

CHAPTER 13

POVERTY ALLEVIATION

[Bangladesh is a populous country with limited resources. According to the Household Income and Expenditure Survey, 2010 (HIES, 2010) of BBS, population below the poverty line stood at 31.5 percent which was 40.0 percent in 2005. The incidence of poverty is projected to have declined to 24.47 percent in 2014. The Government has plan to deliver a sustainable social safety net programme for the hard core poor, along with achieving the target set out in the Millennium Development Goal by at least 2017. As part of this, an allocation amounting to Tk. 26,654.01 crore has been made for FY 2013-14 to implement various programmes under social safety net. Bangladesh is already ahead of many developing countries in terms of achieving the targets of MDGs. Various Government organisations, commercial banks, NGOs are associated with the implementation of programmes taken up by the Government to address poverty. In FY 2013-14, 4 public commercial banks as well as 2 specialised banks disbursed Tk. 26,847.52 crore as micro credit upto June 2014 and realised Tk. 26,286.83 crore. In addition to this, various ministries/divisions and organisations disbursed Tk. 1,22,380.05 crore upto June 2014 as cumulative micro credit and realised Tk. 1,11,725.99 crore.]

Poverty Situation in Bangladesh

Since independence, Bangladesh has been pursuing the agenda of poverty reduction as an overriding priority. According to the Household Income and Expenditure Survey 2010 (HIES) conducted by BBS shows that the incidence of poverty has declined on an average to 1.74 percentage points during 2000 to 2010 against the MDG target of 1.20 percentage points. The estimated poverty headcount ratio for 2014 is 24.47 percent. Bangladesh has already met one of the indicators of target 1 by bringing down the poverty gap ratio to 6.5 against 2015 target of 8.0. The estimated figures suggest that the MDG target of halving the population living below the poverty line (from 56.7 percent to 29.0 percent) has already been achieved by 2012. Despite this success, poverty alleviation remains the high on the policy and development agenda of the Government. According to the UNDP Human Development Report, 2014 the position of Bangladesh has been recorded as 142th among 187 countries. Furthermore, the report reveals that Bangladesh's Multidimensional Poverty Index (MPI) changed over the time that stood at 0.237 in 2011 from 0.292 in 2007.

Planned development is a commitment of the state as enshrined in the constitution of Bangladesh. During the period of 1973 to 2002, Bangladesh implemented a total of 5 five-year plans and a two-year plan in which the main focus had always been on poverty alleviation in view of achieving remarkable progress. The Government is in strong commitment to reach the target of MDG at least by the year of 2017. It is to be noted that, a number of millennium development goals (MDGs) including poverty alleviation have already been successfully achieved by the Government.

Attainment of Millennium Development Goals (MDGs)

A study report jointly done by UNDP-GoB titled ‘Millennium Development Goals (MDGs): Bangladesh Progress Report’ revealed that Bangladesh had made its consistent progress in terms of achieving ‘poverty and hunger’ the Goal-1. Table 13.1 provides a snapshot of progress that Bangladesh has achieved so far:

Table 13.1: Attainment of MDGs at a Glance

Goals, Targets and Indicators (revised)	Base year: 1990/1991	Current Status	Target by 2015
Goal 1: Eradicate Extreme Poverty and Hunger			
Target 1.A: Halve, between 1990 and 2015, the proportion of people below poverty line			
1.1 Proportion of population below \$ 1 (ppp) Per day (%)	70.2 (1992)	43.3 (WB, 2010)	35.1
1.2 Poverty Gap Ratio, percent	17.0 (1992)	6.5 (HIES2010)	8.0
1.3 Share of poorest quintile in national consumption, percent	8.76 (2005)	8.85 (HIES2010)	na
Target 1.B: Achieve full and productive employment and decent work for all including women and young people			
1.5 Employment to population ratio (15+), Percent	48.5	59.3 (LFS 2010)	For all
Target 1.C : Halve between 1990 and 2015, the proportion of people who suffer from hunger			
1.8 Prevalence of underweight children under five year of age percent	66.0	36.4 (BDHS 2011)	33.0
1.9 Proportion of population below minimum level of dietary energy (2122 Kcal.) consumption, percent	48.0	40.0 (HEIS2005)	14.0

Source: GED, Planning Commission and UNDP

Measurement of the Incidence of Poverty in Bangladesh

The first Household Expenditure Survey (HES) in Bangladesh was carried out in FY1973-74 and it was followed by a number of HESs. The latest Household Income and Expenditure Survey (HIES) was conducted in 2010. The method that carried out in HESs up to FY1991-92 was Food Energy Intake (FEI) and Direct Calorie Intake (DCI) in order to measure the incidence of income poverty. A person having daily calorie intake of less than 2,122 kilo-calories used to be considered as absolute poor whereas intake of below 1,805 kilo-calories to be considered as hard-core poor. The BBS has adopted its different approach of survey method titled ‘Cost of Basic Needs (CBN)’ for HES in 1995-96. Likewise, this method applied in the Household Income and Expenditure Surveys (HIES) of 2000, 2005 and 2010. This method also considered non-food consumption items for compiling poverty index. The major findings of the HIES 2010 of BBS has been presented below.

Trends of Poverty

The rate of income poverty (measured by CBN considering upper poverty line) declined from 48.9 percent to 40.0 percent during the period from 2000 to 2005. The compound poverty reduction rate per year is recorded at 3.9 percent. But the rate of reduction of poverty is higher

in urban areas (yearly rate 4.2%). On the other hand, the rate of income poverty declined from 40.0 percent to 31.5 percent during the period from 2005 to 2010. The compound poverty reduction rate per year is recorded at 4.67 percent during this period. At the same time, the rate of poverty reduction in rural areas is higher (yearly rate 5.59%). The depth of poverty (measured by poverty gap) between the period of 2000 and 2005 dropped at higher rate and severity (measured by squared poverty gap) reduced in same pace in urban areas compared to rural areas. The trends of poverty are shown in Table 13.2.

