

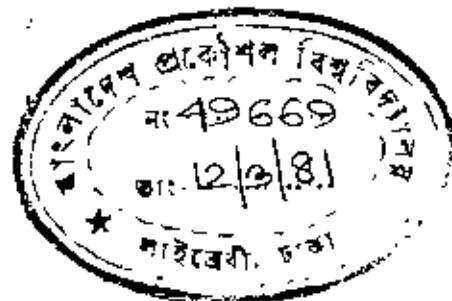
T H E S I S

AN ANALYSIS FOR PROVIDING GAINFUL EMPLOYMENT
FOR NONFARM ACTIVITIES IN RURAL AREA.

A Case Study of Dishaband and Ballavpur (Villages)
in Comilla, Bangladesh.

By

MD. JAHURUL HOQUE



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in Comilla, Bangladesh.

Submitted to the Department of Urban and Regional
Planning, Bangladesh University of Engineering and
Technology, Dacca, in partial fulfilment of the
Degree of MASTER OF URBAN AND REGIONAL PLANNING.

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December 1980

THESIS ACCEPTANCE FORM

DEPARTMENT OF URBAN AND REGIONAL PLANNING
BANGLADESH UNIVERSITY OF ENGINEERING & TECHNOLOGY, DACC A.

On this day, the ...30th December 1980..... 197

the undersigned hereby recommend to the Academic Council that

the Thesis entitled "AN ANALYSIS FOR PROVIDING GAINFUL
EMPLOYMENT FOR NONFARM ACTIVITIES IN RURAL AREA -
A CASE STUDY OF DISHABAND AND BALLAVPUR (VILLAGES)
IN COMILLA, BANGLADESH.

submitted by MD. JAHURUL HOQUE

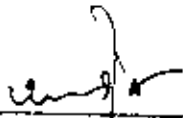
may be accepted in partial fulfillment of the requirements for
the Degree of Master of Urban and Regional Planning



External Examiner



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CHAPTER-1
INTRODUCTION

1. INTRODUCTION

With two thirds of the country's population living below the poverty line, creation and provision for employment for the vast majority of the millions of the underprivileged and undernourished, have become the pivotal concern of the rural development programmes in Bangladesh. With the backdrop of evermultiplying population, evidences available on income distribution in the rural areas denote a wide-ranging discrepancy between the rich few and the vast rural masses and, the principal source of income in the rural areas is being concentrated and consolidated in a few hands thus forcing increasing number of families to join the teeming masses of landless every year. Among the LDCs it is a cold heartless fact that the sufferings of the poorer classes are becoming from severe to more severe due to poverty, malnutrition, unemployment and illiteracy.

Through a series of development plans during the sixties and the seventies efforts were made towards lessening these problems but no discernible improvement, one might observe, taken place in the small farmer's and landless labourers (target group) standard of living.

In 1973/74 the people who lived below the minimum living standard numbered between 57 and 64 million.¹ Small farmer and landless farmers constituted the greater bulk of the population. This is quite an mammoth figure to be absorbed in farming as we are aware that population pressure on land in this country is very high. As a means to alleviate poverty, one might suggest in this regard due emphasis must be geared on off farm activities. Due to highly disproportionate man-land ratio, there is no significant increase in farming income and employment opportunities are insufficient to absorb the available labour supply. Technology oriented agricultural development strategies have removed the bottlenecks on food production but these benefits are yet to reach the small farmers and rural workers.

The central concept of rural development presented here is of a process through which rural poverty is alleviated by sustained increases in the productivity and incomes of low income rural workers and households. The emphasis is on raising output and incomes rather than simply redistributing current income and existing assets, although the latter may be desirable or even essential in an overall rural development strategy which links production with distributive or equity

1. Alamgir Mohiuddin - Bangladesh A Case of below poverty level equilibrium trap. P. 17.

objectives. Operationally, this concept of rural development requires that target group to specified among the rural poor, for whom specific measures to raising production and income can be designed, and in whose cases the resulting flow of benefits - direct and indirect is both identifiable and potentially measurable. The notion of target group lies at the root of the definition of rural development as a separable and distinct component of general development strategy. It provides that necessary focus on groups of the rural population in terms of whose well being policy actions and programs can be designed and evaluated.¹

To upgrade the socio-income plight of the rural farmers and landless labourers, Food and Agricultural Organization of UN initiated a programme termed as Asian Survey of Agrarian Reform and Rural Development (ASARRD). Some field workshops in six Asian countries including Bangladesh were conducted jointly with the concerned governments. (ASARRD) Programme in Bangladesh emphasis was given to generate off-farm activities, through financial assistance and proper supervision. On an experimental basis three project areas were located, namely Comilla, Mymensingh, and Bogra.

The present study attempts at an up to date appraisal of the outcome of the Action Research Project undertaken in Comilla. It is expected that the inquiry would render a first hand critique of the progress achieved in three years in the

1. See - World Bank (IBRD) sector policy paper Rural Development Chapter 1, Page. 2, Published 1978.

project area through the Action Research Fellow, and concrete impact made by the programme on the target group. This is supposed to be a comprehensive study and it incorporates a wide locate of the socio-economic aspects of the target group. In addition to the fundamental issues like population, employment, income and literacy it renders special emphasis on the efforts made through credit operation to create off farm employment in the area.

The income of the project participants registered an increase due to credit operation to generate some particular activities. These are Rickshaw Pulling, Paddy Processing, Fishing, Fishnet Weaving Beef fattening, Cow and goat rearing, Poultry, Petty Business, etc. Yet all activities are not highly profitable and no wide scope prevails for generating the new employment opportunities.

The study focuses on some particular activities which compared to others are more profitable and create gainful employment in the project area. The pre-condition for the success of these particular activities is adequate incentives provided through credit and other facilities. Through the cost benefit analysis it has been evaluated that particularly rickshaw-pulling, paddy processing, and cow, goat and beef fattening are the highly profitable activities.

To improve the performance of the prevailing non-farm earning activities, some recommendations and suggestions have been put forward. New methods and techniques have been noted to accelerate non farm activities. These measures could serve as models elsewhere with the purpose to improve the plight of the millions of the underprivileged dwellers in the countryside.

CHAPTER - 2
PROJECT DESCRIPTION

2.1. BACKGROUND

To upgrade the economic condition of the small farmers and landless labourers, it was part of F.A.O. (UNO) programme to take some pragmatic steps. In the modern society a concentration of economic growth benefitted only a part of the people. We can refer to Mc Namar remarks that the developing countries were overlooked in the developing strategies were failures because about 40% of the people of developing countries were overlooked in the development process. In order to rapidly root-out the inequality and poverty policies should be so designed as to assuage the economic grievances of Least Developed Countries (LDCs).

It was in the above context that Food and Agricultural Organisation (FAO) of United Nation through its project on Asian Survey of Agrarian Reform and Rural Development (ASARRD) developed the target group approach, through field workshops in different Asian countries. The area made approach is omnipresent as a common characteristic of rural development programs in many countries. The target group approach instead of becoming a general survey for integrated rural development, emphasises upon the problems of a particular group of population. In this way it becomes the part of an overall pursuit in planning for development.

The objective of the target group : ¹

- i. To identify the target group in an area
- ii. To investigation into potential income raising attitudes around which groups can be formed.
- iii. To raise the income of the target group
- iv. To identify factors responsible for the success and failure of different group activities and finally.
- v. To find out a suitable model for the target group people based on the socio-economic condition of the country. In this project an attempt would be made on how the target group approach can help to attain the prosperity of the particular category of people in a village in Bangladesh.

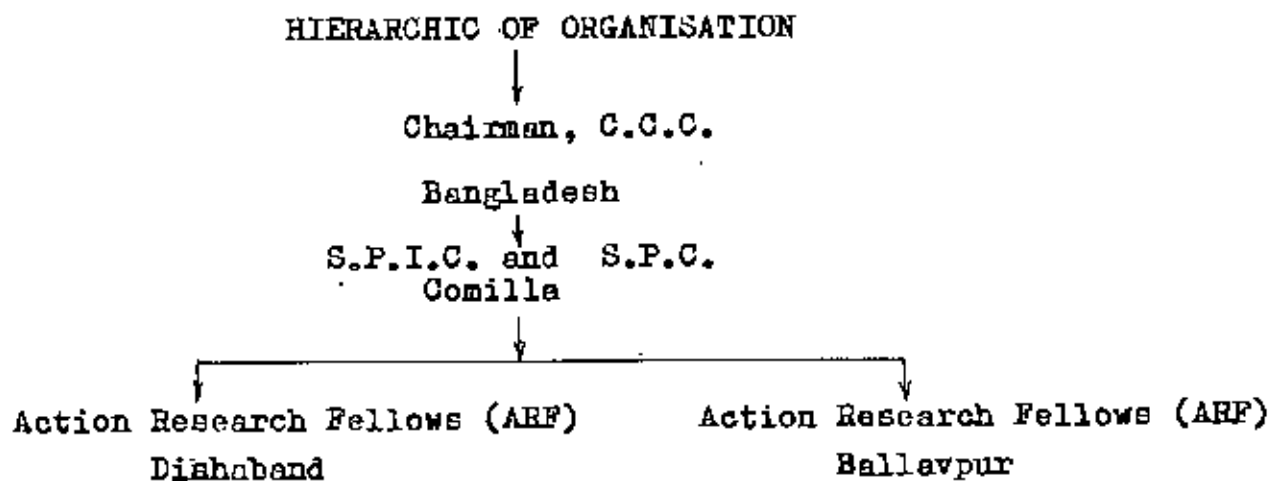
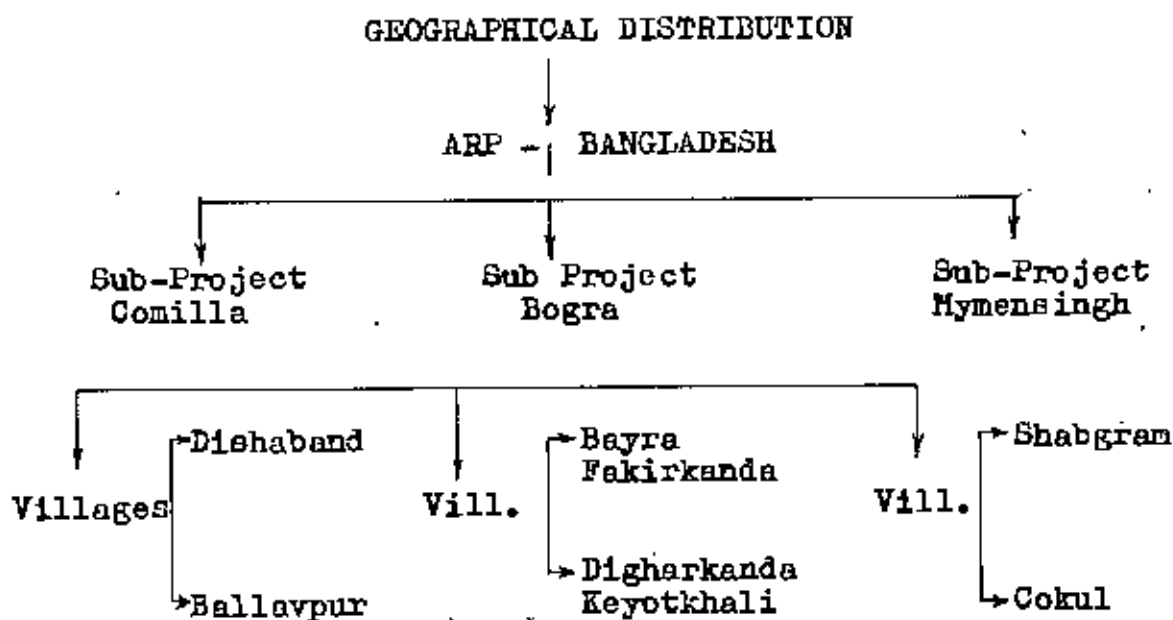
In 1974, FAO, through its project on Asian Survey of Agrarian Reform and Rural Development (ASARRD) conducted some field workshops joint with concerned governments in six Asian countries including Bangladesh. The function of these Workshops was to identify the problems of the small farmers and landless labourers and to locate possible solutions. The experiences of all these workshops were then discussed in a regional level workshop held in the same year (1974) in Bangkok. There, some broad outlines were put forward to launch some action cum research project to benefit the small farmers and landless labourers. These guidelines were made available to

1. Malik Quazi- H.A. - Action Research Project on Small Farmers and Landless Labourers in Bangladesh. An Evaluation Report - 1979 Page 6, Pub: BIDS.

the government of Bangladesh in 1975. The ASARRD recommendation was accepted by the Government and a Field - Action-cum-Research Project was launched in March 1976 for a period of 3 years under the sponsorship of the Ministry of L.G.R.D. and Co-operatives. The main objective of this Field Action-cum-Research Project is to upgrade the socio-economic condition of the small farmers, landless labourers and their families.

2.2. THE STRUCTURE OF THE ACTION RESEARCH PROJECT (A.R.P.)

The project is conducted by the Central Coordination Committee (CCC). The co-ordinating role assumes importance because in Bangladesh, the A.R.P. is being implemented in 3 different districts. The project comprises of three sub-projects sited at Comilla, Bogra and Mymensingh districts. It is necessary that the experiment project should be conducted by some organisation that has a background experience in rural development. Hence, the Bangladesh Academy for Rural Development (BARD), Comilla, the Rural Development (RAD), Bogra, and the Bangladesh Agricultural University, were chosen to carry out the project. In the Comilla sub-project there are two villages (later extended to 4 villages). In Bogra, there are two villages in the sub-project (later extended to 4 villages) and in Mymensingh 4 villages have been included in the sub-project.



1. Malik Quazi M.A. - Action Research Project on Small Farmers and Landless Labourers in Bangladesh. An Evaluation Report - 1979 Pub. BIDS Page 3-4.



