RDP

HALF YEARLY REPORT (JANUARY-JUNE 1996)

BRAC

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GLOSSARY OF TERMS

AM Area Manager AO Area Office

APO Aging of Principal Outstanding

DFL Disease Free Laying EHC Essential Health Care

EPI Expanded Programme on Immunization

FP Family Planning

GQAL Gender Quality Action Learning Programme

HH Households HO Head Office

HPP Health and Population Programme
HRLE Human Rights and Legal Education

IAS Impact Assessment Study

IEC Information, Education, Communication

Kg Kilogram

LATT Legal Awareness Teachers Training LFA Logical Framework Analysis

LLR Loan Loss Recovery

MIS Management Information System

MT Metric ton

OMC Organization Management Course

OTR On-Time Recovery Rate
PA Programme Assistant
PO Programme Organizer
PSF Progressive Silk Farmer
RCP Rural Credit Project

RDP Rural Development Programme RED Research and Evaluation Division

RM Regional Manager

RPO Regional Programme Organizer

SLDP Smallholder Livestock Development Programme

SS Shasthva Shebika

TARC Training and Resource Centre

TT Tetanus Toxide UP Union Parishad

VGD Vulnerable Group Development

VO Village Organization

Introduction

This six-monthly report is on RDP achievements, covering the period January-June 1996. The report reviews programme progress and recent developments, and includes a financial statement covering the reporting period. The report has been compiled to be used by BRAC and donors and is based on the LFAs developed in the RDP IV project proposal.

Executive Summary

In preparation for the fourth phase of RDP, BRAC undertook an extensive planning effort to determine what directions the phase should take: consolidate the extensive progress in coverage made during RDP III and improve programme quality at all levels.

RDP's goal for the fourth phase is to bring about sustainable improvement in the lives of the rural poor. Its purpose is to improve the socio-economic position of participating households. The Impact Assessment Study (IAS), carried out during RDP III, has shown that villagers have been able to improve their material well being in direct proportion to the length of time that they have been RDP members and the size of the loans that they have taken out RDP members have also been able to reduce their vulnerability to seasonal fluctuations in wage employment. There has also been some progress in the status of women as a result of the access to RDP credit.

One of the indicators of the improved socio-economic position of participating households was supposed to be an increase in the number of members in the "critical mass group" i.e. those members who have been with RDP for more than 2.5 years and have taken out cumulative loans greater than Tk 7,500. This indicator came out of the Impact Assessment Study (IAS) mentioned earlier. When the study was carried out in 1993 the number of households that fell into the critical mass group was 22.3% of the sample households. A sample of Area Offices (AO) whose ages were greater than 2 years showed that in mid 1996 the number of members in the critical mass group was 36.5%.

Up to June 1996, RDP had opened a total of 278 Area Offices. Four more will be opened later this year. During this phase RDP plans to establish some enterprises that will generate necessary inputs for the sector programmes such as day old chicks, post larvae, seed etc. RDP has constructed 5 prawn hatcheries and a poultry farm. Another poultry farm and a feed mill processing centre are also currently under construction.

The credit programme has also seen a rapid expansion of its loan portfolio in the last few years. However, the political disturbances at the beginning of this year had a serious effect on the credit programme. In many areas meetings could not be held for weeks at a time and disbursement and loan realisation were suspended. This resulted in the APO dropping down to 29% in March as opposed to 86% in February, and along with the downturn in the APO the amount of overdue loans increased enormously. The total effects of the disruption in services will be felt until the beginning of the next year. Once the activities recommenced the APO started to move up and reached 66% in June. It has not yet reached the levels that it used be at before the political crisis, but RDP expects that it will take at least another six to nine months before the APO moves back up to the January '96 levels.

Up to June '96 a total of 57,135 new employments was achieved under the Income and Employment Generation schemes. Of this total 99% are women. There has not been any achievement to report for June '96 on the VGD programme as the new VGD cycle started in July, which was outside the reporting period.

As for the Human Rights and Legal Education (HRLE) programme, the targeted number of Community Leaders Workshops could not be held as a result of the political crisis. BRAC, however, plans to make up for it by 1997. The number of teams organizing the workshops will have to be increased to hold a higher number of workshops in the next period than was the target. Previously, HRLE used to ensure that its programme participants paid their land taxes, but following the government's exemption of land tax on up to 8 acres of land the programme has continued to focus on the other issues, like ensuring that the participants have their ownership documents to their lands and that they pay a yearly fee of Tk. 2 on their lands.

Under the Essential Health Care Programme the slab latrine installation inititative shows underachievement for June '96. The programme, however, plans to make up for it by the year 2000

Over the years BRAC has demonstrated a high standard in the area of service delivery, outstanding work ethic among its staff and management, great integrity, willingness to learn, dynamic leadership and great commitment on the part of its staff. However, the incredible expansion in RDP III has brought with it an excessive workload for staff, lessening the communication between junior and senior staff. Managers, burdened with their workloads, have sometimes found it difficult to give adequate time for the problems of their staff. Planning capacity among junior managers have not been sufficiently developed. As there has been a lack of a good management information system field staff are frequently overburdened by demands for information. One of the objectives in RDP IV was to improve the management conditions in BRAC. There has been some progress in this direction. The MIS system has improved. The credit MIS system has greatly improved its capacity to get relevant information on time. Now RDP is in the process of computerising its sector programme information system. This should result in a more streamlined information system for RDP.

In terms of working conditions, progress has come from an unexpected quarter. In RDP III BRAC started a gender awareness programme. As part of this programme a Gender Quality Action Learning (GQAL) Programme was started in May 1995. This programme was supposed to be concentrated on gender issues, but in the course of the training at the Area Offices many issues related to the work and management culture of BRAC came to the surface. This led to a broadening of the issues that were discussed at the workshops. A result of these workshops is the reported improvement in the atmosphere of work at the Area Office level and better communication between managers and their subordinates. It is too early to say how much things have changed but RDP will continue to hold these workshops in an effort to improve the working conditions. It should be mentioned that increased communication does not come easily and it takes some effort on the part of all concerned parties to be open to suggestions of better communication.

Finally, coming to the issue of partnership with other NGOs, in 1995 BRAC had mobilised funds for flood relief, and some of these funds were given to small NGOs to provide relief in their working area. In 1996, although no new initiatives have been taken in the reporting period, RDP intends to continue working with other NGOs to develop partnerships.

This report concentrates on talking about the indicators at the purpose and output level.

RDP LFA

Narrative Summary	Verifiable Indicators	
GOAL: Rural poor achieve sustainable improvement in their lives	Increased control of women over loan/ income Members increasingly protect human and legal rights More children going to school Increasing interaction between UP and other local institutions	

PURPOSE: Socio- economic position of participating households improved.	50% increase in HH assets (only HH associated with BRAC for 5 years and Tk. 10,000 loan) Incidence of poverty decline by 20% among "grads". Increase in the number of members in the "critical mass" group i.e. those with 2.5 yr. membership and loans of Tk 7500.						
	Achievement (Is A sample of 35 a group. If the sai 3 years or more the critical mass	rea offices show uple is restricte in age then the :	d to inclu	de only the	ose Area	a Offices (AO) w	hich are
	Item	Sample size	No of	manthers	No in	critical mass	96
	AO (> 2 yrs)	30	155.43		56,699		36.5
	AO inc. y1&y2	35	167,66		56,665		33.8
T.	When the first IAS study was carried out in 1993 the number of households that fel into the critical mass group was 22.3% of the sample households (the households were from AO's that included y1 and y2 branches).						
Output	Verifiable India	cators					
L. Appropriate and effective organisations of HH		cators s (Total 50,000			2000), 2	million member	rs of
1. Appropriate and effective organisations	Verifiable India 16,760 new VOs	cators s (Total 50,000) women une 1996): ire for the year . g a total of 37,8	VO functi 2000. Bet 2000 th	oning by 2	Jane 9	6 RDP had form	ed 4,612
1. Appropriate and effective organisations of HH	Verifiable India 16,760 new VOs whom 95 % are Achievement (J The indicators a new VOs making	cators s (Total 50,000) women une 1996): ire for the year . g a total of 37,8	VO functi 2000. Bet 2000 th	oning by 2	Jane 9	6 RDP had form	ed 4,612
1. Appropriate and effective organisations of HH	Verifiable India 16,760 new VOs whom 95 % are Achievement (J The indicators a new VOs making 1.39 million men AO (no)	une 1996): ire for the year : g a total of 37,8; mbers of which: 96 282*	2000. Bes 06 VOs th 93 36 was 97 330	tween Jan at are fun female. 98 330	June 9 ectioning 99 330	6 RDP had form t. RDP in June 2000 330	ed 4,612 1996 had
1. Appropriate and effective organisations of HH	Verifiable India 16,760 new VOs whom 95 % are Achievement (J The indicators a new VOs making 1.39 million men	une 1996): ire for the year : g a total of 37,8; mbers of which: 96 282*	2000. Bes 06 VOs th 93 36 was 97 330	tween Jan at are fun female. 98 330	June 9 ectioning 99 330	6 RDP had form t. RDP in June 2000 330	ed 4,612 1996 had
1. Appropriate and effective organisations of HH	Verifiable India 16,760 new VOs whom 95 % are Achievement (J The indicators a new VOs making 1.39 million men AO (no)	une 1996): we for the year a total of 37,8 mbers of which 96 282*	2000. Bet 06 I/Os th 93 % was 97 330 in origin	tween Jan at are fun female. 98 330	June 9 ectioning 99 330	6 RDP had form t. RDP in June 2000 330	ed 4,612 1996 had
L. Appropriate and effective organisations of HH	Verifiable India 16,760 new VOs whom 95 % are Achievement (J. The indicators a new VOs making 1.39 million mer AO (no) * There is a type	une 1996): women une 1996): we for the year g a total of 37,8 mbers of which 96 282* ographical error une 1996):	2000. Bet 06 I/Os th 93 % was 97 330 in origin	tween Jan at are fun female. 98 330	June 9 ectioning 99 330	6 RDP had form t. RDP in June 2000 330	ed 4,612 1996 had
L. Appropriate and effective organisations of HH	Achievement (J. The indicators a new VOs making 1.39 million men AChievement (J. AChievement (une 1996): women une 1996): we for the year g a total of 37,80 mbers of which 96 282* ographical error une 1996): June 278 drea Offices bet 278. Of these,	2000. Bes 06 VOs th 93 56 was 97 330 in origina 96	tween Jan nat are fun female. 98 330 nl RDP LF	June 9 ctioning 99 330 A when bringings and	6 RDP had form 2000 330 e this number is	ed 4,612 1996 had 280
1. Appropriate and effective organisations of HH	Achievement (J The indicators a new VOs making 1.39 million men AO (no) * There is a type Achievement (J AO (no) RDP added 43	une 1996): women une 1996): we for the year g a total of 37,80 mbers of which 96 282* ographical error une 1996): June 278 drea Offices bet 278. Of these,	2000. Bes 06 VOs th 93 56 was 97 330 in origina 96	tween Jan nat are fun female. 98 330 nl RDP LF	June 9 ctioning 99 330 A when bringings and	6 RDP had form 2000 330 e this number is	ed 4,612 1996 had 280

