

ANNUAL REPORT
OUTREACH PHASE-II

DECEMBER, 1985

BANGLADESH RURAL ADVANCEMENT COMMITTEE
66, MOHAKHALI COMMERCIAL AREA
DHAKA-12

CONTENTS

	Page
1. INTRODUCTION	1
2. COVERAGE: OVERALL AND PERIOD-WISE	1
3. ORGANIZATIONAL STRUCTURE	2-3
3.1 Village Level Organization	
3.2 Higher Level Organization	
4. PROGRAMME INPUTS	3-4
4.1 Group Members Training	
4.1.1 Human Development Courses	
4.1.2 Occupational Skill Training Course	
5. FUNCTIONAL EDUCATION	4-5
6. MEETINGS AND WORKSHOP	5
7. RESOURCE MOBILISATION	5-8
7.1 Internal Resource	
7.2 External Resource	
7.2.1 Borrowed Fund	
7.2.2 Group Members Access to Resources	
8. ECONOMIC PROGRAMME	8-9
9. MAJOR SECTORAL PROGRAMME	9-11
9.1 Poultry	
9.2 Agriculture	
9.3 Rural Industries	
9.4 Rural Business	
9.5 Fish Culture	
9.6 Apiculture	
10. CONSUMPTION LOAN	11-12
11. WOMEN AND DEVELOPMENT	12
12. CREDIT AND WOMEN PROGRAMME	12-13
13. CONCLUSION	13
Financial Statement	14
Appendix	

STATISTICAL SUMMARY

OUTREACH PHASE-II

Overall Programme Performance (As on December 1985:)

1. Branch/Centre in operation (Nos.)		18
2. Villages covered (No.)		462
3. Village Organizations formed (No.)		823
Male: 404, Female: 419		
4. Target Household covered (No. and %)		29,817
5. Total V.O. membership (No.)		44,542
Male: 22,116, Female: 22,426		
6. Training Support to the Group Members (Nos.)		7,579
Male: 4,105, Female: 3,474		
7. Functional Education Centre opened (No.)		410
Male: 230, Female: 180		
8. Members Attended F.E. Courses (No.)		9,581
Male: 5,361, Female: 4,220		
9. Loan to women group (Tk.)		1,945,240
10. Principal amount realised (Tk.)		578,391
11. On time cumulative repayment (% of realisable)		100.0%
12. Total women schemes financed by credit (No.)		300
13. Women Credit Scheme (No. and % of Tk.)		
(a) Paddy husking	35	38.1%
(b) Small trading	98	29.2%
(c) Agriculture	8	1.1%
(d) Livestock	101	17.5%
(e) Rural/Cottage Industries	58	14.1%
15. Total fund generated internally (Tk.)		2,805,073
16. Fund invested in economic programme (Tk.)		3,683,963
Collective: 1,699,785 Individual 1,984,178		

Period-wise performance (January '85 to December '85)

1. Village Covered (No.)	144
2. Village Organizations Formed (No.) (Male: 98, Female: 156)	254
3. Households Covered (No.)	9,223
4. Total V.Os Membership (No.) (Male: 4,510, Female: 8,723)	13,233
5. Training Support to Group Members (No.)	2,975
6. Members Attended in Functional Education (Male: 2,494, Female: 2,664)	5,158
7. Loan to Women Groups (Tk.)	1,897,990
8. Total Fund Generated Internally (Tk.)	1,711,567
9. Fund Invested in Economic Programme (Tk.) (Collective: 1,357,595, Individual: 1,771,439)	3,129,034

1. INTRODUCTION:

Since its inception in 1978 Outreach has been working in rural areas with the aim of promoting the socio-economic conditions of rural poor (vulnerable to economic fluctuations and social pressures) through mobilization, conscientization and organization. The initial approach and working strategy of Outreach has proceeded through different transition-based on realities, constraints and experiences of working with the rural disadvantaged. The present approach of Outreach relies on a strategy which is pragmatic, flexible and conducive to form and develop institutions and help sustain spirit of unity and cooperation with a view to create conditions viable and dependable for healthy expansion as well as effective management of subsequent credit delivery and recovery mechanisms to be followed by an integrated development approach. As on December 31, 1985 a total of 404 male and 419 female Village Organisations have been formed with 22,116 male and 22,426 female membership. With programming, management, logistic and administrative back-up from Head Office Outreach activities have expanded to 462 villages operating through 18 centres spread over 42 unions, 11 Upazilas in eight districts. Outreach will see another phase of transition with the unification of Rural Credit and Training Programme (RCTP) and Outreach under Rural Development Programme (RDP). Under RDP management Outreach will operate as BRAC's first line activity and lead the process of RDP expansion.

2. COVERAGE: OVERALL AND PERIOD-WISE:

Outreach Phase-II January 1984 through December 1985 aimed to cover 523 villages in 41 Unions of 11 Upazilas and form 1023 Village Organisations (V.Os). The data on overall and period wise (July - December) coverage in the above areas shows that a total of 29,817 landless households in 462 villages spread over 42 Union were covered and 823 Village Organisations in these villages and unions were formed. Of the Phase-II's total target, the achievement in the coverage of villages, formation of village organisations and enrollment of V.O. membership over the period was 88.3%, 80.4% and 76.8% respectively. While the period wise coverage (July - December 1985) for villages was 53, V.O. formation 96 and membership enrollment 7,041.

The Village Organizations serve as the primary forum for mobilization and organisational activities of the disadvantaged. As of December 1985, 823 V.Os with 22,116 men and 22,426 women membership were formed. Available data (Appendix-I) shows that the periodic wise (July - December 1985) rise in women V.Os as well as membership was higher than that of the men's V.Os and membership. Factors which can be attributed to this noticeable progress and trend in women's organisational activities are: (1) Introduction of village level workers (Gram Shebikas) and (2) BRAC Credit Support for women economic programmes and their spread effect in the project areas.

Table I below presents the picture of periodwise growth and rise in institution-building activity in Outreach.

Table I

Area	<u>Periodwise increase</u>		Increase
	June 30, 1985	December 31, 1985	
Village covered	409	462	53
Organizations formed	727	823	96
V.O. Membership	37,531	44,542	7,011
Men:	19,776	22,116	2,340
Women:	17,755	22,426	4,671

Table II below is the Upazila-wise break-up of landless organization and the coverage of men and women population against eligible population in Upazila villages till December 1985.

Table II

Population Coverage

Upazila	Villages covered	<u>Group formed</u>			Male Coverage	Target	Female Coverage		
		M	F	Target					
Jhenaigati	47	54	43	10,065	3,867	38.42	8,586	2,684	31
Nalitabari	53	49	44	7,406	2,355	31.80	6,491	1,056	28
Sreebordi	29	29	28	3,049	1,902	62.38	2,376	1,420	59
Bokshiganj	26	26	25	3,422	1,747	51.05	3,135	1,411	45
Mirzapur	87	70	88	9,773	3,539	36.2	9,688	5,489	56
Dhamrai	27	18	28	2,486	1,065	42.8	2,508	1,704	68
Kalaroa	49	41	42	4,058	2,149	52.9	3,933	1,824	46
Jhikargachha	78	68	66	7,382	2,908	39.4	6,909	2,579	37
Gaibandha	17	16	16	1,683	688	40.9	1,553	902	58
Rangpur	27	21	19	1,984	1,256	63.3	1,896	1,057	56
Kawzia	22	12	20	1,800	640	35.56	1,800	1,500	83
Total:	462	404	419	53,108	22,116	41.61	48,875	22,426	46

The above table shows a higher coverage of male population in most upazilas except Mirzapur, Dhamrai, Gaibandha and Kawnia. The high profile of women population enrollment in these Upazilas is the result of cumulative effects of various socio-economic factors, such as cultural advancement, severe economic crisis, low status of women in their homes and society and above all deployment of women worker (G.S.) in these upazilas.

