

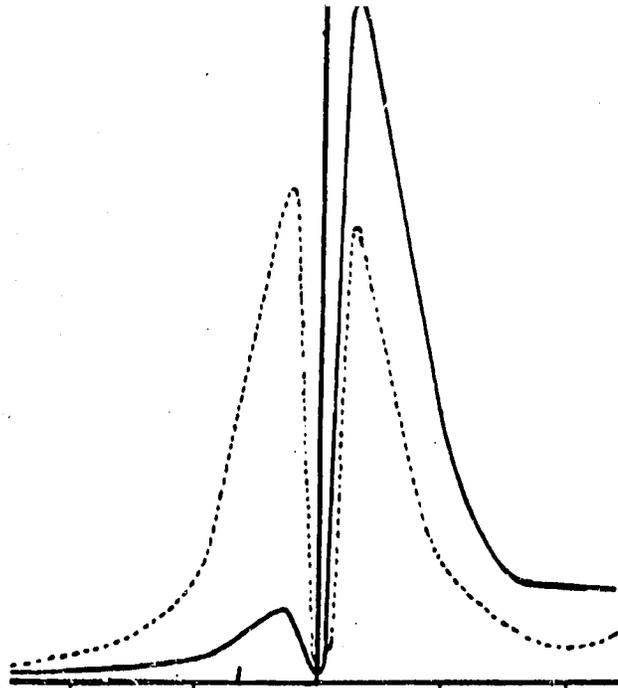
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BANGLADESH BANK
U. S. AGENCY FOR INTERNATIONAL DEVELOPMENT

RURAL FINANCE EXPERIMENTAL PROJECT

62



BORROWERS FINANCIAL SURVEY

VOLUME I - II

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AUGUST 1982

S. F. AHMED & CO.
PUBLIC ADMINISTRATION SERVICE

128 NEW ESKATON ROAD
DACCA.

RURAL FINANCE EXPERIMENTAL PROJECT

PUBLIC ADMINISTRATION SERVICE
McLEAN, VIRGINIA, U. S. A.

S. F. AHMED & CO.
Dacca BANGLADESH

PROJECT OFFICES : 128. NEW ESKATON ROAD, Dacca TELEPHONES : 400077/8 CABLES : PASFA

REF :

DATE ; August 26, 1982.

Mr. Kamaluddin Ahmed
Chief Officer
Agricultural Credit Department
Bangladesh Bank
Dacca.

Borrowers Financial Survey

Dear Mr. Ahmed,

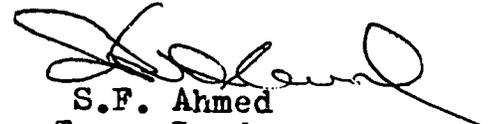
We enclose herewith five (5) copies of report on "Borrowers Financial Survey" as required under clause 8.6 of the contract. The report is in two volumes.

The two consulting firms may not be in full accord with all of the findings, opinions and recommendations set forth in this report. As the differences could not be fully resolved this report reflects the views of S.F. Ahmed & Co. Public Administration Service may wish to submit additional, differing or qualifying opinions.

We would welcome any comments you may have on this report.

Yours sincerely


Wilmot Averill
FAS Representative


S.F. Ahmed
Team Leader

cc to : Mr. Claude W. Reece, US-AID, Dacca (3 copies).

THE RESEARCH TEAM

S.F.Ahmed, Team Leader

Dr.Iftekharuz Zaman

Iftekhar Hossain

Kumud Bondhu Bhowmik

Mohiuddin Ahmad

Ghulam Hussain

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MANAGEMENT SUMMARY

I

Background:

- I. The process of economic development in Bangladesh has been greatly hampered by the shortage of institutional credit to reach the poorest section of the rural producers in the country. In spite of being the nucleus of the nation's economic potential and activities, rural Bangladesh had until recently remained overlooked by the existing institutional credit set-up. The governments of Bangladesh and the United States launched in August, 1978, an action program to face the problem.
- II. The objective of this program, which came to be known as the Rural Finance Experimental Project, is to develop a system or systems which has/have demonstrated the ability to extend institutional credit to the poorest section of the rural producers including the landless and small producers engaged in on-farm and off-farm activities and to recover the same from them.
- III. The Borrowers Financial Survey is one of the studies designed to illuminate basic issues and to generate necessary analytical background for the formulation of future credit policies and programs for the target group.
- IV. The fundamental objective of the survey is to examine the financial viability of the borrower as to his ability to repay the loan including interest and the impact of credit on his income, economic worth and / or wellbeing to determine whether or not the borrowers derived any economic benefit from such credit. On the basis of a nation-wide survey on three separate universes viz., borrowers, drop-outs and non-borrowers a methodology has been developed to examine borrowers viability which can be used by lending institutions in future formulation of credit policies for the poorest section of borrowers. The findings of

the survey are presented below.

Findings:

- V. For the population of the target group it is meaningless to ask whether a particular activity or sub-activity is productive enough to enable the borrower to repay the loans. A borrower may have taken loan for an activity in which he/she did not engage the loan or even if engaged, he/she may not be able to repay the loan from the income of that particular activity but may do so from his income from some other sources. The productivity of the activity concerned cannot, thus be treated as the criterion for advancing loan.
- VI. In addition to different activities in which a borrower is involved, the capacity to repay his loan depends also on his resource endowments and demographic as well as sociological characteristics. A host of other reasons which have been discussed in section V of this report make it ineffective to determine typewise sponsoring of loan depending on intrinsic viability of an activity/sub-activity.
- VII. A significant majority (71.63%) of borrowers were found to be viable in the sense that they have been able to accumulate enough surplus to meet their loan liabilities after deducting their total payments from total receipts of 1981 and adding the value of its stock to the surplus/deficit thereof.
- VIII. The relative proportions of viable borrowers have been observed to vary directly with the size of income, the highest proportion of viability being observed in the highest income-size groups.
- IX. Borrowers have been observed to have increased their economic base in terms of change in net worth during the study period at a greater rate than non-borrowers and drop-outs. Again, viable borrowers have demonstrated a better

performance in terms of over-time change in economic well-being than their non-viable counterparts. Economic base of borrowers have also increased in terms of changes in income, consumption, and asset in the sense that the proportions of borrowers increasing their income, consumption and assets have been higher than that of increasing net worth. This holds true inspite of the fact that borrowers have increased their liability over time.

- X. The economic position of landless borrowers have been observed to be most favourably affected in terms of change in net worth.
- XI. Pattern of change in the net income of borrowers over time has been positive in the sense that the proportions of borrowers belonging to higher net income strata had been higher in the post-loan period than in the pre-loan period.
- XII. It has been revealed that a relatively higher proportion of borrowers have increased consumption than income. Pattern of expenditure on different items have also changed, specially, in relation to expenditure on food and health care.
- XIII. Considering the status of borrowers in terms of net worth, income and consumption, 1192 borrowers (61.11%) have been observed to be the net gainers of the RFEP borrowing in the sense that they had been viable even after raising the level of their net worth, income and consumption. Under the same criterion 63 (3.23%) borrowers who had been non-viable and at the same time whose level of net worth, income and consumption had been diminished were the net **losers**.
- XIV. The proportion of female viable borrowers (73.68%) have been found to be very close to that of total borrowers. The survey has revealed that the activity potential of women borrowers have increased significantly after borrowing from RFEP with most of women borrowers either increasing the scale of operation of their respective activities already

undertaken or having undertaken fresh activities.

- XV. Net worth of a significant majority of women borrowers (more than 74%) have been increased in the post-loan period over the pre-loan one. It has also been observed that viable women borrowers had increased their net worth at greater proportion and rate than their non-viable counterparts.
- XVI. Age and household size have been found to have no significant relationship with the viability of borrowers. The incidence of economically active population within a household, on the other hand, had some bearing on viability with the proportion of viable households being higher among borrowers with lower rates of dependency. There has been a direct relationship between borrowers viability and the size of arable land holding.
- XVII. A specific characteristic of the target group population of rural Bangladesh is that they are involved in multiplicity of activities/sub-activities. Accordingly, there is no significant relationship between the type of loan taken and *de facto* activity being carried out. Moreover, a significant proportion of RFEP borrowers have been found to care little about engaging in activity against which loan was taken, and about using the credit in directly productive activity.
- XVIII. Non-institutional sources of credit in Bangladesh play traditionally an important role in rural finance. This has been evidenced by the survey findings, which show that even among RFEP borrowers, the practice of borrowing from non-institutional sources prevails.
- XIX. Among reasons for non-borrowing or dropping-out from RFEP, refusal of loan application, high interest rates and procedural complicacy have been observed to rank as the most frequent ones.

- XX. Number and amount of loans taken by borrowers have been found to have little relationship with viability, with non-linear trends in proportions of viability with respect to these variables.
- XXI. Although incidental expenses have been significantly high in relation to de jure rates of interest, they do not seem to have any bearing on the viability of borrowers nor was there any definite trend in the relationship of viability with de jure rates of interest.
- XXII. There is no significant relationship between number of activities/sub-activities and viability. Due to multiplicity of borrowers' activities, it is difficult to conclude from the findings of a survey like the present one if a particular activity/sub-activity provides greater or lesser potential for the borrower to be viable. A relatively insignificant proportion of viable borrowers has been found to undertake a single activity/sub-activity financed by RFEP loan. An even less significant proportion of borrowers invested the total RFEP loan against the activity for which they applied for.
- XXIII. Certain changes in the occupational distribution of borrowers have been observed among borrowers as a result of the introduction of the RFEP. Data reveal that the percentages of borrowers with horticulture, livestock, pisciculture, small trade, small-scale industry, food-processing and transport as main occupation have increased and those with crop cultivation and 'others' have decreased after borrowing from RFEP.
- XXIV. From the point of view of scale of operation of activities, borrowing had positive impact in the sense that in almost all of the classified activities, more than 63% of borrowers have increased their scale of operation.

- XXV. Profitability is one of the most familiar criteria used to measure productivity of an enterprise. Profit is the criterion by which a private entrepreneur judges the merit of an enterprise. Accordingly the objective of the entrepreneur is to maximize profits by minimizing the volume of capital employed. The basic criterion for evaluation of an enterprise of the private entrepreneur is to secure maximum profits per unit of capital.
- XXVI. Whereas profitability measures capital productivity from the point of view of special interest of profits to the private enterprise, the ratio between capital and value added measures it from a social criterion of profitability giving what is known as product-capital ratio. Such measure of profitability appears to be more desirable for evaluation of the impact of lending by a program like the RFEP.
- XXVII. Due to the existence of different ways of defining capital, measurement of productivity co-efficient may lead to ambiguities. For example, speaking about capital, a distinction may be made between fixed and circulating capital as well as between equity capital and various types of credit.
- XXVIII. Depending on the share of exogeneous capital in the total financial involvement of an enterprise, its profitability will vary. The very fact that the method of financing influences profitability makes profitability estimate of lending under RFEP extremely difficult. For reasons already stated, there is no meaningful way of determining the real shares of exogeneous capital (RFEP loan) in the activities financed.
- XXIX. As an alternative to conventional way of measuring profitability, the investment-end-result of RFEP credit used

in different classified activities have been examined. Small trade has been observed to generate the highest rate of investment-end-result in terms of gross income followed by food-processing while transport has generated the lowest rate of result. A detailed list of activities and sub-activities identified have been set out against their respective investment-end-result in Tables VI.1.3 and VI,1.4.

XXX. Amongst different crops cultivated, batel-leaf has generated the highest rate of investment-end-result, followed by brinjal and cauliflower. The lowest of such rates was observed in case of wheat. It has been revealed that the investment-end-result of the highest proportion of farmer-borrowers cultivating most of the major crops like aus (local and HYV), aman (local and HYV), boro (HYV), wheat, potato, sugarcane, jute, mustard generated relatively lower rates of investment-end-results. Thus if sponsoring of typewise credit would have been based on productivity of the activity/sub-activity concerned, lending institutions would necessarily advance loans mainly for small trade, food-processing and cultivation of batel-leaf and brinjal the rationality of which remains open to controversy.

II

ANSWERS TO CRITICAL QUESTIONS ABOUT CREDIT AND SAVINGS

An attempt has been made below to answer the fifteen critical questions as required under Function No. 6 of the consulting contract based on the information and analysis made so far.

QUESTION NO. 1: Do small farmers and other rural producers face production opportunities which can be exploited through institutional credit; under what circumstances? What is the target group demand for credit?

ANSWER: Yes. The experiment has brought out positive evidences about borrowers engaging in new and/or extended productive ventures. Borrowers Financial Survey revealed that about 12% of the total borrowers engaged in new activities on account of RFEP credit, 62.34% of these borrowers also achieved viability (Table V.13). No borrowers however ventured into any new activity with 36% interest loan. Approximately 61% of such borrowers used 30% loan.

About 85% of the borrowers have increased the scale of operation of their activities through the use of RFEP credit (Table VI.1.2). Needless to say that such production opportunities would have been greater with lower interest credit. The desired circumstances would warrant besides low interest institutional credit inputs of various types such as technical know-how, marketing information and other physical inputs like equipment, fertilizer and raw-materials.

Since one of the main reasons for non-borrowing and dropping out was found to be the higher interest rate it can be deduced that more rural producers could join the program if the interest rates would have been more favourable. (Table IV.3.1 and IV. 3.2).

The target group demand for credit would vary from borrower to borrower based on his economic infrastructure and the type and scale of activities he is engaged in. Target group demand for the entire rural Bangladesh could be approximated as follows. Total Rural Household = 13.5 million. Target Group Household 63% of the above = 8.5 million. At Tk 3000/= estimated average demand, total target group demand would stand at Tk 25.5 billion.

QUESTION NO. 2: Is the target group benefiting from credit at high interest rates ?

ANSWER: At least 61.11% of the total borrowers derived economic benefit from RFEP credit by increasing their income, consumption and/or net worth (Table VI.2.12). Needless to say that the ratio is likely to increase if the credit would have been cheaper than what was offered in the RFEP. Lower interest rates show a higher ratio of such borrowers compared to 30% and 36% rates of interest (Table VI.2.12.1).

QUESTION NO. 3: Can credit systems be devised to reach the target group on a large scale without being preempted by more privileged persons-how?

ANSWER: Over 90% RFEP credit reached target group borrowers as revealed by the following Continuous Surveys conducted by the consultants:

	<u>Period</u>	<u>% of Target Group Hit</u>
Continuous Survey I	May - Aug 1981	90.00%
II	Sept- Feb. 1982	89.14%
III	March-May. 1982	92.01%

However, no system can be made absolutely perfect or fool proof. A combined credit and saving system with interest differential large enough to cover the normal cost of delivery of credit in an institutional environment including reasonable cost of bad debts and normal cost of money should be the answer. Since the full cost of small credit is going to be much higher than that of larger volume credits available under normal banking, the privileged persons will not find it profitable to borrow relatively smaller amount of credit at higher interest rates than that from other institutional cheaper credits to which they have better access.

QUESTION NO. 4: How can timely repayment be induced and default minimized ?

ANSWER: There should be both positive and negative reinforcements for motivating people to make timely repayment and collection of loans. Positive rewards may include things like rebates, better credit rating for future loans for borrowers and appropriate incentive for bank employees involved. Negative reinforcements may include penal interests and poor rating for borrowers and penal action against bank employees. There should also be a concerted program of supervision of credit, bank-borrower dialogue, aggressive recovery and follow-up. Terms of loan repayment should be both feasible and convenient to the borrowers and should be subject to revision based on performance and/or circumstances beyond the control of borrowers.

QUESTION NO. 5: What are the principal institutional and management constraints to efficient operation of the financial institutions; what development or improvement is needed ?

ANSWER: One of the fundamental draw backs of most of the institutions is lack of profit orientation. Unlike in private business house where profit becomes the yardstick of measuring success or failure and becomes the principal motivating force behind its goals and objectives, most of the government owned institutions apparently lack this direction towards a measure of their achievement or success. As such there is a lack of incentive or purposeful motivation for the personnel to perform.

There is also lack of training and understanding about organisational behavior and inter-personal relationship based on the concept of motivation and stimulus-response. This deficiency is reflected amongst the personnel in their self-motivation, and in motivating others including the institution's clients. There are also serious deficiencies in training of field staffs with respect to rural banking and rural development.

Most of the Banks operating in the rural areas have been practicing almost similar banking services and facilities as practiced by them in the urban areas of the country. These banking services and facilities have been designed to cater to the needs of the city commercial and industrial houses involving large commercial and industrial operations and are not suited at all for small scale rural commercial and industrial activities based primarily on agricultural and agricultural related operation. Credit operation of the banks and the money instruments used are in most cases expensive, elaborate and unsuitable for rural environment. Banking services, facilities and customs should be improvised, designed and/or developed to suit the needs of the rural producers and traders and the type of transactions they normally involve in, in terms of their credit and capital needs.

Most of the branches of Dacca based banks operating in the rural areas has very little commitment for the development of the regions in which they are operating and in most cases funds mobilized by such branches are routed to the bank's head office for investment elsewhere. The personnel deputed in these branches are in most cases unwilling employees of the bank who have been forced to work in rural branches and whose major efforts often are directed towards relocating them to a city suburb. Very few of such employees, therefore, establish any relationship with local people and/or commit themselves towards the development of the region. The concept of a regional development bank would emphasize the need for recruiting personnel from within the region, if possible, who would have both the commitment and the interest for the development of such a region. Since such an institution would be regionalised the personnel of such a bank would normally have no hope or aspiration for moving to a city area as long as he remains in the employment of such a bank.

Bangladesh has embarked on a new policy of decentralised regional administration for control and development at the thana level. Since a thana will be a unit for administrative and development purposes, financial institutions and necessary money market should be allowed to develop for each of such independent units. Even though it may not be practicable to have an independent bank for each thana at the outset, an independent operating unit could be considered comprising of a number of contiguous thanas with equitable representation in the organisation and control from each thana. This could be in the form of a subsidiary of an existing bank, a new bank or other types of organisation such as co-operative, credit institutions, mortgage bank etc.

Banks operating in the rural area should in addition to the normal banking services and facilities practiced in the country offer specialised services suitable for rural production, storage, marketing and distribution in agricultural, agriculture-related and industrial activities, such that necessary long, medium and short term loans could be provided for the enterprises and organisational development including temporary bridge financing by way of expansion of credit through simple and innovative type of instruments similar to sola of exchange, demand draft, traveller's cheque, letter of credit, guarantee etc. This procedure of credit expansion would also create deposits, floats and short term money market, thereby increasing the velocity and circulation of money and the resultant money supply in order to sustain an accelerated development program.

To mobilise deposits out of float and temporary idle money, introduction of low interest bearing current account, day of deposit day of withdrawal saving account could be considered. This will discourage rural operators from demonitizing their temporary idle funds by making safe-keeping deposits with 'Mohajons' or put aside in their own hoarding places. Even though there has not been any study made of the money supply

in rural Bangladesh, it stands to reason to assume that adequate money supply and circulation exist in rural Bangladesh to finance the vast net work of procurement, storage and distribution system covering the goods and services produced, consumed, imported and exported by approximately 90 million rural people. Staggering of incomes of all salaried employees and income generated out of Govt. procurement and other works programmes could also be considered to stabilise money supply.

QUESTION NO. 6: Will higher interest rates on credit and savings mobilize capital in the rural sector and bring about greater availability of rural credit to the target group? Can the administrative costs of credit/savings programs be reduced to an acceptable level?

ANSWER: Higher interest rates on saving commensurate with the interest rate on credit should mobilize savings by (a) attracting more savings from the rural producers (b) attracting urban savers to transfer funds to rural credit system and (c) by discouraging the traditional money lenders from competing with the Rural Credit System.

Credit systems which have been designed to extend credit to rural producers as a stand alone operation based on either outright grants or soft loans have in most cases failed to develop sources of funds for self-financing in the form of mobilization of interest free deposits and floats. As a result the liquidity and financing of such an institution would depend solely on the amount of grant or loan available and an institution faces the danger of coming to an abrupt halt when such grant or loan money is exhausted. A partial mobilization of finance through saving accounts bearing high rates of interest could not provide a cost of fund base to operate reasonably and profitably within the normal bounds and forces of the money market, such as the lending interest rates charged by other institutions. The system should have the means of mobilizing

non-interest bearing deposits in ratios greater than those of interest bearing ones in order to reduce the cost of fund . Any credit system developed for rural producers should of necessity be integrated with the total money system so that such credit operation is more dependent and based on factors and forces governing the local and national money supply and market, rather than make it dependent solely on a temporary grant or loan.

The relative administrative cost of credit saving programmes could be reduced gradually along with a parallel development in the institutional framework, credit delivery system, personnel productivity, economy of scale, mass literacy and training, regional infrastructure, & other exogeneous & endogeneous variables. It is difficult to determine precisely as to what could be considered to be the acceptable level of such costs. Like any other goods and services, such cost at some point in time would be subject to the law of supply and demand. And the extent of acceptability (demand) would vary on the basis of the cost itself. But one thing is quite clear from the experiment, that the existing cost has been or was acceptable. The cost incurred during the experiment was acceptable to the borrowers for the extent of credit given, even though its demand at such cost could not be ascertained because of the limited scope of the experiment.

QUESTION NO. 7: Is a credit program feasible as a " One dimensional" program i.e. not integrated with the delivery of farm input and marketing services. What degree of coordination is required with other rural development activities ?

ANSWER: Agrani through small farmer service center model and Pubali through technical model made an effort to combine farm input and technical services with lending but were not very successful. The effort was however on a very limited scale.

Credit as a one dimensional program may however face other problems such as the problem of self financing as explained in answers to questions 5 and 6 above.

There has been little or no coordination during the experiment with other rural development activities. It may not be possible to devise a credit system encompassing such a coordinated approach with other rural development programs. However, the system should take stock of the development taking place in various regions in determining the type and extent of credit needed for that region.

QUESTION NO.8: Is it beneficial to channel credit and savings programs through cooperative style groups ? Do groups face more productive opportunities and offer advantages for reaching the target population ?

ANSWER: Yes. Cooperative or group should normally be a stronger economic base to carry out rural activities of larger economic size and scale and as such hypothetically it should be more beneficial to channel credit and savings through such group formations. The group could also benefit from the collective knowledge, experience and expertise of its members. Besides, because of the possibility of larger economic activity, the group can enjoy more productive, marketing and procurement opportunities. However, the performance of group lending has not been very satisfactory in the experiment except in isolated cases and IRDP.

Since there is no organised movement for group formation as in the case of cooperatives, formation of groups for the purpose of obtaining credit has been at best a trial process which requires long term education, training and other persuasive efforts to make such an organization effective, efficient and replicable nationwide.

QUESTION NO. 9: How can rural producers be motivated and organized to save regularly ?

ANSWER: Majority of the rural people may not have a saving to put away for a considerable length of time but do possess short term surpluses which should be tapped to increase rural deposits as suggested earlier in this report. The following institutional factors, inter alia, could be considered for developing rural deposits among the rural people :

- 1) Higher interest rates on savings
- 2) Reassurance as to the security of their fund
- 3) Reassurance as to the availability of such fund when needed
- 4) Literacy
- 5) Positive incentives
- 6) Better service and public relations

QUESTION NO. 10: What is the importance and income and productivity potential of agricultural, agricultural-related, and non-agricultural loans respectively?

ANSWER: All enterprises which have a round the year operation and employ the available contributory family labour would normally have more productivity, employment, profitability and viability in terms of absorbing credit and amortizing it. It appears however, that most of the agricultural activities do not fall under the above category.

QUESTION NO. 11: Are short term (seasonal) lending programs constrained by lack of longer term credit for financing physical or institutional infrastructure development?

ANSWER: Short term seasonal lending programs are purely for the purpose of providing working capital as an accommodation loan to bridge the seasonal variation in income/expenditure and receipts/payments, while longer term credit, which is normally provided for the development of physical or institutional

infrastructure, may not have any direct bearing on the short term loans; the reverse, however, may be true. There has however, been no experimentation with the longer-term financing in this project.

QUESTION NO. 12: What is the impact of expanded institutional credit on the overall operation of rural financial markets in experimental areas? Consider: (a) total credit availability (b) the increase in total credit to the target group; and (c) the percentage of credit going to the target group.

ANSWER: Needless to say, any expanded institutional credit which would mean infusion of additional funds into the rural financial market would increase - (a) total credit availability by at least the amount of expansion; (b) total credit to the target group by approximately 90% of such amount. (c) The percentage of credit going to the target group of the total credit available can not be determined because of the lack of information on credit available prior to such expansion.

QUESTION NO. 13: How should rural credit and savings programs be designed and run for maximum effectiveness/efficiency ?

ANSWER: In order to bring maximum effectiveness and efficiency besides organization, motivation, training and other related aspects mentioned above, one of the approaches could be towards directing a program which would be manned, administrated, run and ultimately owned by people with roots and a deep sense of belonging to rural Bangladesh, familiarity with the potential of the region, and having the patriotism, commitment, dedication and enthusiasm to develop the region. One other graduated approach could be towards the development of regional rural banks, provided there have been enough infrastructural educational and other developments including adequate credit needs in a particular region. Please also refer to answers to question numbers 5 and 6 above.

QUESTION NO. 14: Can credit be extended to the target group in a financially viable and eventually self-generating profitable manner? Based on interest rates, administrative costs, and recovery experience, what interest rate must be charged to ensure viability?

ANSWER: a) Yes. This has been extensively covered above.

- b) Based on RFEP experience and as explained in the "Viability Analysis" chapter of the Institutional Survey, a total of 11% of the average outstanding loan should cover the operational cost of the outlet (including incentive estimated at 0.5%), the head office overhead and a generous provision for bad debts. Cost of fund and profit should be added to the above figure to arrive at the interest rate which will be viable to the institution. Cost of fund basis used by the institutions in the experiment (6.5% to 13%) is neither based on market conditions nor based on their cost of funds. Average cost of fund of major participating commercial banks is around 3% which can be approximated from their annual accounts. Cost of fund for banks engaged mainly in agricultural lending should be even lower considering a lower refinancing rate charged by Bangladesh Bank for such lending. Profit should be based on equity employed by an institution. Since a bank is expected to have a turnover manifold of its equity employed, a meagre 1 or 2% of the loan outstanding should provide a reasonable profit for the institutions.

It should however be appreciated that all the above cost factors are dynamic and subject to change from time to time as their underlying factors change. Cost of fund, for example, depends on a lot of other factors such as

interest rates of saving and lending of the money market, proportion of interest free deposits to that of interest bearing ones, etc. It would therefore be necessary to monitor changes in the various factors involved and have them scrutinized and normalized on a continuous basis. All of the cost components and the resultant interest rate should therefore be subject to revision based on any change in either their components or the overall situation.

QUESTION NO. 15: Does credit extension require a special delivery model or can it be integrated in a particular Bank's general agricultural lending?

ANSWER: A bank's general agricultural lending program may not be fully equipped to handle non-agricultural and agriculture related loans of this project. As such necessary modifications and inputs may need to be provided to such institutions for handling the credit system, assuming that the agricultural credit delivery system of such institutions is closely similar to the credit delivery system of the project.

SECTION I

INTRODUCTION

I.1 Background information

The overwhelming majority of the rural producers in Bangladesh are very poor suffering from acute shortage of capital needed for their regular productive operations in on-farm and off-farm activities. Institutional credit arrangements to reach such rural poor have until recently been rather insignificant. Their credit needs have thus historically been met by non-institutional sources with interest rates ranging anywhere from 60% to 250% or more per annum. Since rural Bangladesh is the nucleus of the nation's economic potential and economic activities, the shortage of institutional credit at reasonable interest rates has greatly hampered the process of economic development in the country. This has also increased the extent of rural poverty in terms of landlessness and gradual pauperisation of the poorest section of the villagers.

Catering to the needs of big landowners and comparatively richer section of the rural community, the existing institutional credit set-up had until recently been overlooking the problem. The Governments of Bangladesh and the United States agreed to launch in August, 1978 an action program to extend institutional credit to the poorest section of the rural producers including the landless and small producers engaged in on-farm and off-farm activities.

The beneficiaries of this program, in conformity with its genesis, have been conceived to be the target group, defined as those rural dwellers of 18 years and above, who have upto 2 acres of cultivable land and whose annual gross income is not more than 6,000 taka. The program which came

to be known as Rural Finance Experimental Project, aims at developing a system or systems which have demonstrated the ability to extend and recover credit from small farmers including sharecroppers/landless and other small rural producers who do not have access to the existing institutional credit.

Aiming at structuring an effective rural credit delivery system, a host of surveys, studies, analyses and evaluations have been designed to illuminate basic issues and to generate information necessary for the formulation of credit policies and programs for the target group. The Borrowers Financial Survey is one of them.

I.2 Objectives of the survey

The fundamental objective of the Borrowers Financial Survey is to determine the financial viability of the borrower as to his ability to repay the loan including interest and the impact of credit on his income, economic worth and/or well-being to determine whether or not the borrowers derived any economic benefit from such credit. The corollary objectives of the ^{survey} ~~the~~ ^{are to cross-examine} ~~the~~ ^{the} post-loan financial position with a host of interfering variables like land holding, income and asset position, demographic characteristics, amount, number and interest of loan, productivity of labour etc. Accordingly, the survey has developed a methodology to determine borrowers viability which can be used by different lending institutions. The survey was also designed to examine the impact of RFEF credit on borrowers in terms of over time change in his/her economic ~~well-being~~. **Impact** of credit on borrowers activity is examined in terms of over time change in occupational pattern, scale of operation and profitability.

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SECTION II

METHODOLOGY

II.1 The study population

The study population of the Borrowers Financial Survey comprised of three mutually exclusive universes, all belonging to the target group as defined by the RFEP. The universes are :

- i) Borrower
- ii) Drop-out
- iii) Non-borrower

A borrower is considered to be one who has taken RFEP loan during the period from January 1, 1981 to December 31, 1981. He may be a repeat or fresh borrower. One who took loan before 1981 and is supposed to have his loan matured in 1981 also belongs to the borrower universe.

A drop-out is one who took one or more RFEP loan before January 1, 1981 but did not repeat borrowing inspite of being eligible to do so in the sense that his loan was matured and duly paid back before that date.

A non-borrower is one who has never taken RFEP loan.¹

The survey was originally conceived to be designed for all old outlets (operating during or part of Phase I of the RFEP). But out of 60 such outlets only 37 were equipped with necessary data-base for this survey. The rest of the outlets had either poor records, were closed down or had never functioned properly.

1. The terms borrower, drop-out and non-borrower have been used to denote respective households and not the respondent alone.

Borrowers Financial Survey had covered 25 out of these 37 outlets. The principle for choosing the outlets for survey had been to ensure representation of all participating lending institutions by a minimum of two outlets.

Separate lists for each of the three universes were prepared for each outlet. Lists of borrowers and drop-outs were prepared on the basis of information available from Loan Ledger Book of the lending institutions while that of non-borrowers was prepared with the help of the findings of the target group identification survey conducted earlier by respective outlets.

II.2 Sampling design

Once lists of the three universes for each outlet were prepared, the respective samples were drawn. The underlying objective of the sampling procedure followed was to assure a minimum confidence interval of 95% on borrower's viability at each outlet level. The following sampling formula was used

$$n = \frac{100}{1 + \frac{100}{N}}$$

where N is the population size of each of the universes (Borrower, Drop-out, Non-borrower) at outlet level and n represents their respective sample size.

The sample size was 1949 i.e. 17.68% of the population for borrowers, 310, i.e., 38.99% of the population for Drop-outs and 1750 i.e., 16.20% of the population for non-borrowers. The detailed break-down of the population and sample size by outlet and model is given in Chart I.

II.3 Sampling procedure

Once the sample size for each outlet for each universe was determined, it was proportionately distributed among 9 classified activities subject to a minimum of 3 samples for any activity. The activities are as follows :

- 1) Crop;
- 2) Livestock;
- 3) Horticulture;
- 4) Pisciculture;
- 5) Small trade;
- 6) Small scale industry;
- 7) Food processing;
- 8) Transport;
- 9) Others.

These are the classified activities against which loans are mainly advanced. For non-borrowers, the samples were distributed among households with principal occupation in line with the above mentioned activities.

When all these steps had been completed in determining the sample size, the sampling units were drawn by using Fisher's random sampling technique.

However, if any activity in any outlet was reported to be dominant, the sample size for that activity in that outlet was increased so as to ensure proportional representation. Moreover, each classified activity was found to include a wide range of activities e.g. under agriculture different crops having a certain order of importance. In order to represent the dominance and potential of such "sub-activities," their respective sample sizes were proportionately distributed.

II.4 Administration of the survey

An un-coded questionnaire was used to obtain the required information. In order to attain the objectives of the survey the following sets of tools were mainly used in the questionnaire :

- 1) Statement of assets and liabilities;
- 2) Receipts and payments schedule and
- 3) Income and expenditure schedule.

The magnitudes of these variables and their relative changes furnish us with necessary inputs for viability analysis. For the purpose of the survey, the magnitudes of the variables and their respective changes over a given period of time have been considered to facilitate comparison between the pre-loan and the post-loan economic status of a borrower.

The questionnaire incorporated broadly two sets of questions : (1) questions grouped as 'borrower sheet' and (2) others grouped as 'activity sheet'. Activity sheet sought detailed information on each activity and sub-activity separately. Borrower sheet mainly dealt with household assets, liabilities household receipts & expenditure, etc.

A batch of Field Investigators were given intensive orientation training for field administration of questionnaire, guided and supervised by a team of Field Supervisors and Regional Supervisors. After the classroom orientation on the contents of questionnaire and methods of data collection, they were sent to the field for practical training. At this stage the questionnaire was pre-tested. On the basis of pre-tested results necessary modifications and corrections of the questionnaire and the procedure of data collection were made.

For the purpose of field administration of questionnaire the outlets were grouped into five regional administrative zones namely, Chittagong, Bogra, Jessore, Dacca South and Dacca North. Three regional offices were maintained in Chittagong, Bogra and Jessore to organise and supervise the field operation of respective zones while regional offices for Dacca North and Dacca South were established within the premises of the Project head office in Dacca. The activities of all regional offices were within the control and supervision of the field operation unit of the head office.

