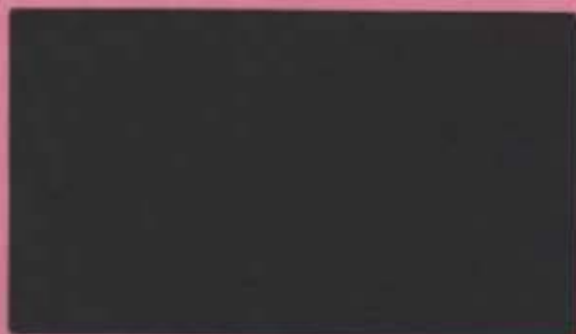


# **STATISTICAL REPORT**



**RURAL DEVELOPMENT PROGRAMME (RDP)  
AND  
RURAL CREDIT PROJECT (RCP)**



**BRAC**

**BANGLADESH RURAL  
ADVANCEMENT COMMITTEE  
DHAKA, BANGLADESH**

STATISTICAL REPORT  
SEPTEMBER 1994

RURAL DEVELOPMENT PROGRAMME (RDP)  
AND  
RURAL CREDIT PROJECT (RCP)

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### Summary (January – September 1994)

Sl. No.	Information	Position upto December '93	Performance January–Sept. '94	Position upto September '94
1.	Area Offices (RDP and RCP only)	165	30	195
2.	Villages Covered <sup>a/</sup>	17,993	8,987	27,685*
3.	Village Organisations <sup>a/</sup>	28,053	3,364	31,417
4.	Membership <sup>a/</sup>	992,386	245,500	1,181,599*
5.	Total Savings (Including GTF) (Tk. in million)	396	215	540*
6.	Group Trust Fund (Tk. in million)	91	49	124*
7.	Disbursement <sup>a/</sup> (Tk. in million)	3,878	1,471	5,349
8.	Outstanding <sup>a/</sup> (Tk. in million)	1,056	1,345	1,345
9.	No. of NFPE and PEOC on-going schools (RDP Funded only)	8,683	2,936	10,548 <sup>b/</sup> (excluding 1,071 cycle completed)

<sup>a/</sup> Including IGVGDP

<sup>b/</sup> The number of total on-going schools was 24,010 in September '94 (please see table 4 on page 8)

\* Please see foot-note on page 2 & 3.

## SECTION A : ACHIEVEMENT OF TARGETS

Table 1 : General Coverage, Savings and Credit\*

Information	Programme/ Project	Position upto Dec. '93	Target for Jan-Sept. '94	Achievement		Position upto Sept., '94	Increase over Dec. '93 (%)
				Number/ Amount	%		
New Area Office	RCP & RDP	165	30	30	100	195	18
Villages Covered <sup>a/</sup>	Total	17,993	6,000	8,987	150	27,685	50
	RCP	5,227	-	192	NA	5,419	4
	RDP	5,152	-	1,998	NA	7,150	39
	IGVGDP	14,034	6,000	6,797	113	14,332	48
Village Organisations	Total	28,053	3,060	3,364	110	31,417	12
	RCP	11,653	60	58	97	11,711	1
	RDP	8,488	3,000	3,306	110	11,794	39
	IGVGDP	7,912	-	-	NA	7,912	0
Membership <sup>b/</sup>	Total	992,386	236,551	245,500	104	1,181,599	25
	RCP	500,902	36,551	53,680	147	521,180	11
	RDP	324,888	165,000	154,637	94	469,597	48
	IGVGDP	204,161	35,000	37,183	106	241,344	18

Continued

NA : Not Applicable

\* A total of 20 RDP Areas has been transferred from RDP to RCP on January 1, 1994. As a result, all base figures have been reorganised. Due to this, statistics published in the Dec. '93 report will be different from the existing one.

<sup>a/</sup> If more than one programme e.g. RDP/RCP and IGVGDP operates in the same village then it has been shown as one village. During the reporting period IGVGDP has phased out from 57 Thanas. Due to this the number of overlapping villages has been decreased from 6,420 in December '93 to 1,800 in September '94. These figures are excluded from December and September totals respectively.

<sup>b/</sup> A total of 43,330 members dropped out during the reporting period. They are excluded from the September figures. The IGVGD cardholders (37,565) who have membership in RDP sponsored VOs are also excluded from the December and 50,522 from the September total.

Information	Programme/ Project	Position upto Dec. '93	Target for Jan-Sept '94	Achievement		Position upto Sept., '94	Increase over Dec. '93 (%)
				Number/ Amount	%		
Total Savings (Incl. GTF)	Total	396,476,361	171,321,000	215,441,652	126	539,612,511	54
	RCP	304,960,335	108,585,000	124,458,060	115	362,642,027	41
	RDP	91,516,026	62,736,000	90,983,592	145	176,970,484	99
	IGVGDP	NA	NA	NA	-	NA	-
Savings g/	Total	305,281,193	118,899,750	166,626,662	140	415,814,087	55
	RCP	231,398,445	72,517,500	94,567,170	130	275,243,869	41
	RDP	73,882,748	46,382,250	72,059,492	155	140,570,218	98
	IGVGDP	NA	NA	NA	-	NA	-
Disbursement	Total	3,878,016,389	1,088,425,000	1,471,305,804	135	5,348,903,155	38
	RCP	3,167,878,245	721,350,000	867,340,389	120	4,035,218,634	27
	RDP	508,933,394	327,075,000	554,441,895	170	1,062,956,251 <sup>d/</sup>	109
	IGVGDP <sup>e/</sup>	201,204,750	40,000,000	49,523,520	124	250,728,270	25
Outstanding	Total	1,055,722,019	1,055,003,276	1,345,146,062	128	1,345,146,062	27
	RCP	783,428,822	724,299,936	873,232,304	121	873,232,304	11
	RDP	218,296,696	330,703,340 <sup>f/</sup>	427,173,371	129	427,173,371	96
	IGVGDP <sup>e/</sup>	53,996,501	-	44,740,387	NA	44,740,387	17

NA : Not Applicable

g/ Savings refunded to dropped out members stood at Tk. 56.09 million during the reporting period.

d/ This includes Taka .41 million which were disbursed in 1993 but were not included in 1993 figures due to transfer of some VOs from one Area (Kahalu 1) to another Area (Kahalu 2).

e/ Loan extended to IGVGD programme participants is funded by the Government of Bangladesh, i.e. outside the RDP's donor consortium.

f/ The target of housing loan amounting Taka 95 million is included in the figure.