3.2 Higher Level Organization:

The recent and most important development in Outreach is the formation of Union level organizations known as the Union Representative Council (URC). To create and develop leadership of the poor and initiate group activities on a larger scale and in an effective manner at the Union level this is the logical process towards federation and unity among V.Os at union level. URC's hold meetings to discuss issues which V.Os can not resolve. Moreover, issues relating to wage bargaining, political representation, and pressures for obtaining just share in local govt. services and supports, are also discussed. Till December 1985, 12 Union Representative Councils have been formed in Outreach project unions. The efforts of union level organization towards achieving access to various local resources is viewed to be important from two counts. (1) It will initiate the process of integration, solidarity and awareness among the V.Os and (2) will ensure the accrual of benefits to the landless community which were denied to them by the power elites at village and union levels.

4. PROGRAMME INPUTS:

4.1 Group Members Training:

Training to organised group members are of two categories (1) Human Development (HD), (2) Occupational Skills Development (OSD).

4.1.1 Human Development Courses:

This component of training includes mainly Consciousness Raising, Functional Education, Leadership Development, Project Planning and Implementation. Human Development Training Courses are imparted to develop group members analytical power and ability so that they can understand and analyse their own problems, life situation, and environment in a pragmatic way and come up with effective strategies to respond to their needs.

The Table (Appendix II) shows the position of group members' training in Human Resource Development Sector. Upto December '85,

5,597 group members were given Human Development Training. Of the total members trained in Human Development Course—3,444 were trained in Consciousness Raising, 414 in Functional Education, 1,619 in Leadership Development and Project Planning and 120 in Courses relevant to the Human Development aspects. During July-December 1985, 777 group were provided training in Human Development courses which is about 16.0% of June 1985 cumulative figure in this course.

4.1.2 Occupational Skill Training Course:

This course provides the participants with knowledge and skills necessary for formulation and implementation of income and employment creating activities. Occupational Skills Training includes courses in Poultry Rearing, Fish Culture, Agriculture, Bee Keeping and others. Upto December 1985, 1992 group members were given training in Occupational Skill Development Course. During July - December 1985, the total number of group members trained in Occupational Skills courses was 436, 28.1% of June 1985 cumulative figure in Skill Development Training during the period (July - December 1984).

	<u>Periodwise achievement (Training)</u>		Increase
	June 30, 1985	December 31, 1985	
1. Human Development	4,820	5,597	777
2. Occupational Skills Development	1,556	1,992	436
Total:	6,376	7,579	1,203

The progress achieved in training is highly significant. Of the Phase-II target in training almost 91.1% was achieved by June 30, 1985. During the last six month (July-December 1985) of Phase-II, the total number of group members trained was 1,203, which means an excess of 579 group members over the Phase-II's total target (7,000) were trained. Group maturity and large scale involvement of group members in income and employment generation activities prompted the need for training of more group members in excess of the phase-II target.

5. FUNCTIONAL EDUCATION:

To raise the level of awareness, Literacy and Numeracy Skills and develop the analytical power of the group members Functional Education is provided. The Functional Education Table (Appendix-III)

shows an increasing trend in the number of learners enrolled and learners graduated in functional education course. Till December 1985, 9,581 group members eligible for functional education were enrolled as Functional Education Learners, out of which 3,982 (41.6%) completed the course (60 lessons) and the rest 5,599 (58.4%) could complete part of the course.

Till December 1985, a total of 410 Functional Education Centres were opened, out of which 222 (54.2%) centres completed their courses, 99 (24.2%) centres dropped without completion of course and 89 centres (21%) are continuing. Rainfall, migration during peak employment season have been the major contributors in the discontinuation of the 99 centres. Till December 1985, 99.6% of Phase-II's total target was achieved. Although the 100% target remains to be fulfilled, the periodwise achievement is significant.

6. MEETINGS AND WORKSHOP:

The V.O. and Group members hold weekly meetings apart from meetings of inter village, inter union and workshops on special issues. Issues which affect the members of the landless organization are discussed at the meetings and future actions are designed and planned. In all, 33,561 weekly meetings, 728 inter village workshops and 36 special workshops were held during January - December, 1985. (Appendix-IV).

On average each meeting was attended by 33.4 male members and 34.2 female members. Data reveals that the rate of absence was higher for the male members as compared to women members. Heavy rainfall, out migration during peak employment seasons, work load, and inability to pay weekly savings were major factors for causing absentism of male members. Regular Follow-up, motivation, and increased involvement of group members in collective economic and social programmes will help to improve the attendance rate.

7. RESOURCE MOBILISATION:

Anything which increases or generates income and helps save expenditure or create new income either internal or external is considered as resource. Outreach's approach includes a broad spectrum of activities on mobilisation of resources. Among them Human Resource Development is paramount. The objective of developing human resource is to increase the skills and potentialities of the

organised poor so that they can plan, undertake and manage economic activities. Utilisation of unused and underused physical resources such as derelict ponds, Khasland, ditches, vacant road side and access to available government services are examples of major resource mobilisation activities. Besides, certain specific actions are taken to mobilise women to deal with problems that directly affect them such as dowry and polygamy.

Resource mobilisation is essential for the target people as it fosters awareness for socio-economic upliftment and facilitates the development of inter group relationship. There are two broad categories of resource mobilisation (1) Internal and (2) External.

7.1 Internal Resource:

Among the various sources of internal resource mobilisation in Outreach, the generation of funds through voluntary saving of group members on weekly/monthly basis and profit from economic activities are important. The objective of internal fund generation is to:

- Develop group financial base
- Create or develop reserve, emergency and general fund from economic project's income.
- Reduce group's dependency on external finance/aid
- Inculcate the habit of regular savings among the group members.

Upto December 1985, savings accumulated in the fund of 823 V.Os totalled Tk.2,491,564 out of which Tk.1,270,796 was accumulated in male V.O. funds and Tk.1,220,768 in female V.O. funds. (Appendix-V) During January - December 1985 the increase in the saving amounted to Tk.1,488,414 (Taka 699,622 for men V.Os and Tk.788,792 for women V.Os). Till December 1985 profit generated from the economic schemes amounted to Tk.81,046. As far as the Phase-II's planned target of saving is concerned, saving generation over the target (Tk.900,000 till December 1985 figured Tk.1,591,564. Table below depicts the status of per group and per membership saving in Outreach as on December 1985.

Saving Generation December, 1985

Branch	Date of formation	No. of V.Os	No. of members	Average Taka	
				Saving/V.O.	Saving/member
Dakabor	1980(June)	52	3504	3787.56	56.20
Bakakura	1980(")	45	3047	2554.31	37.72
Baromeri	1980(")	40	1898	3922.48	83.42
Honni	1980(")	53	2313	3640.64	83.42
Balijuri	1982(Jan.)	57	3322	3391.63	58.19
Lawchapra	1982(June)	51	3158	2373.90	38.33
Mirzapur	1982(")	54	3411	4862.90	76.98
Mohera	1980(")	55	3094	5126.09	91.12
Warshi	1982(Feb.)	49	2523	5014.46	97.38
Chowhat	1983(Mar.)	46	2769	4066.71	67.55
Kalaroa	1983(Apr.)	39	1907	1900.00	38.85
Bakra	1980(June)	48	2111	1025.66	23.32
Goalchatore	1982(June)	44	2066	1570.20	33.44
Nevaron	1980(June)	40	1726	1764.98	40.90
Jhikargachha	1982(June)	46	1650	3063.34	59.41
Gaibandha	1984(Dec.)	32	1590	1096.65	22.07
Rangpur	1984(Dec.)	40	2313	1605.12	27.75
Kawnia	1984(Dec.)	32	2100	2430.21	36.33
Total:		823	44542	3027.41	55.93

In comparison to the December 1984 figure, the saving per group and membership shows an increase of Tk.1,264,41 and 23.89 respectively over the period (During January - December 1985). (Appendix-V, Annual Report 1984).

The reserve, emergency and general funds also demonstrate an increase over the period to Tk.14,925 and 49,463 respectively. However, considering the economic conditions of the target group whose incomes are below the subsistence level this trend in savings is encouraging.

