

CHAPTER 13

POVERTY ALLEVIATION

Since independence, the Government of Bangladesh has endeavoured to improve the quality of life of the people through planned development efforts. Bangladesh has so far implemented five Five-Year Plans and one Two-Year Plan. The overarching goals of these plans were to accelerate economic growth and poverty reduction. As an outcome of these development activities, Bangladesh has made commendable progress in terms of reduction of income and human poverty. Bangladesh has received universal appreciation for attaining success in alleviation of human poverty in education, health and nutrition. Bangladesh has already achieved three targets of Millennium Development Goals (MDG's) such as (1) removing gender disparity in primary and secondary education; (2) ensuring almost universal access to primary education; and (3) ensuring access to safe drinking water. Bangladesh, for the last four consecutive years, attained the HDI rank of "Medium Human Development," according to the UNDP Human Development Reports (2003, 2004, 2005 and 2006). Preliminary Report on Household Income & Expenditure Survey (HIES) 2005 of the Bangladesh Bureau of Statistics (BBS) shows downward trend in income poverty. According to the Cost of Basic Needs (CBN) Method used in the survey, the incidence of poverty at the national level declined from 48.9 percent in 2000 to 40.0 percent in 2005. Poverty declined by 1.8 percentage points between 2000 and 2005 which was 1 percentage point during the previous decade. The incidence of hard-core poverty also showed a declining trend during the same period. Keeping the MDGs in vision, the government has approved the Poverty Reduction Strategy Paper (PRSP). To address the challenge of poverty reduction, the government has adopted a fundamental strategy of seeking collaboration from NGOs and private sector, especially by providing necessary support to the activities of NGOs.

Poverty Reduction Strategy

In the light of MDGs set by the United Nations in 2000, the government has approved the Poverty Reduction Strategy Paper titled '*Unlocking the Potential: National Strategy for Accelerated Poverty Reduction*'. Government has been implementing the three year Rolling Plan as outlined in the PRSP. The vision, road map, strategy and monitoring and evaluation system identified in the PRSP have been discussed briefly below:

PRSP Vision: PRSP vision is to unveil the latent probability of the nation and to accelerate economic growth and reduce poverty by using economic and social strength and full initiative. An eight-point strategic agenda has been built on three policies of pro-poor economic growth, human development and governance for attaining this vision. The important activities are: employment generation, ensuring nutrition, quality education in primary, secondary and vocational levels, establishment of local governance and development of maternal health,

ensuring sanitation and safe water and ensuring criminal justice and monitoring. An action plan of PRSP has been designed on the basis of these activities.

Road Map for Accelerated Poverty Reduction: In order to attain the vision of poverty reduction, four strategic blocks and four supporting strategies have been identified in the PRSP. Four strategic blocks are (1) macroeconomic environment for pro-poor economic growth, (2) critical sectors for pro-poor economic growth, (3) effective social safety nets and targeted programmes and (4) human development. For proper monitoring and implementation of four strategic blocks, four supporting strategies have been mentioned, which are (1) ensuring participation, social inclusion and empowerment; (2) promoting good governance; (3) service delivery; and (4) caring for the environment and sustainable development.

- To create macroeconomic environment for pro-poor economic growth important issues described in the PRSP are: accelerating growth for poverty reduction, economic growth, investment and savings, private sector investment; promoting foreign direct investment, macroeconomic stability; facilitating fair and competitive business; promoting employment; promoting trade and technological advancement.
- For attaining pro-poor economic growth, important sectors described in the PRSP are: agriculture and rural development; water resources development and management, small and medium size enterprises, informal sector, infrastructure development, tourism and development of ICT.
- Social safety nets (SSN) are based on the government's policy to (a) reduce income uncertainty and variability; (b) maintain a minimum standard of living; and (c) redistribute income from the rich to the poor. During the last two decades, the government has been pursuing a number of social safety net programmes.
- Education and health sectors have been accorded the highest priorities for human development. Education sector consists of five sub-sectors: (1) early childhood development, pre-school and primary education; (2) secondary and higher secondary education; (3) technical and vocational education and training; (4) tertiary education; (5) literacy and non-formal adult education. Health and related issues are presented under four headings. These are: (1) various categories of health including children's health and maternal and reproductive health (2) nutrition; (3) food safety and (4) water and sanitation.
- To ensure participation, social inclusion and empowerment, PRSP has identified women, children, indigenous people, physically and mentally challenged people and other disadvantaged people. Special policy, strategy and programmes have been taken for them.
- The broad agenda on good governance covers six areas: (1) reform of judicial system; (2) public administration reform; (3) anti-corruption; (4) decentralization; (5) strengthening accountability and participation; and (6) public expenditure management.

- For ensuring quality of services, PRSP underscores the need for Go-NGO and public-private partnerships. It also recognises the role of clients in effective service delivery through increasing their performances and involvement in service delivery.
- Major issues in sustainable development are conservation of natural resources and combating pollution.

Monitoring and Evaluation: For monitoring and evaluation of PRSP, mainly three types of indicators are identified: inputs, outputs and outcomes/impacts. These indicators are used for monitoring 19 policy matrices. Policy matrices include strategic goals, key targets, action taken/underway, PRSP policy agenda, future priorities and responsibilities.

Measurement of the Incidence of Poverty in Bangladesh

Household Expenditure Survey (HES) was carried out first in Bangladesh in FY 1973-74. In subsequent years, a number of HESs were undertaken; the latest one was conducted by BBS in 2005. HESs carried out upto FY 1991-92 used Food Energy Intake (FEI) and Direct Calorie Intake (DCI) as methods to measure the incidence of income poverty. FEI method computes poverty lines by finding the value of per capita consumption at which a household can be expected to fulfil its calorie requirement. DCI method is used to calculate the incidence of absolute poverty where population or households fall below a threshold calorie intake (2122 kilocalories per person on a daily basis). Similarly, a person having daily calorie intake less than 1805 kilocalories is considered to be in hard-core poverty. In Household Expenditure Survey (HES) conducted in FY 1995-96, the BBS for the first time adopted the Cost of Basic Needs (CBN) method for constructing poverty lines. Similarly, in the Household Income and Expenditure Surveys (HIES) of 2000 and 2005, CBN method was used. With this method, an absolute poverty line is defined as the value of consumption needed to satisfy minimum subsistence needs (food as well as non-food consumption). These three methods are summarised in Table 13.1.

Table 13.1: Alternative Methods for Measuring Absolute Income Poverty in Bangladesh

	Direct Calorie Intake	Food Energy Intake	Cost of Basic Needs
Indicator	Calorie intake	Expenditure (or income)	Expenditure (or income)
Threshold	2,122 kilocalories/person-day	Expenditure level at which household members are expected to reach calorie intake threshold	Expenditure level at which household members are expected to meet basic needs (food and non-food)
Measure	Head-count or other	Head-count or other	Head-count or other
Strengths and Weaknesses	Indicator not representative; threshold consistent (for monitoring calorie intake)	Indicator representative; threshold not consistent (for real expenditures)	Indicator representative; threshold consistent (for real expenditures)

Source: World Bank 2002, A Source book for Poverty Reduction Strategies (Vol. 1)

Poverty Measurement by CBN Method

The report of HIES-2005 reveals that at the national level, incidence of poverty registered a decreasing trend in 2005 as compared with 2000 based on CBN method. The incidence of

poverty at the national level declined from 48.9 percent in 2000 to 40.0 percent in 2005 based on the upper poverty line. Using the lower poverty line, the survey also shows that the incidence of poverty decreased from 33.7 percent to 25.5 percent at the national level during the same period.

Head Count Rate Using CBN

Estimates of Head Count Rate (HCR) of HIES-2005 for upper and lower poverty lines are given in the Table 13.2.

Table 13.2: Head Count Rate (CBN) of Incidence of Poverty

Residence	Upper Poverty Line		Lower Poverty Line	
	2005	2000	2005	2000
National	40.0	48.9	25.5	33.7
Rural	43.8	52.3	29.3	37.4
Urban	28.4	35.2	13.7	19.4

Source: BBS 2006, HIES-2005

Using the upper poverty line, the estimates of Head Count Rate (HCR) of incidence of poverty show a reduction of HCR by 8.9 percent at the national level, 8.5 percent in the rural area and 6.8 percent in the urban area during the period from 2000 to 2005. During the same period, using the lower poverty line, it also recorded a reduction of HCR by 8.2 percent at the national level, 8.1 percent in rural area and 5.7 percent in urban area.

Head Count Rate (HCR) by Divisions

The Head Count Rate of incidence of poverty in six administrative divisions with rural and urban breakdown is presented below:

Table 13.3: Division-wise Incidence of Poverty (HCR) by CBN Method

National/Division	2005			2000		
	Using the Lower Poverty Line					
	National	Rural	Urban	National	Rural	Urban
National	25.1	28.6	14.6	34.3	37.9	20.0
Barisal	35.6	37.2	26.4	34.7	35.9	21.7
Chittagong	16.1	18.7	8.1	27.5	30.1	17.1
Dhaka	19.9	26.1	9.6	34.5	43.6	15.8
Khulna	31.6	32.7	27.8	32.3	34.0	23.0
Rajshahi	34.5	35.6	28.4	42.7	43.9	34.5
Sylhet	20.8	22.3	11.0	26.7	26.1	35.2
Using the Upper Poverty Line						
National	40.0	43.8	28.4	48.9	52.3	35.2
Barisal	52.0	54.1	40.4	53.1	55.1	32.0
Chittagong	34.0	36.0	27.8	45.7	46.3	44.2
Dhaka	32.0	39.0	20.2	46.7	55.9	28.2
Khulna	45.7	46.5	43.2	45.1	46.4	38.5
Rajshahi	51.2	52.3	45.2	56.7	58.5	44.5
Sylhet	33.8	36.1	18.6	42.4	41.9	49.6

Source: BBS 2006, HIES-2005

The estimates of Head Count Rate using the upper poverty line revealed that Barisal Division had the highest incidence of poverty followed by Rajshahi and Khulna Division. On the other hand, Dhaka Division recorded the lowest incidence of poverty followed by Sylhet and Chittagong Division.

