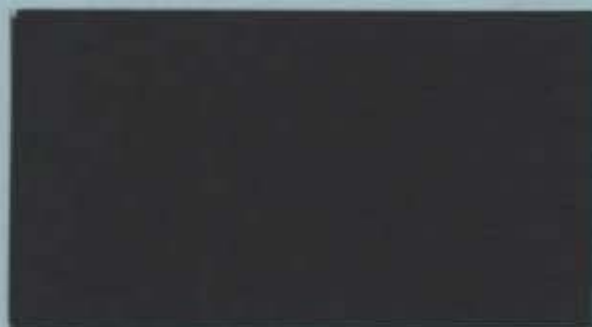


**RURAL CREDIT PROJECT
(RCP)**



BRAC

**BANGLADESH RURAL
ADVANCEMENT COMMITTEE
DHAKA, BANGLADESH**

RURAL CREDIT PROJECT
(RCP)

Statistical Report
Sept. 1990

BANGLADESH RURAL ADVANCEMENT COMMITTEE
(BRAC)
66, MOHAKHALI, DHAKA 1212
BANGLADESH

SUMMARY INFORMATION

1. Coverage :		
a. Villages	:	561
b. Households	:	34992
c. Village Organisations	:	1047
d. Membership	:	59510
2. Credit :		
a. Disbursement	:	153639842
b. Outstanding	:	62365402
c. Overdue	:	1158314
d. Recovery Rate	:	99
3. Saving and Group Fund :		
a. Savings	:	20033298
b. Group Fund	:	4465672
4. Basic Trainings :		
a. Functional Education (Awareness Graduates)	:	14452
b. Consciousness Raising	:	2694
c. Leadership	:	1396
d. Project Planning and Management	:	626
e. Poultry and livestock		
- Poultry Worker	:	546
- Poultry Rearer	:	9264
- Parvet	:	101
5. Non-Formal Primary Education :		
a. Number of Schools (ON-GOING) :		430
b. Number of Learners	:	12814

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

Sl. No.	Name of Area	Name of Upazila	Name of District	Year of Formation
01	Chatmohor	Chatmohor	Pabna	1982
02	Darshona	Rangpur Sadar	Rangpur	1986
03	Horgoz	Saturia	Manikganj	1980
04	Jhikargacha	Jhikargacha	Jessore	1982
05	Kawalipara	Dhamrai	Dhaka	1980
06	Navaron	Jhikargacha	Jessore	1980
07	Nazirhat	Rangpur Sadar	Rangpur	1986
08	Pabna	Pabna Sadar	Pabna	1980
09	Paglapir	Rangpur Sadar	Rangpur	1986
10	Trishal	Trishal	Mymensingh	1983

SECTION - A

Table- 1 Periodic Progress: Basic Information.
(January - September 1990)

Item	Position up to Dec. '89	Increase from Jan to Sept '90		Total up to Sept. '90
		Number	Percent	
Villages Covered	554	7	1	561
Households Covered	30814	4178	14	34992
Village Organisations	1012	35	3	1047
Membership	56687	2823	5	59510

Table- 2 Periodic Progress: Loan Portfolio
(January - September 1990)

Item	Position up to Dec. '89	Increase from Jan to Sept. 90		Total upto September 90
		Number	Percent	
Disbursement	96860004	56779838	59	153639842
Outstanding	48753799	13611603	28	62365402
Borrower (Outstanding)	27880	7231	26	35111

Table- 3 Periodic Progress : Savings and Group Fund
(Jan - Sept. '90)

Item	Position up to Dec. '89	Increase from Jan to Sept. 90		Total upto September 90
		Number	Percent	
Savings	12339336	7693962	62	20033298
Group Fund	1828258	2637414	144	4465672

Table - 4 Periodic Progress: Basic Trainings
(January - September 1990)

Item	Position up to Dec. '89	Increase from Jan to Sept. 90		Total upto September 90
		Number	Percent	
Functional Education	484	13968	Significant	14452
Consciousness raising	2213	481	22	2694
Leadership	1380	16	1	1396
Planning and Management	611	15	2	626
Poultry Worker	445	101	23	546
Poultry Rearer	5053	4211	83	9264
Paravet	58	43	74	101

