



**RURAL DEVELOPMENT
PROGRAMME (RDP)**

ANNUAL REPORT
DECEMBER 1990



BRAC

**BANGLADESH RURAL
ADVANCEMENT COMMITTEE
DHAKA, BANGLADESH**

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66, MOHAKHALI COMMERCIAL AREA, DHAKA-1212

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(Upto Dec, '90)

(Jan-Dec 1990)

10. Credit

- Disbursement (Tk.)		
Men	26,36,29,703	9,74,98,569
Women	42,25,08,459	22,52,81,628
Total :	68,61,38,162	32,27,80,197
- Outstanding (Tk.)		
Men	3,65,86,132	2,71,53,001
Women	19,63,92,199	11,94,11,439
Total :	28,29,78,331	14,65,64,440
- Realisation (Tk.)		
Men	19,00,82,802	
Women	24,20,58,503	
Total :	43,21,41,305	
- Outstanding Borrowers		
Men	68,806	24,291
Women	1,37,184	54,513
Total :	2,05,990	78,804
- Recovery Rate (%)	98%	
- Ratio:		
Men-Women Loan	39:61	30:70

11. Major economic activities financed (Tk.)

	No. (Loans)	Tk.
Food Processing	73,782	8,16,53,665
Livestock	60,806	13,56,21,798
Rural Trading	203,900	29,37,96,783
Rural Industries	25,241	4,40,33,577
Rural Transport	9,110	2,67,16,641
Agriculture	49,628	4,37,26,393
Irrigation	64,105	5,41,12,318

12. Sectoral Programmes

a) Irrigation equipments (No.)	154	
- DTWs	112	
- STWs	38	
- LLPs	3	
- FPs	1	
b) Poultry programme		
- No. of rearers	49,461	14,570
- No. of workers	3,353	642
- No. of chicks rearing (units)	573	366

c) Livestock Programme

- No. of paravets	556	218
- No. of insemination centre	58	34
- No. of animals inseminated	13,560	9,953

d) Seri culture

- No. of silkworm rearers	1,406	563
- No. of trees planted	2,293,976	1,756,910

13. Support Programme

a) Non-Formal Primary Education

- No. of NFPE schools (On-going)	1,646	580
- No. of learners	51,481	19,542
- No. of Kishore/Kishori school	1,665	896
- No. of learners	49,971	27,001

b) Para Legal Programme

- Legal awareness		
Men	1,890	263
Women	3,039	597
Total :	4,929	860

ACRONYMS AND ABBREVIATIONS

AO	=	Area Office
BRAC	=	Bangladesh Rural Advancement Committee
NFPE	=	Non-Formal Primary Education
RD	=	Rural Development Programme
RCP	=	Rural Credit Project
REP	=	Rural Enterprise Project
IGVGD	=	Income Generation for Vulnerable Group Development
STW	=	Shallow Tubewell
DTW	=	Deep Tubewell
HTW	=	Hand Tubewell
PT	=	Power Tiller
PLT	=	Para Legal Training
PEOC	=	Primary Education for Older Children
MDP	=	Management Development Programme
FAPE	=	Facilitation Assistance for Primary Education
DVM	=	Doctor of Veterinary Medicine
DRR	=	Directorate of Relief & Rehabilitation
DOL	=	Directorate of Livestock
WFP	=	World Food Programme
VO	=	Village Organisation
PLP	=	Para Legal Programme
MD	=	Monitoring Department
CSP	=	Child Survival Programme
WHDP	=	Women Health Development Programme
HW	=	Health Worker
AM	=	Area Manager
HO	=	Head Office
UHFPO	=	Upazila Health & Family Planning Officer
MO	=	Medical Officer
UPO	=	Upazila Programme Organiser
PO	=	Programme Organiser
NIPORT	=	National Institute for Population Research & Training
NIPSOM	=	National Institute for Preventive & Social Medicine
TOT	=	Training of Trainers
NGOs	=	Non-Governmental Organisations
BLRI	=	Bangladesh Livestock Research Institute
GS	=	Gram Shebok/Shebika
RED	=	Research & Evaluation Division

Rural Development Programme (RDP) STATISTICAL SUMMARY

	Cumulative (Upto Dec. '90)	Periodic (Jan-Dec 1990)
Branches (No.)	90	20
Households	2,57,668	87,618
Villages covered	3,664	911
Village Organizations Formed		
Men	2,852	462
Women	4,322	1,290
Total :	7,174	1,752
5. V.O. Membership		
Men	1,42,470	28,324
Women	2,56,360	74,924
Total :	3,98,830	1,03,248
6. Total Saving (Tk.)		
Men	3,19,88,177	1,49,32,931
Women	7,17,15,500	3,27,97,725
Total :	10,37,03,677	4,77,30,656
7. Group Fund (Tk.)		
Men	64,90,245	43,47,871
Women	1,37,75,904	92,37,472
Total :	2,02,66,149	1,35,85,343
8. Functional Education Graduates		
Men	44,038	43,004
Women	1,22,285	1,19,623
Total :	1,66,323	1,62,627
9. Training Performance		
Consciousness Raising		
Men	7,653	1,186
Women	12,729	3,027
Total :	20,382	4,213
- Leadership Development		
Men	3,847	994
Women	6,520	2,059
Total :	10,367	3,053
- Project Planning and Management		
Men	2,444	998
Women	3,298	1,379
Total :	5,742	2,377

List of RDP Areas by Upazila, District and Year of Formation

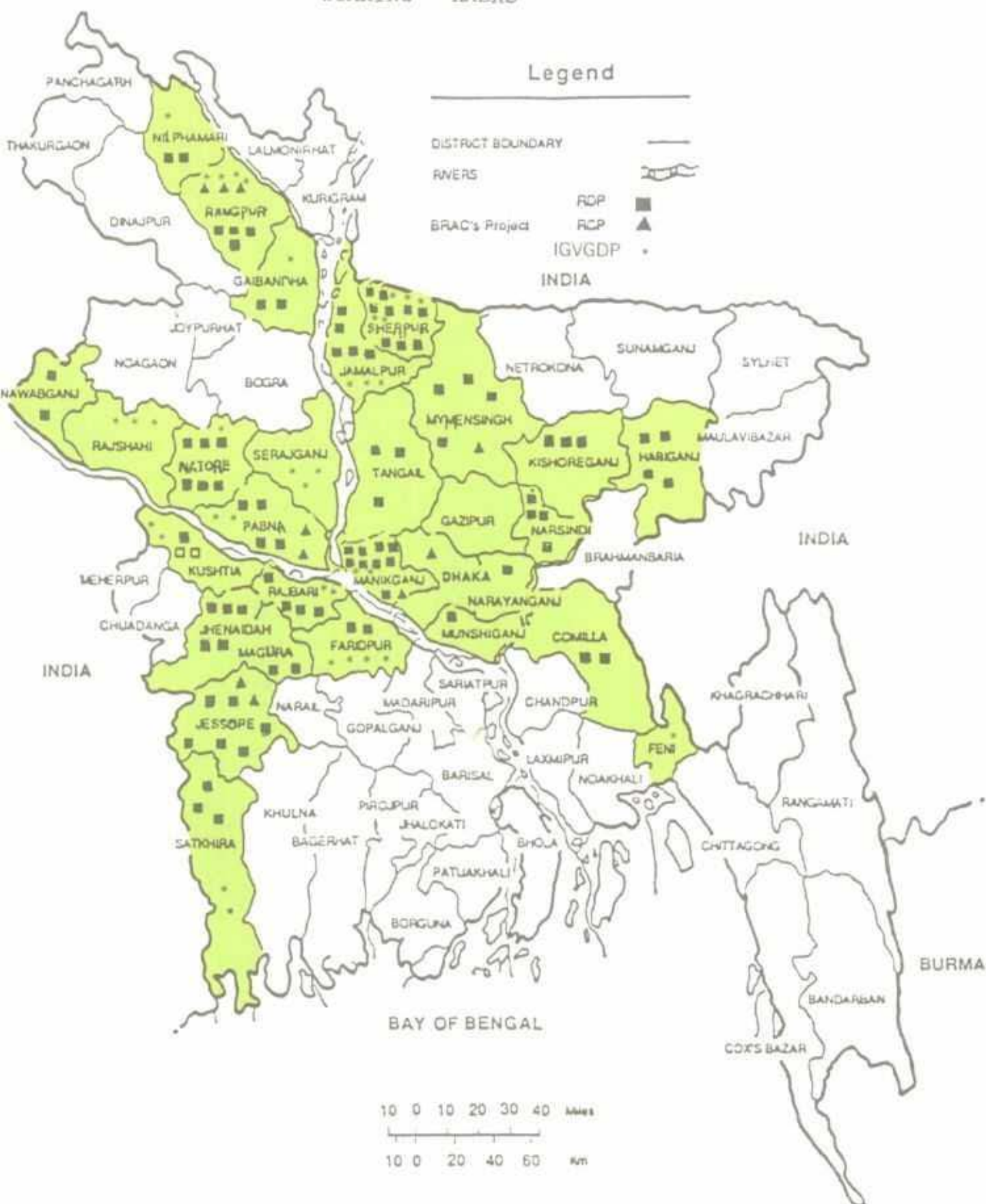
Sl. No.	Name of Area	Name of Upazila	Name of District	Year of Formation	Status of Area*
01	Ahmadpur	Rajbari Sadar	Rajbari	1987	Y4
02	Amdia	Narsingdi Sadar	Narsingdi	1983	Y4
03	Astogram	Astogram	Kishoreganj	1990	Y4
04	Atghoria	Atghoria	Pabna	1980	Y4
05	Balirtek	Manikgonj Sadar	Manikgonj	1976	Y3
06	Baliakandi	Baliakandi	Rajbari	1990	Y1
07	Baniachong-I	Baniachong	Hobigonj	1988	Y2
08	Baniachong-II	Baniachong	Hobigonj	1989	Y2
09	Bankra	Jhikargacha	Jessore	1980	Y4
10	Betila	Manikgonj Sadar	Manikgonj	1976	Y3
11	Bhayadanga	Sherpur Sadar	Sherpur	1980	Y3
12	Bholahat	Bholahat	Chapai-N-Gonj	1987	Y2
13	Boilore	Trishal	Mymensingh	1984	Y4
14	Bokshigonj-I	Bokshigonj	Jamalpur	1987	Y3
15	Bokshigonj-II (Kamalpur)	Bokshigonj	Jamalpur	1980	Y3
16	Boraigram-I	Boraigram	Natore	1980	Y4
17	Boraigram-II	Boraigram	Natore	1989	Y2
18	Bera	Bera	Pabna	1989	Y1
19	Boalmari	Boalmari	Faridpur	1990	Y1
20	Chapai-N-Gonj	Chapai-N-Gonj	Chapai-N-Gonj	1987	Y2
21	Chowddagram-I	Chowddagram	Comilla	1989	Y1
22	Chowddagram-II	Chowddagram	Comilla	1989	Y1
23	Chowgacha	Chowgacha	Jessore	1990	Y1
24	Chowhat	Dhamrai	Dhaka	1983	Y4
25	Coatchandpur	Coatchandpur	Jhenaidah	1990	Y1
26	Daragram	Saturia	Manikgonj	1984	Y4
27	Doulatpur	Doulatpur	Manikgonj	1981	Y4
28	Dhanshail	Jhinaigati	Sherpur	1980	Y3
29	Durgapur	Durgapur	Natore	1990	Y1
30	Fulbaria	Fulbaria	Mymensingh	1982	Y4
31	Faridpur	Faridpur Sadar	Faridpur	1990	Y1
32	Gaibandha	Gaibandha Sadar	Gaibandha	1984	Y3
33	Gheor-1	Gheor	Manikgonj	1979	Y3
34	Gheor-2	Gheor	Manikganj	1990	Y1
35	Goalundo	Goalundo	Rajbari	1982	Y4
36	Gorpara	Manikgonj Sadar	Manikgonj	1976	Y3
37	Gozaria	Gozaria	Munshigonj	1980	Y3
38	Hobigonj-I	Hobigonj Sadar	Hobigonj	1988	Y2
39	Hobigonj-II	Hobigonj Sadar	Hobigonj	1989	Y2
40	Jamalpur-I	Jamalpur Sadar	Jamalpur	1987	Y3
41	Jamalpur-II	Jamalpur Sadar	Jamalpur	1988	Y2
42	Jamalpur-III	Jamalpur Sadar	Jamalpur	1988	Y2
43	Jessore	Jessore Sadar	Jessore	1989	Y1

List of RDP Areas by Upazila, District and Year of Formation

Sl. No.	Name of Area	Name of Upazila	Name of District	Year of Formation	Status of Area*
01	Ahmadpur	Rajbari Sadar	Rajbari	1987	Y4
02	Amdia	Narsingdi Sadar	Narsingdi	1983	Y4
03	Astogram	Astogram	Kishoreganj	1990	Y4
04	Atghoria	Atghoria	Pabna	1980	Y4
05	Balirtek	Manikgonj Sadar	Manikgonj	1976	Y3
06	Baliakandi	Baliakandi	Rajbari	1990	Y1
07	Baniachong-I	Baniachong	Hobigonj	1988	Y2
08	Baniachong-II	Baniachong	Hobigonj	1989	Y2
09	Bankra	Jhikargacha	Jessore	1980	Y4
10	Betila	Manikgonj Sadar	Manikgonj	1976	Y3
11	Bhayadanga	Sherpur Sadar	Sherpur	1980	Y3
12	Bholahat	Bholahat	Chapai-N-Gonj	1987	Y2
13	Boilore	Trishal	Mymensingh	1984	Y4
14	Bokshigonj-I	Bokshigonj	Jamalpur	1987	Y3
15	Bokshigonj-II (Kamalpur)	Bokshigonj	Jamalpur	1980	Y3
16	Boraigram-I	Boraigram	Natore	1980	Y4
17	Boraigram-II	Boraigram	Natore	1989	Y2
18	Bera	Bera	Pabna	1989	Y1
19	Boalmari	Boalmari	Faridpur	1990	Y1
20	Chapai-N-Gonj	Chapai-N-Gonj	Chapai-N-Gonj	1987	Y2
21	Chowddagram-I	Chowddagram	Comilla	1989	Y1
22	Chowddagram-II	Chowddagram	Comilla	1989	Y1
23	Chowgacha	Chowgacha	Jessore	1990	Y1
24	Chowhat	Dhamrai	Dhaka	1983	Y4
25	Coatchandpur	Coatchandpur	Jhenaidah	1990	Y1
26	Daragram	Saturia	Manikgonj	1984	Y4
27	Doulatpur	Doulatpur	Manikgonj	1981	Y4
28	Dhanshail	Jhinaigati	Sherpur	1980	Y3
29	Durgapur	Durgapur	Natore	1990	Y1
30	Fulbaria	Fulbaria	Mymensingh	1982	Y4
31	Faridpur	Faridpur Sadar	Faridpur	1990	Y1
32	Gaibandha	Gaibandha Sadar	Gaibandha	1984	Y3
33	Gheor-1	Gheor	Manikgonj	1979	Y3
34	Gheor-2	Gheor	Manikgonj	1990	Y1
35	Goalundo	Goalundo	Rajbari	1982	Y4
36	Gorpara	Manikgonj Sadar	Manikgonj	1976	Y3
37	Gozaria	Gozaria	Munshigonj	1980	Y3
38	Hobigonj-I	Hobigonj Sadar	Hobigonj	1988	Y2
39	Hobigonj-II	Hobigonj Sadar	Hobigonj	1989	Y2
40	Jamalpur-I	Jamalpur Sadar	Jamalpur	1987	Y3
41	Jamalpur-II	Jamalpur Sadar	Jamalpur	1988	Y2
42	Jamalpur-III	Jamalpur Sadar	Jamalpur	1988	Y2
43	Jessore	Jessore Sadar	Jessore	1989	Y1

MAP SHOWING THE R.D.P. R.C.P AND IGVGDP

WORKING AREAS



Sl. No.	Name of Area	Name of Upazila	Name of District	Year of Formation	Status of Area*
44	Jhenaidah-I	Jhenaidah Sadar	Jhenaidah	1989	Y1
45	Jhenaidah-II	Jhenaidah Sadar	Jhenaidah	1989	Y1
46	Jhinaigati	Jhinaigati	Sherpur	1980	Y3
47	Jibonnagar	Jibonnagar	Kushtia	1990	Y1
48	Kachikata	Monohardi	Narsingdi	1983	Y4
49	Kaliganj	Kaliganj	Jhenaidah	1990	Y1
50	Keshabpur	Keshabpur	Jessore	1990	Y1
51	Kalaroa	Kalaroa	Satkhira	1984	Y4
52	Kawnia	Kawnia	Rangpur	1984	Y4
53	Kazirhat	Kalaroa	Satkhira	1982	Y4
54	Kishoregonj	Kishoregonj	Kishoregonj	1990	Y1
55	Kotwali-I	Kotwali	Mymensingh	1982	Y4
56	Kotwali-II	Kotwali	Mymensingh	1989	Y1
57	Kotiadi	Kotiadi	Kishoregonj	1990	Y1
58	Krishnapur	Manikgonj Sadar	Manikgonj	1980	Y3
59	Kushtia-I	Kushtia Sadar	Kushtia	1989	Y1
60	Kushtia-II	Kushtia Sadar	Kushtia	1989	Y1
61	Laxmipur	Gaibandha Sadar	Gaibandha	1986	Y3
62	Manikgonj	Manikgonj Sadar	Manikgonj	1976	Y3
63	Mirzapur	Mirzapur	Tangail	1982	Y4
64	Mohera	Mirzapur	Tangail	1980	Y4
65	Monirampur-I	Monirampur	Jessore	1989	Y2
66	Monirampur-II	Monirampur	Jessore	1989	Y2
67	Magura	Magura	Magura	1990	Y1
68	Madhukhali	Madhukhali	Magura	1990	Y1
69	Moheshpur	Moheshpur	Jhenaidah	1990	Y1
70	Nalitabari	Nalitabari	Sherpur	1980	Y3
71	Natore-I	Natore Sadar	Natore	1987	Y2
72	Natore-II	Natore Sadar	Natore	1989	Y2
73	Nilphamari	Nilphamari Sadar	Nilphamari	1989	Y2
74	Nokla	Nokla	Sherpur	1989	Y1
75	Nonni	Nalitabari	Sherpur	1980	Y3
76	Narshingdi	Narshingdi Sadar	Narshingdi	1980	Y3
77	Putia	Putia	Natore	1990	Y1
78	Rajbari	Rajbari Sadar	Rajbari	1987	Y2
79	Rangpur	Rangpur Sadar	Rangpur	1984	Y4
80	Santhia-I	Santhia	Pabna	1989	Y2
81	Santhia-II	Santhia	Pabna	1990	Y1
82	Satkhira	Satkhira Sadar	Satkhira	1987	Y2
83	Sherpur	Sherpur Sadar	Sherpur	1988	Y2
84	Shibpur	Shibpur	Narsingdi	1979	Y3
85	Sreebordi	Sreebordi	Sherpur	1986	Y3
86	Syedpur	Syedpur	Nilphamari	1989	Y2
87	Taragonj-I	Taragonj	Rangpur	1989	Y2
88	Taragonj-II	Taragonj	Rangpur	1990	Y1
89	Tinani	Sreebordi	Sherpur	1989	Y1
90	Warshi	Mirzapur	Tangail	1982	Y4