2.3. THE OBJECTIVES OF THE PROJECT (A.R.P.)¹

1. The First objective is to organize the scattered, disordered, and the underprivileged people around some groups with the purpose of some economic activities, which can generate some additional source of income to the people.
2. To introduce the idea of group discussion, group decision, group pressure and group discipline, so that the disadvantaged people can plan for their own future.
3. To augment employment opportunities and skill of these people and to arrange production opportunities for them to enhance their income. These activities excepting specialised ones like rickshaw pulling, fishing, netweaving, etc. will be additional activities over and their normal works.
4. To help the small farmers in getting their supplies and services necessary for carrying out their farming and other activities more intensively, thereby helping them to increase productivity.
5. To help them to get access to present institutional credit.
6. To help them build suitable institution that can help the development of socio-economic condition of small farmers and landless labourers and can also save them from the clutches of the middlemen, unscrupulous traders and money lenders.

1. Alamgir M. - The Action Research Project on Small Farmer and Landless Labourers : An overview - Planning Commission - Page.2.

7. To improve their economic condition they may be helped, and resulting that they would not need to borrow from the Banks after some time.
8. Ultimately to leave these groups on their own so that they can take advantage of the same type of facilities in the absence of the Action Research Fellows (A.R.P.).

2.4. INVOLVEMENT OF THE JANATA BANK AND CREDIT OPERATION

The Bangladesh Bank (Rural Credit Division) has nominated Janata Bank for the project. The Janata Bank acts as the credit distribution agency for the project. FAO provides for the guarantee-cum-risk fund amounting an equivalent of US \$20,000 (Tk. 3 Lakh). As against this the bank is prepared to extend ten times the amounts as loan to the participants of the project. The loan is mainly short term, although there is provision for medium term loan. The Bank extends a loan on the basis of a specific production plan for each activity indicating the likely costs and returns. The loan is given to individual members with a responsibility to the group, so that the group can exert pressure for timely repayment. Interest on loan is 10.5% per annum and instalment for repayment varies from one week to one and a half year. The loan is given against no collateral but against the expected production. The loan is strictly supervised both by the project personnel and by the bank field staff.

2.5. PROJECT INITIATION

After the formation of the National Committee (the C.C.C.) in December, 1975 the A.R.P. started operating from March 1976, with eight A.R.Fs. The A.R.Fs. were subjected to a three weeks' orientation and training course. The S.P.I.C.S. were formed only after the project had got under way. The project in the field actually commenced when the A.R.Fs. began to go to the field to talk to the villagers about the formation of the groups. The first efforts of the A.R.Fs. were obviously met with indifference or at best very cautious willingness. From certain sections of the population the A.R.Fs. faced oppositions of various kinds. Dinhabad, Ballavpur, but they persisted in explaining how this new project sought to benefit the small farmers and the landless. At some stage when the pioneer groups began to be formed those opposed to the idea tried to subvert the effort in various ways (Ballavpur). But the A.R.Fs. efforts continued and now the opponents to the idea have given up trying. A larger number of groups are now operating rather smoothly.

2.6. FORMATION OF A GROUP

A group is formed with a few like minded people living near to each other (usually in the same para). At the initiative of the A.R.F., such a group begins to meet weekly, collects savings and discuss ways of carrying out one or more income raising activities. That a group has taken shape becomes recognised once such a group has met regularly for several

weeks. When such a level of group cohesion has been achieved, they propose some definite production plans to the A.R.F. The A.R.F. discusses the plans with them in detail and work out the credit requirements. This production plan itself becomes the loan application. Once a loan comes through a group it feels that it has attained both de jure and de facto status of a living group. In the mean time they also elect or select two spokesmen for their group (namely group chairman and a group Secretary).

2.6.1. COLLECTION OF SAVINGS

Each member is required to deposit his weekly savings in the weekly meeting. It is entered into a savings book, which is carried by the group Secretary or Chairman. Illiterate persons are helped by literate to deposit savings.

2.6.2. MEETINGS AND GROUP DISCIPLINE

In a week, one group meeting is held and in this meeting each member is required to attend. If that group is the member of some association then the members are required to attend an additional general meeting of the association once a month. If, on top of that, one member is some group Chairman or Secretary, then he is required also to attend another monthly executive committee meeting of the association. Group discipline is always very strict. Everybody must attend the meeting, otherwise reasonable and satisfactory explanation is sought. If these structures are not obeyed, the punishment

with fine or public humiliation is used to keep the discipline higher. Similar disciplinary stringencies are applied despo-ting saving and they repayment of loan.

2.7. LOAN PROCEDURE

Organised group meet together for generating a particular activity or activities. For this purpose monetary assistance is needed, so they choose to apply for loan. In writing out the production plan (which is also the loan application) usually the A.R.F. helps them. Alternatively they may solicit the help of some literate person around. They also discuss the plan with the A.R.F. The Action Research Fellows help to finalise the plan and forward these to the S.P.I.C. The S.P.I.C. of which the regional manager of the loan giving bank is also a member, reviews the application. Most unusually it approves the loan as it is. If some modification is desired it is sent back to the group and after the necessary changes, a modified loan is approved. The application is then sent to the regional office of the bank from where a disbursement order goes to the relevant branch of the bank. The A.R.F. and the members of the applying group generally keep track of the case and arrange to receive the loan when it is ready. Although it is known by the group members as who is to receive what amount as loan, it is considered as being given to the group as a whole and the responsibility of repayment also lies on the group as a whole. The loan bears a simple 10.5% rate of interest.

2.8. LOAN REPAYMENT

Whether the loan is repaid in one or many instalments depends on the activity for which the loan has been sanctioned. If it is an activity which gives the return in one short at the conclusion of the activity then repayment is to be made in one instalment while in case of an activity which gives periodic returns, the repayment is arranged in many instalments. As an instalment becomes due the members of the group who had taken the loan start collecting their payments. Usually they hand over their payment to the group Secretary for Chairman. Any person showing slackness is given a reminder and is coaxed by others. When the full amount of the instalment to be repaid is ready, the secretary or the Chairman may hand it over to the A.R.P. or may himself go and repay to the bank. He gets a receipt against the individual names of those who are repaying. These receipts, then, he gives away to the relevant members of the group. If a member shows a lack of interest in repaying, the others begin to exert their influence and pressure up on him because the bank would be unwilling to accept any part payment of an instalment and also because once the repayment record of a group is valid it will not get another loan immediately. In the final analysis, however, an individual is only responsible for repaying the loan he has taken. Any legal action can be taken against him and not the group as a whole, although the group can be made to suffer by not being given another loan.

2.9. THE OBLIGATION OF THE PROJECT IMPLEMENTORS¹

- a. The Central Co-ordination Committee (C.C.C.) feels obligated to make the project a success. There is certainly the self satisfaction of success but there is also the urge to excel in comparison to the eight other national projects in eight other Asian Countries. This is not to say that it does not have an intrinsic concern. It does have such a concern for the project because it looks upon the project as its own performance.
- b. The Sub-Project Implementation Committees face the similar obligations both on personal account and also on account of national pride. In addition they, however, have an added driving motive, that of excelling over the other two S.P.I.Cs.
- c. The sub-Project Co-ordinator (S.P.C.).
The Chairman of S.P.I.C. is concerned with the S.P.C., he is in overall charge of guiding the project at the Sub-project level. The S.P.C. is more involved in field activities. He is expected to involve himself both in planning at the sub-project level and also in taken active steps in implementing it. He has to have direct links with the field as well as with the S.P.I.C. and the bank manager. The provision of frequent interaction among all the sub-projects also gives the S.P.C. significant importance at the national project level.

d. The Action Research Fellow

The Action Research Fellow is the key-field person for this Project. On him lies the responsibility of selling the whole idea of the action research project to the villagers. He is to mix and mingle with the villagers by living among them. He is to convince them about the usefulness of the project and get them to form groups. He helps the groups draw up production plans, do the costing, pursue the loan case at the various stages and even assist the loan recipients buy the development inputs needed for the activity. He keeps track of the progress of their activity and starts preparing them mentally for the repayment of the loan before it becomes overdue. He is easily available to the villagers for consultation, advice and guidance. It is no overstatement to say that he plays the role of shepherd for a group until the time when that group has thoroughly established itself as capable of functioning independently.

e. The Bank worker

This person was not designed to be involved in the Action Research programme to begin with. But later the bank found it fit to involve him with the A.R.F. to safeguard the bank's interests. The bank worker has a role in assessing the merit of production plan and the associated loan

requirements. He also has some responsibilities in collecting repayments of loans, a role which was envisaged for the Action Research Fellow. The A.R.F. is continuing to supplement the efforts of the bank worker. However, the bank worker has not yet become fully involved at all the sub-projects.

f. The obligations of the participants

The participants are small farmers and landless labourers who have been incorporated in some group or the other. The obligation is primarily to themselves because if in any way they default once, they stand to be deprived from the benefits of the project permanently, or at least for a long time. This is too heavy a penalty for them. So they would rather keep their records clean not only individually but also as a group. Apart from this main compulsion, they also have a less pronounced compulsion of earning a good name for the group. They also feel some obligations to each other as one individual's default disqualifies a whole group

2.10. INCOME RAISING ACTIVITIES

i) Cow, goat and beef fattening

This is by far the most common activity undertaken by almost every member of the project. At present this can perhaps be called the life activity, because without this activity. The project would have had a very narrow scope for contribution to the formation of groups as well as to raise the income of the group members. Just after Eid-ul-Azha, the Muslim festival of sacrifice (of animals). The price of cattle is low. Those undertaking the activities use the bank loan to buy cattle at this time. They feed and rear these animals for about a year and when these are well fattened by the next Eid-ul-Azha they sell them in the bumper, high soaring Eid-ul-Azha cattle market. This way they make a substantial profit.

ii) Milch Cow rearing

Bank loan is used to buy milch cows with the objectives of selling the milk and thus supplementing the usual income.

iii) Rickshaw pulling

To undertake this activity usually a numbers of rickshaw pullers, who pull other people's rickshaws, group themselves together. They use the bank loan to buy one or

more rickshaws, either as common property or as the property of some individuals within the group. This way the money that would otherwise flow out to the owner of the rickshaw accrues to the group or to the individuals within the group and thus their incomes go up.

iv) Paddy processing

For this activity, the willing womenfolk group themselves into small groups and take bank credit to buy paddy from the market; parboil, dry and husk it and sell the rice and by products. This gives them a share of the value added that would otherwise go, most probably to the rice mills.

v) General Agriculture

Bank credit is available for undertaking most agricultural activities. The measure is found in practice, to be not so much effective introducing entirely new agricultural activities rather in fostering current agricultural activities by enabling the farmers to use more of the needed inputs.

vi) Net making

Getting the assistance from the bank some people and their house wives are involved in this work, e.g. net

weaving and readymade nets are sold in the market. By adopting these activities the income of the house is really enhanced.

vii) Pisculture

These are groups of professional fishermen. They take bank loans to buy nets, fishing boats and other fishing equipments. By this activity we mean a group leasing a tank or pond from its owner for a period of one or more years. Then they develop that tank or pond and release fish fries or spawn. These are brought from the Department of Fisheries or from some private agents when the fish grow, big, they are caught & sold in the market.

viii) Pottery

The potters are grouped together and they get loans to purchase various equipments for their trade.

ix) Silk Yarn Spinning (Silk)

This again is women's activity. They get loans to buy cocoons to spin silk yarn from it and then sell that yarn in the market.

x) Petty Business

This is a group of small traders like a tea stall owner or a bicycle repairer or a small grocer in the village

market and so on. The loan is used as capital for his business.

xi) Release Mortgaged Land

The bank advance some loans to release mortgaged land only. No loan is given, for example to release pawned jewellery, Land is made an exception of because it is a productive asset and is of vital importance to the small farmer.

1. Malik Quazi M.A. - Action Research Project on Small Farmers and Landless Labourers in Bangladesh. An Evaluation Report - 1979 Pub. BIDS Page 10-21.

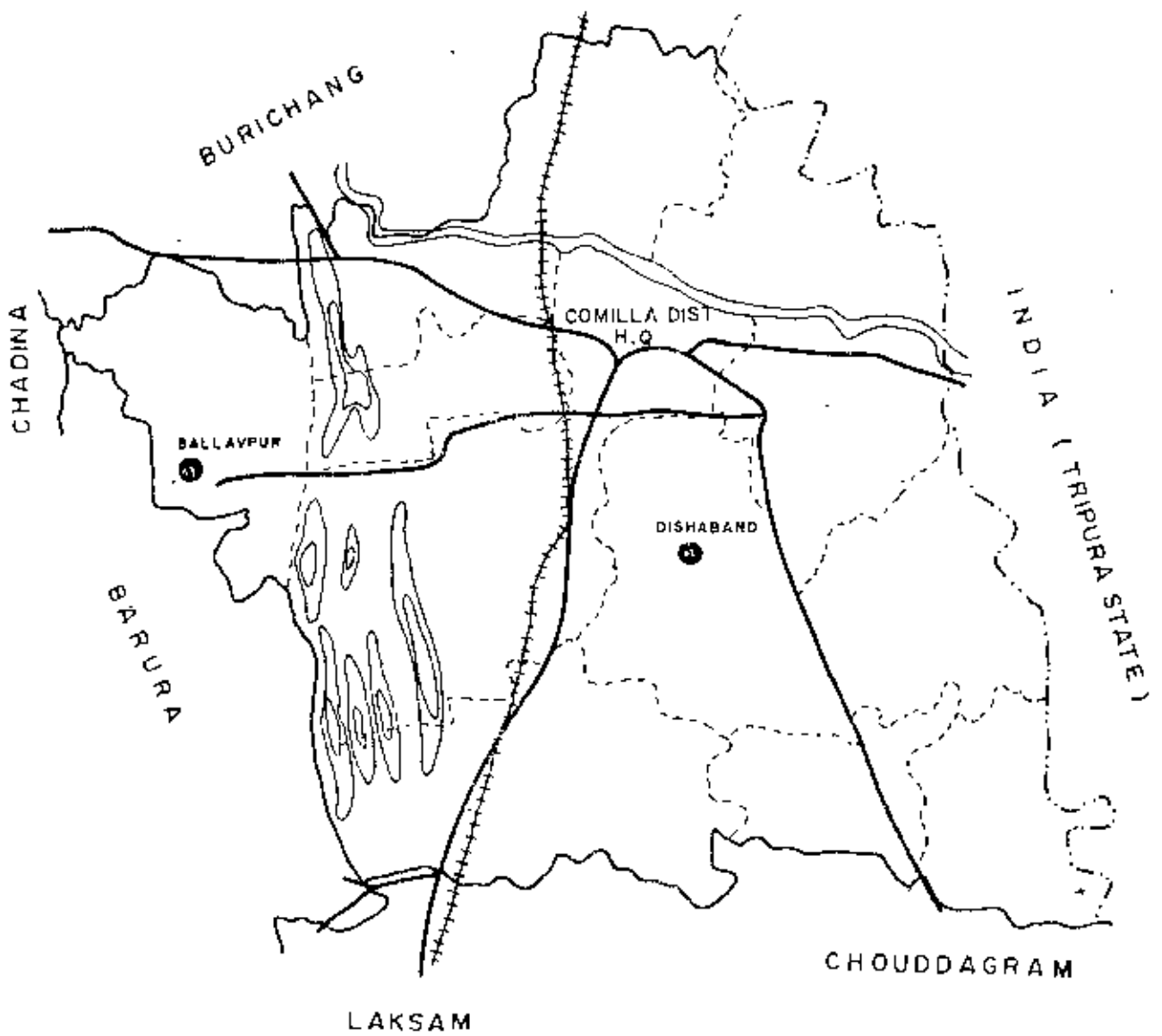
KOTWALI THANA

COMILLA DISTRICT

SCALE 7" = 1 MILE

LEGEND :

- INTERNATIONAL BOUNDRY.....
- THANA BOUNDARY.....
- UNION BOUNDARY.....
- ROAD.....
- RAILWAY LINE.....
- RIVER.....
- PROJECT AREA.....
- HILL.....