**SECTION B : GENDERWISE DISTRIBUTION OF SELECTIVE INFORMATION OF RDP AND RCP (i.e. excluding PCRDP, SLDP and IGVGDP)**

**Table 1 : Villages Covered, Households Covered, Village Organisations and Membership**

Information	Programme/ Project	Position upto December '93			Increase from January to September '94						Position upto September '94		
		Men	Women	Total	Number			Percent			Men	Women	Total
					Men	Women	Total	Men	Women	Total			
Villages Covered	<b>Total</b>	NA	NA	10,379	NA	NA	2,190	NA	NA	21	NA	NA	12,569
	RCP	NA	NA	5,227	NA	NA	192	NA	NA	4	NA	NA	5,419
	RDP	NA	NA	5,152	NA	NA	1,998	NA	NA	39	NA	NA	7,150
Households Covered	<b>Total</b>	NA	NA	721,888	NA	NA	177,996	NA	NA	25	NA	NA	899,884
	RCP	NA	NA	411,617	NA	NA	30,751	NA	NA	7	NA	NA	442,368
	RDP	NA	NA	310,271	NA	NA	147,245	NA	NA	47	NA	NA	457,516
Village Organisations	<b>Total</b>	4,191	15,950	20,141	(672)	4,036	3,364	(16)	25	17	3,519	19,986	23,505
	RCP	3,280	8,373	11,653	(469)	527	58	(14)	6	1	2,811	8,900	11,711
	RDP	911	7,577	8,488	(203)	3,509	3,306	(22)	46	39	708	11,086	11,794
Membership*	<b>Total</b>	162,777	663,013	825,790	4,767	203,550	208,317	3	31	25	132,412	858,365	990,777
	RCP	126,227	374,675	500,902	3,221	50,459	53,680	3	13	11	104,236	416,944	521,180
	RDP	36,550	288,338	324,888	1,546	153,091	154,637	4	53	48	28,176	441,421	469,597

NA : Not Applicable

\* Please see footnote 'b' on page 2.

**Table 2 : Savings and Group Trust Fund(GTF)**

Information	Programme/ Project	Position upto December '93			Increase from January to September '94						Position upto September '94		
		Men	Women	Total	Number			Percent			Men	Women	Total
					Men	Women	Total	Men	Women	Total			
Total Savings (Incl. GTF)	Total	79,295,784	317,180,577	396,476,361	31,188,792	184,252,860	215,441,652	39	58	54	76,513,047	463,099,464	539,612,511
	RCP	66,243,671	238,716,664	304,960,335	23,000,269	101,457,791	124,458,060	35	43	41	63,397,108	299,244,919	362,642,027
	RDP	13,052,113	78,463,913	91,516,026	8,188,523	82,795,069	90,983,592	63	106	99	13,115,939	163,854,545	176,970,484
Savings*	Total	57,731,321	247,549,872	305,281,193	23,507,445	143,119,217	166,626,662	41	58	55	56,631,373	359,182,714	415,814,087
	RCP	47,853,198	183,545,247	231,398,445	17,022,091	77,545,079	94,567,170	36	42	41	46,791,458	228,452,411	275,243,869
	RDP	9,878,123	64,004,625	73,882,748	6,485,354	65,574,138	72,059,492	66	102	98	9,839,915	130,730,303	140,570,218
Group Trust Fund g/	Total	21,564,463	69,630,705	91,195,168	7,681,347	41,133,643	48,814,990	36	59	54	19,881,674	103,916,750	123,798,424
	RCP	18,390,473	55,171,417	73,561,890	5,978,178	23,912,712	29,890,890	33	43	41	16,605,650	70,792,508	87,398,158
	RDP	3,173,990	14,459,288	17,633,278	1,703,169	17,220,931	18,924,100	54	119	107	3,276,024	33,124,242	36,400,266

Notes : \* Please see footnote 'c' on page 3.

g/ Taka 16.21 million were withdrawn from the GTF Account during reporting period.

