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BANGLADESH BANK  
AGENCY FOR INTERNATIONAL DEVELOPMENT - USA

**OUTPUT LEVEL EVALUATION II : MANAGEMENT SURVEY**  
RURAL FINANCE EXPERIMENTAL PROJECT  
BANGLADESH

**ANALYSIS AND REVIEW OF THE PERFORMANCE OF  
LENDING INSTITUTIONS**

CLAPP AND MAYNE INC.  
SERVICIOS TECNICOS DEL CARIBE

PROJECT OFFICE : 62 DHANMANDI R. A. ROAD 7A DACCA 9 BANGLADESH TEL : 31 38 73

PROGGANI CONSULTANTS LTD.

MAY 1980 ( PROJECT NO. 388-0025 )

# RURAL FINANCE EXPERIMENTAL PROJECT

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16 May 1980

Mr. M.A. Majid Molla  
Chief Officer  
Agricultural Credit Department  
Bangladesh Bank  
Dacca

Subject: OUTPUT LEVEL EVALUATION II : MANAGEMENT SURVEY

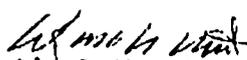
Dear Mr. Molla:

We have the pleasure of transmitting the Output Level Evaluation II : Management Survey. The First Output Level Evaluation was submitted to you in early September 1979.

This report contains the analysis and review of the performance of lending institutions in terms of managing the RFEP outlets both at branch level and head office levels.

The study also attempts to appraise and compare different lending institutions on the following aspects : Managerial Capacity; Level of Efforts; Assessment of Constraints and Level of Performance. The last section includes our recommendations for the improvement of the quality of managerial performance.

Sincerely,

  
Ajmal Ahmad  
For the Joint Venture Consultancy Firms  
Rural Finance Experimental Project

**OUTPUT LEVEL EVALUATION : MANAGEMENT SURVEY**  
**RURAL FINANCE EXPERIMENTAL PROJECT**  
**BANGLADESH**

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## SUMMARY AND CONCLUSIONS

The survey on the management of the lending institutions has cast light on some important facts about the operation of these institutions. It also revealed certain organisational inadequacies and weaknesses of the institutions as well as the bottlenecks which hamper the proper implementation of the credit models. All such constraints are not, however, the same for all branches of the lending institutions. In some cases organisational problems were of considerable significance, while in others conditions in rural areas created problems. Though the problems were not the same for all the branches, some have been found to be common to the majority of the lending institutions. It is thus observed that :

1. The majority of the officials under different lending institutions came close to the proper explanation of the purpose of the project when they were asked to explain the same. But scrutiny of the knowledge of these respondents about REEP objectives and target group definition reveals that only a small proportion (11.49%) of such officials has accurate knowledge about the purpose of the project.
2. The above situation may have been due to a lack of adequate training. A considerable proportion ( about 37.0%) of the officials interviewed did not receive training for working in the REEP. Among those who received training, however, about 50.0% described the training as unsatisfactory. The reason quoted for this dissatisfaction was that the "duration of training was too short"
3. Although supervision of the working of the branches through visits from head and regional office is reported in almost all cases, frequency of such visits and their average indicate that in case of a few models such as Krishi, BSBL and Agrani the average number of visits from head and regional office has not been upto the mark.

4. Study of the nature of works of the lending officials indicates that a good proportion of the branch chiefs is engaged in taking special care of RFEF programme, but only a small proportion ( about 11.0%) of other lending staff is found to do the same.
5. Most of the officials (67.2%) under different lending institutions felt that the two most pressing needs of the project such as additional staff and better training should be provided to them.
6. Officials of some lending institutions are found to spend a small proportion of their working time on project activities. Branch chiefs of five lending institutions spend less than 20.0% of their working time on RFEF, while such officers of other four models spend 25 to 35 percent of their time for this purpose. Other lending staff of two models such as IRDP and DSBL spend less than 25% of their working time for such activities.
7. Inadequate number of staff has been found to be a major constraint from the viewpoint of the personnel. The officials who are working for RFEF have also to look after other activities of their institutions. Many officials (67.5%) consider that the project activities are extra-burden for them since there is no monetary incentive for such work.
8. The current productivity of lending institution measured in terms of loan disbursement is : 87 loans per worker and 156 loans per branch (average of all lending institutions); which comes to 5.8 loans per worker per month and 10.4 loans per branch per month. The productivity issue evaluated in detail in chapter 6.
9. Poor transport facilities have slowed down the progress of work in many cases. Many officials complained that most of their time and energy was spent in reaching and coming back from the project area.

10. Difficulty in reaching the target group has been one of the important reasons accounting for the slow progress in the disbursement of loans. One or a combination of some of the following reasons has been mentioned by the branch officials :
- a) Difficulty in getting data on the income and property of the applicants as they do not generally reveal information on such issues ;
  - b) According to the lending officials the target group people feel that the rate of interest on RFEP loan is too high ;
  - c) Demand for loan to be utilized for non-agricultural activities by the target group people appears to be higher than that for agricultural purposes. Specified rules for disbursement of loan act as impediment for taking loan in accordance with the proportion of demand for the same.
  - d) Decision to sanction loan in some cases is taken at a higher level which involves a considerable amount of time. This creates problems for the project.
11. Many branch officials (40.19%) mentioned that the RFEP accounting procedure was difficult, lengthy and time consuming ; it required too many details.
12. Amount of loan is reported by many officials to be inadequate to meet the requirements of the borrowers;
13. Influence of local leaders and money lenders acts as a barrier for proper implementation of the programme in many cases particularly in the selection of borrowers.
14. Group lending by some models is not supported by some officials because of the difficulty in recovery of loan in such cases. Heterogenous group do not share common interest nor is there any uniformity in the loan purpose and duration.

15. There is a fairly high turnover rate among the lending institutions. On the whole, the percentage of transfer in and out of the project of Grade I officers is 34% and for Grade II officers it is 20%.
16. Majority of the RREP project staff at the branch level stated that the greatest impediment in project implementation is the low level of ceiling and high rate of interest.
17. As to the need and requirement in relation to the problems faced in the RREP about 40% of the personnel (both Grade I and II ) felt that the most preferred facility towards greater work performance is better remuneration e.g. straight salary increase. Another 34% stated that better transport facility is absolutely essential, 24% mentioned that additional staff is most preferred facility.

In the light of the above problems the Consultants have put forward recommendations in the last chapter (chapter 6 ).

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## INTRODUCTION

### Objectives

The purpose of this report is to make assessment of the progress achieved so far in respect of an important aspect of the experiment being undertaken under the aegis of RFEP. This important aspect relates to the performance of the lending institutions in so far as this is required for successful implementation of the project. Through analysis and review of results obtained from field survey and statistical reports about operations of lending institutions, an attempt has been made to place on record a purpose level evaluation along with an implementation level evaluation i.e. an input-output level evaluation.

Project outputs consist of nine credit models properly tested and evaluated. This sort of evaluation concentrates on whether or not the models are actually being implemented in a way that will enable a meaningful experimental result. To put this in a different way, one could ask 'whether the project variables are being tested in accordance with the model design.

This level of evaluation is intended to permit modifications in the model design and produce recommendations for improving model implementation with particular reference to different management aspects of the lending institutions, e.g. job performance, supervision, direction, staffing, training, personnel incentive, work procedures, monitoring, reporting and some other elements of implementation.

## Methodology

Data were collected on different aspects of management and administrative issues of the lending institutions. On this basis the Output Level Evaluation analyzes the capacity, effort, constraints, and performance of management personnels. It attempts to appraise and compare different lending institutions on the following aspects:

- a. Managerial capacity
- b. Level of effort
- c. Assessment of constraints
- d. Level of performance ( a comparative performance level based on some indicators of performance)

From this analysis it will also be possible to examine the relationship between project inputs (management and administration) and project output (the models). Different aspects were covered under each of the four evaluation variables , such as :

### 1. Evaluation of capacity

- a. Measures the management capabilities i.e. qualification, extent of training, knowledge, supervision, work pattern etc.
- b. Answers questions: "What do you know?"  
"What did you receive?"

### 2. Evaluation of Efforts

- a. Measures the quantity and quality of activity (inputs) that taken place in a given period of time.
- b. Judges the amount of input or energy regardless of output.
- c. Answers questions : "What did you do?"  
"How well did you do it?"

3. Evaluation of Constraints

- a. Identifies the level of constraints faced by different lending institutions, i.e., problems regarding different aspects of lending (staff size, target group selection, etc.)

4. Evaluation of Performance (Efficiency)

- a. Measures the results of effort rather than the effort itself.
- b. Answers questions: "How much was accomplished relative to each immediate goal?"

For this evaluation a special survey has been conducted in all the branches of the nine lending institutions. The branch chiefs (termed as Grade I personnel) and other lending staff associated with RFEP (termed as Grade-2 personnel) have filled out a questionnaire designed for this survey. Monthly bankers reports were also consulted in order to supplement the field data collected for this study. A special in-depth interview and discussion was also held with officials of a number of outlets as well as of selected loanees and findings of this study are discussed in a separate report.

Processing and analysis of data collected through field survey were carried out by the RFEP research unit. All information and data collected from the field were fully reviewed, studied and checked along with such other information collected from lending institutions. The results obtained from the analysis and review of all the information and data led to the formulation of final recommendations in this report.

CHAPTER - I  
EVALUATION OF MANAGERIAL CAPACITY

The objective of this section is to make evaluation of the capacity of the personnel who are responsible for implementing the credit models as designed. The successful implementation of the models will, it is believed, depend on how the activities are dealt with by individual capacity in each of the lending institutions. In order to assess the individual capacity of the branch chiefs and other lending officials, data on certain variables were collected separately for each of these two categories of personnel working in the lending institutions. These variables are as follows :

1. Educational qualifications
2. Banking training received
3. Knowledge about the purpose of the RFEP
4. Knowledge about RFEP objectives and target group definition
5. Training received for working in the RFEP
6. Opinions about training received
7. Instructions received regarding the RFEP programme
8. Different types of instructions received on RFEP
9. Supervision from the head or regional office
10. Total and average number of visits from head and regional office
11. Number and proportion of visits from head and regional office
12. Reasons as to why training on RFEP was not satisfactory
13. Statement regarding the purpose of the project

14. Nature of works in week days
15. Opinions regarding the most pressing need for RPEP Programme
16. Opinions regarding the most preferred facility for better work performance.

Data collected on each lending institution were then analysed and the level of managerial capacity was determined on the basis of percentage distribution separately of the two categories of officials such as branch chiefs termed as Grade-I personnel and other lending officials termed as Grade-2 personnel possessing a particular capacity variable. The lending institutions were then ranked according to six important level of capacity of the personnel. This ranking is shown in Table 1A and 1B.

### Findings

#### 1. Educational qualifications

G-1: Judged by educational qualification of branch chiefs, Rupali Bank occupies the most favourable position. All the officers who are associated with RPEP are either graduates or have higher degrees. Janata Bank comes next in this respect with 50% of the branch chiefs having graduation degree and 50% post graduation degree. Pubali Bank ranks lowest in this respect since the highest proportion (50%) of its officers, when compared among the lending institutions, are under - graduates and 50% graduates. This is reflected in Table 2A and second column of Table 1A.

G-2 : Considered from the educational qualification of other lending staff, Janata Bank tops the list of lending institutions since all the staff under survey in this Bank are either graduates or have higher degrees. As a matter of fact, 80% of such staff under this Bank have post graduation degree. This institution is followed by Pubali Bank with second highest proportion (66.7%) of other lending staff having post graduation degree. Uttara Bank ranks lowest in this respect since all the other lending staff in this bank are under-graduates. These can be seen in Table 2B and second column of Table 1B.

2. Banking training received

G-1 : Viewed from the perspective of banking training received, three lending institutions such as Rupali, Sonali and Uttara rank highest among the credit models since all their branch chiefs have received banking training. Agrani Bank has secured the second highest position in this respect among the lending institutions as about 88.9% of their branch chiefs have received such training. Among those who received training, IRDP and Pubali Bank have the lowest proportion (50%) of branch chiefs who received such training. This is shown in Table 3A and third column of Table 1A.

G-2 : When the other lending staff are considered, Janata and Rupali Bank top the list of lending institutions since 100 percent of their staff have received banking training. Agrani Bank has the second highest proportion (85.7%) of staff who received banking training; this is, however, closely followed by

two other institutions such as Sonali and BSDL where 80% of staff in each case have such training. Pubali Bank ranks lowest in this respect with about 16.7% of their staff having had such training. These can be seen in Table 3B and third column of Table 1B.

3. Knowledge about the purpose of RFEP

G-1: All the branch chiefs in case of eight credit models stated that they had knowledge about the purpose of the project. Only one out of nine branch chiefs in Agrani Bank expressed his ignorance about the purpose of RFEP. This is shown in Table 4A and fourth column of Table 1A.

G-2: In case of six credit models such as IRDP, Janata, Rupali, Pubali, Sonali and Uttara, all the lending staff said that they had knowledge about the purpose of the project. Two out of seven in Agrani Bank, two out of nine in Krishi Bank and one out of fifteen in BSDL expressed their ignorance about the purpose of the project. This is reflected in Table 4B and column 4 of Table 1B.

4. Knowledge about RFEP objectives and target group definition

All the credit models are evaluated on the basis of scores obtained by them on account of the knowledge of the branch chiefs and other lending staff about the RFEP objectives and target group definition. Such scores range from zero for wrong statement on both accounts to three points for correct answer on both.

G-1: Scores obtained by branch chiefs are presented on the left hand side of Table 5. It appears from the table that branch chiefs under three credit models such as Agrani, Janata and Pubali did not score

zero point since they could give correct answer on atleast one question i.e. the objectives of RFEF. The remaining six models scored zero point along with other points (except BSBL where there was only one respondent who scored zero). Proportions of the respondents who secured zero score under these six models range from 20.0% in case of Sonali Bank to 100.0% in case of BSBL. Only 11.11% of the respondents under Agrani Bank scored one point; all other models did not score single point. Proportions of respondents who scored two points under eight credit models (except BSBL) vary from 33.33% in case of two models such as IRDP and Uttara Bank to 100.0% in case of Janata Bank ; these respondents could give correct statement about target group definition. Some of the branch chiefs under four credit models such as Agrani, IRDP, Krishi and Pubali could give correct statement on RFEF objectives and target group definition; proportions of such respondents vary from 11.11% under Agrani Bank to 50.00% under Pubali Bank. When total scores are considered, respondents under Pubali Bank secured the highest score which is 250.0 ; this is followed by 200.0 points secured by each of Agrani and Janata Bank. Among those who secured points, Uttara Bank ranks lowest in respect of securing total points (66.67 ) .

G-2 : Considered from the standpoint of other lending staff (shown on the right hand side of Table 5), some of the respondents under eight models (except Rupali Bank) secured zero point for this question.

Proportions of other lending staff securing zero point vary from 14.29% in case of Agrani Bank to 75.0% in case of IRDP. Only in case of three models

such as BSDL, IRDP and Sonali Bank, 10.0% ,12.5% and 20.0% respectively of the respondents secured one point. It is quite interesting to note that all the credit models had some or all of the respondents who scored two points (i.e. they could correctly define target group); such proportions vary from 12.5% in case of IRDP to 100.0% in case of Rupali Bank. Some of the respondents under three credit models such as Krishi, Pubali and Sonali Bank could give correct answer on both RFEP objectives and target group definition and as such they scored three points, these proportions are 30.0%, 50.0% and 20.0% respectively. Total scores secured by the credit models range from 37.50 in case of IRDP to 200.0 in case of both Pubali and Rupali Bank.

5. Training received for working in the RFEP

G-1: All the branch chiefs under Sonali Bank had received training for working in the RFEP. Some of the branch chiefs under five credit models such as Agrani, IRDP, Janata, Rupali and Uttara had also received training for working in the RFEP; proportions of such branch chiefs vary from 55.56% under Agrani Bank to 83.33% under IRDP. None of the branch chiefs under Krishi, BSDL and Pubali had received such training. These are reflected in Table 6A and the ranking on such account in fifth column of Table 1A.

G-2: When other lending staff are considered, it is also in Sonali Bank that all the lending staff covered by the survey had received training for working in the RFEP. Among the other eight credit models, the lowest proportion (14.29%) of other lending staff under Agrani Bank had received such training.

81.82% under Krishi Bank, 80.00% under Janata Bank, 75.00% under Uttara Bank, 73.33% under BSSL and 70.00% under IRDP had received training for working in the RFEF. These can be seen in Table 6B and the ranking on such account is presented in column 5 of Table 1B.

6. Opinions about training received (quality of RFEF training)

G-1: Branch chiefs of three credit models such as Krishi, BSSL and Pubali did not receive training for working in the RFEF, of the remaining six models that received such training, 100.0% of the branch chiefs under Janata Bank expressed the opinion that the training was not satisfactory; 60.0% of the branch chiefs under each of IRDP and Sonali models stated that the training was not satisfactory, while 50.0% of such officials under each of Rupali and Uttara models held the same view. Of those branch chiefs who termed the training as satisfactory, Agrani Bank with 60.0% of such officials ranks highest among the models, and Sonali Bank and IRDP with 40.0% each of their such officers stand lowest in this respect. These are reflected in Table 7A.

G-2: When other lending staff of the models are considered, it is observed that cent percent of the staff under Rupali, 75.0% of the staff under each of Janata and Pubali Bank, 66.67% under Uttara Bank and 60.0% under Sonali Bank held the view that the training was not satisfactory. Of those 'other lending staff' who described the training as satisfactory, Agrani Bank with a lone respondent in this respect in favour of satisfaction ranks highest among the models; this is followed by 90.91% of the staff under BSSL who expressed satisfaction over the quality of training. Janata and Pubali Bank stand lowest among

the models ( with 25.0% of the staff under each of them) in respect of satisfaction as to the quality of such training. These are projected in Table 7B.

7. Instructions received regarding the RFEP programme

G-1: All the branch chiefs surveyed under eight credit models informed that they had received instructions regarding the RFEP programme. Only in case of Uttara model, proportion less than cent percent (66.67%) of the branch chiefs was found to have received such instructions. These can be seen in Table 8A and the ranking in this respect in column 6 of Table 1A.

G-2: Except in case of IRDP and Krishi model, cent percent of other lending staff under all credit models reported that they had received instructions regarding RFEP programme. 90.0% of the staff under IRDP and 90.91% under Krishi Bank were found to have received such instructions. These are shown in Table 8B and the ranking in this respect in column 6 of Table 1B.

8. Different types of instructions received on RFEP

G-1: Five types of instructions were found to have been received on RFEP by both categories of officials under different lending institutions. These instructions relate to aspects such as target group, type of loan, purpose of loan, method of loan disbursement and savings. When the instruction on target group is considered, it is observed that 100 percent of the branch chiefs under eight credit models and 66.67% of such officers under Uttara Bank were found to have received this

instruction. 100.0% of the branch chiefs under seven credit models, 80.0% under Sonali Bank and 66.67% under Uttara Bank received instructions on type of loan. 66.67% of the branch chiefs under Uttara Bank and 100.0% of such officers under all other institutions reported to have received instructions on purpose of loan. 80.0% of the branch chiefs under Sonali Bank, 66.67% under Uttara Bank and 100 percent under the remaining seven credit models informed that they had received instructions on method of loan disbursement. Some variation is however observed in respect of proportions of the branch chiefs who received instructions on the question of savings; such proportions vary from 66.67% in case of Uttara Bank to 100.0% in case of three models such as Rupali, Pubali and DSDL. These are reflected in Table 9A.

G-2: Hundred percent of other lending staff under seven credit models, 90.0% of such officials under IRDP and 90.91% under Krishi Bank reported that they had received instructions on two types of information such as target group definition and type of loan. So far as the instructions on purpose of loan are concerned, 90.0% of the lending staff under IRDP, 81.82% under Krishi Bank and 100 percent under all other models mentioned that they had received such kind of instruction. Proportions of the lending staff who received instruction on method of loan disbursement vary from 63.64% under Krishi Bank to 100.0% under five credit models. And proportions of lending staff who reported to have received instruction on the question of savings vary from 70.0% in case of IRDP to 100.0% in case of four credit models; the proportions of lending staff for other models obviously lie in between these two limits. These can be seen in Table 9B.

9. Supervision from the head or regional office

G-1: All the branch chiefs under eight credit models reported that officials from head or regional office visited all their branches. Only in case of Krishi model, 87.50% of the branch chiefs informed that their branches were visited by officials from head or regional office. These are shown in Table 10A and the ranking in column 7 of Table 1A.

G-2: 100 percent of the lending staff under six credit models such as Agrani, Janata, Rupali, Pubali, Sonali and Uttara mentioned that their branches were visited by officials from head or regional office. In case of the remaining three models such as IRDF, Krishi and BSSL, 90.0%, 81.82% and 93.33% respectively of the lending staff informed that their branches were visited by officials from head or regional office. These are reflected in Table 10B and ranking on this account in column 7 of Table 1B.

10. Total and average number of visits from head and regional office

G-1: Sonali Bank ranks highest among the models in respect of total and average number of visits from head and regional office to the branch offices associated with RREP programme. As many as 36 total visits with an average of 7.20 visits from head office and 61 total visits with an average of 12.20 visits from regional office were reported by branch chiefs under Sonali Bank. Lowest number of total visits (2 times) from head office was reported by branch chief of BSSL, while Krishi Bank stands lowest in respect of the average number of visits from head office (1.37 times).

When visit from regional office is considered, Uttara Bank stands lowest among the models reporting such visits; a single visit and an average of 0.33 visit from regional office were reported by branch chiefs under this bank. These can be seen in Table 11A.

G-2 IRDP ranks highest among the models when total number of visits from head office is considered; a total of 31 visits from head office is reported by other lending staff. But when the average number of visits from head office is concerned, Uttara Bank with an average of 7.0 visits from head office stands highest among the models. As regards the lowest number of visits from head office, Rupali and Krishi Bank with a total of 7.0 visits each have stood lowest in this respect. But when the average number of visits from head office is considered, Krishi Bank with an average of 0.64 visits has ranked lowest in this respect. Judged in the light of total number of visits from regional office, Sonali bank with a total of 46 visits has ranked highest among the models, while Uttara Bank with a total of 2 visits has stood lowest. Uttara Bank also stands lowest among the models in respect of average number ( 0.5 times) of visits from regional office. These are reflected in Table 11B.)

11. Number and proportion of visits from head and regional office

G-1 Considered from the standpoint of the proportion of visits from head office, BSBL ranks highest among the models with cent percent of the respondents stating that there were two visits from the head office. 66.66% of the branch chiefs under IRDP reported that the branches were visited more than

five times by officials from head office. Agrani Bank can be said to rank lowest among the models when 11.11% of their branch chiefs reported three-times that their branches were visited twice, thrice and more than five times by officials from head office (this is when the positive replies are considered). Judged from the viewpoint of the proportion of visits from the regional office, Sonali Bank with 80.0% of its branch chiefs reporting visits more than five times from the regional office stands highest among the models. Agrani Bank with 11.11% of its branch chiefs reporting single visits from regional office can be said to rank lowest among the models when replies for positive number of visits are considered. These are illustrated in more detail in Table 12A.