CHAPTER-3
PRESENT STUDY

3.1. LOCATION, AREA AND ORGANIZATION OF THE PROJECT

The concerning project area is located at Katwali Thana in Comilla District. Dishaband is a village just adjacent to the southern limits of Comilla town and the airport. It is two and a half mile away from the district headquarter. A metalled road passes through the village. The village is linked by a metalled road from Comilla town which provides easy access to the town throughout the year. The village has strong social and economic bondage with the town.

The total area of the Dishaband (Village) is 571.90 acres.

Ballavpur is a different case. The B.A.R.D. is about six miles south west Comilla town and Ballavpur is situated four miles further west of B.A.R.D. The metalled road connecting Comilla with B.A.R.D. soon trails off into an unmetalled one (jeep can play) that runs west through Ballavpur. A stretch of hills interferes between Comilla and Ballavpur that provides Ballavpur with an added protection from the influences of the town.

The area of the Ballavpur (village) is 522 acres.

The sub-Project (Dishaband and Ballavpur) is operated from the B.A.R.D. (Comilla).

1. Alam Zahirul-Bench mark survey report of Dishaband 1976.P.2
2. Abedin Zainal-Bench mark survey report of Ballabpur 1976.P.1.

DISHABAND MOUZA

KOTWALI THANA

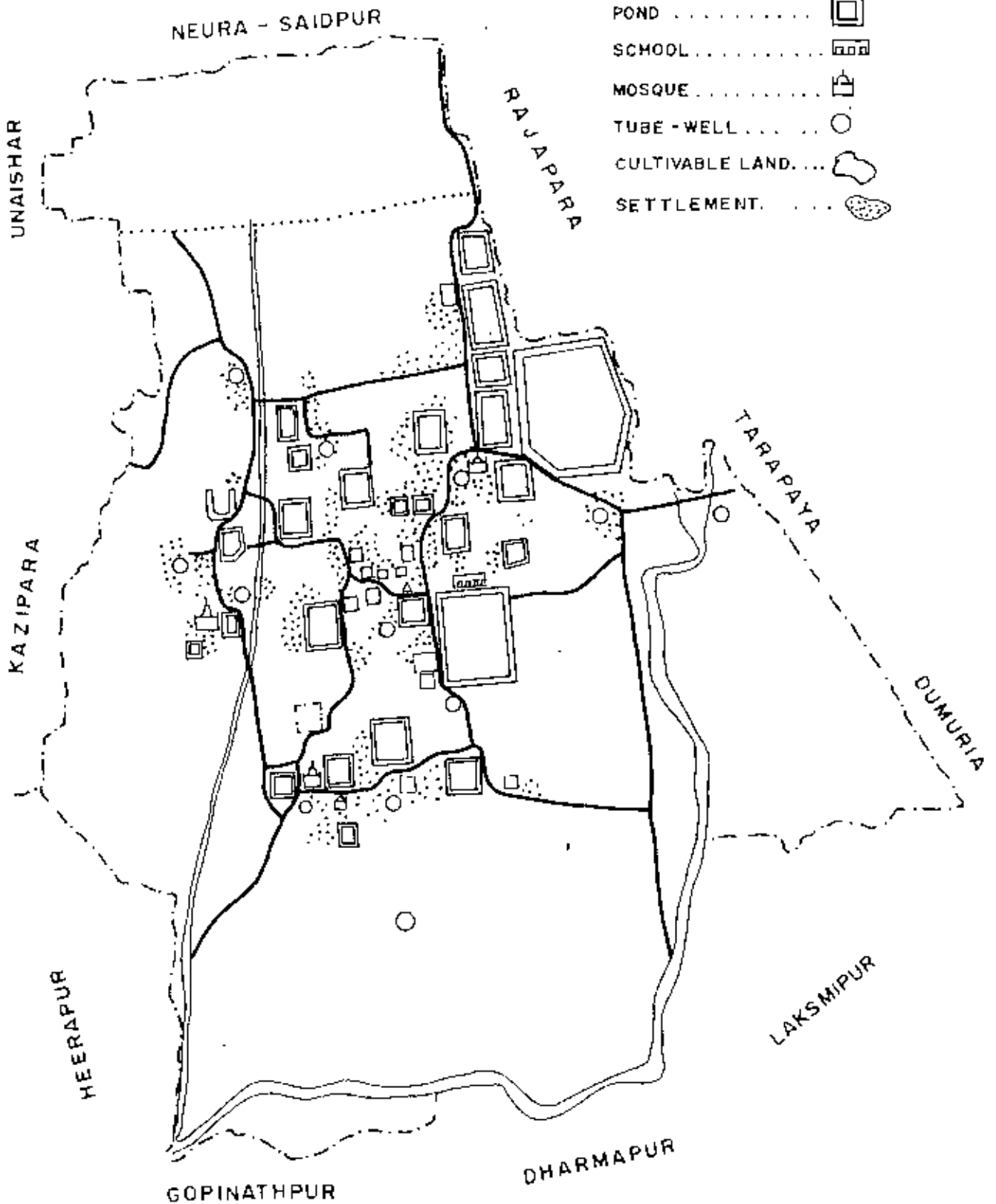
COMILLA DISTRICT

SCALE .7" = 1 MILE



LEGEND :

- BOUNDARY
- ROAD
- CANAL
- POND
- SCHOOL
- MOSQUE
- TUBE - WELL
- CULTIVABLE LAND
- SETTLEMENT



GOPINATHPUR

SOURCE : PREPARED BY- BARD - COMILLA, 1976

MAP - 2

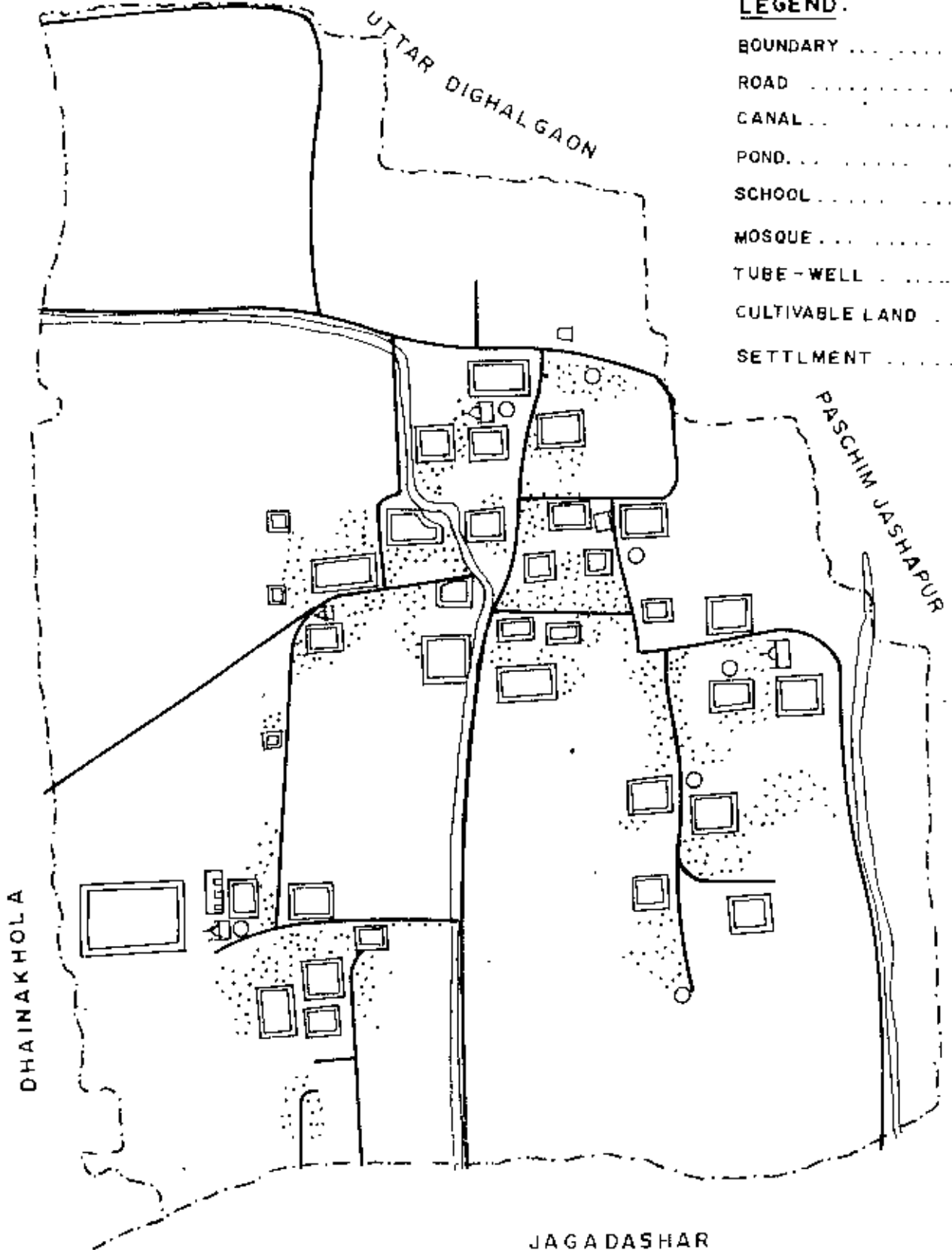
BALLAVPUR MOUZA

KOTWALI THANA
COMILLA DISTRICT
SCALE . 7" = 1 MILE



LEGEND:

- BOUNDARY [dashed line]
- ROAD [solid line]
- CANAL [wavy line]
- POND [square with diagonal lines]
- SCHOOL [rectangle with internal lines]
- MOSQUE [dome-shaped icon]
- TUBE - WELL [circle]
- CULTIVABLE LAND [stippled area]
- SETTLEMENT [cluster of small squares]



SOURCE : PREPARED BY - BARD-COMILLA, 1976

3.2. THE DEFINITION OF THE TARGET GROUP

The definition of target group is determined on the basis of the following criteria.

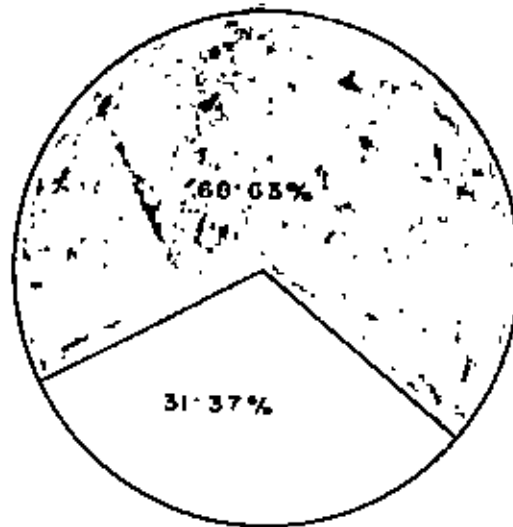
1. Rural dwellers of 18 years of age or order (male or female) having permanent residence in the project area are included in the group.
2. Land Ownership : a) A member should not possess more than 1.5 acres in Dishaband and 2.00 acres of cultivable lands in Ballavpur.
b) Landless are eligible to be in the group.
3. Income - Annual gross cash income from all sources should not exceed Tk. 6000.00 before loan is made to a member.

a) Picture of Target Group in Study Area :

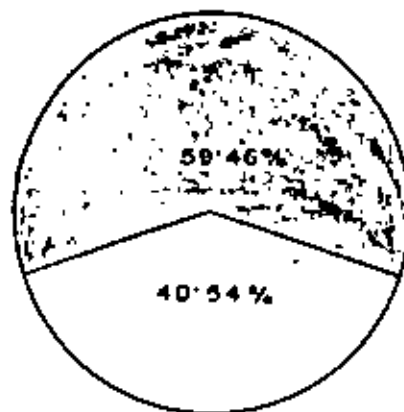
69.29% and 76.78% Head of households are target group of the total households in Dishaband and Ballavpur are respectively. The target group members consisting of small farmers and landless labourers.

Table-1. Target Group (H.H.)

Name of village	Small farmers	Landless labourers	Total
1. Dishaband	37.45%(100)	31.84%(85)	69.29%(185)
2. Ballavpur	51.78%(224)	25.00%(108)	76.78%(332)


TARGET - GROUP

BALLAVPUR



DISHABAND

 PARTICIPANTS

 NON - PARTICIPANTS

b) Participants and non-participants of target group
(in projects).

59.46% and 68.65% of the target group are participants in Dishaband and Ballavpur respectively. On the contrary 40.54% and 31.37% of the target group are non-participants in the above villages respectively.

Table-2. Participants and Non-participant of target group (in project).

Name of village	Participants	Non-participants
1. Dishaband	59.46%(22)	40.54%(15)
2. Ballavpur	68.63%(35)	31.37%(16)

3.3. RESEARCH METHODOLOGY

The objectives of the project include sustained income, expansion of productive employment for the deserving people in the project area. It implies the removal of poverty and human misery by creating employment opportunities for the marginal farmers and the landless labourers and thus enhance their income.

