

**Bangladesh Bureau of Statistics**  
**VGD Panel Survey 2017 (1st Wave)**

## 1. Background Characteristics

### Age Distribution of Beneficiaries and Awaiting Beneficiaries:

Age Group	VGD Beneficiary			Non-Beneficiary		
	Total (n)	Total (N)	Percentage (%)	Total (n)	Total (N)	Percentage (%)
15-19	15	5,727	0.57	12	6,064	0.83
20-24	165	58,641	5.86	88	45,023	6.19
25-29	445	160,269	16.03	196	101,260	13.92
30-34	610	211,879	21.19	229	119,545	16.43
35-39	676	234,386	23.44	316	157,528	21.66
40-44	399	133,396	13.34	210	108,539	14.92
45-50	387	132,097	13.21	213	103,801	14.27
51 and above	183	63,606	6.36	176	85,648	11.77
<b>Total</b>	<b>2,880</b>	<b>1,000,000</b>	<b>100.00</b>	<b>1440</b>	<b>727,408</b>	<b>100.00</b>

### Median and Mean Age of Beneficiaries and Awaiting Beneficiaries:

Median	36	37
Mean	36.67	38.62

Literacy Status of Beneficiaries and Awaiting Beneficiaries:						
Cannot read and write	646	223,457	22.35	400	204,233	28.08
Can read only	28	9331.14	0.93	10	5632.98	0.77
Can read and write	1,204	422,974	42.30	536	275,930	37.93
Can sign only	1,002	344,238	34.42	494	241,612	33.22
<b>Total</b>	<b>2,880</b>	<b>1,000,000</b>	<b>100</b>	<b>1,440</b>	<b>727,407</b>	<b>100</b>

Literacy Status (All Members)						
Cannot read and write	3,810	1,298,426	29.12	1,799	898,073	29.84
Can read only	356	118,372	2.65	94	48,649	1.62
Can read and write	6,781	2,330,071	52.25	3,064	1,549,049	51.47
Can sign only	2,077	712,626	15.98	1,056	513,849	17.07
<b>Total</b>	<b>13,024</b>	<b>4,459,495</b>	<b>100</b>	<b>6,013</b>	<b>3,009,620</b>	<b>100</b>

		VGD Beneficiary		Non-Beneficiary			
<b>Marital Status (Beneficiary)</b>							
Divorced	42	15,047	1.50	20	9,888	1.36	
Married	2,534	882,979	88.30	1,134	581,358	79.92	
Separated/Deserted	42	14,504	1.45	35	16,239	2.23	
Unmarried	21	7,141	0.71	7	2,843	0.39	
Widow/widower	241	80,329	8.03	244	117,079	16.10	
<b>Total</b>	<b>2,880</b>	<b>1,000,000</b>	<b>100</b>	<b>1,440</b>	<b>727,407</b>	<b>100</b>	
<b>Marital Status (All Members)</b>							
Divorced	72	24957	0.56	30	14603	0.49	
Married	5,775	2006706	45.00	2,623	1338780	44.48	
Separated/Deserted	67	23364	0.52	57	27709	0.92	
Unmarried	6,510	2201191	49.36	2,916	1440426	47.86	
Widow/widower	600	203278	4.56	387	188101	6.25	
<b>Total</b>	<b>13,024</b>	<b>4,459,495</b>	<b>100</b>	<b>6,013</b>	<b>3,009,620</b>	<b>100</b>	
<b>Currently enrolled in school</b>							
No	8,818	3,022,531	67.78	4,216	2,108,753	70.07	
Yes	4,206	1,436,964	32.22	1,797	900,866	29.93	
<b>Total</b>	<b>13,024</b>	<b>4,459,495</b>	<b>100</b>	<b>6,013</b>	<b>3,009,620</b>	<b>100</b>	
<b>Any Chronic Illness in past 12 months</b>							
No	10,617	3,617,394	81.12	5,000	2,512,488	83.48	
Yes	2,407	842,101	18.88	1,013	497,132	16.52	
<b>Total</b>	<b>13,024</b>	<b>4,459,495</b>	<b>100</b>	<b>6,013</b>	<b>3,009,620</b>	<b>100</b>	

<b>Participation in VGD</b>		
	<b>Number of Beneficiaries</b>	<b>Percentage (%)</b>
<b>How much rice you are entitled to receive per month? Kilograms (mean)</b>	29.94	
<b>From where do you collect your rice?</b>		
Upazila Office	33,157	3.32
UP office	932,471	93.25
NGO office	1,819	0.18
Any other fixed place	20,241	2.02
Other	7,873	0.79
Do not get rice	4,439	0.44
<b>Total</b>	<b>1,000,000</b>	<b>100</b>
<b>When did you first receive your ration (rice) from the programme?</b>		
More than 2 years ago	1397	0.14
1-2 years ago	21039	2.10
< 1 year ago	977564	97.76
<b>Total</b>	<b>1,000,000</b>	<b>100.00</b>
<b>When did you last receive your ration (rice) from the programme?</b>		
More than 2 years ago	1068	0.1068
1-2 years ago	4407	0.4407
< 1 year ago	994525	99.4525
<b>Total</b>	<b>1,000,000</b>	<b>100</b>
<b>What do you prefer: Wheat or Atta or Rice?</b>		0
Wheat	55568	5.5568
Atta	14827	1.4827
Rice	929605	92.9605
<b>Total</b>	<b>1,000,000</b>	<b>100</b>
<b>Quantity of ration you received last? (average)</b>	37.83	

	Number of Beneficiaries	Percentage (%)
<b>How many months was this quantity for? (average)</b>	1.65	
<b>How did you know that you received that quantity of ration?</b>		
I weighed it myself using a scale at home before cleaning it	239101	23.91
I weighed it myself using a scale at home after cleaning it	82358	8.24
I got it weighed at a shop	34655	3.47
I did not weigh it but observed the measurement at the distribution center	77490	7.75
I did not weigh, but assumed	172031	17.20
Weight and sealed in bag	394365	39.44
<b>Total</b>	<b>1000000</b>	<b>100</b>
<b>If you think you received less than the entitled quantity, what are the reasons for receiving less?</b>		
UP received less from the LSD	68,569	29.43
UP sold/used wheat to cover transport and ha	48,307	20.74
UP gave to other needy people	20,250	8.69
UP gave to some as personal favors or kept fo	16,026	6.88
Other	79,803	34.26
<b>Total</b>	<b>232,955</b>	<b>100</b>
<b>What was the quality of rice that you received last?</b>		
Very good	71,881	7.19
Good	747,530	74.75
Not so good	158,560	15.86
Bad	16,336	1.63
Very bad	4,141	0.41
Not suitable for human consumption	1,552	0.16
<b>Total</b>	<b>1,000,000</b>	<b>100</b>