G-2: Variation is observed in this respect when the replies of other lending staff are considered. Uttara Bank with 75.0% of its other lending staff stating that the branches were visited more than five times by officials from head office appears to rank highest among the models in this respect. This is followed by Sonali Bank with 60.0% of its other lending staff who reported that the branches were visited four times by officials from head office. 63.64% of other lending staff under Krishi Bank informed that upto survey time the branches were never visited by officials from head office. Viewed from the stand point of visits from regional office, Krishi Bank with 83.33% of other lending staff reporting that the branches were visited three times from regional office can be said to rank highest among the models in this respect. Sonali Bank comes next in this respect when 60.0%

of its other lending staff reported that the branches were visited more than five times by officials from regional office. 50.0% of the staff under Uttara Bank informed that the branches were never visited by officials from regional office upto survey time. These are projected in Table 12B.

12. Reasons as to why training on RFEP was not satisfactory

G-1: Multiple answers were given for this question. Out of three specified reasons mentioned for unsatisfactory nature of training for RFEP, the one that secured the highest proportion of respondents of this category is what is called 'duration of training was too short'. 100.0% of the branch chiefs under four credit models such as Rupali, Sonali, Agrani, Uttara and Janata informed that the duration of training was too short; this reason was also mentioned by 66.67% of the branch chiefs under IRDP. 66.67% of the branch chiefs under IRDP and 100.0% under Agrani Bank reported that the training was unsatisfactory because of inadequate instructions regarding accounting procedures, subsequent queries, etc. Again, 100.0% of the branch chiefs under Rupali, 50.0% under Agrani and 66.67% under Janata mentioned lack of practical training/expert instructor as the reason for unsatisfactory training. 66.67% of such officers under IRDP and 33.33% under Janata Bank quoted other reasons for such unsatisfactory training. It is also evident that 66.67% of the respondents under IRDP, 100.0% under Rupali and 50.0% under Agrani Bank did not respond on this question. Comparing among the various specified reasons, it is observed that 92.31% of the branch

chiefs , which is the highest proportion, mentioned that the duration of training was too short; this is followed by 30.77% of these officers who pointed out two separate reasons for such unsatisfactory training. These can be seen in Table 13A.

G-2 : As in the case of branch chiefs under G-1 above, multiple answers were given by other lending staff under different lending institutions on this question. And out of four specified reasons for unsatisfactory training, the highest proportion of other lending staff ( 90.48%) reported that the duration of training was too short. This is followed by 47.62% of these staff who mentioned that lack of practical training/expert instructor was the reason for unsatisfactory training for RFEP. The lowest proportion ( 9.52%) of the respondents stated that the training was unsatisfactory because no written version of minutes was delivered (this is among the specified reasons). These are reflected in Table 13D.

13. Statement regarding the purpose of the Project

G-1 Among the specified statement on the purpose of the project, the highest proportions of the branch chiefs under all models stated that loan was given under this project to small farmers, landless labourers and artisans to boost up their production so that the country might proceed to the path of self-sufficiency. These proportions vary from 50.0% in case of Krishi Bank to 100.0% in case of four models such as BSDL, Sonali, Rupali and Pubali. Average proportion for all models comes to 70.73% for this particular purpose of the

project. The second highest proportion (14.63%) of the respondents (among the specified statements worked out on an average from all models, indicated that the purpose of the project was to create employment opportunities and make people self dependent. And the lowest proportion (2.44%) of the respondents in case of all models held the opinion that the purpose of the project was " to identify a convenient model for RPEP". These can be seen in Table 14A.

G-2: Considered in the light of the statements of other lending staff, the highest proportion (71.21%) of the respondents for all models for this question mentioned that loan was given under this project to small farmers, landless labourers and artisans to boost up their production so that the country might proceed to the path of self-sufficiency. This statement also ranks highest among the answers when the individual model is considered for all answers offered. Thus the proportions of the individual models for this statement vary from 42.86% under Agrani Bank to 100.0% under Rupali Bank. Among the specified statements regarding the purpose, the second highest proportion ( 19.70%) of the respondents for all models has been secured by the answer that the purpose of the project was to get rid of village land-lords and money lenders. Complete information on this particular question can be had from Table 14B.

14. Nature of work in the normal working days

G-1 All the branch chiefs in case of BSBL , Rupali, Pubali Sonali, Agrani and Janata and the highest proportion of them in case of three models such as IRDP, Krishi and Uttara ( 83.33% ,75.0% and 66.66%

respectively ) reported that their nature of work were 'overall banking management/official work/day to day transaction/check account/communicate higher official'. In case of Pubali Bank all the branch chiefs mentioned that along with above functions they took special care of RFEP. These are projected in Table 15A.

G-2 When other lending staff were asked regarding their nature of works in the normal working days, the highest proportions of them in case of BSDL, Krishi, Rupali and Sonali answered that they 'disburse loan/recover loan/investigate the use of loan money, while in case of IRDP the highest proportion stated 'overall banking management/official work/day to day transaction/check account/communicate higher official' in this respect. These two answers in case of Agrani Bank secured the highest proportion (85.71%) of respondents . 75% of Grade-2 personnels in Uttara Bank, which is the highest proportion, reported that in a normal working day they 'inspect/supervise the samity/loanees/target group people'. In case of Pubali Bank the highest proportion (83.33%) was secured by three answers such as, 'overall banking management/official work/day to day transaction/check account/communicate higher official', 'disburse loan/recover loan/ investigate the uses of loan money 'and' inspect/supervise the samity/loanees/target group people .The highest proportion (60.0%) of the respondents under Janata Bank (when specified answers are considered) informed the first and the third of the above answers. These can be seen in Table 15B.

15. Opinions regarding the most pressing need for RFEP programme

G-1 : When the respondents of this grade were asked to reply on the above aspect, highest proportions of them in case of four models mentioned 'better training' in this respect. Such institutions with proportions are Agrani (55.56%) IRDP (50%), Rupali (66.67%) and Sonali (60%). In case of Pubali Bank, the total number of respondents were equally shared by two answers such as additional staff and better training as the most pressing need. In case of Janata and Uttara, highest proportions of respondents quoted 'better publicity' as their most pressing need. Highest proportion of respondents in case of Krishi Bank voted for 'additional staff', whereas highest proportion of respondents of BSDL informed about 'increased mobility' as their most pressing need. This can be seen in Table 16A.

G-2 While considering the views of the respondents of Grade-2, it is observed that highest proportions of respondents in case of Agrani, IRDP, Janata, Rupali, and Uttara quoted 'better training' as the most pressing need for RFEP programme. Such proportions are 42.86%, 40%, 60%, 66.67% and 75% respectively. In case of Krishi and BSDL, highest proportions of respondents mentioned about 'additional staff' in this respect. Such proportions are 54.54% and 26.67% respectively. In case of Pubali Bank, the total number of respondents were equally shared by two answers such as 'additional staff' and 'better training', while the highest proportion (40.0%) under Sonali Bank indicated two most pressing needs such as better training and better link between branch office and head office. This is illustrated in Table 16B.

16. Opinions regarding the preferred facility for better work performance

G-1 When the respondents of this grade were asked to give their opinion regarding the most preferred facility for better work , performance, a number of answers were put forward by them. In case of IRDP and Uttara, highest proportions of respondents quoted 'better transportation' as the most preferred facility. Such proportion is 66.67% in each case. Highest proportions of respondents in case of Janata and Rupali mentioned about 'straight salary increase' in this respect. Such proportions are 50% and 66.67% respectively. In case of Krishi and DSDL, highest proportions of respondents such as 62.5% and 100% respectively quoted 'additional staff' as their opinion regarding the most preferred facility, whereas in case of Pubali , the total number of respondents were equally shared by two answers such as 'straight salary increase' and 'additional staff'. More in this respect may be seen in Table 17A.

G-2 When the opinions of the respondents of grade-2 were considered, it is seen that highest proportions of respondents in case of three institutions such as IRDP, Janata and Pubali mentioned 'straight salary increase' as the most preferred facility in this respect. Such proportions are 60%, 60% and 83.33% respectively. Highest proportions of respondents in case of Rupali and DSDL quoted 'additional staff' in this respect. Such percentages are 66.67% and 33.33% respectively. In case of Uttara Bank, the total number of respondents

were equally shared by two answers such as 'better transportation' and 'straight salary increase'. More on this point may be seen in Table 17B.

TABLE - 1A

RANKING OF LENDING INSTITUTIONS  
ACCORDING TO CAPACITY VARIABLES  
OF BRANCH CHIEFS

Bank	Educational Qualifications	Banking Training received	Knowledge of the purpose of RFEP	Training received for RFEP	Instruction received regarding RFEP	Supervision from Head or Regional Office
1	Rupali	Rupali Sonali Uttara	Rupali Sonali Uttara IRDP Janata Krishi Pubali BSBL	Sonali	Agrani IRDP Janata Rupali Krishi Pubali Sonali BSBL	Agrani IRDP Janata Rupali Pubali Sonali BSBL Uttara
2	Janata	Agrani	Agrani	IRDP	Uttara	Krishi
3	IRDP	Janata Krishi		Janata		
4	Agrani Sonali BSBL Uttara	IRDP Pubali		Rupali Uttara		
5.	Krishi			Agrani		
6	Pubali					
7.		BSBL <sup>1/</sup>		Pubali <sup>2/</sup> Krishi BSBL		

1/ Only one respondent, did not receive any Banking Training.

2/ Managers of Pubali, Krishi and Executive Officer of BSBL did not receive RFEP training.

TABLE 1B  
RANKING OF LENDING INSTITUTIONS  
ACCORDING TO CAPACITY VARIABLES  
OF OTHER LENDING STAFF

Rank	Educational Qualification	Banking Training received	Knowledge of the purpose of RFEP	Training received for RFEP	Illustration received regarding RFEP	Supervision from head or regional office
1	Janata	Janata Rupali	IRDP Janata Pubali Rupali Sonali Uttara	Sonali	Agrani Janata Pubali Rupali Sonali BSBL Uttara	Agrani Janata Pubali Rupali Sonali Uttara
2	Pubali	Agrani Sonali BSBL	BSBL	Janata Krishi	IRDP Krishi	IRDP BSBL
3	Krishi	IRDP	Krishi	IRDP BSBL Uttara		Krishi
4	Rupali	Krishi	Agrani	Pubali	-	-
5	IRDP	Uttara	-	Rupali	-	-
6	BSBL	Pubali		Agrani	-	-
7	Sonali	-	-	-	-	-
8	Agrani	-	-	-	-	-
9	Uttara	-	-	-	-	-

TABLE -2A  
DISTRIBUTION OF OFFICIALS BY  
LEVEL OF EDUCATION

Name of Bank	EDUCATIONAL QUALIFICATION					Did not Respond	Total
	Under Matric	S.S.C.	H.S.C.	Graduate	Above		
Krishi		1 12.5%		7 87.5%			8 100%
Sonali			1 20%	3 60%	1 20%		5 100%
Janata				2 50%	2 50%		4 100%
Agrani		1 11.11%	1 11.11%	4 44.44%	3 33.33%		9 100%
Pubali			1 50%	1 50%			2 100%
Rupali				1 33.33%	2 66.67%		3 100%
Uttara				3 100%			3 100%
IRDP				4 66.67%	2 33.33%		6 100%
BSDL				1 100%			1 100%
Total & Percentage		2 4.88%	3 7.32%	26 63.41%	10 24.39%		41 100%

TABLE - 2B  
DISTRIBUTION OF LENDING STAFF  
BY LEVEL OF EDUCATION

Name of the Bank	EDUCATIONAL QUALIFICATION					Total
	Under Matric	S.S.C.	H.S.C.	Graduate	Above Did not respond	
Krishni		1 (9.09%)		7 (63.64%)	3 (27.27%)	11
Sonali			3 (60%)	2 (40%)		5
Janata				1 (20%)	4 (80%)	5
Agrani		1 (14.29%)	4 (57.14%)	2 (28.57%)		7
Pubali			1 (16.67%)	1 (16.67%)	4 (66.67%)	6
Rupali			1 (33.33%)	1 (33.33%)	1 (33.33%)	3
Uttara		2 (50%)	2 (50%)			4
IRDP		1 (10%)	1 (10%)	6 (60%)	2 (20%)	10
BSNL		4 (26.67%)	3 (20%)	4 (26.67%)	4 (26.67%)	15
<b>Total and percentages</b>		9 (13.64%)	15 (22.73%)	24 (36.36%)	18 (27.27%)	66

TABLE -3A

DISTRIBUTION OF OFFICIALS ACCORDING  
TO BANKING TRAINING RECEIVED BY THEM

Name of the Bank	Received	Not Received
Krishi	6 75%	2 25%
Sonali	5 100%	-
Janata	3 75%	1 25%
Agrani	8 88.89%	1 11.11%
Pubali	1 50%	1 50%
Rupali	3 100%	-
Uttara	3 100%	-
IRDP	3 50%	3 50%
BSBL	-	1 100%

TABLE—9B  
 DISTRIBUTION OF LENDING STAFF ACCORDING  
 TO BANKING TRAINING RECEIVED BY THEM

Name of the Bank	Received	Not received
Krishi	6 (54.55%)	5 (45.45%)
Sonali	4 (80%)	1 (20%)
Janata	5 (100%)	-
Agrani	6 (85.71%)	1 (14.29%)
Pubali	1 (16.67%)	5 (83.33%)
Rupali	3 (100%)	-
Uttara	1 (25%)	3 (75%)
IRDP	6 (60%)	4 (40%)
BSBL	12 (80%)	3 (20%)

TABLE 4A

DISTRIBUTION OF OFFICIALS ACCORDING TO  
KNOWLEDGE ABOUT THE PURPOSE OF R.F.E.P.

Name of the Bank	Have Knowledge	Have no Knowledge
Krishbi	8 100%	-
Sonali	5 100%	-
Janata	4 100%	-
Agrani	8 88.89%	1 11.11%
Pubali	2 100%	-
Rupali	3 100%	-
Uttara	3 100%	-
IRDP	6 100%	-
BSBL	1 100%	-

TABLE - 4B  
 DISTRIBUTION OF LENDING STAFF ACCORDING  
 TO KNOWLEDGE ABOUT THE PURPOSE OF RREP

Name of the Bank	Have Knowledge	Have no Knowledge
Krishi	9 (81.82%)	2 18.18%
Sonali	5 (100%)	-
Janata	5 (100%)	-
Agrani	5 (71.43%)	2 (28.57%)
Pubali	6 (100%)	-
Rupali	3 (100%)	-
Uttara	4 (100%)	-
IRDP	10 (100%)	-
BSNL	14 (93.33%)	1 (6.67%)

TABLE - 5

DISTRIBUTION OF LENDING OFFICIALS  
ACCORDING TO THEIR KNOWLEDGE OF RREP  
OBJECTIVES AND TARGET GROUP DEFINITION

Bank/ Insti- tution	GRADE I					GRADE II				
	SCORE OBTAINED					SCORE OBTAINED				
	0	1	2	3	Total Score	0	1	2	3	Total Score
Krishi	62.50 (3)		50.00 (4)	12.50 (1)	137.50 (8)	20.00 (2)		50.00 (5)	30.00 (3)	190.00 (10)
Sonali	20.00 (1)		80.00 (4)		160.00 (5)	20.00 (1)	20.00 (1)	40.00 (2)	20.00 (1)	160.00 (5)
Janata	-	-	100.00 (4)		200.00 (4)	20.00 (1)		80.00 (4)		160.00 (5)
Agrani	-	11.11 (1)	77.78 (7)	11.11 (1)	200.00 (9)	14.29 (1)		85.71 (6)		171.42 (7)
Pubali	-	-	50.00 (1)	50.00 (1)	250.00 (2)	25.00 (1)	-	25.00 (1)	50.00 (2)	200.00 (4)
Rupali	33.33 (1)	-	66.67 (2)		133.34 (3)	-	-	100.00 (3)		200.00 (3)
Uttara	66.67 (2)		33.33 (1)		66.67 (3)	50.00 (2)		50.00 (2)		100.00 (4)
IRDP	50.00 (3)	-	33.33 (2)	16.67 (1)	116.67 (6)	75.00 (6)	12.50 (1)	12.50 (1)		37.50 (8)
BSL	100.00 (1)	-	-	-	0 (1)	40.00 (4)	10.00 (1)	50.00 (5)		110.00 (10)
Total	(11)	(1)	(25)	(4)	(41)	(18)	(3)	(29)	(6)	(56)

Scores evaluating the knowledge of lending staff according to their knowledge of RREP objectives and target group definition:

- 0 Statement on both are wrong.  
 1 Statement on target group definition was wrong.  
 2 Statement on RREP objectives was wrong.  
 3 Both statement correct.

\*Figures within Parentheda Indicate number of respondents obtaining specific score.

TABLE - 6A

DISTRIBUTION OF OFFICIALS BY TRAINING  
RECEIVED FOR WORKING IN THE  
RFEP

Name of Bank	Training Received	Training not received
Krishi	-	8 100%
Sonali	5 100%	-
Janata	3 75%	1 25%
Agrani	5 55.56%	4 44.44%
Pubali	-	2 100%
Rupali	2 66.67%	2 33.33%
Uttara	2 66.67%	1 33.33%
IRDP	5 83.33%	1 16.67%
BSNL	-	1 100%

TABLE 6B  
DISTRIBUTION OF LENDING STAFF BY TRAINING  
RECEIVED FOR WORKING IN THE RREP

Name of the Bank	Training Received	Training Not Received
Krishi	9 (81.82%)	2 (18.18%)
Sonali	5 (100%)	-
Janata	4 (80.00%)	1 (20%)
Agrani	1 (14.29%)	6 (85.71%)
Pubali	4 (66.67%)	2 (33.33%)
Rupali	1 (33.33%)	2 (66.67%)
Uttara	3 (75.00%)	1 (25%)
IRDP	7 (70.00%)	3 (30%)
BSNL	11 (73.33%)	4 (26.67%)

TABLE - 7A  
 DISTRIBUTION OF OFFICIALS BY  
 OPINIONS ABOUT TRAINING RECEIVED

Name of Bank	Quality of Training	
	Satisfactory	Not Satisfactory
Krishi	-	-
Sonali	2 40%	3 60%
Janata	-	3 100%
Agrani	3 60%	2 40%
Pubali	-	-
Rupali	1 50%	1 50%
Uttara	1 50%	1 50%
IRDP	2 40%	3 60%
BSNL	-	-

TABLE - 7B  
 DISTRIBUTION OF LENDING STAFF BY  
 OPINIONS ABOUT TRAINING RECEIVED

Name of the Bank	Quality of Training	
	Satisfactory	Not Satisfactory
Krishni	4 (44.44%)	5 (55.56%)
Sonali	2 (40%)	3 (60%)
Janata	1 (25%)	3 (75%)
Agrani	1 (100%)	-
Pubali	1 (25%)	3 (75%)
Rupali	-	1 (100%)
Uttara	1 (33.33%)	2 (66.67%)
IRDP	4 (57.14%)	3 (42.86%)
BSEL	10 (90.91%)	1 (9.09%)

TABLE - 8A  
 DISTRIBUTION OF OFFICIALS BY  
 INSTRUCTIONS RECEIVED REGARDING THE PROGRAMME

Name of the Bank	Have you received any instruction re- garding the Programme	
	Yes	No
Krishi	8 100%	-
Sonali	5 100%	-
Janata	4 100%	-
Agrani	9 100%	-
Pubali	2 100%	-
Rupali	3 100%	-
Uttara	2 66.67%	1 33.33%
IRDP	6 100%	-
DSBL	1 100%	-

TABLE -8B  
 DISTRIBUTION OF LENDING STAFF BY  
 INSTRUCTIONS RECEIVED REGARDING  
 THE PROGRAMME

Name of the Bank	Have you received any instruction regarding the programme	
	Yes	No
Krishi	10 (90.91%)	1 (9.09%)
Sonali	5 (100%)	-
Janata	5 (100%)	-
Agrani	7 (100%)	-
Pubali	6 (100%)	-
Rupali	3 (100%)	-
Uttara	4 (100%)	-
IRDP	9 (90%)	1 (10%)
BSNL	15 (100%)	-

TABLE - 9A  
DISTRIBUTION OF OFFICIALS BY  
DIFFERENT TYPES OF INSTRUCTIONS  
RECEIVED

Name of Bank	Target Group	Type of Loan	Purpose of loan	Method of loan Disbursement	Savings
Krishi	8 100%	8 100%	8 100%	8 100%	6 75%
Sonali	5 100%	4 80%	5 100%	4 80%	4 80%
Janata	4 100%	4 100%	4 100%	4 100%	3 75%
Agrani	9 100%	9 100%	9 100%	9 100%	7 77.78%
Pubali	2 100%	2 100%	2 100%	2 100%	2 100%
Rupali	3 100%	3 100%	3 100%	3 100%	3 100%
Uttara	2 66.67%	2 66.67%	2 66.67%	2 66.67%	2 66.67%
IRDP	6 100%	6 100%	6 100%	6 100%	5 83.33%
BSNL	1 100%	1 100%	1 100%	1 100%	1 100%

TABLE - 9B

**DISTRIBUTION OF LENDING STAFF BY DIFFERENT  
TYPES OF INSTRUCTIONS RECEIVED**

Name of the Bank	Target Group	Type of Loan	Purpose	Method of Loan Disbursement	Savings
Krishik	10 (90.91%)	10 90.91%	9 81.82%	7 63.64%	10 90.91%
Sonali	5 100%	5 100%	5 100%	5 100%	5 100%
Janata	5 100%	5 100%	5 100%	4 80%	4 80%
Agrani	7 100%	7 100%	7 100%	7 100%	7 100%
Pubali	6 100%	6 100%	6 100%	5 83.33%	5 83.33%
Rupali	3 100%	3 100%	3 100%	3 100%	3 100%
Uttara	4 100%	4 100%	4 100%	4 100%	4 100%
IRDP	9 100%	9 100%	9 100%	8 80%	7 70%
BSDL	15 100%	15 100%	15 100%	15 100%	11 73.33%

TABLE -10A  
 DISTRIBUTION OF OFFICIALS BY VISITS  
 FROM HEAD OR REGIONAL OFFICE FOR  
 SUPERVISION OF THE WORKING OF THE RFEP

Name of the Bank	Yes	No.
Krishhi	7 87.5%	1 12.5%
Sonali	5 100%	-
Janata	4 100%	-
Agrani	9 100%	-
Pubali	2 100%	-
Rupali	3 100%	-
Uttara	3 100%	-
IRDP	6 100%	-
BSNL	1 100%	-

TABLE -103  
**DISTRIBUTION OF LENDING STAFF BY VISITS**  
 FROM HEAD OR REGIONAL OFFICE FOR  
 SUPERVISION OF THE WORKING OF THE RPEP

Name of the Bank	Yes	No
Krishi	9 (81.82%)	2 (18.18%)
Sonali	5 (100%)	-
Janata	5 (100%)	-
Agrani	7 (100%)	-
Pubali	6 (100%)	-
Rupali	3 (100%)	-
Uttara	4 (100%)	-
IRDP	9 (90%)	1 (10%)
BSBL	14 (93.33%)	1 (6.67%)

TABLE - 11A  
 DISTRIBUTION OF OFFICIALS ACCORDING  
 TO TOTAL AND AVERAGE NUMBER OF VISITS  
 FROM HEAD AND REGIONAL OFFICE

Name of the Lending Institution	From Head Office		From Regional Office	
	Total	Average	Total	Average
Krishi	11	1.37	22	2.75
Sonali	36	7.20	61	12.20
Janata	20	5.00	33	8.25
Agrani	15	1.67	23	2.56
Pubali	13	6.50	5	2.50
Rupali	10	3.33	10	3.33
Uttara	11	3.67	1	0.33
IRDP	33	5.50	42	7.00
NSDL	2	2.00	-	-

TABLE -11B  
 DISTRIBUTION OF LENDING STAFF ACCORDING TO  
 TOTAL AND AVERAGE NUMBER OF VISITS  
 FROM HEAD AND REGIONAL OFFICE.

