

**Impact Assessment of
Agricultural Credit Program for the Sharecroppers in FY2015
Implemented by BRAC under Refinancing Scheme of Bangladesh Bank**

FY2014-15

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**Research Department
Bangladesh Bank**

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of Refinancing Scheme for Sharecroppers in Bangladesh**

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Executive Summary

Sharecroppers have the potential to contribute more to the development of the agricultural sector of the country. But they often face barriers like inadequate lands, insufficient agricultural equipments and technology, and finally lack of finance. Two specialized banks along with other commercial banks have brushed aside most of the sharecroppers from formal credit opportunities. Against this backdrop, Bangladesh Bank introduced a new refinance scheme in FY2010 for the sharecroppers to be disbursed on easy conditions and without collateral. According to an agreement signed between Bangladesh Bank (BB) and Bangladesh Rural Advancement Committee (BRAC), BB sanctioned an amount of TK500 crores to implement this credit program for sharecroppers through BRAC, which has already disbursed TK450 crores among 1.63 lakh sharecroppers until June 2015. The refinance scheme was raised to TK600 crores since July 2015 while validity of the scheme was extended for 3 years upto June 30, 2018.

A team of BB officials conducted a field survey on sharecroppers under the scheme in 40 BRAC branches during January and February of 2016 to assess the performance of the refinanced credit program. The credit program was found biased toward female borrowers where about 76 percent of the total borrowers were female. Of the total loans, 86 percent were channeled to the agriculture sector and the rest to the fishery, livestock and poultry sectors. Approximately 42 percent of the sharecroppers have bank accounts. About 5 percent of the sharecroppers are landless. Nearly 80 percent of the sharecroppers produced crops more than what they did in the preceding financial year.

About 36 percent of the sharecroppers bought new plots of land, 23 percent of them constructed new houses and 22 percent of the sharecroppers saved their money for

future needs. The standard of living of the sharecroppers has improved during this period. About 80 percent of them are now consuming better foods, more than 60 percent of them are now wearing better clothes and about 67 percent of the sharecroppers are now sending their children to schools and colleges. The lending rate (declining balance method, 19 percent) of this loan is lower than the rates of several programs of other NGOs, but it is much higher than the rates of BKB, RAKUB or any other commercial banks.

The survey revealed that it is mandatory for the sharecroppers to pay 5 percent deposit as advance savings prior to the sanction of loans in many branches. About 55 percent of the sharecroppers reported that the absence of fair prices for the agricultural products particularly during the harvesting period poses a crucial problem. Sometimes, it is not possible to sanction sufficient amount of loans to the new sharecroppers although they are able to repay the loans. Frequently, the sharecroppers face crop failure due to natural calamities, which makes paying installments difficult for them. The survey team thinks that mandatory advance savings of the sharecroppers in many areas should not be a precondition for sanctioning loans. Moreover, the interest rate (6 percent) paid against their advance savings is quite lower than the market rates and it warrants better alignment.

Bangladesh Bank may consider extending loans to the livestock, fishery, and poultry sectors. With a view to reducing operational costs, installments may be paid through mobile banking. An initiative between BRAC Bank and BRAC may be undertaken in this regard. BRAC may conduct surveys at the grass-root level to determine the number of sharecroppers and their demand for loans. Agricultural equipments should be given to the sharecroppers at subsidized prices to reduce the costs of production. To ensure fair prices, the government may purchase agricultural products directly from the farmers instead of from middlemen or brokers. Interest waiver should be awarded in case of crop failure owing to natural disasters through government subsidies or insurance. Introducing crop insurance

through monthly deposits with monthly savings is another way to solve the existing problems of the sharecroppers.

Finally, the survey observed positive impacts of the credit program on the sharecroppers in the areas of their income level and the standard of living. After considering these findings, Bangladesh Bank may continue the credit program for sharecroppers and sanction additional funds for the next term of the program.

Chapter-1

Introduction and Methodology of the Study

Introduction

1.1. Although Bangladesh is on course for middle income country status by 2021, agriculture remains the largest employer in the country by far, 47.50 percent of the population is directly employed in agriculture and around 70 percent depends on agriculture in one form or another for their livelihood. The role of agriculture is also fundamental in promoting nutritious diets, especially in the country side where production and consumption patterns are closely linked. According to the Household Income and Expenditure Survey (HIES-2010), 35.2 percent and 21.1 percent of the population in the rural areas lives below upper and lower poverty line respectively. However, it is depicted that nearly three-fifth of the agricultural GDP comes from crop-sub sector. The agricultural sector contributes about one sixth (16 percent) of Gross Domestic Product in Bangladesh and provides employment about half of the total labor force. Agricultural credit is considered to be an integral part of modernization of agriculture. This sector depends more on credit than any other sector due to seasonal variations in farmers' returns and a changing trend from subsistence to commercial farming (Abedullah et.al).

1.2. Improvement in agricultural productivity is a precondition for sustainable development. The main causes of relatively poor performance of agriculture, among these are the relatively poor rate of take up of new technologies and huge expansion of shifting credit to the farmers and sharecroppers. The sharecroppers contribute a lot to the agricultural sector of the country, but they have to face many difficulties to purchase various agricultural inputs and to utilize upgraded agricultural technologies timely due to their financial inability and non-fragment of the formal bank credit for them. Though there is a provision of providing agricultural credit through two specialized banks-Bangladesh Krishi Bank (BKB) and Rajshahi Krishi Unnayan Bank (RAKUB) to the farmers, these institutions do not extend loan to the sharecroppers directly due to limited branch coverage of BKB & RAKUB throughout the country. In fact, most of the sharecroppers are brushed aside of the purview of opportunities from formal credit channels.

1.3. In this backdrop, in order to boost up agricultural productivity through full utilization of agricultural land, it is felt to make special provision for the sharecroppers to address their credit requirement by exclusive credit disbursement program. To this end, Bangladesh Bank initiated a new collateral-free refinance scheme for the sharecroppers on easy terms and conditions. With this end in view, an agreement was signed between Bangladesh Bank (BB) and Bangladesh Rural Advancement Committee (BRAC), a renowned private sector micro-finance provider on September 2, 2009 (as per Chapter 16 (10) of BB Order 1972) to implement this special type of

agricultural credit program for sharecroppers. For this purpose, a revolving refinancing fund amounting to Tk. 500 crores (short term 450 crores and mid-term 50 crores) was approved in 308th Board Meeting of Bangladesh Bank.

1.4. Under this refinance facility of BB, BRAC successfully disbursed the allocated money among the selected sharecroppers across the country with their huge country-wide branch network and loan guarantee which came to end in FY 2013. Afterward, with experiencing the successful handling of the special type of credit by BRAC, a second agreement was signed between BB and BRAC for financing in FY 2014 which also completed successfully in June, 2015. The latest development in regard to refinancing scheme augmented by BRAC is that BRAC had already disbursed Tk 450/- crores among 1.63 lakh sharecroppers till June 2015 (Table-1).

Table-1: Credit Disbursement and Number of Sharecroppers

(Tk. in crores)

Financial Year	Refinanced by BB	Amount disbursed by BRAC	Number of Sharecroppers
2009-10	500	74.62	67,571
2010-11	500	191.32	166,272
2011-12	500	246.18	197,998
2012-13	500	449.69	263,773
2013-14	500	450.00	201,614
2014-15	500	450.00	162,912

Source: BRAC

1.5. The refinancing scheme for the sharecroppers was increased to Tk.600.00 crores in FY16 (totally short term) and validity of the scheme was extended for a further period of 3 years till June 2018 as per approval of the Bangladesh Bank. However, the basic statistics of the loan to sharecroppers is shown in the Table-2.

Table-2: Basic Survey Statistics of the Sharecroppers

SL	Indicators	Status as of June 2015
1	Sharecroppers Sample	600
2	Number of Districts Covered	40
3	Number of Upazila Covered	40
4	Loan Range (In Tk.)	10,000-2,00,000
5	Average Loan (In Tk.)	45,000
6	Loan Recovery Rate (percent)	98
7	Interest Rate (percent)	19 (flat rate 10 percent)
8	Bank Account (percent)	42
9	Male Sharecroppers (percent)	24
10	Female Sharecroppers (percent)	76
11	Illiteracy Rate (percent)	8.5
12	Owner of Tube well (percent)	85
13	Improvement of Sanitation (percent)	96

Source: BRAC

Literature Survey and Gap

1.6. From inception of the refinancing scheme for the sharecroppers, 4 surveys have already been conducted to observe the impacts of this refinance facility on the sharecroppers and some policies have also been implemented as per final reports submitted to the higher authority of Bangladesh Bank. Now-a-days, Bangladesh has been experiencing a fast growing tenancy market. BBS (2010) report revealed the fact that roughly one-third of rural households are tenant households.

