

CHAPTER 13

POVERTY ALLEVIATION

[As a result of the government's endless efforts to bring the socio-economic development of the poor, the rate and depth of poverty has been appreciably declined during the last few years, It is one of the key challenges of a populous country, such as, Bangladesh to handle the poverty with a limited resource. Nevertheless, Bangladesh has achieved a great success regarding the poverty reduction issues. According to the Millennium Development Goals (MDGs) Bangladesh Progress Report- 2015, the incidence of poverty dropped on an average 1.74 percentage points during the period of 2000-2010, while the MDG target was 1.20 percentage points. Furthermore, the rate of poverty was reduced to 24.8 percent in 2015; which was 40.0 percent in 2005. According to the quarterly report (April-June,2016), published by BBS poverty rate is 23.2 percent. The Government has planned to deliver a sustainable social safety net programme for the hard core poor, along with achieving the target set out in the Millennium Development Goals. For this reason, a total of Tk.35,975.00 crore has been allocated to implement many programmes under social safety net programme in the FY 2015-16.It is 13.60 percent of the country's annual budget and 2.08 percent of GDP in FY 2015-16.The major components of these programmes are to provide old age allowance, widow, deserted and destitute women allowance and freedom fighters honorarium. All the outstanding activities have facilitated Bangladesh to carry out one of the indicators of the target -1 of the MDG-1 by reducing the poverty gap ratio to 6.5; whereas the target is 8.0 by 2015. Palli Karma Shahayok Foundation (PKSF), different banks and NGOs are also involved to implement various development programmes undertaken by the government in order to eliminate poverty. Four Commercial banks and a specialised bank distributed a total amount of Tk.32,822.17 crore as cumulative microcredit up to June, 2016. At the same time, the total recovered amount of these institutes was Tk.34,843.43 crore. In addition, an amount of Tk.1,57,643.41 crore disbursed as microcredit through different ministries/ divisions/agencies during July, 2015 to June, 2016 and the recovered amount was Tk.1,45,845.33 crore during the stipulated time. Various ministries, divisions/agencies including Finance Division are trying utmost to implement the microcredit and other programmes which are planned for the purpose of poverty decline.]

Poverty Situation in Bangladesh

Poverty alleviation is considered to be a crucial landmark for the socio-economic development. Since, her independence, Bangladesh has been following the agenda of poverty alleviation as one of the highest priorities. The MDG Bangladesh Progress Report-2015 reports that ,the MDG target of halving the population living below the poverty line (from 56.7 percent to 29.0 percent, in 1991-92 to 2015) has already been achieved by 2012, three years earlier to the stipulated time. The Report also revealed that the incidence of poverty has reduced on an average 1.74 percentage points in Bangladesh during 2000- 2010 against the MDGs target of 1.20 percentage points. In addition, Bangladesh has already met one of the indicators of target-1 by bringing down the poverty gap ratio to 6.5 against target of 8.0 by 2015. According to the report of

General Economic Division (GED) of Planning Commission, at the end of 6th FY Plans (December, 2015), the percentage of population below poverty line was 24.8. According to the quarterly report (April-June, 2016), published by BBS poverty rate is 23.2 percent. The government has set an objective to turn Bangladesh into a middle income country by 2021 through continuing the success rate of poverty eradication. For this reason, the Government still considers poverty alleviation to be a major agenda on the policy and development issues of the country. According to the UNDP Human Development Report- 2015 the position of Bangladesh has been recorded as 142nd 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 0.294 in 2007.

From her independence, Bangladesh has taken the policy of planned development and it is recognised by the constitution of the state. Bangladesh has implemented a total of 6 Five-Year Plans and a Two-Year Plan from 1973- 2015 in which the main focus had always been on poverty alleviation with a view to obtaining a significant progress. Presently, the 7th Five –Year Plan being implemented for the period of 2016-2020 targeting to achieve the upper and lower poverty rate is 18.6 percent and 8.9 percent respectively.

Achievement of Millennium Development Goals (MDGs)

The study report 'Millennium Development Goals (MDGs): Bangladesh Progress Report, 2015' collectively conducted by United Nations Development Programme (UNDP) and General Economic Division (GED) of Bangladesh exposed that Bangladesh had made its regular improvement in terms of attaining 'poverty and hunger' of the Goal-1. Table 13.1 explains a status of progress that Bangladesh has done so far.

Table 13.1: Attainment of MDGs at a Glance

Goals, Targets and Indicators	Base year: 1990/1991	Target by 2015	Current Status (Source)
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)	35.1	43.3 (WB, 2010)
1.1a: Proportion of population below national upper poverty line (2,122kcal). (%)	56.7 (1992)	29.0	31.5 (HIES 2010) 24.8 (GED estimates for 2015)
1.2: Poverty Gap Ratio, (%)	17.0 (1992)	8.0	6.5(HIES,2010)
1.3: Share of poorest quintile in national consumption, (%)	8.76 (2005)	-	8.85 (HIES,2010)
1.3a: Share of poorest quintile in national income, (%)	6.52 (1992)	-	5.22 (HIES,2010)
Target 1.B: Achieve full and productive employment and decent work for all including women and young people			
1.4: Growth rate of GDP per person employed (%)	0.90 (1991)	-	3.55 (WB 2012)

Goals, Targets and Indicators	Base year: 1990/1991	Target by 2015	Current Status (Source)
1.5: Employment to population ratio (15+), (%)	48.5	for all	57.1 (LFS 2013)
1.6: Proportion of employment people living below \$ 1 (PPP) per day	70.4 (1991)	-	41.7 (ILO 2010)
1.7: Proportion of own-account and contributing family workers in total employment	69.4 (1991)	-	85.0 (ILO 2015)
Target 1.C Halve between 1990 and 2015, the proportion of people who suffer from hunger			
1.8: Prevalence of underweight children under-five years of age (6-59 months),%	66.0	33.0	32.6 (BDHS 2014)
1.9: Proportion of population below minimum level of dietary energy consumption (2,122 kcal),%	48.0	24.0	40.0 (HIES 2005)
1.9a: Proportion of population below minimum level of dietary energy consumption (1805 kcal),%	28.0	14.0	19.5 (HIES 2005) 16.4 (Estimate for 2015 by UNSD)

Source: GED

Measurement of the Incidence of Poverty in Bangladesh

The measurement of the incidence of poverty in Bangladesh is generally resulted from the report of Household Expenditure Survey (HES). At present, the survey is renamed as Household Income and Expenditure Survey (HIES). The first HES in Bangladesh was carried out in FY 1973-74 and after that many HESs were conducted maintaining the strategies of the first HES. The latest HIES was done in 2010. Up to FY1991-92, HESs were accomplished through Food Energy Intake (FEI) and Direct Calorie Intake (DCI) method. A man having calorie intake of less than 2,122 kilo-calories daily to be considered as absolute poor. On the other hand, intake of below 1,805 kilo-calories to be considered as hard-core poor. The Bangladesh Bureau of Statistics (BBS) has adopted 'Cost of Basic Needs (CBN)' for HES for the first time in 1995-96. Likewise, the same method applied in the HIES in 2000, 2005 and 2010. This method also considered non-food consumption items for compiling poverty index. The key findings of the HIES 2010 of BBS has been shown below:

Trends of Poverty

The incidence of income poverty (measured by CBN considering upper poverty line) declined from 48.9 percent to 40.0 percent within 2000 to 2005. During this period, the compound poverty reduced yearly 3.9 percent. It is shown that in urban areas, reduction rate is higher than that of rural areas (yearly 4.2% and 3.5% respectively). On the contrary, the rate of income poverty declined from 40.0 percent to 31.5 percent from 2005 to 2010. At the same period, compound poverty was reduced at 4.67 percent per year. Concurrently, in rural areas rate is higher (yearly 5.59 %) than urban areas. During 2005 to 2010, the depth of poverty (measured by poverty gap) reduced in urban areas at a higher rate than that of rural areas (7.93% and 5.46% respectively). In addition, the reduction rate of the depth of severity of poverty (measured by

squared poverty gap) was also higher 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, 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
	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

National/Division	2010			2005		
	Using the Upper Poverty Line					
	National	Rural	Urban	National	Rural	Urban
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: BBS, HIES-2010.

Table 13.3 notices that,

- The poverty rate at national level reduced approximately one- third from 2005-2010 on the basis of lower poverty line (from 25.1 percent to 17.6 percent)
- The decreasing trend is found in the measurement of using the upper poverty line. Here, the decreasing rate is almost one-fourth (from 40 percent to 31.5 percent).

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 13.4.

Table 13.4: 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 :BBS,HIES-2010

The Table 13.4 presents that:

- Household nominal income, expenditure and consumption expenditure have boosted up regularly.
- In 1995-96, the monthly household nominal income was Tk.4,366;whereas in 2010 it was increased 163 percent (Tk. 11,480). The increasing trend was also visible in rural areas and urban areas.
- The average monthly household expenditure was also increased both at rural and urban level.
- During the period from 2000- 2005 the expenditure rate of rural people is nearly 10 percent higher (24.9) than urban people (15.94).

Decile Distribution of Income and Gini Coefficient

The ratio shares of income by deciles groups and Gini Coefficient with rural and urban break-down for the surveys conducted in 2005 and 2010 are explained in Table 13.5.

Table 13.5: Percentage Distribution of Income Accruing to Households in Groups (Deciles) at National Level and Gini Coefficient

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 Coefficient	0.458	0.430	0.452	0.467	0.428	0.497

Source: BBS,HIES-2010

It is apparent from Table 13.5 that:

- Income shares accumulating to households belonging to Decile-1 to Decile-5 stay almost same in 2010 at national level as in 2005, with a little increase at urban level.
- Earning of households belonging to Decile- 6 to Decile-9 enhanced in 2010.

- At the national level, income of the top 5 percent households considerably decreased during 2005-2010 from 26.93 percent to 24.61 percent.
- Declination of Gini Co-efficient in 2010 over 2005 indicates a little bit reduction of income inequality.

Present Situation in Poverty

The last Household Income and Expenditure Survey (HIES) was done in 2010. Since there is no survey based estimation, General Economic Division (GED) has projected the incidence of poverty which is depicted in the following table:

Table 13.6: Poverty Estimation.

Year	Using the higher poverty line	Using the lower poverty line
2011	29.9	16.5
2012	28.4	15.4
2013	27.2	14.6
2014	26.0	19.7
2015	24.8	12.9

Poverty reduction Target during 7th Five Year Plan (2016-2020)

With a view to achieving the Vision 2021, the Government transformed the vision into a long term Perspective Plan to be implemented by two consecutive Five Year Plans, the 6th and 7th. After effectively implementation of the 6th Five Year Plan, now the Government has prepared the 7th Five Year Plan (2016-2020) to attain the targets of the vision 2021. The key theme of the 7th Five Year Plan is ‘accelerating growth, empowering citizens’ through ensuring equitable income by improving income inequality. It will assist to reduce extreme poverty in a large scale. Table 13.7 presents the estimation of poverty reduction during 7th Five Year Plan.

Table 13.7: Projection of Poverty Reduction during the 7th FYP:

	2014-15	2015-16	2016-17	2017-18	2018-19	2019-20
GDP growth	6.5	7.0	7.2	7.4	7.6	8.0
Reduction of Moderate Poverty						
Poverty elasticity to GDP	-0.93	-0.93	-0.93	-0.93	-0.93	-0.93
Upper poverty line (% of population below)	24.8	23.5	22.3	21.0	19.8	18.6
Reduction of Extreme Poverty						
Poverty elasticity to GDP		-1.19	-1.19	-1.19	-1.19	-1.19
Lower poverty line (% of population below)	12.9	12.1	11.2	10.4	9.7	8.9

Source: GED estimation for 7th FYP.

Social Safety-Net

In order to fulfill the targets of MDGs, regarding to poverty alleviation, in FY2015-16 an amount of Tk.35,975 crore has been allocated against social protection and social empowerment programmes. The allocation is 13.6 percent of the budget and 2.08 percent of GDP of the same fiscal year.

In FY2015-16, a total of Tk.16,485.83 crore has been allocated as cash transfer under social safety-net programme. Out this amount, Tk..1,440.00 crore was allocated for old age allowance, Tk.534.34 crore as allowance for the destitute women and Tk.1,920.00 crore as allowance for freedom fighters honorarium.

Moreover, the Government has taken the following initiatives:

- Per head allowance and coverage of beneficiaries of the poor elderly citizens, destitute women, insolvent freedom fighters, physically handicapped and orphans are increased.
- Flow of fund to *Palli Karma Shahayok Foundation (PKSF)*, Social Development Foundation (SDF) and such types of other organisations' has been increased gradually. In FY 2015-16, total allocation for microcredit programmes was Tk.292.50 crore.

The allocation pattern of the different categories of social safety net programmes is presented in Table 13.8

Table 13.8: Allocation Pattern of Social Safety Net Programmes and Social Empowerment
(In Crore Taka)

Programmes	Budget (2014-15) Revised	Budget (2015-16) Revised
Cash Transfer (special and various allowances) Programmes	12667.28	16485.83
Food Security Programmes: Social Protection	7510.89	8034.87
Micro Credit Programmes (social empowerment)	285.47	292.50
Various funds, social empowerment	180.90	85.78
Various funds and programmes on social protection	1469.93	890.60
Ongoing Development Projects	8315.58	9999.10
New Development Projects	205.47	186.37
Total	30635	35975

Source: Finance Division

Cash Transfer under Social Safety-net Programmes

A total of Tk.16,485.83 crore has been allocated for cash transfer (special and various allowances) programmes. Some selected cash transfer programmes under the overall social safety-net programme are presented in a brief:

Old-Age Allowance Programme

The Government started this programme since FY1997-98. The Ministry of Social Welfare is responsible to implement this programme. A total of Tk.1,440 crore has been allocated under this

programme in FY2015-16. In total, 30 lakh elderly people are receiving this allowance at Tk.400 in monthly basis.

