

**ATTITUDE OF WOMEN BENEFICIARIES TOWARDS
POLICY MANAGEMENT OF NGOS IN BANGLADESH:
*CONFLICT AND HARMONIZATION***



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**DEPARTMENT OF ACCOUNTING
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BANGLADESH**

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POLICY MANAGEMENT OF NGOS IN BANGLADESH:
*CONFLICT AND HARMONIZATION***



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By

Chitralkha Nazneen
Ph.D. Research Fellow
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**Department of Accounting
University of Rajshahi
Bangladesh**

June 2005

*Dedicated
To my mother
Late Surekha Gulshan Ara
Whom I adore throughout my life*

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পরিচালক

ইনস্টিটিউট অব বিজনেস এ্যাডমিনিস্ট্রেশন

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Certificate

I have pleasure in certifying that the dissertation entitled **Attitude of Women Beneficiaries towards Policy Management of NGOs in Bangladesh: Conflict and Harmonization** by Ms. Chitrlekha Nazneen a Ph.D. researcher, Department of Accounting, University of Rajshahi is the candidate's own achievement and is not a conjoint work. She has completed her Ph.D. dissertation under my supervision.

I also certify that I have gone through the dissertation thoroughly and found it satisfactory for submission to the University of Rajshahi in fulfillment of the requirement for the degree of Doctor of Philosophy in Accounting.

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Declaration

I, solemnly declare that the dissertation on the topic of **Attitude of Women Beneficiaries towards Policy Management of NGOs in Bangladesh: *Conflict and Harmonization*** is an original work of mine. The materials used in this research work are original and the dissertation or any part of it has not been submitted partially or fully to any academic institution/ university in achieving any degree/ diploma.

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27.06.05

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Abstract

The title of dissertation is “Attitude of Women Beneficiaries towards the Policy Management of NGOs in Bangladesh: *Conflict and Harmonization*”. The main theme of the research is, to assess the attitude of the women beneficiaries towards the policies of micro credit program.

Literature reveals that there are different and varied studies on micro credit program and women but so far my knowledge goes no such study has been done on the assessment of attitude of the women beneficiaries towards the policy management of the micro credit program.

Three NGOs of Bangladesh ASA, BRAC and TMSS have been selected for the study. The research was conducted on 450 women beneficiaries, taking 150 women beneficiaries from each organization. Bagha upazila and Boalia thana under Rajshahi district were selected purposively for the study.

Primary and secondary data were collected for the research. Primary data has been collected directly from the women beneficiaries and management of the three NGOs through interview and secondary data has been collected from manuals, annual reports etc. During the collection of primary data structured questionnaire has been used and Likert Scale has been applied to assess the answers so that attitude of women beneficiaries towards the policies of micro credit program can be assessed. Besides these face-to-face interviews with the women beneficiaries and the management of the NGOs also have been done.

In the study, socio economic profile of the subjects i.e. women beneficiaries covered under the study has been assessed and the existing policies of the micro credit program have been identified and attitude of women beneficiaries has been examined and how far the policies of micro credit program have been implemented in the field level has been observed. It is also presented in the study that whether the women beneficiaries have any adverse attitude to a particular policy and whether they want any change in it and the reaction of the management on the issue. The opinion of top management of three NGOs have been taken through face to face interview on only those policies where adverse attitude of the women beneficiaries are found. Lastly, the stand of the women beneficiaries and NGO authority has been presented and some recommendations have been provided for harmonization.

Descriptive and empirical statistical tools have been used for data analysis. It is found in the study that women beneficiaries keep positive or neutral attitude to most of the policies of micro credit program. There are few policies like single membership from a family, providing undertaking for credit, credit utilization, advance repayment and savings policy on which women beneficiaries have moderately adverse attitude.

But management of the NGOs inform that they are considering the issue with importance and they would take steps in near future only when they could determine the extent of change that they could able to bring.

Some recommendations are provided in the study on the policies so that the disadvantaged and poor women beneficiaries can accrue highest benefit from the program and the massive program can meaningfully contribute in the context of Bangladesh. Because before the introduction of the micro credit program of NGOs half of the population i.e. poor women were

remained outside of any economic activities but now the poor women community of Bangladesh are involved themselves in all sorts of economic activities through the micro credit program. It is hoped that the poor disadvantaged women would be able to join the mainstream of the development of the country.

