

HALF YEARLY REPORT
ON
OUTREACH PHASE-II

JUNE, 1985

Bangladesh Rural Advancement Committee
66, Mohakhali Commercial Area
Dhaka-12

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Statistical Summary
Outreach Programme
Phase-II
June 1985

1. No. of Branches/Camps: (currently operating)	18
2. Village Organisations (V.Os) formed:	727
Male	372
Female	355
3. Total Households in organised villages:	85173
4. Total target Households in organised villages:	42561
5. Target Households covered by V.Os:	24501
6. Target Households Covered as percentage of total target households	57.5
7. Target Population eligible for membership:	94694
Male	49291
Female	45403
8. V.O.membership:	37531
Male	19776
Female	17755
9. Percentage of membership over total target population eligible for membership:	39.63
Male	40.12
Female	39.11
10. Members eligible for Functional Education (FEC):	31565
Male	17294
Female	14271
11. Membership brought under (FEC):	7548
Male	4611
Female	2937
12. Member graduated in (FEC):	3204
Male	1621
Female	1583
13. Percentage brought under (FEC): (over members eligible for FEC)	23.91
Male	26.66
Female	20.58

	Male	Female	Total
14. Group members trained:	3456	2920	6376
A. Human Development:	3021	1799	4820
1. Consciousness Raising	1796	1137	2933
2. Functional Education	282	70	352
3. Leadership Development	708	510	1218
4. Project Planning & Management.	156	59	215
5. Others	79	23	102
B. Skill Development:	435	1121	1556
1. Fish culture	223	81	304
2. Poultry	119	658	777
3. Agriculture	39	14	53
4. Others	54	368	422

15. Fund Generation by V.Os in Taka:

	<u>Own Fund</u>	<u>Borrowed Fund</u>	<u>Total</u>
Male	969,486	150,259	1,119,745
Female	785,840	401,206	1,187,046
Total	1,755,326	551,465	2,306,791

16. Investment in Economic Activities in Taka:

Type	Male	Female	Total
A. Collective	544,863	264,105	808,968
B. Individual	147,501	393,690	541,191
Total	692,364	657,795	1,350,159

17. Amount of investment in Economic Activities as percentage of fund generated:

Male	30.01
Female	28.51
Total	58.53

18. BRAC's loan to women's group: Tk. 294,750

19. Amount of consumption loan as percentage of total saving: 12.79

20. Total loan disbursed to women's activities: 294,750

<u>Activity</u>	<u>Taka</u>	<u>% of total disbursement</u>
A. Agriculture	10,000	3.39
B. Rural Industries	82,350	27.94
C. Small Trading	58,900	19.98
D. Paddy Husking	1,43,500	48.69
		100.00

Investment of Group Funds by Sectors:

<u>Sectors</u>	<u>Taka invested</u>	<u>% of total</u>
1. Agriculture	2,96,512	22.0
2. Livestock:		
a) Cow/Goat Rearing	15,427	1.1
b) Poultry Rearing and Management.	36,166	2.7
3. Husking:		
a) Paddy Husking	1,72,362	12.8
4. Rural Business:		
a) Small Trading	2,53,087	18.7
b) Lease of Market/ Jalmahal etc.	96,303	7.1
c) Stock Business (Paddy, Jute, Molasses etc.)	62,161	4.6
5. Rural Industries	1,11,870	8.3
6. Rural Transport	8,400	0.6
7. Fisheries:		
a) Fish culture	<u>2,97,871</u>	22.1
Total:	13,50,159	*****

1. INTRODUCTION:

Since its inception in 1978 Outreach has been working in rural areas aimed at removing the socio-economic problems of the landless (those who sell their manual labour for survival) through mobilization, conscientization and organisation. The initial approach of Outreach has passed through different transitions based on realities, constraints and experiences of working with the rural disadvantaged. Now Outreach relies on an approach which is pragmatic and flexible for initiation of the tasks of mobilization and organisation. Outreach is now viewed as front-line programme for BRAC activities for development as it mobilizes and organises the disadvantaged with a view to create conditions viable and dependable for healthy expansion of subsequent credit activities to be followed by an integrated approach—a big push for the development of impoverished landless. BRAC's Outreach activities have expanded to 409 villages spread over 41 Unions, 11 Upazilas in eight districts. Till June 1985 a total of 727 V.Os have been formed with a membership of 37,531 people. With programming, management, logistic and administrative support from Head Office, the field activities of Outreach are currently being operated from 18 branches.

1.1 Coverage:

Outreach Phase-II January 1984 through December 1985 will cover 523 villages in 41 Unions of 11 Upazilas and form 1023 Village Organisations (V.Os). Data below presents the summary of Coverage overall and periodic. By June 1985, 24,501 (57.5%) target households in 409 villages under 41 Unions were covered including the coverage of 3,907 target households and 91 villages during January '85 to June '85. The total membership upto June '85 was 37,531 having male-female ratio 5.3:4.7. Of the Phase-II's total target, 100.0% of unions, 78.2% of villages, 71.1% of V.O's with 56.5% male members and 77.2% female members were covered upto June '85, while the periodic (Jan '85 - June '85) coverage for unions, villages, V.Os, male and female members were 14.6%, 17.3%, 15.4%, 6.2% and 17.6% respectively.

1.2 Organisational Structure (V.O.):

The Village Organisations (V.Os) form the central forum for mobilization and organisational activities of the disadvantaged. Upto June 1985, 727 V.Os were formed, of which 372 were men's and 355 women's. The number of new V.Os formed during January - June 1985 was 158. Of the new V.Os formed 66 were men's organisation and the remaining 92 were women's organisation. Followed by the increase in the number of V.Os, the number of membership has also increased from 31,309 in December 1984 to 37,531 in June 1985. Over the period from January - June 1985, the rate of V.O increase was 27.8% and the rate of membership increase was 19.9% (6,222). During the period (January - June 1985) BRAC has identified 15,387 target population in the project villages, out of which 6,222 (40.4%) have joined group activities. Besides these, outlines for the formation of Union and Upazila level organisations have been prepared. Union level Committees will consist of delegates from V.Os and Upazila level Committees will comprise of the delegates from the Union Committees. Table below shows the range of landless institution building in Outreach Upazila villages as of 30th June 1985.