Prior to the launching period, the socio-economic condition of the people was below the poverty line, and they were unaware of any development strategies for creating employment opportunity. Also they were not provided with any significant financial assistance. A number of the labour force was engaged in different areas such as agricultural field, business, and service within and outside the village. The rest of the others were underemployed and unemployed. Due to over multiplying population, the percentage of the landless and the small farmers witness a gradual increase. It is also because continuous fragmentation has made the size of the holdings too small. The scope for work has become limited and the employment situation has become restricted.

After the launching of the project some activities which had ceased to exist were re-invigorated. Some new activities were introduced which lead to the provision for some new employment and peoples income witnessed a rise through these. Yet the overall economic condition is not satisfactory and many drawbacks of the project are yet to be pointed out.

This study is concerned with the income structure and employment opportunities. More employment opportunities were introduced for increasing income. These activities in the project area were also examined.

The new strategies will be implemented when it is proved that these activities would be able to remove the employment and underemployment problems and the income would rise.

3.3.1. THE OBJECTIVES OF THE PRESENT - RESEARCH

1. To analyse the condition of income of the small farmers and landless labourers in the area prior to launching of the project.
2. To study the evaluation reports prepared on project achievement for raising income level of target group.
3. To study the existing level of income and to compare with previous level.
4. To examine whether these activities are replicable in other places to provide gainful employment opportunities.

3.3.2. SCOPE OF THE PRESENT RESEARCH

The scope of study in this thesis is focussed on gainful employment in the project area for the target group. Target group includes the small farmers and the landless labourers which are determined by the cultivable landholding and income. New employment opportunities are created for this group by introducing some income raising activities. But these may not be adequate and satisfactory. The introduced activities are examined, and the steady and the maximum viable activities are preserved for creating more employment by adopting new technology.

The income structure of the participant and non-participant of the target group are examined. However, the rich and middle income farmers are excluded from this study. The recent income of the families is compared with the level of income in the bench mark survey.

3.3.3. LITERATURE AND PRELIMINARY SURVEY

Essential information has been gathered through the illiterature survey about project evaluation in this regard. These project reports are prepared by Janata Bank and BIDS. From these reports some data are used in the thesis paper such as the credit amount which is distributed among the target group. Through the preliminary survey the target group is identified on the basis of their income and their cultivable landholding.

3.3.4. SELECTION STUDY AREA AND SAMPLE HOUSEHOLD

The project area consists of two villages, Dishaband and Ballavpur, at Kotwali thana in Comilla district. The village are not adjacent to each other but are situated 8 miles apart. From the target group 20% households are considered as sample. Samples are also considered from the project participants and non participants proportionately. Time and cost constraints involve more works in this regard. These sample are drawn from random choosing.

3.3.5. SELECTION OF VARIABLES AND QUESTIONNAIRE FORMULATION

Selection of variable questionnaire is designed with the inclusion of demographical information, occupational pattern, income structure from different sectors, and employment opportunities in the area. Apart from these some socio-economic data are gathered through this questionnaire.

a. Data Collection :

Data collection for the study has been conducted by three methods:

i) Observation :

General observation of the project, the documentation of the information about people's income, their employment situation and socio economic condition have all been conducted by the authorized research team. The problems which restrict them from living a better life and the strategies and remedies suggested by them for removing the bottlenecks were noted down.

ii) Field Survey Through Questionnaire :

Through the method of random sampling the research team filled up questionnaires by interviewing selected 20% heads of the households.

b. Statistical Reports

Small Farmers and Landless labourers development project prepared by BARD, Comilla, BIDS reports, and yearly Bankers report were consulted in this study.

3.3.6. DATA PROCESSING ANALYSIS AND FINDINGS

As because of the necessity for comparison the income structure is prepared with due reference to the bench mark survey report. To indicate the effectiveness and result of the project the income structure of the participants and non-participants of the project are compared with. The income raising activities are examined and ultimately the effort is made to prove that if financial incentives and other facilities are provided appropriately than some activities generate more vigorously than others. In such cases income must rise there is scope for wider employment. By availing these opportunities the target group is able to improve their living standards and it development and there is the gradual emergence of a self reliant economy these people expiate the curse of poverty from their lives.

CHAPTER-4
CREDIT OPERATION

4.1. SOURCE OF CREDIT

After its independence, Bangladesh inherited a poor, undiversified economy, characterised by underdeveloped infrastructure, moribund agriculture and an ever multiplying population. In recent years, the government policy is giving importance to the development agriculture and promoting small-scale industries and other income generating activities at the same time disposing the major industries away from the present industrial centres.

Agriculture could not play its complete role in the development process of the country. One of the major reasons for this is the lack of adequate credit on easy terms. All the credit agencies taken together could meet only about 15% of the total needs of the rural sector and the entire volume of credit flow benefited mainly the large landowners. With a view to find out the ways and means to close the widening gulf between the high demand for credit and its inadequate supply, Bangladesh Bank organised a seminar on Agricultural Financing by Commercial Banks in February, 1973. The purpose was to utilise the vast network the branches of commercial banks, their skilled staff and resources for a widespread and

egalitarian distribution of credit in rural areas. Janata Bank responded promptly and sincerely by creating a Rural Credit Division in November, 1973. This bank followed a standard practice by providing credit strictly to project oriented schemes under supervised area approach credit programme. The idea was to gather experiences and cover more areas for the benefit of small farmers. Janata bank also undertook many other new experiments in this field. Despite what was being done by the commercial bank for rural development it was not really possible to achieve any significant success unless the entire issue of rural credit was made an integral part of an unified socio-economic development programme.

Bank distributed loans, group wise to the target groups as because the group discipline-ensured effective utilisation as well as due repayment. The group system evolved in this way.

4.2. COMPOSITION OF GROUPS UNDER ASARRD PROGRAMME

A group is a small association of 5 to 20 heads of the families. To discuss their problems every week the people in a group arrange a meeting in a particular and suitable to their problems collectively.

a. Pre-stage of Group Formation :

- i) In their economic activities which ensure them some additional income, people are scattered and unorganised.
- ii) The people have no notion about the advantages of group discipline, group pressure and group discussion.
- iii) To increase peoples' income the augmentation of employment opportunities, the improvement of peoples' skill and the scope for productive activities are all absent.

b. Post-stage of Group Formation :

- i) The scattered, unorganised and disadvantaged people are organised into groups along some economic activities which can be a source of additional income for them.
- ii) The concepts of group discussion, group decision, group pressure, and group discipline are introduced so that the underprivileged people can plan for their own future.
- iii) The job opportunities and skills of these people are improved and production activities are arranged for them to increase their income.

4.3. WORKING PROCEDURE OF THE GROUP

- a. Discussions are held about their problems and solutions to these are sought.
- b. To accumulate capital an amount is saved every week.
- c. Regular meeting and discussions are held to develop better understanding among the members.
- d. Joint production plans are prepared

Due to lack of individual guts the members are unable to raise their voices in a big gathering, like the monthly general meeting of the association. But the group meeting is comparatively a small familiar gathering where everyone can raise his opinion in the discussions. Thus the groups are playing a vital role to ensure the commitment of every member in the decision making process.

Members are chosen from among like minded people according to their mutual choice with whom they are socially accustomed and they are encouraged to implement the plan of viable economic activities. A new person is allowed to join the group in accordance with the wishes of the group as expressed in the weekly group meeting. It is compulsory for a group member to attend the regular weekly meeting, to participate in the discussions and to deposit regular weekly savings. The group-chairman and

the Secretary from the executive body, and maintain the group's savings account in the bank. The Secretary collects the weekly savings and deposits it in the bank account. He also maintains the groups accounts and records. The group being the basic organisational unit of small farmers and landless labourers, it generally comprises of 5 to 15 members. At present there are 17 groups in Dishaband and 26 groups are formed in Ballavpur.

4.4. THE FUNCTION OF A GROUP

Every group has secretary and a chairman. The former calls a meeting and preserves the proceedings and accounts of the group, while the latter presides over the meeting. The chairman and the secretary jointly prepare the production plan.

The group members select the activities and discuss it in the group meeting where each individual plan is verbally scrutinised. Then with a resolution from the group, the chairman or the secretary recommend the programmes to the association. After proper scrutiny the association submits it to the Sub-Project Implementation Committee (SPIC). The production plans are approved by the SPIC and ultimately by the bank which sanctions credit without any collateral. The duration of the credit depends on the type of activities. The beneficiaries, individually, and the group, collectively remain responsible for the loan within due time.

Savings :

Since the beginning of the project savings compulsory for every member in Dishaband. The group members confronted some problems regarding savings, especially in depositing it to the bank during the last three years.

Problem :

- a. The bank is located two and half miles away from the village.
- b. One has to spend half of a day for carrying money to the bank.
- c. With small amount of money, it is uneconomic to travel to the bank.

Remedy :

To overcome this problem, the group members decided to keep their savings with the association and on 9th February, 1979 passed a resolution making it compulsory for every member to keep their savings with the association. The rate of savings was determined at Tk. 5 per month per member and since February 23, 1979, the group members started depositing savings with the association.

4.5. TOTAL CREDIT AMOUNT - SANCTIONED

1) Dishaband :

Total amount sanctioned as on 30th April, 1979 is Tk. 7.336 lacs of which Tk. 4,305 lacs was realised Tk. 3.334 lacs is outstanding, and Tk. 027 lac is overdue, The amount of loan for completed activities was Tk. 3.364 lacs and the group members paid interests of Tk. 189 lacs for this loan.

ii) The group members received Tk. 3.972 lacs for different on going activities, of which Tk. 780 lacs has been paid.

ii) Ballavpur :

Loan disbursed for completed activities is Tk. 5,66,1 lacs and for on going activities is Tk. 7,06,3 lacs. The total loan repaid is Tk. 5,55,0 Lacs or 98% of the disbursed amount. The members paid a total amount of interest for Tk. 39,9 laca. Thus the gross repayment made by the members was Tk. 5,95,0 lads. Amount of Tk. 11,1 lacs remained overdue for nearly two years.

1. Alam Zahirul - Third Annual Evaluation Workshop on Small Farmers and Landless Labourers Development Project - BARD - Comilla 1979, P.11.

2. Abedin Zainul M.D. - Third Annual Evaluation Workshop on Small Farmers and Landless Labourers Development Project - BARD - Comilla 1979, P. 28.

CHAPTER-5
SOCIO ECONOMIC CONDITION

5.1. POPULATION CHARACTERISTICS :

In the project area the population is on the increase day by day. The present inhabitants number higher than that of the launching period (1976). The population variation between the starting of the project and the present survey, given below, indicates the increasing trends.

Table-1. Total Population, Size & Growth Rate

Sl. No.	Name of Village	Total Population		Family size Population (Present)	Annual Growth Rate
		1976	1979		
1.	Diahaband	1554	1732	6.49	2.76%
2.	Ballavpur	1827	1996	4.62	2.23%

The total population may be classified into two sections, one with big and medium range farmers and the other with small farmers and landless labourers. The second group, on the basis of cultivable lands is classified as target group.

Sex and Age :

The percentage of male and female population of Dishaband and Ballavpur are given below.

Table-2. Distribution of Age Sex

Name of Village	Male percentage	Female percentage
1. Dishaband	55.83%	44.17%
2. Ballavpur	55.05%	44.95%

In Dishaband 20.83% of the children belong to 0-9 years age group and 20.42% belong to 10-14 years age group, of the adults 48.75% belong to "activity age group" i.e. 15-49 years. The rest comprise of 6.25%.

In Ballavpur 27.28% belong to 0-9 years age group and 18.17% belong to "activity age group" i.e. 15-49 years. The rest comprise of 6.25%.

In Ballavpur 27.28% belong to 0-9 years age group and 18.17% belong to 10-14 years age group. Of the adults 47.19% belong to 15-49 years age group and the rest others comprise 7.36%.

5.2. LITERACY

a. Dishaband

54.63% of the people are illiterate. 39.55% of the males and 69.81% of the females are illiterate and 17.41% of the total population can just sign their names. It appears that

the illiterate group has little scope for education. Some reasons for this are given below.

Table-3. Literacy picture of target group in (1979)

Sl. No.	Level of Education	Male	%	Female	%	Total
1.	Illiterate	53	39.35%	74	69.81%	54.68%
2.	Signature	34	25.38%	10	9.43%	17.41%
3.	Upto CLASS V.	31	23.14%	14	13.20%	18.17%
4.	VI-X	9	6.72%	6	5.67%	6.20%
5.	S.S.C.	4	2.99%	2	1.89%	2.42%
6.	H.S.C. and above	3	2.25%	-	-	1.12%
Total		134	100%	106	100%	100%

b. Ballavpur

53.44% of the people are uneducated. 41.15% of the males, 65.11% of the females and in total 15.75% can sign their names. 30.83% can read and write. There are some reasons for this situation.



Table-4. Literacy - picture of target group in (1979)

Sl. No.	Level of Education	Male	%	Female	%	Total
1.	Illiterate	66	41.77%	84	65.11%	53.44%
2.	Signature	35	22.15%	12	9.30%	15.73%
3.	Upto Class-V.	25	15.82	10	7.75%	11.79%
4.	VI - X.	20	12.66%	15	11.63%	12.15%
5.	S.S.C.	10	6.33%	8	6.20%	6.26%
6.	H.S.C. and above	2	1.27%	-	-	-

The Literacy Picture after the Project Operation :

As because is a rising and their way of life improving, the percentage of illiteracy is witnessing a downward tend.

Table-5. The Present Literacy Compared with the Project launching period

Sl. No.	Level of Education	Total % of 1976		Total % of 1979	
		Dishaband	Ballavpur	Dishaband	Ballavpur
1.	Illiterate	59.28%	76.87%	54.68%	53.44%
2.	Signature	14.52	4.65%	17.41	15.73%

Some reasons for this change are given below :

- i) The people are now leading an improved life compared to the past.
- ii) People now realise the importance of education.
- iii) Facilities for schooling and for attending primary institutions are better now than before.

5.3. ECONOMIC STATUS

In order to ascertain the economic status of total population, the conventional classifications, viz. earners, earning dependents, dependents or self supporting workers, working dependents, were avoided, as because these classifications were based on the possibility of ascertaining the income of each individual. Instead a classification which has been purposively devised to ascertain the proportion of the working force to the total population and further to evaluate the overall distribution of the working force according to different types of activities.

