

PROGRAM FOR THE POOR
a report on social safety nets
and micro-credit activities

Working Paper
WP012

Dhaka
April 2003

**Program Development Office
for
Integrated Coastal Zone Management Plan
(PDO-ICZMP)**

**PROGRAM FOR THE POOR
a report on social safety nets
and micro-credit activities**

Working Paper

WP012

Prepared by

Mohiuddin Ahmad

Saimon Centre, Road 22, House 4/A, 5th floor
Gulshan 1, Dhaka 1212
Tel & Fax: 8826614; Tel: 9892787; Email: pdo@iczmpbd.org
Web: www.iczmpbangladesh.org

Dhaka, January 2003

STUDY TEAM

Md. Sayed Iftekhar

Afsana Yasmeen

Rounakul Islam

Mohiuddin Ahmad

PROGRAM FOR THE POOR

a report on social safety nets and micro-credit activities

TABLE OF CONTENTS

STUDY TEAM.....	I
TABLE OF CONTENTS.....	III
LIST OF TABLES.....	IV
LIST OF FIGURES.....	IV
ACRONYMS.....	V
GLOSSARY	VII
1 INTRODUCTION.....	1
1.1 Background.....	1
1.2 Objective and methodology.....	1
1.3 Context.....	1
1.4 Structure of the report.....	2
2 SOCIAL SAFETY NETS	3
2.1 Background.....	3
2.2 Scope.....	3
2.3 Relief and development objectives.....	4
2.4 Institutions	5
2.4.1 Bangladesh Rural Development Board.....	6
2.4.2 Department of Social Services.....	6
2.4.3 World Food Program.....	7
2.4.4 CARE Bangladesh.....	8
2.4.5 Ministry of Disaster Management and Relief.....	8
2.4.6 Housing Program of the Ministry of Land.....	8
2.4.7 Urban poverty alleviation program of LGED.....	9
3 MICRO-CREDIT	11
3.1 Overview.....	11
3.2 Government programs.....	12
3.3 The banking sector.....	13
3.4 Grameen Bank.....	13
3.5 Micro-finance NGOs.....	13
3.6 Characteristics of micro-credit.....	14
3.7 Government-NGO cooperation.....	15
4 SUMMARY AND CONCLUSIONS	17
REFERENCES	19
Annex A: Maps.....	21
Annex B: Safety net programs.....	29
Annex C: Micro-credit programs	51

LIST OF TABLES

Table 1: Food-assisted safety net programs.....	4
Table 2: Micro credit disbursement by agencies	12
Table 3: Summary of programs	17

LIST OF FIGURES

Figure 1: Trend in food-assisted safety net programs.....	4
Figure 2: Micro credit targeted to coastal zone by major national NGOs.....	14

ACRONYMS

ADAB	Association of Development Agencies in Bangladesh
ADB	Asian Development Bank
ASA	Association for Social Advancement
BARD	Bangladesh Academy of Rural Development
BBS	Bangladesh Bureau of Statistics
BD	Bangladesh
BKB	Bangladesh Krishi Bank
BMET	Bureau of Manpower Employment & Training
BRAC	Bangladesh Rural Advancement Committee
BRDB	Bangladesh Rural Development Board
BSS	Bittaheen Samabay Samity
BSCIC	Bangladesh Small & Cottage Industries Corporation
CARE	Cooperative for Assistance and Relief Everywhere
CDF	Credit and Development Forum
CNI	Community Nutrition Initiative
CZ	Coastal Zone
DAE	Directorate of Agriculture Extension
DRR	Directorate of Relief and Rehabilitation
DSS	Department of Social Services
DWA	Directorate of Women's Affairs
FFA	Food for Asset
FFW	Food for Work
GB	Grameen Bank
GDP	Gross Domestic Product
GoB	Government of Bangladesh
GR	Gratuitous Relief
ICZM	Integrated Coastal Zone Management
IFS	Integrated Food Security
IGVGD	Income Generation for Vulnerable Group Development Program
IPRSP	Interim Poverty Reduction Strategy Paper
JC	Jagorani Chakra
kl. cals	Kilocalorie
kg	Kilogram

km	kilometer
KSS	Krishi Samabay Samity
LGED	Local Government Engineering Department
LGRDC	Local Government, Rural Development and Cooperatives
MF-NGO	Micro-Finance Non Government Organization
MoDMR	Ministry of Disaster Management and Relief
MoLGRDC	Ministry of Local Government, Rural Development and Cooperative
MSS	Mohila Samabay Samity
MoSW	Ministry of Social Welfare
MoWCA	Ministry of Women and Children Affairs
MT	Metric Ton
NGO	Non Government Organization
PDO-ICZMP	Program Development Office–Integrated Coastal Zone Management Plan
PKSF	Polli Karma-Sahayak Foundation
RAKUB	Rajshahi Krishi Unnayan Bank
RD	Rural Development
RDA	Rural Development Academy
RDP	Rural Development Program
RLF	Revolving Loan Fund
RMP	Rural Maintenance Program
SERWTCI	Self-Employment for Rural Women through Cottage Industries
SIFAD	Strengthening Institutions for Food Assisted Development
TNC	Training and Nutrition Center
Tk	Taka
TR	Test Relief
UN	United Nations
UNICEF	United Nations Children Fund
UP	Union Parishad
VAM	Vulnerability Analysis and Mapping
VGD	Vulnerable Group Development
VGF	Vulnerable Group Feeding
WFP	World Food Program

GLOSSARY

Ashrayan	Housing
Bittaheen	Assetless
Boyoshko bhata	Allowance for the elderly
District	Geo-administrative unit comprising several upazilas
Dustha mohila bhata	Allowance for destitute women
Pourashava	Municipality
Samities	Societies (cooperative)
Taka	Bangladesh currency (1 US\$=58 taka approx)
Thana	Geographic-administrative unit under a district comprising several unions; renamed as upazila
Union	Geo-administrative unit under upazila comprising several villages
Upazila	Geo-administrative unit under a district comprising several unions
Union Parishad	Union council; elected local government at the union level
Ward	Electoral constituency under a union

1 INTRODUCTION

1.1 Background

PDO-ICZMP focuses on the development of **models of good practice to enhance the capacity of communities to improve their livelihoods** (output 4). An important task of this component is to translate the general objectives of ICZMP into practical priority actions that effectively contribute to the achievement of the overall goal of reducing poverty and vulnerability in coastal areas. This is a continuous process in which inventories, surveys, case studies and piloting are essential to help in the identification and formulation of priority actions.

1.2 Objective and methodology

The main objective of this report is to make a preliminary inventory of the programs targeted to the poorest sections of the community. This would enable one to obtain dimension of people's livelihoods and is directly related to activity 4.1 (coastal livelihood analysis).

All descriptions and analyses in this report are based on secondary data.

1.3 Context

The incidence of poverty in Bangladesh is still high, currently estimated at 53 percent (urban) and 44 percent (rural) in terms of absolute poverty and 25 percent (urban) and 19 percent (rural) in terms of extreme poverty.¹ There are about 56 million absolute poor in the country (reference year: 2000), which remained almost static since the early eighties, despite decline in terms of percentages of population (BBS, 2002: 395).² The internationally accepted target accepted by the Government of Bangladesh is to reduce extreme poverty by half by the year 2015.³

There are different ways and means through which poverty can be reduced. Poverty is caused by many factors. Despite the diverse nature of causes of poverty, they can be grouped into some broad policy-relevant categories. The GoB policy document on *A National Strategy for Economic Growth, Poverty Reduction and Social Development* has outlined five main avenues for poverty reduction (Ministry of Finance, 2003: 27-52).⁴ These are:

- ◇ pro-poor economic growth for increasing income and employment of the poor;
- ◇ human development of the poor for raising their capability through education, health, nutrition and social interventions;
- ◇ women's advancement and closing gender gaps in development;
- ◇ social protection to the poor through targeted and other efforts; and

¹ Poverty is estimated by direct calorie intake method. Absolute poverty line is the level of a recommended intake of 2,122 kl. cal/day/person, while extreme (hard core) poor has access to less than 85% of the recommended intake, that is, 1,805 kl. cal/day/person.

² In 1983-84, there were 54 million absolute poor who were 66 percent and 57 percent of urban and rural population respectively.

³ Millennium development goal agreed at the UN Millennium Summit, New York, 2000.

⁴ The policy document is widely known as the Interim Poverty Reduction Strategy Paper (IPRSP).

- ◇ participatory governance for enhancing voice of the poor and improving non-material dimensions of well-being by improving the performance of anti-poverty institutions and removing institutional hurdles to social mobility.

Under *social protection* strategy, a set of policies focuses on the **social safety nets** for the poor through works and income transfer programs. **Micro-credit** has been mentioned as a key instrument of *pro-poor economic growth*. In various literature, micro-credit based self-employment has been emphasized for poverty reduction, which cuts across all the above-mentioned strategies. This has been a major thrust in the interventions of the NGO sector and the government in the recent decades.

This report deals with these two instruments mentioned above, social safety nets and micro-credit, which are considered critically important for the poorest sections of the population. While safety nets are primarily designed to avert a famine situation with limited development objectives, micro-credit has been used as an instrument of economic and social development of the poor. The former has a relief or a quasi-relief character, while the latter has a clear development goal.

1.4 Structure of the report

The report has been structured around four chapters. Chapter one introduces the purpose, methodology and contextual framework. Chapter two describes various safety net programs, while chapter three illustrates micro-credit activities. Chapter four summarizes quantitative aspects of major safety nets and micro-credit activities Annex A includes few maps of the coastal zone, which show spatial distribution of micro credit and micro-finance organizations. Detailed statistics referring to safety nets and micro-credit are given in Annex B and Annex C respectively.

2 SOCIAL SAFETY NETS

2.1 Background

The concept of social safety nets has been developed and pursued mainly with an objective to restrict the downward shift of the vulnerable population from the *poverty line* to the *famine line*. In Bangladesh, this was combined with the overall public food distribution system and has been so far addressed as a mode of *food security* for the vulnerable population. Attempts have been made to institutionalize these efforts through a host of interventions when the UN World Food Program (WFP) started its operation in the country in the mid-seventies.

The safety net measures, in a way, work as income transfer to the poor. These include various food-assisted and cash-assisted programs such as the Vulnerable Group Development (VGD), Food for Work (FFW), Test Relief (TR), old-age pension schemes in rural areas, support for the destitute women and traditional relief programs.

2.2 Scope

Social safety nets are measures primarily to *arrest* poverty from escalating, rather than to *reduce* it. In the context of Bangladesh, they help to reduce vulnerability of the poorest sections of the society. These measures are envisaged as protection against chronic food deficit (food security), as well as recovery from shocks (coping with disasters). The IPRSP document describes safety nets as measures “against anticipated and unanticipated income/consumption shocks” (Ministry of Finance, 2003: 27).

Food security

One important development goal of the Government of Bangladesh is to ensure food security for the people. Concerns underlying food security includes:

- ◇ adequate domestic production of food grains;
- ◇ building up of public stocks to meet production shortfalls;
- ◇ timely import of food grains to make up for production and stock shortages;
- ◇ targeted food distribution to poor and vulnerable households particularly after natural disasters; and
- ◇ price stabilization.

Adequate availability of food grain at the national level or at the district level does not guarantee food security for the poor households, as many of them lack purchasing power (often a function of the extent of employment). Distribution of food grain out of public stock may be adequate in meeting emergency needs after natural disasters. But there is also the chronic problem of food insecurity for the population living below the poverty line.

Historically, the government attended this concern through programs such as FFW and VGD that were mostly donor funded, with food grains supplied under food aid. But there has been a long-term decline in the trend of food aid flows to Bangladesh. The availability of targeted food-assisted programs as proportion of the Gross Domestic Product (GDP) has also declined in the recent past (Ministry of Finance, 2002: 124). This has been depicted in Table 1 and Figure 1.

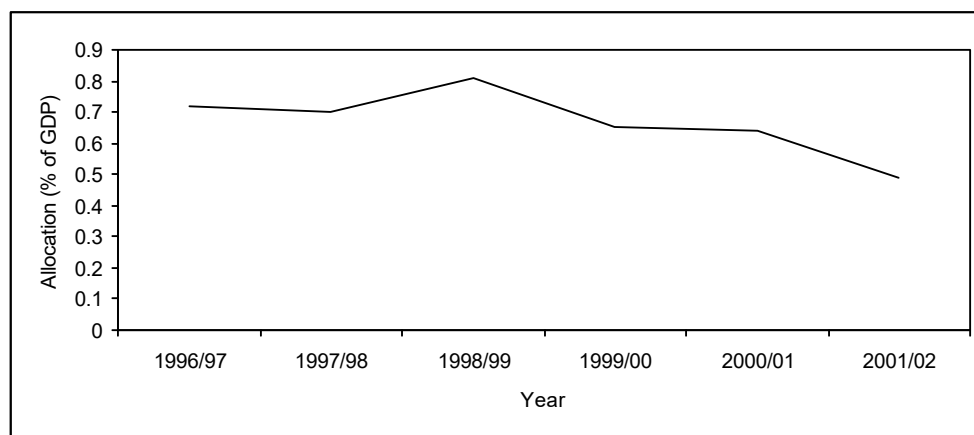


Figure 1: Trend in food-assisted safety net programs

Table 1: Food-assisted safety net programs

Program	Financial year					
	1996/97	1997/98	1998/99	1999/00	2000/01	2001/02
FFW	8,108.1	8,360.0	7,155.8	8,060.0	8,850.0	7,050.0
GR & TR	2,561.0	2,587.1	2,102.3	2,720.0	1,990.0	2,480.0
VGD	2,152.7	2,250.9	2,089.0	2,280.0	2,360.0	2,430.0
VGF	0	762.4	5,848.1	2,290.0	2,970.0	1,310.0
School feeding	0	10.2	0	0	0	0
Others	152.4	5.1	658.8	10.0	0	0
Total	12,974.2	13,975.7	17,854.0	15,360.0	16,170.0	13,270.0
GDP	1,807,013	2,001,766	2,196,972	2,370,856	2,532,547	2,711,240
Total/GDP (%)	0.72	0.70	0.81	0.65	0.64	0.49

All amounts are in million taka.

Source: Ministry of finance, 2002

2.3 Relief and development objectives

With the passage of time, there were thoughts and efforts to transform relief programs into development programs, or to realize modest development objectives through resources available for relief and rehabilitation. In 1989, a joint government-donor task force on SIFAD (Strengthening Institutions for Food Assisted Development) identified three types of interventions (Ministry of Planning, 1989: 60-61). These were:

- ◇ to undertake holding operations, providing food (for example) and other assistance to help the poor meet their basic needs until such time as the economy in general can offer them opportunities for productive employment – an approach characterized as the relief option;
- ◇ to mobilize poor, employing them to contribute to general economic development, or helping them to devise their own means of raising their levels of living – an approach termed as the development option; and
- ◇ to provide safety nets for those who may already be productively employed but whose real incomes are below a level permitting them to live at some minimum standard acceptable to society – and this can be regarded as the income support option.

An overview of the existing programs shows that some food-assistance programs are purely of relief nature, such as vulnerable group feeding (VGF) and gratuitous relief (GR). In 1997/98, the

government introduced two new programs in the form of *boyoshko bhata* (allowance for the elderly) and *dustha mohila bhata* (allowance for destitute women). These are mere income transfers without any production or service to the society in return. On the other hand, attempts were made to use food as an instrument of development. FFW program and RMP (Rural Maintenance Program) were designed with this aim in view and resources were mostly channeled for the development of rural physical infrastructures and generation of employment. VGF was gradually transformed to VGD and IGVGD (income generation for VGD).

Coping with disasters

Bangladesh is the most densely populated delta in the world. Exposure to natural disasters, with frequent occurrences of floods and cyclones is high. Natural disasters have adverse implications for the country's development. These are summarized below (Government of Bangladesh, 2001: 19-20).

- Floods and droughts affect food-grain production, which cause fluctuations in food availability, employment and prices. Abnormal increases in food-grain prices and lack of gainful employment affect food entitlement of the poor and thereby create transitional food security problems.
- Every major disaster implies severe depletion of capital stock, eroding the basis for subsequent growth. According to one estimate done by the Planning Commission, the economy-wide effects of the 1998 flood were disastrous to the extent that it would take more than two years to restore the economy to the pre-flood level of capital stock.
- Frequent occurrence of disasters breeds systematic risks and uncertainty. It discourages private capital formation and hence depresses long-term growth in the economy.
- Social effects of natural disasters have long-term consequences of chronic poverty, which, combined with environmentally fragile setting, often lead to dislocation and displacement of population groups, often termed as “environmental refugees”.

In order to cope with natural disasters, special and *ad hoc* programs are often designed for the “affected” areas. Post-disaster relief and rehabilitation activities mostly belong to this category. Besides, there are regular programs to cope with chronic poverty. Among these are targeted “food-assisted development programs”, such as TR, FFW and VGD.