DISTRICTWISE DISTRIBUTION OF RDP AREAS

Sl.No	Name of District	Sl.No.	Name of Upazila	Name of Area
1.	Dhaka	1.	Dhamrai	Chowhat
2.	Manikganj	2.	Manikganj Sadar	Manikganj
			do	Balirtek
			do	Betila
			do	Gorpara
			do	Krishnapur
		3.	Gheor	Gheor-1
				Gheor-2
		4.	Daulatpur	Daulatpur
		5.	Saturia	Daragram
3.	Munshigonj	6.	Gazaria	Gazaria
4.	Narsingdi	7.	Narsingdi Sadar	Amdia
			do	Narsingdi
		8.	Shibpur	Shibpur
		9.	Monohardi	Kachikata
5.	Mymensingh	10.	Trishal	Boilor
		11.	Fulbaria	Fulbaria
		12.	Kotwali	Kotwali-1
			do	Kotwali-2
6.	Kishoregonj	13.	Astogram	Astogram
		14.	Kishoregonj Sadar	Kishoregonj
		15.	Kotiadi	Kotiadi
7.	Hobigonj	16.	Baniachong	Baniachong-1
			do	Baniachong-2
		17.	Hobigonj Sadar	Hobigonj-1
			do	Hobigonj-2
8.	Comilla	18.	Chowddagram	Chowddagram-1
			do	Chowddagram-2
9.	Jamalpur	19.	Jamalpur Sadar	Jamalpur-1
			do	Jamalpur-2
			do	Jamalpur-3
		20.	Bokshigonj	Bokshigonj-1
			do	Bokshigonj-2
				(Kamalpur)
10.	Sherpur	21.	Sherpur Sadar	Bhayadanga
			do	Sherpur
		22.	Nokla	Nokla
		23.	Nalitabari	Nonni
			do	Nalitabari
		24.	Jhinaigati	Jhinaigati
			do	Dhanshail
		25.	Sreebordi	Sreebordi
			do	Tinani

Sl.No	Name of District	Sl.No.	Name of Upazila	Name of Area
11.	Tangail	26.	Mirzapur do do	Mirzapur Mohera Warshi
12.	Faridpur	27. 28. 29.	Faridpur Sadar Boalmari Modhukhali	Faridpur Boalmari Modhukhali
13.	Rajbari	30.	Rajbari Sadar do	Ahladipur Rajbari
		31. 32.	Goalundo Baliakandi	Goalundo Baliakandi
14.	Jessore	33. 34. 35. 36. 37.	Jessore Sadar Monirampur do Keshabpur Chowgacha Jhikargacha	Jessore Monirampur-1 Monirampur-2 Keshabpur Chowgacha Bankra
15.	Jhenaidah	38. 39. 40. 41.	Coatchandpur Jhenaidah Sadar do Kaligonj Moheshpur	Coatchandpur Jhenaidah-1 Jhenaidah-2 Kaligonj Moheshpur
16.	Magura	42.	Magura Sadar	Magura
17.	Satkhira	43. 44.	Kalaroa do Satkhira Sadar	Kalaroa Kazirhat Satkhira
18.	Kushtia	45.	Kushtia Sadar do	Kushtia-1 Kushtia-2
19.	Chaudanga	46.	Jibonnagar	Jibonnagar
20.	Natore	47. 48.	Boraigram do Natore Sadar do	Boraigram-1 Boraigram-2 Natore-1 Natore-2
21.	Rajshahi	49. 50.	Durgapur Putia	Durgapur Putia
22.	Chapai-N-ganj	51. 52.	Chapai-N-ganj Bholahat	Chapai-N-ganj Bholahat
23.	Pabna	53. 54. 55.	Atghoria Bera Santhia do	Atghoria Bera Santhia-1 Santhia-2

Sl.No	Name of District	Sl.No	Name of Upazila	Name of Area
24.	Rangpur	56.	Kawnia	Kawnia
		57.	Rangpur Sadar	Rangpur
		58.	Taragonj	Taragonj-1
			do	Taragonj-2
25.	Nilphamari	59.	Nilphamari Sadar	Nilphamari
		60.	Syedpur	Syedpur
26.	Gaibandha	61.	Gaibandha Sadar	Laxmipur
			do	Gaibandha

INTRODUCTION

Bangladesh Rural Advancement Committee (BRAC) is a non-governmental voluntary organisation involved in empowering the rural landless through socio-economic activities. Since its inception in 1972 it has grown into a full-fledged development organisation of international repute. Over the years, BRAC has experimented with various modalities of development programmes suitable for the landless and rural, disadvantaged population. The main thrust of BRAC is to develop a viable organisation for the poor and extend credit facilities to improve their socio-economic condition. The development of rural women who are doubly disadvantaged being members of not only poor households but also members of male dominated society is emphasized in BRAC. BRAC today works with a staff of 4,000 and is the largest NGO in Bangladesh mobilizing millions of people towards self-reliance.

RDP is BRAC's major integrated, multi-sectoral programme and the front line activity for implementation of BRAC's strategy. It plays a critical role in development, implementation and expansion of BRAC's activities.

The Rural Development Programme (RDP) grew out as a result of the integration of two separate programmes - the Outreach and the Rural Credit and Training Project. RDP completed its fifth year of operation in December, 1990. Presently, it has grown into a comprehensive programme working in 3,664 villages spread over 61 upazilas and 26 districts.

The intervention of BRAC in new areas is initiated by RDP. RDP operates for a period of 4 years in the newly intervened areas developing a viable institutional environment necessary for initiating subsequent credit activities without RDP's subsidized supports.

A BRAC Bank project - formally called Rural Credit Project (RCP) takes over a branch only when it is capable of efficient credit operation.

In January 1991, 20 RDP branches will mature as RCP branches. Thus, in the same year, RDP will intervene in 20 new areas. Intervening in new areas and developing the existing areas as RCP are two important features of RDP activities.

RDP's approach focuses on four major types of activity. These are:

- (1) Institution Building
- (2) Credit Operation
- (3) Income and Employment Generation and
- (4) Support Service Programmes.

A RDP area office is generally staffed by 6 persons comprising one manager and 4-5 programme organisers and 10-12 gram sheboks/shebikas (GS). An area office cover 50 village organisations, both men's and women's with a membership of about 6000 to 7000.

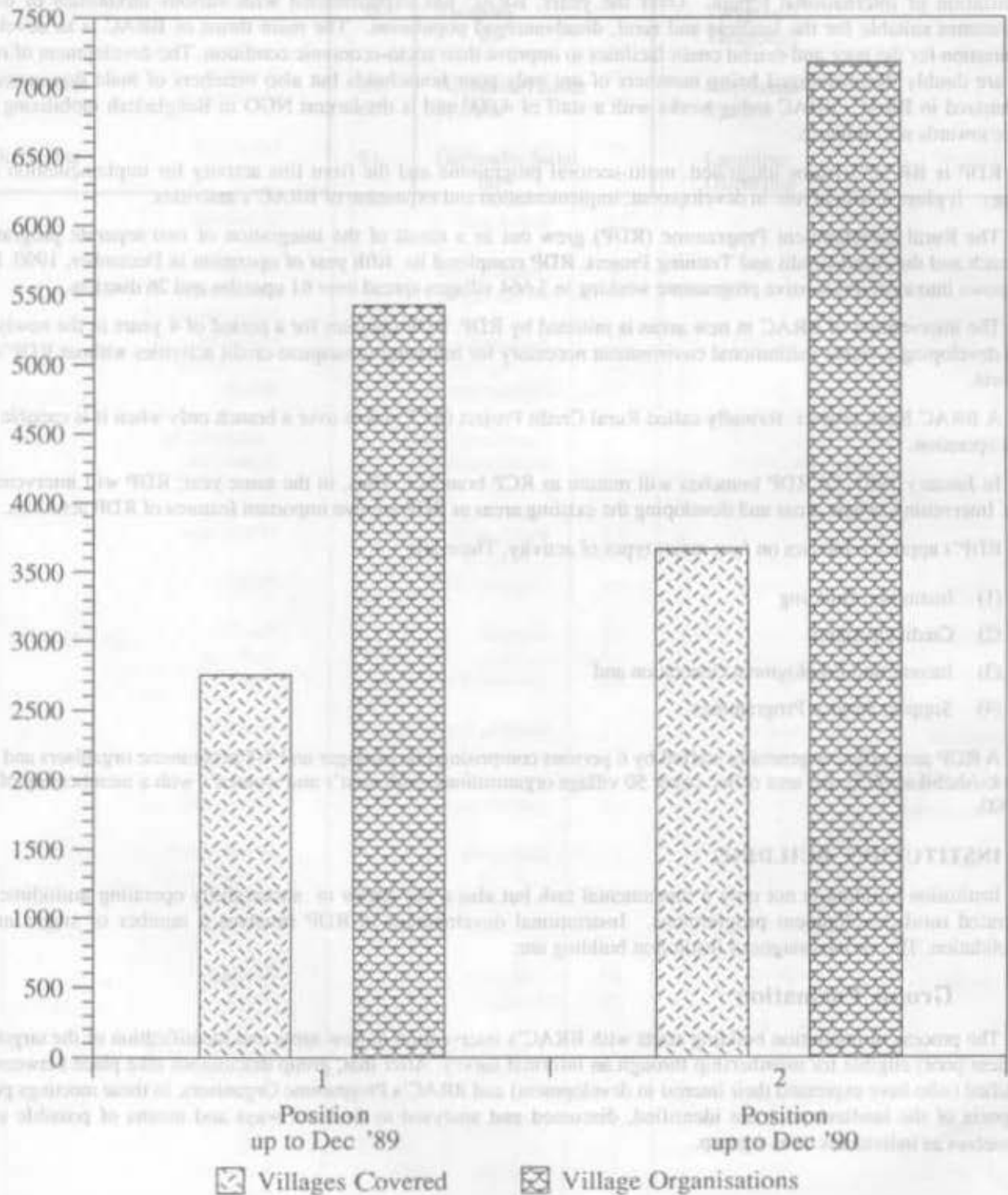
2 INSTITUTION BUILDING

Institution building is not only a fundamental task but also a key factor in successfully operating multidimensional and integrated rural development programmes. Institutional development in RDP involves a number of stages and time for consolidation. The various stages of institution building are:

2.1 Group Formation

The process of institution building starts with BRAC's intervention in new areas and identification of the target population (landless poor) eligible for membership through an informal survey. After that, group discussions take place between the people identified (who have expressed their interest in development) and BRAC's Programme Organisers. In these meetings problems and prospects of the landless poor are identified, discussed and analysed to find out ways and means of possible solutions by themselves as individuals or as a group.

**Graph 1 : VILLAGES AND
VILLAGE ORGANISATIONS
R.D.P.**



2.2 Village Organization (VO)

Within a short period of 1 to 2 months, these group discussions attract 30 to 40 people on a regular basis. The time is now ripe for introducing rules, formalizing groups and forming Village Organizations (VO). The minimum size of a VO is 50 and maximum 70.

Each VO is subdivided into small groups comprising of 5 to 7 members. Each small group has a Secretary elected for a period of two years. Each VO is managed by a Management Committee (MC) consisting of 7-10 members which includes a Chairman, a Secretary and a Cashier. Members of the Management Committee (MC) are chosen from amongst the Secretaries. The leader of a small group cannot be on the MC for more than one year.

Till December 1990, RDP has reached 3,664 villages spread over 61 upazilas, 26 districts through a network of 90 branches. The overall performance of RDP's organisational activity in terms of village coverage, VO formation and membership is detailed below.

Table I: Coverage of Villages, VO Formation, Membership and Coverage Planned Target for 1990.

Aspects	Overall and Periodic Performance				
	Upto Dec. 1989	Upto Dec. 1990	Increase/Decrease (+)/(-) (Jan-Dec.) 1990	Target for 1990	Achieved as % of total target
Villages Covered	2,753	3,664	911	-	
VO Formed	5,422	7,174	1,752	1,696	103%
Men	2,390	2,852	462	-	
Women	3,032	4,322	1,290	-	
Membership	295,582	398,830	103,248	154,966	67%
Men	114,146	142,470	28,324	-	
Women	181,436	256,360	74,924	-	

During Jan-Dec 1990, a total of 1,752 VOs with a membership of 103,248 (men 28,324 and women 74,924) from 87,618 households scattered over 911 villages, 61 upazilas and 26 districts were added to RDP.

Available data indicate a higher growth rate for women groups and membership. This is due to a change in BRAC's policy of emphasizing women's development.

As is indicated from the data (See Annexure-IV) a total of 14,387 (men 6,506 and women 7,881) members were dropped out during Jan-Dec 1990 despite an overall increase in the number of VOs over the period (see table-I). This shortfall is analysed to have been resulted from two factors (1) exclusion of non-target (unequals) already inserted into the VOs and (2) migration of some of the target families from the RDP organised areas.

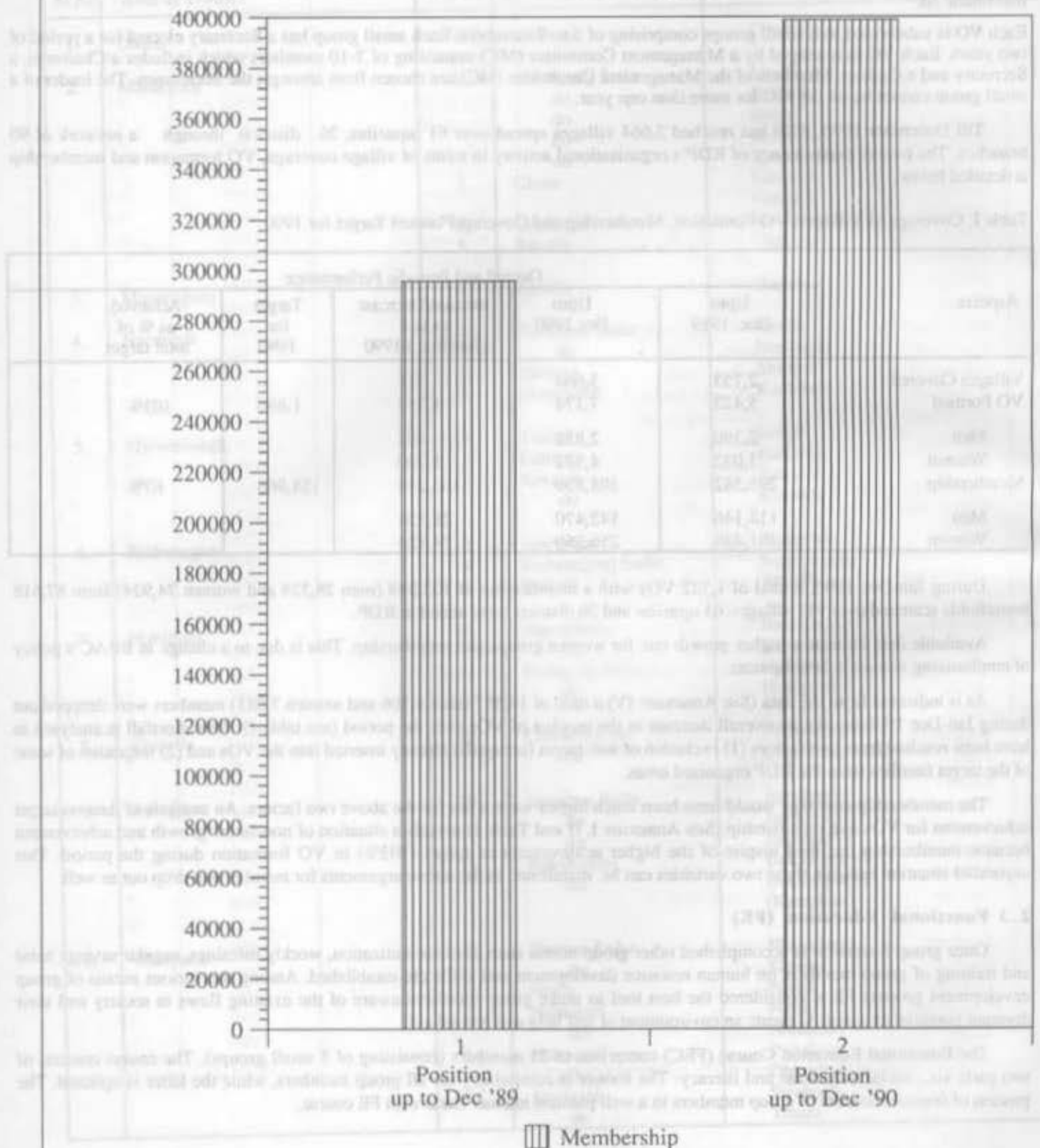
The membership coverage would have been much higher were it not for the above two factors. An analysis of data on target achievement for VOs and membership (See Annexure I, II and Table I) reveals a situation of non-linear growth and achievement because membership declined inspite of the higher achievement of target (103%) in VO formation during the period. This unparallel situation between these two variables can be manifested in the above arguments for membership drop out as well.

2.3 Functional Education (FE)

Once group formation is accomplished other group norms such as conscientization, weekly meetings, regular savings habit and training of group members on human resource development and skills are established. Among the various means of group development process FE is considered the best tool to make group members aware of the existing flaws in society and their dormant potential as agents to create an environment of self help and mutual aid.

The Functional Education Course (FEC) comprises of 25 members (consisting of 5 small groups). The course consists of two parts viz., social awareness and literacy. The former is compulsory for all group members, while the latter is optional. The process of conscientization of group members in a well planned manner starts with FE course.

Graph 2: Membership
R.D.P.



Till December 31, 1990, a total of 7,531 Education Centres were opened. Learners enrolled and graduated in the centres opened were 180,746 and 166,323 respectively. The analysis of data on target and achievement for functional education graduates in 1990 shows that over the period the target in this area was overachieved (176%). This can be attributed to management policy of exphasizing this education (conscientization part) during the reporting period. The following table depicts the overall and periodic position of functional education (Social Awareness) and the position of target achievement during 1990 for FE graduates.