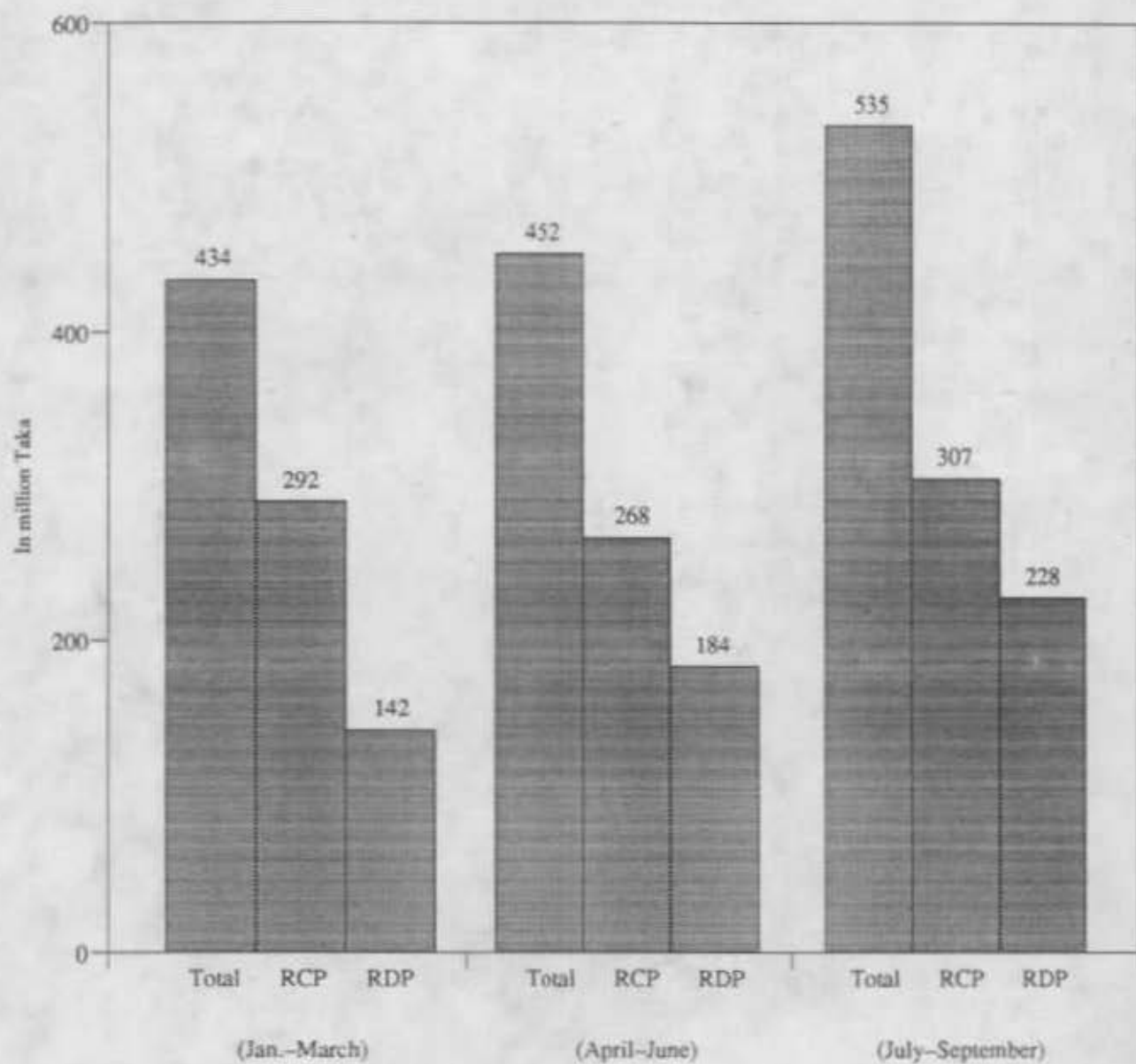


**Table 3: Credit**

Information	Programme/ Project	Position upto December '93			Increase from January to September '94						Position upto September '94		
		Men	Women	Total	Number			Percent			Men	Women	Total
					Men	Women	Total	Men	Women	Total			
Disbursement	<b>Total</b>	954,543,494	2,722,268,145	3,676,811,639	188,496,676	1,241,285,608	1,421,782,284	19	46	39	1,135,848,179	3,963,134,715	5,098,982,895
	RCP	884,288,267	2,283,589,978	3,167,878,245	143,801,659	723,538,730	867,340,389	16	32	27	1,028,089,926	3,007,128,708	4,035,218,634
	RDP	70,255,227	438,678,167	508,933,394	36,695,017	517,746,878	554,441,895	52	118	109	106,950,244	956,006,007	1,062,956,251*
Outstanding	<b>Total</b>	218,443,611	783,281,907	1,001,725,518	5,200,834	283,488,123	288,688,957	2	37	38	223,643,645	1,876,762,839	2,099,406,485
	RCP	197,754,241	585,674,581	783,428,822	(3,581,051)	93,384,533	89,803,482	(2)	16	11	194,173,190	679,059,114	873,232,304
	RDP	20,689,370	197,607,326	218,296,696	8,781,085	200,095,590	208,876,675	42	101	96	29,470,455	397,702,916	427,173,371

\* Please see footnote 'd' on page 3.

## Disbursement by Quarters : 1994



**Table 4 : On-going School & Enrollment.**

Fund	Type of Schools	School carried forward as on December, 1993			No. of school closed and reopened during January-September, 1994						No. of New school opened and enrollment during Jan.-Sept., '94			Ongoing school and enrollment as on September, 1994		
		No. of Schools	No. of Students		Closed			Reopened			No. of Schools	Enrollment		No. of Schools	No. of Students	
			Total	Girls	No. of Schools	No. of Graduates		No. of Schools	No. of Graduates			Total	Girls		Total	Girls
						Total	Girls		Total	Girls						
RDP Consortium	NFPE	7,715	242,265	169,586	770	22,652	16,309	1,230	40,590	28,050	1,248	41,184	28,926	9,423	300,831	210,316
	KK	968	29,385	20,570	301	7,809	5,851	-	-	-	458	15,114	10,879	1,125	35,469	25,180
	Total	8,683	271,650	190,246	1,071	30,461	22,160	1,230	40,590	28,050	1,706	56,298	39,805	10,548	336,300	235,496
Expansion	NFPE	6,742	220,020	155,094	-	-	-	28	924	670	1,364	44,718	31,088	8,134	265,662	186,849
	KK	3,055	98,640	69,697	10	298	241	10	330	246	660	21,630	16,495	3,715	120,300	86,228
	Total	9,797	318,660	224,788	10	298	241	38	1,254	916	2,024	66,348	47,583	11,849	385,962	273,077
SEP (Govt.)	NFPE	900	27,000	19,772	-	-	-	-	-	-	-	-	-	900	27,000	19,772
	KK	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	Total	900	27,000	19,772	-	-	-	-	-	-	-	-	-	900	27,000	19,772
PCRDP	NFPE	102	3,060	2,142	-	-	-	-	-	-	-	-	-	102	3,060	2,142
	KK	58	1,740	1,218	43	1,123	766	-	-	-	-	-	-	15	450	315
	Total	160	4,800	3,360	43	1,123	766	-	-	-	-	-	-	117	3,510	2,457
WHDP	NFPE	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	KK	474	14,220	11,792	336	9,452	7,612	-	-	-	-	-	-	138	4,140	3,924
	Total	474	14,220	11,792	336	9,452	7,612	-	-	-	-	-	-	138	4,140	3,924
ESP*	NFPE	374	11,220	7,854	-	-	-	-	-	-	84	2,520	1,764	458	13,740	9,618
	KK	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	Total	374	11,220	7,854	-	-	-	-	-	-	84	2,520	1,764	458	13,740	9,618
Grand Total	NFPE	15,833	503,565	354,445	770	22,652	16,309	1,258	41,514	28,720	2,696	88,422	61,778	19,017	610,293	428,697
	KK	4,555	143,985	103,277	690	18,682	14,470	10	330	246	1,118	39,744	27,374	4,993	190,359	115,647
	Total	20388*	647,550	457,722	1,460	41,334	30,779	1,268	41,844	28,966	3,814	125,166	89,152	24,010	770,652	544,344

\* 374 ESP Schools which has been shown in this report were not included in the annual report of December '93.

**SECTION C : SECTOR AND SCHEMewise BREAKDOWN OF LOAN INFORMATION**
**Table 1 : Sectorwise Distribution of Disbursement and Outstanding : (RCP + RDP)  
(Cumulative upto September, 1994)**

Sl. No.	Name of Sector	Principal Disbursement								Increases in %	Loan Outstanding								Increases in %
		January				September					January				September				
		Men	Women	Total	%	Men	Women	Total	%		Men	Women	Total	%	Men	Women	Total	%	
** Grand Total		954,543,494	2,722,264,145	3,676,811,639	100	1,135,640,170	3,963,134,715	5,098,774,885	100	19	218,443,811	783,281,907	1,001,725,718	100	223,643,645	1,076,762,050	1,300,405,695	100	30
01. Agriculture		86,042,266	169,022,102	255,064,368	7	102,703,518	312,008,462	414,711,980	8	63	17,812,032	77,336,946	95,148,978	9	18,163,828	117,258,481	135,422,309	10	42
02. Irrigation		111,794,172	126,984,381	238,778,553	6	125,560,071	156,714,396	282,274,467	6	18	21,726,931	36,078,599	57,805,530	6	26,617,874	51,637,890	78,255,764	6	35
03. Fisheries		26,596,733	17,821,729	44,418,462	1	43,419,346	58,063,884	101,483,230	2	128	12,051,394	10,458,957	22,510,351	2	21,639,133	35,155,805	56,794,938	4	152
04. Livestock		57,288,515	399,015,954	456,304,469	12	61,489,359	501,120,011	562,609,370	11	23	13,042,813	109,731,455	122,774,268	12	11,087,567	111,332,050	122,419,617	9	
05. Cottage Industry		37,906,081	120,740,014	158,646,095	4	46,952,497	179,643,247	226,595,744	4	43	9,103,329	34,954,874	44,058,203	4	9,427,157	48,683,705	58,110,862	4	33
06. Services		10,888,026	12,195,639	23,083,665	1	11,802,464	14,910,447	26,712,911	1	16	1,414,189	1,690,876	3,105,065		1,142,582	2,273,934	3,416,516		10
07. Rural Transport		98,917,383	40,792,947	139,710,330	4	110,297,897	81,483,430	191,781,327	4	37	17,842,514	11,605,132	29,447,646	3	14,716,938	31,002,733	45,719,671	4	55
08. Rural Trading		454,877,883	1,065,495,508	1,520,373,391	41	544,673,200	1,483,090,202	2,027,763,402	40	33	95,203,828	232,991,177	328,195,005	33	89,561,268	325,039,928	414,601,196	32	26
09. Food Processing		44,617,602	684,980,847	729,598,449	20	56,707,840	1,047,397,969	1,104,105,809	22	51	17,195,678	234,190,212	251,385,890	25	13,895,415	285,594,347	299,489,762	23	19
10. Health		1,092,850	2,777,205	3,870,055		1,196,850	3,734,507	4,931,357		27	118,441	799,353	917,794		109,035	709,971	819,006		11
11. Housing		21,926,386	77,000,269	98,926,655	3	26,832,531	118,198,879	145,031,410	3	47	12,679,140	33,060,115	45,739,255	5	16,606,450	67,104,107	83,710,557	6	83
12. Miscellaneous		2,395,597	5,441,550	8,037,147		3,404,597	6,769,281	10,173,878		27	253,322	384,211	637,533		676,398	969,079	1,645,477		158