	Achievement (June 1996)):				
		June 5	16	Jan - J	lune 96	
	VO (in thousands)	37.8		4.6		
	RDP formed a total of 4,5 the number of VOs was 3, another 4,194 VOs in the	3,194 br	ringing th	he total m	umber 37	7,806. RDP needs to ad
		96.	97	98	99	2000
	Members (in millions)	1.5	1.8	1.9	2	2
	Achievement (June 1996):				
		June 5	16	Jan - J	lune 96	
	3.fembers	1.39		0.17		
	(in millions) RDP added another 0.17 n RDP needs to add only and achieve its target.					
	- Group members value is	sue bas	ed meetin	ngs.		
	- Men attend issue based					
	Achievement (June 1996			7 1 1 1		
	These indicators were not i	monitore	ed in the j	irst half o	the vear	
Output	Verifiable Indicators					
2. Self sustaining credit organisation functioning.	Tk 25 billion disbursed by	the year	2000			
	Achievement (June 1996)	le:				
	Again this is a target for th	e year 2	000. Fn	om Jan - J	lune 96 R	DP disbursed 1.97 billion
Verifiable		96	97	98	99	2000
Indicators	Disbursement (Billion of takas)	3.8	4.6	5.2	5.7	6.1
	Achievement (June 96): Disbursement (Billion of takes) RDP had reached 50% of	1.97 the year	ly target	by June a	nd therefo	ore is well on its way to
	achieving the 1996 target.					TO STORE STO
Verifiable		96	97	98	99	2000
Indicators	Savings (Billion of takas)	1	1.2	1.4	1.7	1.9
	Achievement (June 96): Savings (Billion of takas)	0.94				
	Savings has shown very str June 1996. There are two this year has been stronger shown very strong growth.	reasons than ex	for this. pected a	The grown nd the per	th of men member	sbership in the first half o voluntary savings has
Verifiable		96	97	98	99	2000
Indicators	Avg. Loan Size (Takas)	3300	3400	3700	3900	4500
	Achievement (June 96):					
	Avg. Loan Size (Takas)	3,621	17.	A. C.	-1	
	RDP has already exceeded to be revised in the light of disbursement target for 19	the stro	ng grawt			

Verifiable Indicators	OTR 95% APO 92	% Dropou	U yr. <5%	6						
	Achievement:						755			
	1996		Jan	Feb	Mar	Apr	May	June		
	OTR (excluding advan	ce) (%)	93	90	51	95	93	98		
	APO (0 weeks) (%).		87	86	29	42	55	66		
		the beginning	ng of 199	6 affected		ction of l				
	The political unrest at the beginning of 1996 affected the collection of loans during the months of February and March. This had a dramatic impact on the OTR in March and even more of an impact on the APO. The APO started moving up in April but until June									
	1996 had still not gone	back to the	pre-pol	tical disti	irbance le	evel RDI	expects t	hat it		
	will take at least anoth levels.	er six to nin	e montres	bejore un	e APO mo	ives back	up to the	ian 90		
		Jan -	June 96							
	Drop Out	2.5%								
Verifiable Indicators	Default loans 2% of di	sbursement								
	Achievement (June) BRAC sets aside 2% a		provision	for every	Tk 100 of	disburses	nent.			
Verifiable	All costs for credit serv									
Indicators										
	Achievement:									
	Branch Year	Total	revenue	as % of o	perationa	l costs in	June 96			
	5	126%		11.00.06.04	Carolina (All		STANAS SIGN			
	6	110%								
	7	102%								
	8									
	9 10496									
	10 and above 112% Although the branches are generally covering their costs there are anomalies in that									
	some of the older bran									
	probably due to the fa									
		more streat	ntinect an	a nence a	re more e	flicient.	The older	branch		
	operations were much									
								_		
THE REAL PROPERTY AND ADDRESS OF THE PERSON NAMED IN COLUMN TWO IN COLUM	operations were much are in effect catching	ир.								
3. Income	operations were much	with avg. i					er month			
3. Income and	operations were much are in effect catching 300,000 new IG/jobs	with avg. i	97	98	99	2000	er month			
3. Income and employment	operations were much are in effect catching 300,000 new IG/jobs Poultry & Livestock	with avg. i 96 86	97 73	98 37	99 10	2000	er month			
3. Income and employment generation	operations were much are in effect catching 300,000 new IG/jobs Poultry & Livestock Fisheries	with avg. i	97	98	99 10 9	2000	er month			
3. Income and employment	operations were much are in effect catching 300,000 new IG/jobs Poultry & Livestock	with avg. i 96 86	97 73	98 37	99 10	2000	er month			
3. Income and employment generation	operations were much are in effect catching 300,000 new IG/jobs Poultry & Livestock Fisheries	with avg. i 96 86	97 73 13 1	98 37	99 10 9	2000	er month			
3. Income and employment generation	operations were much are in effect catching 300,000 new IG/jobs Poultry & Livestock Fisheries Sericulture	with avg_i 96 86 11	97 73	98 37	99 10 9	2000	er month			
3. Income and employment generation	operations were much are in effect catching 300,000 new IG/jobs Poultry & Livestock Fisheries Sericulture Social Forestry	with avg_i 96 86 11 1	97 73 13 1	98 37 16 1	99 10 9	2000	er month			
3. Income and employment generation	operations were much are in effect catching 300,000 new IG/jobs Poultry & Livestock Fisheries Sericulture Social Forestry Vegetable Total	with avg. i 96 86 11 1 2 9	97 73 13 1 2 9	98 37 16 1 1 10 65	99 10 9 0 1 5	2000 0 6 1 1 3	er month			
3. Income and employment generation	operations were much are in effect catching 300,000 new IG/jobs Poultry & Livestock Fisheries Sericulture Social Forestry Vegetable Total i) New employment	with avg. i 96 86 11 1 2 9 107 figures in	97 73 13 1 2 9 97 (housand	98 37 16 1 1 10 65	99 10 9 0 1 5	2000 0 6 1 1 3	er month			
3. Income and employment generation	operations were much are in effect catching 300,000 new IG/jobs Poultry & Livestock Fisheries Sericulture Social Forestry Vegetable Total i) New employment ii) Not less than 95	with avg. i 96 86 11 1 2 9 107 figures in	97 73 13 1 2 9 97 thousand	98 37 16 1 1 10 65	99 10 9 0 1 5 25	2000 0 6 1 1 3 11	er month			
employment generation	operations were much are in effect catching 300,000 new IG/jobs Poultry & Livestock Fisheries Sericulture Social Forestry Vegetable Total i) New employment	with avg. i 96 86 11 1 2 9 107 figures in	97 73 13 1 2 9 97 thousand	98 37 16 1 1 10 65	99 10 9 0 1 5 25	2000 0 6 1 1 3 11	er month			
3. Income and employment generation	operations were much are in effect catching 300,000 new IG/jobs Poultry & Livestock Fisheries Sericulture Social Forestry Vegetable Total i) New employment ii) Not less than 95' iii) No children employment	with avg. i 96 86 11 1 2 9 107 figures in	97 73 13 1 2 9 97 thousand en	98 37 16 1 1 10 65	99 10 9 0 1 5 25	2000 0 6 1 1 3 11	er month			
3. Income and employment generation	operations were much are in effect catching 300,000 new IG/jobs Poultry & Livestock Fisheries Sericulture Social Forestry Vegetable Total i) New employment ii) Not less than 95' iii) No children employment	with avg. i 96 86 11 1 2 9 107 figures in	97 73 13 1 2 9 97 thousand	98 37 16 1 1 10 65 8	99 10 9 0 1 5 25 Enterpris	2000 0 6 1 1 3 11				
3. Income and employment generation	operations were much are in effect catching 300,000 new IG/jobs Poultry & Livestock Fisheries Sericulture Social Forestry Vegetable Total i) New employment ii) Not less than 95'iii) No children empl Achievement:	with avg. i 96 86 11 1 2 9 107 figures in 1 6 are wome oved in Pro	97 73 13 1 2 9 97 thousand	98 37 16 1 1 10 65 Support Fulf Year	99 10 9 0 1 5 25 Enterpris	2000 0 6 1 1 3 11	tual ± '96			
3. Income and employment generation	operations were much are in effect catching 300,000 new IG/jobs Poultry & Livestock Fisheries Sericulture Social Forestry Vegetable Total i) New employment ii) Not less than 95'iii) No children empl Achievement:	with avg. i 96 86 11 1 2 9 107 figures in 1 6 are wome oved in Pro	97 73 13 1 2 9 97 thousand	98 37 16 1 1 10 65 8 Support	99 10 9 0 1 5 25 Enterpris	2000 0 6 1 1 3 11	tual ± '96			