Table 13.2: Trend of Income Poverty

	2010	2005	Annual Change (%) (2005 to 2010)	2000	Annual Change (%) (2000 to 2005)
Head Count Index					
National	31.5	40.0	-4.67	48.9	-3.9
Urban	21.3	28.4	-4.28	35.2	-4.2
Rural	35.2	43.8	-5.59	52.3	-3.5
Poverty Gap					
National	6.5	9.0	-6.30	12.8	-6.80
Urban	4.3	6.5	-7.93	9.1	-6.51
Rural	7.4	9.8	-5.46	13.7	-6.48
Squared Poverty Gap					
National	2.0	2.9	-7.16	4.6	-8.81
Urban	1.3	2.1	-9.15	3.3	-8.64
Rural	2.2	3.1	-6.63	4.9	-8.75

Source: BBS, Household Income and Expenditure Surveys (HIES), 2010

Head Count Ratio (HCR) on the Basis of CBN Method by Divisions

The head count ratio of incidence of poverty in seven administrative divisions using CBN method is presented in Table 13.3.

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

National/Division	2010			2005		
	Using the Lower Poverty Line					
	National	Rural	Urban	National	Rural	Urban
National	17.6	21.1	7.7	25.1	28.6	14.6
Barisal	26.7	27.3	24.2	35.6	37.2	26.4
Chittagong	13.1	16.2	4.0	16.1	18.7	8.1
Dhaka	15.6	23.5	3.8	19.9	26.1	9.6
Khulna	15.4	15.2	16.4	31.6	32.7	27.8
Rajshahi	21.6	22.7	15.6	34.5	35.6	28.4
Rajshahi (new)	16.0	16.4	14.4	-	-	-
Rangpur	27.7	29.4	17.2	-	-	-
Sylhet	20.7	23.5	5.5	20.8	22.3	11.0

National/Division	2010			2005		
	Using the Upper Poverty Line					
National	31.5	35.2	21.3	40.0	43.8	28.4
Barisal	39.4	39.2	39.9	52.0	54.1	40.4
Chittagong	26.2	31.0	11.8	34.0	36.0	27.8
Dhaka	30.5	38.8	18.0	32.0	39.0	20.2
Khulna	32.1	31.0	35.8	45.7	46.5	43.2
Rajshahi	35.7	36.6	30.7	51.2	52.3	45.2
Rajshahi (new)	29.7	29.0	32.6	-	-	-
Rangpur	42.3	44.5	27.9	-	-	-
Sylhet	28.1	30.5	15.0	33.8	36.1	18.6

Source: Bangladesh Bureau of Statistics (BBS), Household Income and Expenditure Surveys (HIES)-2010.

From Table 13.3 it is evident that, in 2010 the rate of poverty at the national level, using lower poverty line, decreased to 17.6 percent in 2010 from 25.1 percent in 2005. However, it has decreased to 31.5 percent in 2010 from 40 percent in 2005 measured using the upper 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 13.4.

Table 13.4: Incidence of Poverty (CBN) by Ownership of Land (in percentage)

Size of Land Holding (Acres)	2010			2005		
Using the Lower Poverty Line						
	National	Rural	Urban	National	Rural	Urban
All Size	17.6	21.1	7.6	25.1	28.6	14.6
Land less	19.8	33.8	9.9	25.2	49.3	17.8
<0.05	27.8	35.9	12.3	39.2	47.8	23.7
0.05-0.49	17.7	22.9	5.4	28.2	33.3	11.4
0.50-1.49	13.3	15.2	2.4	20.8	22.8	9.1
1.50-2.49	7.6	8.6	1.8	11.2	12.8	2.7
2.50-7.49	4.1	4.3	2.7	7.0	7.7	3.0
7.50+	3.7	4.2	0	1.7	2.0	0.0
Using the Upper Poverty Line						
	National	Rural	Urban	National	Rural	Urban
All Size	31.5	35.2	21.3	40.0	43.8	28.4
Land less	35.4	47.5	26.9	46.3	66.6	40.1
<0.05	45.1	53.1	29.9	56.4	65.7	39.7
0.05-0.49	33.3	38.8	17.4	44.9	50.7	25.7
0.50-1.49	25.3	27.7	12.1	34.3	37.1	17.4
1.50-2.49	14.4	15.7	6.6	22.9	25.6	8.8
2.50-7.49	10.8	11.6	5.5	15.4	17.4	4.2
7.50+	8.0	7.1	14.6	3.1	3.6	0.0

Source: Bangladesh Bureau of Statistics (BBS), Household Income and Expenditure Surveys (HIES)-2010

It is observed from the Table 13.4 that the poverty incidence and size of land owned is inversely related. In 2010, the number of households owning land size group <0.05 acres are adversely affected by the curse of poverty (45.1%) according to Upper Poverty Line. This figure is much higher than the national average (31.5%). Lower poverty line also shows the similar patterns.

Household Income, Expenditure and Consumption

Monthly household nominal income, expenditure and consumption expenditure patterns as reflected in the surveys (1995-96 to 2010) have been presented in Table 13.5.

Table 13.5: Monthly Household Nominal Income, Expenditure and Consumption Expenditure by Residence

Year of Survey	Residence	Average Monthly (Taka)		
		Income	Expenditure	Consumption Expenditure
2010	National	11480	11200	11003
	Rural	9648	9612	9436
	Urban	16477	15531	15276
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

Source:Bangladesh Bureau of Statistics (BBS), Household Income and Expenditure Surveys (HIES)-2010

It is observed from the Table 13.5 that household nominal income, expenditure and consumption expenditure have increased gradually over the years. In 2010, the monthly household nominal income was Tk. 11,480 at the national level, whereas it was at Tk. 9,648 in the rural areas and Tk. 16,477 in the urban areas. However, by 2005, at the national level, monthly household nominal income was Tk. 7,203, which has increased by 59.39 percent in 2010 over the year 2005 and it increased by 23.3 percent in 2005 over the year 2000. Furthermore, the average monthly household expenditure at national, rural and urban level stood at Tk. 11,200, Tk. 9,608 and Tk. 15,531 respectively in 2010. In 2005, at national, rural and urban level, it was Tk. 6,134, Tk. 5,319 and Tk. 8,533 respectively. The monthly household expenditure increased by 82.59 percent in 2010 over 2005, and by 25.54 percent over 2000.

Monthly household nominal consumption expenditure was Tk. 11,003 in 2010; consequently it was Tk.9,436 and Tk. 15,276 in rural and urban area respectively. On the other hand, in 2005, it was Tk.5,964, Tk.5,165 and Tk.8,315 in national, rural and urban area successively. By 2010, the consumption expenditure raised at 84.5 percent and 31.3 percent compared to 2005 and 2000 respectively.