<u>Upazilas</u>	<u>Villages covered</u>	<u>Group/V.Os formed</u>		<u>Total</u>
		<u>Male</u>	<u>Female</u>	
Jhenaigati	47	51	49	100
Kalitabari	47	45	36	81
Sreebordi	29	29	22	51
Bokshiganj	25	25	22	47
Mirzapur	82	66	84	150
Dhanrai	22	14	23	37
Kalaroa	45	39	33	72
Jhikargachha	74	71	55	126
Gaibandha	8	11	9	20
Rangpur	14	12	9	21
Kawmia	<u>16</u>	<u>9</u>	<u>13</u>	<u>22</u>
	409	372	355	727

Table below shows the men and women population coverage (upto June 1985) against the eligible population in Upazila villages as of June 30th 1985.

<u>Upazilas</u>	<u>Male</u>			<u>Female</u>		
	<u>Target</u>	<u>Coverage</u>	<u>Percentage</u>	<u>Target</u>	<u>Coverage</u>	<u>Percentage</u>
Jhenaigati	10,065	3,630	36.06	8,586	2,475	28.82
Nalitabari	1,304	2,175	31.96	6,308	1,522	24.12
Sreebordi	2,577	1,892	73.41	2,202	1,226	55.67
Bokshiganj	3,264	1,688	51.71	2,980	1,247	48.84
Mirzapur	9,564	3,286	34.35	9,481	4,846	51.11
Dhamrai	2,486	816	32.82	2,508	1,369	54.58
Kalaroa	3,612	1,943	53.79	3,328	1,406	42.24
Jhikargachha	6,759	3,031	44.84	6,395	2,101	32.85
Gaibandha	1,213	435	35.86	937	378	43.34
Rangpur	1,420	496	34.92	1,386	358	28.02
Kawmia	1,527	384	25.14	1,292	827	64.00
<u>Total</u>	<u>49,291</u>	<u>19,776</u>	<u>40.12</u>	<u>45,403</u>	<u>17,755</u>	<u>39.10</u>

The above Table illustrates two inverse situations (1) an increasing trend in the coverage of women population and (2) a decreasing trend in the coverage of men population in most Upazilas. The first situation can be attributed to the employment of G.S. (Women Workers) aimed at accelerating the pace of developing women's group. The second situation can be analysed to have been resulted in a disproportionate increase of membership enrollment and larger proportion of eligible population identified in newly organised villages.

2. PROGRAMME INPUTS:

2.1 Functional Education Course (FEC):

The course aims at conscientising and raising of critical awareness of the group members as to the prevailing social constraints, exploitative mechanism and their own life situation and environment. The FEC Table (Appendix-II) depicts an increase in number of learners and graduates during January to June, 1985. The percentage increase for learners is 70.7% and the percentage for learners graduated is 192.3%. Upto June 1985 a total of 7,548 members were enrolled as FEC learners and 3,204 of them graduated. Re-organisation of FEC during lax work periods of the year and recruitment of Functional Education teacher on

payment basis have been the major contributing factors towards changing the dimension of the course and yielding better results during the period January'85 - June'85.

2.2 Training:

Outreach training courses fall under two categories-

- A) Human Resource Development
- B) Occupational Skills Development.

A. Human Resource Development Courses (HRDT):

This includes Consciousness Raising, Functional Education, Leadership Development, Project Planning and Management. To understand a problem, to be able to analyse it in a pragmatic way and to come up with effective strategy in dealing with it, the group members need to acquire analytical skill, new values and outlook. Human resource development training courses are imparted to respond to these needs.

B. Occupational Skills Development (OSDT):

These training courses are given with a view to enable the group members to identify and mobilize human and material resources, in order to improve their economic conditions. These courses provide the participants with skills and knowledge necessary for effective formulation and implementation of income and employment creating activities.

The Table (Appendix-III) shows the position of training in Outreach. Upto June 1985, 6,376 group members were trained, 1,112 in Economic Management and Implementation, 352 as Functional Education Shebok/Shebikas and 4,468 in Consciousness Raising, Leadership Development and Project Planning and Management. The trend in training was significant as almost 90.1% of the planned target in training was achieved before the end of Phase-II period. Data on training reveals an upward swing in Human Resource Development and Occupational Skill Development Training. The number of group members trained in Human Resource Development Course rose from 3,883 in December 1984 to 4,820 in June 1985. The percentage increase over the period is 24.1. The training in Occupational Skill development also shows an upward trend--it rose to 1,121 in June 1985 from 721 as on December 1984.

The percentage increase is 55.5. Group maturity and the large scale involvement of group members in income and employment generating activities prompted the need for more Occupational Skills Training being given during the period (Jan - June 1985) in contrast to Human Resource Development Training.

2.3 Meetings and Workshop:

The V.O. and group members hold weekly meetings. Besides, weekly meetings, intervillage, inter union and workshops on special issues are held. At these meeting and workshops, issues affecting the landless group members are discussed and future actions are designed and planned. In all, 13,310 weekly meetings 14 inter village workshops and 14 special workshops were hold. Of the total weekly meetings, there were 6,318 men's meetings and 6,992 women's meetings. On average each meeting was attended by 29.6 men participants and 33.4 women participants. In all, each meeting was attended by 31.6 group members. Although, the figure for men members attendance shows a static trend (Jan-June 1985) the attendance figure for women members and the over all group undergoes a change caused by an increase in the rate of absence of women members (66.6%) and group people (68.4%). The impact of heavy rainfall (May - June) interalia, was the dominant factor for this decline in attendance rate over the period.

The Table below shows the periodic change in average rate absence per weekly meeting.

<u>Upto Dec '84</u>		<u>Jan-June 1985</u>	
<u>Meeting</u>	<u>Average rate of absence/ meeting</u>	<u>Meeting</u>	<u>Average rate of absence/ meeting</u>
Male	70.4	Male	70.4
Female	64.4	Female	66.6
Total	67.4	Total	68.4

3. RESOURCE MOBILIZATION:

Anything which increases or generates or, helps save expenditures, creates new income either internal or external, social or political is considered as resource. There are two broad categories of resource mobilization (a) Internal Resource; (b) External Resource.

