CHAPTER 13

POVERTY ALLEVIATION

Addressing poverty remains a great challenge mainly due to resource constraint. Bangladesh has so far implemented five Five-Year Plans and one Two-Year Plan. The overarching goals of these plans were to reduce poverty by accelerating economic development process. As an outcome of these development activities, Bangladesh has made commendable progress in terms of reduction of income and human poverty. Bangladesh has received universal appreciation for her success in reduction of human poverty in education, health and nutrition. Bangladesh has already achieved some targets set in the MDGs. Bangladesh has accomplished substantial progress in reduction of poverty, expansion of universal primary education, eradication of gender disparity at both primary and secondary level of education, reduction of child mortality rate, supply of safe drinking water and containing the spread of communicable diseases like HIV/AIDS, malaria and tuberculosis. Bangladesh is putting its best effort and on track to achieve other MDGls by 2015. Hopefully, achievement of MDGs will be assured during the implementation of the second PRSP from 2009 to 2011. During the period from 1991/92 to 2000, incidence of income poverty (measured by the CBN upper poverty line) was reduced from 58.8 percent to 48.9 percent and from 2000 to 2005 incidence of income poverty was reduced from 48.9 percent to 40.0 percent. Between 2000 and 2005, the depth and the severity of poverty (measured by the poverty gap and squared poverty gap, respectively) in both urban and rural areas have been reduced nearly at the same rate. In the midterm evaluation report of MDG progress of Bangladesh held in Planning Commission, it was estimated that, at the current rate, Bangladesh will achieve MDGs in poverty reduction two years ahead of schedule. It may be mentioned that Bangladesh is required to reduce poverty by 1.23 percent annually; actual rate achieved up to 2005 was 1.34 percent. To attain MDGs, the government has formulated and implementing the Poverty Reduction Strategy Paper (PRSP) prioritizing reduction of poverty in the development planning. To address the challenge of poverty reduction, the government has adopted a fundamental strategy of seeking collaboration from NGOs and private sector, especially by providing necessary support to the activities of NGOs.

Poverty Reduction Strategy Paper

The period of implementation of the first Poverty Reduction Strategy Paper (PRSP) of Bangladesh was from July 2004 to June 2008. PRSP was formulated with the aim of attaining various development goals, including the Millennium Development Goals (MDGs) by 2015. Many of the goals of the first PRSP have been achieved or under implementation. In the light of achievement status of first PRSP, the Government of Bangladesh has formulated and approved the second PRSP as the timeframe of implementation of the PRSP expired in June 2008. In the second PRSP, attainment of MDGs and economic development, reduction of regional poverty and gender disparity as well as social safety related issues have been emphasized.

Measurement of the Incidence of Poverty in Bangladesh

Household Expenditure Survey (HES) was carried out first in Bangladesh in FY1973-74. In subsequent years, a number of HESs were undertaken; the latest one was conducted by BBS in 2005. It should be noted here that only expenditure information was usually collected in the survey. HESs carried out up to FY1991-92 were based on Food Energy Intake (FEI) and Direct Calorie Intake (DCI) methods in order to measure the incidence of income poverty. A person having daily calorie intake of less than 2122 kilocalories is considered to be in Absolute poverty and 1805 kilocalories as hard- core poverty. In the Household Expenditure Survey (HES) conducted in FY1995-96, the BBS for the first time adopted the Cost of Basic Needs (CBN) method. Similarly, in the Household Income and Expenditure Surveys (HIES) of 2000 and 2005, CBN method was used. With this method, non-food consumption is also considered for constructing poverty. The major findings of the Household Expenditure Survey (HES) 2005 of BBS have been presented in this chapter.

Trends of Poverty

The incidence of poverty registered a declining trend in 2005 as compared to 1991-92 based on CBN method. The incidence of poverty at the national level declined from 58.8 percent in 1991-92 to 48.9 percent in 2000 based on the upper poverty line (Table 13.1). During this period, the compound poverty reduction rate per year is recorded at 1.8%. But the rate of reduction of poverty is higher in urban area (yearly compound rate 2.2 percent). On the other hand, during 2000 to 2005, income poverty also reduced from 48.9 percent to 40.0 percent and the compound reduction rate is 3.9 percent. The reduction rate during this period is faster for the urban area (yearly 4.2 percent).

Between 2000 and 2005, the depth (measured by poverty gap) and severity (measured by squared poverty gap) of poverty declined simultaneously both in urban and rural areas. It is notable that during 1991-92 to 2000, reduction rate of poverty was faster in the rural area than that of the urban area.

Table 13.1: Trends of Poverty based on CBN Method

	2005 (%)	2000 (%)	Annual Change (%) (2000-2005)	1991-92 (%)	Annual Change (%) (1991/92-2000)
Head Count Index					
National	40.0	48.9	-3.9	58.8	-1.8
Urban	28.4	35.2	-4.2	44.9	-2.2
Rural	43.8	52.3	-3.5	61.2	-1.6
Poverty Gap					
National	9.0	12.8	-6.80	17.2	-2.9
Urban	6.5	9.1	-6.51	12.0	-2.5
Rural	9.8	13.7	-6.48	18.1	-2.8
Squared Poverty Gap					
National	2.9	4.6	-8.81	6.8	-3.8
Urban	2.1	3.3	-8.64	4.4	-2.7
Rural	3.1	4.9	-8.75	7.2	-3.8

Source: BBS, HIES-2005.

The trends of poverty on the basis of Head Count Ratio and DCI method is presented in Table 13.2

Table 13.2: Trends of Poverty based on Head Count Ratio and DCI Method

Survey year	People below poverty line					
	National		**Rural**		**Urban**	
	People (in million)	People (%)	People (in million)	People (%)	People (in million)	People (%)
Poverty line 1: Absolute Poverty, Daily less than 2122 kilocalorie food intake						
2005	56.0	40.4	41.2	39.5	14.8	43.2
2000	55.8	44.3	42.6	42.3	13.2	52.5
1995-96	55.3	47.5	45.7	47.1	9.6	49.7
1991-92	51.6	47.5	44.8	47.6	6.8	46.7
Poverty line 2: Hardcore Poverty, Daily less than 1805 kilocalorie food intake						
2005	27.0	19.5	18.7	17.9	8.3	24.4
2000	24.9	20.0	18.8	18.7	6.0	25.0
1995-96	29.1	25.1	23.9	24.6	5.2	27.3
1991-92	30.4	28.0	26.6	28.3	3.8	26.3

Source: BBS, HIES-2005.

