REPORT ON
RURAL CREDIT AND TRAINING PROGRAM (RCTP)

JULY - DECEMBER 1983

Bangladesh Rural
Advancement Committee (BRAC)
66, Mohakhali C.A
Dhaka-12
Bangladesh

15.	Children of target households eligible for primary education:	25,412
	Male	14,376
	Female	11,036
16.	Children of target households enrolled in primary schools:	9,842
	Male	5,945
	Female	3,897
17.	Children of target households eligible for primary education engaged in work:	4,981
	Male	3,151
	Female	1,830
18.	% of children of target household enrolled in primary schools.	39%
19.	% of children of target households engaged in work.	20%
20.	Target population provided with training:	4,895
	a) Consciousness raising	1,808
	b) Leadership	372
	c) Management	272
	d) F.E.Teachers	1,256
	e) Agricultural	409
	f) Pisciculture	311
	g) Others (including skill training)	467
21.	Fund generated by V.Os:	Tk. 29,95,078
	Male	Tk. 21,17,438
	Female	Tk. 8,77,640
22.	Total disbursement of loan:	Tk. 2,81,97,807
	a) Agriculture	Tk. 1,03,06,692
	b) Pisciculture	Tk. 12,06,040
	c) Livestock	Tk. 36,26,950
	d) Rural Industries	Tk. 26,01,420
	e) Rural Transport	Tk. 15,70,540
	f) Small trading	Tk. 53,58,745
	g) Paddy & pulse husking	Tk. 33,09,920
	h) Lease of Market	Tk. 2,17,500
23.	Fund generated as % of loan disbursement	11%

Sector-wise loan disbursement

December, 1983

	Loan disbursed. (Taka)	Total (Taka)	% over total disbursement
1. Agriculture			
a) Mortgaged land	30,17,200		
b) Cultivation	46,00,072		
c) Irrigation	25,06,470		
d) Agricultural implements	1,69,250		
e) Nursary	13,700	1,03,06,692	36%
2. Fisheries			
a) Pisciculture	7,19,840		
b) Fishing	4,86,200		
3. Rural Industries			
a) Weaving	19,93,050		
b) Pottery	19,800		
c) Carpentry	19,450		
d) Cottage Industries	82,490		
e) Net making	41,050		
f) Block printing	42,800		
g) Tailoring	27,950		
h) Food processing	24,200		
i) Marketing	3,15,630		
j) Tuisting	35,000	26,01,420	9%
4. Rural Transport			
a) Rickshaw	13,53,530		
b) Country boat	88,270		
c) Bullock cart	1,11,600		
d) Horse cart	17,140	15,70,540	6%
5. Small Trading		53,58,745	19%
6. Lease of Market		2,17,500	1%
7. Livestock			
a) Cow rearing	34,84,550		
b) Goat rearing	1,41,500		
c) Poultry Keeping	900	36,26,950	13%
8. Husking			
a) Paddy husking	32,05,720		
b) Pulse husking	1,04,200	33,09,920	12%
Total		2,81,97,807	100%

Total disbursement to		
Male	2,11,49,137	75%
Female	70,48,670	25%
Total	2,81,97,807	100%

VALUE ADDED AND NET EARNINGS PER DAY PER TK.100

JULY - DECEMBER, 1983

Name of Branch	Particulars	Average days	BRAC Loan	Gross income	Net income	Value added per Tk.100 per day.	Net earnings per Tk.100 per day
Monohordi	Paddy cultivation	589	21,250	1,40,990	96,704	.58	.40
	Paddy husking	610	9,600	95.998	91,500	1.64	1.56
	Shallow tubewell	240	28,200	27,500	24,707	.40	.36
Gheor	Paddy cultivation	165	4,500	4,868	2,945	.65	.40
	Small trading	542	21,600	1,62,383	1,51,623	1.23	1.30
	Paddy husking	380	28,300	1,95,866	1,86,842	1.82	1.73
	Cow rearing	290	45,500	11,597	5,031	.08	.03
Shibpur	Paddy cultivation	181	19,500	23,518	13,800	.66	.40
	Small trading	98	27,000	31,611	21,726	1.20	.82
	Paddy husking	86	14,500	21,351	16,659	1.71	1.34
	Cow rearing	350	21,000	8,941	3,760	.12	.05
Pabna	Small trading	378	14,250	81,000	76,464	1.50	1.42
	Rickshaw	520	23,850	83,570	70,086	.67	.57
	Paddy cultivation	165	21,100	23,278	18,694	.66	.53
Gazaria	Small trading	146	27,000	42,334	35,325	1.08	.90
	Fishing	92	13,500	27,200	25,604	2.19	2.06
	Cow rearing	455	10,800	7,200	4,304	.14	.08
Atghoria	Rickshaw	783	23,300	94,020	88,226	.52	.48
	Paddy cultivation	181	6,250	6,475	5,896	.57	.52
	Irrigation	292	28,000	29,769	25,737	.36	.31

Rural Credit and Training Programme

During the past 12 years of working in association with the rural poor it has become evident that the primary obstacle hindering their economic development are their financial limitation and lack of access to credit at resonable rates. In most cases, they are under or unemployed, they are forced to borrow money to survive. Normally their only source of credit are the village money lenders, who may be their landlord as well, and who perpetuate their poverty by charging usurous interest rates. To cope with this situation, BRAC has extended credit supports to the landless poor (BRAC's target people) through its Rural Credit And Training Programme (RCTP).

The objective of BRAC's credit programme is to develop an efficient mechanism to extend credit to the rural poor while disproving the contention that the landless are bad risks, and lending to them is unprofitable for a financial institution!

RCTP Approach

Before credit operations begin in a RCTP Branch, the following steps are to be crossed:

I) A survey conducted by BRAC's Research And Evaluation Division (RED) that includes:

A) A baseline survey to establish a benchmark of the socio-economic status, from which the impact of RCTP will be measured.