	Number of Beneficiaries	Percentage (%)
<b>How much rice did you use/ will you use for eating?</b>		
Have consumed entire quantity/will consume whole	739,994	74.00
Have consumed Partly	232,936	23.29
Did not eat at all	27,070	2.71
<b>Total</b>	<b>1,000,000</b>	<b>100</b>
<b>Able to Show VGD Card</b>		
Yes	765,839	76.58
No	234,161	23.42
<b>Total</b>	<b>1,000,000</b>	<b>100</b>
<b>Did you receive any training on health, hygiene and nutrition?</b>		
Yes	135,223	13.52
No	864,777	86.48
<b>Total</b>	<b>1,000,000</b>	<b>100</b>
<b>Did NGO/CBO/union council discuss with you about women's right, child labor, dowry etc.?</b>		
Yes	186,586	18.66
No	813,414	81.34
<b>Total</b>	<b>1,000,000</b>	<b>100</b>
<b>Did NGO/CBO/union council tell you anything about use of savings?</b>		
Yes	461946	46.19
No	538054	53.81
<b>Total</b>	<b>1,000,000</b>	<b>100</b>
<b>Did you receive any training for income generation?</b>		
Yes	53500	5.35
No	946500	94.65
<b>Total</b>	<b>1,000,000</b>	<b>100</b>

	Number of Beneficiaries	Percentage (%)
<b>If you have taken any IGA training, what type of income generating activity (IGA) training did you take?</b>		
Poultry rearing	38613	72.74
Livestock (Cow/goat/pig ) rearing	5667	10.67
Vaccination of poultry and livestock	2542	4.79
Vegetable gardening	3636	6.85
Pisciculture/fishpond	0	-
Weaving/Sewing/Embroidery	1226	2.31
Handicrafts	1048	1.97
Food processing	0	-
Small business project	355	0.67
Other	0	-
<b>Total</b>	53,087	100
<b>Did you start any Income Generating Activities (IGA) after getting the training?</b>		
Yes	19,600	36.76
No	33,720	63.24
<b>Total</b>	53,320	100
<b>If yes, what type of Income Generating Activities (IGA)?</b>		
Poultry rearing		
Livestock (Cow/goat/pig ) rearing	11,922	62.98
Vaccination of poultry and livestock	3,569	18.85
Vegetable gardening	1,401	7.40
Pisciculture/fishpond	355	1.88
Weaving/Sewing/Embroidery	792	4.18
Handicrafts	535	2.83
Food processing	0	-
Small business project	355	1.88
Other	0	-
<b>Total</b>	18,929	100

	Number of Beneficiaries	Percentage (%)
<b>If no, why did you not start any Income Generating Activities (IGA)?</b>		
Training was not useful	10,722	24.52
Insufficient training	4,855	11.10
Lack of confidence	15,056	34.43
Husband/other family members were against it	1126	2.58
Amount of loan was not enough to start	3087	7.06
Did not know how to start	3677	8.41
Thought it's risky	1901	4.35
I did not want to run a business by myself	2190	5.01
Other	1114	2.55
<b>Total</b>	<b>43,728</b>	<b>100</b>
<b>What is your opinion about mandatory savings required by the programme?</b>		
I support it	761710	76.17
Does not matter/ I do not think about it	75890	7.59
I do not support it	23597	2.36
No opinion	138803	13.88
<b>Total</b>	<b>1,000,000</b>	<b>100</b>

## Application and Selection of participants in the VGD programme

	Non-Beneficiary		VGD Beneficiary	
	Total HH (N)	Percentage (%)	Total HH (N)	Percentage (%)
How did you know about the VGD programme?				
Courtyard meeting/from radio	5,983	0.43	4,401	0.23
From NGO worker	33,836	2.41	31,016	1.61
From TV	8,785	0.63	5,956	0.31
From UP Chairman	286,171	20.37	410,267	21.25
From UP member/secretary	559,533	39.83	799,040	41.39
From ex-beneficiaries	221,453	15.76	261,732	13.56
From friends/relatives/neighbors	238,731	16.99	356,149	18.45
From school teacher	28,956	2.06	33,898	1.76
Miking	4,716	0.34	10,654	0.55
News papers	5,726	0.41	4,654	0.24
Posterizing	1,457	0.10	1,445	0.07
Others	9,582	0.68	11,439	0.59
Total	1,404,929	100	1,930,651	100
<b>What are the criteria for participation in Vulnerable Group Development (VGD) Programme?</b>				
Any Household member (other than HH head) has main occupation of ag./ non-ag day labor or beggar	113,981	7.76	185,791	8.93
Any child of the household engaged in child labor	39,195	2.67	63,183	3.04
Beneficiary is a widow/ divorced/ separated women	59,618	4.06	78,382	3.77
Don't know	206,155	14.03	214,423	10.31
Household has no capable/ able bodied adult male	108,710	7.40	123,036	5.91

	Non-Beneficiary		VGD Beneficiary	
	Total HH (N)	Percentage (%)	Total HH (N)	Percentage (%)
Household head is physically/mentally handicapped	171,783	11.69	227,182	10.92
Household head is female / widow/divorced/separated or husband is physically/mentally handicapped	271,547	18.49	363,759	17.48
Household head's main occupation is ag./ non-ag. day labor	168,706	11.49	293,144	14.09
Other, Specify	20,346	1.39	26,791	1.29
The household does sharecropping	34,800	2.37	58,592	2.82
The household has land less than 15 decimal of land or land less	274,053	18.66	446,468	21.46
<b>Total</b>	<b>1,468,894</b>	<b>100</b>	<b>2,080,751</b>	<b>100</b>
When did you get enlisted in the VGD programme?				
January 2015 – December 2016			53,154	97
January 2013 – December 2014 Earlier			1,526	3
<b>Total</b>			<b>54,680</b>	<b>100</b>
Did you get enlisted in VGD program during January 2013 – December 2014?				
Yes			20,997	2
No			979,003	98
<b>Total</b>			<b>1,000,000</b>	<b>100</b>
Did you or a member of your household approach someone about participating in the programme or were you or a member of your household nominated by someone else?				

	Non-Beneficiary		VGD Beneficiary	
	Total HH (N)	Percentage (%)	Total HH (N)	Percentage (%)
I or another member of household tell other			686,398	68.64
I or another member of my household selected by other			193,962	19.40
Don't Know			119,640	11.96
<b>Total</b>			<b>1,000,000</b>	<b>100</b>
Whom did you approach?				
Government employee			12,154	1.18
Union parishad chairman			302,030	29.24
Union parishad member			547,197	52.98
NGO worker			9,571	0.93
Village leader			77,310	7.48
Religious leader			7,576	0.73
Friend/family			44,250	4.28
Local influential person (Not elected)			25,828	2.50
Other			6,992	0.68
<b>Total</b>			<b>1,032,908</b>	<b>100</b>
Have you or any household member had contact recently/in the past with (ever)?				
Union Parishad member?			788,906	65.56
Union Parishad Chairman?			398,965	33.16
Upazila Parishad Chairman/Vice-Chairman/Other Upazila official?			10,634	0.88
Member of parliament?			4,794	0.40
<b>Total</b>			<b>1,203,299</b>	<b>100</b>
Are you or any household member are closely related to any of the following people?				
Ward member			495,123	51.28