Table II: Coverage of Functional Education (Overall, Periodic and Coverage of Planned Target for FE graduates in 1990)

Particulars	Overall and Periodic Performance		Increase/Decrease (+)/(-) (Jan-Dec) 1990	Target for 1990	Achievement as % of Total
	Upto Dec, 1989	Upto Dec, 1990			
Centres opened	4,571	7,531	2,960	-	-
Learners enrolled	107,164	180,746	73,582	-	-
Men	32,149	50,378	18,229	-	-
Women	75,015	130,368	55,353	-	-
Learners graduated	3,696	166,323	162,627	92,500	176%
Men	1,034	44,038	43,004	-	-
Women	2,662	122,285	119,623	-	-

2.4 Group Meetings

The group members meet once a week. At this meeting prospects, problems and issues which affect the lives of landless group are discussed with the major focus being on various aspects of financial transaction (loan realisation and collection of saving etc.)

An issue-based meeting is held once a month conducted by the PO. Various social issues, particularly relating to exploitative mechanisms which affect the life of the landless poor, are discussed and analysed at this meeting. Based on the discussion various actions are planned. This kind of meeting is of special significance in the institutional development process.

A village-based meeting is held generally at the respective Area Office, four times a year with the leaders of small groups both men and women. This is organised by the PO. At the meeting various issues on organisational norms, rules and financial disciplines are discussed. These meetings plays a significant role in the institutional building process.

2.5 Saving and group fund

RDP group members are encouraged to start a savings programme through regular weekly savings. Each member saves Taka two weekly. This aims at developing their saving habit and installing a financial resource base to reduce their vulnerability when a small amount of money is required in an emergency.

Upto December 1990, a total of Tk. 103,703,677 (men 31,988,177 and women 71,715,500) is saved by group members of which Tk. 47,730,656 or 117.0% of cumulative saving figure of December 1989 was saved during the reporting period (Jan-Dec 1990). Till December 1990, a total of Tk. 2,02,66,149 was generated in the group fund introduced in 1989. The increase in group fund during Jan-Dec 1990 was 203.3% of December 1989 figure. The increase in group fund compared to saving is highly significant. This noticeable change in group fund can be attributed to higher disbursement made against the DTW schemes during the reporting period (Jan-Dec 1990). Since growth of group fund is linked to the growth of disbursement obviously more disbursement means more growth in group fund. The following table illustrates the position of saving and group fund till December 1990 and coverage of planned target during Jan-Dec 1990 for saving.

Graph 3: Savings (Total)
R.D.P.

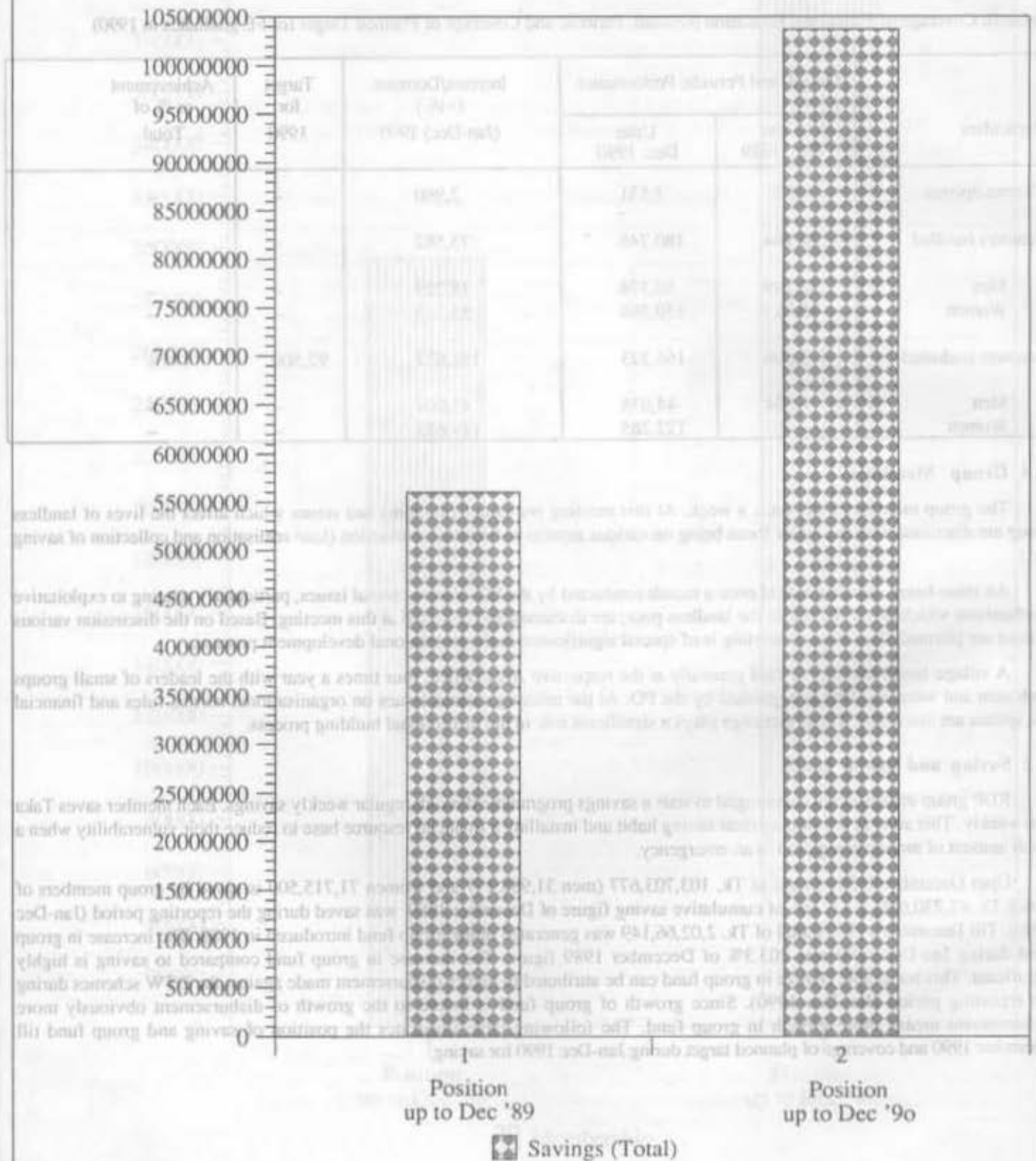


Table III: Position of Saving and Group Fund and Coverage of Planned Target (during Jan-Dec 1990) for Saving.

Aspects	Overall and Periodic Position of Saving (TK.)				
	Upto Dec. 1989	Upto Dec. 1990	Increase/Decrease (+)/(-)	Target for 1990	Achievement as% of total target
Saving (Tk.)	55,973,021	103,703,677	47,730,656*	44,083,805	109%
Men	17,055,246	31,988,177	14,932,931	-	-
Women	38,917,775	71,715,500	32,797,725	-	-
Group fund (Tk.)	6,680,806	20,266,149	13,585,343	-	-
Men	2,142,374	6,490,245	4,347,871	-	-
Women	4,538,432	13,775,904	9,237,472	-	-

* This target relates to the group members own saving (own contribution).

2.6 Insurance

An insurance policy for VO members has been introduced from 15th June 1990. A group member need to fulfill the following criteria to be eligible for joining the insurance policy.

— Members who are with the group for a period of one year, below 54 years and enrolled as a member of the insurance policy.

The insurance benefit has been fixed at Tk 5,000. The insurance money will be given to the nominee of the insured member after his/her death. No member needs to pay any premium. The fund is generated by 1% compulsory deduction from loan disbursement. Till December 1990, a 17,400 group members were covered by the insurance policy which is 4.4% of the total membership.

2.7 Training

Training is, not only a vital component and support service in the process of RDP development, but also essential to develop human potential, leadership qualities, managerial capability and occupational skills - a pre-condition for transforming a VO, into an effective and sustainable institution.

Training provided to accelerate the process of institutional building and multi-sectoral activity of RDP are of two types (1) Human Resource Development training and (2) Occupational Skills training. Human resource development training includes Functional Education, Consciousness Raising, Leadership Development and Project Planning and Management. These trainings aim to help the poor develop their own capabilities to analyse and find ways and means to solve their own social and economic problems.

The second category of training is Occupational Skills which is essential for upgrading the skills already present or for acquiring new skills and capabilities necessary in carrying out income and employment generating schemes.

Upto December 31, 1990 a total of 41,420 group members received human development and occupational skills training. The overall and periodic performance of training is detailed in the following table.

Table IV: Training Performance (Human Development and Occupational Skill Development)

Courses	Overall and Periodic Performance						
	Upto Dec. 1989			Upto Dec. 1990			Increase/Decrease (+)(-) in 1990 (Jan-Dec)
	M	F	T	M	F	T	
a. Human Development:	13,427	21,186	34,613	59,872	147,871	207,743	173,130
— Consciousness Raising	6,467	9,702	16,169	7,653	12,729	20,382	4,213
— Leadership Development	2,853	4,461	7,314	3,847	6,520	10,367	3,053
— Project Planning and Management	1,446	1,919	3,365	2,444	3,298	5,742	2,377
— Legal Awareness	1,627	2,442	4,069	1,890	3,039	4,929	860
— FE Graduates	1,034	2,662	3,696	44,038	122,285	166,323	162,627
b. Occupational Skills Development	60	36,308	44,271	16,342	59,512	75,854	31,558
— Poultry	3	43,657	43,660	3	59,268	59,271	15,614
— Agriculture	N.A.	N.A.	4,135	11,587	6,865	18,452	14,317
— Fishculture	N.A.	N.A.	576	832	708	1,416	840
— Sericulture and Social Forestry	60	1,210	1,270	155	1,905	2,060	790

During Jan-Dec 1990, a total of 173,130 group members were trained in human resource development, of which 162,627 were trained in Functional Education (social awareness), 4,213 in consciousness raising, 2,377 in project planning and management, 3,053 in leadership development and 860 in legal awareness while the group members trained in occupational skills figured 31,558 of which 15,619 were trained in poultry, 14,317 in agriculture, 840 in fishery and 790 in sericulture and social forestry (See Table IV).

Statistics on target and achievement in training during 1990 indicate that the achievement in human development courses (except Project Planning and Management) far exceeded the target while training target for poultry workers in the occupational skills category fell short of the target (36% short of the total target). This is because the training in these areas were temporarily sacrificed to the need of training in other categories of Human Development and Occupational Skills Training.

Table V: Training target and achievement in 1990

Courses	Target for 1990	Achievement in 1990	Achievement as % Total
a. Human Resource Development:			
— Functional education graduate	92,500	162,627	176
— Consciousness raising	3,383	4,213	125
— Leadership development	2,275	3,053	134
— Project planning and management	4,000	2,377	59
b. Occupational skills:			
— Poultry workers	1,000	642	64
— Poultry rearers	12,195	14,969	123
— Paravet	200	218	109

3. CREDIT

Credit is a major components of RDP's approach to development. Credit enables group members to support various economic activities and generates income and employment. In RDP credit facilities to improve the socio-economic conditions of the poor are not only an end but also a means towards the institution building process.

3.1 Objectives

The objectives of RDP's credit programme are to:

- stimulate employment and income both for men and women
- mobilise underutilised and unutilised local resources (use of derelict ponds, planting trees on roadside embankments etc.)
- diffuse technology (i.e. irrigation) and promote better health care (i.e. sanitation)

3.2 Criteria

There are certain basic rules which serve as a guideline for granting loans against various economic activities. These are:

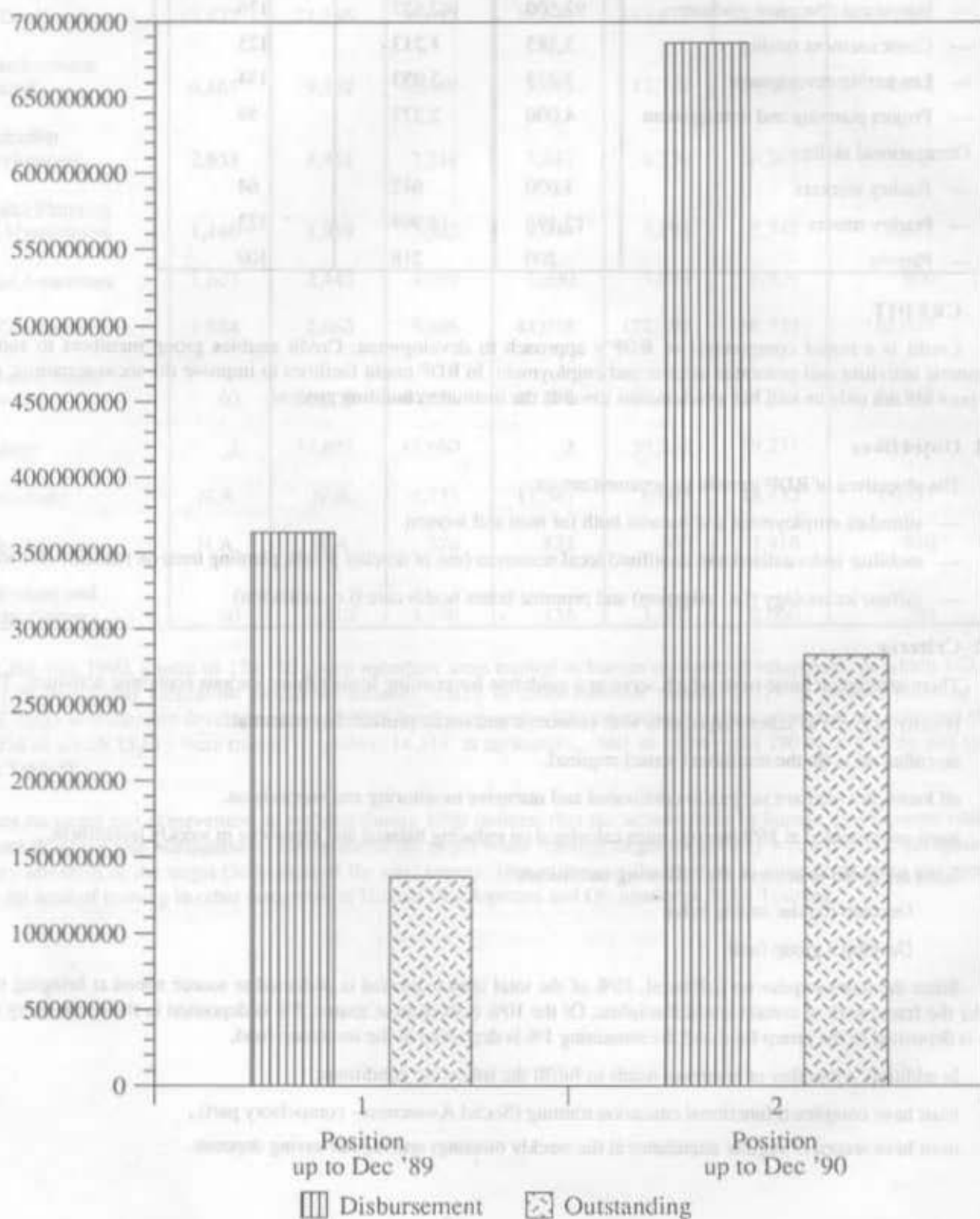
- priority is given to schemes/projects with economic and social profitability potential.
- no collateral is (in the traditional sense) required.
- all loans provided are subject to continuous and intensive monitoring and supervision.
- loans are provided at 16% interest rates calculated on reducing balance and repayable in weekly installment.
- loans are given to achieve the following conditions:
 - Develop regular saving habit
 - Develop a group fund

Since the loans require no collateral, 10% of the total loan requested is deducted at source aimed at bringing the borrowers under the framework of certain credit discipline. Of the 10% deduction at source, 5% is deposited in the compulsory savings fund, 4% is deposited in the group fund and the remaining 1% is deposited in the insurance fund.

In addition, a member or borrower needs to fulfill the following conditions:

- must have completed functional education training (Social Awareness - compulsory part).
- must have record of regular attendance at the weekly meetings and regular saving deposits.

Graph 4 : DISBURSEMENT
AND OUTSTANDING
R.D.P.



- must have clear knowledge of the 17- promises.
- must have saving equivalent to 5% of the loan requested for the first time, 10% for the second time and 15% for the subsequent loan.
- must be able to manage own finance.
- must have proved group cohesiveness.

3.3 Operation Procedures: Disbursement and Recovery

Loans are of three types depending on duration (1) short term, repayable within one year, (2) medium term, repayable within a period of 3 years and (3) long term, the duration depends on the nature of the schemes (e.g. asset-loans). The smallest loans are Tk. 500 and the largest Tk. 8,000.

Loan proposals are screened and approved by the group during their weekly meetings. To have a loan proposal approved by the group, two thirds of the members must be present. Fifty-one percent of the members must be present for a loan proposal to be approved. Participation and group responsibility are thus essential elements of the loan process. After approval, the loan proposal is submitted to the Area Manager through the responsible BRAC POs. The loan amount is disbursed to the borrowers in cash in the presence of the Management Committee (MC) of the group.

Loan disbursed are recoverable in weekly installments. Once a week the GS visits each village to collect all loan installments from the group (both women's and men's) of the same village in the presence of all group members, including management committee members, and enters the account into the borrowers pass book.

On the same day the GS deposits the money with the Accountant at BRAC's Area Office a receipt for the amount collected is given to the respective MC at the next collection. On the other hand, individual installments are entered into the Area Office's ledger.

3.4 Performance of Credit Operation: Cumulative and Periodic

Till December 1990 a total of Tk. 686,138,162 has been disbursed to 264,378 group members to finance 140 types of income and employment generating activities. The following table illustrates the overall position of credit disbursement, recovery and outstanding both for men and women.

Table VI: Sexwise Cumulated Disbursement, Interest Receivable, Recovery and Outstanding

Particulars	Overall and periodic performance		
	Men	Women	Total
Disbursement	263,629,703	422,508,459	686,138,162
Interest receivable	13,039,231	15,942,243	28,981,474
Realisation	190,082,802	242,058,503	432,141,305
Outstanding	86,586,132	196,392,199	282,978,331

An analysis of the trend in credit disbursement shows that the women groups absorbed more credit (61.6%) compared to the men's group (38.4%). This increase in the share of women's loan can be attributed to BRAC's policy of emphasizing women's development.

Credit Operation : Periodic (Jan-Dec. 1990)

— Disbursement :

A total amount of Tk. 322,780,197 (47.0% of total disbursement) was given to 78,804 borrowers (men 24,291 and women 54,513) during the year. Of the total disbursement during the period, Tk. 97,498,569 was disbursed to men's group and Tk. 225,281,628 to women's group. The ratio is 30 : 70. The credit disbursement for Y1, Y2, Y3 and Y4 branches was Tk. 15,399,339, Tk. 76,937,191, Tk. 115,551,805 and Tk. 114,891,862 respectively (Annexure-V).