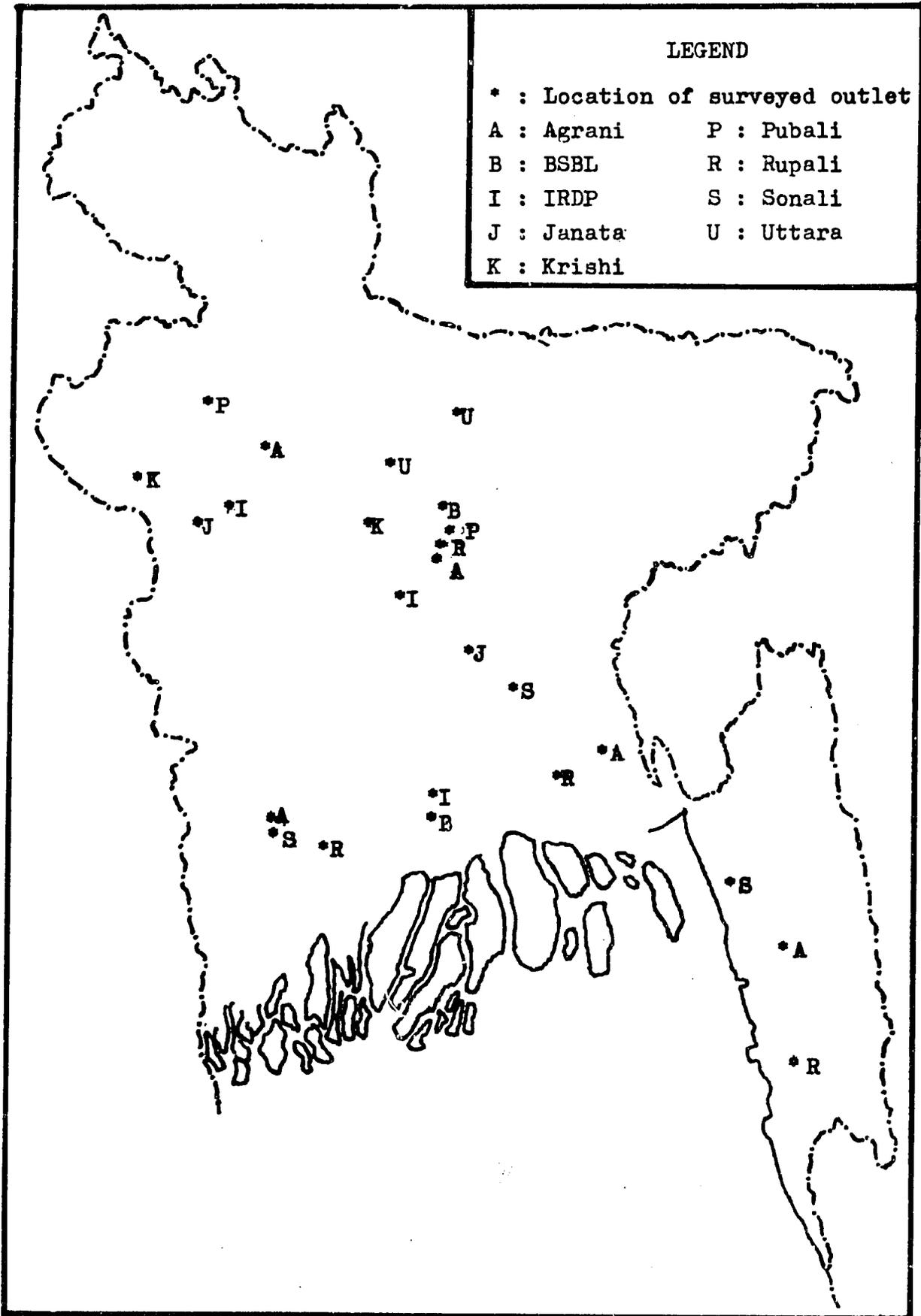
In order to assure reliability of information a series of cross checks were made during the field administration of questionnaire as well as before data processing.

Chart I

Distribution of population and sample size of the Borrowers Financial Survey by universe, institution and outlet.

Sl. No.	Name of outlet	Name of institution	Population size				Sample size			
			Borr-ower	Drop-out	Non-borr-ower	Total	Borr-ower	Drop-out	Non-borr-ower	Total
1.	Natherpetua	Agrani	495	156	652	1303	79	11	99	183
2.	Chuknagar	Agrani	366	3	318	687	83	2	70	155
3.	Bhatra	Agrani	251	5	163	419	71	5	62	138
4.	Mirzapur	Agrani	644	2	453	1099	97	-	70	167
5.	Santinikatan	Agrani	488	98	730	1316	76	38	84	198
6.	Paba	BKB	1254	26	2141	3421	92	21	98	211
7.	Karatia	BKB	800	5	597	1402	90	7	134	231
8.	Baiderbazar	Janata	165	13	319	497	67	2	81	150
9.	Baneswar	Janata	220	24	410	654	68	15	74	157
10.	Elenga	Pubali	408	133	603	1144	112	15	90	217
11.	Manda	Pubali	229	7	192	428	70	4	57	141
12.	Mansa	Rupali	306	-	440	746	74	-	82	156
13.	Khan's Hat	Rupali	425	-	324	749	78	-	79	157
14.	Rajgonj	Rupali	340	28	499	867	62	21	62	145
15.	Kalihati	Rupali	776	41	841	1658	78	26	97	201
16.	Jinglatali	Sonali	918	17	102	1037	112	9	40	161
17.	Mirerhat	Sonali	569	45	880	1494	69	15	101	185
18.	Khornia	Sonali	723	11	225	959	88	10	69	167
19.	Mymensingh kotwali	Uttara	129	33	18	180	58	23	18	99
20.	Tangail	Uttara	144	22	96	262	63	22	48	133
21.	Dhamrai TCCA	IRDP	276	70	38	384	77	26	28	131
22.	Babugonj TCCA	IRDP	437	9	94	540	87	2	51	140
23.	Natore TCCA	IRDP	205	25	92	322	65	17	48	130
24.	Taltali KSS	BSBL	123	-	554	677	56	-	84	140
25.	Ghatail KSS	BSBL	327	22	20	369	77	19	20	116
Total			11018	795	10801	22614	1949	310	1750	4009

BANGLADESH



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SECTION III

GENERAL FEATURES

- III.1 The respondents
- III.2 Age and sex structure
- III.3 Land holding
- III.4 Borrowers activity
- III.5 Synthesis

III.1 The respondents

A total of 4009 respondents have been interviewed belonging to three separate universes. Among them, 1949 are borrowers, 310 are drop-outs and 1750 are non-borrowers (see table III.1).

III.2 Age and sex structure

The highest proportion of respondents belongs to the age group of 26-35 years followed by the age group 36-45 years. The situation is similar for borrowers and non-borrowers taken separately, while the highest proportion of drop-outs belong to the age-group of 36-45 years. The lowest proportion of borrowers belong to the age group of 56 years and above and that of non-borrowers and drop-outs belong to the age group of 18-25 years.

The proportion of female respondents in all the universes are very low, the percentages being 3.90 for borrowers, 3.89 for non-borrowers and 3.71 for drop-outs. The highest proportion of female borrowers and drop-outs belong to the age group of 36-45 years and that of non-borrowers belong to the age group of 46-55 years (see table III.1).

III.3 Land holding

The highest proportion of borrowers and drop-outs belong to the arable land holding stratum of 0.01-1.00 acre and that of non-borrowers to the landless stratum. However, a significant proportion of borrowers and drop-outs has been found without any arable holding, the percentages being 32.73 and 35.48 respectively. A small proportion of household own more than two acres of arable land. The percentages of such households are 4.26, 4.19 and 3.94 for borrowers, drop-outs and non-borrowers respectively (see table III.2).

III.4 Borrowers' activity

A specific feature of the target group population is that it is in most cases engaged in a multiplicity of activities. The Borrowers Financial Survey has furnished strong supporting information to that extent. The overwhelming majority of the surveyed borrowers was found to have engaged in multiple number of activities. Moreover, borrowers engaged in a particular activity according to loan ledger were found to perform a number of other major as well as sub-activities (e.g. farmer-borrower producing a number of crops). The fact that for small borrowers there is no significant relationship between the type of loan (activity against which loan was taken) and actual type of activity being carried out is further evidenced by the survey data which have shown that a significant proportion of borrowers did not even engage themselves in the particular activity against which they took loan.

The survey has revealed that only 34.48% of all borrowers had involved themselves in a single activity, while the rest were engaged in multiple activities^{-es} including 44.64% of them having engaged in two activities. As a matter of further elaboration borrowers engaged in farming have been distributed by number of crops cultivated. Only 13.72% of such households reported to have produced a single crop. The majority of farmer-borrowers were found to have produced two or more crops with as many as 8.24% of them producing even five or more crops. More significantly, over 33% of such households did not even produce any crop.

The picture is slightly different in case of borrowers involved in small-scale industry and small trade. 44.61% of borrowers engaged in small-scale industry and 26.30% of those engaged in small trade were found to have involved themselves in no other

activity. But in these cases also the majority of borrowers were engaged in multiple activities. The proportion of small-scale industry-borrowers engaged in two or more other major activity/sub-activities was found to be more than 36% while that of small trader-borrower engaged in similar number of activities was more than 41% (see tables III.3, III.4, III.5 and III.6).

III.5 Synthesis

The highest proportion of the population under all the three separate universes belongs to the age group of 26-35 years. An absolute majority of the borrowers are male with only 4.27% female counterparts. The majority (79.85%) of borrowers belong to the category of either landless or with upto one acre arable land holding. And in keeping with the characteristic of the small borrowers belonging to the target group, there is no significant relationship between the type of loan taken and actual activity being carried out. An overwhelming majority (65.52%) of borrowers are involved in multiple number of activities/sub-activities. A significant proportion of borrowers, on the other hand, care little about engaging in activity against which loan was taken.

SECTION IV

THE RFEP CREDIT

- IV.1 Credit requirement
- IV.2 Discrepancy between amount of loan applied for and amount received
- IV.3 Use of non-institutional sources of credit by RFEP borrowers
- IV.4 Reasons for not borrowing/dropping-out
- IV.5 Reasons for not borrowing/dropping-out by institution
- IV.6 Nature of RFEP loan use
- IV.7 Synthesis

IV.1 Credit requirement

The need for institutional credit to reach the poorest section of rural producers in a country like Bangladesh can hardly be overemphasized. It is **however** extremely difficult if not impossible to go for quantitative estimation of credit requirement of rural producers of Bangladesh because of lack of information on rural money supply and the volume and extent of the potential of activities and goods & services produced. This is because of the multiplicity of factors behind such requirements and the diversity of the nature of these factors.

It is also not feasible to determine a scale for the credit requirement of various categories of borrowers on a national basis since credit requirement of individual borrowers depends on a host of factors such as the following, and has to be determined by an evaluation of such factors with respect to the borrower in question rather than by striking out a statistical average for a class of borrowers.

Factors having influence on credit requirement are :

- asset and liability position,
- type of activity involved,
- scale of activity,
- technical skill,
- investment requirement,
- household income,
- savings,
- consumption pattern,
- extent of contributory labour,

local infrastructure including transport, marketing, availability of raw materials and other impacts and extension services etc.,

intrinsic profitability of activity,

existing availability of institutional credit,

cost of credit,

sociological factors behind the pattern of loan use,

topographic and soil condition of the region,

demand for goods and services produced,

availability of non-institutional credit,

Credit requirement for individual borrowers would need to be determined by the personnel of the lending institution at the outlet based on certain simplified and standardized method of investigation into the conditions and circumstances including the family budget. The "budget line of credit" method, partially tested in the RFEP and recommended for full implementation in any follow-on project is expected to serve the purpose of determining annual credit requirement of borrowers.

An attempt has, however, been made in this study to determine the total credit requirement of rural producers in Bangladesh using the RFEP coverage as the sample. A simple computation of approximate number of target group households in Bangladesh multiplied by average loan amount of taka 3000 (average size of RFEP loan disbursed Taka 2812 + non-RFEP loan of RFEP borrowers 7%) amounts to taka 25 billion.*

* Total population of Bangladesh : 90 million

Total number of households in Bangladesh : 15 million

Total number of rural households : 13.5 million

Total number of target households : 8.50 million
(assuming 63% of households to belong to the target group as per findings of the Baseline Survey)

Total amount of credit requirement $8.5 \times 3000 = 25.5$
billion taka.

(all approximate estimates)

This simplistic computation does not take into account the potential of the subject households in terms of their economic activities. Any such consideration will accordingly increase the amount.

IV.2 Discrepancy between amount of loan applied for and amount received.

It has been observed that almost 70% of total borrowers received RFEP loan by the amount applied for, while the balance received an amount less than what was applied for (see table IV.1). This distribution should be treated with certain reservations since RFEP borrowers were in the knowledge of the maximum probable size of different types of loans given by the lending institutions. Hence, when applying for a loan, they were expected not to deviate much from the given norm.

IV.3 Use of non-institutional source of credit by RFEP borrowers

The survey has revealed that on an average 92% of the loan liabilities of the RFEP borrowers were with RFEP, only 7% of total loans taken were from non-institutional sources. But it has been observed that there was a direct relationship between the proportion of non-institutional loan and the size of total loan taken by borrowers. The proportion goes up as one moves from a lower loan size to an upper one, the proportion being the highest for the highest loan size in which case non-institutional loan as a percentage of total loan was even significantly higher than the RFEP loan (see table IV.2 and Graph IV.1). This implies that the greater is the loan-availability, the higher is the demand for credit. The demand for credit can be said to be very high even at higher interest rate than the RFEP rates for borrowers who need (or borrow) higher amount of loans, because 56% of the loan of such borrowers had been taken from non-institutional sources at much higher interest rates than that of RFEP.

IV.4 Reasons for non-borrowing/dropping-out

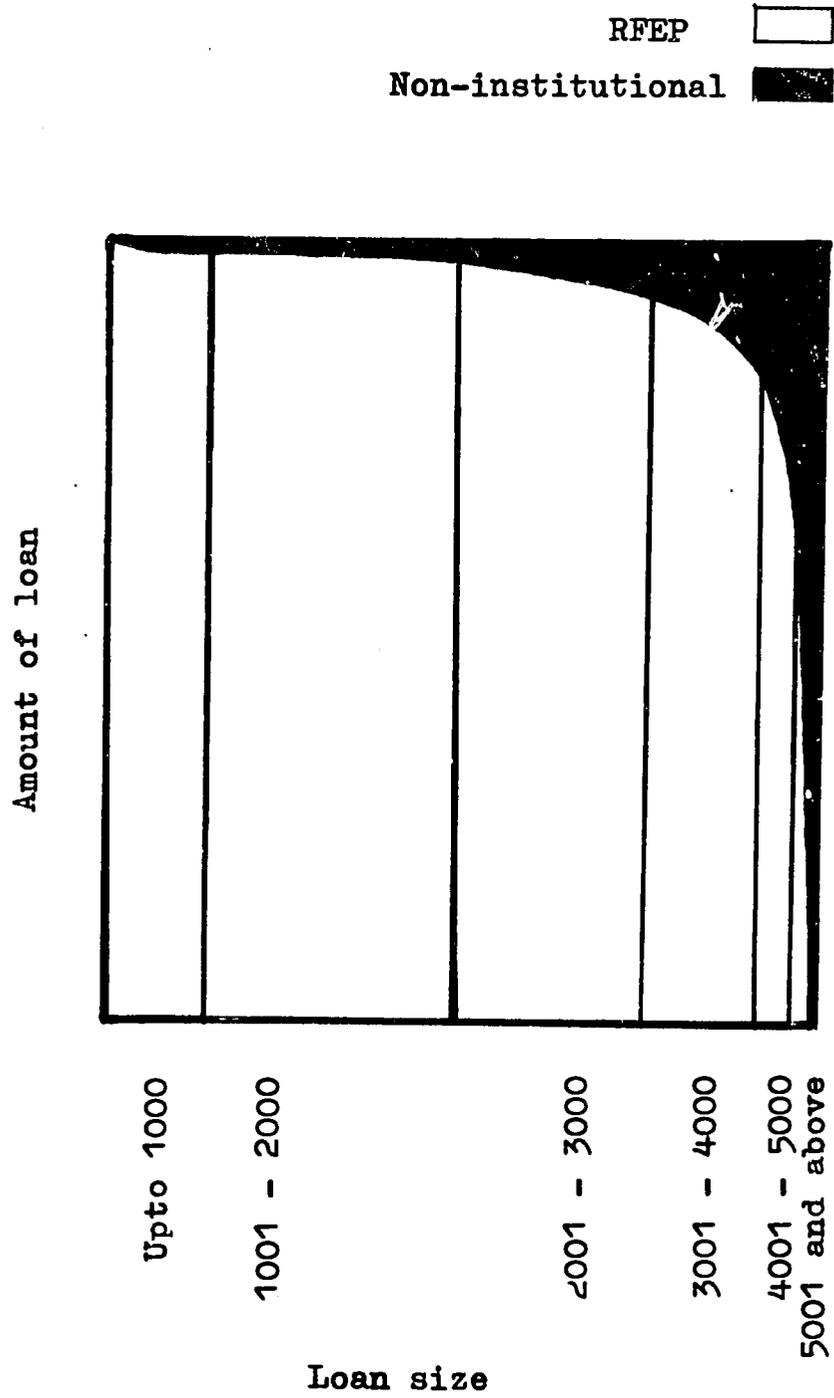
The highest proportion of both drop-outs and non-borrowers reported that their loan application was not granted. High interest rate was the second highest reason for not borrowing from RFEP by both drop-outs and non-borrowers. Procedural complicity was another significant reason for not borrowing while quite a significant proportion of the population of both the universes (10.97% of drop-outs and 18.51% of non-borrowers) claimed that they did not require a loan.

IV.5 Reasons for dropping-out/non-borrowing by institution

The highest proportions drop-outs of four of the lending institutions, viz., Agrani, Rupali, Sonali and Uttara reported that their loan applications were not granted. For drop-outs

Graph IV.1

Proportion of RFEP and non-institutional loan



of BKB and Pubali the dominant reason was procedural complication. In case of BSBL short payment period and high interest rate mainly accounted for dropping-out while for Janata the three most dominant reasons were procedural complication, non-availability of loan in time and inadequacy of available loan. The highest proportion of drop-outs of the IRDP complained that loan was not available in time. (see table IV.3.1).

The highest proportion of ^{wers} non-borrowers within the outlet areas of BKB, Janata and Pubali complained about procedural complication, while that of Agrani and IRDP reported that loan was not available in time. High interest rate was the dominant reason for non-borrowing by the prospective borrowers of the BSBL* and Janata.** The loan application, of highest proportion of prospective Rupali and Uttara borrowers were not granted while the highest proportion of their Sonali counterparts did not require loan (see table IV.3.2).

IV.6 Nature of RFEP loan use

Information on the nature of loan use by RFEP borrowers provide further illustration of the findings presented in III.4. It has been observed that only 19.29% of the borrowers used their full loan against stated purpose. The highest proportion (29.50%) of borrowers were reported to have shown no use of loan in any economic activity. The rest of the borrowers have used their loan either only partially against the stated purpose, or for more than one purpose including the stated purpose, or for a purpose or purposes other than the stated ones. (see table IV.4).

IV.7 Synthesis

Credit requirement could be quantitatively estimated for individual borrowers separately at the outlet level on certain simplified and standardized method of investigation

* 18%, 24%, 30%.
** 24%.

into the conditions and circumstances pertaining to the borrower including the family budget. Non-institutional sources of credit in Bangladesh play traditionally an important role in rural finance. This has been evidenced by the survey findings which show that even among the RFEP borrowers the practice of borrowing from non-institutional sources prevail. Almost 70% of borrowers received RFEP loans by the amount applied for. Refusal of loan application and high interest rates are the dominant reasons accounting for non-borrowing and dropping-out of the respondents respectively.

Procedural complicacy was also reported by quite a significant proportion of drop-outs.

A relatively insignificant proportion of borrowers used RFEP loans fully for stated purposes whereas quite a significant proportion have shown no use of loan in any economic activity. This testifies that there is no significant relationship between the type of loan and de facto loan use.

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SECTION V

BORROWERS VIABILITY

- V.1 Borrowers viability
- V.2 Viable and non-viable borrowers
- V.3 Viability and age
- V.4 Viability and household composition
- V.5 Viability and cultivable land holding
- V.6 Viability and income
- V.7 Viability and RFEP credit
- V.8 Viability and rate of interest
- V.9 Viability and activity
- V.10 Viability and loan use
- V.11 Viability and new activity
- V.12 Viability and labour productivity
- V.13 Synthesis

V.1 Borrowers viability

By virtue of its basically experimental nature, one of the fundamental objectives of the project is to examine the viability of the target group - oriented credit program itself.

The term viability in the context of a credit delivery system has two basic implications : viability from the point of view of the lending institutions and viability of loans from the point of view of borrowers. The present survey is designed to investigate into viability from the point of view of borrowers which may involve the examination of two types of viability : 1) the intrinsic viability of the activities and enterprises involved and 2) the viability of borrowers in the sense that they are able to repay loans with interest.

It would have been probably ideal if either the viability of activities or type-wise profitability of loan could be determined on a national basis, so that the banks could have used such findings as a guideline for determining the need and amount of loan to be given to a particular borrower. Unfortunately this is not possible because of many reasons, some of which are stated below. It may be possible to determine the potential viability of activity or type-wise profitability of loan separately for each village or region in the country based on statistical average. It would certainly not be of any use for the purpose of extending loans for various activities all over Bangladesh based on a national average.

1. Although in practice loan is issued separately against each activity (and even against particular sub-activity, like crop-loans) the productivity of the activity concerned cannot be treated as the criterion for advancing loan. In a country like Bangladesh, where multiplicity of sources of income is the most common feature among rural producers, it is meaningless to ask whether a particular activity or a particular crop is productive enough to enable the borrower to repay the loans.

A borrower may not be able to repay the loan from the income of the activity against which he took

loan but he may be able to do so from his income from some other activity or activities. This is a very real possibility for the population of the target group.

2. It has been observed (table - III.3) that most of the rural households are engaged in more than one activity. A small farmer in addition to the multiplicity of probable number of crops he can cultivate, may generate income from a host of non-crop and non-agricultural activities and a non-farming borrower can also be involved in some crop-activities. (see tables III.4, III.5 and III.6).
3. Due to the existence of^a multiplicity of sources of income of the borrowers, a borrower may only partially use the amount of loan he has taken for that activity. As has been revealed by the present survey, he may sometimes not use the loan at all for the stated purpose. That does not eliminate the possibility of the borrower being able to repay the loan.
4. In addition to different activities in which a borrower is involved, the capacity to repay his loan depends also on his resource endowment and demographic as well as sociological characteristics.
5. Moreover, the intrinsic viability of a particular activity depends on a number of factors such as the size of activity, the region in which it is carried out, the topography of the region, soil condition, demand for goods and services produced, availability of raw materials, skilled labour and marketing facilities for such products, size and constitution of the family including the contributory labour from the family and its capital structure.
6. A borrower, once entitled to borrow, may have taken loan even if he does not need it. Social, cultural and behavioural factors greatly affect the value judgement of the rural borrower. Thus there is every possibility that he will borrow

for one purpose and use the funds for another in whole or in part and his ability to pay back cannot be judged on the viability of the single enterprise per se.

7. Moreover, type-wise sponsoring of loan depending on a grading of intrinsic profitability of activity is very likely to give rise to production anomaly in the economy. A particular crop/product may be highly profitable but may have less demand/need than another which is less profitable.
8. A particular size of activity may be viable for a family of a given size consisting of a given number of family labour and may not be viable for a family with a different composition a rickshaw may be viable near or in an urban area with one of the family members as its puller, but may not be viable in a rural area where demand of such services is small or where the family has to put the rickshaw on hire. Yield of a particular crop may be high in a specific area because of soil and other conditions but may have a much smaller yield in another area of the country. A pottery industry may be viable near an urban area having adequate raw material, a potential market and transportation facilities but may not be viable in all the rural areas of Bangladesh, because of the lack of sizeable demand and/or raw material.

The project paper also identified some of the problems of financial viability and the limitation imposed thereon as follows : ".....because of the wide variety of activities which could be financed (handicrafts, food processing, rickshaws etc.), no meaningful analysis of financial viability can be attempted. For agriculture, where input-output relationships are relatively more predictable, analysis can be made at various input and output prices Depending on the crop, details of share-cropping arrangement and quantities of fertilizer used, low crop prices or high interest

costs or both may make credit too costly. A one-bigha share-cropper can be considered to be a "worst-case" model for such analysis."*

Under these circumstances, the present survey has set itself to the task of examining the viability of the borrowers themselves as the ability to repay loans with interest. The findings of the survey from this point of view is presented in this section.

V.2 Viable and non-viable borrowers

A borrower is considered viable if after deducting his (her) total payments from total receipts during the calender year 1981 and adding the value of its stock to the surplus/deficit thereof, he (she) accumulates enough surplus to meet his (her) loan liabilities. Failure to do so makes him (her) non-viable.

The findings of the survey depict that a significant majority of borrowers are viable, their percentage being 71.63 of total borrowers. On the other hand, 28.37% of borrowers have been found non-viable (see table V.1).

V.3 Viability and age

There is no significant relationship between viability and age of the borrower. Though the proportion of viable borrowers in relation to total number of viables varies significantly in different age groups with certain degree of concentration in groups of 26-35 years and 36-45 years, the ratio of viable to non-viable borrowers within respective age groups varies little (see table V.1).

* Project paper, July 11, 1977, pp. 14-15.

V.4 Viability and household composition

The highest proportion of both viable and non-viable borrowers belonged to the family size stratum of 4-5 members. But it has been observed that the relative proportion of viable households has been the highest (74.05%) in the family size stratum of upto 3 members and such proportions have been observed to fall as the size of family increases upto 9 members, after which the proportion slightly rises. On the other hand, the relative proportion of non-viable borrowers has been observed to be the highest (33.28%) in case of family size stratum of 8-9 members (see table V.2).

The incidence of economically active population within a household has been observed to have some bearing on its viability. Survey data show that the proportion of viable households is the highest among borrower households with all members having gainful employment followed by those with rate of dependency ranging from 1 to 100, the percentages of viable households for these two groups of households being 85.11 and 76.09 respectively. Though the proportion of viable households is slightly lower among households with higher rates of dependency, no linear trend is observed with respect to the relationship between viability and rate of dependency (see table V.3).

V.5 Viability and cultivable land holding

Although no linear trend was observed in the incidence of the proportion of viable borrowers at different intervals of cultivable land holding, viability can be said to have direct relationship with the size of cultivable land holding. Higher proportion of borrowers have been observed to be viable at higher land size strata. (see table V.4).

V.6 Viability and income

The relative proportions of viable borrowers have been observed to vary directly with the size of income. Excepting the lowest net income stratum, the relative proportion increases as the population moves from lower to higher net income stratum, the highest proportion of viability being observed in the highest net income size stratum. The situation is similar in case of the relationship of viability with both gross income and cash income. (see tables V.5.1, V.5.2 and V.5.3).

V.7 Viability and RFEF credit

^a Quite/significant proportion of RFEF borrowers (more than 40%) have been reported as repeat borrowers. Although the highest proportion of viable borrowers took only single loan, there had been no significant relationship between the number of loans taken and viability with the proportion of viable households at each group of loanees being around 70%. The highest proportion of them has been recorded in case of borrowers who have taken four or more loans. (see table V.6).

The highest proportion of borrowers (33.91%) belonged to the loan size category of 1001-2000 taka, followed by the group of borrowers taking the lowest i.e., upto 1000 taka loan size. The incidence of viable borrowers has been the highest (80.60%) in case of the lowest size loanees. There had been no significant relationship between the size of loan and viability of borrowers ^{once} /the relative proportions of viable borrowers are falling (upto the loan size of taka 4000) and again rising with the increase in loan size (see table V.7).

V.8 Viability and rate of interest

The relative proportions of viable borrowers vary negatively with the de jure rate of interest on RFEP credit upto 30%. But the proportion marks a sharp rise at 36% rate of interest where it is the highest (84.00%) (see table V.8 and graph V.1).

Many borrowers have been found to incur incidental expenses on credit while borrowing from RFEP and hence their cost of credit had increased. Effective rates of interest for all de jure rates of interest have been calculated by incorporating all such costs. Almost 75% of all borrowers have reported to have incurred such incidental expenses, for the highest proportion of whom man-days spent while borrowing was a common item of incidental costs. (see table V.9).

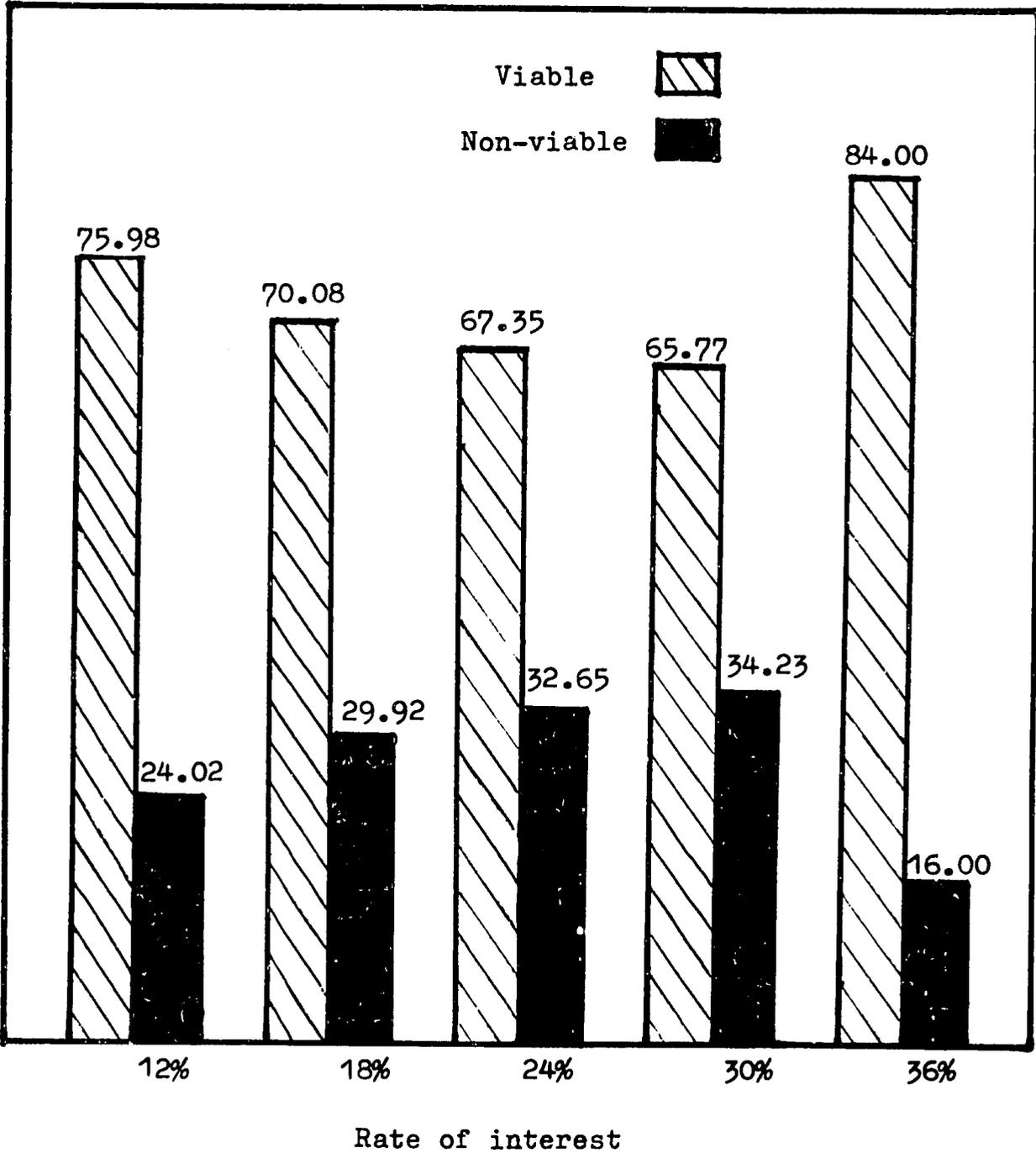
Although incidental expenses have been significantly high in relation to de jure rates of interest, they do not seem to have any bearing on the viability of borrowers. The relative proportions of viable borrowers at each interval of effective rates of interest for all the de jure rates of interest had non-linear trends, except the case of 24% de jure rate. (see tables V.8.1, V.8.2, V.8.3, V.8.4, and V.8.5).

V.9 Viability and activity

It has been observed that viability does not have any significant relationship with number of activities undertaken with loan use, with a non-linear trend of incidence of the relative proportions of viable borrowers in each stratum of number of activities. The relative proportions of viability among borrowers with zero and the highest number of activities had been more or less the same (see table V.10). The distribution of viable and non-viable borrowers by number of activities undertaken with loan use has been presented graphically in Graph V.2.