Abbreviation

ASA	: Association of Social Advancement
BBS	: Bangladesh Bureau of Statistics
BIBM	: Bangladesh Institute of Bank Management
BIDS	: Bangladesh Institute of Development Studies
BRAC	: Bangladesh Rural Advancement Committee
BRDB	: Bangladesh Rural Development Board
CARE	Carrying American Relief Everywhere
CBS	: Community Based Organization
CDF	: Credit Development Forum
CEDAW	: Convention on the Elimination of all forms Discrimination Against Women
CO	: Credit Officer
FFYP	: Fifth Five Year Plan (1997-2002)
FW	: Field Worker
GO	: Governmental Organization
GOB	: Government of the Peoples Republic of Bangladesh
GO	: Governmental Organization
HDI	: Human Development Index

IGA	: Income Generating Activity
MCC	: Mennonite Central Committee
MFI	: Micro Finance Institute
MFP	Micro Finance Program
NGO	: Non-Government Organization
Tk.	: Taka
PETRRRA	: Poverty Elimination Through Rice Research Assistance
PRA	: Primary Rural Appraisal
RDRS	: Rangpur Dinajpur Rural Service
RMP	: Rural Maintenance Program
RSP	: Rural Studies Project
RU	: Rajshahi University
SNKS	: Samata Nari Kallyan Sangtha
SPSS	: Statistical Package for Social Science
TARD	: Technical Assistance for Rural Development
TMSS	: Thengamara Mohila Sabuj Sangha
UNDP	: United Nations Development Program
VAW	: Violence Against Women
W.B.	: Women Beneficiaries

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Chapter One

Introduction

1.1 Introduction

Throughout the history the role and status of Bangladeshi women remained the same. The demarcation line drawn between the roles of man and women is clear and rigid. Generally women's roles are confined to the family setting while men are ascribed to extend beyond the family boundary. Bangladeshi women are primarily trained to perform the role of a docile daughter, a compliant wife and a dependent mother (Mannan, 1989:7). On the other hand it is also claimed that women in developing countries work as manager of all natural resources, as farmers, water and energy suppliers, and health providers (Conway and Lambrou, 1995:4).

In our society men and women have different kinds of work or activities to perform. But according to Schwartz "Men and women may or may not have some innate psychological disposition towards these traditional role, men to be aggressive, competitive, self-reliant, risk taking; women to be supportive, nurturing, intuitive, sensitive, communicative but certainly both men and women are capable of full range of behavior. Indeed the male and female roles have already begun to expand and merge (Schwartz, 1989:67)".

In the present socio-economic context the status of women are changing towards positive direction. But there is still long way to go. According to Afsar, "The fundamental obstacle to full equality between sexes is bound up with tradition, sources and patterns of familial authority and social outlooks(Afsar, 1987:83). In our country traditionally women depend on male members of the family. The only relatively independent women are

middle aged or elderly widowed, divorced or abandoned without sons to support (Ellickson, 1975:82).

Discriminatory familial or social outlooks not only affect women alone but also the community as a whole directly or indirectly. For these reasons most of the leading NGOs of our country now consider that women development is the precondition to overall development of the community. And now most of the target beneficiaries of the NGOs are women.

In our country development oriented NGOs started their activities after the devastating cyclone in 1970 and liberation war in 1971. And that was the beginning and now NGOs have virtually grown into a social movement in Bangladesh and ultimately playing a very noteworthy role in the nation's development process (Begum, 2000:65). After start-up the activities over the past three decades, NGOs involved in different kinds of programs such as credit, non-formal education, women development, occupational skill training, health, sanitation, environment etc.

Now most of the leading NGOs put special attention on the disadvantaged poor rural women of our country. This is a positive sign to make overall development of the community.

1.2 Definition of Key Terms:

For proper understanding of the terms used in this study we should precisely define those key terms. In the following lines attempts have been made to present the terms in proper perspective.

1.2.1 Attitude

In psychology the term 'attitude' is variedly defined and it is stated that attitude may vary depending on the context of place, time and persons.

