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RURAL FINANCE EXPERIMENTAL PROJECT

BASELINE SURVEY

VOLUME I - II

JUNE 1982

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PUBLIC ADMINISTRATION SERVICE/ S. F. AHMED & CO.

PROJECT OFFICE : 128 NEW ESKATON ROAD, DACCA. BANGLADESH TEL : 400077/78

RURAL FINANCE EXPERIMENTAL PROJECT

PUBLIC ADMINISTRATION SERVICE
McLEAN, VIRGINIA, U. S. A.

S. F. AHMED & CO.
DACCA BANGLADESH

PROJECT OFFICES: 128, NEW ESKATON ROAD, DACCA TELEPHONES: 400077/8 CABLES: PASFA

REF : B-189/82

DATE: June 17, 1982

Mr. Kamaluddin Ahmed
Chief Officer
Agricultural Credit Department
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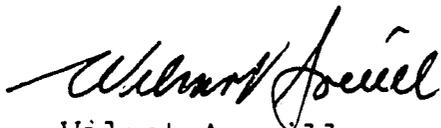
Baseline Survey Report

Dear Mr. Ahmed,

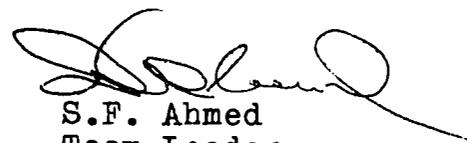
We enclose herewith five (5) copies of the "Baseline Survey Report" as required under clause 7.3 of the contract, the report is in two volumes. Data contained in this report were collected and analysed by S.F. Ahmed & Company's Field research staff.

We would welcome any comments you may have on this report.

Yours sincerely,



Wilmot Averill
PAS Representative



S.F. Ahmed
Team Leader

cc to : Mr. Dennis C. Zvinakis, USAID, Dacca (3 copies)

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MANAGEMENT SUMMARY

I

1. Introduction

The design of a financially viable rural finance system is considered to be important to the overall economic development of Bangladesh. The rural producers are mostly poor and in need of capital for their income earning operations. This need has been historically met by non-institutional sources with exorbitant interest rates which had on the one hand hampered rural growth and on the other brought pauperisation to the poorest sections of the villagers. Under an agreement between the Governments of Bangladesh and the USA, the Rural Finance Experimental Project was launched to **extend** institutional credit to the poorest sections of rural producers engaged in on-farm and off-farm activities. The beneficiaries are people of 18 years and above having not more than 2 acres of land and earning an annual cash income of upto 6000 Taka.

Among the objectives of RFEP are the considerations that; credit should reach these deserving sections of villagers defined as the target group in order to increase their productivity, to motivate lending institutions to participate in the program, to make timely loan collections and to mobilise rural savings for generating a self-financing credit fund. The project started in August, 1978. A new extension **phase** began in August 1980 and will continue till August, 1982.

2. Objectives of the Survey

Since RFEP is experimental in nature and is basically a field **research** effort, a number of surveys are needed to generate statistics that would form an information bank for all relevant bench-mark data.

The baseline survey is one of them. It proposes to generate information on the demographic and socio-economic characteristics of the people of the project experimental area, and also on their production opportunities, asset position, loan & saving practices etc. Special attention was also paid to earning activities among women.

The questionnaire of the survey was prepared with the principal objective of generating information which would facilitate an evaluation of RFEP through a future impact survey. Information that was sought from the respondents included; the size and composition of the households, occupational, economic and educational status of the members, land holding, farm practices, credit and loan practices, income, expenditure, savings and asset position.

This report is based on a survey conducted in 29 new outlets opened since August 1980, operating under the Rural Finance Experimental Project. Outlets opened prior to that time were surveyed earlier and the results presented in the Baseline and Sociological Report of January, 1980. The present survey covered 2985 households in 69 villages. The data was collected during the period from September, 1981 to December, 1981.

3. Demographic characteristics

The survey revealed that 95.73% of the total respondents were male while the rest were female. The highest proportion of respondents in all regions belonged to the age group 28-32 years claiming 16.62% of household leaders, while the highest proportion of male respondents belonged to the same age group, females belonged in highest proportion to the 33-37 years age group.

The survey has shown a high rate of illiteracy with 40.18% of the household leaders even unable to sign names. Education amongst female respondents was rare. The average household size of the surveyed areas was 5.99 with the maximum concentration (67.95%) of the households within the family size of 3 to 7 persons.

4. Occupation

Self-cultivation was found to be the single most important primary occupation of the surveyed households with 37.22% of them engaged in this occupation, followed by casual labour in agriculture (18.19%). These two occupations were also found to be the most common secondary occupations. Although involvement of women in income-generating activities was found to be rare, the most popular income-earning activities of the women respondents were rice-husking which claimed 25.44% of economically active women followed by spinning by charka (9.07%) and bamboo & cane work (8.19%). It was found that a large proportion (86.75%) of women respondents was interested in employment in some income-earning activities but could not do so due to shortage of time and/or capital.

5. Land Holding

Since agriculture is the nucleus of all rural activities in Bangladesh and since land provides the premise for agriculture, the present survey made an attempt to generate extensive information on the pattern of land size, land distribution and land operation.

Out of the surveyed households, 4.46% were reported to be totally landless, without even a homestead, while 33.84% were found to be landless without cultivable land. Thus only 66.16% of the total surveyed households own cultivable land. The average size of land holding was 1.48 acres with quite significant regional variation ranging from 1.03 acres in region IV to 2.13 acres in region II. The total cultivated area is distributed among the landed households in such a way that the largest proportion of households owns the smallest proportion of land, revealing a highly inequitable distribution.

Owner-operation of land was found to be the dominant form of cultivation. The land size and the proportion of households engaged in owner-operation are found to be inversely related i.e., as the

size of land grows, the proportion of households cultivating their own land declined. 19.29% of the households were found to involve themselves in share-cropping with an overwhelming majority (73.61%) of them share-cropping land upto one acre each.

6. Farm practices

49.46% of the 2046 farming households were found to use no irrigation method at all while 20.97% of them irrigate **their land manually** and 24.98% use mechanical methods. As many as 86.31% of farm households use chemical fertilizer, 74.98% use pesticides. 48.63% cultivated HYV crops, **and 26.98% received** agricultural extension services. A very low proportion (4.25%) of farm households was found to adopt all of the five practices mentioned.

Shortage of capital was reported by a majority of farming households, while 12.27% reported to have adequate capital. The problem of marketing of products, on the other hand, was faced by a relatively lower proportion (29.13%) of farming households.

7. Asset

The highest proportion (49.01%) of households in all regions belonged to the group having productive assets valued at upto 2000 taka. An inverse relationship was observed between the value of the productive assets and the proportion of households. The surveyed households were found to possess a diversified range of non-productive assets with as many as 30.65% and 23.45% of them possessing some amount of gold and silver ornaments respectively.

8. Income

The largest proportion of households (36.15%) belonged to the income bracket of Tk. 3,001-6,000. There is a direct relationship between the size of income and the proportion of households upto the income level of Tk. 6,000, after which the relationship is inverse. 93% of households in all regions earned below 20,000 taka per year. 31.46% of the households had no farm income while

19.70% of them earned farm income between Tk. 1,001 and 3,000 and 18.26% of them earned between Tk. 3,001 - 6,000.

The non-farm income of the highest proportion of households (33.30%) was within the bracket of Tk. 3,001-6,000, followed by the group of Tk. 1,001 - 3,000 (24.42%).

Wage labour was found to be the most important source of non-farm household income. 79.21% of households engaged in wage-labour considered wage labour as the main source of their family income. There was a positive relationship between the size of wage earning and the proportion of families upto the income group of Tk. 2,001-2,500, after which the relationship is inverse.

9. Expenditure

The surveyed households were found to pre-empt their expenditure on current requirements such as food, clothing and other consumption. The most important items of capital expenditure reported were that for land, agricultural equipment and livestock. Broadly speaking, the general pattern of expenditure was such that the highest proportion of spending was limited to between Tk. 500 and Tk. 2,000 per year.

10. Savings

A small proportion (14.5%) of the respondents was recorded as savers, and the average size of savings was found to be Tk.2,193 only. The coefficient of correlation between savings and landholding was found to be 0.26, suggesting a limited degree of positive correlation while income and savings were observed to have very high degree of positive correlation with the co-efficient at 0.99.

68.97% of savers saved in banks and the dominant purposes of savings recorded were for investing in productive activities, facing uncertain future needs and education of children. A significant proportion of savers considered the interest paid on savings to be too low while another significant deterrent for saving appeared to be the procedural complexities of saving in banks.

11. Credit

Investigation into the existing nature, structure and extent of availability of rural credit, the present demand for credit amongst the rural producers and information on their loan practices was considered to be one of the prime objectives of the present survey. However due to the fact that at all outlets RFEP loans had been disbursed prior to this survey, the extent of institutional lending reported below should not be considered typical of areas which have not been exposed to such programs as RFEP. 40.67% of the households took some loan during twelve months prior to the survey. 67.80% of these loanee households took loans from institutional sources. Although institutional loan has been the overwhelmingly popular form of loan-taking amongst our surveyed loanees, the proportion of total surveyed households served by institutional loans in all 29 outlets taken together was only 27.57% with the regional variation ranging from 20.35% to 42%.

The most common size of loan appeared to be upto Tk. 3,000 except in region IV where it is Tk. 4,000.

For non-institutional loans, loans of upto Tk. 500 were frequently observed (34.02%) in all the regions. 81.32% of non-institutional loans were upto Tk. 3,000 each.

The practice of repaying loans was not very common, with only 29.32% of loanees reported to have repaid a portion of their loans. The overwhelming majority of these repaid loans (88.21%) were upto Tk. 2,000 each, with the highest single group of repayment (40.17%) falling with Tk. 500 each. As many as 79.98% of loanees in all regions had outstanding loans ranging from Tk. 327 to Tk. 15,533. The maximum proportion (85.09%) of outstanding loans were upto Tk. 3,000 with the highest single outstanding loanee group belonging to upto Tk. 500.

12. Women

A total of 452 women including 128 female household leaders were found to be engaged in income-generating activities. The activities most frequently found in order of importance were rice husking by husking pedal, spinning by charka, bamboo and cane works, sewing, jute works, shital pati & biri making.

The active women were reported from 368 households which amount to 8.40% of all households other than those headed by women. The average annual income per active woman was found to be Taka 946 suggesting that women can make a significant contribution to the total household income.

13. The target group

The Rural Finance Experimental Project has defined the target group eligible for loans as those adults of 18 years of age and over, who have upto 2 acres of cultivable land and whose annual cash income is upto 6,000 taka (definition 1).

This definition had raised a considerable amount of conceptual controversy about the eligibility of rural households to borrow. The main contention is the use of 'annual cash income' as a yardstick which gives a biased measure in favour of farming households, as they usually consume a portion of their production.

For the purpose of the proposed Follow-on Rural Finance Project the definition has been modified to include those males or females of 18 years of age and above who earn upto Taka 9,000 in gross income per annum and who own upto 2 acres of land or are landless (definition 2). The present baseline survey has made an attempt to determine the target group of the surveyed regions by using both of these definitions.

It has been found that according to definition 1, 63.28% of the households belonged to the target group whereas 64.92% of the households in all regions were within the target group as per definition-2 proposed for the Follow-on Project.

It can be observed that although conceptually different from each other, the two definitions have generated a broadly similar picture about the size of target group among the population of the surveyed areas.

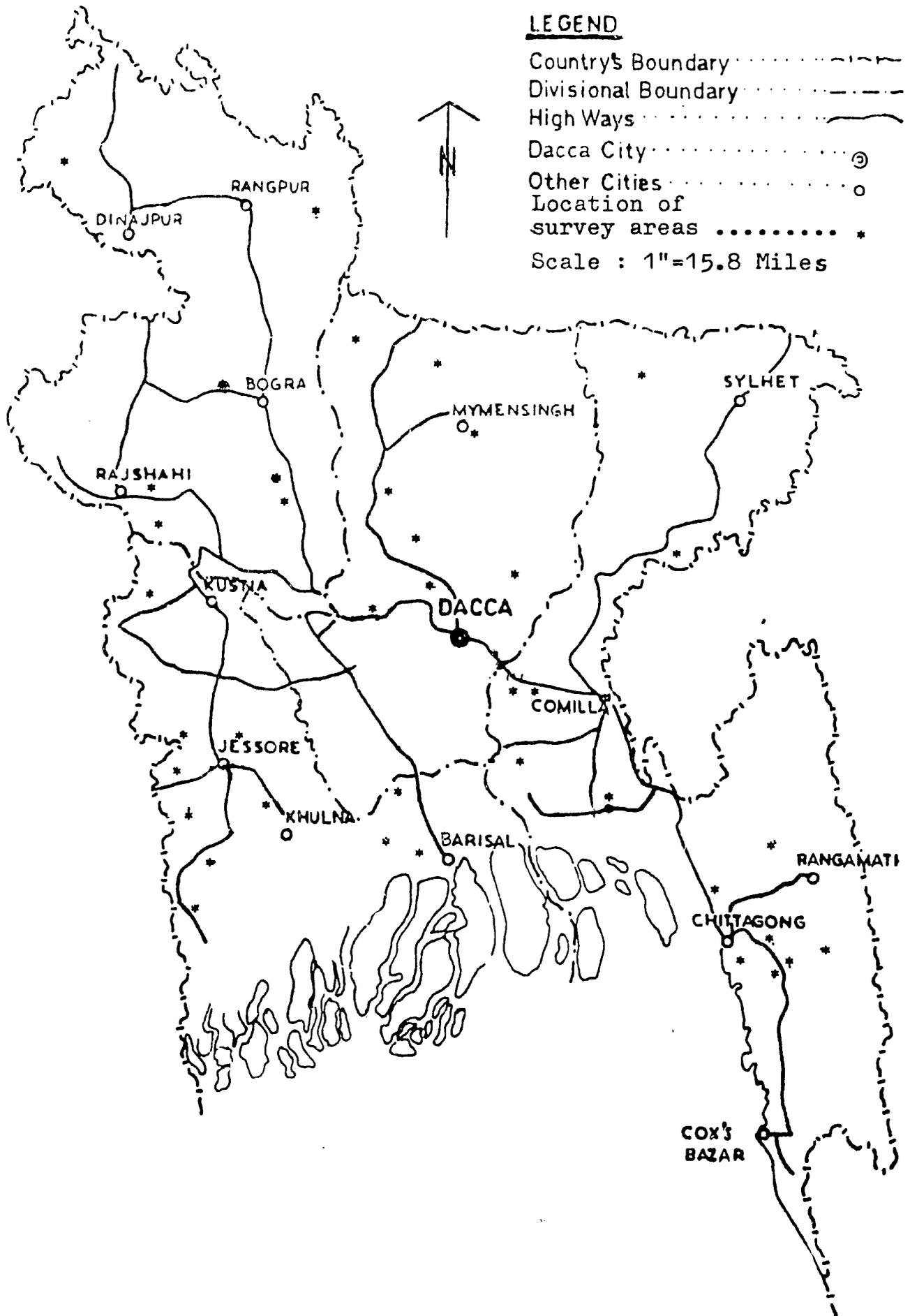
Glossary

1. Almirah : Wooden furniture for keeping clothes
2. Bidi/Biri : Local substitute for cigarette
3. BSBL : Bangladesh Samabaya Bank Limited
4. Chan : Local materials for constructing houses
5. Charka : Spinning wheel
6. Chowki : Wooden bed of inferior quality
7. Dhenki : Local instrument for husking grain
8. Ghani : Local wooden machine for crushing oil-seeds and extracting the oil
9. HYV : High Yielding Variety seeds
10. Khat : Wooden bed of superior quality
11. Kucha : Traditional method of construction e.g. mud-house
12. Kupi/Chungi: Local Kerosine oil lamp/instrument for pouring oil into the lamp
13. Models : All participating lending institutions under RFEP
14. Mortgage : A tenurial arrangement where the land-owner offers land as collateral against some loan to a peasant. The landowner gets back the land only after paying back the loan. No extra rent for land is involved.
15. Moulvi : Religious leader
16. Outlets : Rural branches of lending institutions
17. Project : Rural Finance Experimental Project
18. Pucca : Improved method of construction e.g. brick-built
19. Rabi crops : Crops cultivated during the winter season
20. Regions : Five geographic regions of Bangladesh namely :-
 - Region I : Barind Tract
 - Region II : Ganges Basin
 - Region III : Brahmaputra-Jamuna Basin
 - Region IV : Meghna Basin
 - Region V : Coastal Basin
21. Respondents: Surveyed household leaders
22. RFEP : Rural Finance Experimental Project
23. Sharecropp-
ing : A tenurial arrangement where landowner and cultivator share input and output.
24. Shital Pati: Locally made mat
25. Village -
Matbar : Village leader

BANGLADESH

LEGEND

- Country's Boundary
- Divisional Boundary - - - - -
- High Ways
- Dacca City
- Other Cities
- Location of survey areas
- Scale : 1"=15.8 Miles



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Part - I

Chapter - I

THE RURAL FINANCE EXPERIMENTAL PROJECT (RFEP)

I.1 Background information

Although rural Bangladesh is the nucleus of the nation's economic potential and economic activities, the overwhelming majority of the rural producers are very poor by any yardstick and suffer from a shortage of capital for their regular operations, not to speak of increasing their income. With rather insignificant institutional credit arrangements for the poorest section of rural producers who have the potential of being engaged in different farm and off-farm activities, their credit needs have been historically met by non-institutional sources with interest rates ranging anywhere from 60% to 250% per annum. The shortage of institutional credit at reasonable interest rate has not only hampered rural development but also contributed to the landlessness and pauperisation of the poorest sections of the villagers.

Whatever institutional credit has been available to the rural areas, has unfortunately been catering until recently to the needs of big landowners and richer sections of the rural community, and the poorer sections were not getting any benefit from it. Under an agreement between the Governments of Bangladesh and the United States, a specific action program was launched to extend institutional credit to the poorest sections of the rural producers including landless and small farmers engaged in on-farm and off-farm activities.

In conformity with the genesis of this program which came to be known as the Rural Finance Experimental Project, the beneficiaries of this project were defined as the Target Group comprising of rural people of 18 years and above having not more than 2 acres of cultivable land and having an annual gross cash income of upto 6000 Taka. Operating through all the nationalised commercial banks, Krishi Bank, Integrated Rural Development Program (IRDP) and Bangladesh Samabaya Bank Ltd. (BSBL), the Project aims at identifying and developing a system or systems which have demonstrated the ability to extend and recover credit

from small farmers including tenants and share croppers/landless, and other small rural producers not presently reached by institutional credit"^{1/}.

I.2 Objectives of the RFEP

The RFEP is designed to identify and develop a viable credit system on the basis of the following considerations:

1. Credit should reach a substantial portion of the small farmers and the landless engaged in on-farm and off-farm activities defined as "Target Group" and that the funds allocated should not be diverted to non-target groups.
2. The productivity and income of the target group should increase.
3. Lending institutions should be able to cover their operational expenses and possible losses from interest earned and have some surplus so that they continue to operate in this field.
4. Loan collection should be substantial and on time so that funds available for financing are not reduced.
5. Rural savings should be mobilized to generate sufficient funds to carry on the credit program on a self-financing basis.
6. Credit delivery should be improved to minimise delays in the disbursement of credit and to assure adequacy of loan size for the purposes.

I.3 Operation of the Project

The Rural Finance Experimental Project launched its first phase of operation in August, 1978 which lasted upto July 1980. An extension period started in August 1980, to be continued upto August, 1982. During the extension phase, the operation of the project has been expanded by a number of new outlets through which the credit activities of the project are performed. The outlets are the branches of lending institutions mentioned earlier operating in rural areas as functional units of the project.

^{1/} Project Paper dated 11 July, 1977 P p 7-8.

Chapter II

INTRODUCTIONII.1 The base-line survey

The Rural Finance Experimental Project by virtue of its experimental nature is essentially a field research effort aimed at structuring an effective rural credit system for Bangladesh. A host of surveys, studies, analyses and evaluations have been projected to illuminate basic issues and to generate information necessary for the formulation of a viable credit system. These are expected to provide the conceptual and practical basis for introduction of any future credit program in Bangladesh.

The present baseline survey has been undertaken as one of those studies and surveys to form the bank for all relevant benchmark information.

II.2 Purpose of the survey

The purpose of the baseline survey is to generate information on the demographic and socio-economic characteristics of the people of the project experimental areas. Besides, it seeks to gather information on production opportunities, credit need, loan practices, savings practices etc. so as to measure the economic wellbeing and condition of the people in the project areas. Special attention has been given to rural women, their involvement in economic activities and potential production opportunities.

Various aspects within the meaning of the socio-economic and financial profiles of the respondents involved in such economic activities covered by the baseline survey are analysed in this report from the standpoint of credit models and survey regions in the country. An overall perspective has been gained from analysis of the survey results from the point of view of the survey regions.

II.3 Objective of the Survey

The following objectives of the survey were formulated on the basis of purpose and guidelines indicated in the project work plan:

- a. To prepare a socio-economic profile of the households by target and non-target groups, located in the area covered by the outlets.
- b. To provide benchmark data to be used to measure changes in the economic wellbeing of the target group borrowers and target group non-borrowers over time.
- c. To provide basic input data to be used in other surveys like financial, anthropological and continuous surveys.
- d. To provide a methodology as well as a ready questionnaire for the financial institutions to conduct baseline surveys by themselves in new outlets in future without resorting to consultant services.

II.4 Methodology of the Survey

In view of the objectives and project components of the survey, its methodology was designed to include the sampling procedures, instruments of data collection, administering the survey, difficulties and limitations of the survey.

The baseline survey covers 29 new outlets.¹ These were the outlets that were opened under the Phase-I extension of the project started in May 1981. Baseline survey was not conducted in these outlets by the previous consultants. To reach the households (sampling units) outlets, villages and households were selected using the sampling procedure outlined below.

II.5 Selection of Outlets

Since baseline survey would be used in future as the source of bench mark data for evaluating the changes in the economic wellbeing of the people living within the outlets, it has covered all the 29 new outlets. Data collected from these 29 outlets would provide a basis to enumerate the extent of variation due to:

- i) regional difference
- ii) variation of financial institutions
- iii) variation in the interest rates

¹ The number of outlets to be covered by the survey according to the original design was 25 only. But it came to the consultants notice that at the end of Phase I of the project, 4 new outlets were opened, which were not covered by the Phase I base line survey. Hence, the present survey covered those four outlets also.

Coverage of outlets, banks and villages by regions in baseline survey is given below :

Chart-1 : Location of outlets and villages covered.