B) A demographic survey to determine the age, sex, marital distribution, education and landholdings.

C) An income and assets survey to measure the income levels - this survey identifies the target population.

II) Formation of Village Organisation

The Village is the primary unit of all social and economic activities in Bangladesh. On the basis of RED's survey the branch staff organises the target population into village - level organisations (V.O), one for both males and females in each village. The V.O's serve as a forum to mobilize and organise the target population into a cohesive unit. These organisations are effective vehicles for enhancing target people's capacity to perceive their needs and manage their own affairs. The V.Os hold weekly meetings which are attended by all members. At these meetings, critical issues affecting the landless are discussed, and the members are encouraged to contribute on how to tackle the problems. Decisions are taken on the basis of consensus.

III) Functional Education

After the formation of the V.O., the members are encouraged to go through the Functional Education Course (F.E.). F.E. plays a pivotal role in raising the critical awareness about the conditions and potentials of the target people. As a tool for concientisation F.E. emphasizes the examination of issues with a fresh perspective, while developing the learner's ability to perceive, analyse and take control of their lives.

IV) Training

Training the V.O. members is a key component in providing them the skills to be self-reliant. Two types of training are provided:

A) Human Relation Development

The training on human relations equip the members with a clear understanding of the local social and economic conditions, factors detrimental to organisational growth, and exploitative mechanisms while providing them requisite skills in organisational management and leadership. It also provides the cadres with management skills to design, execute and evaluate their economic schemes.

B) Occupational Skill

Courses in occupational skill development enhances their skills which support their schemes. This training includes agricultural activities like - cultivation, irrigation, horticulture, and non-agricultural activities like weaving, poultry, livestock, fisheries, block printing and tailoring.

V) Resource Mobilization

Anything which increases, generates, or helps to generate new income for the poor-either internal or external, social or institutional is considered a resource. RCTP's work-plan includes a broad range of resource generating activities, of which the development of human resources is first. The goal in mobilizing human resources is to ensure an economic livelihood for all by developing their full potential. Second., is the mobilization of un-or under utilized physical resources like khas land, derelict ponds, ditches, vacant roadside space, access to government services, and health care services etc. Specific actions are taken to mobilize the women to overcome problems that specifically concern them, such as eliminating the dowry system, and polygamy. In mobilizing such resources RCTP helps the local groups in planning and identifying these opportunities and issues.

VI) Fund Generation

The lack of access to readily available cash is a major factor preventing the target people from implementing economic projects and providing for their emergency needs. To overcome this RCTP encourages the group members to:

A) Deposit a nominal amount from their income on a weekly basis in a group savings fund.

B) Create collective reserve and emergency funds from the income of their economic projects, thereby reducing their dependency on external resources.

The savings and reserve funds are used for investing in economic projects, while the emergency fund is used for unforeseen circumstances.

VII) Credit Operation

A) Procedures

RCTP provides three categories of credit:

1. Short term - repayable within 12 months
2. Medium term - repayable within 3 years
3. Long term - repayable over three years

The repayment schedule is decided by the nature of the scheme. All RCTP loans are charged 15% interest, and an additional 3% to 9% service charge according to the nature, duration, involvement and profitability.

Credit operations start after the V.O. attains a certain stage of development. Initially the V.O. members are encouraged to start a collective business or economic projects. If they successfully complete these projects, they are encouraged to apply to RCTP for economically viable schemes. Depending on scheme and situation, the scheme may be individual, or in partnership with other members of the V.O., or collective including all the members. The basic conditions for providing loans are:

1. Regular attendance at V.O.meetings
2. Regular savings by group members
3. A group Bank Account
4. Completion of F.E. by the group members
5. Ability to manage finances and administrate group activities
6. At least 10% of the schemes value must be provided by the group.

As the landless people have virtually no assets to provide as collateral, credit is extended to them without it. A deed between the BRAC and the V.O. Management Committee is drawn up for all types of projects. In case of an individual loan a seperate deed is concluded between the Management Committee and the individual loanee. The terms and conditions of credit are specifically mentioned in both deeds. Where loan is given to purchase of an income producing asset(s), the asset(s) remain hypothecated to BRAC untill the loan is completely repaid.

B) Project Formulation

The type of project to be undertaken and who will be the participants and beneficiaries is discussed in the V.O. weekly meetings where a RCTP Programme Organiser (P.O.) is also present. If all the V.O. members and the P.O. are convinced of the projects' viability, a proposal is prepared and submitted to RCTP for sanction. The process for loan disbursements for approved schemes requires a maximum of 7 days. Before taking up any scheme the following points are considered:

1. Cost of the project/scheme
2. Returns
   a) monetary
   b) qualitative
3. Availability of raw materials
4. Occupational and managerial skills of the participants
5. Marketing facilities
6. Ratio of employment generation to investment
7. Social acceptance
8. Payback period
9. Utilization and un-utilization of local human and natural resources
10. Productivity of the society - activities which are directly or indirectly related to production.

As the investment in these projects is both large and long term, continuous supervision and support is necessary. To ensure profitability and on time repayment of loans, when and where possible the use of the equipment is extended to cover two crops, and put the machines to alternative uses like paddy husking during off season.

Technical assistance required to run the pumps is difficult to ensure due to the negligence of respective government departments. To overcome this, the RCTP branch staff works in close co-ordination with the V.Os scheme Operations Committee. BRAC's Training And Resource Centre (TARC) assists by providing technical training in pump operation and maintenance, water management, records and accounts keeping.

3. Small Trading

About one-fifth (19%) of RCTP loans are disbursed against small trading schemes, which providesself-employment opportunities for the target people. The target people who come forward are basically agricultural labourers or small farmers with little or no experience as traders. So it is very difficult to initially start a trading scheme with them on a large scale, ensure proper utilization and on time repayment of loan.

