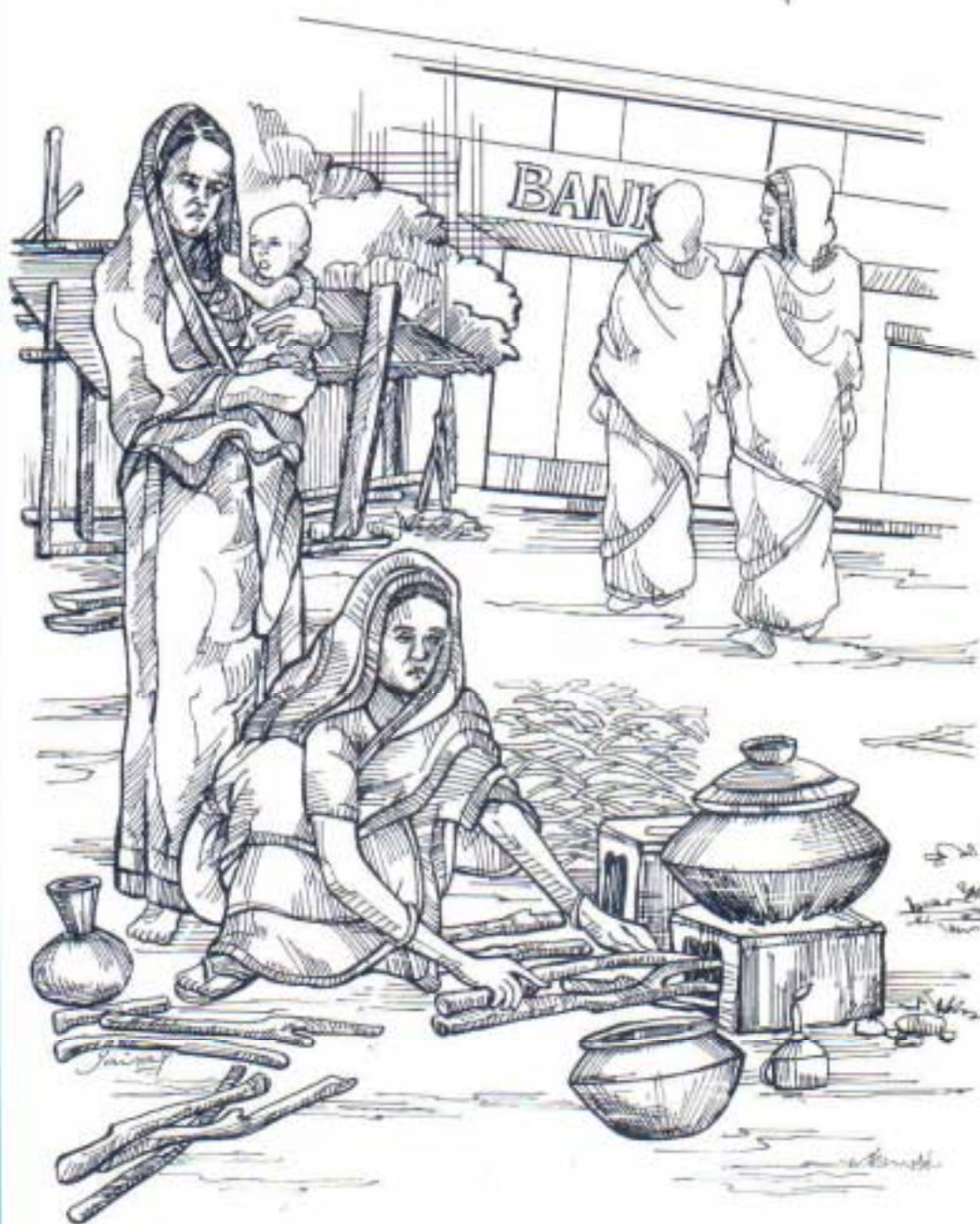


DFID
BFBP

DEPARTMENT FOR INTERNATIONAL DEVELOPMENT
POST-HARVEST FISHERIES PROJECT

**RURAL CREDIT: AN ASSESSMENT OF
SOURCES & TYPES AVAILABLE
IN BANGLADESH**



INFORMATION BULLETIN – 11

**Rural Credit: An Assessment of
Sources & Types Available in
Bangladesh**

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Which are agencies in Bangladesh that provide rural credit? What are their credit policies? What are the strengths and limitations of these agencies from the standpoint of credit? Who can obtain this credit and how?

This paper seeks to answer some of these questions. It may be regarded as a descriptive inventory of sources of rural credit in Bangladesh.

The Paper provides information about four types of credit agencies — banks; government and semi-government authorities; NGOs.

The paper is based on a factual survey conducted in 1996 by Mr. M. Hannan, formerly Assistant Director of Fisheries in Bangladesh. The survey was sponsored by the DFID Post - Harvest Fisheries Project.

The DFID-PHFP is executed and funded by the Government of the United Kingdom. It is based in Madras, India, and covers three countries within the Bay of Bengal region - Bangladesh, India and Sri Lanka. The project started in 1987 and is presently in its third phase.

The DFID-PHFP works with small-scale artisanal fishing communities in reducing post-harvest losses of fish; develops low-cost improvements in handling, processing and marketing fish; and provides technical support, advice and training to government and non-government organizations, fisherfolk associations and women's groups.

This paper has not been cleared by the government concerned or by the DFID.

ABBREVIATIONS & ACRONYMS

ABP	Agricultural Bank of Pakistan
ADFC	Agricultural Development Finance Corporation
BB	Bangladesh Bank
BSBL	Bangladesh Krishi Bank
BSBL	Bangladesh Samayaba Bank Ltd.
BSRS	Bangladesh Shilpa Rin Sangstha
CCB	Central Cooperative Bank
CDF	Credit and Development Forum
DFID	Department for International Development, UK.
DOF	Department of Fisheries
DSS	Department Social Services
DWA	Department of Women Affairs
DYD	Department of Youth Development
FY	Financial Year
GB	Grameen Bank
GOB	Government of Bangladesh
IGA	Income Generating Activities
NCB	Nationalised Commercial Bank
NGO	Non-Government Organization
PKSF	Palli Karma-Sahayak Foundation
PO	Partner Organization
RAKUB	Rajshahi Krishi Unnayan Bank
RSS	Rural Social Service
SHG	Self-Help Group
S G	Solidarity Groups
TCCA	Thana Central Cooperative Association
TRADEP	: Thana Resources Development & Employment Project
vo	: Village Organization

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1. POVERTY AND CREDIT IN BANGLADESH

1.1 Introduction

This paper is based on a year-long study sponsored by DFID-PHFP, carried out in 1996. Its objective is to identify and record the sources of credit for the rural poor in Bangladesh. Institutions that provide facilities other than credit have also been mentioned in the paper.

The paper discusses the policies, programmes and performances, the strengths and weaknesses, of four types of credit institutions in Bangladesh:

- * Banks
- * Semi-Government organizations
- * Government organizations
- * Non-Government organizations

Since the DFID-PHFP that sponsored the paper deals with fisheries and fisherfolk, a brief chapter on credit for fisherfolk has been included.

The paper also touches on the nature of poverty in Bangladesh and poverty alleviation programmes implemented during the 1960s both by formal and non-formal institutions. Most of them offer credit free of collateral.

The paper finds that access to credit — for the very poor — still remains difficult. But progress is being made in enabling such access. Several credit institutions have changed their **modus operandi**. They have substantially simplified rules and procedures to facilitate credit.

1.2 Poverty Statistics

According to current statistics, some 700 million people in Asia live in extreme poverty. Most of them live in India and Bangladesh (Human Development Report, 1991). In Bangladesh's villages the proportion of people oppressed by poverty has reached 86%. This figure compares with 51% in India, 61% in Nepal, 29% in Pakistan and 27% in Sri Lanka.'

1.3 Poverty Alleviation Programmes of the Sixties

During the early '60s, Bangladesh (then East Pakistan) began an organized drive to eliminate rural poverty with the V-Aid programme. Public agencies such as the Bangladesh Rural Development Board, the Bangladesh Academy of Rural Development, the Bogra Rural Development Academy, the Rural Public Works Development, Swanirbhar Bangladesh, and so on, were set up to tackle rural poverty through programmes that raised wages and incomes.

But these well-intentioned programmes turned out to be disappointing. Their strategy depended on the 'trickle-down'. As a result, although the rural rich and middle-class farmer benefited, development eluded marginal farmers and the landless. For example, the seasonal Rural Works Programme was unable to offer the average labourer more than 15 to 20 days of work a year. Similarly, although the reach of the Food for Work Program grew from 196,345 people in 1976-77 to 1,812,676 in 1986-87, it was never able to offer the average labourer more than 30 days of work a year. (Planning Commission, 1989). Therefore "the last three decades have seen continuing high rates of population growth, also an increase in the gap between the rich and the poor. Day by day, human life has become harder for a growing number of poor people."

1.4 NGOs' Strategy to Combat Poverty

According to the 1990 UNDP Human Development Index, Bangladesh ranks 137th among 173 countries according to certain important criteria - human life expectancy, level of education, and per capita income.

There was apparently some progress with poverty alleviation in Bangladesh around 1980. Between 1983-83 and 1988-89, the proportion of its rural inhabitants falling below the poverty line (that is, those with a food

intake of less than 2,122 calories a day) fell from 57% to 48%. In urban areas the fall was from 66% to 44%. However, there wasn't much improvement in the percentage of people that suffered grinding poverty (with a food intake less than 1,805 calories a day). Between 1983-84 and 1985-86 it fell in rural areas from 38% to 22% and in the towns from 35% to 19%. But then during the period 1985-86 to 1988-89 the proportion rose again, to 30% in the countryside and 21% in the towns.¹

An analysis of data over time clearly shows that a development strategy has to involve its target group to be effective. Development workers and sociologists use terms such as 'participation', 'empowerment' and 'conscientization' to highlight this point. These concepts are popular with NGOs working at the grassroots level with the rural poor.

The NGOs have introduced the 'target group' or participatory approach through their rural development programmes. Under this strategy, the rural poor marginal farmers, the landless (who own less than half an acre), day labourers, village craftsmen, and distressed women, are organized into groups to access poverty alleviation programmes. Research has shown how NGOs have succeeded through this strategy in bringing the rural poor together to find solutions to their socio-economic problems.²

Throughout the SAARC countries, this participatory approach is considered to have been successful. Examples include the Bhomi Sena Movement in India, the Small Farmer Development Project in Nepal and the Participatory Institute for Development Alternatives in Sri Lanka.

Poverty results from unemployment and low incomes. It is from these that other problems arise, comprising a vicious cycle. Credit programs are without doubt one way to break this vicious cycle. Loans can enable landless people to escape this vicious cycle by building up their own capital resources. In this way, credit programmes play a major role in combating rural poverty.³

1.5 Credit

The people of South Asia have been familiar with loans for centuries. Till recently, the main sources of loans were traders, landlords, and pawnbrokers. They provided loans to people in need against collateral, usually land or valuables. If they were unable to repay, these assets were seized. The situation has changed now. There are commercial and agricultural banks that offer loans. Such banks, however, follow rules and procedures that small borrowers find difficult. These banks cannot meet the growing credit demands of a huge population. NGOs extend credit too. They provide loans without many procedural hassles.⁴

1.6 Poverty, landlessness and credit

Both government agencies and NGOs run poverty alleviation programmes in Bangladesh. In 1992, the country's population was 110.4 million. According to the 1978 Land Occupancy Survey, 53.98% of the population owned only 0.5 acres of land. Those with less than 0.5 acre are considered functionally landless. "Those with such a small amount of land cannot be considered to own any kind of income-productive land asset. Of course, the number of landless poor has now grown much larger and continues to grow." (CDF 1993)

It is the view of these NGOs that in 1993-94 poverty was still widespread in Bangladesh. In this circumstance, halting poverty's spread and eradicating it is our most urgent priority. In order to do this, the most important need is to assist in increasing production and income-earning projects in the rural areas and with employment of poor labourers.

The relationship between poverty and landlessness is based on the fact that a significant part of the landless population is unemployed and unproductive. Research has shown that a majority of the labour force is unemployed. But even the minority that does find work suffers from hunger. They work more than 52 hours a week but fail to earn enough to guarantee the survival of their families. In this way, the biggest part of Bangladesh's work force is becoming unproductive. As Dr. Md. Yunus of the Grameen Bank puts it 'As a country Bangladesh has failed to use its human resources'." (CDF 1993).

¹ Source : (As work in the path, 1994)

² Source : (Huda 1984, Atiqar Rahman 1986, Hossain 1986, Rahman 1986)

³ Source : CDF workshop report. 1993

⁴ Source : Richard Holloway : CDF workshop report, 1994.3

If this group of poor, landless, unproductive and unemployed people are to become productive they will need training and encouragement to foster their self-confidence. They need to be helped towards some occupation by which they can maintain themselves. And in order to achieve this they must be able to obtain credit, whether it be from formal or informal sources.¹

How is the access of the poor to credit through formal commercial channels?

Formal Credit - the problems

Credit is a powerful entry point for reducing poverty. Credit helps the poor to fight poverty with their own efforts.

In dealing with available sources of credit, it is useful to distinguish between “formal channels” (usually banks) and informal channels (usually money-lenders, and non-banking organizations that make credit available under special schemes). Formal financial institutions, such as banks, are constituted within the legal and regulatory framework of a state to serve as intermediaries between savers and borrowers. For a number of reasons there are severe constraints upon the capacity of formal financial institutions such as banks to make credit available to poor borrowers.

These constraints include matters of perception as well as certain realities. Bankers perceive the poor to be bad credit risks; the poor often perceive banks as alien institutions which exist to serve the needs of their social superiors. In highly stratified societies such perceptions create powerful inhibitions limiting the use of banks by the poor.

Among these constraints are legal requirements for providing credit, such as the need to obtain physical collateral (primarily in the form of property titles), which the poor seldom possess; and formalities of documentation, which the poor find difficult to satisfy. To some extent, banks need documentation to assess credit risk; the social and physical distance between banks and the poor contributes to banks’ difficulties in assessing credit-worthiness. From the perspective of the poor, banks do not appear to have their needs in mind. Physical difficulties of access, and transport costs, constrain the approaches of poor borrowers to formal financial institutions.

Poor borrowers require loans that are very small by normal banking standards. In fact, they are eligible for only such loans. Banks find the approval and processing of such loans relatively expensive, since the “transaction costs” of administering loans are the same for small and big loans. Hence it is more profitable to extend bigger loans which are likely to be repaid. Charging full bank transaction costs for very small loans would involve prohibitive costs for borrowers. While banks may be prepared to lose money on loans that may generate profitable business in other ways, such as providing access to a low-cost source of deposits, the poor do not offer that kind of opportunity.

For these reasons, formal commercial channels in developing economies, including those in Asia, are virtually closed to the poor. But the informal economy provides alternative channels of finance. Formal sources provide a volume of credit which is inadequate for the needs of the poor, and often expensive in relation to their means. So limited is the penetration of formal financial institutions, especially in the rural sectors of many developing economies, that the poor must compete with more prosperous members of society for informal sector credit. Studies during the late 1970s and early 1980s indicated that informal credit markets provided 75 per cent of total rural credit in India, 60 per cent in Sri Lanka, and 57 per cent in Nepal. No data are available concerning the proportion of this credit extended to the poor.

Formal credit is associated with other transactions — such as the purchase of raw material from a supplier, with deferred payment. In such cases, the interest payment is implicit in the price agreed for the sale; rates of interest in such transactions may be very high. The availability of alternative and cheaper credit could do much to increase the welfare of small traders, artisans, farmers and their families, by freeing them to buy or sell to the best advantage without being tied to credit arrangements.

Poor people in developing countries survive through self-employment in trade, services, crafts and petty manufacturers, as well as in agriculture. But lack of access to credit is a crucial barrier to their capacity to help themselves. So credit should be made available to the poor on cheaper terms and conditions by the formal and informal sector.²

¹ Source : (CDF workshop report, 1993)

² Source : Ms. Salim, The Daily Dhaka, 25 March, 1996.

2. FORMAL SOURCES OF RURAL CREDIT : BANKS

2.1 How rural banks can engineer rural development

Banking organizations have a key role to play in removing the hurdles the rural economy of Bangladesh faces in achieving a better income distribution. To fulfil this role, banks have demanded a strong and efficient institutional framework for rural development.

How do banks promote rural development? First, banks can finance self-employment schemes in rural areas. The rural poor have been kept out of institutional credit, mainly by institutional rigidities. There are employment opportunities in the non-farm sector but women's potential is not tapped. Rural banks can do a lot in these areas.

Second, banks can initiate programmes for comprehensive agricultural development. Third, rural development needs a systematic and integrated use of all resources for the welfare of the rural people. Rural banks can catalyse the process.

Finally, an integrated approach is needed that considers the quantitative aspect (production principles) as well as the qualitative aspect (welfare principles). The result may not be startling in the short run, but will ultimately create gainful employment for the rural poor through bank credit programmes.

2.2 Origins of Rural Banking

Bangladesh inherited her rural banking structure from the erstwhile British government in 1876-78. Famine in British India, specially in the "Bangla" region, led to the Starchy Famine Commission of 1880. This commission recommended government loans to the rural poor. Consequently, the government of British India enacted the "Land Improvement Loans Act, 1883" and the "Agriculturists Loans Act, 1884" to mitigate the sufferings of famine. The Famine Commission of 1901 recommended the setting up of a mutual credit association to deal with the problems of agricultural credit. Such recommendations led to the Co-operative Societies Act, 1904 and subsequently to the Bengal Co-operative Societies Act 1940 to help meet the credit needs of rural people.

After the partition of the Indo-Pak sub-continent, the East Pakistan Provincial Cooperative Bank Ltd. was established in 1948 with the same objectives. Subsequently the then government of Pakistan set up the Agricultural Development Finance Corporation (ADFC) in 1952 and the Agricultural Bank of Pakistan in 1957 to meet the demands of agricultural credit.