2.4 Institutions

Since the inception of Bangladesh, the Ministry of Relief and Rehabilitation was managing all food-assisted programs. Later the ministry was renamed as the Ministry of Disaster Management and Relief (MoDMR). Based on SIFAD recommendations, the role of the MoDMR has been scaled down and the role of the Directorate of Women's Affairs (DWA) within the Ministry of Women and Children Affairs (MoWCA) and the Local Government Engineering Division (LGED) in the Ministry of Local Government Rural Development & Cooperatives (MoLGRDC) were brought in. The Department of Social Services (DSS) under the Ministry of Social Welfare (MoSW) is also implementing few safety net programs. A host of other ministries are also implementing a wide range of programs, which transcend beyond “safety nets” and are considered as mainstream “development” programs. Activities implemented by the Bangladesh Rural development Board (BRDB) under the Ministry of LGRDC may be cited in this respect. Besides, some non-government organizations (NGOs) are also operating. Two NGOs: BRAC and *Jagorani Chakra*, are collaborating in the implementation of IGVGD program monitored by the WFP, while CARE is involved in monitoring of the RMP implemented through the LGED. Some of these programs are

combined with training and credit services. Notable among these are the programs of BRDB and WFP-sponsored IGVGD.

2.4.1 Bangladesh Rural Development Board

Bangladesh Rural Development Board (BRDB) has been engaged in rural development with a thrust on poverty alleviation through a countrywide network of cooperatives and non-formal groups. BRDB target groups under different poverty alleviation programs include poor farmers (owning up to 0.5 acre), and *bittahen* (assetless) women and men. Among major activities are credit and training along with programs on family planning, health and education. A list of BRDB projects covering the coastal districts is in Annex B.1. Four of them are briefly described below.

Rural poverty alleviation program

The program commenced in 1993 and is aimed at improving the livelihood condition of the poor through generating self-employment by organizing them into non-formal groups and help in capital formation, training and credit. In the coastal zone, districts of Barguna, Patuakhali, Chandpur and Cox's Bazar are covered under the program (Annex B.2.1).

Rural livelihood project

The program commenced in 1998 with financial assistance from the Asian Development Bank (ADB). Among the coastal districts, Barisal, Bhola, Jhalokati, Cox's Bazar, Gopalganj, Jessore, Chittagong and Narail are covered. Among the activities under this program are formation of cooperatives, micro-credit, training on cooperative management, skill development and income generation activities (Annex B.2.2).

Rural development project

The program commenced in 1986, which cover the coastal districts of Barisal, Bhola, Jhalokati, Pirojpur, Gopalganj, Shariatpur, Bagerhat, Khulna and Satkhira. The project includes activities on group formation, training, credit, legal aid, etc (Annex B.2.3).

Participatory planning at local level and income generation Capacity Building for Poverty Alleviation Project

The project commenced in 1997. In the coastal zone, the district of Patuakhali is covered by the project. Project components include formation of non-formal groups, training, capital formation through savings, micro credit, marketing of products, etc (Annex B.2.4).

2.4.2 Department of Social Services

The Department of Social Services (DSS) implements two countrywide programs. These are:

- ◇ *Boyoshko bhata* (allowance for elderly poor); and
- ◇ *Dustha mohila bhata* (allowance for destitute women).

Boyoshko bhata

The program commenced in 1997/98. Under the program, 12 elderly poor (six women and six men) in each *ward*¹ of every union receive a cash allowance of taka 125 per month (see Annexes B.3.1 and B.3.2).

Dustha mohila bhata

The program commenced in 1997/98. Under the program six destitute women in each *ward* receive cash allowance of taka 125 per month (see Annexes B.3.3 and B.3.4).

2.4.3 World Food Program

World Food Program (WFP) originally worked through the MoDMR. Food-assistance programs have undergone major shifts in the past years. At present, WFP works mainly through the LGED, the DWA and NGOs. Its main objectives are:

- ◇ to assist the vulnerable groups, in particular women and children, in meeting their nutritional needs;
- ◇ to enhance the income generating capacity and self-reliance of the ultra poor and food-insecure women, men, households and communities; and
- ◇ to create rural infrastructure and community assets for the sustainability of human development gains and disaster preparedness.

At present, WFP is involved in three broad programs. These are: the Rural Development Program (RDP); the Integrated Food Security (IFS) program and the VGD program.

Rural development program

WFP has been collaborating in the Rural Development Program (RDP), popularly known as 'Food for Work' for more than two decades. In its initial phase, the program involved components under water and road sectors only. Over the years there has been a major shift. In its early existence during the late 1970s, RDP focused on relief for people affected by flood and famine. In the late 1980s, the activities were diversified to include fisheries and forestry components. In the early 1990s, the program shifted emphasis from infrastructure rehabilitation towards "sustainable development of people", the poor women being central to its activities.

Presently the LGED and NGOs implement programs under the RDP and is targeted to women. Participants receive their wages in a combination of wheat and cash. On the average, a worker receives 105 kg of wheat and taka 350 per month. They are involved in routine maintenance of roads and embankments and receive entitlements for two-three years. The RDP will be gradually phased out in 2002-2003 and its elements that support community infrastructures will progressively be integrated in the IFS program (see Annexes B.4.1 and B.4.2).

Vulnerable group development program

The Vulnerable Group Development (VGD) program started as a relief program in 1975.² By 1979, it shifted focus slightly to include rehabilitation with relief and by 1988, "development" became a priority. Under this program, a VGD cardholder receives 30 kg of wheat per month. The current

¹ "Ward" is an electoral constituency within a union. One union has three 'wards'. In general, it comprises one or more villages.

² The program was named as VGF (Vulnerable Group Feeding) in the early years.

2001-2005 country program focuses on nutrition, seeking to dovetail food security with development and income generation. The Directorate of Relief and Rehabilitation (DRR) within the MoDMR and DWA within the MoWCA are implementing agencies. The DRR is responsible for food distribution and monitoring, while the DWA is responsible for policy and resource allocation. DWA. In upzilas where there is no office of the DWA, the DRR takes care of resource allocation for VGD. In the coastal zone there is an estimated 119,764 VGD beneficiaries (households), which is 25 percent of total beneficiaries in the country (see Annex B.4.3).

The VGD program is integrated with credit for self-employment in 98 upazilas in the coastal zone (75% of coastal upazilas) and is called IGVGD (income generation for VGD). IGVGD is implemented in partnership with two NGOs, BRAC and *Jagorani Chakra* (JC). BRAC is involved in 69 upazilas, while JC is involved in eight upazilas (in Jessore district). VGD in other areas (not covered by the NGOs) is known as VGD-savings (see Annex B.4.4).¹ A VGD Committee headed by the *Chairman* of the *Union Parishad* (UP) selects VGD beneficiaries. Concerned NGO is consulted in the selection of the beneficiaries.

Integrated food security program

As a new component under the 2001-2005 country program, an area-based Integrated Food Security (IFS) program was initiated. The IFS particularly focuses on improving food security and the nutritional well-being of the program participants in the most food-insecure parts of the country. WFP's Vulnerability Analysis and Mapping (VAM) unit helps in identifying target areas. The ultra-poor women are selected as the target group. Partner NGOs identify the ultra-poor households, including malnourished women and children. The IFS program has three components, namely the Training and Nutrition Center (TNC), the Community Nutrition Initiative (CNI) and the Food for Asset (FFA). The coastal zone has not yet been covered under this program. The DWA implements the TNC component while the LGED is responsible for the other two.

2.4.4 CARE Bangladesh

Rural Maintenance Program (RMP) was pioneered by CARE Bangladesh under Canadian food aid in 1983 and is presently implemented by the LGED. Under the program, 20 km of rural road is maintained in each union by a team of 10 poor women (Annexes B.5.1 and B.5.2).

2.4.5 Ministry of Disaster Management and Relief

The Ministry of Disaster Management and Relief (MoDMR) was the locus of all food-assistance programs for a long period. This has been changed. Now this ministry implements only TR, GR and emergency relief programs including disaster relief. Although the DRR is still responsible for food distribution for the VGD program, all policy decisions including allocation of resources are taken by the DWA. In upazilas where there is no office of the DWA, the DRR takes care of resource allocation for VGD.

2.4.6 Housing Program of the Ministry of Land

Since the 1970s, landless and destitute families are being rehabilitated in cluster villages implemented through different projects of the Ministry of Land. Recently the *ashrayan* project was

¹ There is a savings component in the VGD program. Each VGD cardholder has to deposit a sum of taka 25 every month in a savings account kept in a bank and is allowed to withdraw the savings only after completion of the VGD cycle, that is, after two years.

implemented where selected destitute families were provided with a sort of “shelter” in barrack houses built by the armed forces (see Annex B.6)

2.4.7 Urban poverty alleviation program of LGED

The Local Government Engineering Department (LGED) under the Ministry of LGRDC is implementing the *Local Partnership for Urban Poverty Alleviation Project* in major urban centers. In the coastal zone, the city corporations of Chittagong and Khulna and the municipalities (at district headquarters) of Barisal, Noakhali, Jessore, Barguna, Feni, Bhola and Cox’s Bazar are being covered by the program since 1999. The program covers slums and poor neighborhoods. This is a follow-up program of the *Slum Area Development Project* carried out by the LGED during 1987-1995 (see Annex B.7)

3 MICRO-CREDIT

3.1 Overview

Micro-credit has increasingly being used as a tool of generating self-employment among the poor. Institutions involved in providing micro-credit are broadly grouped into three types. They are: the government, the banks and the NGOs (see Table 2). Although banks are the largest providers of micro credit (about 53%), Grameen Bank (GB) alone has a share of 35 percent in total micro credit (66% of total micro-credit supplied by the banking sector) disbursed till 2001.

NGOs who provide micro-credit to respective groups are mentioned as “micro-finance NGOs” (MF-NGOs) by the Credit and Development Forum (CDF) to which they are affiliated. The latest CDF statistics (CDF, 2002) has a list of 629 MF-NGOs. They provided 38 percent of micro-credit. MF-NGOs and GB together disbursed 73 percent of total micro-credit so far. Besides, several government agencies (Ministries and Departments) also have micro-credit program (see Figure 2).

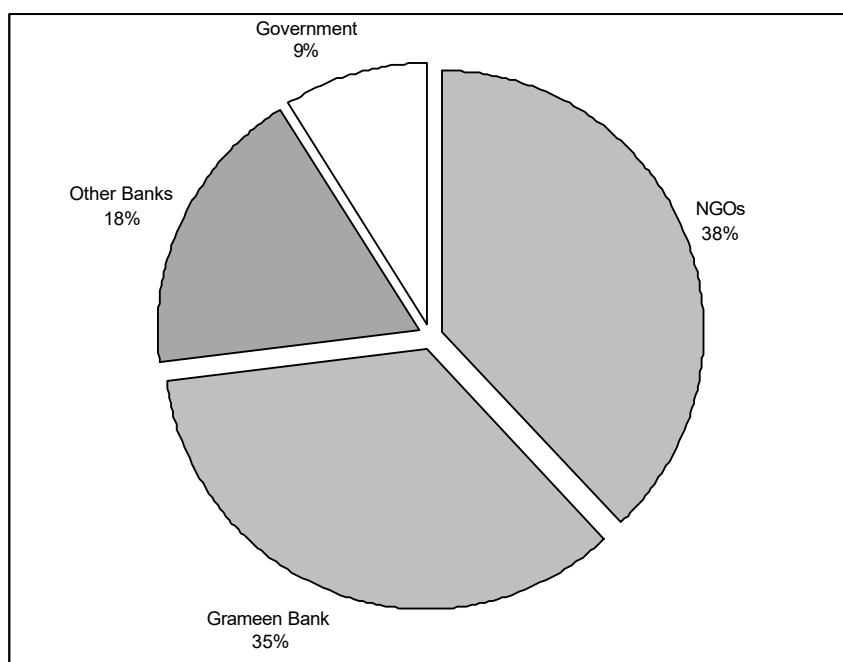


Figure 2: Micro-credit sources

Table 2: Micro credit disbursement by agencies

Sector	Ministry/division	Organization	Cumulative disbursement up to Dec 2001 (in million Tk)	Percentage
Government	Ministry of Finance	Banking Wing	1,712.9	0.39
	Rural Development & Cooperation	BRDB	20,050.9	4.61
		BARD	702.0	0.16
		RDA	66.1	0.02
	Ministry of women & children Affairs	Women Affairs Department	4,623.1	1.06
		Jatiyo Mohila Samity	196.6	0.05
	Ministry of Social Welfare	Department Social Services	1,795.0	0.41
	Ministry of Labor & Manpower	BMET	121.9	0.03
	Cabinet Division		51.2	0.01
	Ministry of Fisheries & Livestock	Department Fisheries	174.6	0.04
		Department of Livestock	805.6	0.19
	Ministry of Industries	BSCIC	1,135.2	0.26
		SERWTCI Trust	147.6	0.03
	Ministry of Agriculture	Cotton Dev. Board	31.3	0.01
		DAE	701.8	0.16
	Ministry of Land		359.2	0.08
	LGED Division	Local Govt. Division	416.2	0.10
	Ministry of Youth & Sports	Department of Youth Development.	4,552.4	1.05
	Ministry of Textile	Handloom Board	127.1	0.03
	Sub Total			37,770.7
Bank		Grameen Bank	154,105.0	35.46
		Sonali Bank	40,191.7	9.25
		Agrani Bank	12,022.9	2.77
		Janata Bank	15,607.0	3.59
		Rupali Bank	209.2	0.05
		BKB	7,771.9	1.79
		RAKUB	1,287.7	0.30
		Islami Bank	1,323.9	0.30
	Sub Total			232,519.3
NGO	629 MF-NGOs		164,261.7	37.80
Grand Total			434,551.6	100.00

Source: CDF, 2002

3.2 Government programs

In total, 19 ministries/departments are involved in micro-credit. Together they have provided about nine percent of micro-credit till 2001. Among the government agencies, the BRDB tops the list in terms of cumulative disbursement, followed by the DWA, the Department of Youth Development and the DSS.

Though BRDB accounts for less than five percent of total credit disbursement by all sources, it alone accounts for 53 percent of credit coming from the government sector (non-Banking). BRDB has different categories of membership. The poorest among them are members of the *Bittahen Samabay Samity* (assetless cooperative society) and the *Mohila Bittahen Samabay Samity* (assetless

women's cooperative society). In the coastal zone the credit coverage of the *Bittateen Samabay Samity* (BSS) is very low. Though they are 29 percent of total *Bittateen* members in the country, they have so far received only two percent of total credit accrued to all *Bittateen* members (see Annexes C.1 and C.2).

3.3 The banking sector

There are eight banks involved in micro-credit (see Table 2). Among them, seven are in the public sector and one is (*Islami Bank*) in the private sector. One bank (*Rajshahi Krishi Unnayan Bank*) has no activity in the coastal zone. All these banks except *Grameen Bank* (GB) function as scheduled commercial banks. Among the scheduled commercial banks, the *Sonali Bank* has the highest coverage of micro-credit in terms of number of borrowers and the amount of credit (see Annex C.3).

3.4 Grameen Bank

The government in 1983 established the *Grameen Bank* (GB) to implement a group based credit program for productive self-employment. The GB provides credit to the poor without any collateral. Its mode of operation is similar to NGOs. The GB accounts for the highest proportion of micro-credit among the banks. Up to December 2001, the GB disbursed 66 percent of total loans disbursed through the banking sector.

GB has 293 branches (25%) in the coastal zone out of 1,160 in the country (as of 2001). GB branch density with respect to population is lower in the coastal zone. This means that the population-GB branch ratio is higher (about 119 thousand persons per branch in the coastal zone compared to about 102 thousand outside the coastal zone). GB branches in the coastal zone are mostly concentrated in the districts of Chittagong, Barisal and Patuakhali. Among the coastal districts, Bhola, Gopalganj and Shariatpur have no GB branch. The distribution of GB branches has been shown in Annex A.1 and Annex C.4.

3.5 Micro-finance NGOs

Up to December 2001, 629 MF-NGOs reporting to the CDF disbursed a cumulative amount over Tk 164 billion to about 12.5 million members. The top 40 NGOs disbursed most of the credit (92%), amounting to over Tk 152 billion. Four major national NGOs: BRAC, ASA, Proshika and Caritas, together disbursed 77 percent of total NGO credit. BRAC alone disbursed 42 percent of total NGO loan amounting to about Tk 70 billion. The coastal zone is covered by all of them. Detailed statistics of credit coverage of these four national NGOs have been given in Annexes C.5, C.6, C.7 and C.8. Proportion of their credit resources (ranging from 27% to 31%) targeted to the coastal zone is more or less in line with the proportion of coastal population (28%). This is shown in Figure 3.

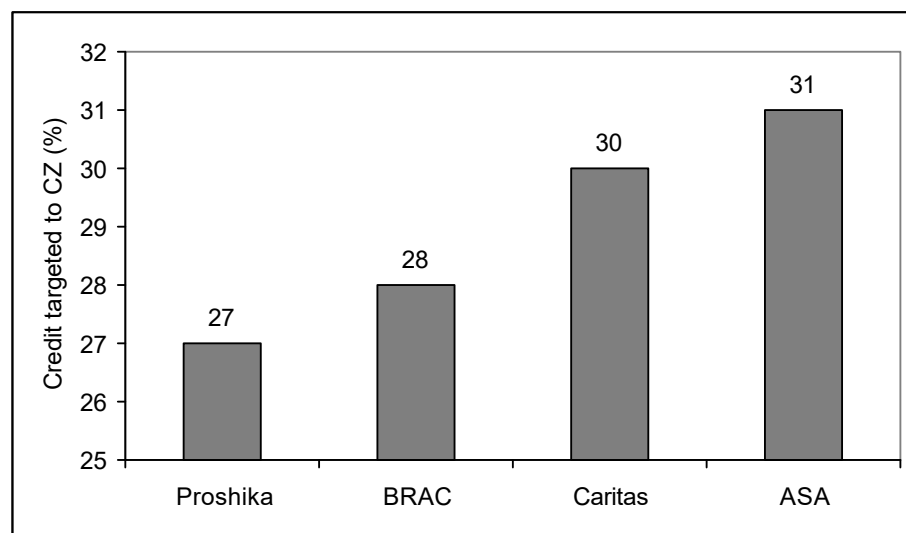


Figure 2: Micro credit targeted to coastal zone by major national NGOs

Combined micro-credit coverage of these four national NGOs has been shown in Annex 9. Districts of Barguna, Bagerhat, Khulna, Shariatpur, Narail and Gopalganj have more extensive coverage (more than 25% households), while the districts of Cox's Bazar, Chittagong, Lakshmipur and Bhola have lower coverage (less than 15% households). This has been shown in a map (Annex A.2). Besides national NGOs, there are many local/regional NGOs providing micro-credit. The highest number of them is in Jessore (48), followed by Barisal (20) and Khulna (14).¹ The distribution of local MF-NGOs has been shown in a map (Annex A.3). Detailed statistics are given in Annexes C.10 and C.11.