7.2 External Resource:

7.2.1 Borrowed Fund:

Funds accrued through borrowing from BRAC and other institutions is termed as borrowed fund. Upto December 1985 the amount accrued to the borrowed fund totalled Tk.2,406,142. Of the total amount generated in the fund Tk.1,945,240 (80.8%) was borrowed

from BRAC and Tk.460,902 (19.2%) from other sources and institution (men and women groups). The fund generation Table (Appendix-V) depict a periodic (July - December 1985) increase of Tk.1,854,677 which is about 336.32% of cumulative figure, June 1985. The increased volume of borrowed funds is analysed during the period (July - December 1985) to have been resulted in the accelerated rate of economic activities and sizeable increase in the amount of loan for women programmes. Data reveals that with the increased flow of BRAC loans to women group for income generating projects their borrowing from other exploitative sources and institutions comes down from Tk.106,456 in June 1985 to Tk.1,742 in December 1985. In order to become self reliant and reduce dependency on external fund, the women group must strive hard to yield better result from the utilisation of fund borrowed otherwise they will be in perpetual indebtedness instead of achieving self reliances.

7.2.2 Group Members Access to Resources:

The resource mobilization Table (Appendix-XI) illustrates V.Os efforts in mobilizing available local resources during the second phase period. During the period the group members (V.Os) obtained access to 3 market (leased), 72,007 maunds of FWP wheat, 962 maunds of VGF wheat, 16 khas ponds, 59.06 acres of khas land, 285,509 dose of poultry vaccines, 1,674 HYV eggs, 2,700 HYV cock/chicks. Besides these, other significant areas of mobilization were the reexcavation of 231 ponds and earning Tk.22,929 from poultry vaccination, levelling of 11.94 acres of fallow land and plantation of 60,550 trees of different varieties. Fallow land levelled were brought under the winter vegetable cultivation.

8. ECONOMIC PROGRAMME:

Economic programmes undertaken in Outreach are classified into two broad categories (i) Individual (ii) Collective. The benefits accruing from the economic programmes are:

- Lean period employment opportunities (at a time when job opportunity become scarce, demand for labour shrinks, and wages are reduced).
- Higher wage and demand for labour.
- Cooperative spirit and community feeling (among the target group members).
- Income/Profit from projects.
- Expansion of reserve and emergency fund and strengthening of financial base.
- Reduction of dependency on power elites.

Upto December 1985, 545 V.O/Group (66.2%) were involved in economic programmes—collective and individual. The amount invested in collective programme totalled Tk.1,699,785 (46.2%) and in individual programme totalled Tk.1,984,178 (53.8%). During July - December 1985, the incremental amount in collective and individual activity figured Tk.390,817 and 1,442,987 respectively. Of the total investment in economic programme, the investment by female V.Os accounted for 67.2% (Tk.2,474,029) and the remaining 32.8% (1,209,931) accounted for male investment. Of the total female investment Tk.528,789 (21.3%) was used from the group own fund as credit and Tk.1,945,240 (78.7%) was borrowed from BRAC. The female V.Os had a greater share in the total investment owing to BRAC's credit support to them.

9. MAJOR SECTORAL PROGRAMME:

9.1 Poultry:

Keeping a few chickens around the village home is not unusual to the rural women in Bangladesh, in that sense poultry rearing is classified as pre-existing resource. With this end in view BRAC considers poultry rearing to be one of the most viable activity for generating income as well as supplementing nutritional requirements at the family level.

As on December 1985, Tk.243,580 was involved in this sector, which is 1.2% of the total investment in economic activities. Group members involved in the programme numbered 5126; out of which 1019 members were given training in poultry and the remaining 4107 members have benefitted from the orientations given by the trained group members. Of the total trained members—165 (16.2%) received training in basic orientation, 194 (19.1%) in bird vaccination, 574 (56.3%) in rearing and management and the rest 86 (8.4%) as model rearers. Group members earning from vaccination (group + non-group members) of birds totalled Tk.22,929. Till December 1985, a total of 198,271 birds were vaccinated, out of which group members birds numbered 148,156 (74.7% of total). To ensure the programme growth and expansion 2658 HYV cock/chick and 1654 HYV Egg were distributed as of December 1985. The mortality rate of the supplied chick/ocks was 15.8%. In order to protect the birds from rain, sun, damage and predators, a total of 5,126 poultry sheds were distributed. Poultry vaccines distributed totalled 285,509 doses of which BCRDV, RDV and 7. Fox totalled

79,841, 189,076 and 16,400 doses respectively. Till December 1985, the income accrued to the key/model rearers from sale of birds figured Tk.2,430,000.

9.2 Agriculture:

Under the existing production relations and socio-economic structure where the opportunities of landless to obtain access to land and land related development activities are limited. Group members involvement in agricultural activities through share cropping, release of mortgaged land by paying off the mortgaged money is extremely important. Because all these activities provide the opportunities for accrual of benefits from the land related development activities. Apart from the crop cultivation - other forms of benefits that was made available particularly to the women's group members were supply of winter and summer vegetables seeds at cost price. Till December 1985, total group members involved in Agriculture numbered 7042, 26.94% of the total members involved in economic programme. The total investment in this sector over the period was Tk.635,926, 17.3% of the total investment. During July-December 1985, the increase in the share of this sector was Tk.339,414.

9.3 Rural Industries:

This sector comprises activities - such as net making, food processing, coir making, cane works and mat making. As of December 1985, Tk.930,112 was invested in these activities and 1,433 members involved, thus reducing unemployment and providing off season employment opportunities. The investment in this sector rose from Tk.111,870 in June 1985 to Tk.930,112 in December 1985 - an increase of Tk.818,242 over the period.

9.4 Rural Business:

This sector includes activities such as stocking of paddy, jute, mustard, potato and other items such as molasses etc. and leasing of market. Jute, paddy and mustard seeds are stocked when prices were low and sold out at premium prices during off season. Markets are leased by the group members against payment of leased value for a certain period. The total investment in this sector was Tk.839,372. The periodic increase in the investment of this sector figured Tk.730,908, which is 19.8% of the total investment in economic activities. (Appendix-XII).

9.5 Fish Culture:

Till December 1985, the share of this sector in total investment was Tk.527,495. The periodic (July - December) increase in the share of this sector figured Tk.261,351, 7.1% of the total investment in economic activity. Ponds undertaken for fishculture numbered 251 out of which 127 were big and 104 were mini ponds. Of the total ponds undertaken for pisciculture 169 (70.4%) were suitable for year round cultivation and 62 (25.8%) for seasonal cultivation. As far as ownership of the pond is concerned 189 (81.8%) were owned by group members while the remaining 42 (18.2%) belonged to the non-group members. The BRAC supported and self-financed ponds numbered 163 and 63 respectively. All the ponds undertaken for fish culture have been taken on a lease basis and reexcavated at a cost of Tk.1,173,733. In order to ensure scientific process of cultivation and better management a handout on fish culture and management was made available to all Outreach project centres. With the increase in the skill and technical knowledge for fish culture management a substantial progress will be achieved and the programme will find a new dimension both as source of income and protein to the group people. (Appendix-X).

9.6 Apiculture:

Apiculture programmes have been undertaken in 4 branches in Outreach without credit support. Group members trained so far in Bee Keeping (from TARC Savar) during January - December 1985 numbered 18. After training was over, they were provided with Bee Boxes and Extractors. The programme has resulted in the employment of 18 group members directly. The group members are earning by selling honey. Till December 1985, income earned from the sale of honey totalled Tk.14,400. The programme has proven promising both as a source of income to the concerned group members and agricultural production increases through pollination in the neighbouring areas.

10. CONSUMPTION LOAN:

To address the need of the group members during the critical periods such as food crisis, daughter's marriage expenses, emergency medical expenses consumption loans are provided. Although this loan yields no return but it plays very important role at a time when the poor and assetless group members try to establish their old patron-client relationship. To respond to such emergencies,

a sum of Tk. 243,441 was disbursed from the group fund (Appendix-VIII) as incidental loan (till December, 1985) out of which Tk. 176,554 (72.5%) was loaned out to 816 members (569 male and 247 female) against food purchase, Tk. 15,717 (6.5%) against medical expenses to 111 members (51 male and 60 female), Tk. 10,500 (4.3%) against marriage expenses to 41 members (20 male and 21 female) and Tk. 40,670 (16.7%) against house repairing and other expenses to 215 members. It is worth mentioning that loan for meeting group members consumption needs was disbursed from groups own fund, since BRAC discourages loan in non-productive pursuits from external source.