Honorarium Programme for Freedom Fighters

This programme is being implemented to show the due respect of the freedom fighters. An amount of Tk.1,920.00 crore was assigned for 1.8 lakh freedom fighters in FY2015-16. From July- December, 2015 each freedom fighter got Tk. 8,000 per month as honorarium. Later on, the rate has been increased and from January, each freedom fighter gets Tk.10,000.00 as monthly honorarium.

Allowance for the Physically Challenged Insolvent Citizens

The Ministry of Social Welfare is carrying out this social wellbeing programme with a view to providing continuation allowances to the physically challenged insolvent citizens, For the FY2015-16, the programme has been received a total amount of Tk.360.00 crore. During this year, a total number of 6.00 lakh people benefited under this programme. In addition, the Government has allotted an amount of Tk.41.88 crore in FY 2015-16 for stipend for the disabled students. It is estimated that in total 60 lakh would be benefitted through this stipend programme.

Disabled Service and Health Centre (One Stop Service)

In FY2009-10, the Government started disabled service and health centres at five districts, as pilot basis. The main purpose of this programme is to deliver free physiotherapy and other necessary treatment for the disabled people. Later on, the programme has been extended all over the country. The government has allocated a total amount of Tk.18.00 crore for this purpose in FY2015-16.

Autism

A trust called 'Neuro- Development Disabled Protection Trust' has been formed. In FY2015-16, an allocation amounting to Tk.10.00 crore has made to carry out the activities of the trust. There are ten 'Special Schools for the Children with Autism' has been set up under 'National Disabled Foundation'. These schools are continuing their academic activities through special method. Furthermore, almost 9,000 intellectually disable students are studying through 56 intellectually disable schools which are running under the supervision of the autism schools.

Orphan Rationing Allowance

The Ministry of Social Welfare has been playing the administrative role to carry out this programme. It is being implemented to help the orphans so that they can lead a secured and hunger free life. An amount of Tk.46.5 crore has been allocated for this programme in FY2015-16; while Tk. 46.04 crore had spent in this regard. This allocation is expended for the orphans who live different government shelters.

Capitation Grant for Non-Government Orphanage

The Government provides rationing allowance not only in the government orphanages but also allocates capitation grant for the non-government orphanages. In FY 2015-16, an allocation of Tk.80.49 crore was allotted for capitation grant for the non-government orphanages. It is estimated almost 60 thousand orphans will be benefited under this programme.

Living Standard Development programme for Dalit, Harijan, Bede (gypsy) Communities

In order to improve the living standards of some under-privileged minority groups/communities such as *Dalit, Harijan, Bede* (gypsy); the Government has taken a special programme. In FY2015-16, a total of Tk.18.00 crore has been allocated on this regard. It is expected that 25 thousand people of these groups/ communities would be benefited through this programme.

Allowance Programme for Widow, Husband's Deserted Destitute Women

The government started this programme since FY1999-00 with a view to delivering financial support to the poor and destitute women, mainly; the widow and deserted women. Under this programme, the beneficiaries receive a monthly allowance of Tk.400. An allocation amounting to Tk.534.34 crore has been allotted in FY 2015-16 to implement this programme. The estimated number of beneficiaries under this programme in FY2015-16 is 11.13 lakh.

Maternity Allowance for Poor Mother

The programme has been started since FY2007-08 for providing financial solvency of the poor mother. Under this programme not only gives allowance facilities but also arranges different types of consciousness trainings related to health and nutrition issues. In the FY2015-16, an allocation of Tk.158.40 crore was made for 2.64 lakh mothers at a monthly rate of Tk.500.

Working Lactating Mother Assistance Fund

This programme is started since FY2010-11 with a view to delivering financial assistance of the urban poor working lactating mothers. Presently, the programme is limited to the lactating mothers in Dhaka, Narayanganj, Gazipur and Chittagong garments areas and those who are working 64 districts headquarters. In the FY2015-16, an allocation of Tk.72 crore was made for this programme. A poor lactating working mother receives this allowance up to 24 months at Tk.500 per month.

Honorarium and Medical Allowance for Martyr's Family and Injured Freedom Fighters

This programme is introduced to contribute improving the living standard and retain the sound health of the wounded freedom fighters and the martyr's family. In FY2015-16, an amount of Tk 206.35 crore has been allocated for this programme.

Training and Microcredit Programme for the Freedom Fighters and Their Dependents' Self-employment

Several types of training and microcredit programmes are organised by Ministry of Liberation War Affairs in order to improve the living standards and create the employment opportunities for the insolvent freedom fighters and their dependents. Later on, microcredit is delivered to them with a view to creating their self-employment by utilising the training skill. In FY2015-16, a target has been fixed up to disburse Tk.15 crore under this programme.

Programmes under Food Assistance Initiatives

Open Market Sale (OMS)

This programme is started to ensure the food security of the low income people. The Ministry of Disaster Management and Relief has been carrying out this programme for a long time. In FY2015-16; the ministry has received an allocation of Tk.864.60 crore for operating this programme. It has estimated that this allocation will be distributed among 166 lakh poor people.

Food for Work (FFW)

The Ministry of Disaster Management and Relief has implemented FFW programme with a view to reconstructing the rural infrastructure. A total of Tk.360.48 crore and 2.20 lakh metric tonne rice and wheat have been allocated for this programme in FY2015-16.

Money for Work Programmes

This programme for rural infrastructure renovation received an allocation of Tk.597.89 crore in FY2015-16 for 8 men months.

Vulnerable Group Development (VGD) Programme

An amount of Tk. 989.94 crore has been allocated under this programme. It is expected that around 1.77 lakh metric tonne food grain can be distributed among the beneficiaries by utilising this amount.

Gratuitous Relief (GR) Rice and Cash Programme

Under GR (rice) programme food assistance is delivered for the disaster vulnerable poor, distressed and helpless people affected by various natural disasters. Furthermore, under GR programme rice is given to the charitable institutions. In FY2015-16, 27 thousand metric tonne rice was allocated through this programme and approximately 13.47 lakh families have been benefited under this programme.

Vulnerable Group Feeding (VGF)

Ministry of Food implements this programme. A total of Tk.1,461.08 has been allocated for VGF programme in FY2015-16. It is projected that 64.72 lakh poor people will be benefited all over the country under this programme.

Rural Infrastructure Maintenance (Test Relief) Programme

The Ministry of Disaster Management and Relief is responsible to perform the TR programme. The allocation of this programme is utilised for the purpose of renovation of damaged roads, embankments, government's institutions affected by various types of natural calamities, such as floods, cyclones and high tides. Institutions related to the public welfare mainly get priority under this programme. An allocation of Tk.582.32 crore was made for this programme in FY 2015-16. In addition to this, 1.99 lakh metric ton rice and wheat have been allocated under this programme in FY2015-16.