3.6 Characteristics of micro-credit

Main features of the micro-credit program channeled through the NGOs and *Grameen Bank* may be summarized as follows (Ahmad, 2002a: 91-92):

- ◇ targeting women from low-income households as the beneficiary;
- ◇ taking the bank services to the village in place of normal practice of asking people to come to the bank to avail of the credit facilities;
- ◇ organizing the prospective borrowers into groups;
- ◇ group solidarity and peer pressure are used to oversee proper utilization of the credit, which are used as the substitute for the collateral taken in normal credit programs;
- ◇ group members take responsibility for repaying the loan of a defaulting member and members are given training to ensure strict credit discipline;

¹ The list has been prepared on the basis of data available from the NGO directory published by CDF. NGOs with headquarters in particular districts are shown as NGOs of that district. Many of them may have activities in other districts. National NGOs having activities in the coastal zone have not been included in this list. Local NGOs with administrative headquarters in Dhaka are also excluded from the list. NGOs who are not member of the CDF are obviously not included in the list.

- ◇ the loan is repaid within a year, in weekly installments of two percent of the loan amount; and
- ◇ developing collective funds with compulsory weekly savings of the members.

3.7 Government-NGO cooperation

The government acknowledges the increasing role of the NGOs in micro-credit. The Government founded *Polli Karma-Sahayak Foundation* (PKSF) in May 1990 to provide financial assistance to MF-NGOs. Presently PKSf provides 23.5 percent of the revolving loan fund (RLF) of the NGOs. NGOs also receive part of their RLF (11.2%) from nationalized public sector banks (CDF, 2002: 5). PKSf receives 3-5 percent from partner organisations as service charge, while the implementing NGOs charge their beneficiaries interest on loans, the rate depending on the field situation but usually 16 percent (Ahmad, 2002b: 97).

4 SUMMARY AND CONCLUSIONS

Most of the national programs on safety nets and micro-credit activities are operational in the coastal zone. The extent of their coverage has been summarized in Table 3 below.

Table 3: Summary of programs

Program	Activity	Implementing agency	Particulars ¹	Coverage		
				Bangladesh	CZ	% in CZ
Safety nets	<i>Boyoshka Bhata</i>	DSS	Number of beneficiaries	415,170	125,280	30
	<i>Dustha Mohila Bhata</i>	DSS		207,585	62,640	30
	RDP	LGED		3,815	936	25
	VGD	DWA, DRR		479,160	119,764	25
	RMP	LGED		42,000	13,500	32
Micro credit	Loan to KSS	BRDB	Million taka	10,566	3,490	33
	Loan to BSS			5,119	104	2
	Loan to MSS			1,847	456	25
	Loan to members	Local NGOs	No. of NGOs	558	159	29
			Million taka	25,196	6,409	25
		BRAC		14,450	4,063	28
		ASA		11,442	3,513	31
		Proshika		3,941	1,046	27
		Caritas		661	201	30
		GB	No. of branch	1,160	293	25

¹Micro credit data of BRDB refers to cumulative disbursement from 1972 to 2002. Number of beneficiaries of the DSS is of the financial year 2001/02. All other figures are of calendar year 2001.

Despite decline in poverty in terms of percentage of population, absolute number of population in distress has remained almost static, which perhaps justifies the continuation of social safety nets. However, a *development option* in conventional food-assisted safety net programs is gradually taken place. Transformation of VGF to VGD and to IGVGD is a clear manifestation of this trend. Traditional FFW program has also undergone significant transformation and now only women are covered as beneficiaries and are engaged in the maintenance of infrastructure (road and embankment). The gradual shift of control from the MoDMR to the DWA and LGED has widened the scope for the development option.

Most of the national micro-credit programs are proportionately targeted to the coastal zone as well. One of the major exceptions is the BRDB program for the *Bittahen*, where the share of the coastal zone is only two percent with respect to credit coverage. GB, though non-existent in three coastal districts, has 25 percent of its branches located in the coastal zone. Major national NGOs (BRAC, ASA, Proshika and Caritas) together covers 19 percent of coastal households compared to 21 percent in Bangladesh.¹

Poor women are doubly poor, first as a sex and secondly as a class. Targeting women in the food-assistance programs seems to be a reflection of this reality. This is also true for NGO membership, as 88 percent of group members of local MF-NGOs in the coastal zone and 87% in Bangladesh are women (Annex c.9).

¹ Estimates are based on number of borrowers of these four NGOs with respect to number of households. It is assumed that there is one member from a household

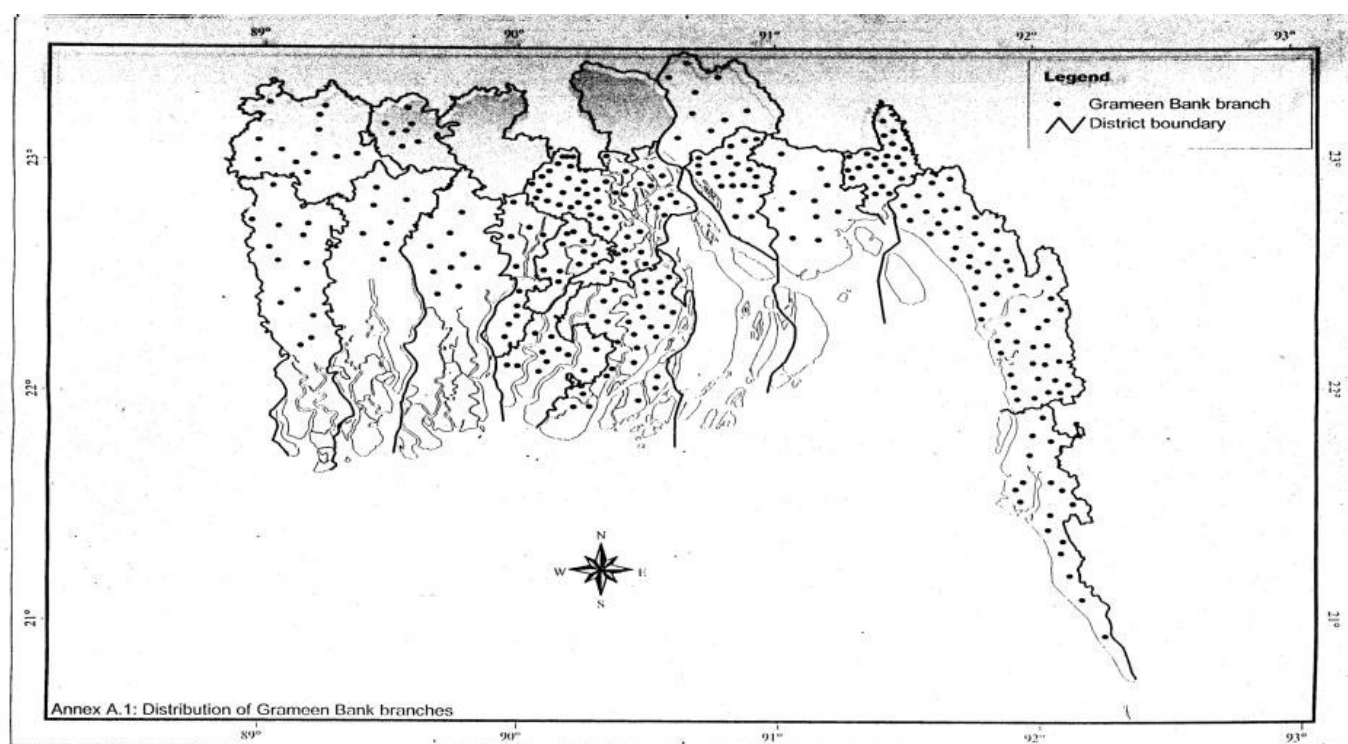
REFERENCES

- Ahmad, Mohiuddin, 2002a.** Bangladesh: Portrait of a Nation-state, Ankur Prakashani. Dhaka.
- Ahmad, Mohiuddin, 2002b.** An Introduction to Non-profit sector in Bangladesh. Allavida, London.
- BBS, 2002.** Statistical pocket book Bangladesh 2000. Dhaka.
- BRDB, 2002.** Annual Report 2000 – 2001. Dhaka.
- CDF, 2002.** Micro finance Statistics, Vol.-13, December 2001. Dhaka.
- GoB, 2001.** Action Programme for the Development of Bangladesh, 2001-2010, Country Presentation at the Third United Nations Conference on the Least Developed Countries, Brussels, May 2001.
- Ministry of Finance, 2001.** Bangladesh Economic Review 2001. Dhaka.
- Ministry of Finance, 2002.** Bangladesh Economic Review 2002. Dhaka.
- Ministry of Finance, 2003.** Bangladesh – A National Strategy for Economic Growth, Poverty Reduction and Social development. Dhaka.
- Ministry of Planning, 1989.** Joint Government of Bangladesh/Donor Task Force on Strengthening of Institutions for Food Assisted Development, Final report, Vol.-I.Dhaka.
- Planning Commission, 1998.** The Fifth Five Year Plan 1997 – 2002. Dhaka
- Sattar, M. G; Chowdhury, N. S. and Hossain, M. A, 1999.** Food aid and Sustainable Livelihoods, BRAC's Innovation Against Hunger. BRAC.
- WFP, 2002.** Annual Report 2001. Dhaka.
- Grameen Bank, 2001.** Annual Report 2001. Dhaka.

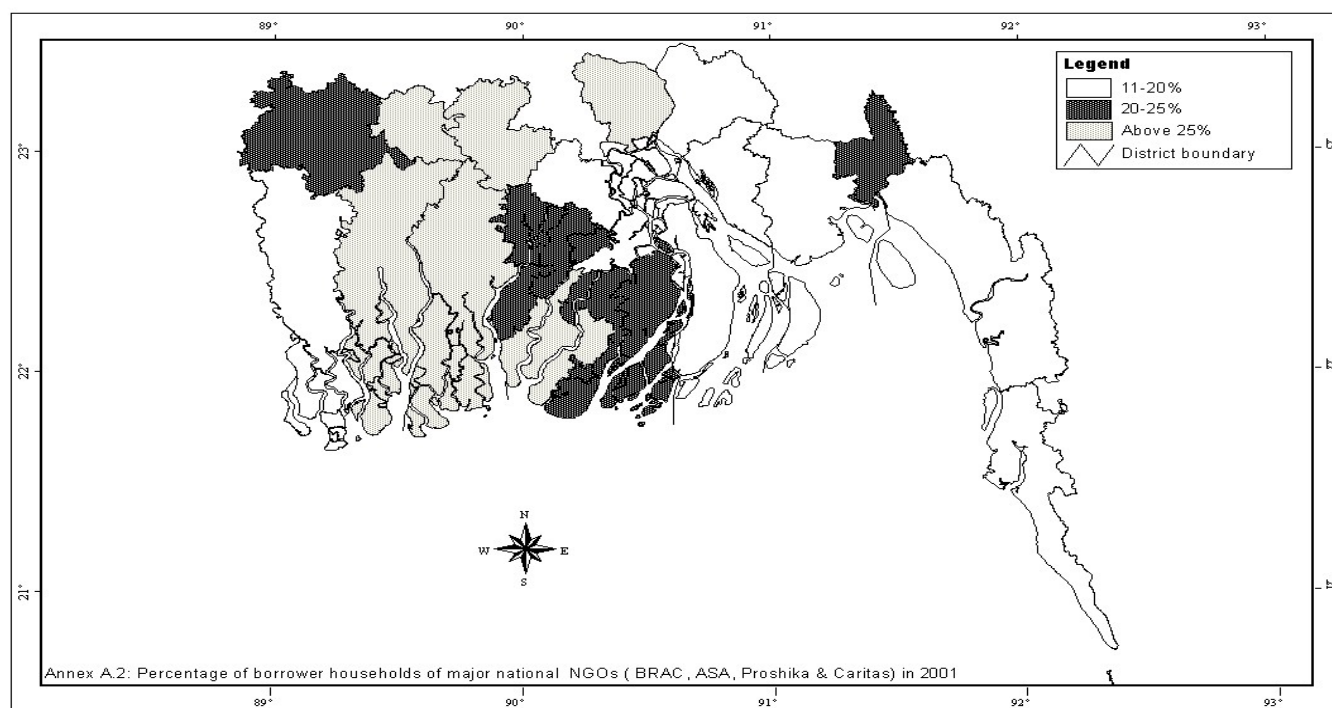
Annex A: Maps

Annex A. 1: Distribution of Grameen Bank branches	23
Annex A.2: Percentage of borrower households of major national NGOs (BRAC, ASA	25
Proshika & Caritas) in 2001	25

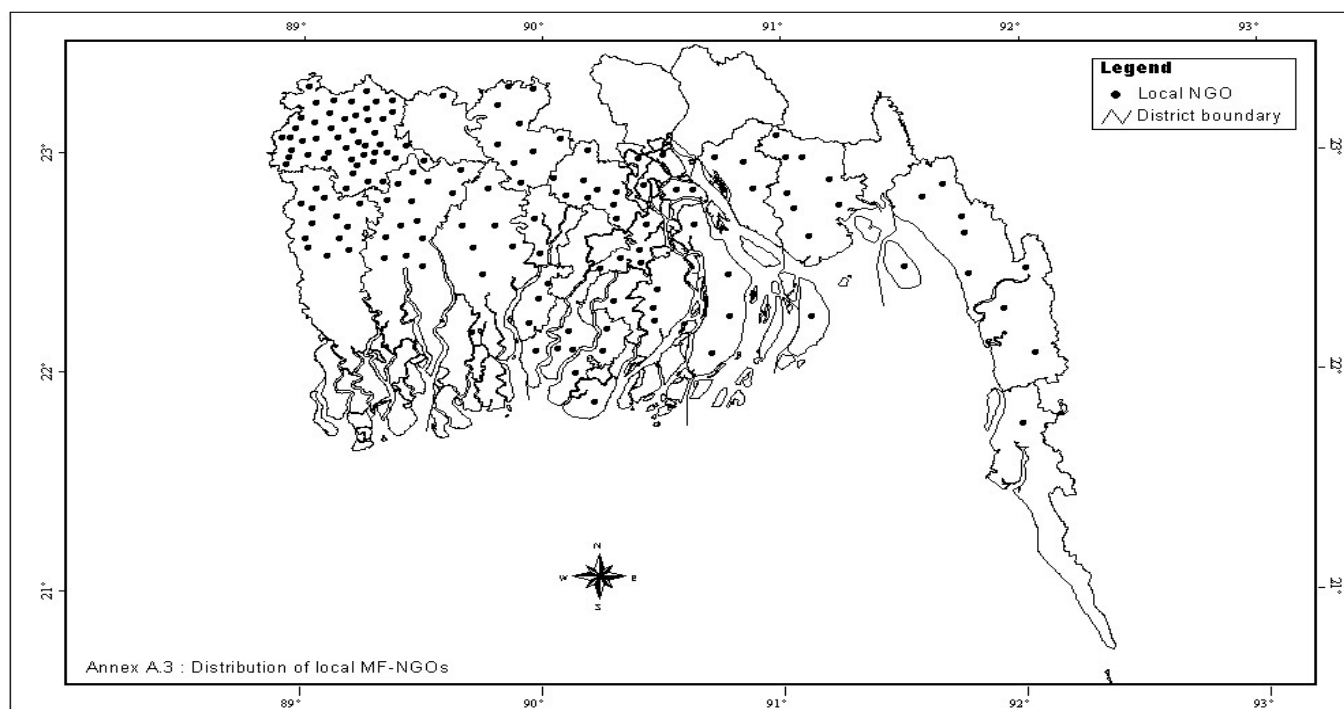
Annex A. 1: Distribution of Grameen Bank branches



Annex A.2: Percentage of borrower households of major national NGOs (BRAC, ASA, Proshika & Caritas) in 2001



ANNEX A.3: DISTRIBUTION OF LOCAL MF-NGOS



Annex B: Safety net programs

Annex B.1: Projects of BRDB in the coastal districts.....	31
Annex B.2 Fact sheet for selected BRDB projects	32
Annex B.2.1: Rural poverty alleviation program.....	32
Annex B.2.2: Rural livelihood project	33
Annex B.2.3: Rural development project	34
Annex B.2.4: Participatory planning at local level and income generation capacity building for poverty alleviation project	35
Annex B.3: Programs of DSS.....	36
Annex B.3.1: Fact sheet on <i>boyoshko bhata</i> program.....	36
Annex B.3.2: Number of beneficiaries of the <i>boyoshko bhata</i> program (2001/02)	37
Annex B.3.3: Fact sheet on <i>dustha mohila bhata</i> program (2000/01)	38
Annex B.3.4: Number of beneficiaries of the <i>dustha mohila bhata</i> program (2001/02)	39
Annex B.4: Programs of WFP	40
Annex B.4.1: Fact sheet on FFW/RDP.....	40
Annex B.4.2: Summary of rural development program of WFP (2002/03)	41
Annex B.4.3: Fact sheet on VGD	Error! Bookmark not defined.
Annex B.4.4: Allocation of VGD for January 2003-December 2004.....	43
Annex B.5: Data on RMP (CARE).....	46
Annex B.5.1: Fact sheet on RMP.....	46
Annex B.5.2: Status of activities of RMP in 2002	Error! Bookmark not defined. 47
Annex B.6: Fact sheet on <i>ashrayan</i> program.....	Error! Bookmark not defined.
Annex B.7: Fact sheet on urban poverty alleviation project of LGED	49