On the basis of the recommendations of the Credit Inquiry Commission, 1959, the two credit-giving institutions, ADFC and ABP, were merged and the Agricultural Development Bank of Pakistan was constituted in 1961 for efficient agricultural financing. After the liberation of Bangladesh in 1971, the Agricultural Development Bank of Pakistan was converted into the Bangladesh Krishi Bank (BKB) to provide credit to farmers for productive activities. In 1986, Rajshahi Krishi Unnayan Bank (RAKUB) was created with the BKB branches of Rajshahi division, for the northern region of Bangladesh.

Following the emergence of Bangladesh in 1971, government nationalized commercial banking to enable banks to focus on socio-economic obligations, also to make the national economy serve the country's development needs in a better way and ensure judicious use of financial resources, both in rural and urban areas. To achieve these objectives, Nationalized Commercial Banks (NCBs) were required to open more branches in rural areas and thus rechannel credit. The Bangladesh Bank persuaded NCBs to meet the credit needs of rural people engaged mainly in agriculture and non-farm rural activities. This policy is being implemented through a wide banking network - branches of NCBs and BKB, and institutions such as BRDB, BSBL, etc."

2.3 Banks that provide rural credit

Institutional lending for rural activities and agriculture is directed and coordinated by Bangladesh Bank and channelled through five specialized banks. They are:

¹ Source : (Roy eta lp-12-15)

- Bangladesh Krishi Bank (BKB)
- Bangladesh Shilpa Bank (BSB)
- Rajshahi Krishi Unnayan Bank (RAKUB)
- Bank of Small Industries and Commerce in Bangladesh (BASIC)
- Bangladesh Shilpa Rin Sangstha (BSRS)

Of these five specialized banks, only BKB and RAKUB have rural credit programmes for the poor.

Four nationalized commercial banks also provide credit to the rural poor.

- Sonali Bank
- Janata Bank
- Agrani Bank
- Rupali Bank Ltd.

2.3.1 Bangladesh Bank(BB)

Bangladesh Bank is the central bank of the country, responsible for planning and execution of all government agricultural credit programmes. It performs both central banking and economic development functions. Above all it acts for and on behalf of the government as an engine of economic development. BB issues directives to nationalized and specialized banks, BRDB and BSBL, about its policy on Agricultural/Rural credit.

2.3.2 Bangladesh Krishi Bank (BKB)

The Bangladesh Krishi Bank (BKB) was established in 1973. Its mandate was to provide loans to farmers and rural entrepreneurs for the development of agriculture, cottage industries and other rural and allied agro-industries and increasing the incomes of rural people. But later on, following diversification of the bank's credit programme, landless marginal farmers and rural poor women came under the banks' purview.

Some 161 million beneficiaries have taken loans from BKB so far. Rural poor constitute more than 99 per cent of this number. BKB presently implements 15 small-scale credit projects for self-employment of the rural poor.

I. Rural Women Employment Project:

Target beneficiaries of the project are unemployed rural women whose daily average income is less than Taka 20, own land or assets not more than 50 decimal, in value. The amount of loan is limited to Tk. 2000 - Tk. 10,000. The project started in 1993. Up to June 1995, a total of 18,610 women received credit worth Tk. 108.8 million. Loan recovery rate is 99%.

II. Credit Programme for Landless Marginal Farmers:

The maximum amount of loan to each member of the target group is Tk. 5,000. Up to June 1995, a total of 18,357 people received loans amounting to Tk. 80 million.

III. Women Entrepreneur Development Programme:

A total of 25,975 poor women received loans of Tk. 86.5 million for investment in rural cottage industries.

IV. Programme for Rural Small Entrepreneurs:

13,681 entrepreneurs in 29 districts received loans of Tk. 73.3 million. Both male and female entrepreneurs are eligible for these loans.

V. Programme for Employment of Distressed Rural Artisanal Women:

3,453 women from 35 selected thanas have been provided with loans worth Tk. 13.9 million.

VI. Swanirvar Credit Programme

The project has been implemented since 1979. Its activities are limited to 29 districts. So far, 38,236 borrowers have been provided with loans worth Tk. 354.9 million.

VII. Project for Employment in Productive Activities:

Under this project, 1,011 poor and asset-less have been provided with loans worth Tk. 4.01 million.

VIII. Beef Fattening Project

Under this project, loans are provided without any collateral. The Branch Manager of the Bank is empowered to sanction up to Tk. 25,000 for five cattle. So far, 2,167 borrowers have taken loans worth Tk. 31.4 million.

IX. Poultry and Livestock Development Project for Small Farmers:

Project activities are going on in 80 Thanas of 16 Districts. So far, 78.3 million Taka have been disbursed to 63,865 borrowers.

X. Project for Small Fishermen of Ox-bow Lake:

Loans under this project are meant for poor fishermen who live in the Beel & Baor (Ox-bow Lake) area. Development of 30 water bodies and clearance of six water bodies in five districts come under the purview of this project. An amount of TK. 16.3 million has already been disbursed.

XI. Project for Expansion of Fish Culture at Mymensingh:

Marginal and landless fish farmers of selected thanas under Mymensingh districts are eligible to get this loan. So far 274 fishermen have obtained loans worth Tk. 2.9 million.

XII. Project for Rehabilitation of Cyclone-Affected:

Landless poor who own land less than three acres and whose yearly income is not more than Tk. 5460 are eligible to receive loans under this project. So far an amount of Tk. 23.6 million has been distributed.

XIII. ESCAP/ILO Non-agricultural Credit Project:

So far 3 million Taka have been distributed among the 132 beneficiaries. Loans to be recovered shall be used as a revolving fund.

XIV. Credit Programme for Educated Unemployed:

182 unemployed youth who have received training under the self-employment programmes of Ministry of Youth & Sports have received loans worth TK 1.5 million.

XV. Agricultural Credit Programme:

Loans under this programme are meant to promote

- Crop production
- Poultry and cattle farming
- Fish culture
- Production of fruits & vegetables etc.

The project area covers all the Thanas under the jurisdiction of BKB. In FY 1994-95, BKB disbursed loans amounting to Tk. 4,351.4 million. In the previous year, FY 1993-94, the amount was Tk. 3,926.9. Total no. of beneficiaries: 14,50,932.

Table 1: Credit distribution (Tk. in million)

Year	Disbursement	Recovery
1990-91	2434	2941
1991-92	3104	3189
1992-93	3153	3493
1993-94	4045	4041
1994-95	4830	4151

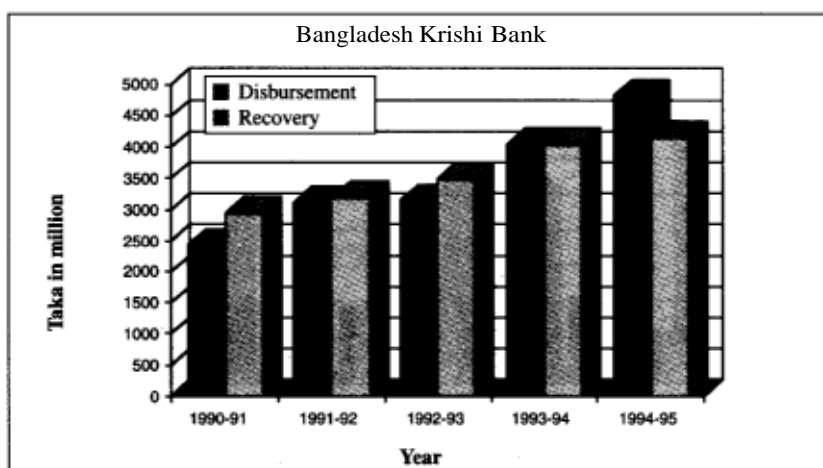


Table 2: Rural and urban branches of BKB¹

Item	1987-88	1990-91	1991-92	1992-93	1993-94
No. of Branches	823	857	858	860	856
a) Urban	90	92	92	107	017
b) Rural	733	765	766	753	749

2.3.3 RAKUB

BKB's loans are collateral-free. They are provided for non-crop and off-farm activities.

In 1986, the Rajshahi Krishi Unnayan Bank (RAKUB) was created by reconstituting the BKB Branches of Rajshahi Division to serve the northern region of Bangladesh. BKB and RAKUB jointly have the largest number of rural branches in Bangladesh.

The bank's targets and disbursement for agricultural credit are indicated in the following table:

Table 3: Rajshahi Krishi Unnayan Bank²

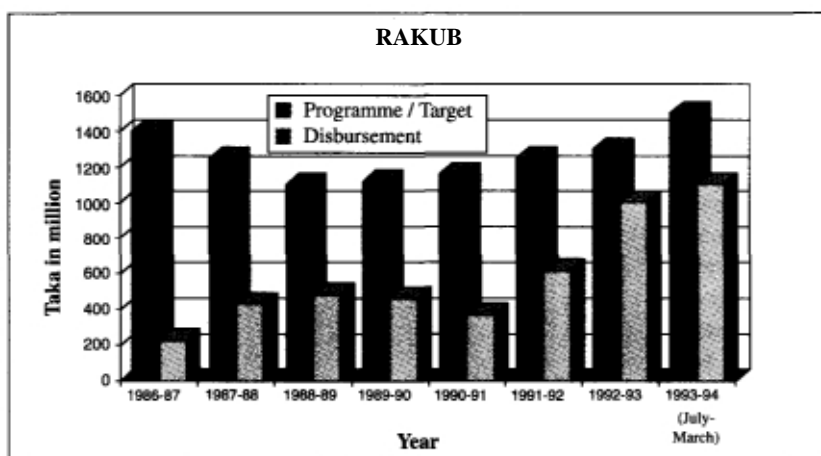
(Started functioning on 15-03-1987)

(Taka in million)

Year	Programme / Target	Disbursement
1986-87	1400.0	226.7
1987-88	1250.0	429.9
1988-89	1100.0	483.8
1989-90	1120.0	460.8
1990-91	1160.0	370.6
1991-92	1250.0	617.1
1992-93	1300.0	1004.3
1993-94 (July-March)	1500.0	1104.0

¹ Source Information collected from BKB.

² Source BB statics report.



RAKUB Provides credit for the following activities:

Short-term loans:

1. Crop production
2. Processing and marketing of agricultural products
3. Socio-economic activities
4. Trade loans

Mid-term loans

1. Irrigation equipment
2. Fish and Shrimp culture
3. Socio-economic activities

Long-term loans

1. Irrigation equipment
2. Farm equipment and machinery
3. Agri-based industry
4. Others ¹

During FY 1995-96, RAKUB disbursed credit through 295 branches including 271 rural branches.²

Fishermen & RAKUB

Poor fishermen are eligible for the BKBIRAKUB credit programmes mentioned above. Since BKB has branches in coastal areas, coastal communities can avail of the credit facility under the bank's poverty alleviation programme, if the borrower is a group member. This loan is free of collateral.

2.3.4 Bangladesh Rural Development Board (BRDB)

The Role of BRDB

The Bangladesh Rural Development Board (BRDB) is a statutory body under the jurisdiction of the Ministry of Local Government and Rural Development (LGRD). The BRDB is a specialized public agency designed to promote rural development and contribute to the GOB's programmes for alleviating poverty. The centre piece of the BRDB's program is the design and implementation of a series of integrated rural development (RD) projects, in most cases funded by sundry donors. The main BRDB projects of recent years have focused on poverty alleviation. The Rural Development (RD) Project-5 covers 16 thanas. RD-9 covers 26 thanas and the RD Project-12, 139 thanas. A special Rural Poor Cooperative Project (RPCP) covers 82 thanas. The above projects sum up the major components of poverty alleviation projects undertaken by the BRDB.

¹ Source : Information collected from Dhaka office.

² Source : (Bank statistics report)

BRDB's projects, particularly RD- 12, provide credit, skill development training, organizational help and other human development inputs to the poor. Savings mobilization is an integral part of the RD-12 project's activities. The rate of credit recovery achieved under this project is as high as that of GB and BRAC [Khandker and Others].

Target Groups

Landless men and women, marginal and small farmers, constitute the target population of these projects. Membership of the Rural Poor Programme (RPP) of BRDB is restricted to a person whose family owns less than 0.5 acres of cultivable land.

Coverage

Coverage of the BRDB's credit operations in terms of numbers and size up to June, 1994 is shown in the table below. About 68% of the members were women, and more than 70% of the total credit was targeted at them.

Table 4 : Coverage of Poverty Alleviation Projects up to June, 1994

Name of project	No. of Tbanas covered	No. of Group members	No. of Members Received credit	Total amount] disbursed (million) Tk.
RD-5	32	66,415	22,220	86.41
RD-9	20	32,135	14,323	26.72
RD-12	139	46,857	8 1,002	702.67

Average Loan size

The average size of the RD-5 loan showed an increasing trend, going up from Tk. 30 19 in 1900-9 1 to Tk. 3892 in 1993-94. The loan size under the RD-9 project was Tk. 1865 in 1993-94 and Tk. 8674 for the RD- 12 project in 1993-94. The rate of recovery of the loans was 99% in RD-5, 99.6% in RD-9 and 97% in RD-12 projects.'

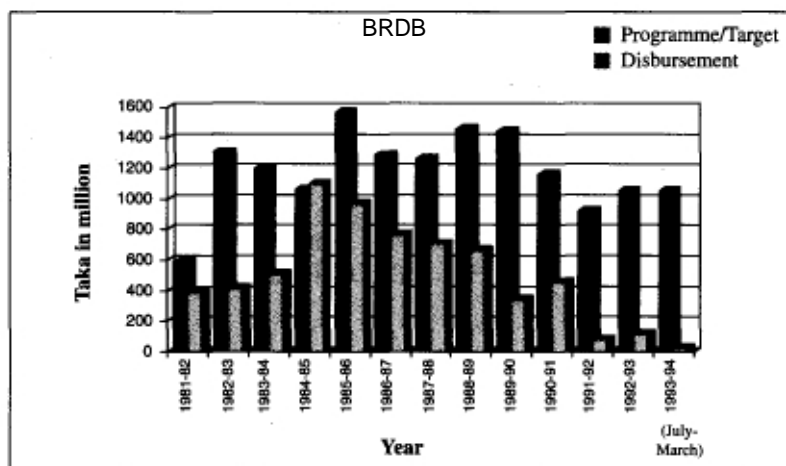
A comparative picture of 13 rural credit schemes in Bangladesh will appear in the enclosed Appendix-I

Targets and disbursement of funds against BRDB's agricultural credit for the last few years are shown in the following table.

Table 5 : Agricultural credit statistics
Period: 1981-82 to 1993-94 (July - March)
Bangladesh Rural Development Board)

(Taka in million)

Year	Programme / Target	Disbursement
1981-82	588.9	385.9
1982-83	1306.5	413
1983-84	1200	505.3
1984-85	1060	1099.8
1985-86	1565	969.7
1986-87	1290.5	764.4
1987-88	1265	706.1
1988-89	1460	661.8
1989-90	1440	344.2
1990-9 1	1160	456.2
1991-92	918.5	77.3
1992-93	1050	119.2
1993-94	1050	24



Source : Annual Report, BRDB, 1993-94, Rahman *et al*, P-430-431

2.3.5 Sonali Bank

Sonali Bank is one of the largest nationalized commercial Banks in Bangladesh. A big chunk of its agricultural lending is channelled through BRDP Programmes.

Up to 1992-93, Sonali Bank had 1301 branches, including 879 rural branches. Banks other than BRDB implement the following schemes for which credit facilities are available:

- ◇ Special Investment Credit
- ◇ Pond Fisheries Scheme
- ◇ Off-Farming Project
- ◇ Industrial Credit Scheme
- ◇ Swanirvar
- ◇ Bittahin Loan Project
- ◇ Socio-economic Activities

The Special Investment Project includes the following programmes:

- ◇ Dairy Farm
- ◇ Poultry Farm
- ◇ Fish Culture
- ◇ Goat Farm
- ◇ Establishment of an Artificial Breeding Centre
- ◇ Livestock Feed Production.

Under this programme, 185 branches have been selected as investment branches. Programmes may be expanded if progress is satisfactory. Besides 200 branches for the Pond Fisheries Scheme, 1300 branches for the Off-Farming Project function almost all over the country.

Under the Special Investment Credit Programme, up to TK, 50,000 can be borrowed by individuals or groups consisting of five members, either male or female. No collateral is required. Personal guarantees or group guarantees shall be treated as collateral.¹

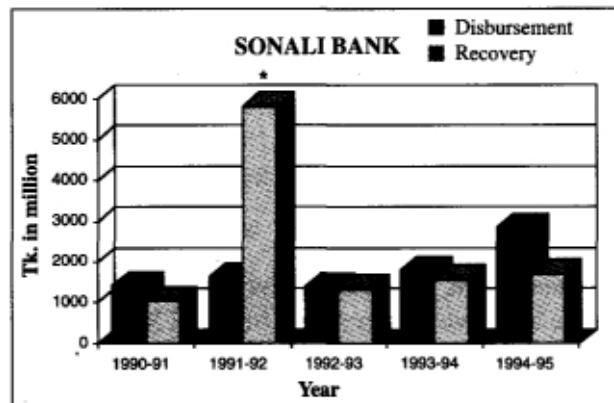
¹Source : Information/data collected from Sonali Bank Head Office.

Disbursement and recovery of funds against agricultural credit provided by Sonali Bank are shown below:

Table 6: Sonali Bank-Agricultural Credit Statistics'
Period: 1990-91 to 1994-95

(Tk in million)

Year	Disbursement	Recovery
1990-91	1419.7	1036.4
1991-92	1610.8	5817.9
1992-93	1387.4	1334.4
1993-94	1801.3	1571.5
1994-95	2843.2	1712.3



*Agricultural Loans up to a limit were exempted by the Government. Therefore an amount of Taka 4,888 million during the year 1991-92 which was due for recovery came under the purview of exemption.

2.3.6 Janata Bank

The Janata Bank was established 1972 and started commercial functions with 249 branches. Apart from performing the normal functions of a commercial bank, Janata Bank has also been involved in rural finance. To cater to the increased requirements of rural credit, the bank has gradually widened operations through a network of branches all over the country. The bank's rural credit policy and programmes have been designed to cover all segments of the rural population, whether skilled or unskilled – such as farmers, landless labourers, destitute women, the unemployed educated, youth who have received vocational training, weavers, other rural dwellers and artisans.