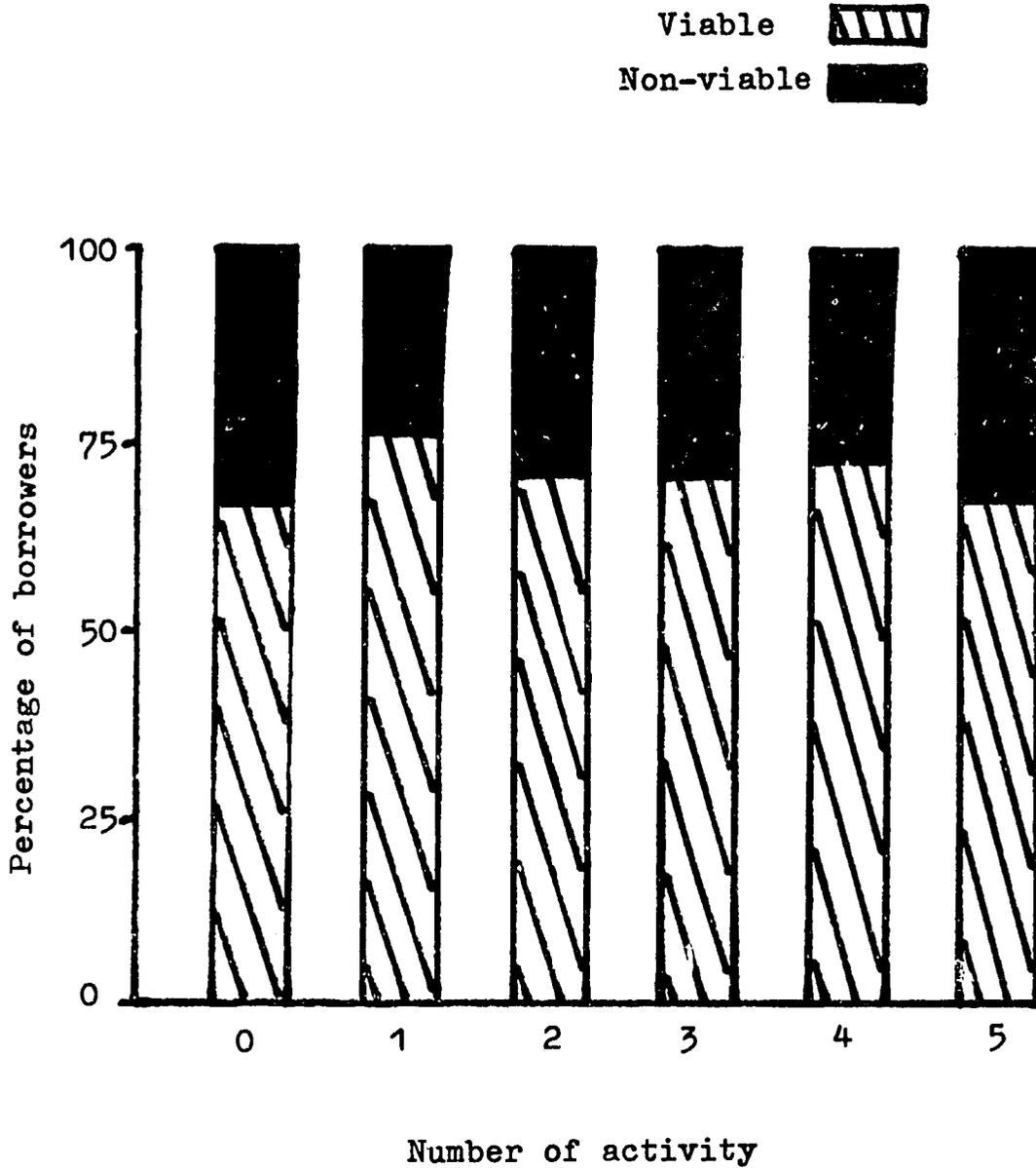
Graph V.1

Histogram representing the distribution of viable and non-viable borrowers by rate of interest on RFEP loan



Graph V.2

Histogram representing viable and non-viable borrowers by number of activities undertaken with loan use



The picture is almost the same in case of the relationship between viability and number of crops cultivated by farmer-borrowers. In this case the incidence of viability has been the highest in case of farmer-borrowers with no crops cultivated with loan use. (see table V.11).

The survey has revealed that food processing had ranked the highest (86.67%) among the classified activities from the point of view of the relative proportion of viable borrowers involved in respective activity, followed by small trade (84.85%) and small-scale-industry (81.00%).

Transport, livestock and 'others' had ranked low among the activities with their percentages at 56.93, 61.15 and 60 respectively. (see table V.12).

This distribution of viable and non-viable borrowers by activity should however, be viewed with a certain degree of caution since the activity reported is simply the activity in which the borrower is supposed to engage himself according to bank's loan ledger. It is hard to conclude from such information if a particular activity provides really greater or lesser potential for the borrower to be viable.

Viability of borrowers could not be cross-examined with de facto activity of borrowers due to the multiplicity of borrowers' activities which had made it impossible to isolate the contribution of one activity towards viability from that of another.

It has been revealed that the majority of borrowers cultivating each of the crops have been viable. The proportion of viable borrowers had been the highest in case of those cultivating mustard (77.07%) while it had been the lowest in case of those producing karolla (33.33%). HYV aman (76.92%), sugarcane (76.81%), wheat (75.54%), jute (74.64%), raddish (72.00%) and pulses (70.18%) had ranked high among the indivi-

dual crops in order of proportion of viability of their producers. Other major crops like aus (local), aus (HYV), aman (local), boro (HYV), cauliflower, aram, brinjal, onion and chillies had more than 60% of their producers (see table V.12.1).

It should be mentioned here that no definite conclusion can be drawn from these information about the respective potential of crops. Since a single borrower had produced more than one crop there had been no possibility of segregating the contribution of a particular crop towards the overall viability of the borrower.

V.10 Viability and loan use

The survey has revealed that borrowers who had used their full loan against the stated purpose (19.29% of all borrowers) had the highest probability of becoming viable with their viability percentage at 80.32. But among other classified groups of loan use also the proportion of viability had been quite high. Even for borrowers who had not shown any use of loan in productive activities the proportion of viables had been more than 68%. (see table IV.4).

V.11 Viability and new activity

Out of 231 borrowers taking fresh activities with loan use 62.34% have been found viable. The proportion of viable borrowers has been observed to be the highest in case of small trade(87.88%) closely followed by food processing(87.50%). And it has been the lowest in case of transport, the percentage being 38.89 (see table V.13).

Rate of interest does not appear to have any significant relationship with the viability of borrowers taking new activities with RFEP loan use. The distribution of viable borrowers by rate of interest has been observed to have no linear trend(see table-v.13.1).

V.12 Viability and labour productivity

Output per man-day of labour employed in production of major crops by viable households has been examined against that of non-viable households. It has been revealed that in case of 16 out of 21 classified crops the average output per man-day in case of viable borrowers had been higher. In case of four crops (aus HYV, sugarcane, cauliflower and brinjal) the average value of output per man-day has been found to be higher for non-viable borrowers. Batel leaf and banana have ranked highest among the crops from the point of view of the rate at which the average value of output per man-day had been higher in case of viable borrowers than for non-viables (see table V.14).

Although estimates presented in table V.14 has been shown separately for viable and non-viable borrowers, no definite conclusion can be made about the relationship between viability and average output per man-day except that in most of the cases viable borrowers have been found to produce more output per man-day. Moreover, it is wrong to draw any conclusion as to the relative productivity of loan for individual crop based on above information.

V.13 Synthesis

A significant majority (71.63%) of borrowers were found to be viable in the sense that they have been able to accumulate enough surplus to meet their loan liabilities after deducting their total payments from total receipts of 1981 and adding the value of the stock to the surplus/deficit thereof.

Age and household size have been found to have no significant relationship with the viability of borrowers. The incidence of economically active population within a household has on the other hand had some bearing on viability with the proportion of viable households being higher among borrowers with lower rates of dependency. There has been a direct relationship between borrowers viability and the size of arable land holding.

The relative proportions^{of}/viable borrowers have been observed to vary directly with the size of^{net} income, the highest proportion of viability being observed in the highest income-size group.

Number and amount of loans taken by borrowers have been found to have little relationship with viability, with non-linear trends in proportions of viability with respect to these variables.

Although incidental expenses have been significantly high in relation to de jure rates of interest, they do not seem to have any bearing on the viability of borrowers nor is there any definite trend in the relationship of viability with de jure rate of interest.

There is no significant relationship between number of activities/sub-activities and viability. Due to multiplicity of borrowers' activities, it is hard to conclude from the findings of a

survey like the present one, whether a particular activity sub-activity provides greater or lesser potential for the borrower to be viable. A relatively insignificant proportion of viable borrowers has been found to undertake a single activity/sub-activity financed by RFEP loan. A still less significant proportion of borrowers invested the total amount RFEP loan against the activity for which they applied for.

SECTION VI

IMPACT OF RREP CREDIT

VI.1 IMPACT ON ACTIVITY

- VI.1.1 Pattern of change in occupational distribution
- VI.1.2 Scale of operation
- VI.1.3 Profitability of lending
- VI.1.4 Synthesis

SECTION VI

IMPACT OF RFEP CREDIT

The present survey has examined the impact of RFEP credit from two points of view : impact on borrowers and impact on activity. The findings of the survey about these ^{are} presented in following subsections. It can be mentioned, however, that impact of credit in the true sense of the term could not be measured by the present survey mainly for two reasons. Firstly, as has already been mentioned, the target group borrowers use their loan for a multiplicity of purposes including non-economic use of a significant proportion of loan. This has placed a very important limitation on the possibility of measuring the impact, specially on activity. Secondly, the gestation period considered was neither uniform for all borrowers nor enough for the purpose for which loan was taken.

VI.1.1 Pattern of change in occupational distribution*

With the introduction of RFEP credit, certain changes in the occupational distribution have been observed among borrowers. Data reveal that percentages of borrowers with horticulture, livestock, pisciculture, small trade, small-scale industry, food-processing and transport as main occupation have increased and those with crop cultivation and 'others' have decreased after borrowing from RFEP. Accordingly, there has been corresponding over-time changes in the proportion of borrowers involved in respective occupations. However, many borrowers were found to undertake as well as to leave certain occupations,

The percentage of borrowers with crop-cultivation as main occupation had been 28.07 prior to borrower from RFEP. However, 80.26% of them continued with it as the main occupation after borrowing. Moreover, some other borrowers

* Main occupation is understood to be one whose contribution to borrowers total income is the highest.

have ^{so}undertook it as their main occupation which had not been/hitherto. The proportion of borrowers continuing with the same main occupation after borrowing is the highest among borrowers with small-scale industry as main occupation, followed by food-processing and transport and the lowest among borrowers with horticulture as main occupation.(see table VI.1.1). The pattern of overtime change in the occupational distribution of borrowers has been shown graphically through a histogram in Graph VI.1.1.

VI.1.2 Scale of operation

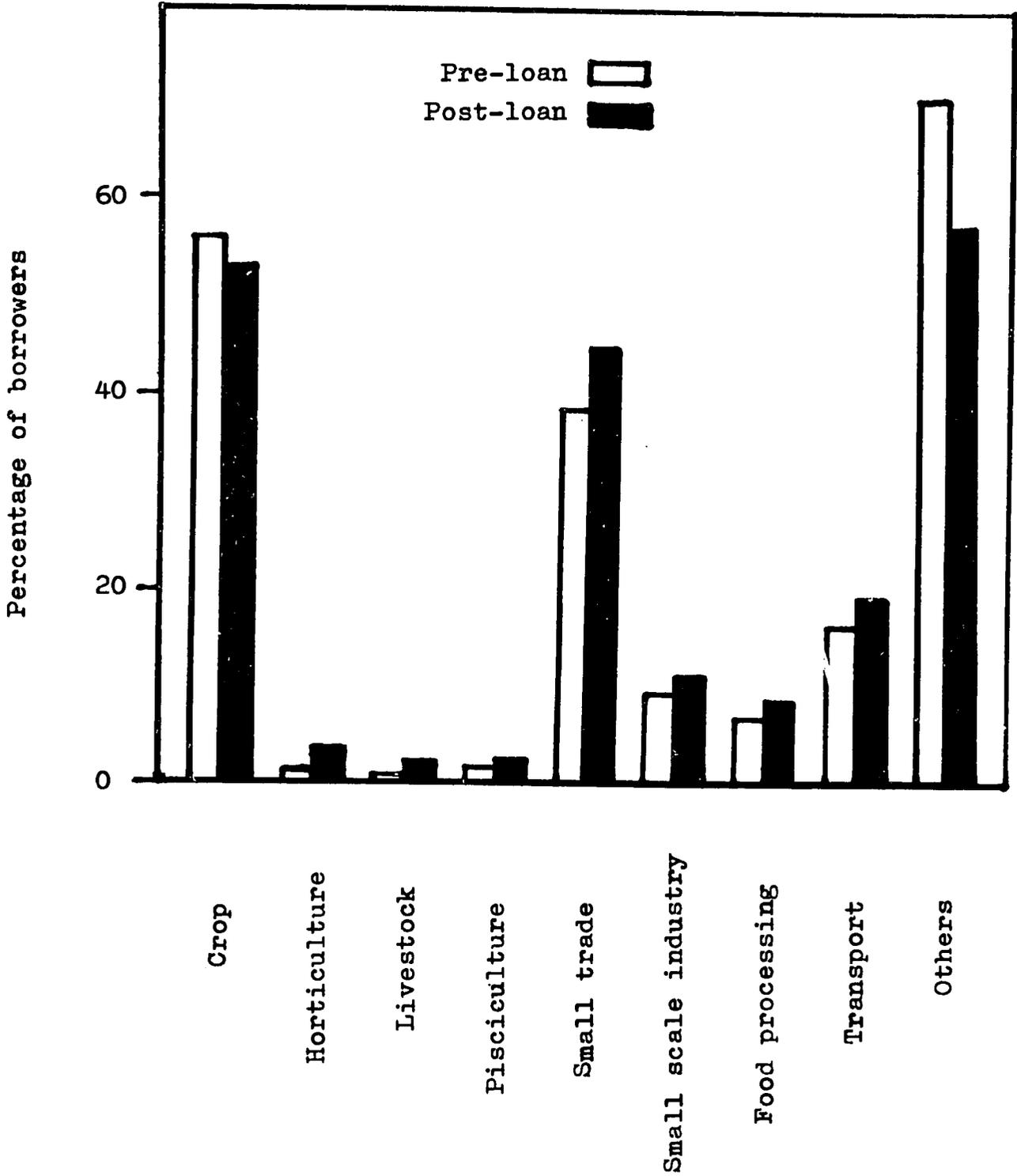
The activity potentials of borrowers have been found to have increased to a great extent as a result of borrowing from RFEP. Most of the borrowers have increased the scale of operation of their respective activities undertaken earlier. A significant proportion of them had also taken fresh activities. Small trade small-scale industry and food-processing have ranked highest amongst the activities in order of the proportion of households increasing the scale of operation. All other classified activities had more than 70% of borrowers increasing the scale of operation except only horticulture and 'others'. But in these two cases the proportions of borrowers undertaking the activity for the first time were relatively very high. Thus from the point of view of scale of operation, borrowing had positive impact on borrowers.(see table VI.1.2 and graph VI.1.2).

VI.1.3 Profitability of lending

Profitability is one of the most familiar creteria used to measure productivity of an enterprise. Profit is the yardstick by which a private entrepreneur **measures** the merit of an enterprise. Accordingly the objective of the entrepreneur is to maximize profits by minimizing the volume of capital employed. profitability of an enterprise is expressed as the percentage

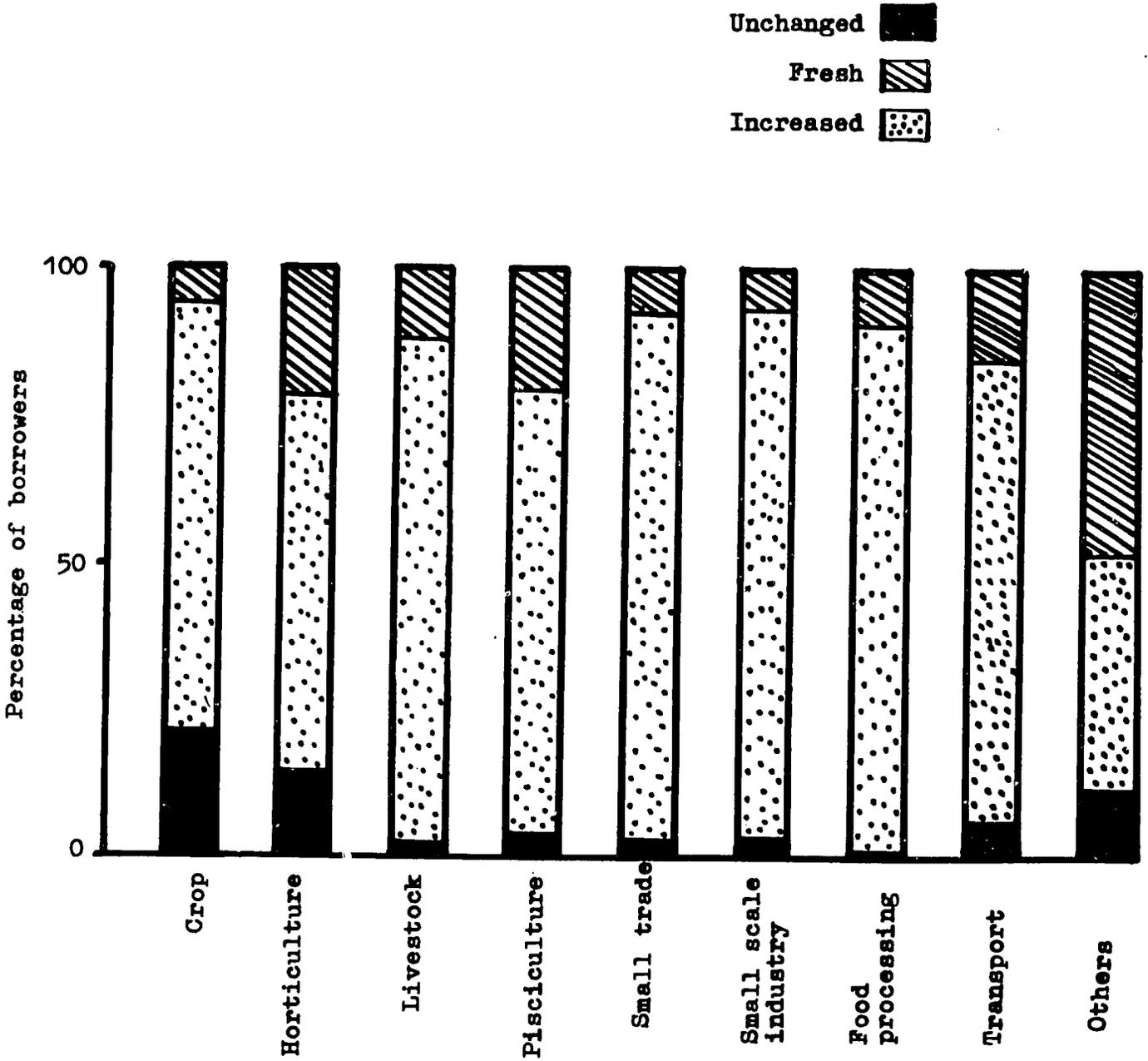
Graph VI.1.1

Histogram representing change in occupational distribution of borrowers over time



Graph VI.1.2

Histogram representing the distribution of borrowers by scale of operation of activity against which RFEF loan was used



of employed capital represented by annual profits. The basic criterion for evaluation of an enterprise of the private entrepreneur is to secure maximum profits per unit of capital.

Whereas profitability measures capital productivity from the point of view of special interest of profits to the private enterprise, the ratio between capital and value added measures it from a social criterion of profitability giving what is known as product-capital ratio. Such measure of profitability appears to be more desirable for evaluation of the impact of lending by a program like the RFEP.

Due to the existence of different ways of defining capital, measurement of productivity co-efficient may lead to ambiguities. For example, speaking about capital, a distinction may be made between fixed and circulating capital as well as between equity capital and various types of credits.

Depending on the share of exogeneous capital in the total financial involvement of an enterprise, its profitability will vary. The very fact that the method of financing influences profitability makes profitability estimates of lending under RFEP extremely difficult. For reasons already stated, there is no meaningful way of determining the real share of exogeneous capital (RFEP loan) in the activities financed.

As an alternative to conventional way of measuring profitability, the investment-end-result of RFEP credit use* for different classified activities have been examined. Small-trade has been observed to generate the highest rate of investment-end-result in terms of gross income followed

* defined as $\frac{\text{incremental output}}{\text{amount of loan used}} \times 100$

by food-processing while transport has generated the lowest rate of result. Accordingly, the relative proportion of households within the highest stratum of investment-end-result has been the highest in case of small trade-borrowers and the lowest for transport borrowers. The highest relative proportions of small-scale-industry-borrowers and food-processing-borrowers also belonged to the highest stratum of investment-end-result while that of livestock and pisciculture borrowers belonged to the lowest stratum of investment-end-result (see table VI.1.3).

Amongst different crops cultivated, betel-leaf has generated the highest rate of investment-end-result, followed by brinjal and cauliflower. The lowest of such rates was observed in case of wheat. It has been revealed that the investment-end-result of the highest proportion of farmer-borrowers cultivating most of the major crops like aus (local & HYV), aman (local & HYV), boro (HYV), wheat, potato, sugarcane, jute, mustard generated relatively lower rates of investment-end-results (see table VI.1.4).

Even though intrinsic profitability of activities cannot be determined on a national scale for reasons explained in section V, certain special studies for some specified sub-activities were undertaken to test the feasibility of such a determination in a limited area. The results of these studies have been incorporated in the Appendix.

VI.1.4 Synthesis

Certain changes in the occupational distribution of borrowers have been observed among borrowers as a result of the introduction of the RFEP. Data reveals that the percentages of borrowers with horticulture, livestock, pisciculture, small trade, small scale industry, food-processing and transport as main occupation have increased and those with crop cultivation and 'others' have decreased after borrowing from RFEP. Many borrowers have been found to join as well as to leave certain occupations.

From the point of view of scale of operation of activities, borrowing had positive impact in the sense that most of the borrowers have increased their scale of operation and a significant proportion of them had also ^{taken} under-/fresh activities.

Among the classified activities, small-trade and food-processing had been found to be ^{the} most productive from the point of view potentiality to generate highest rate of investment-end-result, while transport ranked the lowest in the order of productivity.

VI.2 IMPACT ON BORROWERS

- VI.2.1 Net worth of borrowers compared to that of non-borrowers and drop-outs
- VI.2.2 Net worth of viable and non-viable borrowers
- VI.2.3 Net worth and income
- VI.2.4 Net worth and consumption
- VI.2.5 Net worth and asset
- VI.2.6 Liability-asset ratio
- VI.2.7 Net worth and cultivable land holding
- VI.2.8 Net worth and amount of loan
- VI.2.9 Pattern of change in income of borrowers
- VI.2.10 Viability and over time change in consumption
- VI.2.11 Pattern of change in consumption
 - VI.2.11.1 Expenditure on major items
- VI.2.12 Net impact on borrowers
- VI.2.13 Target group status of borrowers after borrowing
- VI.2.14 Synthesis

VI.2 Impact on borrowers

Impact of RFEP credit on borrowers has been measured by the use of respondents' net worth as one of the main criteria. Net worth has been understood as the balance between the values of assets and liabilities of households both liquid and durable. Over time change in net worth of borrowers drop-outs and non-borrowers have been compared, while that of borrowers has been again cross-examined with their asset, income, land-holding and consumption positions. Changes in the pattern of occupation, income and consumption have also been examined in order to reveal the impact of credit on borrowers.

VI.2.1 Net worth of borrowers compared to that of non-borrowers and drop-outs.

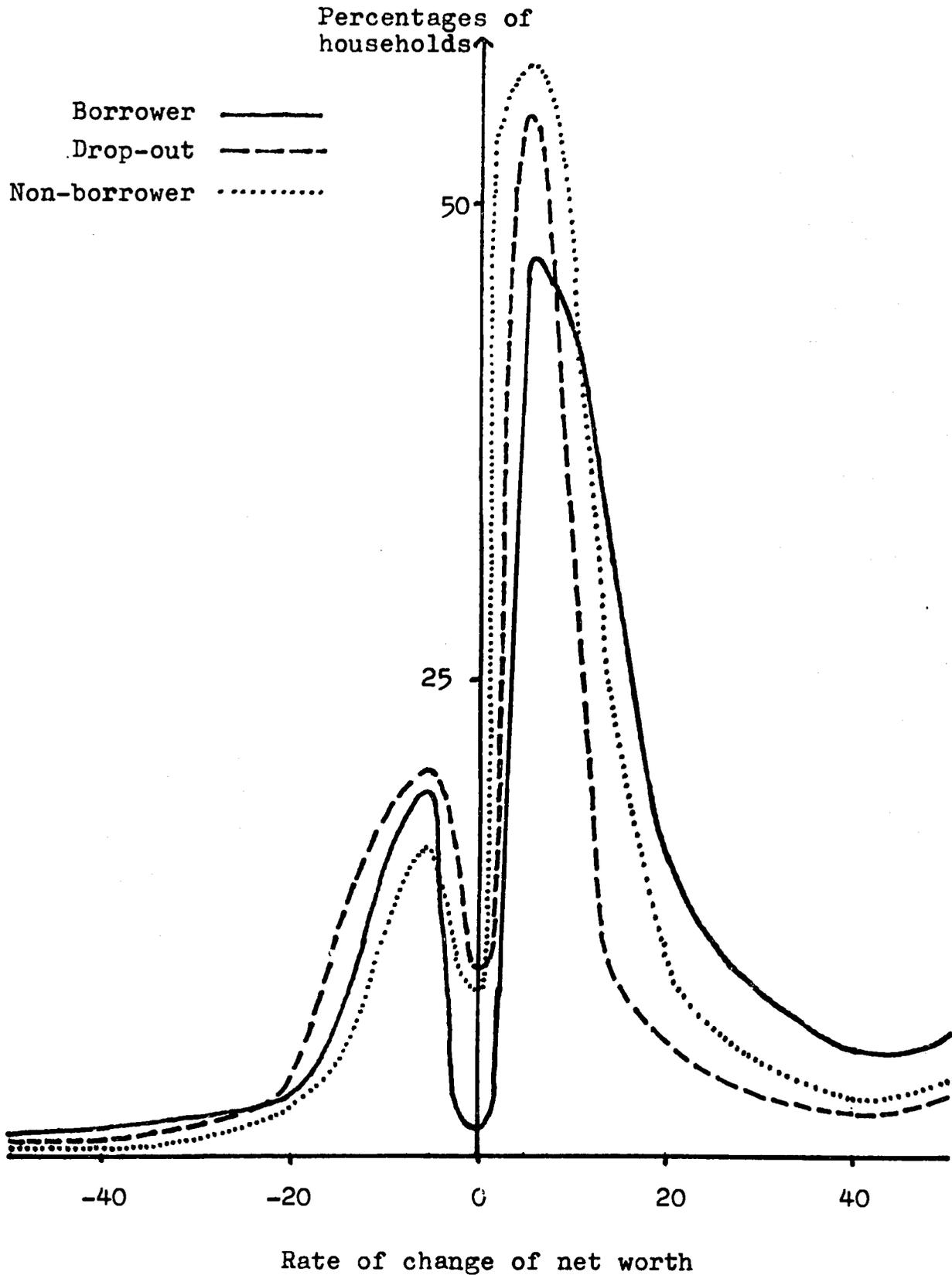
An investigation into the change in the net worth of respondents over time has revealed that RFEP borrowers have demonstrated a relatively better situation than non-borrowers and drop-outs in terms of the rate of change of net worth. The proportion of respondents reporting zero or negative change in net worth has been the lowest (24.48%) in case of borrowers, followed by non-borrowers (25.75%) and drop-outs (33.76%). Moreover, the respective proportions of borrowers recording positive rates of change of net worth at each class - interval of 6% and above has been higher than those of both non-borrowers and drop-outs. The situation has been graphically represented in graph VI.2.1 through frequency curves (see also table VI.2.1).

VI.2.2 Net worth of viable and non-viable borrowers

The survey has revealed that with respect to over time change in net worth, viable borrowers have demonstrated a better performance than non-viables. Only 14.68% of viable borrowers were found to have zero or negative change in net worth, the percentage being as much as 49.19 for non-viables. Viable

Graph VI.2.1

Distribution of borrowers, drop-outs and non-borrower
by rate of change of net worth over time.



borrowers had also increased their net worth at higher rates than their non-viable counterparts in the sense that the relative frequency of viable borrowers at each interval of positive rate of change of net worth has been higher than that of non-viable borrowers. This has been clearly demonstrated in graph VI.2.2 (see table VI.2.2).

VI.2.3 Net worth and income

Comparing the rate of change of net worth with that of income of borrowers, it has been revealed that the proportion of borrowers with zero or negative growth in income (14.21%) has been lower than that in net worth (24.53%). In other words, relatively higher proportion of borrowers increased their income than net worth. Although the proportion of borrowers increasing their income at rates between 1% to 10% and been lower than that increasing net worth at similar rates, the frequency of borrowers increasing income at rates higher than 10% had been significantly higher than that increasing net worth at similar rates. There has been an insignificant positive correlation between rate of change of net worth and that of income with $r = 0.18$ (see table VI.2.3).

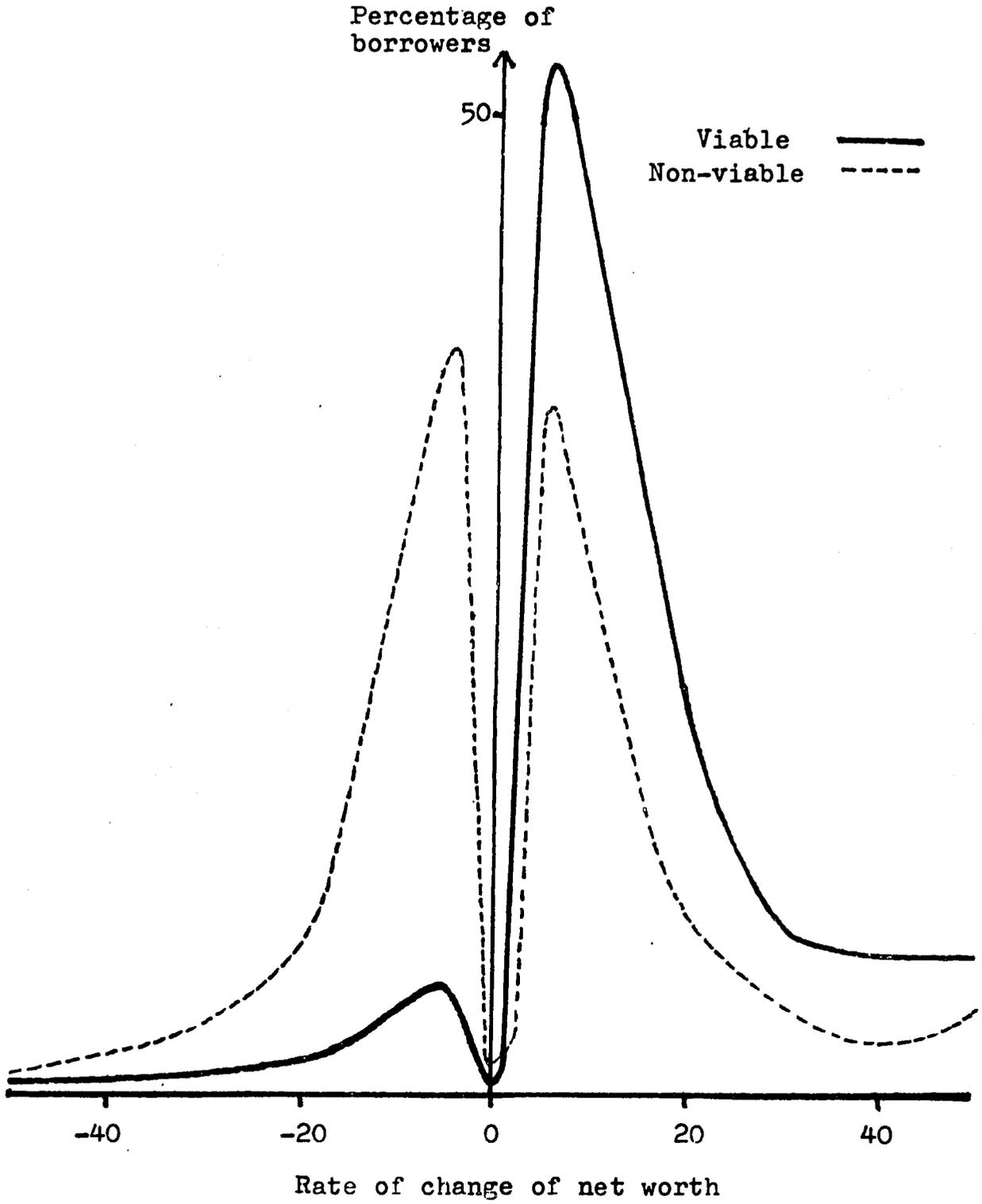
VI.2.4 Net worth and consumption

It has been revealed that the proportion of borrowers with zero or negative change in consumption expenditures (11.48%) has been lower than that with zero or negative change in net worth (24.53%). Moreover, relatively higher proportion of borrowers increased their consumption at positive rates at each class intervals except the intervals of 1%-5% and 41% and above.

An insignificant positive correlation has been found to exist between the rate of change of net worth and that of consumption expenditures with $r = 0.05$ (see table VI.2.4).

Graph VI.2.2

Distribution of viable and non-viable borrowers
by rate of change of net worth over time



VI.2.5 Net worth and asset

The proportion of borrowers having zero or negative change in their net worth (24.53%) has been found to be higher than that with zero or negative change in asset (18.27%). Moreover the incidence of borrowers increasing assets has been higher than those increasing net worth at each class interval of rate of change except the interval of 41% - 50%, where it had been insignificantly lower.

The rate of change of net worth and that of assets have been found to have a positive correlation to each other with $r = 0.65$ (see table VI.2.5).

VI.2.6 Liability-asset ratio

The survey data reveal that the liability-asset ratio has undergone changes for many borrowers over time. 48.64% of borrowers had been found to have no liability prior to borrowing from RFEP which decreased significantly after borrowing from RFEP, the percentage being 22.83.

Pre-loan and post-loan liability-asset ratios of borrowers have been found to have insignificant positive correlation with $r = 0.20$ (see table VI.2.6).

VI.2.7 Net worth and cultivable land holding

It has been revealed that the highest proportions of borrowers having the highest rates of change of net worth from 21% and above belong to the landless group of borrowers. The highest proportion of landless borrowers increased their net worth at the highest rate (51% +), while the highest proportion of borrowers with highest land size strata had increased their net worth by 1%-5%, the same rate at which the highest proportion of all borrowers increased their net worth.

An insignificant negative correlation has been found between the rate of change of net worth and the size of land holding at $r = -0.39$ (see table VI.2.7).

VI.2.8 Net worth and amount of loan

A cross-examination of rate of change of net worth against the amount of loan taken from RFEP has revealed that no significant relationship exists between the two variables. It has been observed that at each class-interval of net worth both at positive and negative ends the highest proportion of borrowers belonged to the loan-size category of upto Tk. 2000. Amount of RFEP loan have been found to have very insignificant positive correlation with rate of change of net worth with $r = 0.06$ (see table VI.2.8).

VI.2.9 Pattern of change in income of borrowers

It has been found that the pattern of change in the net income of borrowers over time has been positive in the sense that the proportions of borrowers belonging to higher net income strata had been higher in the post-loan period than in the pre-loan period. The highest proportion of borrowers during the pre-loan period (48.44%) belonged to the net income bracket of Tk. 3001-6000 while that during the post-loan period (39.20%) belongs to the income bracket of Taka 6001-10000. Although there had been some cases of fall in the net income at the post-loan period at individual intervals of net income, relatively more significant proportion of them had recorded a shift to higher income brackets. This has been graphically shown in graph VI.2.3 with the help of frequency curves. The correlation of post-loan net income distribution of borrowers with that of pre-loan period has been found to be fairly significant, r being 0.72 (see table VI.2.9).

