte- rest (in Tk)	Total (in Tk.)	Princi- pal(in Tk.)	Inte- rest (in Tk)	Total (in Tk.)
B/F.	6913570	731201	7644771	5515451	459930	1975419	5398089	271263	5669352	159563	44800	204363
Weaving	1290150	141504	1431654	526918	135378	662296	763232	6126	769358	9750	348	10098
Pottery	6300	238	6538	4400	168	1568	4900	70	4970	-	-	-
Carpentry	13650	1693	15343	13650	1693	15343	-	-	-	-	-	-
Small Trading	3761630	437602	4199232	1761979	296402	2051461	1996651	141120	2137771	78234	21727	202961
Cow Rearing	2161750	303052	2464802	939639	184627	1124266	1222111	118425	1340536	37993	455	38488
Goat Rearing	105300	6920	112220	30591	3689	34280	74709	3231	77940	-	-	-
Foultry Keeping	900	31	931	-	-	-	900	31	931	-	-	-
Paddy Husking	1403270	120909	1524179	482487	85235	567922	920783	35474	956257	31720	4551	36271
Pulse Husking	69700	7810	77510	37282	6989	44271	32416	821	33235	-	-	-
Tailoring	11700	1481	13181	1350	840	2190	10350	641	10991	350	159	509
Net Making	35050	4097	39147	25300	3967	29267	9750	130	9880	-	-	-
Food Processing	40400	2344	42744	3400	432	3832	37000	1912	38912	-	-	-
Block Printing	9800	232	10032	-	-	-	9800	232	10032	-	-	-
Marketing	64800	728	65528	-	705	705	64800	23	64823	-	-	-
Total:-	15887970	1759842	17647812	5342477	1180343	6522820	10545493	579499	11124992	417610	75080	492690

APPENDIX - VII

AGRICULTURE

Name of Branches	Collective Cultivation						Individual Cultivation						Total					
	Paddy	Sugar cane	Banana	Potato	Others	Total	Paddy	Sugar cane	Banana	Potato	Others	Total	Paddy	Sugar cane	Banana	Potato	Others	Total
ONOHARID	27.94	5.58	23.19	-	-	56.71	-	-	-	-	-	-	27.94	5.58	23.19	-	-	56.71
HIBPUR	21.95	5.20	1.34	-	0.99	29.48	32.64	-	-	-	.30	32.94	54.59	5.20	1.34	-	1.29	62.42
HIOR	11.90	-	-	1.29	-	13.89	12.00	-	-	10.46	-	22.46	23.90	-	-	12.45	-	36.35
ARSINGDI	-	3.81	0.30	-	0.35	4.46	-	-	-	-	-	-	-	3.81	0.30	-	0.35	4.46
MAZARIA	12.10	-	-	32.70	44.10	88.90	-	-	-	-	-	-	12.10	-	-	32.70	44.19	88.90
MAHNA	0.83	-	-	-	-	0.83	4.32	-	-	-	-	4.32	5.15	-	-	-	-	5.15
TEGHORIA	17.29	-	-	-	19.49	36.78	48.00	-	-	-	-	48.00	65.29	-	-	-	19.49	84.78
CHANDRAIGRAM	-	6.98	1.32	0.25	8.05	16.60	1.16	3.00	-	-	10.98	15.14	1.16	9.98	1.32	0.25	19.03	31.71
CHILLBARIA	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
CHIRISHAL	-	-	0.20	0.90	1.73	2.83	-	-	-	-	-	-	-	-	0.20	0.90	1.73	2.83
CHANDULATPUR	-	-	-	0.29	0.29	0.58	-	-	-	-	0.85	0.85	-	-	-	0.29	1.14	1.43
TOTAL:-	92.01	21.57	26.35	36.13	75.00	251.06	98.12	3.00	-	10.46	12.13	123.71	190.13	24.57	26.35	46.59	87.38	374.77