These poverty alleviation credit programmes were sponsored by the bank on its own and also in collaboration with local and foreign agencies. Some of the important programmes are briefly described here.

I Diversified Credit Programme:

The Janata Bank launched a Diversified Credit Programme for poor people without land or assets in September 1992 to generate employment. This programme still continues. It is collateral-free credit, scheme which is being implemented through all branches. A yearly disbursement target of Tk. 10 million has been earmarked for each district under the programme. Since inception, it has created employment for 21,000 people through credit worth Tk. 410.00 million. Under this scheme, credit is being extended mainly for milch cow rearing, beef and goat fattening, poultry farming, small trading, light and small engineering workshops (rickshaw/rickshaw-van bicycle etc. repairing), steel and wooden furniture making, tailoring/garment shops, library and book-binding shops and other income-generating activities. The loan recovery rate is 93%.

II Small Farmers and Landless Labourers Development Project (SFDP):

The Janata Bank implements this credit scheme in collaboration with the Bangladesh Academy for Rural Development (BARD). The project area includes 21 thanas of Comilla, Bogra, Mymensingh, Patuakhali, Barisal and Bhola districts. Janata Bank and UNCDF (United Nations Capital Development Fund) provide credit on a 2: 1 ratio. Collateral been substituted by group guarantee. Group pressure, group decisions and group leadership

are regarded as the main ingredients for the success of this credit programme. From 1988-89 to 1995-96, Tk.240 million has been disbursed to 53,000 members of 9,900 groups. The loan recovery rate is 97%.

III Marginal and Small Farm System Crop Intensification Project (MSFSCIP):

The district of Kurigram in the extreme northeast of the country is frequently affected by natural disasters. The project objective is to prevent further landlessness and marginalisation of farming households by increasing their income and nutritional status, and improving on-farm and off-farm productivity. This credit scheme is being implemented by Janata Bank since 1991 in collaboration with the Department of Agricultural Extension (DAE) and a local NGO, the Rangpur-Dinajpur Rural Service (RDRS). German Technical Co-operation (GTZ) provides technical support to the project. Since inception, Tk. 14 million has been disbursed to 3000 members of 160 groups for farm and off-farm activities. The recovery rate is 98%.

IV Co-operative Credit for the Rural Poor (Rural Poor Programme RPP):

This credit programme has been undertaken by Janata Bank in collaboration with Bangladesh Rural Development Board (BRDB) to generate self-employment through different production oriented income-generating activities for the rural poor in Noakhali, Luximpur and Feni districts. Under the project, the bank has so far disbursed Tk. 56.80 million to 14,000 co-operators through 4.50 Bittahin Samabaya Samitee.

V Storage-cum Credit Programme:

This scheme was undertaken by Janata Bank with Swiss Government assistance. The scheme is meant to ensure fair prices for agricultural produce and save farmers from financial losses during the harvesting season when crops are sold at a comparatively lower price. An amount of Tk.6 million has been disbursed so far. The loan recovery rate is 100%.

VI Swanirvar Credit Scheme:

Tha Janata Bank. in collaboration with Swanirvar Bangladesh, implements this credit scheme. It extends credit to the landless rural poor, specially destitute women. The bank implements this scheme through 167 branches in 87 thanas of 35 districts. An amount of Tk. 141 million has been disbursed to 106,000 group members.

VII Aquaculture Extension Project:

The Janata Bank has been participating in the Aquaculture Project from 1991-92 in collaboration with the Danish International Development Agency (DANIDA). The first phase of the project was limited to six thanas of Mymensingh district. The project is now being implemented in 20 additional thanas of seven districts. Preference is given to small and marginal farmers and destitute women. Under this scheme, Tk 35 million has been disbursed to 74 beneficiaries. The recovery rate is 100%.

VIII Lending through NGOs:

To expand poverty alleviation programmes and to increase credit flow to the poor. the bank provides credit directly to reputed NGOs, so that they in turn can lend money to self-help groups (SHGs) organized by them. NGOs are also being used as intermediaries for group lending by establishing sound linkages between NGOs and SHGs. Recently the bank disbursed Tk 2.50 million to an NGO named PAGE (Poverty Alleviation, Gender Equality and Environment Development) in Comilla.

IX Model Branch Programme:

To improve the overall credit operation system and the management of poverty alleviation as well as rural credit, the bank has selected a Model Branch at each district. Identifying rural resources as well as local income-generating activities through extensive surveys, and creating employment opportunities, are the main objectives of the model branch programmes. These will be replicated gradually in other branches.

Under poverty alleviation, the rate of interest has been fixed at 9%. Repayment schedules are usually fixed on the basis of the cash flow in the activities funded. Sanctioning power has been delegated to branch managers for quicker disposal of loan proposals.

Besides poverty alleviation programmes, the bank has financed crops, installation of irrigation equipment, purchase of agricultural machinery, development of fisheries, livestock and allied activities including cottage

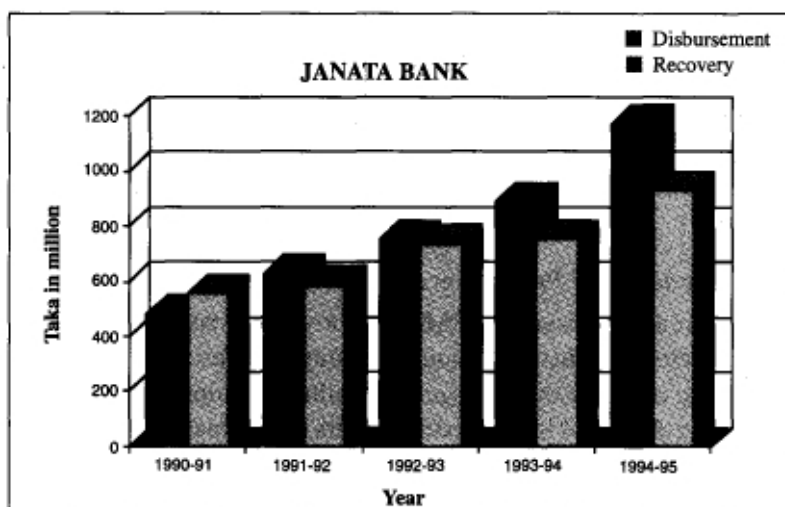
industries. The bank has disbursed Tk.3,849.08 million under rural credit from 1990-91 to 1994-95 in 721 unions of 312 thanas through its 643 branches. As these loans are also disbursed to sharecroppers, landless and marginal farmers and other rural artisans, they may be regarded as poverty alleviation programmes.

Under the poverty alleviation credit programme, deployment of funds increased from Tk. 481.73 million to Tk.1223.40 million from 1991-92 to 1995-96. The rate of increment over previous years is 22%, 30%, 14% and 28% respectively. During this period, the number of beneficiaries increased from .08 million to .17 million, the rate of increment being 35%, 21%, 08% and 32% respectively. Group savings have increased from Tk.4.50 million to Tk.44.00 million. The group savings accumulation rate increased by 44%, 30%, 23% and 79% respectively. The bank has financed 31 income-generating activities under its poverty alleviation credit programmes. A total of Tk.800 million has been allocated by the bank for poverty alleviation for 1995-96.¹

The following table shows disbursement and recovery of rural credit for the period 1990-91 to 1994-95.

Table 7 Janata Bank

Year	Disbursement	Recovery
1	2	3
1990-91	481.73	556.52
1991-92	627.70	585.35
1992-93	753.93	734.82
1993-94	888.33	753.88
1994-95	1170.12	930.35



2.3.7 Agrani Bank

One of the largest Nationalized Commercial Banks (NCBs) of the country, Agrani Bank came into existence in 1972. Poverty alleviation through loans for income-generating activities is one of the Bank's strategies to stimulate growth. A large number of programmes with loan amounts of Taka 5,000 to 50,000 and an interest rate of 9-12% were undertaken to reach the rural landless, marginal farmers, small farmers, small entrepreneurs and distressed women. No collateral is required for loans up to Taka 50,000. Some of these programmes are discussed below.

I. Productive Employment Project (PEP)

This programme was undertaken by the Bank in 1989 in association with BRDB, NORAD & CIDA. Agrani provided banking services. BRDB offered extension services. NORAD & CIDA provided funding support. The objectives were to help the rural poor of project areas attain self-reliance through savings. Landless people or persons with half an acre of land were entitled to receive credit facilities. The scheme covered 32 Thanas of five districts and enabled the setting up small cottage industries, nursery, poultry, small business etc. This is a

¹ Source: Information collected from Janata Bank, Head Officer

successful endeavour with a 99.8% recovery rate. As many as 80,112 borrowers have so far availed of credit amounting to Taka 3 14.63 million. The programme beneficiaries have so far built up savings of Taka 10 million.

II. *Daridra Bimochon Karmasuchi (DABIK)*

This is the bank's own finance programme, undertaken in 1989 to help improve the living standards of the rural poor through self-employment and skill development. In addition, it encourages mass education and family planning. Landless rural people can avail of credit facilities for activities such as setting up small and cottage industries. poultry-rearing, installing, mini-irrigation equipment etc. Ten districts are covered under this programme. 9.116 borrowers have availed of the credit amounting to Taka 36.28 million. Recovery rate is 94%. Beneficiaries of the programme have so far built up savings of Taka 1.814 million.

III *Financing unemployed youth seeking foreign employment*

This is a unique programme introduced by the Bank in 1993 to finance the travel of unemployed youth offered jobs abroad. Credits are extended for a maximum of Taka 100,000: this includes air freight and agency commission. So far 745 persons have taken advantage of loans amounting to Taka 3 1 million.

IV *Women Credit Programme*

This is the bank's own programme, undertaken in 1994 to set up small enterprises for women to help them attain self-reliance. Women anywhere in Bangladesh are entitled to maximum of Taka 50,000 without collateral. The programme finances activities such as tailoring, printing batik, sari shop, nakshi kantha etc. Thirty nine borrowers have availed of credit amounting to Taka 1.43 million. Recovery rate is 95%.

V *Small Enterprise Development Project (SEDP)*

This project was undertaken by the Bank in May 1995 in association with NORAD to extend credit facilities in greater Faridpur and Mymensingh districts for setting up micro-enterprises. The objective is to improve the socio-economic conditions of project areas by creating employment opportunities. A wide range of activities is financed under this project : rice mills, oil mills, food processing, flour mills, nurseries, repair workshops, hatcheries, fisheries, weaving, handicrafts etc. to name a few. 296 borrowers have so far availed of loans worth Taka 9.35 million, Recovery rate is 100%. Taka 500 million is expected to be disbursed under this project during the next five years.

VI *Netrokona Integrated Agricultural Production and Water Management Project*

This is a project jointly sponsored by Agrani and IFAD to improve the standard of living of small and marginal farmers, and of women from Netrokona district. It aims at raising incomes and preventing landlessness. Credits are to be extended for purchase of seeds and fertilizer, agricultural equipment and minor irrigation pumps. A total of Taka 100 million will be disbursed in the next five years under this project. of which Taka 20.05 million will be extended to borrowers during the current year.

VII *Employment Generation Project for the Rural Poor*

This is another joint Agrani-IFAD project to establish 9.500 viable potential micro-enterprises during the next five years. It expects to create employment opportunities for 70,000 skilled and unskilled labour in rural areas by financing agro-processing units such as paddy threshing, rice puffing, jute handicraft, pottery, metal works. and service units such as restaurants, light engineering, tailoring, block and screen printing etc. A total amount of Taka 600 million will be disbursed under this project during the next five years.

2.3.7. 1 *Credit for Agriculture*

Agrani Bank has a large number of agricultural programmes to boost crop production. Supportive programmes also help purchase of agricultural and irrigation equipment such as ploughing cattle, power tillers, shallow and deep tube wells etc. Other agro-based activities such as small-scale poultry, dairy, fishery projects, commercial nursery etc. are also financed under these programmes. Though not aimed specifically at poverty alleviation, these programmes have had a tremendous impact on rural income-generating activities, thus creating opportunities for part-time and full-time employment, and raising the incomes of poor men and distressed women.

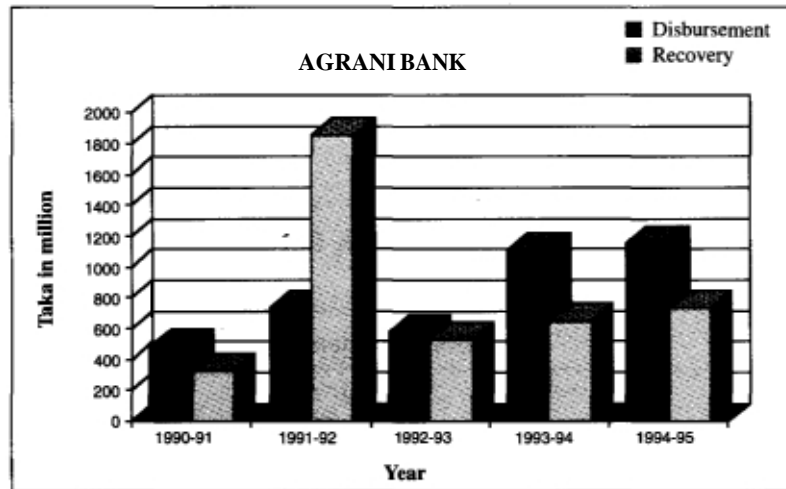
Impact on poverty alleviation

Agrani Bank went to the doorsteps of rural people to meet their credit needs. Entrepreneurs interested have taken advantage of such credit support, and consistently initiated a large number of small but creative endeavours.

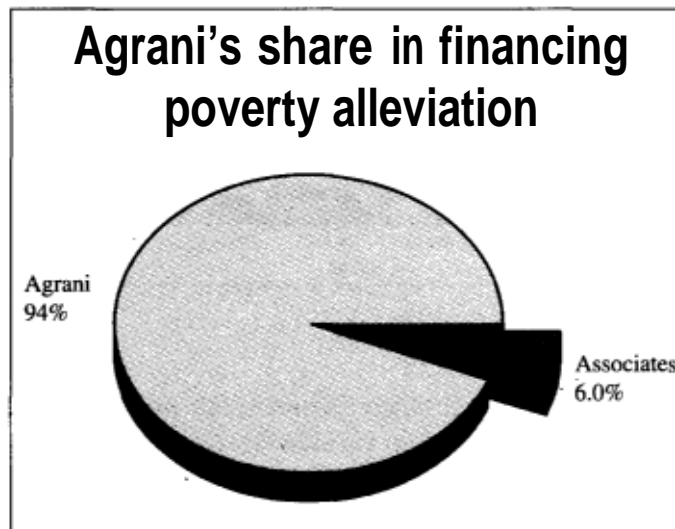
The following table sums up Agrani's efforts in channelling credit to target groups in the rural areas:

Table 8 : Agrani Bank's rural credit record

Year	Disbursement	Recovery	Cumulative Recovery rate	Number of beneficiaries	Employment (1:2)
	Taka in million				
1990-91	484.78	327.75	65.00%	59,260	118,520
1991-92	735.94	1,853.09	85.00%	131,040	262,080
1992-93	572.46	532.02	82.00%	97,105	194,210
1993-94	1,111.15	648.81	81.00%	106,634	213,268
1994-95	1,156.17	734.91	81.00%	120,682	241,368
1995-96	2350.00	Projected			
TOTAL	4,060.50	4,096.58	81.00%	514,721	1,029,442



The overall position is encouraging. During the last five years, a total amount of Taka 4060.48 million has been disbursed in targeted areas and 514.721 rural people have benefited - one third of them. The programmes are said to have generated employment for one million people. Recovery rate is excellent as compared to other sectors financed by the bank. It is 98-100% for some programmes. Agrani Bank has financed 94% of its total efforts while the associated agencies account for only 6%. The chart below highlights the bank's performance.



Rural credit programmes have definitely helped those target populations, who have responded to initiatives concerning income-generating activities, adopted family planning, and availed of facilities for education and health care. Group work has developed their team spirit and cohesiveness. It has encouraged them to accumulate savings. People have developed skills, and used them to explore small income-generating activities.

Credit opportunities have brought out latent entrepreneurial abilities among the rural poor. The bank pledges to continue this effort.

Source: From a published paper of Agrani Bank

2.3.8 *Rupali Bank*

Credit Facilities for the Rural Marginalised

Rupali Bank provides credit for poverty alleviation. Expansion of the credit programme is being considered. The bank has about 300 rural branches. Credit under the bank's expansion programme may be provided for:

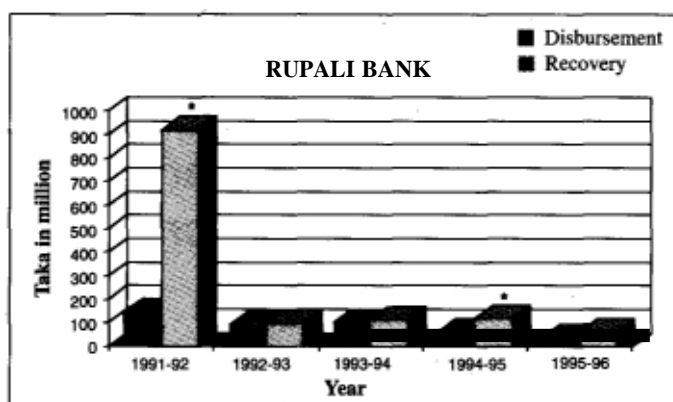
- Fish and shrimp culture
- Hatchery installation
- Cottage industries
- Agricultural implements
- Livestock and poultry farms
- Other income-generating activities

Year-wise disbursement and recovery are detailed below:

Table 9: Rural Credit Disbursement & Recovery of 2 Rupali Bank

(1k. in million)

Year	Disbursement	Recovery
1991-92	144.989	918.62*
1992-93	90.687	96.743
1993-94	99.831	112.395
1994-95	59.751	117.139*
1995-96	38.987	60.187



2.3.9 *Bangladesh Samabaya Bank Ltd., (BSBL)*

Co-operative societies may be one of the best channels for rural credit, provided the societies are well-organized and have honest leadership. The BSBL, formerly East Pakistan Provincial Cooperative Bank Ltd., was established in 1948, primarily to finance agricultural co-operatives. After the liberation of Bangladesh in 1971, it was made a National Apex Institution for credit co-operatives in Bangladesh. Other than affiliated member banks and societies, it has 72 CCB, 51 TCCA and 337 secondary and primary co-operatives. BSBL distributes credit to affiliated member banks and societies who in turn fund co-operatives.