Outstanding:

The outstanding during the period (Jan-Dec. 1990) figured at Tk. 198,268,786 or 70.0% of this year's (1990) cumulative outstanding (Tk. 282,978,331). The outstanding loan for Y1, Y2, Y3 and Y4 during the period are Tk. 12,291,492, Tk. 37,471,271, Tk. 39,254,174 and Tk. 57,547,503 respectively. Available data shows that Y1 achieved 102% of the total target, Y2 182%, Y3 312% (very significant) while Y4 110% of the target (See Annexure-VII).

Realisation:

During the period (Jan-Dec. 1990) a total of Tk. 432,141,305 was realised which is 62% of cumulative disbursement figure of December 1990.

The available information on target achievement in disbursement and outstanding in 1990 shows that 96% of the total disbursement target and 150% of the total outstanding target was achieved (see Annexure-V and VII).

The break up on target achievement information for different categories of branches depict that the branches grouped under year 1, (Y1) could achieve 80% of the disbursement target and 102% of the outstanding target set for 1990 (see Annexure V and VII), while the performances of Y2 branches were far better than the Y1 branches (See annexure-V and VII). This is because bulk of the members in these branches were not matured to be qualified as borrower as 10 out of 20 branches (opened in 1990) were opened between Nov.-Dec. 1990, only two months before the completion of 1990. Above all, a significant number of group people particularly those who could not be graduated in functional education (social awareness) were not supplied with loans. Analysis of data on performances of Y2 branches shows that these branches performed well in achievement of target for both disbursement (148%) and outstanding (182%) (See Annexure - V and VII). The higher performances of these branches in achievement of target both disbursement and outstanding can be analysed to have resulted from a number of factors (1) The high intake of demand for loans aimed at responding to the increased credit needs of these branches as these grew not only in years but also in performance, (2) a vast majority of members in these branches are with the groups for 6-7 years. As a result demand for loans was higher in the branches and more loans were disbursed to meet the loan demand for groups members staying with groups for longtime and (3) a significant amount of short and medium loans which is 51% of total disbursement was absorbed by these branches.

The performance of Y3 and Y4 branches in achievement of target both for disbursement and outstanding were on the low side of the prospects compared to the Y2 branches. The achievement of disbursement and outstanding target for Y3 was 115% and 312% respectively (see Annexure - V and VII) while for the Y4 it was 71% and 110% respectively. The underlying forces behind the lower coverage of target achievement in disbursement and outstanding in these branches (Y3 and Y4) particularly compared with Y2 branches can be manifested in a number of reasons: (1) These branches although they grew in years did not grow in performance (institutional building, group activity development, capacity of credit absorption and management) as the Y2 branches, (2) The Y3 and Y4 branches concentrated much of their attention on a number of activities such as identification of non-target, membership dropout and recovery of overdue loans other than concentrating on new disbursement. All these factors combined together are analysed to have been the major contributing factors towards low intake of credit demand in these branches (Y3 and Y4) when compared to Y2 branches.

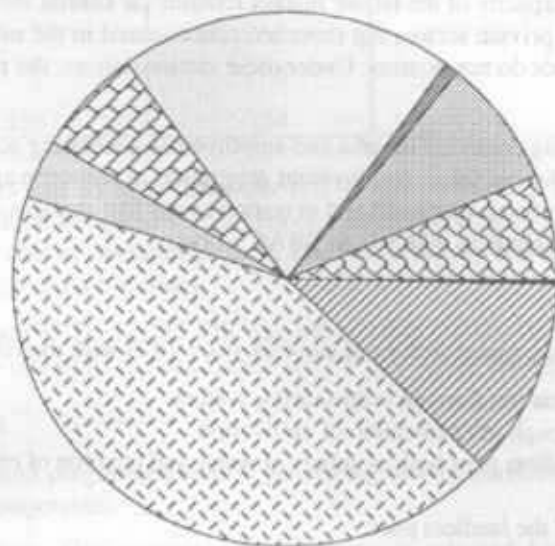
Termwise credit disbursement

Till December 1990 a total of Tk. 686,138,162 was disbursed of which short term loan was Tk. 502,360,085 (73%), medium term loan was Tk. 114,517,073 (17%) and long term loan was Tk. 69,261,004 (10%) (Annexure-X).

Activitywise credit operation

As far as activity-wise credit operation is concerned, the highest amount of credit was absorbed by Rural trading sector (42.8%). This is followed by Livestock (19.7%), Food Processing (11.9%), Irrigation (7.8%), Rural Industries (6.4%), Agriculture (6.3%), Rural Transport (3.8%), Fisheries (0.81%) and other activities (0.13%) which include health and other activities such as consumption loan, lease of ferry, NFPE school building construction etc., (see Annexure-XI). The graphical representation of sectorwise disbursement (principal) is depicted below.

Chart 1 : SECTORWISE DISTRIBUTION OF DISBUREMENT (PERCENTAGES)
R.D.P.



- | | |
|-----------------------|-------------------------|
| Agriculture (6.4%) | Rural Transport (3.8%) |
| Irrigation (7.9%) | Rural Trading (42.8%) |
| Fisheries (0.8%) | Food Processing (11.9%) |
| Livestock (19.8%) | Health (0.1%) |
| Rural Industry (6.4%) | Miscellaneous (0.1%) |

Overdue¹ and recovery rate

The cumulative repayment rate shows an increasing trend. It increased from 95% in December 1989 to 98% in December 1990 or by 3% compared to 1989. Available data shows that year 1 and year 2 branches had no overdue loan while the year 3 and year 4 branches had overdue loan. Of the total overdue loan year 3 branches alone had overdue of Tk. 64,91,928 (70.8%) and year 4 branches had overdue loan of Tk. 2,667,535 (29.1%). Details of branch and activity-wise overdue loan is given in Annexure-XII.

4 INCOME AND EMPLOYMENT GENERATION ACTIVITIES

Income and employment generation is a very important component of BRAC's rural development activities. The landless poor are increasing in numbers but absorbing capacity of the labour market remains far behind the requirements. There is a limited number of new jobs created by the public and private sectors but these are concentrated in the urban areas and they often require technical/professional skills which the rural poor do not possess. Under these circumstances, the prospect for the landless is rather gloomy and uncertain.

BRAC addresses this problem by providing credit for income and employment generating activities. Since the farm activities are not capable of employing rapidly growing labour force, employment generation in non-crop agricultural sector which covers a variety of activities such as ownership of agricultural equipment and irrigation assets like shallow and deep tubewells are of special significance for the growth and development of landless with whom BRAC works.

4.1 Agriculture and Irrigation

BRAC has been involved in irrigation programme with rural landless since 1975 with the following objectives:

- o improve the income distribution situation through crop sharing system
- o increase agricultural production through intensification of cultivation
- o ensure accrual of benefits to the landless poor both as sellers of water and creation of employment during the lean season
- o develop management capabilities of the landless poor
- o enhance social power and prestige of the disadvantaged poor.

The most significant aspect of irrigation scheme is the creation of a process for affecting changes in the existing distribution pattern and power structure through ownership of means of production and thus gaining access to power and resource. Consequently, the land owners are increasingly becoming dependent on the poor and coming to terms with them for irrigation facilities. RDP groups have been provided with loans to purchase or rent irrigation assets, like deep tubewell (DTW), shallow tubewell (STW), lowlift pump (LLP) and hand tubewell (HTW).

The VOs manage the facilities and sell water to the farmers. The management committee of the VOs or a separate irrigation scheme management committee is responsible for ensuring proper installation and maintenance of facilities. They look after the arrangement and finalising of contracts with the farmers willing to purchase water, the maintenance of accounts and the collection of water charges.

The borrowing group leaders discharge their responsibilities with BRAC assistance which includes provision of credit, skills and management training, helping with purchasing or hiring of irrigation assets and provision of technical and management advice as needed.

By now the programme has expanded considerably. At present there are 112 DTWs, 38 STWs, 3 LLPs and 1 floating pump. These equipments together brought 5,681 acres of land under irrigation systems. This is higher (13.7%) than what was planned (4,901 acres). It may be pointed out here that the reporting period does not present a new crop cycle in agriculture. As a result, the increase in coverage area reflected only the actual position compared to the planned information cited in December 1989 report.

As seen in Table-VII, although no DTWs was undertaken in 1990, the number of DTW actually undertaken equals the number of DTWs planned to be undertaken in December 1989. This is because 9 deep tubewells which BRAC planned to put in operation, and subsequently included in the list of equipments in December 1989 report, did not receive final approval from the government (i.e. Bangladesh Agricultural Development Corporation).

1. Overdue in this report is defined as the amount which remains unrealised even after the expiry of extended period. If the loan amount is not recoverable within the given loan repayment schedule (loan life) the borrower is given an extension, not exceeding 50 weeks.

Table VII: Irrigation Equipments Under Operation

Irrigation equipments	Number of Equipment		Increase in 1990 (Jan. '90 - Dec. '90)	
	Dec. '89 (Projection)	Dec. '90 (Actual)	Number	Percent
DTW	112	112	-	-
STW	34	38	4	12
LLP	3	3	-	-
FP	1	1	-	-
Total	150	154	4	3

Financial analysis suggests that 85 deep tubewells (i.e. 77 per cent) ran profitably. Total amount of profit of the present cycle stands at Tk. 2,349,323 which equals to 46 per cent of operational cost. A total of 25 deep tubewells incurred a loss of Tk. 365,593 which equals to 23 per cent of operational costs. The loss is mainly due to mechanical disturbances (i.e. breakdown) and supply problems (non-availability of fuel in time).

Upto December 1990, a total of Tk. 54,112,318 was advanced in this sector against 64,105 loans. This equals 7.8% per cent of total disbursement. Recovery rate of this sector stands at 87%, one of the lowest.

4.2 Poultry and Livestock

BRAC's poultry development programme aims at generating income particularly for the rural poor women. The following is an account of the programme components:

- * Training of poultry workers: One woman group member is selected from each village for a week long training on vaccination and treatment of poultry birds.
- * Development of key and model rearer: Key rearer is a person who owns at least one cock and nine hens (5-6 HYV) and encourages others to rear poultry. Model rearers on the other hand are entrusted with the task of supplying eggs for hatching chicks. Each model rearer has 20-30 hens and 3 cocks.
- * Establishment of mini poultry farms operated by model rearers.
- * Distribution of HYV eggs, chicks and cocks.

The programme has grown considerably through the years. A total of 3,353 poultry workers extend their services to 59,461 rearers (i.e. 19% per cent of women members) who have been provided with a total of 377,182 HYV cock/chicks till December 1990.

Table VIII: Performance of Poultry Programme

Particulars	Overall and Periodic Performance		Increase in 1990
	Dec. '89	Dec. '90	
Poultry Rearer	34,891	49,461	14,570
Poultry Worker	2,711	3,353	642
Chick Rearer (units)	207	573	366
HYV Cocks/Chick Supplied	303,438	377,182	73,744
Vaccination Supplied (Doses)	4,936,616	5,688,566	751,950

Livestock development is also important in view of its income and employment generating potentials. The following presents a brief picture of the activities under the programme:

- Training of paravets: One group member from each ward (4-5 villages) is developed as a paravet who is responsible for ensuring vaccination and health service in his/her operating area. Paravets earn by charging for their services.
- Training of Livestock rearer: Group members who are interested in rearing cattle are given a 3 days training on feeding, housing and primary prevention of diseases.
- Vaccination: Vaccination is an important element for the success of the programme. The medicine is supplied by the government's department of livestock.
- Upgrading local breeds through artificial insemination.
- Fodder extension programme.

Till December 1990, RDP has trained a total of 556 paravets. This represents an increase of 64% over December 1989 figure. By December 1990, a total of 13,560 cows have been inseminated from 58 insemination centres (Table IX). The programme is now supported by 43 veterinary graduates who offer services to the rearers. This is a significant improvement towards professionalising the programme.

Table IX: Performance of Livestock Development Programme

Particulars	Overall and Periodic Performance		Increase in 1990
	Dec. '89	Dec. '90	
Paravets	338	556	218
Rearers	13,389	30,426	17,037
Insemination Centre	24	58	34
Animals inseminated	3,607	13,560	9,953

Poultry and livestock together presents the second largest sector receiving BRAC loan. So far a total of Tk. 135,621,798 has been disbursed in this sector till December 1990 which is 20% of total disbursement. Number of loan stands at 60,806. This puts the per capita loan size at Tk. 2,230 which is 23% higher than the average. Recovery rate for this sector is 99.2% per cent.

4.3 Fish Culture

BRAC started fish culture in 1976 with the re-excavation of 16 ponds in Manikganj, Jamalpur and Sulla areas with the following objectives.

- Bring the untapped and underutilised water bodies (ponds, ox-bow lake, baor etc.) under effective use.
- Develop infrastructure for the expansion of fishery and fishery related activities.
- Increase productivity and fish availability in order to improve the nutritional status of the rural population.
- Improve the composition of supply by introducing and developing new species of fish.

Over the years, BRAC's fishery programme has undertaken a number of activities and jointly worked with various agencies. Under pond development programme BRAC received assistance in 1989 from World Food Programme, the Mennonite Central Committee and DANIDA. BRAC has recently become involved in a new programme known as 'Fish Fry Production and Sale Programme' with the Government's Fishery Department. Under the agreement, BRAC supplies fish fry, produced by its group members, to the government to increase production by release in the open water body. In addition, it is planning to initiate another joint programme with the government to effectively improve the use of beels and baors. The programme is known as 'Beel and Baor Fisheries Development and Management Project'. As seen in Table X the programme includes a variety of activities involving a total of 50 branches.

Table X: Activities Under Fish Culture Programme upto December 1990

Activity	No. of Ponds Covered	Pond Area (Acre)
Nilotica Culture	353	27
Fingerling Production	152	56
Carp Culture	562	190
Shrimp Carp Culture	21	15
Sarputi Culture	173	19
Total	1,261	307

Upto December, a total of Tk. 5,526,820 has been disbursed in this sector. Recovery rate of this sector is only 86%. This can be manifested in a number of reasons. (1) the severe flood of 1989 caused serious damage to the sector. The damage the floods caused could not be recovered fully, (2) the cultivation of fishes could not be started as planned in some areas because reexcavation of pond in those areas was delayed, and (3) timely supply of fingerlings could not be ensured in few areas consequent upon the scarcity of sizable fingerlings of various species.

4.4 Sericulture/Ericulture Programme

This programme is designed to increase the income level, particularly of women group members. As this is a homebased activity it enables them to easily participate in the programme. This activity in the past was confined to Manikganj area alone, but now has extended to other areas. At this stage, worms are made available to beneficiaries who rear them to maturity. Besides training, supply of mulberry plants, credit and technical advice or rearing of worms are also ensured by BRAC. The number of rearers are 1,406 which shows an increase of 38% over the December 1989 figure. Involvement of credit in this sector is not significant yet. Till December 1990, a total of Tk. 155,652 has been advanced to 231 group members. Table XI shows some other details of the programme.

Table XI: Sericulture Programme upto Dec. 1990

Area of Activity	Overall and Periodic Performance		Increase in 1990	
	Dec. 1989 (Number)	Dec. 1990 (Number)	Number	%
Silkworm Rearer	843	1,406	563	67%
Mulberry Trees Planted	537,066	2,293,976	1,756,910	Significant
Cocoons Produced (Kahons)	8,390*	12,201*	-	-

* For the reporting year only.

4.5 Rural Transport Programme

This is a rapidly expanding sector and at this stage the programme includes the provision of credit for 12 items (e.g. rickshaw, country boat, push cart, van etc.). Till December 1990 a total of Tk. 26,716,641 has been disbursed against 9,110 loans. Per capita loan size is highest in this sector (Tk. 2,932), as the nature of investment requires a relatively large amount. Recovery rate of this sector is also satisfactory (99.6%).

4.6 Rural Industries Programme

Rural industrial activities as a means of livelihood are being taken up by an increasing number of group members. These include weaving, oil mills, rice mills, ice plants and brick kilns and other activities generally classed as cottage industries. The investment, particularly in rice mills and brick kilns enable group members to reap certain advantages, such as, more income leverage in the community and increase in labour productivity through technical improvement. At this stage, these activities however are not very significant. Traditional weaving heads the list (Tk. 24,965,142). Till December 1990, a total of Tk. 44,033,577 has been disbursed against 25 items. Recovery rate of this sector now stands at 97%.

4.7 Social Forestry Programme

This is a relatively new programme which aims at checking rapid forest resource depletion and opening new areas of income generation for group members. The objectives of the programme are to:

- * restore ecological balance
- * reduce soil erosion, land slide and mineral leaching
- * enhance income and employment opportunities

Under this programme, group members are benefited through nursery plantation and maintenance of trees. In order to accelerate the pace of the programme a good number of nurseries (197) have been established. These nurseries serve as the source of plants and seedlings to the growers and the people involved in the implementation of plantation schemes. Till December 1990, a total of Tk. 381,563 has been disbursed against 117 loans. This represents 0.9% of the total loan disbursed against agricultural sector.

Upto December 1990, a total of Tk. 56,263 has been advanced to 30 group members. It is however anticipated that disbursement in this sector will increase in the coming years.

4.8 Rural Trading

In rural trading a variety of activities is undertaken by group members which are mainly seasonal but capable of supplementing family income. In addition, these activities offer quick returns. With the expansion of trading activities, and thus increased participation of rural poor as buyers and sellers, diversification in the rural economy takes place and the rural market widens. This is the largest sector of BRAC loans. Till December 1990 a total of Tk. 293,796,783 has been advanced which is 43% of total disbursement. A total of 149,594 group members so far received loan for trading purposes. More than fifty per cent of the borrowers in this sector are women. Recovery rate of this sector is 99.6 per cent.

4.9 Food Processing

This sector includes a variety of activities such as husking of paddy, pulses and oil seeds and preparation of fried and flattened rice, date juice and chick/cattle feed. This is basically a women- dominated sector. Till December 1990 a total Tk. 81,653,665 was disbursed against this sector of which Tk. 78,453,859 or 96% of the total disbursement went to women's groups. Recovery rate of this sector is 99.6%.

5. SUPPORT SERVICE PROGRAMMES

5.1 Non-Formal Primary Education (NFPE)

BRAC has been implementing two primary school models aimed at meeting the educational needs of two different age groups. The first model called the Non-Formal Primary Education (NFPE), is a three-year programme for children 8 to 10 years old who have never enrolled in schools, or are drop outs. The second model called Primary Education for Older Children (PEOC) for 11-14 years old is a two years education programme. The class timings are such that students can both help their parents and attend school. The curriculum designed are not only innovative but also capable of meeting the educational needs of those left out by the formal educational system.