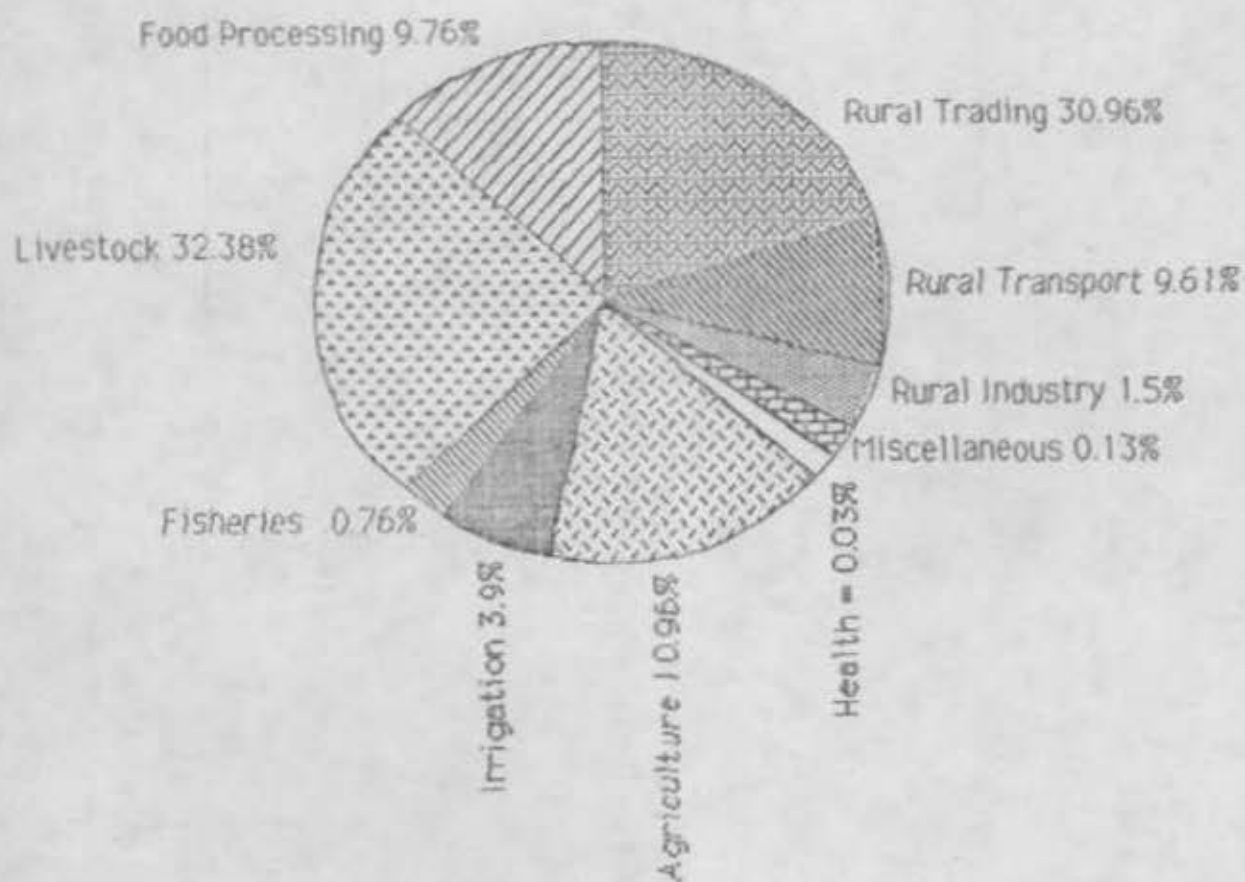
Table - 5 Periodic Progress : NFPE
(January - September 1990)

Item	Position up to Dec. '89	Increase from Jan to Sept. 90		Total upto September 90
		Number	Percent	
No. of School	340	90	27	430
No. of Student	10236	2578	25	12814

Table 5 : Area wise Distribution of Overdue
(January - September 1990)