1.7. Hossain and Bayes (2009-2010) observed in their field survey that nearly 40 percent of cultivable land is now operated under tenancy arrangement as compared with 23 percent of two decades back and thus depicting growing thickness in the tenancy market. Again 26 percent farms are reported to be pure tenants (living in own house but living on others' land), 15 percent constitute tenant owner (large portion comes from others), 8 percent appear to be the owner-tenant (large portion owned land) and 52 percent are reported to be owner-cultivators. In another study Bayes and Patwary (2012) showed that four-fifths of the borrowers now cultivate modern paddy due to available agri-credit, resulted in increased yield almost doubled and in absence of this loan, the sharecroppers would have to pay higher interest rate of 10 percent per months. Another important observation was that due to this loan, socio-economic condition of most of the sharecroppers have improved like income, financial literacy, women empowerment, children education, housing condition and access to better food intake etc.

1.8. Two field-survey-based study (FY13 and FY14) conducted by Agriculture and Financial Inclusion Department of Bangladesh Bank, revealed the successful impact of the project. In the first study (FY13) it was observed that 92.10 percent sharecroppers had produced more crops than before and 94.81 percent have gained profit as compared to that of the previous season. Moreover, 82.96 percent sharecroppers became self-dependent financially, 44.20 percent purchased new assets and 30.12 percent sharecroppers commenced new business, renovated houses and got better treatment. Another study conducted in FY14 revealed that 76.57 percent sharecroppers gained more crop production, 97.21 percent got better financial profit, 45.33 percent sharecroppers became self-dependent, 37.24 percent bought new assets and 33.47 percent sharecroppers started new business, renovated houses and got better treatment due to refinancing from BRAC. Research Department of Bangladesh Bank also conducted a study on the Impact assessment of BKB and RAKUB under the general Refinance Scheme of BB where it was found that Refinance Loans bring positive changes for beneficiary farmers.

1.9. However, all the surveys mentioned above did not look into the financing pattern or degree of economic progress of the borrowers like their living standard, savings of the sharecroppers, fair pricing of the products and micro-insurance arrangement in case of crop failure. In light with these shortcomings of all previous surveyed studies, BB authority intends to conduct an in-depth field study to find out the real problems regarding the refinancing scheme for the sharecroppers and put some policy suggestions to increase the coverage of the program.

Rationale and Objectives of the Study

1.10. From FY10, Bangladesh Bank has been providing loan to the sharecroppers through BRAC on refinancing facility basis. Now, Bangladesh Bank needs impact assessment of the loan on the socio-economic development of the sharecroppers to take up future policy options. Moreover, the study has been conducted to broadly examine the rationale of increasing contributions of agricultural credit to the sharecroppers and the progress of living standard of sharecroppers. The main objectives of the study are as follows:

- a. To find out the impact(s) assessment of the sharecroppers comparing the socio-economic well-being who have taken loan from BRAC under the refinance scheme of Bangladesh Bank.
- b. To examine the impact(s) of the program through collecting some basic information like, role of BRAC, installment size, amount of the credit, interest, savings and other related information of the sharecroppers through sampling questionnaire.
- c. To find out the borrowers' intension about the program's continuation as well as good cooperation between borrowers and the officials of BRAC.

- d. To seek opinion of the sharecroppers to make the policy more effective.
- e. To explore the possibility whether micro-insurance system can be introduced for the sharecroppers to minimize the risk of crop failure and finally
- f. To provide new policy recommendations on the basis of the current reality.

Methodology of the Study

1.11. Under the overall supervision of Chief Economist and management by the General Manager of Research Department of BB, 3 teams were constituted to conduct the field survey for two months. Officials of Research, Statistics and Agriculture Credit Departments were engaged in the study with 3 members in a team. The team discussed with the higher authority of BB and prepared a structured questionnaire in Bangla. The aim of the questionnaire was to generate both quantitative as well as qualitative information relating to the paradigm shift of the socio-economic positional changes of the sharecroppers. With this end in view, a wider assessment has been made on the overall impact of loan on their socio-economic life. The questionnaire (Bangla) is given at Annexure-I and Annexure-II respectively.

1.12. The survey team selected a total of 600 sharecroppers from 40 upazila (15 sharecroppers from each upazila) of 40 districts on random basis where BRAC was conducting agri-credit activities. The team also interviewed 40 Branch Managers of BRAC of 40 upazila all over the country to have the real scenario of the environment. As per approved questionnaire, the survey team conducted a field survey to collect latest information/data for FY2015 through visiting of farms in some cases, direct interview with the loan recipient sharecroppers and Branch Managers of BRAC on random basis. The team also collected some other concerned data/information on credit activities conducted by BRAC in informal way.

1.13. The team prepared checklists and took direct interview through questionnaire. They gathered data/information through field inspection of credit activities of BRAC. The team has prepared the draft report for FY15, containing in-depth analysis of data/information of credit activities by BRAC, provided by credit recipient sharecroppers and officers of BRAC.

Limitation of the Survey

1.14. As stated earlier, the survey team have considered a total number of 600 sharecroppers (15 sharecroppers in each upazila) among 1,62,912 sharecroppers (see Table-1) and 40 BRAC officials from forty upazila of 40 districts on random basis and interviewed directly which covered only 0.30 percent of total sharecroppers. Therefore, rest of the sharecroppers left out and their reactions did not covered in this survey. In future, the interested researchers may initiate separate studies covering more areas for extensive analysis and conclusion.

Chapter-2

Impacts Assessment of the Sharecroppers Refinancing Scheme

Socio-Economic Impacts

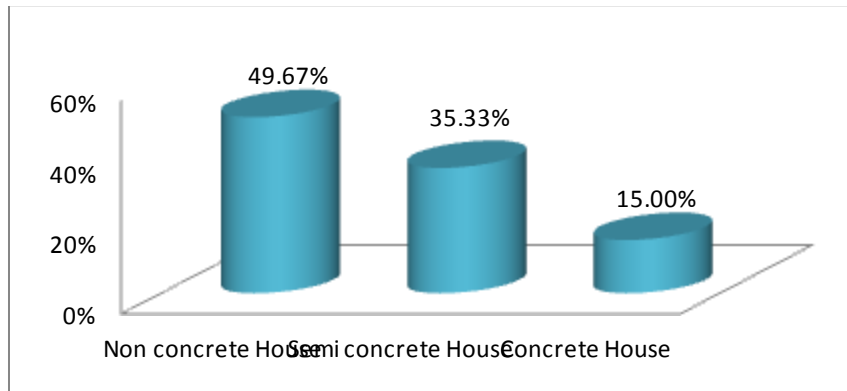
2.1 It is revealed from the study that the mean values of household characteristics and infrastructural facilities such as household size, employment in agricultural sector, nature of housing etc. of sharecroppers were almost same with a remarkable difference in access of bank accounts. It was also observed that as on 30 June 2015, 76 percent were female borrowers with the 40 surveyed branches of BRAC who have got loan from refinancing scheme. The mean value of the household size for the farmers was 5 in FY15. Other household characteristics such as per household number of students going to educational institutions is only 1, loan involved in agriculture sector and outside agricultural sectors recorded at 86 percent and 14 percent respectively. Even considering the infrastructural facilities in terms of concrete/semi concrete house, access to sanitary latrine and the overall socio-economic condition of the sharecroppers were in the same status and hence any difference in their incomes, expenditures, agricultural productivity, asset holding etc. might be associated to their access to loan with BRAC. But in terms of having bank account, a notable difference is observed. Forty two percent of the sharecroppers have bank account which indicates access to financial inclusion is steadily achieving its target (Table-3).

Table-3: Mean Values of Household Characteristics and Infrastructural Facilities

Particulars	Results
Household Size	5 person
Female	76 percent
Loan Involved in agricultural sector	86 percent
Non-concrete house	49.67 percent
Semi-concrete house	35.33 percent
Concrete house	15 percent
Having bank account	42 percent
Sanitary latrine after taking loan	22.50 percent

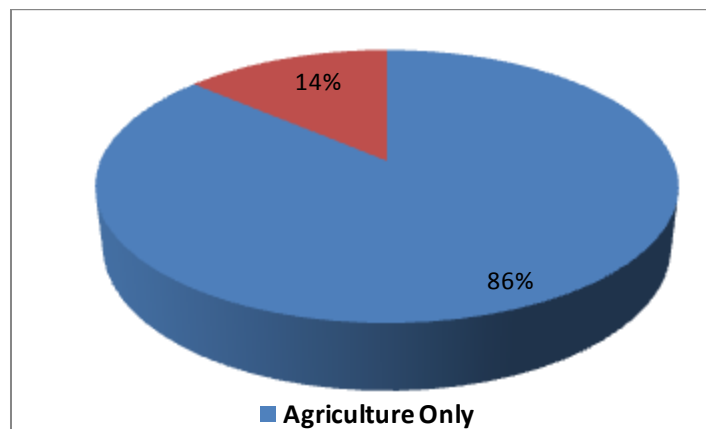
2.2 The following Chart-1 and Chart-2 are showing accommodation type and source of income of the sharecroppers respectively. Among the sharecroppers which are considered to be surveyed, about half of the sharecroppers have non-concrete house and more than 50 percent have semi-concrete and concrete houses. It shows the housing condition of the poorer section is gaining momentum gradually due to this loan facility (Chart -1).