	Non-Beneficiary		VGD Beneficiary	
	Total HH (N)	Percentage (%)	Total HH (N)	Percentage (%)
Ward leader			132,250	13.70
Community religious leader			23,685	2.45
Union Parishad Chairman/Member secretary			183,492	19.01
District Level Officer			2,395	0.25
Upazila level officer			9,006	0.93
Teacher/head teacher/ member of the school committe			38,905	4.03
Other influential local person			80,601	8.35
<b>Total</b>			<b>965,457</b>	<b>100</b>
Did you have to fill out a <b>paper</b> application before you were selected?				
Yes			320,495	32.20
No			674,906	67.80
<b>Total</b>			<b>995,401</b>	<b>100</b>
If yes, did you get any help in filling the application?				
Yes			289,230	90.24
No			31,265	9.76
<b>Total</b>			<b>320,495</b>	<b>100</b>
To whom did you submit the application form				
Government Employee/official			26,646	8.31
Union Parisad Chairman			94,954	29.63
Committee Member Union Parishad			180,390	56.28
NGO Wroker			0	0.00
A village leader			7,136	2.23
A religious leader			0	0.00
Friends or relatives			5,574	1.74
Local Influential Person/persons			1,881	0.59

	Non-Beneficiary		VGD Beneficiary	
	Total HH (N)	Percentage (%)	Total HH (N)	Percentage (%)
Others			3,914	1.22
<b>Total</b>			<b>320,495</b>	<b>100</b>
Did you have to pay money to be selected for the programme				
Yes			106,643	10.66
No			893,357	89.34
<b>Total</b>			<b>1,000,000</b>	<b>100</b>
If yes, how much (taka) (Median)	300			
Do/did you have any dissatisfaction or complaints?				
Yes			95,921	9.59
No			904,079	90.41
<b>Total</b>			<b>1,000,000</b>	<b>100</b>
Did you inform anybody about this dissatisfaction or grievance?				
Yes			18,241	19.02
No			77,680	80.98
<b>Total</b>			<b>95,921</b>	<b>100</b>
Whom did you informed?				
UNO			455	2.49
Upazila Women Affairs Officer			0	0.00
Tag Officer			1065	5.84
Chairman			5198	28.50
Member/Secretary			10067	55.19
Local Elite Persons			1456	7.98
Others			0	0.00
<b>Total</b>			<b>18,241</b>	<b>100</b>
What is the results about this dissatisfaction or grievance?				
Solved			4963	27.21
Not Solved			12012	65.85

	Non-Beneficiary		VGD Beneficiary	
	Total HH (N)	Percentage (%)	Total HH (N)	Percentage (%)
Other			1266	6.94
<b>Total</b>			<b>18,241</b>	<b>100</b>
<b>Selection of participants was fair</b>				
Strongly disagree			59,117	5.91
Disagree			89,565	8.96
Indifference			351,168	35.12
Agree			319,532	31.95
Strongly Agree			61,170	6.12
Don't know			119,448	11.94
<b>Total</b>			<b>1,000,000</b>	<b>100</b>
Only people who are extremely poor were selected into the programme				
Strongly disagree			36675	3.6675
Disagree			124042	12.4042
Indifference			394134	39.4134
Agree			257048	25.7048
Strongly Agree			62717	6.2717
Don't know			125384	12.5384
<b>Total</b>			<b>1,000,000</b>	<b>100</b>
Only people who had no other employment were selected into the programme				
Some of the selected participants were not poor				
Strongly disagree			41986	4.20
Disagree			100460	10.05
Indifference			108995	10.90
Agree			189706	18.97
Strongly Agree			27235	2.72
Don't know			531618	53.16

	Non-Beneficiary		VGD Beneficiary	
	Total HH (N)	Percentage (%)	Total HH (N)	Percentage (%)
Total			1,000,000	100
Some of the selected participants were not poor				
Strongly disagree			39276	3.93
Disagree			140159	14.02
Indifference			91672	9.17
Agree			142333	14.23
Strongly Agree			37907	3.79
Don't know			548653	54.87
Total			1,000,000	100
Many selected participants were not poor				
Strongly disagree			41647	4.16
Disagree			97258	9.73
Indifference			85815	8.58
Agree			151977	15.20
Strongly Agree			27880	2.79
Don't know			595423	59.54
Total			1,000,000	100
Do you have any knowledge about the selection procedure for the participants?				
Yes			37387	3.74
No			962613	96.26
Total			1,000,000	100

**Table 9. Social Safety Nets & Other Income**

Social Safety Programs	Non-Beneficiary				VGD Beneficiary			
	Total HH	Percentage %	Total Assistance	Average Assistance per HH	Total HH	Percentage %	Total Assistance	Average Assistance per HH
Did you purchase any food item from open market Sales (OM)	35,606	4.89	-		66,029	6.60	-	
General Relief (GR) (cash and value of goods)	13,778	1.89	10,828,778	785.95	22,215	2.22	19,235,058	865.86
Gratuitous Relief (GR) (cash and value of goods)	19,292	2.65	18,705,905	969.62	22,934	2.29	25,842,663	1126.83
Old Age Allowance	16,688	2.29	80,226,888	4,807.46	37,453	3.75	149,728,159	3997.76
Primary Education Stipend Program	163,593	22.49	179,198,063	1,095.39	282,569	28.26	321,677,924	1138.40
Stipend for Secondary Education Male/ Female Students	58,331	8.02	73,125,678	1,253.63	109,724	10.97	143,524,188	1308.05
Vulnerable Group Feeding (VGF)	60,303	8.29	39,364,569	652.78	96,575	9.66	114,871,027	1189.45
Widow Allowance	10,536	1.45	40,447,087	3,838.94	13,971	1.40	61,605,590	4409.53
<b>Total Reported Social Safety Programs</b>	<b>378,127</b>	<b>51.98</b>	<b>441,896,968</b>	<b>1,168.65</b>	<b>651,470</b>	<b>65.15</b>	<b>836,484,609</b>	<b>1284.00</b>
<b>Total Non- Reported Social Safety Programs</b>	<b>349,280</b>	<b>48.02</b>			<b>348,530</b>	<b>34.85</b>		
<b>Total</b>	<b>727,407</b>				<b>1,000,000</b>			