11. WOMEN AND DEVELOPMENT:

The basic problems which woman have in common is that existing socio-economic structures do not allow them with equal opportunities for remunerative employment, for access to productive resources, inputs, credit and participation in the decisions which affect them. With a view to improve the status of woman both at home and in the society, BRAC focuses on the development of women as an independent unit which would enable them to achieve control over the resources needed for their development. The total fund generation for women groups (Appendix-V) depicts an increase of Tk. 2,131,071. During July - December 1985 the amount of women's investment in economic activities also shows an increase of Tk. 1,816,234. Of the total fund generated by the women groups Tk. 1,945,240 was borrowed from BRAC and Tk. 1,312,822 as loan from groups own fund. Till December 1985, the women-groups implemented variety of economic programme which included paddy husking, small trading, agriculture, livestock, mat/net making, fried rice production, coir making and food processing and bee keeping.

12. CREDIT AND WOMEN PROGRAMME:

As on December 31, 1985, Tk. 1,945,240 was disbursed to 2653 women against 300 schemes. Of the total disbursement 38.1% was loaned out to 35 women against husking of paddy, 29.3% against small trading, 17.5% against livestock, 14.1% against rural/cottage industries and 1.1% against agriculture. The interest provision against the total disbursement figured Tk. 57,943. The total amount realised (Principal + Interest) was Tk. 602,395, and outstanding principal over the period was Tk. 1,400,788, out of which the outstanding principal for paddy husking figured Tk. 566,272, for small trading Tk. 383,149, for agriculture Tk. 10,428, for livestock Tk. 274,662 and for Rural/Cottage Industries Tk. 166,272. of the total

disbursement paddy husking project shared the highest amount Tk.741,990 (38.1%), followed by small trading Tk.568,900 (29.2%), Livestock Tk.340,400 (17.5%), Rural/Cottage Industries Tk.273,450 (14%) and agriculture Tk.20,500 (1.1%). (Appendix-XIII & XIV).

During January - December 1985, the total credit disbursement for the income and employment generating project of the woman groups was Tk.1,897,990. Loan disbursed to the women has been taken out of the RCTP loan funds. Since Outreach and RCTP was planned to be amalgamated with effect from January 1986 it was thought advisable to start loan operation in Outreach under the RCTP procedure.

13. CONCLUSION:

The Outreach programme has succeeded in organizing the poor as the strong counterveiling force in the project areas through intensive education and conscientization and in building group solidarity and integrity through a continuous process of social action. The present success in resource mobilization shows a great promise, however the enthusiasm for resource mobilization is likely to decline since the opportunities for resource mobilization are likely to be exhausted and fewer social issues will be available to be addressed. In rural areas where unemployment is endemic and income opportunities are extremely limited resource mobilization alone is not likely to sustain the militancy of the organised poor much longer. People may loose confidence and fall back upon the old patron-client relationship and - thereby defeat the very purpose of BRAC in empowering the rural poor. Thus income vis-a-vis employment opportunities have to be created to sustain the interest and motivation of the people and help introduce BRAC's subsequent programmes aiming at overall development of the landless poor.

Outreach Programme
Receipts and Payments Statement
January '84 - December '85

	<u>Taka</u>	<u>Taka</u>
<u>RECEIPTS:</u>		
1. Donation Received		1,09,41,797
<u>PAYMENTS:</u>		
1. <u>Financial and Material Support to Landless Group:</u>		
a) Functional Education Materials	2,03,740	
b) Grants to Groups	<u>48,322</u>	2,52,062
2. <u>Recurring Expenses:</u>		
a) Training and Educational Materials.	1,55,652	
b) Stationery & Postage	90,931	
c) Utilities	67,397	
d) General Expenses	2,13,218	
e) Rent	1,31,248	
f) Maintenance & Repairs	94,316	
g) Depreciation	<u>52,329</u>	8,05,091
3. <u>Landless Training:</u>		
a) Training fees	7,00,463	
b) Food and Accommodation	7,42,149	
c) Trainees Travel	<u>2,71,693</u>	17,14,305
4. <u>Staff Training and Workshop:</u>		
a) Training fees	1,35,009	
b) Food and Accommodation	1,72,267	
c) Staff Workshop	<u>5,019</u>	3,12,295
5. <u>Staff Salaries and Benefits:</u>		
a) Salaries and Benefits	39,07,603	
b) Travelling & Transportation	<u>4,43,430</u>	43,51,033
6. <u>H.O. Logistic & Management Support:</u>	<u>9,20,766</u>	9,20,766
7. <u>Capital Expenditure:</u>		
a) Land	2,11,331	
b) Camp House	13,29,030	
c) Furniture & Fixture	1,03,868	
d) Office Equipment	20,745	
e) Motorcycle	42,500	
f) Bicycle	<u>71,990</u>	<u>17,79,464</u>
Total expenditure		Tk. 1,01,35,016
Balance of fund		<u>8,06,781</u>
Total :		Tk. 1,09,41,797 =====

BRANCH-WISE CREDIT OPERATION STATEMENT
As on December, 31, 1985

BRANCH	AMOUNT DISBURSED (TK.)			AMOUNT REALISED (TK.)			AMOUNT OUTSTAND. (TK.)			AMOUNT OVERDUE (TK.)		
	P	I	T	P	I	T	P	I	T	P	I	T
DAKABOR	125000	5510	130510	24328	5510	29838	100672	0	100672	0	0	0
BAKAKURA	76200	1716	77916	13333	1716	15049	62867	0	62867	0	0	0
BAROMERI	26500	3013	29513	0	3013	3013	26500	0	26500	0	0	0
NONHI	34000	3884	37884	0	3884	3884	34000	0	34000	0	0	0
BALIJURI	81800	3370	85170	34056	3370	37426	47744	0	47744	0	0	0
LANOCHAPRA	76140	1744	77884	15611	1744	17355	60529	0	60529	0	0	0
BIRZAFUR	202800	3834	206634	42205	3834	46039	160595	0	160595	0	0	0
MOHERA	353400	7347	360747	110738	7347	118085	242662	0	242662	0	0	0
WARSHI	360350	13525	373875	159700	13525	173225	200650	0	200650	0	0	0
CHONHAT	157000	4882	161882	50200	4882	55082	106800	0	106800	0	0	0
KALAROA	143100	3719	146819	33025	3719	36744	110075	0	110075	0	0	0
GOALCHATORE	100050	2207	102257	22456	2207	24663	77594	0	77594	0	0	0
BAKRA	47700	11	47711	300	11	311	47400	0	47400	0	0	0
NAVARON	44100	247	44347	2500	247	2747	41600	0	41600	0	0	0
JHIKARGACHHA	117100	2934	120034	36000	2934	38934	81100	0	81100	0	0	0
GAIBANDHA	0	0	0	0	0	0	0	0	0	0	0	0
RANGPUR	0	0	0	0	0	0	0	0	0	0	0	0
KAINIA	0	0	0	0	0	0	0	0	0	0	0	0
TOTAL:	1945240	57943	2003183	544452	57943	602395	1400788	0	1400788	0	0	0