- a. 20.83% of the people in Dishaband and 27.28% in Ballavpur found not involved in any sectors because they are not old enough to work.
- b. 48.75% (Dish) and 47.19% (Ballav) are considered as working force, responsible for bearing the family expenditures, who adopt themselves under the working conditions of various sectors. They belong to the 14-49 age group.

c. Old people number 6.25% in Dishaband and 7.36% in Ballavpur. Although most of them are dependent upon other family earning members, in some special cases a few percentage of the people of this aged group assist in domestic works and participate in domestic works.

Mobility :

Due to good road links and short distance to Comilla town, the people of Dishaband can move conveniently. About 30% heads and 30% other family members journey to the town for daily works, business, rickshaw pulling, selling milk and other works. People use rickshaw, bicycle and other vehicles or most people travel on foot and everyone returns to the village after work.

Due to the difficulties of communication as well as the distance involved, the movement of the population of Ballavpur is limited. The lack of movement may also be attributed to the Kalibazar which is located near the village. Only 12% of the adults go to town to work in different sectors and 7% of the people work outside the village. They use rickshaw, bicycle and sectors. Without important business, the people do not feel it necessary to go to town.

Migration :

Three families from Dishaband and Ballavpur are already migrated from the above villages and they are not included into the project. They have settled in town for employment. Two families in Dishaband and Three families in Ballavpur are newly settled. Nine persons from Dishaband and Seven person from Ballavpur are residing in Comilla and Dacca towns for service purpose on a temporary basis. They visit their homes from time to time.

CHAPTER-6
AN APPRAISAL OF PRESENT EMPLOYMENT

6.1. PRESENT EMPLOYMENT SITUATION

Employment is tied to the question of survival for the vast multitude of unemployed individuals and the respective countries of which they are citizens. A high rate of unemployment poses a threat to the social and political stability of the country. The immediate solution is sought in the expansion of the employment market in the rural sector in both farm and non-farm activities. The farming sector by itself is not sufficient enough to better the socio-economic condition of the rural people although it serves as the keystone to raise the income of the rural people. Along with this off-farm employment is necessary to alleviate rural poverty.

The problem of unemployment is a complicated issue and can not be overcome merely through agricultural uplift and industrialisation.

- i) Technology orientad agricultural development strategies have eased the constraints and bottlenecks of food production but the benefits have not reached the small farmers and the rural workers as was expected.¹

1. Rech and L. Meyer-Financing Rural Non-farm.

- ii) Capital intensive industrialization have failed to generate significant increase in employment opportunities to absorb the available supply of labour.

6.2. PRE PROJECT EMPLOYMENT SITUATION

In the pre-stage of project the unemployment and under employment problem was acute because agricultural sector was the only deciding factor providing the requisite labour force. 40.24% and 56.05% heads of the family were engaged in agricultural sector in Dishaband and Ballavpur respectively. Although other off-farm activities prevailed in those areas, these were not performing up to the expectations. The activities include rickshaw-pulling, paddy-processing, net weaving, cow and goat rearing. The scope for these did not expand due to some barriers, such as inadequate financial assistance, and absence of group discipline etc.

6.2.1.8 AVAILABLE LABOUR FORCE

During the launching of the project (i.e. in 1976) 42.40% and 43.49% of the labour-force of the total population respectively in dishaband and Bellavpur were available for work. Among these working people only 13.66% in Dishaband and 9% in Ballavpur were completely unemployed. The rest of the others e.g. 28.82% in Dishaband and 34.49% of the labour force of the

4. Bech and L. Meyer-Financing Rural Non-Farm.

total population in Ballavpur were engaged in the agricultural field and other non-agricultural sectors. Few percentages of the people were engaged in this field of the project because other people were engaged in this field of the project because other than the agricultural field the employment opportunities were not wide or capable of high expectations.

6.3. OCCUPATIONAL PATTERN

A satisfactory analysis of occupational pattern and the study of its changes in the context of economic development can only be attempted after certain issues are decided.

- a. Firstly the unit of enumeration for this purpose has to be defined, that is whether the occupational pattern of individuals or of households or of both would be considered.
- b. Where individuals and households may be following more than one occupation, proper classification of cases would be made.
- c. Proper criteria would be devised which would indicate the significance of changes in the occupational pattern of either households or individuals.

While defining the unit of enumeration there are several points to be considered. Regarding the rural economy of Bangladesh, it may be safely assumed that most of the occupations pursued in the countryside are of a collective nature i.e. these are

performed by the collective physical participation of all the members of the household. Most members of the household take part in cultivation.

Usually the principal rural occupation is agriculture which might as well be accompanied by a non-agricultural subsidiary occupation and the reverse case is witnessed some times also. This dual and mixed nature of rural occupation is an aspect of reality which one confronts in the countryside.

The impact of economic development is reflected in the diversified nature of occupation of the household members so that the pattern of occupation might change. Thus an increasing number agricultural household members might adopt non-agricultural work as subsidiary occupations or innumerable non-agricultural household members might adopt agriculture as subsidiary occupations.

Observation :

While agriculture is the prime occupation of Dishaband and Ballavpur villages, some scopes for off-farm occupations have created in these villages by credit operation through group association. A great majority of the head and other family members are engaged in farm activities mainly during a certain period of the year as these are seasonal activities. More

labour is required during the busy season than during the slack period. Since surplus labour is defined as that which can be siphoned off the agricultural sector without adversely affecting its output, those who are seasonally employed may not be termed as surplus. The number of required workness is therefore defined as that which is required at the peak-time of agricultural operations. The concept of surplus labour proposed here thus includes seasonal employment. To overcome this acute problem off-farm activities are urgently needed.

6.4. SECTORWISE OCCUPATION IN PROJECT AREA

The bulk of the people of those villages derive their livelihood from agriculture. Directly or indirectly small farmers and labourers of these villages are involved in this sector.

Per capita land holding of the family is not enough or sufficient for their barest requirement as the heads and other family members cannot afford to live with this income. Besides this, in dull season people remain unemployed. Considering these factors the people are very much interested in off-farm activities and alternatively they are inclined into these occupation as a subsidiary involvement. The completely unemployed and the underemployed as well as the landless and the marginal farmers are interested to be involved in the off-farm activities, which is considered as a main occupation. These activities are :-

- i) Rickshaw pulling
- ii) Paddy processing

- iii) Net weaving
- iv) Pisculture
- v) Business
- vi) Service
- vii) Construction works etc.

6.4.1. AGRICULTURAL SECTOR

In the project area, most of the people are employed in the field agriculture. The small farmers and landless labourers are mostly dependent on this field for their employment and income.

Given below is the present picture of the occupational pattern in the agricultural sector compared with the bench mark report.

Table- 6. Agriculture Sector

Name of village	Year	Main H.H.	Occupation others	Subsidiary H.H.	Occupation others
Dishaband	1979	37.84%	35.56%	44.83%	45.45%
	1976	40.24%	27.76%	49.23%	59.26%
Ballavpur	1979	49.02%	41.86%	34.09%	14.29%
	1976	56.05%	27.03%	33.88%	50.00%

2.40% heads and 7.80% other family members in Dishaband 7.03% heads 14.83% other family members in Ballavpur have changed their agricultural occupation. This was because through group association improved earning opportunities were generated within the village while the percentage of subsidiary occupation of the family heads increased slightly in Ballavpur and decreased in case of Dishaband.

Compared to the project launching period (1976), greater number of other family members have taken up agriculture as the main occupation while their involvement in agriculture as a subsidiary occupation have sharply declined.

6.4.2. NON AGRICULTURAL SECTOR (OFF FARM)

1) Rickshaw pulling :

This is one of the main occupation of the landless labourers who pull rickshaws on a hired basis at a rent of Tk. 8/- to Tk. 10/- per day.

1. Alam Zahirul -- Bench mark survey report of Dishaband
1976. P.8.

2. Abedin Zainal -- Bench mark survey reports of Ballavpur
1976. P-9.

Table-7. Rickshaw Pulling

Name of village	Year	Main occupation		Subsidiary occupation	
		H. H.	Others	H. H.	Others
Dishaband	1979	13.51%	13.33%	6.90%	-
	1976	10.98%	6.68%	1.54%	-
Ballavpur	1979	5.89%	5.89%	4.65%	7.14%
	1976	3.14%	-	.83%	-

2.53% heads and 6.65% other members in Dishaband and 2.75% and 4.65% other members in Ballavpur took up rickshawpulling. They took it as their main occupation. At the same time 5.36% in Dishaband and 5.99% heads took rickshawpulling as subsidiary occupation.

ii) Day labour :

In the project area due to the shortage of cultivable lands and poverty the landless and the small farmers are working in different fields for earning 10.81% family heads and 22.22% other members in Dishaband and 17.65% heads and 27.91% other members in Ballavpur are working in different fields. The figures of the launching period (1976) are also given for comparison.

Table-8. Day Labour

Name of village	Year	Main occupation		Subsidiary occupation	
		H. H.	Others	H.H.	Others
Dishaband	1979	10.81%	22.22%	17.24%	27.27%
	1976	17.76%	27.91%	15.91%	39.29%
Ballavpur	1979	17.65%	27.91%	15.91%	39.29%
	1976	20.18%	32.43%	16.53%	12.50%

Compared to the launching period the percentage of main occupation of the people of Dishaband decreased by 6.84% in case of family heads and increased by 5.59% in case of other members and Ballavpur the occupation decreased by 2.53% in case of family heads and 4.52% in case of other members.

iii) Paddy Processing :

Paddy processing was not a well exploited profession prior to the launching period. Afterward number of people engaged in it increased greatly. As a main occupation 8.11% heads in Dishaband, and 8.89% other members are involved in it. But in Ballavpur these figures are 5.88% family heads and 2.35% other family members.

Table-9. Paddy Processing

Name of village	Year	Main occupation		Subsidiary occupation	
		H.H.	Others	H.H.	Others
Dishaband	1979	8.11%	8.89%	3.45%	9.10%
	1976	4.27%	-	-	7.41%
Ballavpur	1979	5.88%	2.33%	4.55%	7.14%
	1976	1.35%	-	.83%	-

This occupation flourished quite well after the launching of the project. The percentages increased by 3.84% and 4.53% family heads and 8.89% and 2.33% other family members in case of Dishaband and Ballavpur respectively.

iv) Net Weaving :

This activity generated speedily after the launching of the project. In Dishaband 5.41% heads and 2.22% other members are occupied in this profession while in 1976 only 1.11% other members considered it as a main occupation. In Ballavpur 3.78% family heads and 2.33% other family members consider it as their main occupation while at the launching period very people were hardly involved in this field.

v) Business :

5.41% heads and 4.45% other members in Dishaband are engaged in various type of business such as, small shops in the local market and as hawkers etc. In Ballavpur 5.88% heads 6.97% other member are engaged in business. Most of those people have opened shops in the local market. 29.53% heads and 17.86% other members took shopping as subsidiary occupation. The conduct their business in the "hst" days in Ballavpur.

vi) Service :

The people of the project area serve in Comilla town or at other places. 10.81% other members in Dishaband and 3.92% heads and 4.65% other members in Ballavpur are serviceholders launching period.

As a main occupation the percentage of service holders in Dishaband decreased by 6.66% in case of other family members and in Ballavpur increased by 4.65%.

vii) Construction Works ;

As a main occupation 5.41% family heads and 2.22% other member in Dishaband and 3.92% heads and 2.33% other members in Ballavpur are engaged in this field 3.45% heads and 4.55% other member in Dishaband, and 2.27% heads and 3.57% other members in Ballavpur consider it as their subsidiary occupation.

viii) Milk seeling :

In this profession 2.70% heads and 2.22% other family in Dishaband and 3.92% heads and 2.32% other members Ballavpur are occupied as a main occupation.

6.5. EMPLOYMENT SITUATION FOR THE PROJECT OPERATION

Compared to the launching period unemployment rate declined sharply in the area due to project operation. The present labour force comprises 48.75% and 47.19% of the total population respectively in Dishaband and Ballavpur. It is calculated that 4.44% and 4.65% of the labour force are unemployed. Other labourers are engaged in various fields such as agriculture and non-agriculture.

Table-1_e. Unemployment percentage of the total labour force in 1979 and 1976.

Name of Village	Year	Percentage (%)
1. Dishaband	1979	4.44%
	1976	13.66%
2. Ballavpur	1979	4.65%
	1976	9.00%

As the employment opportunities widened in the non-agricultural sector a certain percentage of the labour force were able to change their professions and lead a better life compared to before. 2.40% of the heads of the family in Dishaband shifted their profession from the agricultural sector as the other non-agricultural sectors were generating economically and jobs were available.

The target group's landholding has witnessed a slight upward trend compared to the launching period due to the improvement, brought by employment to their economic life. In the past much of the poverty resulted from having the lands remaining mortgaged to the rich farmers. As the project was being implemented the target group gradually released their lands from mortgage.

Table-11. Compared family landholding of the target groups between 1976 and 1979.

Name of Village	Year	Landholding per family (acres)
1. Dishaband	1976	.43
	1979	.50
2. Ballavpur	1976	.56
	1979	.72

Although holdings have slightly increased, it was not possible to engage the entire labour force in this field.



6.6. SOME REASONS FOR THE LACK OF ABSORPTION OF THE ENTIRE LABOUR FORCE OF THE AREA INTO THE WORK FORCE IS GIVEN BELOW.

- i. Credit operation was inadequate and insufficient in the area compared to the demand.
- ii. Due to the non-availability of machinery and financial assistance the unskilled and untrained labour force could not create employment opportunities for their own benefit.
- iii. Social and economic structure which always make a substantial impact in generating employment opportunities, was not a supporting factor in this area.
- iv. Co-ordination or linkage was partially absent between the agricultural sector and other non-agricultural fields.
- v. Small scale industries did not develop due to the shortage of raw materials and market situation.
- vi. Vocational training which is a necessity was absent in developing the economic activities or in creating more employment.