IRRIGATION

Sl. No.	Types of Irrigation Machines	No. of Irrigation Machines			Cost of Machines
		Purchased	Hired	Total	
1.	Deep Tubewell ✓	4	-	4	2,17,000
2.	Shallow Tubewell	30	-	30	6,77,790
3.	Hand Tubewell	10	-	10	10,000
	Total:-	44	-	44	9,04,790

APPENDIX - IX

PISCICULTURE

Name of Branches	No. of Fisheries			Acreage			Investments (in Tk.)		
	Pond	Ditches	Total	Pond	Ditches	Total	Pond	Ditches	Total
MONOHLENDI	4	141	145	0.85	2.83	3.68	14,734	-	14,734
SHIBPUR	4	31	35	1.17	1.90	3.07	15,673	890	16,563
GHIOR	6	4	10	7.09	0.40	7.49	81,415	-	81,415
NARSINGDI	2	-	2	0.65	-	0.65	-	-	-
GAZARLA	-	4	4	0.89	-	0.89	-	-	-
PABNA	2	6	8	2.45	1.38	3.83	21,533	1,037	22,570
ATGHORLA	3	21	24	4.16	30.24	34.40	19,347	46,285	65,632
BORAIGHAN	6	1	7	0.65	0.06	0.71	-	-	-
FULBARI	4	-	4	1.48	-	1.48	3,706	-	3,706
TRISHAL	3	17	20	2.04	4.55	6.59	23,023	-	23,023
DAULATPUR	-	-	-	-	-	-	-	-	-
KOTMALI	1	-	1	0.33	-	0.33	540	-	540
CHATTIGHOR	2	9	11	0.17	0.29	0.46	319	696	1,015
TOTAL:-	37	234	271	21.93	41.65	63.58	180,290	48,908	229,198

APPENDIX - XI

ANIMAL HUSBANDRY

Name of Animals	Purchased		BRAC Loan	No. of animals vaccinated	Sold		Distributed to Rearers	Total	No. of animal died	% of Mortality
	Number	Value			Number	Value				
Cattle	1694	1676,711	1340,536	1104	698	821,379	99,573		68	1%
Goat	402	89,514	77,840	-	23	6,742	135		21	5%
Poultry	78	1,021	931	78	-	-	-		-	-
Total:-	2174	1767,246	1419,307	1182	721	828,121	99708		89	-

APPENDIX - XII

WEAVING

Name of Branches	Number of Looms						Investments (in Tk.)			BRAC Loan	Employment		
	Collective Ownership			Private Ownership			Collective Ownership	Private Ownership	Total		Weavers	Others	Total
	Purchased	Hired	Total	Owned	Hired	Total							
NARSINGDI	79	18	97	73	19	92	679,250	179,500	858,750	755,185	189	378	567
ATGHORJA	-	-	-	11	-	11	-	15,636	15,636	14,173	11	22	33
TOTAL:-	79	18	97	84	19	103	679,250	195,136	874,386	769,358	200	400	600

APPENDIX - XIII

PADDY HUSKING

Name of Branches	Member-ship	No. of Beneficiaries			Investment (in Tk.)			Avg. Investments per Participants		
		Dheki	Machine	Total	Dheki	Machine	Total	Dheki	Machine	Total
MONOHORDI	459	332	-	332	121,870	-	121,870	367	-	367
SHIBPUR	314	129	105	234	56,200	46,510	102,710	436	445	439
GHIOR	595	213	74	287	151,390	59,110	210,500	710	799	733
NARSINGDI	186	11	49	60	5,450	38,800	44,250	495	792	737
GAZARIA	143	33	17	50	28,400	10,000	38,000	860	588	760
PABNA	756	-	230	-	-	183,962	183,962	-	800	800
ATGHORIA	733	417	-	417	130,391	-	130,391	313	-	313
BORAIGRAM	387	38	53	91	18,500	35,700	54,200	487	674	596
FULBARIA	-	-	-	-	-	-	-	-	-	-
TRISHAL	772	222	-	222	116,900	-	116,900	527	-	527
DAULATPUR	776	214	-	214	107,000	-	107,000	500	-	500
TOTAL:-	5,121	1,609	528	2,137	736,101	374,082	1110,183	457	708	519