The incidence of poverty in Dhaka Division reduced to 32.0 percent in 2005 from 46.7 percent in 2000. Sharp reduction of HCR using the upper poverty line can be attributed to high poverty reduction in the rural area during this period. The incidence of poverty in the rural area of Dhaka Division came down to 39.0 percent in 2005 from 55.9 percent in 2000. The reduction of HCR is also significant in the urban area. It came down to 20.2 percent in 2005 from 28.2 percent in 2000. The incidence of poverty slightly increased in Khulna Division.

The estimates of HCR in 2005 using the lower poverty line showed that Chittagong Division recorded the lowest incidence of poverty followed by Dhaka and Sylhet Division. The highest reduction of incidence of poverty using the lower poverty line occurred in Dhaka Division followed by Chittagong. On the other hand, poverty incidence using the lower poverty line increased slightly in Barisal Division during the period.

Incidence of Poverty (CBN) by Size of Household

Estimates of incidence of poverty by size of household have been presented in Table 13.4.

Table 13.4: Incidence of Poverty (CBN) by Size of Household-2005 (%)

Household Size (Number of Person)	2005			2000		
	Using the Lower Poverty Line					
	National	Rural	Urban	National	Rural	Urban
All Size	25.1	28.6	14.6	34.3	37.9	20.0
1-2	8.8	10.2	4.2	15.0	17.0	5.9
3-4	20.0	23.8	10.5	27.5	31.1	14.4
5-6	28.3	32.1	16.5	37.8	42.5	19.6
7-8	29.9	31.7	23.1	38.4	41.0	27.1
9-10	31.4	35.9	12.4	38.2	40.1	30.1
11+	15.2	16.5	11.2	26.6	29.5	12.7
Using the Upper Poverty Line						
All Size	40.0	43.8	28.4	48.9	52.3	35.2
1-2	19.1	21.8	10.2	28.4	32.0	11.9
3-4	33.3	37.6	22.6	41.0	44.9	26.8
5-6	43.6	47.5	31.5	52.3	56.7	35.4
7-8	46.6	48.5	39.7	54.9	57.1	44.9
9-10	44.8	48.2	30.6	54.8	56.2	44.3
11+	35.5	41.5	17.7	37.6	40.1	25.5

Source: BBS-2006, HIES-2005

The estimates of Head Count Rate of incidence of poverty using the lower poverty line by household size (number of members) showed that the households having 1-2 household members had the lowest HCR. It is estimated at 8.8 percent in 2005 against 15.0 percent in 2000. On the other hand, it appears from table 13.4 that the HCR increases with the increase of household size up to 9-10 members. It falls down for the household size 11+. The estimates using the upper poverty line show the similar correlation of HCR with household size as shown by the HCR estimates using the lower poverty line.

Poverty on the basis of Land Ownership:

Estimates of incidence of poverty (CBN) by ownership of land using both lower and upper poverty lines have been presented in table 13.5.

Table 13.5: Incidence of Poverty (CBN) by Ownership of Land -2005 (%)

Size of Land Holding (Acres)	2005			2000		
	Using the Lower Poverty Line					
	National	Rural	Urban	National	Rural	Urban
All Size	25.1	28.6	14.6	34.3	37.9	20.0
No land	25.2	49.3	17.8	30.4	53.1	20.5
<0.05	39.2	47.8	23.7	43.3	48.8	22.3
0.05-0.49	28.2	33.3	11.4	40.0	41.7	12.6
0.50-1.49	20.8	22.8	9.1	29.6	30.6	15.4
1.50-2.49	11.2	12.8	2.7	21.9	22.9	1.4
2.50-7.49	7.0	7.7	3.0	11.5	12.4	0.0
7.50+	1.7	2.0	0.0	4.0	4.1	0.0
Using the Upper Poverty Line						
All Size	40.0	43.8	28.4	48.9	52.3	35.2
No land	46.3	66.6	40.1	46.6	69.7	36.6
<0.05	56.4	65.7	39.7	57.9	63.0	38.3
0.05-0.49	44.9	50.7	25.7	57.1	59.3	27.3
0.50-1.49	34.3	37.1	17.4	46.2	47.5	27.4
1.50-2.49	22.9	25.6	8.8	34.3	35.4	10.2
2.50-7.49	15.4	17.4	4.2	21.9	22.8	9.1
7.50+	3.1	3.6	0.0	9.5	9.7	0.0

Source: BBS 2006, HIES-2005

In 2005, the estimates of incidence of poverty by ownership of land using the upper poverty line, were found to be 46.3 percent for the landless households, 56.4 percent for the owners of less than 0.05 acre land, 44.9 percent for the owners of 0.05-0.49 acre land, 22.9 percent for 1.5-2.49 acre land, 15.4 percent for 2.50-7.49 acre land and 3.1 percent for the owners of 7.5 acre or more land. In 2005, the estimates of HCR by ownership of land using the lower poverty

line were found to be 39.2 percent for land size less than 0.05 acre, 28.2 percent for 0.05 to 0.49 acre, 20.8 percent for 0.05-.49 acre, 11.2 percent for 1.5-2.49 acre, 7.0 percent for 2.50-7.49 acre and 1.7 percent for 7.5 acre or more land.

Incidence of Poverty (CBN) by Main Occupation of Head of Household: Estimates of incidence of poverty (CBN) by occupation of head of household using both lower and upper poverty lines have been presented in Table 13.6.

Table 13.6: Incidence of Poverty and Main Occupation of Head of Household (%)

Residence and Occupation of Head	2005			2000		
	Using the Lower Poverty Line					
	National	Rural	Urban	National	Rural	Urban
Total	25.1	28.6	14.6	34.3	37.9	20.0
Professional, Technical and Related Work	16.1	18.5	11.7	22.2	22.2	15.1
Administration and Management Work	2.4	12.6	0.0	1.5	0.0	2.0
Clerical, Related Work & Govt. Executive.	29.4	36.6	18.0	34.2	42.6	22.0
Sales Workers	16.7	21.7	9.6	23.0	28.4	14.2
Service Workers	25.3	31.4	16.5	37.3	41.3	30.2
Agri., Forestry and Fisheries	31.5	32.0	24.7	40.8	41.2	29.8
Production, Transport and Related Workers	23.6	30.6	14.2	34.1	40.7	21.6
Head Not Working	17.0	18.5	12.1	25.6	29.7	13.0
Using the Upper Poverty Line						
Total	40.0	43.8	28.4	48.9	52.3	35.2
Professional, Technical and Related Work	25.7	28.0	21.7	32.7	35.4	26.7
Administration and Management Work	9.8	38.4	3.0	8.5	27.9	2.0
Clerical, Related Work & Govt. Executive.	44.1	51.8	32.0	49.2	56.3	38.7
Sales Workers	30.5	36.5	22.2	38.4	47.0	24.4
Service Workers	40.7	48.3	29.7	56.9	57.7	55.6
Agri., Forestry and Fisheries	48.2	48.5	44.8	55.0	55.3	47.1
Production, Transport and Related Workers	42.2	49.2	32.7	47.4	53.6	35.6
Head Not Working	27.5	29.8	20.0	39.9	44.1	27.1

Source: BBS 2006, HIES-2005

It is observed from Table 13.6 that at the national level, by using the lower poverty line, the highest incidence of poverty (31.5 percent) exists in the households where the occupation of the head relates to agriculture, forest and fisheries. On the other hand, the lowest incidence of poverty (2.4 percent) was observed in the households with head in administrative and managerial work. Using the upper poverty line, the highest incidence (48.2 percent) of poverty

was observed in the case of heads of households with their occupation relating to agriculture, forest and the fisheries and lowest (9.8 percent) for the households with head in administrative and managerial work. There also exists rural and urban variation in incidence of poverty by occupation. In the rural area (using the upper poverty line), the highest incidence of poverty (51.8 percent) was observed in the households with heads belonging to clerical, related work and government executive and the lowest in the households with head in professional, technical and related work (28.0 percent). On the other hand, using the same poverty line, the highest incidence of poverty was observed in the case of households with head in agriculture, forest and fisheries (44.8 percent) and the lowest for households with head in administrative and managerial work (3.0 percent) in the urban area.

Household Income, Expenditure and Consumption

Monthly household nominal income, expenditure and consumption expenditure from the surveys 1991-92 to 2005 have been presented in Table 13.7. The difference between expenditure and consumption expenditure is that expenditure includes purchase of durable goods which is not included in consumption expenditure.