Annex B.1: Projects of BRDB in the coastal districts

Coastal Districts	Projects*
Barguna	<ul style="list-style-type: none"> • Strengthening Family Planning Through Village Women Cooperatives • Rural Poverty Alleviation Program
Barisal	<ul style="list-style-type: none"> • Rural Development Project – 12 • Rural Livelihood Project • Strengthening Family Planning Through Village Women Cooperatives • Use of Rural Development and Cooperatives in Motivating Family Planning Education
Bhola	<ul style="list-style-type: none"> • Rural Development Project – 12 • Rural Livelihood Project • Strengthening Family Planning Through Village Women Cooperatives • Use of Rural Development and Cooperatives in Motivating Family Planning Education
Jhalkati	<ul style="list-style-type: none"> • Rural Development Project – 12 • Rural Livelihood Project
Patuakhali	<ul style="list-style-type: none"> • Strengthening Family Planning Through Village Women Cooperatives • Use of Rural Development and Cooperatives in Motivating Family Planning Education • Rural Poverty Alleviation Program • Participatory Planning at Local Level and Income Generation Capacity Building for Poverty Alleviation Project
Pirojpur	<ul style="list-style-type: none"> • Rural Development Project – 12 • Strengthening Family Planning Through Village Women Cooperatives
Chandpur	<ul style="list-style-type: none"> • Rural Livelihood Project • Strengthening Family Planning Through Village Women Cooperatives • Use of Rural Development and Cooperatives in Motivating Family Planning Education • Rural Poverty Alleviation Program
Chittagong	<ul style="list-style-type: none"> • Rural Livelihood Project • Strengthening Family Planning Through Village Women Cooperatives • Use of Rural Development and Cooperatives in Motivating Family Planning Education Rural Poverty Alleviation Program
Cox's Bazar	<ul style="list-style-type: none"> • Rural Livelihood Project • Strengthening Family Planning Through Village Women Cooperatives • Use of Rural Development and Cooperatives in Motivating Family Planning Education • Rural Poverty Alleviation Program
Feni	<ul style="list-style-type: none"> • Strengthening Family Planning Through Village Women Cooperatives • Use of Rural Development and Cooperatives in Motivating Family Planning Education • Greater Noakhali Rural Development Assistance Project
Lakshmipur	<ul style="list-style-type: none"> • Use of Rural Development and Cooperatives in Motivating Family Planning Education • Greater Noakhali Rural Development Assistance Project
Noakhali	<ul style="list-style-type: none"> • Use of Rural Development and Cooperatives in Motivating Family Planning Education • Greater Noakhali Rural Development Assistance Project
Gopalganj	<ul style="list-style-type: none"> • Rural Development Project – 5 • Rural Livelihood Project • Strengthening Family Planning Through Village Women Cooperatives • Use of Rural Development and Cooperatives in Motivating Family Planning Education
Shariatpur	<ul style="list-style-type: none"> • Rural Development Project – 5 • Use of Rural Development and Cooperatives in Motivating Family Planning Education
Bagerhat	<ul style="list-style-type: none"> • Rural Development Project – 12 • Strengthening Family Planning Through Village Women Cooperatives • Use of Rural Development and Cooperatives in Motivating Family Planning Education
Jessore	<ul style="list-style-type: none"> • Rural Livelihood Project • Strengthening Family Planning Through Village Women Cooperatives • Use of Rural Development and Cooperatives in Motivating Family Planning Education
Khulna	<ul style="list-style-type: none"> • Rural Development Project – 12 • Use of Rural Development and Cooperatives in Motivating Family Planning Education
Narail	<ul style="list-style-type: none"> • Rural Livelihood Project • Strengthening Family Planning Through Village Women Cooperatives
Satkhira	<ul style="list-style-type: none"> • Rural Development Project – 12 • Strengthening Family Planning Through Village Women Cooperatives

*Translated from Bangla, Source: BRDB, 2002

Annex B.2 Fact sheet for selected BRDB projects**Annex B.2.1: Rural poverty alleviation program**

Title		Status
Rural Poverty Alleviation Program		On-going
Geographical Coverage		
Barguna, Patuakhali, Chandpur, Cox’s Bazar among the coastal districts		
Implementing Agency		
BRDB		
Fund Source	Funds Allocated	
Bangladesh Government	1,327 million taka	
Start Date	(Expected) Completion Date	
1993		
Contact Person with detailed address, telephone & others		
BRDB		
Objective		
Overall improvement of the livelihood condition of the poor people (male and female) through generating self – employment by organizing them into non-formal groups and facilitate in capital formation, training and credit facility.		
Target group		
Poor male and female		
Beneficiary Selection Criteria		
Population Coverage		
Male member 23,457 and female member 56,166		
Activities		
<ul style="list-style-type: none">• Formation of non-formal groups• Training on human resource, skill development and social development• Own capital formation through savings• Micro credit against income generating activities• Provide marketing facilities to the produce• Achieve sustainability through sustainable fund		

Source: BRDB 2002. Annual Report 2000/01.

Annex B.2.2: Rural livelihood project

Title		Status
Rural Livelihood Project		On-going
Geographical Coverage		
Barisal, Bhola, Jhalkati, Cox’s Bazar, Gopalganj, Jessore, Chittagong and Narail among the coastal districts		
Implementing Agency		
BRDB		
Fund Source	Funds Allocated	
Bangladesh Government and ADB	3,450 million taka	
Start Date	(Expected) Completion Date	
1998	2004	
Contact Person with detailed address, telephone & others		
BRDB		
Objective		
<ul style="list-style-type: none">• Social empowerment of the rural poor especially women by enhancing their level of awareness and confidence• Increase professional skill through training on different income generating activities• Provide micro-credit to the rural poor especially to the women to participate in income generating activities• Establish an experimental ‘<u>District Assetless Bank</u>’ to ensure supply of micro-credit to the poor people permanently		
Target group		
Poor community		
Beneficiary Selection Criteria		
Population Coverage		
325,502		
Activities		
<ul style="list-style-type: none">• Formation of co-operatives• Provide micro-credit• Provide training on cooperative management, skill development, income generating activities		

Source: BRDB 2002. Annual Report 2000/01.

Annex B.2.3: Rural development project

<i>Title</i>		<i>Status</i>
Rural Development Project		On-going
<i>Geographical Coverage</i> Barisal, Bhola, Jhalkati, Pirojpur, Gopalganj, Shariatpur, Bagerhat, Khulna, Satkhira among the coastal districts		
<i>Implementing Agency</i>		BRDB
<i>Fund Source</i> Bangladesh Government and SIDA	<i>Funds Allocated</i> 888 million taka for third phase (1996-2003)	
<i>Start Date</i> 1986	<i>(Expected) Completion Date</i> 2003	
<i>Contact Person with detailed address, telephone & others</i>		BRDB
<i>Objective</i> Socio-economic development of the project area by income increasing of the rural community through creating local employment opportunities		
<i>Target group</i> Poor community		
<i>Beneficiary Selection Criteria</i>		
<i>Population Coverag</i>		
<p style="text-align: center;"><i>Activities</i></p> <ul style="list-style-type: none"> • Group formation <ul style="list-style-type: none"> ▪ Organize poor communities in to groups ▪ Group affiliation ▪ Member graduation • Utilization of local resource <ul style="list-style-type: none"> ▪ Capital formation and investment through savings ▪ Cooperation with IDP ▪ Communicate with government and non-government organizations • Training of the members <ul style="list-style-type: none"> ▪ Social awareness, leadership development, gender development, health – nutrition and family planning, book keeping ▪ Training on skill development • Credit activities • Staff training <ul style="list-style-type: none"> ▪ Credit related ▪ Marketing related ▪ Action research related ▪ Extension activities ▪ Short and long term employment generation ▪ Fish culture • Other activities <ul style="list-style-type: none"> ▪ Livestock ▪ Environment development ▪ Social legal aid to the women 		

Source: BRDB 2002. Annual Report 2000/01.

Annex B.2.4: Participatory planning at local level and income generation capacity building for poverty alleviation project

<i>Title</i> Participatory Planning at Local Level and Income Generation Capacity Building for Poverty Alleviation Project		<i>Status</i>
<i>Geographical Coverage</i> Patuakhali		
<i>Implementing Agency</i> BRDB		
<i>Fund Source</i> UNDP and Bangladesh Government	<i>Funds Allocated</i> 275.3 million taka	
<i>Start Date</i> 1997	<i>(Expected) Completion Date</i> 2002	
<i>Contact Person with detailed address, telephone & others</i> BRDB		
<i>Objective</i> <ul style="list-style-type: none">• Poverty alleviation through participatory activities for implementation of development works at local level• Ensuring of identification and proper utilization of local resources through social initiative• Skill development of the targeted community, union and upazila level representatives and officers for socio-economic development of the poor communities through planning based on local demand and supply• Making aware and united the targeted community for implementation of multi-purpose and sustainable development initiatives through effective participation and evaluation of local people for poverty alleviation.• Empowering hard core poor community especially women and integrate them in planning and development		
<i>Target group</i> <ul style="list-style-type: none">• Poor community• Elected representatives of local government and institutions• Extension and other officers at Upazila level• Relevant officers at district level		
<i>Beneficiary Selection Criteria</i>		
<i>Population Coverage</i> Male member 12,400 and female member 18,600		
<i>Activities</i> <ul style="list-style-type: none">• Formation of non-formal groups• Training on human resource, skill development and social development• Own capital formation through savings• Micro credit against income generating activities• Provide marketing facilities to the produce• Achieve sustainability through sustainable fund		

Source: BRDB 2002. Annual report 2000/01.

Annex B.3: Programs of DSS**Annex B.3.1: Fact sheet on *boyoshko bhata* program**

Title		Status
Boyoshko bhata		On-going
Geographical Coverage		
Each ward of every union of Bangladesh (4,479 unions of 461 upazilas and 135 municipalities)		
Implementing Agency		
Ministry of Social Welfare / Department is in overall management of the program. A cabinet committee comprising Finance Minister as Chairman and Minister for Local Government, Rural Development and Cooperatives and State Minister for Ministry of Social Welfare as member is responsible for supervision.		
Fund Source	Funds Allocated	
GoB		
Start Date	(Expected) Completion Date	
1997/98		
Contact Person with detailed address, telephone & others		
Director General		
Department of Social Services		
Sher-e-Bangla Nagar		
Dhaka		
Objective		
Provide support for the oldest people		
Target group		
Oldest poor male and female		
Beneficiary Selection Criteria		
12 oldest poor persons (6 women and 6 men) from each ward of every union of the country. For each person allowance of 125 taka per month are given.		
Population Coverage		
415,170 persons in the whole country and 125,280 persons in the coastal zone.		
Activities		
Provision was made for Tk. 260 million in the budget for 1997/98 and Tk 490 million in the budget for 1998/99. Annual allocation of Tk. 500 million was made for 1999/00 through 2001/02.		

Source:

Government of Bangladesh. 2001. Bangladesh Economic Review, 2001. Economic Adviser's Wing, Finance Division, Ministry of Finance, Bangladesh.

Government of Bangladesh. 2002. Bangladesh Economic Review, 2002. Economic Adviser's Wing, Finance Division, Ministry of Finance, Bangladesh.

Annex B.3.2: Number of beneficiaries of the *boyoshko bhata* program (2001/02)

District	Location	No. of beneficiaries		
		Male	Female	Total
Satkhira	Urban	45	45	90
	Rural	3,510	3,510	7,020
Bagerhat	Urban	90	90	180
	Rural	3,375	3,375	6,750
Khulna	Urban	45	45	90
	Rural	3,060	3,060	6,120
Barisal	Urban	135	135	270
	Rural	3,870	3,870	7,740
Barguna	Urban	135	135	270
	Rural	1,710	1,710	3,420
Bhola	Urban	180	180	360
	Rural	2,700	2,700	5,400
Jhalkati	Urban	45	45	90
	Rural	1,440	1,440	2,880
Patuakhali	Urban	90	90	180
	Rural	3,015	3,015	6,030
Pirojpur	Urban	90	90	180
	Rural	2,340	2,340	4,680
Chandpur	Urban	180	180	360
	Rural	3,915	3,915	7,830
Lakshmipur	Urban	135	135	270
	Rural	2,250	2,250	4,500
Noakhali	Urban	90	90	180
	Rural	3,690	3,690	7,380
Feni	Urban	45	45	90
	Rural	2,025	2,025	4,050
Cox's Bazar	Urban	90	90	180
	Rural	3,015	3,015	6,030
Chittagong	Urban	225	225	450
	Rural	8,775	8,775	17,550
Shariatpur	Urban	180	180	360
	Rural	2,925	2,925	5,850
Gopalganj	Urban	135	135	270
	Rural	3,105	3,105	6,210
Jessore	Urban	180	180	360
	Rural	4,095	4,095	8,190
Narail	Urban	45	45	90
	Rural	1,665	1,665	3,330
Coastal zone	Urban	2,160	2,160	4,320
	Rural	60,480	60,480	120,960
Bangladesh	Urban	6,075	6,075	12,150
	Rural	201,510	201,510	403,020
CZ %	Urban	36	36	36
	Rural	30	30	30

Source: DSS

Annex B.3.3: Fact sheet on *dustha mohila bhata* program (2000/01)

<i>Title</i>		<i>Status</i>
Dustha mohila bhata		On-going
<i>Geographical Coverage</i>		
41526 ward of 153 Pourashavas and 4479 union of 461 upazilas		
<i>Implementing Agency</i>		
Social Welfare Services Department		
<i>Fund Source</i>	<i>Funds Allocated</i>	
GoB		
<i>Start Date</i>	<i>(Expected) Completion Date</i>	
<i>Contact Person with detailed address, telephone & others</i>		
Director General		
Social Welfare Services		
Agargaon		
<i>Objective</i>		
Provide allowance to helpless and distressed women abandoned by their husband		
<i>Target group</i>		
Helpless and distressed women abandoned by their husband		
<i>Beneficiary Selection Criteria</i>		
6 distressed women in each ward. For each person allowance of 125 taka per month are given.		
<i>Population Coverage</i>		
Over 200,000 women 2001/02 period in the whole country and 62,640 women in the coastal zone.		
<i>Activities</i>		
Allocation for this program from 1999/00 financial year is Tk. 250 million. A total of over 0.2 million poor, distressed, helpless widow and women abandoned by husbands are being provided allowance at the rate of Tk. 100 per month out of this allocation in 4479 unions and 41526 wards.		

Source:

Government of Bangladesh. 2002. Bangladesh Economic Review, 2002. Economic Adviser's Wing, Finance Division, Ministry of Finance, Bangladesh.

Annex B.3.4: Number of beneficiaries of the *dustha mohila bhata* program (2001/02)

District Name		No. of beneficiaries
Satkhira	Urban	45
	Rural	3,510
Bagerhat	Urban	90
	Rural	3,375
Khulna	Urban	45
	Rural	3,060
Barisal	Urban	135
	Rural	3,870
Barguna	Urban	135
	Rural	1,710
Bhola	Urban	180
	Rural	2,700
Jhalkati	Urban	45
	Rural	1,440
Patuakhali	Urban	90
	Rural	3,015
Pirojpur	Urban	90
	Rural	2,340
Chandpur	Urban	180
	Rural	3,915
Lakshmipur	Urban	135
	Rural	2,250
Noakhali	Urban	90
	Rural	3,690
Feni	Urban	45
	Rural	2,025
Cox's Bazar	Urban	90
	Rural	3,015
Chittagong	Urban	225
	Rural	8,775
Shariatpur	Urban	180
	Rural	2,925
Gopalganj	Urban	135
	Rural	3,105
Jessore	Urban	180
	Rural	4,095
Narail	Urban	45
	Rural	1,665
Coastal Zone	Urban	2,160
	Rural	60,480
Bangladesh	Urban	6,075
	Rural	201,510
Percentage of CZ	Urban	36
	Rural	30

Source: DoSS

Annex B.4: Programs of WFP**Annex B.4.1: Fact sheet on FFW/RDP**

Title					Status		
Food for Work Program / Rural Development Program					On-going		
Geographical Coverage					All districts		
Implementing Agency					Local Government, WFP, NGOs		
Fund Source				Funds Allocated			
GoB, WFP							
Start Date				(Expected) Completion Date			
1970's				2002-2003			
Contact Person with detailed address, telephone & others							
World Food Program UN Offices, IDB Bhaban Sher-e-Bangla Nagar; Dhaka – 1207; Bangladesh							
Objective							
The RD program's main aim is to provide food and employment to the ultra poor and food insecure people in highly food-insecure areas at times of critical need. Another goal is to enhance their human development potential and to maintain rural infrastructures and community assets for disaster mitigation.							
Target group							
Ultra poor and food insecure people							
Beneficiary Selection Criteria							
The nation-wide RD program involves food – assisted activities and provides support to achieve food security and poverty alleviation of the ultra poor. The project implementation committees select participants, both women and men, from ultra-poor households. Selection criteria include lack of land or assets, unemployment, underemployment and limited working abilities. Preference is given to women who are deserted and divorced.							
Population Coverage							
7.7 million							
Activities							
Six thousand FFW schemes generated employment of over 70 million person days since late seventies. The volume of food grain channeled through FFW and VGD in 1991/92 and 1995/96 was 716 and 640 thousand tons.							
The amount of money spent in the program in different years							
(In million taka)							
	1995/96	1996/97	1997/98	1998/99	1999/00	2000/01	2001/02
FFW	5,585.3	8,108.1	8,360.0	7,155.8	8,060.0	8,850.0	7,050.0
The participants receive their wages in a combination of wheat and cash in a 50:50 ratio. On average, workers involved in earthworks receive 105 kg of wheat and Tk 340 per month, during a working period of 90 days in the dry season. Participants who work year-round on routine maintenance of roads and embankments receive entitlements for 2-3 years. The participants of routine maintenance receive a development package, including training and credit from NGOs. The Government of Bangladesh, in collaboration with more than 50 NGOs, implements the RD program.							