Chart-1: Accommodation Type



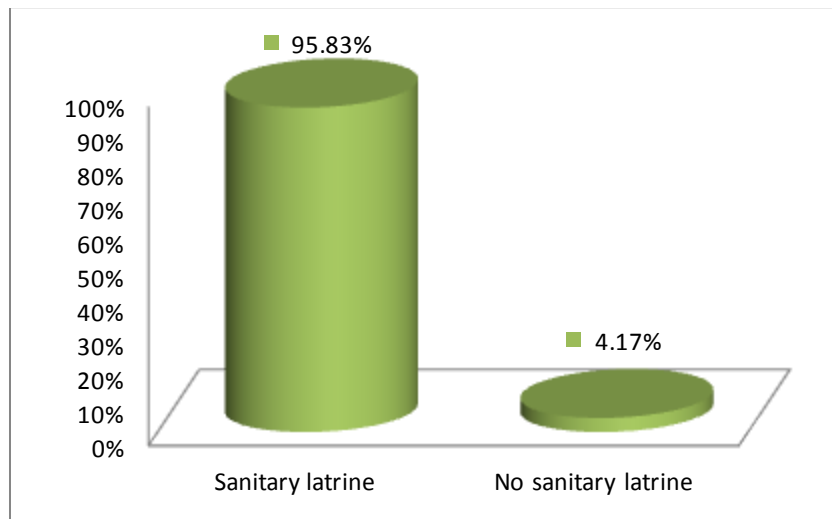
2.3 Chart-2 shows that most of the sharecroppers around 86 percent are getting income from only agriculture and around 14 percent have income from other than agriculture as well. It means around 14 percent loan has siphoned off from agricultural sector to other sector like fish production, livestock and poultry etc. though this loan is involved in income generating activities in the rural areas for moving towards a sustainable income level (Chart -2).

Chart-2: Sources of Income



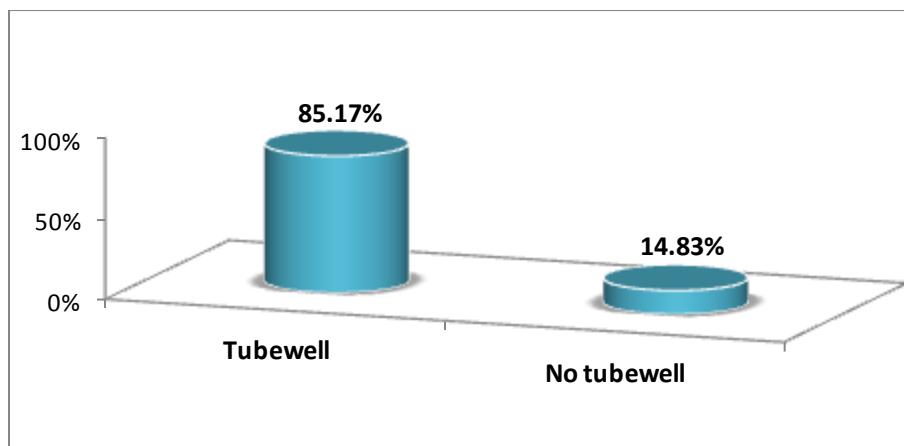
2.4 The following Chart -3 visualizes that most of the sharecroppers (95.83 percent) have sanitation facilities and only 4.17 percent don't have sanitation facilities. It indicates that sanitation facility has reached in higher peak due to improve of their income level.

Chart-3: Access to Sanitation Facilities



2.5 In the Chart- 4, we have pointed out that 85.17 percent sharecroppers have their own tube well and 14.83 percent of them don't have this facility but they collect drinking water from others' tube well. It shows that all the sharecroppers are under the umbrella of pure drinking water source either from their own source or from others which is obviously a good sign of the rural areas.

Chart-4: Access to Drinking Water



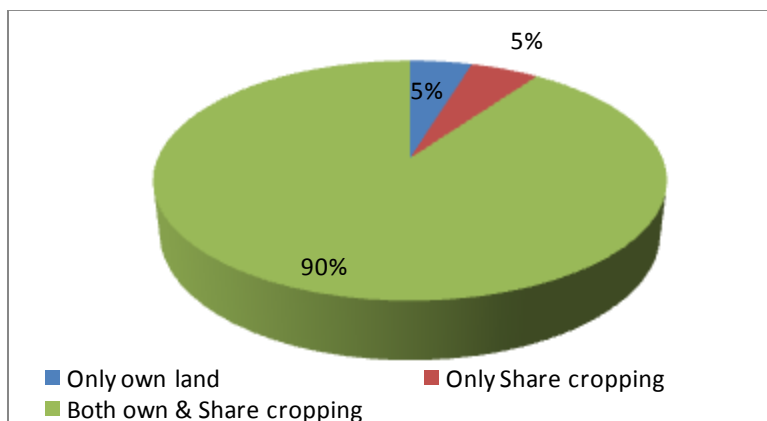
2.6 The surveyed data revealed that more than half of the sharecroppers have obtained primary education, about 35 percent have crossed the secondary level of education and only 8.5 percent are illiterate (Table-4).

Table-4: Sharecroppers' Academic Qualification

Particulars	Results
Illiterate	51 Borrowers (8.50 percent)
Primary education	332 Borrowers (55.33 percent)
Secondary education	211 Borrowers (35.17 percent)
Graduate	6 Borrowers (1 percent)

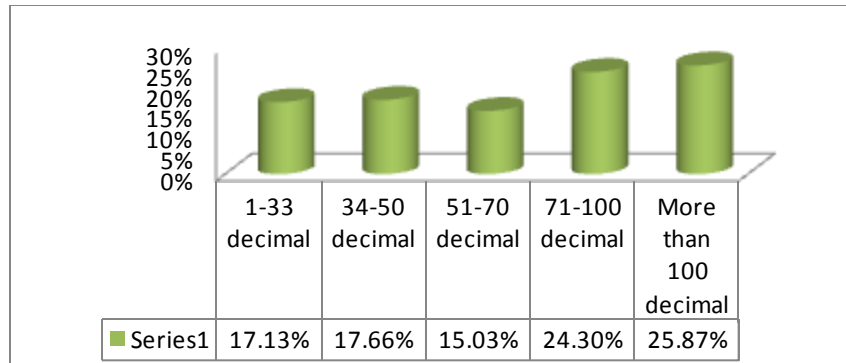
2.7 In the Chart-5, our observation is that almost 90 percent of sharecroppers cultivate both their own land and tenant land, around 5 percent cultivates their own land only and approximately 5 percent of them are landless who cultivate tenant land only. So, we can say 5 percent of them are hardcore poor. Others are gradually coming out from the grab of the poverty. The vulnerable poor has been graduating by minimizing the gap.

Chart-5: Cultivable Land Distribution



2.8 About 35 percent of the sharecroppers have less than 50 decimal land and majority of them have more than 50 decimal lands. It shows the better utilization of the unutilized or underutilized land and labor has been possible due to loan facility (Chart-7).

Chart-7: Size of Sharecropping Land



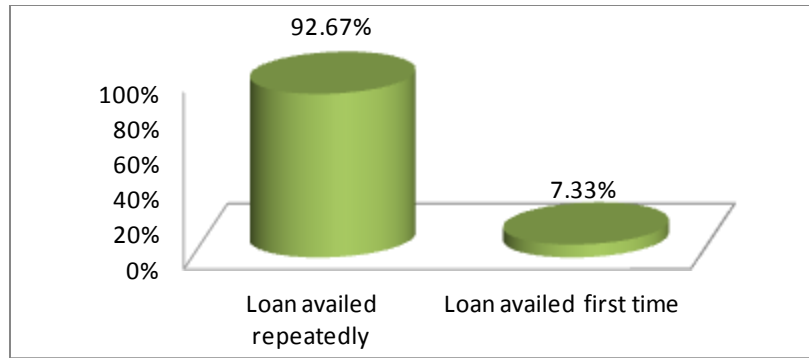
2.9 It is observed from the practices of agricultural credit disbursement that all the 40 branches provided credit to sharecroppers on main borrower and co-borrower basis. As on 30 June 2015, 76 percent were female borrowers and the rest 24 percent were male borrowers in 40 surveyed branches of BRAC. In fact, female borrowers are available around the clock in their rural houses which help to recover the loans for the credit officers. On the contrary, it is not so easy to recover loan from male borrowers as they work in the field at about full daytime. So this is the appropriate policy of collecting installments timely and efficiently from their female borrowers.

Special Economic Empowerment of the Sharecroppers

2.10 All the surveys conducted earlier on the sharecroppers' financing which mostly revealed the fact that once upon a time most of the sharecroppers used to take credits for crop cultivation from relatives or by selling their domestic animal without getting institutional credit. After introducing this refinance program, the sharecroppers have been able to avail this credit widely with easier terms and conditions and at reasonable rate of interest. They have invested this fund timely in income accelerating activities and they have got significant benefits. Moreover, most of the sharecroppers have increased their production of paddy including other agricultural crops as compared to previous period. As indicated in the surveys, all sharecroppers have opined that the role of this program was very effective to apply technology and inputs in the agricultural sector. It is also notable that under this credit program, the sharecroppers have been able to purchase new assets like land, cattle, mobile phone, television and furniture etc. which have been gearing up their standard of living and social status.

