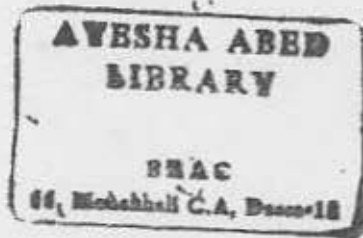


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R.C.T.P.



Rural Credit and
 Training Project
 Annual Report, 1979



Bangladesh Rural
 Advancement Committee
 Dacca



1. Introduction

In August 1978 a detailed proposal for the setting up of a Rural Credit and Training Project was prepared. By the end of 1978 funding had been arranged and the work of site selection and the establishment of branches got under way. Now the programme has been running for one year and it is possible to assess how far its objective is being achieved. This is:

To improve the economic status of the borrowers by providing opportunities to undertake profitable economic activities, the borrowers, being from the landless and marginal classes.

The socio-economic situation in Bangladesh in which this project is working, and BRAC's approach and experience are described at some length in the original proposal and will not be repeated here. In this report we shall outline the strategy the project is following, progress achieved during the year and short-term plans for next year. For the long-term plans and budgets see the proposal.

2. Strategy

Rural development is a difficult and uncertain process in which there are few simple answers or solutions. It is thus extremely important that organisations involved in this work maintain a flexible approach and constantly modify their approaches in the light of experience, particularly of failures while holding fast to their fundamental goals. A recent Ford Foundation document expressed this clearly:

"A common error is to assume that reliable adherence to a plan of action is a desirable characteristic of an action agency engaged in rural development. In fact the need is for organizations able to engage in a continuing process of creative adaptation: organizations that have the capacity to deal constructively with error.

Preplanned interventions into varied and constantly changing socio-technical systems will nearly always prove to be in error by some margin in terms of producing the effect intended. The response to this error is one of the best available predictors of a development organization's performance.

There are three characteristic responses to error: deny it, externalize it, or embrace it. Every individual has some tendencies toward each, but organizations tend to develop norms reinforcing one or another tendency until it becomes a dominant characteristic.

The dominant response in the Self-Deceiving Organization is to deny error. If top management treats error as an indication of personal incompetence, the organization's members will rapidly become highly skilled in making sure that errors are not reported. This can be quite reassuring to those removed from operating reality as it confirms their self image as competent leaders. They can give visitors polished briefings with glossy visuals, fully believing that their centrally planned program design has worked just as intended, producing results which meet or exceed their targets. Such briefings sometimes impress the unwary, but are a signal to the alert observer that the organization is suffering from information blockage which hides errors and inhibits learning. Typical field operations are most likely to be nearly in-operative, though there may be a few bright exceptions where an unusually strong individual with a good sense of his or her community has taken initiative in working rather differently than program norms prescribe.

Typical members of the Defeated Organization will by contrast speak openly and in rich detail of their organization's errors by way of pointing out how impossible their task is given the perversity of an environment which will not respond

according to their wishes. Error becomes impotence. As individuals reinforce each others perceptions, they may come to feel so totally overcome by circumstances beyond their control that they do nothing - except to report their problems to higher management in the hope that someone will do something. But each level feels similarly defeated and only passes the problem on for attention by still higher authority. The lack of action further contributes to the impotence and demoralization. Eventually even the reporting of problems may cease.

Members of a Learning Organization have learned to embrace error. Aware of the limitations of their knowledge of critical social dynamics which lie beyond their control, but not necessarily beyond their ability to influence, error feedback is seen as a source of vital data for making adjustments in their intervention. Error is a simple fact of an active and productive life - so long as its lessons are reflected in increasingly effective behaviour. An organization in which such learning is valued is characterized by the candor and practical sophistication with which its members discuss their own errors, what they have learned from them, and the corrective actions they are attempting. Intellectual integrity is combined with a sense of vitality and purpose.

Among the cases examined earlier, BRAC comes as near to a pure example of a learning organization as one is likely to find."

- David C. Korten

"Community Social Organisation in Rural Development",
Manila, 1979.

In order to understand the present operations of the RCTP it is necessary to understand the learning processes and strategy changes which have been taking place in the whole of

BRAC and which have of course had a significant impact on the RCTP. In April 1979, all senior staff re-assessed the organisations goals and how far they were being achieved, and defined necessary changes. Those aspects relevant to the RCTP are as follows:

Aims

(a) BRAC aims to create an organisation of landless (those who sell their labour for survival) which will gain power at village, thana and later union level, and achieve redistribution of land and resources.