Table 13.7: Monthly Household Nominal Income, Expenditure and Consumption Expenditure by Residence

Survey Year	Residence	Average Monthly (Taka)		
		Income	Expenditure	Consumption Expenditure
2005	National	7203	6134	5964
	Rural	6096	5319	5165
	Urban	10463	8533	8315
2000	National	5842	4886	4542
	Rural	4816	4257	3879
	Urban	9878	7360	7149
1995-96	National	4366	4096	4026
	Rural	3658	3473	3426
	Urban	7973	7274	7084
1991-92	National	3341	2944	2904
	Rural	3109	2721	2604
	Urban	4832	4377	4280

Source: BBS 2006, HIES-2005

It appears from the above table that household nominal income; expenditure and consumption expenditure have increased gradually over the years. The monthly household nominal income was estimated at Tk.7203 at the national level, where as it was estimated at Tk. 6096 in the rural area and Tk. 10463 in the urban area. Monthly household income was Tk. 5842 at the national level in 2000. It increased by 23.3 percent in 2005 over the year 2000 and by 115.59 percent over 1991-92 in nominal terms. The average monthly household expenditure was estimated at Tk. 6134 in 2005 at the national level, where as it was Tk. 5319 in rural area and Tk. 8533 in urban area. In 2000, it was Tk. 4886, Tk .4257 and Tk. 7360 at the national, rural and urban levels respectively. The monthly average expenditure increased by 25.54 percent in 2005 over the year 2000 and increased by 108.36 percent over the year 1991-92. The monthly average household consumption expenditure was estimated at Tk. 5964 in 2005 at the national level, where as it was Tk. 5165 in the rural area and Tk. 8315 in the urban area. In 2000, it was Tk.4542, Tk.3879 and Tk. 7149 at the national, rural and urban levels respectively. The monthly average consumption expenditure increased by 31.3 percent over the year 2000 and by Tk. 105, 37 percent over 1991-92. Table 13.8 provides monthly household income, expenditure and consumption expenditure by administrative divisions.

Table13.8: Monthly Household Nominal Income, Expenditure and Consumption Expenditure by Divisions from HIES-2005

(Figures in Taka)

Division	Income	Expenditure	Consumption Expenditure
Total (National)	7203	6134	5964
Barisal	6094	5653	5511
Chittagong	8654	7526	7412
Dhaka	7949	7159	6931
Khulna	6006	4749	4637
Rajshahi	5864	4353	4186
Sylhet	8315	7503	7329

Source: BBS-2006, HIES-2005

The highest average monthly household nominal income was recorded at Tk. 8654 in Chittagong Division followed by Sylhet Division at Tk. 8315 and Dhaka Division at Tk. 7949 and all of these exceed the national average of Tk. 7203. Three Divisions which recorded monthly household income below the national average are Barisal Division Tk. 6094, Khulna Division Tk. 6006 and Rajshahi Division Tk. 5864 respectively.

The highest average monthly nominal expenditure was recorded in Chittagong Division at Tk. 7526 followed by Sylhet Division at Tk. 7503 and Dhaka Division at Tk. 7159 and all of these

exceed the national average of monthly household expenditure at Tk. 6134. On the other hand, the average monthly household expenditures of Barisal Division, Khulna Division and Rajshahi Division fell well below the national average and were estimated at Tk. 5653, Tk. 4749 and Tk. 4353 respectively.

The highest monthly household nominal consumption expenditure was recorded at Tk. 7412 in Chittagong Division followed by Tk. 7329 in Sylhet Division and Tk. 6931 in Dhaka Division and all of these exceed the national average of monthly household consumption expenditure at Tk. 5964. The monthly household consumption expenditure of Rajshahi Division, Khulna Division and Barisal Division fell well below the national average and recorded at Tk. 4186, Tk. 4637 and Tk. 5511 respectively.

Decile Distribution of Income and Gini Coefficient

Percentage share of income by decile groups and Gini coefficient with rural and urban break down for the surveys conducted during 2000 and 2005 are presented in Table 13.9.

Table 13.9: Percentage Distribution of Income Accruing to Households in Groups (Deciles) and Gini Co-Efficient

Household Income Group	2005			2000		
	Total	Rural	Urban	Total	Rural	Urban
National	100.00	100.00	100.00	100.00	100.00	100.00
Lower 5%	0.77	0.88	0.67	0.93	1.07	0.79
Decile-1	2.00	2.25	1.80	2.41	2.80	2.02
Decile-2	3.26	3.63	3.02	3.76	4.31	3.07
Decile-3	4.10	4.54	3.87	4.57	5.25	3.84
Decile-4	5.00	5.42	4.61	5.22	5.95	4.68
Decile-5	5.96	6.43	5.66	6.10	6.84	5.60
Decile-6	7.17	7.63	6.78	7.09	7.88	6.74
Decile-7	8.73	9.27	8.53	8.45	9.09	8.24
Decile-8	11.06	11.49	10.18	10.39	10.97	10.46
Decile-9	15.07	15.43	14.48	14.00	14.09	14.04
Decile-10	37.64	33.92	41.08	38.01	32.81	41.32
Top 5%	26.93	23.03	30.37	28.34	23.52	31.32
Income Gini Co-Efficient.	0.467	0.428	0.497	0.451	0.393	0.497

Source: BBS-2006, HIES-2005

It is evident from Table 13.9 that income shares accruing to households belonging to Decile-1 to Decile-5 were recorded at 2.00 percent, 3.26 percent, 4.10 percent, 5.00 percent and 5.96 percent respectively at the national level. All these declined with respect to 2000 survey findings, which were 2.41 percent, 3.76 percent, 4.57 percent, 5.22 percent and 6.10 percent respectively. These five deciles jointly share only 20.32 percent of total income, although they comprise 50 percent of the population. The percentage share of income of the lowest 5 percent household decreased from 0.93 percent in 2000 to 0.77 percent in 2005. On the other hand, in 2005, the income share of the households belonging to Decile-6 to Decile-9 increased but that of Decile-10 decreased compared to that of 2000. The top 5 percent households were significantly losing their share of income and recorded at 26.93 in 2005, whereas the same was

28.34 percent in 2000. It may be mentioned that in the past surveys, the Decile-10 including top 5 percent households sharply gained their share of income but in 2005, their shares declined. This may be attributed to gain in Decile-6 to Decile-9 in 2005.

Per Capita Expenditure on Consumer Goods and Services

Per capita expenditure on consumer goods and services covering the period from FY1989-90 to FY2005-06 has been presented in Table 13.10. Per capita expenditure on consumer goods and services at market prices increased to Tk. 22241 in FY 2005-06 from Tk. 7,740 in FY 1989-90. The compound growth is 6.16 percent during 1990-2006. On the other hand, per capita expenditure on consumer goods and services (at 1995-96 prices) increased to Tk. 13,629 from Tk. 10,800 during FY1989-90 through FY2005-06. The compound growth rate is 1.24 percent.

Table 13.10: Per capita Expenditure on Consumer Goods and Services (in Taka)

Fiscal year	Per capita Expenditure on Consumer Goods and Services at Market Prices*	Per capita Real Expenditure on Consumer Goods and Services
1989-90	7740	10800
1990-91	8197	10560
1991-92	8672	10684
1992-93	9060	10865
1993-94	9516	11049
1994-95	10550	11252
1995-96	11108	11108
1996-97	11781	11332
1997-98	12529	11091
1998-99	13516	11176
1999-00	14353	11546
2000-01	15126	11937
2001-02	15952	12246
2002-03	17129	12598
2003-04	18456	12824
2004-05	20145	13147
2005-06	22241	13629
Compound growth rate (1990-06)	6.16	1.24

Note: * Calculated from private consumption data under GDP new series.

Source: BBS, Statistical Yearbooks (Various issues) and calculated by Finance Division.

Review of Selected Programmes for Poverty Alleviation

Both the government and non-government organisations have been implementing a number of programmes for employment and income generation and the upliftment of the poor. About 54 percent of development and non-development budget has been allocated for direct and indirect poverty reduction activities. These programmes continue to enhance the entitlement of the poor and at the same time their empowerment and awareness building. Besides, food for works programme, VGD programme, construction and maintenance of rural infrastructure etc. are also generating employment for the poor. On the other hand, education expansion programmes like food for education, special stipend and financial assistance, free primary education are

directly reducing the burden of educational expenses as well as playing an important role in human resource development.

Social Safety-Net Programmes

The government has significantly increased the amount and the number of beneficiaries of Old-Age Allowance Programme, Allowances Programme for Widowed, Deserted and Destitute Women and Honorarium Programme for Insolvent Freedom Fighters. While continuing with the on-going safety-net programmes, the government has also adopted new programmes that would contribute to the welfare of the poor and also the underprivileged community like Allowance for the Physically Handicapped and Seasonal Unemployment Reduction Allowance. Side by side, the government has also revitalised the micro-credit programmes to further expand the social safety-net programmes for poverty reduction. In addition to allocation in the ADP, Tk. 4600 crore was allocated from the non-development budget for the fiscal year 2005-06 for targeted poverty reduction and employment generation.

Classification of Key Social Safety- Net Programmes in Bangladesh

- *Cash transfers programmes;*
- *Food transfers programmes;*
- *Special poverty alleviation programmes;*
- *Micro-credit programmes for self employment; and*
- *Other special poverty alleviation activities.*

Cash Transfer Programmes

- Old-Age Allowance Programme;
- Allowances Programme for Widowed, Deserted and Destitute Women;
- Honorarium Programme for Insolvent Freedom Fighters;
- Training and Self-Employment Programme for Insolvent Freedom Fighters and their Wards;
- Fund for Rehabilitation of the Acid-Burnt and the Physically Handicapped;
- Allowance for the Fully Retarded
- Cash transfer programmes for education;
 - Primary Education Stipend Project (PESP); and
 - Female Secondary School Assistance Programme (FSSAP);
- Rural Maintenance Programme (RMP); and
- Food for Works Programme (Cash).

Old-Age Allowance Programme

The Ministry of Social Welfare is responsible for implementing this programme. In FY 2005-06 the budget allocation for this programme was Tk. 324 crore. Under this programme, 15 lakh old and destitute people are getting monthly allowance at the rate of Tk. 180.

Allowances Programme for Widowed, Deserted and Destitute Women

The Ministry of Women and Children Affairs has introduced this programme for the widowed, deserted and destitute women. In FY 2005-06, the budget allocation for this programme was Tk.136 crore 50 lakh. Under this programme, the rate of monthly allowance was enhanced from Tk. 165 to Tk. 180 and the beneficiary coverage stood at 6 lakh 25 thousand in FY 2005-06.