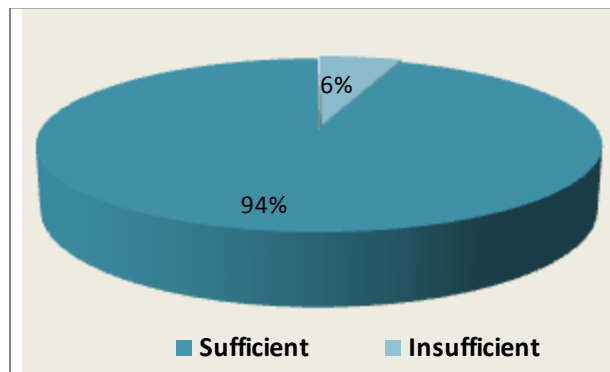
2.11 The chart 8 depicts the situation where 92.67 percent sharecroppers have taken loan several times for years together. On the other hand, only 7.33 percent have taken loan for the first time. It shows gradual profitability and attainment of more self sufficiency of the sharecroppers.

Chart-8: Repeated Loan Facilities



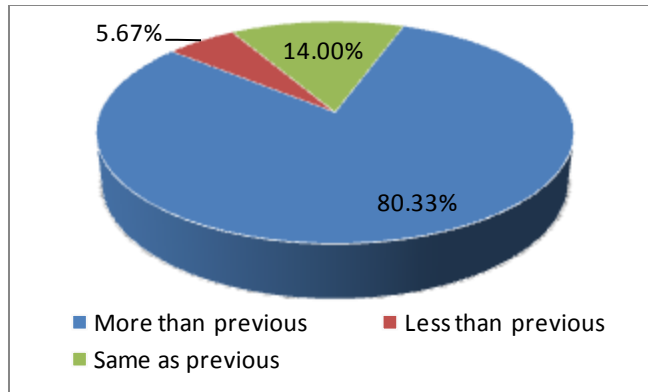
2.12 Chart-9 shows that around 94 percent of the sharecroppers felt the loan amount is sufficient for cultivation, on the contrary about 6 percent felt it is not sufficient for modern cultivation. It shows the loan availability is almost appreciative for them.

Chart-9: Sufficiency of the Loan for Agriculture



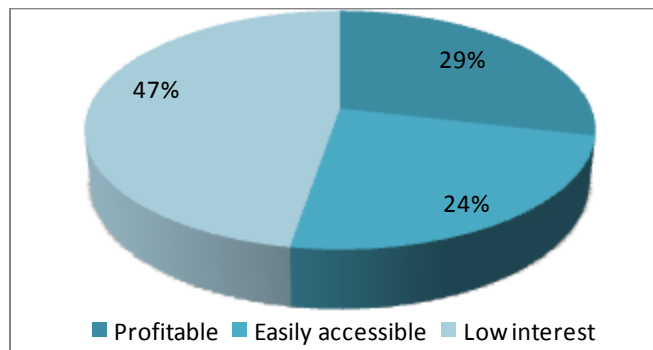
2.13 In the Chart-10, we observed that this loan is playing very effective role in producing more crops which is contributing a lot to be self sufficient in food. Among the sharecroppers 80.33 percent have produced more crops than previous year, 14 percent produced same amount of crops and only 5.67 percent have a less production due to some natural calamities. It proves that if this loan continues, it will bring a positive result to alleviate poverty and upgrade their economic condition gradually.

Chart-10: Production Status



2.14 Chart-11 shows that the sharecroppers are willing to take the loan repeatedly for their betterment. Among them around 47 percent expressed their willingness to take the loan further due mainly to low interest rate. Around 29 percent of them thought it is profitable and rests 24 percent think it is easily accessible. It shows the sharecroppers are being benefited in all respect. Here it is noted that though interest rate (19 percent) of this loan is lower than that of other NGOs, it is much higher than the rate of BKB, RAKUB or any other commercial bank. Another point is that they have little access or no access to the formal banking channel. That's why they are willing to take the loan repeatedly from this BRAC channel.

Chart-11: Cause of Willingness to Repeat Loan



2.15 The following data revealed that after receiving the loans, they have been benefited a lot. Among them about 36 percent of the sharecroppers bought land, 23 percent bought houses and 22 percent of the sharecroppers are saving their money for their future needs. This means that roughly the economic situation of the sharecroppers is advancing in an appreciative way and is capable to repay their credit to the BRAC smoothly (Table-5).

Table: 5- Assets Owned by the Sharecroppers after Using Loans

Particulars	Results
Land	214 Borrowers (35.67 percent)
House	138 Borrowers (23 percent)
Electronics	60 Borrowers (10 percent)
Furniture	52 Borrowers (8.67)
Savings	133 Borrowers (22.17)
Others	91 Borrowers (15.17 percent)

2.16 Table-6 shows that after getting loans, economic condition and standard of living of the sharecroppers have been improved. For example, about 80 percent of them are now consuming better food, more than 60 percent are now wearing better cloths and about 67 percent of sharecroppers are now educating their children in schools/colleges. It has been clear consensus among experts and policy-makers that agricultural production has a positive impact not only on GDP but also indirectly on the non-agricultural sectors in Bangladesh. Hence, Bangladesh Bank has been trying to influence in enhancing credit flow to the agriculture sector through refinancing schemes by BRAC for attaining overall GDP growth along with maintaining financial inclusion, literacy, price stability including stability of food price in particular.

Table: 6- Change in Life Status after Using the Loans

Particulars	Results
Education	399 Borrowers (66.50 percent)
Food	479 Borrowers (79.33)
Cloth	365 Borrowers (60.83 percent)
Marriage	65 Borrowers (10.83 percent)
Abroad	35 Borrowers (5.83 percent)
Others	66 Borrowers (11.00 percent)

Chapter-3

Role of BRAC as an Implementing Agent of BB Refinancing Program

3.1 Agriculture is the single largest sector of Bangladesh economy. In this sector, large part of poor population in Bangladesh is sharecroppers (*Borgachashi*). Most of them are landless; it is clear to all that they are the key performers of agricultural cultivation and its development. But lack of financial support for production, scarcity of cultivable land and non-availability of modern technology are the main impediments of *Borgachashi* in the path of their socio-economic improvement. From this realization, BRAC planned to provide loan and technical facility to *Borgachashi* to increase food production. As a result, Bangladesh could fulfill the domestic food demand and reduce food dependency in world markets. With a view to alleviating poverty, upgrading standard of living, achieving food security and ensuring the high quality inputs along with modern technology in agriculture sector in Bangladesh, BRAC, the largest NGO in Bangladesh started **BORGA Chashi Unnayaon Project (BCUP)** with the refinance support from Bangladesh Bank.

3.2 Since inception, BRAC has been implementing the project successfully. BRAC has developed a framework for implementing, monitoring and observing the project. BRAC has also developed guidelines as operational module for its field-level staff. BRAC performs training for every staff to implement this program properly after joining in this project. BRAC also provides different types of program like credit management and operation training, risk management, customer service and gender awareness program etc. through BRAC Learning Centre (BLC).

Borgachashi Selection Criterion:

- a. First priority to women led household

- b. Cultivable land-size 33 to 200 decimal land (1-6 bigha) of their own/shared/ rented
- c. Experienced in agricultural farming activities
- d. Inhabitants of certain area at least from last 3 years
- e. Must have National ID card (mandatory)
- f. One member from one household
- g. Age of member 20 to 60 years old
- h. Free of loan from any other banks, NGOs or microfinance institutions like- Grameen Bank, ASA and Uddipon etc.

BRAC has organized the farmers through Village Organization (VO) in the following way:

- a. Area and village selection consultation with DABI Branch Manager (BM), Area Manager (AM) and Regional Manager (RM)
- b. House to House survey at selected areas
- c. Primary selection of the farmers as per BCUP criteria
- d. Individual contact with primarily selected eligible farmers through survey form
- e. Final selection of members discussion with concern PO, BM (DABI) and other NGOs
- f. Small group formation within the member
- g. Combine minimum 3 to 5 small groups to form Village Organization (VO)
- h. VO declaration in presence of all eligible member and BRAC staff by BM
- i. Operation Committee selection from VO (consisting of president, secretary and cashier),
- j. Venue selection for monthly VO meeting
- k. Finally, provide farmers' orientation and training.