For good implementation of trading schemes, additional RCTP staff involvement is required for close and continuous supervision. Training on Entrepreneurship Development Programme (EDP), Management, different skills are given by TARC.

4. Rural Industries

Rural industries to develop handicrafts is another area in which a large number of RCTP's target people are engaged. It helps in:

A. generating income and self employment opportunities
B. mobilization of local resources
C. development in indigenous types of activities based on skill.

In implementation of these projects RCTP has identified following problems:

A. Existing skills are low in qualitative terms.

B. Designs are monotonous and lack diversification and variation.

C. Raw materials are limited, costly and sometimes scarce.

D. Lack of marketing facilities.

E. Lack of management skills.

5. Pisciculture

A large number of group members are involved in pisciculture which has proven to be highly profitable in generating income and self-employment. Presently the schemes are operated in following manner:

A. Requisition of khas/derelict pond, canals etc. on long term leases which are re-excavated or renovated.

B. Taking lease of large ponds from their owners on long term basis.

C. Utilizing small ditches, specially for catfish cultivation.

The problems encountered in these schemes are:

A. Non-availability and complications in obtaining suitable ponds, canals, etc.

B. Non-availability of HYV seedlings.

C. High cost re-excavation and renovation.

D. Lack of technical knowledge required for successful pisciculture.

6. Rural Transport

Rural transport projects such as Rickshaw, Boat, Horse-Buffalo-Bullock carts, play an important role not only for generating income and employment for the target people but also improving communication in rural areas. An advantage of these activities is that any one can acquire the skills for this work within a short period of time. Some of the problems of these activities are:

a) Maintenance cost is high and spare parts are not always available.

b) Obtaining operating licence is very difficult.

c) Risk of accident is always there in case of carts.

d) In monsoon season it is very difficult to operate the land based transports on muddy roads. As a result the participants remain idle except in case of boat, where the scope is limited to dry season.

e) Space for keeping the transports (including carrier and animal).

7. Livestock

The Cow and Goat rearing programme has a lot of prospect in generating additional income and employment for the target women. Often the most difficult obstacle to overcome in these schemes is grazing the animals due to inadequate amounts of land. As the rearers are poor, they cannot supply the additional feed required to subsidize the animals' deficient diet resulting in malnutrition and chronic illness. In addition the lack of vaccination and treatment facilities adds to high mortality of the animals.

8. Poultry

Poultry and Duck rearing programmes are encouraged to help the women to earn subsidiary incomes for their families. But due to non-availability of the curative and preventive foul medicines it is difficult to control the high mortality rate and expand this programme. The target people also face the problem of accommodating the birds. Large scale open rearing is difficult as the birds destroy the crops and are often attacked by other animals.

9. Husking

Husking rice and pulses by women is generally done by traditional foot powered method (Dheki), whereas the male husker use mechanical husking machines. Both male and female family members are involved in the husking (rice/pulses) business. Large scale expansion of these schemes help to generate self-employment and increase income of the target people. However the rapid expansion of these schemes is limited due to the lack of purchasing power of the populace. This problem intensifies further when government agencies refuse to procure dheki husked rice. During monsoon, it becomes difficult to perform this type of activity because the paddy cannot be dried properly.

Baseline Survey:

For future planning and evaluation, BRAC's Research and Evaluation Division construct a baseline Demographic, and Income-Asset survey in each of the RCTP branch areas. In December, 1983, a report on 21 surveys were published. The status of the Demographic & Income Assets survey is given below:

Branch	Survey	Status		
		Data collection	Processing	Report
Mymensingh (Kotwali)	Demographic	Completed	Completed	Underway
"	Income-Asset & Agriculture	"	"	"
Chatmohar	Demographic	"	"	"
"	Income-Asset & Agriculture	"	"	"
Goalundo	Demographic	Underway	"	"
"	Income-Asset & Agriculture	"	"	"
Boilor	Demographic	"	"	"
"	Income-Asset & Agriculture	"	"	"

Data collection for a continuous evaluation study of RCTP is progressing, and initial analysis will begin in the near future.

1. Branch name : Monohordi Opened - June 1979.
   Location : Rasulpur, Dhaka District.
   Primary crops : Paddy, Banana, Jute, Sugarcane.
   Organisations : 30 male 25 female.
   Membership : Male 1457 female 902
   Savings : Tk.3,77,181
   Loan operations : Tk.55,36,403 disbursed
   Recovery rate : 91%

2. Branch name : Shibpur Opened - June 1979.
   Location : Dhamra, Dhaka District.
   Primary crops : Paddy, Sugarcane, Banana, Jackfruit.
   Organisations : Male 33 female 17.
   Membership : Male 2011 female 668.
   Savings : Tk.2,70,434
   Loan operations : Tk.36,21,577 disbursed.
   Recovery rate : 93%

3. Branch name : Gheor Opened - July 1979.
   Location : Gheor, Dhaka District.
   Primary crops : Paddy, Sugarcane, Potato.
   Organisations : 25 male 24 female.
   Membership : Male 1451 female 1077
   Savings : Tk.2,32,532
   Credit operations : Tk.57,00,863 disbursed.
   Recovery rate : 93%

4. Branch name : Narsingdi Opened - February 1980.
   Location : Madhabdi, Dhaka District.
   Primary crops : Paddy, Banana, Sugarcane.
   Rural Industries : Weaving.
   Organisations : 25 male 13 female.
   Membership : Male 969 female 437
   Savings : Tk.1,83,573
   Credit operations : Tk.33,54,796
   Recovery rate : 71%

