

IMPACT OF AGRICULTURAL PROGRAMS OF GRAMEEN BANK ON EMPLOYMENT, PRODUCTIVITY AND INCOME GENERATION OF RURAL POOR IN GAZIPUR DISTRICT

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Reg. No.: 93-11-249

Defense Term: Summer, 1998

ABSTRACT

The study was undertaken to analyse the impact of agricultural programs of Grameen Bank(GB) by estimating the changes in socio-economic conditions, income, employment and productivity of the GB lonees. Two villages, namely South Salna and Itahata under the Bason branch of Grameen Bank were the study area. To achieve the objects of the study, 60 samples were randomly selected from the list of lonees in the study area. Before and after method was used to estimate the impact of agricultural programs of GB on rural poor. It was found that the respondents produced aus, aman, boro, vegetables and raised livestock and poultry. In non-agriculture the income generating activities were rice puffing, shop keeping, petty trading and others. Income from agriculture increased by 47% and that from non-agriculture increased by 53%. Totally the income increased by 50%. Per farm annual employment before joining the GB agric. programs was 229 man days and after it was 304 man days. In both agriculture and non-agriculture the employment increased by 33%. The overall income in employment was 33%. The resources of the lonees also changed positively. On average, the value of total asset was Tk. 26865 before joining the Grameen Bank. While after joining the Grameen Bank it became Tk. 49778. The overall percentage change was 120. Productivity was measured in two categories i) change in crop productivity and ii) change in livestock and poultry productivity. In all the crops the productivity changed positively. The average change in crop productivity was 11.25% and in case of livestock and poultry productivity, the same scenerio was observed. The average percentage change in livestock and poultry was 124. This study indicates that there is a positive impact of agric. programs of Grameen Bank on the lonees. So policy intervention may be required to extrapolate the operation of GB at grass root level.