

IMPACT OF RDRS POULTRY CREDIT ON THE LIVELIHOOD OF RURAL WOMEN OF PANCHAGARH DISTRICT

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Abstract

This study was undertaken to analyze the profitability, resource use efficiency and impact of RDRS layer credit on livelihood of rural woman in 8 villages under 3 upazilas of Panchagarh district. A sample of 80 layer farmers was selected by simple random sample technique and primary data were used for the study. Both tabular and functional analyses were done to achieve the objectives. It was estimated that average annual total cost of production of layer was Tk. 23345.61, while gross return and net returns per farm were Tk. 24776.86 and 1431.25 respectively. Chick cost, feed cost, labour cost and veterinary expenses significantly influenced the revenue of layer production. The production function exhibited increasing returns to scale. The study also revealed that the resources used by the layer farmers were overused. Layer farming estimated to have contributed 4.45 percent to the total expenditure. About one-third of the household income was contributed by layer farming. Spending capabilities of the respondents were increased by 24.10 and 34.50 percent for food and non-food expenditures respectively. The overall decision making power and social status of rural women were also increased due to intervention of RDRS layer credit. Large portion of credit (78.17 percent) was utilized for farming purposes. Rate of repayment was fully satisfactory (100 percent). Layer farmers were facing some problems in receiving loans like lack of sufficient credit supply and high interest rate. RDRS credit programme benefited the credit receivers in respect of reducing expenditure, spending capacity, decision making power and social status.