Source:

Government of Bangladesh. 1998. The Fifth Five Year Plan 1997 – 2002. Planning Commission; Government of the People's Republic of Bangladesh.

Government of Bangladesh. 2001. Bangladesh Economic Review, 2001. Economic Adviser's Wing, Finance Division, Ministry of Finance, Bangladesh.

Government of Bangladesh. 2002. Bangladesh Economic Review, 2002. Economic Adviser's Wing, Finance Division, Ministry of Finance, Bangladesh.

Annex B.4.2: Summary of rural development program of WFP (2002/03)

District	No. of Scheme	Earth Work Length in km (New Road)	Improved Length in km (Maintenance)	Total Length in km	No. of Women	Wheat for Women (MT)	No. of Supervisor	Wheat for Supervisor (MT)	Total Wheat (MT)	Wheat contributed by WFP	Cash contributed by GoB	Carrying Cost	Contingency Fund	Wheat ratio	Cash ratio
Barguna	4	31.855	0	31.855	64	116.8	8	17.52	134.32	67.16	503,701	6,884	2,314	50	50
Barisal	10	25.332	56.98	82.312	108	197.1	13	28.47	225.57	112.79	845,869	11,559	5,058.5	50	50
Bhola	3	13.27	10.765	24.035	38	69.35	5	10.95	80.3	40.15	301,126	4,115	1,558.5	50	50
Patuakhali	2	10.58	6.2	16.78	28	51.1	3	6.57	57.67	28.836	216,255	2,956	1,140.6	50	50
Pirojpur	3	2	33.18	35.18	38	69.35	6	13.14	82.49	41.246	309,331	4,227	1,563.9	50	50
Chandpur	7	38.83	17.4	56.23	96	175.2	13	28.47	203.67	101.84	763,757	10,438	3,868.8	50	50
Chittagong	3	27.25	0.8	28.05	57	104.025	7	15.33	119.36	59.679	447,571	6,117	2,089.5	50	50
Feni	3	1.7	21.3	23	25	45.625	3	6.57	52.195	26.099	195,721	2,675	1,500	50	50
Lakshmipur	3	16.725	4	20.725	38	69.35	5	10.95	80.3	40.151	301,118	4,116	1,585.8	50	50
Noakhali	5	10.41	35.12	45.53	51	93.075	6	13.14	106.22	53.109	398,295	5,444	2,531.1	50	50
Shariatpur	4	7.68	31.24	38.92	47	85.775	6	13.14	98.915	49.459	370,921	5,069	2,000	50	50
Bagerhat	11	18.763	70.067	88.83	110	200.75	14	30.66	231.41	115.71	867,767	11,859	5,500	50	50
Jessore	10	24.72	73.92	98.64	118	215.35	17	37.23	252.58	126.29	947,147	12,944	5,242.8	50	50
Khulna	8	11.969	66.023	77.992	92	167.9	11	24.09	191.99	95.997	719,950	9,840	4,000	50	50
Satkhira	2	3.731	18.299	22.03	26	47.45	3	6.57	54.02	27.011	202,568	2,769	1,085.8	50	50
Total CZ	78	244.82	445.29	690.11	936	1708.2	120	262.8	1971	985.5	7391,097	101,012	41,039	50	50
Bangladesh	292	1,067.57	1,654.59	2,713.11	3815	6,962.38	465	1,018.4	7,980.7	3,990.4	29,927,233	409,002	158,706	50	50
% of CZ	26.71	22.93	26.91	25.44	24.53	24.53	25.81	25.81	24.7	24.7	24.7	24.7	25.86		

Source: WFP

Annex B.4.3: Fact sheet on VGD

Title		Vulnerable Group Development Program		Status		On-going	
Geographical Coverage				All districts			
Implementing Agency				WFP, GoB, NGO			
Fund Source		World Food Program		Funds Allocated			
Start Date		1795		(Expected) Completion Date			
Contact Person with detailed address, telephone & others							
World Food Program, UN Offices, IDB Bhaban Sher –e – Bangla Nagar, Dhaka – 1207, Bangladesh							
Objective							
Development and income generation of beneficiaries through providing agriculture and health care training							
Target group							
Ultra poor rural women							
Beneficiary Selection Criteria							
<ul style="list-style-type: none">• Female heads of households (widowed, divorced, separated, deserted)• Women functionally landless• Women at childbearing age• Women with extremely low, irregular or no family income• Women who are daily or casual laborers• Women who did not have VGD cards before• Women who are not members of other service – providing agencies•							
Population Coverage							
479160 in Bangladesh and 119764 in coastal zone covering 25% of the national figure.							
Activities							
This program is predominantly a relief operation. The volume of food grain channeled through FFW and VGD in 1991/92 and 1995/96 was 716 and 640 thousand tons. In recent times this program for destitute women is trying to move from its role of relief provider to a larger development role like providing agriculture and health care training to women beneficiaries.							
The amount of money spent in the program in different years (in million taka)							
	1995/96	1996/97	1997/98	1998/99	1999/00	2000/01	2001/02
VGD	0	2,152.7	2,250.9	2,089.0	2,280.0	2,360.0	2,430.0
VGf	0	0	762.4	5,848.1	2,290.0	2,970.0	1,310.0
The VGD program delivers its products through three components: Union Parishad Vulnerable Group Development (UPVGD), Women Training Centers Component (WTC) and Group Leadership Extension Workers component (GLEW).							
UPVGD is the biggest component, covering about 90% of the total VGD women. Under this component, poor women receive a monthly ratio of 30 kg wheat over an 18 – month cycle, combined with development packages.							
Under WTC component, each women trainee receives monthly ratio of 30 kg of wheat over a 12 – month cycle together with training in income generating skills and awareness raising sessions on social, economic, health and nutritional issues.							
The main aim of GLEW is to link VGD women with training, credit and other development service providers. Currently 500 women benefit from this component and each receives an honorarium equivalent to 100 kg wheat, in both cash (50%) and kind (50%) during a 36 – month cycle.							

Source:

Government of Bangladesh. 1998. The Fifth Five Year Plan 1997 – 2002. Planning Commission; Government of the People's Republic of Bangladesh.

Government of Bangladesh. 2001. Bangladesh Economic Review, 2001. Economic Adviser's Wing, Finance Division, Ministry of Finance, Bangladesh.

Government of Bangladesh. 2002. Bangladesh Economic Review, 2002. Economic Adviser's Wing, Finance Division, Ministry of Finance, Bangladesh.

WFP 2002. Annual Report 2001. World Food Program Bangladesh.

ANNEX B.4.4: ALLOCATION OF VGD FOR JANUARY 2003 - DECEMBER 2004

District	Upazila	No. of Union	Food Insecurity level	No. of Women	Allocation in Wheat in MTs for 24 months	Allocation in Wheat MTs for Jan-June 2003	Component
Satkhira	Assasuni	11	2	550	396	99	IGVGD-BRAC
	Debhata	5	4	840	605	151	IGVGD-BRAC
	Kalaroa	12	3	1524	1097	274	IGVGD-BRAC
	Kaliganj	12	3	1524	1097	274	IGVGD-BRAC
	Satkhira Sadar	14	2	1400	1008	252	IGVGD-BRAC
	Shyamnagar	12	4	2016	1452	363	IGVGD-BRAC
	Tala	12	2	600	432	108	IGVGD-BRAC
Bagerhat	Bagerhat Sadar	10	2	984	708	177	IGVGD-BRAC
	Chitalmari	7	1	350	252	63	IGVGD-BRAC
	Fakirhat	8	2	400	288	72	IGVGD-BRAC
	Kachua	7	2	350	252	63	IGVGD-BRAC
	Mollahat	7	1	350	252	63	IGVGD-BRAC
	Mongla	6	4	360	259	65	SAVINGS
	Morrelganj	16	1	800	576	144	IGVGD-BRAC
	Rampal	10	4	2200	1584	396	IGVGD-BRAC
	Saran Khola	4	4	880	634	158	IGVGD-BRAC
Khulna	Batiaghata	7	3	889	640	160	IGVGD-BRAC
	Decope	9	4	450	324	81	IGVGD-BRAC
	Daulatpur						
	Dumuria	14	2	1400	1008	252	IGVGD-BRAC
	Dighalia	6	1	300	216	54	IGVGD-BRAC
	Khalishpur						
	Khan Jahan Ali						
	Khulna Sadar						
	Koyra	7	3	350	252	63	IGVGD-BRAC
	Paikgachha	10	2	500	360	90	IGVGD-BRAC
	Phultala	4	2	120	86	22	SAVINGS
	Rupsa	5	2	150	108	27	IGVGD-BRAC
	Sonadanga						
	Terokhada	6	1	300	216	54	IGVGD-BRAC
Barisal	Agailjhara	5	1	300	216	54	IGVGD-BRAC
	Babuganj	6	1	300	216	54	IGVGD-BRAC
	Bakerganj	14	3	1500	1080	270	IGVGD-BRAC
	Banari Para	8	1	400	288	72	IGVGD-BRAC
	Gaurnadi	7	1	420	302	76	IGVGD-BRAC
	Hizla	7	1	350	252	63	IGVGD-BRAC
	Barisal Sadar	10	2	500	360	90	IGVGD-BRAC
	Mehendiganj	13	2	650	468	117	IGVGD-BRAC
	Muladi	7	1	350	252	63	IGVGD-BRAC
	Wazirpur	9	1	560	403	101	IGVGD-BRAC
Barguna	Amtali	10	3	950	684	171	IGVGD-BRAC
	Bamna	4	2	120	86	22	SAVINGS
	Barguna Sadar	10	1	500	360	90	IGVGD-BRAC
	Betagi	7	3	665	479	120	IGVGD-BRAC
	Patharghata	7	3	665	479	120	SAVINGS
Bhola	Bhola Sadar	13	4	1560	1123	281	IGVGD-BRAC
	Burhanuddin	9	3	855	616	154	IGVGD-BRAC
	Char Fasson	12	3	1500	1080	270	IGVGD-BRAC
	Daulatkhan	9	3	855	616	154	IGVGD-BRAC
	Lalmohan	9	3	855	616	154	IGVGD-BRAC

District	Upazila	No. of Union	Food Insecurity level	No. of Women	Allocation in Wheat in MTs for 24 months	Allocation in Wheat MTs for Jan-June 2003	Component
	Manpura	3	2	90	65	16	SAVINGS
	Tazumuddin	5	3	475	342	86	IGVGD-BRAC
Jhalkati							
	Jhalkati Sadar	10	2	500	360	90	IGVGD-BRAC
	Kanthalia	6	1	300	216	54	IGVGD-BRAC
	Nalchity	10	1	1500	1080	270	IGVGD-BRAC
	Rajapur	6	1	300	216	54	IGVGD-BRAC
Patuakhali							
	Bauphal	14	1	700	504	126	IGVGD-BRAC
	Dashmina	6	3	762	549	137	IGVGD-BRAC
	Galachipa	16	1	800	576	144	IGVGD-BRAC
	Kala Para	9	2	270	194	49	SAVINGS
	Mirzaganj	6	1	180	130	32	SAVINGS
	Patuakhali Sadar	12	1	600	432	108	IGVGD-BRAC
	Dumki	4	1	200	144	36	IGVGD-BRAC
Pirojpur							
	Bhandaria	7	3	889	640	160	IGVGD-BRAC
	Kawkhali	5	3	635	457	114	IGVGD-BRAC
	Mathbaria	11	1	550	396	99	IGVGD-BRAC
	Nazirpur	8	1	400	288	72	IGVGD-BRAC
	Pirojpur Sadar	10	2	500	360	90	IGVGD-BRAC
	Nesarabad	10	3	1270	914	229	IGVGD-BRAC
Chandpur							
	Chandpur Sadar	14	4	2352	1693	423	IGVGD-BRAC
	Faridganj	16	1	800	576	144	IGVGD-BRAC
	Haim Char	6	4	300	216	54	IGVGD-BRAC
	Haziganj	11	2	550	396	99	IGVGD-BRAC
	Kachua	12	1	600	432	108	IGVGD-BRAC
	Matlab	7	2	350	252	63	IGVGD-BRAC
	Shahrasti	9	1	450	324	81	IGVGD-BRAC
	Matlab Uttar	13	2	650	468	117	IGVGD-BRAC
Lakshmipur							
	Lakshmipur Sadar	18	1	540	389	97	SAVINGS
	Raipur	10	1	300	216	54	SAVINGS
	Ramganj	10	1	300	216	54	SAVINGS
	Ramgati	12	2	360	259	65	SAVINGS
Noakhali							
	Begumganj	26	1	1300	936	234	SAVINGS
	Chatkhil	9	1	270	194	49	IGVGD-BRAC
	Companiganj	8	3	1016	732	183	IGVGD-BRAC
	Hatiya	9	4	450	324	81	SAVINGS
	Senbagh	9	2	270	194	49	SAVINGS
	Noakhali Sadar	21	1	1050	756	189	IGVGD-BRAC
Feni							
	Chhagalnaiya	6	1	180	130	32	SAVINGS
	Daganbhuiyan	8	1	240	173	43	SAVINGS
	Feni Sadar	12	1	360	259	65	SAVINGS
	Parshuram	10	1	300	216	54	SAVINGS
	Sonagazi	9	3	1143	823	206	IGVGD-BRAC
Cox's Bazar							
	Chakaria	18	2	900	648	162	IGVGD-BRAC
	Cox's Bazar Sadar	10	2	500	360	90	IGVGD-BRAC
	Kutubdia	6	2	300	216	54	IGVGD-BRAC
	Maheshkhali	9	3	1500	1080	270	SAVINGS
	Ramu	11	1	550	396	99	IGVGD-BRAC
	Teknaf	6	2	300	216	54	IGVGD-BRAC
	Ukhia	5	1	150	108	27	SAVINGS

District	Upazila	No. of Union	Food Insecurity level	No. of Women	Allocation in Wheat in MTs for 24 months	Allocation in Wheat MTs for Jan-June 2003	Component
	Pekua	7	1	350	252	63	IGVGD-BRAC
Chittagong							
	Anowara	10	2	300	216	54	SAVINGS
	Banshkhali	15	3	1905	1372	343	IGVGD-BRAC
	Boalkhali	10	1	300	216	54	SAVINGS
	Chandanaish	10	1	300	216	54	SAVINGS
	Chandgaon						
	Chittagong port						
	Double Mooring						
	Fatikchhari	20	1	600	432	108	SAVINGS
	Hathazari	15	1	450	324	81	SAVINGS
	Kotwali						
	Lohagara	9	1	270	194	49	SAVINGS
	Mirsharai	16	2	480	346	86	SAVINGS
	Pahartali						
	Panchlaish						
	Patiya	22	1	660	475	119	SAVINGS
	Rangunia	12	1	4500	1080	270	SAVINGS
	Raozan	14	1	450	324	81	SAVINGS
	Sandwip	14	4	700	504	126	SAVINGS
	Satkania	17	1	510	367	92	SAVINGS
	Sitakunda	9	2	300	216	54	SAVINGS
Shariatpur							
	Bhedarganj	13	4	2973	2141	535	IGVGD-BRAC
	Damudya	7	3	1448	1043	261	IGVGD-BRAC
	Gosairhat	7	4	1601	1153	288	IGVGD-BRAC
	Naria	15	3	2940	2117	529	IGVGD-BRAC
	Palong	11	3	2156	1552	388	IGVGD-BRAC
	Zanjira	12	3	2352	1693	423	IGVGD-BRAC
Gopalganj							
	Gopalganj Sadar	21	3	5856	4216	1054	IGVGD-BRAC
	Kashiani	14	3	4359	3138	785	IGVGD-BRAC
	Kotali Para	12	2	3847	2770	692	IGVGD-BRAC
	Muksudpur	16	3	5265	3791	948	IGVGD-BRAC
	Tungipara	5	2	1644	1184	296	IGVGD-BRAC
Jessore							
	Abhaynagar	8	1	400	288	72	IGVGD-JC
	Bagher Para	9	1	450	324	81	IGVGD-JC
	Chaugachha	11	2	550	396	99	IGVGD-JC
	Jhikargachha	11	2	550	396	99	IGVGD-JC
	Keshabpur	9	1	450	324	81	IGVGD-JC
	Jessore Sadar	15	2	750	540	135	IGVGD-JC
	Manirampur	17	2	850	612	153	IGVGD-JC
	Sharsha	11	2	550	396	99	IGVGD-JC
Narail							
	Kalia	12	4	2910	2095	524	IGVGD-BRAC
	Lohagara	12	3	1794	1292	323	IGVGD-BRAC
	Narail Sadar	13	2	1300	936	234	IGVGD-BRAC
Total CZ		1346		119764	84070	21020	
Bangladesh		4476		479160	344995	86249	
% CZ		30.07		24.99	24.37	24.37	

Source: WFP

ANNEX B.5: DATA ON RMP (CARE)**ANNEX B.5.1: FACT SHEET ON RMP**

Title		Status
Rural Maintenance Program		On-going
Geographical Coverage		61 districts
Implementing Agency		LGED, Ministry of Local Government, CARE - Bangladesh
Fund Source	Canadian food aid	Funds Allocated
Start Date	1983	(Expected) Completion Date
Contact Person with detailed address, telephone & others		
Care Bangladesh		
Objective		Create employment
Target group		
Destitute women		
Beneficiary Selection Criteria		
Rural asset less women (owner of less than 0.05 acre land)		
Population Coverage		
42, 000 destitute women in Bangladesh and 13,500 in coastal zone		
Activities		
<p>Under this program approximately 2,000 km of rural earthen roads will receive year round routine maintenance in 4,100 unions of 435 upazilas of 61 districts and 42,596 km rural roads are being maintained and provide employment to approximately 42,000 destitute women. Of this, distressed women in 25 upazilas of 3 hill districts have been employed for repair and maintenance of 1675 km rural roads.</p> <p>In each Union 20 km road will be maintained.</p>		

Source:

Government of Bangladesh. 1998. The Fifth Five Year Plan 1997 – 2002. Planning Commission; Government of the People's Republic of Bangladesh.