APPENDIX - XIV

SMALL TRADING

Name of Branches	No. of Beneficiaries			Investments		
	Collective	Individual	Total	Collective	Individual	Total
MONOHORDI	24	442	466	7,992	246,685	254,677
SHIBPUR	120	488	608	61,832	260,746	322,578
GHIOR	-	502	502	-	489,965	489,965
NARSINGDI	237	11	248	74,800	11,000	85,800
GAZARIA	366	180	546	197,609	118,009	315,678
FABNA	-	223	223	-	200,900	200,900
ATGHORIA	256	383	639	28,664	454,502	483,166
BORAIGRAM	146	307	453	19,451	184,778	204,229
FULBARIA	-	-	-	-	-	-
TRISHAL	-	-	-	-	-	-
TOTAL:-	1,149	2,536	3,685	390,348 120	1966,585 83	2356,933

PRIMARY EDUCATION

Name of Branches	No. of TG Children eligible for Pry. Education			No. of TG Children engaged in Job.			No. of TG Children enrolled in Pry School			No. of TG Children assisted with Education Materials		
	Male	Female	Total	Male	Female	Total	Male	Female	Total	Male	Female	Total
MONOHARDI	778	685	1463	70	33	103	333	241	574	8	8	16
SHIBPUR	1435	1025	2460	275	172	447	866	619	1485	35	20	56
GHEOR	793	615	1408	288	217	505	370	232	602	16	7	23
NARSINGDI	1094	850	1944	584	504	1088	359	271	630	60	30	90
PABNA	612	388	1000	103	33	136	345	152	497	39	39	78
GAZARIA	1260	905	2165	501	152	653	674	522	1196	14	8	22
ATGHORIA	692	323	1015	48	5	53	124	30	154	-	-	-
BORAIGRAM	557	483	1040	159	118	277	200	107	307	111	29	140
FULBARIA	-	-	-	-	-	-	-	-	-	-	-	-
TRISHAL	1114	952	2066	155	54	209	210	132	342	114	81	195
DAULATPUR	751	656	1407	150	85	235	250	173	423	-	-	-
KOTWALI	-	-	-	-	-	-	-	-	-	-	-	-
CHATMOHOR	748	613	1361	174	76	248	187	121	308	-	-	-
GOALUNDO	-	-	-	-	-	-	-	-	-	-	-	-
TOTAL:-	9834	7495	17329	2507	1449	3956	3918	2600	6518	398	222	620

APPENDIX - XVI

PLANTATION

Name of Branches	Total Plantation			Plant in Existence		
	Road-side	Home- stead	Total	Road-side	Home- stead	Total
MONOHARDI	631	17,470	18,101	383	15,591	15,974
SHIBPUR	45	3,336	3,381	26	1,696	1,724
GHIOR	-	1,476	1,476	-	1,440	1,440
NARSINGDI	-	-	-	-	-	-
GAZARIA	42	369	411	6	173	179
PABNA	1,755	1,125	2,880	1,082	658	1,740
ATGHORIA	3,310	1,415	4,725	1,260	525	1,785
BORAIGRAM	-	3,015	3,015	-	2,386	2,386
FULBARIA	-	-	-	-	-	-
TRISHAL	310	311	641	310	295	605
DAULATPUR	250	-	250	75	-	75
KOTWALI	-	-	-	-	-	-
CHATMOHOR	1,325	484	1,809	450	424	874
GOALUNDO	-	-	-	-	-	-
TOTAL:-	8,037	29,001	37,038	3,594	23,188	26,782