Output	Verifiable Indicators							
4. Members	-1. 50% of age of marriag	e will is	ncrease fi	rom 16.5	to 18 year	ars within VO's.		
know more	-2. All marriages within VO will be registered at registry office.							
about law	-3. Yearly land tax will be	paid b	y VO me	mbers on	time.*			
and human	-4. No divorce will take pi	lace wit	hout follo	owing les	gal proces	dure within VQ.		
rights and		96	97	98	99	2000		
are willing	Indicators 2-4	10%	25%	50%	75%	100%		
to act on								
this,								
	Achievement							
	* This is no longer releva	nt as th	e Govern	iment of	Banglade	ish has exempted tax on		
	up to 8 acres of land.							
		1822236						
	RDP is taking steps to mo							
	little information about th	iem. In	e output	level ind	icators in	n the HRLE LEA will hav		
	to be manitored.				_			
Output	Verifiable Indicators	0.5		-00	-0.0	****		
5. Improved	CLAS Francisco	96	97	98	99	2000		
health	Slab Latrines	113	113	234	234	234		
	(installed in thousands)		_					
	Achievement (June 1996):							
	Slab Latrines	29.4						
	(installed in thousands)	67		00	- 00	2000		
	75. A 337-37-	96	97	98	99	2000		
	Tube Wells	18	18	18	18	21		
	(installed in thousands)				-			
	Achievement (June 1996): Tube Wells (installed	8.2						
	in thousands)	1214						
	In monstracy	96	97	98	99	2000		
	Child (<1 yr.)	211	238	270	270	270		
	(immunized in thousands)		4000	2111	W.5.00	*101		
	Achievement (June 1996)				_			
	Child (<1 yr.)	80						
	(immunised in thousands)	100						
Verifiable	11115/111/05	96	97	98	99	2000		
Indicators	Preg Women	262	296	33.5	335	335		
TOTAL STREET	(immunized in thousands)	-7.00		Tire ti	20000			
	Achievement (June 96):		-		-			
	Preg Women	87						
	(immunized in thousands)	200						
Verifiable		96	97	98	99	2000		
Indicators	Vitamin A	0.9	1.1	1.2	1.2	1.2		
ilminis/missas	(capsule distribution in mil		772	11.00		100		
	Achievement (June 96):	THUSA.						
	Vitamin A	0.8						
	(capsule distribution in mil							
Verifiable Indicators	Reduction in loss of person		nploymen	t due to if	liness (set	f + care of dependents)		
indicators.	Achievement (June 96):							
	This indicator was not mon	officers of A	acour is	will warm	ind or com-	mote sustains. Promit harden		
	THE RESERVE AND THE PROPERTY OF THE PARTY OF	THE RESERVE TO SERVE	THE PERSON NAMED IN	THE RESERVE AND ADDRESS OF THE PARTY NAMED IN COLUMN				

Output	6. Extremely poor women increase their income through VGD
Verifiable Indicators	At least 300,000 VGD employed earning minimum of Tk 200 / month 7,500 new VGD groups functioning.
7. Improved organisation management capacity of BRAC	Note: The new VGD cycle started in July which was outside the reporting period. Long term strategic plan Satisfied staff (Staff retention) Good job description and well defined career paths with defined performance standards Frequent interactions between senior and junior staff and head office and field More delegation of authority and responsibility Increase in number of skilled staff Frequent training of staff More women in senior positions Increased financial self sufficiency Less negative publicity Improved MIS and Monitoring Note: The MIS for the sector programmes has been computerised. The GQAL programme has been working at the field level to improve the interaction between managers and their subordinates.
8. Improved efficiency of partner organisations	Increased demand from others for assistance Efficient use of resources provided by BRAC Note: The NGO support programme is still in a start up stage. However in 1995 BRAC mobilised funds for relief purposes and some of this was provided to small NGOs in their working areas for relief activities.

LFA 1 Credit and Savings

Goal	Socio-economic position of participating households improved.
Indicators and Achievement	See RDP IV LFA

Purpose	To develop a self-sustaining credit entity and make credit available to VO members.						
Verifiable	Tk 25,449 million disburs		100.				
Indicators	Cumulative Target (
	1996, 1997, 1998, 19	99, 2000					
	RDP 4 10 15 18	19					
	RCP 11 27 38 58	81					
	Total 15 37 53 76	100					
	Achievement (June 96)						
	The total amount disburse	ed between	Jan - Ju	ne 96 is 1	k 1.97 bi	flion	
	Projection	Half ye					
	1996	Project	ion		Actual	Actual/Target	
	RDP 1.143	514			595	116%	
	RCP 2,631	1.184			1,377	.116%	
	Total 3,774	1,698			1,972	116%	
	We are showing the Taka	amounts i	that were	projectes	to be dis	bursed for clarity. These	
	amounts have been taken	from Tab	le 9 in the	RDP IV	project p	roposal. The half yearly	
	projection is taken to be						
Verifiable	80% current members are				rom year	2 onwards.	
Indicators							
	Achievement (June 96)	2					
	Borrower Jan	Feb	Mar	Apr	May	June	
	Member			100	Sec. Ac.		
	Ratio 86%	7796	84%	8736	87%	94%	
Verifiable	. Total no. of loan disburs						
Indicators	Cumulative Target (775				
***********	1996, 1997, 1998, 1999,						
	10-74-14 A 2010 11 1 2 4 1 1 1 2 4 1 1 1 1 1 1 1 1 1 1	27					
	RCP 9 21 35 53						
	Total 15 36 56 78	100					
	Achievement (June 96)						
	Number of Loans Disbu						
	Projection	Half y		120170012		and the same of th	
	1996	projec		Actual		Actual/Target	
	RDP 409,500	184,27		223,26		121%	
	RCP 614,250	276,41	3	339,54		123%	
	Total 1,023,750	460,68		562,81		122%	
	The number of loans ha	s been sh	own here	by calcu	lating th	e percentage of the total	
	amount of loans. Half	vearly pr	ojection.	15 43% 0	f yearly	target.	
Verifiable		96	97	98	99	2000	
Indicators	Avg. Loan Size (Tk.)	3300	3400	3700	3900	4500	
	Achievement (June 96)						
	Avg. Loan Size	3621					
	(Takas)						
	RDP has already exceed	ed the 199	7 target j	for averag	ge loan sii	e. These targets may have	
	to be revised in the light	of the stro	ng growt	h in avera	ge loan s	ize. This may affect loan	
	disbursement target for 1	997-2000	K.				