Attitude of a person may vary with the community that he belongs to and the level of the difference may also vary depending on the situation. An attitude is a kind of mental set. It represents a pre disposition to form certain opinions (Maier, 1976:52). In this definition opinion represents an evolution not a description of the factual evidence. Attitude is complexes of beliefs and feelings that people have about specific ideas, situations or other people (Griffin, 1997:453). An individual forms this attitude over time as a result of repeated personal experiences with ideas, situations or people.” The situational view of attitude formation suggests that strong attitudes evolve from the socially constructed realities in which people live, such as educational, family or work situations (Griffin, 1997:455). So it is clear that attitude could be changed as a result of new experience, information or situation. But it is also noted that radical attitude are more difficult to modify than conservative attitudes (Maier, 1997:67).

In this study we would try to ascertain the attitude of certain women beneficiaries that is what they think about the role of NGOs relating to assistance and services provided to them by the NGOs and to what extent their attitude is favorable or against the policies that are being followed by the NGOs.

In this context the term “Attitude” shall not only indicate the attitude towards the services and assistances of the NGOs but also their reactions towards different policies of the NGOs. Furthermore expectations of the beneficiaries would also be highlighted within the scope of the term “Attitude”.

1.2.2 Policy and Policy Management

We know that the top-level management has to formulate certain policies through which a program or project could be implemented. An NGO termed

it's guideline of activities as policy or strategy. In management 'Policy' and 'Strategy' terms have different implications in the field of practical application. But in certain cases the two terms bear same meaning. Policies are often confused with plans, purposes, objectives, goals, procedures and so on. The word policy is frequently used both in practice and scholarly literature to mean these other elements. A policy is indeed a plan- it is a type of plan.

Also, policy and strategy are terms, which are synonymous under certain circumstances. Thus policy is a slippery concept. It has variety of meanings depending upon its nature and use (Steiner, 1969:266). On the other hand according to Griffin, "A strategy is a comprehensive plan for accomplishing an organization's goal" (Griffin, 1997:200). Though strategy stands for comprehensive plan while policy implies implementation guideline of that comprehensive plan. In this study these two words would be used interchangeably.

NGOs implement different programs or projects. And each of these NGOs has its specific guideline for implementation process of programs or projects. This guideline would indicate as policies of those NGOs.

NGOs bring changes in their policies time to time to suit their need or in the interest of project implementation. We would like to call it their policy management.

In this study the term 'policy' and 'policy management' would be used as such. Besides these 'policy' refers some selected policies of micro credit program of three NGOs.

1.2.3 NGO

Generally, the term 'NGO' is an abbreviation of "Non-Government Organization". But it is to be noted that NGO means only that organization

which is involved in various development activities for the benefit of the poor, underprivileged and marginalized in the society.

In this research work the term 'NGO' indicates only voluntary, non-government non-profit organization working for economically and socially disadvantaged and vulnerable groups of people.

1.2.4 Women Beneficiaries

Most of the NGOs in Bangladesh have specific target group (Ahmed, 2000:176). In this study women beneficiaries refer to the under privileged and disadvantaged rural women who are directly involved in various development programs of the selected NGOs.

1.2.5 Micro Credit

Micro credit refers to small amount of loans (US\$ 100-US\$500) provided by formal institutions (banks and cooperatives, semi formal institutions (such as non-government organizations) and informal sources (friends, relatives, money lenders and shopkeepers)(Choudhury, 2001).

Micro Credit is a small amount of loans, which repayable within one year on monthly, fortnightly or weekly installments depending on the policy of the concerned micro finance institutes. This credit does not call for collateral security in tangible assets.

1.2.6 Program

A program is an organized set of objectives, projects, process or services, which is directed towards the attainment of specific objectives (TARD, 1993). A program is a single-use plan for a large set of activities (Griffin, 1997:184).

1.3 Review of Literature

All the available literature concerning the problem is surveyed and examined in the interest of the research. There are published materials on the theme and different writers and researchers have viewed the problem from separate angles. In the following lines books, articles and research monographs relevant to the research issue are reviewed.