According to Head Count Ratio using DCI method, in 2005, the incidences of absolute poverty were 40.4, 39.5 and 43.2 percent in national, rural and urban areas respectively. Under this method, a reduction of absolute poverty is recorded at 4.1 percent from 2000 to 2005. People living below poverty line in 2000 were 55.8 million, which increased to 56 million in 2005. Though the number of poor people increased by 0.2 million during this period, it increased at a slower rate than that of the previous period.

According to Head Count Ratio, using DCI method, the incidences of hardcore poverty were 19.5, 17.9 and 24.4 percent in national, rural and urban areas respectively in 2005. Under this method a reduction of hardcore poverty is recorded 0.5 percent at the national level, 0.8 percent in the rural area and 0.6 percent in the urban area. People living below hardcore poverty line in 2000 were 20.0 percent, which decreased to 19.5 percent in 2005. Though the poor people belonging to absolute poverty and hard-core poverty increased during this period, but decreased as compared to 1991-92.

Head Count Ratio (HCR) on the basis of CBN method by Divisions

The Head Count Ratio of incidence of poverty in six administrative divisions in CBN method is presented below:

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

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

Source**:** BBS, HIES-2005.

Two poverty lines have been used to measure poverty. One is upper poverty line and the other is lower poverty line. Using lower poverty line method in the national level, the rate of poverty is 25.1 percent while the rate is 40.0 percent in the upper poverty line. According to this method, poverty incidence in the urban area is lower than the rural area.

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 -2005 (in percentage)

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

Source: BBS, HIES-2005

In 2005, the estimates of incidence of poverty by ownership of land and using the upper poverty line, were found to be 46.3 percent for landless households, 56.4 percent for owners of less than 0.05 acre land, 44.9 percent for owners of 0.05-0.49 acre land, 22.9 percent for 1.5-2.49 acre land, 15.4 percent for 2.50-7.49 acre land and 3.1 percent for owners of 7.5 acre or more land. In 2005, the estimates of HCR by ownership of land using the lower poverty line were found to be 39.2 percent for land size less than 0.05 acre, 28.2 percent for 0.05 to 0.49 acre, 20.8 percent for 0.05-.49 acre, 11.2 percent for 1.5-2.49 acre, 7.0 percent for 2.50-7.49 acre and 1.7 percent for 7.5 acre or more land. So, it is not possible to improve the poverty situation of the country without improving the condition of the landless marginal farmers.

Household Income, Expenditure and Consumption

Monthly household nominal income, expenditure and consumption expenditure from the surveys (1991-92 to 2005) have been presented in Table 13.5. The difference between expenditure and consumption expenditure is that expenditure includes purchase of durable goods which is not included in consumption expenditure.

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

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

Source: BBS, HIES-2005

It appears from the above table that household nominal income; expenditure and consumption expenditure have increased gradually over the years. The monthly household nominal income in 2005 was estimated at Tk.7203 at the national level, whereas it was estimated at Tk. 6096 in the rural area and Tk. 10463 in the urban area. Monthly household income was Tk. 5842 at the national level in 2000. It increased by 23.3 percent in 2005 over the year 2000 and by 115.59 percent over 1991-92 in nominal terms. The average monthly household expenditure was estimated at Tk. 6134 in 2005 at the national level, where as it was Tk. 5319 in the rural area and Tk. 8533 in the urban area. In 2000, it was Tk. 4886, Tk. 4257 and Tk. 7360 at the national, rural and urban levels respectively. The monthly average expenditure increased by 25.54 percent in 2005 over 2000 and increased by 108.36 percent over the year 1991-92. The monthly average household consumption expenditure was estimated at Tk. 5964 in 2005 at the national level, while it was Tk. 5165 in the rural area and Tk. 8315 in the urban area. In 2000, it was Tk. 4542, Tk. 3879 and Tk. 7149 at the national, rural and urban levels respectively. The monthly average consumption expenditure increased by 31.3 percent over 2000 and by 105.37 percent over 1991-92.

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 2000 and 2005 are presented in Table 13.6.

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

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

Source: BBS, HIES-2005

It is evident from Table 13.6 that income shares accruing to households belonging to Decile-1 to Decile-5 decreased in the national level in 2005 over the year 2000. On the other hand, income of the households belongs to Decile-6 to Decile-9 increased in 2005 over 2000. It may be noted here that though the percentage share of income of the lowest 5 percent households was about 1 percent (0.93 percent) in 2000, but it decreased to 0.77 percent in 2005.Income of the top 5 percent households were significantly declined in the national level (from 28.34 percent to 26.93 percent). Above all, Gini co-efficient increased in 2005 over the year 2000 indicating that social inequality has widened between the two periods.

Per Capita Expenditure on Consumer Goods and Services

According to table 13.7, it appears that per capita expenditure on consumer goods and services at market prices increased to Tk. 28352 in FY 2007-08 from Tk. 11108 in FY 1995-96. The compound growth is 8.12 percent during 1995-2008. On the other hand, per capita expenditure on consumer goods and services (at 1995-96 prices) increased to Tk. 14999 from Tk. 11108 during FY1995-96 through FY 2007-08. The compound growth rate is 2.53 percent.

Table 13.7: Per capita Expenditure on Consumer Goods and Services (In Tk.)

Fiscal year	Per capita Expenditure on Consumer Goods and Services at Market Prices*	Per capita Real Expenditure on Consumer Goods and Services
1995-96	11108	11108
1996-97	11781	11332
1997-98	12529	11091
1998-99	13516	11176
1999-00	14353	11546
2000-01	15126	11937
2001-02	15952	12246
2002-03	17129	12598
2003-04	18456	12824
2004-05	20145	13147
2005-06	22241	13629
2006-07	24600	14231
2007-08	28352	14999
Compound growth rate (1995-08)	8.12	2.53

Note: * Calculated from private consumption data under GDP new series.
Source: BBS, Statistical Yearbooks (Various issues) and calculated by Finance Division.