	5. Sector wise distribution							
Indicators		1996	1997	1998	1999	2000		
	a) Business and service:	80%	79%	77%	76%	75%		
	b) Sector loans:	20%	21%	23%	24%	25%		
	Achievement (June 96):							
	Business & Service		7299					
	Sector		28%					
	The high percentage of s	sector loc	ins point	s to the n	eed for r	eviewing	the targe	is at
	the end of the year.		- C.S. W. L. C.				-	
Verifiable	Branch/Area office total r	evenue as	% of ope	rational c	OSE			
Indicators	Year 1 - 20% Year 6 - 1							
	Year 2 - 51% Year 7 - 12	30%						
	Year 3 - 75% Year 8 - 1							
	Year 4 - 95% Year 9 - 1							
	Year 5 -111% Year 10-							
	Achievement (June 96)			-X 10.		70		
		Projection	ort	June 9	16			
	1	2096		096	T			
	,	51%		50%				
	1 2	75%						
		95%						
	5	11196						
	6	120%		126%				
	7	130%		102%				
	8	139%		93%				
	9	145%		10496				
	10 & above	15396		11256				
	The first year branches		. command		artina dia		D.E.	mar mad
	the interest income has i							
	the interest income has t							enermay
	Commercian times courte times			STREAT SERVICE				or the
	covering their costs there				ar property of the	A MMC GOLT		
	performing worse than the	e fifth yea	r branch	es. This i				
	performing worse than the newer branches have been	e fifth yea n opened	e branch at a time	es. This i when RD	P operati	ons were		mind here
T. Call	performing worse than the newer branches have been streamlined and hence ar	e fifth yea n opened e more ef	r branch at a time ficient. 7	es. This i when RD	P operati	ons were		ng up
Verifiable	performing worse than the newer branches have been	e fifth yea n opened e more ef	r branch at a time ficient. 7	es. This i when RD	P operati	ons were		ng up.
Verifiable Indicators	performing worse than the newer branches have been streamlined and hence ar OTR 95% APO 92 % D	e fifth yea n opened e more ef	r branch at a time ficient. 7	es. This i when RD	P operati	ons were		ng up
	performing worse than the newer branches have been streamlined and hence are OTR 95% APO 92 % D Achievement:	e fifth yea n opened e more ef	r branch at a time ficient. 1	es. This i when RD The older	P operati branches	ions were are in eff	ect catchi	
	performing worse than the newer branches have bee streamlined and hence or OTR 95% APO 92 % D Achievement: 1996	e fifth yea n opened e more ef topout/ yt	e branch at a time ficient. 7 ; <5% Jan	es. This i when RD he older Feb	P operati branches Mar	ons were are in eff	ect catchi May	June
	performing worse than the newer branches have bee streamlined and hence or OTR 95% APO 92 % D Achievement: 1996 OTR (excluding advance)	e fifth yea n opened e more ef topout/ yt	e branch at a time ficient. 1 .<5% Jan 93	es. This i when RD he older Feb 90	P operati branches Mar 51	ons were are in eff Apr 95	May 93	June 98
	performing worse than the newer branches have been streamlined and hence are OTR 95% APO 92 % D Achievement: 1996 OTR (excluding advance) APO (0 weeks) (%)	e fifth year n opened e more ef topout/ yt	e branch at a time ficient. 7 , <5% Jan 93 87	es. This i when RD The older Feb 90 86	Mar 51	Apr 95 42	May 93 55	June 98 66
	performing worse than the newer branches have been streamlined and hence are OTR 95% APO 92 % D. Achievement: 1996 OTR (excluding advance) APO (0 weeks) (%) The political unrest at the	e fifth year opened e more ef topout/ yt	e branch at a time ficient. 7 <5% Jan 93 87 ng of 1996	es. This i when RD The older Feb 90 86 5 affected	Mar 51 29 the colle	Apr 95 42 ction of le	May 93 55 was durin	June 98 66
	performing worse than the newer branches have been streamlined and hence or OTR 95% APO 92 % D. Achievement: 1996 OTR (excluding advance) APO (0 weeks) (%) The political unrest at the months of February and)	e fifth year opened e more ef topout/ yt (%) t beginnin March. T.	r branch at a time ficient. 7 <5% Jan 93 87 ng of 1990 his had a	es. This i when RD he older Feb 90 86 6 affected dramatic	Mar \$1 29 the collect impact of	Apr 95 42 ction of k n the OT	May 93 55 was durin	June 98 66 ng the h and a
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	performing worse than the newer branches have been streamlined and hence are OTR 95% APO 92 % D. Achievement: 1996 OTR (excluding advance) APO (0 weeks) (%) The political unrest at the months of February and 1 even more of an impact of 1996 had still not gone be will take at least another levels.	e fifth year opened e more ef topout/ yt (%) t beginnin March. To the APC six to tine	Jan 93 87 ng of 1996 his had a 7. The A pre politic months	es. This i when RD he older Feb 90 86 6 affected dramatic PO starte ical distui	Mar 51 29 I the collectimpact of moving reacces le	Apr 95 42 ction of le up in Apr	May 93 55 was durin R in Marc ril but unt P expects	June 98 66 og the h and a il June that it
	performing worse than the newer branches have been streamlined and hence are OTR 95% APO 92 % D. Achievement: 1996 OTR (excluding advance) APO (0 weeks) (%) The political unrest at the months of February and 1 even more of an impact of 1996 had still not gone be will take at least another levels.	e fifth year opened to more ef topout/ yt (%) t beginnin March. To the APC to the six to nine 2.5%	Jan 93 87 ng of 1996 his had a 7. The A pre politic months	es. This i when RD he older Feb 90 86 6 affected dramatic PO starte ical distui	Mar 51 29 I the collectimpact of moving reacces le	Apr 95 42 ction of le up in Apr	May 93 55 was durin R in Marc ril but unt P expects	June 98 66 ng the h and a
Indicators	performing worse than the newer branches have been streamlined and hence or OTR 95% APO 92 % D. Achievement: 1996 OTR (excluding advance) APO (0 weeks) (%) The political unrest at the months of February and 1 even more of an impact of 1996 had still not gone be will take at least another levels. Drop Out	e fifth year opened to more ef topout/ yt (%) t beginnin March. To the APC to the six to nine 2.5%	Jan 93 87 93 87 93 Nis had a 7. The A pre politic months	es. This i when RD he older Feb 90 86 6 affected dramatic PO starte ical distui	Mar 51 29 I the collectimpact of moving reacces le	Apr 95 42 ction of le up in Apr	May 93 55 was durin R in Marc ril but unt P expects	June 98 66 ng the h and a
Verifiable	performing worse than the newer branches have been streamlined and hence or OTR 95% APO 92 % D. Achievement: 1996 OTR (excluding advance) APO (0 weeks) (%) The political unrest at the months of February and 1 even more of an impact of 1996 had still not gone be will take at least another levels. Drop Out	e fifth year opened to more ef topout/ yt (%) t beginnin March. To the APC to the six to nine 2.5%	Jan 93 87 93 87 93 Nis had a 7. The A pre politic months	es. This i when RD he older Feb 90 86 6 affected dramatic PO starte ical distui	Mar 51 29 I the collectimpact of moving reacces le	Apr 95 42 ction of le up in Apr	May 93 55 was durin R in Marc ril but unt P expects	June 98 66 og the h and a il June that it