“On Reaching the Hardcore Poor: Some Evidence on Social Exclusion in NGO Programs.”(Rahman and Razzaque, 2000) in this article authors highlighted that leading NGOs of Bangladesh have social programs along with micro credit intervention. Most of the hardcore poor could not be able to participate in both the programs. In this study researchers tried to find out the factors, which were responsible for low participation of hardcore poor in various social programs of different leading NGOs of Bangladesh.

The researchers conducted a study on two leading NGOs of Bangladesh BRAC and Proshika and relating to their approach to hardcore poor. This study was mostly based on primary information and data, which were collected through a field survey during January-March 1998 period in Kotiadi and Kuliarchar thana in Kishorganj district. These were selected on the basis of Thana District Level Map(1997) prepared by Planning Commission Task Force. The study was confined in three village i.e. Aushtagharia (Kotiadi), Darir Charia Kona (Kotiadi) and Uttar Salua(Kuliachar) where the social programs such as Non-formal Primary Education(BRAC), Essential Health Care(BRAC) and Village Organization (Proshika) ran respectively. Census survey was conducted on study area with short questionnaire to collect basic information about the households. And sample survey was conducted with large questionnaire to collect detail

information. In sample survey respondents were selected through random sampling.

- After analyzing data researchers have reached the conclusion that the hardcore poor have no access to social programs of these NGOs. In support of their conclusion they asserted that micro credit program aimed to alleviate rural poverty could not reach the hardcore poor because of their mechanism and policies related to micro credit program. Field workers of these organizations had to ensure hundred percent realization of principal amount along with service charge under micro credit program. Obviously the field workers became choosy in selecting the beneficiaries. They assessed the ability of beneficiaries in refunding credit money. Consequently the hardcore poor were excluded from credit program.

The writers have suggested that there should be a radical change in the policies of the program so that poorest of the poor could be benefited from those programs.

The writer of the article “ Dynamics or Drawbacks? Current Issues in NGO Research.” (**Hossain, Forhad.2000.**) states that generalization of NGO performance in development management is not proper because of their nature of involvement, their administrative capacity and sustainability of their projects. The article in an enquiry about academic literature on the NGOs of Bangladesh and Nepal.

According to the author the paper tries to provide some insight from the findings of the current research of the NGOs. It is assumed that the development programs and projects run by the NGOs are generally flexible, innovative, participatory, cost effective and directed to the poor . However, according to the author despite those advantages NGOs suffered from

certain shortcomings and drawbacks. He has raised the question about very relevance of the NGOs in the context of development. He has also pointed out in support of his contention a number of studies on NGO performances.

To sum up, in the article the author has reached a conclusion that most of the existing literature on the NGOs are more or less biased. One group tried to provide false generalization to justify the advantages of the NGOs. On the other hand another group tried to highlight the shortcomings and overstated irrelevance in development management.

Considering the context of the present situation the author stressed the need for further investigation and academic research in the interest of studying the field appropriately.

The rural women of Bangladesh enjoy a very low status, which is the result of interaction of different social and economic forces within a historical perspective. The study "Status of Women in Bangladesh: Equality of Rights-Theory and Practice" (**Mannan, 1989**) mainly tried to focus on status of women in Bangladesh. The study also attempted to find out the factors, which were responsible for low status of women and the gap between policy, legislation and practice between good intention, rhetoric and reality as it was exist in Bangladesh society.

Data was collected from Rural Studies Project (RSP), which was conducted by the Bangladesh Institute of Development Studies (BIDS) during 1977-82. Anthropological data was collected through field investigation by the author himself. Several case studies were also presented in this study, which were about rich peasants, marginal farmers, landless laborers, a village leader and several widows.

The study revealed that the position of rural women of Bangladesh was inferior from the economic, social, religious and cultural point of view. This

discriminatory position of women arises not only for discriminatory legislation and practices but also out of social attitudes, society's prejudices, myths and beliefs. Researcher also found that over the centuries patriarchal values became institutionalized mostly in rural areas of Bangladesh resulting immense harm to society and humanity. The author has recommended for eradication of sexual prejudices, vocational training of women for better job option and reeducation for adult males in the community.

According to the author these methods would ensure full equality between men and women.

Though the researcher conducted this research study about two decades ago still it is relevant as far as the status of rural Bangladesh women in the present socio-economic perspective.