Employment Programme for Ultra-Poor

The government has been implementing this programme since FY2008-09. The main objectives of the programme are to-(a) increase employment and purchase power of the ultra-poor jobless rural people; (b) generate resource for the country and the people; (c) ensure infrastructure and communication development as well as proper maintenance and environmental development in rural areas in a small scale basis. An amount of Tk.1,500 was allotted to this programme in FY2015-16.

Ongoing Programmes/Projects under the Social Empowerment

Many inventive projects are being implemented with a view to alleviating poverty. Different programmes and inventiveness under the various funds of Social Empowerment Programmes are conducted by the government. The most remarkable ongoing programmes are - employment for pro-poor, national services, child development centres, disabled service and support centres, rehabilitation and alternative employment for people involved in begging. A total of Tk.9,999.10 crore is allotted in FY 2014-15 to continue the implementation of these programmes/ projects.

***Ashrayan-2* (Poverty Alleviation and Rehabilitation) Project**

Ashrayan project was launched in 1997 in order to rehabilitate the landless, homeless and rootless families. During the period of 1997-2002, 50 thousands families had been rehabilitated at a cost of Tk.300 crore under this project.

Later on, the government has continued this project at its own finance (phase 2) during the period of 2002-2010. More, 55 thousand families had been rehabilitated through this project. Presently, the third phase of the project titled *Ashrayan-2* is running on targeting to rehabilitate 50 thousand families within the timeframe July, 2010-June, 2017. The aims of the project at creating dynamic village and stimulating socio-economic development of the people through rehabilitation. Different types of income generating need based training such as handicrafts, poultry, pisciculture, gardening, agriculture, cattle rearing and so on. From July, 2010- June, 2016; in total 30,200 families have been rehabilitated under *Ashrayan-2* project at a cost of Tk.998.66 crore.

Microcredit for Women Self-employment

The main objective of this programme is to deliver micro-credit to rural destitute and vulnerable women to decline poverty and the creation of self-employment opportunities. The microcredit programme for self-employment of women has started since FY2003-04 so that their socio-economic condition may be improved. It is a continuous programme. In FY 015-16, Tk.2.5 crore has been allocated to this programme.

Grihayan Tahabil

Grihayan Tahabil was introduced in FY1997-98 to eliminate the housing problem as well as to reduce poverty of homeless poor and low income people. Up to June, 2016 Tk.197.87 crore has been disbursed under the housing loan programme among the rural poor. A total number of 65,436 houses have been built by utilising this loan. House loan activities of *Grihayan Tahabil* are being implemented by 513 NGOs and cover 403 upazilas of 63 districts.

Besides, housing loan a 12 storied women hostel for the poor female workers is constructing at *Ashulia Savar* at a cost of Tk.25.76crore. A total of 744 women workers will get the residencial facility in this hostel. Moreover, *Grihayan Tahabil* has sanctioned Tk.2 crore to the *Ghore Fera Kormosuchi* implemented by Bangladesh Krishi Bank. In addition to this, , *Grihayan Tahabil* has also accepted a plan to build houses for the Tea Garden workers who are the most deprived part of the society.

Poverty Alleviation Program of Various Agencies under RD and Cooperative Division:

The Rural Development and Cooperatives Division (RDCD) has prepared short and medium term action plan for poverty reductions. These are formulated according to the guidelines of Poverty Reduction Strategy Papers, MDGs and the National Rural Development Policy, 2001. A good number of projects and programmes are being implemented by various departments/agencies with a view to reducing poverty.

Ekti Bari Ekti Khamar

The Government has been conducting *Ekti Bari Ekti Khamar* (One House One Farm) Project in order to turn each rural household into a centre of economic activities. All the rural poor are the beneficiaries of the project. The main objective of this project is to decline poverty of the people having land holding 0 to 50 decimal by confirming their livelihood. Furthermore, people who live in the hilly/ char/backward localities and have maximum one acre of land are also the target group of the project. Up to 30 June, 2016; almost 2.2 million families belonging to 40,216 Village Development Organisations (VDOs) have been covered with an integrated capital of Tk. 30,79.9 crore. Out of that Tk.974.6 crore is beneficiaries' savings and government grant is Tk.1,959.8 crore.

The beneficiaries are doing need based activities with the cumulative fund according to the decision at the *Uthan Boithak* (courtyard meeting). Out of Tk.30,79.9 crore, Tk.2,998.00 crore

has already been invested in 24.2 lakh small family farms. It is mentioned that on an average 40-45 agro based livelihood programmes such as poultry, cattle, fisheries, vegetables, cropping and nursery are being implemented in every village.

Introducing online banking is a landmark initiative of the project over the project. It provides e-financial services to the poor and underprivileged people at their doorstep. The Palli Sanchoy Bank has been established to maintain financial activities and further development activities of the VDOs formed up to 30 June, 2016. It is expected that the Bank will be effective from 01 July, 2016.

Comprehensive Village Development Programme (CVDP) 2nd Phase

The main objective of CVDP is to uphold overall development of all people of a village by bringing them under a single co-operative organisation. The programmes also plan to develop a replicable rural development model. CVDP was implemented since 1999 to 2004. It was implemented in 4,275 villages of 66 upazila, 64 districts. Later on, the government has approved 2nd phase of the project to retain the continuation of it. It has also provided management and skill development training to 4,30,069 co-operators. The project has started on its own microcredit programme to assist the income generating activities carried out by the co-operators. A total of Tk.210.46 crore has been disbursed by CVDCS as credit.

Economic Empowerment of the Poorest (EEP) in Bangladesh Project

The objective of EEP Project is to assist one million people to bring themselves out of extreme poverty and achieve sustainable livelihood by 2016. The target groups of the project are those who are living in flood-prone river islands (*chars*) and basins (*haors*), water-logged areas, cyclone-prone coastal regions and hill districts and face severe hardship. The project is being implemented through 41 national and international NGOs in 115 *upazilas* of 30 districts. A total of a total of 309,509 extreme poor families have been selected as beneficiary. Each beneficiary household have received productive assets of worth Tk. 8,000 to Tk. 20,000. Under this project, 8,911 groups and 763 Community Based Organisations (CBOs) have formed. Out of these 130 CBOs have been registered. The project provides nutrition supplements and counseling, health care support and sanitation infrastructures to the beneficiaries. It tries to engage the policy makers, legislators, government and non-government organisations and civil society in ultra-poor friendly activities through its advocacy and research component.

Chars Livelihoods Programme-2nd Phase (CLP)

The first phase of CLP was implemented in 150 Unions of 28 Upazilas of five northern districts to alleviate poverty of chars dwellers. Near about 2.5 lakh extreme poor people were directly and almost 10 lakh people were indirectly benefited under this programme. The successful implementation of the first phase of the programme inspired the government to keep the continuation of it. Now, the 2nd phase of the programme is being implemented within July, 2011 to December, 2016. In the second phase, the area of the programme has been extended.