Beneficiary HH	1000000
Non-Beneficiary H	727407
Total HH	<b>1727407</b>

**Others Income**

Description	VGD Beneficiary				Non-Beneficiary			
	Total HH	Percentage %	Total Taka	Average Income per HH	Total HH	Percentage %	Total Taka	Average Income per HH
Charity (Zakat/Fitra ) and other assistance (in cash)	81,510	4.72	442,677,120	5430.94	50,453	2.92	267,232,812	5,297
Charity and other assistance (in kind)	51,924	3.01	147,762,178	2845.73	31,107	1.80	118,683,025	3,815
Gratuity, separation payment, retirement benefit received	1,021	0.06	50,793,044	49726.41	356	0.02	213370	600
Income received from land rent	4,261	0.25	52,238,835	12260.71	1,396	0.08	11,973,450	8,580
Income received from life and non-life insurance	2,988	0.17	32,505,405	10879.05	2,134	0.12	8,541,201	4,003
Income received from rent of other property	6,853	0.40	49,325,748	7198.12	4,648	0.27	42,489,698	9,141
Interests received from bank and other sources	1,697	0.10	37,928,708	22354.14	1,319	0.08	4,869,013	3,690
Other cash receipts(not included elsewhere)	52,009	3.01	498,356,810	9582.07	34,270	1.98	279,406,343	8,153
Other in kind receipts (not included elsewhere)	30,162	1.75	76,706,020	2543.12	23,736	1.37	41,090,757	1,731
Profits and dividends received as partner/share holder	-	0.00	0	0.00	542	0.03	813,308	1,500
<b>Total</b>	<b>232,425</b>	<b>13.46</b>	<b>4,388,530</b>	<b>18.88</b>	<b>149,960</b>	<b>8.68</b>	<b>775,312,977</b>	<b>5,170</b>

**Table 8 Economic Shocks in the past 12 months**

Shocks	Total HH (N)		1,000,000		Total HH (N)		727,407	
	Total HH (N)	Percentage %	Total how many times happened	Average Shock per HH	Total HH (N)	Percentage %	Total how many times happened	Average Shock per HH
Cost of court case	3,325	0.33	7381	2.22	1,634	0.22	1,634	1.00
Death of main earner	13,482	1.35	13886	1.03	13,188	1.81	13,188	1.00
Death of other than main earner in the family	3,038	0.30	3038	1.00	4,186	0.58	5,051	1.21
Division of father's property	1,830	0.18	1830	1.00	498	0.07	498	1.00
Divorce or abandonment	4,536	0.45	4891	1.08	2,208	0.30	2,523	1.14
Dowry payment	3,020	0.30	3453	1.14	1,949	0.27	1,949	1.00
Economic loss due to household member arrested by police	437	0.04	437	1.00	-	0.00	-	0.00
Eviction from previous residence for any other reason	355	0.04	355	1.00	-	0.00	-	0.00
Failure or bankruptcy of business	1,678	0.17	1957	1.17	2,965	0.41	3,320	1.12
For any reason,a big amount of money has to be spent improperly	2,469	0.25	10572	4.28	4,524	0.62	12,225	2.70
Increase in food prices	67,876	6.79	199171	2.93	34,806	4.78	96,460	2.77
Increase in prices of productive inputs	4,287	0.43	6164	1.44	1,556	0.21	2,465	1.58
Loss of a regular job of a household member	2,402	0.24	2681	1.12	4,188	0.58	4,188	1.00
Loss of consumption assets (due to factors other than floods)	6,414	0.64	8370	1.30	2,059	0.28	2,609	1.27
Loss of consumption assets (personal) due to cyclone/ storms	2,226	0.22	2810	1.26	1,351	0.19	1,351	1.00
Loss of livestock due to death	20,743	2.07	33224	1.60	12,829	1.76	16,517	1.29
Loss of livestock due to flood	7,946	0.79	7946	1.00	3,375	0.46	3,375	1.00
Loss of livestock due to theft	3,351	0.34	3944	1.18	1,920	0.26	1,920	1.00
Loss of productive assets due to floods	8,875	0.89	9388	1.06	12,726	1.75	12,726	1.00
Loss of productive assets due to other reasons (theft, fire, river erosion, storms, etc.)	2,254	0.23	2254	1.00	498	0.07	498	1.00
Loss or destruction of consumption assets (personal) due to floods	10,486	1.05	10486	1.00	10,075	1.38	10,075	1.00
Loss or destruction of other consumption productive assets due to cyclone/ storms	3,267	0.33	4746	1.45	853	0.12	853	1.00
Losses due to court case	1,860	0.19	4281	2.30	2,315	0.32	2,315	1.00
Lost home due to river erosion	10,643	1.06	12635	1.19	5,677	0.78	5,677	1.00
Major loss of crops due to cyclone / Storm	4,388	0.44	4568	1.04	2,000	0.27	2,498	1.25
Major loss of crops due to flood	29,565	2.96	30742	1.04	32,194	4.43	32,194	1.00
Major loss of crops due to other reasons (such as; drought, storms, pests, disease, etc.)	13,726	1.37	14637	1.07	6,107	0.84	6,107	1.00
Medical expenses due to illness or injury	547,091	54.71	839,266	1.53	338,213	46.50	511,313	1.51
Other -1 (specify)	9,486	0.95	13552	1.43	7,681	1.06	9,331	1.21
Other -2(specify)	866	0.09	1299	1.50	315	0.04	315	1.00
Other costs of wedding	12,816	1.28	12816	1.00	10,985	1.51	11,300	1.03
Reduce of income due to illness or injury of household member	42,149	4.21	60659	1.44	20,012	2.75	29,383	1.47
Reparations for victim of crime committed by household member	467	0.05	467	1.00	542	0.07	1,084	2.00
Withdrawal of NGO assistance	1,509	0.15	2348	1.56	356	0.05	2,134	6.00
<b>Total Shocks Reported</b>	<b>848,864</b>	84.89	<b>1,336,254</b>	<b>47</b>	<b>543,784</b>	74.76	<b>807,076</b>	<b>45</b>
<b>Non Reported Shocks</b>	<b>151,136</b>	15.11			<b>183,623</b>	25.24		
<b>Total</b>	<b>1,000,000</b>				<b>727,407</b>			

**Type of Toilets by sharing status:**

Type of Toilet	VGD Beneficiary						Non-Beneficiary						Total
	Non-Sharable	Percentage %	Non-Shared	Percentage %	Shared	Percentage %	Non-Sharable	Percentage %	Non-Shared	Percentage %	Shared	Percentage %	
Sanitary	-	0.00	137,466	820.99	31,345	326.48	0	0	87164	778.25	16,371	275.47	272,346
Pucca (water sealed)	-	0.00	98,221	586.60	34,366	357.94	0	0	53531	477.96	15,055	253.32	201,173
Pucca (Not -water sealed)	-	0.00	194,151	1159.53	57,644	600.40	0	0	166485	1486.47	40,093	674.63	458,373
Kutcha/hanging (Permanent)	-	0.00	187,173	1117.85	67,496	703.01	0	0	146507	1308.10	58,822	989.77	459,998
Kutcha/hanging (Temporary)	-	0.00	82,143	490.58	32,180	335.17	0	0	62674	559.59	22,476	378.19	199,473
Community latrine	-	0.00	10,304	61.54	3,201	33.34	0	0	3196	28.54	822	13.83	17,523
None (open field)	51,469	100.00	-	0.00	-	0.00	0	0	0	0.00	-	0.00	51,469
Other	-	0.00	6,440	38.46	6,400	66.66	41085	100	8004	71.46	5,121	86.17	67,050
<b>Total</b>	<b>51,469</b>	<b>100</b>	<b>16,744</b>	<b>100</b>	<b>9,601</b>	<b>100</b>	<b>41085</b>	<b>100</b>	<b>11,200</b>	<b>100</b>	<b>5,943</b>	<b>100</b>	<b>136,042</b>