Review of Selected Programmes for Poverty Alleviation

Directly and indirectly, about 57 percent of development and non-development budget resources were allocated for poverty reduction activities in FY2007-08. These programmes contributed in enhancing entitlement of the poor and at the same time empowered them to ameliorate their situation as well as helped create awareness. Besides, social safety net programme like food for works programme, VGD programme, construction and maintenance of rural infrastructure etc. were generating employment opportunities for the rural poor. On the other hand, education expansion programmes like food for education, special stipend and financial assistance, free primary education are directly contributing in human development.

Social Safety-Net Programmes

Mainstreaming all the disadvantageous people including women and children in the development process is the fundamental challenge for the economy. As many as 66 programmes were implemented in the social sector and social empowerment in FY 2007-08 under different Ministries/Divisions. The programmes were: cash transfer (special and different other allowance) programme, food security programme, and micro-credit programme. The government allocated Tk. 16,932 crore for the social safety programme in FY 2007-08, which was 13.32 percent of the total budget outlay and 2.14 percent of GDP. It be mentioned here that

113.76 lakh man and 240.54 lakh man were engaged in social security and social empowerment activities in the last financial year.

Classification of Key Social Safety-Net Programmes in Bangladesh

- *Cash transfers programmes(Different allowances);*
- *Cash transfers programmes(Special allowances);*
- *Food security programme;*
- *Micro-credit programmes for self-employment*
- *Fund for Poverty alleviation.*

Cash Transfer Programmes

- Old-Age Allowance Programme;
- Allowances Programme for Widowed, Deserted and Destitute Women;
- Honorarium Programme for Insolvent Freedom Fighters;
- Training and Self-Employment Programme for Insolvent Freedom Fighters and their dependants;
- Fund for Rehabilitation of the Acid-Burnt and the Physically Handicapped;
- Allowance for the Fully Retarded;
- Allowance for Poor Lactating Mothers
- Food for Works Programme.

Old-Age Allowance Programme

Under the Ministry of Social Welfare, monthly old age allowance has been enhanced to Tk. 220 and beneficiary coverage from 16 lakh to 17 lakh. In FY 2007-08, the revised budget allocation for this programme was Tk. 448.80 crores.

Allowances Programme for Widowed, Deserted and Destitute Women

Under this programme, monthly allowance for the Widowed, Deserted and Destitute Women was adjusted upward to Tk. 220 and the beneficiary coverage stood at 750,000 in FY 2007-08. In FY 2007-08, the budget allocation for this programme was Tk. 198.0 crores.

Allowance for Poor Lactating Mothers

According to poverty map of the country, an amount of Tk.17.00 crore has been allocated among 45000 poor and pregnant women in 3000 Unions in FY 2007-08.

Honorarium Programme for Insolvent Freedom Fighters

In FY 2007-08, the number of beneficiaries increased to one lakh and per head allowance increased to Tk. 600. The budget allocation for this programme was Tk. 60 crore in the current fiscal year.

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

As many as 45,417 insolvent freedom fighters or their dependants from 64 districts have been identified, and included in the training and self-employment programmes. All members of the target group are being provided with skill development training on different trades either individually or in groups to make them capable of being self-employed. The trained members of the target group are being provided with micro-credit to finance their self-employment and income generating projects.

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

For rehabilitation of acid-burnt women, the Ministry of Social Welfare has introduced this fund where such woman receives Tk. 10,000 each. In FY 2007-08, the government allocated Tk. 10.00 crore for this fund.

Allowance for the Fully Retarded

The Ministry of Social Welfare is implementing this programme. To provide subsistence to fully retarded persons, allowance has been enhanced in FY 2007-08 from Tk. 200 to Tk. 220 and beneficiary coverage to 200,000. Besides, Tk. 5.00 crore has been allocated for the retarded students.

Food Assistance Programme

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

Food for Works Programme

The allocation of food grain for this programme was1,00,465.24 metric tonnes and upto June 2008, food grain disbursed amounted to 99,201.88 metric tonnes.

Vulnerable Group Development (VGD) Programme

The Ministry of Women and Children Affairs is implementing this programme. In FY 2007-08, there was an allocation of 260,521.40 metric tonnes of food grain under this programme and upto June, this food was distributed among the 7.5 lakh VGD card holder women.

Vulnerable Group Feeding (VGF) Programme

The Ministry of Food and Disaster Management is implementing this programme. In FY 2007-08, there was an allocation of 4,4,48.92 metric tonnes of food grain under this programme and upto June 2008, this food was distributed among 95,88,921 beneficiaries..

Test Relief (TR) Programme

The Ministry of Food and Disaster Management is implementing this programme. In FY 2007-08, there was an allocation of 74,994.00 metric tonnes of food grain under this programme and upto June 2008, 74,718.46 metric tonnes of food grain was distributed.

GR Programme

Under the Ministry of Food and Disaster Management 38,000 and 205 metric tonnes of food grains was distributed in FY 2007-08 through this programme.

Following the devastating cyclone SIDR, in November 2007, steps have been taken for construction of 2000 cyclone shelters in the coastal belt to save lives and properties. One such step was to convert 900 Primary and Secondary schools into school cum cyclone centers with the Islamic Development Bank assistance of Tk. 11.00 crore. 20 schools/colleges/madrasas have already been identified to construct 20 cyclone shelters in Patuakhali district with the assistance of Kuwait Red Crescent Society. Besides, Local Government Engineering Department (LGED) would construct 38 cyclone shelters and 10,000 houses for the landless people in 8 SIDR affected districts with the assistance of the Japanese government. Moreover, Department of Relief and Rehabilitation has prepared a Development Project Proposal (DPP) to construct cyclone shelters with GOB assistance where there is no such institution.

Special Poverty Alleviation Programmes

- Programmes under Livestock Sector to alleviate poverty;
- Fund for Housing the Homeless;
- Programme for Generating Employment for the Unemployed Youth by the Karmasangsthan Bank;
- Abashan (Poverty Reduction and Rehabilitation) Project;
- Fund for Mitigating Risks due to Natural Disasters;
- Programme for Mitigating Economic Shocks; and
- Programmes for Reducing Poverty and Generating Employment under the Ministry of Women and Children Affairs.