Decile Distribution of Income and Gini Coefficient

The percentage shares of income by decile groups and Gini Coefficient with rural and urban break-down for the surveys conducted during 2005 and 2010 are presented in Table 13.6.

Table 13.6: Percentage Distribution of Income Accruing to Households in Groups (Deciles) at National Level and Gini Co-Efficient

Household Income Group	2010			2005		
	Total	Rural	Urban	Total	Rural	Urban
National	100	100	100	100.00	100.00	100.00
Lower 5%	0.78	0.88	0.76	0.77	0.88	0.67
Decile-1	2.00	2.23	1.98	2.00	2.25	1.80
Decile-2	3.22	3.53	3.09	3.26	3.63	3.02
Decile-3	4.10	4.49	3.95	4.10	4.54	3.87
Decile-4	5.00	5.43	5.01	5.00	5.42	4.61
Decile-5	6.01	6.43	6.31	5.96	6.43	5.66
Decile-6	7.32	7.65	7.64	7.17	7.63	6.78
Decile-7	9.06	9.31	9.30	8.73	9.27	8.53
Decile-8	11.50	11.50	11.87	11.06	11.49	10.18
Decile-9	15.94	15.54	16.08	15.07	15.43	14.48
Decile-10	35.84	33.89	34.77	37.64	33.92	41.08
Top 5%	24.61	22.93	23.39	26.93	23.03	30.37
Gini Co-Efficient	0.458	0.430	0.452	0.467	0.428	0.497

Source: Bangladesh Bureau of Statistics (BBS), Household Income and Expenditure Surveys (HIES)-2010

It is evident from Table 13.6 that:

- Income shares accruing to households belonging to Decile-2 and Decile-10 decreased in 2010 over the year 2005.
- Decile-1, Decile-3 and Decile-4 remain about the same in 2010 at national level as in 2005 while households' income belonging to Decile-5 to Decile-9 increased in 2010 over the year 2005.
- The percentage share of income of the lowest 5 percent households remains almost the same in 2010 and 2005 (0.78 percent in 2010 and 0.77 percent in 2005). Although at the national level income of the top 5 percent households significantly declined at the same time (from 26.93 percent to 24.61 percent).
- The slightly lower Gini Co-efficient in 2010 over 2005 shows reduced social inequality.

Selected Programmes for Poverty Alleviation

Social Safety-Net

Taking into consideration the attainment of the targets of MDGs linked with poverty alleviation, an amount of Tk. 26,654.01 crore was made against social protection and social empowerment programmes which is 12.33 percent of the budget and 2.26 percent of GDP for FY2013-14.

Under social safety-net programme a total of Tk. 9,666.25 crore has been made as cash transfer during FY 2013-14. Among them Tk. 980.1 crore was allocated for old age allowance, Tk. 364.32 crore as allowance for the destitute women, Tk. 720 crore as allowance for freedom fighters honorarium. Moreover, in FY2013-14 an allocation of Tk.200 crore was made to the Bangladesh Climate Change Trust Fund and Tk.235 crore for national service.

Apart from this, the Government took the following steps:

- Increased rate and coverage of allowances for the poor elderly citizens, destitute women, insolvent freedom fighters, physically handicapped and orphans.
- Increased flow of fund to *Palli Karma Shahayok Foundation* (PKSF), Social Development Foundation (SDF). During FY 2013-14, an allocation for micro credit programmes to PKSF and SDF was Tk.45 crore and Tk.300 crore respectively.
- Expediting disbursement from the micro-credit funds of Rural Development Board, Directorate of Youth Development, Directorate of Social Services, Directorate of Women Affairs, Directorate of Fisheries, and Directorate of Livestock and BSCIC.

The allocation pattern of the different categories of social safety net programmes is shown in Table 13.7.

Table 13.7: Allocation Pattern of Social Safety Net Programmes

(In Crore Taka)

Programmes	Budget (2012-13) Revised	Budget (2013-14) Revised
Cash transfer (special and various allowances) programmes	7,699.33	9,666.25
Food security programmes: Social Protection	7,072.55	8,029.96
Micro credit programmes	338.70	346.00
Others	8,932.22	8,611.80
Total	24,042.80	26,654.01

Source: Finance Division

Cash Transfer under Social Safety-net Programmes

In FY 2013-14 a total of Tk. 9,666.25 crore has been made for cash transfer (special and various allowance) programmes. Some selected cash transfer programmes under the overall social safety-net programme are briefly stated as follows:

Old-Age Allowance Programme: The Government started this programme in consideration of the socio-economic condition of destitute, neglected and financially insolvent elderly citizens. Administered by the Ministry of Social Welfare, this programme received an amount of

Tk.980.10 crore in FY 2013-14. As many as 27.23 lakh elderly people are receiving this allowance at a monthly rate of Tk.300.

Allowance for the Physically Challenged Insolvent Citizens: The Ministry of Social Welfare is implementing this programme in order to provide subsistence allowances to the physically challenged insolvent citizens. In FY 2013-14, an allocation of Tk. 132.13 crore was made for this programme. Insolvent persons with disability received monthly allowance of Tk. 350. The number of beneficiaries stood at 3.14 lakh.

Allowance Programme for Widow, Deserted and Destitute Women: This programme was introduced to provide to the rural poor and destitute women specially the widowed and deserted women. Under this programme, the beneficiaries receive a monthly allowance of Tk. 300 in FY 2013-14 and the beneficiary coverage stood at 10.12 lakh. An allocation for this programme was Tk. 364.32 crore during FY 2013-14.

Honorarium Programme for Freedom Fighters: This programme is meant for improving the standard of living of freedom fighters. In FY 2013-14, an allocation of Tk. 720 crore was made for 2 lakh freedom fighters at a monthly rate of Tk. 3000.

Programmes under Food Assistance Initiatives

Open Market Sale (OMS): Being administered by the Ministry of Food and Disaster Management, this programme received an allocation of Tk.1,565 crore for OMS operation during FY 2013-14.

Food for Works Programme (FFW): Being administered by the Ministry of Food and Disaster Management, this programme for rural infrastructure renovation received an allocation of Tk.615.19 crore for food grain in FY 2013-14.

Vulnerable Group Development (VGD) Programme: In FY 2013-14, an allocation of Tk.836.77 crore has been made under this programme.