Region	Outlet	Location of Outlet (District)	Model Bank	No. of Villages
I Barind Tract	1. Thakurgaon	Dinajpur	BKB	4
	2. Kakanhat	Rajshahi	Rupali	1
	3. Narhatta	Bogra	Rupali	5
	4. Court Building	Rajshahi	Sonali	6
II Ganges Basin	1. Bamandia	Kushtia	Janata	2
	2. Tebunia	Pabna	Janata	2
	3. Khankhanapur	Faridpur	Janata	1
	4. Zilla Board	Pabna	Sonali	2
	5. Jhikargacha	Jessore	IRDP	5
III Brahma-putra-Jamuna Basin	1. Narsingdi	Dacca	BKB	13
	2. Jamalpur	Jamalpur	BKB	7
	3. Kotwali	Mymensingh	BKB	12
	4. Atia	Tangail	Uttara	5
	5. Kaliakoir	Dacca	IRDP	2
	6. Gopalpur	Tangail	IRDP	2
IV Meghna Basin	1. Noapara	Sylhet	Janata	2
	2. Daudkandi	Comilla	IRDP	6
	3. Jhalam	Comilla	BSBL	5
	4. Deora North	Comilla	BSBL	5
V Coastal Basin	1. Joya Bazar	Noakhali	Agrani	2
	2. Brahmarajpur	Khulna	Janata	2
	3. Kumira	Chittagong	Janata	1
	4. Burgatta	Barisal	Janata	2
	5. Khan's Hat	Chittagong	Rupali	1
	6. Fultala	Khulna	Sonali	3
	7. Jotpukuria	Chittagong	Sonali	2
	8. Marfullabazar	Chittagong	Sonali	3
	9. Rahmatpur	Barisal	Rupali	5
	10. Kalaroa	Khulna	IRDP	4

Modelwise number of outlets and number of villages in each outlet can be seen in the chart given below :

Chart-2 : Distribution of outlets and villages by model.

Model	No. of outlets	No. of Villages
Agrani	1	2
BSBL	2	10
BKB	4	36
IRDP	5	19
Janata	7	12
Pubali	-	-
Rupali	4	12
Sonali	5	16
Uttara	1	5
TOTAL	29	112

II.6 Sampling Design for each outlet :

The outlets differ in size by the number of villages as well as the number of households in the area of their operation. In selecting villages for survey and households for interview the following factors were taken into consideration

1. Precision of the estimate
2. Reliability of the data
3. Accuracy of the design
4. Cost constraint
5. Time constraint

Since the survey objective was to develop indicators to measure the economic wellbeing and the social development of the people living in the outlets in general and of the different professional groups in

particular, a stratified sampling design for selecting villages and simple random sampling design for selecting households to distribute them in different professional groups proportionately in each outlet were considered most appropriate.

In selecting villages, outlets were divided into smaller outlets and bigger outlets. An outlet consisting of 3 or less than 3 villages was considered a smaller outlet. An outlet consisting of more than 3 villages was considered a bigger outlet. All the villages of smaller outlets were selected for survey while villages from bigger outlets were selected through stratified sampling for the survey.

Each of the bigger outlets was divided into three groups of villages:

- a. Bigger villages
- b. Moderate villages
- c. Smaller villages

Size of villages was determined on the basis of household size in each village. A village consisting of more than 600 households was considered a bigger village, a village having 301 to 600 households was considered a moderate village and a smaller village was one which consisted of upto 300 households.

One village from each of the three above mentioned groups was selected for survey in each of the bigger outlets.

II.7 Selection of the villages

All the villages of smaller outlets (each containing 3 villages or less) were covered as first stage sampling units. The chart below shows the number of villages and number of households by outlet and model.

Chart-3 : Number of villages and households covered in smaller outlets.

Name of Outlet	Model	No. of Villages	No. of Households in selected villages.
Joyag Br	Agrani	2	807
Bamandia	Janata	2	702
Tebunia	Janata	2	407
Bromarajpur	Janata	2	304
Noapara	Janata	2	240
Khankhanapur	Janata	1	766
Kumira	Janata	1	356
Burgatta	Janata	2	811
Kakonhat	Rupali	1	300
Khan's hat	Rupali	1	1195
Zilla Board/ Pabna	Sonali	2	725
Fultala	Sonali	3	821
Jotpukuria	Sonali	2	1831
Morfulla Br.	Sonali	3	1097
Kaliakoir TCCA	IRDP	2	105
Gopalpur TCCA	IRDP	2	115
TOTAL		30	10382

At the bigger outlets, the selection of villages was done through a stratified random sampling technique and 3 villages from each of the bigger outlets were selected for survey. The sampling procedure has been explained in the preceding section, while selecting villages, infrastructural considerations were given due weightage for the convenience of field work. The following chart gives the total number of villages, number of sampled villages and number of households in selected villages by outlet and model

Chart-4 : Number of villages and households covered in bigger outlets

Name of outlet	Model	No. of Villages	Selected Villages	No. of households in each selected Village
Rahmatpur	Rupali	5	3	1363
Narhatta	Rupali	5	3	676
Narsingdi	BKB	13	3	1081
Jamalpur	BKB	7	3	1720
Kotwali/Myn.	BKB	12	3	1345
Thakurgaon	BKB	4	3	1692
Court Building	Sonali	6	3	430
Atia	Uttara	5	3	588
Daudkandi	IRDP	6	3	729
Jhikargacha	IRDP	5	3	877
Kalaroa	IRDP	4	3	427
Jhalam	BSBL	5	3	531
Deora North	BSBL	5	3	1095
TOTAL		82	39	12554

For distribution of villages by region and model, see Appendix 1.3. Thus 69 villages, 30 from smaller outlets and 39 from bigger outlets were selected for survey.

II.8 Selection of Households

Total number of households in the 69 selected villages was 22936. Households were selected for interview through a simple random sampling technique using random number tables. A sample size of 13% was drawn from each outlet subject to a minimum sample size of 40. Thus when the population size of an outlet was equal or less than 307 a sample of 40 households was drawn and if the population size was equal or less than 40, all the 40 cases were selected.

When the selection of households on the basis of the above mentioned procedure was completed, all the sampled households were distributed proportionately in the selected villages of each outlet and under certain principal activities, But the control numbers were maintained in such a way that they could easily be identified. The control number started with cultivation, wage-labour and ended with "other activities."

In order to determine the population size in different activities it was decided to divide all the households of the selected villages of each outlet in the following occupational groups.:

- i. Wage-labourer
- ii. Households engaged in small scale industries
- iii. Cultivators
- iv. Traders and businessmen
- v. Persons engaged in transport

In order to classify the households according to the above mentioned strata, a complete enumeration of all the households of the selected villages was conducted. A small survey was conducted in all the villages using a one-page questionnaire ^{1/} to cover the following

1. identification of the household
2. occupation and income
3. land ownership position
4. economically active manpower within the household.

^{1/} See Appendix 1.1

The number of households was arrived at after a complete enumeration in 69 villages under 29 outlets. The population was then classified for the survey itself into 3 broad occupational groups, viz: (a) cultivation (b) wage-labour and (c) other activities as it was found that a statistically insignificant proportion of respondents was separately classified under small industries, traders, businessmen and transporters by their primary occupation.

Proportional distribution of sampled households in selected villages and activities is given overleaf by outlets.

Chart-5 : Distribution of population and sample size by outlet & occupation.

POPULATION AND SAMPLE SIZE								
Outlet	Cultivation		Wage-Labour		Others		Total	
	Pop. Size	Sample Size	Pop. Size	Sample Size	Pop. Size	Sample Size	Pop. Size	Sample Size
Thakurgaon	754	98	369	48	569	74	1692	220
Kakonhat	123	16	146	19	31	5	300	40
Narhatta	246	32	207	27	223	27	676	86
Court Building	177	23	123	16	130	17	430	56
Bamandia	200	30	316	47	186	28	702	105
Tebunia	100	13	138	18	169	22	407	53
Khankhanapur	297	38	277	36	190	25	766	99
Zilla Board	169	22	248	31	308	40	725	93
Jhikargacha	414	54	318	41	145	19	877	114
Narsingdi	80	10	363	47	638	83	1081	140
Jamalpur	748	97	447	58	525	68	1720	223
Kotwali/Myn.	494	64	311	40	540	70	1345	174
Atia	287	37	174	23	127	16	588	76
Kaliakoir	78	30	11	4	16	6	105	40
Gopalpur	85	29	13	5	17	6	115	40
Noapara	40	7	173	29	27	4	240	40
Deoudkandi	333	43	175	23	221	29	729	95
Jhalam	217	28	148	19	166	22	531	69
Deora South	464	60	281	37	350	45	1095	142
Joyag Bazar	202	26	201	26	404	53	807	105
Bromarajpur	97	13	46	6	161	21	304	40
Kumira	50	7	59	8	247	32	356	47
Burghatta	118	15	393	51	100	13	611	79
Khan's hat	469	61	419	54	307	40	1195	155
Fultala	256	33	100	13	465	60	821	106
Jotpukuria	621	81	398	52	812	105	1831	238
Marfulla Bazar	405	53	329	43	363	47	1097	143
Rahmatpur	706	92	236	31	421	56	1363	179
Kalaroa	108	14	168	22	151	20	427	56
GRAND TOTAL	8338	1126	6589	874	8009	1053	22936	3053

Chart-6 : Distribution of sample households by region and occupation.

Region	No. of Outlet	Cultivation		Wage Labour		Others		Total	
		Pop. Size	Sample Size	Pop. Size	Sample Size	Pop. Size	Sample Size	Pop. Size	Sample Size
Barind Tract	4	1300	169	845	110	953	123	3098	402
Ganges Basin	5	1180	157	1299	173	998	134	3477	464
Brahma-putra - Jamuna Basin	6	1772	267	1319	177	1863	249	4954	693
Meghna Basin	4	1054	138	777	108	764	100	2595	346
Coastal Basin	10	3032	395	2349	306	3431	447	8812	1148
TOTAL	29	8338	1126	6589	874	8009	1053	22936	3053

For distribution of the outlets, villages, households and household population size by regions and models see Appendix Tables.

Chart 6 is our sampling chart, but the actual enumeration could not cover all owing to certain limitations, like non-availability of the respondent even after repeat visits. The following chart shows the number of respondents covered by sex, village, region, outlet etc. The total of respondents interviewed was 2985, or 13.01% of the total universe, which is considered statistically sound for a survey of this type.

Number of villages, No. of households, total population size of household for each outlet covered in the baseline survey.

Region	Outlet	District	No. of villages covered	Population		Total	No. of household	Size of House
				Male	Female			hold Total population
								Total household
1. Barind Tract	Thakurgaon	Dinajpur	3	625	586	1,211	220	5.50
	Kakohat	Rajshahi	1	87	88	175	37	4.73
	Narhatta	Bogra	3	236	221	457	86	5.31
	Court Bldg.	Rajshahi	3	151	139	290	56	5.18
	Sub-total		10	1,099	1,034	2,133	399	5.35
2. Ganges Basin	Bamandia	Kushtia	2	299	260	559	91	6.14
	Tebunia	Pabna	2	188	168	356	53	6.77
	Khankhanapur	Faridpur	1	331	357	688	99	6.95
	Zilla Board	Pabna	2	333	291	624	93	6.71
	Jhikargacha	Jessore	3	385	352	737	114	6.46
	Sub-total		10	1,536	1,428	2,964	450	6.59
3. Brahma-putra - Jamuna Basin	Narsingdhi	Dacca	3	422	394	816	140	5.82
	Jamalpur/Myn.	Jamalpur	3	547	524	1,071	212	5.05
	Kotwali	Mymensingh	3	465	404	869	159	5.47
	Atia	Tangail	3	263	227	490	76	6.45
	Kaliakoir	Dacca	2	114	108	222	40	5.55
	Gopalpur	Tangail	2	120	125	245	35	7.00
Sub-total		16	1,931	1,782	3,713	662	5.61	
4. Meghna Basin	Noapara	Sylhet	2	107	97	204	40	5.10
	Daudkandi	Comilla	3	237	241	478	87	5.49
	Jhalam	Comilla	3	192	202	394	65	6.06
	Deora	Comilla	3	454	423	877	142	6.18
Sub-total		11	990	963	1,953	334	5.85	
5. Coastal Basin	Joyag Bazar	Noakhali	2	357	374	731	105	6.96
	Bromaripur	Khulna	2	136	126	262	40	6.55
	Kurmira	Chittagong	1	148	138	286	47	6.09
	Burghatta	Barisal	2	209	215	424	79	5.37
	Khan's hat	Chittagong	1	515	428	943	155	6.08
	Fultala	Khulna	3	374	363	737	106	6.95
	Jotpukuria	Chittagong	2	773	712	1,485	286	6.29
	Marfula Br.	Chittagong	3	416	390	806	143	5.64
	Rahmatpur	Barisal	3	527	558	1,085	173	6.27
	Kalaroa	Khulna	3	184	170	354	56	6.32
Sub-total		22	3,639	3,474	7,113	1,140	6.25	
Grand Total		69	9,195	8,681	17,876	2,985	5.99	

Thus 100% of villages of the smaller outlets and 48% of villages of the bigger outlets were covered by the survey. For all 29 outlets 62% of villages were covered.

In terms of households the sample size per outlet in smaller outlets was 89 and in bigger outlets it was 125. For all outlets, smaller and bigger, it was 105.

Modelwise distribution of outlets, villages, population size (households) and sample size is as follows :

Chart-8 : Number of population and samples by model.

Model	No. of Outlets Covered	No. of Villages Covered	Population Size	Sample Size
Agrani	1	2	807	105
BKB	4	12	5838	756
BSBL	2	6	1626	211
IRDP	5	13	2253	344
Janata	7	12	3386	463
Rupali	4	8	3534	462
Sonali	5	13	4904	636
Uttara	1	3	588	76
TOTAL	29	69	22936	3053

II.9 Questionnaire

One precoded questionnaire was prepared to collect data from the respondents. The questionnaire was prepared with the principal objective of generating benchmark information which would facilitate an evaluation of RFEP through a future impact survey.

At the stage of evaluation, the focus will obviously be on the impact on the target group. But no distinction has been made between target and not-target groups in choosing the questions to generate data through the baseline questionnaire. There were two reasons for this :

- i) There was no satisfactory way of identifying the target and the non-target group until the baseline survey had been conducted.
- ii) Even though the focus was on the target group, information was required about the economic activities of the non-target group and its income, its surplus utilization, credit behaviour and so on, for two reasons :
 - a) The impact of credit (or for that matter, the impact of other external inputs) on the economic wellbeing of the target group cannot be subjected to a satisfactory causal analysis, if its economic activities are studied in isolation of the overall milieu of economic activities pertaining to the community.
 - b) Since saving mobilization is an important ingredient of RFEP and since the non-target group is a major potential source of savings, it is necessary to generate information about its income and surplus in order to facilitate a future evaluation of RFEP's efficiency in mobilizing savings.

Broadly, two types of information have been sought through this questionnaire :

- i) Those to be used for measuring the level of economic welfare, and its change over time.
- ii) Those to be used for explaining the change.

In addition, an attempt was made to gather enough information to identify the target group and to assess the potential base for savings mobilization.

These various sets of information would serve several purposes, while some of the information could be used specifically for a single purpose. For instance, the level of economic activity as measured by income could be used for all the purposes mentioned above; whereas variables, such as education, may help explain the impact of the experiment on the propensity to take institutional credit as well as on the ability to utilise it effectively.

Keeping these various considerations in mind it was decided to seek information on the following elements :

- i) size and composition of the household ;
- ii) occupation and educational background of the members of the household ;
- iii) level of economic activity ;
- iv) land holding and ownership pattern;
- v) income , expenditure and saving;
- vi) credit and loan practices, and
- vii) asset position

II.10 Coding design

Regarding the coding design itself, two steps were considered to ensure its efficiency.

- i) As far as possible, all the detailed information regarding an item or a sub-item have been contained fully in one or two cards so as to avoid marginal spill-over into the next card. Such spill-overs are normally found by both interviewers and data analysts.
- ii) As far as possible the variables arranged continuously in the questionnaire have been given uniform length of field to facilitate coding, punching and data analysis.

The editing requirements have also been kept in mind while framing the questionnaire. Enough cross-checks were available to facilitate editing. The qualitative answers were also recorded in words as well as in codes. This enabled the editors to check any errors in coding.

II.11 Training and pre-test

As regards the administration of questionnaire a batch of trained Field Investigators were given intensive orientation training . After the classroom orientation on the contents of questionnaire and methods of data collection ,they were sent to the field for practical training. At this stage the questionnaire was pre-tested. And on the basis of pre-testing results, necessary modification and corrections were made on the contents of questionnaire.

II.12 Administration of Questionnaire

For the purpose of field administration of questionnaire the outlets were grouped into five regional administrative zones namely; Chittagong, Bogra, Jessore, Dacca South and Dacca North. Three regional offices were maintained in Chittagong, Bogra and Jessore to organise and supervise the field operation of respective zones while regional offices for Dacca North and Dacca South were established within the premises of the project head office in Dacca. The activities of all regional offices were within the control and supervision of the field operation unit of the head office.

The survey was conducted by the team of rural-based field investigators who were under both regional and central control. A series of cross-checks was done to assure reliability of information.

II.13 Data Processing and Storage

Raw data were coded by a team of coders according to a pre-designed coding manual and coded data were transferred into code-sheets to facilitate processing and storage. A set of necessary tables was designed and prepared according to an analysis plan made in conformity with the objectives and purpose of the baseline survey.

II.14 The Report

The report on baseline survey consists of two volumes. Volume I incorporates the introductory chapters and analysis of data while the tables are furnished in volume II.

APPENDIX-I

পাস্কা : প্রথমমালা - ১

Appendix-1.1

ফিল্ড রিসার্চ ইউনিট

একমিক নং

গ্রামীণ ঋণ সমীক্ষা প্রকল্প

পরিবার পরিসংখ্যান প্রথমমালা

লোকালয় চিহ্নিত করণ

ব্যংক নাম -----

শাখা :-

গ্রাম :-

থানা :- নাম -----

জিলা :-

রিজিওন :-

১। থানার একমিক নং

২। পরিবার প্রধানের নাম :-

বয়স : লিঙ্গ : পুরুষ/মহিলা

৩। পিতার নাম :

৪। পাতুলার নাম :

বাতুলীর নাম :

৫। বাতুলী চিহ্নিত করণের অন্য কোন তথ্য থাকিলে উল্লেখ করুন :

৬। মোট কত জন সদস্য আপনার পরিবারে একই চুল্লিতে আহাৰ করেন :

৭। পরিবার প্রধানের গণপা : (আয় অনুযায়ী)
প্রধান দ্বিতীয়

৮। পরিবারে মোট নিজস্ব জমির পরিমাণ (একরে) :

আবাদি অনাবাদি বসত বাটী

৯। পরিবারে মোট কতজন কর্মক্ষম সদস্য আছেন ? যাদের বয়স ১৮ বৎসরের উর্ধ্বে ।

পুরুষ : মহিলা :

১০। আপনার পরিবারে গত বৎসরে মোট আয়ের পরিমাণ উল্লেখ করুন :-

টাকা :

Appendix 1.2

Distribution of the outlets by region and models covered by
base line survey

Region	Model	Agrani	Janata	Rupali	Sonali	IRDP	BKB	BSBL	Uttara	Total
1. Barind Tract				2	1		1			4
2. Ganges Basin			3		1	1				5
3. Brahmaputra Jamuna Basin						2	3		1	6
4. Meghna Basin			1			1		2		4
5. Coastal Basin		1	3	2	3	1				10
TOTAL		1	7	4	5	5	4	2	1	29

Appendix 1.3

Number of villages by region and model covered by
base line survey

Model Region	Agrani	Janata	Rupali	Sonali	IRDP	BKB	BSBL	Uttara	Total
1. Barind Tract			4	3		3			10
2. Ganges Basin		5		2	3				10
3. Brahma-putra Jamuna Basin					4	9		3	16
4. Meghna Basin		2			3		6		11
5. Coastal Basin	2	5	4	8	3				22
TOTAL	2	12	8	13	13	12	6	3	69

Appendix 1.4

Number of households by region and model covered by
base line survey

Model Region	Agrani	Janata	Rupali	Sonali	IRDP	BKB	BSBL	Uttara	Total
1. Barind Tract			123	56		220			399
2. Ganges Basin		243		93	114				450
3. Brahma-putra Jamuna Basin					75	511		76	662
4. Meghna Basin		40			87		207		334
5. Coastal Basin	105	166	328	485	56				1140
TOTAL	105	449	451	634	332	731	207	76	2985

APPENDIX 1.5

Household Population size by region and Model

Model Region	Agrani	Janata	Rupali	Sonali	IRDP	BKB	BSBL	Uttara	Total	Average Population/ Region.
Barind Tract			632	290		1211			2133	266.63
Genges Basin		1603		624	737				2964	370.5
Brahma- putra Jamuna Basin					467	2756		490	3713	464.13
Meghna Basin		204			478		1271		1953	244.13
Coastal Basin	731	972	2028	3028	354				7113	889.13
Total	731	2779	2660	3942	2036	3967	1271	490	17876	
Average Popula- tion/ Model	146.2	555.8	532	788.4	407.2	793.4	254.2	98		

Part - II

Chapter - III
DEMOGRAPHIC CHARACTERISTICS

III. 1. Demographic characteristics

For the purpose of RFEP and for a better understanding of the demographic characteristics of the population under consideration the following elements have been considered:

1. Age
2. Sex
3. Household size
4. Education

This chapter deals with findings of the survey regarding these considerations involving both male and female respondents.

III. 2. Distribution of household leaders by sex and region

2857 of the surveyed households (95.73%) were male while the rest, i.e. 128 (4.27%) were female. This is shown in table III.1. The proportion of female household leaders was seen to be the lowest in region IV (The Meghna Basin) with only 1.5%, while the highest proportion was observed in region I with 5.5% of the total.

III. 3. Age distribution of household leaders

Detailed information regarding the age distribution of the sample household leaders by region is found in Table III.2. The total population has been divided into 14 age groups with 5 years interval ranging from 18 years of age. Ages below 18 years were not considered here since persons of less than that age are not eligible for borrowing under RFEP.

The table shows that the highest proportion of respondents (16.62%) in all regions belongs to the age group 28-32 years, while the lowest proportion belongs to the highest age group, i.e., 83 years and above. This observation remains valid for all individual regions except region II (The Brahmaputra - Jamuna Basin) where the age group 33-37 years has the highest regional frequency.

III.4 Age distribution of household leaders by sex and region

The age distribution of household leaders by region and sex has been shown in Table III.3. The highest proportion of male respondents (16.76% of the total) is found to belong to the age group 28-32 years, while the highest proportion of female respondents (18.75%) belongs to the age group 33-37 years. The age group 83 years and above has the lowest male household leaders with no female counterparts.

III.5 Household size

The average size of household in all regions combined is 5.99 as shown in Table III.4. There has been very little regional variation as to the average household size. The distribution of households according to household size has been shown in Table III.5, where the highest proportion of all households (31.22% of the total 2985) in all regions belongs to the category of households with 5-6 members. Although there are some minor regional variations, the maximum concentration of households in all regions both combined as well as separately is found to be within the family size of 3 to 8 (76.25%).

III.6 Education

It has been observed that household leaders with no education, who cannot even sign their names, accounted for the highest proportion (40.18%) of the total household leaders in all the

regions. This group is also largest in all individual regions except region IV where the group "can sign name" is the largest group. 14.74% of household leaders were found to have passed the primary level. Of the 128 female household leaders 90.63% cannot even sign name. Table III.6 shows this in detail.