The pre-loan and post-loan distribution of borrowers by net income have been graphically represented in graph VI.2.4 with the help of lorenz curves in order to have a comparison of the degrees of inequality of income distribution in both the periods. The gini coefficients of the income distributions have been estimated to be 0.27 and 0.25 for pre-loan and post-loan periods respectively (see tables VI.2.9.1.1 and VI.2.9.1.2).

The overwhelming majority of borrowers have been found to have increased their net income after borrowing from RFEF. The situation is, however, relatively better in case of viable borrowers of whom only 9.60% experienced zero or negative rate of change of net income over time, the percentage being 25.86 for non-viables. 22.06% of viable borrowers increased their

net income by more than 50% each, whereas such percentage is 13.20 for non-viables. The situation has been depicted graphically in graph VI.2.5 (see table VI.2.9.2).

The relative contribution of different activities in the total net income of borrowers has also undergone some change. 81.48% of borrowers have been found to have no income from livestock prior to borrowing from RFEP. The percentage diminished to 74.81 after borrowing. Changes in the contribution of other occupation to total income has been relatively less significant. (see tables VI.2.9.3.1 to VI.2.9.3.9).

VI.2.10 Viability and over time change in consumption

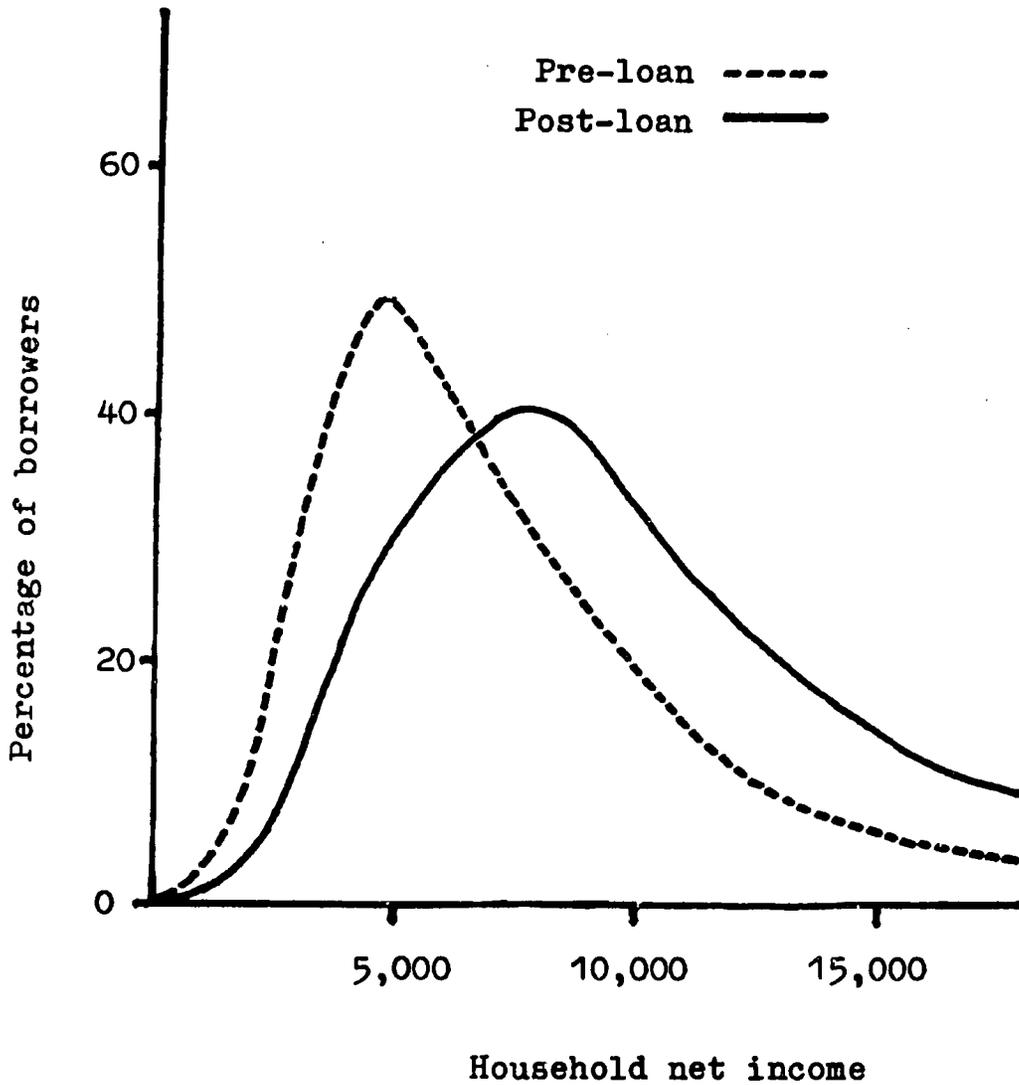
The overwhelming majority of borrowers, both viable and non-viable have been reported to have increased their consumption at the post-loan period in comparison to the pre-loan period consumption level. Only 11.29% of all borrowers had zero or negative change in consumption, the proportions for viable and non-viables being very close to each other. Although the proportions of viable borrowers increasing consumption at each interval of rates from 21% and above have been slightly higher than that of non-viable borrowers, no significant relationship can be said to prevail between the rate of change of consumption and viability. This has demonstrated in graph VI.2.6 with help of frequency curves of change of consumption and viability (see table VI.2.10).

VI.2.11 Pattern of change in consumption

It has been revealed that a relatively higher proportion of borrowers have increased consumption than income. While the proportion of borrowers with zero or negative growth in income was 14.21% that with zero or negative growth in consumption was 11.48%. Borrowers have been reported to have increased consumption at higher proportion than income at each positive class-interval of rates of increase upto 30% after which more borrowers have increased income than consumption.

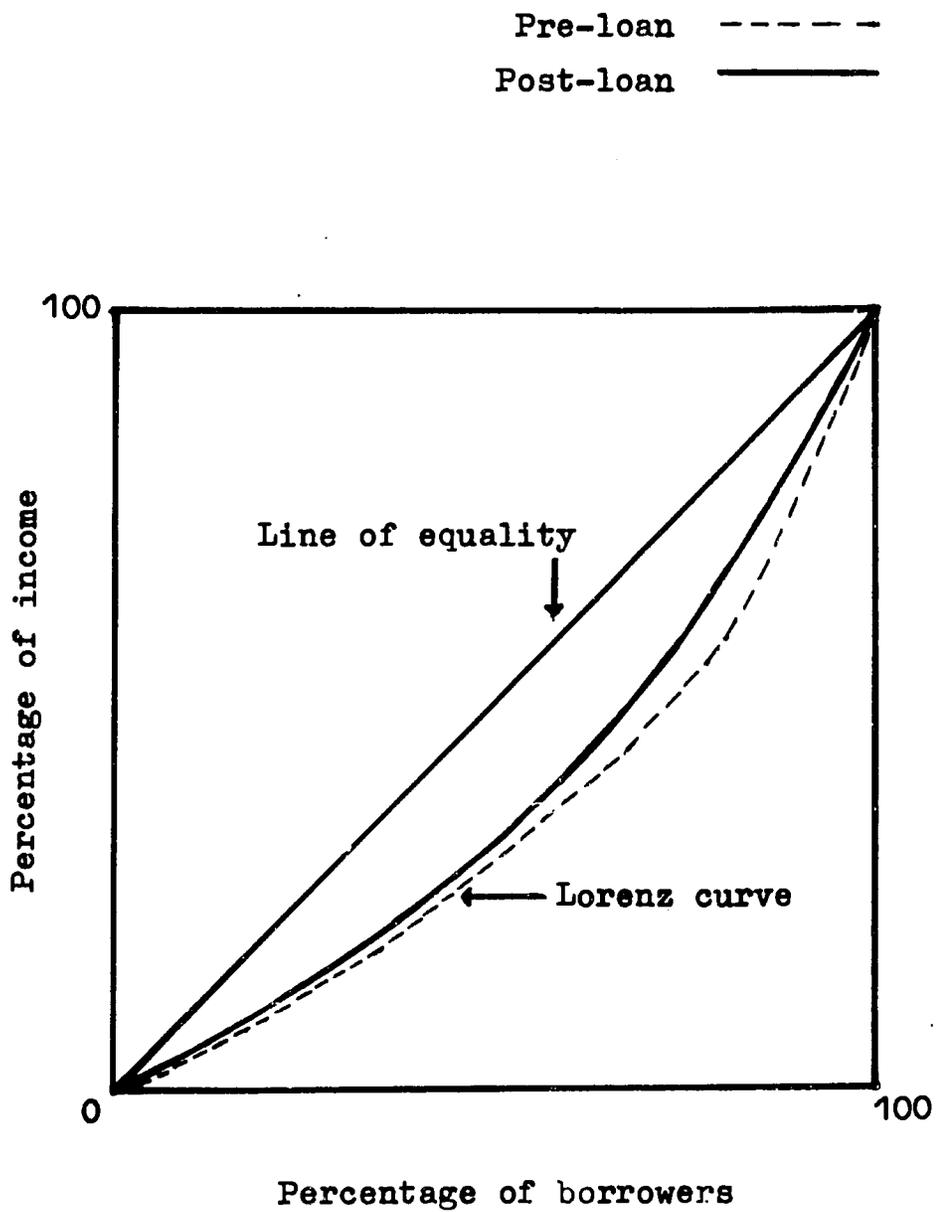
Graph VI.2.3

Distribution of borrowers by size of net income



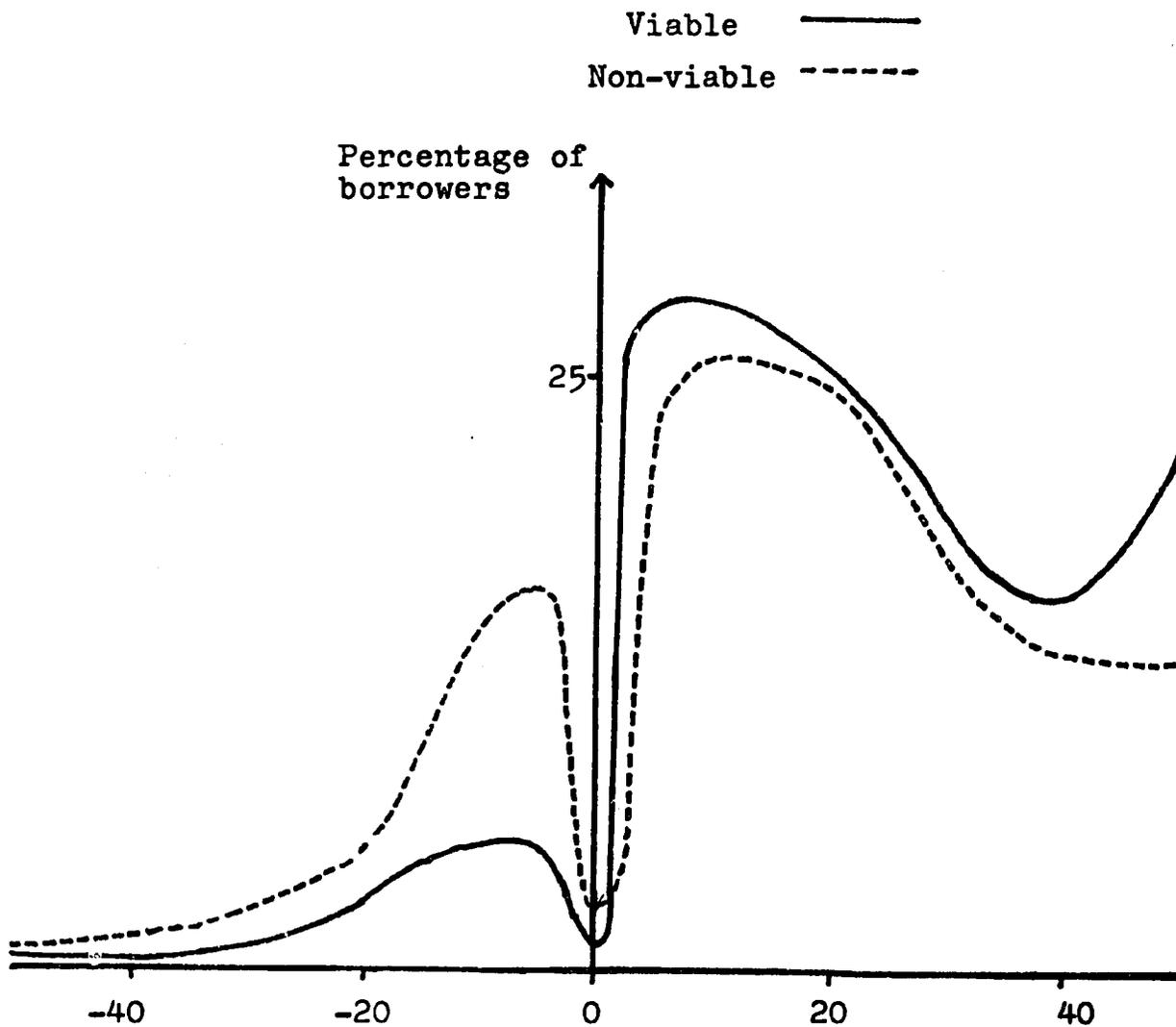
Graph VI.2.4

Distribution of borrowers by net income



Graph VI.2.5

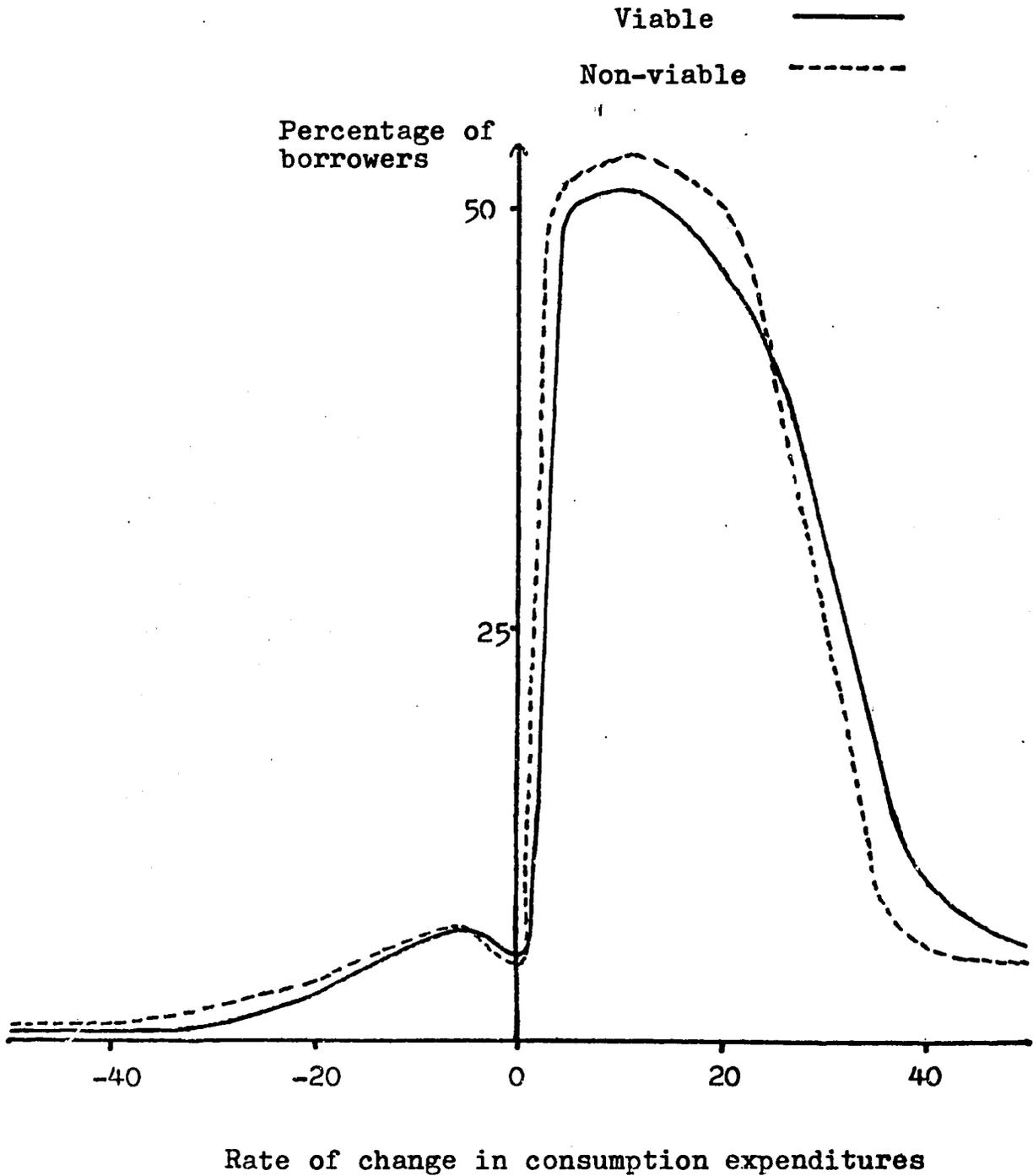
Distribution of viable and non-viable borrowers
by rate of change in net income over time



Rate of change of net income.

Graph VI.2.6

Distribution of viable and non-viable borrowers
by rate of change in consumption expenditures
overtime.



The rate of change of income and that of consumption have been found to have insignificant positive correlation to each other with $r = 0.20$ (see table VI.2.11).

VI.2.11.1 Expenditure on major items of consumption

Expenditure on food has been the major item of consumption of borrowers at both points of time under consideration claiming the major share of income. But it has been revealed that the pattern of expenditure over time has changed to the extent that whereas 67.27% of borrowers spent more than 75% of income on food during pre-loan period, only 41.35% of borrowers did so during the post-loan period.

On the other hand, there had not been any significant change in the pattern of expenditure on clothing with the highest proportion of borrowers during both post-loan and pre-loan period spending only 6%-10% of income on clothing. The same is broadly true of expenditure on housing and education.

The pattern of expenditure on health care has been found to have recorded a relatively significant change with the proportion of borrowers spending nothing on health reducing from 20.11% in pre-loan period to 11.75% in post-loan period, and that of borrowers spending 1%-5% of income on health care increasing from 74.45% to 83.84%.

No significant change was observed in the pattern of expenditure on social occasions except that the proportion of borrowers spending nothing on this purpose had reduced from 59.98% to 53.16%. Almost the same picture has been observed in case of expenditure on religious occasions with the proportion of borrowers spending nothing on this purpose falling from 14.21% to 10.31% and the difference being absorbed by the proportion

interval of 1%-5% which has also gained in incidence at the cost of the next higher interval (see tables VI.2.11.1.1 to VI.2.11.1.7).

The relative proportions of consumption expenditure on different items with respect to total consumption expenditure of borrowers have also undergone certain changes after borrowing from RFEP. But such changes do not seem very significant with respect to any of the classified heads of expenditure (see tables VI.2.11.2.1 to VI.2.11. .7).

VI.2.12 Net impact on borrowers

A close examination of the information presented in sections VI.2.2, VI.2.3 and VI.2.10 may lead to the following observations which are summarized in table VI.2.12.

Assuming that distribution is mutually exclusive, at least 85.32% of viable borrowers have increased their net worth, income and consumption. In this sense these 1192 (61.11%) borrowers may be said to be the net gainers of the RFEP credit. 11.53% of viable borrowers reduced their level of consumption or kept it at the same level as pre-loan situation. 9.60% of them had income decreased or constant while 14.68% of them had their net worth reduced or constant.

90.40% of viable borrowers have also derived economic benefit in terms of increased income while 88.47% of such borrowers could also raise their level of consumption.

On the other hand, 11.39% of non-viable borrowers had at the same time reduced (or kept constant) the level of consumption, income and net worth. In this sense these 63 (3.73%) borrowers may be said to be the net losers. 50.81% of non-viable borrowers had their net worth increased, 74.14% of them had their net income increased while 88.61%

of them had raised their level of consumption. Thus quite a significant proportion of borrowers had raised their net worth, income and consumption at the cost of viability.

25.86% of non-viable borrowers had their level of income reduced or at the same level as before, while 49.19% of them had their net worth reduced or at constant level.

The relative proportion of borrowers with net positive impact in terms of net worth, income and consumption had been the highest (at least 87.64%) in case of those taking loan at 18% rate of interest (see table VI.2.12.1).

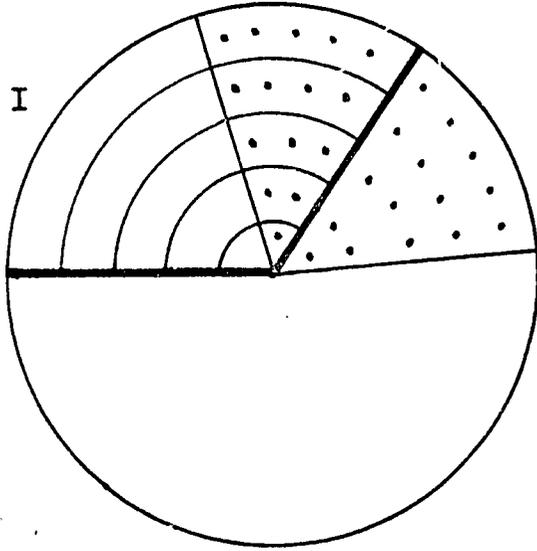
VI.2.13 Target group status of borrowers after borrowing

With respect to the target group status of borrowers during the post-loan period, it has been revealed that 34.27% of them belong to the target group in terms of definition I (with arable holding upto 2.00 acres and cash income upto Tk. 6000). The percentage does not vary significantly in terms of definition II of target group status (with arable holding upto 2.00 acres and gross income upto Tk. 9000). The proportion of viable borrowers is higher among non-target borrowers as defined by both the criteria (see graph VI.2.7 and Table VI.2.13).

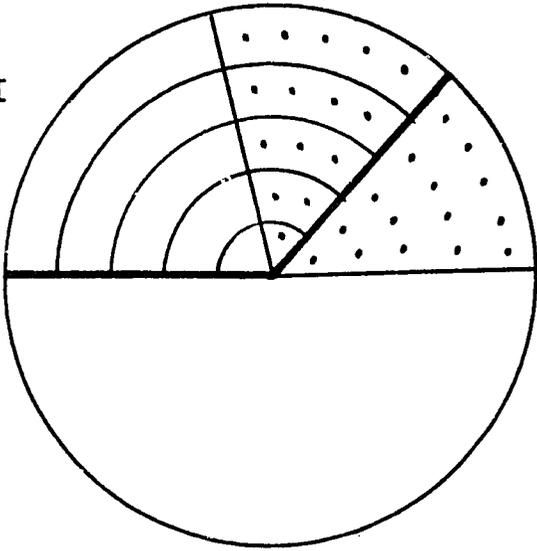
Graph VI.2.7

Distribution of viable and non-viable borrowers
by post-loan target group status

Definition I



Definition II



Target group 

Non-viable 

VI.2.14 Synthesis

RFEP borrowers have been observed to have increased their economic well-being in terms of change in net worth during the study period at a greater rate than non-borrowers and drop-outs. Again, viable borrowers have demonstrated a better performance in terms of over time change in economic well-being than their non-viable counterparts. It has also been observed that economic well-being of borrowers have also increased in terms of changes in income, consumption, and asset in the ^{sense that the} proportions of borrowers increasing their income, consumption and assets have been higher than that increasing net worth. This holds true inspite of the fact that borrowers have increased their liability over time.

The economic position of landless borrowers has been observed to be most favourably affected in terms of change in net worth.

Pattern of change in the net income of borrowers over time has been positive in the sense that the proportions of borrowers belonging to higher net income strata had been higher in the post-loan period than in the pre-loan period.

It has been revealed that a relatively higher proportion of borrowers have increased consumption than income. Pattern of expenditure on different items has also changed to the extent that whereas 67.27% of borrowers spent more than 75% of income on food during pre-loan period, only 41.35% of them did so during the post-loan period. Expenditure on health care has marked a significant positive change with more borrowers spending more on the item.

Considering the status of borrowers in terms of net worth, income and consumption ^{been observed to be the net gainers of} 1192 borrowers (61.11%) have ^{the} RFEP borrowing in the sense that they had been viable even after raising the level of their net worth, income and consumption. Under the same criterion 63 (3.23%) borrowers who had been non-viable and at the same time reduced the level of net worth, income and consumption were the net los-ers.

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SECTION VII

WOMEN BORROWERS

- VII.1 Viable and non-viable borrowers
- VII.2 Age structure
- VII.3 Women borrowers and RFEP credit
- VII.4 Activities undertaken
- VII.5 Scale of operation of activity
- VII.6 Change in net worth
- VII.7 Synthesis

VII.1 Viabie and non-viabie women borrowers

A total of 76 women borrowers have been covered by the borrowers financial survey. Among them, 56 have been found viable and the rest non-viable, the percentages being 73.68 and 26.32 respectively (see table VII.1).

VII.2 Age structure

The highest proportion of women borrowers belongsto the age group of 36-45 years, their percentages being 32.89% of total women borrowers. All women borrowers of 56 years of age and above been found viable. 89.47% the women borrowers belonging to the age group of 26-35 years have^{been} found viable. The proportion of viable women borrowers is the lowest among women belonging to the age group of 36-45 years, the percentage being 64.00 (see table VII.1).

VII.3 Women borrowers and RFEP credit

A significant majority of women borrowers (52.63%) borrowed from RFEP only once. 46.05% of them took two loans each from RFEP. Only one woman borrower have been found to borrow four times.

Among women borrowers taking only one loan each, 65.00% have been found viable. The proportion of viable women borrowers is significantly higher (82.86%) for those who took two loans each (see table VII.2).

VII.4 Activities undertaken

An overwhelming majority of women borrowers (88.16%) undertook only one activity each with the use of RFEP credit. The rest of them undertook two such activities each. However, the proportion of viable women borrowers is relatively higher for those who undertook one activity each with loan use than those

who undertook two such activities, the percentages being 74.63 and 75.00 respectively (see table VII.3).

VII.5 Scale of operation of activities

The findings of the survey reveal that the activity potential of women has increased to a great extent after borrowing from KFFP. Most of the women borrowers either increased the scale of operation of their respective activities undertaken before or have undertaken fresh activities. Five women have been found to ^{have} undertake small scale industry, three of them being fresh.

Among women undertaking livestock as an activity, 92.31% are fresh. However, the highest member of women (24) have been observed to ^{have} undertaken agriculture as an activity. Among them 20.83% are fresh and 66.67% increased their respective scale of operation (see table VII.4).

VII.6 Change in net worth

Data reveal that the majority of the women borrowers increased their economic base in terms of net worth. Only 28.93% of them failed to do so. The situation is better for viable women borrowers. The net worth decreased among 24.98% of viable women borrowers after borrowing. Such percentage is as much as 40.00 for non-viables (see table VII.5).

VII.7 Synthesis

The proportion of female viable borrowers (73.68%) have been found to be very close to that of total borrowers. The highest proportion of viable women borrowers (30.36%) belonged to the age-group stratum of 26-35 years in which 89.47% of borrowers were found viable. A significant majority of women borrowers (52.63%) took RFEP loan only once with 65.00% of such single-loan women borrowers found to be viable. Multiplicity of activities undertaken by women borrowers has been relatively rare with 88.16% of total women borrowers undertaking only one activity. The survey has revealed that the activity potential of women borrowers has increased significantly after borrowing from RFEP with most of women borrowers either increasing the scale of operation of their respective activities already undertaken or having undertaken fresh activities.

Net worth of 71.07% of women borrowers has increased in the post-loan period over the pre-loan one. It has also been found that among viable women borrowers only 24.98% have failed to increase their net worth while 40.00% of non-viables failed to do so.

APPENDIX

PROFITABILITY OF PADDY CULTIVATION

PROFITABILITY OF PADDY CULTIVATION

It has been attempted to estimate the per acre intrinsic profitability of paddy cultivation on a full-cost basis. On the basis of information from borrowers of eight randomly selected outlets, taking two from each region covered by the Borrowers Financial Survey, estimates of costs, revenue and gross profit have been done for paddy varieties, i.e., aus (local), aus (HYV), aman (local), aman (HYV), boro (local) and boro (HYV). However, it has been found that some paddy varieties have not been grown by the borrowers of the selected outlets belonging to Brahmaputra-Jamuna Basin and Coastal Basin and hence such estimates could not be done for those regions.

The following table reveals that among the selected crops, aus (HYV) is the most profitable variety in the Barind Tract and Meghna Basin whereas Boro (HYV) is the most profitable variety in the Brahmaputra-Jamuna Basin and Coastal Basin.

Estimates of per acre cost, revenue and gross profit from the cultivation of paddy by region

Paddy	Barind Tract			Brahmaputra-Jamuna Basin			Meghna Basin			Coastal Basin		
	Cost	Revenue	Gross profit	Cost	Revenue	Gross profit	Cost	Revenue	Gross profit	Cost	Revenue	Gross profit
Aus (local)	1008	1862	854	1122	1876	754	779	1146	367	1106	2285	179
Aus (HYV)	1990	6017	4027	1656	4141	2485	2868	6400	3532	853	1925	1072
Aman (local)	1012	2056	1044	950	2121	1171	935	2087	1152	974	2074	1100
Aman (HYV)	1550	4062	2512	-	-	-	1116	2481	1365	-	-	-
Boro (local)	1127	3412	2285	-	-	-	1488	2654	1166	1877	3950	2073
Boro (HYV)	2377	4081	1704	1594	5343	3749	3293	5688	2395	1523	4074	2551

VOLUME II

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Table III.1

Distribution of respondents by age and sex.

Age group	Borrower			Drop-out			Non-borrower			Total		
	Male	Female	Total	Male	Female	Total	Male	Female	Total	Male	Female	Total
18 - 25	248 (93.23) ((13.24))	18 (6.77) ((23.68))	266 (100.00) ((13.65))	34 (80.95) ((12.01))	8 (19.05) ((29.63))	42 (100.00) ((13.55))	197 (98.99) ((11.71))	2 (1.01) ((2.94))	199 (100.00) ((11.37))	479 (94.48) ((12.48))	28 (5.52) ((16.37))	507 (100.00) ((12.65))
26 - 35	650 (97.01) ((34.70))	20 (2.99) ((26.32))	670 (100.00) ((34.38))	78 (92.86) ((27.56))	6 (7.14) ((22.22))	84 (100.00) ((27.10))	524 (97.22) ((31.15))	15 (2.78) ((22.06))	539 (100.00) ((30.80))	1252 (96.83) ((32.62))	41 (3.17) ((23.98))	1293 (100.00) ((32.25))
36 - 45	498 (95.40) ((26.59))	24 (4.60) ((31.58))	522 (100.00) ((26.78))	79 (91.86) ((27.92))	7 (8.14) ((25.93))	86 (100.00) ((27.74))	462 (96.45) ((27.47))	17 (3.55) ((25.00))	479 (100.00) ((27.37))	1039 (95.58) ((27.07))	48 (4.42) ((28.07))	1087 (100.00) ((27.11))
46 - 55	283 (95.93) ((15.11))	12 (4.07) ((15.79))	295 (100.00) ((15.14))	50 (94.34) ((17.67))	3 (5.66) ((11.11))	53 (100.00) ((17.10))	264 (92.31) ((15.70))	22 (7.69) ((32.35))	286 (100.00) ((16.34))	597 (94.16) ((15.55))	37 (5.84) ((21.64))	634 (100.00) ((15.81))
56 +	194 (98.98) ((10.36))	2 (1.02) ((2.63))	196 (100.00) ((10.06))	42 (93.33) ((14.84))	3 (6.67) ((11.11))	45 (100.00) ((14.52))	235 (95.14) ((13.97))	12 (4.86) ((17.65))	247 (100.00) ((14.11))	471 (96.52) ((12.27))	17 (3.48) ((9.94))	488 (100.00) ((12.17))
Total	1873 (96.10) ((100.00))	76 (3.90) ((100.00))	1949 (100.00) ((100.00))	283 (91.29) ((100.00))	27 (8.71) ((100.00))	310 (100.00) ((100.00))	1682 (96.11) ((100.00))	68 (3.89) ((100.00))	1750 (100.00) ((100.00))	3838 (95.73) ((100.00))	171 (4.27) ((100.00))	4009 (100.00) ((100.00))

Figures within parentheses indicate percentages.

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Table III.2

Distribution of households by size of arable land holding.

Land size (in acfe)	Frequency of households.			Total
	Borrower	Drop-out	Non-borrower	
0	638 (32.73)	110 (35.48)	845 (48.29)	1593 (39.74)
0.01 - 1.00	857 (43.97)	140 (45.16)	611 (34.91)	1608 (40.11)
1.01 - 2.00	371 (19.04)	47 (15.16)	225 (12.86)	643 (16.04)
2.01 +	83 (4.26)	13 (4.19)	69 (3.94)	165 (4.12)
Total	1949 (100.00)	310 (100.00)	1750 (100.00)	4009 (100.00)

Figures within parentheses indicate percentages

Table III.3

Distribution of Borrowers by number of activities involved in.

Number of activities	Frequency of borrowers	Percentage
1	672	34.48
2	870	44.64
3	334	17.14
4	62	3.18
5 +	11	0.56
Total	1949	100.00

Table III.4

Distribution of farmer - borrowers* by number of crops cultivated.

Number of crops cultivated	Frequency of borrowers	Percentage
0	610	33.74
1	248	13.72
2	443	24.50
3	241	13.33
4	117	6.47
5 +	149	8.24
Total	1808	100.00

* Those borrowers who are reported to have derived some income from crop cultivation.

Table III.5

Distribution of borrowers involved in small-scale industry* by number of other activity/sub-activity involved.

Number of activity/ sub-activity	Number of borrower	Percentage
0	58	44.61
1	25	19.23
2	28	21.54
3	11	8.46
4	2	1.54
5 +	6	4.62
Total	130	100.00

* according to bank's loan-ledger.

Table III.6

Distribution of borrowers involved in small trade*by number of other activity/sub-activity involved.

Number of activity/ sub-activity	Number of borrowers	Percentage
0	131	26.30
1	160	32.13
2	110	22.09
3	59	11.85
4	16	3.21
5 +	22	4.42
Total	498	100.00

* according to bank's loan-ledger.