Vulnerable Group Feeding (VGF) and Rural Infrastructure Maintenance Programme (Test Relief-TR): In FY 2013-14, the Ministry of Food and Disaster Management received an allocation of Tk.1,362.77 crore for VGF programme. In addition, an allocation of Tk.1,282.35 crore has been made under the TR programme.

Targeted Programme for Poverty Alleviation

Employment Generation Programme for the Ultra Poor: In line with 100 days' employment generation programme introduced in FY 2008-09, the Government launched similar programme giving preference to the ultra-poor and capable unemployed people of rural areas all over the country at a cost of Tk. 1,176 crore in FY 2009-10. The objectives of this programme are (a) employment generation and enhancing purchasing power of the ultra-poor (b) creating assets for the poor (c) building small scale infrastructures and their maintenance and environmental development in rural areas. Under this programme, the Government allocated Tk. 1,400 crore in FY 2013-14.

GrihayanTahabil

Considering living place (house) as one of the basic needs of human being, *GrihayanTahabil* was formed in 1997-98 through a budgetary allocation of Tk. 50 crore to address the housing problem or to eradicate the poverty of homeless, poor, less income people especially the homeless villagers. The *Tahabil* provides housing loan to the implementing organisations (NGOs) at a minimum rate of 2 percent simple interest who in turn provide housing loan to the rural poor people at the rate of 6 percent simple interest for a recovery period of up to 10 years. Earlier the interest for NGOs was 1 percent and the interest for the loan to the poor people for housing was 5 percent. Apart from housing loan, *GrihayanTahabil* has disbursed Tk. 10.84 crore as a grant to the people who are affected by natural calamity.

As on June, 2014 Tk.170.20 crore has been disbursed against the total allocation of Tk.261.66 crore for housing programme among the rural poor people and at the same time 58,797 houses have already been constructed. Housing activities are being implemented over 450 *upazilas* of 64 districts by 513 NGOs. As on June, 2014 Tk.113.33 crore has been recovered against the total recoverable amount of Tk.130.92 crore and the rate of recovery is 86.56 percent.

Besides the construction of house, a dormitory/women hostel for the poor female workers is being constructed at *Ashulia* of *Savarupazilas* under the supervision of the Department of Women Affairs at a cost of Tk. 24.61 crore. A total of 744 women workers will get the residence facility. Meanwhile, a loan policy has been approved by the appropriate authority for enhancing loan facilities to BGMEA and its member companies to build hostels/dormitories for the poor garment workers and implementation of this loan policy is now under process.

Ashrayan-2 (Poverty Alleviation and Rehabilitation) Project: To rehabilitate the landless, homeless and rootless families and families affected by river erosion, *Ashrayan* project was introduced in 1997. During the period of 1997-2002 as many as 50 thousands families have been rehabilitated at a cost of Tk. 300 crore under this project. As a follow-on programme the Government again undertook this project (phase 2) during the period of 2002-2010 and through this project 58,703 families have been rehabilitated. This project has been launched again to rehabilitate 50 thousands landless, homeless and rootless families during July 2010-June 2017 with an allocation of Tk. 2,204.19 crore. Under this project around 2,400 families have been rehabilitated at a cost of Tk.165 crore in FY 2013-14.

Ekti Bari EktiKhamar (One House, One Farm): The Government has been implementing *Ekti Bari EktiKhamar* (One House One Farm) to turn each rural household into a centre of economic activities. All the rural poor are the beneficiaries of this programme. The main objective of this programme is to reduce the poverty of the people having land holding between 0 to 50 decimal and the people having maximum land holding of 1 acre living in the *char/backward* localities by ensuring their livelihood. Among them 1.04 lakh beneficiaries have received training under this programme. As of June 2014 the total accumulated fund stood at Tk.1,997 crore comprising the own source saving of 40,527 village development organisations (VDO), saving incentive from the project fund and the revolving fund. By using this fund as many as 8.25 lakh income

generating farms have been created. The amount of disbursement in this fund stood at Tk.1,115 crore as of June 2014. This investment will greatly contribute to the poverty reduction endeavours and to boost up national income. It is to be noted that steps have been taken to introduce on-line mobile banking to make the process transparent and accountable. Meanwhile mobile banking has been introduced in 10 districts.

Char Livelihood Programme (CLP): Following the successful implementation of the first phase of the programme, implementation of the second phase has begun with the support from DFID, UK and the Australian Government. The first phase of The Chars Livelihoods Programme (CLP) covered 150 unions of 28 *upazilas* in the districts of *Kurigram, Jamalpur, Gaibandha, Bogra* and *Sirajgonj* and almost 25 lakh extreme poor people were directly and about one million people were indirectly benefitted by this programme. The second phase of the programme will cover 128 Unions of 33 *upazilas* under 8 Districts: *Tangail, Pabna, Nilphamari, Lalmonirhat, Rangpur, Kurigram, Gaibandha and Jamalpur*. Around 3,35,000 extreme poor people will have direct and about another one million will have indirect benefit from this programme.

Economic Empowerment of the Poorest (EEP) in Bangladesh Project: The objective of EEP Project is to help 1 million people to lift themselves out of extreme poverty and achieve sustainable livelihood by 2015. This includes people living in flood-prone river islands (*chars*) and basins (*haors*), water-logged areas, cyclone-prone coastal regions and hill districts who face severe hardship. The project will be implemented over the period of February 2008 to March 2016 at a cost of Tk.1012.65 crore. As many as 3,29,623 extreme poor families have been selected from 115 *upazilas* of 30 Districts. Each family has been provided with asset worth Tk.15,000 maximum according to their needs and skills. The landless families have been provided with *khas* lands. Up to June, 2014 asset worth Tk. 548.76 crore has been transferred to the targeted families.

Comprehensive Village Development Programme (CVDP) 2nd Phase: The main objectives of Comprehensive Village Development Programme are to promote overall development of all segments of population of a village by bringing them under a single co-operative organisation and evolve a replicable rural development model. This project is being implemented in 4,275 villages of 66 *upazila* of 64 districts covering all the divisions of the country. It has also provided management and skill development training to 2,32,194 co-operators. As a result, 1,18,708 co-operators have been self-employed. The project has launched its own micro credit programme to support the income generating activities undertaken by the co-operators. A total of Tk.166.28 crore has been disbursed by CVDCS as credit.