^{1,2} : Information collected from Rupali Bank, RC Division.

* Agricultural loans up to a limit were provided as grants. Sums of Tk. 842.417 million and Tk. 38.70 million were provided during the years 1991-92 and 1994-95. These have now come under the purview of exemption.

Disbursement and recovery of credit for the last few years are indicated in the table below:

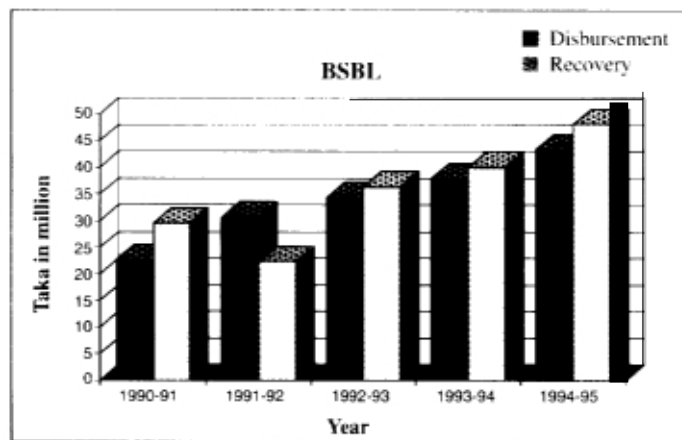
Table 10: Agricultural credit statistics

Period: 1990-91 to 1994-95

(Tk in million)

Year	Disbursement	Recovery
1990-91	22.70	29.50
1991-92	30.60	22.30
1992-93	34.30	36.30
1993-94	37.80	40.00
1994-95	43.36	48.10

Source: information collected from BSBL Head Office.



3. INFORMAL SOURCES OF RURAL CREDIT : GOVERNMENT ORGANIZATIONS

This paper has so far discussed bank programmes to alleviate rural poverty, which have focussed on skill development and access to credit. But credit to the poor from institutional sources has been totally inadequate to meet their needs. The poor therefore rely on the informal market for credit.

For quite some time, particularly during the last decade, several government agencies and NGOs have tried to develop a collateral-free delivery system for credit to the poor. This effort is discussed below.

1. Government Organizations

- Ministry of Youth and Sports
- Ministry of Women Affairs
- Ministry of Social Welfare

2. Non-Government Organizations

- BRAC
- ASA
- Grameen Bank
- PROSHIKA
- CODEC
- RDRS
- UDDIPAN
- Swanirvar Bangladesh
- Palli Karma Sahayak Foundation
- BAWPA
- MIDAS

Source: RahmanM et al 1995 p-4231

“The government’s programmes on poverty alleviation have sought to reach out to unemployed youth and to other disadvantaged people. The programmes promote productive employment in both farm and non-farm sectors and income-earning opportunities through better access to resources and services”. The focus is on:²

1. Skill development
2. Better access to credit facilities
3. Socio-economic programs and
4. Special projects for poverty alleviation.

3.1 Ministry of Youth and Sports

3.1.1 Department of Youth Development

Youth (people in the 15-30 age group) are the meat of a country’s creative and productive work force. In Bangladesh, youth numbering about 36 million constitute one-third of the country’s population of 108 million (199 I census).

The Department of Youth Development under the Ministry of Youth & Sports has been assigned transform the country’s disorganized and unproductive youth into an organized, disciplined and productive workforce.

² Source Rahman et al. page 425

The Government created a separate Ministry of Youth Development in 1978. It was subsequently renamed as the Ministry of Youth & Sports. The Department of Youth Development was created in December, 1981.

The Department of Youth Development has introduced the following programmes:

- a) Skill development training for youth.
- b) Self-employment for unemployed youth.
- c) Poverty alleviation
- d) Youth leadership and human relations development
- e) Programmes to involve youth organizations in community development.
- f) Participation in population control and welfare activities.
- g) Conservation

Project:

To implement these objectives, the Department of Youth Development has undertaken the projects (1995-96) listed below :

1. Youth Training & Self-employment Project
2. Thana Resource Development & Employment Project
3. Technical Training for Unemployed Youth
4. Establishment of Youth Training Centers
5. Establishment of National Youth Centre
6. Involvement of Youth in Population and Family Welfare Activities Through Youth Club (T.A.)
7. Staff Development, Training Materials, Research Development (T.A.)
8. Entrepreneurship Development for Educated Unemployed Youth
9. Human Resource Development Project
10. Family-Based Employment Programme

The first two projects have specific credit components.

Coverage

Since the inception of the Department, 325,000 unemployed youth were trained in various trades upto June, 1995. Of them, 60% were self-employed. The monthly income of a successful self-employed youth ranges from Tk. 1,000 to Tk.30,000.

Besides, a number of trained youth obtained jobs in various government and non-Government organizations.

Credit facilities are available at two projects. One project covers an area of 230 thanas in 64 districts, the other project covers 32 thanas.

Target Group

Unemployed youth in the 15-30 age-group, and poor landless youth in particular, are the target groups for the youth development programmes.

Credit Programmes

Under the first two projects (Training & Self-employment Project; and Thana Resource Development and Employment Project) funds amounting to Tk. 500 million and Tk. 374.00 million respectively are available for credit.

Credit ceiling & conditions

(a) Youth Training and Self-employment Project :

For those who have completed a non-institutional training course, credit worth Tk. 750 to 2500 is provided. The figure is Tk. 10,000 to Tk. 25,000 for those who have done an institutional training course. No collateral is

necessary. But parents of trained youth, and in the absence of parents the nearest relative, should furnish a bond affixed with stamps worth Tk. 50 and Tk. 10 respectively.

(b) Thana Resources Development and Employment Project (TRDEP) :

In 1987 the Department of Youth Development launched a special project which is now called TRDEP. The project continued till 1992 in two phases. It attracted the attention of donor agencies despite limited funds and limited geographical coverage. The Asian Development Bank decided to provide funds to the GOB to implement the project in its expanded phase (now covering 32 thanas including 7 thanas from previous phases I & II). Accordingly a new project was undertaken with the title "Rural Training Project TREDP III". Its objective :

- a) To provide training on income-generating livelihood trades and micro-credit facilities to the rural landless of 32 project thanas in order to alleviate poverty and improve socio-economic conditions and upgrade the quality of life of 1,50,000 beneficiaries.
- b) Establish a revolving credit fund to enable borrowers to engage in rural livelihoods or trades that are site-specific, indigenous, non-farm and viable. It should enable them to start self-employment schemes, increase incomes and savings. To promote economic production activities. enterprise loans will also be provided.

A revolving fund is used for credit to project beneficiaries. Group formation precedes credit. Each group has five members.

Loan Limit

Loans are provided in three "terms" or instalments. Every member receives up to Tk. 3,000 during the first term, Tk. 4,000 during the second and up to Tk. 5,000 during the third.

Loan recovery

The loans are to be repaid in 50 equal weekly instalments, after an initial two - week grace period from the date of receipt of the loan money. Interest is not be charged during this period.

Loans are provided for fisheries, boat making, repair and maintenance.

3.2 Ministry of Women Affairs (MWA)

3.2.1 Department Of Women Affairs (DWA)

The MWA has identified some programmes to alleviate poverty and improve the socio-economic conditions of the rural poor and disadvantaged women. DWA helps implement such programmes. Projects under which credit facilities are available are described below.

3.2.1.1 Rural Women Employment Creation Project

The programme aims to alleviate poverty among rural women.

Project Area

12 Thanas under eight districts

Credit ceiling & purpose

1. Short term loans Tk. 2,000 to Tk 10,000 (for 1 year)
2. Medium-term loans : Tk. 35,000 to 60,000 (for 3 years)

Mainly for (a) Homestead Agriculture such as poultry - raising, pisciculture. sericulture etc.

(b) Processing and Manufacturing which includes boat making and repair, fish net making etc.

3.2.1.2 Technologies for Rural Employment with Special Reference to Women.

The programme objective is to generate incomes and provide jobs for poor rural women through improved technology.

Project Area

20 villages in 20 districts.

Credit ceiling

1. Individuals : Tk. 1,500 to Tk. 10,000
2. Joint activities : Tk. 5,000 to Tk. 1,00,000

Source : DYD

Eligibility

Group members. A minimum of five members in a group.

3.2.1.3 Landless Women Development Programme

Job creation for poor rural women in multi-purpose productive activities is the main objective of the project.

Project Area:

122 thanas under 22 districts.

No. of beneficiaries : 66,000.

3.2.1.4 NGO Community Based Services for Poor Women & Children**Objective :**

To provide credit and foodgrains. Target group : 40,000 poor women under 200 registered women societies in 136 Thanas of 22 districts.

Credit ceiling:

Tk.3000 per member. Each society consists of 40 members and can receive Tk. 1,20,000 from the revolving fund.

There are other projects that provide credit facilities.

0 Government grant for women from Voluntary Social Welfare Centers.

0 Welfare fund for destitute women and children

The credit facilities mentioned above are collateral-free.

Source : DWA

3.3 Ministry of Social Welfare (MSW)**3.3.1 Department of Social Services**

The department strives for the socio-economic development of destitutes and the disadvantaged in rural areas. Its strategy is to promote their active participation in skill training, productive income-generating and development activities.

The project Rural Social Service (RSS) first started in 1974 on an experimental basis. It was subsequently extended and is now in its fifth phase. The MSW is the sponsoring, Ministry and the Department of Social Services is the executing authority of the project. RSS is one of the main programmes of the Department.

Under RSS, grants in the form of a revolving fund are provided to target families for income-generation activities. Target families are classified into three groups on the basis of income:

- a) Group-A: The poorest of the poor. Average annual per capita income up to Tk. 2330
- b) Group-B: Families with an average annual per capita income of Tk. 2331 to Tk. 3400
- c) Group-C: Families with an average annual per capita income of above Tk. 3401.

A and B category families are considered eligible for short-term loans out of the revolving fund. Target groups are organized poor, destitute women, landless and unemployed. Each group of both women and men consists of 15-20 members. There is also a village committee of 11 members.

Credit Ceiling: Tk. 2000, or more up to Tk. 5000.

Repayment duration : 10 instalments in one year. The duration may be extended if necessary.

Interest: No interest, A 10% service charge is to be paid by the borrower. This money goes into a revolving fund.

Collateral: No collateral is required for this loan. The project's achievements in credit disbursement during its first four phases (1974 to 1995) are summed up below:

Credit disbursement: Through Thana Social Service Officer

Source: DWA

Table 11 : Credit from RSS

Sl. No.	Name of Project	Nos of Tbanas	Villages covered by the project	Credit distributions from revolving fund (Tk in million)
1	RSS phase-I-(1974-79)	38	1600	4.30
2	RSS phase-II-(1980-87)	103	3744	26.74
3	RSS phase-III-(1987-92)	120	6882	120.054
4	RSS phase-IV-(1992-95)	81	4998	120.927
Total		342	17224	272.02 1

During the period 1974- 1995 a total of 13,01,622 target families benefited from the revolving fund loan. Of these, 7,48,000 people received skill training/ formal vocational training. The fifth phase of RSS started in 1995-96. Its goals are summarised in Table 12.

Table 12 : RSS Phase V : Achievements

Period of execution	Area of coverage			
	Thanas	Unions	Villages	
July, 1995 to June, 1999	200	1920	5760	
No. of Beneficiaries (Families)	Informal & Trade training (Persons)	Literacy (Persons)	Social forestry (Saplings)	Primary Health Care (Families)
350,000	300,000	315,000	500,000	150,000

Source : DSS

4. INFORMAL SOURCES OF RURAL CREDIT : NGOs

In Bangladesh, there are about 1,200 NGOs registered with the NGO Affairs Bureau, and some 1000 with the Ministry of Social Welfare (*The Daily Ittefaq*, 16 June 1996). A large number of these NGOs are engaged in socio-economic development/poverty alleviation. They operate credit programs. The recovery rate is quite satisfactory because of their close contact with borrowers. They have simplified procedures for credit to the rural marginalised. Collateral-free loans are extended either to groups or individual members of groups.

CDF Bangladesh said in a recent publication : “Microcredit is an effective instrument to combat poverty. With the unprecedented success of Grameen Bank in microcredit delivery from the 1970s several other organizations too have started microcredit. Such programs are growing by number and volume every day. CDF is the networking organization of NGOs which have started microcredit activities for poverty alleviation”.

Presently more than 400 NGOs under the CDF network are directly involved in micro-credit activities. [Yahia. M. Director, CDF, June 1996]. But many other NGOs who provide credit to the rural poor do not come under the CDF network.

CDF has data on borrowing and credit disbursements of 128 NGOs. Particulars appear in the appendix.’

The CDF’s attitude towards NGOs on poverty alleviation and credit support is described in its workshop report 1993 as follows:

The NGOs have introduced a new trend in rural credit : they have been able to reach the poor. This is because NGOs believe:

- that poor people are trustworthy borrowers
- that they know how to put their loans to good use
- that they repay on time
- that they are careful investors of capital. They do not engage in frivolous or unproductive spending.

Indeed, credit to poor borrowers :

- helps build up capital
- helps improve income
- enables borrowers to exercise their own judgment on how best to increase income

The poverty-alleviating objectives of credit programmes

These objectives are:

- To improve socio-economic conditions through profitable income and employment generating activities, and to help establish those activities on a permanent basis by improving business management skills
- To free the poor from chronic indebtedness and organize them to resist the conditions which gave rise to it
- To organize the poor through group formation and credit to gain access to under-employed social assets and resources
- To create conditions for improved wage rates
- To break the current stagnant economic conditions and bring about a cycle of lending, leading to increased investment and thus to better incomes, higher savings, more investment, more income and so on.
- To demonstrate the effectiveness of collateral-free lending and the creditworthiness of poor people
- To ensure women’s participation in income-generating activities
- To ensure direct participation of women in development activities
- To empower women

Source : Particulars have been collected from CDF publication.

- 0 To use credit as a way of encouraging poor people to get involved in a social movement aimed at strengthening their position in society
- 0 To counteract the forces which perpetuate destitution in villages
- 0 To counteract the pressures that cause migration to the cities from villages
- 0 To create a well-organized, disciplined and well-informed village lifestyle

NGO credit programmes have reached the poor who have willingly come forward to take part in them. It has become easier for them to obtain collateral-free credit. Understanding that credit programmes cannot be regarded simply as financial transactions, NGOs have become involved in other support activities such as advice, training and supervision of the use of loans. NGOs have thus helped the poor to create assets and jobs, raise incomes and self-reliance — in short, to improve the quality of their lives.’

Credit programmes of some major NGOs are summarized in the pages that follow:

4.1 Bangladesh Rural Advancement Committee (BRAC)

BRAC was established in 1972. Its Rural Development Program (RDP) was started in 1986. Credit is a major component of RDP. BRAC’s development strategies pursue two major goals:

- Alleviation of rural poverty.
- Empowerment of the rural poor.

BRAC’s RDP grew as a result of integrating components such as institution building, sector programme development, credit and support services. These strategies have laid equal emphasis on institution building (organization of the landless), development of a sectoral programme and credit operation. Over the period of BRAC’s operation in rural areas, it has become clear that there is a growing need for more credit and for furthering development of a sectoral programme to maximize benefit to target groups.

BRAC’s credit programme is meant to improve the quality of life of the most disadvantaged rural populations who are not served by formal credit institutions.

Besides, the credit programme also aims to :

- 0 Meet the credit needs of the rural poor
- 0 Generate income and employment for group members, male and female
- 0 Generate savings for group members
- 0 Mobilize local resources
- 0 Introduce new technologies in rural areas
- 0 Help the poor to own assets
- 0 Support skill development
- 0 Improve the managerial and entrepreneurial capabilities of the poor
- 0 Eliminate exploitation by money-lenders

Rationale of the Credit Programme

Poor people always need credit. Very often the immediate cause of poverty is lack of credit. The rural poor are largely neglected by formal credit sources. They have no access to institutional credit. Collateral requirements, complex procedures, poor communication and an inadequate banking network have restricted the availability of credit in the rural areas. Informal credit sources of various kinds are accessible to the rural poor, but these sources are exploitative and inadequate. Moneylenders, for example, charge interest at the rate of 10% per month i.e. 120%.

‘Source : CDF workshop report 1993.

Conditions

BRAC has been extending credit to its group members. Its credit programme largely depends on group savings, which is a pre-condition for loans. Certain basic rules serve as guidelines for loans against various activities. Some of them are:

- a) Priority for schemes with economic and social profitability potential.
- b) No collateral demanded
- c) Loans are granted at 20% interest calculated on reducing balances and repayable in weekly instalments. In addition, the recipient of the loan must be a member of BRAC's village organization.

Target Group

The landless rural poor, especially poor women, may become members of a village organization (VO) entitled to obtain rural credit on the following terms and conditions:

- a) VO members must complete education training and social awareness
- b) Must have a record of regular attendance at weekly meetings and regular savings and deposits
- c) Must have savings equivalent to 5% of the first loan, 10% of the second and 15% of subsequent loans.
- d) Loan applications must be approved by Village Organizations.

Types and Terms of loan

Mainly two types of loans are extended. A loan for an individual, managed in an individual capacity, is a general loan. A scheme that is financed individually but managed collectively is a collective loan.

Loans are categorized further into short-term loans repayable within one year, medium term loans repayable within two years and long term loans that have a duration of more than two years.

Project Area (As on 31-12-95)

Villages: 2595, Thanas: 241, Districts: 50

Loan Ceiling

For individuals, a minimum of Tk 1000 and a maximum of Tk 10000.

Progress of BRAC's activities up to December 1995 is shown below:

No. of groups/organizations.....	44,656
No. of borrowers.....	3,669,111
Loans disbursed..... Tk.	9,579 million

4.2 Association for Social Advancement (ASA)

The Association for Social Advancement (ASA) started in 1978. Its main objective is socio-economic development of the rural poor. The ASA has organized the rural poor into groups. They have been provided with a booklet in Bengali written and published by ASA, "Building of career: a new lesson"

The book describes and discusses concepts such as :

- 0 Building awareness about one's rights
- 0 Group formation - the need for it
- 0 Self-reliance; need for capital formation
- 0 Jobs, income-generation, credit and its utilisation

To reduce the dependency of the poor on money lenders and provide credit for self-employment, ASA started the credit programme in 1985, under which credit is provided to group members for income-generating activities.'