1. BRAC	1.1. 330 AOs with trained st	all cove	cring total	expense	S Irom ico	in income	by end of	6.4611
support	year of operation.							
system for	Achievement (June 1996):							
VOs through	RDP has added 43 offices of which 26 are new and 17 have been transferred from SLDF							SLDP
Area Offices.	This brings the total number of AOs to 278. RDP plans to add another 4 offices by the							
This Citizen	end of the year. As shown in							
A 1.000	5th year and older branches							(2/13:-
2. Village	2.1. 49,969 VOs with 2 mills	ion mei	moersnip	WHE LIER	0.01.100.7	Os per A	O.	
Organisations.	Achievement (June 1996):	-	The second con-	-town co	The Carlo	and the same of th		
	This is the target for the year							
	period Jan - June 96. In D							
	total number of VOs to 37,	806. R	UP need	br to add	another-	4,194 VO	is in the s	second
	half to achieve its turget for	or the	war.					
	2.1.1. Most (75%) of TG hos	usehold	ls in prog	namme vi	illages are	OV at:		
	Note: This indicator should							
3. Network	3.1. 1978,079 members are							
of borrowers	Achievement (June 1996) :							
in Village	The target is for the year 20				1 205 (0)	Cim Anna	rigious:	
CONCRETE OF STREET						2 of Sweet	17.50	
Organisations.	3.2 80% of members recei	ve roan	or an array g	aven mus				
	Achievement (June 1996):	4.00	40.40		1450		WHO F	
		Jan	Feb	Mar	Apr	May	June	
	Borrower Member							
	Ratio	86%	7754	84%	8736	87%	94%	
4. Credit	4.1. Weekly repayment sys	tem fur	actioning.					
						Control of the Contro		
management	Note: The weekly rengiment	t system	u is functi	omino: h	CHANGE R.	DP is even	CYTHURSON II	HX SAUTH
management	Note: The weekly repayment						erimentin	ig with
	monthly repayment sy	stem a	nly in the	year one			erimentin	ig with
management system.	monthly repayment sy 4.2 5% of loan as compuls	stem or sory sav	nly in the	year one ected.			erimentin	ig with
STORY OF THE PROPERTY OF THE P	monthly repayment sy 4.2 5% of loan as compuls Note. The system is unchan	stem or sory sav ged and	nly in the rings colle I is function	year one ected oning	branches		erimentin	ig with
STORY OF THE PROPERTY OF THE P	monthly repayment sy 4.2 5% of loan as compuls	stem or sory sav ged and	nly in the rings colle I is function	year one ected oning	branches		erimentin	ig with
STORY OF THE PROPERTY OF THE P	monthly repayment sy 4.2 5% of loan as compuls Note: The system is wiching 4.3 Daily and weekly cred	stem or sory sav ged and dit perfe	nly in the rings colle I is function	year one ected oning	branches		erimentin	g with
STORY OF THE PROPERTY OF THE P	monthly repayment sy 4.2 5% of loan as compuls Note. The system is unchang 4.3 Daily and weekly cree Note: These are being main	stem or sory sav ged and dit perfe tained.	rings colle rings colle t is function ormance t	year one ected oning eport ma	branches intain in	AO.	erimentin	ig with
STORY OF THE PROPERTY OF THE P	monthly repayment sy 4.2 5% of loan as compuls Note: The system is unchang 4.3 Daily and weekly crec Note: These are being main 4.4. Monthly Ageing of Pri	stem or sory sav ged and dit perfit tained incipal	only in the rings colle I is function ormance is outstandi	year one ected oning eport ma ng (APO	intain in	AO.	erimentin	ig with
STORY OF THE PROPERTY OF THE P	monthly repayment sy 4.2 5% of loan as compuls Note. The system is unchang 4.3 Daily and weekly cred Note. These are being main 4.4. Monthly Ageing of Pri Note. The MIS Credit is pro	stem or sory sav ged and dit perfe tained incipal relucing	only in the rings colle I is function ormance is outstandi	year one ected oning eport ma ng (APO	intain in	AO.	erimentin	ig with
STORY OF THE PROPERTY OF THE P	monthly repayment sy 4.2 5% of loan as compuls Note: The system is unchang 4.3 Daily and weekly cree Note: These are being main 4.4. Monthly Ageing of Pri Note: The MIS Credit is pro 4.5. 95% on time recovery	stem or sory sav ged and dit perfe tained incipal aducing	nly in the rings colle I is function formance in outstanding APO for	year one exted oning report ma ing (APO regions,	intain in) produce areas and	AO.	erimentin	g with
	monthly repayment sy 4.2 5% of loan as compuls Note: The system is unchang 4.3 Daily and weekly cree Note: These are being main 4.4. Monthly Ageing of Pr Note: The MIS Credit is pro 4.5. 95% on time recovery 4.6. 92% of the principal of	stem or sory sav ged and dit perfe tained incipal aducing	nly in the rings colle I is function formance in outstanding APO for	year one exted oning report ma ing (APO regions,	intain in) produce areas and	AO.	erimentin	g with
	monthly repayment sy 42 5% of loan as compuls Note: The system is unchang 43 Daily and weekly cree Note: These are being main 44. Monthly Ageing of Pr Note: The MIS Credit is pro 4.5. 95% on time recovery 4.6. 92% of the principal of Achievement	stem or sory sav ged and dit perfe tained incipal aducing	only in the rings colle to function ormance to outstandi APO for ting with	year one exted oning eport ma ng (APO regions, no past d	intain in) produce oreas and	AO. d. / sectors.		g with
	monthly repayment sy 4.2 5% of loan as compuls Note: The system is unchang 4.3 Daily and weekly cree Note: These are being main 4.4. Monthly Ageing of Pr Note: The MIS Credit is pro 4.5. 95% on time recovery 4.6. 92% of the principal of	stem or sory sav ged and dit perfe tained incipal aducing	nly in the rings colle I is function formance in outstanding APO for	year one exted oning eport ma ng (APO regions, no past d	intain in) produce areas and	AO. d. / sectors.	May	
	monthly repayment sy 42 5% of loan as compuls Note: The system is unchang 43 Daily and weekly cree Note: These are being main 44. Monthly Ageing of Pr Note: The MIS Credit is pro 4.5. 95% on time recovery 4.6. 92% of the principal of Achievement	stem or sory san ged and dit perfe tained, incipal aducing sutstand	only in the rings colle to function ormance to outstandi APO for ting with	year one exted oning eport ma ng (APO regions, no past d	intain in) produce oreas and	AO. d. / sectors.		Jun 98
	monthly repayment sy 4.2 5% of loan as compuls Note: The system is unchang 4.3 Daily and weekly crec Note: These are being main 4.4. Monthly Ageing of Pr Note: The MIS Credit is pro 4.5. 95% on time recovery 4.6. 92% of the principal of Achievement 1996 OTR (excluding advance) (9)	stem or sory san ged and dit perfe tained, incipal aducing sutstand	only in the rings colle it is function from ance to constanding APO for thing with Jan	year one exted oning report ma ng (APO regions, no past d Feb	intain in produce oreas and me. Mar	AO. d. I sectors.	May 93	Jun
	monthly repayment sy 4.2 5% of loan as compuls Note: The system is unchang 4.3 Daily and weekly crec Note: These are being main 4.4 Monthly Ageing of Pr Note: The MIS Credit is pro 4.5 95% on time recovery 4.6 92% of the principal of Achievement 1996 OTR (excluding advance) (9 APO (0) weeks) (96)	estem or sory sav ged and dit perfi- tained, incipal aducing sutstand	only in the rings colle it is function outstanding APO for ling with Jan 93 87	year one exted oning report main (APO regions, no past different policies) and past different policies are po	intain in produce oreas and use. Mar 51 29	AO. d. / sectors. Apr 95 42	May 93 55	Jun. 98 66
	monthly repayment sy 4.2 5% of loan as compuls Note: The system is unchang 4.3 Daily and weekly cree Note: These are being main 4.4. Monthly Ageing of Pr Note: The MIS Credit is pro 4.5. 95% on time recovery 4.6. 92% of the principal of Achievement 1996 OTR (excluding advance) (9 APO (0 weeks) (96) The political unrest at the be	estem or sory sav ged and dit perfit tained incipal in	only in the rings colle to function mance to outstanding APO for ling with Jan 93 87 or of 1996	year one seted oning eport ma ng (APO regions, no past d 90 86 affectes	intain in) produce areas and oc. Mar. 51 29 I the colle	AO. d. sectors. Apr 95 42 oction of le	May 93 55 oans shiri	Jun 98 66 ng the
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	monthly repayment sy 42 5% of loan as compuls Note: The system is unchang 43 Daily and weekly cree Note: These are being main 44. Monthly Ageing of Pr Note: The MIS Credit is pro 45. 95% on time recovery 46. 92% of the principal of Achievement 1996 OTR (excluding advance) (9 APO (0 weeks) (96) The political unrest at the bi- nouths of February and Ma an even more of an impact of June 1996 had still not gone that it will take at least anot Jan 96 levels 4.7 Default loan must be of Loan loss is being kept at 21	estem or sory say ged and dit perfit tained, incipal i	outstandi APO for ling with Jan 93 87 ng of 1996 his had a IPO. The to nine n	year one seted oning report manng (APO regions, no past differential political political political nonths be	branches untain in) produce oreas and uc. Mar 51 29 If the colle i impact i orted move I disturba	APP 95 42 section of le on the OT, ing up in . noes level	May 93 55 oans duri R in Mari April but L RDP es is back up	Jun 98 66 ng the ch and until upects o to the
system.	monthly repayment sy 42 5% of loan as compuls Note: The system is unchang 43 Daily and weekly cree Note: These are being main 44. Monthly Ageing of Pr Note: The MIS Credit is pro 45. 95% on time recovery 46. 92% of the principal of Achievement 1996 OTR (excluding advance) (9 APO (0 weeks) (96) The political unrest at the bi- menths of February and Ma an even more of an impact of June 1996 had still not gone that it will take at least anot Jan 96 levels 4.7 Default loan must be of Loan loss is being kept at 25 loan loss reserve amount.	estem or sory saw ged and dit perfit tained incipal aducing substand with the egimin or the se there six covered the of eve	outstandi APO for ling with Jan 93 87 g of 1996 his had a 1PO. The to the pre- to nine n	year one sected oning report ma regions, no past diffected dramatic APO starpolitica months be	branches intain in) produce oreas and ine. Mar 51 29 Î the colle i impact i orted movi l disturba	APP 95 42 section of le on the OT, ing up in . noes level	May 93 55 oans duri R in Mari April but L RDP es is back up	Jun 98 66 ng the ch and until upects o to the
5. Savings	monthly repayment sy 42 5% of loan as compuls Note. The system is unchang 43 Daily and weekly crec Note: These are being main 44. Monthly Ageing of Pr Note: The MIS Credit is pro 45. 95% on time recovery 46. 92% of the principal of Achievement 1996 OTR (excluding advance) (9 APO (0 weeks) (96) The political unrest at the bi- months of February and Ma an even more of an impact of June 1996 had still not gone that it will take at least anot Jan 96 levels 4.7 Default loan must be a Loan loss is being kept at 25 loan loss reserve amount. 5.1 Weekly savings depos	estem or sory saw ged another perfect trained incipal aducing substanding eginnin arch. To on the see back to ther six covered to of evilate Tk. 5	outstandi APO for ling with Jan 93 87 g of 1996 his had a 1PO. The to the pre- to nine n	year one sected oning report ma regions, no past diffected dramatic APO starpolitica months be	branches intain in) produce oreas and ine. Mar 51 29 Î the colle i impact i orted movi l disturba	APP 95 42 section of le on the OT, ing up in . noes level	May 93 55 oans duri R in Mari April but L RDP es is back up	Jun 98 66 ng the ch and until upects o to the
5. Savings management	monthly repayment sy 42 5% of loan as compuls Note. The system is unchang 43 Daily and weekly crec Note: These are being main 44. Monthly Ageing of Pr Note: The MIS Credit is pro 45. 95% on time recovery 46. 92% of the principal of Achievement 1996 OTR (excluding advance) (9 APO (0 weeks) (%) The political unrest at the binionths of February and Ma an even more of an impact of June 1996 had still not gone that it will take at least anot Jan 96 levels 4.7 Default loan must be a Loan loss is being kept at 28 loan loss reserve amount. 5.1 Weekly savings depos Achievement (June 1996):	estem or sory saw ged and dit perfect tained incipal aducing substanding eginnin arch. To on the six to back to their six to vered to of evilate Tk. 5	outstandi APO for ling with Jan 93 87 ng of 1990 his had a APO The to the pre- to nine n by LLR ery Tk 10	year one seted oning report manng (APO) regions, mo past different dramatic	branches intain in) produce areas and ue. Mar 51 29 I the colle i impact i pred movi I disturba efore the s	APP 95 42 oction of long up in ances level iPO move	May 93 55 oans shiri R in Mari April but L RDP es is back up	Jun 98 66 ng the ch and until spects a to the
5. Savings	monthly repayment sy 42 5% of loan as compuls Note: The system is unchang 43 Daily and weekly cree Note: These are being main 44 Monthly Ageing of Pr Note: The MIS Credit is pro 45. 95% on time recovery 46. 92% of the principal of Achievement 1996 OTR (excluding advance) (9 APO (0) weeks) (96) The political unrest at the bi- months of February and Ma an even more of an impact of June 1996 had still not gone that it will take at least anot Jan 96 levels 4.7 Default loan must be of Loan loss is being kept at 21 loan loss reserve amount. 5.1 Weekly savings depos Achievement (June 1996): Average weekly savings has	estem or sory saw ged and dit perfit tained, incipal i	outstandi APO for ling with Jan 93 87 19 of 1996 his had a 1PO. The to the pre- to nine n by LLR ery Tk 10	year one seted oning report manng (APO regions, no past dispersion of the political political political political political per mer stely Tk 4	branches untain in produce areas and uc. Mar 51 29 If the colle impact is impact is inted move I disturba- fore the i	APP 95 42 section of loon the OT, long up in another interest in the interest	May 93 55 oans duri R in Mari April but L RDP es is back up	Jun 98 66 ng the ch and until spects o to the w the
5. Savings management	monthly repayment sy 42 5% of loan as compuls Note. The system is unchang 43 Daily and weekly crec Note: These are being main 44. Monthly Ageing of Pr Note: The MIS Credit is pro 45. 95% on time recovery 46. 92% of the principal of Achievement 1996 OTR (excluding advance) (9 APO (0 weeks) (%) The political unrest at the binionths of February and Ma an even more of an impact of June 1996 had still not gone that it will take at least anot Jan 96 levels 4.7 Default loan must be a Loan loss is being kept at 28 loan loss reserve amount. 5.1 Weekly savings depos Achievement (June 1996):	estem or sory saw ged and dit perfit tained, incipal i	outstandi APO for ling with Jan 93 87 19 of 1996 his had a 1PO. The to the pre- to nine n by LLR ery Tk 10	year one seted oning report manng (APO regions, no past dispersion of the political political political political political per mer stely Tk 4	branches untain in produce areas and uc. Mar 51 29 If the colle impact is impact is inted move I disturba- fore the i	APP 95 42 section of loon the OT, long up in another interest in the interest	May 93 55 oans duri R in Mari April but L RDP es is back up	Jun 98 66 ng the ch and until spects to the w the
5. Savings management	monthly repayment sy 42 5% of loan as compuls Note: The system is unchang 43 Daily and weekly cree Note: These are being main 44 Monthly Ageing of Pr Note: The MIS Credit is pro 45. 95% on time recovery 46. 92% of the principal of Achievement 1996 OTR (excluding advance) (9 APO (0) weeks) (96) The political unrest at the bi- months of February and Ma an even more of an impact of June 1996 had still not gone that it will take at least anot Jan 96 levels 4.7 Default loan must be of Loan loss is being kept at 21 loan loss reserve amount. 5.1 Weekly savings depos Achievement (June 1996): Average weekly savings has	estem or sory saw ged and dit perfet tained incipal aducing witstand of a egimin rich. To on the se e back is ther six covered to of eve its Tk. 5	outstandi APO for ling with Jan 93 87 19 of 1996 his had a 1PO. The to the pre- to nine n by LLR ery Tk 10	year one seted oning report manng (APO regions, no past dispersion of the political political political political political per mer stely Tk 4	branches untain in produce areas and uc. Mar 51 29 If the colle impact is impact is inted move I disturba- fore the i	APP 95 42 section of loon the OT, long up in another interest in the interest	May 93 55 oans duri R in Mari April but L RDP es is back up	Jun 98 66 ng the ch and until spects to the w the
5. Savings management	monthly repayment sy 42 5% of loan as compuls Note: The system is unchang 43 Daily and weekly cree Note: These are being main 44. Monthly Ageing of Pr Note: The MIS Credit is pro 45. 95% on time recovery 46. 92% of the principal of Achievement 1996 OTR (excluding advance) (9 APO (0 weeks) (%) The political unrest at the bi- months of February and Ma an even more of an impact of June 1996 had still not gone that it will take at least anot Jan 96 levels 4.7 Default loan must be of Loan loss is being kept at 21 loan loss reserve amount. 5.1 Weekly savings depos Achievement (June 1996): Average weekly savings has and June: However the savings has and June: However the savings has	estem or sory saw ged and dit perfet tained incipal aducing substand diff eginnin arch Ti con the se thack t ther six tovered to of eve the six to been a tings wo x	only in the rings colle it is function to function outstandin APO for ling with Jan 93 87 1990 fits had a IPO. The to the pre-to nine in the nine in the pre-to nine in the nine in the pre-to nine in the	year one sected oning report manning (APO) regions, mo post dispersion of the political repolitical months be a political repolitical repo	branches intain in) produce oreas and inc. Mar 51 29 Î the colle impact inted move l disturba efore the inber.	APP 95 42 section of loon the OT, long up in another interest in the interest	May 93 55 oans duri R in Mari April but L RDP es is back up	Jun 98 66 ng the ch and until spects to the w the