Rural Development Board (BRDB)

BRDB has extended its activities through micro credit operations, imparting training, mobilising capital, transferring technology, empowering women, accelerating family planning and reproductive health services, improving public health and sanitation for poverty alleviation in line with the Government strategies. Since inception, BRDB has so far implemented a total of 100 projects and programmes. Many of them are poverty focused and micro-credit based. At

present, the ongoing projects and programmes concentrated mostly on poverty reduction and human resource development. These projects and programmes are (i) Rural Livelihood Project (RLP); (ii) Rural Poverty Alleviation Programmes (RPAP); (iii) Productive Employment Programme (PEP); (iv) PalliProgotiPrakalpa (PPP);(v) Integrated Poverty Alleviation Programme (IPAP); (vi) Participatory Rural Development-II (PRDP-II); (vii) Productive Employment Awareness Raising Programmes for the Rural Women; (viii) Women Development (WD); and (ix) Employment Guarantee Scheme for the Hard Core Poor of the Northern Region.

Credit Programme to Assist the Agro-based Industries

Under an agreement between the Ministry of Finance and *Karmasangsthan* Bank, the Bank is implementing this programme. An amount of Tk. 375.10crore has been disbursed among 39,318borrowers. In FY 2013-14, this fund is also used as revolving funds as per the agreement. Table 13.8shows the Disbursement of Loan by *Karmasangsthan* Bank (Cumulative up to June 2014).

Table 13.8: Disbursement of Loan by *Karmasangsthan* Bank (Cumulative upto June 2014)

(In Crore Taka)

Mode of Financing	Disbursement	Recoverable	Recovered	Recovery Rate(%)	No. of Loanees	No. of Employment Created
Own	2050.58	1941.97	1800.54	93	306139	1105162
Special	166.63	167.52	150.14	246	25503	92066
Total	2217.21	2169.49	1950.68	92	331642	1197228

Source:Karmsangsthan Bank

***Palli Karma-Sahayak* Foundation (PKSF)**

Since its inception in 1990, *Palli Karma-Sahayak* Foundation (PKSF) has made a significant contribution to poverty alleviation through the provision of microfinance services to the poor through its Partner Organisations (POs) in order to achieve the goal of poverty alleviation. In this regard, the Value Chain Development under a project titled ‘Finance for Enterprise Development and Employment Creation (FEDEC)’ has been developed to provide non-financial support and to establish strong market linkages both backward and forward. PKSF has launched some new projects, such as Community Climate Change Programme (CCCP) under Bangladesh Climate Change Resilience Fund (BCCRF) and Developing Inclusive Insurance Sector Project (DIISP). Apart from its conventional operations, it intends to enhance the household resources and human capabilities by providing wide-ranging facilities including health, education, direct linkages with employers and innovative microfinance through a project titled ‘Enhancing Resources and Increasing Capacities of Poor Households towards Elimination of their Poverty (ENRICH)’. PKSF has created Special Fund and Programme-Support Fund with its own fund to enhance the capacity of the poor. Besides, PKSF has established Livestock Unit with a view to ensuring adequate financial services, disseminating of appropriate technology, building up capacity of

borrower and establishing value chain and marketing system for the livestock products and by-products.

Upto June 2014, PKSf disbursed Tk.18,832.53crore to its 273 Partner Organisations. Revolving this amount, these organisations have disbursed Tk.9,575.79crore to the poor borrowers while maintaining a recovery rate of more than 98.85 percent. Number of borrowers stood at 8.13 million as on 30th June 2014. More than 91 percent of the borrowers are women. The status of PKSf's micro-credit programme is shown in Table 13:9:

Table 13.9 Status of Micro-Credit Programmes of PKSf

(In Crore Taka)

Particulars	Up to 2009-10 (Cumulative)	2010-11	2011-12	2012-13	2013-14 (Up to June)	Up to June, 2014 (Cumulative)
Disbursement	9426.14	1931.28	2320.00	2450.61	2704.50	18832.53
Recovery	6261.75	1894.26	2137.72	2316.66	2519.02	15129.41
Recovery rate (%)	-	98.63	98.50	98.34	98.85	-
No. of Partner Organizations	-	268	271	272	273	-
Number of borrowers as of 30th June	-	8228533	6651310	7865822	8131269	-
Female	-	7527546	6088260	7167533	7417249	-
Male	-	700987	563050	698289	714020	-

Source:PKSf.

Table 13.10: Status of Microcredit of the Partner Organisation of PKSf

(In Crore Taka)

Particulars	Up to June2013 (Cumulative)		Up to June 2014Cumulative)	
	Loan Disbursement	Loan Recovery	Loan disbursement	Loan Recovery
From PKSf-POs	2450.61	2316.66	2704.50	2519.02
From POs-Borrowers	16315.41	15116.77	18460.47	17088.82

Source:PKSf.

Activities of Major NGOs

BRAC:It is the largest non-government micro-credit provider. Other than micro-credit programmes, it also actively participates in poverty alleviation, health, education and social development initiatives. It especially provides various micro-credit and training to under-privileged and marginalised groups like poor women,extreme poor living in *char* areas. BRAC has disbursed an amount of Tk. 88,864.42 crore to as many as 55,78,229beneficiaries (of which 50,01,559 are women) till June 2014. The amount recovered against the amount disbursed stood at Tk.80,747.13crore.

ASA:ASA initiated its operation in 1978 with the commitment to bring about socio-economic development of the disadvantaged community. During the period from July 1992 to June 2014, the cumulative saving deposits and withdrawal were Tk.11,775.64 crore and Tk.939.31crore

respectively, and balance at the end of June 2014 stood at Tk. 2,385.33crore. In the same period, ASA's cumulative loan disbursement and recovery stood at Tk.75593.46 crore and Tk.69,664.49crore respectively, while loan outstanding (principal) was Tk.5,929 crore (as of end of June 14). The loan was disbursed among 50,29,413borrowers. ASA has been facilitating loan insurance and life insurance (Member's Security Fund) for its group members to protect themselves against any sudden economic shocks. To promote the role of regional small and emerging NGOs in poverty alleviation, ASA has been assisting 46 NGOs with technical supports and also with loan funds since 1995.

PROSHIKA: Proshika is one of the largest NGOs operating in Bangladesh. It began its operation in a few villages of Dhaka and Comilla districts in 1975. Currently, the activities of *Proshika* are going on in more than 24,139 villages and 2,380 slums of 286 *upzillas* under 59 districts. Upto June 2014, it has disbursed a total of Tk.5,186.22 crore and recovered Tk.5,687.86 crore.