Loan Processing mechanism of BRAC:

- a. Members apply for loan proposal through small group leader at monthly VO meeting for group member knowing and discussion about the loan size and cultivable crop/project.
- b. After group discussion concerned PO prepares loan proposal in consultation with operational committee member and submit it to BM
- c. Verify justification of loan proposal through house visit to realize his/her project planning, potentiality of the farmer, project/crop, social acceptance and other (Mfis, NGO, neighbor) indebtedness, installment bearing capacity and income-expenditure analysis of farmers by BM
- d. Checked by Monitoring Officer (most of the cases)

- e. Loan approved by BM/AM/RM whose and where is responsible/applicable

Main Characteristics of loan selection:

- Sanction authority depends on loan size and duration
- No collateral to sanction the loan
- Monthly equal Installment
- Low Interest rate (19 percent declining method) as compared to other NGOs'
- Loan disbursement in cash through respective branch accounts officer

Multi-layered Managerial Follow-up and Supervision Regularly through Field-Visit:

- a. Each PO supervises and involves nursing about 500 borrowers
- b. Each Branch Manager directly supervises branch activities (3-4 POs)
- c. Area Managers are to follow-up and supervise activities of 5-6 branches
- d. Regional Managers are responsible for activities like supervision and monitoring of 10-12 branches
- e. Divisional Managers are responsible for supervision and monitoring of 8-9 regions
- f. Sr. Program Managers are responsible for supervision, evaluation and monitoring of 4-5 division
- g. Program Head is responsible for supervision, evaluation and monitoring BCUP all activities
- h. Internal Quality Control Team performs day to day monitoring system and other quality control activities for BCUP
- i. BRAC Monitoring and Evaluation Division performs regular monitoring activities for BCUP
- j. Internal Audit performs audit activities for BCUP.
- k. Bangladesh Bank Monitoring Team visits BCUP activities yearly for follow-up monitoring and program development purpose.

Experiences from field Level:

3.3 BRAC observed that women are more disciplined than men. Though initial focus was basically on male farmers but now is shifting on female farmers. We also experienced in product diversification; initially loan disbursement was limited only for crop and vegetable production. Later on new areas have been incorporated like- livestock farming, dairy farming, fish-aquaculture farming, agro-machineries, land lease and duck farming. The amount of loan disbursement has been increasing gradually against growing demand in the new areas.

Challenges & Risks of the Program:

3.4 Presently the program is facing the main challenges or risks that are following:

- a. Unavailability of proper agri-Inputs supply
- b. Weak and volatile marketing chain
- c. Financial viability of the project
- d. Lack of skillful human resources
- e. Natural calamities (Uncertainty)
- f. Irrigation problem
- g. Illiteracy of farmers
- h. Farmers' migration
- i. Lack of market information to farmers
- j. Low price of production
- k. Off-farm Income variance of farmers

Chapter-4

Key Findings and Observations of the Study

4.1 The main findings and observations of the Study are as follows:

- a. As on 30 June 2015, it has been observed that the credit is biased towards female borrowers due to availability in their houses to recover loan easily for BRAC officials. Data shows that 76 percent were female borrowers and rest 24 percent were male borrowers with the 40 branches of BRAC.
- b. The Loan disbursed by BRAC involved in agriculture sector and outside agricultural sectors recorded at 86 percent and 14 percent respectively. It means around 14 percent loan has siphoned off from agricultural sector to other sector like fish production, livestock and poultry etc.
- c. Forty percent of the sharecroppers have bank account which indicates access to financial inclusion is steadily achieving improvement day by day.
- d. Among the sharecroppers, only 5 percent of them are landless who cultivate tenant land only. So, we can say 5 percent are hardcore poor. Others have gradually come out from the grab of the hardcore poverty.
- e. After receiving this loan, 80.33 percent of the sharecroppers have produced more crops than previous year which indicates crop production is enhancing steadily.
- f. The sharecroppers have benefited a lot after receiving the loans. Among them about 36 percent of the sharecroppers bought land, 23 percent bought houses and 22 percent of the sharecroppers are saving their money for their future needs.
- g. The standard of living of the sharecroppers has improved in this period. For example, about 80 percent of them are now consuming better food, more than 60 percent are now wearing better cloths and about 67 percent of sharecroppers are now educating their children in schools/colleges.

- h. The interest rate (19 percent) of this loan is lower than the rate of several programs of other NGOs, but it is much higher than the rate of BKB, RAKUB or any other commercial banks.

Chapter-5

Problems and Prospects of the Refinancing Program

5.1 The survey team of Bangladesh Bank placed some questions to the sharecroppers at the time of field visit to justify their opinions on existing problems of agricultural credit which are furnished below:

- i. Prior to sanction loan to the sharecroppers, it is mandatory to pay 5 percent deposit as advanced savings of total loan in many branches of BRAC which creates pressure to the poor sharecroppers. It may be mentioned though there is no clause in the MOU signed between BB and BRAC in this regard.
- ii. The officers of BRAC collect loan installments from the borrowers through door to door field-visit which is laborious as well as time consuming and that's why expensive. It may be the prime cause of higher operational cost of credit and consequently higher interest rate. This higher rate of interest encourages cost of crop production.
- iii. About 55 percent sharecroppers have opined that lack of fair price for the agricultural products particularly, during the harvesting period is the crucial problem for sharecroppers.
- iv. Sometimes it is not possible to sanction sufficient amount of loan to the sharecroppers as new comer though he/she has potentiality to repay the loan timely.
- v. Frequently the sharecroppers have to face crop failure due to natural calamity as a common phenomenon. In this backdrop, they do not have any alternative way to earn money for

their livelihood. On the other hand, they need to pay installment of the loan taken before. These two dilemmas turn them penniless which are not solvable in short period of time.

Chapter-6

Future Policy Directions and Concluding Remarks

6.1 The Study Team likes to put forward the following future policy directions for the BB management.

1. Since inception of this loan from 2009-2010, we observed the benefits of the sharecroppers from this agricultural credit program through BRAC is highly positive. It had increased their income level to alleviate acute poverty. So considering these aspects, Bangladesh Bank should continue the program and may sanction additional amount of money for the next term of the program through amending the present policy guidelines.
2. Advanced savings (5 percent) of the sharecroppers in many areas should not be the pre-condition before sanctioning their loans. Saving is better for the sharecroppers for their future betterment but when it is mandatory before taking loan from BRAC, it creates additional pressure obviously. Moreover, the interest rate which is paid against their advanced savings is lower (6 percent) which should be rational or at market level.
3. The loan areas may be expanded which may include livestock, fish production, poultry etc. These new areas may also create the alternative sources of income. Because these may help to generate income, employment and alleviate poverty of the sharecroppers.
4. Bangladesh Bank may consider formulating the yearly Agricultural Credit Policy including the provision of disbursing agricultural loan to the sharecroppers of 25 percent from yearly allocation.

5. Higher operational costs of BRAC induces higher rate of interest. With a view to reducing the operational costs, installments may be paid through bKash through the internal agreement between BRAC Bank and BRAC institute.
6. BRAC may take initiatives to conduct survey at the grass-root level to determine the number of sharecroppers and their demand for loan all over the country. After doing that Bangladesh Bank and BRAC may form a joint fund to meet the loan demand of the sharecroppers all over the country.
7. Due to higher cost of production with lower price of crops, sometimes sharecroppers are reluctant to produce food crops which may hamper food security. To this end, agri-machineries should be given to the sharecroppers at subsidized price by the government to reduce the cost of production.
8. To ensure the fair price of agriculture production to the farmer, government may introduce mechanism for direct procurement process at Farmers level. However, in order to collect the food grains, government may purchase the same from farmer directly following the Kunming Model of China.
9. Finally, interest waiver is needed through government subsidies in case of crop failure after devastating flood or any other natural calamities or government may introduce micro crop insurance in the country. Moreover, this insurance through monthly deposit with their monthly savings is also the significant way to solve the existing problem of sharecroppers. Though BRAC exempts loan of maximum Tk. 20000 and additional Tk. 5000 as insurance feedback when any female borrower experiences death of her husband. But it is not sufficient feedback if the loan amount is high.

Concluding Remarks:

6.2 The Study Team observed the refinancing program for sharecroppers through the implementing agency BRAC is gaining momentum day by day. The sharecroppers are being award of this program and get involved with this program. That's why the loan disbursed by BRAC is not involved in only agricultural crop sector but also expanding outside agricultural sectors like fish production, livestock and poultry etc. Very recently sharecroppers' access to financial inclusion is steadily improving the overall situation of the financial net.

6.3 The study also showed the positive impacts of the sharecroppers from this program on their income level and standard of living. Most of the sharecroppers are coming out gradually from the grab of the hardcore poverty. More than 80 percent of the sharecroppers have produced more

crops than previous years' which indicates food security is strengthening steadily. The sharecroppers bought land, houses and are saving money from their income for future needs which is the reflection of achieving benefited a lot after receiving the loans. The standard of living of the sharecroppers is also improving in the recent years. More than 60 percent of the sharecroppers are now consuming better food, wearing better cloths and educating their children. So considering these aspects, Bangladesh Bank should continue the program with sanctioning more money for the next term of the program. Alongside, the government should also come forward to make easy the delivery channel for food collection and distribution system so that the farmers' at their level get the best prices of their product. All sorts of man-made barriers from village to city for product marketing should be checked and stopped by the government. In this case, government may follow the Kunming Model of product marketing as practiced in China.