Table Ia : Sectorwise Distribution of Disbursement and Outstanding : RCP  
(Cumulative upto September, 1994)

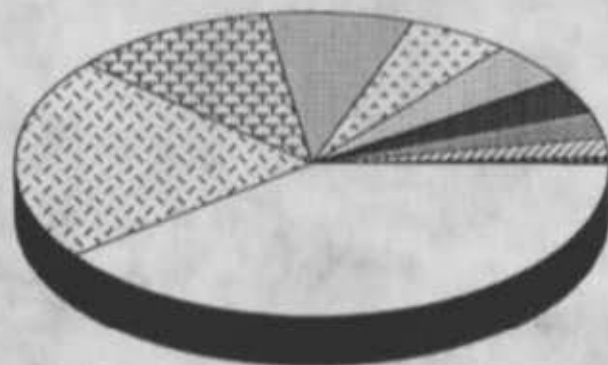
Name of Sector	Principal Disbursement								Incre- ases in %	Loan Outstanding								Incre- ases in %
	January				September					January				September				
	Men	Women	Total	%	Men	Women	Total	%		Men	Women	Total	%	Men	Women	Total	%	
** Grand Total	884,288,267	2,283,589,878	3,167,878,245	100	1,628,089,926	3,007,123,708	4,635,213,634	100	27	197,254,241	585,674,591	782,928,822	100	194,173,190	679,039,114	873,232,304	100	11
01. Agriculture	74,271,030	134,714,782	208,985,812	7	87,583,109	227,912,326	315,495,435	8	51	16,144,922	57,935,727	74,080,649	9	15,583,810	78,711,460	94,295,270	11	27
02. Irrigation	108,197,952	125,352,881	233,550,833	7	121,254,952	152,614,659	273,869,611	7	17	21,712,830	35,734,665	57,447,495	7	26,100,285	49,310,089	75,410,374	9	31
03. Fisheries	21,828,069	10,534,829	32,362,898	1	34,414,506	30,645,573	65,060,079	2	101	9,865,067	6,113,277	15,978,344	2	12,533,702	18,168,266	30,701,968	4	123
04. Livestock	55,819,115	342,661,065	398,480,180	13	58,980,278	391,091,404	450,071,682	11	13	12,424,717	78,749,226	91,173,943	12	10,164,652	67,816,242	77,980,894	9	14
05. Cottage Industry	34,904,597	104,297,095	139,201,692	4	41,644,453	140,300,067	182,344,520	5	31	8,018,576	26,783,442	34,802,018	4	7,709,884	31,864,721	39,574,605	5	14
06. Services	10,003,746	10,820,139	20,823,885	1	10,756,729	12,113,541	22,864,270	1	10	1,286,151	1,216,861	2,503,012	1,005,458	1,212,823	2,218,281	11		
07. Rural Transport	93,938,841	33,584,897	127,523,738	4	102,409,921	48,696,550	151,106,471	4	18	15,909,187	6,534,452	22,443,639	3	12,526,512	11,506,930	24,033,442	3	7
08. Rural Trading	422,095,355	886,576,785	1,308,672,140	41	494,403,056	1,125,331,860	1,619,734,916	40	24	85,108,755	164,947,207	250,056,462	32	76,207,508	191,161,396	267,368,904	31	7
09. Food Processing	38,400,029	553,708,226	592,108,255	19	46,730,344	772,387,914	819,118,158	20	38	14,714,584	176,503,843	191,218,427	24	11,004,512	180,678,562	191,683,074	22	
10. Health	972,650	2,421,705	3,394,355	0.1	1,064,150	3,160,386	4,224,536	0.1	24	101,278	552,036	653,314	0.1	91,255	560,270	651,525	0.1	
11. Housing	21,731,386	74,397,769	96,129,155	3	26,102,531	96,904,919	123,007,450	3	28	12,220,786	30,369,135	42,589,921	5	15,700,289	47,320,867	63,021,156	7	48
12. Miscellaneous	2,129,897	4,519,805	6,649,702	0.2	2,751,997	5,569,509	8,321,506	0.2	25	247,388	234,210	481,598	0.1	545,323	747,488	1,292,811	0.1	