Programmes under Poultry and Livestock Sector to Alleviate Poverty

Artificial insemination is an important and successful programme in livestock sector. Up to June 2008, 18.11 lakh cattle have been artificially inseminated through 2069 artificial insemination centres of the country. To bring positive change in milk sector, programme has been taken to patronize the non-government dairy farms and 6311 dairy farms have been constructed up to June 2008. Besides, small farmers and peasants are given advice and training on poultry and livestock rearing.

Fund for Housing the Homeless

As of June 2008, Tk.112.65 crore has already been released against allocation of Tk.186.98 crore for rural housing programme and 445,519 houses have already been constructed. In addition, Tk. 10.84 crore has been released as grant. It is worth mentioning that 404 NGOs are working in the field and covered 400 upazilas of 64 districts of the country.

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

Karmasangsthan Bank has undertaken special credit programmes to utilise the unemployed especially the educated unemployed youth of the country in different production-oriented and income-generating activities. In FY2007-08, Karmasangsthan Bank distributed Tk. 375.76 crore among 104,391 borrowers. Tk. 296.82 crore was recovered against recoverable loans of Tk. 345.71 indicating a recovery rate of 86 percent. Some special credit programmes of Karmasangthan Bank are given below:

- **Micro-Credit Support for Employment of Voluntarily Retired/Retrenched Labour/ Employees of Mills and Industries**

  Under an agreement between the Ministry of Labour and Employment and Karmasangthan Bank, Karmasangthan Bank is implementing the programme for alleviation of poverty of voluntarily retired/retrenched industrial workers by creating employment opportunities and retraining activities. Under this programme, Tk. 60.49 crore has been disbursed and this fund is being used as revolving fund. Up to June 2008, Tk 55.13 crore has been distributed among 10363 voluntarily retired/retrenched labour/ employees.

- **Assistance for Agro-based Industries**

  Under an agreement between the Ministry of Finance and Karmasangthan Bank, Karmasangthan Bank is implementing this programme. As of June 2008, Tk. 17.91 crore has been distributed among 970 entrepreneurs against Tk 30.00 crore disbursed to Karmasangthan Bank in FY2004-05 and FY 2005-06.

Abashan (Poverty Alleviation and Rehabilitation) Project

The main objective of the programme is to provide land, accommodation, training, credit, education, health service, family planning, income-generating activities, pure drinking water, electricity, improved transportation system and tree plantation facility for alleviating poverty of 65,000 landless, homeless and destitute families. Abashan project is being implemented at a cost of Tk. 715.98 crore and 1.5 lakh metric tonnes of food grain. Till 30 June 2008, 47,500 destitute homeless families have been rehabilitated with a cost of Tk. 521.92 crore and 1.06 metric tonnes of food grain. Rate of progress is about 73 percent.

Fund for Mitigating Risks due to Natural Disasters

The government has allocated Taka 35 crore in FY 2007-08 for mitigating risks for natural disasters.

Youth Development through Self-employment

Considering the importance of youth participation in the national development process, the Department of Youth Development trained 30,09,709 youths up to June 2008. Out of the trained youths, 16,93,225 youths engaged themselves in self-employment activities and 7,23 805 beneficiaries have been sanctioned with an amount of Tk. 807.69 lakh as loan up to June 2008. For the advancement and expansion of information technology, the department of Youth trained 80,929 youths in computer basic courses and graphics design training courses including internet and networking. This training programme was conducted across the country through 70 centres of 64 districts. To accelerate self-employment opportunities for the youth of different regions of the country, the Department leased out 12,878 ponds among youth co-operative societies till June 2008.

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

Under the Ministry of Women and Children Affairs, a total of 750,000 VGD cardholder-women were given income generating training and food assistance through this project. The beneficiaries are given 30 kg wheat/25 kg nutritious atta per month. Taka 411.64 crore has been allocated for this project in FY2007-08. Up to June 2008, under the "Development of Asset less Women (FSVGD-2nd Phase)" project, 109,379 VGD card-holder women were given financial assistance of Taka 150 each and income-generating training to VGD cardholders by 13 partner NGOs. Taka 266.00 lakh has been allocated in the revised ADP of FY 2007-08. Under the Vulnerable Group Development for Ultra-poor project, 80,000 VGD card-holder women will receive subsistence allowance of Taka 400 each in 24 months cycle. Taka 350 will be paid to the beneficiary in cash (in their Bank Accounts) and the rest Taka 50 will be deposited and given back after completion of the programme. They will also provide life skill training on income generating activities such as Nutrition, Primary Health, Human Rights, AIDs, Gender issues etc. Under the project titled "Rural Women Employment Creation (2nd phase)", opportunity has been created for training, credit and other assistance to develop sustainable self-employment of 72,000 rural poor women. Through this project, Taka 54.70 crore was disbursed as credit among 97,641 beneficiaries. Besides, the establishment of hostel for employed women, day care centre for children, sales and display centres for marketing of women entrepreneurs' commodities, training centres with training facilities (training related to handicrafts, agriculture and computer) in various places is creating self-employment opportunities for women.

Activities of the Department of Cooperatives

Along with helping the professionals to become self-reliant by organizing co-operatives, the Department of Cooperatives also contributes for poverty alleviation. Up to June 2008, the number of co-operative societies registered throughout the country was 160,172. These societies have accumulated a capital amounting Taka 1800 crore as working capital through

collection of shares, savings deposits and other profitable activities. Up to June 2008, these societies have created employment opportunity for 144,119 members of cooperative societies.

Specialised Activities for Poverty Alleviation

Information and Communications Technology (ICT) for Poverty Alleviation;
Rural Infrastructure Development Programme;
Palli Daridrya Bimochan Foundation (PDBF);
Bangladesh Academy for Rural Development (BARD), Comilla;
Rural Development Academy (Bogra); and
Department of Social Services.

Information and Communications Technology (ICT) for Poverty Alleviation

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

Rural Infrastructure Development Programme

Local Government Engineering Department (LGED) under the Ministry of Local Government, Rural Development and Co-operatives, have been implementing various rural infrastructure development programmes, especially rural roads, bridges/culverts, growth centres, construction of embankments etc. In FY 2007-08, development programmes implemented by the LGED created employment of about 15,894 lakh man-days.