Presently, it covers in 128 Unions of 33 *upazilas* of 8 districts. It is anticipated that 3.35 lakh extreme poor people will be directly benefited under the 2nd phase of the programme. In addition, approximately 10 lakh will get indirect benefit. In total Tk. 927.04 crore has been spent for this programme till 30 June, 2016.

Poverty Alleviation Program of Various Agencies under Rural Development and Cooperative Division

Activities of Bangladesh Rural Development Board (BRDB)

Bangladesh Rural Development Board (BRDB) has a noticeable contribution to the development efforts i.e. poverty declination in Bangladesh. As a specialised organisation in rural development and poverty reduction sector, BRDB has successfully implemented more than 100 projects/programmes. In addition to that, BRDB is still carrying out different projects/programmes throughout the country regarding poverty alleviation and rural development. Apart from poverty reduction and microcredit service, BRDB works for providing training for making skilled human resources. It also some other services such as health, family planning, sanitation, education, HIV/AIDS prevention, information and technology, environment development.

The important project/programmes implementing by BRDB on poverty reduction and human resource development are: 1. Participatory Rural Development Project-3 (PRDP-3); 2. Rural Livelihood Project (RLP)-2nd Phase; 3. Integrated Rural Employment Support Project for the Poor Women (IRESPPW); 4. Employment Guarantees Scheme for Hard Core Poor of Northern Region (Revised); 5. Poverty Reduction through Minor Crop Production, Preservation, Processing and Marketing Programme (2nd Phase); 6. Initiative for Development, Empowerment, Awareness and Livelihood Project (IDEAL); 7. Irrigation Expansion Project (IEP); 8. Productive Employment Programme (PEP); 9. Rural Poverty Alleviation Programme (RPAP); 10. *Palli Pragati Prakalpa* (PPP); 11. Integrated Poverty Alleviation Programme (IPAP); 12. Revolving Crop Loan and 13. Women Development (WD). The total cumulative share and savings of BRDB up to June, 2016; was Tk.515.37 crore. On the other hand, total disbursement of loan till June, 2016; was Tk.13,025.14 crore. At the same time, total recovery amount was 11,805.51.

Activities of Bangladesh Academy for Rural Development (BARD)

Bangladesh Academy for Rural Development (BARD) is the pioneer in the field of rural development in Bangladesh. The renowned “Comilla Model” for rural development was the important output of the Academy. The Model has achieved identity in home and abroad for remarkable changes in the field of agricultural, rural infrastructure and socio-economic development of the country.

BARD is giving the training continuously on research and action research to people’s representative, Government officials and private and development workers. These training have been playing significant role in expediting the overall development process. BARD has conducted multi-dimensional action research on agricultural, processing of rice and maize

cultivation. The socio-economic condition of the women has been increased through intervention of Women Education, Income and Nutrition Improvement Project. An amount of Tk.164.83 crore has been disbursed as microcredit among the beneficiaries and Tk.138.47 crore was recovered till June, 2016.

Activities of Rural Development Academy (RDA), Bogra

Rural Development Academy (RDA) has been organising training courses, conducting researches, implementing action research projects for poverty alleviation and socio-economic development for the rural people. It also provides providing advisory services. For socio-economic development of the rural poor, RDA is implementing different action research projects for evolving rural development models. Till June 2016 academy has been completed 431 research projects and 39 action research projects. Through implementation of these projects around 47,400 families have already been benefited by getting safe drinking water. Furthermore, almost 40 thousand acres of land have come under the coverage of buried piped irrigation system

Centre for Irrigation and Water Management (CIWM) of RDA has developed a microfinance model term as RDA-credit for supplying pure drinking water to the rural people. RDA-credit is running in 267 sub-project area under this programme. An amount of Tk.95.63 crore has been distributed among the 21,260 beneficiaries and Tk.84.70 crore has been recovered by June 2016.

Activities of Bangabandhu Academy for Poverty Alleviation and Rural Development (BAPARD)

Bangabandhu Poverty Alleviation Training Complex under BRDB started its journey at *Kotalipara upazila* of *Gopalganj* District in 1997. The main purpose of the establishment of it is to remove poverty and develop the socio-economic condition of the people of south-western region of the country. Later on, it was upgraded to 'Bangabandhu Academy for Poverty Alleviation and Rural Development (BAPARD)' in 2012. Now, the academy has recognised to an autonomous training and research institute. Now, BAPARD is the third rural development academy in Bangladesh. The activities of the academy are to arrange training programmes of government and non-government officials, conduct conferences and seminars regarding to rural development and poverty alleviation. A total of 26,839 participants in 671 batches were trained at this academy from 2009 to June, 2016.

Activities of Department of Co-operatives

Cooperative has an important role in the employment, poverty alleviation and economic development of all classes of people in Bangladesh. For this reason, cooperative has spread over village to town, agriculture to industry and almost all sectors of economy. At present, there are 1,78,956 registered cooperative societies in Bangladesh with 1,01,05,945 individual members.

The capital of these cooperatives is Tk.11,361.90 crore. Different projects are implementing to accelerate and succeed the co-operation activities

Palli Daridro Bimochon Foundation (PDBF)

Palli Daridro Bimochon Foundation (PDBF) was formed in 1999. It has been implementing its programmes in the 397 offices of 356 *upazilas* under the 52 districts. These areas covered two third of Bangladesh which is recognised as the most vulnerable areas of the country. Among the beneficiaries 95 percent are female. Since June, 2016, PDBF has distributed a total of Tk. 9,102 crore (cumulative) in its microcredit and small enterprise loan. The rate of loan realization is 98 percent. Self-employment has been created for around 10.93 lakh rural people through different income generating activities under the microcredit programme of PDBF. Almost, 50 lakh beneficiaries have become solvent directly.

Small Farmers Development Foundation (SFDF)

The Foundation launched its function in 2007. The main objective of the foundation is to develop socio-economic conditions as well as poverty reduction for small farmers and landless families of rural areas. Presently, the foundation is implementing its activities at 174 upozilas of 36 districts. An amount of Tk.415.14 crore has been disbursed as collateral-free microcredit among the members of the foundation up to June, 2016. This amount has been used to carry out agriculture production, self-employment and income generating activities. At the same time, Tk.324.55 crore has been recovered. Through small weekly savings the members of the foundation have been accumulated Tk.32.47 crore as their own capital up to June, 2016.

Karmasangsthan Bank

The *Karmasangsthan* Bank established in 1998 with a view to creating self-employment opportunities for unemployment youth. Main objective of the Bank is to provide credit facilities to the unemployment youth, especially, to the educated and trained ones. This opportunity helps the youths to engage themselves in the productive and income generating activities to make them self-reliant.

Up to February, 2016; total number of the branches of the bank was 212. These branches distributed cumulatively Tk.2,931.81 crore among 3,95,739 beneficiaries from beginning to February, 2016. Simultaneously, at the same time recovered Tk 2,684.60 crore.