A good number of rural women of Bangladesh are compelled to live life in abject poverty when they are divorced or deserted by their husbands and there is lack of earning male member to support the family. So they are forced to take jobs outside the four walls of houses to maintain the family. Rural Maintenance Program opened an avenue of job to these extremely vulnerable women.

In this article the writer tried to analyze the impact of the "Rural Maintenance Program" (RMP) on its beneficiaries (particularly women) using some socio economic indicators and comparative study on corresponding situation before and after their joining RMP (Khanam, 2000). The RMP is a large scale rural infrastructure program of CARE that provides full time employment and income to destitute women. The writer selected seven Unions as sample those were Ranishimul(Sherpur), Sachali(Kishorganj), Chougram (Singra), Badiakhali(Gaibandha),

Maidandighi(Panchagar), Patharghata(Barishal) and Sreenagar(Munshiganj). Relevant data and information were collected by utilizing PRA method, survey and a combination of case study from June 1998-August 1998.

The RMP target group consists of 41.2 percent divorced, 18.7 percent deserted, 22.5 percent living with disabled husband and the remaining were unmarried. Among them eighty one percent of women were principal bread earners in the family. Most of the participants of the RMP were at vulnerable position; they worked hard but could not contribute to the family income before joining RMP. But there were lot of positive changes in their lives after joining RMP. Women beneficiaries considered that they have achieved enormous success, as they are able to manage essential food for their families. The material conditions of their houses have also improved. Most of the participants now engaged in income generating activities, which supplement their family income. Some of them saved money to meet the future need.

Patterns of their expenditure also have changed. Now they not only spent money for food but for children's education, clothing, small presentation etc. Asset holding capacities have increased access to health services, access to credit also increased. Now some of them have turned to be moneylender instead of money borrower and this created new class of money lenders.

Apart from financial aspects the RMP have also positive impact on social status of the women participants. Now they could take active part in the decision making process in the family. Furthermore, they now hold much more power to control the family income, consequently their social acceptance increased. The economic empowerment also leads to self-confidence, awareness and ability to take legal action and capacity to

explore further avenues. Consequently the participants of RMP become affiliated with other NGOs like BRAC, ASA etc.

It is to be noted that working openly at roadside in broad daylight certainly violates the traditional 'purdah' system prevailing in the rural areas. The participants are convinced that being involved in the program they are not committing any crime of sin but earning their livelihood honestly. This change in the attitude also has demonstration effect in the adjacent areas. The writer after elaborating the positive aspects of the program put forward some recommendations too. She has opined that the participant enjoy benefit during the period of their involvement in the program. So some measures should be taken to involve the participants in income generating (IG) activities after providing them skill development training on different items. Arrangements could also be made to provide them credit from other sources so that they could undertake IG program independently.

The writer in his article "Distant Voice: Micro-credit Finance and the Views of the NGO Field Workers in Bangladesh." (Ahmed, 2000.) states that the field workers of NGOs are yet another underutilized resource in development research.

In this article the writer has tried to present the views of the field workers of four NGOs who were involved in micro credit program. For collecting relevant data the writer has interviewed the field workers of four NGOs i.e. Mennonite Central Committee, an international NGO, Proshika, a national NGO, Rangpur Dinajpur Rural Service, a regional NGO and local partner of SCA (UK) as grassroots NGO and he has also reviewed the writings of the academics about micro credit program.

The writer has tried to inform the readers about micro credit program of the NGOs and its efficacy to alleviate rural poverty. According to him field workers of various NGOs are certainly a vital factor in any development program as they are actual tool in the hands of the program implementers. He has showed that the role of the field workers is undervalued and the senior officials of the NGOs rarely consult them. As such there exists a communication gap between the policy level and implication level.

In the last portion of his article the writer has provided some recommendations i.e. on the basis of the needs of the beneficiaries identified by the field workers development program should be undertaken, to avoid overlapping of the programs the NGOs should have coordination and cooperation among themselves, to stop the misuse of loan field worker should be careful and try for maintain close supervision and beneficiaries should have the right to take decision whether they will borrow and how much.

As women mainly consist the target groups under micro credit programs we could know from reviewing the article, the nature of the problem that they faced and the reason for such situations. The role of field workers should play in such context and necessary changes that could be brought in the policies to cope with the situation.