**Table 1b : Sectorwise Distribution of Disbursement and Outstanding : RDP  
(Cumulative upto September, 1994)**

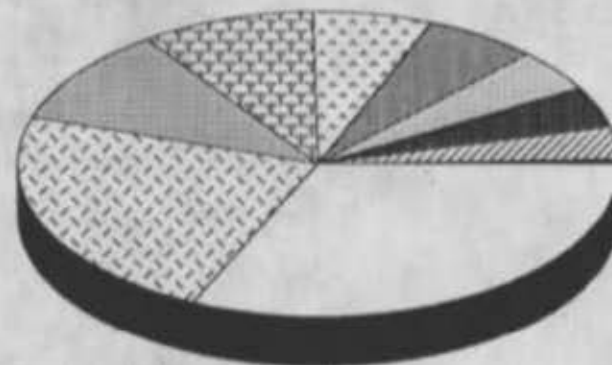
Sl. No.	Name of Sector	Principal Disbursement								Increases in %	Loan Outstanding								Increases in %
		January				September					January				September				
		Men	Women	Total	%	Men	Women	Total	%		Men	Women	Total	%	Men	Women	Total	%	
** Grand Total		70,255,227	498,678,367	568,933,594	100	106,950,244	956,006,007	1,062,956,251*	100	109	20,688,370	197,601,326	218,296,696	100	29,470,455	197,202,916	427,173,371	100	96
01. Agriculture		11,771,236	34,307,320	46,078,556	9	15,120,400	84,096,136	99,216,545	9	115	1,667,110	19,401,219	21,068,329	10	2,580,018	38,547,021	41,127,039	10	95
02. Irrigation		3,596,220	1,631,500	5,227,720	1	4,305,119	4,099,237	8,404,356	1	61	14,101	343,934	358,035		517,589	2,327,801	2,845,390	1	605
03. Fisheries		4,772,664	2,286,900	12,059,564	2	9,004,840	27,418,311	36,423,151	3	202	2,186,327	4,345,680	6,532,007	3	4,105,431	16,987,539	21,092,970	5	223
04. Livestock		1,469,400	56,154,889	57,624,289	11	2,509,081	110,028,607	112,537,688	11	95	618,096	30,982,229	31,600,325	14	922,915	43,515,808	44,438,723	10	41
05. Cottage Industry		3,001,484	16,442,919	19,444,403	4	5,308,044	38,943,180	44,251,224	4	128	1,084,753	8,171,432	9,256,185	4	1,717,273	16,818,984	18,536,257	4	100
06. Services		884,280	1,375,500	2,259,780		1,051,735	2,794,906	3,846,641		70	128,038	424,015	602,053		137,124	1,061,114	1,198,235		90
07. Rural Transport		4,978,542	7,208,050	12,186,592	2	7,887,976	32,786,880	40,674,856	4	234	1,933,327	5,070,680	7,004,007	3	2,190,426	19,495,803	21,686,229	5	210
08. Rural Trading		32,782,528	178,918,723	211,701,251	42	50,270,144	357,758,342	408,028,486	38	93	10,095,073	68,043,470	78,138,543	36	13,353,260	133,878,532	147,232,292	34	88
09. Food Processing		6,217,573	131,272,621	137,490,194	27	9,977,596	275,010,055	284,987,651	27	107	2,481,094	57,686,360	60,167,453	28	2,890,903	104,915,785	107,806,688	25	79
10. Health		120,200	355,500	475,700		132,700	574,121	706,821		49	11,163	247,317	264,480		17,780	149,701	167,481		37
11. Housing		195,000	2,602,500	2,797,500	1	730,000	21,293,960	22,023,960	2	687	458,354	2,690,980	3,149,334	1	906,161	19,783,240	20,689,401*	5	557
12. Miscellaneous		466,100	921,745	1,387,845		652,600	1,199,772	1,852,372		33	5,934	150,001	155,935		131,075	221,591	352,666		126

\* This includes Taka .41 million which was disbursed in 1993 but was not included in 1993 figures due to transfer of some VOs from one Area (Kahala-1) to another Area (Kahala-2)

**Sectorwise Distribution of Disbursement and Outstanding : RCP + RDP  
(in percentages) Cumulative upto September, 1994**



**Disbursement**



**Outstanding**

□ Rural Trading (39.77%)	■ Rural Transport (3.76%)
▨ Food Processing (21.66%)	■ Housing (2.84%)
▩ Livestock (11.04%)	▨ Fisheries (1.99%)
▧ Agriculture (8.13%)	▩ Services (0.52%)
▦ Irrigation (5.54%)	□ Health (.10%)
▥ Cottage Industry (4.44%)	■ Miscellaneous (.21%)

□ Rural Trading (31.88%)	▥ Cottage Industry (4.47%)
▨ Food Processing (23.03%)	■ Fisheries (4.37%)
▧ Agriculture (10.41%)	▩ Rural Transport (3.52%)
▩ Livestock (9.41%)	▨ Services (.26%)
▦ Housing (6.44%)	□ Health (.06%)
▥ Irrigation (6.02%)	■ Miscellaneous (.13%)

**Table 2 : Sector and Termwise Distribution of Disbursement : RCP + RDP  
(January to September, 1994)**

Sl. No.	Name of Sector	Short Term (Upto 1 year)	%	Medium Term (1-3 years)	%	Long Term (> 3 years)	%	Total
<b>** Grand Total</b>		<b>1,319,558,931</b>	<b>92.81</b>	<b>68,771,998</b>	<b>4.84</b>	<b>33,450,355</b>	<b>2.35</b>	<b>1,421,782,284</b>
1.	Agriculture	152,102,745	95.26	7,561,415	4.74	9,855	.01	159,674,015
2.	Irrigation	13,685,708	31.46	274,000	.63	29,536,206	67.91	43,495,914
3.	Fisheries	50,222,451	87.98	6,733,028	11.79	130,840	.23	57,086,319
4.	Livestock	96,817,306	91.07	9,421,516	8.86	72,079	.07	106,310,901
5.	Cottage Industry	65,851,107	96.90	1,240,461	1.83	864,000	1.27	67,955,568
6.	Services	3,619,246	99.72	10,000	.28	Nil	.00	3,629,246
7.	Rural Transport	51,928,591	99.68	137,657	.26	26,641	.05	52,092,889
8.	Rural Trading	504,935,323	99.51	2,455,257	.48	30,934	.01	507,421,514
9.	Food Processing	374,504,653	99.92	293,477	.08	15,000	.00	374,813,130
10.	Health	1,050,302	98.96	11,000	1.04	Nil	.00	1,061,302
11.	Housing	2,789,768	6.05	40,560,187	87.97	2,754,800	5.98	46,104,755
12.	Miscellaneous	2,051,731	96.02	75,000	3.51	10,000	.47	2,136,731

**Table 2a : Sector and Termwise Distribution of Disbursement : RCP  
(January to September, 1994)**

Sl. No.	Name of Sector	Short Term (Upto 1 year)	%	Medium Term (1-3 years)	%	Long Term (> 3 years)	%	Total
<b>** Grand Total</b>		<b>789,556,028</b>	<b>91.03</b>	<b>47,029,567</b>	<b>5.42</b>	<b>30,754,794</b>	<b>3.55</b>	<b>867,340,389</b>
1.	Agriculture	99,120,986	93.06	7,381,137	6.93	7,500	.01	106,509,623
2.	Irrigation	12,899,278	31.99	262,000	.65	27,157,500	67.36	40,318,778
3.	Fisheries	26,299,023	80.42	6,277,818	19.20	124,340	.38	32,701,181
4.	Livestock	44,626,891	86.50	6,892,532	13.36	72,079	.14	51,591,502
5.	Cottage Industry	41,304,195	95.74	1,182,633	2.74	656,000	1.52	43,142,828
6.	Services	2,035,385	99.75	5,000	.25	Nil	.00	2,040,385
7.	Rural Transport	23,427,435	99.34	128,657	.55	26,641	.11	23,582,733
8.	Rural Trading	308,723,756	99.25	2,330,586	.75	8,434	.00	311,062,776
9.	Food Processing	226,716,426	99.87	282,977	.12	10,500	.00	227,009,903
10.	Health	826,181	99.52	4,000	.48	Nil	.00	830,181
11.	Housing	1,960,268	7.29	22,236,227	82.73	2,681,800	9.98	26,878,295
12.	Miscellaneous	1,616,204	96.65	46,000	2.75	10,000	.60	1,672,204