Name of the Bank	FROM HEAD OFFICE		FROM REGIONAL OFFICE	
	Total	Average	Total	Average
Krishi	7	0.64	30	2.73
Sonali	23	4.6	46	9.2
Janata	17	3.4	31	6.2
Agrani	19	2.71	21	3
Pubali	19	3.17	17	2.83
Rupali	7	2.33	10	3.33
Uttara	28	7.00	2	0.5
IRDP	31	3.10	38	3.80
NSDL	13	0.87	11	0.73

TABLE -12A

DISTRIBUTION OF BRANCH OFFICIALS BY NUMBER  
AND PROPORTION OF VISITS

Name of the Len- ding In- stitution	Number of visits from Head Office					More than 5	Number of visits from Regional Office					More than 5		
	0	1	2	3	4		5	0	1	2	3		4	5
Krishi	2 25%	3 37.50%	2 25%				1 12.50%	1 12.50%	2 25%	1 12.50%	1 12.50%		2 25%	1 12.50%
Sonali	-	-	1 20%		2 40%	-	2 40%	-	-	1 20%	-	-	-	4 80%
Janata	-	-	1 25%	-	-	1 25%	2 50%	-	-	-	1 25%	-	-	3 75%
Agrani	2 22.22%	4 44.44%	1 11.11%	1 11.11%	-	-	1 11.11%	2 22.22%	1 11.11%	2 22.22%	2 22.22%	-	-	2 22.22%
Pubali	-	-	-	1 50%	-	1 50%	1 50%	-	-	1 50%	1 50%	-	-	-
Rupali	-	-	1 33.33%	1 33.33%	-	1 33.33%	-	-	-	1 33.33%	-	2 66.67%	-	-
Uttara	-	1 33.33%	-	1 33.33%	-	-	1 33.33%	2 66.67%	1 33.33%	-	-	-	-	-
IRDP	1 16.67%	1 16.67%	-	-	-	-	4 66.66%	1 16.67%	1 16.67%	-	-	1 16.67%	1 16.67%	2 33.33%
ISCL	-	-	1 100%	-	-	-	-	1 100%	-	-	-	-	-	-

TABLE - 123  
DISTRIBUTION OF LENDING STAFF BY NUMBER AND  
FREQUENCY OF VISITS

Name of the Lending Institution	Number of visits from Head Office							More than 5	Number of visits from Regional Office							More than 5
	0	1	2	3	4	5	0		1	2	3	4	5			
Krishik	7 33.34%	1 9.09%	3 27.27%	-	-	-	-	-	2 18.18%	1 9.09%	2 18.18%	1 9.09%	1 9.09%	2 18.18%	2 18.18%	
Senali	-	-	-	1 20%	3 60	-	1 20%	-	1 20%	-	-	1 20%	-	3 60%		
Janata	-	2 40%	1 20%	-	-	-	2 40%	-	-	-	2 40%	-	2 20%	2 40%		
Agrani	14.29% 42	3.85% 11	14.29% 42	14.29% 42	-	1 14.29%	-	1 14.29%	-	2 28.57%	2 28.57%	-	-	2 28.57%		
Pubali	-	2 33.33%	2 33.33%	1 16.67%	-	-	1 16.67%	-	-	1 16.67%	5 83.33%	-	-	-		
Rupali	1 33.33%	-	1 33.33%	-	-	1 33.33%	-	-	1 33.33%	1 33.33%	-	-	-	1 33.33%		
Uttara	-	-	-	1 25%	-	-	3 75%	2 50%	1 25%	-	-	-	-	1 25%		
IRDP	4 40%	1 10%	-	-	1 10%	2 20%	2 20%	2 20%	1 10%	1 10%	-	1 10%	2 20%	3 30%		
PSFL	2 13.33%	-	5 33.33%	1 6.67%	1 6.67%	1 6.67%	5 33.33%	4 26.67%	3 20%	2 13.33%	1 6.67%	-	-	5 33.33%		

TABLE - 10A

DISTRIBUTION OF BRANCH CHIEF BY  
REASONS AS TO WHY THE TRAINING  
WAS NOT SATISFACTORY

Reasons	Grade - 1 ( Branch Chief)								Total	
	ESNL	IRDP	Krishi	Rupali	Pubali	Sonali	Agrani	Uttara		Janata
1. Duration of Training was too short		2 66.67%	-	1 100%		3 100%	2 100%	1 100%	3 100%	92.31%
2. Inadequate instructions regarding accounting procedures, subsequent queries etc.		2 66.67%					2 100%			30.77%
3. Lack of practical Training/expert instructor				1 100%			1 50%		2 66.67%	30.77%
4. No written version of minutes was delivered.										
5. Other reasons		2 66.67%							1 33.33%	23.07%
6. Did not respond		2 66.67%		1 100%			1 50%			30.77%

TABLE - 13B  
DISTRIBUTION OF OTHER LENDING STAFF BY  
REASONS AS TO WHY THE TRAINING WAS NOT  
SATISFACTORY.

Reasons	Krishi	Sonali	Janata	Agrani	Pubali	Rupali	Uttara	IRDP	BSBL	Total
1. Duration of training was <del>too</del> short	60%	100%	100%	-	100%	100%	100%	100%	100%	90.48
2. Inadequate instructions regarding accounting procedures, subsequent queries etc.	40%	-	-	-	66.67%	-	50%	66.67%	-	33.33
3. Lack of practical training/ expert instructor.	60%	33.33%	66.67%	-	33.33%	-	-	66.67%	100%	47.62
4. No written version of minutes was delivered	20%	-	-	-	-	-	-	33.33%	-	9.52
5. Other reasons	-	33.33%	-	-	-	-	-	-	-	4.76

TABLE - 14A

DISTRIBUTION OF BANK OFFICIALS BY THEIR  
EXPLANATION OF THE PURPOSE OF THE PROJECT

	Krishi	Sonali	Janata	Agrani	Pubali	Rupali	Uttara	IRDP	BSBL	Total
Under this Project loan is given to small farmers, landless labourers and artisans to boost up their production so that the country may proceed to the path of self sufficiency	4 50%	5 100%	3 75%	5 55.56%	2 100%	3 100%	2 66.67%	4 66.67%	1 100%	70.73
To advice loanees for proper utilization of loan to accumulate capital.										
To create employment opportunity and make self dependent.	1 12.5%	1 20%	1 25%	-	-	1 33.33%	1 33.33%	1 16.67%	-	14.63
To disburse loan to the members of Krishi Samabaya Samity to enhance production & Rural health.										
To identify the convenient model of Rural Finance Experimental Project	-	-	-	-	-	-	-	4 16.67%	-	2.44
To make commercial Bank rural oriented	-	-	-	1 11.11%	-	-	-	1 16.67%	-	4.88
To give necessary advice and educate village people about modern technology										
To get rid of village loans & money lenders.	-	-	-	2 22.22%	-	-	-	2 33.33%	-	9.76
Others	3 37.5%	-	-	5 55.56%	1 50%	-	-	-	-	21.95

TABLE - 14B  
DISTRIBUTION OF LENDING STAFF BY THEIR EXPLANATION  
OF THE PURPOSE OF THE PROJECT.

	Krishi	Sonali	Janata	Agrani	Pubali	Rupali	Uttara	IRDP	BSBL	Total
Under this Project loan is given to small farmers landless labourers and artisans to boost up their production so that the country may proceed to the path of self sufficiency	8 72.73%	4 80%	4 80%	3 42.86%	4 66.67%	3 100%	3 75%	6 60%	12 80%	71.21
To advice loaness for proper utilisation of loan to accumulate capital.	-	1 20%	-	-	-	-	-	-	-	1.51
To create employment opportunity and make self dependent	-	-	-	-	-	-	-	-	-	
To disburse loan to the members of Krishi Samabaya Samity to enhance production & Rural Wealth	-	-	-	-	-	-	-	-	-	
To identify a convenient model of Rural Finance Experimental Project	-	-	-	-	-	-	-	-	-	
To make Commercial Bank rural oriented.	-	-	-	-	-	-	-	1 10%	-	1.51
To give necessary advice and educate village people about modern technology.	-	-	1 20%	-	-	-	-	-	-	1.51
To get rid of village lords & money lenders	5 45.45%	1 20%	-	2 28.57%	-	-	1 25%	2 20%	2 13.33%	19.70
Others	3 27.27%	1 20%	1 20%	1 14.29%	3 50%	1 33.33%	1 25%	2 20%	3 20%	24.24

TABLE -15A  
DISTRIBUTION OF OFFICIALS BY THEIR NATURE OF  
WORKS IN THE NORMAL WORKING DAYS

Nature of works	Krishi	Sonali	Janata	Agrani	Pubali	Rupali	Uttara	IRDP	BSDL
1. Overall banking management/official work/day to day transaction/check account/communicate higher official.	6 75%	5 100%	4 100%	9 100%	2 100%	3 100%	62.66%	83.33%	1 100%
2. Disburse Loan/recover loan/investigate the uses of loan money.	4 50%	1 20%	1 25%	6 66.67%	1 50%	1 33.33%	1 33.33%	-	-
3. Special care of RFEP	3 37.5%	3 60%	3 75%	5 55.56%	2 100%	1 33.33%	1 33.33%	1 16.67%	-
4. Necessary steps for the development of Banking system for the sake of poor/Land less farmers/motivation of target group people.	3 37.5%	-	-	2 22.22%	-	-	-	1 16.67%	-
5. Inspect supervise the samity/loanees /target group people.	3 37.5%	-	-	-	1 50%	1 33.33%	-	4 66.67%	-
6. Others	-	-	-	2 22.22%	-	1 33.33%	-	3 50%	-
7. Did not respond	2 25%	-	-	-	-	-	-	-	-

TABLE - 15B  
DISTRIBUTION OF LENDING STAFF BY THEIR NATURE  
OF WORKS IN THE NORMAL WORKING DAYS

Nature of works	Krishi	Sonali	Janata	Agrani	Pubali	Rupali	Uttara	IRDP	BSEL
1. Overall banking management/official work/day to day transaction/check account/communicate higher official.	4 36.36%	3 60%	3 60%	6 85.71%	5 83.33%	-	1 25%	8 80%	5 33.33%
2. Disburse loan/recover loan/investigate the uses of loan money	7 63.64%	5 100%	1 20%	6 85.71%	5 83.33%	2 66.67%	2 50%	3 30%	8 53.33%
3. Special care of RPEP	-	4 20%	2 40%	-	2 33.33%	-	1 25%	1 10%	-
4. Necessary steps for the development of banking system for the sake of poor/Land less farmers/motivation of target group people.	1 9.09%	3 60%	1 20%	1 14.29%	2 33.33%	1 33.33%	2 50%	3 30%	2 13.33%
5. Inspect/supervise the sanity/loanees /target group people.	4 45.45%	2 40%	3 60%	4	5 83.33%	-	3 75%	7 70%	5 33.33%
6. Others	6 54.54%	3 60%	4 80%	-	-	-	1 25%	6 60%	-

TABLE 16A

DISTRIBUTION OF OFFICIALS ACCORDING  
TO THE MOST PRESSING NEED

Lending Institution	Additional Staff	Additional capital for loan Disbursement	Increased loanability	More efficient procedure	Better publicity	Better Training	Better link between Branch Office and Head Office
Krishi	6 75%			1 12.5%		1 12.5%	
Sonali			1 20%	1 20%		3 60%	
Janata	1 25%			1 25%	2 50%		
Agrani	4 44.44%					4 55.56%	
Pubali	1 50%					1 50%	
Rupali			1 33.33%			2 66.67%	
Uttara					3 100%		
IRDP	1 16.67%	1 16.67%		1 16.67%		3 50%	
BSNL			1 100%				

TABLE -163  
DISTRIBUTION OF LENDING STAFF ACCORDING  
TO THE MOST PRESSING NEED

Name of the Bank	Additional staff	Additional capital for loan disbursement	Increased mobility	More efficient procedure	Better Training	Better publicity	Better link between branch office and Head Office	No information
Krishik	6 54.54%	-	1 9.09%	-	3 27.27%	-	1 9.09%	-
Sonalik	1 20%	-	-	-	2 40%	-	2 40%	-
Janata	1 20%	-	1 20%	-	3 60%	-	-	-
Agrani	2 28.57%	-	1 14.29%	1 14.29%	3 42.86%	-	-	-
Pubali	3 50%	-	-	-	3 50%	-	-	-
Rupali	1 33.33%	-	-	-	2 66.67%	-	-	-
Uttara	1 25%	-	-	-	3 75%	-	-	-
IRDP	1 10%	1 10%	2 20%	1 10%	4 40%	1 10%	-	-
BSNL	4 26.67%	2 13.33%	1 6.67%	3 20%	2 13.33%	-	2 13.33%	1 6.67%

TABLE -17A

DISTRIBUTION OF OFFICIALS ACCORDING  
TO THE MOST PREFERRED FACILITY FOR  
BETTER WORK PERFORMANCE

Name of the Bank/ Institution	Better Transportation	Straight salary increase	Additional Staff	Other	Did not respond.
Krishhi	2 25%	1 12.5%	5 62.5%		
Sonali	2 40%	2 40%	1 20%		
Janata	1 25%	2 50%	1 25%		
Agrani	1 11.11%	4 44.44%	4 44.44%		
Pubali		1 50%	1 50%		
Rupali	1 33.33%	2 66.67%			
Uttara	2 66.67%	1 33.33%			
IRDP	4 66.67%	2 33.33%			
BSNL			1 100%		

TABLE -173  
 DISTRIBUTION OF OFFICIALS ACCORDING TO  
 THE MOST PREFERRED FACILITY FOR BETTER  
 WORK PERFORMANCE.

Name of the Bank	Better Transp- ortation	Straight salary increase	Additional staff	Other	Did not respond
Krishi	5 (45.45%)	2 18.18%	4 36.36%	-	-
Sonali	2 40%	2 40%	1 20%	-	-
Janata	2 40%	3 60%	-	-	-
Agrani	3 42.86%	3 42.86%	1 14.29%	-	-
Pubali	1 16.67%	5 83.33%	-	-	-
Rupali	1 33.33%	-	2 66.67%	-	-
Uttara	2 50%	2 50%	-	-	-
IRDP	4 40%	6 60%	-	-	-
BSBL	4 26.67%	4 26.67%	5 33.33%	-	2 13.33%

CHAPTER - 2  
EVALUATION OF EFFORTS

This chapter comprises both quantitative and qualitative aspects of all lending institutions on the basis of the data collected from branch manager's (G-1) as well as other lending staff (G-2). An attempt has been made to identify the level of efforts rendered by the lending institutions in the form of different nature of activities and the proportion of working time spent for the activities.

In order to judge the sensitivity of effort variables and the level of efforts, the respondents were asked the following :

- (a) Do they inform the Head or Regional Office related to project activities ?
- (b) Do they discuss the RFEP Credit Program with any body in the village ?
- (c) What methods they usually adopt to select the applicants ?
- (d) What proportion of working time they spend per week on RFEP program?
- (e) What steps they usually take to minimize default ?

Cross sectional data ( for G-1 and G-2) on each lending institution ( 62 segments) were collected for tabulation. The inter model comparison and analysis provided an inter model ranking ( gradewise) to demonstrate the comparative position obtained by each lending institution. The rankings are shown in the table 18A for branch chief and 18B for other lending staff.

FINDINGS:

1. Informing the Head or Regional Office, in matters related to RFEP.

G-1 : All the officers of 9 lending institutions (Ranked in the 1st column of Table 18A) mentioned that they informed the Head or Regional Office about the activities related to RFEP. But the percentage distribution between Head and Regional Office in relation to information, differs in case of Agrani, IRDP Sonali. All the officers of Janata, Rupali, Uttara and BSBL mentioned that they inform the Head and Regional office. In Krishi, 75% of officers mentioned that they informed the Head and Regional office. Table 20A illustrates the facts.

G-2 : All officials of the lending institutions excepting DSBL and Agrani mentioned that they informed the Head or Regional office about RFEP program. In BSBL, 6.67% of officials mentioned that they did not inform either the Head office or the Regional office. The percentage distribution between the Head and the Regional Office in relation to information differs in case of Agrani, IRDP, Rupali, Krishi, Pubali, BSBL and Uttara. All the officers of Janata and Sonali mentioned that they informed the Head and Regional office. In Agrani, 14.28 of officials (1 respondent) did not respond. Table 20B illustrates the above analysis.

The 1st column of Table 18B indicates that IRDP, Janata, Rupali, Krishi, Pubali, Sonali and Uttara belong to rank 1, but BSBL and Agrani belong to rank 2 and 3 respectively.

2. Discuss the program with any body in the village

G-1 : Officers of all lending institutions except Janata and Krishi mentioned (ranked in column 3 of Table 18A) that they discussed the RFEP program with the villagers. In case of Janata, 1 officer out of 4 (25%) mentioned that he did not discuss the program with any body in the villages.

In case of Krishi, out of 8 officers 2 officers (25%) mentioned that they did not discuss the program with the villagers and 1 officer (12.5%) did not respond about the question Table 21A).

G-2 : All the officers of all lending institutions except IRDP mentioned (ranked in column 3 of table 18B) that they discussed the RFEP with the villagers. In IRDP out of 10 G-2 officials, one (10%) mentioned that he did not discuss the RFEP program with the villagers (Table 21B).

3. Methods of Selecting applicants for Loans

Different methods are being applied by the lending institutions in order to ascertain loan eligibility. Inter model divergences are observed regarding the method adopted in selecting applicants for loans. Overall divergences are also noticed among branches within each lending institutions.

G-1 : In terms of the percentage of officers; of Agrani, Pubali and BSBL occupy the highest rank (100%) in "interviewing applicants". By "consulting (Chairman or member, other local leaders, friends and relatives and others) methods", Rupali and BSBL rank highest in terms of percentage of officer (100%). One Officer (11.11%) from Agrani and another officer (33.33%) from Rupali mentioned that they selected the applicants under the pressure of political groups, which had been given negative weight in the ranking of selection procedure. In percentage terms, the officers of Janata and Krishi occupy the highest rank (75%) in selecting applicant "other methods". This is shown in Table 22A. The 2nd column of Table 18A shows ranking where Agrani occupy the 1st rank. Ranking based on the intensity of discussion of different methods applied.

G-2 : By "interviewing applicants" the officials of Janata ranks highest (100%) and Agrani is second highest (85.71%) in percentage terms. In percentage terms of officers, Rupali and Sonali rank highest by "consulting method" (Chairman, other local leaders, friends and relatives etc) in selecting applicants. All officers of all lending institutions mentioned that they did not select any applicant under the pressure of political groups. In this circumstances no negative weight was given in ranking. In percentage terms, the officers of IRDP occupy highest rank in selecting applicants by "other method".

Table 22B reflects the above analysis. The 2nd column of 18B indicates that Rupali secured the highest rank, considering the intensity of discussion.

In this connection table 19C and 19D illustrate the highest and lowest incidences of percentage terms in selecting the loan applicants for Grade-1 and Grade - 2 personnel respectively.

#### 4. . Time Spent on RFEP

G-1 : The level of efforts has been related to time spent on RFEP by the officials of lending institutions. Only 33.33% of the officers of Uttara spend more than 40% of their working time on RFEP per week, which is still the highest as compared to Agrani and Sonali. But the officers of IRDP, Janata, Rupali, Krishi, Pubali and BSDL mentioned that they did not spend more than 40% time per week on RFEP. The reason behind this is that the Branch Chiefs view the RFEP work as a part time assignment. The higher concentration observed regarding percentage of time spent per week in 10%-20% and 20%-30% by the officers of the majority lending institutions. In Krishi, 75% of the officers spend their working time on RFEP ranking from 0 to 10% (on average 7.5%). Although 22.22% of the officers of Agrani spend more than 40% of working time, yet on average the effort is 32.78%, which is much higher than other lending institutions. Thus considering the

average percentages of working time, Krishi spends lowest proportion of working time and Agrani spends highest proportion of working time per week on RFEP. Table 23A reflects the above analysis. The 4th column of Table 18A shows that BSBL obtained the most favourable position (rank 1). Ranking has been arranged on the basis of weighted average giving higher weight on higher time spent.

G-2 : A higher concentration is observed regarding percentage of time spent per week in more than 40% by all lending institutions because the lending staff are directly related to the borrowers and loan disbursement/repayment. All the officials (100%) of Janata, Rupali and Pubali mentioned that they spent more than 40% of their working time on RFEP (on average 45%). Highest percent of officers (40%) of IRDP and BSBL spend their working time per week ranging from 0% to 10%. Thus IRDP and BSBL spends lowest proportion of working time while Janata, Rupali and Pubali spends highest proportion of working time per week on RFEP (Table 23B). Janata, Rupali and Pubali rank 1st in the 4th column of Table 18B.

Table 19A and 19B illustrates a comparative picture of the lending institutions regarding the proportion of time spent in relation to largest number of percent of officers for G-1 and G-2 personnel respectively.

5. Steps taken to minimize default:

Almost all the officers of the concerned lending institutions mentioned multiple measures taken by them to minimize default. Thus individual officials have mentioned as many alternative measures as are applicable to him. The measures taken by all the officials of the lending institutions have been arranged in ascending order from weak and inadequate steps i.e. persuasion, door to door campaign etc. to more strong measures i.e. legal notice, enforcing law etc.