Credit Ceiling

Under its credit programme, ASA provides a minimum of Taka 2.000 and a maximum of Taka 6.000. A 15% service charge is imposed on all types of credit, repayable within a year in 50 equal instalments.

Target Group

Only an individual between 18 and 50 years of age, with an income not exceeding Tk. 1200 per month, can be enrolled as an ASA member. Only one person per family can be made a member of a group. He/she must live in the area where the group is located. Persons of 'bad character' are not allowed into the organization.

ASA's Credit terms

Important terms and conditions of ASA are as follows:

- 0 Must be loyal to the rules and regulations of ASA
- 0 15% of the credit savings must be deposited to ASA
- 0 Two months after the group is formed a member is entitled to apply for a loan. Loan to be provided within a month.
- 0 Must regularly attend weekly meetings
- 0 Correct information to be furnished in the application
- 0 Photograph to be attached in the passbook at one's own cost

Coverage

ASA has a total of 342,300 group members (male- 1166, female-341,134) in 6,507 villages. Under its credit programme, up to December 1995 ASA distributed Tk. 1,155.96 million to 326,244 borrowers.

4.3 Grameen Bank

Grameen Bank (GB) was started as a novel project to serve the poor — something traditional banks could not do because their system was too rigid and inflexible. GB tried to create a structure through which the banking system could provide credit to the landless without collateral.

GB aimed at testing the hypothesis that if finance is made available to the poor on reasonable terms, they can generate productive self-employment without external assistance. A pilot project was started within an area near Chittagong University in 1976. It was formally launched as a project in November 1979 in Tangail and Chittagong districts, and in 1982 extended to Dhaka, Rangpur and Patuakhali districts, with financial assistance from the International Fund for Agricultural Development (IFAD). Encouraged by its initial success, the government transformed Grameen Bank into a specialized credit institution for the rural poor in September 1983 (Hossain, 1986).

Eligibility

Any person from a household that owns upto 50 decimals (0.50 acres) of cultivable land is eligible for a loan. Since most target groups are illiterate and shy of banks, banking services are brought to their doorstep. The Field Manager and Bank Worker at first spend some time in the village explaining the functions of the bank and identifying prospective clients (Hossain, 1986).

To get credit, loanees must form a group of five like-minded persons of similar economic and social status. Each group elects its own chairman and secretary and must hold weekly meetings. A number of groups are federated into a centre and the elected centre conducts the weekly group meetings (Hossain 1986).

Source : Rahman Metal P.434-435

¹ Source : Credit and Development Form

Conditions:

- Loans are given to individuals or to a group. One of the loan conditions is that the group members save one taka every week plus five per cent of the loan amount, which is kept aside at the time of loan disbursement. The savings form a Group Fund (GF) from which the members can borrow during times of need. (Hossain, 1986).
- Priority is given to women within the above socio-economic category
- Members of the group must be residents of the same village
- Only one person from a family can be a member of a group

Loan ceiling & Repayment:

On an average, about Tk. 19,350 has been disbursed to each GB member as general and collective loan up to November 1994. This amount, however, includes repeat loans to the same person. The minimum loan varies in size from one activity to another but the maximum limit of a general loan for an individual is Tk. 5,000. The average loan for housing is about Tk. 15,090; (Rahman M, 1995) it can't exceed Tk. 30,000.

The loan is to be repaid in 52 weekly instalments, each instalment being equal to 2% of the loan amount.

Loan Utilization:

GB provides loans without collateral to its members for many poverty alleviation activities.

These include **Fish Trading** and **Fish Net Making**. Some other major activities are:

- Cattle fattening
- Seasonal crop trading
- Milch cow raising
- Paddy and rice trading
- Grocery and stationery shop
- Rickshaw
- Cattle and goat trading
- Paddy and pulse husking
- Crop cultivation
- Handloom weaving
- Trading in handloom products
- Cloth trading
- Wood and timber trading
- Peddling
- Vegetable trading
- Others

Coverage:

Grameen began in Bangladesh in 1976 by lending US \$ 30 to 42 poor villagers. It then expanded to other villages. Along the way it became a formal bank owned by the poor, serving the poor. Today Grameen lends to two million poor borrowers, 94 per cent of whom are women. They are also the shareholders of the bank. (Yunus, 1995). The Bank's activities now cover 35,644 (upto March, 1996) villages of Bangladesh (the country has 68,000 villages). All over the country the Bank has 14 zones and 1,056 branches in 57 districts. Only seven districts are yet to come under the GB umbrella.

Up-to-date data regarding loans disbursed, amounts repaid, number of members and centres etc. of Grameen Bank are shown below.

Table 13:
Progress up to March 1996 (GB)

Sl.No.	Description	Amount in million Taka
1	Loans disbursed	
	Landless (Male)	4724.80
	Landless (Female)	52106.60
	Total	56831.40
2	Loans recovered	
	Landless (Male)	4175.40
	Landless (Female)	44082.90
	Total	48258.30
3	% of amount due beyond one year	4.61
4	% of amount overdue beyond two years	0.87
5	Loan disbursed for housing	
	Landless (Male)	465.10
	Landless (Female)	4970.90
	Total	5436.00
6	Loans recovered against housing	
	Landless (Male)	212.20
	Landless (Female)	1989.50
	Total	2201.70
7	Savings under group fund	
	Landless (Male)	370.10
	Landless (Female)	4053.10
	Total	4423.20
8	Loans disbursed from group fund	
	Landless (Male)	308.70
	Landless (Female)	2158.20
	Total	2466.90
9	Number of members	
	Landless (Male)	122822
	Landless (Female)	1939524
	Total	2062346
10	Number of centres	
	Landless (Male)	3971
	Landless (Female)	57369
	Total	61340
11	Number of villages	35644
12	Number of branches	1056

Source : GB

4.4 Proshika

Proshika is one of the largest NGOs in Bangladesh. Since its inception in 1976. Proshika has been helping organize the rural poor through various support services. Proshika facilitates a process of self-reliance, so that the poor can solve their own problems. This effort has been going on for 20 years. Proshika undertakes various programmes for the rural poor according to their need. Training and income-generation activities are two most important. Proshika offers mainly two types of training:

- a) Human development training
- b) Practical skill development

Proshika assists the following income-generating activities:

- House building
- Irrigation
- Cattle and poultry development
- Apiculture
- Pisciculture
- Homestead gardening
- Small and cottage industries
- Health, education and infrastructure building program
- Handicraft
- Plantation and nursery
- Agriculture
- Others

Loans Disbursed

The credit programme started in 1979. Up to December 1995, an amount of Tk. 1,730 million was been disbursed among 4,47,950 borrowers.

Target Group

The rural marginalised, particularly disadvantaged women.

Project Area

Up to December 1994. more than 6,000 villages of 103 Thanas were taken up under the Proshika's credit program.

4.5 Community Development Centre (CODEC)

CODEC was established in 1985. Since October 1985 it has been working in Chittagong, Lakshmipur, Patuakhali and Barguna districts, helping coastal and riverine fisherfolk communities of Bangladesh.

Objectives

Improve the socio-economic conditions of underprivileged men, women and children from coastal communities.

Target group

Coastal and riverine fisherfolk communities of Bangladesh who do not own land or any other assets, and depend on their own labor for survival. Special attention is paid to women and children from these communities.

CODEC has widened its target group definition to cover households in fishing villages who may not be directly involved in fishing, but otherwise meet target group criteria.

The Savings and Credit Programme

CODEC Programmes create village organizations (for male, female and children) that mobilize and empower the socially, economically and politically disadvantaged and introduce integrated development programs with a multi-dimensional approach. To meet these ends, continuous credit support is required to develop fisher-folk communities who do not have access to the formal credit markets of Bangladesh.

With these objectives, CODEC established a revolving loan fund to support income-generating activities of male and female members of village organizations.

Group Formation

The members of the village organizations form a Solidarity Group comprising five members from the same village organization through which applications for loans should be made.

Loan Ceilings

Short-term loans up to Tk. 20000 for individual members. For collective purposes, the highest individual loan is to be multiplied by the number of members.

Mid-term loans up to Tk. 75000 for individual members. For collective purposes, the loan limit is Tk. 200000.

Long-term loans is a restrictive category. It includes all loans that will have to be fully repaid with interest within 48 months. This loan is only meant for collective purposes. There is no maximum limit.

Interest rate

At present the rate of interest is 16% per annum for CODEC + 5% per annum, which is being channelled through VOs to facilitate their work in disbursement and recovery of loans to and from Solidarity Groups (SG) and members.

Coverage

As on 31 December 1995, some 28,900 members from 947 village organizations in 273 villages. More than Tk. 117.02 million was disbursed to 22,240 borrowers.¹

4.6 Rangpur Dinajpur Rural Service (RDRS)

RDRS Credit Programme

In 1989, the RDRS first started credit support on a small scale on an experimental basis. Considering the high demand for credit and its importance, RDRS launched its credit programme in a systematic way in 1991.

Objective

To make credit available to target groups -- the poor who have no access to institutional credit.

Group formation

A household that owns no land or less than 1.5 acre of land is eligible to be a member of RDRS. A group is formed with 20 to 25 members, one member from each eligible household.

Credit sector

Major sectors covered by credit are:

- Livestock
- Agriculture
- Off-farm or non-agricultural sector

¹ Source : CDF's Credit Saving Model Series-24

Credit ceiling

The amount of credit to a group ranges from Tk. 3,000 to Tk. 60,000. This is shared by the members of individual groups. For a collective loan, a higher loan amount is allowed, depending on the nature of the project.

Rate of Interest

16% on the declining balance.

Area of Coverage (up to December, 94)

4,829 villages of 28 thanas under the greater Rangpur and Dinajpur districts.

Beneficiaries (up to December, 94)

More than Tk-80 million was distributed among 77,000 members of about 7500 groups.¹

4.7 Uddipan

Uddipan was established in 1984. Credit activities were started in 1990.

Objective

To provide credit facilities to the rural poor and to involve them in income generation activities.

Group formation

Village organizations consisting of 25 to 35 members.

Sectors covered by Credit

- Small trades
- Rice husking
- Poultry and cattle farming
- Boat making
- Agriculture
- Fish culture
- Others

Credit Amounts

Tk. 500 to Tk. 5000

Area of Coverage

Four Thanas -- Bheramara (Kushtia district), Daudkandi (Comilla district), Perojpur and Banskhali (Chittagong district).

Credit disbursement

Up to December 1995, more than Tk. 61.7 million was disbursed.

Beneficiaries

Up to December 1995, there were 25,743 beneficiaries.²

¹ Source : Information collected from CDF.

² Source : Information collected from CDF

4.8 Swanirvar Bangladesh

Swanirvar Bangladesh was established as a voluntary organization in 1975 with the main objective of alleviating poverty. It works in rural areas. organizes groups separately for men and women and provides credit to group members for undertaking income-generating activities. Swanirvar also renders all possible help to loanees, to honour bank formalities.

“The main point of departure of Swanirvar from similar credit programmes of other NGOs is that it does not depend on foreign funds to underwrite its programmes. Instead, it uses local commercial banks to provide credit. and limits its role to mediating between the poor loanees and the banks that provide the loans.”

The genesis of the Swanirvar credit program was the Dhenki loan scheme approved by the Bangladesh Bank for Swanirvar villages in September 1978. The amount of loan offered was Tk. 400 per member of a *Dhenki* group and Tk. 500 for members of non-Dhenki groups. Encouraged by the success of the *Dhenki* loan programme for destitute women for income generation through rice processing, the Swanirvar credit programme has been extended to use Swanirvar volunteers to motivate and organize groups of five members to receive loans .¹

Source of Funding

Public sector banks that implement rural credit programmes allocate a fixed amount each year which Swanirvar Bangladesh distributes as credit among its target groups. Till December 1995, Tk. 1328 million had been disbursed as credit.

Area of Coverage & Credit Disbursement

10,384 villages under 132 thanas of 38 districts. A sum of Tk. 1,328 million has been distributed as credit to 641,851 members (female-449,296, male-192,555) of the Swanirvar Villages Development Committee till December, 1995. Swanirvar Bangladesh has as many as 132,649 groups, of which 92,854 are female groups and 39,795 male. The total number of group members is 6,63,245 (464,270 women and 198,975 men).

Loan Ceiling & Interest

The minimum loan provided is Tk. 1,000. the maximum is Tk. 5,000. The interest rate varies from 8.5 to 10%.

Loan Recovery

In weekly instalments, and within 52 weeks.?

4.9 Palli Karma-Sahayak Foundation (PKSF)

Palli Karma-Sahayak Foundation (PKSF) was set up in May 1990. It began operations in 1990-91. Employment generation and poverty alleviation are the main objectives. The foundation provides collateral-free loans to the landless and PKSF. But the Foundation does not directly disburse loans to the rural poor.

PKSF has as many as 113 Partner Organizations (PO) in different parts of the country. Through this network of POs. it extends credit support to borrowers. Loans received by POs are repayable to the Foundation within three years, against a nominal service charge of 3% to 4.5%

To increase the incomes of the rural poor, PKSF presently finances the following:

- Fishing
- Duckery
- Poultry
- Beef fattening
- Milch cows

Source : [Rahman M. et al. p-432,433]

Source : Information collected from CDF

- Goat rearing
- Small trades
- Sewing, weaving
- Purchase of rickshaw
- Pottery
- Others

Area of Coverage

As on 30 June 1995, the PKSF had a total of 114 Partner Organisations (PO) which cover 9,000 villages under 167 thanas of 48 districts in five divisions.

Loan Ceiling

The highest amount of Tk. 8,000 for each family. Only one person in a family is allowed to get a loan.

Beneficiaries

Through the POs, PKSF extended credit support till June 1995 to 249,147 women borrowers and 38,349 male borrowers. PKSF received funds from Government up to Tk. 750 million till 30 June 1995. Loan disbursements to people without land and without assets amounted to Tk. 629.09 million, which after revolving amounted to about Tk. 1,400 million.¹

4.10 Bangladesh Agricultural Working Peoples Association (BAWPA)

The Bangladesh Agricultural Working Peoples Association (BAWPA), a voluntary organization, started operation in 1992. Socio-economic development, poverty alleviation and self-employment of the rural poor are its main objectives. The BAWPA's programme covers

- Savings & credit
- Self-employment
- Model village
- Social forestry
- Rehabilitation
- Training programme for human resource development

Income-generating activities include the following,

- Fish culture
- Poultry farming
- Vegetable gardening
- Goat farming
- Apiculture

Area of Coverage

Savings and credit programmes are under operation in 2,414 villages from 72 thanas of 25 districts.

Progress of the activities of BAWPA

No. of Village Committees: 3,694	(up to Aug '94)
No. of groups: 13,365	(up to Aug '94)
No. of Members : 9 1,044	(up to Aug '94)

¹Source : Publication 'Palli karma-Sahayak Foundation (PKSF) An overview" September 1995

Group Savings, disbursement etc.

● Savings (up to December 1995)	Taka 13.3 million
● Disbursement (up to December 1995)	Taka 43.0 million
● No. of borrowers (up to December 1995)	5 1,406

Loan Ceiling

Not available.

4.11 Micro Industries Development Assistance and Services (MIDAS)

MIDAS is a company incorporated under the Companies Act, 1913. It has been working for the promotion and development of micro-enterprises and small enterprises since 1982.

MIDAS has evinced vigorous interest in women's development. As per the co-operative agreement with USAID, 20% of all commercial and development activities of MIDAS are devoted to problems faced by women entrepreneurs in Bangladesh. It has established a Women In Development (WID) cell to disseminate information and advice to women entrepreneurs.

MIDAS till 1993 financed 140 projects. Of these about 20% are owned and managed by women. MIDAS also launched a special program called Micro-Enterprises Development Initiative (MIDI) to provide loans on easy terms to micro-enterprises. The main objective of this programme is development of entrepreneurship, especially among women. Loans ranging from Tk. 50,000 to Tk. 5,00,000 are offered under this programme, and no collateral security is demanded for loans up to Tk. 2,00,000." [Nilufer Ahmed K. Women Entrepreneurship p-891.

5. FISHERFOLK AND CREDIT

5.1 The Fisheries Sector in Bangladesh

In the past, some “low-caste” Hindus used to harvest fish from the natural waters and sell them in markets. They lived from hand to mouth. Those days, there was an abundance of fish in the natural fishery. Capture fishery was the most important means for supply of fish, culture fishery was only a kind of hobby for a few well-to-do.

But it's a different scenario today. Many Muslim families living in the river banks and the coastal belt entered into this profession because of unemployment. Fishermen belong to a highly neglected class in both Muslim and Hindu society. Some empirical studies show that the condition of these men behind the nets is precarious and they live a sub-human life. Most of them own neither land nor any other assets, and engage in capture fishery. They depend totally on middlemen or money-lenders who provide boats, gears, food etc. and take away the lion's share of the total earnings. The fishermen are shackled in lifelong debt.