**Table 2b : Sector and Termwise Distribution of Disbursement : RDP  
(January to September, 1994)**

Sl. No.	Name of Sector	Short Term (Upto 1 year)	%	Medium Term (1-3 years)	%	Long Term (> 3 years)	%	Total
<b>** Grand Total</b>		<b>530,002,903</b>	<b>95.59</b>	<b>21,743,431</b>	<b>3.92</b>	<b>2,695,561</b>	<b>.49</b>	<b>554,441,895</b>
1.	Agriculture	52,981,759	99.66	180,278	.34	2,355	.00	53,164,392
2.	Irrigation	786,430	24.75	12,000	.38	2,378,706	74.87	3,177,136
3.	Fisheries	23,923,428	98.11	455,210	1.87	6,500	.03	24,385,138
4.	Livestock	52,190,415	95.38	2,528,984	4.62	Nil	.00	54,719,399
5.	Cottage Industry	24,546,912	98.93	57,828	.23	208,000	.84	24,812,740
6.	Services	1,583,861	99.69	5,000	.31	Nil	.00	1,588,861
7.	Rural Transport	28,501,156	99.97	9,000	.03	Nil	.00	28,510,156
8.	Rural Trading	196,211,567	99.93	124,671	.06	22,500	.01	196,358,738
9.	Food Processing	147,788,227	99.99	10,500	.01	4,500	.00	147,803,227
10.	Health	224,121	96.97	7,000	3.03	Nil	.00	231,121
11.	Housing	829,500	4.31	18,323,960	95.31	73,000	.38	19,226,460
12.	Miscellaneous	435,527	93.76	29,000	6.24	Nil	.00	464,527



**Table 2.1 : Sector and Termwise Distribution of Disbursement : RCP + RDP  
(Cumulative upto September, 1994)**

Sl. No.	Name of Sector	Short Term (Upto 1 year)	%	Medium Term (1-3 years)	%	Long Term (> 3 years)	%	Total
	<b>** Grand Total</b>	<b>4,350,761,992</b>	<b>85.34</b>	<b>403,374,786</b>	<b>7.91</b>	<b>344,038,107</b>	<b>6.75</b>	<b>5,098,174,885</b>
1.	Agriculture	361,183,025	87.09	42,994,325	10.37	10,534,630	2.54	414,711,980
2.	Irrigation	112,231,908	39.76	5,103,417	1.81	164,939,142	58.43	282,274,467
3.	Fisheries	80,485,067	79.31	14,763,145	14.55	6,235,018	6.14	101,483,230
4.	Livestock	315,197,130	56.02	180,555,646	32.09	66,856,594	11.88	562,609,370
5.	Cottage Industry	202,624,453	89.42	15,611,680	6.89	8,359,611	3.69	226,595,744
6.	Services	11,021,549	41.26	3,937,959	14.74	11,753,403	44.00	26,712,911
7.	Rural Transport	142,551,679	74.33	47,001,668	24.51	2,227,980	1.16	191,781,327
8.	Rural Trading	2,008,270,400	99.04	18,106,443	.89	1,386,559	.07	2,027,763,402
9.	Food Processing	1,101,079,051	99.73	2,574,617	.23	452,141	.04	1,104,105,809
10.	Health	3,013,252	61.10	1,887,105	38.27	31,000	.63	4,931,357
11.	Housing	3,641,768	2.51	70,235,981	48.43	71,153,661	49.06	145,031,410
12.	Miscellaneous	9,462,710	93.01	602,800	5.92	108,368	1.07	10,173,878

**Table 2.1a : Sector and Termwise Distribution of Disbursement : RCP  
(Cumulative upto September, 1994)**

Sl. No.	Name of Sector	Short Term (Upto 1 year)	%	Medium Term (1-3 years)	%	Long Term (> 3 years)	%	Total
	<b>** Grand Total</b>	<b>3,337,858,115</b>	<b>82.72</b>	<b>360,381,973</b>	<b>8.93</b>	<b>336,978,546</b>	<b>8.35</b>	<b>4,035,218,634</b>
1.	Agriculture	268,020,824	84.95	37,859,136	12.00	9,615,475	3.05	315,495,435
2.	Irrigation	108,935,008	39.78	4,142,867	1.51	160,791,736	58.71	273,869,611
3.	Fisheries	46,125,667	70.90	12,888,894	19.81	6,045,518	9.29	65,060,079
4.	Livestock	214,382,976	47.63	168,899,562	37.53	66,789,144	14.84	450,071,682
5.	Cottage Industry	159,140,757	87.27	15,059,352	8.26	8,144,411	4.47	182,344,520
6.	Services	8,065,988	35.28	3,924,379	17.16	10,873,903	47.56	22,864,270
7.	Rural Transport	102,084,173	67.56	46,818,168	30.98	2,204,130	1.46	151,106,471
8.	Rural Trading	1,601,881,885	98.90	16,561,972	1.02	1,291,059	.08	1,619,734,916
9.	Food Processing	816,331,200	99.66	2,364,317	.29	422,641	.05	819,118,158
10.	Health	2,343,431	55.47	1,853,105	43.87	28,000	.66	4,224,536
11.	Housing	2,775,768	2.26	49,567,521	40.30	70,664,161	57.45	123,007,450
12.	Miscellaneous	7,770,438	93.38	442,700	5.32	108,368	1.30	8,321,506

**Table 2.1b : Sector and Termwise Distribution of Disbursement : RDP  
(Cumulative upto September, 1994)**

Sl. No.	Name of Sector	Short Term (Upto 1 year)	%	Medium Term (1-3 years)	%	Long Term (> 3 years)	%	Total
	<b>** Grand Total</b>	<b>1,012,903,877</b>	<b>95.29</b>	<b>42,992,813</b>	<b>4.04</b>	<b>7,059,561</b>	<b>.66</b>	<b>1,062,956,251*</b>
1.	Agriculture	93,162,201	93.90	5,135,189	5.18	919,155	.93	99,216,545
2.	Irrigation	3,296,900	39.23	960,550	11.43	4,147,406	49.35	8,404,856
3.	Fisheries	34,359,400	94.33	1,874,251	5.15	189,500	.52	36,423,151
4.	Livestock	100,814,154	89.58	11,656,084	10.36	67,450	.06	112,537,688
5.	Cottage Industry	43,483,696	98.27	552,328	1.25	215,200	.49	44,251,224
6.	Services	2,955,561	76.79	13,580	.35	879,500	22.85	3,848,641
7.	Rural Transport	40,467,506	99.49	183,500	.45	23,850	.06	40,674,856
8.	Rural Trading	406,388,515	99.60	1,544,471	.38	95,500	.02	408,028,486
9.	Food Processing	284,747,851	99.92	210,300	.07	29,500	.01	284,987,651
10.	Health	669,821	94.77	34,000	4.81	3,000	.42	706,821
11.	Housing	866,000	3.93	20,668,460	93.85	489,500	2.22	22,023,960
12.	Miscellaneous	1,692,272	91.36	160,100	8.64	Nil	.00	1,852,372