G-1 : Highest percent (100%) of officials of Rupali, Pubali, Sonali, Uttara, DSDL and Krishi mentioned that they applied mild steps to reduce default, i.e. persuasion for repayment or door to door campaign or personal contact etc. (No.1). 50% of IRDP officials & 66.67% of Agrani officials mentioned that they took mild steps (No.1) as well as moderately strong steps by supervising the activities of loanees for proper utilization of loan money/frequent visits/identifying the nature of loanees whether he is honest or not. The highest percentage (50%) of Janata mentioned that they took steps by supervising the activities of loanees for proper utilization of loan money/frequent visits/identifying the nature of loanees etc. No officials of any lending institutions mentioned that they took strong measures like legal notice or enforcing law. Tables 24A reflects the above analysis. The 5th column of table 18A shows that Rupali occupy the most favourable position. The basis of ranking is intensity of taking steps to minimize default.

G-2 : The highest percent of officials of all concerned lending institutions excepting Rupali mentioned that they usually took mild steps (No.1) for the defaulters. 66.67% of Rupali officials (Highest) mentioned that they took the steps other than these which were recorded in Table 24B. One officials from BSEL and another from Sonali mentioned that they took strong measures for the defaulters like legal notice or by enforcing law. Table 24B represents the analysis mentioned above. The 5th column of Table 18B indicates that Rupali rank lowest (7th) along with Pubali. The 5th column of Table 18A and 18B reflects that the Branch chief (G-1) of Rupali are more sensitive in taking steps to minimize default rather than other lending staff (G-2).

TABLE - 18A

RANKING OF LENDING INSTITUTIONS  
ACCORDING TO EFFORT VARIABLES  
FOR BRANCH CHIEFS

Rank	Inforu Head or Regional Office	Methods of Selecting loan appli- cants	Discussion of RPEP Prog- ram with villagers	Time spent on RPEP	Steps taken to minimize default
1	Agrani IRDP Janata Rupali Krishi Pubali Sonali BSBL Uttara	Agrani	Agrani IRDP Rupali Pubali Sonali BSBL Uttara	BSBL	Rupali
2.		Janata Rupali Krishi Pubali BSBL	Janata	Agrani	Pubali Krishi
3.		IRDP Sonali Uttara	Krishi	Sonali	Agrani
4.				Rupali	Sonali
5.				Uttara	Uttara
6.				Janata	IRDP
7.				IRDP	Janata BSBL
8.				Pubali	
9.				Krishi	

TABLE - 18B  
RANKING OF LENDING INSTITUTIONS  
ACCORDING TO EFFORT VARIABLES  
FOR LENDING STAFF

Rank	Inform Head or Regional Office	Methods of selecting loan applicants	Discussion of RFEP Programme with villagers	Time spent on RFEP	Steps taken to minimize default
1	IRDP Janata Rupali Krishi Pubali Sonali Uttara	Rupali	Agrani Janata Rupali Krishi Pubali Sonali BSBL Uttara	Janata Rupali Pubali	Sonali
2	BSBL	Agrani IRDP Janata Krishi	IRDP	Krishi Sonali Uttara	IRDP
3	Agrani	Pubali Sonali BSBL Uttara		Agrani	Krishi
4				IRDP BSBL	Agrani Janata
5					Uttara
6					BSBL
7					Pubali Rupali

TABLE - 19A  
 MODEL WISE DISTRIBUTION OF LARGEST  
 PERCENT OF OFFICERS ACCORDING TO  
 PROPORTION OF TIME SPENDING

Lending Institution	Largest number on percent of officers	Proportion of time spending on project activities	Proportion of time spent by each officer on an average
Krishi	75%	0-10%	5%
Sonali	60%	20-30%	27%
Janata	50%	20-30%	5%
Agrani	44.44%	30-40%	78%
Pubali	100%	10-20%	15%
Rupali	100%	20-30%	25%
Uttara	66.67%	0-10%	18.33%
IRDP	50%	10-20%	16.67%
BSSL	100%	30-40%	35%

\*N.B. Proportion of working time per week.

TABLE - 19B

MODEL WISE DISTRIBUTION OF LARGEST  
PERCENT OF LENDING STAFF ACCORDING  
TO PROPORTION OF TIME SPENDING

Lending Institutions	Largest number of percent of Officers	Proportion of time spending on project activities	Proportion of time spent by each officer on an average*
Krishdi	90.91%	40% & above	43.18%
Sonali	60%	40% & above	41%
Janata	100%	40% & above	45%
Agrani	57.14%	20-30%	33.57%
Pubali	100%	40% & above	45%
Rupali	100%	40% & above	45%
Uttara	75%	40% & above	42.5%
IRDP	40%	0-10%	22%
BSBL	40%	0-10%	19.67%

N.B. Proportion of working time per week

TABLE - 19C

DISTRIBUTION OF LARGEST AND SMALLEST  
PERCENT OF OFFICIALS BY METHOD OF SE-  
LECTING APPLICANTS FOR LOANS

Lending Institution	Largest percent of officers	Smallest percent of officers
Krishi	Consult Chairman or members of Union council	Interview the applicants
Sonali	Consult persons other than the Chairman, other local leaders or friends and relatives.	Interview the applicants or consulting any body.
Janata	Consult Chairman, or members and other local leaders	Interview the applicants
Agrani	Interview the applicants	Under pressure from local political leaders
Pubali	Interview the applicants	Consult Chairman, other local leaders or friends and relatives
Rupali	Interview the applicants and consult other local leaders	Consult Chairman, or members, friends and relatives or consulting any body.
Uttara	Consult friends and relatives.	Interview the applicants
IRDP	Interview the applicants	Consult other local leaders
BSBL	Interview the applicants, Consult persons other than the Chairman, other local leaders or friends and relatives.	-

TABLE - 19D

DISTRIBUTION OF LARGEST AND SMALLEST  
PERCENT OF LENDING STAFF BY METHOD  
OF SELECTING APPLICANTS FOR LOANS

Lending Institution	Largest percent of officers	Smallest percent of officers
Krishi	Consult Chairman or members of Union Council	Consult friends and Relatives
Sonali	Consult other local leaders	Interview the applicants
Janata	Interview the applicants	Consult Chairman or members of Union Council
Agrani	Interview the applicants	Consult persons other than the Chairman, other local leaders or friends and relatives.
Pubali	Interview the applicants	Consult other local leaders.
Rupali	Interview the applicants, consult Chairman, other local leaders or friends and relatives.	Consult persons other than the Chairman, other local leaders or friends and relatives.
Uttara	Interview the applicants	Use methods other than interviewing or consulting any body.
IRDP	Use methods other than interviewing or consulting any body	Consult other local leaders.
SSBL	Consult other local leaders	Consult Chairman, friends and relatives and others

TABLE - 20A

DISTRIBUTION OF OFFICIALS AS TO WHETHER THEY INFORM THE HEAD OR REGIONAL OFFICE, MATTERS RELATED TO REEP.

Name of the Bank	Inform	Do not Inform	INFORM THE	
			Regional Office	Head Office
Krishi	8 100%	-	6 75%	6 75%
Sonali	5 100%	-	5 100%	4 80%
Janata	4 100%	-	4 100%	4 100%
Agrani	9 100%	-	9 100%	8 88.89%
Pubali	2 100%	-	2 100%	2 100%
Rupali	3 100%	-	3 100%	3 100%
Uttara	3 100%	-	3 100%	3 100%
IRDP	6 100%	-	5 83.33%	6 100%
BSNL	1 100%	-	-	1 100%

TABLE - 20B  
 DISTRIBUTION OF LENDING STAFF AS TO  
 WHETHER THEY INFORM HEAD OR REGIONAL  
 OFFICE, MATTERS RELATED TO RPEP.

Name of the Bank			INFORM THE		Did not Respond
	Inform	Do not inform	Regional Office	Head Office	
Krishik	11 100%	-	6 54.54%	11 100%	
Sonali	5 100%	-	5 100%	5 100%	
Janata	5 100%	-	5 100%	5 100%	
Agrani	6 85.71%	-	5 83.33%	6 85.71%	1 14.28%
Pubali	6 100%	-	5 83.33%	5 83.33%	
Rupali	3 100%	-	2 66.67%	3 100%	
Uttara	4 100%	-	2 50%	4 100%	
IRDP	10 100%	-	9 90%	8 100%	
BSBL	14 93.33%	1 6.67%	13 92.86%	9 64.28%	

TABLE - 21A  
 DISTRIBUTION OF OFFICIALS AS TO WHETHER  
 THEY DISCUSS THE PROGRAM WITH ANY BODY IN  
 THE VILLAGE

Name of the Bank	Yes	No.	Did not Respond
Krishi	5 62.5%	2 25%	1 12.5%
Sonali	5 100%	-	-
Janata	3 75%	1 25%	-
Agrani	9 100%	-	-
Pubali	2 100%	-	-
Rupali	3 100%	-	-
Uttara	3 100%	-	-
IRDF	6 100%	-	-
BSNL	1 100%	-	-

TABLE 21B  
 DISTRIBUTION OF LENDING STAFF AS TO  
 WHETHER THEY DISCUSS THE PROGRAM WITH  
 ANY BODY IN THE VILLAGE:

Name of the Bank	Yes	No.
Krishid	11 100%	-
Sonali	5 100%	-
Janata	5 100%	-
Agrani	7 100%	-
Pubali	6 100%	-
Rupali	3 100%	-
Uttara	4 100%	-
IRDP	9 90%	1 10%
BSNL	15 100%	-

TABLE - 22A

DISTRIBUTION OF OFFICIALS BY METHODS  
OF SELECTING APPLICANTS FOR LOANS

## METHODS OF SELECTING APPLICANTS

Name of the Bank	By Inter- viewing the appli- cants	BY CONSULTING				Total Respon- dent	Under pre- ssure from political Groups	
		Chairman or Members	Other local leaders	Friends & Relatives of the applicants	Others		Others	
Krishi	1 12.5%	2 100%	1 50%	1 50%	-	2 25%	-	6 75%
Sonali	2 40%	-	-	-	2 100%	2 40%	-	2 40%
Janata	1 25%	1 100%	1 100%	-	.	1 25%	*	3 75%
Agrani	2 100%	6 85.71%	5 71.43%	3 42.86%	1 14.29%	7 77.78%	1 11.11%	4 44.44%
Pubali	2 100%	1 50%	1 50%	1 50%	-	2 100%	-	-
Rupali	2 66.67%	1 33.33%	2 66.67%	1 33.33%	1 33.33%	3 100%	1 33.33%	1 33.33%
Uttara	2 66.67%	-	-	1 100%	-	1 33.33%	-	-
IRDP	5 83.33%	-	1 20%	-	4 80%	5 83.33%	-	3 50%
RSDL	1 100%	-	-	-	1 100%	1 100%	-	-

TABLE - 22B

DISTRIBUTION OF LENDING STAFF BY METHODS  
OF SELECTING APPLICANTS FOR LOANS

METHODS OF SELECTING APPLICANTS

Name of the Bank	BY CONSULTING					Total respondents	Under pressure from political groups	Others
	By inter-viewing the applicants	Chairman or Members	Other local leaders	Friends & Relatives of the applicants	Others			
Krishi	5 45.45%	7 100%	3 42.86%	1 14.28%	2 28.57%	7 63.64%	-	4 36.36%
Sonali	1 20%	3 60%	4 80%	-	-	5 100%	-	-
Janata	5 100%	1 25%	2 50%	2 50%	2 50%	4 80%	-	3 60%
Agrani	6 85.71%	2 50%	2 50%	-	1 25%	4 57.14%	-	3 42.86%
Pubali	5 83.33%	-	1 25%	2 50%	-	4 66.67%	-	2 33.33%
Rupali	2 66.67%	2 66.67%	2 66.67%	2 66.67%	1 33.33%	3 100%	-	-
Uttara	3 75%	-	-	2 66.67%	1 33.33%	3 75%	-	1 25%
IRDP	5 50%	3 50%	2 33.33%	-	4 66.67%	6 60%	-	7 70%
BSBL	7 46.67%	1 12.5%	7 87.5%	1 12.5%	1 12.5%	8 53.33%	-	6 40%

TABLE - 23A  
TIMES SPENT ON REEP BY THE OFFICIALS  
ON LENDING INSTITUTIONS

Name of the Bank	PERCENTAGE OF TIME SPENT PER WEEK					Average
	0-10%	10-20%	20-30%	30-40%	40% above	
Krishhi	6 75%	2 25%	-	-	-	7.5%
Sonali	-	1 20%	3 60%	-	1 20%	27%
Janata	1 25%	1 25%	2 50%	-	-	17.5%
Agrani	-	1 11.11%	2 22.22%	4 44.44%	2 22.22%	32.78%
Fubali	-	2 100%	-	-	-	15%
Rupali	-	-	3 100%	-	-	25%
Uttara	2 66.67%	-	-	-	1 33.33%	18.33%
IRDP	1 16.67%	3 50%	2 33.33%	-	-	16.67%
BSNL	-	-	-	1 100%	-	35%

TABLE - 23B

TIMES SPENT ON RPEP BY THE  
STAFFS OF LENDING INSTITUTIONS

Name of the Bank	PERCENTAGE OF TIME SPENT PER WEEK					Average
	0-10%	10-20%	20-30%	30-40%	40% above	
Krishi	-	-	1 9.09%	-	10 90.91%	43.18%
Sonali	-	-	-	2 40%	3 60%	41%
Janata	-	-	-	-	5 100%	45%
Agrani	-	-	4 57.14%	-	3 42.86%	33.57%
Pubali	-	-	-	-	6 100%	45%
Rupali	-	-	-	-	3 100%	45%
Uttara	-	-	-	1 25%	3 75%	42.5%
IRDP	4 40%	2 20%	-	1 10%	3 30%	22%
BSBL	6 40%	1 6.67%	4 26.67%	3 20%	1 6.67%	19.67%

TABLE - 24A

## DISTRIBUTION OF OFFICIALS BY NATURE OF STEPS TAKEN TO MINIMIZE THE DEFAULT

Nature of Steps	Krishi	Sonali	Janata	Agrani	Pubali	Rupali	Uttara	IRDP	BSPL
1. Persuasion for repayment of loan in due time/door to door campaign/personal contact/good dealings/motivation for savings on deposits/defaulters motivated by target people	7 87.5%	5 100%	1 25%	6 66.67%	2 100%	3 100%	3 100%	3 50%	1 100%
2. To disburse loan in kind/in time/recovery of loan money on installment basis.	-	-	1 25%	1 11.11%	1 50%	-	1 33.33%	1 16.67%	-
3. To supervise the activities of loanees for proper utilization of loan money/frequent visits/identify the nature of loanees whether he is honest or not.	3 37.5%	-	2 50%	6 66.67%	-	1 33.33%	-	3 50%	-
4. Seek co-operation of UF Chairman/members/influential persons	2 25%	2 40%	-	-	-	-	-	-	-
5. By enforcing law/legal notice etc.	-	-	-	-	-	-	-	-	-
6. Other steps	-	-	-	-	-	2 66.67%	-	-	-

\*Note: Assurance of subsequent Loan

TABLE - 24B  
 DISTRIBUTION OF LENDING STAFF BY NATURE OF  
 STEPS TAKEN TO MINIMIZE THE DEFAULTERS.

Nature of Steps	Krishi	Sonali	Janata	Agrani	Pubali	Rupali	Uttara	IRDP	BSEL
1. Persuasion for repayment of loan in due time/door to door campaign personal contact/good dealings/motivation for savings/on deposits/defaulters motivated by target.	7 63.64%	5 100%	5 100%	4 57.14%	4 66.67%	-	3 75%	8 80%	9 60%
2. To disburse loan in kind/in time/recover loan money on installment basis	-	1 20%	-	1 14.29%	1 16.67%	-	1 25%	3 30%	1 6.67%
3. To supervise the activities of loanees for proper utilization of loan money/frequent visits in project area/identify the nature of loanees whether he is honest or not.	6 54.54%	4 80%	1 20%	2 28.57%	1 16.67%	1 33.33%	1 25%	5 50%	2 13.33%
4. Seek co-operation of UP Chairman/Members etc.	1 9.09%	1 20%	-	1 14.29%	-	-	-	1 10%	-
5. By informing law/legal notice etc.	-	1 20%	-	-	-	-	-	-	1 6.67%

CHAPTER - 3  
ASSESSMENTS OF CONSTRAINTS

The aim of this chapter is to identify the level of constraints faced by the RFEP personnel belonging to all lending institutions. In order to assess the level of constraints, queries were made regarding the problems faced by the branch chiefs and other staff of the lending institutions related to RFEP programme. Both the branch chiefs and other staff of the lending institutions were asked to answer whether they had any problems regarding different aspects of lending such as; loan approval decision, RFEP accounting procedure, interest rate, problem in reaching the target group, etc. They were also asked to comment on whether the size of staff working for RFEP was adequate. Level of constraints of each lending institution was determined on the basis of the responses as received from both the branch chiefs and other lending staff facing the problems on different aspects mentioned above. Thus the analysis is based on the staffs' self assessment of constraints but, the constraints again have been evaluated and analyzed by the Consultants in the Recommendations chapter. On the basis of the level of constraints in case of both branch chiefs and other lending staff, the lending institutions are ranked in descending orders which may be seen for both the groups in Table 25A and 25B. It is to be mentioned here that analysis on all the above aspects are made under two separate heads: one for branch chief referred to as Grade-1 (G-1) and another for other lending staff Grade-2 (G-2). Analysis are described under the following headings and data presented in tabular form.

Findings:

1. Problems faced by the highest and lowest proportions of respondents:

G-1 : Highest proportions of respondents in this grade were secured by some or all of the three problems such as interest rate, other difficulty and reaching target group. In case of majority of the lending institutions lowest proportions were secured by the problems like loan approval decision, RFEP accounting procedure<sup>and</sup> reaching target group. The above analysis may be seen in more detail in Table 26A.

G-2 : In case of other staff of the lending institutions, the highest proportions were secured by the problems like interest rate, RFEP accounting procedure and other difficulty. The lowest proportions were secured by such problems as reaching target group, loan approval decision, RFEP accounting procedure, interest rate etc. This is shown in Table 26B.

It is to be noted that multiple answers regarding the problems of lending were given by the respondents (both branch chiefs and other lending staff).

2. Different problems of lending faced by the respondents:

G-1 : Among the lending institutions, the highest proportion of respondents in case of BSBL (100%), followed by Sonali Bank (60%), had the problem in reaching the target group. Regarding the problem with loan approval

decision, BSBL secured the highest proportion (100%) of respondents and the next percentage (25%) was secured by Janata Bank. In respect of the problem of RFEP accounting procedure again BSBL had the highest proportion of respondents (100%) mentioning about this problem; this is followed by 66.60% of respondents under Uttara Bank for this problem. In case of interest rate, BSBL secured highest proportion (100%) and the next highest proportion (77.78%) was secured by Agrani Bank. When the respondents (branch chiefs) were asked about "other difficulties" of lending, highest proportion (100%) was obtained by two lending institutions such as BSBL and Uttara Bank in this respect. This is followed by Agrani Bank with 77.78% of respondents. This is reflected in Table 27A.

- G-2 : When the problems of lending are judged from the lendings staffs' point of view, it is seen that Rupali Bank had highest proportion of respondents (66.67%), followed by Pubali Bank with 50.0% respondents who reported that they had problem in reaching the target group. In case of loan approval decision, Janata Bank secured the highest proportion of respondents (60%) followed by Rupali and Pubali (33.33%) in this respect. Regarding the problem of RFEP accounting procedure, Sonali Bank secured highest proportion (80%) and next highest proportion, which is 63.64%, was obtained by Krishi Bank. In case of interest rate, Sonali Bank had highest proportion of respondents (80%), which is followed by Rupali and

Pubali Bank with (66.67%) of respondents in each case. When the respondents were asked about "other lending difficulties", Uttara Bank secured the highest proportion (100%) in this respect. The nearest proportion (80%) was secured by two banks such as Janata and Sonali. The above analysis is presented in detail in Table 27B.

It is to be pointed out here that on the basis of the problems/constraints of lending as mentioned above, the lending institutions have been ranked in descending orders. This ranking of lending institutions for both the cases (branch chiefs and other staff) is shown in Table 25A and 25B respectively.

3. Opinion of the respondents regarding the adequacy of RFEP staff size:

G-1 : Majority of the respondents (branch chiefs) of all the lending institutions except Uttara Bank reported that the size of staff working for RFEP was inadequate. Proportions of such respondents vary from 60% in case of Sonali to 100% in case of Pubali and Krishi Bank. But 100% of the respondents in case of Uttara Bank said that the RFEP staff size was adequate. This is reflected in Table 28A.

G-2 : When other lending staff are interviewed, highest proportions of respondents in case of all the lending institutions except IRDP and Uttara Bank reported that the RFEP staff size was inadequate. Such proportions vary from 53.33% in case of BSDL to 100% in case of Rupali, Krishi and Pubali. In case of

IRDP 60% of the respondents informed that the RFEP staff size was adequate whereas in case of Uttara Bank, total number of respondents were equally shared by two replies such as 'staff size is adequate' and 'staff size is inadequate'. This is illustrated in Table 28B.

4. Reasons for the requirement of additional staff by the lending institutions:

G-1 : When the respondents were asked to quote the reasons for the requirement of additional staff, 100% of the respondents in case of three models such as BSBL, Janata and Rupali mentioned that it was required for smooth functioning and development of the project and for security of loan. In case of IRDP and Sonali Bank, highest proportions of respondents such as 30% and 66.67% respectively mentioned that additional staff was required to instruct and meet target group and to discuss with village women folk. Detail on this aspect is furnished in Table 29A.

G-2 : In case of other lending staff, highest proportions of respondents under Janata, Rupali and Sonali Bank informed that additional staff was required for smooth functioning and development of the project and for security of loan. Such proportions are 100% , 66.67% and 66.67% respectively. In case of Pubali and Krishi, highest proportions of respondents such as 66.67% and

60% respectively mentioned about excessive pressure of work and inadequate manpower etc. Whereas in case of BSBL, highest proportion of respondents (75%) quoted that the additional staff was required for keeping account and information on repayment of loans, for collection of interest debt and supervision. This is illustrated in more detail in Table 29B.

5. Nature of requirements of additional staff by the lending Institution:

G-1 : When asked about the nature of requirements of additional staff, the respondents of all the lending institutions except BSBL and Uttara reported that they required accountant/clerk/cashier. Respondents of five out of eight institutions mentioned that they required field assistant/supervisor /survey officer. These institutions are Sonali, Krishi, IRDP, Rupali and Agrani. Other requirements as desired by the branch chiefs of different lending institutions are furnished in Table 30A.

It should be mentioned here that multiple answers were offered by the respondents in respect of the requirements of additional staff.

G-2 : Requirements of additional staff desired by other officials of the lending institutions are as follows. Majority of the lending institutions ( seven) opted for accountant/clerk/cashier; six institutions put the demand for field assistant/supervisor/survey

officer in this respect. Here also multiple answers were received from the respondents in this respect. Detail on this is presented in Table 30B.