3.1 Internal Resource:

Fund Generation

Fund generation through voluntary savings of the group members is a key factor of internal resource mobilization. To build up group's financial base Outreach inspires the group members to:

- a) contribute a small proportion of their income on weekly/monthly basis to a common Group Fund;
- b) create and develop collective reserve, emergency/general fund from economic projects' income, thus reducing dependency on external aid/fund.

The savings and Reserve funds are used in implementing economic schemes and the emergency fund is used for meeting unforeseen events such as litigation and unexpected needs of the group members. Upto June 1985, the total savings of 727 V.Os was Tk.1,587,251 or an average saving of Tk.2,183 per group and Tk.42.22 per membership. (Appendix-IV) The incremental amount to the saving per group and per membership during Jan-June 1985, was Tk.420.00 and 10.0 respectively. As shown in the Appendix-IV. During January - June 1985, the total saving increased was Tk.534,101, an increase of Tk.687,251 over the phase-II planned target (Tk.900,000.00). The Reserve, Emergency and General funds also depict an increase over the period Tk.56,494 and Tk.21,225 respectively. Table below shows the extent of saving per group and per member in Outreach as on June 1985.

Branch	Date of formation	No. of V.Os/ Groups	No. of Members	Average Taka saving/V.O./ group	Average Taka saving/member
Dakabor	1980 (June)	57	3,203	1,913.87	30.49
Bakakura	1980 "	43	2,902	2,107.74	31.23
Baromori	1980 "	32	1,489	2,698.81	58.00
Nonni	1980 "	49	2,208	2,521.32	55.95
Balijura	1982 (Jan)	51	3,118	3,012.09	49.26
Lawchapra	1982 (June)	47	2,935	1,826.97	29.25
Mirzapur	1982 "	48	2,677	4,195.91	75.23
Mohera	1980 "	53	2,946	3,845.77	69.18
Warshi	1980 "	49	2,509	3,643.16	71.14
Chowhat	1983 (March)	37	2,185	2,767.59	46.86
Kalaroa	1983 (April)	31	1,502	1,391.32	23.71
Goalchatore	1982 (June)	41	1,847	940.60	20.87
Bakra	1980 (June)	45	2,012	739.02	16.52
Navaron	1980 (June)	36	1,551	1,267.61	29.42
Jhikargachha	1982 "	45	1,569	1,257.93	21.44
Gaibandha	1984 (Dec.)	20	813	599.60	14.75
Rangpur	1984 "	21	854	681.19	16.75
Kawnia	1984 (Dec.)	22	1,211	904.50	16.43
Total	-	727	37,531	2,183.28	42.29

3.2 External Resource:

A. Borrowed Fund:

Borrowed fund is a fund created by group members' borrowing from BRAC or other institutions. During January - June 1985, a total of Tk.498,215 was generated into the borrowed fund through borrowing from other institutions/sources. Upto June 1985, the total amount generated into the borrowed fund was Tk.551,465 (Refer to Appendix-IV) out of which Tk.294,750.0 (53.4%) was borrowed by women's group from BRAC and the remaining Tk.256,715 (46.6%) was borrowed from other institutions/sources (men and women members). During the period (Jan - June) group members borrowing has increased.

The reasons behind this larger increase in borrowed fund may be attributed to:

Large scale increase in group economic activities.

Sizeable amount of BRAC credit support for women's group.

B. Access to Local Resources:

Table below, illustrates the extent and area of resource mobilization by the Outreach group members during January-June '85.

<u>Activity/Resource</u>	<u>Quantity/No.</u>	
1. Khas land	4.20	acres
2. Khas pond	4	Nos.
3. Re-excavated ponds	161	Nos.
4. Poultry vaccines	50,872	Doses
BCRDV	18,815	"
RDV	28,362	"
F. Fox	3,695	"
5. Tree plantation	23,883	Trees
6. Vulnerable Feeding Cards	334	Nos.
7. Wheat (FWP)	23,883	Mts.
8. Wheat (VFG)	26,971	Mts.

4. ECONOMIC ACTIVITIES:

Economic activities provide the group members with an opportunity for self employment at a time when they otherwise would have been unemployed or received low wages working for someone else. With this objective in view two types of economic activities are undertaken in Outreach (1) Collective (2) Individual.

In contrast to the individual type of activity emphasis is given to collective activities as group development qualities such as spirit of co-operation, community feeling and responsibility, group co-hesiveness and integrity are built up by co-operative activities. Upto June 1985, 464 group/V.Os (63.8%) out of 727 organisations and 17,404 group members were involved in economic activities—collective and individual. As reflected in the table (appendix-V), the bulk of the group members (84.3%) were involved in collective activities. The participation of group members in economic activities increased by 31.7% - 26.4% in collective and 70.5% in individual activity, involving 46.4% of the total members. The percentage involvement of male members was 60.5% and female members was 39.4% - implying that more men (10,535) than women (6,869) were involved in economic activities. Men members involved in collective and individual activities were 9,201 and 1,334 respectively and that of women members (collective and individual) were 5,477 and 1,392 respectively.

Upto June 1985, Tk.308,968 was invested in collective schemes, of which Tk.544,863 was invested by men's V.Os and Tk.264,105 by women's V.Os. During Jan-June 1985, the incremental amount in collective schemes was Tk.466,778, of which Tk.351,798 was for men's V.Os and Tk.114,980 for women's V.Os. The incremental investment in individual schemes was Tk.328,452, of which Tk.40,251 for men's V.Os and Tk.288,201 for women's V.Os. In all, 58.5% of the total fund generated was used in financing group economic activities—collective and individual.

4.1 Major Sectoral Activities:

Agriculture

The landless' access to this sector takes place either as a share cropper or as a leasee. Group members involved in agriculture numbered 6,440, 37.0% of the total members involved in economic activities. Tk.296,512 was disbursed for this sector, which is 21.9% of the total investment upto June 1985. During January '85 - June '85, the investment in this activity increased to Tk.39,586. This is the second largest economic activity after fish culture, so far as the proportion of investment and group members involvement in this activity is concerned.