(b) We should organise the whole landless class and choose issues which gain support from marginal and small farmers, making sure leadership remains with the landless.

(c) Special efforts should be made to develop leadership from the landless groups. This can be done by identifying change agents and giving them special training then maintaining close contact with them and giving further training. Selection should be done by experienced and aware BRAC staff through consultation with the group. The following criteria should be taken into account:

- (a) Good ideological attitude and motivation.
- (b) They should be poor and landless. without any strong connections with a rich patron.
- (c) They should be playing a positive role in the group e.g. as coordinator, harmoniser, mediator.

The training should be part of a long-term process to orientate them to and get their support for BRAC's long-term aims. It must not be seen as raising them above the rest of the group, but as enabling them to serve it better.

At the same time union and thana level forums should be gradually organised where all the landless can be brought together to discuss their problems and to raise their awareness.

These two programs: organising forums and developing change-agents will prepare for the establishment of strong union and thana level organisations.

Ultimately, by maintaining close contact with these change agents BRAC can positively influence these organisations without dominating them.

(d) "Within the next three years we should organise the whole landless population within the target areas and develop a mass organisation at thana and later at union level. Through this they should acquire as much social, economic & political power as possible including formal political power through local elections. Local political power is concentrated at the union level and care should be taken not to arouse opposition at this level prematurely." Organisation should be built up gradually in BRAC Project areas whereas slightly more risks can be taken in the outreach program in mobilising around specific issues.

Evaluation of how far BRAC's work upto now has achieved these aims.

In all four main projects (Sulla, Manikganj, Jamalpur, Outreach) only a proportion of the landless have been organised in most villages. In some cases the groups are not homogeneous and a strong ideologically motivated leadership has not been developed, though some progress has been made in this direction. Efforts will be made to deal with these problems.

Changes to be made in present strategy

At the present time we are using three main strategies to organise the landless: functional education/workshops, economic programs and the medical program. These can be modified and in addition some other issues taken up in order to organise and gain power more effectively.

(b) Economic Programs

It must be remembered that BRAC's aim is to organise all the landless and enable them to gain as much power as possible. Economic programs should clearly contribute to this aim and are especially useful when linked with some other form of action e.g. reducing landlord's share in sharecropping, getting khas land etc. They can divide the landless class by creating an elite group and this must be avoided if profits from economic programs should be used for the benefit of all the landless in the village through a group fund and if possible partly used for organising more groups in other villages.

As a result of the experience summarised above two principles have been established which are guiding the operation of the RCTP.

(a) Loans will only be given to landless and marginal farmers and only on a collective basis. This is to avoid dividing the landless by enabling a few fortunate loan receivers to rise rapidly, leaving the rest behind.

(b) Before giving any loans a strong organisation must be created which is capable of managing and using them effectively. This capability can be measured by the extent to which they are first able to mobilise local resources.

As a result of this policy 1979 has been spent analysing local conditions and building landless organisation, as can be seen in detail from the branch reports. A solid institutional framework is being established which is essential for a successful credit operation aimed at the landless and marginal farmers.

3. Branch Reports.A. Shibpur

a. Introduction

Shibpur thana is situated in the North-east side of Dacca district under the sub-division of Norshingdi. This thana is thirty seven miles away from the capital city. Population of this thana as per census report of 1974 is 1,62,886 out of which male 84,758 and female 78,128 in 30,305 households in total. This thana consists of 9 union parishads covering 199 villages with 32,564 literate persons. A metalled road, from the capital city, has connected shibpur, and is the only way of maintaining communication with district and subdivision level.

b. Survey

We the four programme organisers and one branch manager, along with a statistician moved to Shibpur on the 11th June '79. Before that, a community survey was also conducted regarding final selection of Shibpur as a RCTP branch.