Sl. No. of Area	Principal				Interest				Total			
	Amount		Change		Amount		change		Amount		Change	
	Dec'89	Sept'90	Amount	%	Dec'89	Sept'90	Amount	%	Dec'89	Sept'90	Amount	%
1 Chatohor	34702	69702	35000	101	36316	36366	50	0.1	71018	106068	35050	49
2 Jhikargacha	44450	38214	(6236)	(14)	12580	11172	(1408)	(11)	57030	49386	(7644)	(13)
3 Kawalipara	235165	288802	33437	14	9436	15654	6218	66	244601	284256	39655	16
4 Nazirhat	9198	9198	0	NA	590	632	42	7	9788	9830	42	0.4
5 Pabna	253175	169996	(83179)	(33)	165563	135135	(30428)	(18)	418738	305131	(113607)	(27)
6 Horgo	0	403843	403843	NA	0	0	0	0	0	403843	403843	NA
Total	576690	959355	382665	66	213163	196959	(14204)	(7)	789653	1156314	366461	45

Sectorwise Distribution of Loan port follo
(Principal Disbursement)



SECTION -B

Table - 1 : Sectorwise Distribution of Loan Portfolio
(Principal Disbursement)
Upto September, 1990

Sl. No.	Sector	Men		Women		Total		% of Total Disbursement
		No. of Loan	Principal Disbursed	No. of Loan	Principal Disbursed	No. of Loan	Principal Disbursed	
1.	Agriculture	5766	9780003	3221	7055749	8987	16835752	10.96
2.	Irrigation	3643	3540139	2405	2454107	6048	5994246	3.90
3.	Fisheries	1343	1056565	133	118100	1476	1174665	0.76
4.	Livestock	5203	13795303	12533	35954047	17736	49749350	32.38
5.	Rural Industries	459	994243	619	1312587	1078	2306830	1.50
6.	Rural Transport	2789	10491142	863	4278515	3652	14769657	9.61
7.	Rural Trading	14307	21397241	16307	26165971	30614	47563212	30.96
8.	Food Processing	615	965313	11933	14034291	12548	14999604	9.76
9.	Health	Nil	Nil	72	53500	72	53500	0.03
10.	Miscellaneous	86	160526	13	32500	99	193026	0.13
Total		34211	62180475	48099	91459367	82310	153639842	100.00

Table 2: Sectorwise Distribution of Periodic Loan
(Principal Disbursement)
Upto September, 1990

Sl. No.	Name of Sector	Short Term (Upto 1 year)	Medium Term (1-3 years)	Long Term (>3 years)	Total
01.	Agriculture	6290856	10059035	485861	16835752
02.	Irrigation	1952338	402942	3638966	5994246
03.	Fisheries	509200	202169	463296	1174665
04.	Livestock	4053408	34342253	11353689	49749350
05.	Rural Industries	1204627	933303	168900	2306830
06.	Rural Transport	1520647	13100360	148650	14769657
07.	Rural Trading	43459082	4010630	93500	47563212
08.	Food Processing	14502866	496738	Nil	14999604
09.	Health	Nil	53500	Nil	53500
10.	Miscellaneous	81946	111080	Nil	193026
**.	Total	73574970	63712010	16352862	153639842

Table 3: Itemwise Information of Agriculture Loan
Upto September, 1990

Sl. No.	Item	Men		Women		Total	
		No. of Loan	Principal	No. of Loan	Principal	No. of Loan	Principal
Agriculture:		5766	9780003	3221	7055749	8987	16835752
01.	Agricultural Implements	71	51100	34	28500	105	79600
02.	Banana Cultivation	61	142886	N11	N11	61	142886
03.	Betal Leaf	74	113963	N11	N11	74	113963
04.	Cotton Cultivation	31	34000	58	149500	89	243500
05.	Eri Culture	34	32000	28	28000	62	60000
06.	Erum	8	17000	N11	N11	8	17000
07.	Horticulture	12	22200	N11	N11	12	22200
08.	Jute	20	27000	35	83500	55	110500
09.	Mortgaged Land	2106	4390579	2055	4899109	4161	9290088
10.	Nursery (Plant)	3	11000	3	6500	6	17500
11.	Onion Cultivation	13	12500	N11	N11	13	12500
12.	Paddy	2434	3886601	756	1463580	3190	5150181
13.	Papaya Cultivation	82	124500	2	2000	84	126500
14.	Potato	133	179194	56	79400	189	258594
15.	Robi Crops	184	317495	92	136460	276	453945
16.	Sugarcane	48	60339	7	12750	55	73089
17.	Tobacco	35	36500	N11	N11	35	36500
18.	Turmeric	59	90978	N11	N11	59	90978
19.	Vegetable Cultn.	48	76500	82	112150	110	188650
20.	Watermelon	30	92000	N11	N11	30	92000
21.	Wheat Cultivation	290	201280	33	54300	313	255580