The book “ A Quite Revolution: Women in Transition in Rural Bangladesh.” (Chen, 1986) is a description and evaluation of the BRAC projects for the development of rural women since the inception of BRAC through mid eighties. Here the writer has tried to identify the factors that were complementary to different women specific programs. She has also identified the factors that put hindrances to success of the programs.

She has described brilliantly the trial and error method of BRAC to formulate effective strategies for promotion of women's cause. In addition to this description she has pointed out the economic and social role of women in Bangladesh and the impact of the development programs of BRAC in their lives

The writer has collected information on women beneficiaries of BRAC through open-ended interviews. The target beneficiaries freely informed that the programs have brought a substantial change in their social and economic lives and in one voice all of them agreed that the changes were altogether positive in nature. Now the women beneficiaries feel empowered socially and economically.

So far development strategy of BRAC is concerned, the writer informs about the dual strategy i.e. creation of rural employment opportunity and rural institution building. Furthermore, she has pointed out the approach of BRAC in project implementation as an awareness raising process of the target beneficiaries.

She has also put forward some recommendations indicating the ways and means to organize rural women under economic programs.

In the article "Problems and Prospects of Women Employment in Bangladesh." (**Haq and Haq, 1999**) writers have tried to find out the major problems and prospects of women employment. For the overall development of the country the joint effort from both the men and women is needed. In the developed countries we could find such a situation. But in our country it is observed that social attitude towards women's employment is not very fair and women have to face lot of hindrances and trouble if they want to engage in any kind of work out side their houses.

Primary data and information have been collected through field investigation and secondary data have been collected from Second Five Year Plan (1980-85) and Third Five Year Plan(1985-90) of Planning Commission of Bangladesh, Man Power Survey(1980) and Report on Labor Force Survey in Bangladesh(1995-96) of BBS.

In the article writers have focused on women employment situation in Bangladesh. They have also highlighted the main causes of taking up of employment by women such as increase in the rate of literacy, decrease in land holding capacities, increasing economic pressure etc.

They have also mentioned the various constraints that affect growth of women employment and impact of the constraints on job performance analyzed through 'Five Point Likert Scale'. It is found that according to the respondents 'lack of congenial working environment' has imposed the highest adverse impact on the job performance. Prospect of women employment depends on removal of existing constraints as far as possible.

The writers have suggested following measures to change the poor employment situation of women.

Existing negative male attitude towards women employment should be changed, discriminatory wage and salary structure should be changed, more economic and technical support be provided to the girls and women, congenial working environment should be made, childcare facilities should be increased, on-the-job training should be provided.

According to the writers in the private sectors NGOs could play a significant role to make bright prospect of women employment.

Breaking the Cycle of Poverty is written by Catherine H. Lovell is a study on BRAC strategy (**Lovell, 1992.**). About the book the writer herself stated “Learning and experience with others in the development field.”

The book is based on personal observation, extensive interview with the BRAC staff, target audience, government officials and other concerned persons. She also gathered data from BRAC office, BRAC Research and Evaluation Division etc.

The intention of the writer is to introduce BRAC program to the readers. She out lined brief history of BRAC. Mission and vision of the organization and activities of BRAC. She has tried particularly to focus on credit and savings activities.

According to the writer BRAC is a large and complex organization and it is “continually evolving”. So the writer concluded that it was difficult at a particular moment to capture as accurate picture of BRAC activities. At the same time she told her readers that the development approach remain the same but implementation strategy changes frequently. The book well provides the very detail and accurate information of BRAC program and management during the early nineties.

Mamuda Islam in her book, “Whither Women Studies in Bangladesh” (**Islam, 1994**) has tried to throw light on studies on women in Bangladesh. The book is bibliographical approach to the study on women issues covering all the aspects in Bangladesh. Studies on women were conducted by different researchers in different times. It could not present full picture on the issue. Mamuda Islam through her book tried to provide valuable information on most of the studies on women in Bangladesh.

The writer has tried to locate and identify those organizations, which were responsible for conducting or sponsoring research on women. Through an

advertisement in the national dailies writer has tried to make contact with the concerned writers and researchers.