Honorarium Programme for Insolvent Freedom Fighters

In FY 2004-05, the number of beneficiary under this programme, was 60 thousand. The number of beneficiary coverage was raised from 60 thousand to 70 thousand from 1st July of FY 2005-06. In FY 2005-06, the budget allocation for this programme was Tk. 42 crore.

Training and Self-Employment Programme for Insolvent Freedom Fighters and Their Wards

In order to bring solvency and to ameliorate the social status of insolvent freedom fighters, the government, has adopted this programme. As many as 25 thousand insolvent freedom fighters or their wards from 64 districts have been identified and included in the programme. All members of the target group are being provided with skills development training on different trades either individually or in groups to make them capable of being self-employed. The trained members of the target group are being provided with micro-credit to finance their self-employment and income generating projects. Individually, the amount of credit ranges from Tk. 5 thousand to Tk. 1 lakh and jointly from Tk. 50 thousand to Tk. 5 lakh. A revolving loan fund has been created within this programme. In FY 2005-06, Tk. 25 crore was allocated in the non-development budget, of which Tk. 12.5 crore was allocated in the revised ADP. According to the data supplied by the Bangladesh Rural Development Board, upto June 2006, out of 43095 selected insolvent freedom fighters/their wards, 1321 groups were made, 27894 persons were selected for training. The number of trained persons was 22945, the number of loan applicants was 15050 and the amount of loan applied for was to the tune of Tk. 26.56 crore, and Tk. 14.02 crore (as revolving fund) was distributed to 14,955 persons in 494 upazilas of 64 districts. According to the Department of Youth Development Statistics, 29,293 persons were trained up to June 2006.

Fund for Rehabilitation of the Acid-Burnt Women and the Physically Handicapped

The Ministry of Social Welfare has introduced a fund for rehabilitation of acid-burnt women to mitigate the sufferings of distressed women. In FY 2002-03, the government allocated Tk.15 crore under revenue budget for the acid-burnt women and the physically handicapped, and about 15,000 women were benefited. In FY 2003-04 and FY 2004-05, an allocation of Tk. 25 crore and Tk.25 crore respectively were provided for the fund. In addition, an amount of Tk. 20 crore was also allocated in FY 2005-06. Upto June 2006, Tk. 19.40 crore was disbursed and 20,000 families were benefited.

Allowance for the Fully Retarded

The Ministry of Social Welfare is implementing this programme. To provide subsistence to 1 lakh 4 thousand fully retarded persons, a programme for paying monthly allowance of Tk. 200 has been introduced. The budget allocation for this programme was Tk. 25 crore in FY 2005-06.

Primary Education Stipend Project (PESP)

Under the Primary Education Stipend Project, poor children are given financial benefits. Over 55 lakh poor children derive benefits from this project per annum. Besides, the project lays emphasis on the need for expansion and qualitative improvement of primary education, the government has taken up, among others, 2 important projects with an outlay of Taka of 4933.08 crore for “Second Primary Education Development Programme-(PEDP-II)” and another involving Taka 390.74 crore for “Reaching out of School Children”.

Female Secondary School Assistance Programme

This programme has been undertaken with a view to increasing the number of female students in secondary schools, increasing their prospect for future employment and self-employment and controlling their under-age marriage. Under this programme, financial assistance in the form of stipend, free tuition, and book allowance and examination fee is given to female students. In FY 2005-06, the number of scholarships at different levels was increased by 10 percent. Besides, to encourage the female students to study at the graduate level, the rate of monthly stipend has been increased from Tk. 225 to Taka 250 and monthly scholarship of Taka 200 is being given to a further 10,000 female students pursuing studies in specialised subjects at graduate honours level.

Food for Works Programme (Cash)

The allocation for this programme was to the tune of Tk. 264 crore in the revised budget of FY 2004-05 and the allocation was raised to Tk. 300 crore in the budget of FY 2005-06.

Food Transfers

- *Food for Works Programme;*
- *Vulnerable Group Development (VGD) Programme;*
- *Vulnerable Group Feeding (VGF) Programme;*
- *Test Relief (TR) Programme; and*
- *Gratuitous Relief (GR) Programme.*

Food-for-Works Programme

In the revised budget of FY 2004-05, there was an allocation of 8 lakh 70 thousand metric tons of food grains for VGD, VGF, and Food for Works Programmes, Test Relief and Gratuitous Relief. This allocation was raised to 10 lakh 32 thousand metric tons in FY 2005-06.

Special Poverty Alleviation Programmes

- *Poverty Alleviation and Goat Development Project;*
- *Providing Incentives and Financial Assistance to Poultry and Livestock Sector;*
- *Poverty Alleviation and Micro-Credit Programmes Undertaken by Department of Fisheries;*
- *Fund for Housing the Homeless;*
- *Programme for generating employment for the unemployed youth by the Karmasangsthan Bank;*
- *Abashan (Poverty Alleviation and Rehabilitation) Project;*
- *Fund for Mitigating Risks due to Natural Disaster;*
- *Programme for Mitigating Economic Shocks; and*
- *Fund to meet sudden natural disaster.*

Poverty Alleviation and Goat Development Project

Under this programme, Tk. 7.5 crore was disbursed as micro-credit for purchasing goats to 12980 beneficiaries selected from 440 upazilas of 64 districts during FY 2004-05. Besides, in FY 2005-06 Tk.3.75 crore was disbursed among 6620 selected beneficiaries as micro-credit for purchasing goats. The beneficiaries are getting free medicine, vaccine etc.

Providing Incentives and Financial Assistance to Poultry and Livestock Sector

Besides resolving complexity in taking bank credit and reducing rate of interest etc., the amount of credit disbursed to the sector increased from Tk. 79.77 crore in FY 2000-2001 to Tk. 347.8 crore in FY 2005-06.

Poverty Alleviation and Micro-Credit Programmes of the Department of Fisheries

The government disbursed Tk.3.86 crore as credit to small and marginal fish-farmers during FY 2005-06. An amount of Tk. 57.61 crore was disbursed as credit through 7 development projects for poverty alleviation among 3 lakh 90 thousand beneficiaries during the last 5 years.

Fund for Housing the Homeless

In order to mitigate the housing problem of the homeless, poor and low-income people in the country, the government constituted a fund for housing with an allocation of Tk. 50 crore in FY 1997-98. Presently, the fund has been raised to Tk.123 crore through budget allocation. Tk. 75 crore was allocated for the housing fund in FY 2005-06. The Grihayan Tahbil provides housing credit fund at 1 percent rate of interest to implementing agencies (NGOs) and the implementing agencies (NGOs) provide housing credit to beneficiaries at 5 percent rate of interest with a long-term and easy repayment schedule. Up to June 2006, Tk. 83.74 crore was disbursed and 36500 houses were constructed out of the allocated amount of Tk. 153.56 crore under house building loan among the rural poor. Besides, Tk.10.54 crore has already been released as grant. An amount of Tk. 35.34 crore has been recovered against the disbursed loan of Tk. 40.19 crore. The rate of recovery against disbursed loans is 88 percent.

It is worth mentioning that one hostel with a safe, healthy and cheap housing facility of 2000 female workers working in the garments or other industries, has been constructed by the Bangladesh Rural Advancement Committee (BRAC) at Askona, Uttara with Tk. 10.00 crore financing facility from the Grihayan Tahbil. Poor families can engage themselves in income generating activities because of the operation of Grihayan Tahbil, which enhanced their dignity, social status and safety.

Programmes of the Karmasangsthan Bank for generating employment for the unemployed youth

To utilise the unemployed specially the educated unemployed youth of the country in different production-oriented and income-generating activities, Karmasangsthan Bank distributed Tk.283.06 crore and the recovery of loan stood at Tk. 173.72 crore against Tk. 213.64 crore as recoverable loans (recovery rate is 81 percent). The number of beneficiaries in 64 districts of the country stood at 84,422 and the number of employed is 1,14,969. Some Special Credit Programmes of Karmasangsthan Bank are given below:

- **Elimination of Hazardous Child Labour in Bangladesh**

To eliminate child labour, in the first phase of the project, 10,000 children were imparted non-formal education and training for skill development and an amount of Tk. 4.12 crore was given to 5000 parents of those children and in the second phase of the project, 30,000 children were imparted non-formal education and training for skill development who were engaged in hazardous labour up to FY 2005-06.

- **Micro-Credit Support for Employment of Voluntarily Retired/Retrenched Industrial Workers**

Under an agreement between the Ministry of Labour and Employment and Karmasangsthan Bank, Karmasangsthan Bank is implementing this programme for alleviation of poverty of voluntarily retired/retrenched industrial workers by creating employment opportunities and retraining. An amount of Tk. 23.60 crore was given from this Bank for microcredit in FY 2005-06 for this programme. Under this programme, an amount of Tk. 24.43 crore was disbursed as credit among 4341 entrepreneurs in FY 2005-06.

- **Assistance for Agro-based Industries**

Under an agreement between the Ministry of Finance and Karmasangsthan Bank, Karmasangsthan Bank is implementing this programme. An amount of Tk. 10.57 crore has been disbursed among 749 entrepreneurs against the allocation of Tk. 10.00 crore and Tk. 4.16 crore has been recovered against the recoverable amount of Tk. 4.76 crore. The recovery rate is 87 percent.

Abashan (Poverty Alleviation and Rehabilitation) Project

This project is being implemented by the Prime Minister's Office. Entirely funded from domestic source, the project is being implemented over a period of seven years (July 2002-June 2009) at a cost of Tk. 657.20 crore. The project aims at alleviating poverty by providing

land, accommodation, training, credit, education, health service, family planning, income-generating activities, pure drinking water, electricity, improved transportation system and tree plantation facility to 65,000 landless, homeless and destitute families. Under this project, the adult members of 65,000 families are being provided training for skill development, human development and awareness building at a cost of Tk. 24 crore. Again these rehabilitated families are being provided with micro-credit of Tk. 15,000 per family. An amount of Tk. 45 crore has been allocated for this purpose.