The NFPE students are the children of the landless rural poor. Girls are a special focus because "research indicates that women with even a small amount of education are more receptive to new ideas...". Therefore their total overall development should be considered. When these girls in turn become mothers they will send their daughters to school as a matter of course together with their sons. Presently, girls make up 70% of the total enrollment in these schools.

The second model is an experiment which started in 1988. It is a two year's course for older children. The subjects covered by this programme are Bangla, Mathematics and Social Studies. The program has also developed a bridging mechanism by introducing English at the later stage so that a student can continue in other primary schools if they wish to do so.

Nearly 75% of the students enrolled are girls. From 1990, the age range has been changed from 11-14 years to 11-16 years. Young married girls within this age range will be encouraged to enter.

The BRAC schools have experienced a drop-out rate of 1.5% for the full three-year programme (loss is primarily because families must move away) and daily attendance surpasses 95%. Statistics reveal that 95% of those who have finished the three-year programme have successfully passed the entrance examination of the fourth grade in the formal system.

The BRAC experience suggests that there are variables more important than poverty that influence parents' and children decisions about school enrollment and attendance. Relevant curricula, dedicated and well-supervised teachers, reasonable class size, parent involvement, accessibility of schools to home and low cost are apparently important variables.

The NFPE curriculum has been adapted for the PEOC and condensed. It was originally a two-year course, but the rapid progress made by the older children necessitated a fourth phase of the curriculum which is even more functionally oriented, particularly in the second year.

Each school has a village committee of five persons chosen from among parents, teachers, community leaders and one BRAC representative. The committee members motivate parents, arrange monthly meetings with them, help overcome non-attendance problems and guide the teachers in fixing holidays and class timings. The schools are supervised by BRAC POs with special training.

Upto December 1990, 4,645 NFPE schools (including 2,424 PEOC) have been opened, which are spread over 126 upazilas in 25 districts. The table-XII details the NFPE programme.

Table XII: Performance of Non-Formal Primary Education (NFPE)

Areas	Overall and Periodic Performance		
	Upto Dec. 1989	Upto Dec. 1990	Increase/Decrease (+) (-) (During Jan-Dec 1990)
Number of School opened	1,494	4,645	3,151
— NFPE	1,494	2,221	727
— PEOC	786	2,424	1,638
School completed			
— NFPE	428	575	147
— PEOC	18	759	741
Schools on-going			
— NFPE	1,066	1,646	580
— PEOC	769	1,665	896
Learners enrolled			
— NFPE	31,939	51,481	19,542
Boys	10,467	15,133	4,666
Girls	21,472	36,348	14,876
— PEOC	22,970	49,971	27,001
Boys	5,862	14,998	9,136
Girls	17,108	34,973	17,865
Drop-out rate (%)			
Boys	N.A.	0.27	-
Girls	N.A.	0.45	-

Facilitation Assistance Programme on Education (FAPE)

Based on the resounding success of the NFPE schools a great demand from the community arose to open more and more schools. BRAC is fully committed to the goal of universal primary education, but, as an NGO, it has its own limitations. BRAC, therefore, entered into an agreement with the Government of Bangladesh in 1988 to evolve processes necessary for the improvement of existing formal primary education system. This endeavor is known as "Facilitation Assistance Programme on Education".

The broad objective of this programme is to complement the government's efforts to universalise primary education by the turn of the century. The main focus of the programme is to concentrate on the following:

- o check drop-out rate of students at primary schools
- o increase attendance rate
- o improve enrollment rate
- o ensure community participation.

In addition, a variety of activities have been organised to successfully carry out the programme. The activities undertaken include: training, workshop, parents' meeting, activation of the schools management committees and regular school visits.

The project locations of FAPE are: Sadar upazilas of Manikganj and Rangpur districts, and Chowddagram upazila of Comilla district.

The Table below provides information about schools and activities undertaken by NFPE staff till December 1990.

Some observations about FAPE are:

Attendance rate of both teachers and students has improved.

A total of 552 children of poor families were motivated to enroll in the formal schools.

Participation of the community has improved as demonstrated by their activities (carrying out minor repairs of the schools; procuring blackboards and raising subscriptions for the schools).

Management Committee of the schools are more regular in their meetings.

Table XIII: Activities by BRAC NFPE Staff

Particulars	Manikganj Sadar	Rangpur Sadar	Chowddagram	Total	Remarks
Parents' meeting	357	357	339	1,053	
Managing committee's meeting	228	118	152	498	
School visit	1,552	1,796	2,039	5,387	
Individual contacts	14,270	7,158	7,902	29,330	
Cash & kind collections					
a) Number of schools	24	22	29	75	
b) Cash (Taka)	14,620	8,500	19,408	42,528	
c) Kinds	23,975	17,300	49,604	90,879	
Total	38,595	25,800	69,012	133,407	
Re-admission of drop out children	199	427	178	804	
Admission of school going children	180	184	188	500	
High school Madrasha	20	15	17	52	
Training					
a) Asstt. Upazila Education Officers	5	6	5	16	
b) Headmaster	55	55	54	164	
c) Asstt. teacher	192	158	224	574	

5.2 Income Generation for Vulnerable Group Development (IGVGD)

IGVGD is a collaborative programme between four bodies: World Food Programme, the Government's Directorate of Relief and Rehabilitation (DRR), the Department of Livestock (DOL) and BRAC. The objective is to improve the income earning potentials of destitute women who are VGD card holders of the monthly ration of 31.25 Kg. of wheat. The programme provides skills training and other support over a period of 2 years when the VGD beneficiaries are supported by the wheat ration. This training would be on better poultry rearing practices so that the women can earn a sustainable income equivalent to their monthly wheat ration even after the programme is withdrawn.

Poultry rearing was considered as it is suitable for widespread implementation. It is low cost, requires little skills, highly productive and can be incorporated into the household work schedule.

Initially, the programme was taken up on an experimental basis in 1987 with DRR in 22 Upazilas. Its overwhelming success and spontaneous response led to its expansion, and, presently the programme is being implemented in 36 Upazilas benefiting about 80,000 women. The programme components are:

- o selection of VGD beneficiaries for training
- o training of poultry workers
- o vaccination on a regular basis to reduce bird mortality
- o establishment of units to rear day-old chicks
- o distribution of HYV eggs, chicks and cocks
- o free range feed supplemented by balanced feed
- o credit support

The responsibilities of the four organisations who collaborate in IGVGD are:

BRAC staff are responsible for motivation, group formation, training and supply of inputs to the VGD card holders.

DOL provides technical support, vaccines, equipments and HYV eggs, chicks and cocks at cost.

DRR, through BRAC, provides administrative support for smooth implementation of the programme.

WFP helps in monitoring and liaison work.

Present Status of IGVGD Programme (As of December 1990)

Particulars	Target	Achievement	Percentage
Upazilas under the programme	36	36	100%
Unions under the programme	309	329	106%
VGD card holders selected for training (75% of 60,000 VGD card)	42,000	58,500	99.5%
VGD card holders trained (total)	42,000	58,500	139%
Trained as Poultry Workers	6,500	6,390	97%
Trained as Key Rearers	35,000	34,434	98%
Trained as Chick Rearers	500	450	90%
Day old chick reared	450,000	430,728	96%
Poultry mortality rate (During the reporting period)	8%	9%	

Credit:

Disbursement	17,000,000	13,819,539	81%
Realisation	—	13,675,717	
Outstanding	—	143,822	

The following are the constraints which cropped up during the programme implementation of the first phase i.e. June '88 July '90.

- * starting period of the programme was delayed due to the floods of 1988 (August to November)
- * supply of day-old chicks was insufficient
- * some vaccines were in short supply e.g. fowl cholera and duck plague
- * some of the villages chosen were inaccessible
- * credit disbursement in some cases were delayed and for some the period of repayment was too short, being too near the end of their 2 year term.
- * as group savings were withdrawn towards the end of the term, the women had a large amount of money in their hand. They could not buy enough birds due to insufficient supply so they spent their savings in other ways.

To overcome these constraints the following actions were taken:

- * The supply of birds was increased through discussion with DOL from 35,000 to 90,000 birds per month.
- * Increased vaccine supply was also ensured to project areas.
- * The VGD women were motivated to continue individual savings accounts and encouraged to buy HYV as well as local birds.
- * Those villages which were inaccessible were discarded due to bad communication.

From June the programme has expanded to 36 Upazilas with new beneficiaries (July '90 - June '92 cycle). The total VGD card holders in the 36 Upazilas are 80,000. For smoother implementation the programme was divided into 4 phases.

- In the first phase, selection of VGD card holders was completed by August '90.
- Training of poultry workers was completed within September, and vaccinations started from September.
- Training of key rearers started from September '90 (100 key rearers per month).
- A feed sale centre in each Upazila was set up by August 1990.
- Credit was disbursed to chick rearers in August '90 and key rearers from September onwards.

5.3 Rural Enterprise Project (REP)

Rural Enterprise Project started with funding from Ford Foundation in October 1985. The purpose of the project was to explore and develop new and innovative income generating activities which are operable and manageable by BRAC organised landless groups. With the phasing out of its initial phase in December 1989, the second phase of the project started from January 1990. A Donors consortium funding through RDP is responsible for REP's second phase. Upto December 1989, REP explored and developed quite a number of new and improved income generating projects for the landless group members. In addition, REP developed 15 new projects during the reporting period i.e. Jan-Dec. 1990. These are:

- Shrimp nursery
- Integrated farming
- Pigeon rearing
- Horticulture projects (kankrol and improved variety of guava, lemon and papaya)
- Small carp hatchery
- Agro-Forestry

Poultry layer cage culture in rural condition

Improved Feed for different breeds and varieties of poultry

HYV Sugar Cane (Chewing variety)

Goat rearing

Women operated rural restaurant

Paddy-fish culture

Carp poly culture

Nilotika mono-culture

Currently, REP has 24 projects in hand developed for the landless members in different RDP and RCP areas. A list of REP's projects is given in the Annexure-XIII.

REP has identified and undertaken a variety of programmes, both in farm and non-farm sector, aimed at promoting new and innovative entrepreneurial activity suitable and viable for the landless groups.

These activities can be broadly classified under 6 sectors. They are: agriculture, fish culture, livestock and poultry, agro-forestry, rural industries and agricultural farming.

The projects completed during this period are: (a) shrimp-carp (semi intensive) poly culture, (b) duck-cum-fish integrated farming.

REP has developed a new profile on Shrimp-Carp Poly Culture and a training module of it during the last six months. It has also prepared a report on Textile and started a survey on alternative uses of power tillers.

Future Plans

During the forthcoming year, REP is planning to establish linkages with governmental agencies to facilitate its projects in the following areas:

- a) Agriculture: Linkages with different research institutions for sweet potato cultivation, HYV sugarcane cultivation, vegetable seed production, horticulture nursery.
- b) Fisheries: Some pilot projects on small carp hatchery will be undertaken. More projects on carp poly culture, shrimp carp poly culture, thai sarputi, nilotika etc. will be undertaken on experimental and pilot project basis.
- c) Livestock: Linkage with Bangladesh Livestock Research Institute (BLRI), milk processing and marketing will be done for milk surplus area.
- d) Rural Industries: Investigation on textile sector, possibilities of establishing service centres at Narsingdi, Manikganj, Rajbari and Pabna including dyeing, printing, calendering and block printing. Moreover, REP is endeavouring to develop power tiller operational software with financial assistance from Ford Foundation - Pilot Project Grant No.850-04929 Phase-I.

5.4 Management Development Program (MDP)

The Management Development Programme originated during the process of training for BRAC's Child Survival Programme and was formally established in 1990. Its purpose is to enable BRAC, government and other development agencies to manage their resources more productively, equitably and sustainably. The basic purpose of MDP is to stress the management capability by providing management training to BRAC and non-BRAC workers through five basic programme elements:

- o Research, documentation and development of learning materials
- o Service education
- o Experimental field laboratories
- o Follow up and experience sharing
- o Consultancy service to other organisations.

MDP courses emphasize interaction, non-lecture approach and give equal attention to areas of technical, behavioural and conceptual competency. Follow up is done in part, through specific assignments which can be checked at intervals. The MDP trainers are drawn from existing BRAC staff and external bodies, such as Institute of Business Administration Dhaka University and Bangladesh Management Development Centre.

MDP has so far coordinated different training programmes for the employees of both BRAC and other organisations (government, and semi- government etc.).

The following table shows the detailed training courses organised by MDP during 1990.

Table XIV: Management Development Training

Participant Background	Courses	Employees	Batches	Persons in each group	Duration (days)	Month
UHFPO	Management development programme(MDP)	GOVT.	1	15	13	Jan.
MO	"	GOVT.	1	25	12	Feb.
AM (RDP)	"	BRAC	1	15	17	"
HO Personnel	"	BRAC	1	26	11	"
MO	"	GOVT.	1	18	13	March
AM (RDP)	"	BRAC	1	20	16	"
UPO* (CSP)	"	BRAC	1	20	18	"
UPO (CSP)	"	BRAC	1	19	19	April
AM (RDP)	"	BRAC	1	20	20	May
UPO (CSP)	"	BRAC	1	20	16	June
HW/PO (CSP) (WHDP)	Training of Trainers (TOT)	BRAC	1	25	26	August
Medical(CSP) Officer	Orientation on WHDP of Medical Officers	BRAC	1	11	9	Sept.
P.O. (REP)	Orientation on General Management and Monitoring	BRAC	1	10	3	August
U.P.O.(CSP)	Management Development Programme (MDP)	BRAC	1	20	5	Nov.
P.O. (RDP)	Training on Monitoring	BRAC	1	14	6	Sept.
U.P.O.(IGVGD)	Management Development Training Programme	BRAC	1	22	17	Aug-Sept.
U.P.O.(IGVGD)	— DO —	BRAC	2	19	18	Sept.
Researcher (RED)	Training on Research Methodology	BRAC	1	20	8	Sept-Aug.

* UPO = Upazila Program Organizer (BRAC).

Furthermore, MDP provided necessary assistance in organizing several management training courses of NIPORT and NIPSOM. MDP, in co- operation with the Training and Resource Centre (TARC) of BRAC also assists in the implementation of training of the trainers (TOT) in NIPORT.

Future plans : MDP's future course of action will be to concentrate on the following activities:

- Develop case history of RDP and other BRAC programmes.
- Establish a library.
- Organize one national workshop with the Directorate of Livestock which will be followed by management training courses.
- Organize a management course for the mid-level managers of different NGOs in Bangladesh.
- Provide training to BRAC's Women's Health Development Programme (WHDP) which will start functioning from 1991.

This training will be for area managers, doctors and other field level workers involved with the programme.

- Develop an Audio Visual Unit.

5.5 Para Legal Programme (PLP)

The Para Legal Programme started in 1986 in Manikganj district. At that time a few group members (60) were given legal awareness training which they informally disseminated among their fellow members. The overwhelming success of this led to widespread demand for a more structured programme. The original 60 members were given a very intensive training, and, those who successfully completed the course were selected as Para Legal (PL) sheboks (teachers) and they in turn started Para Legal (PL) classes for group members.

In five areas viz. Manikganj, Betila, Balirtek, Krishnapur and Gorpara the previously trained Para Legal sheboks are active i.e. legal awareness classes are going on. In 1990 it was decided to replicate the programme in 10 areas namely Goalundo, Rajbari, Ahladipur, Mirzapur, Mohera, Warshi, Jamalpur-1, Jamalpur-2, Jamalpur-3 and Gheor. There are 7 POs in the Para Legal team and each PO looks after three areas.

For programme extension, 100 persons have been trained (from the group members) as future PL Sheboks. The selected members were given a thorough orientation in the following courses:

Basic training - 1 on Family Law and Law of Inheritance.

Basic training - 2 on Citizen's Right and Land Law.

* PLT T-1 on Family Law and Law of Inheritance

PLT T-2 on Citizen's Right and Land Law.

* Paralegal Teacher's Training.

By using manuals and in consultation with the team personnel, the trainer conducts the Basic training 1 and 2. In PLT 1 and 2 the trainers use flip charts.

To be a para legal shebok a person has to complete these four training courses. The newly selected persons, both male and female, have already started classes in their respective areas.

These persons are continuously up-dating their knowledge through refresher courses arranged by the PL team. This is the process of preparing a Para Legal shebok. It is interesting to note that the group members pay for the para legal classes. This subscription is distributed as honorarium among the Para Legal sheboks.

Trained Para Legal Sheboks/Shebikas are now involved with dissemination of information on law through legal literacy classes. Till December 1990, about 4,929 (Male 1890 and Female 3039) group members have received legal awareness training.

5.6 Monitoring

In October 1988, a monitoring cell was established to assist in developing an effective monitoring and management information system for RDP. The cell started by carefully reviewing the credit operation procedures of RDP. Since then, a lot of changes and revision in credit operation procedures has taken place. In addition, the department has been endeavouring to develop an effective management information system for other non-financial activities of RDP. The cell was upgraded to departmental status in November 1990 and named as Monitoring Department for its effectiveness in management information monitoring and is given the responsibility of monitoring both RDP and RCP.

Activities of the department during the reporting period are discussed below.

5.6.1 Monitoring the Institution Building Process

The objective of monitoring the institution building process is to improve the capacity of planning and organising group activity. In addition, the monitoring exercise provides information both to group members and BRAC's staff on "what is going right or wrong", compared to the stated goals of the programme.

A participatory methodology has been developed. The methodology includes 30 indicators, such as delivery and organisational activity, savings, credit, and social and health aspects. Each indicator is given a value that ranges from two to six.

Indicators which are viewed more "important" are given more value. In addition to this, 10 (ten) points are given to each indicator for achieving yearly targets. Final score for each indicator comes in the following way: value of the indicator is multiplied by the said indicator. Total score that a group can achieve comes to 1,000. To indicate the result in percentages, total score is divided by 100. Depending on the final score a group can be standardised into Good (8 to 10 point); Satisfactory (6 to 7.99 point); Poor (4 to 5.99 point) and Bad (less than 4).

At the group level, the results of the exercise are discussed in the next (following monitoring assessment) monthly meeting of the group. Depending on result and standard, the group will discuss the indicator for which it achieved the least score(s), and prepare action plan for next year to improve the situation. The PO (BRAC staff), on the other hand, will prepare his/her own plan for the groups under his/her supervision. This mechanism will help the group to improve its planning capacity, and BRAC to organise its work in a more effective manner.