6. Rating of Staff working for RFEP:

G-1 : When the respondents were asked to rate their staff on performance, the highest proportions of respondents in case of six out of nine lending institutions reported that the performance of the staff was satisfactory. Such proportions vary from 44.44% under Agrani Bank to 100% under each of IRDP and Rupali Bank. Sonali Bank had the highest proportion (60.0%) of respondents who stated that the performance was excellent, while the respondents under Pubali were equally shared by two replies such as 'satisfactory' and 'excellent'. Very small proportions of respondents in case of only two banks such as Agrani and Krishi reported that their staff's performance was unsatisfactory. This is illustrated in Table 31 .

G-2 : Answering on this question, highest proportions of other lending staff in case of five out of nine models informed that the performance of the staff was satisfactory. Such proportions vary from 50.30% in case of BSBL to 80.0% in case of IRDP. Rupali and Sonali Bank had the highest proportions of respondents (66.67% and 60.0% respectively) who mentioned that the performance of the staff was excellent . Some respondents did not answer in this respect. Detail may be seen in Table 32 .

7. Nature of further training required for the staff of the lending institutions:

G-1 : The respondents offered multiple answers when they were asked to elaborate on the nature of further training required for the staff. Proportions of respondents ranging from 16.67% under Krishi Bank to 100% under BSDL indicated that their staff required further training on aims and objectives of the program and its implementation. It is interesting to note that all the models had atleast some proportion of the branch chiefs in favour of this need. Seven models with proportions of respondents varying from 12.5% under Agrani Bank to 100% under BSDL opted for further training of staff on RFEP accounting procedures . Some of the respondents under seven credit models expressed their need for training of their staff on other fields, proportions of such respondents vary from 12.5% under Agrani Bank to 80.0% under each of IRDP and Sonali Bank. These are reflected in Table 33A.

G-2 : Seven credit models such as Agrani, IRDP, Rupali, Krishi, Sonali, BSDL and Uttara had atleast some proportions of their respondents who opted for further training of their staff on two fields such as 'aims and objectives of RFEP programme and its implementation' and 'RFEP accounting procedures '. Proportion of respondents in favour of the first need range from 25.0% in case of three models such as IRDP, Sonali and Uttara to 80.0% in case of Agrani Bank, whereas the proportion of the respondents in favour of the second need vary from 20.0% under Agrani Bank to 66.67% under Rupali Bank. The need of technical training was supported by five credit models with proportions of respondents varying from

11.11% under BSEL to 75.0% under Uttara Bank. Other unspecified fields of training were advocated by respondents of five credit models with their proportions ranging from 11.11% under BSEL to 80.0% under Agrani Bank. These can be seen in Table 33B.

8. Attitude of the branch chiefs and other staff towards RFEP Programme:

G-1 : Four out of nine credit models, such as Agrani, IRDP, Rupali and Pubali, were found to have majority of the branch chiefs who considered RFEP programme as regular banking work and not an extra burden, proportions of such branch chiefs are 66.67%, 66.67%, 100% and 100% respectively. The branch chiefs under two models such as Janata and Krishi were distributed equally in each case between 'regular banking work' and 'additional banking work'. Majority of such officials under three models such as Sonali, BSEL and Uttara were found to consider RFEP programme as 'additional banking work' these proportions are 60.0%, 100.0% and 66.67% respectively. Table 34A illustrates such information.

G-2 : Majority of the other lending staff of IRDP Janata, Rupali, Krishi, Pubali and Sonali considered the RFEP programme as regular banking work; such proportions are 50.0%, 100.0%, 100.0%, 81.82%, 100.0% and 60.0% respectively. And majority of such respondents under two models such as Agrani (71.43%) and BSEL (53.33%) reported that the RFEP

programme is an additional burden for them. Respondents of Uttara bank were distributed equally between regular and additional banking work for them. These are reflected in Table 34B.

9. Reasons for considering the RFEP Programme as an additional/extra banking work:

G-1 : Among those branch chiefs who considered the RFEP programme as an additional burden of them under each of four credit models such as Janata, Krishi, BSBL and Uttara and 66.67% under Agrani Bank assigned the reason for such consideration to what they called "additional work imposed on them but they are not getting any incentive for such works/pressure from high officials for general banking works". 100% of the respondents under each of IRDP and Sonali and 33.33% under Agrani Bank mentioned about other unspecified reasons for such consideration. These can be seen in Table 35A.

G-2 : Majority of the respondents in case of three models such as Agrani, Sonali, and BSBL ascribed the reason, for considering RFEP programme as additional banking work to "additional work imposed on them but they were not getting any incentive for such work from high officials for general banking work", such proportions are 80.0%, 100.0% and 87.5% respectively. Respondents under two models such as IRDP and Uttara were shared equally by two reasons such as the one mentioned above and other unspecified reasons. All

respondents under Krishi model pointed out to other unspecified reasons. Table 35B makes illustration of such information.

10. Respondents opinion regarding the greatest impediments in project implementation:

G-1 : When the respondents were asked to give their opinion regarding the greatest impediments in implementing the project, a number of replies were received from the respondents of all institutions. Highest proportion of respondents of Janata Bank (50%) mentioned that "low level ceiling/high rate of interest" is a constraint in this respect. In case of BSL, IRDP and Uttara Bank, highest proportions of respondents in each of these models quoted the constraints "lack of training/communication", such proportions are 100%, 33.33% and 66.67% respectively. Highest proportion of respondents (50%) in case of Krishi Bank quoted "lack of field staff" in this respect. In case of Sonali Bank, highest proportion (40.0%) of respondents mentioned 'other constraints'. 'Other constraints' include village politics, domination by village elites, etc. In case of Pubali Bank, the total number of respondents were equally shared by two answers such as "low level of ceiling/high interest rate" and "lack of field staff" as their greatest impediments in this respect. More on this issue may be seen in Table 36A.

G-2 : Considering the replies of other lending staff in this respect, it is seen that all the institutions mentioned 'low level of

ceiling/high rate of interest "as one of the biggest constraints. Out of all institutions, however, highest proportion of respondents in Pubali Bank (50%) quoted the above constraints. In case of Agrani and Uttara, highest proportions of respondents mentioned "lack of training" as their greatest impediment; such proportions are 57.4% and 50% respectively. Highest proportion of respondents in case of Sonali Bank (40%) quoted "attitude of the villagers/illiteracy" in this respect. In case of BSSL and Krishi, highest proportions of respondents talked about other constraints in this connection, such proportions are 33.33% and 45.45% respectively. In case of Rupali Bank, the total number of respondents were equally shared by three answers regarding the constraints such as "low level of ceiling/high rate of interest", "attitude of the villagers/illiteracy" and "others". Detail on this point is presented in Table 36D. Others constraints include village politics domination as village elites etc.

TABLE - 25A  
RANKING OF LENDING INSTITUTIONS FOR  
BRANCH CHIEFS ACCORDING TO CONSTRAINTS

Rank	PROBLEM REGARDING DIFFERENT ASPECT OF LENDING					
	In reach- ing target group	Loan app- roval decision	RFEP acc- ounting procedure	Interest Rate	Any other difficu- lty*	Size of staff of RFEP not adequate
1.	BSBL	BSBL	BSBL	BSBL	BSBL Uttara	Krishi BSBL Pubali
2.	Sonali	Janata Agrani Sonali	Uttara	Agrani Janata	Agrani Krishi	Agrani IRDP
3.	Rupali	IRDP Krishi	Janata	IRDP Rupali Uttara Krishi Sonali	IRDP Sonali	Janata
4.	Janata Agrani	Rupali Pubali Uttara	Agrani Sonali	Pubali	Janata	Rupali Sonali
5.	Krishi	-	Rupali	-	Rupali Pubali	Uttara
6.	IRDP Pubali Uttara	-	Krishi	-	-	-
7.	-	-	IRDP	-	-	-
8.	-	-	Pubali	-	-	-

\*Any other difficulty includes problems such as village politics, social problems, attitudes of villagers etc.

TABLE -25B  
RANKING OF LENDING INSTITUTIONS FOR  
LENDING STAFF ACCORDING TO CONSTRAINTS

PROBLEM REGARDING DIFFERENT ASPECT OF LENDING						
Rank	Target Group	Loan approval decision	RFEP Accounting procedure	Interest Rate	Any other difficulty	Size of staff for RFEP not adequate
1	Rupali	Janata	Sonali	Sonali	Uttara	Rupali Krishi Pubali
2	Pubali	Rupali Pubali	Krishi Janata	Pubali Rupali Janata IRDP	Sonali Janata	Janata Sonali
3	Janata Sonali	BSBL Sonali IRDP	Uttara	Agrani Uttara	Pubali Krishi	Agrani
4	Krishi	Krishi Agrani	Rupali Pubali	Krishi BSBL	Agrani	BSBL Uttara
5	BSBL IRDP	Uttara	BSBL IRDP		BSBL IRDP	IRDP
6	Agrani		Agrani		Rupali	
7	Uttara					

TABLE - 26A  
 MODEL WISE DISTRIBUTION OF OFFICIALS BY HIGHEST  
 AND LOWEST PROPORTIONS IN RESPECT OF THE PROBLEMS  
 FACED BY THEM.

Lending Institutions	Highest percent of officers face problems in		Lowest percent of officers face problems in
Krishi	Other difficulty	(75%)	Reaching target group (12.5%) Loan approval decision (12.5%)
Sonali	Interest rate (60%) Reaching target group (60%) Other difficulty (60%)		Loan approval decision (20%)
Janata	Interest rate	(75%)	Reaching target group (25%) Loan approval decision (25%)
Agrani	Interest rate (77.78%) Other difficulty (77.78%)		Reaching target group (22.22%) Loan approval decision (22.22%)
Pubali	Interest rate	(50%)	Interest rate (50%) (Only one difficulty)
Rupali	Interest rate	(66.67%)	Reaching target group (33.33%) RFEP accounting procedure (33.33%)
Uttara	Other difficulty	(100%)	Interest rate (66.67%) RFEP accounting procedure (66.67%)
IRDP	Interest rate (66.67%) Other difficulty (66.67%)		RFEP accounting Procedure (5%)
BSEL	Other difficulty	(100%)	-

Note: Figure in Brackets indicate percent of officers

TABLE - 26B  
 MODELWISE DISTRIBUTION OF LENDING STAFF BY HIGHEST  
 AND LOWEST PROPORTIONS IN RESPECT OF THE PROBLEMS  
 FACED BY THEM

Lending Institutions	Highest percent of staff face problem in	Lowest percent of staff face problem in
Krishi	RFEP accounting procedure (63.64%) Any other difficulty (63.64%)	Loan approval decision (18.18%)
Sonali	RFEP accounting procedure (80%) Interest rate (80%) Any other difficulty (80%)	Loan approval decision (20%)
Janata	Any other difficulty (80%)	Reaching target group (40%)
Agrani	Interest rate (57.14%) Any other difficulty (57.14%)	Reaching target group (14.29%) Loan approval decision (14.29%) RFEP accounting procedure (14.29%)
Pubali	Interest rate (66.67%) Any other difficulty (66.67%)	Loan approval decision (33.33%) RFEP accounting procedure (33.33%)
Kupali	Reaching target group (66.67%) Interest rate (66.67%)	Loan approval decision (33.33%) RFEP accounting procedure (33.33%) Any other difficulty (33.33%)
Uttara	Any other difficulty (100%)	Interest rate (50%) RFEP accounting procedure (50%)
IRDP	Interest rate (60%)	Reaching target group (20%) Loan approval decision (20%) RFEP accounting procedure (20%)
BSEL	Any other difficulty (46.67%)	Reaching target group (26.67%) Loan approval decision (26.67%) RFEP accounting procedure (26.67%)

N.B. Figures in Br ckets indicate percent of officers.

TABLE - 27A  
 DISTRIBUTION OF OFFICIALS BY PROBLEMS REGARDING  
 DIFFERENT ASPECT OF LENDING AS  
 FACED BY THEM.

Name of the Bank	In reaching the target group		Loan approval decision		RFEP accounting procedure		Interest Rate		Other Difficulties	
	Yes	No	Yes	No	Yes	No	Yes	No	Yes	No
Krishi	1 12.5%	7 27.5%	1 12.5%	7 87.5%	2 25%	6 75%	5 62.5%	3 37.5%	6 75%	2 25%
Sonali	3 60%	2 40%	1 20%	4 80%	2 40%	3 60%	3 60%	2 40%	3 60%	2 40%
Janata	1 25%	3 75%	1 25%	3 75%	2 50%	2 50%	3 75%	1 25%	2 50%	2 50%
Agrani	2 22.22%	7 77.78%	2 22.22%	7 77.78%	4 44.44%	5 55.56%	7 77.78%	2 22.22%	7 77.78%	2 22.22%
Pubali	-	2 100%	-	2 100%	-	2 100%	1 50%	1 50%	-	2 100%
Rupali	1 33.33%	2 66.67%	-	3 100%	1 33.33%	2 66.67%	2 66.67%	1 33.33%	-	-
Uttara	-	3 100%	-	3 100%	2 66.67%	1 33.33%	2 66.67%	1 33.33%	3 100%	-
IRDP	-	6 100%	1 16.67%	5 83.33%	3 50%	3 50%	4 66.67%	2 33.33%	4 66.67%	2 33.33%
BSEL	1 100%	-	1 100%	-	1 100%	-	1 100%	-	1 100%	-

TABLE -273  
DISTRIBUTION OF LENDING STAFF BY PROBLEMS  
REGARDING DIFFERENT ASPECT OF LENDING AS  
FACED BY THEM.

Name of the Bank	In reaching the target group		Loan approval decision		RFEP accounting procedure		Interest Rate		Any other difficulty	
	Yes	No.	Yes	No.	Yes	No	Yes	No	Yes	No
Krishi	4 36.36%	7 63.64%	2 18.18%	9 81.82%	7 63.64%	4 36.36%	5 45.45%	6 54.54%	7 63.64%	4 36.36%
Sonali	2 40%	3 60%	1 20%	4 80%	4 80%	1 20%	4 80%	1 20%	4 80%	1 20%
Janata	2 40%	3 60%	3 60%	2 40%	3 60%	2 40%	3 60%	2 40%	4 80%	1 20%
Agrani	1 14.29%	6 85.71%	1 14.29%	6 85.71%	1 14.29%	6 85.71%	4 57.14%	3 42.86%	4 57.14%	3 42.86%
Pubali	3 50%	3 50%	2 33.33%	4 66.67%	2 33.33%	4 66.67%	4 66.67%	2 33.33%	4 66.67%	2 33.33%
Rupali	2 66.67%	1 33.33%	1 33.33%	2 66.67%	1 33.33%	2 66.67%	2 66.67%	1 33.33%	1 33.33%	2 66.67%
Uttara	-	4 100%	-	4 100%	2 50%	2 50%	2 50%	2 50%	4 100%	-
IRDP	2 20%	8 80%	2 20%	8 80%	2 20%	8 80%	6 60%	4 40%	4 40%	6 60%
BSBL	4 26.67%	11 73.33%	4 26.67%	11 73.33%	4 36.67%	11 73.33%	6 40%	9 60%	7 46.67%	8 53.33%

TABLE - 28A  
 DISTRIBUTION OF OFFICIALS IN RESPECT OF  
 THEIR OPINION REGARDING THE ADEQUACY OF  
 RPEP STAFF SIZE

Name of the Bank	IS THIS SIZE ADEQUATE	
	Yes	No.
Krishi	-	8 100%
Sonali	2 40%	3 60%
Janata	1 25%	3 75%
Agrani	1 11.11%	8 88.89%
Pubali	-	2 100%
Rupali	1 33.33%	2 66.67%
Uttara	3 100%	-
IRDP	1 16.67%	5 83.33%
BSBL	-	1 100%

TABLE -28B  
 DISTRIBUTION OF LENDING STAFF IN RESPECT  
 OF THEIR OPINION REGARDING THE ADEQUACY  
 OF RFEP STAFF SIZE.

Name of the Bank	Is this size Adequate		Did not respond
	Yes	No	
Krishi	-	11 100%	
Sonali	1 20%	4 80%	
Janata	1 20%	4 80%	
Agrani	1 14.29%	5 71.43%	1 14.29%
Pubali	-	6 100%	
Rupali	-	3 100%	
Uttara	2 50%	2 50%	
TRDP	6 60%	3 30%	1 10%
BSBL	5 33.33%	8 53.33%	2 13.34%

TABLE - 29A  
DISTRIBUTION OF THE OFFICIALS ACCORDING TO THE  
ADDITIONAL STAFF REQUIRED BY LENDING INSTITUTION

Reasons for Require- ment of additional staff	Krishi	Sonali	Janata	Agrani	Pubali	Rupali	Uttara	IRDP	BSEL
1. Excessive pressure of work/inadequate manpower/ Not possible to do field work and office work by the same person, at the same time.	-	4 33.33%	-	-	-	-	-	-	-
2. To instruct and meet target group people/ To discuss with village women folk.	3 37.5%	2 66.67%	-	3 37.5%	-	-	-	4 80%	-
3. For the smooth function- ing and development of the project/for secur- ity	3 37.5%	-	3 100%	1 12.5%	1 50%	2 100%	-	1 20%	1 100%
4. For keeping account and information on repayment of loan/extra staff required for collection of interest debt and supervision.	2 25%	-	-	4 50%	1 50%	-	-	-	-
<b>Total</b>	<b>8</b>	<b>3</b>	<b>3</b>	<b>8</b>	<b>2</b>	<b>2</b>	<b>-</b>	<b>5</b>	<b>1</b>

TABLE - 29B  
 DISTRIBUTION OF THE LENDING STAFF ACCORDING TO  
 THE ADDITIONAL STAFF REQUIRED BY LENDING INSTITUTION

Reasons for require- ment of additional staff	Krishi	Sonali	Janata	Agrani	Pubali	Rupali	Uttara	IRDP	BSBL
1. Excessive pressure of work/Inadequate manpower/Not possible to do field work and office work by the same person at the same time.	6 60%	-	-	-	4 66.67%	1 33.33%	1 50%	-	-
2. To instruct and meet target group people/ to discuss with village women folk	-	4 33.33%	-	2 40%	-	-	-	1 25%	-
3. For the smooth functioning and development of the project/ for security	1 10%	2 66.67%	4 100%	2 40%	2 33.33%	2 66.67%	1 50%	1 25%	2 25%
4. For keeping of loan account and information of repayment of loans/ collection of interest debt and supervision.	3 30%	-	-	1 20%	-	-	-	2 50%	6 75%
<b>Total</b>	<b>10</b>	<b>3</b>	<b>4</b>	<b>5</b>	<b>6</b>	<b>3</b>	<b>2</b>	<b>4</b>	<b>8</b>

TABLE - 30A  
DISTRIBUTION OF OFFICIALS OF DIFFERENT  
LENDING INSTITUTION ACCORDING TO THE  
REQUIREMENTS OF ADDITIONAL STAFF

Post	Krisni	Sonali	Janata	Agrani	Pubali	Rupali	Uttara	IRDP	BSJL
Manager/Credit Officer	-	-	-	4 44.44%	2 100%	1 33.33%		-	-
Field Asstt/Supervisor Data Officer	4 50%	1 20%	-	5 55.55%	-	1 33.33%	E	3 50%	-
Accountant/Clerk/ Cashier	2 25%	1 20%	2 50%	1 11.11%	2 100%	1 33.33%	T	1 16.67%	-
Office Asstt Male/Female	1 12.5%	1 20%	1 25%	-	-	-	A	-	1 100%
Messenger/Peon/ Guard	1 12.5%	1 20%	-	-	-	-	U	-	-
Village Agent (Motivator) Male/Female	-	1 20%	-	2 22.22%	-	1 33.33%	Q	1 16.67%	-
Inspector/Typist	-	-	1 25%	-	-	-	E	1 16.67%	-
Others	1 12.5%	1 20%	1	1 11.11%	-	-	D	-	1 100%

TABLE - 30B  
DISTRIBUTION OF LENDING STAFF ACCORDING TO  
THE REQUIREMENTS OF ADDITIONAL STAFF

Post	Krishi	Sonali	Janata	Agrani	Pubali	Rupali	Uttara	IRDP	BSEL
Manager/Credit Officer	1 9.09%	-	-	2 28.57%	3 50%	-	-	-	1 6.67%
Field Asstt./Supervisor/Data Officer	4 36.36%	-	-	3 42.86%	2 33.33%	-	1 25%	2 40%	4 26.67%
Accountant/Clerk/Cashier	2 18.18%	3 60%	1 20%	-	6 100%	2 66.67%	-	1 20%	5 33.33%
Office Asstt. Male/Female	4 36.36%	1 20%	3 60%	1 14.29%	-	-	1 25%	-	-
Messenger/Peon/Guard	1 9.09%	1 20%	-	-	4 66.67%	-	-	-	1 6.67%
Village Agent (Motivator) Male/Female	-	-	-	-	-	1 33.33%	-	-	-
Others	4 36.36%	-	-	-	-	1 33.33%	1 25%	2 40%	1 6.67%
Inspector/Typist	-	-	1 20%	-	-	-	-	-	-

TABLE -31

DISTRIBUTION OF OFFICIALS BY  
THEIR RATING OF STAFF

Name of the Bank	RATING OF STAFF			
	Unsatis- factory	Satis- factory	Excell- ent	Did not Respond
Krishi	1 12.5%	5 62.5%	1 12.5%	1 12.5%
Sonali	-	2 40%	3 60%	-
Janata	-	3 75%	1 25%	-
Agrani	1 11.11%	4 44.44%	2 22.22%	2 22.22%
Pubali	-	1 50%	1 50%	-
Rupali	-	3 100%	-	-
Uttara	-	2 66.67%	1 33.33%	-
IRDP	-	6 100%	-	-
BSBL	-	-	-	1 100%

TABLE 32  
DISTRIBUTION OF OFFICIALS BY THEIR  
RATING OF STAFF.

Name of the Bank	Rating of Staff			
	Unsatis- factory	Satis- factory	Excellent	No Response
Krishi	7 63.64%	4 36.36%	-	-
Sonali	-	2 40%	3 60%	-
Janata	-	-	-	5 100%
Agrani	-	5 71.43%	-	2 28.57%
Pubali	-	2 33.33%	4 66.67%	-
Rupali	-	2 66.67%	-	1 33.33%
Uttara	-	3 75%	1 25%	-
IRDP	1 10%	8 80%	-	1 10%
DSBL	3 20%	8 53.33%	2 13.33%	2 13.34%

TABLE - 33A

DISTRIBUTION OF THE OFFICIALS REGARDING  
THEIR OPINION ON THE NATURE OF TRAINING  
REQUIRED FOR STAFF.