Success Story of Some Selected Sharecroppers under BCUP of BRAC

Case Study-1: Mr. Muhammad Kamal Mollah

Member's Name	Muhammad Kamal Mollah
Address	Vill.- Rampur , PO- Tambulkhana, Union - Wahabpur , Dist- Rajbari
Debt Sector	Agriculture

Mr. Muhammad Kamal Mollah is a peasant who lives at Rampur village under Wahabpur Union in Rajbari district. He is 35 years old and has a family of 5 members. He possesses a tin-shade house on 20 decimal lands and owns 80 decimals cultivable land. He has borrowed 1 bigha land for sharecropping. Mr. Mollah used to live on farming. He went through extreme hardship due to lack of fund for cultivation. He sought help from local influential persons to meet his financial need. But he did not receive any cooperation from any corner. Finding no other way, Mr. Mollah became very worried. In 2011 he came to know about BRAC's Sharecroppers Development Project. He consulted with Mr. Robiul Islam of BRAC official about his fund deficiency. Mr. Islam explained the activities of loan programme. After learning about the facilities of BRAC project, Mr. Mollah applied for membership of the project.

Since 2011 Mr. Mollah has been a member of BRAC's Sharecroppers Development Project. He became a member of Rampur Village Organization under Ahladipur branch of BRAC. He first borrowed Tk. 15,000 on 25 November 2011. He paid back the money by 24 November 2012 by regular instalments. He made a small gain out of the fund in the first year. On 5 July 2015 Mr. Mollah borrowed Tk. 30,000 from BRAC for the second time. He made some savings after making the repayment of instalments. He gradually expanded the scope of cultivation and borrowed more money. At present, he maintains a dairy farm in addition to cultivation of vegetables and crops. He has become self-reliant and has proven himself as an ideal farmer in his locality. Mr. Mollah acknowledges that he has turned his life to prosperity with the help of BRAC project. He admits that it would not be possible for a peasant like him to seek bank loans from a commercial bank situated in urban areas. This was possible due to supply-driven policy of BRAC. Seeing his success in tapping the benefits of loan programme, many peasants in the village are becoming interested about the sharecroppers' project.



Mr. Mohammad Kamal Molah and his wife in their field

Case Study-2: Ms. Ayesha Begum

Member's Name	:	Ms. Ayesha Begum
Husband's Name	:	Mohammad Berek Sheikh
Address	:	Vill.- Domrakandi, PO- Tambulkhana, PS- Kotwali, Dist- Faridpur
Member's Code	:	1067/37
Debt Sector	:	Agriculture

Sukhi Mamun Sheikh of Laxmipur village under Kanaipur union of Sadar upazilla, Faridpur was born in a poor family. He used to run his family by hard work. Out of his three sons and three daughters, Ayesha was the youngest daughter. Ms. Ayesha even couldn't go to school due to his father's acute poverty. For this reason, she (Ayesha) had to get married at her early age. Her husband Berek Sheikh, the eldest son of Adel Uddin, was also from a poor family of Domrakandi village under Kojjuri union of same upazilla and district. Ayesha started to manage a housekeeping job to arrange daily food for her family from the very beginning of married life. Due to poverty in her own small family, she had a troubled married life. She lived in a hut which was constructed on other's land. She had a piece of land where she could reside permanently without rent. She was barely passing daily life. By this time she became mother of three daughters and a son. Her children completed their education at primary level only due to scarcity of money. But her dream was to send them for higher education.

In this situation, she registered herself in the BRAC's Weekly Samity, and borrowed some money and purchased a land of nine decimals. She constructed a 'Dochala' tin-shed residence on that. After ten years with BRAC, she left from BRAC as well as Weekly Samity. After 2/3 years of leaving BRAC, she got into hardship again. At that time a survey on 'Sharecroppers Development Project' was conducted by BRAC, Faridpur Sadar office. She became member of that project through the survey. Under this project, loans were obtainable with 18 percent rate of interest (Diminishing) and easy monthly repayment installment which attracted Ayesha much. On 13 January 2015, she got loan of Tk. 20,000 only on agricultural sector. With the help of this money, she cultivated paddy, jute and pulses on 78 decimals land as a sharecropper. With her tireless labor and the cooperation from the project she got much production. She got ten maunds of jute, thirty maunds of paddy and ten maunds of pulses in the first year. After family consumption, she sold rest of her productions with good selling price. With some of this selling money, she repaid the loan amount with interest successfully. After repayment, she started living a better life with the rest of the money. She also saved some money out of that.

As her repayment was good, she applied for a loan amount of Tk 50,000 and she got that amount on 12 October 2015. This time she bought a cow by Tk 40,000. With her savings and rest Tk 10,000, she cultivated land as a sharecropper again. Ayesha brought up the cow with hay and grass properly. As a result, the cow gives milk of 3/4 kg daily. By selling this milk, she arranged hay and grass for her cow and saved Tk 150 per day. Now she is very much solvent and is dreaming to build a 'Chouchala' tin-shed residence in a short period.

Case Study-3: Ms. Resma

Member's Name	:	Ms. Resma
Husband's Name	:	Mohammad Barek Sheikh
Address	:	Vill.- Gopinathpur , PS- Kotwali, Dist- Jhenaidah
Debt Sector	:	Agriculture

Resma is an ordinary housewife with two children. She did not send her children to school due to poverty. She is now self-reliant through agricultural activities. Resma lives in a small village named Gopinathpur under Sadar Upazila in Jhenaidah district. She was an owner of 6 decimal lands. There were no alternative resources except the land to earn her livelihood. She used to pass her life with family members in a miserable way. She could not eat food three times a day. In 2012 Resma for the first time came to know about Borgachchi Program from her neighbor. She communicated with BRAC workers of Gopinathpur Small Farmer Group. She obtained valuable information about Borgachaci Program and became interested to admit herself in

Gopinathpur Somitee. She obeyed the rules of organization and applied for a loan of Tk 14,000. She made an agreement with land owner and committed to provide one-fourth of the crops. She spent Tk 20,000 for cultivating 2 bigha land and sold crops of Tk 50,000. She cultivated various paddies. She owns a bull and a cow in her cow-shed which values near about Tk 1,50,000.

In 2015, Resma borrowed Tk 1,00,000 from BRAC office. She cultivated different agricultural product like (vegetable, paddy, and jute). In the last season, she borrowed 21 bigha shared land where she spent Tk 2,00,000 for cultivating different agro product and sold products for Tk 5,00,000. Resma has made a brick built house to sell the agro product. She has also bought a deep tube well and agro-instruments.

year	Amount(Tk.)	Purpose of loan	Progress of Ms. Resma
2012-13	15000/	Wheat production	Earned profit Tk. 12,300/-
2013-14	32000/	Wheat production	Earned profit Tk. 30,000/- and repaired an old shop. Now she earns monthly 2,200/- from that shop.
2014-15	40000/	Livestock	
2015-16	45000/	sharecropping	She enhanced her cultivable land as a sharecropper

Now Resma is having a happy life with her family members. Children are going to school every day and villagers are respectful to her. She intends to expand her dairy farm with the help of BRAC Borgachachi Loan programme. She is very grateful to BRAC.



Resma with her Bull and Cow

Case Study-4: Ms. Husneara

Member's Name : Ms. Husneara
 Address : Vill.- Amtaly , Upazilla -Khanshama , Dist-Dinajpur
 Debt Sector : Sharecropping, dairy farming and fisheries

Amtaly is a small village under Khanshama Upazilla in Dinajpur district. In this village a total of 29 female members borrowed money from sharecropper loans and benefitted by engaging themselves in sharecropping, dairy farming, and fisheries etc. A team of Bangladesh Bank officials met 20 members of Sharecroppers Development Project on 26 January 2016. The team examined pass books and loan statements of the sharecroppers. In the meeting all the members of the project acknowledged that they benefitted much by low interest bearing loans of the project. A member named Husneara described her success story being a member of the project and thanked Bangladesh Bank and BRAC for their effective assistance.

In her statement, Ms Husneara told that she first borrowed an amount of Tk 15,000 from BRAC and cultivated wheat with the money. She made a profit of Tk 12,300 from the wheat production. Later she took a loan of Tk 32,000 and Tk 40,000 and bought cows and cultivated vegetables. With the profit from this business she repaired an old shop for Tk 30,000. Now, she earns Tk 2,200 a month by renting out this shop. Ms. Husneara borrowed Tk 45,000 in the fourth year and took some land for sharecropping.

Ms Husneara has been with the sharecropper project for four years and she has turned herself self-reliant from the activities. She now owns 50 decimal lands herself and cultivates another 50 decimal lands as a sharecropper. With the income, she is now able to send her children to schools. Educating her children properly is her dream now.

year	Amount (Tk)	Purpose of loan	Progress of Ms. Husneara
2012-13	15000	Wheat production	Earned profit Tk. 12,300/-
2013-14	32000	Wheat production	Earned profit Tk. 30,000/- and repaired an old shop. Now she earns monthly 2,200/- from that shop.
2014-15	40000	Livestock	
2015-16	45000	Sharecropping	Enhanced her cultivable land as a sharecropper



Husneara with her Bull

Case Study-5: Ms. Sitara Begum

Member's Name : Ms. Sitara Begum
Husband's Name : Mr. Abdur Rashid
Address : Vill.- Burirchar Upazilla - Barguna Sadar Dist- Barguna
Member's Code : 2916/27
Debt Sector : Cultivates vegetables

Maitha is a populous village under 6 No. Burirchar Union in Barguna Sadar Upazilla. Since the village is situated in the coastal region, natural calamities like tornado occur very often here. Life is synonymous to struggle in this place. People of this region understand that they have to work hard to survive. Ms. Sitara Begum has been a resident of this village. She used to starve frequently due to her acute poverty.