6. Loan Management Capacity Building of borrowers.	6.1 Frequent and repeated leans taken by borrowers (5 leans per borrower) This is a long term target and the indicator was not monitored during this period. 6.2 Repayment rate, Please see note under indicators 4.5 and 4.6 above. 6.3 Increase in loan size. Achievement (June 96): The average loan size in Dec 1995 was Tk 3535 and by June 1996 it had increased to Tk 3621.
7. Active policy debate on RLF and borrowers need.	7.1. Revision to loan & savings policies and loan packages based on field experiences. Achievement (June 96): RDP is presently experimenting with several new schemes. It is trying out a monthly repayment scheme in first year branches. It is also trying out two types of open savings policies in six branches. 7.2. Transfer of some management & monitoring responsibilities to Vos. This is still in its new stage.

LFA 2 Employment and Income Generating Programme

Narrative Summary		3	Acasurable Indica	tors
GOAL: Socio- economic position of participating households improved.	- See RDP IV LF	A		
PURPOSE: To increase income by promoting income generating activities in 5 sectors:	RDP IV Achievement Jun	ployment genera ne (96): This tar	get is for the year.	mbers employed in 5 sectors during 2000. The intermediate target for roposal and is given below: Actual June 1996 57,135
- Poultry & Livestock				month depending on sector package is during this period.
- Social Forestry		ine 1996): This	is a target for the fi	we year period of RDP IV. The DP IV Proposal and this target is
- Fishenes	8	Projection	Half yearly	Actual
		1996	Projection	June 1996
- Sericulture	Service Charge	16.53	8.16	9.66
- Vegetable Cultivation	higher than antic	e charge collect ipated coverage	in the chick reari	than projected. This is due to eg units, waterbodies and nurseries. Hected because of higher rates
		s to the enterpri	ses run under BRA	C supervision BRAC has policy of
		s to the enterpri	ses run under BRA	C supervision. BRAC has policy of
OUTPUT 1. Trained manpower	Note: This relate not employing ch 467,195 group m	es to the enterpri aid labour. embers with ent une 1996): This i	erprises and 795 su or the target for the V proposal Half yearly	
1. Trained	Note: This relate not employing ch 467,195 group in Achievement (Ju	es to the enterpri ild labour. embers with ent une 1996): This i 16 of the RDP I Projection 1996	erprises and 795 su to the target for the V proposal	iff trained five year period. The yearly target Actual

2. Increased production	1. Magnitude of production and Production per unit; (e.g.: Poultry & Livestock: 85,000 rearers @ 3 eggs/day/key rearer plus 101,475 livestock rearers; Sericulture: 1800 MT cocoon produced by 14100 rearers; Fisheries: 5,738 acres of water body @ 15 kg fish/decimal/year by carp-prawn poly culture; Forestry: 1,600 nurseries @ 10,000-15,000 seedlings/year per nursery worker; Veg. Cult.: 9,200 acres)						
	Achievement (June 1996):						
	The state of the s	Projection	Holf yearl				
	Name and Address of the Control of t	1996	Projection				
	Poultry/Livestock	85,729	4,2000	39,826			
	(employment)						
	Note: Production data for	key rearers we	is not collected o	turing this period.			
	Fisheries	2033	2175				
	(waterbody in acres)						
	Note: Since the fish have no	ot vet been har	vested it is not p	ossible to give the proc	fuctivity		
	at this time.						
	Cocoon Production						
	(tonnes)	560	117	90.4			
	THE RESERVE TO SERVE THE PROPERTY OF THE PERSON NAMED IN COLUMN TO SERVE THE PERSON NAMED IN COLUMN TO	l only covered	one crop out of	four hence the product	ion and		
	Note: The reporting period only covered one crop out of four hence the production and targets for this period are low.						
	Social Forestry						
	Nursery (no)		400	505			
	Seedlings per musery (no)		5000 - 7500	6800			
	Vegetable Cultivation(ocre	3)	750	1672			
	Note: Coverage was much	higher than e	xpected in the ve	getable programme.			
	Cost of production and benefit Use of high quality breeds, seeds etc.						
	1. 4,495 paraprofessionals				-		
3. Village	Achievement (June 1996):	(2-3-1-4-1-4-1-1-1-1-1-1-1-1-1-1-1-1-1-1-1					
based para-	Stemesterness (22016-2339).		If yearly	ctual			
professional				une 1996			
development	Paraprofessionals (no)	157		128			
	Note: The paraprofessionals that were supposed to be trained in the third quarter of this						
	year were trained in the second quarter.						
4. Financially viable small	Number and proportion of enterprises operating at recommended scale: e.g. Poultry: 300 day old chicks/unit, 10 hens/rearer, livestock: 3 cows/rearers, fisheries: 30 decimals/pond; vegetable growing: 40 decimals/vegetable grower						
scale	Achievement (June 1996):						
enterprises	N - 7- 2	Tar	rget 2	ictual			
Control Called				une 1996			
	Day old chicks per unit	300	3	05			
	Hens/ rearer	10	n	ot monitored			
	Cous/rearer	3		ot monitored			
	Decimals/pond	30					
	Decimals/vegetable growers 40 34						