Fund for Mitigating Risks due to Natural Disasters

The government introduced the Fund for Mitigating Risks due to Natural Disasters. The fund received allocations of Tk. 25 crore in FY 2002-03, Tk. 50 crore in FY 2003-04, Tk. 75 crore in FY 2004-05. In FY 2005-06, this fund received further allocation of Tk. 75 crore. Tk. 70 crore has been disbursed upto June 2006.

Programme for Mitigating Economic Shocks

In addition to the targeted poverty reduction programmes, the government has introduced the following two new programmes to enable employees/labourers to face sudden economic shocks in 2004-05 and also allocated Tk. 50 crore for these programmes in FY 2005-06:

- Special fund with an allocation of Tk. 30 crore for retraining and creation of employment opportunities for voluntarily retired, retrenched employees and labourers; and upto June 2006, Tk. 23.60 was provided to 4342 employees'/workers' for employment generation and 2733 employees/workers received training in different trades.
- Special fund with an allocation of Tk. 20 crore for retraining and creation of employment opportunities for workers, employees of readymade garment industries.

Fund to Meet Sudden Natural Disasters

To meet sudden natural disasters, Tk. 100 crore was allocated to the Ministry of Food and Disaster Management in FY 2005-06.

Seasonal Unemployment Reduction Fund

The marginalised poor of some specific areas in Bangladesh remain unemployed for certain periods in a year owing to natural and geographical constraints. To mitigate their miseries and to create employment opportunities for them, a Fund of Tk. 50 crore was introduced in FY 2005-06.

Micro- Credit Programmes implemented by Government Departments/Agencies

The government has taken up a few special credit programmes under both revenue and development budgets for creation of employment for the poor. The programmes are as follows:

- Up to June 2006, within the purview of different revenue and development programmes, micro-credit amounting Tk. 8128.42 crore has been distributed through different ministries/divisions/departments. Non-government organizations are also

engaged in these programmes. Tk. 200 crore was allocated from revenue budget to the micro-credit fund of Rural Development and Cooperatives Division, Ministry of Fisheries and Livestock, Ministry of Youth and Sports, Ministry of Liberation War Affairs and Ministry of Women and Children Affairs.

- Taka 281 crore was allocated for Palli Karma Shahayak Foundation (PKSF) to implement micro- credit programme through NGOs in FY 2005-06.
- To accelerate the pace of development of rural social sector, Tk. 50 crore was allocated, in addition to Tk. 50 crore, in FY 2005-06 for Bangladesh NGO Foundation.
- Further, Tk.100 crore was allocated in FY 2005-06 to the Special Fund for Employment Generation of the Hardcore Poor implemented by PKSF.
- A fund with an amount of Tk. 50 crore was allocated in addition to the allocation of Tk. 50 crore in FY 2004-05 for development of micro-enterprises in the rural area.
- Tk. 100 crore was provided, in addition to the allocation of Tk. 100 crore in FY 2004-05 to promote agro-based industries through Bangladesh Krishi Bank, Rajshahi Krishi Unnayan Bank, BASIC Bank and Karmasangsthan Bank.
- Bangladesh Bank is operating an Equity Entrepreneurship Fund for development of agro-based industries; food processing and computer software. Investment assistance amounting to Tk. 730 crore was sanctioned from this fund to 212 projects. A further allocation of Tk. 150 crore was made to this Fund in FY 2005-06.

Youth Development through Self-employment

Considering the importance of youth participation in the national development process, the Department of Youth Development (DYD) trained 26 lakh 88 thousand 67 youths in different trades through on-going and completed projects upto June 2006. Out of the trained youths, 14 lakh 79 thousand 78 youths could engage themselves in self-employment activities till June 2006. Upto June 2006, an amount of Tk. 679 crore 67 lakh was distributed to 6 lakh 92 thousand 193 youth as loan, which also includes micro-credit under the credit scheme of the Department. To accelerate self-employment opportunities for the youth of different regions of the country, the Department has leased out 11,950 ponds among youth co-operative societies till June 2006. Upto June 2006, an amount of Tk. 24 crore 53 lakh 69 thousand was deposited to the government exchequer as revenue from the leased out ponds. A total number of 64407 educated youths has been trained in computer basic courses and graphics design training courses including internet and networking conducted across the country through 70 centres. Upto June 2006, 8137 educated youths were trained through National Youth Centre.

Poverty Reduction and Employment Generation Activities under Ministry of Women and Children Affairs

- Under the project “Development of Food Insecured Poor Women Project” the largest poverty reduction programme of the ministry, 17,61,000 women received monthly 30

kilograms of wheat each as food assistance and they were imparted training on 25 trade courses during 2001 to 2005.

- Up to June 2006, under the “Development of Assetless Women FSVGD (2nd Phase)” project, funded by EC (through WFP), 70,074 women were imparted training and Tk. 16.25 crore was distributed. A number of 2,79,999 VGD cardholder women was given income generating training through this project. After completion of their training, these women would be brought under the micro-credit programme.
- Under the project, “Rural Women Employment Creation (2nd phase)”, 72,000 rural poor women have received training, credit and other assistance to develop their productivity, income and sustainable self employment. Through this project Tk. 159.29 crore was disbursed as credit among 1,93,304 beneficiaries up to June’ 2006.
- “Community Based Services for Poor Women and Children through CBOs (5th Phase)” project is being implemented to reduce poverty, improve food security and nutritional status of the ultra-poor women and their children at the community level. In the fifth phase of this project, 470 women received trainings in different trades.

Human Resource Development Activities of the Ministry of Women and Children Affairs

- Up to June 2006, training of 200 poor women was completed through “Women Agriculture Training Institute, Bagerhat”. (2) Up to June, 2006, 650 women were provided training on different trades namely dairy, poultry, tailoring, embroidery, modern garments, basic computer, preparation of delicious foods and processing of various seasonal fruits including training on different agricultural and non-agricultural sectors under “Ma Fatema (Rh) Women Training & Development Complex” project. (3) Programmes have been taken to impart training for women of Rajshahi Division on handicraft, agriculture and computer by the project “Women Handicraft and Agricultural Training Centre, Rajshahi” at a cost of Tk. 6.89 crore.
- There was a target of giving skill development training to 21280 women and to provide credit of Tk. 10,000 to Tk. 20,000 from revolving fund to 5000 women in 32 centres of the project ‘Urban Based Women Development project (3rd phase) being implemented by Jatiyo Mohila Sangstha. Apart from this, 5000 potential educated and half educated women was given training in entrepreneurship development, leadership, management and vocational skills under the project “Women Entrepreneurship Development Project” assisted by UNDP.
- “Social Protection of Poor Female Workers’ of the Garments Sector” is being implemented for providing training of the workers’ of readymade garments to reduce their poverty, unemployment risks and capacity building for enabling them for other jobs.

Activities of the Department of Cooperatives

With the participation of different classes of people, till June 2006, 1,53,917 co-operative societies were registered. Among them, 60,430 societies have been registered under direct

supervision of the Department of Co-operatives with 47,48,388 members. These societies have created different types of fund amounting to Tk. 823.38 crore through collection of shares, savings deposits and other profitable activities. They also undertake various types of small-scale income generating programmes including disbursement of micro-credit by using these funds. Up to June 2006, these societies were able to create assets amounting to Tk. 1218 crore and trained 2,40,515 members of the Co-operative societies in different trades. The Department is implementing a project titled “Strengthening the Department of Co- operatives and Reducing Poverty by Developing Entrepreneurship and Income Generating Activities”. Tk. 928.69 crore was spent under the project up to June 2006.

Role of the Department of Co-operatives in micro-credit: Credit union in the central co-operative society established in 1979. There are 441 primary societies having 1,09,459 individual members. Up to June 2006, it accumulated a capital of Tk. 30.89 crore. During the same period the society distributed Tk. 108 crore as micro-credit.

Micro-credit Programmes of Bangladesh Small and Cottage Industries Corporation (BSCIC)

In FY 2005-06, BSCIC with the help of banks and other financial institutions invested a total of Tk. 1100.96 crore as credit to the entrepreneurs of small and cottage industries and about 1.31 lakh people were employed through different development activities of BSCIC and other financial sources.

Specialised Activities for Poverty Alleviation

Information and Communications Technology (ICT) for Poverty Alleviation;

Rural Infrastructure Development Programme;

Local Government Engineering Department (LGED);

Urban Poverty Reduction Programme;

Poverty Alleviation and Socio-Economic Development;

Palli Daridrya Bimochan Foundation (PDBF);

Bangladesh Rural Development Academy (BARD), Comilla;

Rural Development Academy (Bogra); and

Department of Social Services.

Information and Communications Technology (ICT) for Poverty Alleviation

It is widely recognised that the use of information and communications technology (ICT) has the potential to make easier the process of achieving the MDG of poverty reduction by 2015. The government has, therefore, recognised ICT as the thrust sector.

Rural Infrastructure Development Programme

Local Government Engineering Department (LGED) under the Ministry of Local Government, Rural Development and Co-operatives, has been implementing various rural infrastructure development programmes, especially rural roads, bridges/culverts, growth centres, construction

of embankments etc in rural areas. In FY 2005-06 the Local Government Engineering Department constructed 5872 km. of paved roads, 6573 km of dirt roads, 420 Union Parishad Building/complexes. These programmes created employment for about 132.77 crore-person days between 2000-01 and 2005-06 (Table 13.11).