CHAPTER -7
INCOME STRUCTURE

7.1. INCOME STRUCTURE

It is part of general observation that social status, education, health and other developments occur along with the economic development of area. The standard and quality of life are altered by economic structure. In the project area, the small farmers and landless labourers improved their economic condition by increasing their income made possible due to the credit operation to finance some income raising activities. It appears that income from the farm sector still dominate the whole income structure of the family. Before the launching of the project the marginal farmers and landless labourers were leading a miserable life. Some reasons are suggested such as :

- i) No financial assistances were provided to adopt new farm techniques and lack of awarsness and understanding prevailed in this regard.
- ii) Lack of employment opportunities and low wage rate
- iii) A feeling of isolation and powerlessness as well as exploitation by higher classes.

At present these problems can be some what overcome as the income of the people has witnessed an increase and the opportunities for non-farm employment have improved due to credit

operation against particular activities. Some activities are productive while others are business oriented.

1. Production Oriented activities¹:

- a. Milch cow rearing
- b. Goat rearing
- c. Crop production
- d. Fish production

2. Business Oriented Activities :

- a. Beef and cattle fattening
- b. Rickshaw pulling
- c. Paddy parking
- d. Fishnet weaving
- e. Release of Mortgaged land

The production oriented activities prevailed in the area before the launching period when income from these was insufficient. However at present the income has gone up tremendously. On the other hand business oriented activities generated after the starting period of the project. This was because credit operation helped to organise people and created employment opportunities.

1. BARD - Comilla - Third Annual Evaluation Workshop Small farmers and landless labourers - Development Project. Pub: June 13-15, 1979, P.4.

2.1.1. SECTOR IDENTIFIED ACCORDING TO NATURE

The average annual income of each family in the project area come from different fields. These sectors are agriculture, other agriculture, and non agricultural or off-farm activities. Each sector conditions some sub-sectors which are mentioned below.

a) Agricultural Sector :

- i. Crop production
 - ii. Potato
 - iii. Sugarcane
 - iv. Vegetables

b) Other Agricultural Sector :

- i) Milch cow and goat rearing
- ii) Beef fattening
- iii) Fishing
- iv) Poultry
- v) Livestock production

c) Non-Agricultural or Off-Farm Activities :

- i) Rickshaw pulling
- ii) Paddy processing
- iii) Fishnet weaving
- iv) Cottage Industries
- v) Business or trading
- vi) Services
- vii) Releasing of Mortgaged land

7.2 SECTOR-WISE INCOME AND ANALYSIS

a. Agricultural Sector :

In the project areas income from the agricultural sector is prevailing more than others. The picture given below of income structure indicates the difference between the participant in the target group for small farmers and landless labourers.

Table-1. Income in Agricultural Sector
Fig. (In Taka)

Name of Village	Small farmers		Increa- sed per- centage	Landless lab.		Increa- sed per centage
	Partici- pant	Non-par- ticipant		Parti.	Non Parti.	
1. Dishaband	3134	2464	27.20%	1527	1312	16.40%
2. Ballavpur	3218	2194	46.68	1868	1321	18.67%

Due to credit operation through the project discipline, the project participants income increased in both the villages. In Ballavpur the credit operation is more effective than in Dishaband. The income for participant small farmers in Dishaband increased by 27.20% and 27.46% in Ballavpur.

The average income of participants, non-participants and the percentage of its increase are given below.

Table-2. Average Income of Participants & Non-participants, Increased percentage (Fig. in Taka)

Name of Village	Partici-pants	Non Partici-pant	Average Income	Increased percentage
1. Dishaband	2231	1888	2109	23.45%
2. Ballavpur	2393	1757	2075	36.15%

The achievement of the project is indicated by the difference between the participants and the non-participants 23.45% and 36.15% of the income increased respectively for the participants and non-participants who availed the facilities provided by the project, e.g. credit and other discipline of the project.

b. Other Agricultural Sector :

Before the project was launched the field had very limited project got started and the flow of credit encouraged the activities which were on the verge of extinction due to lack of financial assistance Gradually these activities were generated and its scope widened creating job opportunities. The project participants benefited more than the non-participants. The statistical picture is given below.

Table-3. Income in other Agricultural Sector Fig. (In Taka)

Name of Village	Small farmers		Increased percentage	Landless lab.		Increased %
	Parti.	Non-parti.		Part.	Non-part.	
1. Dishaband	2269	1392	62.92%	1527	1250	22.22%
2. Ballavpur	1625	1472	10.38%	1431	1000	30.16%

In this sector the income of the participants increased more than the non-participants. For participant small farmers in Dishaband the income increased by 62.92% in Dishaband while figure for the same in Ballavpur is not satisfactory. The income increased more in the case of landless labourers than non-participants. This was labourers than non-participants. This was only because of credit operation and group wise organised activities.

In Dishaband milch cow rearing, beef fattening and livestock production activities developed tremendously due to the flow of credit and other group wise assistances. On the country, in Ballavpur, goat and beef fattening, fishing and poultry farming developed widely. The income generated from these sources.

The average income of the participants and non-participants and the percentage of its increase are given below.

Table-4. Average income of participant and non-participants, Increased %
(Fig. in Taka)

Name of village	Particip- pant	Non-parti- cipant	Average Income	Increased percentage
1. Dishaband	1898	1321	1609	43.67%
2. Ballavpur	1528	1236	1382	33.65%

These statistics indicate the fact that income of the participants compared with that of the non-participants increased by 43.67% in Dishaband and by only 23.65% in Ballavpur. Thus other agricultural income for the participants is satisfactory in Dishaband compared with that of Ballavpur.

c. Non Agricultural Sector or Off-Farm Activities :

These activities were not completely absent before the launching of the project. After the launching of the project the atmosphere was more favourable. Projects were no more limited and the scope for off farm activation widened and expanded. Through the performance of the project increasing employment opportunities were created. From general observation it may

be inferred that landless labourers consider these as their main occupation whereas small farmers consider these as their subsidiary occupation. The activities are group activities such as rickshaw pulling paddy processing and net weaving. The number of project participants were satisfactory and they benefited more than the non-participants. The picture is represented below.

Table-5. Income in non-agricultural sector
(Fig. in Taka)

Name of Village	Small farmers		Increased percentage	Landless lab.		Increased percentage
	Part.	Non-part.		Part.	Non-part.	
1. Dishaband	923	785	17.47%	1472	718	104.83%
2. Ballavpur	843	777	8.48%	1340	785	70.71%

After receiving the incentive for employment, the landless labourers increased their income to a great extent but landless labourers outside the project had a very different and diminished income as they did not receive the incentives for work.

Income increased by 104.83% in Dishaband and by 70.71% in Ballavpur. As it is situated near the Comilla town, the scope for work is greater in Dishaband than in Ballavpur. As a result people could be organised for much purposes as

Rickshaw-pullers Association and other group oriented activities. Due to the support from the town which is well connected with the village people find it easy to work.

The average income of participants, non participants and the percentage of increase in income are calculated below.

Table-6. Total average income of participant and non-participants and percentage of increase (Fig. in Taka)

Name of village	Participant	Non-participant	Average Income	Increased percentage
1. Dishaband	1197	752	974	59.21%
2. Ballavpur	1093	781	937	39.86%

Due to the achievements made by the project the income of the participants (small farmers and landless labourers) increased by 59.21% in Dishaband and by 39.86% in Ballavpur. Incentives indeed bestowed greater economic solvency in peoples way of life.

7.3. PRESENT HOUSEHOLD ANNUAL INCOME OF TARGET GROUP (SMALL FARMERS AND LANDLESS LABOURERS) AND COMPARED WITH BENCH MARK SURVEY REPORT.

7.3.1. INCOME OF SMALL FARMERS

Participant small farmers average income are Tk. 4679.00 and Tk. 4206.00 in Dishaband and Ballavpur respectively. On the other hand non-participant farmers average income stand at Tk. 3438.00 in Dishaband and Tk. 3438.00 in Ballavpur. The average income of target group where there are participants and non-participants is Tk. 4062.00 in Dishaband and Tk. 3752.00 in Ballavpur.

Given below is the present income of small farmers compared with the bench mark survey of household.

Table-7. Income of Small farmer in 1976, 1979 and percentage of increase (Fig. in Taka)

Name of village	Year	Small farmer (only participant)	Increased percentage
1. Dishaband	1976	3748.00	24.83%
	1979	4679.00	
2. Ballavpur	1976	3364.00	25.03%
	1979	4206.00	

It is seen that in real term project participant small farmers income increased by 24.83% in Dishaband and by 25.03% in Ballavpur.

The inflation considered for three years 1976 to 1979 is 35%.¹

The income of non-participant small farmers declined by 8.24% in Dishaband and by 2.20% in Ballavpur. In Ballavpur the non-participant small farmers are directly connected with the project and also have an inter-relationship with the participants. On the other hand in Dishaband the economic inter-relationship is not strong. On the whole the average income of participants and non-participants in the project increased by 8.38% in Dishaband and by 11.53% Ballavpur.

7.3.2. INCOME OF LANDLESS LABOURERS

The average annual income of the participant landless labourers is Tk. 3348.00 in Dishaband and Tk. 3210.00 in Ballavpur. The average non-participant family income is Tk. 2430.00 in Dishaband and Tk. 230.00 in Ballavpur.

The average income of the landless labourers is Tk. 2892.00 in Dishaband and Tk. 2758.00 in Ballavpur. The figures refer to participants and non-participants together.

1. See - Bangladesh Bank -- Economic Trends - June 1980
(Statistical Dept.) Chapter - "Cost of living index for middle income families" page 23.

The present income of the landless labourers is compared with the bench mark survey income of the households.

Table-8. The Income of landless labourer in 1976, 1979 and increase in percentage (Fig. in Taka)

Name of village	Year	Landless labourers (only participant)	Increased %
1. Dishaband	1976	2631.00	27.25%
	1979	3348.00	
2. Ballabpur	1976	2296.00	39.81%
	1979	3210.00	

Due to the timely supply of credit the income of the landless labourers increased by 27.25% in Dishaband and by 39.81% in Ballavpur. The non-participant income compared with that of the launching period declined by 22% in Dishaband and enhanced by 8.27% in Ballavpur. The average income of the landless labourers (including participant and non-participant) increased by 9.92% in Dishaband and by 20.12% in Ballavpur.

7.4. TOTAL ANNUAL AVERAGE INCOME COMPARED WITH THAT OF THE PROJECT LAUNCHING PERIOD

The achievement of the project, which concerns the small farmers and landless labourers termed as target group is attained by improving their condition compared to their previous plight, through generating income. During the starting period of the project, in the field of certain activities the income is tremendously enhanced through incentives.

7.4.1. INCOME OF THE PARTICIPANTS IN THE PROJECT

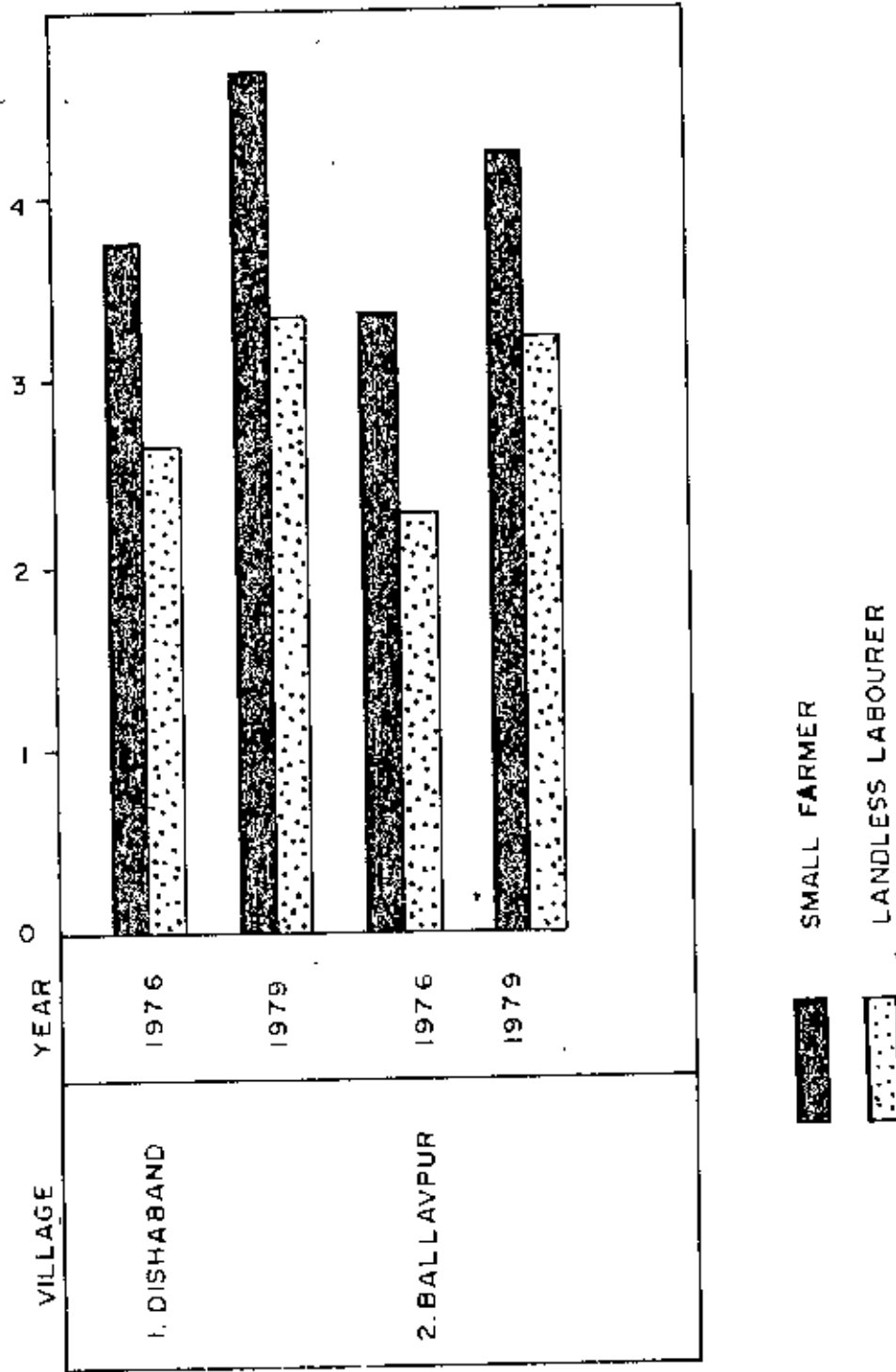
The average income of small farmers and landless labourers in Dishaband during the launching period of the project was Tk. 3189.00 and in Ballavpur it was Tk. 2830.00. At present the figure stands at Tk. 4013.00 in Dishaband and Tk. 3708.00 in Ballavpur. Percentage of increase in income is given below.