In this way we selected 14 villages where we decided to conduct socio-economic base-line survey. For conducting the survey we appointed six educated local Youths on purely temporary basis and a training course was also conducted for the enumerators being held in the local girls' high school on the 18th of June 1979. We numbered the households of the selected village and made a list of head of household along with population and any significance mark of the location of the house. The total socio-economic base-line survey was completed by the 21st of July, 1979.

c. Organisation

In July we started to form village organisation of our defined target people. Those who sell their manual labour directly in order to have their livelihood. This is because of the fact that an organisation can tackle and face so many more problems and impediments than a single person of this kind

can and as the organisation grows stronger and stronger, the credit giving risk will be less and less, provided that the program runs smoothly. To bring a cohesiveness amongst the group, group homogeneity is considered during formation along with common interests. In addition to these, we tried to contact each target person individually to exchange ideas and thus to bring all the people under a common opinion, in order to avoid any ambiguity which may arise later. After this type of motivation we sat with the villagers to shape the organisation. For each group there is a scheduled day to sit together.

Other than these, we arranged three orientation courses for the group members for better communication in order to strengthen the organisation. For raising awareness amongst the group members we already started functional education programs. All these are the different steps for better organisation which ultimately can deal with the problems that may impede their socio-economic upliftment.

d. Work Summary

1. <u>No. of villages surveyed:</u>	14
a) Villages under Chakradha u/p :	8
b) " " Mashimpur u/p :	5
c) " " Baghabo u/p :	1
d) Total no. of households :	2671
2. No. of organised village :	7
3. Total no. of target households :	560
4. Percentage organised :	50%
5. No. of village group formed :	7
6. Total membership :	284
7. Total no. of village meeting held :	140
8. Average attendance in the meeting :	40
9. Total savings fund of the groups: :	Tk.2642.00

- | | | |
|-----|---|------|
| 10. | Total bank account opened by the group | : 5 |
| 11. | Total no. of members trained | : 43 |
| 12. | Total no. of functional education centres started | : 3 |
| 13. | Total no. of learners enrolled | : 71 |
| 14. | Average attendance in the centres | : 22 |
| 15. | Highest no. of lesson completed | : 14 |
| 16. | Topics discussed in the village meeting and activities of different group | : |

In all the groups, membership has been increased to some extent after completion of the group-workers training and at the same time, some ambiguities and rumours such as, implementation of family planning programme, particularly of sterilisation operation forcefully, conversion of muslims into christian etc, which hindered our activities much at the initial stage, have been washed away totally. Simultaneously, news of the organised villages in influencing the neighbouring villages, which asked us to extend our activities further, and as so we have extended our activities to six other villages. The functional education groups undertook some programmes such as cleaning of households jointly. Some groups jointly raised the wage rate of earth-cutting and some other complained to the local chairman against project committee for cheating them where they worked. Other than these recently some groups have decided to take small scale agriculture programme on their own initiative.

Group meetings always deal with social-exploitative issues, root causes of the problems faced, formation of cooperative group, its benefit and so on.

1. Monohordi

(a) Introduction

Monohordi thana was selected to open a branch of the RCTP in the month of May, 1979 on the basis of some criteria

1) Number of disadvantaged people 2) Existing local resources and employment opportunity 3) Finally internal communication.

Monohordi thana is about sixty miles from the city of Dacca connected by a brick soled road to the thana headquarter. The thana headquarter are in the extreme western border of the thana area. It covers 99 sq. miles consisting of 14 unions, three fourth of the total area is high land. Principal crop of the thana area is T-Aman and T-Aus. 4500 acres of land is under intensive jute cultivation. Most of the cultivable land is double cropped area. The most profitable crop of the area is banana. Sugar cane is also grown in some of the area because some of the area is under the sugar cane mill zone. The yield of paddy per acre of the area is 20 mds. approximately. The irrigation facilities in the total area are more or less satisfactory. The total population in the area is 207000 approximately. The density of the population in the area is 2091 per sq. mile. The primary occupation is agriculture. It was observed that the percentage of educated people in some village is very high and in some very low. The people of the area are religious minded. The law and order of the thana is not satisfactory.

(b) Survey

7 From the total thana area 15 villages have been selected on the basis of following criteria a) a good number of disadvantaged people b) minimum number of factional groups, and patron-client relationships are not too strong c) overall communication d) distance from the local BRAC Office.

In the month of June, 1979 a base-line survey has been conducted in the 15 selected villages. The survey work began from the third week of June and continued upto third week of July.

(a) Organisation:

After completion of survey work and before start working in the villages a question arise: who will be our target people with whom we will work. Finally it has been decided that the people who sells their manual labour to others for survival irrespective of professions will be our target people because they are the most exploited and disadvantaged and they are struggling more for their existence in the present society. Again it has also been decided that the target people who have patrons among the non-target people should be excluded because these target people will be dictated to and controlled by non-target people which will create disunity among the target people in any greater movement against the present social system.