APPENDIX - XVII

GOVERNMENT LAND

Name of Branches	Acreage of Government Land				Status of Government Land in Acreage				Possession taken by V.O. in Acreage		
	Arable Land	Fallow Land	Derelict Pond/Ditches	Total	Illegally possessed	Legally possessed on Temporary Lease	No Possession	Total	Arable Land	Derelict Pond/ditches, etc	Total
MONOHORDI	25.62	4.71	9.30	39.63	9.84	29.79	-	39.63	0.85	0.08	0.93
SHIBPUR	10.95	4.50	5.72	21.17	-	15.22	5.60	20.82	-	0.85	0.85
GHIOR	61.50	14.56	7.93	83.99	69.92	14.07	-	83.99	3.79	0.28	4.07
NARSINGDI	2.39	0.07	7.81	10.27	5.85	4.35	0.07	10.27	-	-	-
GAZARIA	6.50	0.15	17.04	23.69	8.00	2.50	12.19	22.69	-	-	-
PABNA	18.50	-	0.20	18.70	-	0.75	0.20	0.95	0.75	0.20	0.95
ATGHORIA	1.50	-	54.55	56.05	1.00	55.55	-	56.55	-	56.05	56.05
BORAIGRAM	47.48	4.81	8.85	61.14	29.53	31.41	0.20	61.14	4.87	2.75	7.62
TRISHAL	14.71	11.00	9.00	34.71	27.71	2.30	4.70	34.71	1.70	1.30	3.00
DAULATPUR	-	-	-	-	-	-	-	-	0.45	0.72	1.17
TOTAL	189.15	39.80	120.40	349.35	151.85	155.94	22.96	330.75	12.41	62.23	74.64

water for fish production. TARC Fisheries section in cooperation with Branch offices is now stimulating, facilitating and implementing 5 types of programmes for said class of people:-

- 1) Poly-culture of major, common and chinese carps
- 2) Mono-culture of cat-fishes
- 3) Culture of cat-fish with nilotica
- 4) Preparation and application of compost by using local resources.
- 5) Seasonal vegetable and fruit cultivation in pond embankments.

Rationals of the mentioned programmes:

- 1) Poly-culture system is the method of best utilization of water space, all level and types of food, higher rate of fish production.
- 2) Cat fish and cat cat fish with nilitica should be the appropriate method of fish culture for the landless class within their limitations.
- 3) Compost: It minimise the cost of inorganic fertilizers, correct soil texture and a instrument for using local wastages.
- 4) Seasonal vegetables and fruits will minimise the cost of lease and labour and increase over-all production.

Building-up of Infra-structure for Fisheries Programme:

Target group proceeds initially by taking lease of the water body from local non-target owners for a period. But time marches, we have seen that rate of lease is going to be high and after hard labour net-profit were not so significant. In that respect, during the last period of 1982 we started a new scheme of developing infra-structure by voluntary labour system without giving any loan from BRAC. In Chatmohor and Boraigram, totally 7 groups excavated 7 new mini-type ponds in the early months of the year; these ponds are now under profitable culture. But pond digging within a concrete programme by the whole groups were done in Monchordi and then Shibpur area. During the last period of November, 1982, a special "landless workshop for fish culture" were arranged at Monchordi Branch. Group members decided to excavate 127 nos. of new mini ponds completely by voluntary labour. Accordingly they have started work and already exceed their target, i.e. they are now digging 141 nos. ponds and already finished 75% of the total work within a month.

In this respect we would like to mention the progress of Shibpur groups. They started their excavation programme from 20th December '82 and by 20th January '83 they will reach their target of digging 31 nos. new mini and midium size ponds, without any economic support, from BRAC.