**Table 7. Housing**

Shocks	Non-Beneficiary	VGD Beneficiary
Number of rooms in Household (mean)	1.98	2.08
Number of rooms used for sleeping (mean)	1.68	1.75
Total floor area of the dwelling (mean)	294.13	411.89

Materials of Wall of main dwelling	VGD Beneficiary		Non-Beneficiary	
	Total HH	Percentage %	Total HH	Percentage %
Golpaata/ Palm leaf/ Grass/straw/ Bamboo/ Polythene/ Plastic sheet/ Jute stick /Cardboard/paper	143,447	14.34	116,325	15.99
Mud or unfired mud brick	171,021	17.10	120,719	16.60
Wood	36,171	3.62	29,086	4.00
Tin/CI sheets	545,065	54.51	378,449	52.03
Tally	2,895	0.29	2,550	0.35
Brick/Cement/Concrete	99,798	9.98	79,823	10.97
Other	1,603	0.16	455	0.06
<b>Total</b>	<b>1,000,000</b>	<b>100</b>	<b>727,407</b>	<b>100</b>

Materials of roof of main dwelling	VGD Beneficiary		Non-Beneficiary	
	Total HH	Percentage %	Total HH	Percentage %
Golpaata/ Palm leaf/ Grass/straw/ Bamboo/ Polythene/ Plastic sheet/ Jute stick /Cardboard/paper	31,437	3.14	25,884	3.56
Mud or unfired mud brick	7,397	0.74	4,864	0.67
Wood	16,748	1.67	9,799	1.35
Tin/CI sheets	915,534	91.55	667,910	91.82
Tally	16,300	1.63	8,338	1.15
Brick/Cement/Concrete	12,151	1.22	10,612	1.46
Other (specify)	433	0.04	0	0.00
<b>Total</b>	<b>1,000,000</b>	<b>100</b>	<b>727,407</b>	<b>100</b>

**Type of latrine**

Type of latrine	VGD Beneficiary		Non-Beneficiary	
	Total HH	Percentage %	Total HH	Percentage %
Community latrine	13,505	1.35	4,018	0.55
Kutcha/hanging (Permanent)	254,669	25.47	205,330	28.23
Kutcha/hanging (Temporary)	114,323	11.43	85,150	11.71
None (open field)	51,469	5.15	41,085	5.65
Other (specify)	12,840	1.28	13,125	1.80
Pucca (Not -water sealed)	251,795	25.18	206,578	28.40
Pucca (water sealed)	132,587	13.26	68,586	9.43
Sanitary	168,811	16.88	103,534	14.23
<b>Total</b>	<b>1,000,000</b>	<b>100</b>	<b>727,407</b>	<b>100</b>

**Main Source Of Water**

Main Source Of Water	VGD Beneficiary		Non-Beneficiary	
	Total HH	Percentage %	Total HH	Percentage %
Fountain	871	0.09	1,127	0.15
Other (specify)	1,968	0.20	367	0.05
Other's tube well	439,374	43.94	351,170	48.28
Own tube well	533,506	53.35	355,132	48.82
Pond/river/canal	16,362	1.64	17,066	2.35
Ring Well/ Indara	5,177	0.52	315	0.04
Supply Water (piped)	2,742	0.27	2,229	0.31
<b>Total</b>	<b>1,000,000</b>	<b>100</b>	<b>727,406</b>	<b>100</b>

**Table 6: Food Security**

Food Security Status	VGD Beneficiary								Non-Beneficiary									
	Never		Often (>10 times)		Rarely(1-2 times)		Sometimes (3-10 times)		Total HH (N)	Never		Often (>10 times)		Rarely(1-2 times)		Sometimes (3-10 times)		Total HH (N)
	Total HH (N)	Percentage %	Total HH (N)	Percentage %	Total HH (N)	Percentage %	Total HH (N)	Percentage %		Total HH (N)	Percentage %	Total HH (N)	Percentage %	Total HH (N)	Percentage %	Total HH (N)	Percentage %	
In the past 30 days did you or any household member eat a smaller meal than you felt you needed because there was not enough food?	700,625	10.96	130,795	12.56	139,495	10.77	29,085	10.71	1,000,000	483,485	10.85	99,692	12.09	122,470	11.77	21,761	9.64	727,407
In the past 30 days did you or any household member eat food that you did not want to eat because of a lack of resources to obtain other types of food?	661,565	10.35	137,540	13.21	162,959	12.58	37,935	13.97	1,000,000	461,388	10.35	117,969	14.31	124,335	11.95	23,716	10.51	727,407
In the past 30 days did you or any household member eat just a few kinds of food day after day because of a lack of resources?	512,336	8.02	168,893	16.22	261,377	20.18	57,394	21.13	1,000,000	355,210	7.97	115,893	14.06	209,627	20.15	46,677	20.68	727,407
In the past 30 days did you or any household member go a whole day without eating anything because there was not enough food?	974,370	15.24	15,483	1.49	9,179	0.71	968	0.36	1,000,000	694,973	15.60	17,973	2.18	13,503	1.30	959	0.42	727,407
In the past 30 days did you or any household member go to sleep at night hungry because there was not enough food?	898,629	14.06	50,951	4.89	44,922	3.47	5,498	2.02	1,000,000	641,789	14.40	47,695	5.78	31,623	3.04	6,300	2.79	727,407
In the past 30 days did you or any household member skip 1 times meals in a day because there was not enough food?	843,483	13.20	66,597	6.40	71,421	5.51	18,499	6.81	1,000,000	594,858	13.35	63,536	7.71	58,746	5.65	10,268	4.55	727,407
In the past 30 days did you worry that your household would not have enough food?	536,529	8.39	178,402	17.14	229,783	17.74	55,286	20.36	1,000,000	341,908	7.67	141,209	17.13	187,282	18.00	57,008	25.26	727,407
In the past 30 days was there ever no food at all in your household because there were no resources to get more?	807,070	12.63	90,254	8.67	84,773	6.55	17,903	6.59	1,000,000	562,875	12.63	75,695	9.18	69,415	6.67	19,421	8.60	727,407
In the past 30 days were you or any household members not able to eat the kinds of foods you preferred because of a lack of resources?	457,588	7.16	202,232	19.42	291,168	22.48	49,013	18.05	1,000,000	319,723	7.17	144,875	17.57	223,200	21.46	39,609	17.55	727,407
<b>Total</b>	<b>6,392,195</b>	<b>100</b>	<b>1,041,148</b>	<b>100</b>	<b>1,295,077</b>	<b>100</b>	<b>271,581</b>	<b>100</b>		<b>4,456,209</b>	<b>100</b>	<b>824,536</b>	<b>100</b>	<b>1,040,200</b>	<b>100</b>	<b>225,718</b>	<b>100</b>	