Out of these 15 surveyed villages 6 villages have been selected to start smooth functioning namely Harardia, Chalk Madhaldi, Choo Sukundi, Rasulpur, Lakpur and Sariakandi.

The present function of RCTP is to make the target people aware about their present position and condition in the society, social injustice, exploitation by the richer classes of people, non-availability of government and other services.

From August, 1979 we started working in all the six villages. Firstly we prepared a list of target people taking information from our survey report. When we went to the villages we contacted those target people individually and introduced ourselves with them discussed about their personal life, family problems and the socio-economic problems of these kind of people. When we contacted the listed target people, they told us that there are some other target people who are not included in the list. Then we contacted those remaining target people. After some days' individual contact and small group discussion in the day time, the people felt the necessity to sit together with the target people in the village at night.

Accordingly meetings with the target people started at night. After some joint meetings the people felt the necessity to form an organisation of their own. Firstly some target people wanted to form more than one organisation in one village. We discouraged it because from our previous experience we observed that if several groups are formed in a particular village, here arises some difficulties - competition among the groups, lack of greater unity and sometimes groups are formed with the members of particular 'Gosti' (faction). Because of these factions, if an initiative is taken to merge the groups into a single organisation for their greater unity, it becomes a critical problem. For the above reasons we encourage one village organisation in a single village rather than several groups. In some of the villages more than one organisation was formed due to geographical reasons and some religious groupings.

We, all the BRAC workers working here are outsiders and from middle class families. So in the greater movement of the powerless for power, we may or may not all join with them. So if we really believe that the powerless should get power, we have to create some cadres among the target people who can work among themselves, create changeable leadership, organise the remaining target people on their own and organise other areas in their own interest to unite them for the movement. With this end in view some potential target people from different villages have been sent to TARC, Savar for a three days' orientation course on Human Development and Social Change. During this period 58 target people have been sent in three different groups to attend the training course held in the months of October, November, and December.

After completion of the training the trained members could realise deeply the present structure of the society by which they are being exploited and felt the necessity to change

it in order to change their present socio-economic condition. In order to do that they realised that the responsibility lies solely upon them, not upon the BRAC workers or any other member of the society who do not belong to their own class. Further they could realise that change of the society is not possible by only uniting the people of a particular village or area unless the people of the whole country are united. Going to TARC they did see that people from different corners of the country have come there and could know from them that they are also organising the people of the same class in their respective areas. Accordingly, returning from TARC they are motivating the people on their own and working in adjacent villages which increased their group strength.

(d) Summary of Activities in Different Villages

Name of the village:- Harardia

Total number of households in three different paras of the village is 295. Due to geographical hindrances it was not possible to form one organisation in the village. For this three separate organisation were formed in three different paras

1) Uttar Para

No. of target people:- 49

No. of members in the group/organisation:- 32

Total savings collected upto 19.12.79 is taka 301/- which was deposited in the local Agrani Bank, Monohordi.

No. of group members attended the training at TARK, Savar = 5

2) Purbo Para

No. of target people:- 39

No. of members in the group/organisation:- 26

Total savings collected upto 26.12.79 is taka 348/-

No. of group members attended the training at TARC, Savar = 8

3) Poschim Para

No. of target people :-46

No. of members in the group/organisation: 24

Total saving collected upto 19.12.79 is taka 108/-

No. of group members attended the training at TARC

Savar= 5

For the better management of the group/organisation all the groups/organisations have formulated some rules and regulations.

To make the group members critically aware and give them the skill of literacy and numeracy, a functional education class has been started in this village from 22nd Nov. 1979 with 29 learners from three different paras (Uttar Para= 12, purbo para= 9 and Paschimpara = 8). For smooth running of the F.E. Class some rules and regulations were formulated by the learners.

In the F.E. class number of lessons completed upto 25th Dec. '79 is 23.

Name of the village:- Choto Sukundi

Mr. Mujibar Rahman Howlader has been working in this village.

Total number of households in the village is 212. Total number of target households is 60 in the village. A village organisation with 30 members has been formed, and taka 236/- has been collected as savings upto 25.12.79. 9 target people have taken training in TARC Savar. Functional education class has been started in this village with 23 learners from 22nd Nov. 1979. The number of lessons completed upto 25th December, 1979 is 22.