Appendix -

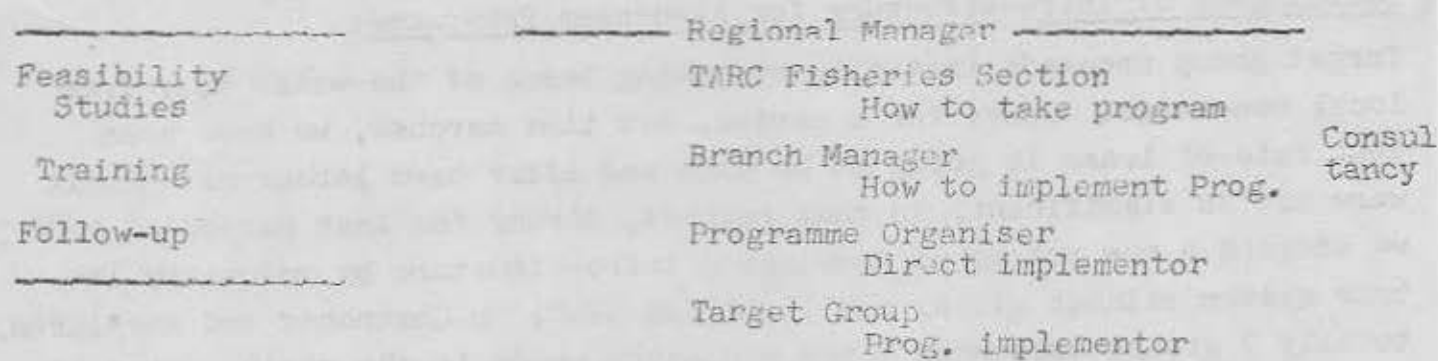
RCTP - Fisheries Activities Report - 1982

B R A C:

From time immemorial, fish have played a significant role in the economy, culture and tradition of the peoples of Bangladesh and BRAC takes it as a programme for the socio-economic upliftment of the rural disadvantaged community. The main thrust of the BRAC Fisheries Programme is to 1) Improve the socio-economic conditions of the rural disadvantaged 2) Create employment opportunity 3) Develop traditional technologies to accelerate scientific utilization of local resources 4) Organize and mobilize rural labour force through intensive service and to 5) Raise the nutritional status of the poor class.

RCTP:

RCTP is now one of the important stimulating project to implement and develop the fisheries programme in several corners of Bangladesh. In the last period of 1981, TARC Fisheries section has been conducted a feasibility studies in different branch areas with the co-operation of branch offices and started the programme more or less in systematic form. Programme relationship is as follows:



During the year 1982, in 12 RCTP Branch areas 101 nos. of target groups undertook the programme as they think, fish culture is one of the means of resource mobilization, symbol of unity, system of collective action and a instrument for generating income. To reach the ultimate goal, RCTP branches have been trying to combine the traditional factors of production viz; land, labour, capital and organisation. Management is principally a task of planning, coordinating and controlling the efforts of others engaged in production. In the early stage, target groups were partially failed to manage such production oriented programme and they used to believe that it is the gift of nature and it is simply a single dimension programme. But fish culture is really a part of total agriculture and nothing but the combination of total land, labour, resource and

Our Expectation:

After 1983:-

- 1) All target groups (related to fish culture) will be more capable in resource development.
- 2) Target groups will be able more power/capacity to manage their own ponds completely by themselves.
- 3) They will produce major carp, Nilotica and Cat-fish seedlings in specific areas.
- 4) Target group completely realise the concept "Fish culture is a part of total agriculture (fish, vegetables, poultry as a package programme).

(S. B. NANDI)
Fisheries Trainer, TARC, Savor
January 4, 1983.

- P.S. 1) Training, feasibility studies, follow-up reports are given in Appendix - I
- 2) Existing status and resource mobilization records is given in Appendix - II.