5. Branch name	: Pabna Opened - April 1980.
Location	: Ramanandapur, Pabna District.
Primary crops	: Paddy, Sugarcane.
Organisations	: 25 male 20 female.
Membership	: Male 1276 female 1279
Savings	: Tk.3,27,012
Credit operations	: Tk.23,71,847 disbursed
Recovery rate	: 99%
6. Branch name	: Gazaria Opened - April 1980
Location	: Bhaberchar, Dhaka District.
Primary crops	: Potato, Paddy, Pulses.
Organisations	: 27 male 19 female.
Membership	: Male 1389 female 673
Savings	: Tk.1,49,012
Credit operations	: Tk.32,40,002
Recovery rate	: 84%
7. Branch name	: Atghoria Opened - July 1980.
Location	: Atghoria, Pabna District.
Primary crops	: Paddy, Sugarcane, Wheat.
Organisations	: 21 male 21 female.
Membership	: Male 953 female 737
Savings	: Tk.1,66,304
Credit operations	: Tk.31,70,788
Recovery rate	: 81%
8. Branch name	: Boraigram Opened - December 1980.
Location	: Bonpara, Rajshahi District.
Primary crops	: Paddy, Sugarcane, Watermelon, Wheat.
Organisations	: 20 male 19 female.
Membership	: Male 1112 female 778
Savings	: Tk.1,20,104
Credit operations	: Tk.14,80,159
Recovery rate	: 77%

9. Branch name : Fulbaria Opened - November 1981.
   Location : Fulbaria, Mymensingh District.
   Primary crops : Paddy, Jute, Pineapple.
   Organisations : 20 male 16 female
   Membership : Male 1718 female 1023
   Savings : Tk.1,10,346
   Credit operations : Tk.6,14,045 disbursed.
   Recovery rate : 98%

10. Branch name : Boilor Opened - November 1981.
    Location : Boilor, Mymensingh District.
    Primary crops : Paddy, Wheat.
    Organisations : 26 male 26 female.
    Membership : Male 2074 female 1714
    Savings : Tk.1,72,546
    Credit operations : Tk.13,92,337
    Recovery rate : 100%

11. Branch name : Daulatpur Opened - November 1981.
    Location : Daulatpur, Dhaka District.
    Primary crops : Paddy, Wheat, Sugarcane.
    Organisations : 24 male 25 female.
    Membership : Male 1583 female 1438
    Savings : Tk.1,18,715
    Credit operations : Tk.9,70,989
    Recovery rate : 97%

12. Branch name : Kotwali Opened - February 1982.
    Location : Dapunia, Mymensingh District.
    Primary crops : Jute, Paddy.
    Organisations : 24 male 16 female.
    Membership : Male 1621 female 786
    Savings : Tk.65,199
    Credit operations : Tk.64,101

13. Branch name	: Chatmohor Opened - February 1982.
Location	: Chatmohor Rail Bazar, Pabna District.
Primary crops	: Paddy, Sugarcane.
Organisations	: 24 male 20 female.
Membership	: Male 1185 female 973
Savings	: Tk.1,12,252
Credit operations	: Tk.1,71,556
14. Branch name	: Goalundo Opened - May 1982.
Location	: Goalundo, Faridpur District.
Primary crops	: Paddy, Wheat, Sugarcane, Ground nut.
Organisations	: 22 male 21 female.
Membership	: Male 1001 female 848
Savings	: Tk.64,434
Credit operations	: Tk.93,464
15. Branch name	: Kachikata Opened - August 1983.
Location	: Kachikata, Monohordi, Dhaka
Primary crops	: Banana, Paddy, Wheat.
Organisations	: 19 male 19 female.
Membership	: Male 870 female 673
Savings	: Tk.3,591
Credit operations	: Not yet started
16. Branch name	: Amdia Opened - August 1983.
Location	: Amdia, Narsingdi, Dhaka.
Primary crops	: Paddy, Banana, Jute.
Organisations	: 14 male 6 female.
Membership	: Male 712 female 223
Savings	: Tk.12,665
Credit operations	: Not yet started.
17. Branch name	: Trishal Opened - August 1983.
Location	: Trishal, Mymensingh District
Primary crops	: Paddy, Wheat.
Organisations	: 14 male 8 female
Membership	: 853 male 379 female
Savings	: Tk.8,558
Credit operation	: Not yet started.

VILLAGE ORGANISATION

Sl. No.	Branches	Unions	Villages	Village organisation M	Village organisation F	Village organisation T	Total households in organised villages	Target households in organised villages	Target households covered	Target population eligible for membership Male	Target population eligible for membership Female	Target population eligible for membership Total	Membership M	Membership F	Membership T	% of target households over total households	% of T.G. households covered over total T.G. households	% membership over T.G. population eligible for membership M	% membership over T.G. population eligible for membership F	% membership over T.G. population eligible for membership T
1.	Monohordi	4	26	30	25	55	3916	1873	1379	2283	1819	4102	1457	902	2359	48%	74%	[illegible]	[illegible]	[illegible]
2.	Shibpur	6	29	33	17	50	4940	2415	1591	3118	1631	4749	2011	668	2679	49%	66%	64%	41%	[illegible]
3.	Gheor	3	24	25	24	49	2745	1750	1150	2164	1764	3928	1451	1077	2528	64%	66%	67%	61%	[illegible]
4.	Narsingdi	3	25	25	13	38	3474	1991	1213	2502	998	3500	969	437	1406	57%	61%	39%	44%	[illegible]
5.	Gazaria	5	28	27	19	46	5405	2687	1219	2907	2312	5219	1389	673	2062	50%	45%	48%	29%	[illegible]
6.	Pabna	3	20	25	20	45	1846	1496	1189	1936	1673	3609	1276	1279	2555	81%	79%	66%	76%	[illegible]
7.	Atghoria	4	21	21	21	42	1822	1141	861	1248	982	2230	953	737	1690	63%	75%	76%	75%	[illegible]
8.	Boraigram	3	18	20	19	39	2482	1489	974	1995	1776	3771	1122	778	1900	60%	65%	56%	44%	[illegible]
9.	Fulbaria	3	11	20	16	36	3503	1914	1502	2370	1638	4008	1718	1023	2741	52%	79%	72%	[illegible]	[illegible]
10.	Boilor	3	21	26	26	52	5087	2460	1802	2780	2356	5136	2074	1714	3788	48%	73%	75%	73%	[illegible]
11.	Daulatpur	4	19	24	25	49	2954	1621	1165	2071	1917	3988	1583	1438	3021	55%	72%	76%	75%	[illegible]
12.	Kotwali	3	13	24	16	40	5036	2458	1461	2421	2151	4572	1621	786	2407	49%	59%	67%	37%	[illegible]
13.	Chatmohor	3	24	24	20	44	2452	1577	1071	1761	1535	3296	1185	973	2158	64%	68%	67%	63%	[illegible]
14.	Goalundo	2	23	22	21	43	2335	1439	899	1666	1413	3079	1001	848	1849	62%	62%	60%	60%	[illegible]
15.	Kachikata	2	15	19	19	38	3183	1485	801	1801	1557	3358	870	673	1543	47%	54%	48%	43%	[illegible]
16.	Andia	1	15	14	6	20	1670	875	643	1118	838	1956	712	223	935	52%	73%	64%	27%	[illegible]
17.	Trishal	4	13	14	8	22	4333	1465	825	1432	1145	2577	653	379	1232	34%	56%	60%	33%	[illegible]
	Total	56	345	393	315	708	57182	30136	19745	35573	27505	63078	22245	14608	36853	53%	66%	63%	53%	[illegible]