Palli Daridrya Bimochan Foundation (PDBF)

The objectives of the Palli Daridro Bimochan Foundation (PDBF) are to reduce poverty in the rural area and promote socio-economic development. PDBF has been implementing its programmes in 185 Upazilas of 28 districts. The coverage under PDBF is about one third of country's geographical location, where most of the poor live. Ninety five percent of the beneficiaries of this Foundation are women. The Foundation made a cumulative disbursement of Taka 188.34 crore as micro-credit up to December, 2007. In order to achieve PDBF's goals, training has been imparted for human resource development.

Bangladesh Academy for Rural Development (BARD), Comilla

Comprehensive Village Development Programme (CVDP) is a national village development model programme of BARD. The academy has been implementing this programme through 300 villages which includes 75 village societies of Comilla, 75 village societies of Burichong, 75 village societies of Sylhet and 75 village societies of Sonargoan Upazila of Narayangang District. The programme is now being implemented through 4 agencies of the Local government namely BARD, BRDB, Department of Co-operative and RDA. Taka 2465.30 lakh has been approved for implementation of the programme in 21 Upazilas of 18 Districts in FY 2007-08.

Rural Development Academy (RDA), Bogra

Rural Development Academy (RDA), Bogra, has arranged 225 training courses attended by 10,826 participants' up to June 2008. Besides, to develop replicable model for rural development and poverty alleviation, RDA is implementing comprehensive rural development programme, employment generation through irrigation and water management, Good Seed Initiative (GSI) etc. The cumulative disbursement and recovery of credit under the projects undertaken by RDA stood at Tk. 3.57 crore and Tk. 2.68 crore respectively up to June 2008 (the rate of recovery is 92 percent).

Department of Social Welfare

Programmes under the Department of Social Welfare are as follows:

- **Programmes for social unity development and poverty alleviation:** At present, the Department of Social Welfare is functioning at all upazilas and urban areas of the country. Some of its programmes are: Rural Social Service (RSS) programme, Urban Community Development (UCD) programme, poverty alleviation through Rural Maternal Centre (RMC), Rehabilitation programme for acid-burnt women and physically disabled etc. To alleviate poverty through these four programmes, new investment and reinvestment opportunities are created under revolving fund. Up to June 2008, a total of 3,153,513 families derived benefits from these programmes. Besides, 139,919 persons have benefited from technical education, 133,431 from social services and 25,582 from literacy programme. Moreover, the awareness-building activities on primary health care have extended to 2,617,050 persons and 317,743 persons were motivated on family planning.
- **Social Safety-net Programme:** Considering socio-economic condition of destitute, poor and physically handicapped persons, Government has introduced Old Age Allowance, Acid Burn Women and Physically Handicapped and Insolvent disable allowance programmes under social security programmes.
- **Human Resource Development Programme:** To maintain food, lodging, training and rehabilitation of 10,375 orphans, the Government is running 85 children orphanage throughout the country. The Government has disbursed Tk. 30.74 crore as capitation grant for enlisted non-government orphanages which has been distributed among 42,649 orphans at the rate of Taka 600 per head.

Major activities of NGO's

BRAC: BRAC, established in 1972, is the largest NGO providing micro-credit. To empower the poor specially the women and children, this organization is working in 2000 slams and 70 thousand villages throughout the country. Other than micro-credit, it is also active in health-care, education as well as social development activities.

ASA: ASA started its activities as a specialised micro-finance service provider in 1991. It has gradually developed into a self-reliant organization promoting micro-credit in the world. It is the only organization which is implementing and expanding micro credit programme at the lowest cost. It is notable that, it will start disbursing micro-credit in the 10 countries of Asia and Africa in the current fiscal year.

Swanirvar Bangladesh: Swanirvar Bangladesh is promoting the spirit of self-reliance by providing credit from Nationalised Commercial Banks, PKSF and other sources. Since its inception to June 2008, Swanirvar Bangladesh disbursed a sum of Tk. 3959.41 crore to 28,07,497 landless people.

PROSHIKA: PROSHIKA, for sustainable economic development, income and employment generation of its group members, impart training arrangement for its beneficiaries under micro-credit programme in organic agriculture, irrigation, livestock, apiculture, sericulture, social forestry, homestead gardening, small business etc. through 10.88 lakh projects. Tk.3959.41 crore has been credited up to June 2008 and created income and employment opportunities for more than one crore nine lakh people.

TMSS: Thangamara Mohila Sobuj Sangha is working for poverty alleviation, socio-economic development and empowerment of women since 1980. Illiterate, deprived, tortured and land owners under 0.5 acres are the members of this organization.

Shakti Foundation: This organization is engaged in promoting credit facility for women living in the slums of Dhaka, Chittagong, Khulna, Comilla, Bogra, Rajshahi and other major towns and cities. Besides, it also provides help for health-care, business entrepreneurship and social development of women.

Society for Social Development: This organization came into being in 1986 with the objective to contribute to sustainable social development through mobilization and building awareness on basic rights with special emphasis on health of the poor and disadvantaged communities.

Buro, Bangladesh: To alleviate poverty of the poor, this organization is spread in 9026 villages of 1149 unions of 245 thanas of 42 districts of the country with sustainable savings and credit programme. Side by side, it is also active in health care, pre-primary education, women development and empowerment, water and sewerage management, family planning, plantation and social forestry, disaster management etc.

Table 13.08: Status of Micro-Credit Programmes of Major NGOs

(Tk.in crore)