Rural Business

Activities in this sector includes: stocking of Paddy, Jute, Mustard seed, and other items such as Molasses etc., and leasing of market, Jalmahal (fish ponds) and animal pound. Jute, Paddy and Mustard seeds are stocked during the peak season and sold at premium price during off season. Jalmahal and animal pounds are leased by the group members for a certain period of time against payment of salami or lease value. The total investment in this sector came to Tk.158,464, 11.7% of the total investment in economic activities. During January 1985 - June 1985, the investment increase in this sector was Tk.90,795.

Rural Industries

This sector comprises activities—such as Net making, Food processing, Coir making, Cane works and Mat making. As of June 1985, Tk.111,870 was invested in these activities and 112 group members involved, thus reducing unemployment and providing self employment during off season. The investment in this sector rose to Tk.111,870, in June 1985 from Tk.26,990 in December 1984, an increase of Tk.84,880.

Fish culture

The fish culture programme has recorded significant changes with approximately a nine fold increase of its share in the total investment during January - June 1985, the increase during the period amounted to Tk.266,114, 19.7% of the total investment. The total number of groups involved has also increased. The percentage increase in the number of participants in this sector over the period (January - June 1985) is 172.5%. Upto June 1985, the share of this programme in total investment was Tk.297,871, which accounts for 22.1% of the total investment. Fish culture programme in Outreach shows a marked success when compared to the previous year's share of Tk.31,757. Upto June 1985, 2,196 group members leased 161 ponds (Big & Mini) for re-excavation. These ponds had been neglected for a long time due to ownership problems. Group members donated 20% of their labour and BRAC paid 80% as wages for their employment in the re-excavation. In early 1985 group members completed the re-excavation of these ponds and stocked them with 41,070 HYV fishes. The programme will be substantially beneficial for the group members, if the cultivation is done scientifically and adequate measures are taken for the growth and survival of the cultivated fishes. In order to achieve balanced growth of the programme, certain principles were followed in the leasing arrangement of these ponds such as:

- (1) Initially, the pond would be leased to groups for 3 years.
- (2) If the group involved failed to prove its worth in fish culture programme, the group will automatically lose the right of another harvest.
- (3) If the group involved succeeds in the management of the programme and ensuring a good harvest, the lease will be extended for another period of harvest.

Table below depicts the extent of fish culture programme in Outreach areas, till June, 1985.

Area	No. of pond re-excavated/ excavated	% of total ponds	Acreage of pond re-excavated	No./Qty of fish fries released
Jamalpur	83	51.6	8.4	26,839
Tangail	39	24.2	6.5	4,225
Jessore	32	19.3	4.9	7,639
Rangpur	7	4.3	1.6	2,367
Total	161*	100.0	21.4	41,070

The figure does not include 4 khas pond as these were not renovated for fish culture during the period (Jan 85 - June 85)

Small Trading

Considering the size of investment amount, small trading is the third major activity in Outreach. As of June 1985 the total investment in this sector was Tk.253,087, 18.7% of the total invested money in economic activities. During January - June 1985 the volume of activity in the sector showed a four fold increase in the number of participants and a three fold increase in investments.

Paddy Husking

The total investment in this sector as of June 1985 is Tk.172,362, 12.7% of the total investment in economic programmes. The share of investment in this sector has increased by 333.5% (Tk.132,604) during January - June 1985. Of the total investment in this sector, Tk.143,500 was loaned to 300 women by BRAC and the rest i.e. Tk.28,862 was disbursed from own savings fund (male + female) to 171 group members - majority of whom were women.

Poultry

The poultry programme is suitable for women as most of them keep a few chickens and ducks as this does not interfere with their household duties. As of June 1985, Tk.36,166 was invested in this sector, which is 2.7% of the total investment. As of June 1985 a total of 111,044 birds in 8,777 households were vaccinated. Households benefited from the vaccination programme were of BRAC group members and outsiders, thus the programme benefited the whole community. To ensure programme expansion 1,169 HYV eggs and 1,942 HYV cocks/chicks were distributed to group members. The mortality rate of the supplied cocks/chicks was 16.2%. The future need is to ensure supply and delivery of the vaccines. Upto June 1985, a total of 777 group members received training in poultry—521 (67%) received training in rearing and management, 233 (29.9%) in basic orientation and the remaining 23 (3.0%) in vaccination.

The Table below depicts the picture of Poultry Programme in selected Outreach Branch areas as of June 1985.

<u>Branches</u>	<u>Group members Trained</u>	<u>HYV Eggs distributed</u>	<u>HYV Cock/Chicks distributed.</u>
Dakabor	172	-	290
Bakakura	39	-	140
Mirzapur	120	452	545
Mohera	88	80	408
Warshi	78	102	163
Navaron	24	50	-
Bakra	25	40	-
Jhikargachha	33	305	-
Kawmia	-	-	-
Total	579	1,029	1,546

5. CONSUMPTION LOANS:

Over 95% of group members live at or below subsistence level. They don't have any assets or resources to rely on or fall back upon during times of distress. To withstand these times group members often fail to have access to institutional loans without collateral. The money lenders who lend at exorbitant rate of interest are the poor's only source of money to meet these exigencies and thereby became dependent on the elite and power structure. In view of the circumstances, the group members are provided with loans, although, these loans yield no return. Moreover, out of sheer necessity, group actions respond to such emergency. The pattern of incidental loans (Appendix-VI) shows that Tk.202,957 was disbursed to 1,090 group members upto June 1985. The percentage increase in consumption loans during January 1985 - June 1985, was 72.1% (Taka 84,997). 75.1% of these loans were disbursed to 787 group members for meeting food crisis, 4.0% were disbursed to 101 group members for medical needs and 6.8% were disbursed to 52 members for marriages. Loan disbursed for repairing of houses and other expenses were Tk.7,132 (3.5%) and Tk.21,321 (10.6%) respectively. Number of loances for house repairing and other expenses were 42 and 108 respectively.