III.7 Education and landholding

An inverse relationship has been observed between the size of land holding and the level of illiteracy. The proportion of illiterate households appears to decrease with the increase in their land holding size. Out of a total of 1193 households unable to sign names as much as 57.17% belonged to the land size category of .01-.50 acres. The proportion of such households is broadly found to fall with the increase in their size of land holding. On the other hand, broadly speaking, a direct relationship can be observed between the proportion of households having higher level of education and higher size of land holding. An illustration of relationship between land holding and education is presented in Table III.7.

This apparently significant relationship is interesting. However, it would be an oversimplification to suggest that there is a causal relationship between these two variables. In order to establish such a causal relationship extensive long-term data would be required.

Chapter-IV
OCCUPATIONAL PATTERN

IV.1 Principal occupations of household leaders

The breakdown of the types of occupational activities which the respondents of the selected outlets of RFEP mainly engage in occurs in Table IV.1. It appears from the table that out of 2985 respondents in all the five regions, 37.22% have self-cultivation as their main occupation, while 18.19% have casual labour in agriculture, 10.59% "other business;" 5.13% service in govt. or local bodies and 2.14% shop keeping as their principal occupation. The percentage recorded for self cultivation as main occupation has varied from 31.33% in region II (The Ganges Basin) to 48.80% in region IV (The Meghna Basin). It can be observed that although there are some regional variations, the order of the major occupations has been the same in different regions. Detailed distribution of household leaders with respect to principal occupation has been shown in table IV.3.

IV.2 Secondary occupations of household leaders

It was found, as shown in Table III.2 that the surveyed households engaged themselves mostly in 9 secondary occupations, of which self-cultivation stood as the major one claiming 42.24% of the total secondary employment in all regions. The regional variation was from 33.59% in region II to 47.77% in region V. The order of importance of secondary occupations after self-cultivation was : other business (16.35%), casual labour in agriculture (12.87%), other casual labour (7.10%), management and supervision of own farm (3.13%), employment in government or local bodies (2.02%) and other self-employed activities (2.02%). The rest of the secondary occupations with an individual share of less than 1% in importance involved 13.23% of respondents. The above order of importance remained unchanged in different regions inspite of some regional variation for individual occupations, which was sharpest in case of supervision and management of own farm where the variation was from nil in regions I and IV to 7.42% in region II. Detailed distribution of households with respect to secondary occupation has been shown in table IV.2.

Chapter - V

LAND DISTRIBUTION AND TENANCY

V.1 Pattern of land ownership and operation

It has been attempted here to demonstrate the pattern of land ownership in the surveyed area together with operation of land under different tenurial arrangements, viz., owner-operation, share-cropping, mortgaging etc.

V.2 Landlessness

The present survey has used two criteria for determining the proportion of households belonging to the landless category. Firstly, absolute landless are those who do not have any land whatsoever, not even a homestead. Under this criterion a total of 133 households in all regions, i.e., 4.46% of the surveyed households, were found to be landless. Regional variation in this respect was also quite significant. The lowest proportion of landless households was found in region V with only 0.79% of such landless respondents while they were found in highest proportion in region I (15.54%). All these are shown in table V.1.

Owning of cultivable land was the second criterion for determining the landed and landless status of the respondents. Accordingly, it was found, as shown in table V.2, that 33.84% of the households were landless in all regions together. Although regional variation in this respect was not as sharp as in the former case, the order of the incidence of the proportion of landless households can be found to have slightly changed. According to this criterion the lowest proportion of landless households was found in region IV. The highest proportion of landless households (40.35%) was observed in region I as was the case according to the first criterion.

V.3 Average size of land holding

The average size of land holding in the surveyed area was found to be 1.48 acres. Regional variation in this respect has been quite significant, ranging from 1.03 acres in region IV to 2.13 acres in region II. Information on the average size of land holding is presented in table V.3.

V.4 Pattern of ownership of cultivable land

A total area of 4004.25 acres of land was reported to be the cultivable land owned by the surveyed households. Data show that 66.16% of households own this land leaving the rest of the households without cultivable land. table V.4 shows the distribution of cultivable land amongst the 1975 land owners. It can be observed that the largest proportion of households owns the smallest proportion of land. The smallest sizes of landholdings are the most frequent in both individual regions and in all regions together. The table shows that 72% of all the land-owning households possess upto 2 acres of land occupying only 32.97% of total cultivable land. The larger farmers occupy the rest of the land i.e., 67.03% of land. The largest farmers i.e., those with land holdings of more than 5 acres, who constitute only 6.93% of the landed households, occupy as much as 34.30% of total cultivated land. The picture is broadly the same in individual regions with little variations. In regions I and II more than half of the total cultivated land is occupied by the largest farmers who are 12.60% in region I and 16.90% in region II. Region IV had the lowest proportion of largest farmers (1.96%), but the land under the occupation of these 1.96% of land owners constituted 10.23% of total cultivable land of the region. Region III and V had 4.95% and 4.16% largest category of land owners who occupied 24.45% and 23.22% of land of their respective regions.

In case of small farmers also the picture is similiar to the general one. In region I, 21.32% of land is occupied by 62.59% of the land owners having no more than 2 acres of land. In region II 55.52% of total farmers, who belong to this category own only 19.41% of cultivable land. 35.50% of cultivable land in region III is owned by small farmers having less than 2 acres of land, who constitute as much as 72.16% of land owners. In region IV farmers having upto 2 acres of land form 83.85% of total farmers but they own only 52.1% of land. 77.11% of landed households in region V belong to the land size category of upto 2 acres. They own 41.39% of total cultivable land.

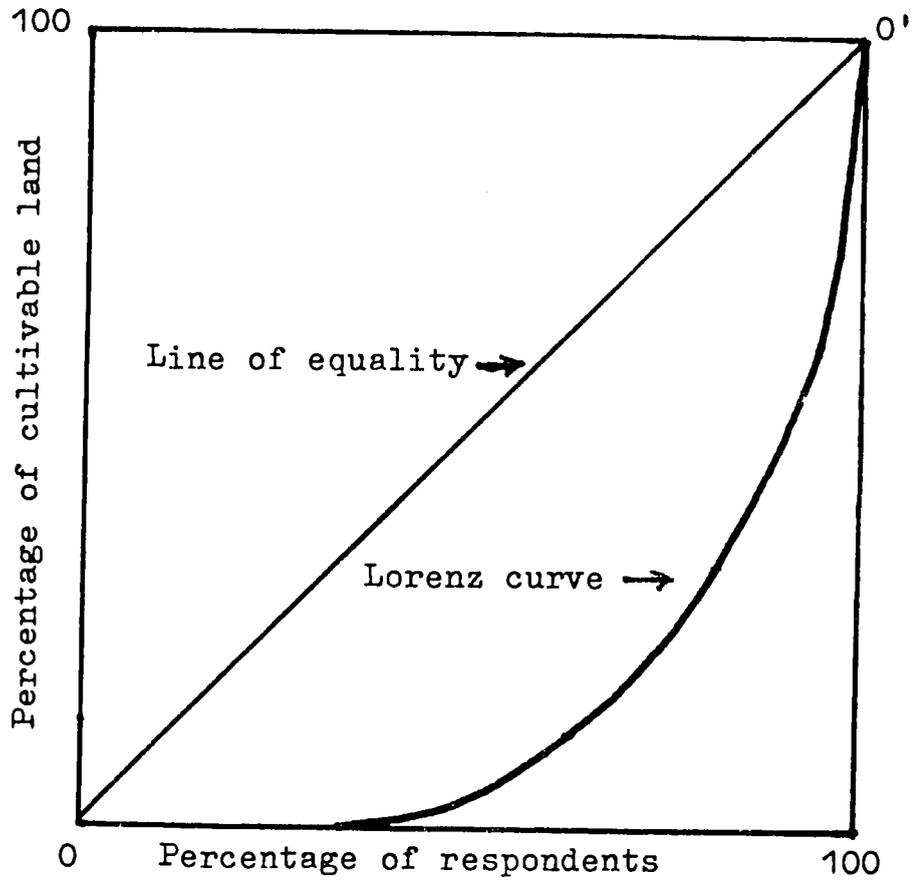
This distribution of cultivable land amongst the surveyed households including those without cultivable land can be summarized in table V.5 showing the cumulative percentages of cultivable land against the cumulative percentages of households. This table is graphically represented in graph 1 with the help of a Lorenz Curve.

V.5 Owner-operation

In order to show the pattern of land operation the present survey has made three broad classifications of cultivated lands: owner-operated, share-cropped and mortgaged. Owner-operated land is that category of land which is operated by the owner-households themselves while share cropped land includes land which is cultivated through share - cropping and mortgaged land includes land which is cultivated through taking land for mortgage. Broadly speaking, it is found that owner-operation is the dominant form of cultivation amongst the interviewed households with a total of 1849 households involved in owner-operation of land. As shown in table V.6, operation of land by owners themselves has been most prevalent within the land size of upto half acre, with 30.29% of the total. Regional variation ranging from 20.14% in region II upto 36.61% in region V can be observed. The land size and the proportion of households engaged in owner-operation are found to be inversely related. This holds true upto the land size of 5 acres, after which the proportion jumps up from 2.60% to 6.17%. The pattern holds true in all individual regions excepting region IV where the inverse relationship holds true althrough.

Graph 1

Distribution of cultivable land



V.6 Share cropping

A total of 576 households were found to be share cropping, which is also dominant amongst the lower size of land holding with 73.61% of total share croppers belonging to upto one acre land size category. 37.61% of share croppers cultivated upto half acre of share cropped land while 35.94% cultivated land of between 0.51 and 1 acre size. There is a very strong regional variation in this regard. In region IV, all share croppers belong to 0.01-1.00 acre land size with 86.36% of them upto half acre. In other regions there is a fairly uniform inverse relationship between the size of share cropped land and the proportion of share croppers which is also reflected in the total picture, with the lowest proportion (0.35%) of share croppers cultivating more than 5 acres of share cropped land. All these have been shown in table V.7.

The survey has revealed that the highest proportion of households involved in share cropping-in (29.17%) had 0.01-0.50 acres of cultivable land of their own and an ever-whelming majority of them (about 70%) had upto one acre of their own cultivable land. This is shown in table V.8.

V.7 Cultivation of mortgaged land

There have been infrequent instances of mortgaging-in of land amongst the surveyed households. A total of 156 households reported to have mortgaged-in some land for cultivation. As shown in table V.9, mortgaging-in of land has been the most frequent for the smallest size of land i.e. for the land size of 0.01-0.50 acre claiming 64.74% of total mortgaging households. This along with the next greater size of land i.e. the land size of 0.51-1.00 acre claimed 92.95% of all mortgaging households. Mortgaging-in of land above this size had been rare with a total of 11 cases reported in 5 regions together. Regional variations of the incidence of mortgaging-in, for the two land size groups with high frequency range from 56.25% in region I to 85.71%

in region IV in case of 0.01-0.50 acre and from 2.29% in region IV to 40.63% in region I in case of 0.51-1.00 acre.

Mortgaging-in of land has been found to be most frequent amongst the households having 0.01-0.50 acre of own cultivable land and more than half of total mortgaging-in households were revealed to have upto one acre of own cultivable land. This is shown in table V.10.

V.8 Share cropping-out and mortgaging-out of land

There had been 258 cases of share cropping-out and 184 cases of mortgaging-out of land. In both the cases there had been an inverse relationship between the size of land and proportion of households involved. This has been demonstrated in detail in tables V.11 and V.13. The highest proportion^{of} share cropping-out households (20.16%) had been observed to possess own cultivable land within the size of 0.51-1.00 acre, while that of mortgaging-out households (29.35%) had been found to possess upto 0.50 acre of cultivable land. These information along with regional variation in this respect are given in tables V.12 and V.14.

Chapter - VI

FARM PRACTICESVI.1 Introduction

An attempt has been made in this chapter to demonstrate the pattern of farming practised by farming households. Farming households are those which have some amount of cultivable land (own, share-cropped or mortgaged-in). A total of 2046 households (68.54%) were found to belong to this group in the surveyed area.

VI.2 Irrigation

Survey data depict that half of all households engaged in farming do not use irrigation methods at all. 20.97% of farm households irrigate their land through manually operated methods only and 24.98% use mechanical methods. 4.59% of households use both the methods. Detailed statistics are given in table VI.1. The percentage of farm households using mechanical methods of irrigation is the highest in region III (50.74) and the lowest in region IV (7.19).

VI.3 Use of chemical fertilizer

A very large number (86.31%) of farm households use chemical fertilizer. This has been shown in table VI.2. The percentage of farm households using chemical fertilizer is the highest in region III (92.89) and the lowest in region V (81.52).

VI.4 Use of pesticides

Table VI.3 shows that 74.98% of farm households use pesticides. The proportions of farm households using pesticides is the highest in region IV and the lowest in region II, the percentages being 89.22 and 54.33 respectively.

VI.5 Cultivation of HYV crops

48.63% of farm households grow HYV crops on their farms. This has been revealed in table VI.4. The proportion of farm households cultivating HYV crops is the highest in region III and the lowest in region I, the percentages being 84.07 and 16.73 respectively.

VI.6 Use of extension services

The use of agricultural extension services by households has been found to be low. Table VI.5 shows that only 26.98% of farm households use such services. The percentage of farm households using extension services is the highest in region III (46.32) and the lowest in region I (15.59).

VI.7 Number of farm practices adopted*

A distribution of farm households by number of farming practices adopted is presented in table VI.6. It can be observed that the highest proportion of farming households (27.57%) in all regions has adopted at least three of the practices, followed by those adopting at least four (22.73%) and then those adopting at least two (21.07%) practices. The lowest proportion of farming households (4.25%) adopted all of the five practices while 13.93% of such households did not use any of the practices.

Region I had the highest proportion of its farm households (43.73%) adopting at least three of the practices while region II had its highest proportion of farm households (24.23%) adopting only two practices. Regions III and IV had comparatively better picture with the highest and second highest proportion of their farm households adopting four and three practices respectively. In region V adopting of at least three practices has been most frequently found.

* Farm practices in this section refer to that mentioned in Sections VI.2 - V.6 above.

VI.8 Capital availability

The proportion of farms possessing adequate capital from their own sources to undertake farm activities is very small. Table VI.6 reveals that only 12.27% of farm households possess adequate capital. The proportion of households possessing adequate capital is the highest in region V and the lowest in region IV, the percentages being 18.22 and 5.39 respectively.

VI.9 Marketing problems

Table VI.7 shows that 70.87% of farm households do not face any problems in marketing their farm products, whereas only 29.13% face such problems. The proportion of farm households having no such marketing problem is the highest in region IV and the lowest in region III, the percentages being 80.84 and 61.27 respectively.

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Chapter - VII

ASSET POSITION

VII.1 Productive assets

Information on productive assets is a major measure of the economic condition of households surveyed for the purpose of a credit program like RFEP. The present survey attempted to generate such information on the basis of data collected on a wide range of assets usually possessed by rural households in Bangladesh. These include: draught animal, milch and other cow/goats, horse, poultry, power pump, spray machine, traditional irrigation equipment, other equipment like axes, scissors etc. plough, fishing nets, boat and other fishing equipment, cart, commercial boat, rickshaw, babytaxi, shop materials, timber materials, wood materials, oil ghani, sugar-cane crushing equipment, dhenki, weaving machinery, sewing machine, truck, bus, tractor, etc. The current values as reported by the respondents of all these assets possessed by a household were added together to determine the asset position of the household concerned. The surveyed households were then distributed by region amongst a classification of the value of productive assets comprising of different class-intervals.

A total of 2479, i.e. 83.05% of the surveyed households were found to possess some amount of productive assets. Regional variation in this respect ranged from 74.47% in region III to 88.97% in region I. As shown in Table VII.1, the highest proportion of households with productive assets in all regions (49.01%) belonged to the group having productive assets of upto 2000 Taka, followed by the next higher group. It can be observed that there is an inverse relationship between the value of the productive assets and the proportion of households possessing the assets. This holds true of the respective regions inspite of some minor variations. It is important to note that almost 95% of the surveyed households had productive assets of upto 10,000 taka, with only about 5% having productive assets of more than 10,000 taka.

VII.2 Non-productive assets (durables)

The picture on economic worth of the surveyed households would have remained incomplete if no insight had been made into their non-productive assets. Hence households were distributed according to their possession of non-productive durables. The commonly held non-productive assets in rural Bangladesh were classified into 32 categories. It was found that the most commonly owned non-productive durable in all regions was "Chungi/Kupi" followed by lamp and Chowki. The most commonly found housing was the temporary masonry of the Kucha hut, mud and Chan hat and Kucha latrine category. 30.68% of the respondents were found to possess wood-frame and tin-shed houses.

An interesting aspect of the data is concerned with the incidence of gold and silver ornaments possessed by the respondents. As many as 30.65% and 23.45% of the respondents possessed gold and silver ornaments respectively. In contrast, only 3.18% reported to have semi-pucca house, 3.04% pucca and tin-shed house, 2.51% semi-pucca latrine, 2.47% pucca latrine and 1.47% all-brick house. The percentages of households having radio/transistor, cutlery (tea and dinner set) Khat and almirah were 10.72%, 14.23%, 8.34% and 11.05% respectively. Although there are some regional variations, the pattern of distribution in respective regions is observed to be broadly similar to the above.

Chapter VIII

INCOME AND EXPENDITURE

VIII.1 Household Income :*

In rural Bangladesh a family earns its income from a multiplicity of sources and activities. Nine broad categories of such activities and sources of income were distinguished which are given below :

1. Agricultural (Food crops)

- i) Paddy (Local and HYV)
- ii) Wheat
- iii) Pulses
- iv) Mustard Seed
- v) Potato
- vi) Other Rabi Crops
- vii) Other crops

2. Agricultural (Cash Crops)

- i) Jute
- ii) Tobacco
- iii) Sugar cane
- iv) Horticulture

* The term income in this chapter has been used to imply annual gross income of the households unless otherwise indicated.

3. Livestock, poultry and fishery

- i) Dairy farming
- ii) Calf and goat raising
- iii) Fish farming
- iv) Poultry
- v) Fishing
- vi) Others

4. Rented and Mortgaged Out Land5. Labour

- i) Labour (agri)
- ii) Labour (non-agri)
- iii) Rickshaw, cart puller etc

6. Service:

- i) Village doctor
- ii) Teacher
- iii) Moulvi, priest etc.
- iv) Employee of Govt. or local bodies
- v) Domestic servant
- vi) Other salaried activities

7. Cottage Industries:

- i) Rice husking
- ii) Weaving
- iii) Oil seed crushing
- iv) Carpentry
- v) Blacksmithy
- vi) Masonry
- vii) Tailor
- viii) Barber
- ix) Cobbler
- x) Others

8. Business

- i) Shop keeping
- ii) Other business
- iii) Others

9. Handicrafts

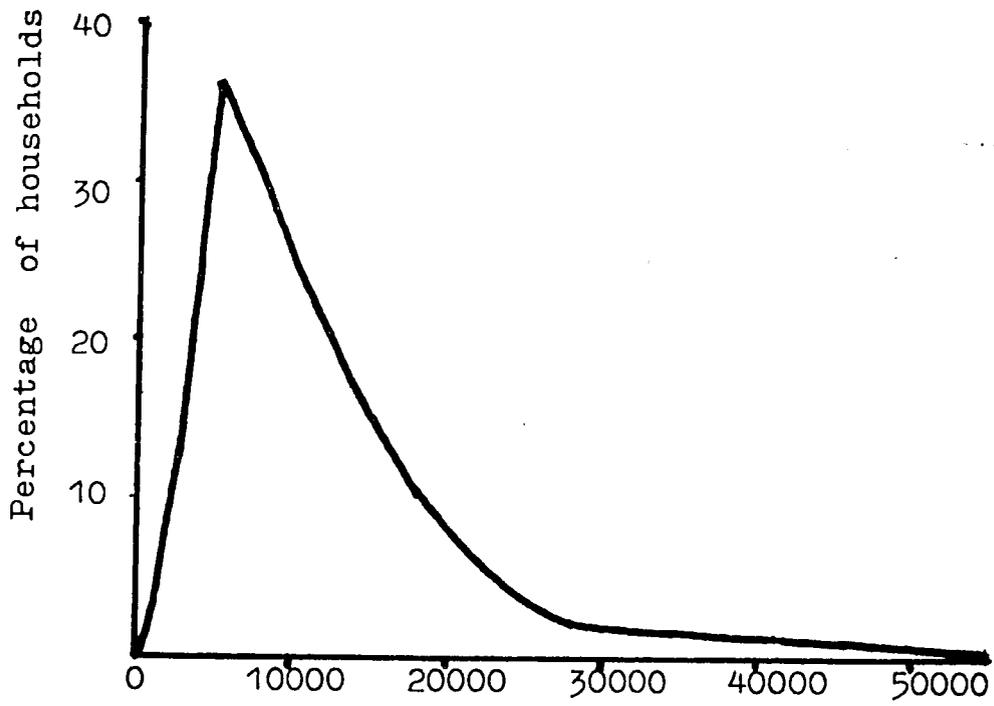
- i) Sewing
- ii) Jute works
- iii) Bamboo and Cane processing
- iv) Pottery
- v) Biri making
- vi) Others

Income generated from these activities and sources of income was grouped into two broad types viz., 1) farm income which is generated from activities or sources having direct relationship with farming and 2) non-farm income which is generated from activities having no such relationship with farming.

It can be observed from table VIII.1 that the highest percentage of respondents (36.15%) belonged to the income bracket Tk 3001-6000, while the income group, Tk 6001-10000 ranked second with 25.23% of respondents in all regions together. The third biggest single income group was Tk 10001-20,000 with 18.66% of households, while the proportion of respondents belonging to the income groups after this shows a sharp fall, reaching 0.57% in case of the highest group (Tk 50,001 and above). The picture is almost the same in case of the proportion of families belonging to lower income groups. From 12.96% in case of Tk 1001-3000 group the proportion falls sharply to 2.21% in case of respondents with income upto Tk 1000. This is shown graphically in Graph-2.