Table IV.1

Discrepancy between amount of loan applied for and loan received.*

Loan received by amount	Number of borrowers	Percentage
Less than applied for	597	30.63
As applied for	1352	69.37
	1949	100.00

* Data from last loan taken.

Table IV.2

Use of Non-Institutional source of credit by REFP borrowers.

Loan size	Amount of REFP loan in taka	Non-REFP loan in taka	Total loan in taka
Upto 1000	492,230 (98.00)	8245 (2.00)	500,475 (100.00)
1001 - 2000	1,256,182 (98.00)	22,655 (2.00)	1,278,837 (100.00)
2001 - 3000	947,854 (95.00)	53,420 (5.00)	1,001,274 (100.00)
3001 - 4000	519,575 (90.00)	55,825 (10.00)	575,400 (100.00)
4001 - 5000	140,550 (81.00)	33,200 (19.00)	173,750 (100.00)
5001 +	68,700 (44.00)	85,800 (56.00)	154,500 (100.00)
Total	3,425,091 (93.00)	259,145 (7.00)	3,684,236 (100.00)

Figures within parentheses indicate percentages

Table IV.3

Distribution of households by main reason for not borrowing/
dropping-out.

	Frequency of household	
	Drop-out	Non-borrower
1. Procedural complicity	15 (4.84)	230 (13.14)
2. Non-availability of loan in time	28 (9.03)	150 (8.57)
3. In-adequacy of available loan	17 (5.48)	88 (5.03)
4. High incidence of transaction cost (bribe)	6 (1.94)	40 (2.29)
5. Short repayment period	23 (7.42)	73 (4.17)
6. High interest rate	73 (23.55)	272 (15.54)
7. Activity is not profitable	7 (2.26)	23 (1.31)
8. Loan was not granted	91 (29.35)	407 (23.26)
9. Loan is not required	34 (10.97)	324 (18.51)
10. Others	16 (5.16)	143 (8.17)
Total	310 (100.00)	1750 (100.00)

Figures within parentheses indicate percentages.

Table IV.3.1

Distribution of drop-outs by reason for dropping-out from RFEF by institutions

Insti- tutions	Reason for dropping-out										Total No. of drop-outs
	Procedu- ral com- plicity	Non-avai- lability of loan in time	In-ade- quacy of avai- lable loan	High in- cidence of bribe	Short re- payment Period	High interest rate	Activity is not profitable	Loan was not gra- nted	Loan is not repired	Others	
Agrani	6 (10.71)	15 (28.79)	5 (8.53)	-	5 (8.93)	8 (14.29)	1 (1.79)	29 (51.79)	12 (21.43)	1 (1.79)	56 (100.00) ((18.06))
BKB	27 (96.43)	7 (25.00)	1 (3.57)	-	1 (3.57)	-	1 (3.57)	-	-	-	28 (100.00) ((9.03))
BSBL	3 (15.79)	4 (21.05)	8 (42.11)	-	9 (47.37)	9 (47.37)	-	4 (21.05)	3 (15.79)	-	19 (100.00) ((6.13))
IRDP	18 (40.00)	32 (71.11)	29 (64.44)	1 (2.22)	7 (15.56)	19 (42.22)	4 (8.89)	1 (2.22)	3 (6.67)	-	45 (100.00) ((14.52))
Janata	15 (88.24)	15 (88.24)	15 (88.24)	3 (17.65)	1 (5.88)	2 (11.76)	-	-	-	-	17 (100.00) ((5.48))
Pubali	16 (84.21)	7 (36.84)	2 (10.53)	-	4 (21.05)	1 (5.26)	-	-	-	-	19 (100.00) ((6.13))
Rupali	4 (8.51)	10 (21.28)	7 (14.89)	3 (6.38)	6 (12.77)	22 (46.81)	4 (8.51)	28 (59.57)	3 (6.38)	7 (14.89)	47 (100.00) ((15.16))
Sonali	22 (64.71)	21 (61.76)	9 (26.47)	7 (20.59)	6 (17.65)	13 (38.24)	5 (14.71)	26 (76.47)	2 (5.88)	6 (17.65)	34 (100.00) ((10.97))
Uttara	1 (2.22)	2 (4.44)	14 (31.11)	2 (4.44)	4 (8.89)	7 (15.56)	5 (11.11)	27 (60.00)	8 (17.78)	12 (26.67)	45 (100.00) ((14.52))
Total	112 (36.12)	113 (36.45)	90 (29.03)	16 (5.16)	43 (13.87)	81 (26.12)	20 (6.45)	115 (37.09)	31 (10.00)	26 (8.38)	310 (100.00) ((100.00))

Figures within parentheses indicate percentages.
Components may not add to total due to multiplicity of answers.

Table IV.3.2
Distribution of non-borrowers by reason for non-borrowing from RPEP by institution

Insti- tution	Reason for non-borrowing										
	Precedu- ral com- plicacy	Non-avai- lability of loan in time	Inadeq- uacy of availa- ble loan	High of incidence of bribe	Short repayment period	High interest rate	Activity is not profita- ble	Loan was not gra- nted	Loan is not required	Others	Total
Agrani	112 (29.55)	129 (34.04)	50 (13.19)	7 (1.85)	35 (9.23)	49 (12.93)	26 (6.86)	103 (27.18)	55 (14.51)	42 (11.08)	379 (100.00) ((21.66))
BKB	116 (50.00)	98 (42.24)	82 (35.34)	3 (1.29)	2 (.86)	14 (6.03)	4 (1.72)	34 (14.66)	62 (26.72)	40 (17.24)	232 (100.00) ((13.26))
BSBL	23 (22.12)	30 (28.85)	15 (14.42)	1 (.96)	10 (9.62)	41 (39.42)	17 (16.32)	10 (9.62)	33 (31.73)	8 (7.69)	104 (100.00) ((5.94))
IRDP	66 (51.97)	86 (67.72)	72 (56.69)	4 (3.15)	21 (16.54)	52 (40.94)	2 (1.57)	7 (5.51)	11 (8.66)	3 (2.36)	127 (100.00) ((7.26))
Janata	79 (50.97)	77 (49.68)	72 (46.45)	11 (7.10)	10 (6.45)	80 (51.61)	21 (13.55)	2 (1.29)	26 (16.77)	7 (4.52)	155 (100.00) ((8.86))
Pubali	125 (79.62)	82 (52.23)	48 (30.57)	13 (8.28)	48 (30.57)	16 (10.19)	5 (3.18)	2 (1.27)	3 (1.91)	19 (12.10)	157 (100.00) ((8.97))
Rupali	50 (15.63)	84 (26.25)	48 (15.00)	44 (13.75)	35 (10.94)	94 (29.38)	15 (4.69)	105 (32.81)	67 (20.94)	48 (15.00)	320 (100.00) ((18.29))
Sonali	9 (4.29)	38 (18.10)	29 (13.81)	9 (4.29)	9 (4.29)	22 (10.48)	9 (4.29)	57 (27.14)	60 (28.57)	28 (13.33)	210 (100.00) ((12.00))
Uttara	-	4 (6.06)	21 (31.82)	1 (1.52)	14 (21.21)	15 (22.73)	6 (9.09)	48 (72.73)	19 (28.79)	16 (24.24)	66 (100.00) ((3.77))
Total	580 (33.14)	628 (35.88)	437 (24.97)	93 (5.31)	184 (10.51)	383 (21.88)	105 (6.00)	368 (21.02)	336 (19.20)	211 (12.05)	1750 (100.00) ((100.00))

Figures within parentheses indicate percentages.
Components may not add to totals due to multiplicity of answers.

Table IV.4

Distribution of borrowers by nature of loan use
in relation to stated purpose.

Nature of loan use	Frequency of borrowers		
	Total	Viable	Non-viable
Full loan used against stated purpose only	376 (100.00) ((19.29))	302 (80.32) ((21.63))	74 (19.68) ((13.38))
Loan used partially against stated purpose only	482 (100.00) ((24.73))	348 (72.20) ((24.93))	134 (27.80) ((24.23)) ₂
Loan used in more than one purpose including the stated one	159 (100.00) ((8.16))	112 (70.44) ((8.02))	47 (29.56) ((8.50))
Loan used for purpose other than the stated one	357 (100.00) ((18.32))	240 (67.23) ((17.19))	117 (32.77) ((21.16))
No use of loan in productive activities	575 (100.00) ((29.50))	394 (68.52) ((28.22))	181 (31.48) ((32.73))
Total	1949 (100.00) ((100.00))	1396 (71.63) ((100.00))	553 (28.37) ((100.00))

Figures within parentheses indicate percentages.

Table V.1.

Distribution of viable and non-viable borrowers by age

Age group	Frequency of borrowers		
	Viable	Non-viable	Total
18 - 25	199 (74.25) ((14.26))	69 (25.75) ((12.48))	268 (100.00) ((13.75))
26 - 35	485 (72.17) ((34.74))	187 (27.83) ((33.81))	672 (100.00) ((34.48))
36 - 45	362 (69.35) ((25.93))	160 (30.65) ((28.93))	522 (100.00) ((26.78))
46 - 55	209 (71.82) ((14.97))	82 (28.18) ((14.83))	291 (100.00) ((14.93))
56 +	141 (71.94) ((10.10))	55 (28.06) ((9.95))	196 (100.00) ((10.06))
Total	1396 (71.63) ((100.00))	553 (28.37) ((100.00))	1949 (100.00) ((100.00))

$$\text{Chi sq}_4 = 236$$

Figures within parentheses indicate percentages.

d8

Table V.2

Distribution of viable and non-viable borrowers
by family size

Family size	Viable	Non-viable	Total
Unto 3	254 (74.05) ((18.19))	89 (25.95) ((16.09))	343 (100.00) ((17.60))
4 - 5	524 (73.60) ((37.54))	188 (26.40) ((34.00))	712 (100.00) ((35.53))
6 - 7	399 (70.12) ((28.58))	170 (29.88) ((30.74))	569 (100.00) ((29.19))
8 - 9	163 (66.80) ((11.68))	81 (33.20) ((14.65))	244 (100.00) ((12.52))
10 +	56 (69.14) ((4.01))	25 (30.86) ((4.52))	81 (100.00) ((4.16))
Total	1396 (71.63) ((100.00))	553 (28.37) ((100.00))	1949 (100.00) ((100.00))

$$\text{Chi sq}_4 = 6.03$$

Figures within parentheses indicate percentages.

Table V.3

Distribution of viable and non-viable borrowers by rate of dependency

Rate of dependency*	Frequency of borrowers		
	Viable	Non-viable	Total
0	40 (85.11) ((2.87))	7 (14.89) ((1.27))	47 (100.00) ((2.41))
1 - 100	315 (76.09) ((22.56))	99 (23.91) ((17.90))	414 (100.00) ((21.24))
101 - 200	340 (68.97) ((24.36))	153 (31.03) ((27.67))	493 (100.00) ((25.30))
201 - 300	281 (72.24) ((20.13))	108 (27.76) ((19.53))	389 (100.00) ((19.96))
301 - 400	182 (70.82) ((13.04))	75 (29.18) ((13.56))	257 (100.00) ((13.19))
401 - 500	123 (67.21) ((8.81))	60 (32.79) ((10.85))	183 (100.00) ((9.39))
500 +	115 (69.28) ((8.23))	51 (30.72) ((9.22))	166 (100.00) ((8.51))
Total	1396 (71.63) ((100.01))	553 (28.37) ((100.00))	1949 (100.00) ((100.01))

Chi sq₆ = 12.34 Figures within parentheses indicate percentages.

* defined as $\frac{\text{number of household member} - \text{number of earning member}}{\text{number of earning member}} \times 100$

Table V.4

Distribution of viable and non-viable borrowers by arable land holding

Arable land holding(acre)	Frequency of borrowers		
	Viable	Non-viable	Total
0	452 (70.85) ((32.38))	186 (29.15) ((33.64))	638 (100.00) ((32.73))
0.01 - 1.00	600 (70.01) ((42.98))	257 (29.99) ((46.47))	857 (100.00) ((43.97))
1.01 - 2.00	277 (74.66) ((19.84))	94 (25.34) ((17.00))	371 (100.00) ((19.04))
2.01 +	67 (80.72) ((4.80))	16 (19.28) ((2.89))	83 (100.00) ((4.26))
Total	1396 (71.63) ((100.00))	553 (28.37) ((100.00))	1949 (100.00) ((100.00))

$$\text{Chi sq}_3 = 6.35$$

Figures within parentheses indicate percentages.

Table V.5.1

Distribution of viable and non-viable borrowers by net income*

Income size	Frequency of borrowers		
	Viable	Non-viable	Total
Upto 1000	4 (80.00) ((10.29))	1 (20.00) ((0.18))	5 (100.00) ((0.26))
1001 - 3000	38 (52.78) ((2.72))	34 (47.22) ((6.15))	72 (100.00) ((3.69))
3001 - 6000	326 (58.01) ((23.35))	236 (41.99) ((42.68))	562 (100.00) ((28.84))
6001 - 10,000	569 (73.80) ((40.76))	202 (26.20) ((36.53))	771 (100.00) ((39.56))
10,000-15,000	310 (82.23) ((22.21))	67 (17.77) ((12.11))	377 (100.00) ((19.34))
15,001 +	149 (91.98) ((10.67))	13 (8.02) ((2.35))	162 (100.00) ((8.31))
Total	1396 (71.63) ((100.00))	553 (28.37) ((100.00))	1949 (100.00) ((100.00))

$$\text{Chi sq}_4 = 117.99$$

Figures within parentheses indicate percentages.

* Value of goods and services produced -
total cost (excluding opportunity cost of
contributory family labour).

Table V.5.2

Distribution of viable and non-viable borrowers by gross income*

Income size	Viable	Non-viable	Total
Upto 1000	3 (60.00) ((0.21))	2 (40.00) ((0.36))	5 (100.00) ((0.26))
1001 - 3000	26 (37.68) ((1.86))	43 (62.32) ((7.78))	69 (100.00) ((3.54))
3001 - 6000	168 (56.00) ((12.03))	132 (44.00) ((23.87))	300 (100.00) ((15.39))
6001 - 10,000	345 (66.22) ((24.71))	176 (33.78) ((31.83))	521 (100.00) ((26.73))
10,001-15,000	214 (70.39) ((15.33))	90 (29.61) ((16.27))	304 (100.00) ((15.60))
15,001 +	640 (85.33) ((45.85))	110 (14.67) ((19.89))	750 (100.00) ((38.48))
Total	1396 (71.63) ((100.00))	553 (28.37) ((100.00))	1949 (100.00) ((100.00))

$$\text{Chi sq}_4 = 148.61$$

Figures within parentheses indicate percentages.

Components may not add to total due to rounding

* Total value of goods and services produced.

Table V.5.3

Distribution of viable and non-viable borrowers
by cash income*

Income size	Viable	Non-viable	Total
Upto 1000	6 (50.00) ((0.43))	6 (50.00) ((1.08))	12 (100.00) ((0.61))
1001 - 3000	70 (51.47) ((5.01))	66 (48.53) ((11.93))	136 (100.00) ((6.98))
3001 - 6000	242 (57.76) ((17.34))	177 (42.24) ((32.01))	419 (100.00) ((21.50))
6001 - 10,000	286 (64.71) ((20.49))	156 (35.29) ((28.21))	442 (100.00) ((22.68))
10,001-15,000	174 (75.65) ((12.46))	56 (24.35) ((10.13))	230 (100.00) ((11.80))
15,000 +	618 (87.04) ((44.27))	92 (12.96) ((16.64))	710 (100.00) ((36.43))
Total	1396 (71.63) ((100.00))	553 (28.37) ((100.00))	1949 (100.00) ((100.00))

$$\text{Chi sq}_5 = 164.87$$

Figures within parentheses indicate percentages.

* Cash receipt from the sale of goods and services produced.

Table V.6

Distribution of viable and non-viable borrowers by number of loan(s) taken

Number of loan(s) taken	Viable	Non-viable	Total
1	787 (71.74) ((56.38))	310 (28.26) ((56.06))	1097 (100.00) ((56.29))
2	422 (71.04) ((30.23))	172 (28.96) ((31.10))	594 (100.00) ((30.48))
3	125 (69.44) ((8.95))	55 (30.56) ((9.95))	180 (100.00) ((9.23))
4 +	62 (79.49) ((4.44))	16 (20.51) ((2.89))	78 (100.00) ((4.00))
Total	1396 (71.63) ((100.00))	553 (28.37) ((100.00))	1949 (100.00) ((100.00))

$$\text{Chi sq}_3 = 2.9$$

Figures within parentheses indicate percentages.

Components may not add to totals due to rounding

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Table V.7

Distribution of viable and non-viable borrowers by amount of loan taken (all RFEP loan) in taka

Loan size stratum	Amount of total loan	Total No. of borrowers	Average loan size	Viable borrowers	Non-viable borrowers
Upto 1000	347,438	464 (100.00) ((23.81))	748	374 (80.60) ((26.79))	90 (19.40) ((16.27))
1001 - 2000	1,088,666	661 (100.00) ((33.91))	1647	484 (73.22) ((34.67))	177 (26.78) ((32.01))
2001 - 3000	1,154,004	429 (100.00) ((22.01))	2689	272 (63.40) ((19.48))	157 (36.60) ((28.39))
3001 - 4000	660,071	176 (100.00) ((9.03))	3750	109 (61.93) ((7.81))	67 (38.07) ((12.12))
4001 - 5000	419,257	94 (100.00) ((4.82))	4460	61 (64.89) ((4.37))	33 (35.11) ((5.97))
5001 +	670,579	125 (100.00) ((6.41))	5364	96 (76.80) ((6.88))	29 (23.20) ((5.24))
Total	4,340,015	1949 (100.00) ((100.00))	2226	1396 (71.63) ((100.00))	553 (28.37) ((100.00))

Chi sq₅ = 45.39

Figures within parentheses indicate percentages.

Components may not add to total due to rounding.

Table V.8

Distribution of viable and non-viable borrowers by rate of interest on RFEP credit

Rate of interest	Frequency of borrowers *		
	Viable	Non-viable	Total
12%	105 (70.95)	43 (29.05)	148 (100.00)
18%	267 (70.08)	114 (29.92)	381 (100.00)
24%	295 (67.35)	143 (32.65)	438 (100.00)
30%	219 (65.77)	114 (34.23)	333 (100.00)
36%	147 (84.00)	28 (16.00)	175 (100.00)
Total	1033 (70.03)	442 (29.97)	1,475

Chi sq₄ = 27.08

Figures within parentheses indicate percentages.

* Borrowers covered by BSBL and IRDP have not been included here.

Table V.8. 1

Distribution of viable and non-viable borrowers taking loan at 12% rate of interest by effective rate of interest (last loan)

Effective rate of interest.	Frequency of borrowers		
	Viable	Non-viable	Total
12%	9 (69.23) ((8.57))	4 (30.77) ((9.30))	13 (100.00) ((8.78))
13%-18%	69 (72.63) ((65.71))	26 (27.37) ((60.47))	95 (100.00) ((64.19))
19%-24%	27 (67.50) ((25.71))	13 (32.50) ((30.23))	40 (100.00) ((27.03))
Total	105 (70.95) ((100.00))	43 (29.05) ((100.00))	148 (100.00) ((100.00))

Figures within parentheses indicate percentages.

Table V. 8.2

Distribution of viable and non-viable borrowers taking loan
at 18% rate of interest by effective rate of interest (last loan)

Effective rate of interest	Frequency of borrowers		
	viable	Non-viable	Total
18%	99 (66.44) ((37.08))	50 (33.56) ((43.86))	149 (100.00) ((39.11))
19%-24%	116 (72.96) ((43.45))	43 (27.04) ((37.72))	159 (100.00) ((41.73))
25%-30%	50 (72.4 6) ((18.73))	19 (27.54) ((16.67))	69 (100.00) ((18.11))
31%-36%	2 (50.00) ((0.75))	2 (50.00) ((1.75))	4 (100.00) ((1.05))
Total	267 (70.08) ((100.00))	114 (29.92) ((100.00))	381 (100.00) ((100.00))

Figures within parentheses indicate percentages.

Components may not add to totals due to rounding.

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Table V.8.3

Distribution of viable and non-viable borrowers taking loan at 24% rate of interest by effective rate of interest (last loan)

Effective rate of interest	Frequency of borrowers		
	Viable	Non-viable	Total
24%	79 (70.54) ((26.78))	33 (29.46) ((23.08))	112 (100.00) ((25.57))
25% - 30%	201 (66.78) ((68.14))	100 (33.22) ((69.93))	301 (100.00) ((68.72))
31% - 36%	14 (60.87) ((4.75))	9 (39.13) (6.29))	23 (100.00) ((5.25))
37% - 42%	1 (50.00) ((0.34))	1 (50.00) ((0.70))	2 (100.00) ((0.46))
Total	295 (67.35) ((100.00))	143 (32.65) ((100.00))	438 (100.00) ((100.00))

$$\text{Chi sq}_2 = 1.16$$

Figures within parentheses indicate percentages.

Components may not add to totals due to rounding.

Table V.8.4

Distribution of viable and non-viable borrowers taking loan at 30% rate of interest by effective rate of interest (last loan)

Effective rate of interest	Frequency of borrowers		
	Viable	Non- viable	Total
30%	45 (69.23) ((20.55))	20 (30.77) ((17.54))	65 (100.00) ((19.52))
31% - 36%	150 (68.81) ((68.49))	68 (31.19) ((59.65))	218 (100.00) ((65.47))
37% - 42%	15 (42.86) ((6.85))	20 (57.14) ((17.54))	35 (100.00) ((10.51))
43% - 48%	7 (53.85) ((3.20))	6 (46.15) ((5.26))	13 (100.00) ((3.90))
49% +	2 (100.00) ((0.91))	-	2 (100.00) ((0.60))
Total	219 (65.77) ((100.00))	114 (34.23) ((100.00))	333 (100.00) ((100.00))

$$\text{Chi sq}_3 = 11.26$$

Figures within parentheses indicate percentages.

Components may not add to totals due to rounding.

Table V.8.5

Distribution of viable and non-viable borrowers taking loan at 36% rate of interest by effective rate of interest (last loan).

Effective rate of interest	Frequency of borrowers		
	Viable	Non-viable	Total
36%	106 (84.80) ((72.11))	19 (15.20) ((67.86))	125 (100.00) ((71.43))
37% - 42%	41 (82.00) ((27.89))	9 (18.00) ((32.14))	50 (100.00) ((28.57))
Total	147 (84.00) ((100.00))	28 (16.00) ((100.00))	175 (100.00) ((100.00))

Chi sq₁ = 0.19

Figures within parentheses indicate percentages.

Table V.9

Distribution of borrowers by major items of incidental expenses incurred while borrowing

Items	Viable	Non-viable	Total
No incidental expense	379 (76.10) ((27.15))	119 (23.90) ((21.52))	498 (100.00) ((25.55))
Transport	111 (74.50) ((10.92))	38 (25.50) ((8.76))	149 (100.00) ((10.27))
Mandays spent	526 (67.44) ((51.72))	254 (32.56) ((58.53))	780 (100.00) ((53.76))
Purchase and filling of loan application form:	183 (77.54) ((17.99))	53 (22.46) ((12.21))	236 (100.00) ((16.26))
Bribe	36 (54.55) ((3.54))	30 (45.45) ((6.91))	66 (100.00) ((4.55))
Others	161 (73.18) ((15.83))	59 (26.82) ((13.59))	220 (100.00) ((15.16))
Sub-total	1017 (70.09) ((100.00))	434 (24.91) ((100.00))	1451 (100.00) ((100.00))
Grand total	1396 (71.63) ((100.00))	553 (28.37) ((100.00))	1949 (100.00) ((100.00))

Chi sq₅ = 29.30

Figures within parentheses indicate percentages

Components may not add to totals due to rounding.

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Table V.10

Distribution of borrowers by number of activities undertaken with loan use

Number of activities	Frequency of borrowers		
	Viable	Non-viable	Total
0	376 (67.26) ((26.93))	183 (32.74) ((33.09))	559 (100.00) ((28.68))
1	524 (76.61) ((37.54))	160 (23.39) ((28.93))	684 (100.00) ((35.09))
2	289 (70.15) ((20.70))	123 (29.85) ((22.24))	412 (100.00) ((21.14))
3	170 (69.96) ((12.18))	73 (30.04) ((13.20))	243 (100.00) ((12.47))
4	33 (73.33) ((2.36))	12 (26.67) ((2.17))	45 (100.00) ((2.31))
5 +	4 (66.67) ((0.29))	2 (33.33) ((0.36))	6 (100.00) ((0.31))
Total	1396 (71.63) ((100.00))	553 (28.37) ((100.00))	1949 (100.00) ((100.00))

$$\text{Chi sq}_4 = 14.38$$

Figures within parentheses indicate percentages.

Components may not add to totals due to rounding.

100

Table V.11

Distribution of viable and non-viable farmer-borrowers* involved in farming by number of crops cultivated with loan use

Number of crops cultivated with loan use	Frequency of farmer-borrowers		
	Viable	Non-viable	Total
0	463 (75.90) ((35.34))	147 (24.10) ((29.52))	610 (100.00) ((33.74))
1	182 (73.39) ((13.89))	66 (26.61) ((13.25))	248 (100.00) ((13.72))
2	304 (68.62) ((23.21))	139 (31.38) ((27.91))	443 (100.00) ((24.50))
3	171 (70.95) ((13.05))	70 (29.05) ((14.06))	241 (100.00) ((13.33))
4	80 (68.38) ((6.11))	37 (31.62) ((7.43))	117 (100.00) ((6.47))
5 +	110 (73.83) ((8.40))	39 (26.17) ((7.83))	149 (100.00) ((8.24))
Total	1310 (72.46) ((100.00))	498 (27.54) ((100.00))	1808 (100.00) ((100.00))

* Those borrowers who have been reported to derive some income from farming.

Figures within parentheses indicate percentages.

Components may not add to totals due to rounding.

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Table V.12

Distribution of viable/non-viable borrowers by activity

Activity	Total	Viable	Non-viable
Agriculture	493 (100.00)	350 (70.99)	143 (29.01)
Horticulture	49 (100.00)	39 (79.59)	10 (20.41)
Livestock	520 (100.00)	318 (61.15)	202 (38.85)
Pisciculture	36 (100.00)	26 (72.22)	10 (27.78)
Small scale industry	100 (100.00)	81 (81.00)	19 (19.00)
Small trade	449 (100.00)	381 (84.85)	68 (15.14)
Food processing	90 (100.00)	78 (86.67)	12 (13.33)
Transport	137 (100.00)	78 (56.93)	59 (43.07)
Others	75 (100.00)	45 (60.00)	30 (40.00)
Total	1949 (100.00)	1396 (71.63)	553 (28.37)

Figures within parentheses indicate percentages.

Components may not add to totals due to rounding.

Table V.12.1

Distribution of viable and non-viable farming borrowers by major crops cultivated

Name of the crop	Viable		Non-viable		Total	
	fa	fr	fa	fr	fa	fr
Aus (local)	397	66.95	196	33.05	593	100.00
Aus (HYV)	84	67.20	41	32.80	125	100.00
Aman (local)	437	67.65	209	32.35	646	100.00
Aman (HYV)	10	76.92	3	23.08	13	100.00
Boro (HYV)	90	61.22	57	38.78	147	100.00
Wheat	105	75.54	34	24.46	139	100.00
Patato	29	72.50	11	27.50	40	100.00
Sugarcane	53	76.81	16	23.19	69	100.00
Jute	156	74.64	53	23.36	209	100.00
Mustard	121	77.07	36	22.93	157	100.00
Cauliflower	71	68.93	32	31.07	103	100.00
Raddish	18	72.00	7	28.00	25	100.00
Aram	8	61.54	5	38.46	13	100.00
Karolla	4	33.33	8	66.67	12	100.00
Brinjal	22	61.11	14	38.89	36	100.00
Pulses	80	70.18	34	29.82	114	100.00
Onion	13	61.90	8	38.10	21	100.00
Ginger	9	52.94	8	47.06	17	100.00
Chillies	41	68.33	19	31.67	60	100.00

Table V.13
Distribution of viable and non-viable borrowers
by new activities undertaken with RFEP loan use

Name of activity	Frequency of borrowers		
	Viable	Non-viable	Total
Crop	40 (57.14)	30 (42.86)	70 (100.00)
Horticulture	20 (52.63)	18 (47.37)	38 (100.00)
Livestock	10 (71.43)	4 (28.57)	14 (100.00)
Pisciculture	2 (40.00)	3 (60.00)	5 (100.00)
Small trade	29 (87.88)	4 (12.12)	33 (100.00)
Small scale industry	3 (60.00)	2 (40.00)	5 (100.00)
Food processing	7 (87.50)	1 (12.50)	8 (100.00)
Transport	7 (38.89)	11 (61.11)	18 (100.00)
Others	26 (65.00)	14 (35.00)	40 (100.00)
Total	144 (62.34)	87 (37.66)	231 (100.00)

Chi sq_g = 19.55

Figures within parentheses indicate percentages.

Table v. 13.1

Distribution of viable borrowers taking new activities with
RFEP loan use by rate of interest *

Activity	12%	18%	24%	30%	36%	Total
Crop	2 (7.69)	8 (30.77)	1 (3.85)	15 (57.69)	-	26 (100.00)
Horticulture	-	-	-	2 (100.00)	-	2 (100.00)
Livestock	4 (50.00)	1 (12.50)	2 (25.00)	1 (12.50)	-	8 (100.00)
Pisciculture	-	-	-	1 (100.00)	-	1 (100.00)
Small trade	4 (19.05)	4 (19.05)	1 (4.76)	12 (57.14)	-	21 (100.00)
Small-scale industry	-	-	-	-	-	-
Food processing	-	4 (100.00)	-	-	-	4 (100.00)
Transport	-	2 (50.00)	1 (25.00)	1 (25.00)	-	4 (100.00)
Others	-	-	-	22 (100.00)	-	22 (100.00)
Total	10 (11.36)	19 (21.59)	5 (5.68)	54 (61.37)	-	88 (100.00)

Figures within parentheses indicate percentages.

Components may not add to totals due to rounding.

*Outlets charging differential rates of interest have
been excluded from the estimates.

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Table V.14
Estimates of output-labour ratio by crop

Crop	Average value of output (Tk) per man-day of labour employed		Ratio of differential
	Viable	Non-viable	
Aus (local)	46	42	+ 9.52%
Aus (HYV)	82	84	- 2.38%
Aman (local)	60	56	+ 7.14%
Aman (HYV)	75	58	+ 29.31%
Boro (HYV)	129	124	+ 4.03%
Wheat	47	46	+ 2.17%
Potato	78	61	+ 27.87%
Sugercane	135	172	- 21.51%
Jute	41	35	+ 17.14%
Mustard	102	67	+ 52.24%
Cauliflower	88	118	- 25.42%
Raddish	53	46	+ 15.22%
Aram	97	95	+ 2.11%
Karolla	163	103	+ 58.25%
Brinjal	56	75	- 25.33%
Pulses	95	76	+ 25.00%
Onion	77	75	+ 2.67%
Ginger	211	175	+ 20.57%
Chillies	66	66	-
Banana	438	138	+ 217.39%
Batel leaf	500	150	+ 233.33%

Table VI.1.1

Pattern of change in occupational distribution over time

Main occupation	Pre-loan frequency	Main occupation (post-loan)								
		Farming	Horti-culture	Live-stock	Pisci-culture	Small trade	Small scale industry	Food processing	Trans- port	Others
Crop	547 (100.00) (28.07)	439 (80.26)	6 (1.10)	4 (0.73)	2 (0.37)	45 (8.23)	6 (1.10)	4 (0.73)	1 (0.18)	40 (7.31)
Horticulture	13 (100.00) (0.67)	3 (23.08)	7 (53.65)	-	-	3 (23.08)	-	-	-	-
Livestock	7 (100.00) (0.36)	2 (28.57)	-	5 (71.43)	-	-	-	-	-	-
Pisciculture	17 (100.00) (0.87)	-	-	-	13 (76.47)	3 (17.65)	-	-	-	1 (5.88)
Small trade	372 (100.00) (19.09)	12 (3.23)	11 (2.96)	1 (0.27)	4 (1.08)	322 (86.56)	4 (1.08)	-	6 (1.61)	12 (3.23)
Small scale industry	86 (100.00) (4.41)	1 (1.16)	-	-	-	2 (2.33)	81 (94.19)	-	-	2 (2.33)
Food processing	65 (100.00) (3.34)	1 (1.54)	-	-	-	3 (4.62)	1 (1.54)	59 (90.77)	1 (1.54)	-
Transport	158 (100.00) (8.11)	13 (8.23)	1 (0.63)	1 (0.63)	-	-	-	-	139 (87.97)	4 (2.53)
Others	684 (100.00) (35.09)	47 (6.87)	4 (0.58)	10 (1.46)	3 (0.44)	54 (7.89)	13 (1.90)	20 (2.92)	35 (5.12)	498 (72.81)
Total	1949 (100.00) (100.00)	518 (26.58)	29 (1.49)	21 (1.08)	22 (1.13)	432 (22.17)	105 (5.39)	83 (4.26)	182 (9.34)	557 (28.58)

Figures within parentheses indicate percentages.

Components may not add to totals due to rounding.

Table VI.1.2

Distribution of borrowers by scale of operation of activity against which RFEP loan was used

Name of activity	Scale of operation			Total
	Fresh	Increased	Unchanged	
Crop	70 (6.24)	812 (72.37)	240 (21.39)	1122 (100.00)
Horticulture	38 (21.84)	110 (63.22)	26 (14.94)	174 (100.00)
Livestock	14 (12.28)	97 (85.09)	3 (2.63)	114 (100.00)
Pisciculture	5 (20.83)	18 (75.00)	1 (4.17)	24 (100.00)
Small trade	32 (8.23)	346 (88.95)	11 (2.83)	389 (100.00)
Small scale industry	6 (6.90)	78 (89.66)	3 (3.45)	87 (100.00)
Food processing	8 (10.13)	70 (88.61)	1 (1.27)	79 (100.00)
Transport	18 (15.93)	88 (77.88)	7 (6.19)	113 (100.00)
Others	40 (48.19)	33 (39.76)	10 (12.05)	83 (100.00)

Chi sq₈ = 297.09

Figures within parentheses indicate percentages.

Components may not add totals due to rounding.