Table 13.11: Rural Infrastructure Development Programme under LGED

Activities	2000-01 Cumulative	2001-02	2002-03	2003-04	2004-05	2005-06	Cumulative (up to June '06)
Dirt Road (km)	36359	4555	4770	6252	6040	6573	64649
Paved Road (km)	19855	3255	3829	4804	5237	5872	42852
Bridge/Culvert (metre)	288531	50882	42937	49405	60908	39728	532391
Growth Centre (no)	1237	124	142	154	186	147	1990
Employment Generation (lakh person-days)	7343.54	856.68	948.05	1338.1	1215.43	1574.91	13276.73

Source: Local Government Engineering Department

Besides, under the Ministry of Local Government, Rural Development and Co-operatives, Chars Livelihood Programme is being implemented at cost of Tk. 500 crore in five districts along the two sides of the river Jamuna / Brahmaputra to reduce poverty, enhance sustainable livelihood opportunity, particularly in women headed households in the poverty- ridden char areas; and to build and improve partnership to facilitate enterprise development.

Urban Poverty Reduction Programme

The government is implementing Urban Infrastructure Development Programme for poverty alleviation in the urban area. At the same time the government is continuing with the micro-credit programme. To alleviate urban-poverty, micro-credit programme is being implemented under direct supervision of 4 city corporations and 21 municipalities. Besides, LGED has been disbursing micro-credit for generating self-employment through Secondary Town Infrastructure Development Project funded by USAID. An amount of Tk. 4.88 crore has been disbursed as micro-credit to 14,061 households of 119 slums in 22 municipalities since 1995-96 under Secondary Town Infrastructure Development Project-2. Under the Integrated Food Security Programme funded by USAID, an amount of Tk.19.61 crore has been distributed as micro-credit to the slums located in the municipalities of Jessore, Tongi, Dinajpur and Mymensingh since 1999-2000.

Poverty Alleviation and Socio-Economic Development

Under the community-based wealth management programme of LGED and funded by IFAD, 1.35 lakh members will be employed through training and various income generating activities. An amount of Tk. 6.00 crore has been distributed as micro-credit among them. Moreover, in almost all the projects of LGED, poor people, specially the destitute women are engaged in

road maintenance work, tree plantation and care taking. These activities contribute towards poverty reduction and socio-economic development of the project area.

Palli Daridrya Bimochan Foundation (PDBF)

The objectives of the Palli Daridro Bimochan Foundation (PDBF) are to alleviate poverty in the rural area and promote socio-economic development. PDBF has been implementing its activities in 185 Upazilas of 28 districts. About 508121 assetless men and women of these areas have been organised into 17195 groups. These upazilas constitute about one-third of the geographical area of the country with the highest incidence of rural poverty. About 94 percent beneficiaries of this Foundation are women. The Foundation made a cumulative disbursement of Tk. 183457 crore as micro-credit upto June 2006. The total amount of savings of the beneficiaries is to the tune of Tk. 90.61 crore and the recovery rate is 98 percent. To achieve PDBF's goals, training has been imparted for human resource development for about 50 lakh person-days.

Bangladesh Rural Development Academy (BARD), Comilla

“Small Farmers and Landless Labourers Development Programme (SFDP)” of Bangladesh Rural Development Academy (BARD), Comilla provided collateral free micro-credit to the tune of Tk 92.13 crore to 41046 beneficiaries of 8171 non formal groups under 30 upazilas of 8 districts up to June 2006 and female members constitute 51 percent of the total beneficiaries. Besides, under the project titled “Comprehensive Village Development Programme (CVDP)”, 13284 members were enlisted as members in 100 co-operative societies up to June 2006. The government accepted CVDP as a model of national village development to expand it throughout the country in 2005 and BARD (Comilla), RDA (Bogra), BRDB and Department of Co-operatives have been incorporated within this programme. Other than this, through Women Education, Income and Nutrition Development Project, Tk. 29.49 lakh was distributed up to June 2006 through 19 non formal organizations.

Rural Development Academy, Bogra

Rural Development Academy, Bogra has been organising training and applied research programme in order to alleviate poverty and to improve the socio-economic condition of the rural people. During FY 2005-06, 3273 participants were trained through 70 training courses. To develop replicable model for rural development and poverty alleviation, it is implementing comprehensive rural development programme, expansion and modernisation of RDA demonstration farm, Arsenic Free Drinking Water Supply Project, Good Seed Initiative (GSI) etc. The cumulative disbursement and recovery of credit under these projects/programmes stood at Tk. 1.91 crore and Tk. 1.80 crore respectively up to June 2006.

Micro-Credit Programmes of NGOs

According to Credit and Development Foundation (CDF) statistics, up to December 2004 as many as 721 NGOs were operating micro-credit programmes in Bangladesh. The total number of beneficiaries during this period was 1.62 crore of whom 0.24 crore were male and 1.38 crore were female. During the period the cumulative disbursement of micro-credit among members

was Tk. 33,863.56 crore with the rate of recovery being 98.79 percent. Of the total amount disbursed, 40.61 percent was invested in small business, 10.25 percent in crops, 14.06 percent in livestock and 3.63 percent in fisheries. Nine NGOs namely BRAC, ASA, PROSHIKA, Swanirvar Bangladesh, TMSS, Caritas, RDRS, BEURO and Shakti Foundation disbursed major share of the total (88.76%) micro-credit. Palli Karma Sahayak Foundation was the source of 24.84 percent of this micro-credit.

Major Activities of NGO's

BRAC: BRAC disbursed Tk. 1978.60 crore and recovered Tk. 1683.62 crore up to June 2006 and the total number of beneficiary was 50.70 lakh where female members were 49.18 lakh and male members were 1.52 lakh.

ASA: ASA started its activities as a specialised micro-finance service provider in 1991. At the end of June 2006, ASA had 63.53 lakh active members. At the same time, the number of borrowers stood at 43.9 lakh. From July 1992 to June 2006, total savings deposits stood at Tk. 2454 crore and Tk. 2134 crore was withdrawn and returned by the members. At the end of June 2006, the savings balance was Tk. 320 crore and cumulative total loan disbursed with service charge was Tk. 14991.5 crore out of which Tk. 13024.48 crore was realised. The rate of recovery was 86.88 percent.

Swanirvar Bangladesh: Swanirvar Bangladesh is promoting the spirit of self-reliance by providing credit from Nationalised Commercial Banks, PKSF and other sources. Since its inception to June 2006, Swanirvar Bangladesh disbursed a sum of Tk. 511.81 crore to 1085100 landless people of which 80 percent recipients were women. As a result, 5425500 members of the families were benefited directly or indirectly. In FY 2005-06, Tk. 78.86 crore was disbursed to 122073 landless men and women for alleviation of poverty and self-employment. The rate of recovery of loan is 99.69 percent.

PROSHIKA: Established in 1976, PROSHIKA has so far helped more than 12 lakh 40 thousand poor households to overcome poverty. Currently, it is expanded in 23 thousand 620 villages and 2 thousand 102 slums in 58 districts. Now, it works with more than 27 lakh 76 thousand men and women members drawn from 21 lakh 36 thousand rural and urban poor households, and has organised them into 1 lakh 48 thousand 415 primary groups. It provides them with a broad range of programmes in education and training leading to income and employment generation, health education, building of health infrastructure, and environmental protection and regeneration, etc. So far, Tk. 3,345 crore 86 lakh against the total of 7,18,078 projects have been disbursed to the groups and created employment/self employment opportunities for more than one crore people.

TMSS: TMSS is a widely acclaimed women development organization. Now it is serving 958467 stakeholders of 13167 villages through 361 branch offices. It was awarded gold medals in 1992 and 1997 for its services to different sectors.

Shakti Foundation: It already provided Tk. 83.61 crore to 172741 destitute people up to June 2006 and its total disbursement stood at Tk. 638.32 crore. Table 13.12 presents the status of micro-credit programmes of major NGOs in Bangladesh.

Table 13.12: Status of Micro-Credit Programmes of Major NGOs

(Tk. in Crore)

NGO	Cumulative upto 2000	2001	2002	2003	2004	2005	2006 (Up to June 2006)	Cumulative upto June' 06
BRAC								
Disburse	5444.45	1509.98	1706.59	2070.00	2590.15	3258.21	1978.60	18557.98
Recovery	4671.42	1457.47	1614.78	1838.03	2290.32	2926.84	1683.62	16482.48
Beneficiary	3737193	4138133	3531513	3402475	4858763	4837099	5070027	5070027
Female	3656904	2934485	2906994	3392976	3872110	4029265	4917700	4917700
Male	80289	53847	11347	9499	121415	134939	152327	152327
ASA								
Disburse	2609.27	995.04	1595.22	2001.54	2403.92	3317.92	2068.59	14991.50
Recovery	2210.74	857.16	1322.19	1807.93	2208.40	2822.82	1795.24	13024.48
Beneficiary	1204938	1579372	2136165	2341819	2996660	5988134	6352805	6352805
Female	1136908	1511561	2055628	225818	2897503	3917566	4170118	4170118
Male	68030	67811	80537	83701	99157	2070568	2182687	2182687
PROSHIKA								
Disburse	1458.59	394.10	406.76	357.40	277.07	139.765	162.13	3345.86
Recovery	1249.38	360.07	428.40	371.21	350.61	143.60	444.73	3477.91
Beneficiary				2700953		2770106		2776262
Female				1667802		1719342		1724461
Male				1033151		1050764		1051801
Swanirvar Bangladesh								
Disburse	214	39.86	39.46	40.66	60.75	75.91	41.17	511.81
Recovery	162.26	31.72	33.32	34.58	43.38	61.54	33.07	399.87
Beneficiary	704383	47482	54763	54217	62915	94945	66395	1085100
Female	516530	43731	49681	50420	59775	90565	66815	874517
Male	187853	3751	5082	3797	3140	4380	2580	210583
Caritas								
Disburse	182.77	62.94	51.41	90.13	60.43	106.18	58.85	702.84
Recovery	129.23	52.17	54.89	82.69	58.76	94.97	55.32	528.04
Beneficiary	52994	447	4961	33727	18657	14936	2378	365171
TMSS								
Disburse	214.13	285.51	375.65	505.22	675.53	933.80	425.39	1379.23
Recovery	195	246.57	323.93	433.02	582.99	776.26	367.59	1163.52
Beneficiary	118999	25426	33600	54942	23937	115470	68587	440961
Shakti Foundation								
Disburse	105.83	50.65	61.11	84.28	102.41	150.42	83.61	638.32
Recovery	62.05	28.84	33.43	46.62	63.62	88.93	77.70	401.20
Beneficiary	56890	63100	75137	100464	114701	157517	172741	172741
BURO, Tangail								
Disburse	78.72	46.46	69.57	108.27	152.8	106.80	146.56	738.99
Recovery	87.11	38.80	58.25	93.78	132.52	87.13	126.55	624.24
No. of beneficiary	73265	96537	124446	184609	221366	178732	313350	313350
RDRS								
Disburse	210.47	38.85	36.61	39.33	50.94	89.61	52.84	518.66
Recovery	200.29	36.68	38.54	42.25	53.09	80.21	59.08	510.15
Beneficiary	268610	278289	295190	286495	307897	375132	348536	348536
TOTAL								
Disbursement	10518.23	3423.39	4342.38	5296.83	6374	8326.98	5017.74	41355.38
Recovery	8967.48	3109.48	3907.73	4750.11	5783.69	7269.4	4642.9	36611.89