6. WOMEN AND DEVELOPMENT:

To break through the age old superstitions, social taboos and restriction, BRAC focuses on the development of women as an independent unit which would help them in achieving control over the resources needed for their development. The total fund generation for women groups (Appendix-V) depicts an increase of Tk.663,010 during January - June 1985. The total amount of women investment also shows an increase of Tk.403,181. The percentage increase for collective investment during this reporting period was 136.4 and 154.4 for individual investment. Of the total investment (Tk.657,795) in women programme till June 1985, Tk.294,750 was borrowed from BRAC as credit support and Tk.363,045 was derived from own fund as loans. Upto June 1985 the women group undertook a variety of economic activities. These included paddy husking, small trading, cotton cultivation, fried rice production, coir making, weaving, net making/mat making, oil and pulse crushing.

6.1 Credit Operation and Women Programmes:

So far the credit support to women groups in Outreach is concerned, Tk.294,750 was loaned out actually till June 1985. The interest realisable on account of the loans disbursed as on 30th June 1985 was calculated to be Tk.33,586 (Appendix-VII). The total credit disbursed to the groups during January - June 1985 was Tk.247,500. The percentage increase in the volume of credit during the period was 523.8. Of the total credit disbursed upto June 1985, Tk.143,500 (48.7%) was loaned out to 300 women for husking of paddy, Tk.58,900 (19.9%) to 106 women against small trading, Tk.27,700 (9.4%) against net making to 62 women, Tk.24,150 (8.2%) to 73 women against mat making and Tk.30,500 (10.4%) and Tk.10,000 (3.4%) against other schemes and agriculture respectively to 130 women.

Till June 1985, the total loans realised was Tk.62,780— Tk.59,463 realised was principal and Tk.3,317 was interest. The total loan outstanding was Tk.265,556— principal Tk.235,287 and interest Tk.30,269. Till June 1985, there was no overdue.

The Table below gives a area-wise break up of EMLO loan, as on June 1985.

<u>Area</u>	<u>Loan disbursed (Tk.)</u>	<u>Percentage of total</u>
Jamulpur	53,400	21.5
Tangail	225,850	76.6
Jessore	5,500	1.9
Rangpur	-	-
Total	284,750	100.0

7. CONCLUSION:

Over the period January - June 1985, Outreach has made significant progress not only in the expansion of organisational activities in new unions (6 Nos.) and villages (3 Nos.) but also in the development of group activities through increased volume of investment in viable economic activities. Now the benefits of groups are highly visible to the members through their participation in income and employment generating activities. The increase in the investment of economic activities in this period was Tk. 795,234. The rate of increase is 143.0%. The increasing involvement of the group members in economic activity is important from three counts (1) it would help accelerate the pace of group development activities (2) gradually reduce dependency on external assistance (3) achieves a balanced development of two important variables—social awareness building and economic development. Moreover, the focus on human development as an independent unit with increased volume of credit support (Tk. 247,500) to assist their home based programmes aims at promoting their living conditions—visualising another significant aspect of change in Outreach programmes during the period.

However, the future need is to develop schemes based on new skills and occupations and upgrade those activities based on traditional skills and occupations which can be easily geared to the local market conditions. Besides that, necessary technical back-up and services are critical elements for the success and growth of sectoral programmes such as poultry and

pisciculture should be ensured in order to make changes of the involved group members highly visible. The demonstration of the landless success and strength is important as it contributes greatly towards enhancement of group's integrity, cohesiveness and solidarity.

During this period, the landless group members obtained access to 161 ponds under pisciculture through re-excavation, 50,872 doses of poultry vaccines, 50,854 mds. of wheat against vulnerable feeding cards and employment in FWP, 4 ponds and 4.20 acres of Khas land. Finally, the landless efforts at gaining access to the above resources and services during the period through collective and united actions are nonetheless important to make the elite perceive the gradual accumulation of power and capture of resources by the organised poor.

OUTREACH PROGRAMME
Receipts and Payments Statements
January '84 to June '85

	Taka	Taka
<u>RECEIPTS:</u>		
I. Donation Received		78,31,634 =====
<u>PAYMENTS:</u>		
I. Financial and Material Support to Landless Groups		
A. Functional Education Materials.	1,31,814	
B. Grants and Loan to Groups	<u>3,04,652</u>	4,36,466
II. Recurring Expenses		
A. Training and Educational Materials.	1,08,107	
B. Stationery and Postage	52,602	
C. Utilities	48,503	
D. General Expenses	1,53,941	
E. Rent	91,561	
F. Maintenance and Repairing	<u>75,986</u>	5,30,700
III. Landless Training		
A. Training Fees	4,96,508	
B. Food and Accommodation	4,52,789	
C. Trainees Travel	<u>1,69,286</u>	11,18,583
IV. Staff Training and Workshops		
A. Trainees Fees	62,964	
B. Food and Accommodation	1,03,602	
C. Staff Workshops	<u>4,871</u>	1,71,437
V. Staff Salaries and Benefits		
A. Salaries & Benefits	27,21,148	
B. Travelling & Transportation	<u>2,71,812</u>	29,92,960
VI. H.O. Logistic and Management Support.		5,43,198
VII. Capital Expenditures		
A. Camp House	4,65,511	
B. Furniture and Fixture	91,292	
C. Office Equipment	17,020	
D. Motor Cycles	42,500	
E. Bicycle	<u>62,070</u>	6,78,393
VIII. Others		
A. Cash in Hand and Cash at Bank		<u>13,59,897</u>
	Total	78,31,634 =====