For the better management of the organisation all the members have formulated some rules and regulation.

Also for smooth running of the F.E. Class some rules and regulations were formulated by the learners.

The village organisation has opened a Bank account in the name of their organisation in local Rupali Bank, Hatirdia Branch. After each weekly meeting they deposit the total weekly subscriptions in the bank account.

Name of the village:- Chalk Madhaldi

Mr. Majibar Rahman Howlader has been working in this village.

Total number of households in the village is 141. The number of target people is 42 in the village. A village organisation has been formed with 30 members. The total savings in the organisation is taka 120/- upto 24.12.79. 5 group members have taken training at TARC, Savar. For the better management of the organisation all the group members have formulated some rules and regulations. The group members have decided to open a bank account in the local Agrani Bank, Monohordi Branch in the last week of this month that is Dec. '79 in the name of their organisation to deposit their weekly subscriptions.

Name of the village:- Rasulpur

Mr. Jahangir Alam has been working in this village.

Total number of households in two different paras namely Risipara and Musalman para is 244.

Due to religious divisions it was not possible to form one organisation in the village. For this two separate organisations were formed in Risipara and Musalman para.

1) Risipara

No. of target people = 95

No. of members in the group/organisation = 30

Total saving collected upto 25.12.79 is taka 95/-

No. of group members attended the training at TARC, Savar = 8

2) Musalmanpara

No. of target people = 45

No. of members in the group/organisation = 38

Total saving collected upto 26.12.79 is taka = 605/-

A Bank account has been opened in the local Rupali Bank, Hatirdia in the Name of the samity.

No. of group members attending training at TARC, Savar = 10

For the better management of the organisations all the organisations have formulated some rules and regulations.

Functional education class has been started in Rasulpur with 29 learners (19 from Musalmanpara and 10 from Risipara) from 26th November '79. The lesson No.19 has been completed on 25.12.79. For smooth running of the F. E. class some rules and regulations were formulated by the learners.

Name of the village:- Lakpur (West)

Mr. Khairul Manir has been working in this village.

Total number of households in the village is 131. Total target people is 51 in this village. 4 target people have taken training at TARC, Savar.

Due to misguidance by some influential and rich people no village organisation has yet been formed. Personal contact with all target people have been made. Still we are communicating with them.

Name of the village:- Sari kandi

Mr. Khairul Manir has been working in this village.

Total number of households in the village is 78

Total target people in the village is 39. A village organisation with 18 members have been formed. Taka 16/- has been collected as savings till 13.12.79. 4 group members have taken training in TARC, Savar.

Functional education class has not yet been started as maximum of group members were out of the village for crop harvesting in Comilla.

As well as these six villages we have selected another 4 surveyed villages where we started working from 2nd week of December, 79. These villages are Chongo-bhanga, Doshdona, Dighakandi and Sutalarikanda. In these villages our present activities are mainly concentrated on individual contact and small group discussion. From our few days working experience in these villages we hope that in the month of January, 1980 we will be able to form village organisation, as the target people of these villages know about our present activities in the adjacent villages. Moreover the trained group members from different villages are motivating the target people of these villages to be united.

Besides these we have selected another 8 non surveyed villages where we will start our activities after completion of survey work. These villages are-Monohardi, Narandi, Dhatipara, Takarpara, Nagar Dairakanda, Gaircherkanda and Kutubdi.

C. Gheor

a. Introduction

RCTP Gheor branch has been operating since July '79. Earlier a community survey was conducted in the 30 villages to find out the suitability and feasibility of this area for RCTP work. It has been found that Gheor thana lies 52 miles to the north west of Dacca city. According to the census of 1974, the thana's population of 95,300 resides in seven unions within the thanas 52 square miles. Agriculture is the predominant livelihood of the population.

b. Objective of RCTP

RCTP will be involved in rural development, particularly for the socio-economic upliftment of exploited and disadvantaged people, in channellizing both internal and external

resources to them and to ensure the utilization of such resources effectively. In rural areas people mostly suffer from chronic unemployment and seasonal unemployment, the causes of which are the lack of proper knowledge, weakness of the traditional methods of cultivation, non-availability of resources both in terms of physical and potential and above all by the exploitive mechanism of the present social order which permits rich people to be richer and poor people to become poorer gradually. Hence, RCTP will also be involved in organizing village institutions of poor people for raising collective demands to establish their social and economic rights.