Government of Bangladesh. 2001. Bangladesh Economic Review, 2001. Economic Adviser's Wing, Finance Division, Ministry of Finance, Bangladesh.

Annex B.5.2: Status of activities of RMP in 2002

District	Length of road covered (km)	Number of Groups	Number of beneficiaries
Barguna	760	38	380
Barisal	1,720	86	860
Bhola	1,200	60	600
Jhalkati	640	32	320
Patuakhali	1,340	67	670
Pirojpur	1,020	51	510
Chandpur	1,740	87	870
Chittagong	3,940	197	1,970
Cox's Bazar	1,340	67	670
Feni	900	45	450
Lakshmipur	1,000	50	500
Noakhali	1,660	83	830
Gopalganj	1,360	68	680
Shariatpur	1,280	64	640
Bagerhat	1,540	77	770
Jessore	1,840	92	920
Khulna	1,420	71	710
Narail	740	37	370
Satkhira	1,580	79	790
Total CZ	27,020	1,351	13,510
Bangladesh	84,000	4,200	42,000
% CZ	32.17	32.17	32.17

Source: CARE

ANNEX B.6: FACT SHEET ON ASHRAYAN PROGRAM

Title		Status
Ashrayan - A Program of Shelter & self – employment of the Landless People of Bangladesh		Completed
Geographical Coverage		All over Bangladesh
Implementing Agency		
Ashrayan Bastabayon Shangstha with Armed Forces Division, District Administration and Upazila Administration		
Fund Source	GoB	Funds Allocated
		3,000 million Tk.
Start Date	1997/98	(Expected) Completion Date
		2001/2002
Contact Person with detailed address, telephone & others		
Ashrayan Bastabayon Shangstha		
Objective		
<ul style="list-style-type: none"> Providing the homeless and landless families with homesteads and basic facilities on Khas (Government owned) land Enhancing community development, crisis – coping capacity and increasing self – reliance Facilitating provision of basic necessities, i.e., education, health & nutrition, family planning, etc. Promoting income generation and anti-poverty activities, such as: cottage industry, poultry, bee keeping, pisciculture and other allied agricultural activities. 		
Target group		
Landless and shelterless families		
Beneficiary Selection Criteria		
Population Coverage		
Rehabilitation of families = 50,000 families Training = 50,000 families Micro credit facilities = 50,000 families		
Activities		
Major components of the project are: <ul style="list-style-type: none"> Identification of Khas (Government owned) land under the project Selection of beneficiaries Raising homestead land under 'Food for Work' scheme Construction of houses and creation of common facilities including cyclone – cum – community centers / shelters Distribution of land title Formation of co-operative society Tree plantation and environment-friendly activities Development and use of bio -gas Training of 'ASRAYON' residents on disaster management, team building, women empowerment, primary health care, skill development, income generating activities etc. <p>Credit budget is Tk. 500 million. 52,891 persons (25,380 male and 27,511 female) have been trained through formation of 395 cooperatives up to January 2002. A total of 4,303 barrack house has been constructed up to February 2002 where 43,030 families have been rehabilitated. Construction of remaining 697 barrack housed are undergoing where 6,970 families will be rehabilitated. An allocation of 360 million taka (revised) has been made for this purpose in the 2001/02 financial year.</p>		

Source:

Government of Bangladesh. 2002. Bangladesh Economic Review, 2002. Economic Adviser's Wing, Finance Division, Ministry of Finance, Bangladesh.

Annex B.7: Fact sheet on urban poverty alleviation project of LGED

<i>Title</i>		<i>Status</i>	
Local Partnership for Urban Poverty Alleviation Project		On-going	
<i>Geographical Coverage</i>			
Chittagong, Khulna, Barisal City Corporation and Noakhali, Jessore, Barguna, Feni, Bhola and Cox’s Bazar Pourashava.			
<i>Implementing Agency</i>			
LGED			
<i>Fund Source</i>		<i>Funds Allocated</i>	
Bangladesh Government, UNICEF, UNDP			
<i>Start Date</i>		<i>(Expected) Completion Date</i>	
1999			
<i>Contact Person with detailed address, telephone & others</i>			
LGED			
<i>Objective</i>			
<ul style="list-style-type: none">• Alleviate poverty through empowerment of urban poor• Develop the capacity of local governments and other organizations to support the efforts of the urban poor to overcome poverty through the establishment of mutually supporting partnerships• Facilitate the communities to plan their own settlements and services and to implement and monitor the developments• Mobilize the collective capacity, resources and the power of the urban poor to improve their socio-economic condition• Co-ordination of government, Local government and NGO efforts to support the urban poor• Create a sustainable process of supporting people’s efforts to overcome poverty for it to become the mainstream policy of urban governance• Strengthen local capacity & facilitate co-ordination of the GoB-UNICEF sectoral programs for providing basic services for the urban poor children and women.• Support appropriate program implementation mechanism within city corporations and pourashavas• Advocate for comprehensive urban policy and strategy			
<i>Target group</i>			
In each slum and poor neighborhood of 8 pourashavas and in selected wards of cities			
<i>Beneficiary Selection Criteria</i>			
<ul style="list-style-type: none">• Monthly family income 3500 and below.• Working women aged 18 years and above• Working children aged 8-14 years			

Annex C: Micro-credit programs

Annex C.1: Status of micro-credit programs of the government.....	53
Annex C.2: Micro-finance statistics of BRDB (1972-2002).....	Error! Bookmark not defined.
Annex C.3: Status of micro-credit disbursement by public sector scheduled banks in Bangladesh.....	Error! Bookmark not defined.
Annex C.4: Distribution of grameen bank branches, 2001	Error! Bookmark not defined.
Annex C.5: Micro-credit statistics of BRAC (2001).....	Error! Bookmark not defined.
Annex C.6: Micro-credit statistics of ASA (2001).....	Error! Bookmark not defined.
Annex C.7: Micro-credit statistics of proshika (2001)	Error! Bookmark not defined.
Annex C.8: Micro-credit statistics of Caritas (2001)	Error! Bookmark not defined.
Annex C.9: Disbursement of micro-credit by major national NGOs, 2001	Error! Bookmark not defined.
Annex C.10: Micro-credit statistics of local NGOs in the coastal zone	Error! Bookmark not defined.
Annex C.11: List of local MF-NGOs in the coastal zone	Error! Bookmark not defined.

Annex C.1: Status of micro-credit programs of the government

(in million taka)

Ministry / Division	Agency	Cumulative up to Jun'98	1998/99	1999/00	2000/01	2001/02 (Dec' 01)	Cumulative up to Dec'01
Ministry of Finance	Banking wing						
	Disbursement	351.9	346.2	405.3	363.0	246.5	1712.9
	Recovery and rate (%)	169.9 (48.28)	183.6 (53.03)	323.0 (79.69)	265.3 (73.09)	266.9 (108.28)	1208.7 (70.56)
	Share (%)	2.12	6.36	7.78	5.51	6.22	4.53
Rural Development & Cooperative Division	BRDB						
	Disbursement	10323.6	3049.5	3057.7	2198.0	1422.1	20050.9
	Recovery and rate (%)	8271.2 (80.12)	2669.3 (87.53)	2710.3 (88.64)	2054.4 (93.47)	1261.5 (88.71)	16966.7 (84.62)
	Share (%)	62.34	56.02	58.68	33.36	35.86	53.09
	BARD						
	Disbursement	444.7	74.4	59.8	81.7	41.4	702.0
	Recovery and rate (%)	372.2 (83.70)	71.1 (95.56)	74.7 (124.92)	83.0 (101.59)	39.7 (95.89)	640.7 (91.27)
	Share (%)	2.69	1.37	1.15	1.24	1.04	1.86
	RDA						
	Disbursement	18.3	7.9	14.2	14.1	11.6	66.1
	Recovery and rate (%)	16.5 (90.16)	7.8 (98.73)	13.9 (97.89)	14 (99.29)	11.3 (97.41)	63.5 (96.07)
	Share (%)	0.11	0.15	0.27	0.21	0.29	0.18
Ministry of Women and Children Affairs	Directorate of Women Affairs						
	Disbursement	819	389	151.2	2022.4	1241.5	4623.1
	Recovery and rate (%)	611.7 (74.69)	344 (88.43)	135.3 (89.48)	1018.4 (50.36)	1022.4 (82.35)	3131.8 (67.74)
	Share (%)	4.95	7.15	2.90	30.70	31.31	12.24
	Jatyo Mohila Sangstha						
	Disbursement	73.9	29.8	42.7	44.9	5.3	196.6
	Recovery and rate (%)	49.8 (67.39)	36.9 (123.83)	63.1 (147.78)	80.9 (180.18)	92.4 (1743.40)	323.1 (164.34)
	Share (%)	0.45	0.55	0.82	0.68	0.13	0.52
Ministry of Social Welfare	Social Welfare Directorate						
	Disbursement	1207.4	159.9	75.8	119.9	232	1795
	Recovery and rate (%)	1156.8 (95.81)	146.5 (91.62)	69.6 (91.82)	67.7 (56.94)	132.1 (56.94)	1572.7 (87.62)
	Share (%)	7.29	2.94	1.45	1.82	5.85	4.75
Ministry of Labor and Employment	BMET						
	Disbursement	57	39.6	21.5	3.8		121.9
	Recovery and rate (%)	34 (59.65)	46.8 (118.18)	65.4 (304.19)	72.8 (1915.79)		219 (179.66)
	Share (%)	0.34	0.73	0.41	0.06		0.32
Cabinet Division	Disbursement	15.6	5.8	6.4	12.7	10.7	51.2
	Recovery and rate (%)	15.2 (97.44)	5.5 (94.83)	6.0 (93.75)	11.5 (90.55)	8.1 (75.70)	46.3 (90.43)
	Share (%)	0.09	0.11	0.12	0.19	0.27	0.14
Ministry of Fisheries and Livestock	Department of Fisheries						
	Disbursement	46.6	31.8	2.8	68.4	25	174.6
	Recovery and rate (%)	20.6 (44.21)	13 (40.88)	1.1 (39.29)	52 (76.02)	26.2 (104.80)	112.9 (64.66)
	Share (%)	0.28	0.58	0.05	1.04	0.63	0.46
	Department of Livestock						
	Disbursement	178.6	152.1	285.3	122.1	67.5	805.6

Ministry / Division	Agency	Cumulative up to Jun'98	1998/99	1999/00	2000/01	2001/02 (Dec' 01)	Cumulative up to Dec'01
	Recovery and rate (%)	57.4 (32.14)	119.9 (78.83)	284.4 (99.68)	113.9 (93.28)	0	575.6 (71.45)
	Share (%)	1.08	2.79	5.47	1.85	1.70	2.13
Ministry of Industries	BSCIC						
	Disbursement	536.5	157.3	164.2	189.7	87.5	1135.2
	Recovery and rate (%)	377 (70.27)	129.8 (82.52)	147.8 (90.01)	166 (87.51)	95.1 (108.69)	915.7 (80.66)
	Share (%)	3.24	2.89	3.15	2.88	2.21	3.01
	SERWTCITRUST						
	Disbursement	111.1	14	6	10.9	5.6	147.6
	Recovery and rate (%)	72.4 (65.17)	12.7 (90.71)	8 (133.33)	10.6 (97.25)	4.5 (80.36)	108.2 (73.31)
	Share (%)	0.67	0.26	0.12	0.17	0.14	0.39
Ministry of Agriculture	Cotton Development Board						
	Disbursement	21.3	2.7	3.5	1.9	1.9	31.3
	Recovery and rate (%)	22.4 (105.16)	2.9 (107.41)	3.7 (105.71)	2 (105.26)	0	31 (99.04)
	Share (%)	0.13	0.05	0.07	0.03	0.05	0.08
	Dept. of Agriculture Extension						
	Disbursement	156.5	76.8	105.9	163	199.6	701.8
	Recovery and rate (%)	162.4 (103.77)	48 (62.50)	73.7 (69.59)	78.4 (48.10)	142.8 (71.54)	505.3 (72)
	Share (%)	0.94	1.41	2.03	2.47	5.03	1.86
Ministry of Land	Disbursement	139.5	80	73.2	66.5		359.2
	Recovery and rate (%)	121.1 (86.81)	60 (75)	42.4 (57.92)	48.5 (72.93)		272 (75.72)
	Share (%)	0.84	1.47	1.40	1.01		0.95
Local Government Division	Local Government Department						
	Disbursement	39.2	22.5	32.9	189.1		359.2
	Recovery and rate (%)	40.9 (104.34)	19.4 (86.22)	27.6 (83.89)	31.5 (16.66)		272 (75.72)
	Share (%)	0.24	0.41	0.63	1.01		0.95
Ministry of Youth and Sports	Dept. of Youth Development						
	Disbursement	2020.7	781	687.5	866.6	196.6	4552.4
	Recovery and rate (%)	1561.2 (77.26)	603.9 (77.32)	459.9 (66.89)	500.7 (57.78)	315.4 (160.43)	3441.1 (75.59)
	Share (%)	12.20	14.35	13.19	13.15	4.96	1.10
Ministry of Textiles	Hand Loom Board						
	Disbursement		23.5	15.3	49.9	38.4	127.1
	Recovery and rate (%)			6 (39.22)	5.5 (11.02)	18.4 (47.92)	29.9 (23.52)
	Share (%)		0.43	0.29	0.76	0.97	0.34
Total	Disbursement	16561.4	5443.8	5211.2	6588.6	3965.7	37770.7
	Recovery and rate (%)	13132.7 (79.30)	4521.1 (83.05)	4515.9 (86.66)	4677.1 (70.99)	3467.2 (87.43)	30314 (80.26)

Source: Ministry of Finance, 2002

Annex C.2: Micro-finance statistics of BRDB (1972-2002)

District	Total Population	Krishok Samobay Samity (Cumulative)			Bittohin Samobay Samity (Cumulative)			Mohila Bittohin Samobay Samity (Cumulative)			Mohila Samobay Samity (Cumulative)			Informal group		
		Group s (No.)	Members (No.)	Loan Disbursed (Tk)	Group s (No.)	Members (No.)	Loan Disbursed (Tk)	Group s (No.)	Members (No.)	Loan Disbursed (Tk)	Group s (No.)	Members (No.)	Loan Disbursed (Tk)	Groups (No.)	Members (No.)	Loan Disbursed (Tk)
Barguna	837,955	1,022	26,922	145,110,550	189	4,143	3,052,000	27	538	436,000	152	4,886	30,025,500	599	13,103	139,801,000
Barisal	2,330,960	1,191	28,882	138,528,566	25	660	14,183,600	60	2,294	148,080,000	245	8,299	1,265,000	0	0	0
Bhola	1,676,600	1,252	50,823	275,155,460	0	0	0	0	0	0	151	5,358	32,743,800	0	0	0
Jhalkati	696,055	368	10,279	54,087,314	0	0	0	0	0	0	12	239	0	0	0	0
Patuakhali	1,444,340	1,280	27,965	596,817,675	303	7,023	4,266,400	171	3,132	1,658,400	53	1,049	3,352,000	531	13,523	115,007,230
Pirojpur	1,126,525	855	20,129	119,475,311	0	0	0	0	0	0	83	2,626	12,114,500	0	0	0
Chandpur	2,210,162	1,222	49,698	249,005,000	164	23,533	6,203,000	98	3,996	757,000	132	6,901	23,349,000	692	18,532	255,504,000
Chittagong	6,545,078	992	47,744	187,022,747	313	9,251	8,733,500	131	3,596	2,307,000	338	11,679	95,475,500	345	8,582	280,965,300
Cox's Bazar	1,757,321	335	16,717	49,978,540	169	5,301	4,405,000	56	1,562	1,331,800	58	1,643	15,993,000	196	2,290	327,365,500
Feni	1,196,219	508	22,294	82,290,629	124	3,986	756,495	63	2,553	3,707,300	95	4,460	17,628,800	0	0	0
Lakshmipur	1,479,371	545	31,501	137,753,375	167	4,740	15,702,070	148	5,437	14,165,100	0	0	0	0	0	0
Noakhali	2,533,394	336	17,668	60,207,616	176	6,891	13,625,200	90	3,282	6,845,400	0	0	0	0	0	0
Gopalganj	1,132,046	680	17,952	309,854,076	59	2,039	1,211,000	63	1,625	769,000	151	4,415	7,456,200	0	0	0
Shariatpur	1,057,181	625	14,575	48,036,004	101	2,358	862,900	139	2,947	811,800	0	0	0	0	0	0
Bagerhat	1,515,815	534	27,048	240,209,431	0	0	0	0	0	0	57	1,990	20,595,000	0	0	0
Jessore	2,440,693	1,186	46,860	25,290,259	0	0	0	365	8,253	41,902,500	239	11,278	104,436,400	0	0	0
Khulna	2,334,285	503	16,369	190,607,895	0	0	0	0	0	0	71	2,406	13,983,000	0	0	0
Narail	689,021	509	17,164	236,220,000	0	0	0	139	3,728	83,823,000	60	2,835	2,886,400	0	0	0
Satkhira	1,843,194	956	34,018	344,732,394	0	1,679	30,947,700	0	0	0	279	11,024	75,182,600	47	0	0
Total CZ	34,846,215	14,899	524,608	3,490,382,842	1790	71,604	103,948,865	1550	42,943	306,594,300	2176	81,088	456,486,700	2410	56,030	1,118,643,030
Bangladesh	123,151,246	62,237	2,226,251	10,566,311,000	8469	244,679	5,118,973,000	14974	430,287	—	7566	250,282	1,847,211,000	22047	449,090	5,723,878,000
% of CZ	28.30	23.94	23.56	33.03	21.14	29.26	2.03	10.35	9.98	—	28.76	32.40	24.71	10.93	12.48	19.54