It has already been mentioned that the inflation considered for three years 1976-79 is 35%.

Table-9. Average household annual income of participants is compared with bench mark survey and increased is indicated in percentage

Name of village	Year	Income of household	Increased %
1. Dishaband	1976	3189.00	25.83%
	1979	4013.00	
2. Ballavpur	1976	2830.00	31.03%
	1979	3708.00	

INCOME - STRUCTURE OF THE TARGET GROUP
TAKA IN THOUSAND



7.4.2. INCOME OF NON-PARTICIPANTS IN THE PROJECT

The non-participant group is also approached directly as part of the project operation. Their income underwent an increase compared to the launching period levels. In Dishaband, the average non-participant income is at Tk. 2935.00 and in Ballavpur it is Tk. 2792.00. The percentage of increase in income is given below.

Table-10. Average household income of non-participant is compared with bench mark survey and increase is indicate in percentage.

Name of village	Year	Income of household in Taka	Increased %
1. Dishaband	1976	3189.00	7.89%
	1979	2935.00	
2. Ballavpur	1976	2830.00	1.34%
	1979	2792	

Compared to the figure during the launching period the income declined in 1979 by 7.89% in Dishaband and by 1.34% in Ballavpur. It is obvious that their economic condition worsened in a gradual process. The present income figure though has the semblance of being high in current price, yet in real terms the income has not increased but has witnessed a declining trend.

7.4.3. AMOUNT AND PERCENTAGE OF INCREASE OF THE AVERAGE INCOME GROUP

Compared to project launching period the average income of target group (participant and non-participant) marked an steady increase. This is shown in the following table.

Table-11. Total average income compared with bench mark survey.

Name of village	Year	Income in Taka	Increased %
1. Dishaband	1976	3189.00	8.84%
	1979	3471.00	
2. Ballavpur	1976	2830.00	14.84%
	1979	3250.00	

Compared to the figures during the launching period the income of the target group increased by 8.84% in Dishaband and by 14.84% in Ballavpur. For the successful implementation of the project that increasing trend is being steadily maintained.

7.5. THE PROJECT ACHIEVEMENT RECORDS OF DIFFERENT STUDIES

Table 12 . Income increased % of target group
(Participant) in the project area.

Study by performed	Year	Dishaband village	Ballovpar village
1. Present study	1978-79	25.83%	31.03%
2. BIDS study	1978-79	37.16%	32.47%
3. Action Research Fellows (BARD) Comilla	1978-79	73.00%	106.00%

Although the percentage of increase in come are varies in different evaluations it is an accepted fact that income is certainly enhanced for operating the project through incentive such as credit. In present study 35% inflation is considered as accepted. On the other hand in BIDS report approximately (30-70% inflation rate is considered as accepted. But the action Research fellows did not bring the money inflation into consideration. They considered constant price, rather.

CHAPTER-8
ACTIVITIES THAT YIELD GAINFUL EMPLOYMENT

8.1. PROFITABILITY OF DIFFERENT ACTIVITIES : AN EVALUATION

Many income raising activities are introduced in the project area. All types of incentives including credit operation as the major one are utilised to assist the performance of the above activities. The purpose is to upgrade peoples income and to generate more employment. The activities include, Rickshaw Pulling, Paddy Processing, Fishnet Weaving, Cow and Roaring, Beef Fattening and others. All activities are not profitable, as because there are constraints on the scope to expand those activities. We can evaluate the viability of a business activity through the benefit cost ratio.

8.1.1. BENEFIT COST RATIO

Benefit cost ratio of the project area (Dishaband and Ballavpur) in 1979 (annually)

Name of the Activities	Dishaband	Ballavpur
1. Rickshaw pulling	2.13	1.88
2. Paddy processing	1.83	1.85
3. Fish net weaving	1.21	1.09
4. Cow, goat and beef fattening	1.95	2.10

1. Rickshaw Pulling :

a) Dichhaband Village :

In Taka

i) Gross benefit

6178.57

ii) Cost estimate :

a) Depreciation cost - 368.21

b) Interest payment - 270.00

c) Running cost - 108.57

Total cost

2903.92

3274.65

Net benefit - 3274.65

Benefit cost ratio - $\frac{6178.57}{2903.92} = 2.13$

b) Ballavpur Village :

i) Gross benefit

5097.78

ii) Cost estimate

a) Depreciation cost - 275.86

b) Interest psyment - 309.17

c) Running cost - 121.67

d) Labour cost - 2000.44

Total cost

2707.14

2390.64

Net benefit - 2390.64

Benefit cost ratio - $\frac{5097.78}{2707.14} = 1.88$

2. Paddy processing

In Taka

a) Dishaband Village :

i) Gross benefit 5725.00

ii) Cost estimate

a) Depreciation cost - 75.00

b) Interest payment and loan money - 1125.00

c) Running cost - 55.00

d) Labour cost - 1880.00

Total cost 3135.00
2790.00

Net benefit - 2790.00

Benefit cost ratio - $\frac{5725.00}{3135.00} = 1.83$

b) Ballavpur Village

i) Gross benefit 5975.50

ii) Cost estimate

a) Depreciation cost - 72.00

b) Interest payment and loan money - 1125.00

c) Running cost - 62.50

d) Labour cost - 1925.00

Total Cost 3184.50
2791.00

Net benefit - 2791.00

Benefit cost ratio - $\frac{5875.50}{3184.50} = 1.85$

3. Fish net weaving

a) Dishaband Villago

In Taka

i) Gross benefit

1800.00

ii) Cost estimate

a) Depreciation cost - 75.00

b) Interest payment
and loan money - 562.50

c) Running cost - 125.00

d) Labour cost - 720.00

Total Cost

1482.50
317.50

Net benefit - 317.50

Benefit cost ratio - $\frac{1800.00}{1482.50} = 1.21$

b) Ballavpur Village :

i) Gross benefit

2500.00

ii) Cost estimate

a) Depreciation cost - 90.00

b) Interest payment
& loan money - 787.50

c) Running cost - 137.50

d) Labour cost - 1260.00

Total cost

2275.00
225.00

Net benefit - 225.00

Benefit cost ratio - $\frac{2500.00}{2275.00} = 1.09$

4. Cow, goat and beef fattening In Taka

a) Dishaband Village :

i) Gross benefit 4958.33

ii) Cost estimate

a) Depreciation cost - 115.36

b) Interest payment
and loan money - 2062.67

c) Running cost - 142.08

d) Labour cost - 219.17

Total cost 2539.28
2419.05

Net benefit - 2419.05

Benefit cost ratio - $\frac{4958.33}{2539.28} = 1.95$

b) Ballavpur Village :

i) Gross benefit 5673.00

ii) Cost estimate

a) Depreciation cost - 122.00

b) Interest payment
& loan money - 2314.98

c) Running cost - 112.25

d) Labour cost - 156.00

Total cost 2705.23
2967.77

Net benefit - 2967.77

Benefit cost ratio - $\frac{5673.00}{2705.23} = 2.097$

8.2. ACTIVITIES THAT HAVE CREATED GAINFUL EMPLOYMENT

Among the activities discussed below, some are more profitable or viable.

a) Dishaband Village :

i) This activity is highly prospective as the investment of Taka 1 (one) would bring a return of Taka 2.13 after one year. So this activity should be encouraged by offering incentives. In this way, employment opportunities may be expanded and the rural labour force specifically the landless would have the opportunity to employ themselves.

ii) Cow, goat, and Beef fattening :

This activity is also quite profitable. In a year a return of Taka 1.95 is received by investing Tk. 1. This type of activity would expand as it raises income and creates employment opportunities. The rural people would get jobs if this activity is widely expanded.

iii) Paddy Processing :

This activity is profitable as every year a return of Tk. 1.85 is received by investing Tk. 1. Employment opportunities may be created by expanding this activity. The rural people can enhance their income by adopting this activity. It appears that this is a very prospective profession for the villagers.

Other activities do not seem to be prospective in this area.

b) Ballavpur Village :

In this village among many activities paddy processing and cow, goat and beef fattening are more profitable. This is brought out by the benefit cost ratio. Besides these activities, rickshaw - pulling, fishnet weaving, poultry farming also generate income in this area.

i) Rickshaw Pulling :

This activity is highly prospective. It is potentially an income raising activity as the investment of Tk. 1 bring a return of Tk. 1.88 after one year. This activity may create more employment and it would benefit the entire village.

ii) Paddy Processing :

This activity yields much profit. For the investment of Tk. 1.00 the return comes to Tk. 1.94 every year. This is quite a profitable activity. By giving incentives this activity would expand and create sufficient opportunities for raising peoples income.

iii) Cow, goat and beef fattening :

This activity provides maximum benefit to the rural people of Ballavpur. It has great potentiality for the investment of Tk. 1.00 there is the return of Tk. 2.10 after one

year in this activity. The profit margin encourages to enhance this activity so that more employment opportunities are created.

If we consider the economic activities which are generated in the project area, all would not be found viable. Some activities are encouraged for their income as well as the employment opportunities these provide. For Dishaband such activities are rickshawpulling cow, goat and paddy processing, and beef fattening. For Ballavpur such activities are paddy processing, and cow, goat and beef fattening. These activities are termed as gainful activities on the amount of profit they yield and the job opportunities provided by these activities are termed as gainful employment.

CHAPTER-9
CONCLUSION AND RECOMMENDATIONS

9.1. CONCLUSION

The secure the economic achievement of small farmers and landless labourers, the Action Research Project played a significant role. The ASARRD Project considered the provision of inputs and services for the rural poor to be a pre-condition for the uplifting of small farmers and landless labourers.

In the project area named Dishaband and Ballavpur the new emphasis on non-farm activities in the rural area represent the way to eradicate rural poverty. This is documented in the present study.

- i) The development of rickshaw pulling activity is highly appreciated for it would improve the employment situation and increase income in the project area.
- ii) Paddy processing is another activity which is expanding because rural women can join this activity for enhancing their income. In this project area this activity will thrive well specially in Ballavpur. Employment opportunities may be create for the rural women by expanding this activity.



- iii) Cow, goat and beef - fattening is another income raising activity. During the slack season people buy cattle with bank loan money. The cattle are then sold at a higher price during the muslim festival of Eid-ul-Azha. In this project area this activity is quite profitable and also widespread.
- iv) Other activities such as net weaving and poultry farming are profitable but its scope is limited.
- v) It is part of general observation that in case of shortage of remunerative work the farm during the slack season people would face dire poverty. This would include people whose holdings are too small or unproductive to earn an adequate livelihood. The poorest income groups in the project area the landless and near landless usually are occupied in activities whose contribution to boost agricultural output may rather be indirect or peripheral.
- vi) In the study area with the aid of financial incentives some of the mentioned activities can create self employment for the rural poor in the off farm sector. Full exploitation of the off farm sector for the benefit of the rural poor has become an urgent necessity. The main immediate objective is to create jobs which would

ultimately lead to the uplifting of the rural poor. Probably the bulk and the most emphatic aspect of the project is to gear up the creation of productive employment. Credit operation can lead to money into the hands of the needy or into relevant areas of necessity. But the effort must be concentrated around the activities which have proved to be profitable and capable of creating employment. It has already be indicated through figures and comparisons with bench mark surveys that rickshaw pulling, paddy processing, cow, goat and beef fattening activities are expanding through adequate incentives. The employment opportunities are being created by these activities would be gainful.

9.2. RECOMMENDATIONS

It may be pointed out from observation, that appropriate steps should be taken for achieving the goals of socio-economic development.

- 1) Adequate financial assistance should be provided at the proper time for specific areas of activity. One of the basic tenets of credit operation is the exact pinpointing of areas where credit should be channeled. However timely distribution of credit is very much essential for the money to yield maximum returns.

- ii) Group association and bondage must be strong and group discipline must be obeyed with a co-operative mind.
- iii) Groups should be formed in such a way so that these are able to plan and implement their own activities.
- iv) Leadership qualities should be developed, as being already done, within the groups and associations.
- v) Some groups should initiate in improving village infrastructures by constructing roads, bridges, and canals etc.
- vi) Groups should undertake joint economic activities in order to strengthen their financial position.
- vii) Training should be arranged for the villagers to acquire skills and occupational knowledge about different activities in which the rural poor can create the self employment.
- viii) The present literacy rate should be raised to a higher level as education can enlighten people to the necessity of improve housing and nutrition.
- ix) Care should be taken so that the incentives for activities such as rickshaw-pulling, paddy processing and cattle fattening do not minimise underemployment but open up opportunities for full employment.

- x) Encouragement and incentives should be provided to women so that they gain self confidence to participate in the income raising activities and co-operate in joint efforts.
- xi) It has been observed that people are scared about taking credit from the institutional sources. It is natural that such notions of fear and persecution should prevail among the people who associate the banking institutions with default measures. It is suggested that misconceptions should be removed from among the minds of the people by persuading them to take easy credits and by taking to them about its significance.
- xii) Modern agricultural equipments and other non-agricultural material that are necessary for small scale industry and non-farm activities, should be used in the project areas to speed up the development. Modern tools for household use and production are now manufactured in many parts the world and these should be adopted in our rural areas for the benefit of the rural poor.

9.3. CONCLUDING REMARKS

The purpose of the project is to identify one or more replicable rural financial systems capable of meeting the financial needs of the rural poor. The present study has therefore attempted an analysis of the models which are being implemented in the desired way. Some off farm activities are functioning in such a way that would bring out significant results, to speak of the project analysis. These activities include rickshaw pulling, paddy processing, cow, goat and beef fattening. Of all activities these produced maximum ready returns. We may say that all the project variables have not been tested properly in accordance to the designs of this study. Only few selected activities have been experimented with. It has been observed that credit is given to individuals in a group but this sort of distribution is not immune from bias and loanees can not always utilise the cash money in certain programmed activities. It is rather difficult to identify the standard characteristics that are essential to make the effective utilization of credit. Unless follow up steps are taken to implement the recommendation it is conjectured that the activities would be unmanageable to be replicable elsewhere.