c. Baseline Survey

The preliminary activities of RCTP, Gheor branch were to know the villages from different angles, mainly concentrated in studying the types, of communication, crop pattern, availability of resources, different opportunities of employment, pattern of villages leadership and percentage of landless and disadvantaged people. On the basis of this information 15 villages have been selected where, socio-economic base line survey has already been completed. It is to be noted here that the activities of RCTP will be expanded into the above villages within the next two years. Accordingly a baseline survey was conducted in the following willages:

<u>Singjuri Union</u>	<u>No. of household</u>	<u>Acreage</u>	<u>Population</u>
1. Birsingjuri	279	240.00	1704
2. Ganosingjuri	78	195.00	418
3. Deobag	75	195.00	402
<u>Payla</u>			
4. Bagun Narchi	195	586.00	1455
5. Gabon Narchi	76	228.00	330

6. Ragunathpur	131	127.00	721
7. Charbailjuri	72	600.00	605
<u>Balikhora</u>			
8. Kushunda	279	610.00	1565
<u>Borotia</u>			
9. Fulhara	229	501.00	1365
<u>Gheor</u>			
10. Bailut	64	243.00	373
11. Mailagi	251	336.00	1486
12. Dhatora	81	140.00	268
13. Ramkantapur	138	165.00	615
14. Batarokandi	52	112.00	279
15. Kukurtara	400	400.00	2119
<u>Grand total</u>			
15 villages	2400	41833	13765

The baseline survey was started from the 3rd week of July and continued upto 14th August'79. Six enumerators were recruited to conduct baseline survey who worked as a team along with our programme organisers. After the completion of the baseline survey all P. O.s were advised to pay regular visits to the selected villages for indepth study with a view to select most feasible and suitable village on priority basis. Earlier it was decided in the inter-branch staff conference, held in Dacca, that only four villages will be taken from each branch for intensive work. Accordingly four villages have been selected for intensive work which might have an impact on the surrounding villages for extending RCTP programme rapidly. The following villages have been selected.

STATUS OF SELECTED VILLAGE

(as per survey report)

Name of villagesMailagi

No. of total household - 250
 Total population - 1381
 No. of households of target people - 98
 No. of population of target people - 516
 Earning members - male - 158 female - 100 = 258
 Percentage of households - 39%
 Percentage of population - 37%

Narchi

No. of total households - 205
 Total population - 1113
 No. of households of target people - 124
 No. of population of target people - 593
 Earning members - male 181 female - 130 = 311
 Percentage of households - 60%
 Percentage of population - 53%

Ragunath pur

No. of total households - 131
 Total population - 784
 No. of households of target people - 73
 No. of population of target people - 324
 Earning members - male 104 female - 68 = 172
 Percentage of households - 56%
 Percentage of population - 41%

Fulhora

No. of total households - 229

Total population - 1405

No. of households of target people - 108

No. of population of target people - 559

Earning members - male - 185 female - 123 = 308

Percentage of households - 47%

Percentage of population - 33%

Total

No. of households = 815

Total population = 4,647

No. of households of target people = 403

Population of target people = 1992

Earning members = male 628 female - 421 = 1049

Percentage of households = 50%

Percentage of population = 43%

d. Organisation

Henceforth, all programme organisers have devoted their full concentration on the four villages, keeping in mind developing village organisations of target people. People were made aware of their own problems which led them to find out possible solutions. Efforts have also been given to make them ideologically equipped. As to realise themselves the need of unity and cooperation to bring all the landless and disadvantaged people in the same organisation. For emergence of village organisation, personal contact, group discussions, village meetings, training to advanced group members and functional education have been followed.

Village organisation: It is an organisation of landless and exploited people who have been deprived of social and economic rights by the mechanism of the present social order. The village organisation will look after the interest of all poor classes by providing different kinds of assistance for their socio-economic upliftment. Any decision of the village organisation will be taken through democratic participation of the members of the village organisation.