The exercise was carried out in two RDP areas on an experimental basis, viz. Gheor and Krishnapur, in 1989 (see in Dec. 1989 Report). Results of the exercise were discussed at a meeting in the Head Office which was attended by both head office and field staff (including Regional Managers and Area Managers). A consensus was reached at the meeting to carry out another exercise in three selected RDP fourth year branches. Accordingly, the exercise was carried out in Kalaroa, Kazirhat and Mirzapur areas. Results were published in June 1990 Report. New areas will be brought under intervention in 1991.

5.6.2 Monitoring the Credit Operation

Unlike institution building the monitoring department has been endeavouring to develop a monitoring system for the credit component of RDP and RCP. The objective is to help simultaneously, the management operating both at field and head quarter with information on fulfillment of target on disbursement, outstanding and on time recovery rate. For this, two reporting forms have been designed and developed.

Of these one is a 'daily' reporting form, the other is a monthly reporting one. The former one is a simple financial statement which consists of two parts namely, target and actual performance of loan recovery. This is submitted to the Area Manager/ PO In-charge at the end of each working day. The Area Manager/PO In-charge use this to monitor two important tasks (1) daily performance and (2) action plan for the subsequent week. This is being used by all Areas (branch). The latter, the monthly reporting form, provides information on the trend and progress for a number of aspects such as, number of new borrowers, disbursement, realisation and overdue. Each month, a copy of this report is presented to the Programme Co-ordinator. The compilation of this is done by the monitoring department. Besides, each RDP Area sends a detailed quarterly report on credit and training. These are used to prepare quarterly statistical report and also for analysis of trend.

Apart from the above, arrangements have been made to monitor the qualitative aspects of the programme, too. One Programme Organiser (Monitoring) has been deployed to each regional office to help the managers in collecting process oriented information. Issues are suggested by Area Managers which are finalised by the Monitoring Unit after consultation with Regional Managers and Programme Coordinator. The Monitoring Unit designs questionnaire, supervises data collection, controls the quality of data and prepares reports. The reports are submitted to Regional Managers and the Programme Coordinator. The Regional Managers, send the reports to the Area Managers for necessary action. So far, six reports have been published which focused on different aspects of credit procedure (see Annexure-XIV). Preliminary results proved to be very useful to RDP & RCP management. In the coming months, this kind of monitoring will be extended to other subjects (e.g. use of loan money).

5.7 Research and Evaluation

The Research and Evaluation Division (RED) an independent unit established in 1975, is involved with various socio-economic studies of BRAC's multifarious programmes. Upto now RED has completed 174 studies (46 in economic series; 43 in social studies and 85 in health series). These are available at BRAC's central library. The major focus of RED is to look into different aspects of RDP interventions at the field level. RED organises its research activity under 5 broad categories which are as follows:

- baseline or bench mark surveys
- monitoring studies
- diagnostic studies

- impact evaluation studies
- policy oriented studies

During the reporting period (Jan-Dec 1990) RED completed five studies. The abstracts are given in Annexure-XV. In order to understand the social dynamics and the impact of RDP, RED initiated a series of anthropological village studies in two selected RDP areas- Jamalpur and Monirampur. Details of the study can be found in Annexure-1XX.

6. CONCLUSION

Summary

- Since its inception RDP has succeeded in covering more than 258,000 households spread over 3,664 villages (5.1% of the total villages in the country) under 61 upazilas in 26 districts.
- About 498,006 loans have been extended with a disbursement figure of Tk. 686,138,162 having 98% recovery rate.
- Third year branches alone have about 70% of principal overdue while the remaining 30% is shared by 20 branches grouped under 4th year.
- During Jan-Dec 1990, a total of Tk. 432,141,305 was realised or 62% of cumulative disbursement (principal) figure December 1990.

The year 1990 carries a special significance for RDP because a number of significant changes have taken place. They are:

- o Thirty new branches have been opened.
- o Ten branches have been transferred to BRAC's Rural Credit Project (RCP).
- o An insurance policy for BRAC group members has been introduced effective from June 1990.
- o Changes have been introduced to activate the small groups and also plans are made to reduce the size of the village organisations.
- o The minimum weekly saving rate of women's group is revised and raised from Tk.1 to Tk.2. However, the weekly saving rate for men's group remain the same (Tk.2 per week).
- o RDP and RCP monitoring cell is upgraded into an interdependent department from November 1990.
- A new momentum and dynamism has been created in some sectoral activities as for instance Livestock, Sericulture and Social forestry followed by delegation of management responsibility of the programme to sector specialist and changes in operational strategy of the programme.
- The sericulture and social forestry programmes have expanded considerably. Till Dec. 1990, a total of 2,293,976 trees were planted in RDP organised Areas and a total of 197 nurseries were developed to facilitate the plantation programme (See table-XI). The prospects of these programmes are growing.
- The participation of group members in various asset building schemes and their ability of management and administration demonstrated through their involvement in credit and saving programme associated with institution building have given them leverage in the communities both as a responsible savers and borrowers. The group members are now valued as a strong countervailing forces in their locality.

FINANCIAL STATEMENT:

The summary and detailed statement of RDP expenses for the period ending 31st December 1990 are itemized and grouped broadly into a number of heads. (For more detail please see financial statement attached).

Bangladesh Rural Advancement Committee (BRAC)
Expenditure Statement
RDP - Phase-II
For the period ending at 31st December, 1990

	Taka
I. CORE PROGRAMME	
A. Institutional building	11,734,807
B. Employment & income generation	24,483,795
C. Branch & Regional Office operating exp.	59,392,141
D. Branch, Regional & Head Office capital investment	31,606,005
E. Loan revolving fund	138,445,297
F. Support service:	
F.1. Expansion of existing TARC's	4,426,296
F.2. Training and Resource Center	0
F.3. Rural Enterprise programme	2,393,389
F.4. Research & Evaluation	1,773,929
2. SECTORAL PROGRAMME	
A. Non formal primary edu. programme	53,323,046
B. Development of Rural Managers	26,142,360
C. Vulnerable Group Dev. Prog.	12,772,409
	366,493,474
Less: Net interest income	18,369,252
TOTAL EXPENDITURE	348,124,222
FUNDING OF EXPENDITURE:	
Actual expenditure	348,124,222
Financed by BRAC internal Resources	(3,864,977)
ACTUAL EXPENDITURE(DONORS ACCOUNT ONLY)	344,259,245
Financed by Donors	(268,329,558)
Shortfall to be financed by Donors	75,929,687

Note. The breakup of the above has been shown in more details in Annexure-1

Detailed Financial Report of
Rural Development Programme II

Heads of Accounts

I. COMMON PROGRAM COST

A. INSTITUTION BUILDING

1.	Social awareness facilitation training	4,761,282
2.	Consciousness Raising and Leadership Develop.	2,467,119
3.	Project Planning and Mgt.	2,230,566
4.	H.O. Logistics and Management support	943,351
	Total (1-4)	10,402,318
	Institutional Support	1,211,354
	H.O. Logistics and Management support	121,135
	TOTAL INSTITUTION BUILDING	11,734,807

B. EMPLOYMENT & INCOME GEN.

1.O.	Poultry	2,623,597
2.O.	Livestock	2,219,382
3.O.	Horticulture & crops	2,385,878
	H.O. Logistics & Management support	771,463
	Total (1-3)	8,000,320
4.	Skill training Support	1,361,635
	H.O. Logistics & Management support	136,163
	Total of 4	1,497,798
	TOTAL B EMPLOYMENT & INCOME GENERATION	9,498,118
	TOTAL OF I	21,232,925

II. DEVELOPMENT OF HUMAN RESOURCE

A. Non Formal Primary Education:

a.	Teaching Cost & Supplies	
a.1.	Teachers training	2,167,563
a.2.	Teacher salary	7,355,731
a.3.	Learners Books & chart	7,228,889
a.4.	Teaching aids & equipment	4,256,692
b.	School rent/maintenance	1,819,463
c.	Organisation & Supervision	
c.1.	Staff salary	
c.1.1.	Field Supervisor & P.O	5,416,674
c.1.2.	Travel & Transport	845,004
c.1.3.	Office Staff Accomo.	96,697
c.1.4.	Staff Training	459,987
	Total	29,646,700
d.H.O.	Logistics & Mgt. Support	2,964,670
	Total of A	32,611,370

B. PRIMARY EDUCATION FOR OLDER CHILDREN		
a.	Teaching Cost & Supplies	
a.1.	Teachers training	2,294,614
a.2.	Teacher salary	4,250,030
a.3.	Learners Books & chart	2,755,208
a.4.	Teaching aids & equipment	3,774,802
b.	School rent/maintenance	1,613,485
c.	Organisation & Supervision	
c.1.	Staff salary	
c.1.1.	Field Supervisor & P.O	3,129,673
c.1.2.	Travel & Transport	751,324
c.1.3.	Office Staff Accomo.	34,854
c.1.4.	Staff Training	226,891
	Total	18,830,881
	d.H.O.Logistics & Mgt. Support	1,880,795
	Total of B	20,711,676
	TOTAL DEVELOPMENT OF HUMAN RESOURCES	53,323,046
C. DEVELOPMENT OF RURAL MANAGERS		
a.	Programme Personnel Cost	
a.1.	Salaries & Benefits	492,491
a.2.	Travel & Transport	34,224
b.	Maintenance and Service	64,666
c.	Recurring Expenses	
c.1.	Stationery & printing	59,836
c.2.	Electricity	36,989
c.3.	Telephone	38,075
c.4.	Maintenance	48,167
c.5.	Transport running cost	3,524
c.6.	Rent	252,050
d.	Teaching materials dev	6,234
e.	News letter/journal	0
f.	Professional staff training	188,426
g.H.O.	Logistic & Mgt.Support	122,468
	Total of C	1,347,150
	Less Training income	1,001,893
	TOTAL DEVELOPMENT OF RURAL MANAGERS	345,257
	TOTAL OF II	53,668,303
III. VULNERABLE GROUP DEVELOPMENT PROGRAMME		
	Facilitation for Income Generation	
A.1.1	Salaries & Benefits	5,803,545
A.1.2	Travel & Transport	2,192,684
A.1.3	Staff Training	515,902
A.2	Training Supplies to VGD Card holders	891,075

A.3	Stationeries & Supplies	364,394
A.4	Rent and Utilities	1,056,948
A.5	General Expenses & Main.	503,822
A.6	Capital Expenditure :	
A.6.1	Furniture & Fixture	311,202
A.6.2	Motor Cycle	0
A.7.1	Incubator	0
A.7.2	Generator	0
A.8	H.O Logistics & Management Support	1,132,837
TOTAL VULNERABLE GROUP DEVELOPMENT PROG. III		12,772,409
IV. SECTOR PROGRAM COST		
A.	Fishery	1,436,146
	H.O Logistics & Management Support	143,615
	Total of Fishery	1,579,761
B.	Irrigation	4,262,648
	H.O Logistics & Mgt. Support	426,265
	Total of Irrigation	4,688,913
C.	Apiculture	86,564
	H.O Logistics & Mgt. Support	8,656
	Total of Apiculture	95,220
D.	Seri/Erriculture	
D.1	Sapling	1,944,707
D.2	Chowki Centres	114,955
D.3	Reeling Machines	1,610,758
D.4	Salary & Benefits	938,510
D.5	Training	822,277
D.6.1	Motor cycle	0
D.6.2	Fuel & Maintenance	272,734
	H.O Logistics & Management Support	570,394
	Total of Seri/Erriculture	6,274,335
E.1	Other Skill Training & supplies	2,134,044
	H.O Logistics & Mgt. support	213,404
	Total of Other skills Tr.	2,347,448
	TOTAL OF IV	14,985,677
V. BRANCH OPERATING COST		
	Salaries & Benefits	35,331,820
	Travel & Transport	5,432,086
	Stationeries	3,620,261
	Utilities	931,840
	Maintenance	1,498,051
	General Expenses	1,386,729

H.O Logistics & Mgt. Support	4,948,126
Total	53,148,913
Rent	1,280,903
TOTAL OF BRANCH OPERATING COST	54,429,816
VI. REGIONAL OFFICE OPERATING COST	
Salaries & benefits	1,402,712
Travel & Transport	685,091
Rent & Utilities	375,359
Stationeries	33,159
Maintenance & General Exp.	223,950
TOTAL OF REGIONAL OFFICE OPERATING COST	2,720,271
VII. STAFF TRAINING & DEV.	
Staff Training	2,242,054
TOTAL OF STAFF TRAINING AND DEVELOPMENT	2,242,054
VIII. LOAN FUND REQUIREMENT	
A. Outstanding at the year ending	282,978,331
Less: Expected outstanding at the year beginning	95,736,976
Requirement	187,241,355
Less: Revolving fund received from FF. for MIP	7,704,719
Less: Sale Proceeds from Bank project	41,091,339
LOAN FUND REQUIRMENT	138,445,297
IX. CAPITAL INVESTMENT	
Branch Office:	
Land	3,317,820
Building	13,215,133
Furniture & Fixture	2,252,429
Refrigerator	982,987
Others (BICYCLES)	267,535
Motorcycles	11,886,168
Total	31,922,072
Regional office:	
Furniture & Fixtures	277,388
Motor cycles	877,606
Total	1,154,994
Head Office:	
Furniture & Fixtures	3,203,302
Computer extension	3,368,696
Telephone installation	846,005

Total	7,418,003
TOTAL CAPITAL INVESTMENT	40,495,069
Less: Sale proceed from RCP	8,889,064
NET CAPITAL INVESTMENT	31,606,005

X. RURAL ENTERPRISE PROGRAMME

	Local	Foreign	Total	Local	Foreign
A. Programme personnel cost					
a. Salaries and benefits	531	118	1,188,848	531	1,188,848
a.2 Travel & transport		156,143	156,143		156,143
B. Programme Expenses					
b.1 Local trainers	504	48,614	48,614	504	48,614
b.2 Foreign consultants		0	0		0
b.3 Trainers travel		0	0		0
b.4 Experimental project ma		348,375	348,375		348,375
b.5 Extension materials	9,437		9,437	9,437	
b.6 Pilot project fund		316,943	316,943		316,943
b.7 Foreign travel cost		0	0		0
b.8 Staff training		50,219	50,219		50,219
C. Recurring Expenses					
c.1 Office rent		5,270	5,270		5,270
c.2 Utilities and maintenance		2,310	2,310		2,310
c.3 Office supplies		52,896	52,896		52,896
Sub total		2,179,055	2,179,055		2,179,055
H.O. Logistics & Mgt. support		214,334	214,334		214,334
TOTAL OF RURAL ENTERPRISE PROGRAMME		2,393,389	2,393,389		2,393,389

XI. PROGRAMME INFRASTRUCTURE:

	Local	Foreign	Total	Local	Foreign
A. Principal Mgt. Trg. Center:					
a.1. Land and land dev.	3,734,178		3,734,178	3,734,178	
a.2. Building		0	0		0
a.3. Furniture and fixture		37,175	37,175		37,175
a.4. Training & office equip		206,211	206,211		206,211
a.5. Vehicle		1,288,000	1,288,000		1,288,000
Sub total		5,265,564	5,265,564		5,265,564
B. MDP RURAL CAMPUS					
a.1. Land and land dev.		830,139	830,139		830,139
a.2. Building		18,801,400	18,801,400		18,801,400
a.3. Furniture and fixture		0	0		0
a.4. Training & office equip		0	0		0
a.5. Vehicle		900,000	900,000		900,000
Sub Total		20,531,539	20,531,539		20,531,539
C. Expansion of existing TARCS		4,426,296	4,426,296		4,426,296
TOTAL OF PROGRAMME INFRASTRUCTURE		30,223,399	30,223,399		30,223,399

XII. RESEARCH & EVALUATION
TOTAL OF (I-XII)

1,773,929
366,493,474

XIII. INTEREST INCOME

Interest income on loan
Less: Loan loss provision
Less: interest on deficit funds

27,968,779
5,986,297
3,613,230

NET INTEREST INCOME

18,369,252

GRAND TOTAL

348,124,222

Table : VOs by Status of Areas

Areas by year group	No. Areas	Village Organizations (VOs)			Target for 1990	Achievement in 1990
		Male	Female	Total		
Year 1	30*	334	718	1,052	853	905 (106)
Year 2	20	747	1,020	1,767	666	433 (65)
Year 3	20	926	1,317	2,243	N.A	125 (—)
Year 4	20	845	1,267	2,112	177	289 (163)
Total :	90	2,852	4,322	7,174	1696	1,752 (115)

* 10 out of 30 branches in the first year has been opened between Nov. 1990 and Dec. 1990. Figures neither for target nor for achievement for these branches are applicable as these are still in the formative stage.