Appendix - I

Name of Branches	Types of Course	Total No. of Course	Training of Target People			No. of Feasibility Studies	No. of Follow-up Consultancy
			Male	Female	Total		
Monohordi	Workshop-I	1	90	-	90	1	6
Shilpur	Training-I	2	52	-	52	1	6
	Refreshers-I						
Narsingdi	-	-	-	-	-	1	-
Gazaria	-	-	-	-	-	1	-
Ghior	Training-I	2	20	-	20	1	4
	Refreshers-I						
Pabna	Training-I	1	4	-	4	-	4
Magnoria	Basic Ori.-2	4	93	-	93	2	4
	Training-I						
	Refreshers-I						
Borsigram	Training-I	2	17	3	20	1	4
	Refreshers-I						
Chatmohor	-	-	-	-	-	1	-
Trishal	Basic Ori.	1	31	-	31	1	-
Falbaria	Training	1	11	-	11	1	1
Dayuain	-	-	-	-	-	1	-
Total:-		14			321	12	29

RCTF Staff Training (New + Old) = 32 and Total Training: 321 + 32 = 353 Nos.

Appendix - II

BRAC FISHERIES PROGRAMME: RCTP BRANCH AREA - 1982

Name of Branch	Total No. of Ponds	Total Water Area (Decimal)	No. of ponds under Culture	No. of ponds planned for culture	Total No. of Group Involved			RESOURCE MOBILIZATION		
					Male	Fem.	Total	Total Com- post prepa- red (in md.)	Total Soil Dug by Voluntary labour on 31st Dec. 1982	No. of Pond under vege- table culti- vation.
MONCHORDI	145	367.87	4	141	21	-	21	40	6,95,300 cft.	3
SHIBPUR	35	307.26	4	31	13	-	13	110	Under Work	2
NARSINGDI	2	.65	2	-	1	-	1	-	-	1
GAZARIA	4	89.1	-	4	2	-	2	-	-	-
GHIOR	10	748.95	9	1	8	-	8	100	34,000 cft	4
PAENA	8	383.32	4	4	6	-	6	120	-	2
ATGHORIA	Pond-3 River-1	3440.00	4	-	19	-	19	180	1,00,000 cft	2
CHATMOHOR	9	41.00	9	-	9	-	9	5	38,000 cft	2
BORATGRAM	7	70.97	6	1	4	1	5	30	74,000	2
TRISHAL	20	659.08	4	16	13	-	13	-	-	-
FULBARIA	3	93.00	3	-	3	-	3	20	-	1
KOTWALI (Mym.)	1	26.00	1	-	1	-	1	20	-	1
TOTAL:-	248	6227.2	50	198	100	1	101	625	9,41,300 cft.	20

Types of Fish Culture: Major Carps, Common Carp, Cat-fish, Tilapia, Nilotica.

RCTP LIVESTOCK PROGRAMMEObjectives:

In early '81 we started the poultry extension programme in the four branches of RCTP (Monohordi, Shibpur, Gheor and Atghoria). First of all we made feasibility study in the said branches and found almost all the target peoples were very much interested in Poultry, specially the destitute women took it as their profession, because they are not to spare more time for this type of poultry keeping and the birds could be reared without buying any feed from market. But the major problem they are facing is the high rate of mortality due to various types of disease like Ranikhet. To overcome this major problem we are setting the following objectives to protect the indigenous birds.

1. To protect the indigenous diseases.
2. To make poultry vaccinator in different branches.
3. To utilize and mobilize the Govt. resources in connection with the livestock in the nearest thana of the branch.
4. To improve the technical skill in poultry vaccination.
5. To improve the socio-economic condition of the rural disadvantaged community.

The main activities which we have performed in connection with Poultry Programme is the vaccination. Under this programme arrangements, it has also been made for training to the Group Members in different branches on vaccination. The quantity of vaccina used so far are given below:-

Total Birds Vaccinated in 7 branches (1982):

<u>R.D.V.</u>	<u>B.C.R.D.V.</u>	<u>F. Cholera</u>	<u>Total</u>
17,200	5,300	400	22,900

Poultry Training: 7 - Participants F - 139

Follow-up : 5

Cattle Vaccinated in 4 branches (1982):

<u>G.T.V.</u>	<u>Anthrax</u>	<u>H.S.</u>	<u>B.Q.</u>	<u>Total</u>
300	175	180	200	855

Cattle Training: 7 - Participants: M - 87, F - 47 = 134

Follow-up : 3.