	Cumulative upto2001	2002	2003	2004	2005	2006	2007	2008 (Upto June 2008)	Cumulative upto June 2008
BRAC									
Disbursement	6954.43	1706.59	2070	2590.15	3258.21	4261.54	6232.87	4269.06	31342.84
Recovery	6128.89	1614.78	1838.03	2290.32	2926.84	3626.39	5036.93	3556.49	27018.67
Beneficiaries	4138133	3531513	3402475	4858763	4837099	5310317	7370847	8448107	8448107
Female	2934485	2906994	3392976	3872110	4029265	5140494	7108155	8153301	8153301
Male	53847	11347	9499	121415	134939	169823	262692	294806	294806
ASA									
Disbursement	3604.31	1595.22	2001.54	2403.92	3317.92	4131.61	5395.34	3098.34	25548.20
Recovery	3067.9	1322.19	1807.93	2208.4	2822.82	3712.00	5060.46	2548.57	22550.27
Beneficiaries	1579372	2136165	2341819	2996660	5988134	6455979	6674058	7132427	7132427
Female	1511561	2055628	225818	2897503	3917566	4303787	4716922	5084705	5084705
Male	67811	80537	83701	99157	2070568	2152192	1957136	2047722	2047722
PROSHIKA									
Disbursement	1852.69	406.76	357.4	277.07	288.13	316.50	316.50	312	3959.41
Recovery	1609.45	428.4	371.21	350.61	330.70	343.09	343.09	298	3492
Beneficiaries	0		2700953		2770106		15030	8209	2807497
Female	0		1667802		1719342		11478	6759	1766529
Male	0		1033151		1050764		3552	1450	1040968
Swanirvar Bangladesh									
Disbursement	253.86	39.46	40.66	60.75	75.91	91.36	96.30	59.71	718.01
Recovery	193.98	33.32	34.58	43.38	61.54	70.94	75.91	43.98	557.63
Beneficiaries	751865	54763	54217	62915	94945	129894	101565	67262	1317426
Female	560261	49681	50420	59775	90565	126332	98807	59386	1095227
Male	191604	5082	3797	3140	4380	3562	2758	7876	222199
Caritas									
Disbursement	245.71	51.41	90.13	60.43	106.18	118.24	147.78	70.40	890.28
Recovery	181.4	54.89	82.69	58.76	94.97	111.85	137.21	65.29	787.08
Beneficiaries	52517	4961	33727	(18657)	14936	4227	4362	5540	376922
TMSS									
Disbursement	286.37	90.14	129.91	168.32	292.11	409.79	514.80	571.93	2463.36
Recovery	246.61	77.44	109.23	148.75	220.02	359.99	457.69	548.15	2167.88
Beneficiaries	216839	33600	54942	23937	115470	68587	99826	89544	702745
Shakti Foundation									
Disbursement	157.08	61.11	84.28	102.41	150.42	173.44	173..21	202.74	1104.69
Recovery	127.45	56.40	70.71	84.96	124.46	145.03	1175.13	181.11	965..27
Beneficiaries	63100	75137	100464	114701	157517	167113	156108	181990	181990
BURO, Bangladesh									
Disbursement	125.18	69.57	108.27	152.80	236.84	318.03	375.16	248.64	1634.49
Recovery	125.91	58.25	93.78	132.52	196.00	277.45	337.27	215.72	1436.9
No. of beneficiaries	96537	124446	184609	221366	273286	331329	376710	472980	2081263
Society For SocialServices									
Disbursement	161.15	27.22	67.36	84.78	165.52	260.77	354.06	401.93	1522.49
Recovery	143.97	26.02	52.73	70.35	130.71	204.55	310.89	388.39	1326.77
Beneficiaries	52491	74096	106703	133404	184591	260010	60100	346284	346284
Total									
Disbursement	13640.78	4047.48	4949.55	5900.63	7891.24	10081.28	13606.02	9234.75	69183.77
Recovery	11825.56	3671.69	4460.89	5388.05	6908.06	8851.29	12934.58	7845.7	60302.47

Source: Concerned NGOs.

Grameen Bank

Asset less people can also engage themselves in income generating activities if they are provided credit support. Under this assumption, Grameen Bank provides collateral free credit to the landless poor people. Credited money is being paid on instalments and all of the activities of the Bank are being disbursed by weekly meeting.

Bangladesh Rural Development Board (BRDB)

BRDB is working relentlessly for increasing agricultural production and poverty alleviation. Through Two-Tier Cooperation model, BRDB is working for agricultural development by organizing and providing credit and other agricultural instruments to the small and marginal farmers. Besides, under its development projects and programmes, BRDB is providing micro credit, skill development training and other production- friendly instruments and service by organizing poor male and female through formal and informal co-operative societies and organizations for alleviating poverty. Up to June 2008, the BRDB, through 169,764 cooperative societies, distributed Tk. 796.06 crore among 5,244,232 members and recovered Taka 680.52 crore. The rate of recovery is 94 percent. The ongoing poverty alleviating programmes of BRDB are: 1) Rural Livelihood Project in 152 upazilas; 2) Minor Crop Production, Preservation, Processing & Marketing Programme in 204 upazilas; 3) Palli Progati Prakalpa in 477 unions under 465 upazilas; 4) Integrated Poverty Alleviation Programme (IPAP) in 446 upazilas; and 5) Women Development (W/D) Programme in 100 upazilas of Bangladesh.

Palli Karma-Sahayak Foundation (PKSF)

PKSF with its partner organizations played a remarkable role in alleviating poverty through its micro- credit activities. As of June 2008, PKSF disbursed a cumulative amount of loan of Taka 5664.92 crore to its 257 partner organisations. The partner organizations have distributed Taka 36889 crore by recycling the loan. During this period, the number of borrowers at the field level was 82.98 lakh where the percentage of women was about 92 percent.

PKSF usually disbursed loan facility only to rural micro-credit sector. Currently, eight categories of micro-credit programmes are being implemented with mainstream micro-credit activities like (a) rural micro-credit (b) urban micro-credit (c) micro-credit for the poorest of the poor (d) micro-enterprise-credit and (e) seasonal credit and (f) house building and rehabilitation -credit for the SIDR effected people of the southern districts and credit for the ultra-poor in the distress period. Up to June 2008 Tk.3989.49 crore (cumulative) was distributed under its micro-credit programme. Apart from mainstream programme, PKSF is implementing some other programmes for the poorest of the poor.