Non-Food Expenditure Items last 12 months	Non-Beneficiary			VGD Beneficiary		
	Total HH	Total Expense	Mean Expe	Total HH	Total Expense	Mean Expense
Firewood	271,169	127,445,670	469.99	182234	74,560,952	409
Cow dung/cakes/bhushi/wood-powder	126,283	34,040,771	269.56	66217	14,623,668	221
Jute stick	71,293	7,194,978	100.92	49225	5,210,500	106
Kerosene	373,339	28,235,838	75.63	294127	20,220,385	69
Agri by products fuel: paddy, hag, pressed sugarcane and dried com	70,443	18,934,330	268.79	49700	11,409,927	230
Gas (natural, bio-gas)/LPG	13,746	5,815,898	423.1	7930	2,225,563	281
Electricity (Main grid)	523,244	115,740,737	221.2	333103	63,033,975	189
Electricity (generator)	8,697	1,799,399	206.89	6006	1,007,441	168
Electricity (solar)	25,015	18,236,057	729.02	16344	9,334,668	571
Pit coal, char coal, wood coal	9,105	5,830,546	640.37	6565	2,660,135	405
Other fuels and light (e.g. matches and candles etc.)	547,118	10,975,937	20.06	400399	7,233,879	18
Snow, cream, powder	443,083	28,907,189	65.24	268902	17,091,281	64
Perfume etc.	56,162	3,535,055	62.94	37957	2,822,305	74
Hair cutting, styling, shaving, etc.	594,605	40,159,803	67.54	394457	39,811,360	101
Hair oil, hair cream, combs, clips, etc.	728,297	44,141,257	60.61	505896	27,754,521	55
Razor, razor blades, shaving cream and lotions, etc.	142,539	4,468,714	31.35	74588	2,655,017	36
Lipstick, nailpolish, etc.	92,516	3,233,838	34.95	40225	1,225,532	30
Beautifying items (hair ribbon, tip ,churi, kajal, etc.)	190,825	7,330,279	38.41	93373	3,164,020	34
Bath soap, shampoo, toothpaste, etc.	911,842	56,865,212	62.36	652264	38,317,678	59
Washing soap, powder for cloths	919,723	45,680,544	49.67	667148	31,609,483	47
Washing/ laundry expenses	30,211	1,260,342	41.72	12362	645,413	52
Bleaching powder, soda etc.	25,910	668,313	25.79	18057	542,026	30
Vim/ dish cleaning supplies	71,691	1,489,832	20.78	34666	785,082	23
Finis/ Phenyl / other household cleaning supplies	4,541	116,839	25.73	550	16,501	30
Toilet papers	41,135	1,286,036	31.26	26363	787,489	30
Mosquito coil	270,642	13,529,039	49.99	148359	6,567,025	44

Non-Food Expenditure Items last 12 months	Non-Beneficiary			VGD Beneficiary		
	Total HH	Total Expense	Mean Expe	Total HH	Total Expense	Mean Expense
Mosquito spray	1,326	61,407	46.31	865	61,327	71
Womens Sanitary napkin	38,204	3,220,024	84.29	14036	1,025,428	73
Baby Diaper	2,038	244,207	119.83	-	-	-
Bus fare	218,246	54,846,159	251.3	144301	39,109,794	271
Rickshaw/ van fare	510,016	82,338,257	161.44	312876	54,472,708	174
Taxi/ tempoo/ mishuk fare	223,548	43,611,104	195.09	118805	20,699,632	174
Boat/ launch fare	52,317	8,513,612	162.73	37032	5,107,832	138
Train fare	9,718	2,584,424	265.94	3822	611,671	160
Other transport fare (specify)	71,429	16,583,878	232.17	61734	10,880,285	176
Bicycle maintenance, tyres, tubes repairs	49,115	9,124,479	185.78	40563	7,840,268	193
Motor-cycle maintenance, repairs, etc.	5,328	2,321,545	435.74	3896	4,922,126	1,263
Car maintenance, repairs, etc.	1,450	1,833,634	1264.48	542	189,772	350
Boat maintenance, repairs, etc.	2,885	1,505,448	521.88	2892	4,078,700	1,410
Petrol	3,544	5,514,973	1556.3	2783	3,092,558	1,111
Diesel	2,012	2,208,346	1097.66	1634	3,094,488	1,893
Motor oil/CNG. Etc	2,034	3,043,776	1496.4	2260	2,014,703	891
Other transport, repair and maintenance.	17,110	7,671,170	448.35	15012	3,731,762	249
Telephone bill/ charges/mobile bill	566,862	95,474,393	168.43	363657	53,787,315	148
Telegram, postal and courier service expenses, etc.	3,148	449,735	142.87	2963	284,421	96
Salaries and wages of servants	1,230	2,388,943	1942.27	-	-	-
Salaries and wages of others including guards, gardeners, housekeepers etc.	1,150	1,757,296	1528.12	-	-	-
Other contingencies expenses	17,677	6,758,690	382.34	14887	7,290,764	490

**Table 5. Ownership of Assets**

Asset Name	Asset (which are most relevant)	VGD Beneficiary				Non-Beneficiary			
		Total HH	Total Assets	Mean Assets	Mean Asset Value	Total HH	Total Assets	Mean Assets	Mean Assets
Trunk /Suitcase	482,323	556,195	1	556,195.36	343201	393,640	1	393640.47	
Buckets / Pots	856,573	1,476,729	2	1,476,728.84	604563	1,051,663	2	1051662.57	
Stove / Gas burner	175,145	229954	1	229,954.43	112330	127,277	1	127276.67	
Metal cooking pots	777,405	5993109	8	5,993,109.29	558660	4,019,921	7	4019921.05	
Bed / Khat / Chowki	927,201	1810175	2	1,810,175.18	671559	1,293,037	2	1293037.14	
Alna/Armoire/Cabinet/ Alna	459,238	584674	1	584,673.56	287260	357,176	1	357175.80	
Table / chair	748,170	2,123,198	3	2,123,197.71	512627	1,463,896	3	1463896.21	
Hukka	9,550	10262	1	10,262.49	6198	6,748	1	6747.82	
Electric fan	533,388	823569	2	823,569.17	335551	512,485	2	512485.03	
Electric iron	11,021	11021	1	11,020.60	6526	6,893	1	6892.63	
Refrigerator/Freege	27,228	27661	1	27,661.38	7787	7,787	1	7787.14	
Radio	792	792	1	792.20	0	-	-	-	
Audio cassette player /CD player	233	233	1	233.37	853	853	1	853.33	
Television (B/W)	13,463	13463	1	13,463.28	7191	7,191	1	7191.34	
Television (Color)	153,371	153605	1	153,604.80	79795	80,754	1	80753.62	
Dish connection	49,452	49,452	1	49,451.82	13772	13,772	1	13772.29	
VCR/VCP	893	893	1	892.95	0	-	-	-	
Computer/ Laptop	1,425	1425	1	1,425.46	1085	1,085	1	1084.51	
IPS	712	712	1	712.49	315	1,574	5	1574.44	
Own Solar Panel	59,220	59220	1	59,220.05	35155	35,155	1	35155.18	
Own Electric Generator	279	279	1	279.41	498	498	1	497.72	
Tuvewell	412,993	413664	1	413,664.25	288946	288,946	1	288946.00	
Patkoa/Well	1,681	2,119	1	2,118.51	1450	1,450	1	1450.17	
Mobile phone set	797,783	1008722	1	1,008,722.21	540276	660,283	1	660283.10	
Land phone set	4,331	5504	1	5,503.54	671	671	1	670.51	
Wall Clock/Table Clock/Wrist Watch	99,400	115810	1	115,809.71	47810	54,413	1	54412.79	
Ornaments( Silver)	103,492	200465	2	200,465.15	64870	113,792	2	113791.91	
Ornaments( Gold)	253,361	475395	2	475,394.64	148269	257,036	2	257036.37	
Bicycle	130,727	136685	1	136,685.44	98375	103,963	1	103963.42	
Rickshaw/Van( 3 wheeler wheel)	65,765	67506	1	67,505.93	40944	40,944	1	40944.03	
Boat	15,197	15197	1	15,197.17	7837	8,335	1	8335.03	