APPENDICES

Income of Target Group (Weighted)
in 1979 (Taka)

Name of the Village	Small Farmer			Landless Labourer			Total (In Average)		
	Partici- pant	Non-parti- cipant	Average	Partici- pant	Non-parti- cipant	Average	Partici- pant	Non-parti cipant	Total
1. Dishaband	6326	4542	5484	4527	3281	3904	5427	3962	4694
2. Ballavpur	5687	4444	5065	4340	3107	3724	5014	3775	4395
Average	6007	4543	5275	4434	3194	3814	5220	3868	4544

Sector wise Income (Weighted)
in 1979 (Taka)

Name of Village	Agriculture Sector			Other-Agriculture Sec.			Non-Agriculture Sec.			Total (in Average)		
	Partici- pant	Non- parti.	Total	Parti- cipant	Non- parti.	Total	Parti- cipant	Non-par- ticipant	Total	Parti- cipant	Non- parti	Total
1. Dishaband	2331	1888	2109	1898	1321	1609	1197	752	974	5427	3962	4694
2. Dallahpur	2393	1757	2075	1528	1236	1382	1093	781	937	5014	3775	4395
Average	2362	1823	2092	1713	1278	1496	1144	766	955	5220	3868	4544

INCOME IN
AGRICULTURE - SECTOR
(IN TKA)

Dishaband

Ballavpur Total (In average)

Income	Small Farmer		Landless Labourer		Small Farmer		Landless Labourer		Total	
	Parti.	Non-parti.	Parti.	Non-parti.	Parti.	Non-parti.	Parti.	Non-parti.	Parti.	Non-parti.
00	-	-	-	-	-	-	-	-	-	-
Upto-500	-	-	1	2	-	-	1	1	2	3
			11.11%	25%			9.09%	14.29%	3.51%	9.68%
501-1000	-	-	1	1	1	1	2	1	4	3
			11.11%	12.5%	4.17%	11.11%	18.18%	14.29%	7.02%	9.68%
1001-1500	1	1	2	1	1	2	2	2	6	6
	7.69%	14.29%	22.22%	12.5%	4.17%	22.22%	18.18%	28.57%	10.53%	19.35%
1501-2000	1	1	3	2	3	1	3	2	10	6
	7.69%	14.29%	33.33%	25%	12.5%	11.11%	27.27%	28.56%	17.54%	19.35%
2001-2500	2	2	1	2	3	1	1	1	7	6
	15.38%	28.57%	11.11%	25%	12.5%	11.11%	9.09%	14.29%	12.28%	19.35%
2501-3000	3	1	1	-	5	2	2	-	11	3
	23.08%	14.29%	11.12%	-	20.83%	22.22%	18.19%	-	19.30%	9.68%
3001-4000	3	2	-	-	5	2	-	-	8	4
	23.09%	28.56%	-	-	20.83%	22.23%	-	-	14.04%	12.91%
4001-5000	2	-	-	-	2	-	-	-	4	-
	15.39%	-	-	-	8.33%	-	-	-	7.02%	-
5001-6000	1	-	-	-	3	-	-	-	4	-
	7.69%	-	-	-	12.5%	-	-	-	7.02%	-
6001-7000	-	-	-	-	-	-	-	-	1	-
					4.17%				1.74%	
Tot. Respon.	13	7	9	8	24	9	11	7	57	31
Weighted Average	3134	2464	1527	1312	3218	2194	1568	1321	2614	1830

Income In
Other Agriculture - Sector
(In Taka)

Income	DISHABAND				BALLAVPUR				TOTAL (IN AVERAGE)	
	Small farmer		Landless Labourer		Small Farmer		Landless Labourer		Total	
	Parti.	Non-Parti.	Parti.	Non-Parti.	Parti.	Non-Parti.	Parti.	Non-Parti.	Parti.	Non-Parti.
00	-	-	-	-	-	-	-	1	-	1
								14.28%		3.22%
Upto-500	-	1	2	2	2	2	2	1	6	6
		14.29%	22.23%	25%	8.34%	22.23%	18.18%	14.28	10.53%	19.35%
501-1000	2	1	1	2	4	1	2	1	8	5
	15.38%	28.57%	11.11%	12.5%	20.83%	11.11%	27.27%	28.57%	19.30%	19.35%
1501-2000	2	1	2	1	6	2	1	1	11	5
	15.39%	14.29%	22.22%	12.5%	25%	22.22%	9.10%	14.29%	19.30%	16.13%
2001-2500	2	1	1	2	3	2	2	1	8	6
	15.38%	14.28%	11.11%	25%	12.5%	22.22%	18.18%	14.29%	14.03%	19.35%
2501-3000	3	1	2	-	2	1	1	-	8	2
	23.08%	14.28%	22.22%	-	8.33%	11.11%	9.09%	-	14.03%	6.46%
3001-4000	3	-	-	-	2	-	-	-	5	-
	23.08%	-	-	-	8.33%	-	-	-	8.77%	-
Total Respon	13	7	9	8	24	9	11	7	57	31
Weighted Average	2269	1892	1527	1250	1625	1472	1432	1000	1692	1290

Income In
Non-Agriculture (Off Farm) Sector
(In Taka)

Income	DISHABAND				BALLAVPUR				TOTAL (IN AVERAGE)	
	Small Farmer		Landless labourer		Small Farmer		Landless Labourer		Total	
	Parti.	Non-parti.	Parti.	Non-Parti.	Parti.	Non-Parti.	Parti.	Non-parti.	Parti.	Non-parti.
00	3 22.08%	1 14.29%	-	1 12.50%	12 35%	1 11.11%	-	1 14.28%	6 10.53%	4 12.90%
Upto-500	2 15.38%	2 28.57%	1 11.11%	2 25%	7 29.17%	2 22.22%	2 18.18%	2 18.57%	12 21.05%	8 25.81%
501-1000	2 15.38%	1 14.28%	2 22.22%	3 37.5%	4 16.67%	3 33.34%	1 9.10%	1 14.29%	9 15.79%	8 25.81%
1001-1500	3 23.08%	2 28.57%	1 11.11%	1 12.50%	5 20.83%	2 22.22%	3 27.27%	2 28.57%	12 21.05%	7 22.58%
1501-2000	1 7.69%	1 14.29%	2 22.22%	1 12.5%	4 16.67%	1 11.11%	3 27.27%	1 14.29%	10 17.54%	4 12.90%
2001-2500	2 15.39%	-	3 33.34%	-	1 4.16%	-	2 18.18%	-	8 14.04%	-
Tot. Respons	13	7	9	8	24	9	11	7	57	31
Weighted Average	923	785	1472	718	843	777	1340	785	1057	766

DISHABAND
 Position of ASARRO Project - Conilla
 Activity-wise credit operation of the on going activities

Sl. No.	Name of Activity	No. of group	Loans Issued	Total with Interest	Loan recovered	Outstanding	%
1.	Land realising	1	.249	.277	.151	.126	6.27
2.	Fish cultivation	2	.037	.042	.028	.014	.93
3.	Cattle Fattening	14	1.41	1.44	.215	1.225	35.49
4.	Milch cow	14	1.521	1.578	.287	1.291	38.29
5.	Rice cultivation	11	.455	.461		.461	11.45
6.	Rickshaw	4	.284	.299	.092	.208	7.15
7.	Goat keeping	1	.016	.169	.007	.009	.40
Total		47	3.972 4.096	4.114	.780	3.334	99.98

3. Source : Third annual evaluation workshop on small farmers and landless labourers, Development Project.

DISHABARD

Position of ASARRD Project Comilla
Activity-wise credit of the activities completed

Sl. No.	Purpose	No. of group	Member of group	Amount sanction fig.in lac.	Amount disbursed Fig.in lac	Amount recovered fig.in lac.	Remarks
1.	Cattle fattening	(239)	33	2.34	2.34	2.45	69.48
2.	Milch cow	(1)	3	.153	.153	.162	4.55
3.	Vanki	(26)	3	.187	.187	.195	5.56%
4.	Net Purchase	(15)	2	.066	.039	.046	1.98
						.027	Overdue
5.	Net making	(4)	1	.004	.004	.004	.12
6.	Rickshaw	(22)	3	.176	.176	.20	5.23
7.	Rice Cultivation	(113)	13	.370	.370	.339	11.01
8.	Goat keeping	(5)	1	.013	.013	.014	.37
9.	Rickshaw repairing	(8)	1	.006	.006	.006	.17
10.	Thresher machine	(21)	2	.017	.017	.018	.50
11.	Sugarcane	(7)	1	.035	.035	.037	1.03
				3.364	3.337	3.525	100.00

2. Source - Third annual evaluation workshop on small farmer and landless labourers Development Project.

DISHABAND
Year-wise break-up of the Credit Disbursed and Realized

Sl. No.	Year	Completed/ incomplete activities	Loan issued in lac.	Interest Total in Lac	Total in Lac	Realised in Lac	Outstanding	Overdue in Lac
1.	1976	Completed	.222	.015	.24	.24	-	
2.	1977	"	1.342	.077	1.42	1.39	-	.29
3.	1979	"	1.800	.097	1.90	1.90	-	
Total			3.364	.0189	3.56	3.53		.027
4.	1977	Completed	.156	.021	.177	.116	.061	
5.	1978	"	2.745	.102	2.84	.572	2.275	
6.	1979	"	1.071	.019	1.09	.091	.998	
Total			3.972	.142	4.107	.78	3.334	.027
Grand Total			7.34	.161	7.667	4.31	3.334	.27

1. Source - Third annual evaluation workshop on small farmers and landless labourers' Development Project.

- BALLAVPUR
Activity-wise Credit Operation

Sl. No.	Name	Amount disbursed lac	Amount repaid lac	Amount overdue lac	Amount outstanding lac	Total Outstanding lac
1.	Cattle fattening	3.18(318140)	3.393(339338)	.029	5.649	5.678
2.	Potato cultivation	1.37	1.345	.071		.071
3.	Paddy processing	.646	.667		.08	.08
4.	Fish cultivation	.25	.259	.011	.16	.171
5.	Fertilizer for paddy	.132	.138		.845	.845
6.	Milch cow raising	.07	.78		.18	.18
7.	Goat fattening	.025	.028		.124	.124
8.	Net making	.04	.041		.025	.025
Total		5.662	5.950	.112	7.063	7.174

5. What do you use for light in your house?
- Oil lamp
 - Hurricane lamp
 - Hzog
 - Electricity
6. What kinds of furniture do you have in your house :
- None
 - Stool (Pire)
 - Chair/Table
 - Bed (Chan)
 - Almirah/Alnah/
Dressing/Table/
grow safe etc.
7. What utensils do you have in your house?
- Earthen pots/cost iron pane
 - Enamel or plastic
 - Aluminium pots and pane
 - China cup or plate
8. What kind of Transport do you own?
- None
 - Boat/Bullock cart/
Bullock cart
 - Bicycles/Motor cycle
9. Do you have a wrist watch/sewing machine/gramophone/
Radio/ Transistor in your house?
- Yes
 - No
 - Mention the items

10. Where do you get your drinking water

- a. Pond/River
- b. Katcha wall
- c. Pucca wall
- d. Tubewell

Land :

How much land do you own now?

Type of land	Area in local unit	Equivalent Area in Acre	
Homestead			
Cultivated			
Current Fallow			
Permanent Fallow			
Pond/Ditches			
Total			

Household Gross Annual Income :A. CASH INCOME FROM AGRICULTURE SECTOR

Name of the Products	Unit	Unit price at harvest time	Total cash Received (Taka)
Aus			
Aman			
Boro			
Jute			
Wheat			
Sugarcane			
Tobacco			
Pulses			
Oil seeds			
Potato			
Sweet Potato			
Chillies			
Onion			
Other species			
Other crop (If any and Fruits etc.)			
i)			
ii)			
iii)			
iv)			
v)			
Total "A"			

B. Income from Non agriculture in the last one year :

Name of Activities	Monthly Income (Taka)	Yearly Income (Taka)
Service (job) like Bartering and Trading (Business) Brokery Grocery shop or Retail shop Rickshaw driving Rickshaw pulling Autorickshaw Tools Autorickshaw Driving Relasing mortgaged land Small Cottage Industry 1. 2. 3. 4. Other		
Total "B"		

C. Cash Income of members of family working in another farm

Members of Family	Baisakh to Srabon May to August		Bhadra to Agrahayan Sept to Dec.		Poush to Chaitra Jan to April		Total Wages paid Income
	No. of working day	Rate per day (Tk)	No. of working day	Rate per day (Tk)	No. of working day	Rate per Taka	
1	2	3	4	5	6	7	$(2 \times 3) + (4 \times 5) + (6 \times 7)$ 8
Total of 'C' (I)							
(II) Other income Taka : ...							

D. Cash-Income from livestock, its product & by products and fishery in the one year.

1) Income from other agriculture

Livestock

Kind	Sold Last		Year Total Value
	Nos		
Milk cow rearing			
Beef lettering			
Goat rearing			
Paddy processing			
Fish net weaving			
Pisceculture			
Poultry birds			
Chicken			
Other			

II) Income from Livestock product by product :

Items	SELF		SALE	
	Seer/Nos		Value (Taka)	
	Monthly	yearly	Monthly	Yearly
Milk				
Matha				
Curd				
Batter				
Chaana				
Ghee				
Gheese				
Sweets				
Eggs				
Cow dung				
Any other				
Total				

III. Income from fishing :

Period	Quantity sold		Total value Taka
	Seer	Mnds	
Daily			
Weekly			
Monthly			
Yearly			

Total of D (i+ii+iii) = Taka.....

Total household income (A+B+C+D) = Taka.....

C O S T (I N T K .)							G R O S S B E N E F I T (I N T K)				
Name of Activities	Expected life	Capital Investment	Interest on Capital		Taxes & duties	Running cost maintai- ning cost	Labour	Other	Daily	Month- ly	Year- 300 days
		Total	Annual deprecia- tion	Borro- wed	Own		Own	Hired			
Cow, goat rearing and beef fatte- ning											
Fishing											
Not making											
Paddy processing											
Rickshaw pulling											

Release of mortgaged
land -----

1. By-products should also be included
2. Wage rate per day _____

Name of the Investigator

Date : _____



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