FUNCTIONAL EDUCATION (F.E.)

Branches	Members eligible for F.E.			Members brought under F.E.			Members completing F.E.			% of members brought under F.E. course over eligible members.		
	Male	Female	Total	Male	Female	Total	Male	Female	Total	Male	Female	Total
Monohordi	1127	812	1939	750	427	1177	206	59	265	67%	53%	61%
Shibpur	1421	491	1912	877	305	1182	471	132	603	62%	62%	62%
Gheor	983	795	1778	653	378	1031	325	78	403	66%	48%	58%
Narsingdi	864	350	1214	526	146	672	99	-	99	61%	42%	55%
Pabna	869	472	1341	525	302	827	139	46	185	60%	64%	62%
Gazaria	1219	528	1747	677	235	912	98	87	185	54%	44%	52%
Atghoria	770	550	1320	450	360	810	81	60	141	58%	65%	61%
Boraigram	1000	750	1750	824	450	1274	218	36	254	82%	60%	73%
Fulbaria	1542	921	2463	871	434	1305	288	164	452	56%	47%	53%
Boilor	1843	1603	3446	880	691	1571	442	401	843	48%	43%	46%
Doulatpur	1361	1289	2650	575	588	1163	255	385	640	42%	46%	44%
Kotwali	872	346	1218	427	194	621	213	188	401	49%	56%	51%
Chatmohor	950	870	1820	588	447	1035	270	228	498	62%	51%	57%
Goalundo	882	705	1587	479	328	807	254	135	389	54%	46%	51%
Kachikata	677	578	1255	189	142	331	-	-	-	28%	25%	26%
Amdia	466	177	643	227	-	227	20	-	20	49%	-	35%
Trishal	349	-	349	275	-	275	-	-	-	79%	-	79%
Total	17195	11237	28432	9793	5427	15220	3379	1999	5378	57%	48%	54%

GROUP MEMBERS TRAINING

Branches	Consciousness raising			Leader-ship			Management			F.E.Teach-ers train-ing.			Agricultural			Piscicul-tural			Other (in-cluding skill tra-ining.			Total		
	M	F	T	M	F	T	M	F	T	M	F	T	M	F	T	M	F	T	M	F	T	M	F	T
Monohordi	148	59	207	60	12	72	151	4	155	66	22	88	83	90	173	46	1	47	40	44	84	594	232	826
Shibpur	127	45	172	72	8	80	45	-	45	72	29	101	38	23	61	73	-	73	7	18	25	434	123	557
Gheor	122	91	213	48	17	65	17	-	17	44	26	70	86	24	110	17	-	17	13	50	63	347	208	555
Narsingdi	56	13	69	27	-	27	6	-	6	52	15	67	-	-	-	-	-	-	20	-	20	141	48	189
Pabna	106	23	129	9	-	9	6	13	19	61	35	96	-	-	-	14	-	14	18	2	20	216	73	289
Gazaria	58	50	108	18	-	18	11	-	11	65	34	99	19	-	19	16	-	16	31	38	69	218	122	340
Atghoria	72	23	95	21	10	31	10	-	10	78	59	137	-	-	-	25	-	25	31	37	68	237	129	366
Boraigram	93	40	133	29	7	36	9	-	9	51	35	86	21	-	21	8	-	8	9	30	39	220	112	332
Fulbaria	46	38	84	-	-	-	-	-	-	53	16	69	-	-	-	14	-	14	-	28	28	113	82	195
Boilor	68	57	125	-	-	-	-	-	-	57	38	95	22	-	22	41	-	41	-	-	-	188	95	283
Daulatpur	53	41	94	9	15	24	-	-	-	49	34	83	-	-	-	-	-	-	17	25	42	128	115	243
Kotwali	53	44	97	-	-	-	-	-	-	38	15	53	-	-	-	4	-	4	-	-	-	95	59	154
Chatmohor	57	41	98	10	-	10	-	-	-	39	38	77	3	-	3	8	-	8	-	-	-	117	79	196
Goalundo	56	32	88	-	-	-	-	-	-	35	26	61	-	-	-	43	1	44	1	8	9	135	67	202
Kachikata	27	-	27	-	-	-	-	-	-	17	10	27	-	-	-	-	-	-	-	-	-	44	10	54
Amdia	30	-	30	-	-	-	-	-	-	24	-	24	-	-	-	-	-	-	-	-	-	54	-	54
Trishal	39	-	39	-	-	-	-	-	-	23	-	23	-	-	-	-	-	-	-	-	-	62	-	62
Total	1211	597	1808	303	69	372	255	17	272	824	432	1256	272	137	409	309	2	311	187	288	467	3343	1554	4895