Source: MIS Section, BRDB, 2003

Annex C.3: Status of micro-credit disbursement by public sector scheduled banks in Bangladesh

(in million taka)

Bank	Cumulative 1996/97	1997/98	1998/99	1999/00	2000/01	2001/02 (up to December 2001)	Cumulative up to December 2001
Sonali Bank							
Disbursement	28139.2	2949.3	2554.8	1674.5	3304.3	1569.3	42521.9
Recovery	24887.8	2761	1236.1	2439.2	3455	2011.9	42253.6
Rate of recovery (%)	88.85	93.62	48.38	145.67	104.56	128.18	99.37
No. of beneficiaries	4,410,000	730,000	500,000	186,457	490,815	227,036	6,544,308
Agrani Bank							
Disbursement	6367.8	1001.8	1957.5	1290.4	913.4	492	12022.9
Recovery	6452.9	870.5	1417.5	1251.1	1137.4	517	11646.4
Rate of recovery (%)	101.34	86.89	72.41	96.95	124.52	105.04	96.87
No. of beneficiaries	2,288,082	114,723	240,600	144,019	75,485	35,724	2,898,633
Janata Bank							
Disbursement	10212.1	950.6	1422.1	1119.2	1319.3	583.7	15607.1
Recovery	8931.8	1064.2	783.1	1168.9	1273.1	790.7	14011.8
Rate of recovery (%)	87.46	111.95	55.07	104.44	96.50	135.46	89.78
No. of beneficiaries	287,368	28,775	25,670	88,778	89,500	40,000	560,091
Rupali Bank Ltd.							
Disbursement	171.8	4.8	8.4	8.9	10.5	4.8	209.2
Recovery	159.5	6.4	5.3	8	11	5.4	195.6
Rate of recovery (%)	92.84	133.33	63.10	89.89	104.76	112.50	93.50
No. of beneficiaries	23,274	631	1,290	1,302	1,189	527	28,213
Bangladesh Krishi Bank							
Disbursement	2432.4	981	1444.3	1233.8	1203.6	476.8	7771.9
Recovery	1675.5	764.4	1018.4	1181.7	1181.8	462.6	6284.4
Rate of recovery (%)	68.88	77.92	70.51	95.78	98.19	97.02	80.86
No. of beneficiaries	538,445	136,843	376,638	134,556	120,882	43,808	1,351,163
Rajshahi Krishi Unnayan Bank							
Disbursement	568.4	72.7	134.3	214.3	218.1	79.9	1287.7
Recovery	442.7	59.6	84.8	147.1	170.6	73.9	978.7
Rate of recovery (%)	77.89	81.98	63.14	68.64	78.22	92.49	76.07
No. of beneficiaries	71,050	8,077	14,920	22,560	22,950	8,410	147,967
Total							
Disbursement	47891.7	5960.2	7521.4	5541.1	6969.2	3206.8	79420.7
Recovery	42550.2	5526.1	4545.2	6196	7228.9	3861.5	75370.5
Rate of recovery (%)	88.85	92.72	60.43	111.82	103.73	120.42	94.90
No. of beneficiaries	7,618,219	1,019,040	1,159,118	577,672	800,821	355,505	11,530,375

Source: Ministry of Finance, 2002

Annex C.4: Distribution of Grameen Bank branches, 2001

District	Population	Number of branches	Average population per branch
Barisal	2,330,960	49	47,571
Patuakhali	1,444,340	30	48,145
Feni	1,196,219	22	54,374
Jhalkati	696,055	10	69,606
Lakshmipur	1,479,371	20	73,969
Barguna	837,955	11	76,178
Narail	689,021	8	86,128
Cox's Bazar	1,757,321	17	103,372
Pirojpur	1,126,525	10	112,653
Chittagong	6,545,078	56	116,876
Satkhira	1,843,194	13	141,784
Bagerhat	1,515,815	9	168,424
Jessore	2,440,693	12	203,391
Chandpur	2,210,162	9	245,574
Noakhali	2,533,394	10	253,339
Khulna	2,334,285	7	333,469
Bhola	1,676,600	0	
Gopalganj	1,132,046	0	
Shariatpur	1,057,181	0	
CZ	34,846,215	293	118,929
Non-CZ	88,305,031	867	101,851
Bangladesh	123,151,246	1,160	106,165
CZ as % of Bangladesh	28	25	

Source: Grameen Bank

Annex C.5: Micro-credit statistics of BRAC (2001)

Districts	Population 2001	Village organization	Member	Borrower		Disbursement	Amount per borrower
				No.	%		
Barguna	837,955	933	32,634	17,842	55	93,070,500	5,216
Barisal	2,330,960	2,103	73,163	48,971	67	292,701,000	5,977
Bhola	1,676,600	1,052	35,996	24,746	69	111,748,000	4,516
Jhalkati	696,055	770	25,904	20,130	78	119,086,000	5,916
Patuakhali	1,444,340	1,246	46,233	29,185	63	143,980,500	4,933
Pirojpur	1,126,525	1,238	46,828	29,476	63	201,411,500	6,833
Chandpur	2,210,162	1,463	60,352	46,710	77	383,078,000	8,201
Chittagong	6,545,078	1,709	54,772	38,485	70	259,242,000	6,736
Cox's Bazar	1,757,321	1,059	40,212	22,090	55	126,959,500	5,747
Feni	1,196,219	1,060	37,689	24,735	66	157,419,000	6,364
Lakshmipur	1,479,371	880	30,518	20,615	68	123,191,000	5,976
Noakhali	2,533,394	1,053	34,783	25,209	72	152,552,000	6,051
Gopalganj	1,132,046	1,903	71,719	38,434	54	194,308,000	5,056
Shariatpur	1,057,181	1,994	78,265	42,863	55	267,222,000	6,234
Bagerhat	1,515,815	1,852	63,993	39,219	61	273,148,500	6,965
Jessore	2,440,693	2,982	117,338	69,759	59	409,829,500	5,875
Khulna	2,334,285	2,633	99,855	61,293	61	350,760,500	5,723
Narail	689,021	1,090	46,478	25,701	55	127,032,000	4,943
Satkhira	1,843,194	1,938	74,020	47,634	64	276,492,000	5,805
Total CZ	34,846,215	28,958	1,070,752	673,097	63	4,063,231,500	6,037
Bangladesh	123,151,246	109,288	4,138,133	2,976,786	72	14,449,761,000	4,854
% CZ	28	26	23	23		28	

Source: BRAC

Note: Amounts are in taka

Annex C.6: Micro-credit statistics of ASA (2001)

District	Population	Group	Total member	Borrowers	Disbursement with service charge	Amount per borrower
Gopalganj	1,132,046	458	9,335	8,318	60,174,900	7,234
Patuakhali	1,444,340	1,726	36,303	33,376	327,433,750	9,810
Barguna	837,955	1,273	26,607	24,383	233,705,300	9,585
Noakhali	2,533,394	2,006	44,729	41,581	344,235,250	8,279
Feni	1,196,219	1,031	22,201	20,562	175,565,900	8,538
Bagerhat	1,515,815	1,296	28,206	25,558	225,932,450	8,840
Khulna	2,334,285	1,799	40,360	36,243	296,665,500	8,185
Chandpur	2,210,162	1,228	28,753	26,021	230,131,100	8,844
Lakshmipur	1,479,371	927	21,133	19,684	144,790,750	7,356
Jessore	2,440,693	1,869	40,461	34,500	273,016,900	7,914
Chittagong	6,545,078	2,029	47,653	43,486	375,638,300	8,638
Cox's Bazar	1,757,321	433	9,202	8,359	65,301,600	7,812
Barisal	2,330,960	1,413	30,571	26,942	228,746,500	8,490
Satkhira	1,843,194	1,033	21,813	18,244	152,680,900	8,369
Bhola	1,676,600	554	10,529	9,540	80,743,800	8,464
Shariatpur	1,057,181	358	7,641	6,812	61,493,950	9,027
Narail	689,021	531	11,800	10,418	79,810,000	7,661
Jhalkati	696,055	382	7,885	6,874	60,363,500	8,781
Pirojpur	1,126,525	638	12,713	11,403	96,343,550	8,449
Total CZ	34,846,215	20,984	457,895	412,304	3,512,773,900	8,520
Bangladesh	123,151,246	74,246	1,579,372	1,414,931	11,442,000,000	8,087
% CZ	28	28	32	29	31	

Source: ASA

Note: Amounts are in taka

Annex C.7: Micro-credit statistics of Proshika (2001)

District	Population	Groups	Members	Borrower	Disbursement	Amount per borrower
Barguna	837,955	973	18,064	4,185	18,125,900	4,331
Barisal	2,330,960	5,656	105,677	13,708	95,162,400	6,942
Bhola	1,676,600	2,052	39,095	3,919	30,414,500	7,761
Jhalkati	696,055	652	11,990	3,391	12,656,500	3,732
Patuakhali	1,444,340	1,008	18,995	2,748	16,933,000	6,162
Pirojpur	1,126,525	2,151	39,206	10,629	47,915,100	4,508
Chandpur	2,210,162	501	10,454	6,999	39,329,500	5,619
Chittagong	6,545,078	6,304	116,393	43,103	285,025,150	6,613
Cox's Bazar	1,757,321	1,930	35,385	8,347	35,226,100	4,220
Feni	1,196,219	851	15,048	3,142	26,608,500	8,469
Lakshmipur	1,479,371					
Noakhali	2,533,394	1,659	29,738	9,612	50,311,900	5,234
Gopalganj	1,132,046	3,376	61,440	17,672	96,471,000	5,459
Shariatpur	1,057,181	1,731	31,799	8,986	47,816,500	5,321
Bagerhat	1,515,815	1,632	28,730	12,945	46,968,750	3,628
Jessore	2,440,693	625	11,433	2,500	13,373,000	5,349
Khulna	2,334,285	4,915	87,553	32,398	15,6037,200	4,816
Narail	689,021	771	14,405	4,957	27,469,500	5,542
Satkhira	1,843,194					
Total CZ	34,846,215	36,787	675,405	189,241	1,045,844,500	5,527
Bangladesh	123,151,246	144,387	2,647,790	739,803	3,941,000,000	5,327
% CZ	28	25	26	26	27	

Source: Proshika

Note: Amounts are in taka. Proshika does not cover some coastal districts.

Annex C.8: Micro-credit statistics of Caritas (2001)

Districts	Groups	Members	Borrower	Disbursement	Amount per borrower
Barisal	1,067	20,687	6,386	28,493,200	4,462
Bhola	169	3,041	65	1,307,000	20,108
Patuakhali	317	5,530	1,070	7,813,500	7,302
Chittagong	1,065	20,554	10,874	73,088,000	6,721
Cox's Bazar	317	5,467	1,886	7,574,000	4,016
Gopalganj	453	8,344	5,226	22,243,000	4,256
Bagerhat	525	9,083	6,007	29,689,000	4,942
Jessore	261	4,831	2,723	12,487,000	4,586
Khulna	280	5,656	1,957	10,670,000	5,452
Satkhira	413	8,141	2,198	7,780,532	3,540
Total CZ	4,867	91,334	38,392	201,145,232	5,239
Bangladesh	17,035	327,745	214,658	661,348,000	3,081
% CZ	29	28	18	30	

Source: Caritas

Note: Amounts are in taka. Caritas does not cover some coastal districts.

Annex C.9: Disbursement of micro-credit by major national NGOs, 2001

District	Population	Household	Number of borrowers					Disbursement (million TK)					Borrower as % of HH	Per capita disbursement (Tk)
			ASA	BRAC	Proshika	Caritas	Total	ASA	BRAC	Proshika	Caritas	Total		
Gopalganj	1,132,046	217,445	8,318	38,434	17,672	5,226	69,650	60.2	194.3	96.5	22.2	373.2	32	330
Narail	689,021	140,013	10,418	25,209	4,957		40,584	79.8	152.6	27.5	0.0	259.8	29	377
Shariatpur	1,057,181	213,239	6,812	42,863	8,986		58,661	61.5	267.2	47.8	0.0	376.5	28	356
Khulna	2,334,285	494,603	36,243	61,293	32,398	1,957	131,891	296.7	350.8	156.0	10.7	814.1	27	349
Bagerhat	1,515,815	321,634	25,558	39,219	12,945	6,007	83,729	225.9	273.1	47.0	29.7	575.7	26	380
Barguna	837,955	179,189	24,383	17,842	4,185		46,410	233.7	93.1	18.1	0.0	344.9	26	412
Feni	1,196,219	213,030	20,562	24,735	3,142		48,439	175.6	157.4	26.6	0.0	359.6	23	301
Patuakhali	1,444,340	288,605	33,376	29,185	2,748	1,070	66,379	327.4	144.0	16.9	7.8	496.2	23	344
Pirojpur	1,126,525	231,983	11,403	29,476	10,629		51,508	96.3	201.4	47.9	0.0	345.7	22	307
Jessore	2,440,693	521,360	34,500	69,759	2,500	2,723	109,482	273.0	409.8	13.4	12.5	708.7	21	290
Jhalkati	696,055	145,868	6,874	20,130	3,391		30,395	60.4	119.1	12.7	0.0	192.1	21	276
Barisal	2,330,960	474,840	26,942	48,971	13,708	6,386	96,007	228.7	292.7	95.2	28.5	645.1	20	277
Chandpur	2,210,162	422,697	26,021	46,710	6,999		79,730	230.1	383.1	39.3	0.0	652.5	19	295
Noakhali	2,533,394	455,321	41,581	25,701	9,612		76,894	344.2	127.0	50.3	0.0	521.6	17	206
Satkira	1,843,194	390,179	18,244	47,634		2,198	68,076	152.7	276.5	0.0	7.8	437.0	17	237
Cox's Bazar	1,757,321	294,094	8,359	22,090	8,347	1,886	40,682	65.3	127.0	35.2	7.6	235.1	14	134
Lakshimpur	1,479,371	288,214	19,684	20,615			40,299	144.8	123.2	0.0	0.0	268.0	14	181
Bhola	1,676,600	328,559	9,540	24,746	3,919	65	38,270	80.7	111.7	30.4	1.3	224.2	12	134
Chittagong	6,545,078	1,234,682	43,486	38,485	43,103	10,874	135,948	375.6	259.2	285.0	73.1	993.0	11	152
CZ	34,846,215	6,855,555	412,304	673,097	189,241	38,392	1,313,034	3,512.8	4,063.2	1,045.8	201.1	8,823.0	19	253
Non-CZ	88,305,031	18,506,766	1,002,627	2,303,689	550,562	176,266	4,033,144	7,929.2	10,386.5	2,895.2	460.2	21,671.1	22	245
Bangladesh	123,151,246	25,362,321	1,414,931	2,976,786	739,803	214,658	5,346,178	11,442.0	14,449.8	3,941.0	661.3	30,494.1	21	248

Source: Respective organizations.

Note: Proshika and Caritas do not cover some coastal districts.