Asset Name	VGD Beneficiary				Non-Beneficiary			
	Total HH	Total Assets	Mean Assets	Mean Asset Value	Total HH	Total Assets	Mean Assets	Mean Assets
Engine Boat	1,755	1755	1	1,755.33	1590	1,590	1	1589.96
Motor Cycle	5,470	5825	1	5,824.84	5193	5,193	1	5193.03
3 wheeler Scooter	2,473	2473	1	2,473.00	1092	1,092	1	1092.24
Sewing Machine	27,427	27427	1	27,427.02	15926	15,926	1	15925.99
Dheki	7,055	7055	1	7,054.79	2075	2,075	1	2074.91
Jata	18,926	21273	1	21,272.62	7200	8,510	1	8510.27
Cash in hand	292,843	292843	1	292,842.85	203370	203,370	1	203369.66
Gaiti	4,763	4,997	1	4,996.82	2377	2,377	1	2377.17
Randa	7,190	8567	1	8,566.82	2706	3,021	1	3020.75
Korat	33,282	37,268	1	37,267.94	18047	22,450	1	22449.58
Hammer/Batal	77,288	134398	2	134,397.81	38309	86,526	2	86526.33
Spade	517,972	540424	1	540,423.76	347601	359,818	1	359818.31
Axe	223,637	225994	1	225,993.79	142086	143,623	1	143623.48
Shovel	26,583	28548	1	28,548.22	15195	17,510	1	17509.83
Crowbar(Shabol)	258,072	260470	1	260,470.12	156827	158,190	1	158189.68
Chopper	764,487	937714	1	937,714.33	551839	672,051	1	672050.98
Plough and yoke	23,520	29636	1	29,636.44	13286	21,542	2	21542.13
Rake	19,231	21118	1	21,118.49	13692	18,181	1	18181.47
Hoe	361,850	635708	2	635,708.34	237395	431,384	2	431383.85
Swing Basket	1,712	1712	1	1,712.05	-	-	-	-
Doan	1,253	1708	1	1,708.32	1948	1,948	1	1947.88
Hand Machine Spray	6,370	6774	1	6,774.12	1868	1,868	1	1868.47
Spray Machine ( Chemical/Fertilizer)	2,797	2797	1	2,797.31	1956	1,956	1	1955.94
Thresher (Paddle)	355	355	1	355.01	723	723	1	722.57
Machine used to cut Zabna/ Bichali	2,130	2130	0	2,130.03	2711	2,711	1	2711.03
Tractor	866	866	0	866.14	550	550	1	550.04
Power Tiller	1,934	1934	1	1,933.64	1005	1,005	1	1004.77
Bed Planter	-	-	-	-	367	367	1	366.95
Seeder Drill	437	437	1	437.48	367	367	1	366.95
Reaper	10,876	15052	1	15,052.31	7562	10,863	1	10863.23
Other heavy Machineries (specify)	1,147	1147	1	1,147.49	1457	1,457	1	1456.72
Rower pump/ treadle pump	10,624	10624	1	10,623.94	10045	10,045	1	10044.73

Asset Name	VGD Beneficiary				Non-Beneficiary			
	Total HH	Total Assets	Mean Assets	Mean Asset Value	Total HH	Total Assets	Mean Assets	Mean Assets
Sallow Tube well	8,594	9304	1	9,304.21	3040	3,040	1	3040.14
Deep Tube well	2,019	2019	1	2,018.76	3266	3,266	1	3266.26
Wheelbarrow/ Trolley / trailer	-	-	-	-	1084	1,084	1	1084.41
Push Cart	1,229	1229	1	1,228.69	-	-	-	-
Cattle	513	792	2	792.20	356	356	1	355.62
Masons /Rod Mistiri Equipment	11,798	58261	5	58,261.38	13119	75,284	6	75283.61
Charka	2,724	4300	2	4,299.81	1084	1,084	1	1084.41
Horses/Mules	2,374	2608	0	2,607.65	356	356	1	355.62
Cow/Ox/Buffalo	179,298	283,480	2	283,480.50	126892	200,386	2	200385.50
Milk Cow	53,507	72924	1	72,923.98	35772	47,137	1	47136.79
Goat/Lamb	137,590	306689	2	306,689.41	108539	235,322	2	235321.86
Pig	1,703	2915	2	2,915.27	542	3,253	6	3253.23
Other animal	2,879	13341	5	13,340.57	550	3,300	6	3300.23
Chicken	546,162	2925922	5	2,925,922.27	368529	2,045,496	6	2045495.79
Duck	277,805	1342526	5	1,342,525.51	177569	892,689	5	892689.09
Other birds	10,028	98499	0	98,499.38	5924	41,585	7	41585.07
Other 1	17,057	38112	2	38,112.11	9356	17,201	2	17200.64
Other 2	1,244	6007	5	6,007.34	356	1,067	0	1066.85

**Table 4. Loans**

Have a loan	VGD Beneficiary		Non-Beneficiary	
	Total HH	HH Percentage (%)	Total HH	HH Percentage (%)
No	524,010	52.40	423,029	58.16
Yes	475,990	47.60	304,378	41.84
<b>Total</b>	<b>1,000,000</b>	<b>100</b>	<b>727,407</b>	<b>100</b>

Source of Loans	VGD Beneficiary				Non-Beneficiary			
	Amount of Loan	Percentage (%) of Loan	Amount Of Loan Outstanding	Percentage (%) of Loan Outstanding	Amount of Loan	Percentage (%) of Loan	Amount Of Loan Outstanding	Percentage (%) of Loan Outstanding
At home	27,500	7.66	19,672	6.77	22,000	6.68	20,411	6.99
Bank	30,505	8.50	23,254	8.01	37,723	11.46	30,446	10.42
Employer's provident fund	58,000	16.16	32,000	11.02	0	0.00	0	0.00
Insurance company	70,000	19.50	62,800	21.63	40,500	12.30	43,572	14.92
Leased out land to other HH	40,000	11.14	40,000	13.78	62,500	18.98	60,850	20.83
NGO (name of NGO)	25,806	7.19	17,955	6.18	27,122	8.24	18,797	6.44
Post office / government institution	23,520	6.55	19,931	6.86	33,700	10.24	25,380	8.69
Relative / friend / neighbor	30,668	8.54	32,088	11.05	31,534	9.58	30,298	10.37
Savings collector	0	0.00	0	0.00	11,000	3.34	6,825	2.34
Shamity (other than NGO)	26,038	7.25	19,594	6.75	34,158	10.37	25,121	8.60
Shop	4,407	1.23	3,463	1.19	10,581	3.21	9,588	3.28
Other	22,520	6.27	19,623	6.76	18,421	5.60	20,793	7.12
<b>Total</b>	<b>358,964</b>	<b>100</b>	<b>290,380</b>	<b>100</b>	<b>329,239</b>	<b>100</b>	<b>292,081</b>	<b>100</b>