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Table VI.1.3

Distribution of borrowers by estimates of investment-end-result of RFEF credit in terms of gross income by major activity/sub-activity

Activity/ sub-activity	Investment-end-result							Rate of Mean result
	Upto 100%	101%-200%	201%-300%	301%-500%	501%-1000%	1001% +	Total	
Livestock	34 (30.36)	18 (16.07)	17 (15.18)	18 (16.07)	8 (7.14)	17 (15.18)	112 (100.00)	385
Pisciculture	6 (31.57)	4 (21.05)	2 (10.53)	2 (10.53)	2 (10.53)	3 (15.79)	19 (100.00)	392
Small trade	31 (8.63)	16 (4.46)	8 (2.23)	16 (4.46)	33 (9.19)	255 (71.03)	359 (100.00)	992
Small scale industry	12 (11.01)	17 (15.60)	7 (6.42)	18 (16.51)	15 (13.76)	40 (36.70)	109 (1000.00)	459
Food process- ing	1 (4.76)	4 (19.05)	3 (14.29)	1 (4.76)	2 (9.52)	10 (47.62)	21 (100.00)	753
Transport	23 (37.10)	12 (19.36)	10 (16.13)	5 (8.06)	7 (11.29)	5 (8.06)	62 (100.00)	306

Figures within parentheses indicate percentages.

Table VI.1.4

Distribution of borrowers by estimates of investment-end-result of RFEP credit in terms of gross income by crop

Crop	Investment-end-result of RFEP credit						Total	Rate of Mean result
	Upto 100%	101%-200%	201%-300%	301%-500%	501%-1000%	1001% +		
1	2	3	4	5	6	7	8	9
Aus (local)	85 (37.61)	64 (28.32)	30 (13.27)	27 (11.95)	13 (5.75)	7 (3.10)	226 (100.00)	224
Aus (HYV)	30 (42.25)	17 (23.94)	12 (16.90)	8 (11.27)	3 (4.23)	1 (1.41)	71 (100.00)	194
Aman (local)	91 (28.17)	79 (24.46)	57 (17.65)	49 (15.17)	30 (9.29)	17 (5.26)	323 (100.00)	291
Aman (HYV)	31 (30.70)	26 (25.74)	19 (18.81)	15 (14.85)	6 (5.94)	4 (3.96)	101 (100.00)	255
Boro (HYV)	12 (46.15)	6 (23.08)	4 (15.39)	2 (7.69)	2 (7.69)	-	26 (100.00)	185
Wheat	14 (58.33)	7 (29.17)	1 (4.17)	2 (8.33)	-	-	24 (100.00)	117
Potato	5 (55.56)	2 (22.22)	-	2 (22.22)	-	-	9 (100.00)	150
Sugarcane	8 (25.81)	6 (19.35)	4 (12.91)	5 (16.13)	6 (19.35)	2 (6.45)	31 (100.00)	365
Jute	24 (47.06)	11 (21.57)	6 (11.76)	7 (13.73)	2 (3.92)	1 (1.96)	51 (100.00)	194
Mustard	13 (59.08)	6 (27.27)	1 (4.55)	1 (4.55)	1 (4.55)	-	22 (100.00)	134

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1	2	3	4	5	6	7	8	9
Couliflower	12 (25.53)	9 (19.15)	6 (12.77)	4 (8.51)	8 (17.02)	8 (17.02)	47 (100.00)	448
Raddish	3 (30.00)	2 (20.00)	1 (10.00)	2 (20.00)	1 (10.00)	1 (10.00)	10 (100.00)	350
Brinjal	4 (26.67)	1 (6.67)	-	5 (33.33)	3 (20.00)	2 (13.33)	15 (100.00)	474
Pulses	6 (42.85)	2 (14.29)	2 (14.29)	-	4 (28.57)	-	14 (100.00)	293
Ginger	3 (25.00)	6 (50.00)	3 (25.00)	-	-	-	12 (100.00)	150
Chillies	5 (35.72)	1 (7.14)	1 (7.14)	3 (21.43)	4 (28.57)	-	14 (100.00)	347
Banana	2 (11.76)	10 (58.83)	2 (11.76)	1 (5.89)	-	2 (11.76)	17 (100.00)	295
Batel leaf	3 (11.54)	6 (23.08)	2 (7.69)	4 (15.38)	3 (11.54)	8 (30.77)	26 (100.00)	593

Figures within parentheses indicates percentages.

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Table VI.2.1
Rate of change of net worth over time of borrowers, drop-outs and
non-borrowers compared

Rate of change of net worth	Borrower			Drop-out			Non-borrower		
	fa*	fr**	fc***	fa	fr	fc	fa	fr	fc
-51% and below	14	.72	.72	2	.51	.51	5	.28	.28
-50% - 41%	8	.41	1.13	1	.25	.76	3	.17	.45
-40% - 31%	12	.62	1.75	1	.25	1.01	4	.22	.67
-30% - 21%	23	1.18	2.93	4	1.02	2.03	11	.61	1.28
-20% - 11%	40	2.05	4.98	9	2.28	4.31	34	1.88	3.16
-10% - 6%	61	3.13	8.11	10	2.54	6.85	39	2.16	5.32
- 5% - 1%	305	15.65	23.76	68	17.26	24.11	250	13.84	19.16
0	14	.72	24.48	38	9.65	33.76	119	6.59	25.75
1% - 5%	661	33.92	58.40	169	42.89	76.65	843	46.68	72.43
6% - 10%	261	13.39	71.79	46	11.68	88.33	187	10.35	82.78
11% - 20%	210	10.77	82.56	14	3.55	91.88	132	7.31	90.09
21% - 30%	105	5.39	87.95	10	2.54	94.42	54	2.99	93.08
31% - 40%	64	3.28	91.23	8	2.03	96.45	35	1.94	95.02
41% - 50%	45	2.31	93.54	1	.25	96.67	19	1.05	96.07
51% and above	126	6.46	100.00	13	3.30	100.00	71	3.93	100.00
Total	1949	100.00		394	100.00		1806	100.00	

Chi sq₂₀ = 250.92

Components may not add to totals due to rounding.

- * fa : absolute frequency
- ** fr : relative frequency
- *** fc : cumulative frequency.

Table VI 2.2

Distribution of viable and non-viable borrowers by rate of change of net worth.

Rate of change of net worth	Viable			Non-viable			Total		
	fa	fr	fc	fa	fr	fc	fa	fr	fc
-51% and below	8	.57	.57	6	1.09	1.09	14	.72	.72
-50% to -41%	5	.36	.93	3	.54	1.63	8	.41	1.13
-40% to -31%	5	.36	1.29	7	1.27	2.90	12	.62	1.75
-30% to -21%	7	.50	1.79	16	2.89	5.79	23	1.18	2.93
-20% to -11%	14	1.00	2.79	26	4.70	10.49	40	2.05	4.98
-10% to - 6%	15	1.07	3.86	46	8.32	18.81	61	3.13	8.11
- 5% to - 1%	142	10.17	14.03	163	29.48	48.29	305	15.65	23.76
0	9	.65	14.68	5	.90	49.19	14	.72	24.48
1% - 5%	511	36.60	51.28	150	27.12	76.31	661	33.91	58.39
6% - 10%	219	15.69	66.97	42	7.60	83.91	261	13.39	71.78
11% - 20%	170	12.18	79.15	40	7.23	91.14	210	10.77	82.55
21% - 30%	93	6.66	85.81	12	2.17	93.31	105	5.39	87.94
31% - 40%	59	4.23	90.04	5	.90	94.21	64	3.28	91.22
41% - 50%	37	2.65	92.69	8	1.45	95.66	45	2.31	93.53
51% and above	102	7.31	100.00	24	4.34	100.00	126	6.47	100.00
Total	1396	100.00		553	100.00		1949	100.00	

Chi ²sq₁₃ = 242.86

Figures within parentheses indicate percentages.

Components may not add to totals due to rounding.

Table VI.2.3
 Distribution of borrowers with respect to rate of change of net worth
 by rate of change of income.

Rate of change of net worth	Frequency	Cumulative	Rate of change of income														
			-51% & below	-50% to -41%	-40% to -31%	-30% to -21%	-20% to -11%	-10% to -6%	-5% to -1%	0	1% to 5%	6% to 10%	11% to 20%	21% to 30%	31% to 40%	41% to 50%	51% +
1	2	3	4	5	6	7	8	9	10	11	12	13	14	15	16	17	18
-51% and below	14 (100.00) ((0.72))	- ((0.72))	-	-	-	-	-	-	2 (14.29)	-	1 (7.14)	1 (7.14)	3 (21.43)	1 (7.14)	3 (21.43)	-	3 (21.43)
-50% to -41%	8 (100.00) ((0.41))	- ((1.13))	-	-	-	-	-	-	-	-	-	1 (12.50)	3 (37.50)	-	2 (25.00)	-	2 (25.00)
-40% to -31%	12 (100.00) ((0.62))	- ((1.75))	-	-	-	-	1 (8.33)	-	-	-	2 (16.67)	1 (8.33)	2 (16.67)	1 (8.33)	3 (25.00)	2 (16.67)	-
-30% to -21%	23 (100.00) ((1.18))	- ((2.93))	2 (8.70)	-	-	-	1 (4.35)	-	1 (4.35)	1 (4.35)	1 (4.35)	5 (21.74)	3 (13.04)	-	5 (21.74)	1 (4.35)	3 (13.04)
-20% to -11%	41 (100.00) ((2.10))	- ((5.03))	-	1 (2.44)	1 (2.44)	-	1 (2.44)	2 (4.88)	1 (2.44)	3 (7.32)	8 (19.51)	3 (7.32)	10 (24.39)	3 (7.32)	4 (9.76)	-	4 (9.76)
-10% to -6%	61 (100.00) ((3.13))	- ((8.16))	1 (1.64)	-	-	-	2 (3.28)	1 (1.64)	4 (6.56)	2 (3.28)	12 (19.67)	2 (3.28)	4 (6.56)	11 (18.03)	3 (4.92)	3 (4.92)	16 (26.23)
-5% to -1%	305 (100.00) ((15.65))	- ((23.81))	4 (1.31)	3 (0.98)	3 (0.98)	6 (1.97)	8 (2.62)	13 (4.26)	49 (16.07)	6 (1.97)	25 (8.20)	27 (8.85)	40 (13.11)	41 (13.44)	25 (8.20)	22 (7.21)	33 (10.82)
0	14 (100.00) ((0.72))	- ((24.53))	-	-	-	-	-	-	1 (7.14)	-	-	-	5 (35.71)	-	4 (28.57)	-	4 (28.57)

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(Table VI.2.3 contd.)

	1	2	3	4	5	6	7	8	9	10	11	12	13	14	15	16	17	18
1% to 5%	661 (100.00) ((33.91))	- (0.30) ((58.44))	2 (0.30)	2 (0.30)	-	9 (1.36)	19 (2.87)	12 (1.82)	22 (3.33)	6 (0.91)	222 (33.59)	77 (11.65)	114 (17.25)	17 (2.57)	56 (8.47)	41 (6.20)	62 (9.38)	
6% to 10%	261 (100.00) ((13.39))	- (0.38) ((71.83))	1 (0.38)	1 (0.38)	-	1 (0.38)	6 (2.30)	2 (0.77)	8 (3.07)	2 (0.77)	28 (10.73)	40 (15.33)	41 (15.71)	54 (20.69)	8 (3.07)	19 (7.28)	50 (19.16)	
11% to 20%	209 (100.00) ((10.72))	- (0.48) ((82.55))	-	-	-	1 (0.48)	1 (0.48)	3 (1.44)	4 (1.44)	3 (1.44)	16 (7.66)	15 (7.18)	30 (14.35)	28 (13.40)	14 (6.70)	9 (4.31)	85 (40.67)	
21% to 30%	105 (100.00) ((5.39))	- (0.95) ((87.94))	-	-	1 (0.95)	-	1 (0.95)	2 (1.90)	1 (0.95)	1 (0.95)	5 (4.76)	5 (4.76)	12 (11.43)	13 (12.38)	13 (12.38)	8 (7.62)	43 (40.96)	
31% to 40%	64 (100.00) ((3.28))	- (1.56) ((91.22))	-	-	-	1 (1.56)	3 (4.69)	1 (1.56)	-	1 (1.56)	2 (3.13)	3 (4.69)	13 (20.31)	3 (4.69)	3 (4.69)	7 (10.94)	27 (42.19)	
41% to 50%	45 (100.00) ((2.31))	- (2.22) ((93.53))	-	-	1 (2.22)	-	-	2 (4.44)	-	1 (2.22)	2 (4.44)	2 (4.44)	3 (6.67)	6 (13.33)	5 (11.11)	5 (11.11)	18 (40.00)	
51% +	126 (100.00) ((6.46))	- (0.79) ((100.00))	1 (0.79)	1 (0.79)	-	1 (0.79)	1 (0.79)	1 (0.79)	29 (23.02)	2 (1.53)	7 (5.56)	5 (3.97)	12 (9.52)	9 (7.14)	12 (9.52)	14 (11.11)	31 (24.60)	
Total	1949 (100.00) ((100.00))	- (0.56) Cumulative	11 (0.56)	8 (0.41) (0.97)	6 (0.31) (1.28)	19 (0.97) (2.25)	44 (2.26) (4.51)	39 (2.00) (6.51)	122 (6.26) (12.77)	28 (1.44) (14.21)	331 (16.98) (31.19)	187 (9.59) (40.78)	295 (15.14) (55.92)	187 (9.59) (65.51)	160 (8.21) (73.72)	131 (6.72) (80.44)	381 (19.55) (100.00)	

r=0.18

Figures within parentheses indicate percentages.
Components may not add to totals due to rounding.

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Table VI. 2.4
 Distribution of borrowers with respect to rate of change of net worth
 by rate of change of consumption expenditure

Rate of change of net worth	Frequency	Cumulative	Rate of change of consumption expenditure															
			-51% & below	-50% to -41%	-40% to -31%	-30% to -21%	-20% to -11%	-10% to -6%	-5% to -1%	0	1% to 5%	6% to 10%	11% to 20%	21% to 30%	31% to 40%	41% to 50%	51% +	
1	2	3	4	5	6	7	8	9	10	11	12	13	14	15	16	17	18	
-51% and below	14 (100.00) ((0.72))	((0.72))	-	-	-	-	1 (7.14)	1 (7.14)	-	1 (7.14)	7 (50.00)	2 (14.29)	-	1 (7.14)	-	-	1 (7.14)	
-50% to -41%	8 (100.00) ((0.41))	((1.13))	-	-	-	-	-	-	1 (12.5)	1 (12.5)	2 (25.0)	1 (12.5)	1 (12.5)	2 (25.0)	-	-	-	
-40% to -31%	12 (100.00) ((0.62))	((1.75))	-	-	-	-	-	1 (8.33)	-	-	2 (16.67)	5 (41.67)	2 (16.67)	-	2 (16.67)	-	1 (8.33)	
-30% to -21%	23 (100.00) ((1.18))	((2.93))	-	-	-	-	1 (4.35)	-	1 (4.35)	-	3 (13.04)	6 (26.09)	9 (39.13)	2 (8.69)	-	-	1 (4.35)	
-20% to -11%	41 (100.00) ((2.10))	((5.03))	-	1 (2.44)	-	-	-	1 (2.44)	2 (4.88)	2 (4.88)	11 (26.83)	11 (26.83)	7 (17.07)	3 (7.31)	1 (2.44)	1 (2.44)	1 (2.44)	
-10% to -6%	61 (100.00) ((3.13))	((8.16))	-	-	-	-	4 (6.56)	-	1 (1.64)	4 (6.56)	15 (24.59)	10 (16.39)	15 (24.59)	5 (8.20)	1 (1.63)	1 (1.63)	5 (8.20)	
-5% to -1%	305 (100.00) ((15.65))	((23.81))	-	-	-	1 (0.33)	3 (0.98)	2 (0.66)	11 (3.61)	11 (3.61)	68 (22.30)	67 (21.96)	77 (25.25)	29 (9.51)	13 (4.26)	10 (3.27)	13 (4.26)	
0	14 (100.00) ((0.72))	((24.53))	-	-	-	-	-	1 (7.14)	1 (7.14)	1 (7.14)	2 (14.29)	3 (21.43)	5 (35.72)	-	-	-	1 (7.14)	

Contd...

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(Table VI. 2.4 contd.)

1	2	3	4	5	6	7	8	9	10	11	12	13	14	15	16	17	18
1% to 5%	661 (100.00) ((33.91))		3 (0.45)	-	-	4 (0.61)	7 (1.06)	9 (1.36)	39 (5.90)	19 (2.87)	125 (18.91)	128 (19.36)	201 (30.42)	65 (9.83)	26 (3.93)	10 (1.52)	25 (3.78)
6% to 10%	261 (100.00) ((13.39))		-	-	2 (0.77)	2 (0.77)	5 (1.92)	4 (1.53)	6 (2.30)	9 (3.45)	51 (19.54)	59 (22.61)	70 (26.62)	29 (11.11)	11 (4.21)	6 (2.29)	7 (2.68)
11% to 20%	209 (100.00) ((10.72))		-	-	-	2 (0.96)	2 (0.96)	3 (1.44)	5 (2.39)	8 (3.83)	37 (17.70)	45 (21.53)	55 (26.32)	24 (11.48)	13 (6.22)	3 (1.44)	12 (5.74)
21% to 30%	105 (100.00) ((5.39))		-	-	-	2 (1.90)	2 (1.90)	2 (1.90)	4 (3.80)	5 (4.76)	15 (14.28)	25 (23.80)	23 (21.90)	14 (13.33)	3 (2.85)	4 (3.80)	6 (5.71)
31% to 40%	64 (100.00) ((3.28))		-	-	-	-	-	1 (1.56)	3 (4.68)	2 (3.12)	13 (20.31)	18 (28.12)	17 (26.56)	2 (3.12)	5 (7.81)	1 (1.56)	2 (3.12)
41% to 50%	45 (100.00) ((2.31))		-	-	-	-	-	1 (2.22)	-	4 (8.89)	7 (15.56)	7 (15.56)	14 (31.11)	4 (8.89)	4 (8.89)	-	4 (8.89)
51% +	126 (100.00) ((6.46))				1 (0.79)	1 (0.79)	1 (0.79)	1 (0.79)	3 (2.38)	9 (7.14)	26 (20.63)	14 (11.11)	43 (34.12)	9 (7.14)	8 (6.34)	6 (4.76)	4 (3.17)
Total	1949 (100.00) ((100.00))		3 (0.15) Cumulative	1 (0.05) (0.20)	3 (0.15) (0.35)	12 (0.62) (0.97)	26 (1.33) (2.30)	26 (1.33) (3.63)	77 (3.95) (7.58)	76 (3.90) (11.48)	384 (19.70) (31.18)	401 (20.57) (51.75)	539 (27.66) (79.41)	189 (9.70) (89.11)	87 (4.46) (93.57)	42 (2.15) (95.72)	83 (4.26) (100.00)

r=0.5

Figures within parentheses indicate percentages.
Components may not add to totals due to rounding.

Table VI 2.5

Distribution of borrowers with respect of rate of change of net worth by rate of change of assets over time

Rate of change of net worth	Cumulative	Frequency	Rate of change of assets														
			-50% & below	-50% to -41%	-40% to -31%	-30% to -21%	-20% to -11%	-10% to -6%	-5% to -1%	0	1% to 5%	6% to 10%	11% to 20%	21% to 30%	31% to 40%	41% to 50%	51% +
-51% & below	14	3			1	1		1	1	3		2	1				1
	(100.00)	(21.43)			(7.14)	(7.14)		(7.14)	(7.14)	(21.43)		(14.29)	(7.14)				(7.14)
	((0.77))	((0.72))															
-50% to -40%	8	1			1				1		3					1	1
	(100.00)	(12.50)			(12.50)				(12.50)		(37.50)					(12.50)	(12.50)
	((1.13))	((0.41))															
-40% to -31%	12				1			1	3	2	3	1		1			
	(100.00)				(8.33)			(8.33)	(25.00)	(16.67)	(25.00)	(8.33)		(8.33)			
	((1.75))	((0.62))															
-30% to -21%	23	1	2			2	5	5	1	3		1	1		1		1
	(100.00)	(4.35)	(6.70)			(6.70)	(21.74)	(21.74)	(4.35)	(13.04)		(4.35)	(4.35)		(4.35)		(4.35)
	((2.93))	((1.18))															(4.35)
-20% to -11%	41	2					7	5	9	1	7	5	3	1		1	
	(100.00)	(4.88)					(17.07)	(12.20)	(21.95)	(2.44)	(17.07)	(12.20)	(7.32)	(2.44)		(2.44)	
	((5.03))	((2.10))															
-10% to -6%	61	1				1	3	10	16	2	18	5	3	1		1	
	(100.00)	(1.64)				(1.64)	(4.92)	(16.39)	(26.23)	(3.28)	(29.51)	(8.20)	(4.92)	(1.64)		(1.64)	
	((8.16))	((3.13))															
-5% to -1%	305	2					5	6	125	9	115	25	10	3		1	2
	(100.00)	(0.66)					(1.64)	(1.97)	(40.98)	(2.95)	(37.70)	(8.20)	(3.28)	(0.98)		(0.33)	(0.66)
	((23.81))	((15.65))															(0.66)

(Contd)

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Rate of change of net worth	Cumulative	Frequency	Rate of change of assets													
			-50% & below	-50% to -41%	-40% to -31%	-30% to -21%	-20% to -11%	-10% to -6%	0	1% to 5%	6% to 10%	11% to 20%	21% to 30%	31% to 40%	41% to 50%	51%+
0	14 (100.00) ((24.53))				1 (7.14)	1 (7.14)	4 (28.57)	4 (28.57)	2 (14.29)	2 (14.29)						
1% to 5%	661 (100.00) ((58.44))	3 (0.45) ((33.91))			2 (0.30)	1 (0.15)	8 (1.21)	50 (7.56)	8 (1.21)	442 (66.87)	90 (13.62)	31 (4.69)	15 (2.27)		1 (0.15)	10 (1.51)
6% to 10%	261 (100.00) ((71.83))				3 (1.15)	2 (0.77)	7 (2.68)	3 (1.15)	57 (21.84)	106 (40.61)	54 (20.69)	17 (6.51)	5 (1.92)	1 (0.38)	6 (2.30)	
11% to 20%	209 (100.00) ((82.55))				1 (0.48)	8 (3.83)	3 (1.44)	1 (0.48)	18 (8.61)	31 (14.83)	92 (44.02)	34 (16.27)	9 (4.31)	3 (1.44)	9 (4.31)	
21% to 30%	105 (100.00) ((87.94))				1 (0.95)		1 (0.95)		12 (11.43)	10 (9.52)	24 (22.86)	32 (30.48)	17 (16.19)	4 (3.81)	4 (3.81)	
31% to 40%	64 (100.00) ((91.22))	1 (1.56) ((3.28))			1 (1.56)	1 (1.56)	1 (1.55)		6 (9.38)	1 (1.56)	9 (12.50)	13 (20.31)	15 (23.44)	6 (9.38)	11 (17.19)	
41% to 50%	45 (100.00) ((93.53))		1 (2.22)						4 (8.89)	3 (6.67)	1 (2.22)	4 (8.89)	8 (17.78)	11 (24.44)	13 (28.89)	
51% +	126 (100.00) ((100.00))					2 (1.59)			10 (7.94)	7 (5.56)	5 (3.97)	5 (3.97)	15 (11.90)	8 (6.35)	74 (58.73)	
Total	1949 (100.00)	13 (0.67)	4 (0.21)	3 (0.15)	7 (0.36)	27 (1.39)	47 (2.41)	224 (11.49)	31 (1.59)	700 (35.92)	289 (14.83)	234 (12.01)	128 (6.57)	74 (3.80)	37 (1.90)	131 (6.72)
	Cumulative	(0.67)	(0.88)	(1.03)	(1.39)	(2.78)	(5.19)	(16.68)	(18.27)	(54.19)	(69.02)	(81.03)	(87.60)	(91.40)	(93.30)	(100.00)

r=0.65

Figures within parenthesis indicate percentages
Components may not add to totals due to rounding.

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Table VI.2.6
Distribution of borrowers by liability-asset ratio over time

Liability as % of assets	Pre-loan frequency	Post-loan frequency							
		0	1%-5%	6%-10%	11%-20%	21%-30%	31%-40%	41%-50%	51% +
0	948 (100.00) (48.64)	178 (18.78)	423 (44.62)	157 (16.56)	127 (13.40)	32 (3.38)	17 (1.79)	6 (0.63)	8 (0.84)
1% - 5%	601 (100.00) (30.84)	179 (29.79)	366 (60.90)	42 (6.99)	11 (1.83)	-	2 (0.33)	-	1 (0.17)
6% - 10%	158 (100.00) (8.11)	41 (25.95)	41 (25.95)	57 (36.08)	15 (9.49)	2 (1.27)	1 (0.63)	-	1 (0.63)
11% - 20%	132 (100.00) (6.77)	24 (18.18)	19 (14.39)	39 (29.55)	42 (31.82)	4 (3.03)	1 (0.76)	2 (1.51)	1 (0.76)
21% - 30%	64 (100.00) (3.28)	19 (29.69)	2 (3.13)	8 (12.50)	13 (20.31)	20 (31.25)	1 (1.56)	1 (1.56)	-
31% - 40%	21 (100.00) (1.08)	3 (14.29)	-	1 (4.76)	7 (33.33)	7 (33.33)	2 (9.52)	1 (4.76)	-
41% - 50%	7 (100.00) (0.36)	-	1 (14.29)	-	1 (14.29)	2 (28.57)	1 (14.29)	1 (14.29)	1 (14.29)
51% +	18 (100.00) (0.92)	1 (5.56)	-	1 (5.56)	2 (11.11)	3 (16.67)	5 (27.78)	1 (5.56)	5 (27.78)
Total	1949 (100.00) (100.00)	445 (22.83)	852 (43.71)	305 (15.65)	218 (11.19)	70 (3.59)	30 (1.54)	12 (0.62)	17 (0.87)

r = 0.37

Figures within parentheses indicate percentages.
Components may not add to totals due to rounding.

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Table VI.2.7
Distribution of borrowers by rate of change of net worth and cultivable land holding

Rate of change in net worth	Cultivable land holding				Total
	0	0.01-1.00	1.01-2.00	2.00 +	
-51% and below	8 (57.14)	2 (14.29)	4 (28.57)	-	14 (100.00)
-50% to -41%	7 (87.50)	1 (12.50)	-	-	8 (100.00)
-40% to -31%	11 (91.67)	-	1 (8.33)	-	12 (100.00)
-30% to -21%	18 (78.26)	2 (8.70)	2 (8.70)	1 (4.35)	23 (100.00)
-20% to -11%	25 (60.97)	13 (31.71)	2 (4.88)	1 (2.44)	41 (100.00)
-10% to -6%	25 (40.98)	31 (50.82)	5 (8.20)	-	61 (100.00)
-5% to -1%	66 (21.64)	146 (47.87)	77 (25.25)	16 (5.25)	305 (100.00)
0	3 (21.43)	7 (50.00)	3 (21.43)	1 (7.14)	14 (100.00)
1% to 5%	86 (13.01)	358 (54.16)	202 (30.56)	15 (2.27)	661 (100.00)
6% to 10%	71 (27.20)	103 (39.46)	47 (18.01)	40 (15.33)	261 (100.00)
11% to 20%	90 (43.06)	101 (48.33)	13 (6.22)	5 (2.39)	209 (100.00)
21% to 30%	55 (52.38)	41 (39.05)	8 (7.62)	1 (0.95)	105 (100.00)
31% to 40%	47 (73.44)	15 (23.44)	2 (3.13)	-	64 (100.00)
41% to 50%	28 (62.22)	17 (37.78)	-	-	45 (100.00)
51% and above	94 (74.60)	25 (19.84)	6 (4.76)	1 (0.79)	126 (100.00)
Total	634 (32.53)	862 (44.23)	372 (19.09)	81 (4.16)	1949 (100.00)

r = - 0.19 Figures within parentheses indicate percentages.
Component may not add to totals due to rounding.

Table VI.2.8
Distribution of borrowers by rate of change of net worth and
amount of PFEP loan taken(last loan)

Rate of change of net worth	Frequency of borrowers with loan size(last loan)						Total
	Upto 1000	1001-2000	2001-3000	3001-4000	4001-5000	5001 +	
-5%to below	6(42.86)	5(35.72)	1(7.14)	1(7.14)	1(7.14)	-	14(100.00) (0.72))
--50% to -4%	2(25.00)	1(12.50)	2(25.00)	3(37.50)	-	-	8(100.00) (0.41))
-40% to -31%	3(25.00)	6(50.00)	-	3(25.00)	-	-	12(100.00) (0.62))
-30%to-21%	8(34.78)	5(21.74)	7(30.43)	2(8.70)	1(4.35)	-	23(100.00) (1.18))
-20%to-11%	10(25.00)	25(62.50)	3(7.50)	-	1(2.50)	1(2.50)	40(100.00) (2.05))
-10%to-6%	17(27.87)	30(49.18)	11(18.03)	2(3.28)	1(1.64)	-	61(100.00) (3.13))
-5% to -1%	114(37.38)	116(38.03)	46(15.08)	21(6.89)	8(2.62)	-	305(100.00) (15.65))
o	6(42.86)	6(42.86)	2(14.28)	-	-	-	14(100.00) (0.72))
1% to 5%	236(35.70)	286(43.27)	101(15.28)	32(4.84)	6(0.91)	-	661(100.00) (33.91))
6% to 10%	85(32.57)	99(37.92)	51(19.54)	15(5.75)	9(3.45)	2(0.77)	261(100.00) (13.40))
11% to 20%	78(37.14)	77(36.68)	41(19.52)	10(4.76)	2(0.95)	2(0.95)	210(100.00) (10.77))
21%to 30%	40(38.10)	34(32.38)	14(13.33)	14(13.33)	3(2.86)	-	105(100.00) (5.39))
31% to 40%	21(32.81)	21(32.81)	15(23.44)	4(6.25)	3(4.69)	-	64(100.00) (3.28))
41% to 50%	12(26.67)	18(40.00)	9(20.00)	3(6.67)	1(2.22)	2(4.44)	45(100.00) (2.31))
51% to above	42(33.33)	39(30.96)	23(18.25)	16(12.70)	6(4.76)	-	126(100.00) (6.46))
Total	680(34.89)	768(39.40)	326(16.74)	126(6.46)	42(2.15)	7(0.36)	1949(100.00) (100.00))

r=0.06

Figures within parentheses indicate percentages.

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Table VI.2.9
Pattern of change of distribution of borrowers by net income over time

Net income	Pre-loan frequency	Post-loan frequency					
		Upto 1000	1001-3000	3001-6000	6001-10000	10001-15000	15001 +
Upto 1000	9 (100.00) ((0.46))	2 (22.22) ((50.00))	-	6 (66.67) ((1.12))	1 (11.11) ((0.13))	-	-
1001-3000	208 (100.00) ((10.67))	2 (0.96) ((50.00))	54 (25.96) ((81.62))	110 (52.88) ((20.60))	31 (14.90) ((4.06))	9 (4.33) ((2.22))	2 (0.96) ((1.14))
3001-6000	944 (100.00) ((48.44))	-	11 (1.17) ((16.67))	396 (41.95) ((74.16))	442 (46.82) ((57.85))	78 (8.26) ((19.21))	17 (1.60) ((9.71))
6001-10000	546 (100.00) ((28.01))	-	-	21 (3.85) ((3.93))	282 (51.65) ((36.91))	219 (40.11) ((53.94))	24 (4.40) ((13.71))
10001-15000	179 (100.00) ((9.18))	-	1 (0.56) ((1.52))	1 (0.56) ((0.19))	6 (3.35) ((0.79))	98 (54.75) ((24.14))	73 (40.78) ((41.71))
15001 +	63 (100.00) ((3.23))	-	-	-	2 (3.17) ((0.26))	2 (3.17) ((0.49))	59 (93.65) ((33.71))
Total	1949 (100.00) ((100.00))	4 (0.21) ((100.00))	66 (3.39) ((100.00))	534 (27.40) ((100.00))	764 (39.20) ((100.00))	406 (20.83) ((100.00))	175 (8.98) ((100.00))

r = 0.72

Figures within parentheses indicate percentages.
Components may not add to totals due to rounding.

Table VI.2.9.1.1

Distribution of borrowers by size of net income (pre-loan)

Net income	Frequency	%	Cumulative %	Amount	%	Cumulative %
Upto 1000	9	0.46	0.46	4,500	0.04	0.04
1001-3000	208	10.67	11.13	416,104	3.36	3.40
3001-6000	944	48.44	59.57	4,248,472	34.32	37.72
6001-10,000	546	28.02	87.59	4,368,273	35.29	73.01
10,001-15,000	179	9.18	96.77	2,237,590	18.08	91.09
15,000 +	63	3.23	100.00	1,02,532	8.91	100.00
Total	1949	100.00		12,377,471	100.00	

Figures within parentheses indicate percentages.

$$G = 0.27$$

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Table VI.2.9.1.2

Distribution of borrowers by size of net income (post-loan)

Net income	Frequency	%	Cumulative %	Amount	%	Cumulative %
Upto 1000	4	0.21	0.21	2,000	0.01	0.01
1001 - 3000	66	3.39	3.60	132,033	0.79	0.80
3001- 6000	534	27.39	30.99	2,403,267	14.32	15.12
6001 - 10,000	764	39.20	70.19	6,112,382	36.41	51.53
10,001-15,000	406	20.83	91.02	5,075,203	30.23	81.76
15,000 +	175	8.98	100.00	3,062,587	18.24	100.00
Total	1949	100.00		16,787,472	100.00	

Figures within parentheses indicate percentages.

$$G = 0.25$$

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Table VI.2.9.2

Distribution of viable and non-viable borrowers by rate of charge of net income over time

Rate of change in income	Viable		Non-viable		Total	
	f	fc	f	fc	f	fc
-51% and below	7 (63.64)	7 (0.50)	4 (36.36)	4 (0.72)	11 (100.00)	11 (0.56)
-50% to -41%	4 (50.00)	11 (0.79)	4 (50.00)	8 (1.45)	8 (100.00)	19 (0.79)
-40% to -31%	2 (33.33)	13 (0.93)	4 (66.67)	12 (2.17)	6 (100.00)	25 (1.28)
-30% to -21%	12 (63.16)	25 (1.79)	7 (36.84)	19 (3.44)	19 (100.00)	44 (2.26)
-20% to -11%	24 (53.33)	49 (3.51)	21 (46.67)	40 (7.23)	45 (100.00)	89 (4.57)
-10% to -6%	15 (38.46)	64 (4.58)	24 (61.54)	64 (11.57)	39 (100.00)	128 (6.57)
-5% to -1%	57 (46.72)	121 (8.67)	65 (53.28)	129 (23.33)	122 (100.00)	250 (12.83)
0	13 (48.15)	134 (9.60)	14 (51.85)	143 (25.86)	27 (100.00)	277 (14.21)
1% to 5%	256 (77.34)	390 (27.94)	75 (22.66)	218 (39.42)	331 (100.00)	608 (31.20)
6% to 10%	132 (70.59)	522 (37.39)	55 (29.41)	273 (49.37)	187 (100.00)	795 (40.79)
11% to 20%	211 (71.53)	733 (52.51)	84 (28.47)	357 (64.56)	295 (100.00)	1090 (55.93)
21% to 30%	136 (72.73)	869 (62.25)	51 (27.27)	408 (73.78)	187 (100.00)	1277 (65.52)
31% to 40%	117 (73.13)	986 (70.63)	43 (26.88)	451 (81.56)	160 (100.00)	1437 (73.73)
41% to 50%	102 (77.86)	1088 (77.94)	29 (22.14)	480 (86.80)	131 (100.00)	1568 (80.45)
51% +	308 (80.84)	1396 (100.00)	73 (19.16)	553 (100.00)	381 (100.00)	1949 (100.00)
Total	1396 (71.63)		553 (28.37)		1949	
	((100.00))		((100.00))			

Figures within parentheses indicate percentages.
Components may not add to totals due to rounding.