VILLAGE ORGANISATION

Appendix-I

Branch	Uni- Ons	Vil- lages cov- ered	V.Os			Total H/HS in cov- ered vill- ages	Total tar- get HHS in cov- ered vill- ages	Target HHS cov- ered	Eligible popula- tion for mem- bership			Membership			% of target H/H covered over total target H/H	% of Membershi enrolled over target popula- tion eligible for membership		
			M	F	T				M	F	T	M	F	T		M	F	T
kabor	2	28	28	29	57	5600	2800	2763	6538	5330	11868	1850	1353	3203	98.6	28.3	25.4	25.9
kakura	2	19	23	20	43	4762	2381	1950	3527	3256	6783	1750	1122	2902	81.8	40.5	34.5	42.8
romeri	3	20	17	15	32	4000	2000	1158	2727	2525	5252	796	693	1489	57.9	29.2	27.4	28.4
nni	2	27	28	21	49	5400	2701	1438	4077	3783	7860	1377	829	2208	53.2	33.8	21.9	28.1
lijure	2	29	29	22	51	5800	2900	1846	2577	2202	4779	1832	1226	3118	63.6	73.4	55.6	65.2
achapra	2	25	25	22	47	5000	2501	1632	3264	2980	6244	1608	1247	2935	65.2	51.7	41.8	47.0
ezapur	3	27	21	27	48	7511	3755	1275	3846	4016	7862	1015	1662	2677	47.3	26.4	41.3	34.0
nera	3	29	23	30	53	5900	2902	2182	2560	2356	4916	1134	1812	2946	34.0	44.3	76.9	59.9
eshi	2	26	22	27	49	5200	2604	2005	3158	3109	6267	1137	1372	2509	76.9	36.0	44.1	40.0
owhat	3	22	14	23	37	4400	2200	1047	2486	2508	4994	816	1369	2185	47.6	32.8	54.6	43.8
laroa	2	22	16	15	31	4400	2203	1055	1896	1771	3667	820	682	1502	47.8	43.2	38.5	41.8
alcha-	2	23	23	18	41	4800	2404	1042	1716	1557	3273	1123	724	1847	43.3	65.4	46.5	56.4
aroon	2	24	24	12	36	5000	2501	957	2296	2182	4478	1118	433	1551	38.3	48.6	19.8	34.6
ra	2	25	23	22	45	5000	2500	1108	2540	2459	4999	1088	924	2012	44.3	42.8	37.6	40.2
kar-	2	25	24	21	45	4800	2401	869	1923	1754	3677	825	744	1569	36.2	42.9	42.4	42.7
hha																		
bandha	2	8	11	9	20	1600	802	570	1213	937	2150	435	378	813	71.2	35.9	40.3	37.8
gpur	3	14	12	9	21	2800	1401	662	1420	1386	2806	496	358	854	47.3	34.9	25.8	30.5
nia	2	16	9	13	22	3200	1605	942	1527	1292	2819	384	827	1211	58.9	25.1	64.0	42.9
Total	41	409	372	355	727	85173	42561	24501	49291	45403	94694	19776	17755	37531	57.5	40.1	39.1	39.6

FUNCTIONAL EDUCATION

Appendix-II

Branch	Members Eligible			Members brought under FEC			Members graduated in FEC			% of members brought under FEC over members eligible for FEC			% of Members completed FEC over members brought under FEC		
	M	F	T	M	F	T	M	F	T	M	F	T	M	F	T
	Chakabor	1795	1268	3063	500	225	725	280	80	360	27.9	17.7	23.8	56.0	35.0
Chakakura	1668	1099	2767	575	150	725	198	75	273	34.5	13.7	26.2	34.4	50.0	37.7
Chakromeri	682	588	1270	267	100	367	64	68	132	39.2	17.0	28.9	23.9	68.0	35.0
Chaksonni	1275	730	2005	285	75	360	142	66	208	22.4	10.3	17.9	49.8	88.0	57.8
Chakulijure	1730	1168	2898	575	100	675	45	16	61	33.2	8.7	23.3	7.8	16.0	9.0
Chakawchakra	1598	1104	2702	700	300	1000	306	98	404	43.8	27.2	37.0	43.7	32.6	40.4
Chakrazapur	899	1205	2104	200	350	550	34	191	225	22.3	29.1	26.1	17.0	54.6	40.9
Chakshera	1003	1530	2533	357	623	980	154	324	478	35.6	40.7	38.7	43.1	52.0	48.7
Chakrishi	1062	1230	2292	405	586	991	179	453	632	38.1	47.6	43.2	44.2	77.3	63.8
Chakowhat	768	1293	2061	167	130	297	73	78	151	21.5	10.1	14.4	43.7	60.0	50.8
Chakalakra	787	599	1386	169	115	284	29	57	86	21.5	19.2	20.5	17.2	49.6	30.3
Chakalchatore	1069	628	1697	129	64	193	45	14	59	12.1	10.2	11.4	34.9	21.9	30.6
Chakra	988	828	1816	42	38	80	-	30	30	4.2	4.6	4.4	-	78.9	37.5
Chakavaron	1175	368	1543	131	-	131	34	-	34	11.2	-	8.5	25.9	-	25.9
Chakikaryachha	795	633	1428	109	81	190	38	33	74	13.7	12.8	13.3	34.9	40.7	38.9
Chakibandha	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Chakngpur	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Chakwnia	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Total	17294	14271	31565	4611	2937	7548	1621	1583	3204	26.7	20.58	23.9	35.2	53.9	42.5

GROUP MEMBERS TRAINING

Branch	Human Development																	
	Consciousness Raising			Functional Education			Leadership Development			Project Planning			Others			Total		
	M	F	T	M	F	T	M	F	T	M	F	T	M	F	T	M	F	T
Dakabor	149	121	270	26	4	30	94	44	130	41	11	52	24	13	37	334	193	527
Bakakura	227	95	322	31	10	41	53	63	116	15	3	18	-	-	-	326	171	497
Baromeri	88	59	147	23	6	29	55	25	80	6	7	13	-	1	1	172	98	270
Nonni	114	63	177	21	-	21	37	38	75	12	4	16	25	7	32	209	112	321
Balijure	160	88	248	18	5	23	31	55	86	17	8	25	-	-	-	226	156	382
Lawchapra	142	88	230	29	11	40	52	7	59	24	7	31	-	-	-	247	113	360
Mirzapur	74	133	207	13	1	14	5	20	25	2	-	2	-	-	-	94	154	248
Nohera	222	107	329	26	16	42	98	52	150	7	5	12	-	-	-	353	180	533
Warshi	121	104	225	24	2	26	82	75	157	7	6	13	-	-	-	234	187	421
Chowhat	46	21	67	10	2	12	14	27	41	4	5	9	19	-	19	93	55	148
Kalaraa	71	37	108	17	5	22	10	2	12	2	-	2	3	-	3	103	44	147
Goalchatore	94	53	147	21	-	21	51	22	73	7	3	10	2	-	2	175	78	253
Navaron	31	16	47	6	-	6	17	-	17	1	-	1	-	-	-	55	16	71
Bakra	138	100	238	6	3	9	63	51	114	6	-	6	6	2	8	219	156	375
Jhikargachha	73	52	125	11	5	16	46	29	75	5	-	5	-	-	-	135	86	221
Gaibandha	14	-	14	-	-	-	-	-	-	-	-	-	-	-	-	14	-	14
Sawnia	12	-	12	-	-	-	-	-	-	-	-	-	-	-	-	12	-	12
Rangpur	20	-	20	-	-	-	-	-	-	-	-	-	-	-	-	20	-	20
Total	1796	1137	2933	282	70	352	708	510	1218	156	59	215	79	23	102	3021	1799	4820