Annex C.10: Micro-credit statistics of local NGOs in the coastal zone

District	No. of NGOs	Number of members			Cumulative disbursement up to 2001 (taka)
		Male	Female	Total	
Barguna	8	1,201	11,365	12,566	199,567,848
Barisal	20	9,009	84,480	93,487	301,632,250
Bhola	4	2,498	22,604	25,102	396,007,980
Jhalokati					
Patuakhali	5	1,752	2,316	4,068	37,507,635
Pirojpur	5	611	12,468	13,079	260,606,896
Chandpur					
Chittagong	9	28,951	67,853	96,804	1,077,544,753
Cox's Bazar	1	0	1,096	1,096	2,200,000
Feni					
Lakshmipur	3	129	4,912	5,140	40,298,500
Noakhali	9	6,743	39,990	46,733	293,338,507
Gopalganj	9		11,651	12,773	60,312,093
Shariatpur	4	594	9,815	10,389	156,716,500
Bagerhat	6	1,291	6,891	8,182	71,597,605
Jessore	48	11,287	198,765	207,353	2,519,573,924
Khulna	14	15,296	71,036	85,331	593,582,886
Narail	1	122	295	417	810,000
Satkhira	13	8,582	57,332	65,914	596,993,165
Total CZ*	159	88,066	591,504	675,868	6,408,722,694
Bangladesh *	558	352,173	2,309,211	2,213,661	25,196,000,000
% in CZ	28	25	26	31	25

Source: CDF, 2002

*Except NGOs based on Dhaka. Feni and Jhalokati do not have MF-NGOs of district origin.

Annex C.11: List of local MF-NGOs in the coastal zone

District	NAME	Inception year of credit program	Number of active members			Cumulative disbursement of credit up to 2001 (taka)		
			Male	Female	Total	Rural	Urban	Total
Barguna	Daridro bimochon sangstha	1998	10	193	203	1,230,500	0	1,230,500
	Integrated social welfare association	1995	195	801	996	12,546,500	0	12,546,500
	Jago nari-Barguna Nari Jagaran Karmoshuchi	2001	0	135	135	280,000	24,000	304,000
	Multi Task, Patharghata	1995	57	437	494	719,000	0	719,000
	Nazrul Smriti Sangshad (NSS)	1992	437	531	968	2,883,000	0	2,883,000
	Shankalpa Trust, Patharghata	1988	87	4,740	4,827	75,648,000	0	75,648,000
	Sangram	1990	120	3,114	3,234	93,660,848	0	93,660,848
	The Coastal Rural and Urban Poor Dev. Association	1998	295	1,414	1,709	6,957,300	6,617,700	12,576,000
Barisal	AID Organization	1998	1,575	2,016	3,591	1,877,000	944,000	2,821,000
	Ekota Samaj Unnayan Kendra	1992	65	1,078	1,143	17,360,000	0	17,360,000
	Alo Shikha RSD Center	1999	203	1,779	1,982	8,249,000	0	8,249,000
	Bangladesh Dev. Society	1999	982	6,072	7,052	20,873,000	5,354,000	26,227,000
	Bangladesh Rural Advance. Through Voluntary Enterprise	1994	240	2,055	2,295	9,500,000	0	9,500,000
	Barisal Samaj Unnayan Sangstha, Agailjhara	1997	10	164	174	859,000	0	869,000
	Barisal Village Dev. Center, Babuganj	2001	67	230	297	135,000	0	135,000
	Barisal vill. Dev. Org.	1998	13	677	690	418,500	0	418,500
	Bikalpa Unnayan Akrmashuchi, Sadar	1990	1,310	9,223	10,533	33,711,900	4,531,000	38,242,900
	Community Dev Center, Bakerganj	2001	102	584	686	168,000	0	168,000
	Darial Union Janokalyan Sangstha	1991	775	1,005	1,780	4,935,850	0	4,935,850
	Development Association of Barisal	1990	0	770	770	555,840	748,780	1,304,620
	Dev. For Poor People	1993	0	750	750	415,000	0	415,000
	Friends Society	1996	20	665	685	1,562,060	0	1,562,080
	Palli Gana Unnayan Kendra	1994	190	2,856	3,046	9,072,300	0	9,072,300
	Prottasha Human Dev Org	1997	200	400	600	481,000	0	481,000
	Rural development Program	1996	80	590	670	2,558,000	0	2,558,000
	Social Dev Society	1990	1,710	3,082	4,792	5,675,000	2,236,000	7,910,000
	Grameen Sheba Sangstha, Babuganj	1999	11	389	400	743,000	0	743,000
	Voluntary Org for Social Dev, Wazirpur	1988	1,456	50,095	51,551	156,361,000	12,299,000	168,660,000
Bhola	Aungina Mohila Samity	1998	0	90	90	160,000	0	160,000
	Bhola Association for Social Advancement	1999	0	150	150	245,000	0	245,000
	Coast trust	1998	2,473	22,259	24,732	395,447,480	0	395,447,480
	Manobik Unnayan Shahayak Karjokram	2001	25	105	130	155,500		155,500

District	NAME	Inception year of credit program	Number of active members			Cumulative disbursement of credit up to 2001 (taka)		
			Male	Female	Total	Rural	Urban	Total
Patuakhali	Community Health Dev., Galachipa	1994	99	293	392	971,780	0	971,780
	Nari Andolon o Kalyan Samity	1999	0	60	60	120,000	0	120,000
	Rural dev society	1987	310	490	800	2,080,000	0	2,080,000
	Social dev Org	1995	0	790	790	927,000	0	927,000
	South Asia Partnership - Bangladesh	1986	1,343	683	2,026	33,408,855	0	33,408,855
Pirojpur	Dak Die Jai, Sadar	1992	63	8,622	8,685	182,738,000	0	182,738,000
	Palli Punargathan Club	1984	239	1,886	2,125	47,016,000	0	47,016,000
	Shanti Uddog Trust	1996	34	537	571	6,089,000	0	6,089,000
	Shawdesh Unnayan Kendra (SUK)	1991	7	998	1,005	19,002,000	0	19,002,000
	Sundarban Bahumukhi Gramin Unnayan Prakalpo	1994	268	425	693	5,761,896	0	5,761,896
Chittagong	ANNESHA	1996	307	1,804	2,111	8,814,000	337,000	9,151,000
	Banoful Social Welfare Organization	1996	1,510	4,614	6,124	0	39,017,000	39,017,000
	CWWFP&W	1998	651	1,632	2,283	0	5,956,000	5,956,000
	CODEC	1985	19,533	20,837	40,370	661,367,853	0	661,367,853
	GHASHFUL, Dabolmurring	1994	0	14,008	14,008	0	131,930,400	131,930,400
	Integrated Social Dev Effort	1994	52	6,614	6,666	22,909,000	2,081,000	24,990,000
	Mamata, Agrabad	1994	1,574	11,400	12,974	7,007,000	107,889,500	114,896,500
	Muktipath Unnayan Kendra, Rauzan	1992	5,264	225	5,489	61,333,000	0	61,333,000
	Young Power in Social Action, Chandgaon	1993	60	6,719	6,779	26,166,000	2,737,000	28,903,000
Cox's Bazar	PRATTAYA	1997	0	1,096	1,096	2,200,000	0	2,200,000
Lakshmipur	TRIBEDI Women Social Dev. Association	1996	0	3,536	3,636	29,021,500	4,026,500	33,046,000
	Lakshmipur Rural Dev. Program	1995	96	370	466	0	464,000	464,000
	Upokulio Sathi Janparishad, Ramgati	1996	33	1,006	1,038	6,788,500	0	6,788,500
Noakhali	Advancement of Rural People Org for Needy	1999	0	560	560	1,617,000	900,000	2,517,000
	Association for Bangladesh Social Advancement	1996	0	998	998	315,000	0	315,000
	Dwip Unnayan Sangstha, Hatiya	1996	1,151	7,153	8,304	75,879,500	0	75,879,500
	Gandhi Ashram Trust	1992	193	5,755	5,948	30,471,500	0	30,471,500
	Noakhali Rural Action Society	1994	0	2,445	2,445	2,896,000	0	2,896,000
	NRDS	1994	69	7,101	7,170	86,802,920	0	86,802,920
	Rural Integrated dev org	1999	510	2,070	2,580	3,050,000	0	3,050,000
	Sagarika Samaj Unnnayan Sangstha	1989	1,845	6,368	8,213	87,597,000	0	87,597,000
	Unnayan Porikalpanai Manush, Sudharam	1991	2,975	7,540	10,515	3,809,587	0	3,809,587
Gopalganj	Campaign For Sustainable Development	1995	450	1,800	2,250	6,650,189	0	6,650,189
	Gono Bikash Karjokram	1996	172	811	983	190,400	0	1,904

District	NAME	Inception year of credit program	Number of active members			Cumulative disbursement of credit up to 2001 (taka)		
			Male	Female	Total	Rural	Urban	Total
	Jagarani Shangstha, Kotowalipara	1990	0	930	930	5,392,000	0	5,392,000
	Jana Kallayan Sangstha	1991	210	1,890	2,100	2,934,000	0	2,934,000
	National Development Organization	1993	50	4,650	4,700	36,410,000	0	36,410,000
	Rural Dev Society	1996	160	645	805	6,397,000	0	6,397,000
	Sadullapur Jana Kallani Mohila Sangha	1998	0	475	475	77,000	0	77,000
	Southern Gano Unnayan Samity	1994	0	238	238	1,999,000	0	1,999,000
	Swadesh Unnayan Sangstha	1998	80	212	292	451,000	0	451,000
Shariatpur	Nari Unnayan Sangstha	1992	34	2,985	2,999	73,412,000	0	73,412,000
	SDS-Shariatpur Development Society	1996	0	5,471	5,471	78,587,500	0	78,587,500
	Social Dev Program	1999	0	415	415	1,806,000	0	1,806,000
	society for Activation of Rural Poverty	1998	560	944	1,504	2,911,000	0	2,911,000
Bagerhat	Agroduct Club	1997	197	446	643	1,574,000	0	1,574,000
	Bang. Women Academy for Rural Social Adv.	1997	0	353	353	1,329,000	0	2,329,000
	Community Dev Center, Morelganj	1993	874	1,392	2,266	12,801,250	0	12,801,250
	Community Reconstruction Center	1992	220	310	530	2,463,400	0	2,463,400
	Gano Milon Kendro	1996	0	2,859	2,859	27,956,955	0	27,956,955
	Life Associatoin, Kachua	1993	0	1,531	1,531	24,473,000	0	24,473,000
Jessore	Adarsha Dishari Sangstha (ADS), Keshobpur	2000	167	261	428	1,061,500	0	1,061,500
	Ad-din welfare Centre, Sadar	1989	208	26,695	25,905	360,423,000	8,790,000	359,213,000
	Advancement of Rural Concept	1993	0	420	420	1,506,000	0	1,506,000
	AGRAGATI	1994	0	3,425	3,425	32,093,000	0	32,093,000
	Animation Liberate for Organize	1998	0	420	420	950,000	0	960,000
	ANNEX Society	1998	0	208	208	680,000	0	680,000
	Arenda Mohila Kallayan samity	1984	0	1,075	1,075	4,019,500	0	4,019,500
	Association for Village Advancement	1997	30	585	615	645,000	0	645,000
	Banchte Shekha, Sadar	1988	0	25,194	25,194	179,471,192	6,278,000	185,749,192
	Bandhu Kallayan Sangstha	1996	1,370	4,816	6,185	78,042,471	0	78,042,471
	BATIKRAM	1998	0	220	220	1,358,000	0	1,358,000
	BIBHA, Abhaynagar	1999	498	708	1,206	3,836,000	0	3,836,000
	Gono Chetona Sangstha	1998	28	161	189	226,260	0	226,260
	Bulbul Samaj Kallayan Sangstha	1997	0	396	396	192,501	0	1,942,501
	CHETONA, Sadar	1998	0	40	40	725,000	0	725,000
	Destitute Child and Human Dev. Org	1992	28	124	152	8,173,400	0	8,173,400
	Development Partner	1994	144	2,880	3,024	4,870,000	0	4,870,000
	Dighirpar Bastuhara Samaj Kallayan Samity	1995	1,290	110	1,400	2,986,600	0	2,986,600
	Esho Bachte Shikhi	1998	0	148	148	246,500	0	246,500

District	NAME	Inception year of credit program	Number of active members			Cumulative disbursement of credit up to 2001 (taka)		
			Male	Female	Total	Rural	Urban	Total
	Gono Gabeshana O Unnayan	1991	0	511	611	2,596,740	0	2,596,740
	Gano Sangstha	1997	0	546	546	3,461,500	0	3,461,500
	Grameen Unnayan Sangstha, Chaugacha	1997	75	952	1,027	6,787,000	0	6,787,000
	HOPE, Abhaynagar	1997	0	415	415	1,174,560	0	1,174,560
	Jagarani Chakra, Sadar	1990	3,370	63,551	66,921	914,530,881	48,581,500	963,112,381
	Jessore Samaj Unnayan Sangstha	1995	120	1,400	1,520	1,033,000	0	1,033,000
	Integrated Dev. Organization	1997	27	365	392	1,928,000	0	1,928,000
	Integrated Social dev Organization	1995	26	177	203	1,468,310	0	1,468,310
	Jhikorgacha Development Organization	2000	0	525	525	1,046,000	0	1,046,000
	Kapatakkhya Mohila sangstha, Keshobpur	2001	15	150	165	73,000	0	73,000
	Manab Sheba Sangstha	1991	495	1,335	1,830	7,287,000	0	7,287,000
	Karmajibi Sangstha	1987	0	1,435	1,435	34,294,500	0	34,294,500
	Nabodiganta Mohila sangstha	2000	0	625	625	580,000	200,000	780,000
	Nobojug Sangstha, Keshabpur	2000	50	50	100	285,000	0	285,000
	Palliunnayan O Janokallayan Sangstha	1998	0	105	105	584,000	0	584,000
		1992	0	1,404	1,404	4,267,000	665,000	4,932,000
	Polly Welfare Association	2000	0	113	113	329,000	0	329,000
	PSS	1998	0	3,092	3,092	24,471,000	0	24,471,000
	Proshikshit Jubo Kallayan Sangstha	1994	440	775	1,215	759,000	44,000	803,000
	Rural Advancement Committee	1997	60	400	460	322,000	0	322,000
	Rural economical and social advancement sangstha	1999	0	367	367	613,000	0	613,000
	Rural Poverty Remove Organization (RPRO)	1997	205	1,445	1,650	4,320,000	0	4,320,000
	RRC	1992	146	41,464	41,610	716,875,500	5,564,000	722,439,500
	Samadhan	1991	175	2,999	1,374	29,016,700	0	29,016,700
	Sheba Samaj Kallayan Sangstha	1992	50	625	675	3,287,000	0	3,287,000
	SIBAS	1986	1,420	4,245	5,665	10,433,200	0	10,433,200
	Uttaran Mohila samity, Keshobpur	1995	0	200	200	1,250,109	0	1,250,109
	Village Dev. Committee, Sadar	1994	0	300	300	812,500	0	812,500
	Zelous Association Of Health Education and Nutrition, Sadar	1998	850	1,308	2,158	230,000	0	2,300,000
Khulna	Abolamban Juba Mohila Samity, Sadar	1997	39	2,328	2,367	672,000	732,000	1,404,000
	BRIDGE	1993	365	18,699	18,064	142,828,000	113,881,000	256,709,000
	Jagrata Jubo Shangha, Sadar	1993	168	7,799	7,967	52,829,992	1,525,000	54,354,992
	Local Organization for Rural Dev, Shonadanga	2000	0	420	420	0	364,000	364,000

District	NAME	Inception year of credit program	Number of active members			Cumulative disbursement of credit up to 2001 (taka)		
			Male	Female	Total	Rural	Urban	Total
	Mouchak	1996	23	587	610	2,357,900	0	2,357,900
	Muktir Alo, Sadar	1995	0	135	135	86,000	0	86,000
	Nabarun Shangshad, Sadar	1996	0	906	905	868,000	4,719,500	5,587,500
	Nabolok Parishad	1992	1,042	6,598	7,640	45,437,494	3,547,500	48,984,994
	Jagoroni Samaj Kallayan Samity	1990	14	398	412	4,500,000	0	4,500,000
	PCC & MEC, Sadar	1997	115	820	935	1,480,000	708,000	2,188,000
	Prodipan	1990	13,490	20,379	33,869	122,750,000	13,612,500	136,362,500
	PROTIVA	1998	0	534	534	1,439,000	56,000	1,495,000
	Shatarupa Poor Women Social Welfare Association	1995	40	110	150	210,000	105,000	315,000
	Unnayan	1993	0	11,323	11,323	19,372,000	59,502,000	78,874,000
Narail	SHABOLOMBI	1999	122	295	417	810,000	0	810,000
Satkhira	Agrohati Sangstha	1998	1,151	572	1,723	7,446,911	1,306,174	8,753,085
	Alok	1992	188	376	564	603,000	0	603,000
	BHUMIJA, Tala	1995	315	1,010	1,325	2,167,500	0	2,167,500
	IDEAL, Debhata	1991	430	3,607	4,037	21,942,000	0	21,942,000
	Kapataksha Social Development Organization	1999	0	440	440	622,000	0	622,000
	Manab Sampad Unnayan Kendra, Kaliganj	1993	0	2,104	2,104	41,857,500	0	41,857,500
	Nari Unnayan Sangstha	1999	15	426	441	255,500	0	255,500
	Nawabenky Ganamukhi Shamobay Samity	1992	1,241	11,877	13,118	215,987,000	0	215,987,000
	Rural People's Activities for Long Standing Institution (RUPALI)	1994	202	1,821	2,023	7,060,000	0	7,060,000
	Satkhira Unnayan sangstha	1991	153	9,405	9,558	112,207,000	0	112,207,000
	SHUSHILAN	1992	65	2,263	2,328	12,129,580	0	12,129,580
	Unnayan Procheshta, Tala	1996	818	2,348	3,166	18,007,000	0	18,007,000
	Uttaran, Tala	1986	4,004	21,083	25,087	155,402,000	0	155,402,000

Source: CDF, 2002