Once field workers of the Sharecroppers Development Programme of BRAC Barguna Sadar office came to Maitha for sharecropper survey and fortunately Ms. Sitara got herself enrolled with the programme. She first borrowed Tk 15,000 from BRAC. She cultivated vegetables in 40 decimals land. Agriculture officers of BRAC extended cooperation to Ms. Sitara. She used pesticides in the land. She made a net profit of Tk 18,000 in that year after paying for expenses and instalments.

In the following year Ms. Sitara applied for Tk 30,000 loan for sharecropping. Finally, she received Tk 20,000 loan. She borrowed a piece of land with her own money and BRAC's loan. With the money she cultivated vegetables in 70 decimals land and worked hard along with her husband. Her husband used to sell vegetables every week. She made a net profit of Tk 4,500 every week. With the help of BRAC agriculture officers' advice and loan she became self-reliant. She cultivated various types of vegetables. Vegetables are available in her land throughout the year. Once she planned to purchase some land for herself. She consulted with her elder son who had some money with him. Her son used to work at a garment factory in Dhaka. Her son agreed. Then she went to BRAC office for loan. BRAC lent her Tk. 25,000. She bought 40 decimals land for Tk.3,25,000 accumulated from her son's money, her own savings and BRAC's loan. Now she need not to work as a sharecropper. She produces vegetables in her own land. At present none of her family starves. She has become self-reliant with BRAC's loan and agriculture assistance. She expects that BRAC would continue with the loan programme for a long time. However, this is an example of graduation from poverty through refinance scheme of the sharecroppers.

year	Amount (Tk.)	Purpose of loan	Benefits from the loan
2013-14	15000/	Cultivate vegetables	Earned net profit Tk. 18,000/-
2014-15	20000/	Cultivate vegetables	Earned net profit Tk. 4,500/- (per week)
2015-16	25000/	Cultivate vegetables	Bought 40 decimal lands for cultivation of vegetables.



Sitara Begum and her husband in their field

Questionnaires in Bengali

২০১৪-২০১৫ অর্থবছরে ঋণ গ্রহণ করেছেন এরূপ বর্গাচারীদের ক্ষেত্রে প্রশ্নমালা

VO এর নাম :	ব্র্যাক শাখার নাম :
উপজেলা :	জেলা :

কৃষকের কোড নং :

বাংলাদেশ ব্যাংকের পুনঃঅর্থায়ন কর্মসূচীর আওতায় ব্র্যাক কর্তৃক বর্গাচারীদের কৃষি ঋণ প্রদানের প্রেক্ষিতে বর্গাচারীদের জন্য প্রশ্নমালা (Questionnaire)

ক) বর্গাচারীর পরিচয় :

১) নাম :	৫) শিক্ষাগত যোগ্যতা : ১. নিরক্ষর ২. প্রাথমিক ৩. মাধ্যমিক
২) পিতার নাম :	৬) কৃষিকাজে নিয়োজিত আছেন কত বছর :
৩) ঠিকানা :	৭) কৃষিকাজের পাশাপাশি অন্য পেশার আয় (বাৎসরিক) :
৪) বয়স :	৮) মোবাইল নং :

খ) বর্গাচারীর পারিবারিক তথ্য :

৯) পরিবারের সদস্য সংখ্যা :	১৩) বসবাসরত বাড়ীটির ধরণ : ১. কাঁচা ২. আধাপাকা ৩. পাকা
১০) লেখাপড়া করছে এরূপ সদস্য সংখ্যা :	১৪) ঋণ গ্রহণের পর বসবাসরত বাড়ীটির কোন সংস্কার হয়েছে কিনা ? ১. হ্যাঁ ২. না
১১) স্কুলে যেতে শুরু করেছে কতজন ?	১৫) বাড়ীতে নিজস্ব নলকূপঃ ১. পূর্বেই ছিল ২. ঋণ গ্রহণের পর বসানো হয়েছে ৩. নাই
১২) ব্যাংক হিসাব আছে কিনা? ১. হ্যাঁ ২. না	১৬) বাড়ীতে স্বাস্থ্যসম্মত পায়খানা : ১. পূর্বেই ছিল ২. ঋণ গ্রহণের পর বসানো হয়েছে ৩. নাই

গ) বর্গাচারীর ঋণের তথ্য :

১৭) ব্র্যাকের নিকট থেকে কৃষি ঋণ গ্রহণের পূর্বে অন্য কোন ব্যক্তি/প্রতিষ্ঠান থেকে ঋণ গ্রহণ করেছেন কি?	১. হ্যাঁ ২. না
১৮) ১৭ নং প্রশ্নের উত্তর হ্যাঁ হলে উক্ত ঋণের সুদ হার :	
১৯) ব্র্যাকের কৃষি ঋণের সাথে সম্পৃক্ত কত বছর :	২০) কতবার ঋণ গ্রহণ করেছেন :
২১) ব্র্যাক হতে সর্বশেষ গৃহীত ঋণের পরিমাণ :	২২) ঋণের সুদের হার কত :
২৩) ঋণ পেতে সময় লেগেছে কতদিন :	২৪) কোন জামানত লেগেছে কিনা : ১. হ্যাঁ ২. না
২৫) সর্বশেষ ঋণ প্রাপ্তির তারিখ :	২৬) সুদসহ সমুদয় ঋণ পরিশোধের সময়সীমা :
২৭) সুদসহ ঋণ পরিশোধ করেছেন কি ? : ১. হ্যাঁ ২. না	২৮) কিস্তি পরিশোধের ধরণ : ১. মাসিক ২. সাপ্তাহিক
২৯) কিস্তির সংখ্যাঃ (পাশ বই থেকে)	৩০) প্রতি কিস্তিতে পরিশোধযোগ্য অর্থের পরিমাণ :

৩১) ঋণের কিস্তি পরিশোধে কখনও ব্যর্থ হয়েছেন কি ? ১. হ্যাঁ ২. না	৩২) কিস্তি পরিশোধে ব্যর্থ হয়ে থাকলে কারণ কি ? : ১.লোকসান ২. সুদের হার বেশী ৩. দুর্ঘটনা ৪. অন্যান্য
৩৩) গৃহীত ঋণ থেকে কত কিস্তি পরিশোধ করেছেন:	৩৪) ব্র্যাকের থেকে প্রাপ্ত ঋণ পর্যাণ্ড কিনা : ১. হ্যাঁ ২. না
৩৫) এ কার্যক্রমের আওতায় ঋণ গ্রহণ করতে কোন সমস্যার সম্মুখীন হয়েছেন কি? ১. হ্যাঁ ২. না	৩৬) ৩৫ নং প্রশ্নের উত্তর হ্যাঁ হলে তার ধরন :
৩৭). ঋণ কোন কোন খাতে ব্যবহৃত হয়েছে ? ১. কৃষি কাজ ২. গবাদি পশু ক্রয়/পরিপালন ৩. গৃহনির্মাণ/সংস্কার ৪.মৎস্য চাষ ৫. যন্ত্রপাতি ক্রয় ৬. অন্যান্য খাত	
৩৮) গৃহীত ঋণের সুদ হার অন্যান্য এনজিও'র সুদ হারের তুলনায় ? : ১. কম ২. বেশী ৩. একই/সমান	

ঘ) বর্গাচাষীর জমি সংক্রান্ত তথ্য (শতাংশে) :

৩৯) নিজস্ব জমির পরিমাণ (যদি থাকে) :	৪০) বর্গায় চাষকৃত জমির পরিমাণ :
৪১) আলোচ্য মৌসুমে চাষকৃত জমির পরিমাণ :	৪২) পূর্বের মৌসুমে চাষকৃত জমির পরিমাণ :
৪৩) বর্গায় চাষকৃত জমির চুক্তিপত্র আছে কিনা : ১. হ্যাঁ ২. না	৪৪) ফসল প্রাপ্তির অনুপাত :

ঙ) ঋণের ব্যবহার সম্পর্কিত তথ্য (যে মৌসুমের ফসল ইতোমধ্যে তোলা হয়েছে) :

৪৫) চাষকৃত জমিতে মোট খরচের পরিমাণ :	৪৬) ঋণ ব্যতীত অতিরিক্ত ব্যয়িত অর্থের উৎস : ১. নিজস্ব উৎস ২. ব্যাংক/এনজিও থেকে ঋণ ৩. ব্যক্তি হতে ঋণ ৪. অন্যান্য
৪৭) উৎপাদিত ফসলের পরিমাণ : ক) মণঃ খ) মোট গড় মূল্যঃ	
৪৮) পূর্বের মৌসুমের তুলনায় ফসল : ১. বৃদ্ধি পেয়েছে ২. হ্রাস পেয়েছে ৩. একই রয়েছে	
৪৯) পূর্বের মৌসুমের তুলনায় ফসল বৃদ্ধি/হ্রাস পেয়ে থাকলে তার পরিমাণ :	
৫০) পূর্বের মৌসুমের তুলনায় ফসল বৃদ্ধি/হ্রাস পেয়ে থাকলে তার কারণ :	
৫১) ঋণ সুবিধা ব্যতীত চাষাবাদের ক্ষেত্রে ব্র্যাকের নিকট থেকে প্রযুক্তিগত সুবিধা/পরামর্শ পাওয়া গেছে কিনা : ১. হ্যাঁ ২. না	