Microcredit programme for voluntary retired/ job loser labours/employees of industries

According to the memorandum between the Ministry of Labour and Employment and *Karmasangsthan* Bank, the Bank is implementing this programme. Under this programme, a total of Tk.102.51 crore has been distributed among 18,587 voluntary retired/ job loser labours and employees up to February, 2016. At the same time, the recover amount was Tk.88.76 crore and the rate of recovery was 94 percent.

Credit Programme to Assist the Agro-based Industries

Under a memorandum between the Ministry of Finance and *Karmasangsthan* Bank, the Bank is implementing this programme. An amount of Tk. 65.54 crore has been disbursed among 2,299 borrowers till February, 2016.

Table 13.9: Disbursement of Loan by *Karmasangsthan* Bank

(In Crore Taka)

Name of the Programmes	Disbursement	Recoverable	Recovered	Recovery rate	No.of borrowers	No.of Employment created
	Amount	Amount	Amount	(%)		
Own programs	2763.73	2705.66	2525.09	93	374853	135331
Agro based	65.17	72.70	68.17	94	2279	8227
Voluntary retired persons	99.61	95.72	84.13	88	18048	65153
Total	2928.51	2874.08	2677.39	93	395180	208691

Source: Karmasangsthan Bank (up to February, 2016).

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

Palli Karma-Sahayak Foundation (PKSF) has a great contribution to poverty alleviation. PKSF delivers microfinance services to the poor through its Partner Organisations (POs). PKSF has introduced some new projects, such as Community Climate Change Programme (CCCP) under Bangladesh Climate Change Resilience Fund (BCCRF) and Developing Inclusive Insurance Sector Project (DIISP). Moreover, PKSF has created Special Fund and Programme Support Fund with its own fund to enhance the capacity of the poor. In addition to this, PKSF has established Livestock Unit (LU). The purpose of the unit is to confirm sufficient financial services and distribute appropriate technology to the borrower. It also work for building up capacity of borrower and establish value chain and marketing system for the livestock products and by-products. PKSF has disbursed a sum of loan Tk.24, 641.36 crore till June, 2016 to its 274 partner organisations. The status of PKSF's microcredit programme is shown in Table 13.10.

Table 13.10 Loan Disbursement and Recovery Status of PKSF

(In Crore Taka)

Particulars	2009-10	2010-11	2011-12	2012-13	2013-14	2014-2015	2015-16	Cumulative (Up to June, 2016)
Disbursement	1941.70	1931.28	2320.00	2450.61	2704.50	2823.68	2985.15	24641.36
Recovery	1678.20	1894.26	2137.72	2316.66	2519.02	2578.74	2712.98	20421.13
Recovery rate (%)	98.55	98.63	98.50	98.34	98.85	99.08	99.24	99.24
No. of Partner Organizations	262	268	271	272	273	274	274	274
Number of borrowers as of 30th June of each FY	8386214	8228533	6651310	7865822	8131269	8547214	9388953	9388953
Female	7723712	7527546	6088260	7167533	7417249	7798123	8587528	8587528
Male	662502	700987	563050	698289	714020	749091	801425	801425

Source: PKSF.

Table 13.11: Status of Microcredit of the Partner Organisation of PKSf

Particulars	FY 2014-15		FY2015- 2016		Loan outstanding up to June. 2016
	Loan Disbursement	Loan Recovery	Loan disbursement	Loan Recovery	
From PKSf-POs	2823.68	2578.74	2985.16	2712.98	At PO Level 4220.23
From POs- Borrowers	22344.05	20015.66	28208.50	24766.22	At Borrower Level 16265.31

Source: PKSf.

The Microcredit Programme of Non-government Organisations (NGO):

Micro-credit Programme Monitoring through Microcredit Regulatory Authority (MRA)

Many non-governmental microfinance institutions along with different ministries as well as public and private banks are conducting microfinance activities throughout the country. Microcredit Regulatory Authority (MRA) provides certificate to different microfinance institutions. MRA is responsible to ensure transparency and accountability in the operation of microfinance of the microfinance institutions. It also helps to develop efficiency in microfinance. Up to December 2015, MRA gave certificate to 753 institutions to carry out microfinance activities. However, the authority has cancelled the certificate of 64 institutions as they fail to carry on satisfactory function. Furthermore, 206 institutions which are interested to work with backward society have been got temporary approval (up to December 2015) from MRA to do its activities.

Activities of Major NGOs

BRAC

BRAC implements various kinds of programmes through microcredit. The activities which are being implemented by BRAC related to economic and social development, health, education, human rights and legal services, and disaster management. In addition, BRAC arranges training for under privileged and marginalised groups such as poor women, extreme poor inhabitants of char areas, retired and retrenched state owned enterprise workers and so on. Up to June, 2016; the total amount of disbursement was Tk.127, 972.59 crore. At the same time, the realisation amount was Tk.1,15,189.53 crore. During this period in total 54,78,037 people are benefited out of which 86.55 percent are female.

ASA

ASA started its journey in 1978 with the commitment to bring socio-economic development of the disadvantaged community. In FY2015-16, ASA distributed TK.11,859.82 crore among the 7.4 million clients. ASA's cumulative loan disbursement stood at Tk.1,10,384 crore (up to June, 2016). At the same time the recovered amount was Tk.98,356.54 crore. 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.

Caritas

Caritas Bangladesh conducts its activities through eight regional offices in *Barisal*, Chittagong, Dhaka, Dinajpur, Khulna, Mymensingh, Rajshahi and Sylhet. Caritas implements projects regarding to integrated development, disaster management and human resource development. Up to June, 2016; the cumulative disbursement and recovery of the institution was Tk.2,867.07crore and Tk.2,664.72 crore respectively.

Shakti Foundation

This organisation 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. Microfinance is the core programme of Shakti Foundation. In addition, it also provides service for health-care, business entrepreneurship and social development of poor woman. Up to June, 2016; the amount of disbursement and recovery of loan raised at Tk.5,332.39 crore and Tk.4,893.51 crore respectively.

BURO, Bangladesh

Buro Bangladesh was established in 1990 in *Tangail*. Objectives of the organisation are intended to decrease 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 keenly contributes to healthcare, pre-primary education, women development and empowerment, water and sewerage management, family planning, plantation and social forestry, disaster management and so on. Up to June, 2015; on a cumulative basis, the total disbursement of credit and its recovery stood at Tk.16,969.24 crore and Tk.14,526.61crore respectively.

Society for Social Services (SSS)

Society for Social Service (SSS) was established in November, 1986. Now, the activities of SSS operates its programmes in 169 upazilas and 10,224 villages within 27 districts. Up to June, 2016;the cumulative credit disbursement and recovery raised at Tk.10,040.97crore and Tk.8,979.45 crore respectively. A total of 5, 46,780 beneficiaries are getting direct services.

NGOs are also contributing to the process of socio-economic development of the country. On a cumulative basis, up to June, 2016; 6 major NGOs have disbursed and recovered Tk.273566.66 crore and Tk. 244610.36 crore respectively. The status of micro-credit programmes of the NGOs is presented in the table 13.12.