Source: Concerned NGOs.

Grameen Bank

Grameen Bank started its activities in 1976 by organising the assetless people and providing them credit support for income generation and capital and asset building. Up to June 2006, it expanded its activities to 63.90 lakh members living at 470 upazilas and 64 districts through

2185 branches. An amount of Tk. 28095.47 crore was disbursed as credit by June 2006 and the amount of recovery was Tk. 24927.10 crore. The amount of savings of borrowers stood at Tk. 2356.44 crore. The bank's operation has covered 69140 villages in the country. About 58 percent of its borrowers have crossed the poverty line. Grameen Bank provides collateral and interest-free loan through “struggling members programme” to the poorest segment of the society regarded as beggars. At the end of June 2006, 10907 students received loan at 5 percent rate of interest for pursuing studies. Members are doing business with loan for cellular mobile phones. Up to June 2006, members derived benefit from a total of 229703 Palli Phones.

Bangladesh Rural Development Board (BRDB)

During the period up to June 2006, 42.22 lakh members under 159659 cooperative societies of 465 upazilas borrowed Tk. 4782.41 crore, of which an amount of Tk. 3985.22 crore was recovered. In FY 2005-06, BRDB implemented Rural Livelihood Project in 152 upazilas, Rural Poverty Alleviation Project in 123 upazilas and Palli Progati Prakalpa in one union of each 465 upazilas of Bangladesh. Under the revenue budget, BRDB is implementing Integrated Women Development Project in 100 upazilas, Self-employment Project for Women in 349 upazilas, Integrated Poverty Alleviation Programme in 139 upazilas and small farmer and sharecropper development programme in 377 Upazilas.

Palli Karma-Sahayak Foundation (PKSF)

PKSF was established in 1990 by the government to alleviate poverty by its partner organizations (PO) through the provision of micro- credit. As of June 2006, PKSF disbursed a cumulative amount of loan of Tk. 2891.71 crore to its 243 partner organisations, which includes a fund of Tk. 14.42 crore for institutional development. Serving this period, the number of borrowers at the field level was 6778262 where more than 91 percent were women. PKSF has been able to maintain a loan recovery rate above 98 percent. Currently, four categories of micro-credit programmes are being implemented with mainstream micro-credit activities like (a) rural micro-credit, (b) urban micro-credit, (c) micro-credit for the poorest of the poor and d) micro-enterprise. Up to June 2006 Tk.. 2290.32 (cumulative) was distributed under its micro-credit programme. Detailed information is given below including mainstream programme:

- To facilitate access of the poorest to micro-credit programme, Tk.21.49 crore was disbursed up to June 2006 under “**Financial Services for the Poorest Project**”.
- To raise income by rearing cattle and poultry and also to ensure food security, Tk. 127.22 crore was disbursed up to June 2006 under “**Micro Finance and Technical Support (MFTS) Project and Participatory Livestock Development Project (PLDP)**”.
- To rehabilitate the affected people of the surrounding area of the Jamuna Multipurpose Bridge, Tk. 40 crore was disbursed up to June 2006 through “**Training, Employment and Income Generating Programme (TEIGP) in Jamuna Multipurpose Bridge Area**” programme.

- To rehabilitate the flood-affected people living in the Southwest region of the country, Tk. 49.17 crore was disbursed up to June 2006 under “**South-West Rehabilitation Loan Programme (SRLP)**”.
- Up to June 2006, Tk. 7.55 crore was disbursed for the hardcore poor under “**Integrated Food Assisted Development Project (IFADEP)**”.
- For poverty alleviation of the poorest of north–western and north–eastern region of the country by poultry and dairy, PKSf is implementing “**Participatory Livestock Development Project (PLDP 11)**” through its 15 partner organizations in 157 upazilas of 20 districts.
- **Micro-credit for the poorest:** Considering the experience of PKSf for implementing micro-credit programme for the poorest, the government allocated Tk. 166.82 crore (Tk. 100 crore and 66.82 crore for FY 2004-05 and FY 2005-06 respectively) for generating employment for the extremely poor people through micro-credit. Under this programme, Tk.153.43 crore was disbursed upto June 2006.
- **Micro-enterprise Loan:** In FY 2005-06, the government allocated an amount of Tk. 50 crore for micro-enterprise programme of PKSf in the national budget. By adding its own fund, PKSf received an amount of Tk.118.70 crore and disbursed the same among its 111 partner organizations till June 2006.
- **Micro-finance for Marginal and Small Farmers:** Micro- Finance for Marginal and Small Farmers’ project is being implemented in 113 upazilas of 14 districts in north–western and north–central parts of the country with the financial assistance of International Fund for Agriculture Development (IFAD). Table 13.13 presents the status of micro-credit programmes of Grameen Bank, Palli Karma-Shahayak Foundation and Bangladesh Rural Development Board.

13.13: Micro-Credit Programmes of Three Specialised Institutions

(In Crore Taka)

Institution	Cumulative Upto June'00	2000-01	2001-02	2002-03	2003-04	2004-05	2005-06	Cumulative (Up to June'06)
Grameen Bank								
Disbursement	13104.08	1600.79	143625	1879.81	2335.62	3148.37	4590.55	28095.47
Recovery	11788.48	1601.22	1529.55	1676.33	1980.16	2581.54	3769.82	24927.10
Rate of recovery (%)	89.96	89.18	98.29	99.00	99.96	98.95	98.49	98.49
No. of Branches	1151	19	5	7	76	279	648	2185
No. of villages	40066	271	356	1918	3298	8113	15118	69140
No. of beneficiaries (cum.)	2377872	2389387	2367641	2786748	3626937	4764216	6390148	6390148
Female (cum.)	2254936	2266751	2251040	2657105	3468147	4573681	6161452	6161452
Male (cum.)	122936	122636	116601	129643	158790	190535	228696	228696
PKSF								
Disbursement	826.89	119.72	254.74	304.10	340.56	366.00	692.62	22071.89
Recovery	214.52	78.75	104.15	160.39	243.00	342.13	437.58	19199.93
Rate of recovery (%)	98.22	98.40	98.43	98.41	98.17	96.62	98.94	98.94
Partner Organizations	189	199	205	213	219	231	243	243
Beneficiaries	2314378	2629174	3857357	4485832	5104940	5522406	6778262	6778262
Female	2090638	2398082	3389566	3999332	4621260	5033129	6207971	6207971
Male	223740	231092	467791	486500	483680	489277	570291	570291
BRDB								
Disbursement	2444.13	248.93	324.41	354.74	419.44	654.86	683.77	4782.41
Recovery	2056.08	235.61	290.01	312.54	319.66	474.18	720.04	3985.22
Recovery rate (%)	84.12	95	91	90	94	89	94	94
Groups		-						159659
Beneficiaries		-						4221612
Female		-						2552241
Male		-						1669371

Source: Concerned institutions

Micro-Credit Programmes of NCBs and Public Specialised Banks

The status of credit disbursement of 4 NCBs and 2 public specialised banks is shown in Table 13.14. Up to June 2006, the cumulative credit disbursement and recovery stood at Tk. 11511.61 crore and Tk. 10,983.98 crore respectively. The recovery rate was 95.42 percent.