Graph 2

Frequency distribution of households by total cash-income



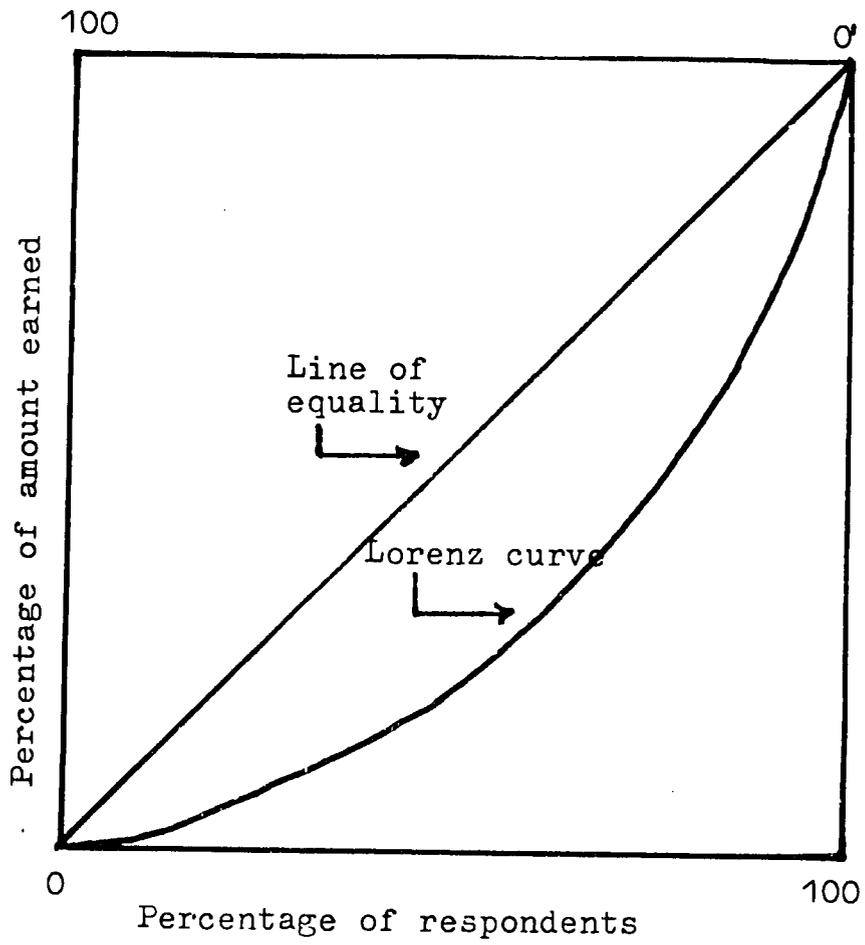
It can be seen that there is a direct relationship between the size of income and the proportion of households upto the income level of Tk 6000 after which the relationship is inverse. It can be observed from Table VIII.1 that in all the individual regions, the income group Tk 3001-6000 dominates with little variation ranging from 31.44% in region IV to 40.90% in region II. The distribution of the remaining income groups over the other regions is also broadly of the same order barring some individual exceptions. Region IV did not have any household with zero income while region I had the highest regional proportion, 3.01% of households, without any income. On the other hand region I had the lowest proportion (0.50%) of households with upto Tk 1000 income while region III had the highest proportion of households (2.72%) within this group. The regional variation for the income group Tk 1001-3000 was from 9.65% in region V to 28.44% in region IV, and for the income group Tk 6001-10000 the variation was 21.26% in region IV to 28.70% in region III. The proportion of families belonging to the income group Tk 10001 to 20000 varied from 14.37% in region IV to 22.81% in region V, while that for the next higher income group (Tk 20001 to 30000) varied from 1.96% in region III to 4% in region II. The distribution of the last two highest income groups over the regions had been fairly even.

The maximum proportion of households in all regions together had been concentrated within the income range Tk. 1001 - 20000 (93%). This is also true of individual regions with little variation ranging from 90.22% in region I to 95.51% in region IV. The pattern of income distribution amongst the surveyed households has been summarized in table VIII.2 showing the cumulative percentages of respondents against the cumulative proportion of total household income.

A Lorenz curve presentation of the above pattern of distribution of income is shown in Graph-3.

Graph 3

Distribution of household income



VIII.2 Farm Income

A picture of the pattern of distribution of farm income of the respondent households emerges in table VIII.3. It can be observed that as many as 31.46% of the households in all regions together reported to have no farm income. These are the households which were beyond the category of farming households as defined in chapter VI. This proportion is more or less the same in all the individual regions excepting the case of region IV, where no family reported to have zero income from farm activities. The highest proportion (19.70%) of households earning income from farm activities was found to belong to the income bracket of Tk 1001-3000. The income bracket Tk 3001-5000 accounted for 18.26% of the respondents while upto Tk 1000 accounted for 11.29%. Only 6.77% of the respondent households earned between 10001 and 20000 Taka annually. The pattern of the distribution of farm income in individual regions is similar to the overall pattern excepting the case of region IV where the highest proportion of households (38.32%) reported an income of upto 1000 Taka, followed by the income groups of 1001-3000 (25.75%) and 3001-6000 (18.56%). The next five income brackets, Tk 6001 to 10000, Tk 10,001 to 20,000, Tk 20,001 to 30,000, Tk 30,001 to 50,000 Tk 50,001 and above amounted for 11.12%, 6.77% 0.94%, 0.36% and 0.10% of the respondent households respectively.

VIII.3 Non-Farm Income

Non-farm income distribution pattern of the surveyed region has been more or less similar with the pattern of distribution of total income mentioned earlier. The highest proportion of households (33.30%) was found to earn between Tk. 3001-6000, followed by the group Tk. 1001-3000 (24.42%), upto Tk 1000 (16.31%) and Tk. 6001-10000 (14.27%). Here also a direct relationship exists between the income size and the proportion of households upto Tk 6000 after which the relationship is inverse.

The pattern is the same in the individual regions except region IV where the relationship starts to be inverse at Tk 3001-6000 level. This is shown in table VIII.4.

VIII.4 Wage Labour

Since wage labour was found to be the most common source of non-farm family income, an attempt was made to investigate its pattern of distribution. It was found that out of 1015 households engaged to varying degrees in wage labour as many as 804 (79.21%) households considered wage labour an important source of their family income. This is also true of all the regions separately as shown in table VIII.6. This is quite significant because although only 287 households identified wage labour as their principal occupation, the survey indicates that even in other households, this form of income is considered important enough to identify separately.

The pattern of distribution of income from wage labour by region is shown in table VIII.5, where it can be found that the maximum proportion (15.27%) of households earn between Tk 2001-2500 followed by Tk 2501-3000 (15.17%), and 1501-2000 (13.10%). There is a direct relationship between the size of wage earning and the proportion of households upto the income group of Tk. 2001 - 2500, after which the relationship is inverse excepting the income group Tk 5001-10000 in which case a sharp increase is observed. This pattern of relationship between the size of wage earning and the proportion of households holds true for all individual regions

VIII.5 Expenditure Pattern:

For our study, we collected expenditure data according to the following categories.

A. Expenditure to acquire assets and working capital:

1. Land
2. Irrigation equipment
3. Other agricultural equipment
4. Livestock
5. Pond/land development
6. Other equipment
7. Consumption
8. Ornaments
9. Others

B. Social Expenditure:

1. Education
2. Cost for migration
3. Social/Religious ceremonies
4. Legal suit
5. Presentations/Gifts

The survey revealed that broadly speaking, there is an inverse relationship between the size of expenditure and the proportion of households. The highest proportion of households (49.58%) belonged to the expenditure group of upto Tk 500 followed by the group Tk 501-1000, claiming 15.71% of the respondents. For the higher spending groups the proportions show a falling trend with a break at the expenditure group of Tk 2001-3000 which claims 7.34% of the respondents. With some regional variations the inverse relationship between the expenditure size and proportion of households remains valid over all the individual regions. A total of 389 households were reported to have spent some money on land, with 48.59% of them limiting their expenditure upto Tk 500. The next higher spending group claimed 11.31% of such respondents. Expenditure on agricultural equipment was reported in 384 cases of surveyed households, out of which 50.26% households

spent upto Tk 100. 26.30% of those households limited their expenditure between Tk 101-200. For the next higher expenditure group the frequency of responses was rather rare over the regions. Expenditure on livestock has been found to be the next important head of expenditure with 365 households reported to have spent on it. In this case the highest proportion of respondents, 69.31%, spent between Tk 501-2000. Beyond this amount of expenditure there is an inverse relationship between the size of expenditure and the proportion of respondents. The picture is broadly the same in case of individual regions with some variations.

Information on the expenditure pattern of the surveyed households is given in tables VIII.7, VIII.8, VIII.9 and VIII.10.

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Chapter - IX

CREDIT

IX.1 Rural Credit

Since the present survey is designed to furnish bench-mark data to be used in future for a viable credit program, an attempt has been made here to provide an insight into the existing nature, structure and extent of availability of rural credit as well as into the present demand for credit amongst rural producers including information on their loan practices. The data presented in this chapter however, must be treated with caution. The RFEP operations in the outlet areas surveyed in this report commenced in late 1980, whereas this survey was carried out in late 1981. Thus, a considerable number of loans had already been distributed among the target population of this survey, and the incidence of institutional loans among respondents is considered to be somewhat higher than would normally be the case in an area which had not been previously exposed to institutional credit of this type.

IX.2 Sources of Credit

For the purpose of the present survey the sources of rural credit have been classified into two broad categories - Institutional and non-institutional. Institutional credit includes:

- i) Banks
- ii) Cooperatives
- iii) Government
- iv) Others

Non-institutional sources of credit include:

- i) Borrowers' land-lord
- ii) Borrowers' employer
- iii) Trader who supplies raw materials to, or purchases products from, the borrower
- iv) Professional money lender
- v) Rich farmer
- vi) Friends/neighbours
- vii) Relatives
- viii) Village matbar
- ix) Others

Respondents were asked about their loan practices in the 12 months prior to this survey. The survey revealed that out of the 2985 surveyed households a total of 1214 (40.67%) households in all regions took loans while 1771 households reported to have taken no loan whatsoever (Table IX.1). Taking of loan has been observed to be most frequent in region- II where 56.44% of the surveyed households took loans. Region-V ranked second with 41.84% of the respondents reported to have taken loan while region IV had the least proportion of loanee respondents.

IX.3 Institutional loans

The spread of 1214 loanees by sources of loan and by region has been shown in Table IX.2. It can be observed that 60.96% of the loanees took loans from institutional sources, 32.20% used the non-institutional sources of credit while 6.84% utilized both institutional and non-institutional sources. Households taking loans from both institutional and non-institutional sources have been shown separately for the purpose of identifying the respective average size of institutional and non-institutional loans taken separately.

IX.4 Demand for institutional loans

The popularity of the institutional loan is further raised if we consider the incidence of households taking both institutional and non-institutional loan. 6.83% of the households reported to have taken both types of loan. Region II had the highest proportion of loanees from both sources (11.41%) while region III had the lowest (3.18%) proportion of such loanees. Taking of non-institutional loan has been found most frequently in region V (39.62%) and least frequently in region-I (22.80%). The overall proportion of respondents taking non-institutional loans was 32.20%.

Adding the figures of column 4 with those of column 2 of Table IX.2, it can be observed that a total of 67.80% of the loanee households had taken institutional loans. This means institutional credit had reached 27.57% of the total surveyed households. On the other hand 39.04% of the loanee households took non-institutional loans. This section of the households formed 16.37% of total surveyed households. With 27.57% of total surveyed households in all regions together being reached by institutional loans, the proportion of households served by such loans in individual regions varied from 20.35% in region IV to 42% in region II. Information on accessibility of institutional loans is presented in Table IX.3.

IX.5 Size of institutional loans

Distribution of institutional loanees by loan size and by region is presented in Table IX.4. It can be observed that the loan size of Tk 501-1000 has been the most frequent size of institutional loan taken by the surveyed households. This is broadly true of all individual regions excepting the case of region V where the most frequent loan size was Tk 1501-2000 and region IV where it was Tk 3501-4000. The table also shows that generally speaking the amount of institutional loan most

commonly taken is upto Tk 3000, claiming a combined proportion of 81.35% of all institutional loans taken in all the regions. This is also true of all individual regions except region IV where the loan size of Tk 3501-4000 shows the highest frequency (29.69%) amongst the institutional loanee households. This is due to the dominance of BSBL outlets in region IV, which appear from financial reports to have disbursed large loans to many new borrowers irrespective of the purpose and need for the loan.

Table IX.5 gives the average size of the most popular institutional loans. For all regions taken together the most frequent institutional average loan size was Tk 917 within the class interval of Tk 501-1000. This is more or less the same for individual regions with regional variation ranging from Tk 866 in region II to Tk 1000 in region IV.

IX.6 Non-institutional loans

Looking at the spread of non-institutional loans by size over the regions in Table IX.6, it can be observed that the highest proportion of these loans (34.02%) was upto Tk 500. This is true of all the regions except region-III where the maximum proportion of non-institutional loans was taken within the loan size of Tk 501-1000. Information on average size of non-institutional loan is presented in Table IX.7.

IX.7 Respondents taking both institutional and non-institutional loans

The size of loan of those households which have taken both institutional and non-institutional loan seems to have two phases of concentration. The maximum proportion of such loanees (38.56%) was found to be concentrated within the loan-size groups of Tk 501-2000. But a comparatively large portion of them (26.51%) took loans over

Tk 5000. Another striking feature about such loanees was that they were virtually non-existent in region I and IV, and that most of them were found in regions II and V. The above information is given in Table IX.8.

IX.8 Loan practices

Information on the loan practices of the surveyed households was sought by an investigation into the repayment performances of loanees, their outstanding loans and the extent of loans being used for social and other consumption purposes.

IX.8.1 Loan repayment

It was found as per table IX.9 that during the period under consideration 356 out of 1214 loanee households (i.e. 29.32%) have repayed some amount of loans. Out of these repaying households, the overwhelming majority of the households (88.21%) repaid upto Tk 2000, with the highest single group of repayees belonging to upto Tk 500 group (40.17%) followed by the next higher group of Tk 501-1000 (25.01%). Loan repayment has been found in the highest proportion in relation to regional total of loanees in region III (43.42%), followed by region II (35.03%) and in the lowest proportion in region V (18.02%). The distribution of repayees in individual regions had been broadly similar to the total picture with the vast majority of repayees paying upto Tk 2000 and with the largest single regional group belonging to upto Tk 500 group.

IX.8.2 Outstanding loans

As shown in Table IX.10, 79.98% of loanees in all regions had some amount of outstanding loans with average outstanding loan size ranging from Tk 327 to Tk 15533. The maximum proportion of outstanding loanees (85.09%) had an outstanding loan upto Tk 3000, with the highest single outstanding loanee group belonging to upto Tk 500 and Tk 501-1000 outstanding loan size strata,

both of which claimed 20.09% of total outstanding loanees. Region I had the highest proportion of outstanding loanees (91.18%) followed by region IV (87.50%) and the lowest proportion of them was recorded in region II. The distribution of outstanding loanees in individual regions was broadly similar to the overall picture.

IX.8.3 Use of loan for social and other consumption purposes

The use of loan for social and other consumption purposes has been found to have the highest proportion amongst the lower-size loatee groups. As shown in Table IX.11, the highest proportion of such consumption cases (63.08%) has been found in case of loanees having upto Tk 500 loan. The use of loans for these purposes has been found to be totally absent in all regions in case of the loanees having loan of Tk 3001-3500 loan size. Detailed picture of variation by loan size and by region has been presented in Table IX.11, which shows that on an average 12.53% of loans taken are used by the surveyed loanees on social and other consumption purposes.

CHAPTER - X

SAVINGSX.1 Introduction

In the present survey, obligatory institutional savings by RFEP borrowers have been excluded from the definition of savings. This is done on the assumption that many of the households within the survey area belong to the target group, and quite a significant fraction of them has taken loans from the RFEP program which might show apparently high rate of savings. Here the term savings is defined as the surplus generated during the year after meeting all consumption and production expenditures. These savings may not be deposited with an institution.

X.2 Savings incidence

Table X.1 depicts the frequency of savers for all regions. An overview of the savers as a percentage to the total households shows that 21.8% households are recorded as savers in region I and 19.2% in the region III, while region IV has marked the lowest (5.7%). For all regions, only 14.5% households of the total population are recorded as savers.

Table X.2 reveals the distribution of savers by amount of savings. There is an inverse relationship between the number of savers and the amount of savings except those saving upto Tk. 200.

In terms of average size of savings of the saver households, region V ranks at the top with Tk. 2963; followed by region II with Tk. 2425, region I with Tk. 1869, and region III with Tk. 1471. Interestingly, region IV has ranked at the bottom in terms of both the number of savers as well as the average amount saved (Tk. 1274). For all regions, the average savings size is found to be Tk. 2193 only.

X.3 Income and savings

Table X.3 shows the relationship between income and savings. Here income stands for gross income or gross value of product. It can be concluded from the table that income and savings are positively correlated.

Region V records the highest average income (Tk. 13,802) followed by a slightly lower average income of Tk. 13,471 in region II. For all regions, the average income received is Tk. 12,521 only.

The correlation coefficient of income and savings varies a great deal among regions. The highest coefficient (.97) is observed in region III and the lowest in region I (0.32). For all regions together, the coefficient is 0.99 which shows a perfect positive correlation between the level of income and the amount of savings.

Table X.4 demonstrates the distribution of savers by different savings and income strata. It can be seen from the table that for savings strata, with amount of savings ranging from Tk. 501 to 5000, the frequency of savers increases with the increase in the level of income until the level of Tk. 10,001 - 20,000 is reached.

32.56% of the savers belong to the income group Tk. 10,001-20,000 followed by 27.48% of savers who belong to income group

Tk. 6001-10,000, 21.71% to income group Tk, 3001-6000, 7.16% to income group Tk. 20,001-30,000, 4.39% each to income groups Tk. 1001-3000 and Tk. 30,001-50,000. Only 2.31% of savers belong to the income group above Tk. 50,000 per annum.

On the other hand, 24.48% of the savers fall within the savings group of Tk. 201-500; followed by 19.63% in Tk. 501-1000 group; 18.48% in Tk. 1001-2000 group; 16.4% in Tk. 2001-5000 group; 15.47% below Tk. 200; 3% in Tk. 5001-10,000 group and only 2.54% in the savings group above Tk. 10,000.

X.4 Land holding and savings

Table X.5 shows the distribution of savers with respect to land holding. If savings strata are compared with landed strata, no specific pattern of correlation is observed. Data depict that 21.7% of the savers belong to the landed stratum of 0.01-0.50 acre, followed by 14.1% belonging to the stratum of above 5.0 acres. The smallest percentage (4.2) of savers are recorded as landless.

Table X.6 shows the relationship between the amount of cultivable land owned and the amount of savings.

The coefficient of correlation between the amount of savings and land holding is found to be the highest (0.71) in region IV followed by region III (0.63). The lowest correlation is observed in region V (0.025). For all regions, the coefficient of correlation is estimated to be 0.26.

X.5 Savings in banks or institutions

Table X.7 shows the distribution of savers in institutions by region. 68.9% of savers in region V save with institutions. Such percentages in other regions are : 47.35% in region IV, 47.13% in region I, 45.45% in region II and 25.2% in region III. For all regions, 47.81% of savers save with institutions.

Of 207 savers with institutional savings, 48.31% are in region II, 19.81% in region I, 15.46% in region III, 12.08% in region II and the rest 4.35% in region IV.

X.6 Problems of saving in institutions

It has been shown in table X.7 that out of 433 savers, only 207 have savings in institutions. Here, we are concerned with the non-institutional savers about their perception of institutional saving. This has been depicted in table X.8.

For all regions, 34.51% face procedural problems with respect to saving in banks and find it difficult to withdraw money in times of emergency. 21.68% of them feel that either the interest paid on savings by banks is too low or other avenues are more profitable than saving in banks. 13.72% of them consider the location of banks too far away from the village and 8.41% have no confidence in banks.

The savers were asked whether they would have had more money saved if institutions or bank branches were located closer to their villages. Table X.9 shows the response.

48.82% savers of region III told that they could have more money saved if there were a bank branch near their villages, followed by 34.48% in region V, 26.32% in region IV, 23.64% region II and 13.79% in region I. For all regions together, this comes to 32.79%.

Table X.10 shows frequency distribution of savers with respect to higher interest rate as an incentive to expanded savings mobilization.

Only 24.02% of savers said that they could have more savings if the interest paid were more attractive. But the majority of them (75.98%) did not consider it as a stimulus to higher amount of savings.

X.7 Other means of saving

Although a significant proportion of savers (47.81%) have savings accounts with the institutions, the practice of buying prize bonds or savings certificates is not yet widespread. For all regions, only 8.31% savers stated that they had bought prize bonds or savings certificates. The percentage of savers who bought savings certificates or prize bonds varies among regions - from a 4.6% in region I to 16.67% in region II. Table X.11 depicts the situation.

X.8 Purpose of saving

Table X.12 presents the distribution of savers by purpose of saving. Many savers stated more than one purpose of saving. 73.90% of them see it as a resort to face the unforeseen future needs. This reason for saving is also observed as dominant in all regions. 35.33% of savers save to invest in productive activities and 21.94% to provide education to children.

Chapter - XI

WOMEN

XI.I Types of activities carried out by women

Although most of the rural women are engaged in domestic household affairs like cleaning, washing, child rearing and other chores throughout the day, a section of them are found to be engaged in other income-generating activities as well in the project area. A total of 452 such women in 368 households were reported to have engaged themselves in different women activities, the most important of which are described below. These active women include 128 female household leaders referred to in chapter III.

XI.I.1 Rice husking by husking pedal

According to Table XI.I rice husking by husking pedal appears to be the most important activity of the women which alone engages 25.44% of the active women in all regions. There are some regional variations regarding the relative importance of different activities. Rice husking is the most popular activity for women in Barind Tract (30.30%), the Brahmaputra-Jamuna Basin (44.35%) and the Meghna Basin region (66.67%), while in case of the Ganges Basin (14.47%) and the Coastal Basin (11.86%) it is the second most important activity.

XI.I.2 Spinning by Charka (Spinning Wheel)

The next activity in order of importance which the rural women are occupied with in the study area is spinning by charka with 9.07% of the total active women participating. For the Ganges Basin region this is the most popular activity which accounts for 30.26% of the regional total while for the Brahmaputra and Meghna Basins, it is the second most popular activity with 10.43% and 22.22% respectively of the regional totals.

XI.I.3 Bamboo and cane works

Production of bamboo and cane products accounts for the third highest group of active women, with 37 (i.e., 8.19%). It is interesting to note that out of this total, 36 belonged to the Coastal Basin region while only 1 case has been reported from the Brahmaputra - Jamuna Basin region. This distribution is the result of a simple statistical anomaly instead of being that of any significant socio-economic phenomenon.

XI.I.4 Sewing

Sewing can be ranked as a fairly popular activity for women in the study regions. Engaging 5.31% of the active women over all regions, sewing accounted for 10.43% of women's activity in the Brahmaputra Jamuna Basin region. In the rest of the regions the proportion of women engaged in sewing varied from 2.63% in region II, 5.56% in region IV.

XI.I.5 Jute works

Only 14 women respondents were found in the surveyed area (12 in the Brahmaputra Jamuna Basin and 2 in the Ganges Basin region) to be engaged in jute works. While the activity accounted for 10.43% of all active female of the Brahmaputra Region, it was found to be non-existent in the Barind Tract, the Meghna Basin and the Coastal Basin regions.

XI.I.6 Shital Pati, Biri making

These activities, though relatively insignificant, were found to prevail in some of the regions. Biri making is carried out by 8 (4 in the Ganges Basin and 4 in the Brahmaputra Jamuna Basin) active females. Shital Pati/^{making} is carried out by 5 women (3 in the Coastal region and one each in the Brahmaputra Jamuna Basin and the Meghna Basin regions).

XI.I.7 Other activities

45.82% of the active female respondents were engaged in some activities which did not belong to the available classification and which had relatively insignificant individual weights. This implies that the diversification of female activities in the surveyed region has been quite wide.

XI.2 Pattern of women employment and income

total of
A / 452 active women were reported from 368 households (1.23 per household) which amounts to 8.40% of all households other than those headed by women. A distribution of economically active women by outlet is given in Table XI.2.