Table 4: Itemwise Information of Irrigation Loan
Upto September, 1990

Sl. No.	Item	Men		Women		Total	
		No. of Loan	Principal	No. of Loan	Principal	No. of Loan	Principal
Irrigation:		3643	3540139	2405	2454107	6048	5994246
01.	Deep Tubewell	1548	1589078	1388	1449500	2946	3038578
02.	Hand Tubewell	10	18500	80	76200	90	94700
03.	Irrigation (optn).	1136	991245	231	232407	1367	1223652
04.	Power tiller	774	815166	696	890000	1470	1511166
05.	Shallow Tubewell	175	126150	N11	N11	175	126150

Table 5: Itemwise Information of Fishery Loan
Upto September, 1990

Sl. No.	Item	Men		Women		Total	
		No. of Loan	Principal	No. of Loan	Principal	No. of Loan	Principal
	Fisheries:	1343	1056565	133	118100	1476	1174665
01.	Fish Nursery	6	5500	Nil	Nil	6	5500
02.	Fishing (Net, Boat)	141	57400	Nil	Nil	141	57400
03.	Pisciculture (Pond Lease)	135	247246	1	2000	136	249246
04.	Pond Operation	1061	746419	132	116100	1193	862519

Table 6: Itemwise Information of Livestock Loan
Upto September, 1990

Sl. No.	Item	Men		Women		Total	
		No. of Loan	Principal	No. of Loan	Principal	No. of Loan	Principal
	Livestock:	5203	13795303	12533	35954047	17736	49749350
01.	Chick Rearing Unit	7	27500	370	1073118	377	1100618
02.	Cow Rearing (Milk)	399	1601062	3299	13092682	3698	14693744
03.	Cow/Beef (Fattening)	21	54500	120	241200	141	295700
04.	Cow/Buffalo Rearing	1280	2909360	7234	20538744	8514	23448104
05.	Drought Animal	3352	9096693	67	155158	3419	9251851
06.	Duck Rearing	28	18650	22	11500	50	30150
07.	Goat Rearing	44	59038	1175	595245	1219	654283
08.	Pork Rearing	Nil	Nil	66	60000	66	60000
09.	Poultry Keeping	2	3500	134	86100	136	89600
10.	Poultry Mini Farm	70	25000	46	100300	116	125300

Table 7: Itemwise Information of Rural Industries Loan
Upto September, 1990

Sl. No.	Item	Men		Women		Total	
		No. of Loan	Principal	No. of Loan	Principal	No. of Loan	Principal
	Rural Industries:	459	994243	619	1312587	1078	2306830
01.	Carpentry	6	7000	Nil	Nil	6	7000
02.	Cart Making	2	8000	Nil	Nil	2	8000
03.	Cottage Industries	209	510940	343	752644	552	1263584
04.	Hand Loom	5	21000	23	55000	28	76000
05.	Handicraft	3	1500	5	5000	8	6500
06.	Ice Cream Plant	30	99000	30	99000	60	198000
07.	Khoyer Making	Nil	Nil	20	4000	20	4000
08.	Leather Processing	83	107000	11	7700	94	114700
09.	Net Making	51	59150	Nil	Nil	51	59150
10.	Pottery	3	16200	Nil	Nil	3	16200
11.	Sericulture(Rearing)	6	15000	10	14400	16	29400
12.	Tailoring	57	135453	139	309843	196	445296
13.	Tally Making	Nil	Nil	30	28000	30	28000
14.	Turmeric Dust	1	2000	Nil	Nil	1	2000
15.	Weaving (Operation)	3	12000	8	37000	11	49000

Table 8: Itemwise Information of Rural Transport Loan
Upto September, 1990

Sl. No.	Item	Men		Women		Total	
		No. of Loan	Principal	No. of Loan	Principal	No. of Loan	Principal
	Rural Transport	2789	10491142	863	4278515	3652	14769657
1.	Bicycle	8	13300	Nil	Nil	8	13300
2.	Bicycle(Carrier)	61	162700	Nil	Nil	61	162700
3.	Buffalo Cart	22	103350	Nil	Nil	22	103350
4.	Bullock Cart	29	227000	Nil	Nil	29	227000
6.	Country Boat	44	131600	49	139350	93	270950
6.	Push Cart	Nil	Nil	13	12850	13	12850
7.	Rickshaw	2255	8410342	772	3996315	3027	12406657
8.	Rickshaw Van	370	1442850	29	130000	399	1572850