5. Credit	For each of 5 sub-categories.						
	No. of borrowers						
support	Achievement (June 1996):						
	Borrowers (no)	Target	Actual				
	Duroners (no)	amger	June 1996				
	Agriculture	20,000	54,099				
	Sericulture	2,500	1,440				
	Poultry/Livestock	61.593	60,529				
	The state of the s	13,000	17,927				
	Fisheries						
- 7	Social Forestry	1,500	Figure shown in agriculture				
	2. Loan portfolio						
	Achievement (June 1996):						
	Loan Disbursed (millions)	Turget	Actual				
1 10 11	Loun Disourseu (minons)	Lurger	June 1996				
	-desired brown	100	217.7				
	Agriculture Sericulture	12.5	5.8				
		199	204				
	Poultry/Livestock		74.9				
	Fisheries	100					
	Social Forestry	7	Figure shown in agriculture				
	3. OTR/APO						
	Average size of the loan						
	Achievement (June 1996):						
	Average loan size(Takas)	Target	Actual				
			June 1996				
	Vegetable	5,000	4026				
	Sericulture	5000	4034				
	Poultry Livestock	3232	3374				
	Fisheries	5000	4182				
	2 43/H27 H33	2000	7.4%				
6.	Target:						
Macrolevel	Timing 96 97 98 99	2000					
enterprises	6.1 40,000 chicks/month/farm						
established:	20 40 60 80	100					
6.1 Poultry	Achievement (June 1996) : Haly		Actual June 1996				
farm - 3	Poultry Farm (chick production						
The state of the s	6.2 2 Ton feed/hour/mill						
6.2 Feed	20 40 60 8	100					
Mill -3		ote: One feed mill has been established but had not started operation during this period.					
6.3 Seed	6.3. 30.Ton seed/year						
	0 17 50 83 100						
production							
centre	Note: The seed production centre is to be established next year.						
6.4 Prawn	6.4. 3 mill. post larvae/yr/hatchery						
Hatchery - 5	40 80 100 0 0						
6.5 Silk	Achievement (June 1996) : Half yearly Projection Actual June 1996						
Recling	Post larvae production (millions	0.18	0.16				
centre - 10	6.5, 10 centres 15 tons/centre						
6.6.	20 50 100 0 0						
Grainage -10	Note: No reeling centres will be opened this year because there is excess capacity in the						
	present BRAC reeling centre.						
	6.6. 10 grainage centres 1 million/ centre						
	30 50 100 0						
	Mark Cont. (Mark M.)						
	Achievement (June 1996) : Not						

LFA 3 Sericulture LFA

	Narrative Summary	Measurable Indicators
- 0	Goal	See RDP IV LFA
	Socio-economic	
	position of	
	participating.	
	households	
	improved	
	Purpose	96 97 98 99 2000
	Provide income and	Rearers (000's) 11.2 12 12.6 13 14.1
	employment	Per capita 2.7 4.3 5.9 7.5 8.4
	generation	Income (Tk 000's)
	opportunities for	Recling Jobs 180 450 900 900 900
	poor landless rural	Achievement (June 1996):
	women through	Rearers (000's) 11.6
	sericulture.	Per capita 50 per 1 crop out of 4 per year
		Income (Tk 000's)
		Recling John 154
	Outputs	
1	High quality	96 97 98 99 2000
	nilkworm seed.	DFL reared 28 36 44 52 56
		(millions)
		Achievement (June 1996):
		DFL reared
		(millions) 1.2
2	Chawki rearing	96 97 98 99 2000
	centres	Total New Centres 175 300 400 400 400
		Ackievement (June 1996):
		Chawki rearing centres have not yet been established
3	Cocoon producers	96 97 98 99 2000
		Rearers (000's) 11.2 12 12.6 13.0 14.1
		Cocoons (tonnes) 560 864 1230 1560 1800
		Avg yield
		(kg/100 DFL) 20 24 28 30 32
		Achievement (June 1996): Projection Half Yearly Actual
		1996 Projection June '96
		Rearers (000's) 11.2 11.2 11.6
		Cocoons (ton) 560 117 90.4
		Avg. yield (kg. /100 DFL) 20 20 16
4	Efficient reeling	10 new reeling centres with capacity 150 tonnes by 1998
	operations that	96 97 98 99 2000
	match cocoon quality	Cap (ton) 30 75 150 150 150
	to reeling	Cap Unit 50 62 67 87 95
	technology.	(%)
		Note: No reeling centres will be opened this year as there is excess capacity in the
-		present BRAC reeling centre
5	Trained rearers,	Yearly Training 96 97 98 99 2000
	chawki rearers,	Rearer (000's) 9.5 18 13.5 0 0
	progressive silk	Chavks 350 250 200 0 0
	farmers, reciers and	PSF (000's) 1 2 1.5 0 0
	staff	Reelers 75 75 100 0 0
		Achievement (June 1996):
		Rester (000's) 2.0
		Chawki 261
		PSF (000's) -
		Reclers
		Note: Training on PSF at the SRC will not be organized this year in order to give mon
-	0.11.2	importance to the practical training for rearers that is also held there.
6	Sericulture resource	96 97 98 99 2000
	centres	Total New Centres 0 1 2 2 3
	CHINIPS NO.	Each centre with capacity 5600 participant days

LFA 3 Sericulture LFA

Narrative Summary	Measurable Indicators
Goal	See RDP IV LFA
Socio-economic	
position of	
participating	
households	
improved.	
Purpose	96 97 98 99 2000
Provide income and	Rearers (000's) 11.2 12 12.6 15 14.1
employment:	Per capita 2.7 4.3 5.9 7.5 8.4
generation	Income (Tk 000's)
opportunities for	Reeling Jobs 180 450 900 900 900
poor landless rural	Achievement (June 1996):
women through	Rearers (000's) 11.6
sericulture.	Per capita .50 per 1 crop out of 4 per yest
	Income (Tk 000's)
	Recling Jobs 154
Outputs	
1 High quality	96 97 98 99 2000
silkworm seed	DFL reared 2.8 3.6 4.4 5.2 5.6
	(millions)
	Achievement (June 1996):
	DFL reared (millions) 1.2
o en accordan	
2 Chawki rearing	96 97 98 99 2000 Total New Centres 175 300 400 400 400
centres	
	Achievement (June 1996): Chawki rearing centres have not yet been established
2 (
3 Cocoon producers	96 97 98 99 2000 Rearces (000's) 11.2 12 12.6 13.0 14.1
	Cocoons (tonnes) 560 864 1230 1560 1800
	Avg yield
	(kg/100 DFL) 20 24 28 30 32
	Achievement (June 1996): Projection Hulf Yearly Actual
	1996 Projection June '96
	Rearers (000's) 11.2 11.6
	Cocoons (ton) 560 117 90.4
	Avg. vield (kg. /100 DFL) 20 20 16
4 Efficient reeling	10 new reeling centres with capacity 150 tonnes by 1998
operations that	96 97 98 99 2000
match cocoon quality	
to recling	Cap Util 50 62 67 87 95
technology	(%)
D. C. Colonia, Con.	
	Note: No reeling centres will be opened this year as there is excess capacity in the
	present BRAC reeling centre
5 Trained rearers,	Yearly Training 96 97 98 99 2000
chawki rearers,	Rearer (000's) 9.5 18 13.5 0 0
progressive silk	Chawki 350 250 200 0 0
farmers, reelers and	PSF (000's) 1 2 1.5 0 0
staff	Reclers 75 75 100 0 0
	Achievement (June 1996):
	Rearer (000's) 2.0
	Chawki 261
	PSF (000's) -
	Reclers
	Note: Training on PSF at the SRC will not be organized this year in order to give mor
	importance to the practical training for rearers that is also held there
6 Sericulture resource	96 97 98 99 2000
	Total New Centres 0 1 2 2 3
centres	LOGIC SIEW CERTICS 0 1 2 2 3

7	Improve sericulture MIS	Timely and accurate reports on I) rearer income ii) DFL prod + capacity (yld/butch) + imports iii) kg cocoons/100DFL iv) renditta v) purchase volume + value vi) sales volume + value vii)unit level profitability
		Achievement (June 1996); We have already improved our reporting system
8	Improved management strategy for sericulture programme	Professional management of commercial enterprises Better information about participant needs Determining untapped markets for silk fabric Enabling relationships with other players

LFA 4 Essential Health Care

Narrative Summary	Measurable Indicators				
GOAL Socio-economic position of participating households improved.	See RDP IV LFA				
PURPOSE: To improve and sustain the availability of preventive and basic curative health care services by creating, promoting and strengthening of essential health care system in RDP areas	By yr. 2000: - Increased modern contraceptive use rate from 37% to 55% - Increased slab latrines installation and their use from 14% to 60% - Reduced household per tubewell ratio to 10 households from 20 - Reduced neonatal mortality from 84 to 74 per 1000 live births - Reduced infant mortality rate from 100 to 90 per 1000 live births - Reduced prevalence of night blindness significantly - Each Shebika treated on average 30 patients per month				
OUTPUTS: 1 Training curriculum and IEC materials	Existing training curriculum for SS, PA & PO revised/developed Health education curriculum revised and developed Achievement (June 1996):				
revised/ developed	i) Revised training and health curriculum				
2 At the village level, Shasthya Shebika's service created, strengthened and supported	Trained Shebikas at the ratio of 1 for 4 VOs ii) 90% of the Shebikas competent to diagnose and treat common diseases iii) Each Shebika supported with adequate supply of drugs for common diseases treatment, contraceptives and technical assistance iv) Each Shebika supplied with slab-ring latrines, vegetable seeds and tubewells to meet demand Achievement (June 1996): i) Trained iii) Carried out iv) Supplied				
3 Improved Family Planning services delivery, increased practice and a protocol on the quality of care developed and tested	i) Contraceptives made available to 18% new eligible couples by yr. 2000. Year 1996 1997 1998 1999 2000 Available (%) 13 17 33 50 100 ii) Referral system exists and Shebikas refer cases with side effects iii) Protocol on quality of care developed and tested. Achievement (June 1996): i) Covered 11% new eligible couples iii Occurred iii) Developed				
4 Increased access to and use of tubewell water and slab-ring latrine	i) 100% households used tubewell water for drinking and 70% for cleaning purposes ii) 46% new households installed and used slab latrines Achievement (June 1996): i) As per report, nearly 90% HHs used tubewell water for drinking purpose ii) 52% HHs installed and used slab latrines out of targeted 56,400 HHs.				
5 Increased access to and utilisation vaccines for six preventable diseases	90% and 95% of the children under one and pregnant women respectively fully immunized and maintained throughout the year 2000. Achievement (June 1996): Immunized 84% children under 1 or and 90% pregnant women				
6 Increased VIt- A' capsules utilization and vegetable consumption	i) Vitamin-A distributed to 80% of the children under 6 yrs and maintained ii) Increased vegetable consumption in 60% households Achievement (June 1996): i) 90% children U-6 received Vit-A ii) Increased veg. consumption in 8% HHs				