The average annual income of active females was found to be Tk 946 with quite significant regional variation ranging from Tk 594 in the Coastal Basin region to Tk 2578 in the Meghna Basin region. Detailed information on their income is presented in Table XI.3. Table XI.4 shows outlet-wise average income of active women. Variation of average income by outlet according to this table is much sharper ranging from Tk 200 in the Jhalam outlet to Tk 3850 in the Noapara outlet (both in the Meghna Basin region). The average size of income earned by economically active women, as reported in this survey, demonstrates that their activities can make a significant contribution to the total household income.

XI.3 Barriers to women employment

Respondents indicated that primarily there are two factors which prevent the women from taking employment. These are time and capital. An overwhelming majority of the respondents (67.43%) indicated that shortage of time was the main reason for remaining unemployed while 23.97% of them considered lack of capital to be the main factor. Detailed information including the regional variation, which is not very different from the overall picture, can be found in Table XI.5.

Information on women presented in this section should, however, be viewed with a certain degree of reservation. The exact situation may differ from that presented here since the respondents of the survey were mainly male household leaders who often show little awareness of the potential economic role that is or could be played by women in their households.

Chapter - XII
THE TARGET GROUP

XII.1 Definition

The Rural Finance Experimental Project has been launched to extend institutional credit to the poorest section of rural producers engaged in on-farm and off-farm activities. In order to identify the beneficiaries of this credit the target group was defined as those adults of 18 years of age and over, who have upto 2 acres of cultivable land and whose annual cash income is upto 6000 taka (definition 1).

This definition gave rise to a considerable amount of conceptual controversy over the eligibility of rural households to borrow. The use of annual cash income as one of the criteria was the main bone of contention. It has been suggested that by considering cash income as the measuring rod the status of the non-farming households has been inflated in comparison to the farming households. This might have given a biased measure of target group in favour of farming households.

For the purpose of the proposed follow-on Rural Finance Project the definition has been modified to include into target group those males or females of 18 years of age and over, who earn more than Taka 9000 in gross income per annum and own upto 2 acres of land or are landless (definition 2).

XII.2 The target group

The present baseline survey has made an attempt to identify the target group in the surveyed regions by using both these definitions.

As shown in Table XII.1, according to definition 1, 63.28% of the households belonged to the target group, while the rest (36.72%) did not. Region IV had the highest proportion of households (73.95%) belonging to the target group while region V had the lowest proportion of households (59.47%) which fulfilled the target group criteria.

According to the definition used by the proposal of the Follow-on Project 64.92% of the households in all regions were within the target group. Regional variation in this case ranged from 74.85% in region IV to 59.11% in region II.

It can be observed that although conceptually different from each other, the two definitions have generated broadly similar pictures about the target group status of the population of the surveyed area. Thus using gross income as the criterion does not substantially increase the size of the target group by including a large number of previously ineligible borrowers. The comparative picture on the target/non-target households is presented in tables XII.1 and XII.2.

It can be mentioned that the proportion of households belonging to the target group as reported by the previous consultants was 63.2% (Second Evaluation Report, April, 1980 Volume II).

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Table III.1
Distribution of Household Leaders by sex and region

Sex	Regions I	Region II	Region III	Region IV	Region V	Total
Male	377 (94.50)	433 (96.25)	629 (95.04)	329 (98.50)	1089 (95.42)	2857 (95.73)
Female	22 (5.50)	17 (3.75)	33 (4.96)	5 (1.50)	51 (4.58)	128 (4.27)
Total	399 (100.00)	450 (100.00)	662 (100.00)	334 (100.00)	1140 (100.00)	2985 (100.00)

Figures within parentheses indicate percentages

Table III.2
Distribution of Household Leaders by Age and Region

Age	Region I		Region II		Region III		Region IV		Region V		All region	
	f	%	f	%	f	%	f	%	f	%	f	%
18-22	19	4.76	29	6.44	42	6.34	18	5.38	56	4.91	164	5.49
23-27	54	13.53	47	10.44	103	15.55	32	9.58	121	10.61	357	11.96
28-32	63	15.79	74	16.44	115	17.37	61	18.26	183	16.05	496	16.62
33-37	60	15.04	63	14.00	119	17.97	51	15.27	135	11.84	428	14.34
38-42	51	12.78	53	11.78	73	11.03	41	12.27	140	12.28	358	11.99
43-47	26	6.52	45	10	60	9.06	33	9.88	134	11.75	298	9.98
48-52	44	11.03	39	8.6	42	6.34	29	8.68	133	11.66	287	9.62
53-57	34	8.52	24	5.33	31	4.68	23	6.88	77	6.75	189	6.33
58-62	26	6.52	31	6.89	35	5.28	19	5.69	74	6.45	185	6.19
63-67	10	2.51	12	2.67	11	1.66	12	3.59	29	2.54	74	2.47
68-72	8	2.00	18	4.0	12	1.81	13	3.89	40	3.50	91	3.04
73-77	3	0.75	7	1.56	13	1.96	1	0.30	10	0.88	34	1.14
78-82	-	-	6	1.33	6	0.90	-	-	5	0.44	17	0.60
83-above	1	0.25	2	0.44	-	-	1	0.30	3	0.26	7	0.23
Total	399	100.00	450	100.00	662	100.00	334	100.00	1140	100.00	2985	100.00
Mean age	40.30		41.48		38.62		40.73		41.36		40.44	

1. f = Frequency

Table III.3
Distribution of household leaders by age sex and region

Age group	Region - I		Region - II		Region - III		Region - IV		Region - V		All region	
	Male	Female	Male	Female	Male	Female	Male	Female	Male	Female	Male	Female
18-22	19 (5.04)	-	29 (6.70)	-	41 (6.52)	1 (3.03)	17 (5.18)	1 (20.00)	55 (5.05)	1 (1.96)	161 (5.64)	3 (2.34)
23-27	52 (13.79)	2 (9.09)	46 (10.62)	1 (5.88)	99 (19.74)	4 (12.12)	32 (9.76)	-	120 (11.02)	1 (1.96)	349 (12.22)	8 (6.26)
28-32	60 (15.92)	3 (13.84)	72 (16.63)	2 (11.76)	110 (17.49)	5 (15.15)	60 (28.29)	1 (20.00)	175 (16.07)	8 (15.69)	477 (16.76)	19 (14.84)
33-37	57 (15.12)	3 (13.64)	56 (12.93)	7 (41.18)	112 (7.81)	7 (21.21)	51 (15.55)	-	128 (11.75)	7 (13.73)	404 (14.14)	24 (18.75)
38-42	46 (12.20)	5 (22.73)	52 (12.01)	1 (5.88)	70 (11.13)	3 (9.09)	41 (12.5)	-	133 (12.21)	7 (13.73)	342 (11.97)	16 (12.50)
43-47	25 (6.63)	1 (4.55)	43 (9.93)	2 (11.76)	57 (9.06)	3 (9.09)	31 (9.45)	2 (40.00)	126 (11.57)	8 (15.69)	282 (9.87)	16 (12.50)
48-52	42 (11.14)	2 (9.09)	38 (8.78)	1 (5.88)	40 (6.36)	2 (6.06)	28 (8.54)	1 (20.00)	126 (11.57)	7 (13.73)	274 (9.59)	13 (10.16)
53-57	31 (8.22)	3 (13.64)	24 (5.54)	-	30 (4.77)	1 (3.03)	23 (7.01)	-	72 (6.61)	5 (9.80)	180 (6.30)	9 (7.03)
58-62	23 (6.10)	3 (13.64)	31 (7.16)	-	32 (5.09)	3 (9.09)	19 (5.79)	-	74 (6.80)	-	179 (6.27)	6 (4.69)
63-67	10 (2.65)	-	10 (2.31)	2 (11.76)	11 (1.75)	-	12 (3.66)	-	25 (2.30)	4 (7.84)	68 (2.38)	6 (4.69)
68-72	8 (2.12)	-	17 (3.93)	1 (5.88)	12 (1.91)	-	13 (3.96)	-	38 (3.49)	2 (3.92)	88 (3.08)	3 (2.34)
73-77	3 (0.80)	-	7 (1.62)	-	9 (1.43)	4 (12.12)	1 (0.30)	-	10 (0.92)	-	30 (1.05)	4 (3.13)
78-82	-	-	6 (1.39)	-	6 (0.96)	-	-	-	4 (0.37)	1 (1.96)	16 (0.56)	1 (0.79)
83-above	1 (0.27)	-	2 (0.46)	-	-	-	1 (0.30)	-	3 (0.28)	-	7 (0.25)	-
Total	377 (100.00)	22 (100.00)	433 (100.00)	17	629 (100.00)	33 (100.00)	329 (100.00)	5 (100.00)	1089 (100.00)	51 (100.00)	2857 (100.00)	128 (100.00)

Figures within parentheses indicate percentages

Table III.4
Estimation of household size by region

Name of region	No. of household	Total population	Size of household
Barind Tract	399	2133	5.35
Ganges Basin	450	2964	6.59
Brahmaputra Jamuna Basin	662	3713	5.61
Meghna Basin	334	1953	5.85
Coastal Basin	1140	7113	6.24
Total	2985	17876	5.99

Table III.5

Distribution of households by size of household and region

Size of household	Barind Tract	Ganges Basin	Brahmaputra Jamuna Basin	Meghna Basin	Coastal Basin	Total
1-2	51 (12.78)	29 (6.45)	51 (7.70)	30 (8.98)	85 (7.45)	246 (8.24)
3-4	102 (25.56)	75 (16.66)	197 (29.76)	86 (25.75)	247 (21.67)	707 (23.69)
5-6	137 (34.35)	138 (30.66)	210 (31.73)	105 (31.44)	342 (30.00)	932 (31.22)
7-8	67 (16.79)	111 (24.67)	130 (19.64)	65 (19.46)	264 (23.15)	637 (21.34)
9-10	23 (5.76)	59 (13.11)	40 (6.04)	26 (7.78)	115 (10.09)	263 (8.81)
11-15	18 (4.51)	35 (7.78)	30 (4.35)	20 (5.99)	72 (6.32)	175 (5.86)
16-above	1 (0.25)	3 (0.67)	4 (0.60)	2 (0.60)	15 (1.32)	25 (0.84)
Total	399 (100.00)	450 (100.00)	662 (100.00)	334 (100.00)	1140 (100.00)	2985 (100.00)

Figures within parentheses indicate percentages.

Table III.6
Distribution of household leaders by sex, education and region

Education	Region - I		Region - II		Region - III		Region - IV		Region - V		Total		Total
	Male	Female	Male	Female	Male	Female	Male	Female	Male	Female	Male	Female	
Passed Secondary	17 (4.51)	-	27 (6.24)	-	30 (4.77)	-	23 (6.99)	-	75 (6.89)	-	172 (6.02)	-	172 (5.76)
Passed Primary level	80 (21.22)	1 (4.55)	62 (14.32)	1 (5.88)	83 (13.20)	-	34 (10.33)	-	179 (16.44)	-	438 (15.33)	2 (1.56)	440 (14.74)
Upto Primary level	61 (16.18)	1 (1.55)	32 (7.39)	1 (5.88)	36 (5.72)	1 (3.08)	31 (9.42)	-	148 (13.59)	1 (1.96)	308 (10.78)	4 (3.13)	312 (10.45)
Can sign name	107 (28.38)	1 (4.55)	100 (23.09)	-	122 (19.40)	1 (3.03)	132 (40.12)	-	272 (24.98)	4 (7.84)	733 (25.66)	6 (4.68)	739 (24.75)
Cannot sign name	91 (24.14)	19 (86.35)	198 (45.73)	15 (88.24)	340 (54.05)	31 (93.94)	95 (29.18)	5 (100.0)	337 (32.78)	46 (90.20)	1082 (37.87)	116 (90.63)	1198 (40.18)
*Madrasha Education Primary level	-	-	4 (0.92)	-	1 (0.16)	-	4 (1.22)	-	3 (10.28)	-	12 (0.42)	-	12 (0.40)
*Madrasha Education Secondary level	2 (0.53)	-	3 (0.69)	-	3 (0.48)	-	6 (1.82)	-	7 (0.64)	-	21 (0.74)	-	21 (0.70)
Higher Secondary level	18 (4.77)	-	7 (1.62)	-	12 (1.90)	-	3 (0.92)	-	44 (4.04)	-	84 (2.94)	-	84 (2.81)
Technical and others	1 (0.27)	-	-	-	2 (0.32)	-	-	-	4 (0.36)	-	7 (0.24)	-	7 (0.23)
Total	377 (100.00)	22 (100.00)	433 (100.00)	17 (100.00)	629 (100.00)	33 (100.00)	329 (100.00)	5 (100.00)	1089 (100.00)	51 (100.00)	2857 (100.00)	128 (100.00)	2985 (100.00)

Figures within parentheses indicate percentages

* Madrasha education : Islamic religions training.

Table III.7
Educational status by land holding (All regions)

Land holding (in acre)	Passed secondary	Passed primary	Upto Primary	Can sign name	Can't sign name	Madrasha* primary	Madrashá* secondary and above	H.S.C. & above	Technical education and above	Total
0	2 (1.16)	13 (2.95)	20 (6.41)	29 (3.92)	72 (6.01)	1 (8.33)	-	1 (1.19)	-	138 (4.62)
.01-.50	44 (25.58)	127 (28.86)	107 (34.29)	290 (39.24)	687 (57.35)	4 (33.33)	5 (23.81)	14 (16.67)	1 (14.29)	1279 (42.85)
.51-1.00	18 (10.47)	62 (14.09)	57 (18.27)	118 (15.97)	142 (11.85)	-	4 (19.05)	10 (11.90)	-	411 (13.77)
1.01-1.50	29 (16.86)	54 (12.27)	36 (11.54)	91 (12.31)	101 (8.43)	1 (8.33)	3 (14.29)	8 (9.52)	2 (28.57)	325 (10.88)
1.51-2.00	22 (12.79)	44 (10.00)	21 (6.73)	63 (8.53)	60 (5.01)	-	2 (9.52)	9 (10.71)	1 (14.29)	222 (7.44)
2.01-3.00	25 (14.53)	58 (13.18)	24 (7.69)	50 (6.77)	54 (4.50)	3 (25.00)	-	9 (10.71)	-	223 (7.47)
3.01-4.00	11 (6.40)	27 (6.11)	16 (5.13)	46 (6.22)	26 (12.17)	1 (8.33)	3 (14.29)	9 (10.71)	2 (28.57)	141 (4.72)
4.01-5.00	7 (4.07)	19 (4.32)	7 (2.24)	16 (2.17)	21 (1.75)	-	-	2 (2.38)	1 (14.29)	73 (2.45)
5.01 and above	14 (8.14)	36 (8.18)	24 (7.69)	36 (4.87)	35 (2.92)	2 (16.67)	4 (19.05)	22 (26.19)	-	173 (5.80)
Total	172 (100.00)	440 (100.00)	312 (100.00)	739 (100.00)	1198 (100.00)	12 (100.00)	21 (100.00)	84 (100.00)	7 (100.00)	2985 (100.00)

Note: Figures within parentheses indicate percentages

* Madrasha education : Islamic religions training.

Table-IV.1
Distribution of household leaders by principal occupation and region

Occupation	REGION					Total
	I	II	III	IV	V	
Self-cultivation	164 (41.10)	141 (31.33)	229 (34.59)	163 (48.80)	414 (36.32)	1111 (37.22)
Management and supervision of own farm	7 (1.75)	19 (4.22)	10 (1.51)	-	21 (1.84)	57 (1.91)
Fishing	1 (.25)	1 (.22)	21 (3.18)	1 (.30)	7 (.61)	31 (1.04)
Shop-keeping	4 (1.00)	7 (1.56)	15 (2.27)	8 (2.39)	30 (2.63)	64 (2.14)
Other business	42 (10.53)	51 (11.33)	81 (12.24)	31 (9.28)	111 (9.74)	316 (10.59)
Transport and Communication	10 (2.51)	12 (2.67)	31 (4.68)	18 (5.39)	31 (2.72)	102 (3.42)
Other self-employed activities	6 (1.50)	2 (.44)	20 (3.02)	3 (.90)	19 (1.67)	50 (1.68)
Casual labour in agriculture	74 (18.55)	126 (26.00)	109 (16.47)	63 (18.86)	180 (15.79)	552 (18.49)
Casual labour in industry	-	12 (2.67)	13 (1.97)	-	27 (2.37)	52 (1.74)
Other casual labour	19 (4.76)	5 (1.11)	19 (2.87)	16 (4.79)	46 (4.04)	105 (3.52)
Salaried work in transport & communication	1 (.25)	6 (1.33)	17 (2.57)	-	16 (1.40)	40 (1.34)
Employee of local or government bodies	28 (7.02)	16 (3.56)	21 (3.18)	9 (2.69)	79 (6.93)	153 (5.13)
Others	43 (10.77)	52 (16.55)	76 (11.48)	22 (16.30)	159 (13.95)	352 (11.79)
Total	399 (100.00)	450 (100.00)	662 (100.00)	334 (100.00)	1140 (100.00)	2985 (100.00)

Figures within parentheses indicate percentages.

Table-IV.2

Distribution of household leaders by secondary occupation and region

Occupation	Region					Total
	I	II	III	IV	V	
Self-cultivation	86 (44.33)	79 (35.59)	102 (36.04)	72 (40.68)	268 (47.77)	607 (42.24)
Other business	42 (21.65)	36 (16.22)	45 (15.90)	37 (20.90)	75 (13.37)	235 (16.35)
Casual labour in agriculture	18 (9.28)	36 (16.22)	32 (11.31)	21 (11.86)	78 (13.90)	185 (12.87)
Other casual labour	11 (5.67)	26 (11.71)	8 (2.83)	20 (11.30)	37 (6.60)	102 (7.10)
Management and supervision of own farm	-	15 (6.76)	21 (7.42)	-	9 (1.60)	45 (3.13)
Other self-employed activities	2 (1.03)	3 (1.35)	17 (6.01)	1 (0.56)	6 (1.07)	29 (2.02)
Employee of government or local bodies	8 (4.12)	5 (2.25)	2 (0.71)	2 (1.13)	12 (2.14)	29 (2.02)
Shop-keeping	3 (1.55)	2 (0.90)	4 (1.41)	1 (0.56)	5 (0.89)	15 (1.04)
Others	24 (12.37)	20 (9.00)	52 (18.37)	23 (13.00)	71 (12.66)	190 (13.22)
Total	194 (100.00)	222 (100.00)	283 (100.00)	177 (100.00)	561 (100.00)	1437 (100.00)

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Note : Figures within parentheses indicate percentages.

Table V.1

Distribution of households by land status and region
(definition-1)

Category	Region -I	Region-II	Region-III	Region-IV	Region-V	Total
Landless	62 (15.54)	31 (6.89)	23 (5.47)	8 (2.39)	9 (0.74)	133 (4.46)
Landed	337 (84.46)	419 (93.11)	639 (96.53)	326 (97.61)	1131 (99.21)	2852 (95.54)
Total	399 (100.00)	450 (100.00)	662 (100.00)	334 (100.00)	1140 (100.00)	2985 (100.00)

Figures within parentheses indicate percentages

Table V.2

Distribution of households by land status and region
(definiton-2)

Category	Region-I	Region-II	Region-III	Region-IV	Region-V	Total
Landless	161 (40.35)	160 (35.55)	238 (35.95)	80 (23.95)	371 (32.54)	1010 (33.84)
Landed	238 (59.65)	290 (64.45)	424 (64.05)	254 (75.05)	769 (67.46)	1975 (66.16)
Total	399 (100.00)	450 (100.00)	662 (100.00)	334 (100.00)	1140 (100.00)	2985 (100.00)

Figures within parentheses indicate percentages

Table V.3

Average size of land holdings by region

	Region					
	I	II	III	IV	V	Total
Average size of land holding	2.12	2.13	1.21	1.03	1.31	1.48

Table - 7.4
Distribution of landed household by size of cultivable land holding

Size of holding (in acre)	Region - I		Region - II		Region - III		Region - IV		Region - V		All Regions	
	Acreage	Households	Acreage	Households	Acreage	Households	Acreage	Households	Acreage	Households	Acreage	Households
.01-.50	9.53 (1.27)	29 (12.18)	13.10 (1.47)	40 (13.79)	26.35 (3.39)	93 (21.93)	26.23 (8.53)	91 (35.83)	58.07 (4.54)	193 (25.10)	133.28 (3.32)	446 (22.58)
.51-1.00	35.10 (4.68)	43 (18.06)	34.40 (3.85)	42 (14.48)	75.56 (9.73)	97 (22.88)	51.79 (16.84)	67 (26.38)	135.35 (10.60)	169 (21.98)	332.20 (8.30)	418 (21.16)
1.01-1.50	55.84 (7.45)	40 (16.80)	40.34 (4.51)	31 (10.69)	81.88 (10.54)	64 (15.09)	35.79 (11.64)	28 (11.02)	162.25 (12.71)	126 (16.38)	376.10 (9.39)	289 (14.64)
1.51-2.00	68.76 (9.18)	37 (15.55)	85.64 (9.58)	48 (16.56)	92.47 (11.90)	52 (12.26)	46.38 (15.09)	27 (10.62)	185.65 (14.54)	105 (13.65)	478.90 (11.96)	269 (13.62)
2.01-3.00	81.04 (10.82)	31 (13.03)	105.96 (11.86)	42 (14.48)	122.99 (15.83)	50 (11.79)	56.22 (18.29)	21 (8.27)	218.52 (17.11)	87 (11.31)	584.73 (14.60)	231 (11.70)
3.01-4.00	67.76 (9.04)	19 (7.98)	89.51 (10.02)	25 (8.62)	96.09 (12.38)	27 (3.68)	31.48 (10.24)	9 (3.54)	139.22 (10.90)	39 (5.07)	424.06 (10.59)	119 (6.03)
4.01-5.00	41.35 (5.52)	9 (3.78)	59.12 (6.61)	13 (4.48)	91.53 (11.78)	20 (4.72)	28.10 (9.14)	6 (2.36)	81.45 (6.38)	18 (2.35)	301.55 (7.54)	66 (3.34)
5.01 and above	390.02 (52.04)	30 (12.60)	465.54 (52.10)	49 (16.90)	189.95 (24.45)	21 (4.95)	31.45 (10.23)	5 (1.96)	296.47 (23.22)	32 (4.16)	137.43 (34.30)	137 (6.93)
Total	749.40 (100.00)	238 (100.00)	893.61 (100.00)	290 (100.00)	776.82 (100.00)	424 (100.00)	307.44 (100.00)	254 (100.00)	1276.98 (100.00)	769 (100.00)	4004.25 (100.00)	1975 (100.00)

Figures within parentheses indicate percentages.

Table V.5
Distribution of households by cultivable land
holding (cumulative)

Size of holding	Households	Households (cumulative)	Acreage	Acreage (cumulative)
0	1010 (33.84)	1010 (33.84)	-	-
0.01-0.50	446 (14.94)	1456 (48.78)	133.28 (3.33)	133.28 (3.33)
0.51-1.00	418 (14.00)	1874 (62.78)	332.20 (8.30)	465.48 (11.63)
1.01-1.50	289 (9.68)	2163 (72.46)	376.10 (9.39)	841.58 (21.02)
1.51-2.00	269 (9.01)	2432 (81.47)	478.90 (11.96)	1320.48 (32.98)
2.01-3.00	231 (7.74)	2663 (89.21)	584.73 (14.60)	1905.21 (47.58)
3.01-4.00	119 (3.99)	2782 (93.20)	424.06 (10.59)	2329.27 (58.17)
4.01-5.00	66 (2.21)	2848 (95.41)	301.55 (7.53)	2630.82 (65.70)
5.01-& above	137 (4.59)	2985 (100.00)	1373.43 (34.30)	4004.25 (100.00)
Total	2985 (100.00)		4004.25 (100.00)	

Figures within parentheses indicate percentages

Table V.6

Distribution of owner-operating households by the size of owner-operated land.