Continued

GROUP MEMBERS TRAINING

Branch	Occupational Skills															Total (All)		
	Poultry			Fishculture			Agriculture			Others			Total			M	F	T
	M	F	T	M	F	T	M	F	T	M	F	T	M	F	T			
Dakabor	34	138	172	26	-	26	2	-	2	4	8	12	66	146	212	400	339	739
Bakakura	1	32	39	31	-	31	3	-	3	-	43	43	41	75	116	367	246	613
Baromeri	-	34	34	15	5	20	2	-	2	-	22	22	17	61	78	189	159	348
Nonni	-	12	12	9	-	9	2	-	2	1	18	19	12	30	42	221	142	363
Balijure	4	33	37	27	-	27	15	14	29	15	5	20	61	52	113	297	208	495
Lawchapra	19	23	42	6	-	6	4	-	4	-	20	20	29	43	72	276	156	432
Mirzapur	-	120	120	19	12	31	1	-	1	-	50	50	20	182	202	114	336	450
Mohera	35	53	88	22	40	62	4	-	4	-	45	45	61	138	199	414	318	732
Warshi	10	68	78	22	15	37	-	-	-	-	28	28	32	111	143	266	298	564
Chowhat	4	29	33	7	-	7	6	-	6	10	10	29	36	39	75	129	94	223
Kalaroa	3	21	24	10	9	19	-	-	-	3	20	23	16	50	66	119	94	213
Goalchatore	1	15	16	7	-	7	-	-	-	2	18	20	10	33	43	185	111	296
Bakra	2	23	25	-	-	-	-	-	-	5	20	25	7	43	50	226	199	425
Navaron	-	24	24	-	-	-	-	-	-	2	17	19	2	41	43	57	57	114
Jhikargachha	-	33	33	8	-	8	-	-	-	3	44	47	11	77	88	146	163	309
Galbandha	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	14	-	14
Rangpur	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	20	-	20
Kawnia	-	-	-	14	-	14	-	-	-	-	-	-	14	-	44	26	-	26
Total	119	658	777	223	81	304	39	14	53	54	368	422	435	1121	1556	3456	2920	6376

FUND GENERATION (IN TAKA)

Branch	A: Own Fund						B: Borrowed Fund				Total (A+B)		
	Saving		Reserve		Emergency and General		BR&C		Other Institutions		M	F	T
	M	F	M	F	M	F	M	F	M	F			
abor	60915	36776	6060	4050	1980	2360	-	34000	-	-	68955	77186	146141
akura	55460	35173	1330	1030	1604	1390	-	19400	-	-	58394	56983	115377
omeri	60304	26058	-	-	2780	1041	-	-	-	-	63084	27099	90183
ni	99308	24237	-	-	9258	1765	-	-	-	-	108566	26002	134568
ijure	124214	29403	785	157	2218	778	-	10000	54808	54477	132025	94315	226340
chakra	57704	28164	-	-	1816	1474	-	-	-	-	59520	29638	89158
zapur	50951	150553	12373	24073	3461	4379	-	27000	-	-	66685	206005	272690
ora	80977	122849	9191	12050	3855	3732	-	58000	59582	51979	153605	248610	402215
ahi	80688	97827	3708	4869	6542	6532	-	94350	-	-	90938	203578	294516
what	33855	68546	1338	2044	1907	2542	-	46500	-	-	37100	119632	156732
aron	23523	14608	2611	20	798	374	-	-	-	-	31932	15002	46934
chatoro	29015	9550	-	-	4522	783	-	-	-	-	33537	10333	43870
ra	16997	16259	1248	908	-	-	-	1500	-	-	18245	18667	36912
aron	36780	8854	770	50	-	-	-	-	-	-	37550	8904	46454
kargachha	42914	13693	1384	350	3442	1077	-	4000	-	-	47740	19120	66860
bandha	7107	4885	-	-	676	448	-	-	35869	-	43652	5333	48985
gpur	10758	3547	-	-	1033	629	-	-	-	-	11791	4176	15967
nia	5652	14247	-	-	774	1716	-	-	-	-	6426	15963	22389
Total	882022	705229	40798	49601	46666	31010	-	294750	150259	106456	1119745	1187046	2306791
o Dec.'84	571174	431976	14690	19215	32656	23795	-	47250	4200	1800	622720	524036	1146756

FUND UTILISATION (IN TAKA)