চ) এ ঋণ কার্যক্রম সম্পর্কে বর্গাচাষীর উপলব্ধি : (আর্থিক, সামাজিক ও পারিবারিক)

- ৫২) ফসল উৎপাদনে এ ঋণের পরিমাণঃ ১. পর্যাপ্ত ২. অপরি্যাপ্ত
- ৫৩) ফসল চাষ করে যা আয় হয়েছে তা দিয়ে এই ঋণ শোধ করতে পেরেছেন ? ১. হ্যাঁ ২. না
- ৫৪) চাষাবাদ করতে যে শ্রমিকের প্রয়োজন হয় তা সহজে পাওয়া যায় কিনা? ১. হ্যাঁ ২. না
- ৫৫) শ্রমিকের দৈনিক গড় মজুরী কত দেন ?
- ৫৬) জমি চাষ করতে পুনরায় এ ঋণ গ্রহণ করতে আগ্রহী কিনা ? ১. হ্যাঁ ২. না
- ৫৭) ৫৬ নং প্রশ্নের উত্তর হ্যাঁ হলে তার কারণ : ১. লাভজনক ২. সহজলভ্য ৩. স্বল্পসুদ
- ৫৮) ৫৬ নং প্রশ্নের উত্তর না হলে তার কারণ : ১. অলাভজনক ২. ব্যয়বহুল ৩. বেশী সুদ ৪. ঝামেলাপূর্ণ
- ৫৯) চাষের জমি আর বাড়ানোর ইচ্ছা আছে কিনা ? ১. হ্যাঁ ২. না
- ৬০) সঞ্চয় কেমন হচ্ছে ? ১. বেশী ২. মোটামুটি ৩. হচ্ছে না
- ৬১) ফসলের বাজার মূল্য নিয়ে সন্তুষ্ট কিনা ? ১. হ্যাঁ ২. না

৬২) ঋণ গ্রহণে আর্থিক অবস্থার মানের পরিবর্তন : ১. পূর্বের থেকে ভালো ২. পূর্বের মতো ৩. পূর্বের থেকে খারাপ

৬৩) ঋণ গ্রহণের পর আপনি নতুন কোন সম্পদের মালিক হয়েছেন কি? ১. হ্যাঁ ২. না

৬৪) ৬৩ নং প্রশ্নের উত্তর যদি হ্যাঁ হয় তবে সম্পত্তির বিবরণ ও মূল্য:)

১. জমি (মূল্য): ২. ঘর/বাড়ি সংস্কার (মূল্য): ৩. ইলেক্ট্রনিক/ইলেক্ট্রিক্যাল যন্ত্রপাতি (মূল্য):

৪. আসবাবপত্র (মূল্য): ৫. সঞ্চয় (পরিমাণ) : ৬. অন্যান্য :

৬৫) ঋণ গ্রহণের পর ব্যক্তিগত/পারিবারিক জীবনে কোন কোন ক্ষেত্রে ইতিবাচক পরিবর্তন হয়েছে ?

১. শিক্ষাক্ষেত্রে ২. খাদ্যের মান ৩. পোশাক পরিচ্ছদ ৪. সন্তানের বিয়ে ৫. সন্তানের বিদেশ গমন ৬. অন্যান্য

৬৬) বার্ষিক পারিবারিক ব্যয় :

মন্তব্য/পরামর্শ :

বর্গাচাষীর নাম ও স্বাক্ষর/টিপসসহ

সাক্ষাতকার গ্রহণকারীর নাম ও স্বাক্ষর

ব্র্যাক শাখা ব্যবস্থাপকের জন্য প্রশ্নমালা (অর্থবছর ২০১৪-২০১৫)

(ব্র্যাক শাখা হতে তথ্য সংগ্রহের সময় প্রযোজ্য ক্ষেত্রে সংশ্লিষ্ট নথিপত্র যাচাইপূর্বক প্রয়োজনীয় ফটোকপি সংগ্রহ করতে হবে)

১. ব্র্যাক শাখার নাম ও ঠিকানাঃ
২. বর্গাচাষীদের সহায়তা প্রদানের জন্য প্রধান কার্যালয়ের কি কি নির্দেশনা পরিপালন হচ্ছে :
 ১. বর্গাচাষী জরিপ
 ২. নির্বাচন ও নিবন্ধন
 ৩. বর্গাচাষীদের নিয়ে সভা আহ্বান
 ৪. ওরিয়েন্টেশন প্রদান
 ৫. ক্ষুদ্র দল গঠন
 ৬. ঋণ বিতরণ
 ৭. ঋণের টাকা সদ্যবহার
 ৮. অন্যান্য
৩. নির্বাচিত বর্গাচাষীদের সম্পর্কে মৌলিক তথ্য সংরক্ষণ হচ্ছে কিনা? ১. হ্যাঁ ২. হ্যাঁ
৪. বর্গাচাষীর সকল তথ্য সরেজমিনে যাচাই করে ঋণ প্রদান করা হচ্ছে কিনা? ১. হ্যাঁ ২. না
৫. খাতওয়ারী ঋণের টাকা ব্যবহারে বর্গাচাষীর সংখ্যা :
 ১. কৃষি কাজে ----- জন
 ২. গবাদি পশু ক্রয়/পরিপালনে ----- জন
 ৩. গৃহনির্মাণ/সংস্কারে ----- জন
 ৪. মৎস্য চাষে ----- জন
 ৫. যন্ত্রপাতি ক্রয়ে ----- জন
 ৬. অন্যান্য খাতে ----- জন
৬. ফসল উৎপাদনের বিষয়ে কৃষকদেরকে প্রয়োজনীয় পরামর্শ প্রদানের জন্য কোন বিশেষজ্ঞ কর্মকর্তা/কৃষি সম্প্রসারণ কর্মকর্তা নিয়োগ করা হয়েছে কিনা? ১. হ্যাঁ ২. না
৭. পুনরায় এ ঋণ গ্রহণে কৃষকের অনাগ্রহের কারণ? ১. স্বাবলম্বী ২. ক্ষতিগ্রস্ত ৩. অলাভজনক
৮. বর্গাচাষীদেরকে বিতরণকৃত ঋণের সুদ, কিস্তি ও ঋণের মেয়াদ সম্পর্কিত তথ্যাদি :
 - ক) মোট বিতরণের পরিমাণ :
 - খ) মোট আদায়ের পরিমাণ :
 - গ) মোট ঋণগ্রহীতা কতজন :
 - ঘ) বিতরণকৃত ঋণের উপর ধার্যকৃত সুদের হার :
 - ঙ) ঋণ পরিশোধের জন্য কিস্তির ধরণ : ১. সাপ্তাহিক ২. মাসিক ৩. দুটোই
 - চ) মেয়াদোত্তীর্ণ ঋণের পরিমাণ :
 - ছ) মোট খেলাপী ঋণের পরিমাণ :
৯. দলের কোন বর্গাচাষী ঋণ পরিশোধে ব্যর্থ হলে সে ক্ষেত্রে কি ব্যবস্থা গ্রহণ করা হয় ?
 ১. মেয়াদ বাড়ানো
 ২. দণ্ড সুদ আরোপ
 ৩. সুদ মওকুফ
 ৪. অন্যান্য
১০. ঋণ আদায়ে কোন সমস্যার সম্মুখীন হয়েছেন কিনা? ১. হ্যাঁ ২. না
উত্তর হ্যাঁ হলে তার ব্যাখ্যা :
১১. আলোচ্য প্রকল্পের কারণে বর্গাচাষীদের আর্থিক, সামাজিক ও পারিবারিক অবস্থার মান :
 ১. পূর্বের থেকে ভালো
 ২. পূর্বের মতো
 ৩. পূর্বের থেকে খারাপ
১২. ঋণ গ্রহণের পর ঋণ গ্রহীতার ব্যক্তিগত/পারিবারিক জীবনে কোন কোন ক্ষেত্রে ইতিবাচক পরিবর্তন হয়েছে ?
 ১. শিক্ষাক্ষেত্রে
 ২. খাদ্যের মান
 ৩. পোশাক পরিচ্ছদ
 ৪. সন্তানের বিয়ে
 ৫. সন্তানের বিদেশ গমন
 ৬. অন্যান্য
১৩. Crop insurance-এর প্রয়োজন আছে কি ? ১. হ্যাঁ ২. না
১৪. ঋণের পরিমাণ আরো বাড়ানোর প্রয়োজন আছে কি ? ১. হ্যাঁ ২. না
১৫. পরিদর্শকের সার্বিক পর্যবেক্ষণ :

শাখা ব্যবস্থাপকের নাম ও স্বাক্ষর :

পরিদর্শকের নাম ও স্বাক্ষর :

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