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

(In Crore Taka)

	2010-11	2011-12	2012-13	2013-14	2014-15	2015-16	Cumulative (Up to June, 2016)
BRAC							
Disbursements	8626.78	10422.2	12114.89	15190.49	19298.28	11873.33	127972.59
Recovery	7727.26	9689.74	10966.12	13281.72	17134.81	10307.30	115189.53
Beneficiaries	6770338	5835861	5640684	5510905	5377951	5478037	5478037
Female	6302946	5380265	5074181	4876445	4671004	4741310	4741310
Male	467392	455596	566503	634460	706947	736727	736727
ASA							
Disbursements	8670.22	9568.71	10739.15	11605.60	17683.26	11859.82	110384.40
Recovery	7683.5	9221.59	9678.92	10426.91	12590.87	8616.73	98356.54
Beneficiaries	4935685	4735545	4859588	5322351	6902024	7428597	7428597
Female	4297896	4569356	4698716	4905175	6319502	6808233	6808233
Male	637790	166189	160872	417176	582522	620364	620364
Caritas							
Disbursements	237.04	265.93	286.4	297.35	317.26	195.18	2867.07
Recovery	209.05	252.28	273.76	291.62	310.07	171.58	2664.72
Beneficiaries	4345	19251	10928	37897	29217	2359	249792
Female	4034	11431	5648	22818	18421	1109	212384
Male	8379	7820	5280	15079	10796	1250	37408
SHAKTI Foundation							
Disbursements	455.2	531.5	506.9	541	618.65	745.79	5332.39
Recovery	346.5	617.1	580.8	519	570.35	669.96	4893.51
Beneficiaries	9,317	12,147	15,373	458,816	496049	-	496859
Female	446,354	445,261	418,384	16,388	479680	-	480692
Male	455,671	457,408	433,757	442,428	16360	-	16167
BURO Bangladesh							
Disbursements	1191.01	711.65	2211.09	2362.85	2630.02	3951.54	16969.24
Recovery	1109.05	661.33	1599.57	2290.36	2355.88	3154.48	14526.61
Beneficiaries	1043541	1082789	1,732,120	896475	1269411	1356572	-
Female							
Male							
SSS							
Disbursements	826.52	1098.93	1249.06	1316.32	1686.26	1149.67	10040.97
Recovery	740.64	937.50	1237.58	1229.33	1507.17	923.24	8979.45
Beneficiaries	422075	474000	461119	473116	507295	546126	
Female	406786	459464	448658	462567	498518	537041	
Male	15289	14554	12461	10549	8777	9085	
Total							
Disbursements	20006.77	22598.92	27107.49	31313.61	42233.73	29775.67	273566.66
Recovery	17816.00	21379.54	24336.75	28038.94	34469.15	23843.29	244610.36

Source: Concerned NGOs.

Grameen Bank

The Nobel Prize winner microcredit institution, 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. Up to June, 2016; the total amount of disbursement by the bank raised at Tk.1,32,335.37 crore and the amount recovered was Tk.1,21,396.47 crore. The total number of

members are stood at 88,53,961.lakh of which 85,48,060 lakh were females.. The status of micro-credit programme of Grameen Bank is shown in Table 13.13.

Table 13.13: Microcredit Programmes of Grameen Bank

(In Crore Taka)

Item	2010-11	2011-12	2012-13	2013-14	2014-15	2015-16	Cumulative up to June, 2016.
Disbursement	10295.98	11577.16	12081.63	12941.45	13890.24	16933.15	132335.37
Recovery	9276.76	10762.08	11671.84	12562.45	13534.36	15123.13	121396.47
Recovery Rate (%)	96.89	96.89	97.23	97.53	98.33	98.82	98.82
No. of Beneficiary	8374910	8379452	8425146	8624948	8681302	8853961	8853961
Female	8057039	8054249	8103952	8301557	8345610	8548060	8548060
Male	317871	325203	321194	323391	335692	305901	305901

Source : Grameen bank

Microcredit Activities of Schedule Bank

The picture of credit disbursement of 4 State Owned Commercial Banks (SOCBs) and a public sector specialised bank is presented in Table 13.13. These five banks cumulatively disbursed Tk. 32,822.17 crore up to June, 2016. At the same time, the cumulative recovery raised at Tk.34,843.43 crore

Table 13.14: Status of Microcredit Disbursement of SOCBs and Public Specialised Banks

(In Crore Taka)

SOCB	Up to 2008-09	2009-10	2010-11	2011-12	2012-13	2013-14	2014-15	2015-16	Cumulative Progress (Up to June, 2016).
Sonali Bank									
Disbursement	6780.44	755.57	676.23	723.95	668.99	1063.15	1041	1127	14467
Recovery	9287.67	678.28	812	851.24	865.72	1166.91	1244	1178	16084
Recovery (%)	230.06	89.77	120.08	117.58	129.41	109.76	45	46	
No. of beneficiaries	387666	251856	164906	1,59,045	245344	262149	229773	208432	7155078
Agrani Bank									
Disbursement	2367.6666	487.92	33.61	847.41	798.16	602	2120.50	1782.02	9039.28
Recovery	2426.94	400.37	66.6	878.54	830.35	528	3051.85	3007.86	11190.51
Recovery (%)	202.22	82.06	198.16	103.67	104.03	87.71	67	67	113.98
No. of beneficiaries	255286	158978	5954	118666	117236	132317	63360	92636	944433
Janata Bank									
Disbursement	3605.45	631.63	722.36	726.52	736.48	737.3	715.57	744.80	8620.25
Recovery	2957.68	400.24	512.23	553.27	525.54	641.35	698.91	691.23	6980.12
Recovery (%)	157.19	63.37	70.91	76.15	71.36	58.00	59.00	58.00	76.75
No. of beneficiaries	249136	130921	93030	88254	100756	102350	104563	551179	2341189

SOCB	Up to 2008-09	2009-10	2010-11	2011-12	2012-13	2013-14	2014-15	2015-16	Cumulative Progress (Up to June, 2016).
RajshahiKrishiUnnayan Bank									
Disbursement	269	18.61	27.68	29.22	39.04	38.23	24.89	23.41	470.08
Recovery	198.48	17.4	19.23	19.95	37.03	40.78	29.07	19.09	381.03
Recovery (%)	160.3	93.5	69.47	68.28	94.85	106.67	101	82	97
No. of beneficiaries	32044	13779	12251	11333	12602	10480	3832	6695	103016
Rupali Bank Ltd.									
Disbursement	105.19	22.69	21.78	15.67	16.63	12.17	11.44	19.99	225.56
Recovery	77.36	18.89	23.79	17.63	16.68	17.38	15.71	20.33	207.77
Recovery (%)	157.47	83.25	109.23	112.51	100.3	142.81	137.32	169.00	97.29
No. of beneficiaries	7700	5627	7520	9134	13554	15849	15255	15820	15820
Total									
Disbursement	14381.76	2014.91	1535.08	2397.99	2333	2553.34	3913.1	3697.22	32822.17
Recovery	16005.69	1591.2	1485.1	2374.32	2326.7	2503.79	5039.54	4916.51	34843.43
Recovery (%)	198.21	78.97	96.74	99.01	99.73	98.06	81.86	84.4	90.19

Source: Concerned Banks.