Whether more training required	Y e s					No	Did not Respond
	Total No. & percentage	Aims and objectives and its implementations	Accounting procedures	Technical Trainings	Others		
Lending Institutions							
Krishi	6 75%	1 16.67%	3 50%	-	3 50%	1 12.5%	1 12.5%
Sonali	5 100%	2 40%	2 40%	1 20%	4 80%	-	-
Janata	4 100%	2 50%	-	1 25%	2 50%	-	-
Agrani	8 88.89%	7 87.5%	1 12.5%	1 12.5%	1 12.5%	1 11.11%	-
Fubali	2 100%	1 50%	-	-	1 50%	-	-
Rupali	3 100%	2 66.67%	1 33.33%	1 33.33%	1 33.33%	-	-
Uttara	3 100%	1 33.33%	2 66.67%	-	-	-	-
IRDP	5 83.33%	1 20%	3 60%	-	4 80%	1 16.67%	-
BSBL	1 100%	1 100%	1 100%	-	-	-	-

TABLE - 333

DISTRIBUTION OF THE LENDING STAFF REGARDING THEIR  
OPINION ON THE NATURE OF TRAINING REQUIRED FOR STAFF

Whether more training required	Yes				No	Did not response
	Total No of Percentage	Aims & objec- tives and its implementation	Accounting Procedure	Technical Training		
Krishi	7 63.64%	2 28.57%	4 57.14%	-	5 71.43%	4 36.36%
Sonali	4 80%	1 25%	2 50%	1 25%	2 50%	1 20%
Janata	-	-	-	-	-	-
Agrani	5 71.43%	4 80%	1 20%	-	4 80%	2 28.57%
Pubali	3 50%	-	-	-	-	2 33.33%
Rupali	3 100%	2 66.67%	2 66.67%	2 66.67%	-	-
Uttara	4 100%	1 25%	2 50%	3 75%	-	-
IRDP	8 80%	2 25%	4 50%	1 12.5%	4 50%	2 20%
RSEL	9 60%	6 66.67%	3 33.33%	1 11.11%	1 11.11%	3 20%

TABLE - 34A  
DISTRIBUTION OF THE OFFICIALS ACCORDING  
TO THEIR ATTITUDE TOWARDS THE RPEP PROGRAMME

Name of the Lending Institutions	Regular Banking work	Additional Banking work
Krishi	4 50%	4 50%
Sonali	2 40%	3 60%
Janata	2 50%	2 50%
Agrani	6 66.67%	3 33.33%
Pubali	2 100%	-
Rupali	3 100%	-
Uttara	1 33.33%	2 66.67%
IRDP	4 66.67%	2 33.33%
BSNL	-	1 100%

TABLE - 34B  
 DISTRIBUTION OF THE LENDING STAFF  
 ACCORDING TO THEIR ATTITUDE TOWARDS THE  
 RFEP PROGRAMME

Name of the Lending Institutions	Regular Banking work	Additional Banking works	No Response
Krishi	9 81.82%	2 18.18%	-
Sonali	3 60%	2 40%	-
Janata	5 100%	-	-
Agrani	2 28.57%	5 71.43%	-
Pubali	6 100%	-	-
Rupali	3 100%	-	-
Uttara	2 50%	2 50%	-
IRDP	5 50%	4 40%	1 10%
BSBL	5 33.33%	8 53.33%	2 13.33%

TABLE - 35A  
 DISTRIBUTION OF THE OFFICIALS BY REASONS  
 FOR CONSIDERING THE REEP FUNCTION AS AN  
 ADDITIONAL BANKING WORK

Constraints	Krishi	Sonali	Janata	Agrani	Pubali	Rupali	Uttara	IRDP	BSBL
1. Additional work imposed but not getting any remuneration high officials pressure for general banking work .	4 100%	-	2 100%	2 66.67%	-	-	2 100%	-	1 100%
2. Others	-	3 100%	-	1 33.33%	-	-	-	2 100%	-

TABLE - 35B

DISTRIBUTION OF THE LENDING STAFF BY  
REASONS FOR CONSIDERING THE RPEP  
FUNCTION AS AN ADDITIONAL BANKING WORK

Reasons	Krishhi	Sonali	Janata	Agrani	Pubali	Rupali	Uttara	IRDP	BSBL
Additional work because they are not getting any extra remuneration/ high officials pressure for general banking work.	-	2 100%	-	4 80%	-	-	1 50%	2 50%	7 37.5%
Others	2 100%	-	-	1 20%	-	-	1 50%	2 50%	1 12.5%

TABLE - 36A

MODEL WISE DISTRIBUTION OF BRANCH CHIEF'S  
OPINION REGARDING THE GREATEST IMPEDIMENT  
IN PROJECT IMPLEMENTATION

Impediments/ Constraints	Krishi	Sonali	Janata	Agrani	Pubali	Rupali	Uttara	IRDP	BSBL
1. Low level of Ceilings/high- rate of inte- rest.	1 12.5%	-	2 50%	2 22.22%	1 50%	-	1 33.33%	1 16.67%	-
2. Lack of train- ing	1 12.5%	-	-	2 22.22%	-	-	2 66.67%	2 33.33%	1 100%
3. Attitude of the villagers/ illiteracy	-	1 20%	1 25%	-	-	1 33.33%	-	1 16.67%	-
4. Village politi- cs/influence of village leaders and money len- ders.	-	1 20%	-	2 22.22%	-	1 33.33%	-	-	-
5. Lack of field staff	4 50%	1 20%	-	2 22.22%	1 50%	-	-	-	-
6. Others	2 25%	2 40%	1 25%	-	-	1 33.33%	-	1 16.67%	-
7. Did not res- pond.	-	-	-	1 11.11%	-	-	-	1 16.67%	-

TABLE - 36B

MODEL WISE DISTRIBUTION OF LENDING STAFFS' OPINION  
REGARDING THE GREATEST IMPEDIMENT IN PROJECT  
IMPLEMENTATIONS.

Impediments/ Constraints	Krishi	Sonali	Janata	Agrani	Pubali	Rupali	Uttara	IRDP	BSBL
1. Low level of ceilings/high rate of interest	2 18.18%	1 20%	1 20%	1 14.29%	3 50%	1 33.33%	1 25%	1 10%	1 6.67%
2. Lack of training	1 9.09%	-	-	4 57.14%	1 16.67%	-	2 50%	2 20%	3 20%
3. Attitude of the Villagers/Illiteracy	-	2 40%	2 40%	-	-	1 33.33%	-	3 30%	-
4. Village politics/influence of village leaders and money lenders.	1 9.09%	1 20%	-	-	-	-	1 25%	1 10%	2 13.33%
5. Lack of field staff	-	1 20%	-	1 14.29%	1 16.67%	-	-	-	4 26.67%
6. Other	5 45.45%	-	2 40%	1 14.29%	2 33.33%	1 33.33%	-	3 30%	5 33.33%
7. Did not respond	2 18.18%	-	-	-	-	-	-	-	-

CHAPTER - 4  
EVALUATION OF PERFORMANCE

The objective of this chapter is to evaluate the performance of different lending institutions. Level of performance is measured by the number of loans disbursed per branch and per worker. To assess the performance of different lending institutions data were collected on different aspects, such as, size of staff, rating of staff, proportion of time spent on RFEP activities and an attempt is made to relate these to the number of loans disbursed. In order to compare the lending institutions on this aspect, the following variables were taken into consideration :

1. Rating of staff and loan disbursement
2. Size of staff and loan disbursement
3. Proportion of time spent and loan disbursement
4. Lending officials knowledge of RFEP objective and target group definition and loan disbursement per worker.
5. Lending officials knowledge of RFEP objective and target group definition and loan disbursement per branch.
6. Savings mobilized by different lending institution from target group.

Two separate analyses are made on each of the above aspects. One for the branch chiefs and another for the lending staff. Finally the lending institutions were ranked in descending order according to the level of performance regarding the above mentioned variables. This ranking is shown in the fifth column of Table - 43A, 43B and 44.

Findings

1. Rating of staff and loan disbursement

The respondents were asked to rate their staff or co-workers in three categories namely: Satisfactory, unsatisfactory and excellent. These were then related to the number of loan disbursement.

**G-1 :** In case of Agrani Bank rating of staff by the manager have positive relationship with the number of loans disbursed per worker. Each worker disbursed 45 loans on an average where rating of staff was unsatisfactory while 141 loans per worker were disbursed in the branches where rating of staff was satisfactory. In the cases where rating were excellent in the opinion of manager, per worker loan disbursement was 162. Similar trend is also observed in case of Pubali and Sonali Bank. An inverse relation is noted in this respect i.e. with better rating of staff number of loans disbursed decreased in case of Krishi, Janata and Uttara Bank. Loan disbursed per worker in Krishi Bank is 247 where rating of staff was unsatisfactory, 240 where rating was satisfactory and 76 in case of excellent rating. It is interesting to note that in case of Janata Bank where rating of staff was excellent only 27 loans were disbursed per worker while in Krishi Bank 247 loans were disbursed per worker where rating was unsatisfactory. These are illustrated in Table -37A.

**G-2 :** In case of Krishi and Pubali Bank with better rating of staff by "other lending staff" number of loans disbursed per worker decreased. In the former case where the rating was unsatisfactory each staff disbursed 333 loans on average while in branches where rating was satisfactory per worker loan disbursement was 282. Direct relation between these two variables (rating of staff and loan disbursed per worker) is observed in case of ERDP, Rupali, Sonali, BSL and Uttara model. These are shown in Table - 37B.

## 2. Size of Staff and loan disbursement

G-1 : In case of the outlets where size of staff was adequate, per worker loan disbursement on average varied from 4 in Rupali model to 135 in Janata model. In this respect per branch loan disbursement varies from 13 in case of Rupali to 249 in Agrani Bank. On the other, in the branches with inadequate staff size per worker loan disbursement varies from 15 in case of BSBL to 190 in case of Krishi Bank and number of loan disbursed per branch varies from 15 in BSBL to 309 in Krishi. Average loan disbursement in case of Rupali and Sonali Bank is more in outlets with inadequate staff than in case of outlets with adequate staff. These are illustrated in Table - 38A.

G-2 : In different models where in the opinion of other lending staff the staff size was adequate, per worker loan disbursement varies from 14 in BSBL to 135 in Janata model. Average loan disbursement per branch in this respect varies from 62 in BSBL to 184 in Agrani Bank. With inadequate staff size per worker loan disbursement varies from 25 in ERDP model to 303 in Krishi model. It is observed that the highest number of loans disbursed per worker in case of outlets having adequate size of staff is less than the highest number of loan disbursed per worker in cases of outlets having inadequate staff size. These are reflected in Table - 38B.

3. Relationship between proportion of time spent for RFEP and loan disbursement

- G-1 : Productivity in terms of number of loans disbursed both per branch and per worker are found to be inversely related to the proportion of working time spent in RFEP activities by Grade I personnels upto 35%. Beyond this, proportion of time spent, productivity increases with the increases of time spent. This is seen in Table 39A and Fig. 39A.
- G-2 : There is a direct relationship between proportion of time spent by Grade II personnels (loan Officer, Field Assistant, Krishi Shakha in-charge, village Agent, Investigation Officer etc) and volume of loan. Number of loans disbursed increase both per branch and per worker with the increase in proportion of time spent. This is shown in Table 39B and Fig. 39B.

Analysis:

It is a rather interesting finding that there is an inverse relationship between the proportion of time spent by Grade I people and the number of loan disbursed both per worker and per branch in the areas where the branch chiefs spent loans than 35% of their working time in RFEP activities, whereas loan disbursement is seen to be directly related to the proportion of time spent by Grade II people.

Grade II personnels are the people directly related to the activities of RFEP including enquiry in the field, motivation of target group households which explains as high co-relation between loan disbursement and time spent by them. Grade I personnels are not directly involved with the RFEP clientele, so higher proportion of time spent by them does not always increase loan disbursement. Rather the branch chiefs who have spent less than 35% of working time in RFEP might have hampered the activities of their subordinate staff and thereby reduced their productivity. Branch chiefs who have spent more than 35% time in RFEP seems to have worked accordingly and thereby contributed to productivity. It is apparent from the upward sloping portion of the curves shown in Fig. 39A.

4. Lending Officials knowledge of RFEP objective and target group definition and loan disbursement per worker.

G-1 : In the outlets where the knowledge of branch chiefs about RFEP objective and target group definition was wrong, per worker loan disbursement was 98 and among different models this figure varies from 15 in ESBL to 347 in Krishi Bank. In case of Agrani Bank 2 branch chiefs stated target group definition wrongly and 125 loans were disbursed per worker in this case. In the cases where managers knowledge of RFEP objectives were wrong, number of loans disbursed per worker was 96 and among the lending institutions this figure ranged between 17 in Rupali and 183 in Krishi Bank. The number of loan disbursed per worker was 113 in the cases where the knowledge of branch chiefs in both the aspects were correct. In such situation this figure is 157 in Agrani, 15 in IRDP, 330 in Krishi and 156 in Pubali. The coefficient of correlation between number of loans disbursed per worker and knowledge on above two aspects is 0.33 . This implies that a low degree of direct relationship exists between these two variables. These observations are shown in Table -40.

G-2 : Number of loan disbursed per worker was 63 in the branches where the knowledge of other lending staff regarding both RFEP objective and target group definition was

wrong and such number in different models, varies from 28 in BSDL model to 353 in Krishi model. In the outlets where lending staff stated target group definition wrongly per worker loan disbursement was 45 , while in case of wrong knowledge, regarding objective of RFEP this figure was 87. In the latter case among the lending institutions the range is 13 in BSDL and 276 in Krishi Bank. Only 9 staff were able to state both the aspects correctly and per worker loan disbursement in such case was 179. For the Grade-2 personnels the coefficient of correlation between number of loans disbursed per worker and knowledge on above two aspects is 0.70. So better performance is found in the cases where knowledge of lending staff about objective of RFEP and target group was clear. These are also shown in Table -41.

5. Lending Officials knowledge of RFEP objective and target group definition and loan disbursement per branch.

G-1 Number of loan disbursed per branch was 179 in cases where branch chiefs knowledge regarding objective of RFEP and target group was wrong and among the models this figures varies from 15 in case of BSDL to 347 in Krishi Bank. Only one branch chief in case of Agrani Bank stated purpose of RFEP correctly but target group definition wrongly and in that branch 249 loans were disbursed. Per branch loan disbursement in the cases where branch chiefs

stated target group definition correctly but objective of RFEP wrongly, varies from 43 in Rupali Bank to 275 in Krishi Bank, whereas the overall figure is 158. 254 loans were disbursed per branch in the cases where branch chiefs' knowledge in these aspects were perfect. Among the lending institution range of per branch loan disbursement was found to be 59 in IRDP and 330 in Krishi Bank. The coefficient of correlation between these two variables is 0.13 which is insignificant i.e. knowledge of branch chiefs regarding objectives of RFEP and target group definition is not related to the number of loan disbursed per branch. These are illustrated in Table 41.

- G-2 : Looking at this aspect from grade-2 personnels point of view it is observed that 129 loans were disbursed per branch in cases where knowledge of lending staff regarding both target group and objectives of RFEP were wrong. Among the lending institutions this figure varies from 41 in BSDL to 353 in Krishi Bank. Per branch loan disbursement was 121 in the cases where knowledge of lending staffs about objectives of RFEP was correct but in fact target group definition was wrong. In this respect per branch loan disbursement in different banks are 78 in BSDL, 74 in IRDP and 211 in Sonali. In the outlets where lending staffs stated target group definition correctly, 156 loans were

disbursed per Branch and among different models this figure varies from 64 in case of IRDP to 331 in case of Krishi Bank. 269 loans were disbursed per branch where the lending staff explained both the aspects correctly and this figure was 324 in Krishi 232 in Pubali and 176 in Sonali. The coefficient of correlation between per branch loan disbursement and knowledge of the lending staff is 0.75. This implies that with better knowledge of lending staff about RFEF objectives and target group definition, per branch loan disbursement increases. This can be seen in Table -41.

6. Savings mobilized by different lending institutions from target group

Total savings mobilized by all lending institutions was Tk. 5,76,372.00 on 31st December, 1979. Among the lending institutions this amount varies from Tk. 5,139.00 in case of BSBL to Tk. 2,33,273.00 in case of Krishi Bank. Taking all the outlets together it is observed that per branch Tk. 9,296.00 was mobilized as saving from target group. Per branch saving was highest in case of Krishi Bank (Tk. 19,439.00) and lowest in case of BSBL (Tk. 467.00). Taka 59.51 was amount of saving per loan disbursed and among different lending institutions, this amount ranged between Taka 8.78 in case of BSBL to Taka 108.63 in case of Sonali Bank. Table -42 illustrates these findings.

TABLE - 37A  
RATING OF STAFF AND LOAN DISBURSEMENT

Name of the Bank	Loan Disbursed	RATING OF STAFFS		
		Unsatisfactory	Satisfactory	Excellent
Krishi	Per Branch	247	320	304
	Per Worker	247	240	76
Sonali	Per Branch	-	121	178
	Per Worker	-	27	76
Janata	Per Branch	-	66	53
	Per Worker	-	66	27
Agrani	Per Branch	68	197	325
	Per Worker	45	141	162
Pubali	Per Branch	-	151	321
	Per Worker	-	76	156
Rupali	Per Branch	-	89	-
	Per Worker	-	27	-
Uttara	Per Branch	-	140	135
	Per Worker	-	70	68
IRDP	Per Branch	-	93	-
	Per Worker	-	35	-
BSNL	Per Branch	-	15	-
	Per Worker	-	15	-

TABLE - 373  
RATING OF STAFF AND LOAN DISBURSEMENT

Name of the Lending Institution	Loan Disbursed	RATING OF STAFF		
		Unsatis- factory	Satis- factory	Excellent
Krishi	Per Branch	333	339	-
	Per Worker	333	282	-
Sonali	Per Branch	-	184	178
	Per Worker	-	53	89
Janata	Per Branch	-	-	-
	Per Worker	-	-	-
Agrani	Per Branch	-	242	-
	Per Worker	-	121	-
Pubali	Per Branch	-	339	212
	Per Worker	-	339	106
Rupali	Per Branch	-	98	72
	Per Worker	-	49	72
Uttara	Per Branch	-	116	175
	Per Worker	-	87	88
IRDP	Per Branch	64	85	-
	Per Worker	13	40	-
NSDL	Per Branch	20	70	43
	Per Worker	7	21	21

TABLE - 38A  
SIZE OF STAFF AND LOAN DISBURSEMENT

Name of the Lending Institutions	Loan Disbursed	WHETHER SIZE OF STAFF ADEQUATE	
		Yes	No.
Krishi	Per Branch	-	309
	Per Worker	-	190
Sonali	Per Branch	121	178
	Per Worker	27	76
Janata	Per Branch	135	39
	Per Worker	135	29
Agrani	Per Branch	249	178
	Per Worker	125	119
Pubali	Per Branch	-	232
	Per Worker	-	116
Rupali	Per Branch	13	128
	Per Worker	4	36
Uttara	Per Branch	138	-
	Per Worker	69	-
IRDP	Per Branch	201	72
	Per Worker	100	26
DSBL	Per Branch	-	15
	Per Worker	-	15

TABLE - 38B  
SIZE OF STAFF AND LOAN DISBURSEMENT

Name of the Lending Institution	Loan Disbursed	Whether Size of Staff Adequate	
		Yes	No.
Krishi	Per Branch	-	333
	Per Worker		303
Sonali	Per Branch	157	186
	Per Worker	79	68
Janata	Per Branch	135	53
	Per Worker	135	53
Agrani	Per Branch	184	219
	Per Worker	92	137
Pubali	Per Branch	-	219
	Per Worker		125
Rupali	Per Branch	-	89
	Per Worker		54
Uttara	Per Branch	120	141
	Per Worker	80	94
IRDP	Per Branch	102	50
	Per Worker	37	25
BSDL	Per Branch	62	47
	Per Worker	14	33

TABLE - 39A

TABLE SHOWING RELATIONSHIP OF LOAN  
DISBURSEMENT WITH PROPORTION OF  
WORKING TIME SPENT BY LENDING OFFI-  
CIALS IN RPEP ACTIVITIES

Bank/ Institution	Per Worker/ Per Branch	Proportion of working time Spent				
		0-10%	10-20%	20-30%	30-40%	Above 40%
NUMBER OF LOAN DISBURSED						
Krishi	Per Worker	207	127	-	-	-
	Per Branch	289	317	-	-	-
Sonali	Per Worker	-	88	38	-	59
	Per Branch	-	176	141	-	178
Janata	Per Worker	41	22	63	-	-
	Per Branch	41	22	94	-	-
Agrani	Per Worker	-	84	127	93	179
	Per Branch	-	84	254	117	357
Pubali	Per Worker	-	116	-	-	-
	Per Branch	-	232	-	-	-
Rupali	Per Worker	-	-	27	-	-
	Per Branch	-	-	89	-	-
Uttara	Per Worker	78	-	-	-	53
	Per Branch	155	-	-	-	105
IRDP	Per Worker	101	27	24	-	-
	Per Branch	201	80	59	-	-
NSDL	Per Worker	-	-	15	-	-
	Per Branch	-	-	15	-	-
Total	Per Worker	143	74	45	93	111
	Per Branch	222	162	116	117	249