Bangladesh is blessed with one of the highest man-water ratios in the world. At the current level of population, this ratio is 8: 1. This implies, in other words, that there is an acre of water area for every eight persons. The inland fishery resources of Bangladesh are distributed over 15,000 sq.km of perennial inland waters with a total of about 24,000 km of rivers, canals and their tributaries, 1.8 million ponds, and numerous natural and artificial lakes. In addition, about 28,000 sq.km of flood plains support seasonal fishing during monsoon months. (DoF, 1986)

Fisheries in Bangladesh are the most important source of animal protein (80% of the total protein intake is provided by fisheries).²

The fisheries sector provides livelihood to an estimated full-time fishermen population of 1.276 million, of whom 768 million catch fish in inland waters and .508 million in marine waters³. An even larger segment of the population engages in subsistence fishery. Considering all aspects of fishery-related and ancillary activities inclusive of fish transportation, fish trade etc, the fisheries sector supports an estimated 10% of the total population.³

The fisheries sector has rapidly emerged as a major source of foreign exchange earnings for Bangladesh. The value of exports from fish and fishery products has increased manifold over the past few years. During 1990-91, the export earning from the fisheries sector amounted to Bangladesh Taka 5,266.2 million (US \$ 149.35 million) from the export of 26,109 metric tons of fish and fishery products. The volume and value of export in 1993-94 was 3 1,835 metric tons and 9,209.6 million (US \$ 23 1.11 million). In 1994-95, Taka 13,069.4 million (US \$ 325.84 million) was earned against the export of 41,687 metric tons.⁴

¹ Source : Hannan 199 I

² Source :Alam F 1994

³ Source : Statistical Yearbook of Bangladesh 1994

⁴ Source : Fish catch statistics of Bangladesh 1993-94. DoF

Table 14:
Fish Production of Bangladesh'

Source	Production in M.T. (1993-94)
A. INLAND WATERS	837, 566
a) Inland Openwaters (Capture)	573, 373
1. Rivers & Estuaries	143, 425
2. Sundarbans	7, 127
3. Depression (Beels)	55, 592
4. Kaptai Lake	6, 635
5. Flood Land	360597
b) Inland Closewater (Culture)	264, 190
1. Ponds	222, 542
2. Ox-bow lake (Baors)	2, 201
3. Shrimp Farm	39, 447
B. MARINE FISHERIES	253, 044
a) Industrial	12, 454
b) Artisanal	240, 590
COUNTRY TOTAL	1,090,610

5.2 Socio-economic Conditions of Fishermen

Fishermen belong to the poorest of the poor in Bangladesh. They are mostly illiterate. Since fishing is considered as a low-class profession, fishermen are looked down upon socially. Economically they are now well-off. The fisherfolk community is not conscious of its rights. They are not well organised, because they lack both education and leadership. Fishing is their only profession. They harvest fish at the risk of their lives even in inclement weather. Family members depend fully on the head of the family. A few of the fishermen families earn a secondary income from poultry, vegetable gardening, fish farming etc, but it is quite insufficient to meet the family's minimum financial requirements.

Artisanal fisheries ranges from localised subsistence fishing to intensive mobile fishing operations using simple crafts and traditional gear. Seasonality and unstable catch composition are prominent characteristics of capture fisheries; many of them are only part-time fishermen. Inadequate infrastructure and supporting services, and lack of proper marketing and distribution, also contribute to high variations in fishing activity.

Traditionally, marine fishing was practised at a subsistence level by the "Jaladas" of the Hindu community. However, with the increasing commercialisation of marine fisheries and decrease in land assets because of population pressure, a large number of Muslim fishermen took up fishing as a full-time job. Most of the motorised small-scale fishing boat owners are now Muslims who hire Hindu or Muslim fishermen as crew, mostly on a catch-share basis. The profit-sharing arrangement varies from area to area, the type of fishery and the fishing season. For instance, in Chittagong and Cox's Bazar, 60% of the value of catch, after covering the operational costs, goes to the boat and gear owner. The remaining 40% is distributed among the hired crew, the share of each crew member depending on the type of functions performed by him (Huquet, et al 1986). These may include catching, drying, transporting and support services such as cooking. (Rehman A. 1993, p 14- 15).

¹ Source : Information collected from DOF

Why do fishermen need institutional credit?

- Fishermen need fishing equipment - mainly nets and boats. For replacement or repair or maintenance, they need money, credit support in the areas of fish harvesting, net making, boat purchase, fish marketing including handling, processing, storage and transportation.
- They need loans for income-generating activities other than fishing because fishing is seasonal.
- They need institutional credit to avoid the unusually high rates of interest they pay to money lenders or middlemen. Moreover, these middlemen and money lenders (Dadandars) take their share of the catch at a much lower price as a pre-condition.
- They need credit for transportation(cycles or rickshaw vans).
- Besides, the fisherfolk community needs credit for housing, education, health care, sanitation, etc. But loans taken for these purposes are difficult to repay, because they do not lead immediately to income.

5.3 Access of Fishermen to Institutional Credit

- Fishermen, like other poor communities, can avail of the facility of formal and informal institutional credit support being extended to the rural poor by government, quasi-government and non-government organisations.
- Collateral is one of the main constraints to credit access. But almost all organizations described in this report do offer collateral free credit — for which group formation is necessary .
- There is no separate credit programme for fisherfolk offered by government institutions. But a few NGOs working in coastal areas do operate credit programmes for fisherfolk. Some of these NGOs are:
 - “Community Development Centre” (CODEC) operating in Chittagong, Noakhali and Patuakhali.
 - “CARITAS - Bangladesh operating in Chittagong.
 - “Deep Unnayan Sangstha” operating in Hatia, Noakhali.
 - “Uddipan”, Sandwip (Chittagong)
 - “Bangladesh Samaj Unnayan Samity (BSUS)” in Banshkhali, Satkania (Chittagong)
 - “Association for Zonal Approach Development” (AZAD), operating in Cox’s Bazar.
 - “Gono Unnayan Prochesta” (GUP), Madaripur and Chittagong.
 - “Proshika Manabik Unnayan Kendra” (Proshika-MUK), Bhola
 - “Bandhujan Parisad”, Bhola.

Of the above nine NGOs, seven work with coastal set bagnet fisherfolk. Income-generating activities and loan disbursements of these seven NGOs are shown in the table on the following page.

Table 15: Income-Generating Activities and Loan Disbursements relating to Seven NGOs (till November 1995)

NGO-wise number of loan and amount of loan disbursement																
Types of IGAs	UDIPPAN		GUP		CODEC		PROSHIKA		BSUS		JBPB		AZAD		TOTAL	
	No. of Loans	Amount (Tk.)	No. of Loans	Amount (Tk.)	No. of Loans	Amount (Tk.)	No. of Loans	Amount (Tk.)	No. of Loans	Amount (Tk.)	No. of Loans	Amount (Tk.)	No. of Loans	Amount (Tk.)	No. of Loans	Amount (Tk.)
1. Fish processing	42	107,000	—	—			—								42	107,000
2. Fish catch	—		—								27	71,500	—	—	21	77,500
3. Fish trading	52	123,000	89	175,000	19	73,500			93	300,000	23	57,500		—	276	729,000
4. Nursery pond	2	8,000	—	—	1	5,000									3	13,000
5. Net making	34	89,500			38	166,500	5	20,000	—		18	5,000	50	100,000	145	427,000
6. Boat & net purchase					—	—	20	90,000	—	—					20	90,000
7. Boat repair	4	8,000	—	—	—						—				4	8,000
8. Livestock rearing	—	—	—		43	255,000	13	58,000	—	—		—	—	—	56	313,000
9. Poultry rearing	12	27,000					—			—	4	10,000	—	—	16	37,000
10. Small trading	34	111,000	—		3	14,000			—		26	63,000	—	—	63	188,000
11. Vegetable culture	8	19,500		—			1	5,000		—	—	—	—	—	9	24,500
12. Sewing machine	—	—	—		2	10,000			—						2	10,000
13. Rickshaw for fish carrying	1	200	—	—	—	—			—						1	2,000
14. Multi-purpose	—	—				—	35	65,000		—	21	63,000			56	128,000
Total	189	495,000	89	175,000	106	524,000	74	238,000	93	300,000	119	322,000	50	100,000	720	2,154,000

Source : Unpublished paper of DFID/BOBP

5.4 Constraints to credit access by fisherfolk

- Being illiterate, fishermen do not know where to go for credit and whom to approach. In fact they are not aware of credit schemes for which they are eligible.
- They are unwilling to send their children to school.
- Collateral is a major constraint.
- They do not get help from influential local people
- Institutional credit facilities are highly sporadic.
- Though credit procedures are simpler than before, they do not attract fishermen. Middlemen terms still seem more attractive to **them**. Therefore the bulk of fisherfolk indebtedness is with non- institutional sources.
- Absence of sufficient data on fishermen communities, both in inland and coastal areas. Most fisherfolk communities live in remote areas where NGOs do not go.
- Most fishermen communities lack an organisation / association to serve and protect their interest.

Some suggestions concerning credit for coastal fisherfolk communities:

NGOs who operate credit programmes in coastal areas could strengthen them by approaching institutions such as Agrani Bank, which extends credit to NGOs for poverty alleviation activities.

Janata Bank has also started such a programme on an experimental basis. Established NGOs may contact the Agrani Bank's Rural Credit Division for the purpose.

Palli Karma Sahayak Foundation (PKSF) provides loans to help the rural poor through partner organizations that run socio-economic programmes. PKSF presently has a total of 114 big, medium and small local NGOs who serve as partner organisations. Main activities of PKSF in addition to credit are a) Training and organisational development b) Supervision, monitoring and evaluation of credit programmes run by POs c) Research. Eligible NGOs may submit applications to the Foundation but must fulfil criteria fixed by the foundation.

- Organizations working for the welfare of fisherfolk communities may try to ensure that agencies who operate credit programmes, extend their activities to fisherfolk communities.

The DFID-PHFP and the BOBP have been working for several years with coastal fisherfolk communities in selected coastal regions of Bangladesh.

The project's work on income-generating activities for these communities during the past few years is worthwhile. The experience acquired by the two projects can be put to use by extending their activities in scale and scope.

Both projects may be able to attract international funding agencies, enabling major credit activities for fisherfolk communities.

5.5. The future

In spite of constraints, credit support for the rural poor has in recent years been increasing. All the agencies concerned have expanded, and have plans to expand credit programmes.

APPENDIX-I

Comparative Picture of 13 Rural Schemes in Bangladesh

Means of comparison	RECP Department of Women Affairs	SFDP(BARD)	Grameen Bank	ASA	BRAC	PROSHIKA	RDRS
1. <i>Objective</i>	To raise awareness, build confidence and create productive employment for rural poor & destitute women	To uplift the socio-economic conditions of landless labourers and small farmers	To uplift the socio-economic conditions of the rural poor	To promote grassroot people's participation in the development process and facilitate their access to local resources	To increase income & productive employment for the poor	To make the poor economically self-reliant by undertaking income-generating activities	To improve the economic conditions of landless labourers and small farmers
2. <i>Industrial arrangement</i>	Department of Women Affairs through a project management unit, NGO and Krishi Bank	BARD, Comilla through a PD and separate project staff	Grameen Bank through its branch, area and zonal offices	Implements through field offices	Implements through area offices	Implements credit programme through area development centres	RDRS implements credit programme through its credit unit at Rangpur and Field Unit Office
3. <i>Target group</i>	A family that owns 0.50 acres of cultivable land or possesses assets worth of .50 acres of cultivable land	A family owning upto 1.50 acres of cultivable land	A family owning less than 0.50 acres	Landless labourers or marginal farmer's family having a monthly income of Tk. 1200 or less	A family owning a maximum of .50 acre of land and mainly depends on manual labour	Landless and small farmers	A family owning upto 150 acres of cultivable land.
4. <i>Status and size of organization of the beneficiaries</i>	Five members form sub-groups	Group consisting of S-IO members	Group and centre affiliated with G.B.	Group affiliated with ASA. Size : 20 members	Village organizations affiliated with BRAC. Size: 45-55 village groups consisting of several small groups each of five members	<ul style="list-style-type: none"> · Group affiliated with PROSHIKA · 15-20 members in case of female groups · 20-25 members in case of male groups 	<ul style="list-style-type: none"> · Group affiliated with RDRS. Size: 15-20 members

Means of comparison	RECP Department of Women Affairs	SFDP(BARD)	Grameen Bank	ASA	BRAC	PROSHIKA	RDRS
5. Beneficiaries	Female 16.173 (As of October 1994)	Total 26694 Male :54% Female: 46%	Total: 19,45,866 Male : 63% Female : 93.65%	Tk.2,56,512 Male:1% Female : 99%	Tk.3,85,860		Total: 62,895 Maie:29,794 Female:33,101
6. Conditions for getting loans	<ul style="list-style-type: none"> · Complete awareness training · No liabilities with other organizations · Regular attendance at weekly meetings · Regular contribution to the saving fund 	<ul style="list-style-type: none"> · To open a bank account · Regular attendance at group meetings · Regular deposit of weekly savings · Must contribute 4%, 8%, 16%, 25%, 35%, 65%, 80% & 100% of their proposed loan in case of 1st, 2nd, 3rd, 4th, 5th, 6th, 7th, 8th, 9th & 10th loans respectively. * No overdue loan 	<ul style="list-style-type: none"> · Recognition of group by area manager · Regular attendance at weekly meetings · Complete six weeks training 	<ul style="list-style-type: none"> · 80% attendance at weekly meetings · Regular contribution to savings fund at least for 3 months · Savings must be 15% and 25% for Tk. 2000 and Tk. 2001-6000 respectively · Regular payment of previous loan · Must have know-how on the proposed activity · One loan per year 	<ul style="list-style-type: none"> · Must complete social awareness training · Regular attendance at weekly meetings · at least 3 months for males · Must have clear knowledge about 17 do's & dont's · Must have savings equivalent to 5%, 10% & 15% respectively of the 1st, 2nd & 3rd & subsequent loans · Not more than three members of a small group at a time get loan 	<ul style="list-style-type: none"> · Must be active or satisfactorily active group · Group must complete 9 months after registration · 80% attendance in last 12 meetings · Group must be member of VCC · Experience of undertaking income generating activities with own savings 	<ul style="list-style-type: none"> · Group must be one year old · Group must have 10% of proposed loan · Regular savings and bank accounts for one year · Maximum 50% of a group can get loan at a time · One member cannot get 2 loans at a time

Means of comparison	RECP Department of Women Affairs	SFDP(BARD)	Grameen Bank	ASA	BRAC	PROSHIKA	RDRS
7. Loan application process and disbursement	<ul style="list-style-type: none"> · Village group · NGO Field work · NGO programme Officer · Thana field Officer · Bank branch Manager 	<ul style="list-style-type: none"> · Group ·GO ·AD · Bank branch · Bank RD office · Bank branch 	<ul style="list-style-type: none"> · Centre meeting ·BW · Manager · Area Manager · Manager 	Weekly meetings COUO	Weekly meetings · PA-PO-Manager for new members, and members who repaid their loans on time. In case of old members who were not regular in repaying their money, the proposals are sent to Zonal Manager	<ul style="list-style-type: none"> · Weekly meeting · vcc · Economic Development Worker · Area Coordinator and goes upto Executive Director depending on the amount of loan 	<ul style="list-style-type: none"> · Group · Union Federation · Thana Federation · Unit Office · Rangpur Credit Unit · Unit office

Means of comparison	RD.5	RD-9	RD-12	RPCP	BRDB Women's Programme	TRDEP (Youth)
8. Documents required	<ul style="list-style-type: none"> · Loan application · Group resolution · Group guarantee on Tk. SO non- judicial stamp · Hypothecation · Revenue stamp or Tk.4 in cash. 	<ul style="list-style-type: none"> · Loan application form · Group resolution · Group guarantee in non-judicial stamp worth Tk.50 · Promissory note · Hypothecation 	<ul style="list-style-type: none"> · Loan application · Resolution of the society · Guarantee from society · Group/individual Promissory note · Loan resolution TBCCA 	<ul style="list-style-type: none"> · Loan application · Am-Multamam · DP note · Resolution of both BSS/MBSS and TBCCA · Group & individual guarantee 	<ul style="list-style-type: none"> · Loan application · Resolution of M.C. of Society · Registration certificate of MSS · Registration certificate of MSS · DP note · DP delivery note · Hypothecation · Am-Mukhtamame 	<ul style="list-style-type: none"> o Loan application o Group guarantee o Loan disbursement sheet
9. Place of Disbursement	Bank branch office	Bank branch office	TBCCA	Project office	TCCA office	Branch office
10. Time taken from application to disbursement	Around 2 weeks	2-3 weeks	1-3 months	About 4 weeks	4-6 weeks	3-4 weeks
11. Loan limit (June 1994)	First Loan Individual : Tk. 5,000 Group : Tk.50,000 Subsequent Loan Individual : Tk. 10,000 Group : 1,00,000	Individual : Tk. 7,000 Group : Tk. 1,00,000	First Loan: Tk. 2,500 Subsequent loan : General: Tk. 5,000 Rural transport : Tk. 6,000	'Minimum: Tk. 1,000 Maximum : Tk.3,000	Minimum: Tk. 1,500 Maximum: Tk.5,000	1 st year: Tk. 3,000 2 nd year: Tk.4,000 3 rd year: Tk. 5,000
12. Loan repayment procedure Period & Mode of repayment	<ul style="list-style-type: none"> · Loanees personally come to Bank branch to repay the loan Period: 12 - 18 months <ul style="list-style-type: none"> • Repayment is made in weekly, monthly or in one instalment depending on activity 	Loan instalment is collected by GO Repayment is made weekly, monthly or in one instalment depending on activity	Loan instalment is collected by GO Repayment is made in 50 equal instalments	Feed organizers collect during weekly meeting 50 equal instalments with two week grace periods	Managers of village society collect and deposit to TCCA Weekly, monthly or in one instalment depending on the nature of activity	Group animators collect during weekly meeting Weekly instalment

Means of comparison	RD-5	RD-9	RD-12	RPCP	BRDB Women's Programme	TRDEP (Youth)
13. Recovery rate (As of June 1994)	99%	98.2%	94%	100%	91%	91.22% (September 1994)
14. Interest/Service charge rate	16%	16%	16%	20%	· Plain land: 15% · Hill Tract: 10%	16%
15. Method of Service charge interest	Declining balance product method	Declining balance product method	Face value	Declining balance	Declining balance	Declining Balance
16. Interest Service charge rate if calculated on declining balances	16%	16%	37.8%	30%	· Plain land: 15% · Hill Tract: 10%	16%
17. Other obligatory contributions · Group fund · Emergency/ Risk fund · Insurance (Life) · Cattle Insurance	4% — — 3%	5% — — 4%	5%	— — — 3%	— — —	5% 1% — —
18. Other obligatory contributions if paid in regular instalments and calculated on declining balances · Group fund · Emergency/ Risk. fund · Insurance (Life) · Cattle insurance	4% — 6%	10% — 8%	10%	— — 6%	— —	10% 2% —