STATEMENT OF GROUP MEMBERS TRAINING
As on December 31, 1985

Appendix-II

BRANCH	HUMAN DEVELOPMENT TRAINING (NO.)												OTHER			TOTAL		
	CONSCIOUSNESS			LEADERSHIP			PLAN. & MGT.			PE TEACHER			M	F	T	M	F	T
	M	F	T	M	F	T	M	F	T	M	F	T						
DAKABOR	164	134	298	89	62	151	48	18	66	26	4	30	26	17	43	353	235	588
BAKAKURA	235	122	357	53	63	116	15	8	23	31	10	41	0	0	0	334	203	537
BAROMERI	88	97	185	55	25	80	11	7	18	23	10	33	0	1	1	177	140	317
NONNI	117	70	187	37	38	75	12	4	16	21	0	21	27	10	37	214	122	336
BALLJURI	160	95	255	31	55	86	17	15	32	23	8	31	0	0	0	231	173	404
LAWCHAPRA	152	89	241	40	7	47	26	12	38	26	18	44	0	0	0	244	126	370
MIRZAPUR	82	169	251	5	20	25	2	0	2	13	1	14	0	0	0	102	190	292
MOHERA	239	160	399	98	66	164	11	9	20	26	16	42	0	0	0	374	251	625
WORSHI	121	117	238	85	79	164	7	6	13	25	4	29	0	0	0	238	206	444
CHOWHAT	63	29	92	17	27	44	4	5	9	10	2	12	19	0	19	113	63	176
KALAROA	88	58	146	21	5	26	2	7	9	20	6	26	0	0	0	131	76	207
GOALCHATORE	99	66	165	56	22	78	7	3	10	21	0	21	7	4	11	190	95	285
BAKRA	144	112	256	66	54	120	6	0	6	6	3	9	5	0	5	227	169	396
NAVARON	40	27	67	23	0	23	1	0	1	3	1	9	4	0	4	76	29	104
JHIKARGACHHA	86	62	148	49	34	83	10	8	18	15	5	20	0	0	0	160	109	269
GAIBANDHA	29	22	51	8	7	15	0	0	0	3	0	3	0	0	0	40	29	69
RANGPUR	27	19	46	7	9	16	0	0	0	14	0	14	0	0	0	48	28	76
KAWNIA	45	17	62	7	8	15	0	0	0	15	0	15	0	0	0	67	25	92
TOTAL:	1979	1465	3444	747	581	1328	179	102	281	326	88	414	88	32	120	3319	2268	5587

GROUP MEMBERS TRAINING
As on Dec. 31, 1985

BRANCH	OCCUPATIONAL SKILL TRAINING (NO.)									OTHER			TOTAL			TOTAL (ALL)		
	POULTRY			FISH CUL.			AGRI. CUL.			M	F	T	M	F	T	M	F	T
	M	F	T	M	F	T	M	F	T									
DAKHAR	34	166	200	98	0	98	2	0	2	0	0	8	134	174	308	487	409	896
DAKAKURA	7	36	43	31	0	31	3	0	3	3	46	49	44	82	126	378	285	663
BAROMERI	0	39	39	15	5	20	0	0	0	2	22	24	39	44	83	216	184	400
NONHI	0	31	31	9	0	9	2	0	2	0	18	18	42	18	60	256	140	396
BALIJURI	10	62	72	27	0	27	39	44	83	16	20	36	92	126	218	323	299	622
LANCHAPRA	16	37	53	5	0	5	28	0	28	1	21	22	50	58	108	294	184	478
MIRZAPUR	0	124	124	19	12	31	1	0	1	0	52	52	20	188	208	122	378	500
MOHERA	0	96	96	25	40	65	4	0	4	0	45	45	125	85	210	499	336	835
WARSHI	0	94	94	22	15	37	2	7	9	0	21	21	118	43	161	356	249	605
CHOWHAT	0	55	55	7	0	7	6	2	8	0	8	8	13	65	78	126	128	254
KALABOA	3	41	44	12	9	21	1	2	3	0	18	18	16	70	86	147	146	293
GOALCHATORE	1	20	21	10	0	10	3	0	3	0	18	18	33	19	52	223	114	337
BAKRA	2	23	25	1	0	1	2	0	2	0	20	20	5	43	48	232	212	444
NAVARON	0	44	44	2	0	2	0	0	0	0	17	17	2	61	63	78	89	167
JHIKARGACHHA	0	37	37	11	0	11	2	0	2	3	44	47	16	81	97	176	190	366
GAIBANDHA	0	8	8	10	0	10	0	0	0	0	8	8	10	16	26	50	45	95
BANGPUR	0	8	8	0	0	0	4	0	4	4	0	4	8	8	16	75	33	108
KARNIA	0	25	25	14	0	14	3	0	3	2	0	2	19	25	44	67	53	120
TOTAL:	73	946	1019	318	81	399	102	55	157	31	306	417	786	1206	1992	4105	3474	7579

FUNCTIONAL EDUCATION OPERATING STATEMENT
As on December 31, 1985

Appendix-III

BLOC	F. E. CENTRES (NO.)				MEMBERS ELIGIBLE (ME)			BROUGHT UNDER (BU)			COMPLETING (CONF)			% OF BU/ME			% CONF/BU		
	ONTD	OPND	CCACC	ONT O.G.	M	F	T	M	F	T	M	F	T	M	F	T	M	F	T
LABOR	29	2	25	2	1800	1300	3100	500	225	725	360	150	510	27.78	17.31	23.39	72.00	66.67	70.34
MAKURA	31	14	14	3	1700	1106	2806	575	200	775	198	78	276	33.82	18.08	27.62	34.43	39.00	35.61
KOMERI	20	7	13	0	700	602	1302	267	225	492	76	205	231	33.14	37.38	37.79	28.46	91.11	57.11
INI	20	4	15	1	1300	740	2040	285	170	455	172	93	270	21.92	22.97	22.30	60.35	57.65	59.34
SIJURI	33	12	10	11	1795	1244	3039	675	150	825	137	16	153	37.60	12.06	27.15	20.30	10.67	18.55
KHAPRA	43	6	32	5	1650	1293	2943	700	375	1075	388	167	555	42.42	29.00	36.53	55.43	44.53	51.63
KZAPUR	25	6	15	4	960	1308	2268	200	425	625	54	210	264	20.83	32.49	27.54	27.00	49.41	42.24
TERA	49	19	25	5	1147	1400	2547	357	723	1080	154	340	494	31.12	51.64	42.40	43.14	47.03	45.74
KSHI	53	11	37	5	1092	1293	2385	405	805	1210	205	470	675	37.09	62.26	50.73	50.62	58.39	55.79
KHAT	20	2	13	5	949	1336	2285	212	225	437	85	78	163	22.34	16.84	19.12	40.09	34.67	37.30
AROA	16	6	7	3	962	662	1624	194	140	334	29	72	101	20.17	21.15	20.57	14.95	51.43	30.24
KHATORE	10	1	3	6	1105	667	1772	129	64	193	45	14	59	11.67	9.59	10.89	34.88	21.88	30.57
RA	5	1	3	1	1076	900	1976	42	59	101	17	30	47	3.90	6.55	5.11	40.48	50.85	46.53
ARON	10	3	5	2	1209	435	1644	171	40	211	47	0	47	14.14	9.19	12.83	27.49	0	22.27
KARGACHHA	13	5	5	3	943	703	1646	129	143	272	38	49	87	13.68	20.34	16.52	29.46	34.27	31.99
BANDHA	8	0	0	8	358	321	679	80	80	160	0	0	0	22.35	24.92	23.56	0	0	0
GPUR	12	0	0	12	1056	995	2051	268	25	293	0	0	0	25.38	2.51	14.29	0	0	0
NIA	13	0	0	13	427	1300	1727	172	146	318	0	0	0	40.28	11.23	18.41	0	0	0
ALL:	410	99	222	89	20229	17605	37834	5361	4220	9581	2005	1977	3982	26.50	23.97	25.32	37.40	46.85	41.56

ONTD = Centres dropped without completing course, CCACC = Centres closed after completion of courses,
O.G. = On going.