Table VI.2.9.3.1
Pattern of change in income from the cultivation of crops over time

Income from crops as % of total income	Pre-loan frequency	Post-loan frequency							
		0	1% - 5%	6% - 10%	11%-20%	21%-30%	31%-50%	51%-75%	76% +
0	729 (100.00) ((37.40))	649 (89.03) ((88.06))	5 (0.69) ((8.20))	8 (1.10) ((9.30))	12 (1.65) ((7.59))	9 (1.23) ((6.00))	7 (0.96) ((2.43))	8 (1.10) ((3.43))	31 (4.25) ((13.14))
1% - 5%	34 (100.00) ((1.74))	5 (14.71) ((0.68))	15 (44.12) ((24.59))	8 (23.53) ((9.30))	4 (11.76) ((2.53))	1 (2.94) ((0.67))	1 (2.94) ((0.35))	-	-
6% - 10%	67 (100.00) ((3.44))	6 (8.96) ((0.81))	16 (23.88) ((26.23))	23 (34.33) ((26.74))	18 (26.87) ((11.39))	-	1 (1.49) ((0.35))	1 (1.49) ((0.43))	2 (2.99) ((0.85))
11% - 20%	153 (100.00) ((7.85))	15 (9.80) ((2.04))	9 (5.88) ((14.75))	20 (13.07) ((23.26))	58 (37.91) ((36.71))	37 (24.18) ((24.67))	8 (5.23) ((2.78))	5 (3.27) ((2.15))	1 (0.65) ((0.42))
21% - 30%	190 (100.00) ((9.75))	22 (11.58) ((2.99))	5 (2.63) ((8.20))	16 (8.42) ((18.60))	35 (18.42) ((22.15))	54 (28.42) ((36.00))	50 (26.32) ((17.36))	2 (1.05) ((0.86))	6 (3.16) ((2.54))
31% - 50%	297 (100.00) ((15.24))	25 (8.42) ((3.39))	6 (2.02) ((9.84))	5 (1.68) ((5.81))	20 (6.73) ((12.66))	25 (8.42) ((16.67))	159 (53.54) ((55.21))	48 (16.16) ((20.60))	9 (3.03) ((3.81))
51% - 75%	258 (100.00) ((13.24))	5 (1.94) ((0.68))	1 (0.39) ((1.64))	3 (1.16) ((3.49))	7 (2.71) ((4.43))	17 (6.59) ((11.33))	53 (20.54) ((18.40))	142 (55.04) ((60.90))	30 (11.63) ((12.71))
76% +	221 (100.00) ((11.34))	10 (4.52) ((1.36))	4 (1.81) ((6.56))	3 (1.36) ((3.49))	4 (1.81) ((2.53))	7 (3.17) ((4.67))	9 (4.07) ((3.13))	27 (12.22) ((11.59))	157 (71.04) ((66.53))
Total	1949 (100.00) ((100.00))	737 (37.81) ((100.00))	61 (3.13) ((100.00))	86 (4.41) ((100.00))	158 (8.11) ((100.00))	150 (7.70) ((100.00))	288 (14.78) ((100.00))	233 (11.95) ((100.00))	236 (12.11) ((100.00))

r = 0.77

Figures within parentheses indicate percentages.
Components may not add to totals due to rounding.

Table VI.2.9.3.2
Pattern of change in income from horticulture over time

Income from horticulture as % of total income	Pre-loan frequency	Post-loan frequency							
		0	1%-5%	6%-10%	11%-20%	21%-30%	31%-50%	51%-75%	76% +
0	1851 (100.00) ((94.97))	1741 (94.06) ((99.09))	41 (2.22) ((70.69))	26 (1.40) ((63.41))	7 (0.38) ((21.88))	3 (0.16) ((30.00))	2 (0.11) ((25.00))	9 (0.49) ((81.82))	22 (1.19) ((68.75))
1% - 5%	17 (100.00) ((0.87))	5 (29.41) ((0.28))	9 (52.94) ((15.52))	2 (11.76) ((4.88))	1 (5.88) ((3.13))	-	-	-	-
6% - 10%	21 (100.00) ((1.08))	8 (38.10) ((0.46))	3 (14.29) ((5.17))	9 (42.86) ((21.95))	1 (4.76) ((3.13))	-	-	-	-
11% - 20%	22 (100.00) ((1.13))	-	1 (4.55) ((1.72))	4 (4.55) ((9.76))	17 (77.27) ((53.13))	-	-	-	-
21% - 30%	9 (100.00) ((0.46))	-	1 (11.11) ((1.72))	-	4 (44.44) ((12.50))	4 (44.44) ((40.00))	-	-	-
31% - 50%	10 (100.00) ((0.51))	-	1 (10.00) ((1.72))	-	1 (10.00) ((3.13))	3 (30.00) ((30.00))	4 (40.00) ((50.00))	1 (10.00) ((9.09))	-
51% - 75%	9 (100.00) ((0.46))	1 (11.11) ((0.06))	2 (22.22) ((3.45))	-	1 (11.11) ((3.13))	-	2 (22.22) ((25.00))	1 (11.11) ((9.09))	2 (22.22) ((6.25))
76% +	10 (100.00) ((0.51))	2 (20.00) ((0.11))	-	-	-	-	-	-	8 (80.00) ((25.00))
Total	1949 (100.00) ((100.00))	1757 (90.15) ((100.00))	58 (2.98) ((100.00))	41 (2.10) ((100.00))	32 (1.64) ((100.00))	10 (0.51) ((100.00))	8 (0.41) ((100.00))	11 (0.56) ((100.00))	32 (1.64) ((100.00))

r = 0.48

Figures within parentheses indicate percentages.
Components may not add to totals due to rounding.

Table VI.2.9.3.3
Pattern of change in income from livestock over time

Income from livestock as % of total income	Pre-loan frequency	Post-loan frequency							
		0	1%-5%	6%-10%	11%-20%	21%-30%	31%-50%	51%-75%	76% +
0	1588 (100.00) ((81.48))	1429 (89.99) ((98.01))	49 (3.09) ((30.06))	31 (1.95) ((26.50))	43 (2.71) ((36.75))	7 (0.44) ((22.58))	20 (1.26) ((45.45))	7 (0.44) ((77.78))	2 (0.13) ((20.00))
1% - 5%	149 (100.00) ((7.64))	14 (9.40) ((0.96))	83 (55.70) ((50.92))	32 (21.48) ((27.35))	16 (10.74) ((13.68))	2 (1.34) ((6.45))	2 (1.34) ((4.55))	-	-
6% - 10%	80 (100.00) ((4.10))	5 (6.25) ((0.34))	19 (23.75) ((11.66))	30 (37.50) ((25.64))	19 (23.75) ((16.24))	5 (6.25) ((16.13))	1 (1.25) ((2.27))	1 (1.25) ((11.11))	-
11% - 20%	79 (100.00) ((4.05))	8 (10.13) ((0.55))	10 (12.66) ((6.13))	18 (22.78) ((15.38))	30 (37.97) ((25.64))	7 (8.86) ((22.58))	6 (7.59) ((13.64))	-	-
21% - 30%	22 (100.00) ((1.13))	2 (9.09) ((0.14))	-	5 (22.73) ((4.27))	5 (22.73) ((4.27))	7 (31.82) ((22.53))	3 (13.64) ((6.82))	-	-
31% - 50%	21 (100.00) ((1.08))	-	1 (4.76) ((0.61))	1 (4.76) ((0.85))	4 (19.05) ((3.42))	3 (14.29) ((9.68))	11 (52.38) ((25.00))	-	1 (4.76) ((10.00))
51% - 75%	4 (100.00) ((0.21))	-	1 (25.00) ((0.61))	-	-	-	1 (25.00) ((2.27))	1 (25.00) ((11.11))	1 (25.00) ((10.00))
76% +	6 (100.00) ((0.31))	-	-	-	-	-	-	-	6 (100.00) ((60.00))
Total	1949 (100.00) ((100.00))	1458 (74.81) ((100.00))	163 (8.36) ((100.00))	117 (6.00) ((100.00))	117 (6.00) ((100.00))	31 (1.59) ((100.00))	44 (2.26) ((100.00))	9 (0.46) ((100.00))	10 (0.51) ((100.00))

r = 0.64

Figures within parentheses indicate percentages.
Components may not add to totals due to rounding.

Table VI.2.9.3.4
Pattern of change in income from pisciculture over time

Income from pisciculture as % of total income	Pre-loan frequency	Post-loan frequency							
		0	1%-5%	6%-10%	11%-20%	21%-30%	31%-50%	51%-75%	76% +
0	1900 (100.00) ((97.49))	1851 (97.42) ((99.52))	26 (1.37) ((89.66))	5 (0.26) ((62.50))	4 (0.21) ((33.33))	5 (0.26) ((55.56))	3 (0.16) ((42.86))	5 (0.26) ((50. 0))	1 (0.05) ((7.14))
1% - 5%	9 (100.00) ((0.46))	5 (55.56) ((0.27))	2 (22.22) ((6.90))	2 (22.22) ((25.00))	-	-	-	-	-
6% - 10%	4 (100.00) ((0.21))	-	1 (25.00) ((3.45))	1 (25.00) ((12.50))	2 (50.00) ((16.67))	-	-	-	-
11% - 20%	4 (100.00) ((0.21))	1 (25.00) ((0.05))	-	-	3 (75.00) ((25.00))	-	-	-	-
21% - 30%	4 (100.00) ((0.21))	-	-	-	2 (50.00) ((16.67))	1 (25.00) ((11.11))	1 (25.00) ((14.29))	-	-
31% - 50%	8 (100.00) ((0.41))	1 (12.50) ((0.05))	-	-	1 (12.50) ((8.33))	1 (12.50) ((11.11))	2 (25.00) ((28.57))	2 (25.00) ((20.00))	1 (12.50) ((7.14))
51% - 75%	8 (100.00) ((0.41))	2 (25.00) ((0.11))	-	-	-	2 (25.00) ((22.22))	1 (12.50) ((14.29))	2 (25.00) ((20.00))	1 (12.50) ((7.14))
76% +	12 (100.00) ((0.62))	-	-	-	-	-	-	1 (8.33) ((10.00))	11 (91.67) ((78.57))
Total	1949 (100.00) ((100.00))	1860 (95.43) ((100.00))	29 (1.49) ((100.00))	8 (0.41) ((100.00))	12 (0.62) ((100.00))	9 (0.46) ((100.00))	7 (0.36) ((100.00))	10 (0.51) ((100.00))	14 (0.72) ((100.00))

r = 0.82

Figures within parentheses indicate percentages.
Components may not add to totals due to rounding.

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Table VI.2.9.3.5
Pattern of change in income from small trade over time

Income from small trade as % of total income	Pre-loan frequency	Post-loan frequency							
		0	1%-5%	6%-10%	11%-20%	21%-30%	31%-50%	51%-75%	76% +
0	1340 (100.00) ((68.75))	1273 (95.00) ((96.29))	2 (0.15) ((100.00))	3 (0.22) ((30.00))	11 (0.82) ((32.35))	6 (0.45) ((14.63))	12 (0.90) ((8.76))	12 (0.90) ((6.98))	21 (1.57) ((9.09))
1% - 5%	7 (100.00) ((0.36))	1 (14.29) ((0.08))	-	1 (14.29) ((10.00))	4 (57.14) ((11.76))	1 (14.29) ((2.44))	-	-	-
6% - 10%	11 (100.00) ((0.56))	1 (9.09) ((0.08))	-	1 (9.09) ((10.00))	4 (36.36) ((11.76))	2 (18.18) ((4.88))	1 (9.09) ((0.73))	-	2 (18.18) ((0.87))
11% - 20%	27 (100.00) ((1.39))	5 (18.52) ((0.38))	-	-	6 (22.22) ((17.65))	10 (37.04) ((24.39))	4 (14.81) ((2.92))	1 (3.70) ((0.58))	1 (3.70) ((0.43))
21% - 30%	63 (100.00) ((3.23))	7 (11.11) ((0.53))	-	2 (3.17) ((20.00))	2 (2.17) ((5.88))	13 (20.63) ((31.71))	24 (38.10) ((17.52))	11 (17.46) ((6.40))	4 (6.35) ((1.73))
31% - 50%	143 (100.00) ((7.34))	11 (7.69) ((0.83))	-	2 (1.40) ((20.00))	5 (3.50) ((14.71))	5 (3.50) ((12.20))	69 (48.25) ((50.36))	43 (30.07) ((25.00))	8 (5.59) ((3.46))
51% - 75%	169 (100.00) ((8.67))	17 (10.06) ((1.29))	-	1 (0.59) ((10.00))	1 (0.59) ((2.94))	2 (1.18) ((4.88))	21 (12.43) ((15.33))	86 (50.89) ((50.00))	41 (24.26) ((17.75))
76% +	189 (100.00) ((9.70))	7 (3.70) ((0.53))	-	-	1 (0.53) ((2.94))	2 (1.06) ((4.88))	6 (3.17) ((4.38))	19 (10.05) ((11.05))	154 (81.48) ((66.67))
Total	1949 (100.00) ((100.00))	1322 (67.83) ((100.00))	2 (0.10) ((100.00))	10 (0.51) ((100.00))	34 (1.74) ((100.00))	41 (2.10) ((100.00))	137 (7.03) ((100.00))	172 (8.83) ((100.00))	231 (11.85) ((100.00))

r = 0.85

Figures within parentheses indicate percentages.
Components may not add to totals due to rounding.

15

Table VI.2.9.3.6
 Pattern of change in income of borrowers from small scale industry over time

Income from small scale industry as % of total income	Pre-loan frequency	Post-loan frequency							
		0	1%-5%	6%-10%	11%-20%	21%-30%	31%-50%	51%-75%	76% +
0	1814 (100.00) ((93.07))	1772 (97.68) ((99.72))	23 (1.27) ((95.83))	1 (0.06) ((50.00))	1 (0.06) ((50.00))	3 (0.17) ((25.00))	4 (0.22) ((23.53))	4 (0.22) ((13.79))	6 (0.33) ((6.98))
1% - 5%	1 (100.00) ((0.05))	-	-	-	-	1 (100.00) ((8.33))	-	-	-
6% - 10%	1 (100.00) ((0.05))	-	-	-	-	-	-	1 (100.00) ((3.45))	-
11% - 20%	8 (100.00) ((0.41))	1 (12.50) ((0.06))	-	-	1 (12.50) ((50.00))	3 (37.50) ((25.00))	2 (25.00) ((11.76))	1 (12.50) ((3.45))	-
21% - 30%	8 (100.00) ((0.41))	-	-	-	-	3 (37.50) ((25.00))	2 (25.00) ((11.76))	2 (25.00) ((6.90))	1 (12.50) ((1.16))
31% - 50%	18 (100.00) ((0.92))	-	-	-	-	2 (11.11) ((16.67))	6 (33.33) ((35.29))	9 (50.00) ((31.03))	1 (5.56) ((1.16))
51% - 75%	26 (100.00) ((1.33))	2 (7.69) ((0.11))	-	-	-	-	3 (11.54) ((17.65))	10 (38.46) ((34.48))	11 (42.31) ((12.79))
76% +	73 (100.00) ((3.75))	2 (2.74) ((0.11))	1 (1.37) ((4.17))	1 (1.37) ((50.00))	-	-	-	2 (2.74) ((6.90))	67 (91.78) ((77.91))
Total	1949 (100.00) ((100.00))	1777 (91.17) ((100.00))	24 (1.23) ((100.00))	2 (0.10) ((100.00))	2 (0.10) ((100.00))	12 (0.62) ((100.00))	17 (0.87) ((100.00))	29 (1.49) ((100.00))	86 (4.41) ((100.00))

r = 0.90

Figures within parentheses indicate percentages.
 Components may not add to totals due to rounding.

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Table VI.2.9.3.7
 Pattern of change in income from food processing over time

Income from food processing as % of total income	Pre-loan frequency	Post-loan frequency							
		0	1%-5%	6%-10%	11%-20%	21%-30%	31%-50%	51%-75%	76% +
0	1858 (100.00) ((95.33))	1815 (97.69) ((99.72))	20 (1.08) ((100.00))	3 (0.16) ((100.00))	2 (0.10) ((40.00))	2 (0.10) ((40.00))	10 (0.54) ((41.67))	3 (0.16) ((0.68))	3 (0.16) ((7.32))
1% - 5%	1 (100.00) ((0.05))	-	-	-	1 (100.00) ((20.00))	-	-	-	-
6% - 10%	4 (100.00) ((0.21))	-	-	-	1 (25.00) ((20.00))	2 (50.00) ((40.00))	-	1 (25.00) ((3.23))	-
11% - 20%	3 (100.00) ((0.15))	-	-	-	1 (33.33) ((20.00))	1 (33.33) ((20.00))	1 (33.33) ((4.17))	-	-
21% - 30%	6 (100.00) ((0.31))	-	-	-	-	-	5 (83.33) ((20.83))	1 (16.67) ((3.23))	-
31% - 50%	18 (100.00) ((0.92))	-	-	-	-	-	6 (33.33) ((25.00))	10 (55.56) ((32.25))	2 (11.11) ((4.88))
51% - 75%	22 (100.00) ((1.13))	3 (13.63) ((0.16))	-	-	-	-	2 (9.09) ((8.33))	14 (63.64) ((45.16))	3 (13.64) ((7.32))
76% +	37 (100.00) ((1.90))	2 (5.40) ((0.11))	-	-	-	-	-	2 (5.40) ((6.45))	33 (89.13) ((80.49))
Total	1949 (100.00) ((100.00))	1820 (93.38) ((100.00))	20 (1.03) ((100.00))	3 (0.15) ((100.00))	5 (0.26) ((100.00))	5 (0.26) ((100.00))	24 (1.23) ((100.00))	31 (1.59) ((100.00))	41 (2.10) ((100.00))

r = 0.88

Figures within parentheses indicate percentages.
 Components may not add to totals due to rounding.

1051

Table VI.2.9.3.8
Pattern of change in income from transport over time

Income from transport as % of total income	Pre-loan frequency	Post-loan frequency							
		0	1%-5%	6%-10%	11%-20%	21%-30%	31%-50%	51%-75%	76% +
0	1737 (100.00) ((89.12))	1693 (97.47) ((99.65))	3 (0.17) ((75.00))	2 (0.12) ((50.00))	3 (0.17) ((27.27))	3 (0.17) ((17.65))	11 (0.63) ((25.00))	7 (0.40) ((13.73))	15 (0.86) ((12.61))
1% - 5%	-	-	-	-	-	-	-	-	-
6% - 10%	1 (100.00) ((0.05))	1 (100.00) ((0.06))	-	-	-	-	-	-	-
11% - 20%	8 (100.00) ((0.41))	2 (25.00) ((0.12))	-	1 (12.50) ((25.00))	3 (37.50) ((27.27))	2 (25.00) ((11.76))	-	-	-
21% - 30%	18 (100.00) ((0.92))	1 (5.56) ((0.06))	-	-	4 (22.22) ((36.36))	6 (33.33) ((35.29))	4 (22.22) ((9.09))	3 (16.67) ((5.88))	-
31% - 50%	33 (100.00) ((1.69))	1 (3.03) ((0.06))	1 (3.03) ((25.00))	-	1 (3.03) ((9.09))	4 (12.12) ((23.53))	17 (51.51) ((38.64))	8 (24.24) ((15.69))	1 (3.03) ((0.84))
51% - 75%	48 (100.00) ((2.46))	1 (2.08) ((0.06))	-	1 (2.08) ((25.00))	-	-	12 (25.00) ((27.27))	25 (52.08) ((49.02))	9 (18.75) ((7.56))
76% +	104 (100.00) ((5.34))	-	-	-	-	2 (1.92) ((11.76))	-	8 (7.69) ((15.69))	94 (90.38) ((78.99))
Total	1949 (100.00) ((100.00))	1699 (87.17) ((100.00))	4 (0.21) ((100.00))	4 (0.21) ((100.00))	11 (0.56) ((100.00))	17 (0.87) ((100.00))	44 (2.26) ((100.00))	51 (2.62) ((100.00))	119 (6.11) ((100.00))

r = 0.90

Figures within parentheses indicate percentages.
Components may not add to totals due to rounding.

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Table VI.2.9.3.9
 Pattern of change in income from 'others' over time

Income from 'others' as % of total income	Pre-loan frequency	Post-loan frequency							
		0	1%-5%	6%-10%	11%-20%	21%-30%	31%-50%	51%-75%	76% +
0	769 (100.00) ((39.46))	652 (84.79) ((90.56))	19 (2.47) ((29.23))	16 (2.08) ((23.19))	27 (3.51) ((16.36))	28 (3.64) ((14.51))	14 (1.82) ((6.03))	6 (0.78) ((2.47))	7 (0.91) ((2.67))
1% - 5%	29 (100.00) ((1.49))	1 (3.45) ((0.14))	21 (72.41) ((32.31))	3 (10.34) ((4.35))	1 (3.45) ((0.61))	2 (6.90) ((1.04))	-	-	1 (3.45) ((0.38))
6% - 10%	42 (100.00) ((2.15))	4 (9.52) ((0.56))	10 (23.81) ((15.38))	12 (28.57) ((17.39))	7 (16.67) ((4.24))	4 (9.52) ((2.07))	1 (2.38) ((0.43))	3 (7.14) ((1.23))	1 (2.38) ((0.38))
11% - 20%	100 (100.00) ((5.13))	7 (7.00) ((0.97))	4 (4.00) ((6.15))	21 (21.00) ((30.43))	46 (46.00) ((27.88))	9 (9.00) ((4.66))	11 (11.00) ((4.74))	1 (1.00) ((0.41))	1 (1.00) ((0.38))
21% - 30%	121 (100.00) ((6.21))	8 (6.61) ((1.11))	1 (0.83) ((1.54))	5 (4.13) ((7.25))	34 (28.10) ((20.61))	49 (40.50) ((25.39))	15 (12.40) ((6.47))	6 (4.96) ((2.47))	3 (2.48) ((1.15))
31% - 50%	243 (100.00) ((12.47))	16 (6.58) ((2.22))	1 (0.41) ((1.54))	5 (2.06) ((7.25))	23 (9.47) ((13.94))	77 (31.69) ((39.90))	97 (39.92) ((41.81))	19 (7.82) ((7.82))	5 (2.06) ((1.91))
51% - 75%	268 (100.00) ((13.75))	7 (2.61) ((0.97))	7 (2.61) ((10.77))	2 (0.75) ((2.90))	8 (2.99) ((4.85))	13 (4.85) ((6.74))	70 (26.12) ((30.17))	145 (54.10) ((59.67))	16 (5.97) ((6.11))
76% +	377 (100.00) ((19.34))	25 (6.63) ((3.47))	2 (0.53) ((3.08))	5 (1.33) ((7.25))	19 (5.04) ((11.52))	11 (2.92) ((5.70))	24 (6.37) ((10.34))	63 (16.71) ((25.93))	228 (60.48) ((87.02))
Total	1949 (100.00) ((100.00))	720 (36.94) ((100.00))	65 (3.34) ((100.00))	69 (3.54) ((100.00))	165 (8.47) ((100.00))	103 (5.30) ((100.00))	232 (11.90) ((100.00))	243 (12.47) ((100.00))	262 (13.44) ((100.00))

r = 0.80

Figures within parentheses indicate percentages.
 Components may not add to totals due to rounding.

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Table VI.2.10

Distribution of viable and non-viable borrowers by rate of change of consumption over time.

Rate of change of consumption	Frequency of borrowers								
	Viable			Non-viable			Total		
	fa	fr	fc	fa	fr	fc	fa	fr	fc
-51% and below	2	0.14	-	1	0.18	-	3	0.15	-
-50% to -41%	-	-	0.14	-	-	0.18	-	-	0.15
-40% to -31%	2	0.14	0.28	2	0.36	0.54	4	0.21	0.36
-30% to -21%	9	0.64	0.92	3	0.54	1.08	12	0.62	0.98
-20% to -11%	16	1.15	2.07	9	1.63	2.71	25	1.28	2.26
-10% to -6%	20	1.43	3.50	6	1.08	3.79	26	1.33	3.59
-5% to -1%	53	3.80	7.30	22	3.98	7.77	75	3.85	7.44
0	56	4.01	11.31	19	3.44	11.21	75	3.85	11.29
1% to 5%	267	19.13	30.44	116	20.98	32.19	383	19.65	30.94
6% to 10%	289	20.70	51.14	111	20.07	52.26	400	20.52	51.46
11% to 20%	374	26.79	79.93	164	29.66	81.92	538	27.60	79.06
21% to 30%	143	10.24	88.17	56	10.13	92.05	199	10.21	89.27
31% to 40%	67	4.80	92.97	16	2.89	94.94	83	4.26	93.53
41% to 50%	35	2.51	95.48	8	1.45	96.39	43	2.21	75.74
51% to above	63	4.51	100.00	20	3.62	100.00	83	4.26	100.00
Total	1396	100.00		553	100.00		1949	100.00	

Component may not add to total due to rounding

Table VI.2.11

Distribution of borrowers with respect to rate of change of consumption expenditure by rate of change of net income over time

Rate of change of net income	Frequency	Cumulative	Rate of change of consumption expenditures																		
			-51% & below	-50% to -41%	-40% to -31%	-30% to -21%	-20% to -11%	-10% to -6%	-5% to -1%	0	1% to 5%	6% to 10%	11% to 20%	21% to 30%	31% to 40%	41% to 51% 50%					
-51% & below	11 (100.00) (0.56)	((.56))									4	2	1	3	1						
											(36.37)	(18.18)	(9.09)	(27.27)	(9.09)						
-50% to 41%	8 (100.00) (0.41)	((.97))			1		1	1			2	1	2								
											(12.5)	(12.5)	(12.5)	(25.00)	(12.5)	(25.00)					
-40% to 31%	6 (100.00) (0.31)	((1.28))			1						3		1	1							
											(16.67)		(16.67)	(16.67)							
-30% to 21%	19 (100.00) (0.97)	((2.25))				4	1	1	1	1	3	7	2								
											(21.05)	(5.26)	(5.26)	(5.26)	(15.79)	(36.85)	(10.53)				
-20% to 11%	44 (100.00) (2.26)	((4.51))			1	1	2	9	4	9	11	4	1			2					
											(2.27)	(2.27)	(4.55)	(20.45)	(9.09)	(20.45)	(25.00)	(9.09)	(2.27)	(4.55)	
-10% to 6%	39 (100.00) (2.00)	((6.51))			1		2	3	2	9	6	10	2	1	2	1					
											(2.56)	(5.13)	(7.69)	(5.13)	(23.08)	(15.39)	(25.64)	(5.13)	(2.56)	(5.13)	(2.56)
-5% to 1%	122 (100.00) (6.26)	((12.77))	2	1		2	2	4	6	31	23	13	26	6	5	1					
			(1.64)	(0.82)																	
0	28 (100.00) (1.44)	((14.21))			1						7	7	5	5	2	1					
											(3.57)										
1% to 5%	331 (100.00) (16.98)	((31.19))				4	2	11	13	91	67	67	24	38	6	8					
											(1.27)	(.61)	(3.32)	(3.95)	(27.49)	(29.24)	(20.24)	(7.25)	(11.48)	(1.31)	(2.42)
6% to 10%	187 (100.00) (9.59)	((40.78))				1	1	10	10	37	49	54	25								
											(0.53)	(0.53)	(5.35)	(5.35)	(19.79)	(26.20)	(28.88)	(13.37)			

(Contd.)

(2)

Rate of change of net income	Frequency	Cumulative	Rate of change of consumption expenditures																	
			-51% below	-50% to -41%	-40% to -31%	-30% to -21%	-20% to -11%	-10% to -6%	-5% to -1%	0	-1% to 5%	5% to 10%	11% to 20%	21% to 30%	31% to 40%	41% to 50%	51%+			
11% to 20%	295 (100.00) (15.14)	(55.92)				1 (0.34)	7 (2.37)	2 (0.68)	15 (5.08)	5 (1.69)	54 (18.31)	78 (26.44)	89 (30.17)	23 (7.80)	16 (5.42)	2 (0.68)	3 (1.02)			
21% to 30%	187 (100.00) (9.59)	(65.51)									8 (4.28)	7 (3.74)	7 (3.74)	62 (33.16)	43 (22.99)	32 (17.11)	18 (9.63)	2 (1.07)	2 (1.07)	6 (3.21)
31% to 40%	150 (100.00) (8.21)	(73.72)				3 (1.87)	2 (1.25)	2 (1.25)	6 (3.75)	6 (3.75)	24 (15.00)	38 (23.75)	52 (32.5)	13 (8.13)	10 (6.25)	1 (.63)	3 (1.87)			
41% to 50%	131 (100.00) (6.72)	(80.44)				2 (1.53)	3 (2.29)			3 (2.29)	2 (1.53)	20 (15.27)	32 (24.43)	50 (38.17)	12 (9.16)	4 (3.05)	1 (.76)	2 (1.52)		
51% +	381 (100.00) (19.55)	(100.00)	1 (0.26)	2 (0.52)	2 (0.52)	2 (0.52)	3 (0.79)	7 (1.84)	13 (3.41)	28 (7.35)	39 (10.24)	157 (41.21)	39 (10.24)	9 (2.15)	23 (6.04)	57 (14.96)				
Total	1949 (100.00) (100.00)		3 (0.15)	1 (0.05)	3 (.15)	12 (.62)	26 (1.33)	26 (1.33)	77 (3.95)	76 (3.90)	384 (19.70)	401 (20.57)	539 (27.66)	189 (9.70)	87 (4.46)	42 (2.15)	83 (4.26)			
	Cumulative		(0.15)	(0.20)	(0.35)	(0.97)	(2.30)	(3.63)	(7.58)	(11.48)	(31.18)	(51.75)	(79.41)	(89.11)	(93.57)	(95.72)	(100.00)			

r=0.22

Figures within parentheses indicate percentages.
Components may not add to totals due to rounding.

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Table VI.2.11.1.1
 Pattern of change in expenditure of borrowers on food over time

Expenditure as % of net income	Pre-loan frequency	Post-loan frequency							
		0	1%-5%	6%-10%	11%-20%	21%-30%	31%-50%	51%-75%	76% +
6% - 10%	9 (100.00) ((0.46))	-	-	-	-	-	1 (11.11) ((0.38))	5 (55.56) ((0.59))	3 (33.33) ((0.37))
11% - 20%	3 (100.00) ((0.15))	-	-	-	2 (66.67) ((28.57))	-	-	1 (33.33) ((0.12))	-
21% - 30%	9 (100.00) ((0.45))	-	-	-	-	6 (66.67) ((26.09))	2 (22.22) ((0.76))	1 (11.11) ((0.12))	-
31% - 50%	92 (100.00) ((4.72))	-	-	-	-	11 (11.96) ((47.83))	66 (71.74) ((25.09))	14 (15.21) ((1.66))	1 (1.09) ((0.12))
51% - 75%	525 (100.00) ((26.94))	-	-	-	2 (0.38) ((28.57))	4 (0.76) ((17.39))	118 (22.48) ((44.87))	324 (61.71) ((38.34))	77 (14.67) ((9.55))
76% +	1311 (100.00) ((67.27))	1 (0.08) ((100.00))	2 (0.15) ((100.00))	2 (0.15) ((100.00))	3 (0.23) ((42.86))	2 (0.15) ((8.70))	76 (5.79) ((28.90))	500 (38.14) ((59.17))	725 (55.30) ((89.95))
Total	1949 (100.00) ((100.00))	1 (0.05) ((100.00))	2 (0.10) ((100.00))	2 (0.10) ((100.00))	7 (0.40) ((100.00))	23 (1.18) ((100.00))	263 (13.49) ((100.00))	845 (43.36) ((100.00))	806 (41.35) ((100.00))

r = 0.50

Figures within parentheses indicate percentages.
 Components may not add to totals due to rounding.