Land size (in acre)	Region - I	Region - II	Region-III	Region - IV	Region - V	All regions
0.01 - 0.50	43 (21.94)	56 (20.14)	106 (26.77)	87 (35.22)	268 (36.61)	560 (30.29)
0.51 - 1.00	36 (18.37)	59 (21.97)	87 (21.97)	70 (28.35)	169 (23.08)	421 (22.78)
1.01 - 1.50	28 (14.29)	32 (11.51)	59 (14.90)	25 (10.12)	102 (13.93)	246 (13.30)
1.51 - 2.00	27 (13.77)	39 (14.03)	43 (10.76)	25 (10.12)	74 (10.11)	208 (11.24)
2.01 - 3.00	18 (9.18)	23 (8.27)	43 (10.76)	21 (8.50)	56 (7.65)	161 (8.70)
3.01 - 4.00	12 (6.12)	20 (7.20)	23 (5.80)	09 (3.65)	27 (3.69)	91 (4.92)
4.01 - 5.00	04 (2.04)	10 (3.60)	17 (4.29)	07 (2.83)	10 (1.37)	48 (2.60)
5.01 & above	28 (14.29)	39 (14.03)	18 (4.55)	03 (1.21)	26 (3.56)	114 (6.17)
Total	196 (100.00)	278 (100.00)	396 (100.00)	247 (100.00)	732 (100.00)	1849 (100.00)

Figures within parentheses indicate percentages

Table V.7
Distribution of share-croppers by size of share-cropped land

Acreage of share cropped land	Region-I	Region-II	Region-III	Region-IV	Region-V	All regions
0.01-0.50	29 (30.53)	29 (26.61)	36 (38.30)	19 (86.36)	104 (40.63)	217 (37.67)
0.51-1.00	32 (33.69)	45 (41.28)	40 (42.55)	03 (13.64)	87 (33.98)	207 (35.94)
1.01-1.50	17 (17.89)	11 (10.09)	11 (11.70)	-	24 (9.38)	63 (10.93)
1.51-2.00	09 (9.47)	15 (13.76)	04 (4.26)	-	21 (8.20)	49 (8.51)
2.01-3.00	04 (4.21)	05 (4.59)	03 (3.19)	-	11 (4.30)	23 (3.99)
3.01-4.00	03 (3.16)	03 (2.75)	-	-	7 (2.73)	13 (2.26)
4.01-5.00	-	01 (0.92)	-	-	01 (0.39)	02 (0.35)
5.01- & above	01 (1.05)	-	-	-	01 (0.39)	02 (0.35)
Total	95 (100.00)	109 (100.00)	94 (100.00)	22 (100.00)	256 (100.00)	576 (100.00)

Figures within parentheses indicate percentages

Table V.8
Distribution of households share-cropping-in land
by cultivable land owned

Land size strata (acre)	Region					Total
	I	II	III	IV	V	
0	35 (36.84)	9 (8.26)	21 (22.34)	6 (27.27)	33 (12.89)	104 (18.06)
0.01-0.50	24 (25.26)	18 (16.51)	26 (27.66)	8 (36.36)	92 (35.94)	168 (29.17)
0.51-1.00	14 (14.74)	30 (27.52)	20 (21.28)	4 (18.18)	61 (23.83)	129 (22.40)
1.01-1.50	9 (9.47)	13 (11.93)	11 (11.70)	2 (9.09)	33 (12.89)	68 (11.81)
1.51-2.00	6 (6.32)	15 (13.76)	6 (6.38)	2 (9.09)	18 (7.03)	47 (8.16)
2.01-3.00	4 (4.21)	7 (6.42)	5 (5.32)	0	10 (3.91)	26 (4.51)
3.01-4.00	2 (2.11)	5 (4.59)	1 (1.06)	0	8 (3.13)	16 (2.77)
4.01-5.00	1 (1.05)	4 (3.67)	1 (1.06)	0	1 (0.39)	7 (1.21)
5.01+ and above	0	8 (7.34)	3 (3.19)	0	0	11 (1.91)
	95 (100.00)	109 (100.00)	94 (100.00)	22 (100.00)	256 (100.00)	576 (100.00)

Figures within parentheses indicate percentages

Table V.9
Distribution of households by size of land mortgaged-in

Acreage of land mortgaged-in	Region-I	Region-II	Region-III	Region-IV	Region-V	All regions
0.01-0.50	18 (56.25)	23 (85.19)	30 (58.83)	06 (85.71)	24 (61.55)	101 (64.74)
0.51-1.00	13 (40.63)	03 (11.11)	17 (33.33)	01 (2.29)	10 (25.64)	44 (28.21)
1.01-1.50	-	-	02 (3.92)	-	01 (2.56)	03 (1.92)
1.51-2.00	-	01 (3.70)	02 (3.92)	-	03 (7.69)	06 (3.85)
2.01-3.00	01	-	-	-	-	01 (0.64)
3.01-4.00	-	-	-	-	01 (2.56)	01 (0.64)
4.01-5.00	-	-	-	-	-	-
5.01- & above	-	-	-	-	-	-
Total	32 (100.00)	27 (100.00)	51 (100.00)	07 (100.00)	39 (100.00)	156 (100.00)

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Figures within parentheses indicate percentages

Table V.10
Distribution of households mortgaging-in land by cultivable
land owned

Land size strata (acre)	Region					Total
	I	II	III	IV	V	
0	8 (25.00)	4 (14.81)	8 (15.69)	0	4 (10.26)	24 (15.39)
0.01-0.50	6 (18.75)	4 (14.81)	8 (15.69)	2 (28.57)	13 (33.33)	33 (21.15)
0.51-1.00	8 (25.00)	4 (14.81)	11 (21.57)	0	8 (20.51)	31 (19.87)
1.01-1.50	4 (12.00)	3 (11.11)	7 (13.73)	4 (57.14)	5 (12.82)	23 (14.74)
1.51-2.00	3 (9.37)	5 (18.52)	3 (5.88)	1 (14.29)	3 (7.69)	13 (9.62)
2.01-3.00	2 (6.25)	3 (11.11)	6 (11.76)	0	3 (7.69)	14 (8.98)
3.01-4.00	1 (3.13)	1 (3.71)	4 (7.84)	0	3 (7.69)	9 (5.77)
4.01-5.00	0	2 (7.41)	2 (3.92)	0	0	4 (2.56)
5.01 +	0	1 (3.71)	2 (3.92)	0	0	3 (1.92)
Total	32 (100.00)	27 (100.00)	51 (100.00)	7 (100.00)	39 (100.00)	156 (100.00)

Figures within parentheses indicate percentages

Table V.11
Distribution of households by size of land share-cropped out

Acreage of land share cropped-out	Region-I	Region-II	Region-III	Region-IV	Region-V	All regions
0.01-0.50	7 (12.97)	06 (14.29)	20 (57.14)	02 (50)	47 (38.21)	82 (31.78)
0.51-1.00	10 (18.52)	13 (30.95)	08 (22.86)	-	33 (26.83)	64 (24.81)
1.01-1.50	08 (14.81)	04 (9.52)	04 (11.43)	02 (50)	13 (10.57)	31 (12.02)
1.51-2.00	08 (14.81)	03 (7.14)	02 (5.71)	-	08 (6.50)	21 (8.14)
2.01-3.00	05 (9.26)	07 (16.67)	-	-	08 (6.51)	20 (7.75)
3.01-4.00	05 (9.26)	02 (4.76)	01 (2.86)	-	08 (6.50)	16 (6.20)
4.01-5.00	03 (5.56)	02 (4.76)	-	-	02 (1.63)	07 (2.71)
5.01- & above	08 (14.81)	05 (11.91)	-	-	04 (3.25)	17 (6.59)
Total	54 (100.00)	42 (100.00)	35 (100.00)	04 (100.00)	123 (100.00)	258 (100.00)

Figures within parentheses indicate percentages

Table V.12

Distribution of households share-cropping-out land by size of cultivable land owned

Land size strata (acre)	Region					Total
	I	II	III	IV	V	
0.01-0.50	5 (9.26)	2 (4.76)	10 (28.57)	1 (25.00)	24 (19.51)	42 (16.28)
0.51-1.00	7 (12.96)	8 (19.05)	8 (22.86)	0	29 (23.58)	52 (20.16)
1.01-1.50	7 (12.96)	7 (16.67)	6 (17.15)	0	16 (13.00)	36 (13.95)
1.51-2.00	2 (3.70)	5 (11.91)	3 (8.57)	3 (75.00)	19 (15.45)	32 (12.40)
2.01-3.00	5 (9.26)	3 (7.14)	2 (5.71)	0	11 (8.94)	21 (8.14)
3.01-4.00	6 (11.11)	1 (2.38)	2 (5.71)	0	5 (4.07)	14 (5.43)
4.01-5.00	3 (5.56)	4 (9.52)	1 (2.86)	0	4 (3.25)	12 (4.65)
5.01 +	19 (35.19)	12 (28.57)	3 (8.57)	0	15 (12.20)	49 (18.99)
Total	54 (100.00)	42 (100.00)	35 (100.00)	4 (100.00)	123 (100.00)	258 (100.00)

Figures within parentheses indicate percentages

Table V. 13
Distribution of households by size of land mortgaged-out

Acreage of land mortgaged-out	Region-I	Region-II	Region-III	Region-IV	Region-V	All regions
0.01-0.50	2 (28.57)	21 (60.00)	13 (81.25)	6 (100.00)	98 (81.67)	140 (76.09)
0.51-1.00	2 (28.57)	9 (25.71)	3 (18.75)	-	19 (15.83)	33 (17.93)
1.01-1.50	-	2 (5.71)	-	-	3 (2.50)	5 (2.72)
1.51-2.00	1 (14.29)	1 (2.86)	-	-	-	2 (1.09)
2.01-3.00	-	-	-	-	-	-
3.01-4.00	2 (28.57)	1 (2.86)	-	-	-	3 (1.63)
4.01-5.00	-	-	-	-	-	-
5.01- & above	-	1 (2.86)	-	-	-	1 (.54)
Total	7 (100.00)	35 (100.00)	16 (100.00)	6 (100.00)	120 (100.00)	184 (100.00)

Figures within parentheses indicate percentages

Table V.14

Distribution of households mortgaging-out land by size of cultivable land owned

Land size strata(acre)	Region					Tbtal
	I	II	III	IV	V	
0.01-0.50	0	3 (8.57)	4 (25.00)	1 (16.67)	46 (38.33)	54 (29.35)
0.51-1.00	0	8 (22.87)	5 (31.25)	2 (33.33)	26 (21.67)	41 (22.28)
1.01-1.50	0	6 (17.14)	2 (12.50)	1 (16.67)	18 (15.00)	27 (14.67)
1.51-2.00	0	3 (8.57)	1 (6.25)	1 (16.67)	11 (9.17)	16 (8.70)
2.01-3.00	0	3 (8.57)	2 (12.5)	0	13 (10.83)	18 (9.78)
3.01-4.00	1 (14.29)	3 (8.57)	1 (6.25)	1 (16.67)	2 (1.67)	8 (4.35)
4.01-5.00	2 (28.57)	3 (8.57)	1 (6.25)	0	1 (0.83)	7 (3.80)
5.01+	4 (57.14)	6 (17.14)	0	0	3 (2.50)	13 (7.07)
Total	7 (100.00)	35 (100.00)	16 (100.00)	6 (100.00)	120 (100.00)	184 (100.00)

Figures within parentheses indicate percentages

Table VI.1

Distribution of farm households by method of irrigation adopted.

Method of irrigation	Region - I	Region - II	Region - III	Region -IV	Region - V	Total
Manual	56 (21.29)	28 (9.69)	45 (11.03)	73 (21.86)	227 (30.19)	429 (20.97)
Mechanical	56 (21.29)	100 (34.60)	207 (50.74)	24 (7.19)	124 (16.49)	511 (24.98)
Both	11 (4.18)	-	16 (3.92)	15 (4.49)	52 (6.91)	94 (4.59)
Non-user	140 (53.24)	161 (55.71)	140 (34.31)	222 (66.46)	349 (46.41)	1012 (49.46)
Total	263 (100.00)	289 (100.00)	408 (100.00)	334 (100.00)	752 (100.00)	2046 (100.00)

Figures within parentheses indicate percentages

Table VI. 2

Distribution of farm households using chemical fertilizer

Use of fertilizer	Region - I	Region - II	Region - III	Region - IV	Region -V	Total
User	228 (86.69)	237 (82.01)	379 (92.89)	309 (92.51)	613 (81.52)	1766 (86.31)
Non-user	35 (13.13)	52 (17.99)	29 (7.11)	25 (7.49)	139 (18.48)	280 (13.69)
Total	263 (100.00)	289 (100.00)	408 (100.00)	334 (100.00)	752 (100.00)	2046 (100.00)

Figures within parentheses indicate percentages

Table VI.3

Distribution of farm households using pesticides

Use of pesticides	Region - I	Region -II	Region-III	Region-IV	Region-V	Total
User	150 (57.03)	157 (54.33)	360 (88.24)	298 (89.22)	569 (75.66)	1534 (74.98)
Non-user	113 (42.97)	132 (45.67)	48 (11.76)	36 (10.78)	183 (24.34)	512 (25.02)
Total	263 (100.00)	289 (100.00)	408 (100.00)	334 (100.00)	752 (100.00)	2046 (100.00)

Figures within parentheses indicate percentages

Table VI.4

Distribution of farm households cultivating HYV crop

Cultivation of HYV crop	Region - I	Region - II	Region - III	Region -IV	Region -V	Total
Cultivated	44 (16.73)	97 (33.56)	343 (84.07)	236 (70.66)	275 (36.57)	995 (48.63)
Not cultivated	219 (83.27)	192 (66.44)	65 (15.93)	98 (29.34)	477 (63.43)	1051 (51.37)
Total	263 (100.00)	289 (100.00)	408 (100.00)	334 (100.00)	752 (100.00)	2046 (100.00)

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Figures within parentheses indicate percentages

Table VI.5

Distribution of farm households using extension services

Use of extension service	Region - I	Region - II	Region - III	Region - IV	Region -V	Total
Used	41 (15.59)	100 (34.60)	189 (46.32)	72 (21.56)	150 (19.95)	552 (26.98)
Not used	222 (84.41)	189 (65.40)	219 (53.68)	262 (78.44)	602 (80.05)	1494 (73.02)
Total	263 (100.00)	289 (100.00)	408 (100.00)	334 (100.00)	752 (100.00)	2046 (100.00)

Figures within parentheses indicate percentages

Table - VI.6

Distribution of farm households by number of practices adopted (at the least) in farming.

Number of practices adopted (at the least)	Number of households					Total
	I	II	III	IV	V	
0	26 (9.89)	50 (17.30)	38 (9.32)	44 (13.17)	123 (16.36)	281 (13.73)
1	61 (23.19)	70 (24.23)	11 (2.70)	20 (5.99)	56 (7.45)	218 (10.65)
2	115 (43.73)	54 (18.68)	33 (8.09)	44 (13.17)	185 (24.60)	431 (21.07)
3	30 (11.41)	68 (23.53)	136 (33.33)	100 (29.95)	230 (30.58)	564 (27.57)
4	16 (6.08)	45 (15.57)	184 (45.09)	112 (33.53)	108 (14.36)	465 (22.73)
5	15 (5.70)	2 (0.69)	6 (1.47)	14 (4.19)	50 (6.65)	87 (4.25)
Total	263 (100.00)	289 (100.00)	408 (100.00)	334 (100.00)	752 (100.00)	2046 (100.00)

Figures within parentheses indicate percentages

Table VI.7

Distribution of farm households with respect to capital availability

Capital availability	Region - I	Region - II	Region - III	Region -IV	Region -V	Total
Adequate	20 (7.60)	30 (10.38)	46 (11.27)	18 (5.39)	137 (18.22)	251 (12.27)
Inadequate	243 (92.40)	259 (89.62)	362 (88.73)	316 (94.61)	615 (81.78)	1795 (87.73)
Total	263 (100.00)	289 (100.00)	408 (100.00)	334 (100.00)	752 (100.00)	2046 (100.00)

Figures within parentheses indicate percentages

Table VI.8

Distribution of farm households with respect to marketing problems

Marketing problem	Region - I	Region - II	Region - III	Region - IV	Region - V	Total
Have no problem	208 (79.09)	228 (78.89)	250 (61.27)	270 (80.84)	494 (65.69)	1450 (70.87)
Have problem	55 (20.91)	61 (21.11)	158 (38.73)	64 (19.16)	258 (34.31)	596 (29.13)
Total	263 (100.00)	289 (100.00)	408 (100.00)	334 (100.00)	752 (100.00)	2046 (100.00)

Figures within parentheses indicate percentages

Table VII.1
Distribution of households by value of productive assets owned

Value of productive assets (in Taka)		R E G I O N S					Total
		I	II	III	IV	V	
Upto	2000	175 (49.30)	170 (44.86)	211 (42.80)	143 (53.96)	516 (52.28)	1215 (49.01)
2001 -	5000	128 (36.06)	127 (33.51)	191 (38.74)	83 (31.32)	308 (31.21)	837 (33.76)
5001 -	10,000	39 (10.98)	63 (16.62)	67 (19.59)	24 (9.06)	104 (10.54)	297 (11.98)
10,001-	20,000	8 (2.25)	14 (3.69)	12 (2.43)	11 (4.15)	39 (3.95)	84 (3.39)
20,001-	50,000	4 (1.13)	2 (0.53)	9 (1.83)	4 (1.51)	12 (1.22)	31 (1.25)
50,001 -	100,000	-	3 (0.79)	2 (0.41)	-	7 (0.70)	12 (0.48)
100,001 and above		1 (0.28)	-	1 (0.20)	-	1 (0.10)	3 (0.12)
Total		355 (100.00)	379 (100.00)	493 (100.00)	265 (100.00)	987 (100.00)	2479 (100.00)
Household with assets as percentage of total households		88.97	84.22	74.47	79.34	86.58	83.05

Figures within parentheses indicate percentages

Table VII.2

Distribution of households by non-productive durable assets owned

DURABLES	REGION - I	REGION-II	REGION-III	REGION-IV	REGION - V	TOTAL
Chungi/Kupi	273 (68.42)	393 (85.62)	458 (69.18)	274 (82.03)	987 (86.57)	2385 (79.89)
Lamp	341 (85.46)	239 (52.06)	356 (53.77)	146 (43.71)	657 (57.63)	1739 (58.25)
Chowki	316 (79.19)	239 (52.06)	406 (61.32)	211 (63.17)	567 (49.73)	1739 (58.25)
Others	164 (41.10)	295 (64.27)	392 (59.21)	210 (62.87)	453 (39.73)	1514 (50.72)
Pucca latrine	68 (17.04)	187 (40.74)	208 (31.41)	219 (65.56)	594 (52.10)	1276 (42.74)
Kuccha hut	100 (25.06)	223 (49.55)	204 (30.81)	192 (57.48)	412 (36.14)	1131 (37.88)
Mud and Chan hut	176 (44.11)	226 (50.22)	182 (27.22)	77 (23.05)	435 (38.15)	1095 (36.68)
Chair	211 (52.88)	105 (22.87)	212 (32.02)	115 (34.43)	397 (34.82)	1040 (34.84)
Woods and Tin shed house	108 (27.06)	125 (27.77)	274 (41.38)	116 (34.73)	293 (25.70)	916 (30.68)
Ornaments (Gold)	123 (30.82)	88 (19.17)	132 (19.92)	108 (32.33)	464 (40.70)	915 (30.65)
Table	188 (47.11)	106 (23.09)	177 (26.73)	66 (19.76)	327 (28.68)	864 (28.94)
Ornaments (Silver)	86 (21.55)	127 (27.66)	189 (28.54)	101 (30.23)	197 (17.28)	700 (23.45)
Purely temporary latrine	154 (38.59)	74 (16.12)	115 (17.37)	11 (3.29)	180 (15.78)	534 (17.88)

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Contd...

Table VII.2 Continued

Joint tubewell in house	136 (34.08)	36 (7.84)	58 (8.75)	71 (21.25)	217 (19.03)	518 (17.35)
Watch	81 (20.30)	64 (13.94)	81 (12.23)	38 (11.37)	244 (21.40)	508 (17.01)
Cutleries (Tea's dinner sets)	42 (10.52)	63 (13.72)	109 (16.46)	22 (6.58)	189 (16.57)	425 (14.23)
Almirah	67 (16.79)	34 (7.40)	59 (8.91)	47 (14.07)	123 (10.78)	330 (11.05)
Radio/Transistor	49 (12.28)	36 (7.84)	61 (9.21)	39 (11.67)	135 (11.85)	320 (10.72)
Khat	45 (11.27)	29 (6.31)	25 (3.77)	26 (7.78)	124 (10.87)	249 (8.34)
Own hand tubewell	41 (10.27)	38 (8.44)	70 (10.57)	47 (14.67)	33 (2.89)	231 (7.73)
By-cycle	95 (23.80)	42 (9.12)	16 (2.41)	15 (4.49)	62 (5.42)	230 (7.70)
Electric light	30 (7.51)	9 (1.60)	57 (8.61)	25 (7.48)	25 (2.19)	146 (4.89)
Semi pucca house	6 (1.50)	10 (2.22)	8 (1.20)	4 (1.19)	67 (5.87)	95 (3.18)
Pucca & tin shed house	18 (4.51)	11 (2.44)	23 (3.47)	2 (0.59)	37 (3.24)	91 (3.04)
Semi pucca latrine	11 (2.75)	8 (1.74)	15 (2.26)	10 (2.99)	31 (2.71)	75 (2.51)
Pucca latrine	9 (2.25)	12 (2.61)	9 (1.35)	7 (2.09)	37 (3.24)	74 (2.47)

Table VII.2 Continued

Pucca (all bricks) house	5 (1.25)	12 (2.66)	9 (0.30)	7 (0.29)	37 (2.10)	74 (1.47)
Tap recorder player	3 (0.75)	2 (0.43)	8 (1.20)	1 (0.2)	9 (0.78)	23 (0.77)
Motor cycle	3 (0.75)	5 (1.08)	3 (0.45)	-	2 (0.17)	13 (0.43)
Television	2 (0.50)	1 (0.21)	5 (0.75)	2 (0.59)	1 (0.08)	11 (0.36)
Car	-	-	-	-	9 (0.78)	9 (0.30)
Refrigerator	1 (0.25)	-	2 (0.30)	1 (0.29)	2 (0.17)	6 (0.20)

Figures within parentheses indicate percentages.

Table VIII.1

Total Income Distribution of Households by Region .