TABLE - 39B

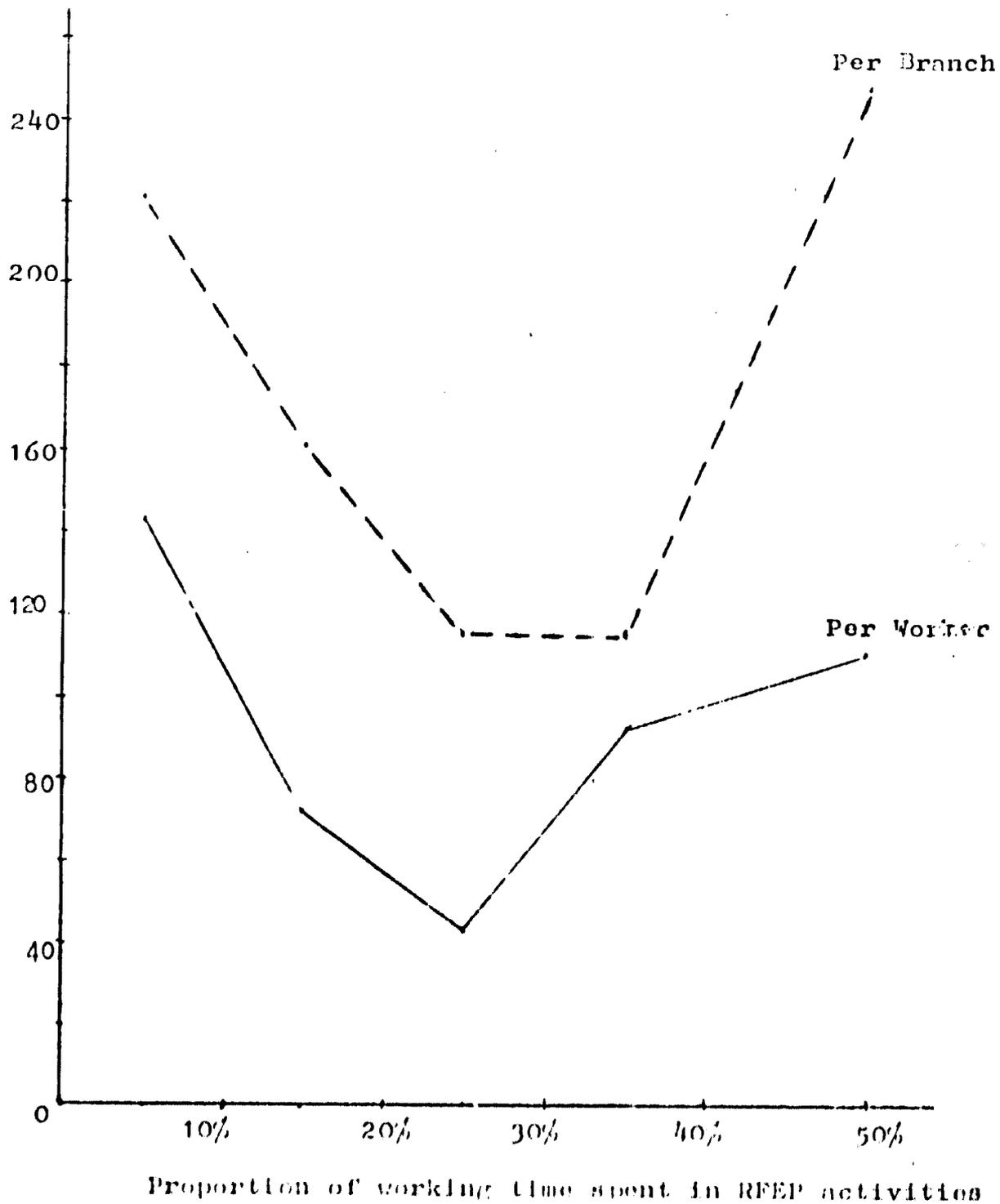
TABLE SHOWING RELATIONSHIP OF LOAN DISBURSEMENT WITH PROPORTION OF WORKING TIME SPENT BY LENDING STAFF IN RPEP ACTIVITIES

Bank/ Institution	Per Worker/ Per Branch	PROPORTION OF WORKING TIME SPENT				
		0-10%	10-20%	20-30%	30-40%	Above 40%
		NUMBER OF LOANS DISBURSED				
Krishi	Per Worker	-	-	-	-	333
	Per Branch	-	-	-	-	333
Sonali	Per Worker	-	-	-	119	52
	Per Branch	-	-	-	178	182
Janata	Per Worker	-	-	-	-	71
	Per Branch	-	-	-	-	88
Agrani	Per Worker	-	-	130	-	114
	Per Branch	-	-	195	-	227
Pubali	Per Worker	-	-	-	-	125
	Per Branch	-	-	-	-	219
Rupali	Per Worker	-	-	-	-	54
	Per Branch	-	-	-	-	89
Uttara	Per Worker	-	-	-	107	83
	Per Branch	-	-	-	107	138
IRDP	Per Worker	16	41	-	21	130
	Per Branch	52	81	-	85	130
BSNL	Per Worker	10	-	19	68	79
	Per Branch	35	-	38	103	79
Total	Per Worker	12	41	75	68	136
	Per Branch	41	81	128	126	200

FIGURE - 39A

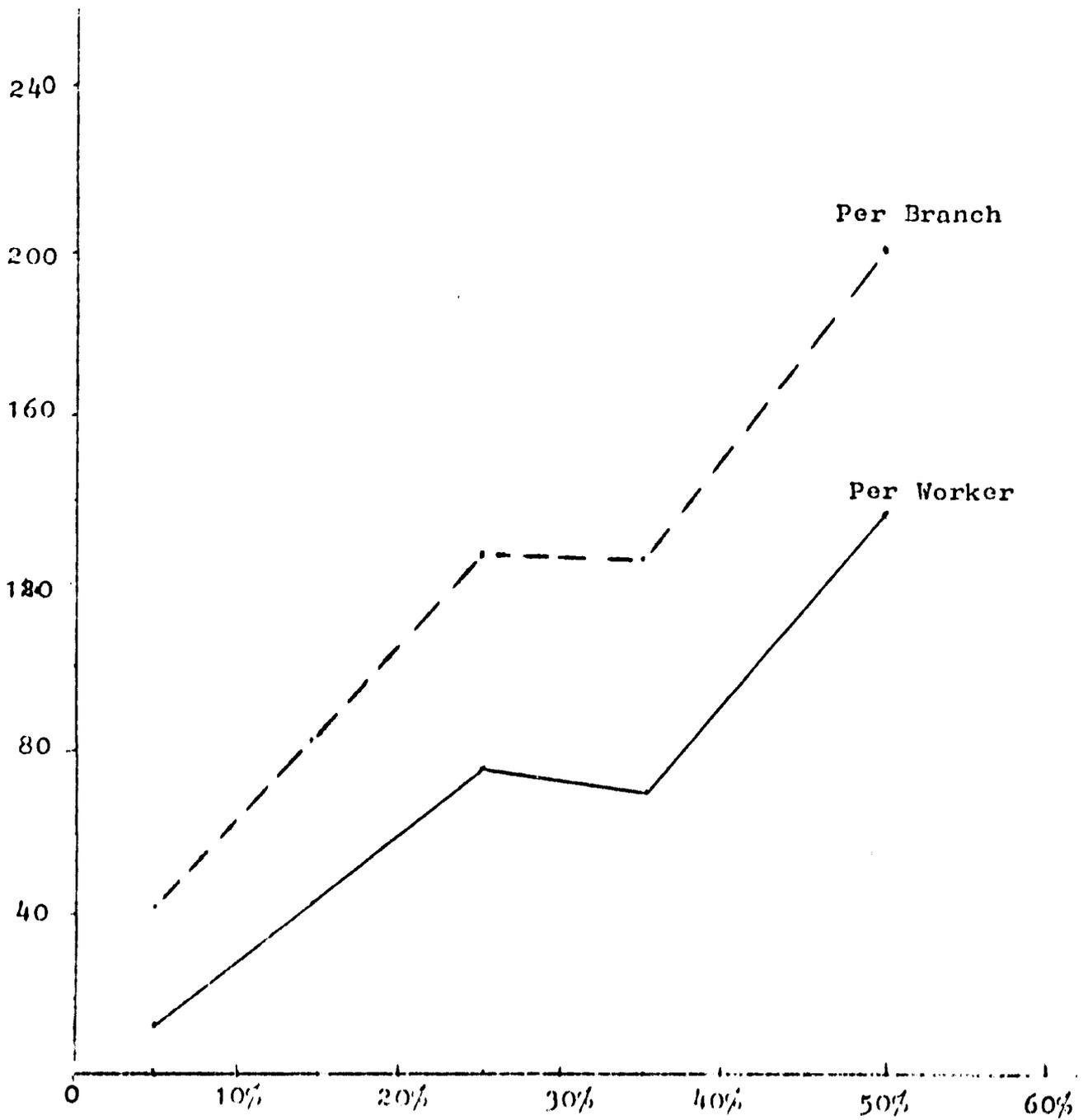
Number of  
Loans

LOAN DISBURSEMENT AS RELATED TO  
PROPORTION OF TIME SPENT BY BRANCH  
CHIEF



Number  
of  
Loans

LOAN DISBURSEMENT AS RELATED TO  
PROPORTION OF TIME SPENT BY OTHER  
LENDING STAFF



Proportion of working time spent in RFEF activities.

TABLE - 40  
TABLE SHOWING RELATIONSHIP BETWEEN NUMBER  
OF LOAN DISBURSED PER WORKER AND RFEP TRAINING  
(TRAINING EVALUATED BY LENDING STAFFS' KNOW-  
LEDGE OF RFEP OBJECTIVES AND TARGET GROUP  
DEFINITION)

Bank/ Institution	AVERAGE NUMBER OF LOAN DISBURSED PER WORKER							
	Knowledge of Grade-1 Personnel				Knowledge of Grade-2 Personnel			
	0	1	2	3	0	1	2	3
Krishi	347 (3)		184 (6)	330 (1)	353 (2)	-	276 (6)	324 (3)
Sonali	42 (5)	-	69 (9)	-	52 (3)	52 (5)	52 (5)	88 (2)
Janata	-	-	63 (5)	-	135 (1)	-	49 (5)	-
Agrani	-	125 (2)	121 (10)	157 (2)	125 (2)	-	121 (10)	-
Pubali	-	-	76 (2)	156 (2)	87 (2)	-	239 (1)	116 (4)
Rupali	183 (1)	-	17 (5)	-	-	-	45 (6)	-
Uttara	70 (4)	-	68 (2)	-	71 (3)	-	78 (4)	-
IRDP	39 (6)	-	38 (7)	15 (4)	29 (18)	37 (2)	13 (5)	-
BSDL	15 (1)	-	-	-	28 (6)	78 (1)	33 (10)	-
<b>Total</b>	98 (20)	125 (2)	86 (46)	113 (9)	63 (37)	45 (8)	87 (52)	179 (9)

Coefficient of correlation  $r = 0.33$                        $r = 0.70$

Figures in paranthesis indicate number of workers.

Scores evaluating the knowledge of lending staff according to their knowledge of RFEP Objectives and Target Group definition:

Scores:

0. Statement on both was wrong;
1. Statement on target group definition was wrong;
2. Statement on RFEP objectives was wrong;
3. Both statement correct.

TABLE - 41

TABLE SHOWING THE RELATIONSHIP BETWEEN NUMBER OF LOAN DISBURSED PER BRANCH AND RREP TRAINING ( TRAINING EVALUATED BY LENDING STAFFS' KNOWLEDGE OF RREP OBJECTIVES AND TARGET GROUP DEFINITION)

Bank/ Institution	AVERAGE NUMBER OF LOAN DISBURSED PER BRANCH							
	Knowledge of Grade-1 Personnel				Knowledge of Grade-2 Personnel			
	0	1	2	3	0	1	2	3
Krishi	347 (3)	-	275 (4)	330 (1)	353 (2)	-	331 (5)	324 (3)
Sonali	211 (1)	-	173 (4)	-	157 (1)	211 (1)	179 (2)	176 (1)
Janata	-	-	78 (4)	-	135 (1)	-	247 (4)	-
Agrani	-	249 (1)	173 (7)	314 (1)	249 (1)	-	202 (6)	-
Pubali	-	-	151 (1)	312 (1)	174 (1)	-	239 (1)	232 (2)
Rupali	183 (1)	-	43 (2)	-	-	-	89 (2)	-
Uttara	114 (2)	-	135 (1)	-	106 (2)	-	155 (2)	-
IRDIP	79 (3)	-	133 (2)	59 (1)	87 (6)	74 (1)	64 (1)	-
BSBL	15 (1)	-	-	-	41 (4)	78 (1)	66 (5)	-
<b>Total</b>	<b>179 (11)</b>	<b>249 (1)</b>	<b>158 (25)</b>	<b>254 (4)</b>	<b>129 (18)</b>	<b>121 (3)</b>	<b>156 (29)</b>	<b>269 (6)</b>

Co-efficient of correlation :  $r = 0.13$        $r = 0.75$

Figures in the paranthesis indicate number of branches

TABLE 42  
 SAVING MOBILIZED BY DIFFERENT LENDING  
 INSTITUTIONS FROM TARGET GROUP  
 ( AS OF DECEMBER 31, 1979 )

Lending Institution	Balance on December 31, 1979	Number of Loan disbursed up to Dec. 31.	Number of Branches	Saving per Branch	Saving per number of Loan
Krishi	233,273	3,710	12	19,439	62.88
Sonali	97,983	902	5	19,561	108.63
Janata	38,216	378	5	7,643	101.10
Agrani	64,994	1,783	10	6,499	36.45
Pubali	59,597	876	4	14,899	68.03
Rupali	22,503	268	3	7,501	83.97
Uttara	15,272	522	4	3,818	29.26
IRDP	39,395	662	8	4,924	59.51
BSNL	5,139	585	11	467	8.78
<b>Total</b>	<b>576,372</b>	<b>9,686</b>	<b>62</b>	<b>9,296</b>	<b>59.51</b>

CHAPTER - 5  
COMPARATIVE STUDY OF DIFFERENT  
LENDING INSTITUTIONS ACCORDING  
TO EVALUATION VARIABLES

In the previous chapters attempts were made to evaluate the managerial capacity of the branch chiefs and other lending staff of different lending institutions, efforts made by them towards the fulfilment of project objectives, constraints they faced in carrying out project activities and performance put up by different lending institutions. The purpose of the present chapter is to make a comparative study of different lending institution after ranking them according to above four evaluation variables.

In order to compare the lending institutions on a particular evaluation variable, points were given on different aspects of that variables on the basis of the percentage of respondents. The points on each of the different aspects were then added together to calculate the total score on a particular variable. Additional weights were given to stress the importance of some aspects like educational qualifications, higher proportion of time spent on RREP activities and better methods of selecting applications for loans.

The lending institutions were then grouped into three categories A, B and C ( Good, average and poor respectively) for each of the four evaluation variables such as capacity, efforts, constraints and performance. In all these cases maximum obtainable score was 63. In case of management capacity, efforts and constraints the lending institutions belong to category A, B and C scored more than 40, 21 to 40 and 20 or less points respectively. In case of performance, the lending institutions which scored more than 42, 32 to 42 and less than 32 points were categorised into A, B and C groups respectively.

TABLE - 43A

CATEGORIZATION OF LENDING INSTITUTIONS  
ACCORDING TO EVALUATION VARIABLES FOR  
BRANCH CHIEF

Grade	Capacity	Effort of	Self assessment constraints*	Perfor- mance
A (Good)	Rupali Janata IRDP Sonali Agrani	Agrani Rupali	BSBL	Pubali Sonali
B (Average)	Uttara	IRDP Janata BSBL Sonali Pubali Krishi	Agrani Janata Krishi Sonali IRDP Rupali Uttara	Agrani Krishi Janata Rupali
C (Poor)	Krishi Pubali BSBL	Uttara	Pubali	Uttara IRDP BSBL

Marks obtained : (Max. obtainable marks 63)

Capacity, effort & constraints

A : 63-41 100% - 65%  
B : 40-21 64% - 33%  
C : 20 & below 32 & below:

Marks obtained :

Performance (Maxm. obtainable  
marks 63)

A : 43 & above ( 68% & above)  
B : 42-32 ( 67% - 51%)  
C : 32 & below (50% & below)

\*A level constraint reflects greater degree of constraints faced.

TABLE 43B

CATEGORIZATION OF LENDING INSTITUTIONS  
ACCORDING TO EVALUATION VARIABLES FOR  
LENDING STAFF

Grade	Capacity	Effort	Self Assessment of constraints	Performance
A (Good)	Janata Rupali	Janata Rupali Krishi	Sonali Janata	Krishi Pubali Sonali Rupali
B (average)	Pubali Sonali IRDP Agrani Krishi BSBL	Agrani IRDP Pubali Sonali	Pubali Rupali Krishi Uttara	Janata Agrani
C (Poor)	Uttara	Uttara BSBL	BSBL Agrani IRDP	Uttara IRDP BSBL

Marks obtained (Max 63)

Capacity, effort & constraints

A : 63-41 (100% - 65%)

B : 40-21 (64% - 33%)

C : 20 & below (32 & below)

Marks obtained:

Performance (Max. obtainable marks 63)

A : 43 & above (68% & above)

B : 42 - 32 (67% - 51%)

C : 31 & below (50% & below)

TABLE - 44

CATEGORIZATION OF LENDING INSTITUTIONS  
 ACCORDING TO EVALUATION VARIABLES  
 (Average of Grade I and Grade II)

Grade	Capacity	Effort	Self Assessment of constraints	Performance
A (Good)	Rupali Janata	Rupali Agrani Janata	Janata Sonali	Pubali Krishi Sonali
B (Average)	IRDP Sonali Pubali Agrani	IRDP Krishi	Krishi Agrani Rupali	Agrani Rupali Janata
C (Poor)	Krishi Uttara BSBL	Pubali Sonali BSBL Uttara	Pubali Uttara IRDP BSBL	Uttara IRDP BSBL

Ranking of lending institutions according to above variables were done at three levels. Firstly for the branch chiefs (termed as G-I personnel) as shown in Table -43A, secondly for other lending staffs (termed as G-2 personnel) as shown in Table -43B and thirdly for all officials taken together which is shown in Table - 44.

### Findings

#### 1. Capacity

- a) For grade-1 personnel Rupali Bank has the best level of managerial capacity. Four other credit models such as Janata, IRDP, Sonali and Agrani were also found to have 'A' ( good) level capacity. BSBL is in the last position in this respect and this model with Krishi and Pubali Bank have C level of capacity. Agrani Bank alone has B level of managerial capacity. These can be seen in second column of Table -43A.
- b) Janata Bank has the best level of capacity of G-2 personnel followed by Rupali Bank, and both have 'A' level performance in this respect. Uttara bank has C level of capacity and ranked last. Other six lending institutions have B (average ) level of capacity. Column 2 of Table-43B illustrates these information.
- c) Combining all the officials it is observed that Rupali and Janata Bank have best level of capacity , Krishi, Uttara and BSBL ranked in descending order in C grade while other four lending institutions were found to have average level of capacity. These are shown in 2nd column of Table - 44.

## 2. Efforts

- a) Branch chiefs of Agrani Bank made best level of efforts, while efforts of Uttara Bank was poor, Rupali Bank also made A level effort. All other lending institutions made average level of efforts. These can be seen in the 3rd column of Table - 43A.
- b) For other lending staff, best level of efforts were made by Rupali, Janata and Krishi Bank also fall in A grade in this respect. Other lending staff of Uttara and BSDL made poor level of effort. Effort level was average for other lending staff of remaining five institutions. These are reflected in third column of Table - 43B.
- c) Rupali Bank ranked first in terms of effort when all the officials are taken together and Agrani and Janata also made good level of efforts. IRDP and Krishi Bank secured B level in this respect. Pubali, Sonali, BSDL and Uttara is placed in C level in descending order. Third column of Table - 44 illustrates this ranking.

## 3. Constraints

- a) Branch chiefs of BSDL face the highest degree of constraints while in case of Pubali the branch chiefs face the lowest level of constraints. Seven other institutions ranked in B level in this respect. These can be seen in fourth column of Table-43A.
- b) When other lending staff are compared in this respect, it is observed that Sonali and Janata Bank have a higher level of constraint. Grade - 2

personnel of BSBL, Agrani and IRDP seems to be facing less constraints. Other four lending institutions are in the category of B level or average constraints. Column four of Table -43B illustrates these findings.

- c) Constraints of all the officials taken together was of A level for Janata and Sonali and of B level for Krishi, Agrani and Pubali Bank. Other four institutions fall in C level and among them BSBL ranked last. These are shown in fourth column of Table - 44.

#### 4. Performance

- a) Branch chiefs of Pubali Bank showed best level of performance, while chiefs of Sonali Bank also showed A level performance. Uttara, IRDP and BSBL showed poor performance and other four banks have average level of performance. These are showed in last column of Table - 43A.
- b) For grade-2 personnel , A level of performance is observed for Krishi, Pubali, Sonali and Rupali and among them Krishi is the best in this respect. In case of Uttara, IRDP and BSBL performance of other lending staff was poor and BSBL was in the last. Janata and Pubali showed average performance. Last column of Table -43B illustrates these information.
- c) Taking all the officials together Pubali showed best level performance while Krishi and Sonali Bank also showed A level performance. Performance of Agrani, Rupali and Janata was same on B level . In this respect Uttara, IRDP and BSBL was placed in C level in descending order. These can be seen in last column of Table -44.

5. Capacity and efforts

- a) For grade-1 personnel, same institutions have higher level capacity but made lower level of efforts. Janata, IRDP and Sonali with A level capacity made B level efforts, while Uttara with average capacity made poor efforts. Reverse is the situation for DSDL and Krishi where B level efforts were made with C level capacity. Same level of capacity and effort was observed for Agrani and Rupali ( A level). Table-43A shows these findings.
- b) Seven out of nine lending institutions showed same level of capacity and efforts for other lending staff . DSDL with B level capacity made C level efforts. Capacity of Krishi Bank was of B level but it made A level efforts. Janata and Rupali made A level efforts with A level capacity while Uttara with poor capacity made poor efforts Other four institutions have average level of both capacity and efforts. These are shown in Table - 43B.
- c) Considering all the officials together, it is observed that Agrani with average capacity made good efforts and Krishi with poor capacity made average efforts, while Sonali and Pubali with average capacity made C level efforts. For IRDP both capacity and efforts were of B level, Uttara and DSDL with C level capacity made C level efforts, Table -44 shows these information.

## 6. Constraints and performance

- a) BSDL with A level of constraints ranked last in respect of performance ( C level) for Grade-1 personnel . On the other extreme Pubali with C level constraints showed best level of performance, Sonali with B level constraints showed A level performance while Uttara and IRDP with B level constraints showed C level performance. In case of other four institutions both constraints and performance was of B level. These can be seen in Table -43A.
- b) For Grade-2 personnel , Sonali with A level constraints showed A level performance, while BSDL and IRDP showed C level performance with C level constraints. Janata have A level constraints but showed B level performance and Uttara with B level constraints showed C level performance. Agrani Bank showed B level performance with C level constraints. Pubali, Rupali and Krishi Bank with B level constraints showed A level performance. These are reflected in Table -43B.
- c) Considering all the officials together, it is observed that Janata with A level constraints showed B level performance. Constraints of Krishi was of B level and Pubali was C level but both of them showed A level performance. In case of Sonali Bank constraints were of A level and performance was also of A level. Agrani and Rupali Bank showed B level performance with B level constraints. Both constraints and performance were of C level in case of Uttara, IRDP and BSDL. Table -44 illustrates these findings.

CHAPTER - 6  
RECOMMENDATIONS

A. Training and Knowledge:

1. In general the training on REEP was not adequate. This has in turn affected the knowledge about REEP particularly of the lending staff (Grade-2). In fact we see a strong relationship between the training (measured among others by knowledge of REEP e.g. target group definition, purpose etc.) and productivity (measured by number of loan disbursed). The coefficient of correlation is significant. ( Table 40 ).
2. Most of the lending institutions also expressed dissatisfaction over the duration of training which was expressed to be too short. All Grade 2 officers expressed a need to be trained separately (by lending institution) because each model has its own problems and requirements. It is recommended here that each institution arrange to send their lending officers to the consultants headquarters for a 2 day training session.
3. It is recommended here that the officials, particularly the lending staff (Grade-2) be trained modelwise or lending institutionwise. Training is needed on the model design and implementation and accounting procedure.
4. Lastly, one vital question on the training, knowledge, and purpose of the project is : does the program fit the purpose of the institution and vice-versa ? The REEP program has a two-pronged purpose, namely, the credit purpose and the welfare purpose. Almost all of the lending officials are concerned

with the former i.e. the credit purpose as a result the small farmer or target group focus lose out in commercial banks. On the whole, the personnel faces conflicting objectives such as improving the lot of farmers and maximizing loan payment, of which they are mainly preoccupied with the latter. Thus, it is imperative that the institutions take decisions to commit themselves to both the objectives, particularly, at the policy level.