PRIMARY EDUCATION

Branches	Children of target household eligible for Primary Education			School going children of target household			Children of target households employed full or part time			Percentage of school going children over eligible children.		
	Male	Female	Total	Male	Female	Total	Male	Female	Total	Male	Female	Total
Monohordi	998	819	1817	469	345	814	121	60	181	47%	42%	45%
Shibpur	793	538	1329	476	316	792	195	120	315	60%	59%	60%
Gheor	748	589	1337	334	220	554	151	94	245	45%	37%	41%
Narsingdi	936	680	1616	470	316	786	267	272	544	50%	46%	49%
Pabna	627	372	999	163	128	291	183	64	247	26%	34%	29%
Gazaria	1573	1112	2685	852	554	1406	388	212	600	54%	50%	52%
Atghoria	775	508	1283	180	70	250	79	27	106	23%	14%	19%
Boraigram	1242	1207	2449	451	344	795	137	67	204	36%	28%	32%
Fulbaria	446	284	730	128	67	195	132	22	154	29%	24%	27%
Boilor	521	334	855	286	171	457	163	122	285	55%	51%	53%
Doulatpur	1047	872	1919	384	266	650	288	204	492	36%	30%	34%
Kotwali	1691	1218	2909	813	535	1348	406	266	672	48%	44%	46%
Chatmohor	914	740	1654	415	263	678	204	119	323	45%	34%	41%
Goalundo	639	530	1169	141	68	209	101	23	124	22%	13%	18%
Kachikata	917	797	1714	231	155	386	147	78	225	25%	19%	23%
Amdia	509	436	945	152	79	231	189	80	269	30%	18%	24%
Trishal	770	620	1390	158	82	240	185	50	235	21%	13%	17%
Total	15146	11656	26802	6103	3979	10082	3336	1880	5216	40%	34%	38%

FUND GENERATED BY VILLAGE ORGANISATIONS

Branches	Saving$ Fund			Other funds generated from economic activities.			Total fund generated from savings and other economic activities.		
	Male	Female	Total	Male	Female	Total	Male	Female	Total
Monohordi	310637	66544	377181	55809	11119	66928	366446	77663	444109
Shibpur	226484	43950	270434	41791	6993	48784	268275	50943	319218
Gheor	153720	78812	232532	65290	28908	94198	219010	107720	326730
Narsingdi	145128	38445	183573	46410	-	46410	191538	38445	229983
Pabna	181278	145734	327012	34883	6634	41517	216161	152368	368529
Gazaria	115483	33529	149012	25101	2672	27773	140584	36201	176785
Atghoria	118334	47970	166304	31059	15868	46927	149393	63838	213231
Boraigram	76074	44030	120104	68939	30255	99194	145013	74285	219298
Fulbaria	76544	33802	110346	5685	977	6662	82229	34779	117008
Boilor	75452	97094	172546	189	608	796	75641	97702	173343
Daulatpur	53240	65475	118715	6582	758	7340	59822	66233	126055
Kotwali	41752	23447	65199	3389	-	3389	45141	23447	68588
Chatmohor	68787	43465	112252	5695	264	5959	74482	43729	118211
Goalundo	60030	4404	64434	2845	1897	4742	62875	6301	69176
Kachikata	2032	1559	3591	-	-	-	2032	1559	3591
Amdia	11824	841	12665	-	-	-	11824	841	12665
Trishal	6972	1586	8558	-	-	-	6972	1586	8558
Total	1723771	770687	2494458	393667	106953	500620	2117438	877640	2995078

Credit operation - Activity wise

(In Taka)

Sl. No.	Name of Schemes	Loan disbursed			Loan realised			Loan outstanding			Overdue		
		Prin-cipal	Inter-est	Total	Prin-cipal	Inter-est	Total	Princi-pal	Inter-est	Total	Prin-cipal	Inter-est	Total
1.	Mortgaged land	3017200	571702	3588902	667811	340793	1008604	2349389	230864	2580298	64458	46326	110784
2.	Paddy culti-vation	2171412	271833	2443245	1054129	128704	1182833	1117283	143129	1260412	116824	11260	128084
3.	Potato "	1273650	126262	1399912	349110	104823	253933	924540	21439	945979	19790	6680	26470
4.	Banana "	639200	116373	755573	189624	54853	244477	449576	61520	511096	19080	6635	25715
5.	Sugarcane cultivation	201000	49967	250967	67755	25497	93252	133245	24470	157715	8800	5076	13876
6.	Wheat culti.	142450	9860	152310	66072	9340	75412	76378	520	76898	14581	-	14581
7.	Vegitable & others culti.	172360	18280	190640	69120	8469	77589	103240	9811	113051	1000	191	1191
8.	Small tra-ding.	5358745	917882	6276627	3200728	617094	3817822	2158017	300788	2458805	603509	174596	778105
9.	Rickshaw	1353530	201245	1554775	593104	150853	743957	760426	50392	810818	63231	21553	84784
10.	Irrigation	2506470	386546	2893016	391674	212312	603986	2114796	174234	2289030	111602	81154	192756
11.	Pisciculture	719840	122819	842659	54200	23335	77535	665640	99484	765124	2000	1395	3395
12.	Fishing	486200	64005	550205	415510	58651	474161	70690	5354	76044	46103	4272	50375
13.	Weaving	1993050	339148	2332198	735593	171525	907118	1257457	167623	1425080	173744	63473	237217
14.	Marketing	315630	32469	348099	204727	20742	225469	110903	11727	122630	48708	8447	57155
15.	Cottage Industries	82490	13776	96266	34450	6725	41175	48040	7051	55091	10500	5940	16440
16.	Tailoring	27950	4367	32317	9150	3046	12196	18800	1321	20121	2200	508	2708
17.	Plough sets	169250	43024	212274	55994	31514	[illegible]	113256	11510	124766	2200	1436	3636
18.	Country boa	88270	16467	104737	54870	12893	67768	33400	3569	36969	3300	1386	4686
19.	Bullock Cart	111600	32028	143628	60890	26901	87791	50710	5127	55837	2740	249	2989