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Table VI.2.11.1.2
 Pattern of change in expenditure of borrowers on clothing over time
 (with respect to net income)

Expenditure as % of net income	Pre-loan frequency	Post-loan frequency							
		0	1%-5%	6%-10%	11%-20%	21%-30%	31%-50%	51%-75%	76% +
0	16 (100.00) ((0.82))	-	7 (43.75) ((0.85))	8 (50.00) ((0.91))	1 (6.25) ((0.50))	-	-	-	-
1% - 5%	609 (100.00) ((31.25))	1 (0.16) ((20.00))	496 (81.44) ((59.90))	106 (17.41) ((12.00))	4 (0.66) ((2.00))	1 (0.16) ((4.55))	-	-	1 (0.16) ((100.00))
6% - 10%	936 (100.00) ((48.02))	4 (0.43) ((80.00))	291 (31.09) ((35.14))	593 (63.35) ((67.16))	42 (4.49) ((21.00))	3 (0.32) ((13.64))	2 (0.21) ((28.57))	1 (0.11) ((33.33))	-
11% - 20%	333 (100.00) ((17.09))	-	27 (8.11) ((3.26))	166 (49.85) ((18.80))	130 (39.04) ((65.00))	8 (2.40) ((31.36))	1 (0.30) ((14.29))	1 (0.30) ((33.33))	-
21% - 30%	41 (100.00) ((2.10))	-	4 (9.76) ((0.48))	8 (19.51) ((0.91))	20 (48.78) ((10.00))	7 (17.07) ((31.82))	2 (4.88) ((28.57))	-	-
31% - 50%	8 (100.00) ((0.41))	-	-	1 (12.50) ((0.11))	2 (25.00) ((1.00))	3 (37.50) ((13.64))	2 (25.00) ((28.57))	-	-
51% - 75%	6 (100.00) ((0.31))	-	3 (50.00) ((0.36))	1 (16.67) ((0.11))	1 (16.67) ((0.50))	-	-	1 (16.67) ((33.33))	-
Total	1949 (100.00) ((100.00))	5 (0.26) ((100.00))	828 (42.48) ((100.00))	883 (45.31) ((100.00))	200 (10.26) ((100.00))	22 (1.13) ((100.00))	7 (0.36) ((100.00))	3 (0.15) ((100.00))	1 (0.05) ((100.00))

r = 0.49

Figures within parentheses indicate percentages.
 Components may not accrue totals due to rounding.

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Table VI.2.11.1.3
 Pattern of change in expenditure of borrowers on housing over time
 (with respect to net income)

Expenditure as % of net income	Pre-loan frequency	Post-loan frequency							
		0	1%-5%	6%-10%	11%-20%	21%-30%	31%-50%	51%-75%	76% +
0	887 (100.00) ((45.51))	592 (66.74) ((73.36))	197 (22.21) ((21.14))	66 (7.44) ((44.90))	21 (2.37) ((53.85))	3 (0.34) ((37.50))	2 (0.23) ((33.33))	3 (0.34) ((50.00))	3 (0.34) ((75.00))
1% - 5%	83 (100.00) ((43.05))	133 (15.85) ((16.48))	647 (77.12) ((69.42))	38 (4.53) ((25.85))	11 (1.31) ((28.21))	3 (0.36) ((37.50))	3 (0.36) ((50.00))	3 (0.36) ((50.00))	1 (0.12) ((25.00))
6% - 10%	151 (100.00) ((7.75))	47 (31.13) ((5.82))	65 (43.05) ((6.97))	38 (25.17) ((25.85))	1 (0.66) ((2.56))	-	-	-	-
11% - 20%	60 (100.00) ((3.08))	27 (45.00) ((3.35))	21 (35.00) ((2.25))	4 (6.67) ((2.72))	6 (10.00) ((15.38))	2 (3.33) ((25.00))	-	-	-
21% - 30%	6 (100.00) ((0.31))	3 (50.00) ((0.37))	2 (33.33) ((0.21))	1 (16.67) ((0.68))	-	-	-	-	-
31% - 50%	3 (100.00) ((0.15))	2 (66.67) ((0.25))	-	-	-	-	1 (33.33) ((16.67))	-	-
51% - 75%	2 (100.00) ((0.10))	2 (100.00) ((0.25))	-	-	-	-	-	-	-
76% +	1 (100.00) ((0.05))	1 (100.00) ((0.12))	-	-	-	-	-	-	-
Total	1949 (100.00) ((100.00))	807 (41.41) ((100.00))	932 (47.82) ((100.00))	147 (7.54) ((100.00))	39 (2.00) ((100.00))	8 (0.41) ((100.00))	6 (0.31) ((100.00))	6 (0.31) ((100.00))	4 (0.21) ((100.00))

r = 0.06

Figures within parentheses indicate percentages.

Components may not add to totals due to rounding.

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Table VI.2.11.1.4
 Pattern of change in expenditure of borrowers on education over time
 (with respect to net income)

Expenditure as % of net income	Pre-loan frequency	Post-loan frequency							
		0	1%-5%	6%-10%	11%-20%	21%-30%	31%-50%	51%-75%	76% +
0	1340 (100.00) ((68.76))	1243 (92.76) ((96.73))	93 (6.94) ((16.43))	2 (0.15) ((3.12))	-	-	2 (0.15) ((66.67))	-	-
1% - 5%	498 (100.00) ((25.55))	32 (6.43) ((2.49))	449 (90.16) ((79.33))	15 (3.01) ((23.44))	2 (0.40) ((8.33))	-	-	-	-
6% - 10%	76 (100.00) ((3.90))	4 (5.26) ((0.31))	23 (30.26) ((4.06))	40 (52.63) ((62.50))	8 (10.53) ((33.33))	1 (1.32) ((20.00))	-	-	-
11% - 20%	30 (100.00) ((1.54))	5 (16.67) ((0.39))	1 (3.33) ((0.18))	7 (23.33) ((10.94))	13 (43.33) ((54.17))	4 (13.34) ((80.00))	-	-	-
21% - 30%	2 (100.00) ((0.10))	1 (50.00) ((0.08))	-	-	1 (50.00) ((4.17))	-	-	-	-
31% - 50%	(100.00) ((0.05))	-	-	-	-	-	1 (100.00) ((33.33))	-	-
51% - 75%	2 (100.00) ((0.10))	-	-	-	-	-	-	2 (100.00) ((100.00))	-
76% +	-	-	-	-	-	-	-	-	-
Total	1949 (100.00) ((100.00))	1285 (65.93) ((100.00))	566 (29.04) ((100.00))	64 (3.28) ((100.00))	24 (1.23) ((100.00))	5 (0.26) ((100.00))	3 (0.15) ((100.00))	2 (0.10) ((100.00))	-

r = 0.80

Figures within parentheses indicate percentages.

Components may not add to totals due to rounding.

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Table VI.2.11.1.5
 Pattern of change in expenditure of borrowers on health care over time
 (with respect to net income)

Expenditure as % of net income	Pre-loan frequency	Post-loan frequency							
		0	1%-5%	6%-10%	11%-20%	21%-30%	31%-50%	51%-75%	76% +
0	392 (100.00) ((20.11))	154 (39.29) ((67.25))	230 (58.67) ((14.08))	4 (1.02) ((6.90))	2 (0.51) ((11.76))	2 (0.51) ((33.33))	-	-	-
1% - 5%	1451 (100.00) ((74.45))	68 (4.69) ((29.69))	1339 (92.28) ((81.95))	31 (2.14) ((53.45))	7 (0.48) ((41.18))	3 (0.21) ((50.00))	-	-	3 (0.21) ((100.00))
6% - 10%	86 (100.00) ((4.41))	4 (4.65) ((1.75))	55 (63.95) ((3.37))	21 (24.42) ((36.21))	5 (5.81) ((29.41))	1 (1.16) ((16.67))	-	-	-
11% - 20%	16 (100.00) ((0.82))	2 (12.50) ((0.87))	8 (50.00) ((0.49))	2 (12.50) ((3.45))	2 (12.50) ((11.76))	-	-	2 (12.50) ((100.00))	-
21% - 30%	3 (100.00) ((0.15))	1 (33.33) ((0.44))	1 (33.33) ((0.06))	-	1 (33.33) ((5.68))	-	-	-	-
31% - 50%	1 (100.00) ((0.05))	-	1 (100.00) ((0.06))	-	-	-	-	-	-
51% -75%	-	-	-	-	-	-	-	-	-
76% +	-	-	-	-	-	-	-	-	-
Total	1949 (100.00) ((100.00))	229 (11.75) ((100.00))	1634 (83.84) ((100.00))	58 (2.98) ((100.00))	17 (0.87) ((100.00))	6 (0.31) ((100.00))	-	2 (0.10) ((100.00))	3 (0.15) ((100.00))

r = 0.20 Figures within parentheses indicate percentages.
 Components may not add to totals due to rounding.

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Table VI.2.11.1.6
Pattern of change in expenditure of borrowers on social occasions over time
(with respect to net income)

Expenditure as % of net income	Pre-loan frequency	Post-loan frequency							
		0	1%-5%	6%-10%	11%-20%	21%-30%	31%-50%	51%-75%	76% +
0	1169 (100.00) ((59.98))	928 (79.39) ((89.58))	195 (16.68) ((24.07))	16 (1.37) ((34.78))	15 (1.28) ((51.72))	6 (0.51) ((54.54))	4 (0.34) ((57.14))	1 (0.09) ((33.33))	4 (0.34) ((57.14))
1% - 5%	703 (100.00) ((36.07))	96 (13.66) ((9.27))	578 (82.21) ((71.36))	13 (1.85) ((28.26))	7 (1.00) ((24.14))	3 (0.43) ((27.27))	3 (0.43) ((42.86))	2 (0.28) ((66.67))	1 (0.14) ((14.29))
6% - 10%	51 (100.00) ((2.62))	4 (7.84) ((0.39))	29 (56.86) ((3.58))	14 (27.45) ((30.43))	3 (5.89) ((10.34))	-	-	-	1 (1.96) ((14.29))
11% - 20%	14 (100.00) ((0.72))	3 (21.43) ((0.29))	5 (35.71) ((0.62))	2 (14.29) ((4.35))	3 (21.43) ((10.34))	1 (7.14) ((9.09))	-	-	-
21% - 30%	6 (100.00) ((0.31))	4 (66.66) ((0.39))	1 (16.67) ((0.12))	-	-	1 (16.67) ((9.09))	-	-	-
31% - 50%	4 (100.00) ((0.21))	1 (25.00) ((0.10))	2 (50.00) ((0.25))	1 (25.00) ((2.17))	-	-	-	-	-
51% - 75%	-	-	-	-	-	-	-	-	-
76% +	2 (100.00) ((0.10))	-	-	-	1 (50.00) ((3.45))	-	-	-	1 (50.00) ((14.29))
Total	1949 (100.00) ((100.00))	1036 (53.16) ((100.00))	810 (41.56) ((100.00))	46 (2.36) 100.00)	29 (1.49) ((100.00))	11 (0.56) ((100.00))	7 (0.36) ((100.00))	3 (0.15) ((100.00))	7 (0.36) ((100.00))

r = 0.26

Figures within parentheses indicate percentages.
Components may not add to totals due to rounding.

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Table VI.2.11.1.7

Pattern of change in expenditure of borrowers on religious occasions over time
(with respect to net income)

Expenditure as % of net income	Pre-loan frequency	Post-loan frequency							
		0	1%-5%	6%-10%	11%-20%	21%-30%	31%-50%	51%-75%	76% +
0	277 (100.00) ((14.21))	158 (57.04) ((79.80))	113 (40.79) ((7.08))	2 (0.72) ((1.75))	2 (0.72) ((9.52))	2 (0.72) ((50.00))	-	-	-
1% - 5%	1481 (100.00) ((75.99))	37 (2.50) ((18.69))	1407 (95.00) ((87.39))	35 (2.36) ((30.70))	1 (0.07) ((4.76))	-	-	-	1 (0.07) ((50.00))
6% - 10%	160 (100.00) ((8.21))	3 (1.88) ((1.52))	83 (51.88) ((5.16))	67 (41.88) ((58.77))	6 (3.75) ((28.57))	-	-	-	1 (0.62) ((50.00))
11% - 20%	26 (100.00) ((1.33))	-	5 (19.23) ((0.31))	7 (26.92) ((6.14))	12 (46.15) ((57.14))	2 (7.69) ((50.00))	--	-	-
21% - 30%	3 (100.00) ((0.15))	-	1 (33.33) ((0.06))	2 (66.67) ((1.75))	-	-	-	-	-
31% - 50%	2 (100.00) ((0.10))	-	1 (50.00) ((0.06))	1 (50.00) ((0.88))	-	-	-	-	-
Total	1949 (100.00) ((100.00))	198 (10.31) ((100.00))	1610 (82.45) ((100.00))	114 (5.85) ((100.00))	21 (1.07) ((100.00))	4 (0.21) ((100.00))	-	-	2 (0.10) ((100.00))

r = 1 Figures within parentheses indicate percentages.
Components may not add to totals due to rounding.

Table VI.2.11.2.1

Pattern of change in expenditure of borrowers on food over time
(with respect to total expenditure)

Expenditure on food as % of total expenditure	Pre-loan frequency	Post-loan frequency							
		0	1%-5%	6%-10%	11%-20%	21%-30%	31%-50%	51%-75%	76% +
0	-	-	-	-	-	-	-	-	-
1% - 5%	-	-	-	-	-	-	-	-	-
6% - 10%	-	-	-	-	-	-	-	-	-
11% - 20%	2 (100.00) ((0.10))	-	-	-	-	-	-	1 (50.00) ((0.28))	1 (50.00) ((0.07))
21% - 30%	8 (100.00) ((0.41))	-	-	-	-	2 (25.00) ((22.22))	-	2 (25.00) ((0.56))	4 (50.00) ((0.26))
31% - 50%	22 (100.00) ((1.13))	-	-	-	-	3 (13.64) ((33.33))	12 (54.55) ((20.68))	4 (18.18) ((1.12))	3 (13.64) ((0.20))
51% - 75%	271 (100.00) ((13.90))	-	1 (0.37) ((50.00))	-	1 (0.37) ((50.00))	3 (1.11) ((33.33))	23 (8.48) ((39.66))	181 (66.79) ((50.70))	62 (22.88) ((4.08))
76% +	1646 (100.00) ((84.46))	-	1 (0.06) ((50.00))	-	1 (0.06) ((50.00))	1 (0.06) ((11.12))	23 (1.40) ((39.66))	169 (10.27) ((47.34))	1451 (88.15) ((95.39))
Total	1949 (100.00) ((100.00))	-	2 (0.10) ((100.00))	-	2 (0.10) ((100.00))	9 (0.46) ((100.00))	58 (2.98) ((100.00))	357 (18.32) ((100.00))	1521 (78.04) ((100.00))

r = 0.54

Figures within parentheses indicate percentages.

Components may not add to totals due to rounding.

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Table VI.2.11.2.2
 Pattern of change in Expenditure of borrowers on clothings over time
 (with respect to total expenditure)

Expenditure on clothings as % of total expenditure	Pre-loan frequency	Post-loan frequency							
		0	1%-5%	6%-10%	11%-20%	21%-30%	31%-50%	51%-75%	76% +
0	16 (100.00) ((.82))	-	7 (43.75) ((1.33))	7 (43.75) ((1.63))	2 (12.50) ((.67))	-	-	-	-
1% - 5%	549 (100.00) ((28.17))	1 (0.18) ((5.88))	409 (74.50) ((78.05))	135 (24.59) ((12.21))	3 (0.55) ((1.01))	-	-	1 (0.18) ((50.00))	-
6% - 10%	1092 (100.00) ((56.03))	16 (1.47) ((94.11))	94 (8.61) ((17.93))	905 (82.88) ((81.90))	75 (6.86) ((25.42))	1 (0.09) ((16.66))	-	1 (0.09) ((50.00))	-
11% - 20%	281 (100.00) ((14.42))	-	13 (4.63) ((2.48))	57 (20.28) ((5.15))	210 (74.73) ((71.18))	1 (0.36) ((16.66))	-	-	-
21% - 30%	9 (100.00) ((.46))	-	1 (11.11) ((.19))	1 (11.11) ((.09))	4 (44.45) ((1.35))	3 (33.33) ((50.00))	-	-	-
31% - 50%	1 (100.00) ((.05))	-	-	-	-	1 (100.00) ((16.66))	-	-	-
51% - 75%	-	-	-	-	-	-	-	-	-
76% +	1 (100.00) ((.05))	-	-	-	1 (100.00) ((.33))	-	-	-	-
Total	1949 (100.00) ((100.00))	17 (0.87) ((100.00))	524 (26.89) ((100.00))	1105 (56.70) ((100.00))	295 (15.14) ((100.00))	6 (0.30) ((100.00))	-	2 (0.10) ((100.00))	-

r = 0.60

Figures within parentheses indicate percentages.
 Components may not add to totals due to rounding.

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Table VI.2.11.2.3
 Pattern of change in expenditure of borrowers on housing over time
 (with respect to total expenditure)

Expenditure on housing as % of total frequency expenditure	Pre-loan frequency	Post-loan frequency							
		0	1%-5%	6%-10%	11%-20%	21%-30%	31%-50%	51%-75%	76% +
0	887 (100.00) ((45.51))	592 (66.74) ((73.82))	197 (22.21) ((21.82))	71 (8.00) ((40.11))	18 (2.03) ((41.86))	3 (0.34) ((21.43))	3 (0.34) ((60.00))	3 (0.34) ((75.00))	-
1% - 5%	857 (100.00) ((43.97))	140 (16.34) ((17.46))	636 (74.21) ((70.43))	56 (6.53) ((31.64))	14 (1.63) ((32.56))	8 (0.93) ((57.14))	2 (0.23) ((40.00))	-	1 (0.12) ((100.00))
6% - 10%	140 (100.00) ((7.18))	40 (28.57) ((4.99))	50 (35.71) ((5.54))	42 (30.00) ((23.73))	6 (4.29) ((13.95))	1 (0.71) ((7.14))	-	1 (0.71) ((25.00))	-
11% - 20%	56 (100.00) ((2.87))	24 (42.86) ((2.99))	18 (32.14) ((1.99))	8 (14.29) ((4.52))	5 (8.93) ((11.63))	1 (1.79) ((7.14))	-	-	-
21% - 30%	6 (100.00) ((0.31))	3 (50.00) ((0.37))	2 (33.33) ((0.22))	-	-	1 (16.67) ((7.14))	-	-	-
31% - 50%	2 (100.00) ((0.10))	2 (100.00) ((0.25))	-	-	-	-	-	-	-
51% - 75%	1 (100.00) ((0.05))	1 (100.00) ((0.12))	-	-	-	-	-	-	-
76% +	-	-	-	-	-	-	-	-	-
Total	1949 (100.00) ((100.00))	802 (41.15) ((100.00))	903 (46.33) ((100.00))	177 (9.08) ((100.00))	43 (2.21) ((100.00))	14 (0.72) ((100.00))	5 (0.26) ((100.00))	4 (0.21) ((100.00))	1 (0.05) ((100.00))

r = 0.11

Figures within parentheses indicate percentages.
 Components may not add to totals due to rounding.

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Table VI.2.11.2.4
 Pattern of change in expenditure of borrowers on education over time
 (with respect to total expenditure)

Expenditure on education as % of total expenditure	Pre-loan frequency	Post-loan frequency							
		0	1%-5%	6%-10%	11%-20%	21%-30%	31%-50%	51%-75%	76% +
0	1345 (100.00) ((69.07))	1243 (92.42) ((97.87))	101 (7.51) ((17.41))	-	-	-	1 (0.07) ((33.33))	-	-
1% - 5%	515 (100.00) ((26.42))	19 (3.69) ((1.50))	467 (90.68) ((80.52))	26 (5.05) ((37.68))	1 (0.19) ((5.00))	2 (0.39) ((28.57))	-	-	-
6% - 10%	64 (100.00) ((3.28))	2 (3.13) ((0.16))	11 (17.19) ((1.90))	40 (62.50) ((57.97))	9 (14.06) ((45.00))	2 (3.12) ((28.57))	-	-	-
11% - 20%	19 (100.00) ((0.97))	5 (26.32) ((0.39))	1 (5.26) ((0.17))	3 (15.79) ((4.35))	9 (47.37) ((45.00))	1 (5.26) ((14.29))	-	-	-
21% - 30%	4 (100.00) ((0.21))	1 (25.00) ((0.08))	-	-	1 (25.00) ((5.00))	2 (50.00) ((28.57))	-	-	-
31% - 50%	2 (100.00) ((0.11))	-	-	-	-	-	2 (100.00) ((66.67))	-	-
51% - 75%	-	-	-	-	-	-	-	-	-
76% +	-	-	-	-	-	-	-	-	-
Total	1949 (100.00) ((00.00))	1270 (65.16) ((100.00))	580 (29.76) ((100.00))	69 (3.54) ((100.00))	20 (1.03) ((100.00))	7 (0.36) ((100.00))	3 (0.15) ((100.00))	-	-

r = 0.77

Figures within parentheses indicate percentages.
 Components may not add to totals due to rounding.

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Table VI.2.11.2.5
 Pattern of change in expenditure of borrowers on health care over time
 (with respect to total expenditure)

Expenditure on health care as % of total expenditure	Pre-loan frequency	Post-loan frequency						
		0	1%-5%	6%-10%	11%-20%	21%-30%	31%-50%	51%-75%
0	391 (100.00) ((20.06))	154 (39.39) ((71.96))	230 (58.82) ((14.15))	4 (1.02) ((4.82))	3 (0.77) ((13.64))	-	-	-
1% - 5%	1451 (100.00) ((74.45))	56 (3.86) ((26.17))	1333 (91.87) ((81.98))	49 (3.38) ((59.04))	10 (0.69) ((45.45))	2 (0.14) ((100.00))	-	1 (0.07) ((100.00))
6% - 10%	89 (100.00) ((4.57))	2 (2.25) ((0.93))	55 (61.80) ((3.38))	27 (30.34) ((32.53))	5 (5.62) ((22.73))	-	-	-
11% - 20%	16 (100.00) ((0.82))	2 (12.50) ((0.93))	6 (37.50) ((0.37))	3 (18.75) ((3.61))	4 (25.00) ((18.18))	-	1 (6.25) ((100.00))	-
21% - 30%	2 (100.00) ((0.10))	-	2 (100.00) ((0.12))	-	-	-	-	-
31% - 50%	-	-	-	-	-	-	-	-
51% - 75%	-	-	-	-	-	-	-	-
Total	1949 (100.00) ((100.00))	214 (10.98) ((100.00))	1626 (83.43) ((100.00))	83 (4.26) ((100.00))	22 (1.13) ((100.00))	2 (0.10) ((100.00))	1 (0.05) ((100.00))	1 (0.05) ((100.00))

r = 0.31

Figures within parentheses indicate percentages.
 Components may not add to totals due to rounding.

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Table 2.11.2.6
 Pattern of change in expenditure of borrowers on social occasion over time
 (with respect to total expenditure)

Expenditure on social occasion as % of total expenditure	Pre-loan frequency	Post-loan frequency							
		0	1%-5%	6%-10%	11%-20%	21%-30%	31%-50%	51%-75%	76% +
0	1174 (100.00) ((60.24))	928 (79.05) ((91.79))	195 (16.61) ((24.75))	18 (1.53) ((23.38))	14 (1.19) ((34.15))	6 (0.51) ((54.55))	9 (0.77) ((64.29))	4 (0.34) ((57.14))	-
1% - 5%	675 (100.00) ((34.63))	69 (10.22) ((6.82))	566 (83.85) ((71.83))	24 (3.56) ((31.17))	6 (0.89) ((14.63))	4 (0.59) ((36.36))	4 (0.59) ((28.57))	2 (0.30) ((28.57))	-
6% - 10%	75 (100.00) ((3.85))	5 (6.67) ((0.49))	21 (28.00) ((2.66))	34 (45.33) ((44.16))	15 (20.00) ((36.59))	-	-	-	-
11% - 20%	15 (100.00) ((8.77))	5 (33.33) ((0.49))	3 (20.00) ((0.38))	1 (6.67) ((1.30))	5 (33.33) ((12.20))	1 (6.67) ((9.09))	-	-	-
21% - 30%	4 (100.00) ((0.21))	3 (75.00) ((0.30))	1 (25.00) ((0.13))	-	-	-	-	-	-
31% - 50%	5 (100.00) ((0.26))	1 (20.00) ((0.10))	2 (40.00) ((0.25))	-	-	-	1 (20.00) ((7.14))	1 (20.00) ((14.29))	-
51% - 75%	-	-	-	-	-	-	-	-	-
76% +	1 (100.00) ((0.05))	-	-	-	1 (100.00) ((2.44))	-	-	-	-
Total	1949 (100.00) ((100.00))	1011 (51.87) ((100.00))	788 (40.43) ((100.00))	77 (3.95) ((100.00))	41 (2.10) ((100.00))	11 (0.56) ((100.00))	14 (0.72) ((100.00))	7 (0.36) ((100.00))	-

r = 0.26

Figures within parentheses indicate percentages.
 Components may not add to totals due to rounding.

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Table VI.2.11.2.7
 Pattern of change in expenditure of borrowers on religious occasions over time
 (with respect to total expenditure)

Expenditure on religious occasion as % of total expenditure	Pre-loan frequency	Post-loan frequency							
		0	1%-5%	6%-10%	11%-20%	21%-30%	31%-50%	51%-75%	76% +
0	275 (100.00) ((14.11))	158 (57.45) ((81.87))	113 (41.09) ((7.38))	3 (1.09) ((1.60))	1 (0.36) ((2.70))	-	-	-	-
1% - 5%	1476 (100.00) ((75.73))	33 (2.24) ((17.10))	1364 (92.41) ((89.15))	71 (4.81) ((37.77))	8 (0.54) ((21.62))	-	-	-	-
6% - 10%	167 (100.00) ((8.57))	2 (1.20) ((1.04))	47 (28.14) ((3.07))	109 (65.27) ((57.98))	9 (5.39) ((24.32))	-	-	-	-
11% - 20%	28 (100.00) ((1.44))	-	4 (14.29) ((0.26))	4 (14.29) ((2.13))	19 (67.86) ((51.35))	1 (3.57) ((100.00))	-	-	-
21% - 30%	2 (100.00) ((0.10))	-	2 (100.00) ((0.13))	-	-	-	-	-	-
31% - 50%	-	-	-	-	-	-	-	-	-
51% - 75%	1 (100.00) ((0.05))	-	-	1 (100.00) ((0.53))	-	-	-	-	-
76% +	-	-	-	-	-	-	-	-	-
Total	1949 (100.00) ((100.00))	193 (9.90) ((100.00))	1530 (78.50) ((100.00))	188 (9.64) ((100.00))	37 (1.90) ((100.00))	1 (0.05) ((100.00))	-	-	-

r = 0.59

Figures within parentheses indicate percentages.
 Components may not add to total due to rounding.

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Table VI.2.12
Net impact on borrowers

Status	Total	dnw*		dy**		dc***	
		$\frac{\Delta}{10}$	$\%$	$\frac{\Delta}{10}$	$\%$	$\frac{\Delta}{10}$	$\%$
Viabile	1396 (100.00) ((71.63))	205 (14.68) ((10.52))	1191 (85.32) ((61.11))	134 (9.60) ((6.88))	1262 (90.40) ((64.75))	161 (11.53) ((8.26))	1235 (88.47) ((63.37))
Non-viable	553 (100.00) ((28.37))	272 (49.19) ((13.96))	281 (50.81) ((14.42))	143 (25.86) ((7.34))	410 (74.14) ((21.04))	63 (11.39) ((3.23))	490 (88.61) ((25.14))
Total	1949 (100.00) ((100.00))	477 (24.47)	1472 (75.53)	277 (14.21)	1672 (85.79)	224 (11.49)	1725 (88.51)

Figures within parentheses indicate percentages.

Components may not add to totals due to rounding.

* rate of change of net worth over time.

** rate of change of income over time.

*** rate of change of consumption over time.

Table vi.2.12.1

Net impact on Viable borrowers
by rate of interest on loan*

Interest	Total Frequency	dnw		dy		dc	
		≤0	>0	≤0	>0	≤0	>0
12%	105 (100.00) (10.16)	15 (14.29) (8.98)	90 (85.71) (10.39)	15 (14.29) (11.81)	90 (85.71) (9.93)	12 (11.43) (9.23)	93 (88.57) (10.30)
18%	267 (100.00) (25.85)	33 (12.36) (19.76)	234 (87.64) (27.02)	28 (10.48) (22.04)	239 (89.52) (26.37)	27 (10.11) (20.77)	240 (89.89) (26.58)
24%	295 (100.00) (28.56)	46 (15.59) (27.54)	249 (84.41) (28.75)	21 (7.11) (16.53)	274 (92.89) (30.24)	23 (7.80) (17.69)	272 (92.20) (30.12)
30%	219 (100.00) (21.20)	49 (22.37) (29.34)	170 (77.63) (19.63)	24 (10.96) (18.89)	195 (89.04) (21.52)	27 (12.33) (20.77)	192 (87.67) (21.26)
36%	147 (100.00) (14.23)	24 (16.33) (14.37)	123 (83.67) (14.20)	39 (26.53) (30.70)	108 (73.47) (11.92)	41 (27.89) (31.54)	106 (72.11) (11.74)
Total	1033 (100.00) (100.00)	167 (16.17) (100.00)	866 (83.83) (100.00)	127 (12.29) (100.00)	906 (87.71) (100.00)	130 (12.58) (100.00)	903 (87.42) (100.00)

Figures within parentheses indicate percentages.

Components may not add to totals due to rounding.

* Outlets charging differential rates of interest have been excluded from the estimates.

Table VI.2.13

Distribution of viable and non-viable borrowers by
post-loan target group status

Status	Frequency with respect to definition I*			Frequency with respect to definition II**		
	Viable	Non-viable	Total	Viable	Non-viable	Total
Target	391 (58.53) ((28.01))	277 (41.47) ((50.09))	668 (100.00) ((34.27))	409 (57.61) ((29.30))	301 (42.39) ((54.43))	710 (100.00) ((36.43))
Non-target	1005 (78.45) ((71.99))	276 (21.55) ((49.91))	1281 (100.00) ((65.73))	987 (79.66) ((70.70))	252 (20.34) ((45.57))	1239 (100.00) ((63.57))
Total	1396 (71.63) ((100.00))	553 (28.37) ((100.00))	1949 (100.00) ((100.00))	1396 (71.63) ((100.00))	553 (28.37) ((100.00))	1949 (100.00) ((100.00))

Figures within parentheses indicate percentages.

* Definition I : Household cash income of upto Tk. 6000 and arable land holding of upto 2 acres.

**Definition II: Household gross income of upto Tk. 9000 and arable land holding of upto 2 acres.

Table VII.1

Distribution of viable and non-viable women borrowers
by age.

Age group	Viable	Non-viable	Total
18 - 25	12 (67.00) ((21.43))	6 (33.00) ((30.00))	18 (100.00) ((23.68))
26 - 35	17 (89.47) ((30.36))	2 (10.53) ((10.00))	19 (100.00) ((25.00))
36 - 45	16 (64.00) ((28.57))	9 (36.00) ((45.00))	25 (100.00) ((32.89))
46 - 55	9 (75.00) ((16.07))	3 (25.00) ((15.00))	12 (100.00) ((15.79))
56 +	2 (100.00) ((3.57))	-	2 (100.00) ((2.63))
Total	56 (73.68) ((100.00))	20 (26.32) ((100.00))	76 (100.00) ((100.00))

Figures within parentheses indicate percentages.
Components may not add to totals due to rounding.

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Table VII.2

Distribution of women borrowers by number of loans.

No. of loans	Viable	Non-viable	Total
1	26 (65.00) ((46.43))	14 (35.00) ((70.00))	40 (100.00) ((52.63))
2	29 (82.86) ((51.78))	6 (17.14) ((30.00))	35 (100.00) ((46.05))
4	1 (100.00) ((.79))	-	1 (100.00) ((1.32))
Total	56 (73.68) ((100.00))	20 (26.32) ((100.00))	76 (100.00) ((100.00))

Figures within parentheses indicate percentages.

Components may not add to totals due to rounding.

Table VII.3

Distribution of women borrowers by number of activities undertaken with loan.

No. of activities	Viable	Non-viable	Total
1	50 (74.63) ((89.29))	17 (25.37) ((85.00))	67 (100.00) ((88.16))
2	6 (75.00) ((10.71))	2 (25.00) ((10.00))	8 (100.00) ((10.53))
3	-	1 (100.00) ((5.00))	1 (100.00) ((1.31))
Total	56 (73.68) ((100.00))	20 (26.32) ((100.00))	76 (100.00) ((100.00))

Figures within parentheses indicate percentages.

Components may not add to totals due to rounding.

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Table VII.4

Distribution of women borrowers by change in scale of operation of activities undertaken over time.

Name of activities	Scale of operation			Total
	Fresh	Increased	Unchanged	
Cultivation	5 (20.83)	16 (66.67)	3 (12.50)	24 (100.00)
Horticulture	-	-	-	-
Livestock	12 (92.31)	1 (7.69)	-	13 (100.00)
Pesciculture	-	-	-	-
Small trade	4 (33.33)	8 (66.67)	-	12 (100.00)
Small Scale industry	3 (60.00)	2 (40.00)	-	5 (100.00)
Food processing	1 (3.33)	29 (96.67)	-	30 (100.00)
Others	3 (75.00)	1 (25.00)	-	4 (100.00)
Total	28 (31.82)	57 (64.77)	3 (3.41)	88 (100.00)

Figures within parentheses indicate percentages.

Components may not add to totals due to rounding.

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Table VII.5

Distribution of women borrowers by net worth

Rate of change of net worth	Viabile	Non-viable	Total
-21% and below	2 (100.00) ((3.57))	-	2 (100.00) ((2.63))
-20% to -11%	1 (100.00) ((1.78))	-	1 (100.00) ((1.31))
-10% to -6%	2 (50.00) ((5.57))	2 (50.00) ((10.00))	4 (100.00) ((5.26))
- 5% to -1%	8 (57.28) ((14.28))	6 (42.85) ((30.00))	14 (100.00) ((18.42))
0	1 (100.00) ((1.78))	-	1 (100.00) ((1.31))
1% to 5%	13 (65.00) ((23.21))	7 (35.00) ((35.00))	20 (100.00) ((26.31))
6% to 10%	4 (100.00) ((7.14))	-	4 (100.00) ((5.26))
11% to 20%	9 (90.00) ((16.07))	1 (10.00) ((5.00))	10 (100.00) ((13.15))
21% to 30%	4 (80.00) ((7.14))	1 (20.00) ((5.00))	5 (100.00) ((6.57))
31% to 40%	6 (75.00) ((10.71))	2 (25.00) ((10.00))	8 (100.00) ((10.52))
41% to 50%	1 (100.00) ((1.78))	-	1 (100.00) ((1.31))
51% +	5 (83.33) ((8.92))	1 (16.66) ((5.00))	6 (100.00) ((7.89))
Total	56 (73.68) ((100.00))	20 (26.31) ((100.00))	76 (100.00) ((100.00))

Figures within parentheses indicate percentages.