Continued Appendix-IV

Branch	General/ Emergency Expenses		Consumption Loans		Investment in Economic Activity		Cash in Hand		Cash at Bank		Total (All)		
	M	P	M	P	M	P	M	P	M	P	M	P	T
	Dakabor	55	60	12000	4950	35600	56125	3980	2711	17260	13400	68895	77246
Bakakura	1570	1322	9365	2273	32812	40910	3242	4707	11852	7324	58841	56536	115377
Baromeri	2780	1041	13193	4406	28198	5854	11903	7653	7010	8145	63084	27099	90183
Nonni	2914	1142	16850	2650	52535	10170	19676	9000	16591	3040	108566	26002	134568
Balijura	45	-	17176	11325	178930	10190	28883	9299	16376	4616	241410	35430	276840
Lawchakra	593	440	-	-	40020	14750	11230	7641	8285	6199	60128	29030	89158
Mirzapur	857	1029	6150	21710	38250	102040	2613	3216	19815	77010	67685	205005	272690
Hohara	207	317	26447	28629	102434	148709	7416	12472	25915	51669	160419	241796	402215
Warshi	585	517	5704	6399	57910	160215	21735	27401	4400	9650	90334	204182	294516
Chowhat	1427	716	5250	3300	23579	93400	5084	10317	1940	11899	37100	119632	156732
Kalara	-	-	-	800	8242	530	10440	3644	13280	10028	31932	15002	46934
Goalchatore	3252	638	-	2500	8902	1880	10658	4340	8225	3475	31037	12833	43870
Bakra	743	574	505	1375	6300	5307	8257	7441	2440	3970	18245	18667	36912
Havaron	150	-	-	-	18800	2000	3600	5300	15000	1604	37550	8904	46454
Jhikergachha	3227	548	-	-	23702	5915	4192	2123	16619	10734	47740	19120	66860
Gaibandha	230	98	-	-	36180	-	3442	3600	3985	1450	43837	5148	48985
Rangpur	382	246	-	-	-	-	2888	2260	8521	1670	11791	4176	15967
Kawmia	231	329	-	-	-	-	603	1003	5592	14631	6426	15963	22389
Total	19068	9017	112640	90317	692364	657795	159842	124128	201106	240514	1185020	1121771	2306791
Upto Dec.'84	10974	6078	72091	45869	300496	254433	131837	88584	105963	130431	621360	525396	1146756

ECONOMIC ACTIVITIES

Appendix-V

District	Scheme			Groups/V.Os Involved			Members Involved									Taka					
	C	I	T	Involved			Collective			Individual			Collective			Individual					
				M	F	T	M	F	T	M	F	T	M	F	T	M	F	T			
Barisal	35	42	77	24	25	49	1205	1135	2340	48	42	90	32400	8225	40625	3200	47900	5110			
Baruakura	32	18	50	18	23	41	865	813	1678	53	97	150	29572	19765	49337	3240	21145	2438			
Comeri	6	101	107	14	9	23	226	43	269	108	26	134	10054	3504	13558	18144	2350	2049			
Chandni	19	28	47	19	13	32	498	193	691	63	37	100	33135	3120	36255	19400	7050	2649			
Chandpur	30	15	45	29	14	43	1299	511	1810	35	22	57	175930	9370	185300	3000	820	382			
Chandrapur	24	30	54	30	15	45	835	395	1230	82	49	131	20370	9400	29770	19650	5350	2500			
Chandpur	35	13	48	13	30	43	696	538	1234	64	184	248	28700	60050	88750	9550	41990	5154			
Chandpur	17	62	79	23	24	47	214	122	336	21	92	113	92034	81039	173073	10400	67670	7807			
Chandpur	48	21	69	15	27	42	893	1057	1950	283	453	736	39210	44815	84025	18700	115400	13410			
Chandpur	9	14	23	9	14	23	422	273	695	236	248	484	8929	12900	21829	14650	80500	9515			
Chandpur	8	6	14	7	5	12	217	72	289	37	-	37	2562	530	3092	5650	-	565			
Chandpur	18	8	26	10	9	19	648	144	792	106	29	135	6302	1580	7882	2600	300	290			
Chandpur	15	5	20	9	5	14	498	84	582	84	40	124	5260	4807	10062	1040	500	154			
Chandpur	10	10	20	9	4	13	411	65	476	29	49	78	18800	1000	19800	-	1000	100			
Chandpur	6	6	12	9	5	14	105	32	137	85	24	109	5425	4000	9425	18277	1715	199			
Chandpur	3	-	3	4	-	4	169	-	169	-	-	-	36180	-	36180	-	-	-			
Chandpur	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-			
Chandpur	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-			
Total	315	379	694	242	222	464	9201	5477	14678	1334	1392	2726	544863	264105	808968	147501	393690	54119			
Dec. '84	221	263	484	246	187	433	7290	4326	11616	742	853	1595	193065	149125	342190	107250	105489	21273			

BRANCH WISE CREDIT OPERATION

Appendix-VII

Branch	Amount Disbursed (Tk.)			Amount Realised (Tk.)			Amount Outstanding (Tk.)			Amount Overdue		
	P	I	T	P	I	T	P	I	T	P	I	T
Dakabor	34000	5760	39760	6180	350	6530	27820	5410	33230	-	-	-
Pakakura	19400	2727	22127	4145	436	4581	15255	2291	17546	-	-	-
Belijuro	10000	1500	11500	4908	600	5508	5092	900	5992	-	-	-
Baromeri	-	-	-	-	-	-	-	-	-	-	-	-
Nonni	-	-	-	-	-	-	-	-	-	-	-	-
Lawchakra	-	-	-	-	-	-	-	-	-	-	-	-
Bakra	1500	133	1633	1500	133	1633	-	-	-	-	-	-
Jhikargachha	4000	420	4420	-	-	-	4000	420	4420	-	-	-
Goalchatore	-	-	-	-	-	-	-	-	-	-	-	-
Navaron	-	-	-	-	-	-	-	-	-	-	-	-
Kalera	-	-	-	-	-	-	-	-	-	-	-	-
Mirzapur	27000	3396	30396	10000	611	10611	17000	2785	19785	-	-	-
Mohera	58000	5148	63148	17880	699	18579	40120	4449	44569	-	-	-
Barshi	94350	9375	103725	5250	250	5500	89100	9125	98225	-	-	-
Chowhat	46500	5127	51627	9600	238	9838	36900	4889	41789	-	-	-
Gaibandha	-	-	-	-	-	-	-	-	-	-	-	-
Rangpur	-	-	-	-	-	-	-	-	-	-	-	-
Kawna	-	-	-	-	-	-	-	-	-	-	-	-
Total	294750	33586	328336	59463	3317	62780	235287	30269	265556	-	-	-