Means of comparison	RD-5	RD-9	RD-12	RPCP	BRDB Women's Programme	TRDEP (Youth)
19. Cost for a loan of 100 Taka repaid in weekly/monthly instalments (i.e) Average debt over the year will be Tk.50	Tk.10	Tk.13	Tk.24	Tk.10	Tk.7.50	Tk.15
20. Total cost expressed as rate of interest on declining balance	20%	26%	46%	20%	15%	30%
21. Source of revolving fund	Agrani Bank Krishi Bank and SIDA	EEC	CIDA	ADB Sonali Bank	Own fund CIDA World Bank	ADB

Source: BRDB report 1995 collected from CDF

APPENDIX-II
SAVINGS AND CREDIT STATISTICS OF NGOs

SAVINGS AND CREDIT INFORMATION					
Sl. No.	Name and address of the organisations	Period	Total Savings (Tk.)	Total Borrowers (No.)	Total Disbursement (Tk.)
1.	Pioneer Samaj Kallayan Porishad	June 95	385000	300	245000
		Dec 95	430000	320	300000
		Increase	45000	20	55000
2	Gano Kallyan Kendro	June 95	1017958	1841	719000
		Dec 95	1174858	2420	2708685
		Increase	156900	579	1989685
3.	Dipshikha Palli Unnayan Kormosuchi	June 95	18999	10	10000
		Dec 95	42295	47	47000
		Increase	23296	37	37000
4	Grameen Samaj Kendro	June 95	29527 12	3636	5206690
		Dec 95	3515992	4331	7332400
		Increase	563280	695	2125710
5.	Durbar Bohumukhi Samaj Kallayan Sangstha	June 95	34456	108	170000
		Dec 95	50676	146	250000
		Increase	16220	38	80000
6.	Development for the poor (DP)	June 95	172623	220	300000
		Dec 95	218112	N.A	400000
		Increase	45489	-220	100000
7.	Boss	June 95	150000	132	150000
		Dec 95	184114	192	231000
		Increase	34114	60	81000
8.	Palli Kallayan Sanpstha (PKS)	June 95	433739	842	1967240
		Dec 95	427763	846	2032240
		Increase	-5976	4	65000
9.	Rupali Sangshad	June 95	67900	133	114500
		Dec 95	73571	155	136000
		Increase	5671	22	21500
10.	Bangladesh Institute of Apiculture, B.I.A	June 95	230683	506	941898
		Dec 95	365058	728	1697756
		Increase	134375	222	755858
11.	Prism Bangladesh	June 95	2702252	1452	2639555
		Dec 95	3680816	2912	5664509
		Increase	978564	1460	3024954
12.	Human Development Organisation (H.D.O.)	June 95	135000	211	185000
		Dec 95	N.A	N.A	N.A
		Increase	-135000	-211	- 185000
13.	Society for Social Service (S.S.S)	June 95	7267068	11440	77908704
		Dec 95	10857133	14631	106988364
		Increase	3590065	3191	29080660
14.	VARD	June 95	747656	481	1032500
		Dec 95	1030796	851	1754400
		Increase	283140	370	721900

Sl. No.	Name and address of the organisations	Period	SAVINGS AND CREDIT INFORMATION		
			Total Savings (Tk.)	Total Borrowers (No.)	Total Disbursement (Tk.)
15.	Uddipan	June 95	644207 1	21750	44053280
		Dec 95	8991672	25743	61708500
		Increase	2549601	399	17655220
16.	Swaba	June 95	N.A.	N.A.	N.A.
		Dec 95	32000	29	58000
		Increase	32000	29	58000
17.	Hindu Palli Samaj Kallayan Mohila Samity	June 95	77981	190	193000
		Dec 95	128474	312	337000
		Increase	50493	122	144000
18.	ASA	June 95	184316336	164556	5 10498800
		Dec 95	246034489	326244	1155967650
		Increase	61718153	161688	645468850
19.	Aloshikha Rajihar Samaj Unnayan Kendro	June 95	482000	588	1600000
		Dec 95	572300	212	1780000
		Increase	90300	-376	180000
20.	Heed Bangladesh	June 95	9717702	8260	12421658
		Dec 95	11000000	9050	19591654
		Increase	1282298	790	7 169996
21.	Sikau Gram Unnayan Sangstha	June 95	N.A.	N.A.	N.A.
		Dec 95	131435	108	113500
		Increase	131435	108	113500
22.	Society Development Committee (S.D.C)	June 95	91673	7939	19544000
		Dec 95	187004	9901	27191000
		Increase	95331	1962	7647000
23.	Institute for Integrated Rural Development	June 95	1133962	170	3 14000
		Dec 95	2077351	2733	4311000
		Increase	943395	2563	3997000
24.	Palli Bikas Kendro (PKS)	June 95	996793	2346	67 15000
		Dec 95	1594474	2870	11450000
		Increase	59768 1	524	4735000
25.	Uttaran Mohila Sangstha	June 95	696540	403	881000
		Dec 95	726540	61	1034500
		Increase	30000	-342	153500
26.	Shagorika Samaj Unnayan Sangstha	June 95	2972 172	5479	9059700
		Dec 95	3309878	7086	13780700
		Increase	337706	1607	4721000
27.	OSAD	June 95	N.A.	171	N.A.
		Dec 95	N.A.	241	170000
		Increase	N.A.	70	170000
28.	ALOC	June 95	N.A.	300	1488500
		Dec 95	N.A.	325	1547500
		Increase	N.A.	25	59000
29.	BRAS	June 95	300000	1020	1605000
		Dec 95	356593	N.A.	N.A.
		Increase	56593	-1020	- 1605000

		SAVINGS AND CREDIT INFORMATION			
Sl. No.	Name and address of the organisations	Period	Total Savings (Tk.)	Total Borrowers (No.)	Total Disbursement (Tk.)
30.	Sangram	June 95	N.A.	N.A.	N.A.
		Dec 95	1014540	1053	7315848
		Increase	1014540	1053	73 15848
31.	Palli Mongal Karmosuchi	June 95	778697	1770	441100
		Dec 95	1357538	3045	7975000
		Increase	57884 1	1275	7533900
32.	Community Development Centre (C.D.C)	June 95	4005 16	620	614750
		Dec 95	58840 I	887	1012750
		Increase	187885	267	338000
33.	Samaj Unnayan Sangstha	June 95	1962000	766	595600
		Dec 95	2001200	766	595600
		Increase	39200	N.A.	N.A.
34.	Poor Development Program (PDP)	June 95	260 1895	1555	6000000
		Dec 95	3393750	2555	10000000
		Increase	791855	1000	4000000
35.	Rural Development Sangstha (R.D.S)	June 95	1330443	2346	2911890
		Dec 95	1338918	2699	36 19390
		Increase	8474	353	707500
36.	Bridge	June 95	1109315	2118	2006638
		Dec 95	1330037	3372	4032842
		Increase	220722	1254	2026204
37.	BRAC	June 95	7 18000000	3 190434	7699000000
		Dec 95	801000000	3669111	9579000000
		Increase	83000000	478677	1880000000
38.	Gazipur Unnayan Sangstha	June 95	N.A.	N.A.	N.A.
		Dec 95	58484	134	355000
		Increase	58484	134	355000
39	SHARP	June 95	127813	382	247300
		Dec 95	159031	485	333150
		Increase	31218	103	85850
40	Gono Jagoran Samaj Kallayan Sangstha	June 95	72000	70	70000
		Dec 95	180000	190	190000
		Increase	108000	120	120000
41	Daridra Kallayan Sangstha	June 95	30933	105	31366
		Dec 95	46201	170	59239
		Increase	15268	65	27873
42.	Palli Mohila Unnayan Sangstha	June 95	12500	35	6750
		Dec 95	13300	40	8000
		Increase	800	5	1250
43.	Buro-Tangail	June 95	18947882	18121	12913367
		Dec 95	19977607	21534	20424817
		Increase	1029725	3413	7511450
44.	BRIF	June 95	54447	129	N.A.
		Dec 95	94835	442	N.A.
		Increase	40388	313	N.A.

		SAVINGS AND CREDIT INFORMATION			
Sl. No.	Name and address of the organisations	Period	Total Savings (Tk.)	Total Borrowers (No.)	Total Disbursement (Tk.)
45.	Karmojibi Kallayan Sangstha (KKS)	June 95	314006	1051	10500
		Dec 95	465524	1550	15620
		Increase	151.518	499	5120
46.	Social Upliftment Society	June 95	1221778	2119	N.A.
		Dec 95	1353620	2224	N.A.
		Increase	131842	105	N.A.
47.	Manabik Shahayja Sanpstha	June 95	8582028	6838	62331300
		Dec 95	10354181	7552	78350300
		Increase	1772153	714	16019000
48.	Dus-Bangladesh	June 95	106880	101	126000
		Dec 95	231680	225	250000
		Increase	124800	124	124000
49.	Prakritajan	June 95	2691019	108	399000
		Dec 95	3169954	294	558000
		Increase	478935	186	159000
50.	Nari Moytree	June 95	46856	195	332500
		Dec 95	84632	262	881500
		Increase	37176	67	549000
51.	Arab	June 95	832725	2288	11387500
		Dec 95	1042513	2745	15789500
		Increase	209788	457	44020000
52.	Gram Unnayan Kendro	June 95	109798	824	695150
		Dec 95	159745	905	859750
		Increase	9947	81	164000
53.	Sajag (Sanaj & Jatigathan)	June 95	5 19650	1624	86 18000
		Dec 95	782149	2207	13770000
		Increase	262499	583	5 152000
54.	Chinnomul Mhila Somity	June 95	3113678	6245	32213000
		Dec 95	3679910	7840	40042000
		Increase	566232	1595	7829000
55.	Prattasha	June 95	97761	553	646000
		Dec 95	110741	658	832000
		Increase	12986	105	186000
56.	A.D.I. (Altamate Development Initiative)	June 95	145081	292	343350
		Dec 95	233978	496	665350
		Increase	88897	204	322000
57.	Together for Service of People (TSP)	June 95	84014	436	3250000
		Dec 95	96754	450	3250000
		Increase	12740	14	N.A
58.	World Concern-Bangladesh	June 95	109110	374	4871826
		Dec 95	110396	644	9124826
		Increase	1286	270	4253000
59.	Development Centre International	June 95	1239241	4015	13574790
		Dec 95	1688611	4783	16789500
		Increase	449370	768	3214710

		SAVINGS AND CREDIT INFORMATION			
Sl. No.	Name and address of the organisations	Period	Total Savings (Tk.)	Total Borrowers (No.)	Total Disbursement (Tk.)
60.	Gono Milon Kendro	June 95	193741	67	117270
		Dec 95	225 162	136	197270
		Increase	31421	69	80000
61.	Creed	June 95	N.A.	N.A.	N.A.
		Dec 95	10000	690	684000
		Increase	10000	690	684000
62.	Jamalpur Gono Kallayan Sangstha (J.G.K.S)	June 95	120000	140	140000
		Dec 95	160000	200	160000
		Increase	40000	60	20000
63.	Gram Bikash Kendro (GBK)	June 95	489151	779	1841500
		Dec 95	75 1296	2172	4795500
		Increase	262145	1393	2954000
64.	Rupganj	June 95	1208891	1124	2052000
		Dec 95	160974 1	1441	2944600
		Increase	400850	317	892600
65.	Development Action Centre (DAC)	June 95	14690	N.A.	N.A
		Dec 95	61165	113	113000
		Increase	46475	113	113000
66.	Aid for Social Reformation (ASR)	June 95	97695	69	133000
		Dec 95	143671	104	198000
		Increase	45976	35	65000
67.	Mouchash Unnayan Sangstha	June 95	317533	632	944570
		Dec 95	417533	672	1024570
		Increase	100000	40	80000
68.	Voluntary Paribar Kallayan Association	June 95	776734	4063	9748000
		Dec 95	866832	4863	10653000
		Increase	90098	800	905000
69.	Paradise	June 95	6879	36	60000
		Dec 95	14879	41	100000
		Increase	8000	5	40000
70.	Society for Development Initiative	June 95	12752	54	62640
		Dec 95	75391	98	279560
		Increase	62639	44	216920
71.	Samaj Unnayan Samity	June 95	199800	300	225000
		Dec 95	264600	330	240000
		Increase	64800	30	15000
72.	Rat-Bangladesh	June 95	N.A.	N.A.	N.A.
		Dec 95	12725	28	28000
		Increase	12725	28	28000
73.	Rheco	June 95	204800	364	587650
		Dec 95	247056	798	1799000
		Increase	42256	434	1211350
74.	Palli Unnayan Sangstha (PUS)	June 95	102000	70	80000
		Dec 95	48000	70	70000
		Increase	-54000	N.A.	-10000

Sl. No.	Name and address of the organisations	Period	SAVINGS AND CREDIT INFORMATION		
			Total Savings (Tk.)	Total Borrowers (No.)	Total Disbursement (Tk.)
75. Uttaran Shangha (US)	June 95	550776	62	63500	
	Dec 95	N.A.	93	170000	
	Increase	-550776	31	106500	
76. National Development Program-NDP	June 95	219085	125	143300	
	Dec 95	328625	688	574000	
	Increase	109540	563	430700	
77. Kormi	June 95	6646 I	94	100500	
	Dec 95	166557	172	184500	
	Increase	100096	78	84000	
78. Integrated Community Development Committee	June 95	168750	180	155500	
	Dec 95	198110	260	280500	
	Increase	29360	80	125000	
79. Gram Bikash Shohayak Sangstha (GBSS)	June 95	200000	327	384000	
	Dec 95	444500	452	970000	
	Increase	244500	125	586000	
80. Samaj Unnayan Kendro(SUK)	June 95	2900	N.A.	N.A.	
	Dec 95	96100	125	287500	
	Increase	93200	125	287500	
81. Upama	June 95	176562	265	333500	
	Dec 95	231399	401	532500	
	Increase	54837	136	199000	
82. Gram Unnayan Sangstha	June 95	1510245	5755	2339500	
	Dec 95	2216216	6832	36128500	
	Increase	705971	1077	11733500	
83. Adarsha Samaj Seba Samity	June 95	25000	890	2070000	
	Dec 95	272000	910	2964000	
	Increase	22000	20	894000	
84. Gano Shahajjo Sangstha (GSS)	June 95	459008	N.A.	N.A.	
	Dec 95	508328	621	584500	
	Increase	49320	621	584500	
85. Shamonnito Samaj Unnayan Prochesta (ISDE)	June 95	79065	193	386000	
	Dec 95	164714	253	607000	
	Increase	85649	60	22 1000	
86. Dabi Moulik Unnayan Sangstha	June 95	897155	3296	20186450	
	Dec 95	1237133	3545	25824000	
	Increase	3 399 78	249	5637550	
87. Bandhan	June 95	72000	120	120000	
	Dec 95	108000	180	180000	
	Increase	36000	60	60000	
88. Dorp	June 95	N.A.	N.A.	N.A.	
	Dec 95	765590	3008	21003500	
	Increase	765590	3008	2 1003500	
89. Village Education Resource Centre	June 95	2804498	1263	357550	
	Dec 95	3570964	2398	6614000	
	Increase	766448	1135	6256450	

Sl. No.	Name and address of the organisations	Period	SAVINGS AND CREDIT INFORMATION		
			Total Savings (Tk.)	Total Borrowers (No.)	Total Disbursement (Tk.)
90. BAWPA		June 95	1237157	36996	33072504
		Dec 95	13253716	51406	42955810
		Increase	12016559	14410	9883306
91. Unnyan		June 95	657546	1088	6282500
		Dec 95	1007446	1533	9 123500
		Increase	349900	445	2841000
92. Unnayan Shamprity Society for Peace & Development		June 95	1103121	2986	4178986
		Dec 95	1278621	5089	5778986
		Increase	175500	2103	1600000
93. Suprim Social Development Club (SSDC)		June 95	42120	60	40000
		Dec 95	52920	80	50000
		Increase	10800	20	10000
94. Bikalpa Unnayan Kormosuchi (BUK)		June 95	N.A	N.A.	N.A.
		Dec 95	1820118	6307	203 1000
		Increase	1820118	6307	203 1000
95. Young Power in Social Action		June 95	115000	50	'90000
		Dec 95	160000	73	124000
		Increase	45000	23	34000
96. Rural Reconstruction Centre		June 95	4734197	8625	48448000
		Dec 95	5592992	9375	65 128000
		Increase	858795	750	16680000
97. Provati Samaj Kallyan Sangstha		June 95	26230	243	149500
		Dec 95	39220	264	172500
		Increase	12990	21	23000
98. Safe Social Advancement And Fare Economy		June 95	30000	N.A.	N.A.
		Dec 95	54000	N.A.	N.A.
		Increase	24000	N.A.	N.A.
99. Community Development Centre		June 95	13058600	18805	95355400
		Dec 95	15720500	22240	117020000
		Increase	2661900	3435	2 1664600
100. Brave		June 95	368000	336	266500
		Dec 95	25000	71	60000
		Increase	-343000	-265	-206500
101. Ongikar		June 95	59184	73	67750
		Dec 95	107756	113	100750
		Increase	48572	40	33000
102. suss		June 95	149931	335	37 1000
		Dec 95	198233	414	657000
		Increase	48302	79	286000
103. Rural Economic Development Association		June 95	218531	655	2205500
		Dec 95	22203 1	665	2230500
		Increase	3500	10	25000
104. Tangail Palli Unnayan Kosh		June 95	743514	1612	10253521
		Dec 95	896589	2113	12431021
		Increase	153075	501	2177500