\* This includes Taka 41 million which was disbursed in 1993 but was not included in 1993 figures due to transfer of some VO's from one Area (Kahalu-1) to another Area (Kahalu-2)

**Table 3 : Sector and Sexwise Distribution of Disbursement : RCP + RDP  
(January to September, 1994)**

Sl. No.	Name of Sector	Men			Women			Total			% of Total Disbursement
		No. of Loan	Principal Disbursement	Average Loan Size	No. of Loan	Principal Disbursement	Average Loan Size	No. of Loan	Principal Disbursement	Average Loan Size	
	<b>** Grand Total</b>	<b>52,624</b>	<b>180,496,676</b>	<b>3,430</b>	<b>434,343</b>	<b>1,241,285,608</b>	<b>2,858</b>	<b>486,967</b>	<b>1,421,782,284</b>	<b>2,920</b>	<b>100.00</b>
1.	Agriculture	4,504	16,661,252	3,699	45,174	143,012,763	3,166	49,678	159,674,015	3,214	11.23
2.	Irrigation	6,449	13,765,899	2,135	15,096	29,730,015	1,969	21,545	43,495,914	2,019	3.06
3.	Fisheries	4,072	16,822,613	4,131	14,513	40,263,706	2,774	18,585	57,086,319	3,072	4.02
4.	Livestock	1,171	4,200,844	3,587	37,306	102,110,057	2,737	38,477	106,310,901	2,763	7.48
5.	Cottage Industry	2,404	9,046,416	3,763	19,813	58,909,152	2,973	22,217	67,955,568	3,059	4.78
6.	Services	239	914,438	3,826	920	2,714,808	2,951	1,159	3,629,246	3,131	.26
7.	Rural Transport	2,999	11,380,514	3,795	13,473	40,712,375	3,022	16,472	52,092,889	3,163	3.66
8.	Rural Trading	24,960	89,795,317	3,598	138,901	417,626,197	3,007	163,861	507,421,514	3,097	35.69
9.	Food Processing	4,267	12,090,238	2,833	139,615	362,722,892	2,598	143,882	374,813,130	2,605	26.36
10.	Health	50	104,000	2,080	569	957,302	1,682	619	1,061,302	1,715	.07
11.	Housing	1,110	4,906,145	4,420	8,019	41,198,610	5,138	9,129	46,104,755	5,050	3.24
12.	Miscellaneous	399	809,000	2,028	944	1,327,731	1,406	1,343	2,136,731	1,591	.15

**Table 3a : Sector and Sexwise Distribution of Disbursement : RCP  
(January to September, 1993)**

Sl. No.	Name of Sector	Men			Women			Total			% of Total Disbursement
		No. of Loan	Principal Disbursement	Average Loan Size	No. of Loan	Principal Disbursement	Average Loan Size	No. of Loan	Principal Disbursement	Average Loan Size	
	<b>** Grand Total</b>	<b>40,103</b>	<b>143,801,659</b>	<b>3,586</b>	<b>220,972</b>	<b>723,538,730</b>	<b>3,274</b>	<b>261,075</b>	<b>867,340,389</b>	<b>3,322</b>	<b>100.00</b>
1.	Agriculture	3,383	13,312,079	3,935	26,134	93,197,544	3,566	29,517	106,509,623	3,608	12.28
2.	Irrigation	6,100	13,057,000	2,140	13,844	27,261,778	1,969	19,944	40,318,778	2,022	4.65
3.	Fisheries	2,946	12,590,437	4,274	6,336	20,110,744	3,174	9,282	32,701,181	3,523	3.77
4.	Livestock	787	3,161,163	4,017	15,566	48,430,339	3,111	16,353	51,591,502	3,155	5.95
5.	Cottage Industry	1,606	6,739,856	4,197	10,250	36,402,972	3,552	11,856	43,142,828	3,639	4.97
6.	Services	173	746,983	4,318	332	1,293,402	3,896	505	2,040,385	4,040	.24
7.	Rural Transport	2,059	8,471,080	4,114	4,037	15,111,653	3,743	6,096	23,582,733	3,869	2.72
8.	Rural Trading	18,895	72,307,701	3,827	65,238	238,755,075	3,660	84,133	311,062,776	3,697	35.86
9.	Food Processing	2,753	8,330,215	3,026	73,331	218,679,688	2,982	76,084	227,009,903	2,984	26.17
10.	Health	45	91,500	2,033	436	738,681	1,694	481	830,181	1,726	.10
11.	Housing	1,019	4,371,145	4,290	4,609	22,507,150	4,883	5,628	26,878,295	4,776	3.10
12.	Miscellaneous	337	622,500	1,847	859	1,049,704	1,222	1,196	1,672,204	1,398	.19

**Table 3b : Sector and Sexwise Distribution of Disbursement : RDP  
(January to September, 1994)**

Sl. No.	Name of Sector	Men			Women			Total			% of Total Disbursement
		No. of Loan	Principal Disbursement	Average Loan Size	No. of Loan	Principal Disbursement	Average Loan Size	No. of Loan	Principal Disbursement	Average Loan Size	
	<b>** Grand Total</b>	<b>12,521</b>	<b>36,695,017</b>	<b>2,931</b>	<b>213,371</b>	<b>517,746,878</b>	<b>2,427</b>	<b>225,892</b>	<b>554,441,895</b>	<b>2,454</b>	<b>100.00</b>
1.	Agriculture	1,121	3,349,173	2,988	19,040	49,815,219	2,616	20,161	53,164,392	2,637	9.59
2.	Irrigation	349	708,899	2,031	1,252	2,468,237	1,971	1,601	3,177,136	1,984	.57
3.	Fisheries	1,126	4,232,176	3,759	8,177	20,152,962	2,465	9,303	24,385,138	2,621	4.40
4.	Livestock	384	1,039,681	2,708	21,740	53,679,718	2,469	22,124	54,719,399	2,473	9.87
5.	Cottage Industry	798	2,306,560	2,890	9,563	22,506,180	2,353	10,361	24,812,740	2,395	4.48
6.	Services	66	167,455	2,537	588	1,421,406	2,417	654	1,588,861	2,429	.29
7.	Rural Transport	940	2,909,434	3,095	9,436	25,600,722	2,713	10,376	28,510,156	2,748	5.14
8.	Rural Trading	6,065	17,487,616	2,883	73,663	178,871,122	2,428	79,728	196,358,738	2,463	35.42
9.	Food Processing	1,514	3,760,023	2,484	66,284	144,043,204	2,173	67,798	147,803,227	2,180	26.66
10.	Health	5	12,500	2,500	133	218,621	1,644	138	231,121	1,675	.04
11.	Housing	91	535,000	5,879	3,410	18,691,460	5,481	3,501	19,226,460	5,492	3.47
12.	Miscellaneous	62	186,500	3,008	85	278,027	3,271	147	464,527	3,160	.08