Sl. No.	Name of Schemes	Loan disbursed			Loan realised			Loan outstanding			Overdue		
		Principal	Interest	Total	Principal	Interest	Total	Principal	Interest	Total	Principal	Interest	Total
20.	Horse Cart	17140	2970	20110	16876	2936	19812	264	34	298	--	-	--
21.	Pottery	19800	1621	21421	8700	1143	9843	11100	478	11578	-	-	-
22.	Sugarcane crushing	16200	2421	18621	10950	1795	12745	5250	626	5876	4800	626	5426
23.	Twisting	35000	2106	37106	-	2106	2106	35000	-	35000	-	-	-
24.	Cow rearing	3484550	534658	4019208	1695597	375688	2071285	1788953	158970	1947923	128762	19255	148017
25.	Goat rearing	141500	23143	164643	68044	14826	82870	73456	8317	81773	14056	1218	15274
26.	Poultry	900	183	1083	900	183	1083	-	-	-	-	-	-
27.	Paddy husking	3205720	361235	3566955	1686357	276954	1963311	1519363	84281	1603644	170822	21706	192528
28.	Pulse husking	104200	14134	118334	68640	11431	80071	35560	2703	38263	3560	500	4060
29.	Carpentry	19450	1917	21367	14950	1805	16755	4500	112	4612	-	-	-
30.	Net making	41050	6454	47504	37485	6250	43735	3565	204	3769	565	-	565
31.	Dry fish processing	8000	1481	9481	8000	1481	9481	--	-	-	-	-	-
32.	Betel-nut nursery	13700	4088	17788	13700	4088	17788	--	-	-	-	-	-
33.	Block printing	42800	6168	48968	9800	2152	11952	33000	4016	37016	-	-	-
34.	Lease of Market	217500	19790	237290	16[illegible]000	18239	182239	53500	1551	55051	-	-	-
	Total	28197807	4320422	32518229	12078510	2729152	14807662	16119297	1591270	17710567	1636935	483882	2120817

Credit operation - Branch wise

(In Taka)

Sl. No.	Name of Branch	Loan Amount			Loan Realised			Loan Outstanding			Loan Overdue		
		Disbursed	Interest	Total	Principal	Interest	Total	Principal	Interest	Total	Principal	Interest	Total
1.	Monohordi	4696800	839603	5536403	2129660	531474	2661134	2567140	308129	2875269	220365	63237	283602
2.	Shibpur	3128290	493287	3621577	1383315	321441	1704756	1744975	171846	1916821	99624	38109	137733
3.	Gheor	5574612	861563	6436175	2618289	499728	3118017	2956323	361835	3318158	192543	94412	286955
4.	Narsingdi	2878600	476196	3354796	936243	235751	1171994	1942357	240445	2182802	378844	107590	486434
5.	Pabna	2132680	239167	2371847	1169421	188274	1357695	963259	50893	1014152	6900	1728	8628
6.	Gazaria	2867800	372202	3240002	1270869	280270	1551139	1596931	91932	1688863	238000	50519	288519
7.	Atghoria	2580365	590423	3170788	1269422	429473	1698895	1310943	160950	1471893	302071	84897	386968
8.	Boraigram	1274850	205309	1480159	622308	130674	752982	652542	74635	727177	190547	43124	233671
9.	Fulbaria	564200	49835	614035	95100	23652	118752	469100	26183	495283	1600	-	1600
10.	Boilor	1273700	118637	1392337	367425	52436	419861	906275	66201	972476	-	-	-
11.	Doulatpur	905430	65559	970989	216458	35979	252417	688972	29580	718552	6441	266	6707
12.	Kotwali	63300	801	64101	-	-	-	63300	801	64101	-	-	-
13.	Chatmohor	165380	6176	171556	-	-	-	165380	6176	171556	-	-	-
14.	Goalundo	91800	1664	93464	-	-	-	91800	1664	93464	-	-	-
	Total	28197807	4320422	32518229	12078510 88%	2729152	14807662	16119297	1591270	17710567	1636935 12%	483872	2120817

EMPLOYMENT GENERATION

Branch - Monohordi

Activity	Samitys involved	Total membership	Participants	Mandays available for participants	Employed mandays	% of employment against available mandays for participants
Banana cultivation	16	778	778	97,250	7,963	8%
Other cultivation	25	1,138	1,138	1,42,250	2,845	2%
Irrigation	6	304	250	38,000	6,140	16%
Pisciculture	5	250	250	31,250	262	1%
Small trading	24	1,247	529	66,125	32,507	49%
Rickshaw	8	571	29	3,625	2,976	82%
Lease of market	29	1,457	1,457	1,82,125	2,891	2%
Plough Sets	2	138	30	7,350	940	12%
Total (Male)	29	1,457	1,457	1,82,125	56,524	31%
Paddy husking	17	563	266	33,250	20,669	62%
Cow rearing	23	784	470	58,750	16,087	27%
Goat rearing	2	97	58	7,250	1,508	21%
Banana cultivation	3	130	130	16,250	352	2%
Total (Female)	25	902	902	1,12,750	38,616	24%
Total (Male & Female)	54	2,359	2,359	2,94,875	95,140	32%
Branch - Shibpur						
Paddy cultivation	30	1,790	1,790	2,23,750	10,745	5%
Irrigation	4	217	217	27,125	3,441	9%
Other cultivation	8	559	559	69,875	5,797	8%
Pisciculture	7	456	456	57,000	1,904	3%
Rickshaw	9	580	26	3,250	2,183	67%
Small trading	20	1,244	733	91,625	53,138	58%
Total (Male)	33	2,011	2,011	2,51,375	77,208	31%
Cow rearing	8	321	130	16,250	2,953	18%
Paddy husking	8	351	174	21,750	12,320	57%
Goat rearing	4	127	32	4,000	446	11%
Net making	1	46	7	875	497	57%
Total (Female)	17	668	343	42,875	16,216	38%
Total (Male & Female)	50	2,679	2,354	2,94,250	93,424	32%