		SAVINGS AND CREDIT INFORMATION			
Sl. No.	Name and address of the organisations	Period	Total Savings (Tk.)	Total Borrowers (No.)	Total Disbursement (Tk.)
105.	Hotoishi Bangladesh	June 95	41738	167	85121
		Dec 95	132078	437	359214
		Increase	90340	270	274093
106	Program For Community Development	June 95	158836	289	45 2000
		Dec 95	188836	463	704600
		Increase	30000	174	252600
107.	Peoples Oriented Program Implementation	June 95	1275850	4820	9640000
		Dec 95	2145850	6330	12660000
		Increase	870000	1510	3020000
108.	Tangail Samaj Unnayan Sangstha	June 95	621949	1031	5178366
		Dec 95	843096	1400	9667366
		Increase	221147	369	4489000
109.	AVRD-Bangladesh	June 95	360000	2800	4800000
		Dec 95	420000	3070	5200000
		Increase	60000	270	400000
110.	Social Development Organisation	June 95	14450	21	136655
		Dec 95	20551	32	33095
		Increase	6101	11	-103560
111.	Darial Union Jano Kallayan Sangstha	June 95	277217	476	1087000
		Dec 95	32126	29	108500
		Increase	-24509 1	-447	-978500
112.	Rangpur Dinajpur Palli Sangstha	June 95	55495000	114911	170326000
		Dec 95	73560000	164712	303 148000
		Increase	18065000	4980 1	132822000
113.	Palli Unnayan Sanpstha (PUS)	June 95	62000	170	340000
		Dec 95	128000	170	340000
		Increase	66000	N.A.	N.A
114.	Swanirvar Bangladesh	June 95	107720677	622070	1233937253
		Dec 95	114337392	641851	1328038340
		Increase	6616715	19781	84101087
115.	Community Development Association	June 95	1859986	4173	7696976
		Dec 95	3198197	5629	9077690
		Increase	1338211	1456	1380714
116.	Ideal	June 95	119584	23	20000
		Dec 95	147328	23	20000
		Increase	27744	N.A.	N.A.
117.	Proshika Manohic Unnayan Kendro	June 95	N.A.	3 14700	1318800000
		Dec 95	N.A.	447950	1736500000
		Increase	N.A	133250	417700000
118.	Onnesha Foundation	June 95	713620	2133	6927000
		Dec 95	1132978	2470	11200000
		Increase	419358	337	4273000
119.	Save Urban and Rural Poor (SURP)	June 95	445300	45	45000
		Dec 95	498530	105	165000
		Increase	53230	60	120000

		SAVINGS AND CREDIT INFORMATION			
Sl. No.	Name and address of the organisations	Period	Total Savings (Tk.)	Total Borrowers (No.)	Total Disbursement (Tk.)
120.	Comilla Proshika Unnayan Kendra	June 95 Dec 95 Increase	42274860 3025854 -39249006	6988 4660 -2328	37790195 20448500 -17341695
121.	Maitri Palli Unnayan Sanpathan	June 95 Dec 95 Increase	237019 3 17364 80345	1387 1763 376	1440400 2098400 65 8000
122.	PSSKP	June 95 Dec 95 Increase	53612 110393 5678 1	75 84 9	30420 61525 31105
123.	ASDAP	June 95 Dec 95 Increase	213750 243750 30000	133 173 40	133500 173500 40000
124.	Manob Sampad Unnayan	June 95 Dec 95 Increase	782460 886279 103819	1681 2232 551	5291500 7623000 233 1500
125.	DISA	June 95 Dec 95 Increase	26000 19000 -7000,	68 38 -30	9520 55000 -40000
126.	Bandhan Artha Manabik Unnayan Sangstha	June 95 Dec 95 Increase	529720 828576 298856	816 1038 222	923156 1480216 5570360
127.	Assistance for Development Programme ADP	June 95 Dec 95 Increase	231500 372000 140500	155 169 14	159000 202000 7000
128.	Srizony	June 95 Dec 95 Increase	1718163 2439638 721475	5292 9452 4160	1646 1000 25630500 9 169500
GRAND TOTAL		June 95 Dec 95 Increase	1237202935 1414084863 176881928	4656554 5577529 920975	11707063838 15165692897 3458629059

APPENDIX-III
NAMES AND ADDRESSES OF NGOs

Sl. no.	Name of N.G.O.	Address
1	Pioneer Samaj Kallayan Porishad	Doulatpur, PO: Pachgachia Daudkandi. Comilla
2	Gano Kallyan Kendro	Vill: Kathalkandi, PO: Chatalpar Nasir Nagar, B.Baria Tel: 085 1-3823 (RES)
3	Dipshikha Palli Unnayan Kormosuchi	Birtara. PO: Bir-kadamtala Madhupur, Tangail
4	Grameen Samaj Kendro	74/6. Green Road, (G.F) Dhanmondi, Dhaka 1205
5	Durbar Bohumukhi Samaj Kallayan Sangstha	14. Umed Ali Road. Sehra Korowali, Mymensing Tel: 09 1-5984
6	Development for the poor (DP)	6/2 1, Humayun Road, Block # B. Mogammadpur Mohammadpur, Dhaka Tel: 324424
7	Boss	Vill : Dipchar. PO:Char-ashutoshpur Pabna, Pabna
8	Palli Kallayan Sangstha (PKS)	PO: Kalihati Kalihati, Tangail
9	Rupali Sangshad	Vill: Kutragar. PO: Charpumodi kishoregang. kishorgang
10	Bangladesh Institute of Apiculture. BTA	23/12 Khilji road (2nd Floor) Shaymali Mohammadpur, Dhaka- 1205 Tel: 9111585
11	Prism Bangladesh	House#49, Road#4/A, Dhanmondi Ra Dhanmondi, Dhaka Tel: 861170
12	Human Development Organization (H.D.O)	Kamlapur. PO: Bhuria Patuakhali-8600
13	Society for Social Service (S.S.S)	Palashtali road Tangail Sadar, Tangail Tel: 0921-3195
14	Vard	House#16/A, Block#C, Main Road Shahajalal Uposahar. Sylhet-3 100 Tel: 760 167
15	Uddipan	14/8, Iqbal Road Mahammadpur. Dhaka- 127 Tel: 8 15459
16	Swaba	Vill & PO-Mirashi-3200 Chunarughat, Hobiganj
17	Hindu Palli Samaj Kallayan Mohila. Samity	23, Hindu Palli, sehara kotowali, Mymensing Tel:09 1-3649
18	ASA	23/3, Block#B. Khilji Road, Mohammadpur, Dhaka Tel: 810934-35.819828

Sl. no.	Name of N.G.O.	Address
19	Aloshikha Rajihar Samaj Unnayan Kendro	V ill+PO: Rajihar Agakjhara, Narisal
20	Heed Bangladesh	Plot#19. Block#A, Section#11, Mirupur Mirpur, Dhaka- 12 16 Tel : 802423, 802764
21	Sikau Gram Unnayan Sangstha	Vill: Chakpara, PO: Mawna Shripur, Gazipur
22	Society Development Commitee (S.D.C)	Vill+PO: Boyalmari Boyalmari, Faridpur Tel: 0631-3101-137
23	Institute for Integrated Rural Development	3/14. Iqubal Road Mohammadpur, Dhaka Tel: 8 15770
24	Palli Bikas Kendro (PKB)	3/14, iqubal Road Mohammadpur. Dhaka Tel:8 17435
25	Uttaran Mohila Sangstha	M.A. Rahim Sarkar (P.T.I. Road), Kotpara Kustia. Kustia
26	Shagorika Samaj Unnayan Sangstha	Charbata, Sadar Noakhali Shudharam, Noakhali
27	Osad	House#2/3, Block#E. Lalmatia Mohammadpur, Dhaka Tel: 815759
28	Aloc	Vill: Kazidanga. PO: Mirjapur Tala. Shatkhira
29	Bras	PO: Khas Shatbaria Shahjadpur. Sirajgonj
30	Sangram	Lota House Hopsital Road Pathar ghata. Barguna
31	Palli Mongal Karmosuchi	Jirabo savar, Dhaka
32	Community Development Centre (C.D.C.)	Uttar Sharalia Moral Gang, Bagerhat
33	Samaj Unnayan Sangstha	Shahid Harun Sharak, Banakura
34	Poor Development Program (PDP)	Bagbari, Lashipur-3700 Mohammadpur. Lakhipur Tel: 612
35	Rural Development Sangstha (R.D.S.) Sherpur Sader. Sherpur	120 Griddanarayn pur. Serpur Town
36	Bridge	House#146/3, Khanjahan Ali Road Khulna Sadar, Khulna-9 100
37	Brac	66, Mohakhali. C/A Gulshan, Dhaka Tel: 884180-7
38	Gazipur Unnayan Sangstha	Vill & PO: Pirujali Gazipur Sadar, Gazipur

Sl. no.	Name of N.G.O.	Address
39	Sharp	New Babupara Syedpur-53 10, Nilfamari
40	Gono Jagoran Samaj Kallayan Sangstha	Shahid M.R. Road, UPO Shaharpara Jhinaydah, Jhinaydah
41	Daridra Kallayan Sangstha	Gilabari, PO: Sunna Basail, Tangail
42	Palli Mohila Unnayan Sangstha	Vill: Takalbaria, PO: Barogopaly Doshmina, Patuakhali
43	Buro-Tangail	18/KA, E.C. Culture Housing Society, Ringroad, Shaymoly, Dhaka Tel: 825815
44	Brif	Hajinagar, PO: Goaldihi Khanshama, Dinajpur-5240
45	Karmojibi Kallayan Sangstha (KKS)	Goalondo Goalondo, Rajabari Tel: 246112
46	Social Upliftment Society	Uttarpara savar, Dhaka Tel: 229(C.B)
47	Manabik Shahayja Sangstha	1 1/16, Iqbal Road Mohammadpur, Dhaka Tel: 324216, 323889
48	Dus-Bangladesh	House-708, Road- 11, Baytulaman Housing So.
49	Prakritajan	1 -D/8 Pallabi, Mirpur Pallabi, Dhaka Tel: 806644, 866897
50	Nari Moytree	345/2, Purbo Goran Shabuzbag, Dhaka
51	Arab	Bautha Road, Manikgonj Town Manikgonj, Manikgonj Tel: (065 1)264
52	Gram Unnayan Kendro	Vill&PO: Hatfullbari Sariakandi, Bogra
53	Sanag (Sanaj & Jatigathan)	Vill+PO: Sylan Dhamrai, Dhaka
54	Chinnomul Mhila Somity	Palasbari Road Gybandha, Gybandha Tel: 657 (REQ)
55	Prattasha	Magrabazar, PO: Magra, Kalihati Kalihati, Tangail- 1900
56	A.D.I (Alternate Development Initiative)	69/C Green Road (Panthopath) Dhanmondi, Dhaka- 1205 Tel:869634
57	Together for service of people (TS)	46, New Eliphant Road Dhanmondi, Dhaka- 1205 Tel: 500382

SL No.	Name of N.G.O.	Address
58	World Concern-Bangladesh	3118 Iqbal Road Mohammadpur, Dhaka- 1207 Tel: 814647, 813255
59	Development Centre International	House# 314, Road #3, Baytulaman Soci Mohammadpur, Dhaka Tel: 813205, 317166
60	Gono Milon Kendro	Vill+PO: Kalispur Bagerhat, Bagerhat
61	Creed	97/A, Sukrabad Dhanmondi Dhaka- 1207 Tel: 323810
62	Jamalpur Gono Kallayan Sangstha (J.G.K.S)	Vill: Rajapur, PO: Fulcocha Melandh, Jamalpur Tel:50 (REQ)
63	Gram Bikash Kendro (GBK)	Haldibari Rail Get Parbotipur, Dinajpur Tel : 398
64	Rupganj	Nurmanshon, Vulta Rupganj, Narayanganj
65	Development Action Centre (DAC)	Shorajganj Bazar Chuadanga, Chuadanga
66	Aid for Social Reformation (ASR)	69 Sherabangla Road Jhinidah, Jhinidah
67	Mouchash Unnayan Sangstha	Kakraid Modhupur, Tangail
68	Voluntary Paribar Kallayan Association	South Vabanipur, Rajbari, Rajbari Tel:579
69	Paradise	Dhaka Road-Kaliganj, PO: Naldanga-7350 Kaliganj, Jhinidah Tel: 3366 (REQ)
70	Society for development Initiative	39, Probal Housing Ltd. Ringroad Mohammadpur, Dhaka Tel: 328429
71	Samaj Unnayan Samity	Islambag Thakurga, Thakurga
72	RAC-Bangladesh	Boshantapur Bajitpur, Kishoregonj Tel: 09435-28 1,340
73	Rheco	Kabi Sukanta Road, Adarshapara Jhinidah, Jhinidah
74	Palli Unnayan Sangstha (PUS)	Ghog Hat Khola, PO: Chanikona Sherpur, Bogra
75	Uttaran Shangha (US)	Hospital Road, Kot para Kustia Sadar, Kusta
76	National Development Program-NDP	Anayat Monjil, Mockta Rpara Shirajgonj Tel: 075112582

Sl. No.	Name of N.G.O.	Address
77	Kormi	Dilalpur, Pabna Pabna. Pabna
78	Integrated Community Development Committee	PO: Osto Gram, Kishoregonj
79	Gram Bikash Shohayak Sangstha (GBSS)	1311 B, Ibrahimpur Dhaka Cant., Dhaka- 1206 Tel: 607606
80	Samaj Unnayan Kendro (SUK)	Cachari Sarail B. Baria, B.Baria Tel: 56
81	Upama	Purba Adalatpara Tangail, Tangail
82	Gram Unnayan Sangstha	Vill: Dudumari, PO: Panchagar Panchagar,Panchagar
83	Adarsha Samaj Seba Samity (ASSS)	Challish Bari Kolony by lane Kotoaly, Mymensing
84	Gano Shahajjo Sangstha (GSS)	41Sir Syed Ahmad Road, Block-A Mohammadpur. Dhaka Tel: 8 14986, 8 14987, 822328
85	Shamonnito Samaj Unnayan Prochesta (ISDE)	Thanaparishad Road Chakoria, Cox's Bazar Tel:0
86	Dabi Moulik Unnayan Sangstha	Vill: Kulupur Naoga, 0 Tel:0
87	Bandhan	134, Ahmadbag, Road #2 Sabuj bag, Dhaka- 12 14 Tel:413121
88	DORP	44/10, Pashchim Panthapath, Uttar Dhanmondi Dhanmondi, Dhaka Tel: 328439
89	Village Education Resource Centre	Anandapur Savardhaka Tel: 06226-77914 12
90	Bawpa	2122, Tajmahal Road, Block#C Mohammadpur, Dhaka- 1207 Tel: 326588-314225
91	Unnyan	38, Iqubal Nagar Khulna, Khulna Tel: 21013
92	Unnayan Shamprity Society for Peace & Development	1116, Humayan Road, Block#B Mohammadpur, Dhaka- 1207 Tel:812408
93	Suprim Social Development Club (SSDC)	PO: Nalbaid Sherpur, Sherpur

Sl. No.	Name of N.G.O.	Address
94	Bikalpa Unnayan Kormosuchi (BUK)	Kalibari Road Barisal Sadar, Barisai-8200 Tel: 3854
95	Young Power in Social Action	College Road, PO: Sitakundo-43 10 Sitakundo, Chittagong Tel: (03028) 2491241
96	Rural Reconstruction Centre	Rasna Vila-97, Garib Shah Road, Old Kosba Jessore Road, Jessore-7400 Tel:5663
97	Provati Samaj Kallyan Sangstha	Vill: Dakhkin Kachari Para New College Road Jamalpur, Jamalpur Tel: 3132 (REQ)
98	Safe Social Advancement and Fair Economy	Etimkhana Road, Bapari para Tangail, Tangail
99	Community Development Centre	House #62, Road #3, Block #B, Chandga R\A Chandga, Chittagong
100	Brave	VILL: Mollapara, PO: Mollapara Agoiljhara, Barisal
101	Ongikar	Koada Bazar, PO: Koada Bazar Kotali, Jessore
102	suss	Sathi Cinema Road Madhupur, Tangail
103	Rural Economic Development Association	23/D Golkibari Kotoali, Mmensing Tel: 4035
104	Tangail Palli Unnayan Kosh	Putiajani Bazar Delduar, Tangail
105	Hotoishi Bangladesh	26, New Paltan (2nd Floor) Dhaka, Dhaka- 1000 Tel:9331518
106	Program for Community Development	Chatmohor Rail Bazar Chatmohor, Pabna
107	People Oriented Program Implementation	Jamalpur, PO: Kalikaprasad Bhairab, Kishoreganj
108	Tangail Samaj Unnayan Sangstha	Baro Bazu Para Kalihati, Tangail
109	Avrd-Bangladesh	Nilganj PO: Karipara Bakerganj, Barisal
110	Social Development Organisation	Dupchacia Dupchacia, Bogra
111	Darial Union Jano Kallyan Sangstha	Vill: Kamarkhali PO: Uttampur Bakerganj, Barisal
112	Rangpur Dinajpur Palli Sangstha	Jail Road, Dhap Rangpur Sadar, Rangpur Tel: 4193

Sl. no.	Name of N.G.O.	Address
113	Palli Unnayan Sangstha (PUS)	Simanto Bazar, PO: Kuralia Shirajgonj, Shirajgonj
114	Swanirvar Bangladesh	5\5, Block #C, Lalmatia Lalmatia, Dhaka Tel: 316558, 316808
115	Community Development Association	Block #A, UPO Shahr Dinajpur Sadar, Dinajpur Tel: 0531-4764
116	Ideal	Vill+PO: PARULIA Debhata, Satkhira
117	Proshika Manobic Unnayan Kendro	Proshika Bhaban, I/I-G, Section-2 Mirpur-2, Dhaka- 12 16 Tel: 803398, 805892
118	Onnesha Foundation	39\1 Tejkuni para Tejga, Tejga Tel:8 17096
119	Save Urban and Rural Poor (SURP)	Manikdi, PO: Basbari Bhairab, Kishoregonj Tel: 833606, 318213
120	Maitri Palli Unnayan Sangathan	Sherpur Sherpur, Bogra
121	PSSKP	Boali Madrasha road
122	ASDAP	Arappur Jhenaida Sadar, Jhenaida-7300 Tel: 045 1-771 (REQA)
123	Manob Sampad Unnayan	Poz: Pania, PO: Obaydur Nagar Kaliganj, Satkhira
124	DISA	Rosnabag, Pancha Ghar-5000 Panchagar, Panchagar
125	Bandhan Artha Manabik Unnayan Sangstha	Vill+PO: Atia Mazar Delduar. Tangail
126	Assistance for Development Programme ADP	25-B, Green Road. Dhanmondi, Dhaka- 1205 Tel: S03290
127	Srizony	Sher-E-Bangla Sharak. Jhenaida-7300 Tel: 045 1-495

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