Note: Figures within the parentheses indicate percentages (achievement as % of total)

Annexure-II

Table : Total Membership by Status of Area

Areas by year group	No. of Areas	Membership			Target for 1990	Achievement in 1990
		Male	Female	Total		
Year 1	30*	15,734	38,277	54,011	49,242	47,253 (96)
Year 2	20	41,497	62,161	103,658	39,333	27,991 (71)
Year 3	20	43,735	79,234	122,969	25,000	8,421 (34)
Year 4	20	41,504	76,688	118,192	41,391	19,583 (47)
Total :	90	142,470	256,360	398,830	154,966	103,248 (67)

Note: Figures within parentheses indicate percentages (achievement as % of total target)

Table : Total Saving by Status of Area

Areas by year group	No. of Areas	Total saving (Tk.)			Savings (own cont.)	
		Male	Female	Total	Target for 1990	Achievement in 1990
Year 1	30*	1,240,123	3,433,930	4,674,053	2,893,756	3,803,659 (131)
Year 2	20	8,467,391	15,337,674	23,805,065	3,573,937	10,998,901 (significant)
Year 3	20	10,889,959	26,824,307	37,714,266	6,668,024	13,009,047 (195)
Year 4	20	11,390,704	26,119,589	37,510,293	12,000,000	16,272,198 (136)
Total : (90)	90	31,988,177	71,715,500	103,703,677	25,135,717	44,083,805 (175)

Note: Figures within parentheses indicate percentages (achievement as % of total Target)

Table: VO's and Membership dropout position (During Jan - Dec 1990)

Sex	Village Organisations (VOs)	Membership (No)
Men	110	6,506
Women	70	7,881
Total	180	14,387

Table : Total Credit disbursement by Status of Area

Areas by year	No. of Areas	Total Disbursement			Target for 1990	Achievement in 1990
		Male	Female	Total		
Year 1	30*	4,147,500	11,251,839	15,399,339	19,200,000	15,399,339 (80.0)
Year 2	20	36,296,530	64,966,798	101,263,328	52,000,000	76,937,191 (148.0)
Year 3	20	104,320,839	171,971,062	276,291,901	100,800,000	115,551,805 (115)
Year 4	20	118,864,814	174,318,760	293,183,574	162,800,000	114,891,862 (71)
Total	90	263,629,683	422,508,459	686,138,142	334,800,000	322,780,197 (96)

Note: Figures within the parentheses indicate percentage (achievement as % of total Target)

Table : Total Realisation by Status of Area

Areas by year	No. of Areas	Total Realisation		
		Male	Female	Total
Year 1	30	1,593,208	1,909,984	3,503,192
Year 2	20	23,131,227	28,675,514	51,806,741
Year 3	20	81,180,815	104,331,226	185,512,041
Year 4	20	84,177,552	107,141,779	191,319,331
Total	90	190,082,802	242,058,503	432,141,305

Table : Total Outstanding by Status of Area

Areas by year	No. of Areas	Total Disbursement			Target for 1990	Achievement in 1990
		Male	Female	Total		
Year 1	30	2,729,762	9,561,730	12,291,492	12,000,000	12,291,492 (102)
Year 2	20	15,153,169	38,720,901	53,874,070	20,597,201	37,471,271 (182)
Year 3	20	28,866,957	74,639,390	103,506,347	12,547,827	39,254,174 (significiant)
Year 4	20	9,836,244	73,470,178	113,306,422	52,400,000	57,547,503 (110)
Total	90	86,586,132	196,392,199	282,978,331	97,545,028	146,564,440 (150)

Note: Figures within the parentheses indicate percentages.(achievement as % of total target)

Table : Total Survey by Status of Area

Table : Interest Realisable by Status of Area

Areas by year	No. of Areas	Interest Realisation		
		Male	Female	Total
Year 1	30	175,470	219,875	395,345
Year 2	20	1,987,866	2,429,617	4,417,483
Year 3	20	5,726,913	6,999,554	12,726,467
Year 4	20	5,148,982	6,293,197	11,442,179
Total	90	13,039,231	22,941,797	41,707,941

Areas by year	No. of Areas	Interest Realisation			Total
		Male	Female	Total	
Year 1	30	175,470	219,875	395,345	395,345
Year 2	20	1,987,866	2,429,617	4,417,483	4,417,483
Year 3	20	5,726,913	6,999,554	12,726,467	12,726,467
Year 4	20	5,148,982	6,293,197	11,442,179	11,442,179
Total	90	13,039,231	22,941,797	41,707,941	41,707,941

Areas by year	No. of Areas	Interest Realisation			Total
		Male	Female	Total	
Year 1	30	175,470	219,875	395,345	395,345
Year 2	20	1,987,866	2,429,617	4,417,483	4,417,483
Year 3	20	5,726,913	6,999,554	12,726,467	12,726,467
Year 4	20	5,148,982	6,293,197	11,442,179	11,442,179
Total	90	13,039,231	22,941,797	41,707,941	41,707,941

Note: Figures within the parentheses indicate the percentage of the total survey.

Table - D5: Area wise distribution of Outstanding (Cumulative upto December, 1990)

Y4

Sl. No.	Name of Area	Principal Disbursed			Interest Receivable			Loan Realised			Loan Outstanding		
		Men	Women	Total	Men	Women	Total	Men	Women	Total	Men	Women	Total
**	Grand Total	263,629,703	422,508,459	686,138,162	13,039,231	15,942,243	28,981,474	196,082,802	242,058,503	432,141,305	86,586,132	196,392,199	282,978,331
1.	Ahliadipur	5,174,088	5,540,671	10,714,759	280,130	342,382	622,512	2,816,079	3,305,831	6,121,910	2,638,139	2,577,222	5,215,361
2.	Amidia	7,176,935	8,511,002	15,687,937	345,914	422,783	768,697	4,437,695	5,209,468	9,647,163	3,085,154	3,724,317	6,809,471
3.	Atghoria	8,244,613	5,961,787	14,206,400	145,335	177,631	322,966	4,549,108	5,540,257	9,889,365	3,840,840	799,161	4,640,001
4.	Barketa	4,094,390	5,075,077	9,169,467	186,748	228,248	414,996	2,093,114	2,457,134	4,550,248	2,188,024	2,846,191	5,034,215
5.	Bidhar	8,631,349	9,292,774	17,924,123	348,686	426,172	774,858	5,381,996	6,317,996	11,699,992	3,598,039	3,400,950	6,998,989
6.	Bonairgram - 1	6,703,739	6,987,172	13,690,911	450,583	550,712	1,001,295	4,442,612	5,215,241	9,657,853	2,711,710	2,322,643	5,034,353
7.	Chowhat	4,118,400	12,965,800	17,084,200	201,813	246,661	448,474	4,070,125	7,558,803	11,628,928	250,088	5,653,858	5,903,946
8.	Daragram	5,498,759	8,176,235	13,675,014	236,813	289,438	526,251	4,262,914	5,004,290	9,267,204	1,472,658	3,461,403	4,934,061
9.	Dudaiapur	3,991,940	7,776,494	11,768,434	161,267	197,104	358,371	4,053,728	4,758,724	8,812,452	99,479	3,214,874	3,314,353
10.	Fulbaria	10,277,714	7,230,589	17,508,303	204,714	250,206	454,920	6,073,160	7,129,361	13,202,521	4,409,268	351,434	4,760,702
11.	Gorlando	6,179,343	10,087,350	16,266,693	246,646	301,452	548,103	4,775,649	5,606,196	10,381,845	1,650,340	6,782,611	6,432,951
12.	Kachikusa	6,680,069	7,496,601	14,176,670	178,973	218,744	397,717	4,974,398	5,839,511	10,813,909	1,884,674	1,875,834	3,760,508
13.	Kalaura	4,951,578	7,730,817	12,682,395	261,601	319,734	581,335	3,092,504	3,630,330	6,722,834	2,120,675	4,420,221	6,540,896
14.	Koona	3,846,560	7,796,604	11,643,164	207,546	351,445	558,991	2,933,864	3,444,102	6,377,966	1,200,242	4,703,347	5,903,589
15.	Kuruth	5,740,283	6,563,650	12,303,933	280,472	342,799	623,271	2,833,855	3,326,700	6,160,555	3,186,900	3,579,749	6,766,649
16.	Kutwali - 1	7,040,829	11,129,450	18,170,279	217,364	265,667	483,031	6,003,463	7,047,543	13,051,006	1,254,730	4,347,574	5,602,304
17.	Mirzapur	5,651,080	13,330,421	18,981,501	321,565	393,023	714,588	4,690,752	8,711,397	13,402,149	1,281,893	5,212,047	6,493,940
18.	Mohura	5,744,390	13,094,462	18,838,852	325,073	397,311	722,384	5,969,238	7,007,367	12,976,605	100,625	6,484,406	6,585,031
19.	Rangpur	5,481,128	8,104,160	13,585,288	337,930	413,050	751,000	3,299,910	3,873,807	7,173,717	2,519,168	4,643,403	7,162,571
20.	Wandj	3,637,197	11,268,224	14,905,421	129,789	158,630	288,419	3,423,388	6,357,721	9,781,109	543,598	5,069,133	5,612,731
Sub-Total		118,366,814	174,318,760	293,185,574	5,148,982	6,293,197	11,442,179	64,177,552	107,141,779	191,319,331	39,836,244	73,470,178	113,306,422

Y3

Sl. No.	Name of Area	Principal Disbursed			Interest Receivable			Loan Realised			Loan Outstanding		
		Men	Women	Total	Men	Women	Total	Men	Women	Total	Men	Women	Total
21.	Balinck	3,585,381	7,743,305	11,328,686	267,363	326,771	594,134	3,052,377	3,583,222	6,635,599	800,367	4,486,854	5,287,221
22.	Beula	3,596,217	6,244,038	9,840,255	236,508	289,066	525,574	2,910,840	3,417,072	6,327,912	921,885	3,116,032	4,037,917
23.	Bhayadanga	5,033,650	6,616,936	11,650,586	314,095	383,894	697,989	3,595,123	4,220,362	7,815,485	1,752,622	2,780,468	4,533,090
24.	Bokshigonj	4,961,950	6,858,062	11,820,012	319,381	390,354	709,735	3,003,698	3,526,081	6,529,779	2,277,633	3,722,335	5,999,968
25.	Karnalpur	5,561,500	6,945,361	12,506,861	249,584	305,047	554,631	3,620,320	4,249,941	7,870,261	2,190,764	3,000,467	5,191,231
26.	Dharshali	5,008,619	5,975,981	10,984,600	216,578	264,707	481,285	3,350,655	3,933,377	7,284,032	1,874,542	2,307,311	4,181,853
27.	Ghoor - I	10,092,198	10,946,702	21,038,900	548,758	670,704	1,219,462	7,166,531	8,412,885	15,579,416	3,474,425	3,204,521	6,678,946
28.	Gulbandha	3,609,317	8,039,688	11,649,005	231,532	282,983	514,515	3,371,414	3,957,746	7,329,160	469,435	4,364,925	4,834,360
29.	Gorpara	3,732,238	10,323,512	14,055,750	233,636	285,556	519,192	3,334,217	6,192,116	9,526,333	631,657	4,416,932	5,048,609
30.	Gazaria	6,862,586	8,115,020	14,977,606	229,143	280,063	509,206	4,715,874	5,536,027	10,251,901	2,375,855	2,859,056	5,234,911
31.	Jamalpur - I	2,895,000	8,910,261	11,805,261	251,436	307,310	558,746	2,592,781	4,815,166	7,407,947	553,655	4,402,405	4,956,060
32.	Bhainigati	2,638,559	9,002,709	11,641,268	180,396	220,484	400,880	2,627,655	6,131,196	8,758,851	191,300	3,091,997	3,283,297
33.	Krishnapur	4,340,195	7,411,182	11,751,377	189,360	231,440	420,800	3,018,951	3,543,986	6,562,937	1,510,604	4,098,636	5,609,240
34.	Lakshampur	5,154,050	7,040,300	12,194,350	156,396	191,151	347,547	3,213,066	3,771,860	6,984,926	2,097,380	3,459,591	5,556,971
35.	Manikgonj	9,782,621	14,473,833	24,256,454	776,826	949,455	1,726,281	8,369,400	9,824,947	18,194,347	2,190,047	5,598,341	7,788,388
36.	Nalitabari	2,891,950	8,320,166	11,212,116	182,122	222,593	404,715	2,833,530	5,262,271	8,095,801	240,542	3,280,488	3,521,030
37.	Norri	3,849,300	6,892,632	10,741,932	128,595	157,171	285,766	3,660,242	4,296,805	7,957,047	317,653	2,752,998	3,070,651
38.	Narsingdi	8,845,049	15,078,531	23,923,580	491,076	600,203	1,091,279	7,728,981	9,073,151	16,802,132	1,607,144	6,605,583	8,212,727
39.	Shibpur	8,374,879	11,946,884	20,321,763	327,429	400,192	727,621	6,505,450	7,636,833	14,142,283	2,196,858	4,710,243	6,907,101
40.	Sreebordi	3,505,600	5,085,959	8,591,559	196,699	240,410	437,109	2,509,710	2,946,182	5,455,892	1,192,589	2,380,187	3,572,776
Sub Total		104,320,859	171,971,062	276,291,921	5,726,913	6,999,554	12,726,467	81,180,815	104,331,226	185,512,041	28,866,957	74,639,390	103,506,347

Y2

Sl. No.	Name of Area	Principal Disbursed			Interest Receivable			Loan Realised			Loan Outstanding		
		Men	Women	Total	Men	Women	Total	Men	Women	Total	Men	Women	Total
41.	Banyachong - 1	2,023,500	3,206,000	5,229,500	135,122	165,149	300,271	1,356,880	1,592,859	2,949,739	801,742	1,778,290	2,580,032
42.	Banyachong - 2	1,606,000	2,340,500	3,946,500	56,549	69,115	125,664	892,488	1,047,703	1,940,191	770,061	1,361,912	2,131,973
43.	Bhodhat	2,402,483	5,651,486	8,053,969	161,643	197,564	359,207	2,057,359	2,415,160	4,472,519	506,767	3,433,890	3,940,657
44.	Chapat N'gonj	2,382,028	8,202,527	10,584,555	161,310	197,157	358,467	2,226,873	4,135,621	6,362,494	316,465	4,264,063	4,580,528
45.	Hobigonj - 1	2,723,000	2,897,500	5,620,500	135,449	165,548	300,997	1,558,154	1,829,137	3,387,291	1,300,295	1,233,911	2,534,206
46.	Hobigonj - 2	1,519,500	1,706,500	3,226,000	57,992	70,879	128,871	585,702	687,563	1,273,265	991,790	1,089,816	2,081,606
47.	Jamalpur - 2	2,719,600	4,394,252	7,113,852	83,761	102,374	186,135	1,890,920	2,219,775	4,110,695	912,441	2,276,851	3,189,292
48.	Jamalpur - 3	2,383,500	4,170,438	6,553,938	109,226	133,499	242,725	1,779,334	2,088,784	3,868,118	713,392	2,215,153	2,928,545
49.	Monirampur - 1	761,500	2,207,500	2,969,000	52,176	63,771	115,947	488,976	574,015	1,062,991	324,700	1,697,256	2,021,956
50.	Monirampur - 2	1,197,500	1,360,000	2,557,500	32,009	38,123	71,132	431,288	506,295	937,583	798,221	892,828	1,691,049
51.	Nasim - 1	2,417,350	4,627,200	7,044,550	157,271	192,220	349,491	1,768,462	2,076,020	3,844,482	806,159	2,743,400	3,549,559
52.	Nasim - 2	487,500	1,556,000	2,043,500	39,663	48,477	88,140	592,323	660,553	1,252,876	134,840	1,143,924	1,278,764
53.	Rajbari	2,165,569	4,737,184	6,902,753	165,909	202,778	368,687	1,435,800	1,685,504	3,121,304	895,678	3,254,658	4,150,336
54.	Sakchi	3,001,100	4,669,400	7,670,500	208,320	254,614	462,934	1,987,429	2,333,069	4,320,498	1,221,991	2,590,945	3,812,936
55.	Sherpur	3,324,000	4,165,811	7,489,811	172,157	210,415	382,572	1,730,072	2,030,954	3,761,026	1,766,085	2,345,272	4,111,357
56.	Suhia - 1	565,000	1,311,500	1,876,500	30,614	37,417	68,031	222,117	260,746	482,863	373,497	1,088,171	1,461,668
57.	Nilphamari	823,900	1,904,000	2,727,900	52,965	64,736	117,701	577,515	677,953	1,255,468	299,350	1,290,783	1,590,133
58.	Syedpur	1,262,500	1,827,500	3,090,000	64,241	78,517	142,758	642,390	754,111	1,396,501	684,351	1,151,906	1,836,257
59.	Taragonj - 1	1,420,000	2,616,000	4,036,000	65,757	80,369	146,126	655,229	769,182	1,424,411	830,528	1,927,187	2,757,715
60.	Boraigram - 2	1,111,000	1,415,500	2,526,500	45,732	55,895	101,627	451,916	530,510	982,426	704,816	940,885	1,645,701
Sub Total		36,296,530	64,966,798	101,263,328	1,987,866	2,429,617	4,417,483	23,131,227	28,675,514	51,806,741	15,153,169	38,720,901	53,874,070

Sl. No.	Name of Area	Principal Disbursed			Interest Receivable			Loan Realised			Loan Outstanding		
		Men	Women	Total	Men	Women	Total	Men	Women	Total	Men	Women	Total
61.	Bera	38,000	142,000	180,000	1,817	2,220	4,037	16,341	19,182	35,523	23,476	125,038	148,514
62.	Baliyakandi	44,000	423,000	467,000	3,210	3,924	7,134	25,154	29,528	54,682	22,056	397,396	419,452
63.	Boalmari	30,000	227,000	257,000	1,056	1,290	2,346	7,335	8,611	15,946	23,721	219,679	243,400
64.	Durgapur	24,500	453,000	477,500	2,480	3,031	5,511	18,423	21,627	40,050	8,557	434,404	442,961
65.	Faridpur	Nil	Nil	Nil	Nil	Nil	Nil	Nil	Nil	Nil	Nil	Nil	Nil
66.	Jessore	742,500	1,379,000	2,121,500	36,701	44,856	81,557	247,587	290,646	538,233	331,614	1,133,210	1,664,824
67.	Jhemalish - 1	205,000	866,500	1,071,500	8,953	10,943	19,896	82,835	97,264	180,119	131,098	780,179	911,277
68.	Jhemalish - 2	220,000	756,000	976,000	9,567	11,693	21,260	84,461	99,150	183,611	145,106	668,543	813,649
69.	Nakla	149,000	612,036	761,036	8,738	10,680	19,418	76,909	90,284	167,193	80,829	532,432	613,261
70.	Kushia - 1	351,000	1,255,500	1,606,500	25,052	30,620	55,672	235,725	278,721	512,446	140,327	1,009,399	1,149,726
71.	Kushia - 2	604,000	691,000	1,295,000	16,455	20,112	36,567	145,717	171,059	316,776	474,738	540,053	1,014,791
72.	Magura	Nil	319,000	319,000	Nil	2,997	2,997	Nil	21,692	21,692	Nil	300,305	300,305
73.	Tinani	94,000	818,803	912,803	9,524	11,640	21,164	91,340	107,226	198,566	12,184	723,217	735,401
74.	Moheshpur	Nil	234,500	234,500	Nil	1,365	1,365	Nil	10,459	10,459	Nil	225,406	225,406
75.	Modhukhali	Nil	Nil	Nil	Nil	Nil	Nil	Nil	Nil	Nil	Nil	Nil	Nil
76.	Pata	Nil	244,000	244,000	Nil	1,050	1,050	Nil	7,546	7,546	Nil	237,504	237,504
77.	Chowddagram - 1	914,000	1,360,000	2,274,000	33,077	40,428	73,505	285,041	334,613	619,654	662,036	1,065,815	1,727,851
78.	Chowddagram - 2	517,000	989,500	1,506,500	14,174	17,324	31,498	237,854	279,220	517,074	293,320	727,604	1,020,924
79.	Kowali - 2	214,500	481,000	695,500	4,666	5,702	10,368	38,466	45,156	83,622	180,700	441,546	622,246
80.	Kushapur	Nil	Nil	Nil	Nil	Nil	Nil	Nil	Nil	Nil	Nil	Nil	Nil
81.	Assagram	Nil	Nil	Nil	Nil	Nil	Nil	Nil	Nil	Nil	Nil	Nil	Nil
82.	Chowgacha	Nil	Nil	Nil	Nil	Nil	Nil	Nil	Nil	Nil	Nil	Nil	Nil
83.	Obour - 2	Nil	Nil	Nil	Nil	Nil	Nil	Nil	Nil	Nil	Nil	Nil	Nil
84.	Jibounagar	Nil	Nil	Nil	Nil	Nil	Nil	Nil	Nil	Nil	Nil	Nil	Nil
85.	Coatchandpur	Nil	Nil	Nil	Nil	Nil	Nil	Nil	Nil	Nil	Nil	Nil	Nil
86.	Kaliganj	Nil	Nil	Nil	Nil	Nil	Nil	Nil	Nil	Nil	Nil	Nil	Nil
87.	Kishorgonj	Nil	Nil	Nil	Nil	Nil	Nil	Nil	Nil	Nil	Nil	Nil	Nil
88.	Kotjodi	Nil	Nil	Nil	Nil	Nil	Nil	Nil	Nil	Nil	Nil	Nil	Nil
89.	Santhia - 2	Nil	Nil	Nil	Nil	Nil	Nil	Nil	Nil	Nil	Nil	Nil	Nil
90.	Taragonj - 2	Nil	Nil	Nil	Nil	Nil	Nil	Nil	Nil	Nil	Nil	Nil	Nil
Sub Total		4,147,500	11,251,879	15,399,379	175,470	219,875	395,345	1,593,208	1,909,984	3,503,192	2,729,762	9,561,730	12,291,492