Microcredit Programmes of other Commercial and Specialised Bank

Other commercial and specialised banks are also implementing microcredit programmes to decline poverty and create self-employment opportunities. As of June 2016, the total number of beneficiaries was 18,62,385 and the cumulative disbursement of credit stood at Tk. 36,435.67 crore. The picture of microcredit disbursement programme of other commercial and specialised banks is shown in Table 13.15.

Table 13.15: Microcredit Programmes of other Commercial and Specialised Banks

Commercial and Specialised Banks	Number of Beneficiaries			Disbursement up to June' 16(cumulative) (In Crore Taka)	Rate of Recovery (%)
	Female	Male	Total		
National Bank Limited	2503	43944	46447	15517.06	91.32
Islami Bank Bangladesh	783658	179804	963462	14754.16	99.34
The Trust Bank Limited	1084	19225	20309	295.44	90.00
BASIC Bank Limited	357459	89365	446824	592.55	98.86
Pubali Bank Ltd.	150236	14840	165076	1509.60	100.00
Uttara Bank Ltd.	7872	212395	220267	8742.69	73.00
Total	1302812	559573	1862385	36435.67	92.08

Source: Concerned Bank

Microcredit Programmes of Administrative Ministries/Divisions

The government has been allocating funds to implement microcredit programmes for poverty alleviation through different administrative Ministries/Divisions/Departments. The cumulative credit disbursement up to June, 2016 stood at Tk.1,57,643.41 crore of which Tk.1,45,845.33 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 13.16: Status of Microcredit 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	2014-15	2015-16	Up to June, 2016 (Cumulative)
Banking and Financial Institutions Division	RAKUB									
	Disbursement	269	18.61	27.68	29.22	39.04	38.23	24.29	23.81	470.08
	Recovery	198.48	17.4	19.23	19.95	37.03	40.78	29.07	19.09	381.03
	Rate (%)	73.78	93.5	69.47	68.28	94.85	106.67		81.00	97.00
Rural Development & Cooperative Division	BRDB									
	Disbursement	6385.79	674.4	737.77	871.91	815.03	884.54	985.88	1066.73	13025.
	Recovery	5887.78	634.0	670.85	780.09	789.64	816.8	910.42	999.46	11805.
	Rate (%)	92	93	91	90	94	92	92	92	91
	BARD									
	Disbursement	88.82	6.65	9.95	6.77	14.86	14.71	6.47	16.6	164.83
	Recovery	90.45	5.29	6.59	2.16	8.63	9.03	4.24	12.35	138.47
	Rate (%)	101.83	79.61	66.23	31.91	58.08	61.39	66.00	74.4	84
	RDA									
	Disbursement	25.64	6.72	6.91	6.19	9.54	13.68	82.54	95.83	247.05
	Recovery	21.68	6.2	6.25	6.36	8.01	12.12	72.08	84.70	217.4
	Rate (%)	84.56	92.26	90.45	102.75	83.96	88.6	87.00	91.23	88.00
Ministry of Women and Children Affairs	Jatiyo Mohila Sangstha									
	Disbursement	34.91	0	0.036	2.56	2.00	9.17	3.01	1.29	52.99
	Recovery	35.44	0.03		4.919	2.1	7.45	1.66	4.72	56.34
	Rate (%)	101.52	0.00	0.00	191.85	105.00	81.24	55.14	365.50	123.30
Ministry of Industries	BSCIC									
	Disbursement	70.36	5.78	4.99	5.84	6.31	9.96	11.45	2.22	116.91
	Recovery	83.01	13.92	5.84	6.46	7.98	8.13	9.01	-	134.35
	Rate (%)	117.98	240.8	117.03	110.62	126.47	81.63		-	114.91
	SERWTIC									
	Disbursement	54.73	7.85	10.46	11.07	11.94	10.40	9.35	8.65	124.46
	Recovery	45.74	8.24	9.97	10.66	11.18	10.46	9.33	105.6	114.22
	Rate (%)	83.57	104.9	95.32	96.3	93.63	100.58	85	99.78	91.77

Ministry/Division	Department/Division	Up to 2008-09 (Cumulative)	2009-10	2010-11	2011-12	2012-13	2013-14	2014-15	2015-16	Up to June, 2016 (Cumulative)
Ministry of Agriculture	(Agricultural									
	Disbursement*	40937.4	11116	12184.3	13132.1	14667.4	16036.8	15978.4	17646.3	141699
	Recovery	33044.4	10112	12148.6	12359.0	14362.2	17046.0	15406.9	17056.3	131536
	Rate (%)	80.7	90.9	99.7	94.11	97.9	106.2	96	96.6	92.8
	Cotton Development Board									
	Disbursement	5.00	0.43	0.64	0.77	1.17	1.26	1.71	1.22	12.20
	Recovery	5.45	0.45	0.67	0.78	1.02	1.26	1.3	0.87	11.8
	Rate (%)	109.22	105.1	104.12	101.85	87.44	100.00	79.00	96.00	96.72
Ministry of Land	Disbursement	100.08	5.25	4.72	5.69	7.32	3.02	7.50	6.70	140.28
	Recovery	80.62	3.18	2.45	2.86	3.77	1.63	5.67	6.09	106.27
	Rate (%)	80.56	60.59	51.91	50.26	51.5	53.97	75.58	90.90	75.76
Ministry of Youth and Sports	Dept. of Youth									
	Disbursement	864.18	61.04	70.03	84.26	90.68	88.96	97.34	102.65	1459.1
	Recovery	755.58	55.1	61.59	70.05	75.64	53.95	89.73	99.29	1260.9
	Rate (%)	87.43	90.26	87.95	83.14	83.41	60.64	92.18	96.74	86.42
Ministry of Textile and Jute	Bangladesh Handloom Board (BHB)									
	Disbursement	48.24	1.59	1.36	2.12	1.84	2.66	4.03	3.42	65.77
	Recovery	26.23	2.08	1.97	2.20	2.66	2.39	3.16	3.43	44.14
	Rate (%)	54.37	130.8	144.85	103.77	144.56	89.84	78.41	100.00	67.11
Ministry of Liberation war Affairs	Disbursement	1.58	7.3	3.94	10.23	3.40	5.56	7.30	7.98	65.06
	Recovery	2.71	2.84	5.25	9.89	9.00	3.25	4.52	8.03	38.65
	Rate (%)	32	40	56	60	59	63	62	95	75
Total	Disbursement	48921.14	12080	13325.0	14228.3	15790.5	17118.9	17242.6	189983.	157643
	Recovery	40313.64	10901	13006.1	13366.9	15344.5	18010.8	16569.7	18367	145845
	Rate(%)	82.40	90.24	97.60	93.94	97.17	105.2	96	97	92.5

Source: Concerned Ministries/Divisions.