SwanirvarBangladesh: It came into being in 1975 through the joint efforts of the Government and NGOs. At the beginning, it worked as an attached cell of Ministry of Agriculture and Forestry. Since 1985 it has been working for the socio-economic development of grass root level through implementation of several integrated programmes. During FY 2013-14, a sum of Tk.188.68crore has been disbursed to 1,06,947 landless men and women for poverty reduction and self-employment. A total amount of loan recovered during this year is Tk. 185.11. Up to June 2014, through the state-owned commercial banks, PKSf and other sources SwanirvarBangladesh disbursed a sum of Tk. 1861 crore to 13,67,959 beneficiaries among which 11,64,277 are females. It is mentioned that out of the total amount a total of Tk.1,580crore is recovered.

Caritas: Caritas Bangladesh has its Central Office in Dhaka. There are eight Regional Offices in Barisal, Chittagong, Dhaka, Dinajpur, Khulna, Mymensingh, Rajshahi and Sylhet. In all these places Caritas is operational in Integrated Development, Disaster Management and Human Resource Development, under a central management. Upto June 2014, the cumulative disbursement and recovery raised at Tk. 2,210.596 crore and Tk. 2,037.49 crore respectively.

ThangamaraMohilaSobujSangha (TMSS): It is a national non-government organisation that works for poverty alleviation, socio-economic development and empowerment of women that was established in 1980. Upto June 2014, the cumulative disbursement and recovery raised at Tk. 9,453.51crore and Tk. 8,359.45crore respectively and number of beneficiaries stood at 34,60,857.

SHAKTI Foundation: This organization is engaged in providing credit facility for the disadvantaged woman living in the slums of Dhaka, Chittagong, Khulna, Comilla, Bogra, Rajshahi and other major cities and towns, Micro finance, which is supported by a number of loan and saving products, is the core programme of Shakti Foundation. Besides, it also provides help for health-care, business entrepreneurship and social development of poor woman. Up to June 2014, the amount of disbursement and recovery of loan stood at Tk. 3,712.00 crore and Tk.3,643.00 crore.

BURO, Bangladesh: Established in 1990 in *Tangail*, this organisation is intended to reduce both in income and human poverty by extending credit programmes to the poor. It has schemes of loan, savings, insurance and also remittance services. It also actively participated in healthcare, pre-primary education, women development and empowerment, water and sewerage management, family planning, plantation and social forestry, disaster management etc. Upto June 2014, on a cumulative basis, the total disbursement of credit and its recovery stood at Tk. 10,387.68 crore and Tk. 9,015.23 crore respectively.

Society for Social Services (SSS): This organisation starts its operation from *Tangail* in 1986. By 2014, the working area spread out to 27 districts. It covers 143 *upazillas*, 103 municipalities, 973 unions, and 9,075 villages. Up to June 2014, the cumulative credit disbursement and recovery raised at Tk. 5,346.28 crore and Tk. 5953.36 crore respectively. Total number of beneficiaries stands at 4,61,278. The organization since its inception launched its programme activities on social awareness, woman and child rights, education and health awareness activities etc.

Besides these, other NGOs are also contributing to the process of socio-economic development of the country. On a cumulative basis, upto June 2014, 9 major NGOs have disbursed and recovered Tk.203,855 crore and Tk. 186,688.05 crore respectively. The status of micro-credit programmes of the NGOs is presented in the table 13.11.

Table 13.11: Status of Micro-Credit Programmes of Major NGOs

(In Crore Taka)

	Up to 2010 (Cumulative)	2011	2012	2013	2014	Up to June 2014
BRAC						
Disbursement	50446.62	8626.78	10422.2	12114.89	7253.93	88864.42
Recovery	46082.58	7727.26	9689.74	10966.12	6281.43	80747.13
Beneficiaries	-	6770338	5835861	5640684	5578229	-
Female	-	6302946	5380265	5074181	5001559	-
Male	-	467392	455596	566503	576670	-
ASA						
Disbursement	41011.27	8670.22	9568.71	10739.15	5604.11	75593.46
Recovery	37256.58	7683.5	9221.59	9678.92	5823.9	69664.49
Beneficiaries	-	4935685	4735545	4859588	5029413	-
Female	-	4297896	4569356	4698716	663351	-
Male	-	637790	166189	160872	366062	-
PROSHIKA						
Disbursement	4407.86	207.00	230.23	118.71	222.42	5186.22
Recovery	4747.44	234.00	315.48	137.63	253.31	5687.86
Beneficiaries	-	137,129	139645	130,522	108590	-
Female	-	89,654	106732	91365	76013	-
Male	-	48,275	32913	39157	32577	-
Swanirvar Bangladesh						
Disbursement	1044.66	197.90	220.44	197.00	201.00	1861.00
Recovery	843.4	161.93	191.67	186.00	197.00	1580.00
Beneficiaries	-	124260	121251	103181	106947	-
Female	-	107333	100103	85573	86627	-
Male	-	16927	21148	17608	20320	-
Caritas						
Disbursement	1267.92	237.04	265.93	286.4	153.27	2210.56

	Up to 2010 (Cumulative)	2011	2012	2013	2014	Up to June 2014
Recovery	1156.36	209.05	252.28	273.76	146.04	2037.49
Beneficiaries	-	4345	19251	10928	191141	-
Female	-	4034	11431	5648	11771	-
Male	-	8379	7820	5280	7343	-
TMSS						
Disbursement	3888.03	991.46	1208.82	1470.71	1894.49	9453.51
Recovery	3457.08	870.65	1088.81	1318.93	1623.98	8359.45
Beneficiaries	-	50,134	368,579	449,155	564127	-
-Female	-					-
Male	-					-
SHAKTI Foundation						
Disbursement	1677.4	455.2	531.5	506.9	541	3712.00
Recovery	1579.6	346.5	617.1	580.8	519	3643.00
Beneficiaries	-	9,317	12,147	15,373	458,816	-
Female	-	446,354	445,261	418,384	16,388	-
Male	-	455,671	457,408	433,757	442,428	-
BURO Bangladesh						
Disbursement	3911.08	1191.01	711.65	2211.09	2362.85	10387.68
Recovery	3354.96	1109.05	661.33	1599.57	2290.36	9015.27
Beneficiaries	-	1043541	1082789	1,732,120	896475	-
Female	-					-
Male	-					-
Society For Social Services						
Disbursement	2749.16	826.52	1098.93	671.66	1239.88	6586.15
Recovery	2413.37	740.64	963.04	615.87	1220.44	5953.36
Beneficiaries	-	422075	423367	483516		-
Female	-	406786	409188	468424	449775	-
Male	-	15289	14179	15092	11503	-
Total						
Disbursement	110404.00	21403.13	24258.41	28316.51	19472.95	203855.00
Recovery	100891.40	19082.58	23001.04	25357.6	18355.46	186688.05

Source: Concerned NGOs.