Table 13.14: Status of Micro-Credit Disbursement of Nationalised Scheduled Banks

(In crore Tk)

Banks	Cumulative up to June 2000	2000-01	2001-02	2002-03	2003-04	2004-05	2005-06	Cumulative upto June 2006
Sonali Bank								
Disbursement	3531.78	330.43	307.57	361.57	460.18	504.63	456.90	6132.33
Recovery	3132.41	345.50	434.36	434.7	547.79	425.06	486.37	6295.52
Rate of recovery (%)	8869	104.56	141.22	120.23	119.04	84.23	106.66	102.66
No. of beneficiaries		-	-	-	-	189560	201841	4852757
Agrani Bank								
Disbursement	1061.75	91.34	102.39	45.89	44.08	100.34	182.07	1627.86
Recovery	999.2	113.74	112.77	43.72	51.65	97.47	212.09	1630.64
Rate of recovery (%)	94.11	124.52	110.14	106.55	128.99	79.62	116.49	101.17
No. of beneficiaries	2787424	75485	76616	22160	23099	42435	104387	3131606
Janata Bank								
Disbursement	1370.13	131.93	113.29	126.1	227.47	193.75	191.55	2354.49
Recovery	1194.8	127.31	119.53	120.9	163.52	106.54	106.99	1939.59
Rate of recovery (%)	87.20	96.50	105.51	95.88	71.89	55.00	55.00	82.00
No. of beneficiaries	430591	89500	88400	97000	129908	101220	100073	1036692
Bangladesh Krishi Bank								
Disbursement	609.36	120.36	90.92	93.58	68.16	58.86	57.02	1098.26
Recovery	464	118.18	101.44	98.00	46.60	37.27	43.24	908.73
Rate of recovery (%)	76.15	98.19	111.57	104.72	68.37	63.32	75.83	82.74
No. of beneficiaries	1186473	120882	87274	80289	60987	59117	50083	1645105
Rajshahi Krishi Unnayan Bank								
Disbursement	106.97	21.81	18.00	13.64	17.97	30.73	29.23	238.35
Recovery	74.42	17.06	17.84	13.47	12.47	14.53	21.25	171.04
Rate of recovery (%)	69.57	78.22	99.11	98.75	69.39	47	72.70	71.76
No. of beneficiaries	116607	22950	25287	11234	18597	47834	30033	272542
Rupali Bank Ltd.								
Disbursement	19.43	1.05	1.06	2.24	5.17	15.28	16.09	60.32
Recovery	17.98	1.1	1.09	0.82	2.05	5.27	10.15	38.46
Rate of recovery (%)	92.54	104.76	102.83	36.61	39.65	34.49	63.08	63.76
No. of beneficiaries	26497	1189	1676	2188	2427	5402	5431	44810
Total								
Disbursement	6699.42	696.92	633.23	643.02	823.03	903.59	932.86	11511.61
Recovery	5882.81	722.89	787.03	711.61	824.08	686.14	880.09	10983.98
Recovery rate (%)	87.81	103.73	124.29	110.67	100.13	75.93	94.34	95.42
No. of beneficiaries	4547592	310006	279253	212871	235018	445568	491848	10983512

Source: Related Banks. Rate of recovery has been calculated in Tables 13.27 and 13.29 as follows: Rate of recovery = (Recovery/Disbursement) x 100.

Micro-Credit Programmes of Other Commercial and Specialised Banks

Other commercial and specialised banks are also continuing micro-credit programmes to alleviate poverty and create self-employment side by side with nationalised commercial banks. Up to June 2006, the total number of beneficiaries' was 11,60,3,97 and the cumulative disbursement of credit was Tk. 1667.57 crore. The status of micro-credit disbursement programme of other commercial and specialised banks is shown in Table 13.15:

Table 13.15: Micro-Credit Programmes of other Commercial and Specialised Banks
(Taka in Crore)

Commercial and Specialised Banks	Number of Beneficiaries			Disbursement up to June' 06 (in Crore Tk.)	Rate of Recovery (%)
	Female	Male	Total		
Ansar-VDP Development Bank	393785	151724	545509	554.57	96.63
Social Investment Bank Limited	15950	10633	26583	55.49	96
National Bank Limited	199	24773	24972	20.34	99.17
Islami Bank Limited	268244	23326	291570	729.96	99.00
The Trust Bank Limited	72	17192	17264	193.47	85
BASIC Bank Limited	206269	41723	247992	107.24	100
Pubali Bank	4502	1945	6507	6.5	99
Total	889021	271316	1160397	1667.57	-

Source: Related Banks

Micro Credit Programmes of Administrative Ministries/Divisions

The government has been allocating funds through non-development budget for undertaking micro-credit programmes for poverty alleviation by different administrative Ministries/Divisions/Departments. The cumulative credit disbursement and recovery till June 2006 stood at Tk. 8128.42 crore and Tk. 6781.96 crore respectively. In order to sustain the micro-credit programme for poverty reduction, the government has underscored the need for developing small entrepreneurs. The Ministry of Finance along with other ministries are working together in this direction. To develop small entrepreneurship, Ministry of Finance has implemented Small Enterprise Development Project through Agrani Bank and Community Livestock and Dairy Development Project through Grameen Matshya Foundation.

Table 13.16: Status of Micro-Credit of Administrative Ministries/Divisions (In crore Tk.)

Ministry/Division	Agency	Cumulative Upto June 2001	2001-02	2002-03	2003-04	2004-05	2005-06	Cumulative upto June'06
Ministry of Finance	Banking division							
	Disbursement	78.35	23.38	22.65	23.23	9.94	13.03	170.58
	Recovery	52.78	19.43	23.92	25.56	4.67	9.54	135.9
	Rate (%)	67.36	83.11	105.61	124.89	46.98	73.22	79.67
Rural Development & Cooperative Division	BRDB							
	Disbursement	2076.70	324.41	354.74	419.44	654.86	683.77	5130.28
	Recovery	1727.96	290.01	312.54	380.35	474.18	720.04	4469.81
	Rate (%)	83.21	92	94	91	89	94	94
	BARD							
	Disbursement	62.35	7.32	8.08	7.07	3.11	2.05	89.98
	Recovery	56.58	8.39	8.39	9.00	5.25	4.14	91.75
	Rate (%)	90.75	114.62	103.84	127.3	168.01	201.95	101.97
	RDA							
	Disbursement	5.45	1.50	1.30	1.43	2.94	1.91	14.53
	Recovery	5.22	1.44	1.20	1.22	1.39	1.81	12.28
	Rate (%)	95.78	96.00	92.31	85.31	47.24	94.35	84.5
Ministry of Women and Children Affairs	Dept. of Women Affairs							
	Disbursement	184.95	10.52	12.86	11.13	23.99	15.31	258.76
	Recovery	111.12	9.64	11.59	10.34	13.30	8.69	164.64
	Rate (%)	60.08	91.63	90.12	92.93	55.43	56.76	63.64
	Jativo Mohila Sangstha							
	Disbursement	18.14	1.08	1.25	0.66	5.26	0.58	26.97
	Recovery	10.72	3.95	5.56	1.04	4.22	0.21	25.69
	Rate (%)	59.10	365.74	444.80	157.58	80	35.25	95
Ministry of Social Welfare	Social Welfare							
	Disbursement	425.24	47.93	46.00	56.69	26.18	36.10	638.14
	Recovery	388.92	43.15	40.09	51.33	24.09	32.90	580.48
	Rate (%)	91.46	90.03	87.15	91	92	91	90.44
Ministry of Fisheries and Livestock	Dept. of Fisheries							
	Disbursement	5.34	9.99	9.74	17.45	19.05	3.86	65.44
	Recovery	4.70	9.1	8.93	15.67	16.84	1.86	57.09
	Rate (%)	88	90.97	91.7	89.77	88.4	48.19	87.24
	Dept. of Livestock							
	Disbursement	13.76	00.57	6.70	32.95	31.61	16.41	102
	Recovery	10.05	00.43	3.57	8.33	9.64	12.72	44.74
	Rate (%)	73.06	75.29	53.27	25	30.51	77.5	43.86
Ministry of Industries	BSCIC							
	Disbursement	105.49	23.49	28.99	29.22	25.99	22.07	267.71
	Recovery	85.73	18.45	22.57	27.46	23.26	22.71	167.51
	Rate (%)	86	96	92	89	89	85	65
	SERWTCI							
	Disbursement	13.55	1.16	1.66	7.64	9.79	9.41	42.68
	Recovery	10.02	0.97	1.10	4.12	6.36	8.34	30.41
	Rate (%)	73.95	83.62	66.27	46.76	67	88.63	71.25
Ministry of Agriculture	Tula Unnavan Board							
	Disbursement	2.94	0.19	0.17	0.26	0.25	0.21	4.03
	Recovery	3.10	0.21	0.18	0.28	0.25	0.20	4.21
	Rate (%)	105.44	103.09	104.7	105.7	101.63	91.55	100.52
	Dept. of Agriculture							
	Disbursement	50.22	33.90	74.95	147.46	69.77	49.19	425.49
	Recovery	36.25	24.13	56.08	99.53	52.25	47.97	316.21
	Rate (%)	72.18	71.18	74.82	67.5	75	97.52	74.32
Ministry of Land Upto Dec'06	Disbursement	49.87	8.99	9.60	0.00	8.70	5.52	82.68
	Recovery	39.31	7.92	8.20	0.00	7.22	3.51	66.16
	Rate (%)	78.82	88.10	85.42	0.00	83	63.60	80.02
	Local Govt. Division							
Local Govt. Division	Disbursement	28.37	13.50	12.98	1.33	3.37	6.00	61.41
	Recovery	11.94	3.21	7.57	1.03	2.66	3.31	27.13
	Rate (%)	42.09	23.78	58.32	77.44	96	88.89	64.42
	Dept. of Youth							
Ministry of Youth and Sports	Disbursement	423.42	35.99	52.22	34.65	62.87	70.52	679.67
	Recovery	322.57	55.09	50.31	33.27	44.98	57.37	563.59
	Rate (%)	76.18	153.07	96.34	96.01	71.54	81.35	82.92
	Handloom Board							
Ministry of Textiles	Disbursement	8.87	7.10	5.61	8.07	9.19	4.68	43.52
	Recovery	1.86	2.20	2.95	3.62	3.12	3.6	17.35
	Rate (%)	20.97	30.99	52.58	51.57	40.89	55.11	51
	Ministry of Liberation War Affairs							
Ministry of Liberation War Affairs	Disbursement					10.53	14.02	24.55
	Recovery					2.39	4.62	7.01
	Rate (%)					22.67	33	28.55
	Total							
Total	Disbursement	3553.01	551.02	649.5	798.68	977.4	954.64	8128.42
	Recovery	2878.83	497.72	564.75	672.15	696.07	943.54	6781.96

Source: Concerned Ministries and Divisions