MEETING AND WORKSHOP
Jan-Dec. 1985

Appendix-IV

BRANCH	WEEKLY MEETING (NO)			PARTICIPANTS (NO)			AVG. ATTEND			INT.VIL.V.			PARTICIPANTS(NO)		
	M	F	T	M	F	T	M	F	T	M	F	T	M	F	T
DAKABOR	820	960	1780	21600	20080	41680	26.34	20.92	23.42	25	24	49	3625	3840	7465
BAKAKURA	1056	960	2016	30960	28980	59940	29.32	30.19	29.73	12	12	24	408	348	756
BAROMERI	1056	1020	2076	30552	32848	63400	28.93	32.20	30.54	24	23	47	432	483	915
NONNI	1224	1152	2376	33480	31769	65249	27.35	27.53	27.46	24	12	36	792	252	1044
BALIJURI	1104	2076	3180	31860	33885	65745	28.86	16.32	20.67	36	28	64	798	588	1386
LAWCHAPRA	1140	1152	2292	43300	50890	94190	37.98	44.18	41.10	24	22	46	1024	616	1640
MIRZAPUR	1164	1464	2628	48304	80664	128968	41.50	55.10	49.07	38	24	62	874	456	1330
MCHERA	960	1440	2400	27612	32800	60412	28.76	22.78	25.17	24	13	37	624	273	897
WARMI	492	708	1200	24360	32990	57350	49.51	46.60	47.79	24	21	45	756	378	1134
CHOWHAT	876	1164	2040	39006	53908	92914	44.53	46.31	45.55	36	34	70	918	648	1566
KALAROA	552	768	1320	19570	25288	44858	35.45	32.93	33.98	24	1	25	504	21	525
GOALCHATORE	516	492	1008	15600	16799	32399	30.23	34.14	32.14	36	35	71	720	525	1245
BAKRA	432	636	1068	12024	19123	31147	27.83	30.07	29.16	24	18	42	648	432	1080
NAVARON	780	900	1680	19072	23648	42720	24.45	26.23	25.43	21	4	25	483	72	555
JHIKARGACHHA	816	1068	1884	17808	27726	45534	21.82	25.96	24.17	28	8	36	616	152	768
GAIBANDHA	540	545	1085	16608	23964	40572	30.76	43.97	37.39	7	4	11	147	105	252
RANGPUR	1152	1044	2196	35532	37880	73412	30.84	36.28	33.43	10	5	15	230	176	406
KARNIA	528	804	1332	40244	56016	96260	76.22	69.67	72.27	15	8	23	285	168	453
TOTAL:	15208	18353	33561	507492	629258	1136750	33.37	34.29	33.87	432	296	728	13884	9533	23417

FUND GENERATION STATEMENT
As on Dec.31, 1985

RANCH	SAVING		OWN FUND				PROFIT		BPAO LOAN		OTHER SOURCE		TOTAL (ALL)	
	M	P	RESERVE		GEN/EMGRY		FRM. EA		M	P	M	P	M	P
			M	P	M	P	M	P						
AKABOR	136570	60383	6250	2930	3350	702	7310	940	0	125000	118281	0	271761	189955
AKAKURA	66956	47988	1500	1330	1694	1565	0	0	0	76200	0	0	70150	127083
AROMERI	108666	48233	0	1301	3279	1830	0	0	0	26500	61702	0	173647	77864
CHHNI	141268	51686	4470	2780	10417	2451	0	0	0	34000	0	0	156155	90917
CHIJURI	146757	46566	1405	510	2398	1405	1450	550	0	31800	114192	0	266202	130831
CHACHAFRA	78851	42218	0	0	21560	6420	0	0	0	76140	0	0	100411	124779
CHIRZAPUR	22790	239807	2105	15737	3426	7526	30692	37160	0	202800	48744	0	107757	503030
CHHERA	110300	171635	17501	25788	2524	2884	0	0	0	353400	67094	1742	197419	555449
CHARSHI	106530	139179	3708	4869	6742	6232	0	0	0	360350	0	0	116980	510630
CHONHAT	61318	125751	1811	4441	2987	4752	0	0	0	157000	0	0	66116	291944
CHALROA	39773	34327	2202	24	1289	1295	0	0	0	143100	0	0	43264	178746
CHALCHATORE	43577	25512	0	0	4708	1268	0	0	0	100050	0	0	48285	126830
CHAKRA	22931	26301	52	122	1102	1014	0	0	0	47700	0	0	24085	75137
CHAVARON	47483	23116	0	0	3607	854	0	0	0	44100	2000	0	53090	68070
CHIKARGACHHA	62244	35783	4043	445	3812	1698	0	0	0	117100	0	0	70099	155026
CHIBANDHA	16368	18725	0	0	1313	1753	0	0	0	0	35869	0	53550	20478
CHINGPUR	38903	25302	0	0	2512	2114	0	1344	0	0	0	0	41415	28760
CHUNIA	19511	58256	0	0	1378	3278	600	1000	0	0	11278	0	32767	62534
TOTAL	1270796	1220768	45047	60277	78098	49041	40052	40994	0	1945240	459160	1742	1893153	3318062

STATEMENT OF GROUP FUNDS UTILIZATION
As on December 31, 1985

BRANCH	GEN/EMR EXP (TK.)		CONSP. LOAN (TK.)		INVESTMENT (TK.)		CASH IN HAND (TK.)		CASH AT BANK (TK.)		ALL TOTAL (TK.)	
	M	F	M	F	M	F	M	F	M	F	M	F
DAKABOR	200	200	8715	4175	234331	164550	3045	1860	25470	19170	271761	189955
BAKAKURA	1655	1752	24573	9477	25184	99071	7907	6221	10831	10562	70150	127083
BAROMERI	3279	1830	22747	5731	129239	37019	13261	6206	5121	27078	173647	77864
NONNI	3071	1172	10400	5000	89479	49825	23000	10958	30205	23962	156155	90917
BALIJURI	660	630	23355	6964	189897	89502	23450	8664	28840	25171	266202	130831
LAWCHAPRA	2070	1617	0	0	45841	86090	11655	0646	40845	28425	100411	124778
MIRZAPUR	738	924	10000	32150	62786	410903	2148	8463	32085	50690	107757	503030
MOHERA	1105	1742	33018	25605	110718	377558	21649	21653	30929	128891	197419	555449
WARSHI	2076	1487	0	0	104600	477400	584	11422	9270	18650	116980	510630
CHONHAT	746	721	450	1671	52626	208350	1244	35999	11500	46874	66116	291944
KALAROA	0	145	145	900	23275	150011	8221	5941	11623	21749	43264	178746
GOALCHATORE	3528	1033	3260	0	14907	102550	10240	2708	16350	20539	48285	126830
BAKRA	555	766	650	1701	7324	48800	10514	5470	5040	18400	24085	75137
NAVARON	2380	564	2000	4940	24665	48400	4210	3395	19835	10771	53090	68070
JHIKARGACHHA	3784	1242	4267	1648	13390	82860	35708	36776	12950	32500	70099	155026
GAIBANDHA	412	461	0	0	44791	3390	3485	5257	4862	11370	53550	20478
RANGPUR	1105	785	0	0	12561	8600	2515	1306	25234	18069	41415	28760
KAWNIA	456	964	0	0	24320	29250	344	1610	7647	30710	32767	62534
TOTAL:	27820	18035	143580	99862	1209934	2474029	183180	102555	328637	543581	1893153	3318062

ECONOMIC ACTIVITIES
As on Dec. 31, 1985

CH	SCHEME (NO)			TAXA INVOLVED						MEMBERS INVOLVED						V. OS INVOLD.		
				COLLECTIVE			INDIVIDUAL			COLLECTIVE			INDIVIDUAL					
	C	I	T	H	F	T	H	F	T	H	F	T	H	F	T	H	F	T
BOR	53	59	112	179481	24550	204031	54850	140000	194850	1698	240	1938	895	274	1169	25	26	51
KURA	34	19	53	20114	13466	33580	5070	85605	90675	1217	1100	2317	116	197	313	17	25	42
KERI	7	38	55	94460	3504	97964	34779	33515	68294	799	73	872	159	104	263	15	10	25
I	42	31	73	65204	9915	75119	24275	39910	64185	1668	274	1942	96	83	179	20	17	37
JURI	34	21	55	186897	17702	204599	3000	78100	74800	1490	712	2202	71	31	102	30	18	48
LAP	24	58	82	32241	9800	42041	13600	76290	89890	987	685	1672	98	159	257	31	20	51
LAFUR	45	41	86	46095	154129	200224	16691	256674	273365	738	627	1365	88	329	417	16	32	48
RA	36	27	63	98918	128121	227039	11800	249437	261237	365	183	553	30	521	551	22	26	48
HI	33	22	107	92100	109650	201750	12500	367750	330250	896	1063	1964	209	260	469	17	28	45
HAT	11	46	57	12226	27700	39926	40400	180650	221050	460	311	771	241	248	489	10	17	27
NOA	43	27	70	13045	74025	87070	10230	75986	86216	774	431	1205	38	82	120	8	7	15
CHA	51	14	65	12757	78596	91353	2150	23954	26104	688	319	1007	807	141	948	12	11	23
A	17	10	27	7059	48200	55259	261	600	865	533	149	682	98	52	150	10	6	16
RON	13	14	27	12800	1600	14400	11865	46800	58665	462	314	776	111	65	176	12	5	17
AR	31	19	50	9390	54368	63758	4000	28492	32492	140	291	431	96	67	163	11	7	18
AND	10	6	16	41291	0	41291	3500	3390	6890	8	0	8	33	4	37	8	3	11
PUR	4	8	12	5031	0	5031	7530	8600	16130	154	0	154	22	40	62	5	3	8
LA	3	10	13	15350	0	15350	8970	29250	38220	232	0	232	58	122	180	10	5	15
TOTAL	553	470	1023	944459	755326	1699785	265475	1718703	1984178	13309	6782	20091	3266	2779	6045	279	266	545