Branch - Gheor

Activity	Samitys involved	Total membership	Participants	Mandays available for participants	Employed mandays	% of employment against available mandays for participants
Paddy cultivation	20	1,217	1,217	1,52,125	5,154	3%
Irrigation	9	566	566	70,750	12,428	18%
Pisciculture	7	409	409	51,125	1,991	4%
Bullock cart	3	255	3	375	266	71%
Country Boat	9	566	24	3,000	1,920	64%
Small trading	20	1,223	504	63,000	39,285	62%
Total (Male)	25	1,451	1,451	1,81,375	61,024	34%
Cow rearing	12	646	198	24,750	5,794	23%
Paddy/Pulse husking	12	653	220	27,500	11,320	41%
Cottage industries & others	2	152	20	2,500	1,507	60%
Total (Female)	24	1,077	438	54,750	18,621	34%
Total (Male & Female)	49	2,528	1,889	2,36,125	79,645	34%
Branch - Fulbaria						
Paddy cultivation	18	1,640	1,640	2,05,000	5,212	3%
Pineapple cultivation	3	245	245	30,625	1,282	4%
Pisciculture	5	488	488	61,000	1,589	3%
Small trading	4	391	65	8,125	2,847	35%
Total (Male)	20	1,718	1,718	2,14,750	10,930	5%
Cow rearing	6	452	125	15,625	3,286	17%
Goat rearing	8	550	162	20,250	2,129	11%
Paddy husking	4	324	92	11,500	6,690	58%
Net making	4	265	38	4,750	1,339	28%
Small trading	4	266	45	6,525	1,778	32%
Total (Female)	16	1,023	462	57,750	15,222	26%
Total (Male & Female)	36	2,741	2,180	2,72,500	26,152	10%

Branch - Daulatpur

Activity	Samitys involved	Total membership	Participants	Mandays available for participants	Employed mandays	% of employment against available mandays for participants
Paddy cultivation	13	886	886	1,10,750	1,070	1%
Fishing	2	176	13	1,625	1,119	69%
Pottary	1	56	6	750	530	71%
Small trading	10	686	124	15,500	10,182	66%
Total (Male)	24	1,583	1,029	1,28,625	12,901	10%
Paddy husking	20	1,265	626	78,250	43,810	56%
Cow rearing	14	798	226	28,250	3,940	14%
Goat rearing	4	242	40	5,000	412	8%
Cottage industries	3	170	21	2,625	688	26%
Total (Male & Female)	49	3,021	1,942	2,42,750	61,751	25%

PISCICULTURE

Branches	Fisheries			Acreage			Investment(in Taka)		
	Pond	Ditches	Total	Pond	Ditches	Total	Pond	Ditches	Total
Monchordi	6	-	6	1.60	-	1.60	28,354	-	28,354
Shibpur	8	3	11	2.82	.10	2.92	52,331	854	53,185
Gheor	7	-	7	9.45	-	9.45	66,122	-	66,122
Pabna	2	2	4	2.39	.43	2.82	2,963	3,026	5,989
Gazaria	2	-	2	.38	-	.38	9,121	-	9,121
Atghoria	3	3	6	4.00	30.07	34.07	22,926	2,36,914	2,59,340
Foraigram	5	6	11	2.08	3.35	5.43	1,804	2,165	3,969
Fulbaria	6	1	7	1.87	0.06	1.93	25,451	884	26,335
Boilor	36	2	38	10.76	0.65	11.41	3,31,200	1.200	3,32,400
Doulatpur	-	-	-	-	-	-	-	-	-
[illegible]	5	1	6	1.78	.02	1.80	6,560	31	6,591
Chatmohor	2	1	3	.15	8.47	8.[illegible]	1,194	8,970	10,164
Goalundo	-	43	43	-	4.08	4.08	-	-	-
Kachikata	-	-	-	-	-	-	-	-	-
Amdia	-	-	-	-	-	-	-	-	-
Trishal	-	-	-	-	-	-	-	-	-
Total	82	62	144	37.28	47.23	84.51	5,48,026	2,54,044	8,02,070

ANIMAL HUSBANDRY

Animals	Purchased		No.of animal vaccinated	Animal sold		Animal died	% of mortality
	Nos.	Value		Nos.	Value		
Cattle	1769	18,27,509	856	349	4,64,755	60	3%
Goat	465	1,04,638	-	149	45,982	29	6%
Milking cow	65	1,50,300	55	2	3,000	-	-
Total	2299	20,82,447	911	500	5,13,737	89	4%

RURAL TRANSPORT

Particulars	Collec-tive	Individual	Total	Cost in Taka			
				Collective	Individual	Total	Cost per unit
Rickshaw	142	199	341	5,14,258	5,49,217	10,63,475	3,118
Country Boat	1	23	24	1,900	29,040	30,940	1,290
Bullock Cart/ Buffalo Cart	1	11	12	8,104	88,004	96,108	8,009
Horse Cart	-	1	1	-	3,600	3,600	3,600
Plough Sets	2	88	90	6,595	1,94,105	2,00,700	2,230
Total	146	322	468	5,30,857	8,63,966	13,94,823	