B. Decision-making and Management :

1. There is a diffusion of decision - making authority at all levels. Even though the decision-making takes place at multiple levels the final decision is fairly centralized. Out of 9 lending institutions 2 makes loan sanctioning decisions at the Head Office level. Again, it was found that within the same institution the final borrower selection was sometimes done at branch level and sometimes at the regional level. All this create unnecessary delay in procedures.
2. The role of the Regional Office is not clear. In some cases the Regional Managers are playing active role while in other it is almost non-existent. In general regional offices are weak in terms of the operation of the DEEP project. Thus there is a wide gap between the Head Office and the branch office in the operation and management aspects. The lending institutions need to formulate policies as to what responsibilities they would delegate to the regional offices. In this respect, the lending institutions might consider the alternative of posting a project officer at the regional level in view of the envisioned future expansion. Since the regional offices are more accessible to the branch offices it would be logical to delegate some decision-making that needs quicker action.

3. The institutions which deal with cooperatives e.g. IRDP and BSRL definitely have greater management problems. This may be due to (a) operating with different tiers of an organization i.e. the TCCA and KSS or the Executive Committee and Board of Directors and (b) the overall low incentive of the non-salaried part-time personnel e.g. the managers, inspectors, etc of the cooperatives. The officials in charge of DEEP in IRDP (at the village level ) are concerned with not having much control over the loanee selection procedure. In this regard IRDP must sort out and clarify the role of the KSS and the D.D.O. The problem is similar also in the case of BSRL.
4. Lastly, there is a lack of incentive for the personnel of the cooperatives to work for DEEP. In majority of the cases the work is done either on a voluntary basis or with a minimum honorarium. IRDP and BSRL should consider appointing special officers for DEEP and delegate them some power to exercise over the cooperatives. This will require two things (a) an amendment or modification of their Society Laws and (b) an increase in the administrative costs. As to the first point, it<sup>is</sup> a matter of policy changes to be done at higher levels, and in the second recommendation, it is known that any administrative development will increase cost but in the long-run the cost will be reduced by the volume of business which has not achieved its target yet.

C. Productivity :

1. This is one of the most vital aspects of any management and organizational analysis. The very essence and viability of the RREP depends on the productivity level of the lending institutions. In this regard we have attempted to answer the following questions:
  - what is the actual productivity of loan officers ?
  - what is a proper or reasonable level of productivity for loan officers ?
  - what steps and support are required to boost loan officer productivity to a reasonable level ( logistic support, training, incentives, etc.)
2. To answer the above questions, calculation regarding loan volume per month per officer was made. Secondly, an attempt has been made to analyze the capacity utilization, target achievement of productivity, pragmatic and feasible level of productivity etc.
3. The current level of productivity is 6.7 loans (average of all lending institutions ) per worker per month and 5.8 loanees per worker per month. The average per branch loan disbursement is 12.0 per month and 10.4 loanees per month. (Annex 6-1 ). This table shows that the achievement of Krishi, Pubali, and Agrani is good in terms of loan disbursement. But in order to make proper analysis one should consider the target. Annex 6-2 shows that though Krishi made the highest number of loans, it has achieved only 47.6% of the specified target. Pubali, Agrani and Sonali performance is satisfactory in this regard with target achievement of 92.4%, 110.0%, and 117.6% respectively.

INDP and BSBL have exceeded the target at 207.5% and 132.5% respectively. This in itself is not a good measure for productivity because if we look at the target of all institutions it is noted that the target is too low compared to other institutions. ( 4 loans per branch per month; Rupali 33 loans per branch per month etc.).

4. In order to make realistic analysis we have taken one step further. Annex 6.3 reflects the relationship between the target of staff requirement and target regarding loan disbursement. Thus, target loan has been adjusted to the current staff level. Here we see that on the average the lending institutions have achieved 60.9% of the target in disbursement, which is a fairly good achievement. The details are shown in Annex 6.3.
5. Now let us look at the capacity utilization on the basis of which it will be assessed what level of productivity is feasible. Annex 6 - 4 column 2 & 3 shows the percentage target achievement in relation to the target specified in the Project Paper and in relation to staff requirement met. Column 4 and 5 reflects the pragmatic view of productivity per branch and per worker. For branches the pragmatic figure is 25 loans and for worker it is 15 loans. Both the figures came from Annex 6 - 1 column 8 and 9. To calculate the capacity of branches, Krishni's figure (23.8) has been rounded to 25.0 and taken as a Pragmatic figure. For worker capacity a standard of 15 loans is used taking Agrani and Pubali's achievement, 12.5 and 13.2 respectively, as pragmatic which has been rounded to 15. It must be mentioned here that Krishni's high per worker figure ( 20.4 ) is a result of dividing by the average no. of worker

which is the lowest (1.17) compared to the average of all lending institution (1.79 ).

Thus if we take 15 loans as a pragmatic figure all lending institutions have achieved 53.4% of the target. The Project envisioned about 500 loans to be handled by a worker, which comes to 25 loans per month per worker. The figures below gives a comparison of the two estimates :

Lending Institution	% target achieved if 15 loans per worker per month is target	% target achieved if 25 loans per worker per month is target
Krishi	135.6	81.6
Sonali	66.7	26.8
Janata	44.4	26.4
Agrani	83.1	50.0
Pubali	88.0	52.8
Rupali	44.3	27.2
Uttara	45.3	27.2
IRDP	36.9	11.2
BSBL	23.6	13.2
<b>TOTAL : (weighted average)</b>	<b>53.4</b>	<b>26.8</b>

The current productivity is 6.7 loans per worker per month. Even if we set a target of 15 loans per month the lending institution have achieved 53.4% of the target only. If according to the Project Paper the target is set at 25 loans per worker per month the achievement goes down considerably (26.8%). In view of this one might ask the appropriate question: is 500 loans or 25 loans per month/per worker feasible ?

It is the view of the consultants that handling 25 loans on a monthly basis or 500 loans on a regular basis is plausible. One must keep in mind that the first six months of the project has been rather slow due to regular start-up and other problems. If we discount the first half of the project, progress has been fairly good in general.

6. Let us now answer a crucial question : What is the relationship of staff size to productivity ? In other words, will productivity increase if staff size is increased ?

On the whole, number of staff size does not affect productivity per branch. It is almost constant. For Example, when staff size is 1, average productivity per branch is 12.5, 11.8 for 1.5 staff and 12.5 for 2 staff. Number of staff above 2 is ignored because very few institutions have employed more than 2 workers for REEP. (Annex. 6-5)

As to the per worker figure, staff size is inversely related to productivity. This actually reflects average productivity rather than decreasing productivity because the denominator gets larger. However, what is being argued here is that staff size does not affect productivity. There are other factors which are impeding the project operation. Productivity may be a function of appropriate worker incentive or logistic support.

Finally, current staff size of 1.79 is almost an optimum level in order to achieve the productivity target. It is recommended that the lending institution take appropriate steps to increase the quality of staff with proper incentives, training, and logistic support.

7. Two other factors that affect productivity are (a) a high turnover rate (b) status of lending staff. The rate of transfer in REEP project is 34% and 20% respectively for Grade I and Grade II Officials. The institutions must take immediate action to remedy this, otherwise the work loses continuity. (b) many of the lending staff complained about their appointment being a temporary one. This factor may affect productivity.

D. Incentive and Logistic Support

1. Out of 9 institutions surveyed only 2 provides some kind of commission/reward to the staff. It is strongly recommended that some incentive in the form of commission/bonus be given to the personnel of REEP. In this regard consideration should be given to providing some fund from the Project. BOB, USAID and the lending institutions should take a joint decision over the matter.
2. Salary of the lending Officer and assistant may be reconsidered. The pay scale and grade may be adjusted. It may be mentioned here that 40% of the Officials stated that the most preferred facility for work performance is "salary increase".
3. Other logistic supports should be provided to increase the efficiency. Transport or adequate transport allowance must be provided. The survey noted that this is a major constraint in mobility of the workers.

E. Indirect Factors

As stated earlier, there are other factors which are beyond the control of the institutions which affect the operation of the project. Two major factors are :

- (a) Village socio-political structure
- (b) technological/infrastructural factors.

Majority of the branch staff stated that village politics is a big constraint in the management of small farmer program. 99% of the officials faces the domination of the big farmers particularly in target group selection. This is more acute in the cooperatives. It is recommended that cooperatives form special informal groups for landless and the poor.

The other factor beyond the direct control of the lending institution is the absence of inputs, infrastructure, and price support particularly for new technology. In other words, credit may not be feasible as an one dimensional program. The above support may be necessary for a successful credit program.

Annex 6-1A

PRODUCTIVITY OF LENDING INSTITUTIONS

( Number of Loans )

Bank/ Institu- tions	No. of outlets	No. of workers	Average No. of workers per branch	No. of loans upto Dec.31, 1979 <sup>1/</sup>	No. of loans per branch	No. of loans per worker	No. of loans per branch per month <sup>2/</sup>	No. of loans per worker per month <sup>2/</sup>
1	2	3	4	5	6	7	8	9
Krishi	12	14	1.17	3710	309	265	23.8	20.4
Sonali	5	15	3.00	902	180	60	20.0	6.7
Tanata	5	6	1.20	378	76	63	8.0	6.6
Agrani	10	15	1.50	1783	178	119	18.7	12.5
Pubali	4	7	1.75	876	219	125	23.1	13.2
Rupali	3	5	1.67	268	80	54	11.1	6.8
Uttara	4	7	1.75	522	121	75	11.9	6.8
IRDP	8	24	3.00	662	83	28	8.3	2.8
BSBL	11	18	1.64	585	53	33	5.3	3.3
<b>TOTAL :</b>	<b>62</b>	<b>111</b>	<b>1.70</b>	<b>9686</b>	<b>156</b>	<b>87</b>	<b>12.0<sup>2/</sup></b>	<b>6.7<sup>2/</sup></b>

- 1) Number of loans as per Management Survey, January 1980.
- 2) Column 8 and 9 are obtained from column 6 and 7 respectively by dividing the corresponding numbers by the period of operation upto Dec. 31, 1979.
- 3) Denominator is that of Krishi, which started RREP loan disbursement in Nov. 29, 1978.

Annex 6 - 1B

PRODUCTIVITY OF LENDING INSTITUTIONS

( Number of Loanees )

Bank/ Institu- tions	No. of outlets	No. of workers	Average No. of worker per branch	No. of loanees <u>1/</u>	No. of loanees per branch	No. of loanees per workers	No. of loanees per branch per month <sup>2/</sup>	No. of loanees per workers per month <sup>2/</sup>
1	2	3	4	5	6	7	8	9
Krishik	12	14	1.17	2752	229	197	17.6	15.2
Sonali	5	15	3	795	159	53	17.7	5.9
Janata	5	6	1.20	378	76	63	8.0	6.6
Agrani	10	15	1.50	1623	162	108	17.1	11.4
Pubali	4	7	1.75	842	211	120	22.2	12.6
Rupali	3	5	1.67	257	86	51	10.8	6.4
Uttara	4	7	1.75	502	126	72	11.5	6.5
IRDP	8	24	3	662	83	28	8.3	2.8
BSBL	11	18	1.64	558	51	31	5.1	3.1
<b>TOTAL</b>	<b>62</b>	<b>111</b>	<b>1.70</b>	<b>8369</b>	<b>135</b>	<b>75</b>	<b>10.4<sup>3/</sup></b>	<b>5.8<sup>3/</sup></b>

1/ Estimated using a multiply factor (Loanee loan ratio of sample outlets of each model).

2/ Foot note 2/ of the preceding table applies here.

3/ Foot note 3/ of the preceding table applies here.

Annex 6 - 2

AVERAGE PER BRANCH MONTHLY DISBURSEMENT OF  
LOANS: TARGET AND ACHIEVEMENT

( Number of Loans )

Bank/ Institu- tions	Per Branch monthly disbursement target (as specified in project paper )	Average per branch monthly disbursement	Achievement as percentage of target
	1	2	3
Krishi	50	23.8	47.6
Sonali	17	20.0	117.6
Janata	17	8.0	47.1
Agrani	17	18.7	110.0
Pubali	25	23.1	92.4
Rupali	33	11.1	33.6
Uttara	25	11.9	47.6
IRDP	4	8.3	207.5
BSBL	4	5.3	132.5
<b>Total</b> :	21.23 <sup>1/</sup>	12.0	56.3

1/ Weighted average of modelwise targets.

Annex 6 - 3

ACHIEVEMENT OF TARGET NUMBER OF LOAN DISBURSEMENT  
PER BRANCH PER MONTH AS ADJUSTED TO PERCENTAGE OF  
STAFF REQUIREMENTS MET BY LENDING INSTITUTIONS

Lending Institutions	Percentage of staff requirements <sup>1/</sup> met	Adjusted target No. of loan per branch per month <sup>2/</sup>	Percentage of adjusted target achieved
1	2	3	4
Krishi	72.2	36	66.1
Sonali	133.3	23	86.6
Janata	73.3	12	66.7
Agrani	83.3	14	133.6
Pubali	108.3	27	85.6
Rupali	88.9	29	38.3
Uttara	108.3	27	44.1
IRDP	150.0	6	138.3
BSBL	81.8	3	176.7
<b>TOTAL :</b>	<b>92.8</b>	<b>19.7</b>	<b>60.9</b>

1/ Staff requirements as specified in the Project Paper.

2/ Target of each model multiplied by corresponding proportion of staff requirements met.

## Annex 6 - 4

EXTENT OF CAPACITY UTILIZATION BASED ON  
VARIOUS ASSUMPTION

Assumptions to define capacity				
Lending Institution	Disbursement target as specified in project paper	Adjusted target for percentage of staff requi- sments met.	No. of loan: 25 per bran- ch, per month (Pragmatic)	No. of loan per worker per month <sup>1/</sup>
1	2	3	4	5
Krishi	47.6	66.1	95.2	135.6
Sonali	117.6	86.6	80.0	66.7
Janata	47.1	66.7	32.0	44.4
Agrani	110.0	133.6	74.8	83.1
Pubali	92.4	85.6	92.4	88.0
Rupali	33.6	38.3	44.4	44.3
Uttara	47.6	44.1	47.6	45.3
IRDP	207.5	138.3	33.2	36.9
BSBL	132.5	176.7	21.2	23.6
<b>Total</b>	<b>56.3</b>	<b>60.9</b>	<b>48.0</b>	<b>53.4</b>

<sup>1/</sup> Per worker means per full time worker. One part time worker is treated to be 0.5 full time worker.

Column 2 : taken from Annex 6-2 ( last column)

Column 3 : taken from Annex 6-3 ( last column)

Annex 6 - 5

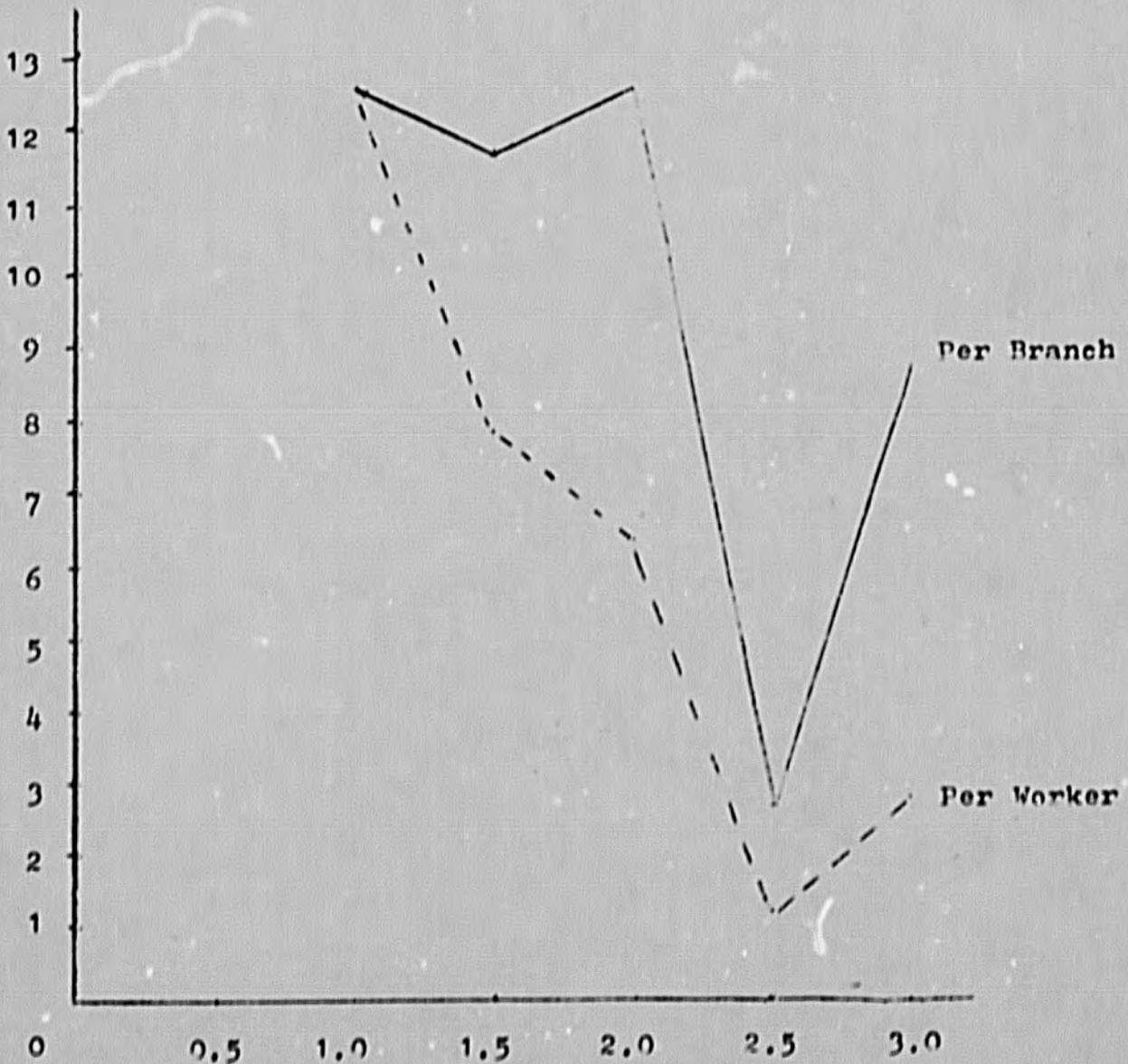
STAFF SIZE AND PRODUCTIVITY  
( Average number of loan disbursement )

Lending Institutions	Average monthly disbursement	Staff Size				
		1	1.5	2	2.5	3
Krishi	Per Branch	24.9	-	18.0	-	-
	Per Worker	24.9	-	9.0	-	-
Sonali	Per Branch	-	19.8	18.6	-	23.4
	Per Worker	-	13.2	9.3	-	7.8
Janata	Per Branch	8.6	-	5.6	-	-
	Per Worker	8.6	-	2.3	-	-
Agrani	Per Branch	9.5	-	28.0	-	-
	Per Worker	9.5	-	14.0	-	-
Pubali	Per Branch	25.2	-	22.4	-	-
	Per Worker	25.2	-	11.2	-	-
Rupali	Per Branch	19.9	-	-	-	1.6
	Per Worker	15.9	-	-	-	0.5
Uttara	Per Branch	9.7	-	12.6	-	-
	Per Worker	9.7	-	6.3	-	-
IRDP	Per Branch	11.1	10.3	5.4	6.4	-
	Per Worker	11.1	6.9	2.7	2.6	-
BSBL	Per Branch	5.6	-	5.9	2.0	-
	Per Worker	5.6	-	3.0	0.8	-
Total	Per Branch	12.5	11.8	12.5	3.2	8.6
	Per Worker	12.5	7.8	6.3	1.3	2.9

Annex 6 - 6

STAFF SIZE AND PRODUCTIVITY

Average Monthly  
Disbursement  
(Number of Loans)



Ignoring lighter portions of the curves beyond staff size 2.0 (since concentration is too low and high influence by only a few extreme values), Per Branch Productivity does not change with the increase in staff size while the per worker (Average) Productivity declines steeply for larger denominators.

Annex - 6-7

DISTRIBUTION OF LENDING OFFICIALS ACCORDING TO  
THE RATE OF TRANSFER IN RESPECTIVE MODELS

Bank/ Institu- tion	Number of respondents covered by Management Survey		Officials who are working from the start of REEP.		Officials who joined as a result of transfer	
	Grade I	Grade II	Grade I	Grade II	Grade I	Grade II
Krishni	8 ( 100% )	10 ( 100% )	3 ( 38% )	9 ( 90% )	5 ( 62% )	1 ( 10% )
Sonali	5 ( 100% )	5 ( 100% )	1 ( 20% )	5 ( 100% )	4 ( 80% )	-
Janata	4 ( 100% )	5 ( 100% )	4 ( 100% )	4 ( 80% )	-	1 ( 20% )
Agrani	9 ( 100% )	7 ( 100% )	6 ( 67% )	3 ( 43% )	3 ( 33% )	4 ( 57% )
Pubali	2 ( 100% )	6 ( 100% )	2 ( 100% )	6 ( 100% )	-	-
Rupali	3 ( 100% )	3 ( 100% )	2 ( 67% )	1 ( 33% )	1 ( 33% )	2 ( 67% )
Uttara	3 ( 100% )	4 ( 100% )	2 ( 67% )	4 ( 100% )	1 ( 33% )	-
IRDP	6 ( 100% )	10 ( 100% )	6 ( 100% )	9 ( 90% )	-	1 ( 10% )
BSBL	1 ( 100% )	15 ( 100% )	1 ( 100% )	11 ( 73% )	-	4 ( 27% )
<b>Total</b>	<b>41</b> ( 100% )	<b>65</b> ( 100% )	<b>27</b> ( 66% )	<b>52</b> ( 80% )	<b>14</b> ( 34% )	<b>13</b> ( 20% )

Source : Management Survey II, January 1980, REEP.

Grade I : includes Branch Manager of all banks;  
Project Officer IRDP and Executive Officer BSBL.

Grade II: includes Investigation Officers (Krishi), Deputy Project  
Officer (IRDP), Krishi Shaka In-charge (Sonali) Loan Officer  
(Agrani, Janata, Uttara) Coop. Manager (BSBL).