Income Group	Region					Total
	I	II	III	IV	V	
Upto 1,000	14 (3.51)	4 (0.88)	23 (3.48)	5 (1.50)	20 (1.75)	66 (2.21)
1,001 - 3,000	51 (12.78)	55 (12.22)	76 (11.48)	95 (26.44)	110 (9.65)	387 (12.96)
3,001 - 6,000	156 (39.09)	184 (40.90)	234 (35.35)	105 (31.44)	400 (35.09)	1079 (36.15)
6,001 -10,000	90 (22.56)	107 (23.78)	190 (28.70)	71 (21.26)	295 (25.88)	753 (25.23)
10,001-20,000	63 (15.79)	73 (16.22)	113 (17.07)	48 (14.37)	260 (22.81)	557 (18.66)
20,001-30,000	13 (3.26)	18 (4.00)	13 (1.96)	8 (2.39)	33 (2.89)	85 (2.85)
30,001-50,000	9 (2.26)	7 (1.56)	11 (1.66)	1 (0.30)	13 (1.14)	41 (1.37)
50,001 & above	3 (0.75)	2 (0.44)	2 (0.30)	1 (0.30)	9 (0.79)	17 (0.57)
Total	399 (100.00)	450 (100.00)	662 (100.00)	334 (100.00)	1140 (100.00)	2985 (100.00)

Figures within parentheses indicate percentages

Table VIII.2

Pattern of Income Distribution

<u>% of respondents</u>	<u>% of total income</u>	<u>Cum % of respondents</u>	<u>Cum % of total income</u>
0.60	-	0.60	-
1.47	0.12	2.07	0.12
13.03	3.74	15.10	3.86
36.99	20.97	52.09	24.83
24.50	24.38	76.59	49.21
18.66	30.45	95.25	79.66
2.91	8.60	98.16	88.26
1.27	5.96	99.43	94.22
0.57	5.78	100.00	100.00

Table VIII.3

Distribution of Farm Income by Region

Income Group	Region					Total
	I	II	III	IV	V	
0	136 (34.08)	161 (35.78)	254 (38.37)	-	388 (34.04)	939 (31.46)
1 - 1,000	28 (7.02)	34 (7.56)	57 (8.61)	128 (38.32)	90 (7.89)	337 (11.29)
1,001 - 3,000	79 (19.80)	95 (21.11)	112 (16.92)	86 (25.75)	216 (18.95)	588 (19.70)
3,001 - 6,000	64 (16.04)	82 (18.22)	103 (15.56)	62 (18.56)	234 (20.53)	545 (18.26)
6,001 -10,000	45 (11.28)	43 (9.56)	73 (11.03)	43 (12.87)	128 (11.23)	332 (11.12)
10,001-20,000	32 (8.02)	29 (6.44)	52 (7.86)	14 (4.20)	75 (6.57)	202 (6.77)
20,001-30,000	8 (2.00)	5 (1.11)	9 (1.35)	-	6 (0.53)	28 (0.94)
30,001-50,000	7 (1.76)	-	2 (0.30)	1 (0.29)	1 (0.08)	11 (0.36)
50,001 & above	-	1 (0.22)	-	-	2 (0.30)	3 (0.10)
Total	399 (100.00)	450 (100.00)	662 (100.00)	334 (100.00)	1140 (100.00)	2985 (100.00)

Figures within parentheses indicate percentages.

Table VIII.4

Distribution of households by size of non-farm income

Income Group	Region					Total
	I	II	III	IV	V	
0	23 (5.76)	15 (3.33)	50 (7.55)	-	44 (3.86)	132 (4.42)
1 - 1,000	60 (15.03)	60 (13.33)	122 (18.43)	79 (23.65)	166 (14.56)	487 (16.31)
1,001 - 3,000	104 (26.07)	112 (24.89)	144 (21.75)	126 (37.72)	243 (21.32)	729 (24.42)
3,001 - 6,000	155 (38.85)	183 (40.67)	216 (32.63)	82 (24.55)	358 (31.40)	994 (33.30)
6,001 -10,000	40 (10.02)	53 (11.78)	91 (13.75)	33 (9.88)	209 (18.33)	426 (14.27)
10,001-20,000	15 (3.75)	17 (3.78)	32 (4.83)	12 (3.60)	94 (8.25)	170 (5.70)
20,001-30,000	1 (0.25)	5 (1.11)	4 (0.61)	1 (0.30)	16 (1.40)	27 (0.90)
30,001-50,000	-	4 (0.89)	1 (0.15)	-	5 (0.44)	10 (0.34)
50,001 & above	1 (0.25)	1 (0.22)	2 (0.30)	1 (0.30)	5 (0.44)	10 (0.34)
Total	399 (100.00)	450 (100.00)	662 (100.00)	334 (100.00)	1140 (100.00)	2985 (100.00)

Figures within parentheses indicate percentages.

Table VIII.5

Distribution of Wage-Labour Income by Region

Income Group	Region					Total
	I	II	III	IV	V	
Below 500	-	16 (7.48)	8 (4.28)	5 (4.17)	19 (5.04)	48 (4.73)
501 - 1,000	10 (8.55)	19 (8.88)	29 (15.51)	11 (9.17)	28 (7.43)	97 (9.56)
1,001 - 1,500	15 (12.82)	22 (10.28)	13 (6.95)	19 (15.83)	48 (12.73)	117 (11.53)
1,501 - 2,000	10 (8.55)	22 (10.28)	25 (13.37)	27 (22.50)	49 (13.00)	133 (13.10)
2,001 - 2,500	23 (19.66)	39 (18.22)	25 (13.37)	15 (12.50)	53 (14.06)	155 (15.27)
2,501 - 3,000	35 (29.91)	28 (13.08)	18 (9.63)	19 (15.83)	54 (14.23)	154 (15.17)
3,001 - 3,500	12 (10.26)	20 (9.35)	23 (12.30)	5 (4.17)	45 (11.94)	105 (10.34)
3,501 - 4,000	5 (4.27)	16 (7.48)	17 (9.09)	7 (5.83)	26 (6.83)	71 (7.0)
4,001 - 4,500	3 (2.56)	14 (6.54)	13 (6.95)	1 (0.83)	17 (4.51)	48 (4.73)
4,501 - 5,000	2 (1.71)	5 (2.34)	9 (4.81)	2 (1.67)	9 (2.39)	27 (2.66)
5,001 - 10,000	2 (1.71)	13 (6.07)	6 (3.21)	9 (7.50)	29 (7.69)	59 (5.81)
10,001 & above	-	-	1 (1.53)	-	-	1 (0.01)
Total	117 (100.00)	214 (100.00)	187 (100.00)	120 (100.00)	377 (100.00)	1015 (100.00)

Figures within parentheses indicate percentages

Table VIII.6

Distribution of Households Considering Wage Earning
an Important Source of Family Income

	Yes	No	N.R.	Total
Region I - Barind Tract	96 (82.05)	21 (17.95)	-	117 (11.53)
Region II - Ganges Basin	160 (74.77)	54 (25.23)	-	214 (21.08)
Region III- Bharamaputra- Jamuna Basin	166 (88.77)	21 (11.23)	-	187 (18.42)
Region IV - Meghna Basin	86 (71.66)	31 (28.34)	3 (37.05)	120 (11.82)
Region V - Coastal Basin	296 (78.51)	76 (21.76)	5 (62.05)	377 (37.15)
Total	804 (100.00)	203 (100.00)	8 (100.00)	1015 (100.00)

Figures within parentheses give percentages.

N.R.: No response

Table VIII.7

Distribution of Households by Total Expenditure

Interval	Region					Total
	I	II	III	IV	V	
0 - 500	214 (53.64)	250 (55.55)	365 (55.14)	158 (47.30)	493 (43.24)	1480 (49.58)
501 - 1,000	55 (13.79)	54 (12.75)	91 (13.75)	52 (15.57)	217 (19.04)	469 (15.71)
1,001-1,500	34 (8.52)	34 (7.55)	41 (6.19)	39 (11.68)	102 (8.95)	250 (8.38)
1,501-2,000	22 (5.51)	13 (2.89)	31 (4.68)	21 (6.29)	62 (5.44)	149 (4.99)
2,001-3,000	32 (8.02)	39 (8.67)	35 (5.29)	22 (6.59)	91 (7.98)	219 (7.34)
3,001-4,000	11 (2.76)	22 (4.89)	23 (3.47)	11 (3.29)	52 (4.56)	119 (3.99)
4,001-5,000	5 (1.25)	13 (2.89)	25 (3.78)	10 (2.99)	32 (2.81)	85 (2.85)
5,001-7,500	16 (4.01)	14 (3.11)	23 (3.47)	13 (3.89)	49 (4.30)	115 (3.85)
7,501-10,000	6 (1.50)	4 (0.89)	14 (2.11)	6 (1.80)	22 (1.93)	52 (1.74)
10,001-15,000	4 (1.00)	4 (0.89)	7 (1.06)	1 (0.30)	17 (1.49)	33 (1.10)
15,001 & above	-	3 (0.67)	7 (1.06)	1 (0.30)	3 (0.26)	14 (0.47)
Total	399 (100.00)	450 (100.00)	662 (100.00)	334 (100.00)	1140 (100.00)	2985 (100.00)

Figures within parentheses indicate percentages

Table VIII.8

Distribution of Households by Total Expenditure on Land

Interval	Region					Total
	I	II	III	IV	V	
0 - 500	26 (61.91)	14 (31.81)	10 (16.13)	16 (61.54)	123 (57.21)	189 (48.59)
501 - 1,000	5 (11.91)	6 (13.64)	6 (9.68)	-	27 (12.56)	44 (11.31)
1,001-1,500	1 (2.38)	3 (6.82)	3 (4.84)	-	15 (6.98)	22 (5.65)
1,501-2,000	3 (7.14)	5 (11.36)	10 (16.13)	1 (3.85)	10 (4.65)	29 (7.45)
2,001-3,000	2 (4.76)	7 (15.91)	4 (6.45)	2 (7.69)	10 (4.65)	25 (6.43)
3,001-4,000	2 (4.76)	3 (6.82)	4 (6.45)	-	6 (2.79)	15 (3.86)
4,001-5,000	3 (7.14)	2 (4.55)	3 (4.84)	1 (3.85)	4 (1.86)	13 (3.34)
5,001-7,500	-	3 (6.82)	12 (19.35)	2 (7.69)	7 (3.26)	24 (6.17)
7,501-10,000	-	1 (2.27)	4 (6.45)	3 (11.54)	7 (3.26)	15 (3.86)
10,001-15,000	-	-	2 (3.23)	-	3 (1.39)	5 (1.28)
15,001 & above	-	-	4 (6.45)	1 (3.84)	3 (1.39)	8 (2.06)
Total	42 (100.00)	44 (100.00)	62 (100.00)	26 (100.00)	215 (100.00)	389 (100.00)

Figures within parentheses indicate percentages.

Table VIII.9

Distribution of Households by Expenditure on Agricultural Equipment

Interval	Region					Total
	I	II	III	IV	V	
0 - 100	21 (44.68)	38 (65.52)	28 (41.79)	1 (12.50)	105 (51.48)	193 (50.26)
101 - 200	8 (17.02)	8 (13.80)	17 (25.37)	5 (62.50)	63 (30.88)	101 (26.30)
201 - 300	6 (12.76)	4 (6.90)	7 (10.44)	-	8 (3.92)	25 (6.51)
301 - 400	-	-	1 (1.49)	-	1 (0.49)	2 (0.52)
401 - 500	4 (8.51)	3 (5.17)	2 (2.99)	1 (12.50)	11 (5.39)	21 (5.47)
501 - 750	1 (2.13)	1 (1.72)	-	-	3 (1.47)	5 (1.30)
751 - 1,000	2 (4.26)	1 (1.72)	2 (2.99)	-	2 (0.98)	7 (1.83)
1,001-1,500	3 (6.38)	-	5 (7.46)	-	1 (0.49)	9 (2.34)
1,501-2,000	-	-	2 (2.99)	-	3 (1.47)	5 (1.30)
2,001 & above	2 (4.26)	3 (5.17)	3 (4.48)	1 (12.50)	7 (3.43)	16 (4.17)
Total	47 (100.00)	58 (100.00)	67 (100.00)	8 (100.00)	204 (100.00)	384 (100.00)

Figures within parentheses indicate percentages.

Table VIII.10

Distribution of Households by Expenditure on Livestock.

Interval	Region					Total
	I	II	III	IV	V	
0 - 500	3 (5.77)	3 (4.76)	6 (9.09)	2 (4.76)	20 (14.09)	34 (9.32)
501 - 1,000	8 (15.38)	13 (20.63)	24 (36.36)	13 (30.95)	33 (23.24)	91 (24.93)
1,001-1,500	13 (25.00)	17 (26.98)	14 (21.21)	7 (16.67)	38 (26.76)	89 (24.38)
1,501-2,000	15 (28.86)	15 (23.81)	9 (13.64)	12 (28.58)	22 (15.49)	73 (20.00)
2,001-3,000	8 (15.38)	12 (19.05)	5 (7.58)	1 (2.38)	13 (9.16)	39 (10.68)
3,001-4,000	3 (5.77)	1 (1.59)	3 (4.56)	3 (7.14)	7 (4.93)	17 (4.66)
4,001-5,000	1 (1.92)	1 (1.59)	1 (1.51)	2 (4.76)	8 (5.63)	13 (3.56)
5,001-7,500	-	1 (1.59)	1 (1.51)	1 (2.38)	1 (0.70)	4 (1.10)
7,501-10,000	1 (1.92)	-	2 (3.03)	1 (2.38)	-	4 (1.10)
10,000 & above	-	-	1 (1.51)	-	-	1 (0.27)
Total	52 (100.00)	63 (100.00)	66 (100.00)	42 (100.00)	142 (100.00)	365 (100.00)

Figures within parentheses indicate percentages

Table - IX.1

Loan incidence by region

Region	No. of households taken loans	No. of households that did not take loan	Total
I	136 (34.08)	263 (65.92)	399 (100.00)
II	254 (56.44)	196 (43.56)	450 (100.00)
III	251 (37.92)	411 (62.08)	662 (100.00)
IV	96 (28.74)	238 (71.26)	334 (100.00)
V	477 (41.84)	663 (58.16)	1140 (100.00)
Total	1214 (40.67)	1771 (59.33)	2985 (100.00)

Figures within parentheses indicate percentages.

Table - IX.2
Distribution of loanee households by
sources of loan and by region

Region	No. of households taken institutional loan	No. of households taken non-institutional loan	No. of households taken both inst. & non-inst. loan	Total
1	2	3	4	5
I	99 (72.79)	31 (22.80)	06 (4.41)	136 (100.00)
II	160 (62.99)	65 (25.60)	29 (11.41)	254 (100.00)
III	165 (65.74)	78 (31.08)	08 (3.18)	251 (100.00)
IV	64 (66.67)	28 (4.16)	04 (29.17)	96 (100.00)
V	252 (52.84)	189 (39.62)	36 (7.54)	477 (100.00)
Total	740 (60.96)	391 (32.20)	83 (6.84)	1214 (100.00)

Figures within parentheses indicate percentages.

Table - IX.3
Accessibility to institutional loans

	R e g i o n					Total
	I	II	III	IV	V	
1. No. of households surveyed	399	450	662	334	1140	2985
2. No. of householdstaken institutional loan (col. 2 + col. 4 of table IX.2)	105	189	173	68	288	823
3. Percentage of total households taken institutional loan	26.31	42.00	26.13	20.35	25.26	27.57

Table - IX.4

Distribution of institutional loanees by region

Size of loan in Taka	R e g i o n					
	I	II	III	IV	V	Total
0 - 500	09 (9.09)	20 (12.50)	10 (6.60)	02 (3.13)	24 (9.52)	65 (8.78)
501 - 1000	21 (21.21)	34 (21.25)	52 (31.51)	13 (20.31)	41 (16.27)	161 (21.76)
1001 - 1500	15 (15.15)	20 (12.50)	32 (19.39)	08 (12.5)	28 (11.11)	103 (13.92)
1501 - 2000	16 (16.16)	28 (17.50)	20 (12.12)	09 (14.06)	55 (21.83)	128 (17.30)
2001 - 2500	07 (7.07)	10 (6.25)	08 (4.85)	01 (1.56)	22 (8.73)	48 (6.48)
2501 - 3000	15 (15.15)	16 (10.00)	15 (9.09)	05 (7.81)	46 (18.25)	97 (13.11)
3001 - 3500	03 (3.03)	03 (1.87)	05 (3.03)	01 (1.56)	03 (1.19)	15 (2.03)
3501 - 4000	07 (7.07)	07 (4.38)	08 (4.85)	19 (29.69)	11 (4.37)	52 (7.03)
4001 - 4500	-	06 (3.75)	05 (3.03)	-	07 (2.78)	18 (2.43)
4501 - 5000	01 (1.01)	09 (5.63)	03 (1.82)	04 (6.25)	07 (2.78)	24 (3.24)
5001 and above	05 (5.05)	07 (4.38)	7 (4.24)	02 (3.13)	08 (3.17)	29 (3.92)
Total	99 (100.00)	160 (100.00)	165 (100.00)	64 (100.00)	252 (100.00)	740 (100.00)

Figures within parentheses indicate percentages

Table-IX.5
Average size of institutional loan by region

Size of institutional loan in Taka	Region					All regions Average loan size
	I	II	III	IV	V	
	Average loan size					
Upto 500	366	428	428	250	421	412
501-1000	878	866	942	1000	920	917
1001-1500	1389	1402	1316	1400	1420	1380
1501-2000	1976	1825	1952	2000	2000	1952
2001-2500	2400	2365	2356	2087	2491	2416
2501-3000	3000	2963	3000	2920	3000	2990
3001-3500	3500	3366	3380	3200	3500	3394
3501-4000	3833	3970	3975	3942	4000	3945
4001-4500	-	4278	4500	-	4500	4409
4501-5000	5000	5000	5000	5000	5000	5000
5001 and above	12083	12500	19160	6000	23288	16921
Mean	2542	2255	2482	2649	2855	2584

Table - IX.6
Distribution of non-institutional loanees by region

Size of loan in Taka	R e g i o n					Total
	I	II	III	IV	V	
0 - 500	12 (38.71)	33 (50.77)	23 (29.49)	12 (42.86)	53 (28.04)	133 (34.02)
501 - 1000	05 (16.13)	06 (9.23)	29 (37.18)	05 (17.86)	37 (19.57)	82 (20.97)
1001 - 1500	02 (6.45)	07 (10.76)	08 (10.26)	-	15 (7.94)	32 (8.18)
1501 - 2000	03 (9.67)	04 (6.15)	05 (6.41)	03 (10.71)	20 (10.58)	35 (8.95)
2001 - 2500	01 (3.23)	02 (2.08)	07 (8.93)	01 (3.57)	02 (1.06)	13 (3.32)
2501 - 3000	02 (6.45)	05 (7.69)	-	04 (14.29)	12 (6.35)	23 (5.88)
3001 - 3500	01 (3.23)	02 (3.08)	-	-	02 (1.06)	05 (1.28)
3501 - 4000	01 (3.23)	02 (3.08)	-	-	09 (4.76)	12 (3.07)
4001 - 4500	01 (3.23)	01 (1.54)	-	-	02 (1.29)	04 (1.02)
4501 - 5000	-	02 (3.08)	02 (2.56)	-	10 (5.29)	14 (3.58)
5001 and above	03 (9.67)	01 (1.54)	04 (5.13)	03 (10.71)	27 (14.29)	38 (9.72)
Total	31 (100.00)	65 (100.00)	78 (100.00)	28 (100.00)	189 (100.00)	391 (100.00)

Figures within parentheses indicate percentages.

Table-IX.7

Average size of non-institutional loan by region.

Size of loan in Taka	Region					All Regions
	I	II	III	IV	V	
	Average loan size					
Up to 500	342	323	358	338	341	340
501-1000	770	933	788	763	901	851
1001-1500	1150	1200	1344	-	1346	1298
1501-2000	2000	1880	1830	1867	1940	1893
2001-2500	2500	2350	2350	2350	2500	2386
2501-3000	2700	3000	2800	3000	3000	2960
3001-3500	3100	3300	-	-	3500	3340
3501-4000	4000	4000	-	-	400	4000
4001-4500	4200	4100	-	-	4200	4167
4501-5000	-	5000	5000	-	4970	6979
5001 and above	8667	10000	14625	7750	12979	12223
Mean	1982	1430	1715	2071	3238	2443

Table - IX.8

Distribution of loanees who have taken both institutional and non-institutional loans by region.

Size of loan in Taka	Regions					Total
	I	II	III	IV	V	
0 - 500	-	01 (3.45)	-	-	-	01 (1.21)
501 - 1000	-	06 (20.69)	01 (12.50)	-	04 (11.11)	11 (13.26)
1001 - 1500	02 (33.33)	06 (20.69)	02 (25.00)	-	02 (5.56)	12 (14.46)
1501 - 2000	-	03 (10.34)	02 (25.00)	01 (25.00)	03 (8.33)	09 (10.84)
2001 - 2500	-	03 (10.34)	-	-	01 (2.78)	04 (4.82)
2501 - 3000	-	-	-	-	02 (5.55)	02 (2.41)
3001 - 3500	-	05 (17.24)	-	-	03 (8.33)	08 (9.64)
3501 - 4000	01 (16.67)	-	01 (12.50)	-	03 (8.33)	05 (6.02)
4001 - 4500	01 (16.67)	01 (3.45)	01 (12.50)	-	03 (8.33)	06 (7.23)
4501 - 5000	-	01 (3.45)	-	-	02 (5.56)	03 (3.61)
5000 and above	02 (33.33)	03 (10.34)	01 (12.50)	03 (75.00)	13 (36.11)	22 (26.51)
Total	06 (100.00)	29 (100.00)	08 (100.00)	04 (100.00)	36 (100.00)	83 (100.00)

Figures within parentheses indicate percentages.

Table IX. 9
Distribution of Households by the size of repayment of loan

Size of Repayment in Taka	Regions											
	I		II		III		IV		V		All Regions	
	No	Average repayment size	No	Average repayment size	No	Average repayment size	No	Average repayment size	No	Average repayment size	No	Average repayment size
Up to 500	24 (55.82)	284	33 (37.07)	332	39 (35.78)	347	10 (34.48)	382	37 (43.03)	304	143 (40.17)	322
501-1000	8 (18.61)	812	27 (30.33)	776	23 (21.10)	791	9 (31.04)	823	22 (25.59)	798	89 (25.01)	872
1001-1500	1 (2.32)	1400	11 (12.36)	1285	33 (30.28)	1323	3 (10.35)	1213	4 (4.66)	1475	52 (14.60)	1347
1501-2000	5 (11.62)	1960	7 (7.87)	1929	4 (3.67)	1787	4 (13.79)	2000	10 (11.63)	1985	30 (8.43)	1943
2001-2500			6 (6.75)	2345	6 (5.51)	2241	1 (3.45)	2500	3 (3.48)	2384	16 (4.49)	2323
2501-3000	4 (9.31)	3000	3 (3.38)	2908			2 (6.89)	3000	4 (4.65)	3000	13 (3.66)	2978
3001-3500									2 (2.32)	3200	2 (0.56)	3200
3501-4000			1 (1.12)	4000	2 (1.84)	4000			2 (2.32)	4000	5 (1.40)	4000
4001-4500					1 (0.91)	4200					1 (0.28)	4200
4501-5000			1 (1.12)	5000							1 (0.28)	5000
5001 & above	1 (2.32)	9000			1 (0.91)	5040			2 (2.32)	29000	4 (1.12)	24013
Total repaying households	43 (100.00) ((31.61))	89	89 (100.00) ((35.03))	109	109 (100.00) ((43.42))	29	29 (100.00) ((39.20))	86	86 (100.00) ((18.02))	356	356 (100.00) ((29.32))	
Total loanee	136 (100.00)	254	254 (100.00)	251	251 (100.00)	96	96 (100.00)	477	477 (100.00)	1214	1214 (100.00)	
Mean		1058		1023		1038		1081		1699		1200

Figures within single parentheses indicate percentages in relation to total repaying households while those within double parentheses indicate percentages in relation to total loanee.