The tactics which have been used for the emergence of village organisation are as follows:

1. Personal contact : To make friendly relationship with the target people.
 - : To make them aware of their own situation.
 - : To initiate them to identify the problems.
 - : To encourage them to bring out solutions.
2. Group discussion : To raise class consciousness.
 - : Identification of common problems.
 - : To bring out solution through concerted efforts.
 - : To generate the idea of unity and cooperation.
3. Group meeting : To develop power of thinking.
 - : To make them capable of designing economic and social actions.
 - : To build up confidence in solving the problems.
 - : To develop the capability of taking decision.



- 4. Economic action : To develop different economic and professional skills.
: To generate group fund.
: To identify some paratical problems related to economic factors.
: To make them capable in materia-
lising economic schemes effectively.
- 5. Social action : To gain power.
: To develop burgaining power.
: To channelize Govt. resources to the people.
- 6. Advanced training was imparted to some group members : To make them cadres.
: To extend the programme in other villages.
- 7. Functional education: To make them critically conscious.
: To develop group cohesion.
: To enhance them to be involved in action oriented activities collectively.

Overall activities of Gheor branch are given below:

1.	Number of village surveyed (baseline)	15
2.	Total number of households	400
3.	Number of village organised	7 ✓
4.	Number of total households	931
5.	Number of target households	657
6.	Number of village organisation formed	6
7.	Total membership m - 422	
	f - 122	
	<u> </u> = ✓	544

8.	Total number of village meeting held		
		m - 34	
		f - 13	
		<hr/>	47
9.	Average attendance	m - 50	
		f - 21	
10.	Total savings	m - 1604.00	
		273.00	
		<hr/>	1877.00
11.	Total number of members trained		46
12.	Total number of functional education started		2
13.	Total number of learners enrolled		51
14.	Average Attendance		20
15.	Highest number of lessons completed		21

Number of village organisation involved in
collective

A.	Economic activities	6
B.	Social activities	4

D. Mirzapur

a. Introduction

RCTP, Mirzapur, Tangail started its activities on the 11th of October, 1979. Mohera u.p. is situated 9 miles north-west of Mirzapur thana H.Q. About 8 months of the year its inter village communication was found to be good and the rest of the four months some villages go under water due to the rainy season. However, 9 villages of Mohera u.p. were taken first considering communication, and abundant of target people. The villages are Mohera, Shalpa-Mohera, Gobra, Aksawali, Nagarsawali, Vatkura, Gram-Nehali, Adabari and Hilora-Adabari.

It is expected to extend to Jamurki, Fatehpur U. P. and Dubail of Bashail thana which are nearest U. P. of Mohera.

Activities performed are below

Village selection: Time -11/10/79 - 25/10/79

No. of villages selected : 9

Total population : - 11,453 male - 6040 female - 5413

Total households: 2136

Total No. of target families: 853 (40% of the total households)

Occupation:-

a. Agriculture and day labour 7 villages

b. Weaving and day labour 2 villages

Baseline survey (house to house)

No. of village - survey completed: 9

No. of persons engaged: 11(8 P.O. 1 Statistician, 1 temporary staff and Manager)

No. of days engaged: 40 (26.10.79 to 4.12.79)

Any problems arising the survey period: No

It was expected to complete the survey within one month.

But due to long distance from office to project area and since all the target people were not available by day survey period was delayed by 10 days.

Individual contact with the target people:

No. of villages covered: 9

No. of target people: 1103 (M)

Target people contacted individually + 410

No. of village meeting held: 12 (small)

Average attendance: 8

Group workers selection:

No. of workers selected: 30

No. of workers directly involved in programme: 30

Group workers training:

No. of workers selected for training: 30

No. of workers trained up: 16 (male)

Comments

RCTP, Mirzapur has been running with its activities for 81 days only. Within this period village selection, survey, individual contact, group workers selection etc. are already completed. 16 group workers were sent to TARC for training. 27% of the target people were contacted individually. Several small group meetings held and it is continued that trained up workers are doing well. Many other workers should be trained in TARC. It is expected to held large group meetings by the first half of January, 1980 and then functional education will be started.

4. Conclusions and Future Plans

It can be seen that organisation work has been started systematically in these four branches and should reach a point where loan disbursement can start by July 1980. During 1980 four new branches will be started, including one which will experiment with developing separate for weavers but cooperating organisation of landless and marginal farmers. Generally its policies and work are similar to those of the rest of the organisation, but more intensive.

The main achievements during 1979 have been establishing an effective style of work and developing a sound organisational basis from which credit operations can start.