Table 9: Itemwise Information of Rural Trading Loan
Upto September, 1990

Sl. No.	Item	Men		Women		Total	
		No. of Loan	Principal	No. of Loan	Principal	No. of Loan	Principal
	Rural Trading	14307	21397241	16307	26165971	30614	47563212
1.	Black Smith	3	4500	N11	N11	3	4500
2.	Cow Business	92	290079	151	318571	243	608650
3.	Grocery Shop	6468	8907614	3677	4968704	10145	13876318
4.	Hardware	52	23528	N11	N11	52	23528
5.	HeadLoad Trading	7301	11889622	12412	20709972	19713	32599594
6.	Marketing	31	64176	65	145724	96	209900
7.	Oil Seeds	2	3800	N11	N11	2	3800
8.	Poultry Feed	2	10000	1	3000	3	13000
9.	Stock Business	356	203922	1	20000	357	223922

Table 10: Itemwise Information of Food Processing Loan
Upto September, 1990

Sl. No.	Item	Men		Women		Total	
		No. of Loan	Principal	No. of Loan	Principal	No. of Loan	Principal
	Food Processing	615	965313	11933	14034291	12548	14999604
1.	Chick/Cattle Food	1	2500	4	4000	5	6500
2.	Oil Crashing	1	700	3	2550	4	3250
3.	Oil Processing	1	4300	N11	N11	1	4300
4.	Paddy Husking (Man)	612	957813	11607	13593191	12219	14551004
5.	Paddy Husking (Mec)	N11	N11	314	429550	314	429550
6.	Pulse Husking	N11	N11	5	5000	5	5000

Table 11: Itemwise Information of Health Loan
Upto September, 1990

Sl. No.	Item	Men		Women		Total	
		No. of Loan	Principal	No. of Loan	Principal	No. of Loan	Principal
	Health	Nil	Nil	72	53500	72	53500
1.	Latrine	Nil	Nil	72	53500	72	53500

Table 12: Itemwise Information of Miscellaneous Loan
Upto September, 1990

Sl. No.	Item	Men		Women		Total	
		No. of Loan	Principal	No. of Loan	Principal	No. of Loan	Principal
	Miscellaneous	86	160526	13	32500	99	193026
1.	Lease of Market	61	121580	Nil	Nil	61	121580
2.	Others	25	38946	13	32500	38	71446

Table 13: Schemewise Distribution of Collective Loan
Upto September, 1990

Sl. No.	Item	Men		Women		Total		% of Total Disbursement
		No. of Loan	Principal	No. of Loan	Principal	No. of Loan	Principal	
1.	Deep tubewell	1548	1589078	1398	1449500	2946	3038578	41.97
2.	Fish Nursery	6	5500	Nil	Nil	6	5500	0.08
3.	Fishing	141	57400	Nil	Nil	141	57400	0.79
4.	Hand tubewell	10	18500	80	76200	90	94700	1.31
5.	Icecream Plant	30	99000	30	99000	60	198000	2.74
6.	Irrigation	1136	991245	231	232407	1367	1223652	16.90
7.	lease of Market	61	121580	Nil	Nil	61	121580	1.68
8.	Pond Operation	1061	746419	132	116100	1193	862519	11.91
9.	Power Tiller	774	815166	696	696000	1470	1511166	20.87
10.	Shallowtubewell	175	126150	Nil	Nil	175	126150	1.74
Total		4942	4570038	2567	2669207	7509	7239245	100.00
Collective Loan as % of Cumulative Principal Disbursement		14	7	5	3	9	5	

Table 14: Sectorwise Distribution of Overdue
September, 1990

Sl. No.	Sector	Overdue		
		Principal	Interest	Total
1.	Agriculture	207531	8064	215595
2.	Irrigation	206741	12927	219668
3.	Livestock	131568	12769	144337
4.	Rural Industries	71702	36366	108068
5.	Rural Transport	171678	35009	206687
6.	Rural Trading	170135	93824	263959
Total		959355	198959	1158314