STATEMENT OF CONSUMPTION LOAN
As on Dec. 31, 1985

VILLAGE	FOOD PURCHASE				MEDICAL EXPEN.				MARRIAGE EXPEN.				HOUSE REPAIRING				OTHER			
	LOANESS		TAKA		LOANESS		TAKA		LOANESS		TAKA		LOANESS		TAKA		LOANESS		TAKA	
	H	F	H	F	H	F	H	F	H	F	H	F	H	F	H	F	H	F	H	F
KABOR	8	5	7400	3600	0	0	0	0	0	0	0	0	3	1	1315	575	0	0	0	0
KAKURA	129	27	24573	9477	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
KOMERI	112	24	17967	4560	17	8	2100	521	0	0	0	0	22	6	2680	650	0	0	0	0
KONI	25	11	9600	4000	6	7	800	1000	0	0	0	0	0	0	0	0	0	0	0	0
KUJURI	191	53	23355	6864	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
KUCHAPRA	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
KUZAPUR	18	44	10000	29850	0	1	0	300	0	0	0	0	0	2	0	2000	0	0	0	0
KYERA	40	30	6000	4000	24	24	4200	4150	20	18	5200	4700	14	17	1800	2600	91	59	15818	10155
KYSHI	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
KYSHAT	3	12	350	1100	1	12	100	571	0	0	0	0	0	0	0	0	0	0	0	0
KYAROA	0	0	0	0	1	5	145	900	0	0	0	0	0	0	0	0	0	0	0	0
KYALCHATORE	8	0	3260	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
KYERA	4	11	650	1301	0	2	0	400	0	0	0	0	0	0	0	0	0	0	0	0
KYARON	25	27	200	4940	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
KYARGACHHA	6	3	760	948	2	1	430	100	0	3	0	600	0	0	0	0	5	0	3077	0
KYABANDHA	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
KYAGPUR	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
KYARIA	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
TOTAL	569	247	104115	70640	51	60	7775	7942	20	21	5200	5300	39	26	5795	5825	96	59	18895	10155

POULTRY PROGRAMME OPERATING STATEMENT
As on December 31, 1985

Appendix-IX

CH-	MEMBERS TRAINED (NO)				V.O.'S EARNING FROM SALES & SERVICES			VACCINES DISTRI- BUTED (DOSES)			BIRDS VACCINATED		HYV EGGS DISTRI.		HYV CK/ CHK DIST.		HYV CK/ DIED (NO)	P. SHED DISTD. TO VC (NO)
	VACCI- NATION	BSC ORI TA TH	REA & MGT	KEY & MDL	EGGS TK.	BIRDS TK.	VACCIN ,TK.	BCRDV	RDV	P.FOX	G/MEN (NO)	OTHERS (NO)	G/MEN	OTH	G/MEN	OTH		
BCR	30	36	71	63	1610	3655	3655	22870	23400	3020	3370	5540	116	22	425	7	55	410
KURA	7	12	24	0	79269	246666	997	7880	25007	0	30102	12485	0	0	140	0	25	242
MERI	0	10	21	0	33078	36986	803	2333	7454	0	5992	3795	0	0	0	0	0	310
I	0	8	23	0	3895	24650	793	5491	7985	700	4650	3750	0	0	188	0	3	350
JURI	29	11	32	0	37338	188612	1609	6300	12100	2750	16092	995	0	0	0	0	0	310
HAPRA	8	14	31	0	14329	68488	2685	4300	11200	2400	15604	2296	0	0	200	0	50	411
AFUR	0	0	124	0	18754	69594	1728	3250	11200	3200	12230	4695	368	0	746	0	130	743
RA	20	8	59	9	6181	8333	2186	1579	5840	400	1822	335	80	0	407	0	77	450
RI	30	13	37	14	41530	7581	1863	2408	8607	1833	5838	1259	378	0	163	0	18	369
HAT	19	24	12	0	80400	160800	402	650	3900	1250	2923	2354	160	0	227	22	22	239
DOA	26	3	15	0	16692	19316	1694	5896	20580	847	3629	1409	0	0	145	13	35	289
GHATCRE	0	0	21	0	4485	15967	2874	5550	15300	0	6993	2530	160	0	17	0	6	229
A	0	0	25	0	171980	51861	105	3500	7500	0	6266	3892	35	0	0	0	0	200
ROH	25	10	9	0	0	0	817	2589	9277	0	10431	1435	150	0	0	0	0	146
ARGACHRA	0	4	33	0	0	0	526	2327	10432	0	12376	383	305	0	0	0	0	180
ANDHA	0	0	8	0	3348	5553	196	581	2771	0	3103	401	0	0	0	0	0	100
FUR	0	0	8	0	0	0	0	1873	3516	0	4295	1393	0	0	0	0	0	14
IA	0	4	21	0	11100	4335	0	968	2646	0	2440	1174	0	0	0	0	0	44
TOTAL	194	165	574	86	523989	912397	22929	80345	188719	16400	148156	50121	1752	22	2658	42	421	5336

FISICULTURE PROGRAMME STATEMENT
As on December 31, 1985

NO	P. UNDERTAKEN (NO)				NATURE		OWNERSHIP				COST INVOLVED		FISH FRIES RELEASED (NO)				TOTAL OUTPUT (FISH) SOLD						
	BRAC		SELF		SE	YR.	GROUP		NON		RE-EX	OPERL	HYV	LOCAL VARIETY OF FISH				SOLD					
	SUPTD.	FINA.	B	H			B	H	MEM.	MEM.				B	H	COST	COST	FISH	NUI	KAPL	BAI	CT.F	HYV
					B	H					B	H	(TK.)										
BOCR	12	6	4	5	3	24	10	10	5	2	160813	17325	3157	0	3176	1782	1660	200	0	0	0	0	
LEURA	7	1	7	6	5	16	14	7	0	0	74747	16945	1296	106	3522	3570	2620	720	0	0	0	0	
NEERI	4	10	3	3	3	17	5	11	2	2	76491	13835	2369	115	2859	2056	2232	425	0	0	466	3640	
II	6	16	2	3	1	26	8	18	0	1	112897	20040	3576	0	3222	1504	3345	0	0	0	0	0	
JUNI	16	0	0	0	0	16	13	0	3	0	114195	12392	2470	0	2736	1658	1764	1510	0	0	0	0	
SHAFRA	6	6	1	19	17	15	5	21	2	4	75744	12141	1850	775	1610	1035	955	1950	50	150	850	900	
LAPUR	4	3	0	0	3	4	4	2	1	0	48742	3154	0	1251	1044	1480	1084	0	2009	2102	0	0	
ILA	8	8	0	0	10	6	7	6	1	2	118480	10358	10550	7700	2050	1375	1618	2610	700	880	114	3360	
HI	10	3	0	0	7	6	8	3	2	0	92798	5630	375	985	1260	1390	6410	0	900	550	0	0	
ILAT	3	0	1	2	3	3	4	2	0	0	37870	10650	0	0	920	650	425	0	6500	11000	0	0	
ROA	5	5	1	3	2	12	5	5	2	2	51303	9449	1447	150	1619	1129	1395	0	5738	5380	0	0	
GHAT	8	0	1	0	1	8	4	0	5	0	56750	8837	2572	0	2161	1473	1386	258	280	172	345	360	
IA	2	2	0	0	0	4	2	2	0	0	18349	3989	365	0	585	560	575	438	0	0	0	0	
RCN	3	1	2	0	3	3	2	1	3	0	29424	6225	0	0	0	0	0	0	0	0	0	0	
LEGA	6	0	0	0	3	3	4	0	2	0	57983	4840	951	14	1050	260	609	260	0	0	0	0	
ANDHA	4	1	0	0	1	4	2	2	1	0	35869	4222	1220	0	895	100	520	0	0	0	0	0	
PUR	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	2540	1060	14550	
IA	1	1	0	0	0	2	1	1	0	0	11278	1665	207	85	230	260	0	0	0	0	0	0	0
L	105	63	22	41	62	169	98	91	29	13	1173733	161697	32405	11181	28939	20282	26596	8371	16177	22774	2835	22810	