Table : Distribution of Loan by Term and Period

Term	Amount disbursed (Tk.) Upto Dec.1990	% of Total
Short	502,360,085	73%
Medium	114,517,073	17%
Long	69,261,004	10%
Total:	686,138,162	100.0%

Table : Distribution of Loan by Sector

Sectors	No. of Loans			Total Loan absorbed (by men and women group each sector (Tk.))		
	Male	Female	Total	Male	Female	Total
Agriculture	40,137	9,491	49628	32,720,212	11,006,181	43,726,393 (6.4)
Irrigation	34,024	30,081	64105	30,999,757	23,112,561	54,112,318 (7.9)
Fisheries	6,796	1,419	8215	4,437,855	1,088,965	5,526,820 (0.8)
Livestock	12,310	48,496	60806	27,688,087	107,933,711	135,621,798 (19.8)
Rural Industries	8,116	17,125	25241	14,777,842	29,255,735	44,033,577 (6.4)
Rural Transport	8,653	457	9110	25,662,720	1,053,921	26,716,641 (3.8)
Rural Trading	86,908	116,992	203900	123,631,591	170,165,192	293,796,783 (42.8)
Food Processing	2,830	70,952	73782	3,199,806	78,453,859	81,653,665 (11.9)
Health	56	277	333	59,500	240,500	300,000 (0.1)
Miscellaneous	1,314	1,572	2886	452,333	197,834	650,167 (0.1)
Total	201,144	296,862	498006	263,629,703	422,508,459	686,138,162

Note: Figure within parentheses indicate percentages (% of total disbursement)

Table: Area wise Distribution of Overdue by Sector
Upto December, 1990

Sl. No.	Name of area	Agriculture	Irrigation	Fisheries	Live-stock	Rural Industries	Rural Transport	Rural Trading	Food Processing	Miscellaneous	Total
** Total		1,584,283	3,214,018	879,558	648,617	1,483,910	98,856	941,153	280,159	28,909	9,159,463
01.	Amdia	47,364	Nil	Nil	13,458	29,506	Nil	21,651	Nil	Nil	111,979
02.	Atghoria	73,754	231,334	294,925	63,225	5,953	6,756	142,717	570	Nil	819,234
03.	Balirtek	Nil	39,457	Nil	Nil	Nil	Nil	Nil	Nil	Nil	39,457
04.	Bankra	13,102	60,000	51,660	1,860	Nil	Nil	1,491	Nil	Nil	128,113
05.	Betila	Nil	96,425	Nil	Nil	Nil	Nil	Nil	Nil	Nil	96,425
06.	Boilor	61,521	Nil	287,605	27,296	1,763	4,226	24,915	77,034	Nil	484,367
07.	Boraigram-1	101,174	174,414	Nil	125,032	149,248	28,549	108,659	Nil	Nil	687,076
08.	Gaibandha	780	Nil	17,551	Nil	Nil	Nil	Nil	Nil	Nil	18,331
09.	Gazaria	491,674	Nil	4,278	Nil	9,052	Nil	206,808	14,733	Nil	726,545
10.	Gheor -1	377,865	689,147	203,000	230,527	45,098	12,836	34,815	Nil	1,650	1,594,938
11.	Gorpara	850	158,633	Nil	2,664	Nil	Nil	Nil	Nil	Nil	162,147
12.	Jamalpur-1	Nil	Nil	Nil	Nil	Nil	Nil	Nil	1,512	Nil	1,512
13.	Kalaroa	Nil	Nil	Nil	38,663	5,000	3,805	11,350	17,217	Nil	76,035
14.	Kawnia	Nil	43,685	Nil	3,539	Nil	Nil	Nil	Nil	Nil	47,224
15.	Kazirhat	Nil	Nil	7,496	77,279	Nil	Nil	Nil	2,382	Nil	87,157
16.	Kotwali-1	Nil	Nil	Nil	2,700	Nil	Nil	Nil	4,383	Nil	7,083
17.	Krishnapur	10,411	49,045	Nil	2,495	Nil	Nil	Nil	Nil	Nil	61,951
18.	Manikgonj	146,882	1,084,563	5,273	8,205	83,044	Nil	964	5,198	3,833	1,337,962
19.	Narsingdi	54,899	224,195	Nil	3,480	1,140,252	41,322	137,026	61,720	Nil	1,662,894
20.	Rangpur	9,430	209,837	Nil	Nil	Nil	Nil	Nil	Nil	Nil	219,267
21.	Shibpur	193,527	99,813	7,770	48,194	14,994	1,362	194,435	10,548	23,426	594,069
22.	Sreebordi	1,043	53,470	Nil	Nil	Nil	Nil	56,322	84,862	Nil	195,697

List of On-going Project of REP

A. EXPERIMENTAL PROJECT

Sl.No.	Projects name	Area	No.of Project	Duration
01.	Shrimp Nursery	Kalaroa	1	'90 —
02.	Pearl Culture	Boilor Mymensingh	'89 — '90	
03.	Mechanical Workshop	Mirzapur Tangail	1	'89 —
04.	Layer-Fish Integrated Farming	Boilor Mymensingh	3	90—93
05.	Integrated Farming	Trishal Mymensingh	7	'90 —
06.	Small Carp Hatchery	Kalaroa & Boilor	2	'90 —
07.	Agro Forestry	Kamalpur Jamalpur	9	'90 —
08.	Layer Cage Culture in Rural Condition	Gheor	1	'90 — '91
09.	Improved Feeding Practices on Different Breed & Variety of Poultry	Gheor	32	'90 — '91
10.	Broiler Fish Integrated Farming	Boilor	1	'89 —
11.	Horticulture Projects	Jhikorgacha Navaron	11	'90 —
12.	Goat Fattening by urca molasses block	Ghior	6	'90 — '91
13.	HYV seed production	Trishal Mymensingh	3	'90 — 91
14.	Women Operated Rural Restaurant	Ghior	1	'90 — 92

Sl.No.	Projects name	Area	No.of Project	Duration
B.	<u>PILOT PROJECTS</u>			
* 01.	Dye House	AAF Manikganj	1	'88 -
** 02.	Dhury Making	Nazirhat	10	'88 -
** 03.	Block Printing Development	AAF Manikganj	1	'86 -
* 04.	Block Printing Drier	AAF Manikganj	1	'89
** 05.	Chawki Rearing	Krishnapur	1	'89 — 91
06.	Pigeon Rearing	Kalaroa	4	'90 — 91
07.	Shrimp carp poly culture	Kalaroa	3	'90 — 91
08.	Carp poly culture	Boilor	3	'90 — 91
09.	Nilotica mono-culture	Boilor	6	'90 —
10.	HYV sugar cane (Chewing variety)	Jhikorgacha	8	'90 — 91

* Projects are only monitored by REP staff

** Projects are supervised and controlled by RDP and RCP staff.

BRIEF ON MONITORING REPORTS

As mentioned in the text, one Programme Organiser (Monitoring) has been deployed in each region from April 1990, who collects and checks data. A total of six reports have been published during the reporting period which focus on Revised Credit Procedures. Priority of programme management led to the selection.

Details of these reports follows:

S1.	Subject Issue	Monitoring Checklist	Number of area	Sample size	Findings
1.	Implementation of Revised Credit Procedure (Documentary aspects)	<p>a. Resolution for loan by VO.</p> <p>b. Administration of Loan Pass Books.</p> <p>c. Required Savings VS. Actual Savings of borrowers.</p>	18 RDP areas from 6 regions	All borrowers who received loan in March 1990	<p>a. A total of Tk.6,634,000 has been disbursed to 3,463 borrowers in 18 areas. Per capita loan size stood at Tk.1915. This is consistent to procedure.</p> <p>b. Lowest disbursement was made by Kachikata a third year branch: Tk. 177,500 has been disbursed to 119 members. Per capita loan amount comes to Tk. 1491 only.</p> <p>c. A total of 141 (i.e. 4%) borrowers received loan without prior approval of the VO's i.e. their loan applications were not discussed in the VO meeting. However the Management Committee of the group recommended their loan application form.</p> <p>d. In 3% cases the borrowers did not have the required savings i.e. less than required by procedure.</p> <p>e. Inadequacy found in view of Loan/Pass Book administration too: 13% of the loan pass books were not up dated</p>
2.	Implementation of Revised Credit Procedure (Documentary aspects)	<p>a. Loan Application Form</p> <p>b. Outstanding and instalment fail (overdue) position.</p> <p>c. Use of loan subsidiary</p>	24 Area from 6 regions (Not covered by previous report)	All borrower who received loan in March 1990	<p>a. Only one borrower did not apply for loan in prescribed form. This is statistically insignificant. Not that a total of 3650 group members from 24 areas received loan in March, 1990. Per capita loan size was Tk.1720. Lowest in Jessore (Tk.609) and highest in Chapai Nawabgonj (Tk.1925)</p>

PRINT ON MONITORING REPORTS			
No.	Activity	Area	Remarks
3.	Implementation of Revised Credit Procedure (Documentary aspects)	25 RDP areas from 6 region	All borrower who received loan in April 1990
	a. Loan application form.		
	b. Administration of Loan Pass Book		
	c. Administration of Guarantee bond		
4.	Administration of subsidiary loan ledger (current) by accountant of the branch	70 Area	All Current Loan Ledger
	a. Enter weekly installments into subsidiary ledger		
	b. Indicate cumulative realisation		
	c. Identify principal outstanding		
	d. Identify default amount (instalment fail/overdue)		
5.	Loan Advanced for obtaining assets	40 RDP Areas	50% of total outstanding borrower who received asset loan
	a. Group member who received asset building loan namely (1) Cow rearing (Milch Cow		

No.	Remarks
b.	A total of 467 borrowers (i.e. 13% of the total) understated their previous outstanding loans while 6% of the borrower understated instalment overdue amount.
c.	Inconsistencies were found in subsidiary loan ledger too, e.g. code number of the borrower does not correspond to his/her name.
a.	One borrower did not apply for loan in prescribed form.
b.	Six percent(261) of the pass books and date of disbursement etc.
c.	A total of six borrowers (Statistically insignificant) did not sign in the prescribed guarantee bond
a.	Posting of weekly instalment in 13 RDP Areas(or 16% of sample areas) is not properly done
b.	Information available indicate that weekly record regrading cumulative realisation has not been maintained by 15 branches. as a result these branches do not have update information(weekly) about outstanding amount during the later stage.
c.	No weekly records are available about total amount default (instalment overdue) in 21 areas. They do this exercise (calculation of default amount) once a month.
a.	A total of Tk.28,523,919 has been disbursed to 9258 borrowers in 40 areas per capita loan size stands at Tk.3081 while the number

- (2) Draught Animal (3) Goat Rearing (4) Sewing machine (5) Rickshaw (6) Rickshawvan (7) Country Boat (8) Cart (9) Chick rearing unit (10) bicycle

of borrower in each branch is 260

b. Use of loan money by borrowers

b. The lowest amount was disbursed at Chowdargram (2)-a first year branch Tk.18000 has been disbursed to 6 members

c. If the asset proposed (to buy with loan) does not exist, then specify the reasons

c. A total of 13141 (12%) could not show their assets at the time of survey

— Proposed asset was obtained but sold off.

d. It is gathered that a total of 592(5%) borrowers bought asset with the loan money but these have been sold. The per capita loan size here is Tk.3331. Number of borrowers who did not buy proposed asset with loan is Tk.722(7%). Their principal loan amount Tk.2143559 (i.e. 6 percent of total loan) per capita loan size in that case comes to Tk. 969 little less than the average size.

— Asset was not obtained by Loan

e. Investigations reveal that there are three main reasons responsible for not investing the loan as proposed. These are: Economic hardship of the affected family, disease, or other calamity e.g. theft. Scope of the Monitoring dept. does not permit in depth reasons. Future plan may however take these limitations into consideration

6.	Household level credit information	<p>a. Identifying Principal outstanding</p> <p>b. Identifying position of asset loan</p> <p>c. classifying households by number of loans taken.</p>	5 RDP Areas	190 borrowers or 82.6% of the total members surveyed in 5 RDP Areas. 126 households or 5% of the total households in 5 RDP Areas.	<p>a. A survey undertaken in December 1990 in 13 VOs or 18% of the total VOs surveyed in 5 RDP Areas shows that a total of Tk. 720350 was disbursed to 190 borrowers or 82.6% of the total members from the surveyed households (126). The per capita loan size stands at Tk. 3791. The outstanding loan being Tk.352079.</p> <p>b. The total no. of loans in 5 RDP Areas was 304. Of this, 20% of those who borrowed to buy assets had assets while 4% did not have any asset, although they borrowed to buy assets.</p> <p>c. Data available from the survey of 126 households comprises 230 members from 5 RDP Areas, indicate that the total number of families who never received loan was 4 (3.1%) and those who received loan atleast once was 22(17.5%). Interestingly enough, majority of the households 100(79%) were loan repeaters who received loans more than one time.</p>
3.	Group level credit information	<p>a. Group members who received most funding loan amount</p> <p>b. Group members who received most loan</p>	5 RDP Areas	89% of total participating borrowers who received most loan	<p>a. A survey of 13 VOs in 5 RDP Areas shows that 89% of the total participating borrowers who received most loan</p>

List of Studies Completed During the Reporting Period

1. Gender Differences and Role of Women in the Households: The case of female loanees of BRAC.

Abstract:

The objective of the study was to identify the role of women in the familial activities surrounding the household economy; extent of their control in decision making and their performance in BRAC - financed economic schemes.

The study comes up with some interesting findings and conclusions. In spite of a network of gender differentiation, women are performing a wide range of economic activities which are crucially important for the household economy. In addition to their regular work, women are being increasingly involved in quite a number of agricultural and non- agricultural decisions independently and sometimes jointly with their husbands. But certain discriminatory factors still operate within the family circle. The women are involved in decisions which are less crucial, less risky with less financial involvement compared to that of their menfolk.

2. Who Don't Get Loan and Why : A Look into Unequal Credit Mobility in Landless Groups

Abstract:

To enquire into the issue of unequal credit mobility among the BRAC- group members, a sample of 280 households, of which 50% were loanees and 50% non-loaneees, were selected and interviewed. Some 82 BRAC staff were also interviewed. The sample households came from 33 VOs in five RDP areas in Manikganj, Pabna and Rajbari.

The socio-economic data of both loanee and non-loanee households challenge the conventional notion within BRAC that it is the most dispossessed segment of the target people who are not getting loans. This is not true. Both types of households possess a complex mixture of well off and destitute persons for which any distinct demarcation with regard to socio-economic characteristics cannot be made.

"Non-fulfilment of pre-conditions for receiving a loan" was identified as the major reason affecting equal credit mobility.

"Failure of the management" and "Reluctance of the leaders to provide credit" together came up as the second most important reason.

"Reluctance of the member in demanding credit" was another of the reasons.

BRAC staff identified "Non-BRAC intervention" i.e. factors beyond the control of BRAC as another important reason.

"Improving participation and activity of the members in the samity" was suggested as the most effective way to solve the issue.

BRAC staff opined on "Intensifying their own role for improving participation through conscientization".

"Recovery of old debts" and "Expanding the scope of work opportunities for the organised groups came up as other notable measures.

3. Production and Employment Aspects of Small Enterprises for Women: A Case Study of Betila Production Centre.

Abstract:

The study was designed to assess the performance, profitability and distribution aspects of profit of Betila, one of the 24 sub-centres under the Ayesha Abed Foundation (AAF) in Manikganj, covering the period September 1988 to August 1989.

During this period the sub-centre, earned a gross revenue of Tk.997,335 and a net return of Tk.250,919. Altogether, 94 workers are employed in the sub-centre, 81 women and 13 men. Of the total workers 85 are on daily wage basis, 75 of them being women. It was found that the wage rate of the workers in the sub-centre was lower than the prevailing rate of the rural wage earners of Bangladesh as well as the mean wages of Manikganj area (Tk.27.50). The women workers engaged on both daily and monthly basis earned less than their male counterparts.

A high drop out rate among female workers (below 15 years) was observed.

Certain recommendations aimed at increasing the income of the workers, most of whom are disadvantaged women, were made. They include, timely and adequate supply of raw materials from AAF to the sub-centre; skills training to the workers to raise their productivity and improvement in the existing management system.

4. Profitability, Capital and Labour of Small Scale Enterprise

Abstract:

The study is an attempt to look into the position of profitability, capital and labour productivity in small scale economic enterprises both in farm and non farm sector. The productivity of labour in schemes based on non traditional skills and occupation (technology based) is higher than the schemes based on traditional skills and occupation. The study looks into both types of schemes (technology and non technology based) in Agricultural and non-agricultural sector. The study compares and ranks 48 schemes of various kinds in terms of profitability, value added, cost structure, capital productivity, employment coefficient, labour productivity and rank them.

5. BRAC and Women's Development: An Explanatory Study

Abstract:

This study endeavours to see the pattern of women's development process with respect to some key socio-economic indicators. The data and information for this study are gathered from secondary sources. The authors of this study tried to delineate the growth of women's involvement in institution building, savings, investments, social actions, training and education over a period of time and make a synthesis of wide-ranging programme impact of BRAC on women. It demonstrates how the role of women as decision maker and supplementer of family income changes in both contents and dimension in BRAC organised areas. It also points out how the status of women both as members of poor households and members of male dominated society has improved after their involvement in the BRAC process of development geared towards self reliance. The changes in income and role of performance of women as a result of BRAC intervention, is of special significance in development which has been highlighted in the study.