BRAC Training & Resource Centre
TARC, Savar.

Cattle Vaccination Programme Performed in
RCTP During the Year 1982 (Jan. to Dec.).

Name of Branch	Source of Vaccines		Types of Vaccines	Total No. of vaccinated animals	Doses Used
	Livestock Research Lab. Mohakhali, Dav.	T.L.O.			
MONOHORDI		Monohordi	1. Anthrax ✓ 2. G.T.V. ✓	200	200
GHEOR		Gheor	1. Anthrax 2. H.S. 3. B.Q.	100 120 200	100 120
ATGHORIA		Atghoria	1. G.T.V. 2. H.S.	100 60	
BORAIGRAM		Boraigram	1. Anthrax ✓	75	75
TOTAL:-				855	

B R A C
Training & Resource Centre(TARC), Savar.

POULTRY VACCINATION PROGRAMME PERFORMED IN RCTP DURING THE YEAR
1982 (January - December)

Name of Branch	Total No. of Villages covered	Source of Vaccines		Types of Vaccines	Total No. of Birds		Doses used	Remarks
		Livestock Research Lab, Mohakhali, Da.	T.L.O.		Baby chicks	Adult (above 2 months)		
MONOHORDI	6		Monohordi	1. RDV 2. BCRDV 3. Fowl Cholera 4. Fowl Pox	1000	5000	6500 1200 500	Due to unavailability of birds in the time of vaccination some doses of vaccines were wastaged.
SHIBPUR	5		Shibpur	1. RDV 2. BCRDV 3. Fowl Cholera 4. Fowl Pox	500	1000	1250 600	-do-
ATGHORIA	11		Atghoria	1. RDV 2. BCRDV 3. Fowl Ch. 4. Fowl Pox	1800	6000	8000	-do-
BORAIGRAM	5		B.Gram	1. RDV 2. BCRDV	1000	3000	4000 1200	-do-
PABNA	3		Pabna	1. RDV 2. BCRDV	500	1000	1250 600	-do-
CHATMOHOR	4		Chatmohor	1. RDV	-	200	200	-do-
GHEOR	4		Gheor	1. RDV 2. BCRDV	500	1000	1200 600	-do-
Total Villages:	38		Total:-		5,300	17,600	29,500	

(A.K.M. Azad)
Poultry Trainer, TARC.

BANGLADESH RURAL ADVANCEMENT COMMITTEE (BRAC)
Training & Resource Centre (TARC), Savar.

Follow-up Programme Performed During the Year
1982 (January - December) For RCTP Only.

Date	Organization/ Project	Field Sites Visited	Purpose of Follow-up Programme	Trainer
17.1.82 to 24.1.82	RCTP	Pabna, Atghoria & Boraigram	For contacting vaccines and medicine from nearest T.L. Office	AZAD
19.2.82 to 20.2.82	RCTP	Monohordi	-do-	AZAD
16.8.82 to 21.8.82	RCTP	Monohordi	For vaccination of cattle	AZAD
22.8.82 to 23.8.82	RCTP	Shibpur	For vaccination of Poultry birds	AZAD
28.9.82 to 29.9.82	RCTP	Ghior	For vaccination of cattle	Ebadul
16.10.82 to 17.10.82	RCTP	Pabna	Vaccine distribution & preservation	Ebadul
11.10.82 to 12.10.82	RCTP	Boraigram	To study vaccination programme of poultry birds	Ebadul
1.12.82	RCTP	Ghior	Report collection of cattle mortality	Ebadul

A.K.M. Azad
Poultry Trainer
TARC, Savar.