The book highlighted all the studies conducted on women since sixties. She has not only mentioned the studies but also made precise discussion on most of the books. We can get an indication from her book the areas where future research can be conducted. She has stressed on number of issues including “credit and Women”, “Poverty alleviation and Women” and “ Organizing Women and Roles of NGOs”. The writer has informed that there is much scope to conduct studies on the above mentioned issues. And end of the book the bibliography provides very rich information about four decades of women studies.

In the paper of “Rural Development and NGOs in Bangladesh” (Choudhury and Saha, 1992) authors have tried to focus what would be the NGOs contribution in rural development in Bangladesh. Bangladesh is basically a rural country and development of Bangladesh mostly depends on the development of rural areas of Bangladesh.

Government of Bangladesh has taken various steps and made plan for rural development after independence. But past experience shows that target could not be achieved. Authors have pointed out some reasons such as resource constraints, inefficiency and limitation of government bureaucracy. According to the authors inefficiency and lack of strength of governmental sector have played a vital role for emergence of NGOs in Bangladesh. NGOs have increased their activities and program by the passage of time. But according to the authors transparency and accountability of NGOs are still not achieved by the NGOs. And NGOs contributions would be more effective if their activities are coordinated with the national program.

In the article “Utilization of BRAC Agricultural Credit by Borrower Families in a Selected Area of Mymensing District.” (**Mamun, Miah, Ahmed and Haque, 1999**) authors have tried to focus on the effectiveness of the BRAC agricultural credit program. Nine village were randomly selected for the study and one hundred (81 female and 19 male) farm families of BRAC loanee were selected randomly from a population of 762. Interview schedules were used for data collection.

Authors found that only 48.76% of credit amount of BRAC was utilized in agricultural purposes properly while rest (51.24%) were utilized in non-agricultural purposes. According to the authors credit utilization pattern was discouraging and they concluded that the management of credit program of BRAC was not effective enough to stop utilization of credit in non-agricultural Purposes.

The authors have tried to provide general information of NGOs in Bangladesh. In the article “ The Role of NGOs in Rural Development: An Overview of Experiences” (**Siddique and Mustafa 1992**) authors precisely highlighted existing poverty in Bangladesh and emergence of NGOs for combating poverty, type of NGOs and their operating strategies. Analyzing growth process of NGOs they have pointed out three phases i.e. formative phase, strategic phase and institutionalization phase. They have pointed out the number of active NGOs in Bangladesh and to what extent NGOs could reach the beneficiaries. The fields of NGO activities were mentioned.

The article also mentioned evolution of Regulatory laws that control the activities of NGOs in Bangladesh. The authors also highlighted and stressed

the importance of GO NGO collaboration so that the government resources could be utilized to maximize benefit for the target people.

The writer in the article “The Role of NGOs in Rural Development: An Outline of Issues” (**Rahman, 1992**) has presented briefly that NGOs as a party in a developing country like Bangladesh could play a role to expedite development activities. Though the government is the main party to bring rural development yet writer has identified three main reasons for the failure of government i.e. resource constraint, lack of grassroots organization and lack of efficiency.

He has also discussed precisely the rise of NGOs in Bangladesh. He identified activities of NGOs for two decades in post liberation period and those were: disaster assistance, targeted assistance to the poor. Secondly, he highlighted the achievements of NGOs. In his opinion though the success of NGOs sometime faced unjust criticisms, yet the success of NGOs in the field of credit assistance to the poor and primary health care is universally recognized.

He has concluded stating the main five features of NGO activities and they are: a. small coverage of programs b. positive program impact c. program cost high but affordable d. a clear emphasis on women beneficiaries e. NGO programs have weak sustainability.

The writer in his article “The Role of the Non- government Organizations in Village Development” (**Hakim, 1992**) has highlighted the rise of the NGOs in the post liberation poverty stricken Bangladesh and their role in village development. He identified the sectors of village development, which are covered by NGOs. He has classified the NGOs in three categories on the basis of their activities, namely a. social welfare or service oriented b.

institutional development oriented and c. movement oriented. In addition, the writer highlighted the approaches of NGO activities in Bangladesh. In his opinion the approaches of NGO activities were determined by time and social condition of the country. As for example, the first approach of NGO activities was relief and rehabilitation activity that was needed in post liberation Bangladesh. Second approach was community-centered development, which flourished during mid- seventies. The main goal of the activity was to create self- reliant village through integrated village development activities.