Table IX.10
Distribution of Households by average size of outstanding loan by region

Size of Outstanding loan in Taka	Regions										Total (all region)	
	I		II		III		IV		V		No	Average size
	No	Average size	No	Average size	No	Average size	No	Average size	No	Average size		
Up to 500	30 (24.20)	309	35 (18.52)	350	38 (20.11)	304	16 (19.05)	383	76 (19.75)	322	195 (20.09)	327
501-1000	23 (18.55)	844	48 (25.40)	859	44 (23.29)	848	20 (23.81)	933	60 (15.59)	901	195 (20.09)	875
1001-1500	19 (15.33)	576	34 (17.98)	1328	36 (19.05)	1271	10 (11.90)	1420	40 (10.39)	1333	139 (14.32)	1218
1501-2000	16 (12.90)	231	21 (11.12)	2012	20 (10.59)	1894	10 (11.90)	2000	59 (15.33)	1970	126 (12.98)	1747
2001-2500	8 (6.54)	943	15 (7.94)	2394	11 (5.82)	2385	1 (1.19)	2175	27 (7.02)	2408	62 (6.38)	2208
2501-3000	16 (12.90)	2968	12 (6.35)	2943	22 (11.65)	2871	6 (7.15)	2900	53 (13.77)	2984	109 (11.23)	2950
3001-3500			6 (3.17)	3425	1 (0.52)	3100	8 (9.52)	3288	10 (2.59)	3368	25 (2.57)	3345
3501-4000	7 (5.65)	3941	5 (2.65)	4000	3 (1.58)	3800	6 (7.15)	3804	13 (3.37)	4000	34 (3.50)	3935
4001-4500	2 (1.61)	4036	5 (2.65)	4371	1 (0.52)	4200	1 (1.19)	4200	9 (2.33)	4500	18 (1.85)	4492
4501-5000			2 (2.11)	4850	4 (2.11)	3955	3 (3.57)	5000	11 (2.85)	5000	20 (2.05)	4776
5001 and above	3 (2.41)	9166	6 (3.17)	13066	9 (4.76)	15377	3 (3.57)	6400	27 (7.01)	14299	48 (4.94)	13533
Total outstanding loanee	124 (100.00) (91.18)		189 (100.00) (74.40)		189 (100.00) (75.29)		84 (100.00) (87.50)		385 (100.00) (80.71)		971 (100.00) (79.98)	
Total loanee	136 (100.00)		254 (100.00)		251 (100.00)		96 (100.00)		477 (100.00)		1214 (100.00)	
Mean		1303		2244		2089		1977		2697		2189

Figures within single parentheses indicate percentages in relation to total outstanding loanee while those within double parentheses indicate percentages in relation to total loanee.

Table - IX.11

Proportion of loan consumed for social and other consumption purposes
by loan size (in proportion to the amount of loan)

Loan size in Taka	in percentages					Total
	Region I	Region II	Region III	Region IV	Region V	
Up to 500	99.28	68.24	71.04	37.36	50.62	63.08
501-1000	47.77	38.32	11.53	16.51	47.90	31.77
1001-1500	10.57	24.44	4.72	0	28.95	17.28
1501-2000	0	15.42	8.65	25.93	15.32	13.16
2001-2501	12.95	17.64	0	0	11.88	10.13
2501-3000	0	15.14	18.91	11.28	6.84	0
3001-3500	0	0	0	0	0	0
3501-4000	0	14.36	12.58	5.34	22.50	12.18
4001-4500	0	13.22	0	0	35.85	19.78
4501-5000	0	0	0	0	5.90	2.64
5001 & above	8.12	0	0	0	10.91	7.20
Total	9.74	14.87	6.95	7.45	15.51	12.53

Table X.1

Distribution of savers by region

Region	No. of households	Number of savers	% of savers in regions in relation to total savers
I	399 (100.00)	87 (21.8)	20.1
II	450 (100.00)	55 (12.2)	12.7
III	662 (100.00)	127 (19.2)	29.3
IV	334 (100.00)	19 (5.7)	4.4
V	1140 (100.00)	145 (12.7)	33.5
Total	2985 (100.00)	433 (14.5)	100.0

Figures within parentheses indicate percentages.

Table X.2

Distribution of savers by amount of savings

Amount of savings (in Taka)		Region					Total	% of savers to total savers
		I	II	III	IV	V		
Upto	200	14	14	13	2	23	66	15.2
201	- 500	19	14	40	6	26	105	24.2
501	- 1000	22	8	27	2	27	86	19.9
1001	- 2000	14	6	28	6	28	82	18.9
2001	- 5000	14	10	14	3	29	70	16.2
5001	- 10000	2	1	4	-	5	12	2.8
Above	10,000	2	2	1	-	7	12	2.8
Total		87 (20.1)	55 (12.7)	127 (29.3)	19 (4.4)	145 (33.5)	433 (100.0)	100.0
Average amount of savings in taka		1869	2425	1471	1274	2963	2193	

Figures within parentheses indicate percentages.

Table X.3

Distribution of savers by correlation between average gross income and savings

Amount of savings (in taka)	Region					Total
	I	II	III	IV	V	
Upto - 200	14 (6,637)	14 (10,161)	12 (7,587)	2 (3,785)	25 (8,772)	67 (8,255)
201 - 500	19 (3,188)	15 (8,184)	41 (7,343)	6 (5,987)	25 (9,751)	106 (8,393)
501 - 1000	22 (7,969)	8 (9,986)	27 (8,461)	1 (16,000)	27 (10,146)	85 (9,089)
1001 - 2000	14 (14,271)	6 (12,041)	28 (9,221)	7 (11,664)	25 (15,063)	80 (12,126)
2001 - 5000	14 (24,646)	10 (18,436)	14 (18,974)	3 (19,897)	30 (16,597)	71 (19,051)
5001 - 10,000	2 (21,090)	-	4 (23,993)	-	7 (25,725)	13 (24,375)
Above - 10,000	2 (15,095)	2 (74,690)	1 (108,450)	-	6 (102,870)	11 (49,376)
Total	57 (12,417) r = 0.32	55 (13,471) r = 0.65	127 (10,620) r = 0.97	19 (10,567) r = 0.81	145 (13,802) r = 0.91	433 (12,521) r = 0.99

r = Coefficient of correlation

Figures within parentheses indicate average income of households

Table X.4
Distribution of savers by income and amount of savings

Savings		Income								Total
		Upto 1000	1,001- 3,000	3,001- 6,000	6,001- 10,000	10,001- 20,000	20,001- 30,000	30,001- 50,000	50,001 & above	
Upto	- 200	-	5 (26.32)	24 (25.54)	20 (16.81)	16 (11.35)	2 (6.45)	- (..)	- (..)	67 (15.47)
201	- 500	-	5 (26.32)	35 (37.23)	37 (31.09)	25 (17.73)	1 (3.23)	2 (10.54)	1 (10.00)	106 (24.48)
501	- 1000	-	9 (47.36)	14 (14.89)	25 (21.01)	34 (24.11)	2 (6.45)	- (..)	1 (10.00)	85 (19.63)
1001	- 2000	-	(..)	16 (17.02)	20 (16.81)	34 (24.11)	9 (29.03)	1 (5.26)	(..)	80 (18.48)
2001	- 5000	-	(...)	5 (5.32)	15 (12.60)	26 (18.44)	10 (32.26)	11 (57.89)	4 (40.00)	71 (16.40)
5001	- 10,000	-	(...)	(...)	2 (1.68)	1 (0.71)	4 (12.90)	4 (21.05)	2 (20.00)	13 (3.00)
10,001 & above	-	-	(...)	(...)	(...)	5 (3.55)	3 (9.68)	1 (5.26)	2 (20.00)	11 (2.54)
Total			19 (100.00) (4.39)	94 (100.00) (21.71)	119 (100.00) (27.48)	141 (100.00) (32.56)	31 (100.00) (7.16)	19 (100.00) (4.39)	10 (100.00) (2.31)	433 (100.00) (100.00)

Figures within parentheses indicate percentages.

Table X.5

Distribution of savers by amount of savings and land holding

Savings Stratum	Land holding in acres									Total
	0	0.01-0.50	0.51-1.0	1.01-1.5	1.51-2.0	2.01-3.0	3.01-4.0	4.01-5.0	Above 5.0	
Upto - 200	7	21	8	6	5	7	3	3	7	67 (15.47)
201 - 500	6	26	12	17	16	13	4	5	7	106 (24.48)
501 - 1000	1	18	14	5	11	12	13	5	6	85 (19.63)
1001 - 2000	3	16	8	8	7	13	9	7	9	80 (18.48)
2001 - 5000	1	12	2	9	2	13	7	5	20	71 (16.40)
5001 - 10,000			1			2	3	1	6	13 (3.00)
Above 10,000		1	1		3				6	11 (2.54)
Total	18 (4.2)	94 (21.7)	46 (10.6)	45 (10.4)	44 (10.2)	60 (13.9)	39 (9.0)	26 (6.0)	61 (14.1)	433 (100.00)

Figures within parentheses indicate percentages.

Table - X.6
Correlation between average cultivable land and amount of savings

Savings stratum	Amount of land owned by savers					Total
	Region - I	Region - II	Region-III	Region - IV	Region - V	
Upto 200	10.80 (0.77)	38.60 (1.34)	16.11 (3.04)	6.08 (1.12)	28.05 (1.49)	99.64 (1.49)
201 - 500	40.90 (2.15)	41.69 (2.78)	61.76 (1.51)	5.96 (0.99)	33.38 (1.33)	183.69 (1.73)
501 - 1000	75.07 (3.41)	25.05 (3.13)	45.06 (1.67)	6.16 (6.16)	60.98 (2.25)	153.69 (1.81)
1001-2000	75.84 (5.82)	12.79 (2.13)	89.33 (3.19)	13.65 (1.95)	72.85 (2.91)	264.46 (3.23)
2001-5000	119.37 (8.53)	30.66 (3.07)	42.61 (3.04)	10.40 (3.47)	74.02 (2.47)	277.06 (3.90)
5001-10,000	13.0 (6.5)	-	17.20 (4.3)	-	20.52 (2.93)	50.72 (3.90)
Above 10,000	1.0 (0.50)	13.33 (36.67)	1.70 (1.70)	-	51.95 (8.66)	127.98 (11.63)
Total	335.98 (3.86)	222.12 (4.04)	273.77 (2.16)	42.25 (2.22)	341.75 (2.36)	1157.24 (2.64)
	r = 0.41	r = 0.56	r = 0.63	r = 0.71	r = 0.025	r = 0.26

Figures within parentheses denote average land holding of savers.

Table - X.7

Distribution of savers who are saving in institutions by region

Region	Have institutional savings	No institutional savings	Total
I	41 (47.13) ((19.81))	46 (52.87) ((20.35))	87 (100.0) ((20.09))
II	25 (45.45) ((12.08))	30 (54.55) ((13.27))	55 (100.0) ((12.70))
III	32 (25.20) ((15.46))	95 (74.80) ((42.04))	127 (100.0) ((29.33))
IV	9 (47.37) ((4.35))	10 (52.63) ((4.42))	19 (100.0) ((4.39))
V	100 (68.97) ((48.31))	45 (31.03) ((19.91))	145 (100.0) ((33.49))
Total	207 (47.81) ((100.0))	226 (52.19) ((100.0))	433 (100.0) ((100.0))

Figures within single parentheses indicate row percentage and those within double parentheses indicate column percentages.

Table - X.8
Distribution of respondents by reasons for not saving
in institutions

Reason	Region					Total
	I	II	III	IV	V	
Bank is too far away	2 (4.35) ((6.45))	1 (3.33) ((3.23))	16 (16.84) ((51.61))	1 (10.00) ((3.23))	11 (24.44) ((35.48))	31 (13.72) ((100.00))
No confidence in institutions	1 (2.17) ((5.26))	- (...) ((...))	14 (14.74) ((73.68))	1 (10.00) ((5.26))	3 (6.67) ((15.79))	19 (8.41) ((100.00))
Dislike to receive interest	-	-	-	-	2 (4.44) ((100.00))	2 (0.88) ((100.00))
Interest too low/other avenues more profitable	19 (41.30) ((38.78))	17 (56.67) ((34.69))	8 (8.42) ((16.33))	1 (10.00) ((2.04))	4 (8.89) ((8.16))	49 (21.68) ((100.00))
Cannot withdraw immediately in time of need	24 (52.17) ((30.77))	1 (3.33) ((1.28))	45 (47.37) ((57.69))	1 (10.00) ((1.28))	7 (15.56) ((8.97))	78 (34.51) ((100.00))
		11 (36.67) ((23.40))	12 (12.63) ((25.53))	6 (60.00) ((12.77))	18 (40.00) ((38.30))	47 (20.80) ((100.00))
Total	46 (100.00) ((20.35))	30 (100.00) ((13.27))	95 (100.00) ((42.04))	10 (100.00) ((4.43))	45 (100.00) ((19.91))	226 (100.00) ((100.00))

Figures within single parentheses indicate column percentages, and those within double parentheses indicate row percentages.

Table - X.9

Distribution of savers as to the value of having
bank branches closer to the village

Region	Yes	No	Total
I	12 (13.79)	75 (86.21)	87 (100.00)
II	13 (23.64)	42 (76.36)	55 (100.00)
III	62 (48.82)	65 (51.18)	127 (100.00)
IV	5 (26.32)	14 (73.68)	19 (100.00)
V	50 (34.48)	95 (65.52)	145 (100.00)
Total	142 (32.79)	291 (67.21)	433 (100.00)

Figures within parentheses indicate percentages.

Table - X.10

Respondents' perceptions about high rate of interest as an incentive to savings in banks.

Region	In favour of higher interest rate	Do not consider rate of interest as an incentive	Total
I	16 (18.39)	71 (81.61)	87 (100.00)
II	12 (21.82)	43 (78.18)	55 (100.00)
III	31 (24.41)	96 (75.59)	127 (100.00)
IV	5 (26.32)	14 (73.68)	19 (100.00)
V	40 (27.59)	105 (72.41)	145 (100.00)
Total	104 (24.02)	329 (75.98)	433 (100.00)

Figures in parentheses indicate percentages.

Table X.11

Distribution of savers possessing
prize bonds/savings certificates by region

Region	Yes	No	Total
I	4 (4.6)	83 (95.4)	87 (100.00)
II	9 (16.67)	45 (83.33)	54 (100.00)
III	6 (4.72)	121 (95.28)	127 (100.00)
IV	2 (10.33)	17 (89.47)	19 (100.00)
V	15 (10.27)	131 (89.73)	146 (100.00)
Total	36 (8.31)	397 (91.69)	433 (100.00)

Figures within parentheses indicate percentages.

Table X.12

Distribution of savers by purpose of saving

Purpose of savings	Region					Total
	I	II	III	IV	IV	
Provision of uncertain future	71 (81.61)	34 (61.18)	111 (87.40)	15 (78.95)	89 (61.38)	320 (73.90)
To provide education for children	22 (25.29)	11 (20.00)	17 (13.39)	5 (26.32)	40 (27.59)	95 (21.94)
To buy assets	20 (22.99)	11 (20.00)	31 (24.41)	1 (5.26)	25 (17.24)	88 (20.32)
To invest in productive activities	41 (47.13)	12 (21.82)	22 (17.32)	7 (36.84)	71 (48.97)	153 (35.33)
To earn interest	2 (2.03)	-	3 (2.36)	-	1 (0.69)	6 (1.39)
To marry off children	1 (1.15)	4 (7.27)	6 (4.72)	-	18 (12.41)	29 (6.70)
To repay debts	16 (18.39)	2 (3.64)	12 (9.45)	2 (10.53)	15 (10.34)	47 (10.85)
Others	16 (18.39)	5 (9.09)	7 (5.51)	1 (5.26)	17 (11.72)	46 (10.62)
Total answers	189	79	209	31	276	784
Total savers	87 (100.00)	55 (100.00)	127 (100.00)	19 (100.00)	145 (100.00)	433 (100.00)

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Figures may not add to totals due to multiplicity of answers.

Figures in parentheses indicate percentages.

Table XI.1

Distribution of Earning Women by Activity and Region

Region	Activity									Total
	1	2	3	4	5	6	7	8	9	
Brind Tract	20 (30.30)	2 (3.03)	-	1 (1.52)	-	-	-	-	43 (65.15)	66 (100.00)
Ganges Basin	11 (14.47)	2 (2.63)	2 (2.63)	23 (30.26)	-	-	-	4 (5.26)	34 (44.74)	76 (100.00)
Brahmaputra Jamuna Basin	51 (44.35)	12 (5.56)	12 (10.43)	12 (10.43)	1 (0.87)	1 (0.87)	1 (0.87)	4 (3.48)	21 (18.26)	115 (100.00)
Meghna Basin	12 (66.67)	1 (5.56)	-	4 (22.22)	1 (5.56)	-	-	-	-	18 (100.00)
Coastal Basin	21 (11.86)	7 (3.95)	-	1 (0.56)	3 (1.69)	36 (20.34)	-	-	109 (61.58)	177 (100.00)
Total	115 (25.44)	24 (5.31)	14 (3.10)	41 (9.07)	5 (1.11)	37 (8.19)	1 (0.22)	8 (1.77)	207 (45.80)	452 (100.00)

Activity Classification:

- 1 = Rice husking by husking pedal
- 2 = Sewing
- 3 = Jute works
- 4 = Spinning by charka
- 5 = Shital pati
- 6 = Bamboo and cane products
- 7 = Pottery
- 8 = Biri making
- 9 = Other activities

Figures within parentheses indicate percentages.

Table XI.2
Distribution of Economically
Active Women by Outlet

Region	Outlet	No. of households having female members in activity	No. of female engaged
Barind Tract	Kakonhat	18	22
	Court Building	8	8
	Narhatta	5	5
	Thakurgaon	29	31
Ganjes Basin	Tebunia	1	1
	Zilla Board	19	25
	Jhikargacha	20	22
	Khankhanapur	9	13
	Bamundia	5	15
Brahmaputra Jamuna Basin	Narsinghdi	22	40
	Gopalpur	2	2
	Atia	6	8
	Kotwali/Mymensingh	12	14
	Jamalpur	46	48
	Kaliakoir	3	3
Meghna Basin	Jhalam	3	4
	Deora	2	2
	Noapara	8	10
	Daudkandi	2	2
Coastal	Bhurghata	2	2
	Fultala	9	9
	Rahmatpur	9	10
	Kalaroa	3	3
	Brahmorajpur	10	12
	Jotpukuria	61	77
	Khan's hat	12	14
	Morfulla	31	35
	Joyag Bazar	1	1
	Kumira	10	14
Total		368	452

Table XI.3
Pattern of employment and income among women by region

Region	No. of hh having Female members in activity	No. of female engaged	Total income of female (Tk.)	Average income per female engaged (Tk.)
Barind Tract	60 (15.87)	66 (14.60)	84,060 (20)	1,274
Ganges Basin	64 (16.93)	76 (16.81)	67,758 (16)	892
Brahmaputra Jamuna Basin	91 (24.07)	115 (25.44)	1,24,250 (29)	1,080
Meghna Basin	15 (3.97)	18 (3.98)	46,400 (11)	2,578
Coastal Basin	148 (399.15)	177 (39.16)	1,05,200 (24)	594
Total/Average	378 (100.00)	452 (100.00)	4,27,668	946

Figures within parentheses indicate percentages.

Table XI.4

Income distribution of the economically active women by outlet.

Region	Outlet	Total income of the female engaged in activity (in Taka)	Average income per female (Tk.)
Barind Tract	Kekonhat	17,120	778
	Court Building	11,300	1,413
	Narhatta	2,400	480
	Thakurgaon	53,240	1,717
Ganges Basin	Tebunia	1,800	1,800
	Zilla Board	14,950	598
	Jhikargacha	15,960	725
	Khankhanapur	20,284	1,560
	Bamundia	14,764	984
Brahmaputra-Jamuna Basin	Narsinghdi	41,200	1,030
	Gopalpur	1,200	600
	Atia	4,000	500
	Kotwali/Mymensingh	10,440	746
	Jamalpur	66,310	1,381
	Kaliakoir	1,100	367
Meghna Basin	Jhalam	800	200
	Deora	6,500	3,250
	Noapara	38,500	3,850
	Doudkandi	600	300
Coastal Basin	Bhurghata	1,800	900
	Fultala	15,450	1,717
	Rahmatpur	5,280	528
	Kalaroa	5,100	1,700
	Brahmarajpur	9,050	754
	Jotpukuria	33,660	437
	Khan's hat	10,350	739
	Morfulla	15,370	439
	Joyag Bazar	600	600
	Kumira	8,540	610
Total/Average		4,27,668	946

Table XI.5
Barriers to employment among women

Barriers	Region				
	1	2	3	4	5
Time	245 (71.84)	286 (77.30)	373 (66.85)	222 (76.29)	588 (67.43)
Capital	93 (27.27)	72 (19.46)	171 (30.65)	46 (15.81)	209 (23.97)
Time & Capital	-	3 (0.18)	1 (0.18)	7 (2.41)	5 (0.57)
N.R.	3 (0.29)	9 (2.43)	13 (2.33)	16 (5.50)	70 (8.03)
	341 (100.00)	370 (100.00)	558 (100.00)	291 (100.00)	872 (100.00)

N.R. No reply

Figures within parentheses indicate percentages.

Table XII.1

Distribution of households into target and non-target group (Definition-1)

Region	Target	Non-target	Total
I	263 (65.91)	136 (34.09)	399 (100.00)
II	282 (62.67)	168 (37.33)	450 (100.00)
III	419 (63.29)	243 (36.71)	662 (100.00)
IV	247 (73.95)	87 (26.05)	334 (100.00)
V	678 (59.47)	462 (40.53)	1140 (100.00)
Total	1889 (53.28)	1096 (36.72)	2985 (100.00)

Figures within parentheses indicate percentages.

Table XII.2
 Distribution of households into target and non-target
 group (Definition-2)

Region	Target	Non-target	Total
I	271 (67.92)	128 (32.08)	399 (100.00)
II	266 (59.11)	184 (40.89)	450 (100.00)
III	445 (67.22)	217 (32.78)	662 (100.00)
IV	250 (74.85)	84 (25.15)	334 (100.00)
V	706 (61.93)	434 (38.07)	1140 (100.00)
Total	1938 (64.92)	1047 (35.08)	2985 (100.00)

Figures within parentheses indicate percentages.