13.09: Micro-Credit Programmes of Three Specialised Institutions

(In crore Tk)

Institution	Cumulative up to June'01	2001-02	2002-03	2003-04	2004-05	2005-06	2006-07	2007-08	Cumulative (Up to June'08)
Grameen Bank									
Disbursement	14704.08	143625	1879.81	2335.62	3148.37	4590.55	5019.44	5561.85	38676.76
Recovery	13389.7	1529.55	1676.33	1980.16	2581.54	3769.82	4802.52	4955.09	34684.71
Rate of recovery (%)		98.29	99.00	99.96	98.95	98.49	98.61	98.11	98.11
No. of Branches	1170	5	7	76	279	648	246	86	2517
No. of villages	40337	356	1918	3298	8113	15118	9519	3653	82312
No. of beneficiaries (cum.)	2389387	2367641	2786748	3626937	4764216	6390148	7208455	7527700	
Female (cum.)	2266751	2251040	2657105	3468147	4573681	6161452	6972351	7290604	7290604
Male (cum.)	122636	116601	129643	158790	190535	228696	236104	237096	237096
PKSF									
Disbursement	948.12	254.74	304.10	340.56	366.00	692.62	1350.70	1408.11	5664.91
Recovery	294.57	104.15	160.39	243.00	342.13	437.58	638.94	1009.88	3230.63
Rate of recovery (%)	98.40	98.41	98.17	97.40	96.96	96.71	98.60	97.32	97.32
Partner Organizations	199	205	213	219	231	243	248	257	257
Beneficiaries	2629174	3857357	4485832	5104940	5522406	6778262	7723029	8298335	8298335
Female	2398082	3389566	3999332	4621260	5033129	6207971	7067455	7627379	7627379
Male	231092	467791	486500	483680	489277	570291	655574	670956	670956
BRDB									
Disbursement	2743.06	324.41	354.74	419.44	654.86	683.77	862.73	796.06	6789.07
Recovery	2291.69	290.01	312.54	319.66	474.18	720.04	887.07	680.52	6037.40
Recovery rate (%)		91	90	94	89	94	93	94	94

Source: Concerned Institutions

Micro-Credit Programmes of NCBs and Public Specialised Banks

The status of credit disbursement of 4 NCBs and 2 public specialised banks is shown in Table 13.10.Up to June 2008, the cumulative credit disbursement and recovery stood at Tk. 14114.82 crore and Tk.13836.42 crore respectively. The recovery rate was 98.03 percent.

Table 13.10: Status of Micro-Credit Disbursement of Nationalised Scheduled Banks

(Tk in crore)

Banks	Cumulative up to June 2001	2001-02	2002-03	2003-04	2004-05	2005-06	2006-07	2007-08	Cumulative up to June, 2008
Sonali Bank									
Disbursement	3862.21	307.57	361.57	460.18	485.90	456.62	410.02	557.08	7099.39
Recovery	6587.41	434.36	434.7	547.79	425.06	486.37	677.00	921.23	7893.75
Rate of recovery		141.22	120.23	119.04	87.48	106.52	165.11	34.30	81.73
No. of beneficiaries		-	-	-	189560	201841	199190	179188	5231135
Agrani Bank									
Disbursement	1153.09	102.39	45.89	44.08	100.34	182.07	210.60	290.40	2128.86
Recovery	1112.94	112.77	43.72	51.65	97.47	212.09	268.39	288.73	2187.76
Rate of recovery		110.14	95.27	117.17	97.14	116.49	127.44	99.43	102.77
No. of beneficiaries	2862909	76616	22160	23099	42435	104387		115383	3356746
Janata Bank									
Disbursement	1502.06	113.29	126.1	227.47	193.75	193.75	290.16	497.93	3321.00
Recovery	1322.11	119.53	120.9	163.52	106.54	106.54	249.81	355.90	2680.31
Rate of recovery		105.51	95.88	71.89	54.99	54.99	86.09	71	81
No. of beneficiaries	520091	88400	97000	129908	101220	100073	145080	124483	1350860
Bangladesh Krishi Bank									
Disbursement	729.72	90.92	93.58	68.16	58.86	57.02	54.51	53.43	1206.20
Recovery	582.18	101.44	98	46.6	37.27	43.24	51.84	51.46	1012.03
Rate of recovery		111.57	104.72	68.37	63.32	75.83	95.10	96.31	83.90
No. of beneficiaries	1307355	87274	80289	60987	59117	50083	52028	47761	1744894
Rajshahi Krishi Unnayan Bank									
Disbursement	128.78	18.00	13.64	17.97	30.73	29.23	14.99	17.71	271.05
Recovery	165.9	17.84	13.47	12.47	14.53	21.25	13.22	14.22	198.48
Rate of recovery		99.11	98.75	69.39	47.28	72.70	88.19	80.29	73.22
No. of beneficiaries	139557	25287	11234	18597	47834	30033	16634	15818	304994
Rupali Bank Ltd.									
Disbursement	20.48	1.06	2.24	5.17	15.28	16.09	11.02	16.98	88.32
Recovery	19.08	1.09	0.82	2.05	5.27	10.15	11.95	12.16	62.57
Rate of recovery		102.83	36.61	39.65	34.49	63.08	108.44	71.61	70.84
No. of beneficiaries	27686	1676	2188	2427	5402	5431	2804	4305	51919
Total									
Disbursement	**7396.34**	**633.23**	**643.02**	**823.03**	**884.86**	**934.78**	**991.3**	**1433.53**	**14114.82**
Recovery	**9623.72**	**769.19**	**698.14**	**811.61**	**671.61**	**858.39**	**1258.99**	**1629.48**	**13836.42**
Rate of recovery	**130.114624**	**121.47087**	**108.57205**	**98.612444**	**75.900142**	**91.828024**	**127.00393**	**113.66905**	**98.027605**
No. of beneficiaries	**1.35202005**	**279253**	**212871**	**235018**	**445568**	**491848**	**415736**	**486938**	**12040548**

Source: Related Banks

* Rate of recovery has been calculated in Tables 13.09 and 13.10 as follows: Rate of recovery = (Recovery/Disbursement) x100.

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 alongside the nationalised commercial banks. Up to June 2008, the total number of beneficiaries' was 1646487 and the cumulative disbursement of credit was Tk. 3669.58 crore. The status of micro-credit disbursement programme of other commercial and specialised banks is shown in Table 13.11:

Table 13.11: Micro-Credit Programmes of other Commercial and Specialised Banks

(Taka in Crore)

Commercial and Specialised Banks	Number of Beneficiaries			Disbursement up to June' 08	Rate of Recovery (%)
	Female	Male	Total		
Ansar-VDP Development Bank	462478	170391	632869	750.68	95.76
Social Investment Bank Limited	27413	7288	41989	77.08	97.00
National Bank Limited (upto Dec'07)	1085	42536	43621	55.11	96.00
Islami Bank Limited	488523	66617	555140	1652.03	99.00
The Trust Bank Limited	04	12480	12484	228.5	87.25
BASIC Bank Limited	257848	46589	304437	162.60	100.00
Pubali Bank Ltd.	13640	0	13640	20.10	100.00
Uttara BankL Ltd.	47520	5213	42307	723.48	98.25
Total	1298511	351114	1646487	3669.58	

Source: Related Banks

Micro Credit Programmes of Administrative Ministries/Divisions

The government has been allocating funds through non-development budget for undertaking micro-credit programmes for poverty alleviation by different administrative Ministries/ Divisions/Departments. The cumulative credit disbursement and recovery till June 2008 stood at Tk. 10226.155 crore and Tk. 8826.2016 crore respectively. In order to sustain the micro-credit programme for poverty reduction, the government emphasis is on developing small entrepreneurs. The Ministry of Finance in cooperation with the other ministries are working together in this direction.