Grameen Bank

Upon completion of the pilot programmes on collateral-free loan, the Grameen Bank started its operation as a loan provider for the poor in 1983. Grameen bank provides different kinds of services to address the diverse needs of the poor. Upto June 2014, the total amount of disbursement by the bank stood at Tk1,01,511.98crore and the amount recovered was Tk. 92,738.98crore. The total number of members stood at 86.25 lakh of which 83.02 lakh were females. It provides credit coverage to 81,390 villages of 64 districts and delivers products like home loan, education loan etc. It also provides credit to street beggars. The status of micro-credit programme of Grameen Bank is shown in Table 13.12.

Table 13.12: Micro-Credit Programmes of Grameen Bank

(In Crore Taka)

	Up to FY 2009-10 (Cumulative)	2010-11	2011-12	2012-13	2013-14	Up to June, 2014 (Cumulative)
Disbursement	54615.76	10295.98	11577.16	12081.63	12941.45	101511.98
Recovery	48465.85	9276.76	10762.08	11671.84	12562.45	92738.98
Recovery Rate	-	96.89	96.89	97.23	97.53	-
No. of Beneficiary	-	8374910	8379452	8425146	8624948	-
Female	-	8057039	8054249	8103952	8301557	-
Male	-	317871	325203	321194	323391	-

Source: Grameen Bank.

Microcredit Activities of Schedule Bank

The status of credit disbursement of 4 SOCBs and 2 public sector specialised banks is shown in Table 13.12. Upto June 2014, the cumulative credit disbursement and recovery stood at Tk. 26,847.52crore and Tk.26,286.83crore respectively. The recovery rate against the disbursed credit was 97.91 percent.

Table 13.13: Status of Micro-Credit Disbursement of SOCBs and Public Specialised Banks

(In Crore Taka)

	Up to 2007-08 (Cumulative)	2008-09	2009-10	2010-11	2011-12	2012-13	2013-14	Up to June'14 Cumulative)
Sonali Bank								
Disbursement	7794.44	617.44	755.57	676.23	723.95	668.99	1063.15	12299.77
Recovery	8544.01	743.66	678.28	812	851.24	865.72	1166.91	13661.82
Rate of recovery	109.62	120.44	89.77	120.08	117.58	129.41	109.76	111.07
No. of beneficiaries	179188	208478	251856	164906	1,59,045	245344	262149	-
Agrani Bank								
Disbursement	2028	339.66	487.92	33.61	847.41	798.16	602	5136.76
Recovery	2090.12	336.82	400.37	66.6	878.54	830.35	528	5130.8
Rate of recovery	103.06	99.16	82.06	198.16	103.67	104.03	87.71	99.88
No. of beneficiaries	115383	139903	158978	5954	1,18,666	117236	1,32,317	-
Janata Bank								
Disbursement	3044.51	560.94	631.63	722.36	726.52	736.48	737.3	7159.74
Recovery	2544.85	412.83	400.24	512.23	553.27	525.54	641.35	5590.31
Rate of recovery	83.59	73.6	63.37	70.91	76.15	71.36	86.99	78.08
No. of beneficiaries	124483	124653	130921	93030	108254	245288	548134	-
Bangladesh Krishi Bank								
Disbursement	1206.2	47.82	98.49	53.42	55.22	73.7	100.49	1635.34
Recovery	1012.03	45.56	76.02	51.25	53.69	51.38	109.37	1399.3
Rate of recovery	83.90	95.27	77.19	95.94	97.23	69.72	108.84	85.57
No. of beneficiaries	47761	49356	35044	31849	28535	28284	14919	-

	Up to 2007-08 (Cumulative)	2008-09	2009-10	2010-11	2011-12	2012-13	2013-14	Up to June'14 Cumulative)
RajshahiKrishiUnnayan Bank								
Disbursement	250.97	18.03	18.61	27.68	29.22	39.04	38.23	421.78
Recovery	182.72	15.76	17.4	19.23	19.95	37.03	40.78	332.87
Rate of recovery	72.81	87.41	93.5	69.47	68.28	94.85	106.67	78.92
No. of beneficiaries	15808	16236	16121	12251	11333	12602	10480	-
Rupali Bank Ltd.								
Disbursement	88.31	16.88	22.69	21.78	15.67	16.63	12.17	194.13
Recovery	62.57	14.79	18.89	23.79	17.63	16.68	17.38	171.73
Rate of recovery	70.85	87.62	83.25	109.23	112.51	100.3	142.81	88.46
No. of beneficiaries	4242	3458	5627	7520	9134	13554	15849	-
Total								
Disbursement	14412.43	1600.77	2014.91	1535.08	2397.99	2333	2553.34	26847.52
Recovery	14436.3	1569.42	1591.2	1485.1	2374.32	2326.7	2503.79	26286.83
Rate of recovery	100.17	98.04	78.97	96.74	99.01	99.73	98.06	97.91

Source: Concerned Banks.

Micro-Credit Programmes of Other Commercial and Specialised Banks

Other commercial and specialised banks are also conducting micro-credit programmes to alleviate poverty and create self-employment opportunities alongside the state-owned commercial banks. As of June 2014, the total number of beneficiaries was 25,33,449 and the cumulative disbursement of credit stood at Tk. 27,039 crore. The status of micro-credit disbursement programme of other commercial and specialised banks is shown in Table 13.14:

Table 13.14: Micro-Credit Programmes of other Commercial and Specialised Banks

Commercial and Specialised Banks	Number of Beneficiaries			Disbursement up to June' 14 (cumulative) (In Crore Taka)	Rate of Recovery (%)
	Female	Male	Total		
Ansar-VDP	685,658	293,853	979,511	2001.11	97.94
National Bank Limited	1836	31,017	32,853	8,778.31	95.32
Islami Bank Limited	733,240	165,997	899,237	8,755.88	
The Trust Bank	14	5940	5954	133.45	98
BASIC Bank Limited	300200	70418	370618	424.69	98.14
Pubali Bank Ltd.	103875	9046	112921	804.43	100
Uttara Bank Ltd.	6445	125910	132355	6138.92	71.17
Total	1,831,268	702,181	2,533,449	27039.00	

Source: Concerned Banks.