7 MIS strengthened and links with HPP institutionalised	i) Each Area Office submitted monthly area report regularly ii) Regular co-ordination meetings with the HPP institutionalised iii) No. of meetings held each year Achievement (June 1996); i) Done ii) Done iii) Four
ACTIVITIES: 1.1 Development/ revision of Training curriculum and IEC materials	i) Prepared and distributed Training manual ii) Prepared and distributed IEC materials iii) Health chart revised/developed and distributed Achievement (June 1996): i) Preparation underway ii) Carried out iii) Revised
1.2 Training and refresher of staff	i) 5,200 new SS, 260 PAs, 66 POs and 14 RPOs trained on following schedule: Year 96 97 98 99 2000 SS 2,600 1,200 1,400 0 0 PAs 130 60 70 0 0 PO 50 16 0 0 0 RPO 14 0 0 0 0 ii) Orientations (persons): Old PO (H), RPO (H) 133 0 0 0 0 AM 235 30 35 0 0 RM 26 4 0 0 0 iii) Refresher Events: - New SS 12 12 12 12 12 - Old SS 6 6 6 6 6 - PA & PO 1 1 1 1 1 Achievement (June 1996): i) - Trained 1,372 new SS - Trained 36 PAs ii) Orientation given to 81 POs (H), 235 AMs and 26 RMs iii) - refresher events for new SS: 6 old SS: 3 PAs and POs: 1
2.1 Procurement of essential drugs, contraceptives, vegetable seeds	Quantity of goods procured by BRAC Achievement (June 1996): Procured
2.2 Distribution of goods through SSs to community	Each SS purchased drugs, contraceptives, vegetable seeds from BRAC regularly and distributed to the community Achievement (June 1996): Carried out
3.1 SSs, PAs and POs motivate and encourage eligible couples to use FP services	i) Proportion of eligible couples motivated ii) Proportion of eligible couples retained knowledge on FP iii) No. of temporary method supplied by SS Achievement (June 1996): i) Done ii) Done iii) 37,626 temporary methods supplied by SS

3.2 Follow-up and referral of acceptors with side effects and other clinical methods by SSs, PAs and POs	i) 90% acceptors received follow-up within last 2 months throughout project ii) No. of case with side-effects referred for treatment iii) No. of cases referred for clinical methods Achievement (June 1996): i) Done ii) 972 cases referred for treatment iii) 2,689 cases referred for clinical methods			
3.3 Assistance to Govt. FP workers in service delivery at community level	i) Each Shebika attended one satellite clinic a month ii) No. of clients received semi-permanent and permanent methods Achievement (June 1996): i) Done ii) 25,421 clients			
3.4 Development of a protocol on the quality of care in collaboration with the HPP	i) A protocol developed and tested ii) Assistance of the HPP received in protocol development Achievement (June 1996): i) Developed			
4.1. Produce and sell slab-ring latrines 4.2 Educate people to install and use	-Proportion of demand met -Slab latrines made available to 46% of the new households by the yr. 2000 Year 96 97 98 99 2000 HHs 12 14 33 50 100 installed (%) Achievement (June 1996): 1) Demand met 11) Covered 3% new households			
4.3 Motivate VO to procure tubewell and use tubewell water for domestic purposes	i) Proportion of households motivated ii) Tubewell water made accessible to 100% households by the yr 2000, iii) 70% of the households used tubewell water for washing and cleaning by the yr 2000. Year 96 97 98 99 2000 HH with 98 98 98 98 100 access (%) HH using 30 40 50 60 70 for washing/cleaning (%) Achievement (June 1996): RED has undertaken a study			
5.1. Assist Government workers to organize and conduct vaccination sessions 5.2. Promote vaccination with VO members 5.3. Assist pregnant women in receiving TT vaccines from EPI outreach centres and clinics	i) No. of meeting held between SS, PA, PO and government workers ii) Each SS attended one EPI session per month iii) Proportion of children under one and pregnant women attended the EPI centres and received required doses of vaccines Achievement (June 1996): i) 2,655 meetings held ii) Done iii) RED has undertaken a study			

6.1 Build awareness of natural sources of Vit- 'A' rich foods and encourage cultivation and consumption of vegetables 6.2 Assist Govt. workers in Vit- A' capsules distribution	i) 80% of households retained knowledge on VAC and natural sources of Vit- A' rich foods ii) 60% households raise home gardens twice a year and consume the vegetables Year 96 97 98 99 2000 HH knowledge 80% 80% 80% 80% 80% 80% HH gardens/consumption 12% 24% 36%48% 60% iii) No. of VAC distribution session attended by the SS Achievement (June 1996): i & ii) RED has undertoken a study iii) Attended 6,390 distribution sessions			
7.1 Prepare area office performance report to send to Regional Office and Head Office	i) Appropriate reporting format designed ii) Individual SS's performance computerised Achievement (June 1996): i) Designed ii) Done			
7.2 Holding routine meetings with the HPP. RED and Monitoring Department	i) No. of meetings held a year ii) No. of reports and - Program records iii) Monitoring minutes of meetings shared Achievement (June 1996): i) Four ii) Shared			

LFA 5 Human Rights and Legal Education

Narrative Summary	Indicator					
Goal: Socio- economic position of participating households improved	- See RDP IV LFA					
Purpose: To increase V.O. members knowledge of the law and human rights and their willingness to take up and act on their legal responsibility.	Solve of age of marriage will increase from 16.5 to 18 years within VO's. All marriages within VO will be registered at registry office. Vearly land tax will be paid by VO members on time. No divorce will take place without following legal procedure within VO. Note. For indicators 2-5: 1996, 1997, 1998, 1999, 2000 10%, 25%, 50%, 75%, 100%.					
Output: 1. Training material sets for TARC trainers and VO volunteers. 2. Up to date Training modules for different training 3. a) Trained trainers b) POs c) PAs	1 1,000,000 VO 2 Total sets for tr Year 1996, 19 Trainers sets 50 Volunteers sets 15 3 Basic-1, Basic-OMC on HRLE 1 Basic & OMC or Refreshers trainin 4 Year Trainers (180) POs (125)	omers 2 97, 1998 0 500 500 150 2, LATT for PA 1 HRLE	,000: fo k, 1999, 500: 5 0: 2500 r-2, LA' for PO. dunteer: 1997 33%	r volunt 2000 00 500 3000 3	eers: 11.	2000 100%
4. Trained VO members volunteers	PAs (1545) 5.HRLES (1730)	17% 25%	37% 45%	59% 63%	80% 82%	-0.7151.
(HRLES). 5. Trained VO members.	6.VO Members (1 7.Lenders (20,000	10%	25%	45%	70%	100%
6. Increased number of community leader		10%	20%	40%	70%	100%
supportive of BRAC and VO members.	Achievement (Ju 2 - TARC Traine - Volunteers: 3 4 PAs: 42 (2.71) 5: 360 (20.8) 6: 119.343 (11.93 7: 425 (2.12)	rx : 300 60 NJ):			

Note: No. 6 LFA has not been included in the report as the new VGD cycle started in July, which is outside the reporting period.

BRAC RURAL DEVELOPMENT PROGRAMME PHASE IV Quarterly Financial Report From January to June 1996

Receipts:	Taka
Grants Received from ODA Grants Received from NOVIB	314,075,000 49,838,700
Total Receipts	363,913,700
Payments: 1. Organisation Development & Credit Program 1.1 Organisation Development 1.2 Branch Operating Cost 1.3 Regional Office Operating Cost 1.4 Staff Training and Development 1.5 Loan Fund Requirement II. Employment and Income Generation Program 2.1 Poultry and Livestock 2.2 Fisheries 2.3 Social Forestry 2.4 Sericulture and Silk Developement 2.5 Rural Enterprise and Craft Development 2.6 Horticulture & Vegetable Program 2.7 Market Developement Unit III Social Development Program 3.1 Human Rights and Legal Education 3.2 Essential Health Care 3.3 Enviorment Development Program IV Special Program 4.1 Vulnerable Group Development Program 4.2 Assistance to Small NGO and CBO V. Support Services 1. Research and Evaluation VI Capital Investment	516,379 51,770,041 6,279,244 2,381,121 391,758,444 26,744,123 9,337,089 5,207,806 24,241,266 4,207,470 5,773,637 309,302 9,000,717 14,365,332 0 16,550,444 0 4,526,654 17,132,551
Total Project Cost	590,101,620
VII. Project Income 7.1 Interest Income on Loan 7.2 Service Charge Realised 7.3 RCP Financing 7.4 Surplus/(Deficit) of Prog. Supt. Ent.	49,441,803 9,656,095 172,890,876 0
Total Project Income	231,988,774
Total Payments	358,112,846
Balance of Fund as on 30th June 1996	5,800,854