Table 13.12: Status of Micro-Credit of Administrative Ministries/Divisions

(Tk.in crore)

Ministry/Division	Agency	Cumulative up to 2002-03	2003-04	2004-05	2005-06	2006-07	2007-08	Cumulative up to 2007-08
Ministry of Finance	**Banking division**							
	Disbursement	124.38	23.23	9.94	4.9	11.44	21.51	195.4
	Recovery	96.13	25.56	4.67	4.23	9.56	13.34	153.49
	Rate (%)		124.89	46.79	86.33	94	94	
Rural Development & Cooperative Division	**BRDB**							
	Disbursement	3372.21	419.44	654.86	683.77	862.73	796.06	6789.07
	Recovery	2895.24	380.35	474.18	720.04	887.07	680.52	6037.40
	Rate (%)		91	89	94	93	94	94
	BARD							
	Disbursement	77.75	7.07	3.11	1.45	0.051	0.0145	89.445
	Recovery	73.36	9.00	5.25	1.77	0.049	89.4416	89.4416
	Rate (%)		127.3	168.01	122.3	96.1	99.99	99.99
	RDA							
	Disbursement	8.26	1.43	1.94	1.99	1.39	1.45	18.71
	Recovery	7.86	1.22	1.39	1.98	1.04	1.17	16.81
	Rate (%)		85.31	71.62	99.58	74.46	81	
Ministry of Women and Children Affairs	**Dept. of Women**							
	Disbursement	208	11.13	23.99	27.65	25.19	3.00	299.29
	Recovery	132.35	10.34	13.30	25.08	37.33	6.63	228.03
	Rate (%)		92.92	55.43	90.71	9.8.00	67	76.19
	Jatiyo Mohila Sangstha							
	Disbursement	20.47	0.66	5.26	3.58	2.95	1.99	34.91
	Recovery	20.23	1.04	4.22	3.33	1.73	1.25	31.80
	Rate (%)		157.58	80.26	93	58.64	57.97	91
Ministry of Social Welfare	**Social Welfare**							
	Disbursement	517.56	54.88	44.59	71.86	41.02	64.90	749.88
	Recovery	472.56	40.20	40.30	53.54	32.33	52.41	642.37
	Rate (%)		73	90	75	79	81	86
Ministry of Fisheries and Livestock	**Dept of Fisheries**							
	Disbursement	25.07	17.45	19.05	3.86	0	2..9	63.99
	Recovery	22.72	15.67	16.84	1.86	123.39	2.07	55.7
	Rate (%)		89.77	88.40	100%	77.50	71.5	87.04
	Dept of Livestock							
	Disbursement	21.03	32.95	31.61	13.37	4.04	0	103.00
	Recovery	14.05	8.33	9.64	10.16	12.06	13.69	67.93
	Rate (%)		25.30	30.51	81.96	298.63	0	65.95
Ministry of Industries	**BSCIC**							
	Disbursement	157.67	29.22	25.94	22.07	13.71	0.54	249.43
	Recovery	126.75	27.46	23.26	22.71	19.67	4.04	228.49
	Rate (%)		89	89	85	72	63	66
	SERWTCI							
	Disbursement	14	7.64	9.75	9.41	9.26	8.12	58.96
	Recovery	12.09	4.11	6.36	8.33	8.31	8.23	46.39
	Rate (%)		53.80	64.96	89	90	101	79
Ministry of Agriculture	**Tula Unnayan**							
	Disbursement	3.3	0.26	0.25	0.21	0.29	0.34	4.66
	Recovery	3.48	0.28	0.25	0.22	0.31	0.26	4.80
	Rate (%)		105.70	101.6	101.6	104	77	103
	Dept ofAgr Ex							
	Disbursement	159.07	147.46	69.77	27.82	35.38	34.77	474.27
	Recovery	116.46	99.53	52.25	20.38	34.00	30.83	353.45
	Rate (%)		67.53	75	73	96	88.64	74.52
Ministry of Land	Disbursement	68.43	0.00	8.70	10.14	5.50	8.76	101.53
	Recovery	55.43	0.00	7.22	6.37	3.82	5.60	78.44
	Rate (%)		0.00	83	62.82	68.12	63.93	77.26
Local Govt. Division	**Local Govt.**							
	Disbursement	54.85	1.33	3.37	6.00	16.32	31.95	113.82
	Recovery	22.72	1.03	2.66	3.31	9.28	21.8	60.83
	Rate (%)		77.44	96.00	88.89	98	84	53.44
Ministry of Youth and Sports	**Dept. of Youth**							
	Disbursement	511.63	34.65	62.87	77.77	60.02	60.75	807.69
	Recovery	427.97	33.27	44.98	57.37	74.46	61.16	699.1
	Rate (%)		96.01	71.54	73.77	124.06	100.67	86.57
Ministry of Textiles	**Handloom**							
	Disbursement	21.58	8.07	9.16	4.68	3.31	0.60	47.40
	Recovery	7.01	3.62	3.12	3.60	4.08	2.34	23.77
	Rate (%)		44.86	34.06	55.11	57.95	43.41	51
Ministry of Liberation War Affairs	Disbursement	0	0	10.16	3.86	8.60	2.08	24.7
	Recovery	0	0	0.41	1.97	2.82	2.76	7.96
	Rate (%)	0	0	27	38	42	42	32.23
Total	Disbursement	5365.26	796.87	994.32	974.39	1101.201	1039.7345	10226.155
	Recovery	4506.41	661.01	710.3	946.25	1261.309	997.5416	8826.2016

Source: Concerned Ministries and Divisions