Micro Credit Programmes of Administrative Ministries/Divisions

The Government has been allocating funds to implement micro-credit programmes for poverty alleviation through different administrative Ministries/Divisions/Departments. The cumulative credit disbursement upto June 2014 stood at Tk. 1,22,380.05 crore of which Tk. 1,11,725.99 crore was recovered. In order to sustain the micro-credit programmes for poverty reduction, the Government emphasises on developing small entrepreneurs. The Finance Division in cooperation with the other Ministries is working together in this direction.

Table 13.15: Status of Micro-Credit of different Ministry/Division/Department

(In Crore Taka)

Ministry/Division	Department/Division	Up to 2008-09 (Cumulative)	2009--10	2010-11	2011-12	2012-13	2013-14	Up to June 2014 Cumulative
Ministry of Finance (Banking division)	RAKUB							
	Disbursement	269	18.61	27.68	29.22	39.04	38.23	421.78
	Recovery	198.48	17.4	19.23	19.95	37.03	40.78	332.87
	Rate (%)	73.78	93.5	69.47	68.28	94.85	106.67	78.92
Rural Development & Cooperative Division	BRDB							
	Disbursement	6385.79	841.9	1000	931.47	935	884.54	10978.7
	Recovery	5887.78	674.44	737.77	871.91	815.03	816.8	9803.73
	Rate (%)	92.20	80.11	73.78	93.61	87.17	92.34	89.3
	BARD							
	Disbursement	150.40	6.651	9.95	6.77	14.86	14.71	203.34
	Recovery	155.85	5.295	6.59	2.16	8.63	9.03	187.55
	Rate (%)	103.62	79.61	66.23	31.91	58.08	61.39	92.23
	RDA							
	Disbursement	25.64	6.72	6.91	6.19	9.54	13.68	68.68
	Recovery	21.68	6.2	6.25	6.36	8.01	12.12	60.62
	Rate (%)	84.56	92.26	90.45	102.75	83.96	88.6	88.26
Ministry of Women and Child Affairs	Dept. of Women Affairs							
	Disbursement	93.73	5.1	5.3	5.6	4	0	113.73
	Recovery	53.35	3.98	4.1	5.2	3.75	0	70.38
	Rate (%)	56.92	78.04	77.36	92.86	93.75	0	61.88
	Jatiyo Mohila Sangstha							
	Disbursement	34.91	0	0.036	2.564	2	9.1795	48.69
	Recovery	35.44	0.03		4.919	2.1	7.4577	49.95
	Rate (%)	101.52		0	191.85	105	81.24	102.58
Ministry of Social Welfare	Dept. of Social Welfare							
	Disbursement	226.3	69.09	41.86	23.86	54.87	76.02	492
	Recovery	188.42	56.26	37.77	21.25	45.54	58.76	408
	Rate (%)	83.26	81.43	90.23	89.06	83	77.3	82.93
Ministry of Industries	BSCIC							
	Disbursement	70.36	5.78	4.99	5.84	6.31	9.96	103.24
	Recovery	83.01	13.92	5.84	6.46	7.98	8.13	125.34
	Rate (%)	117.98	240.83	117.03	110.62	126.47	81.63	121.41
	SERWTCI							
	Disbursement	54.73	7.85	10.46	11.07	11.94	10.4	106.45
	Recovery	45.74	8.24	9.97	10.66	11.18	10.46	96.25
	Rate (%)	83.57	104.97	95.32	96.3	93.63	100.58	90.42
Ministry of	(Agricultural credit)							

Ministry/Division	Department/Division	Up to 2008-09 (Cumulative)	2009--10	2010-11	2011-12	2012-13	2013-14	Up to June 2014 Cumulative
Agriculture	Disbursement*	40937.4	11116.8	12184.32	13132.1	14667.4	16036.	108075.0
	Recovery	33044.45	10112.7	12148.61	12359	14362.2	17046.	99073.07
	Rate (%)	80.72	90.97	99.71	94.11	97.92	106.29	91.67
	Cotton Development							
	Disbursement	4.99	0.43	0.64	0.77	1.17	1.26	9.26
	Recovery	5.45	0.45	0.67	0.78	1.02	1.26	9.63
	Rate (%)	109.22	105.13	104.12	101.85	87.44	100.59	103.99
Ministry of Land	Disbursement	100.08	5.25	4.72	5.69	7.32	3.02	126.08
	Recovery	80.62	3.18	2.45	2.86	3.77	1.63	94.51
	Rate (%)	80.56	60.59	51.91	50.26	51.5	53.97	74.96
Local Govt. Division	Local Govt.Division							
	Disbursement	125.08	57.04	58.61	45.98	72.86	0	359.57
	Recovery	106.89	47.46	57.06	43.38	70.1	0	324.89
	Rate (%)	85.46	83.2	97.36	94.35	96.21		90.36
Ministry of Youth and Sports	Dept. of Youth							
	Disbursement	864.18	61.04	70.03	84.26	90.68	88.96	1259.15
	Recovery	755.58	55.1	61.59	70.05	75.64	53.95	1071.91
	Rate (%)	87.43	90.26	87.95	83.14	83.41	60.64	85.13
Ministry of Textile and Jute	Bangladesh Handloom Board (BHB)							
	Disbursement	1.29	1.592	1.36	2.12	1.86	0	8.222
	Recovery	4.81	2.083	1.97	1.97	2.89	0	13.723
	Rate (%)	372.87	130.84	144.85	92.92	155.38	-	166.91
Ministry of Liberation war Affairs	Disbursement	1.58	7.3	3.94	10.23	3.4	5.56	32.01
	Recovery	2.71	2.84	5.25	9.89	9	3.25	32.94
	Rate (%)	32	40.4	56	60	59	63	64
Total	Disbursement	49319.56	12211.2	13430.81	14303.7	15922.3	17192.	122380.0
	Recovery	40640.88	11009.5	13105.12	13436.8	15463.9	18069.	111725.9
	Rate(%)	82.40	90.16	97.58	93.94	97.12	105.1	91.29

Source: Concerned Ministries/Divisions.