### Applied for a Loan in the Past 12 months

Applied for a Loan	VGD Beneficiary		Non-Beneficiary	
	Total (N)	HH Percentage (%)	Total (N)	HH Percentage (%)
No	986,055	98.61	720,259	99.02
Yes	13,945	1.39	7,148	0.98
<b>Total</b>	<b>1,000,000</b>	<b>100</b>	<b>727,407</b>	<b>100</b>

  

If denied, reasons for denial:				
Did not have collateral	3262	25.01	4,476	62.62
Did not have enough savings to qualify for	4328	33.19	1,451	20.31
Did not repay previous loans (loan default)	404	3.10	-	0.00
Don't know	3755	28.79	1,221	17.08
Others	1293	9.91	-	0.00
<b>Total</b>	<b>13041</b>	<b>100</b>	<b>7,148</b>	<b>100</b>

Note: In some cases, the amount of loan outstanding is greater than the amount of loan. Because the outstanding amount includes the interest amount.

**Table 3. Remittances and Savings**

	<b>VGD Beneficiary</b>		<b>Non-Beneficiary</b>	
Total amount of money remittances – last 12 months (median)	16000		20000	
Total amount of money remittances – last 12 months (mean)	29,467		40,529	
Total value of goods/things remittances – last 12 months (median)	3,750		3,500	
Total value of goods/things remittances – last 12 months (mean)	6,416		7,386	
Total number of observation	241		102	
<b>Any household member currently have savings?</b>	Household	Percentage (%)	Household	Percentage (%)
No	355,079	35.51	502,359	69.06
Yes	644,921	64.49	225048.4	30.94
<b>Total</b>	<b>1,000,000</b>	100	<b>727,407</b>	100
<b>Current savings Behaviour and Status among VGD Beneficiaries:</b>				
<b>Location of Savings</b>	Currently Saved Amount (Mean)	Percentage (%)	Currently Saved Amount (Mean)	Percentage (%)
At home	3,728.75	6.14	10,257.59	19.52
Bank	6,262.46	10.31	7,396.90	14.08
Employer's provident fund	5,033.33	8.28	4,800.00	9.13
Insurance company	15,045.20	24.76	16,147.00	30.73
Land leased in from other household	837.5	1.38	-	0.00
NGO (name of NGO)	2,104.20	3.46	2,506.58	4.77
Other (specify)	990.14	1.63	6,358.29	12.10
Post office / government institution	1,089.29	1.79	2,141.67	4.08
Relative / friend / neighbor	20000	32.91	-	0.00
Savings collector	656.67	1.08	-	0.00
Shamity (other than NGO)	3,073.08	5.06	2,941.43	5.60
Shop	1950	3.21	-	0.00
<b>Total</b>	<b>60,770.62</b>	100	<b>52,549.46</b>	100

**Table 2. Employment, Income and Land Ownership**

	VGD Beneficiary			Non-Beneficiary		
	Total (n)	Total (N)	Percentage (%)	Total (n)	Total (N)	Percentage (%)
Jobless						
No	8,629	2,929,889	71.90	3,906	1,939,507	70.39
Yes	3,256	1,145,225	28.10	1,590	815,765	29.61
<b>Total</b>	<b>11,885</b>	<b>4,075,114</b>	<b>100</b>	<b>5,496</b>	<b>2,755,272</b>	<b>100</b>
Occupation Name						
Farming	78	25,326	2.60	40	20,272	2.87
Livestock Poultry Service	3	1,144	0.12	0	-	0.00
Non-earning occupation	2314	802,235	82.40	1103	554,969	78.48
Production	35	11,660	1.20	18	7,530	1.06
Salaried worker	95	33,071	3.40	56	29,200	4.13
Self-employment	44	15,851	1.63	51	24,043	3.40
Trader	14	4,763	0.49	9	4,444	0.63
Wage Labor	297	105,950	10.88	163	86,948	12.30
<b>Total</b>	<b>2799</b>	<b>973,530</b>	<b>100</b>	<b>1400</b>	<b>707,135</b>	<b>100</b>
7 day total wages (median)		1600			1500	
30 day total wages (median)		5500			5000	

Owned land	VGD Beneficiary			Non-Beneficiary		
	Household	Land Qty (Mean)	Percentage (%)	Household	Land Qty (Mean)	Percentage (%)
Lease/ share out (cash rent)	9,049	37.63	22.18	6,858	46.88	20.06
Lease/ share out (share of crop)	14,447	34.47	20.32	7,145	49.58	21.22
Mortgage out	19,087	28.37	16.73	11,655	58.72	25.13
Self operated land	105,880	32.44	19.13	86,339	35.86	15.35
Homestead land	131,177	36.71	21.64	104,483	42.65	18.25
<b>Total</b>	<b>279,640</b>	<b>169.62</b>	<b>100</b>	<b>216,480</b>	<b>233.69</b>	<b>100</b>

	VGD Beneficiary			Non-Beneficiary		
<b>Cultivated land &amp; Average earning from crop selling last twelve months</b>						
	Household	Earning (Mean)	HH Percentage (%)	Household	Earning (Mean)	HH Percentage (%)
<b>Fiber Crops</b>	1,947	241.82	1.03	2,096	10,024.68	35.09
<b>Fruits</b>	162,379	956.04	4.08	97,627	753.46	2.64
<b>Leafy vegetables</b>	44,400	343.11	1.47	23,690	384.14	1.34
<b>Major Cereals</b>	8,559	13,106.96	55.99	3,230	8,958.94	31.36
<b>Oil Seeds</b>	404	2,800.00	11.96	-	-	0.00
<b>Other crops</b>	29,753	3,797.53	16.22	26,331	3,442.23	12.05
<b>Spices</b>	7,377	1,764.81	7.54	3,874	4,647.64	16.27
<b>Vegetables</b>	134,782	400.32	1.71	78,024	357.26	1.25
<b>Total</b>	<b>389,600</b>	<b>23,410.59</b>	<b>100</b>	<b>234,871</b>	<b>28,568.35</b>	<b>100</b>

#### Cultivated land quantity

Type	VGD Beneficiary HH	Percentage (%)	Non-Beneficiary HH	Percentage (%)
No Land	868,823	86.88	622,924	85.64
Less Than 15 Decimale	42,892	4.29	25,805	3.55
Greater Than or equil to 15 decimal	88,284	8.83	78,677	10.82
	1,000,000	100	727,407	100