**Table 3.1 : Sector and Sexwise Distribution of Disbursement : RCP + RDP  
(Cumulative upto September, 1994)**

Sl. No.	Name of Sector	Men			Women			Total			% of Total Disbursement
		No. of Loan	Principal Disbursement	Average Loan Size	No. of Loan	Principal Disbursement	Average Loan Size	No. of Loan	Principal Disbursement	Average Loan Size	
	<b>** Grand Total</b>	<b>530,059</b>	<b>1,135,040,170</b>	<b>2,141</b>	<b>1,652,761</b>	<b>3,963,134,715</b>	<b>2,398</b>	<b>2,182,820</b>	<b>5,098,174,885</b>	<b>2,336</b>	<b>100.00</b>
1.	Agriculture	62,445	102,703,518	1,645	106,014	312,008,462	2,943	168,459	414,711,980	2,462	8.13
2.	Irrigation	89,422	125,560,071	1,404	103,713	156,714,396	1,511	193,135	282,274,467	1,462	5.54
3.	Fisheries	20,389	43,419,346	2,130	23,878	58,063,884	2,432	44,267	101,483,230	2,293	1.99
4.	Livestock	22,784	61,489,359	2,699	181,224	501,120,011	2,765	204,008	562,609,370	2,758	11.04
5.	Cottage Industry	17,808	46,952,497	2,637	70,282	179,643,247	2,556	88,090	226,595,744	2,572	4.44
6.	Services	8,441	11,802,464	1,398	9,619	14,910,447	1,550	18,060	26,712,911	1,479	.52
7.	Rural Transport	32,915	110,297,897	3,351	29,668	81,483,430	2,747	62,583	191,781,327	3,064	3.76
8.	Rural Trading	242,800	544,673,200	2,243	627,096	1,483,090,202	2,365	869,896	2,027,763,402	2,331	39.77
9.	Food Processing	25,080	56,707,840	2,261	471,188	1,047,397,969	2,223	496,268	1,104,105,809	2,225	21.66
10.	Health	699	1,196,850	1,712	2,520	3,734,507	1,482	3,219	4,931,357	1,532	.10
11.	Housing	5,314	26,832,531	5,049	23,703	118,198,879	4,987	29,017	145,031,410	4,998	2.84
12.	Miscellaneous	1,962	3,404,597	1,735	3,856	6,769,281	1,756	5,818	10,173,878	1,749	.20

**Table 3.1a : Sector and Sexwise Distribution of Disbursement : RCP  
(Cumulative upto September, 1994)**

Sl. No.	Name of Sector	Men			Women			Total			% of Total Disbursement
		No. of Loan	Principal Disbursement	Average Loan Size	No. of Loan	Principal Disbursement	Average Loan Size	No. of Loan	Principal Disbursement	Average Loan Size	
	<b>** Grand Total</b>	<b>487,509</b>	<b>1,028,089,926</b>	<b>2,109</b>	<b>1,212,467</b>	<b>3,007,128,708</b>	<b>2,480</b>	<b>1,699,976</b>	<b>4,035,218,634</b>	<b>2,374</b>	<b>100.00</b>
1.	Agriculture	58,136	87,583,109	1,507	71,961	227,912,326	3,167	130,097	315,495,435	2,425	7.82
2.	Irrigation	87,976	121,254,952	1,378	101,273	152,614,659	1,507	189,249	273,869,611	1,447	6.79
3.	Fisheries	17,163	34,414,506	2,005	11,859	30,645,573	2,584	29,022	65,060,079	2,242	1.61
4.	Livestock	21,843	58,980,278	2,700	134,408	391,091,404	2,910	156,251	450,071,682	2,880	11.15
5.	Cottage Industry	15,912	41,644,453	2,617	52,284	140,700,067	2,691	68,196	182,344,520	2,674	4.52
6.	Services	7,718	10,750,729	1,393	8,161	12,113,541	1,484	15,879	22,864,270	1,440	.57
7.	Rural Transport	30,232	102,409,921	3,387	17,304	48,696,550	2,814	47,536	151,106,471	3,179	3.74
8.	Rural Trading	220,596	494,403,056	2,241	458,284	1,125,331,860	2,456	678,880	1,619,734,916	2,386	40.14
9.	Food Processing	20,267	46,730,244	2,306	331,575	772,387,914	2,329	351,842	819,118,158	2,328	20.30
10.	Health	671	1,064,150	1,586	2,173	3,160,386	1,454	2,844	4,224,536	1,485	.10
11.	Housing	5,189	26,102,531	5,030	19,799	96,904,919	4,894	24,988	123,007,450	4,923	5.05
12.	Miscellaneous	1,806	2,751,997	1,524	3,386	5,569,509	1,645	5,192	8,321,506	1,603	.21

**Table 3.1b : Sector and Sexwise Distribution of Disbursement : RDP  
(Cumulative upto September, 1994)**

Sl. No.	Name of Sector	Men			Women			Total			% of Total Disbursement
		No. of Loan	Principal Disbursement	Average Loan Size	No. of Loan	Principal Disbursement	Average Loan Size	No. of Loan	Principal Disbursement	Average Loan Size	
	<b>** Grand Total</b>	<b>42,550</b>	<b>106,950,244</b>	<b>2,514</b>	<b>440,294</b>	<b>956,006,007</b>	<b>2,171</b>	<b>482,844</b>	<b>1,062,956,251*</b>	<b>2,201</b>	<b>100.00</b>
1.	Agriculture	4,309	15,120,409	3,509	34,053	84,096,136	2,470	38,362	99,216,545	2,586	9.33
2.	Irrigation	1,446	4,305,119	2,977	2,440	4,099,737	1,680	3,886	8,404,856	2,163	.79
3.	Fisheries	3,226	9,004,840	2,791	12,019	27,418,311	2,281	15,245	36,423,151	2,389	3.43
4.	Livestock	941	2,509,081	2,666	46,816	110,028,607	2,350	47,757	112,537,688	2,356	10.59
5.	Cottage Industry	1,896	5,308,044	2,800	17,998	38,943,180	2,164	19,894	44,251,224	2,224	4.16
6.	Services	723	1,051,735	1,455	1,458	2,796,906	1,918	2,181	3,848,641	1,765	.36
7.	Rural Transport	2,683	7,887,976	2,940	12,364	32,786,880	2,652	15,047	40,674,856	2,703	3.83
8.	Rural Trading	22,204	50,270,144	2,264	168,812	357,758,342	2,119	191,016	408,028,486	2,136	38.39
9.	Food Processing	4,813	9,977,596	2,073	139,613	275,010,055	1,970	144,426	284,987,651	1,973	26.81
10.	Health	28	132,700	4,739	347	574,121	1,655	375	706,821	1,885	.07
11.	Housing	125	730,000	5,840	3,904	21,293,960	5,454	4,029	22,023,960	5,466	2.07
12.	Miscellaneous	156	652,600	4,183	470	1,199,772	2,553	626	1,852,372	2,959	.17

\* This includes Taka .41 million which was disbursed in 1993 but was not included in 1993 figures due to transfer of some VOs from one Area (Kahalu-1) to another Area (Kahalu-2)