RESOURCE MOBILIZATION
As on Dec.31, 1985

RANCH	MKT. LEA SED (NO)	WHEAT OBTA INED (MND)	WHEAT CBTN UNDER VGF (MND)	VGFC OBTAIN ED (NO)	MEMB BENE FITED (NO)	KHAS POND OCCUPIED (NO)	KHAS LAND OCCUPIED (ACR)	LAND LEVE LLED (ACR)	POND REEX PCP (NO)	VACCINE OBTAINED			HYV EGG OBTN (NO)	HYV COC CHI CK (MC)	TREE PLANTED (NO)	TAKA EARN FROM VACCINATION
										BORDV (DOS)	RDV (DOS)	F.POX (DOS)				
AKABOR	0	520	1080	120	120	4	4.00	.36	27	22870	23400	3020	138	432	500	3655
AKAKURA	0	361	504	60	60	0	25.00	.20	21	7880	25007	0	0	140	600	997
ABOMERI	0	33600	45	65	65	2	1.57	2.65	20	2333	7454	0	0	0	753	803
ANNI	0	102	99	22	22	1	.00	.15	27	5491	7985	700	0	188	1063	793
ALIJUNI	2	525	615	246	246	1	14.60	.00	16	6300	12100	2750	0	0	2010	1605
ANCHAPRA	2	3054	0	156	156	0	4.00	1.50	32	4300	11200	2400	0	200	405	2685
ANZAPUE	0	2012	315	35	35	2	1.76	.00	7	3250	11200	3200	368	746	10235	1728
ANZERA	1	1242	760	60	60	2	6.00	.00	16	1579	5840	400	80	407	744	2186
ANZHI	0	500	360	120	120	1	1.20	.00	13	2400	8607	1833	378	163	0	1863
ANZHAT	0	450	126	14	14	1	.40	.00	6	650	3900	1250	160	249	307	402
ANZAROA	0	0	0	0	0	0	.00	.66	14	5896	20580	847	0	158	16063	1694
ANZGHATORE	0	27760	174	29	29	2	.00	1.00	9	5550	15300	0	160	17	10575	2874
ANZERA	0	160	126	15	15	0	.00	1.58	4	3500	7500	0	35	0	1775	105
ANZABON	0	795	476	20	20	0	.00	2.69	6	2589	9277	0	150	0	10350	817
ANZARGACHIA	0	0	0	0	0	0	.00	1.15	6	2327	10432	0	305	0	5050	526
ANZANDHA	0	0	0	0	0	0	.00	.00	5	581	2773	0	0	0	125	196
ANZPUR	0	140	0	0	0	0	.13	.00	0	1875	3518	0	0	0	0	0
ANZIA	0	185	0	0	0	0	.40	.00	2	961	2646	0	0	0	0	0
TOTAL:	5	72007	4680	963	962	16	59.06	11.94	231	80345	188719	16400	1774	2700	60555	22929

ECONOMIC ACTIVITIES

<u>ACTIVITY</u>	<u>TAKA INVESTED</u>	<u>MEMBERS INVOLVED</u>
A. Livestock		
1. Poultry	243580	5126
2. Cow/g-rearing	481437	3946
B. Agriculture		
1. Cultivation	395020	4161
2. Land mortgaged	240906	2881
C. Rural Business		
1. Stock business	218099	1918
2. Small Trading	614812	1355
3. Market Lease	56461	1785
D. Rural/Cottage Indus.		
1. Husking	682409	1072
2. Cottage Inds.	247703	416
E. Rural Transport	1976041	4501
F. Fisheries		
1. Fishculture	<u>527495</u>	<u>6419</u>
TOTAL:	5683963	33580

BRANCH-WISE CREDIT OPERATION STATEMENT
As on December, 31, 1985

BRANCH	AMOUNT DISBURSED (TK.)			AMOUNT REALISED (TK.)			AMOUNT OUTSTAND. (TK.)			AMOUNT OVERDUE (TK.)		
	P	I	T	P	I	T	P	I	T	P	I	T
DAKABOR	125000	5510	130510	24328	5510	29838	100672	0	100672	0	0	0
BAKAKURA	76200	1716	77916	13333	1716	15049	62867	0	62867	0	0	0
BAROMERI	26500	3013	29513	0	3013	3013	26500	0	26500	0	0	0
NOMNI	34000	3884	37884	0	3884	3884	34000	0	34000	0	0	0
BALIJURI	81800	3370	85170	34056	3370	37426	47744	0	47744	0	0	0
LANCHAPRA	76140	1744	77884	15611	1744	17355	60529	0	60529	0	0	0
MIRZAFUR	202800	3834	206634	42205	3834	46039	160595	0	160595	0	0	0
NOHERA	353400	7347	360747	110738	7347	118085	242662	0	242662	0	0	0
WARANI	360350	13525	373875	159700	13525	173225	200650	0	200650	0	0	0
CHOWHAT	157000	4882	161882	50200	4882	55082	106800	0	106800	0	0	0
KALAROA	143100	3719	146819	33025	3719	36744	110075	0	110075	0	0	0
GOALCHATORE	100050	2207	102257	22456	2207	24663	77594	0	77594	0	0	0
BAKRA	47700	11	47711	300	11	311	47400	0	47400	0	0	0
NAVABON	44100	247	44347	2500	247	2747	41600	0	41600	0	0	0
JHIKARGACHHA	117100	2934	120034	36000	2934	38934	81100	0	81100	0	0	0
GAIABANDHA	0	0	0	0	0	0	0	0	0	0	0	0
RAJFUR	0	0	0	0	0	0	0	0	0	0	0	0
KARNIA	0	0	0	0	0	0	0	0	0	0	0	0
TOTAL:	1945240	57943	2003183	544452	57943	602395	1400788	0	1400788	0	0	0

Appendix-XIV

ACTIVITY-WISE CREDIT OPERATION STATEMENT
As on December 31, 1985

ACTIVITY	SCHE ME (NO)	LOAN EES (NO)	AMOUNT DISBURSED(TK)			AMOUNT REALISED(TK)			AMOUNT OUTSTANDING (TK.)			AMOUNT OVERDUE (TK.)		
			P	I	T	P	I	T	P	I	T	P	I	T
1. PADDY HULKING	35	130	741990	21618	763608	175718	21618	197336	566272	0	566272	0	0	0
2. SMALL TRADING	98	846	568900	21091	589991	185751	21091	206842	383149	0	383149	0	0	0
3. AGRICULTURE	8	69	20500	1150	21650	10072	1150	11222	10428	0	10428	0	0	0
4. LIVESTOCK	101	809	340400	5935	346335	65733	5935	71668	274667	0	274667	0	0	0
5. NET MAKING	16	162	92200	3029	95229	39962	3029	42991	52238	0	52238	0	0	0
6. MAT MAKING	18	297	89350	2253	91603	30243	2253	32496	59107	0	59107	0	0	0
7. FOOD PROCESSING	3	12	7000	765	7765	4730	765	5495	2270	0	2270	0	0	0
8. COTTAGE INDUS.	21	328	84900	2102	87002	32243	2102	34345	52657	0	52657	0	0	0
TOTAL:	300	2653	1945240	57943	2003183	544452	57943	602395	1400788	0	1400788	0	0	0