The third stage, which has been identified by the writer as sustainable development approach began in the decade of eighty through some NGOs. The main activities under the process were creation of institution through awareness raising and motivation, regular meeting and introduction of savings scheme, provide training for leadership and skill development, initiating projects for income generation and introduction of other programs for literacy, health and environment.

The writer has highlighted the success of NGOs and identified the reason for such success as commitment of workers for their job, intentness and dedication. To develop organized human resource NGOs created space for skill development and resource mobilization and create opportunity for participation in every sector of development activities.

The writer identified lack of coordination in activities and lack of proper understanding with government and local institutions as reasons for failure of NGOs in certain sectors.

In the article “An Impact Assessment of Micro Credit Programs for Rural Women: Experience of Bangladesh.” (Choudhury, 2002) author discusses

the various aspects of micro credit program. The paper is based on some primary and secondary data. Primary data was collected from 50 members of an on going micro credit program and 25 non-participant women in some villages in the northern district of Rangpur. Author highlighted in the part I of the paper micro credit sector of Bangladesh, poverty and micro credit program, evolution of micro credit program in Bangladesh, composition of micro credit sector, micro credit program for rural women, source of funds, micro credit program outreach, utilization of micro credit, interest rate and micro credit recovery.

It is observed in impact assessment that most of the beneficiaries under micro credit program are women and women could elevate their socio economic position and achieve development through participation in the program. So far as employment opportunities are concerned they are now more involved in income generation activities than before. But in the opinion of the writer the actual users of micro credit in some cases are male. In addition, in comparison with previous times women are in more advantageous position in relation to mobility, fertility regulation and decision making on income and expenditure. The writer pointed out some negative impact of the program such as though women are involved in income generation program yet they are to perform their traditional role that is they conduct all household activities and consequently their workload is increased much. Again, for failure of installment a woman has to face much trouble both in the family and in the organization.

The writer has concluded that the programs of most of the MFI's are yet to be sustainable yet the trend of development is on the right track.

Bhuiyan, 1992. “Rural Development and NGOs in Bangladesh: Promises, Premises and Prospects”. In the article writer has tried to highlight the role of the NGOs in bringing village development. According to the writer three factors are responsible for limited success in the field of rural development. Firstly, development projects are basically experimental and scattered in nature. It is observed that though a project covers a small area, but due to lack of coordination, it overlaps another development project. Secondly, the government sponsored policies are top down in nature and failed to touch the life of the poor people on many occasions. Thirdly, supply led rural development program.

The writer has mentioned some basic statistical information on working NGOs in Bangladesh. He has identified the programs adopted by the NGOs for village development and poverty alleviation and also specifically mentioned the relative advantages of the NGOs in the activities. The write has focused on the impact of NGO programs and complimentary roles played by the NGOs in relation to local government organization.

In conclusion he has mentioned that the success of NGOs are enormous yet there are some question marks on certain issues. In his opinion the NGOs are working as complementary force of the government so the NGOs should be transparent in their activities both to the government and the people.

In the article “The Shifting Mission of NGOs: BRAC in Bangladesh” (**Saifullah, 2000**) the writer has dealt on three issues, a) the shifts in mission i.e. commercialization of NGOs in Bangladesh and BRAC in particular, b) credit operation and empowerment of the poor and women, c) quest for institutional sustainability.

In the opinion of the writer though the NGOs were associated with relief activities in post liberation days but in subsequent times they played the role of catalysts in the field of development. Lastly the NGOs have commercialized some of the programs in the interest of sustainability of their programs. Now the rural people do not pay high rate of interest to village moneylenders. On the contrary they get collateral free loan on the basis of collective responsibility to the group. As Bangladesh is a poverty stricken country, the demand for credit is enormous. So the main micro finance institutions have turned as simple credit operators. It is remarkable that the leading NGOs are top on the list in this regard.

Secondly, according to the writer, though BRAC propagate that its main aim is develop the community through empowerment of women, as such most of its members are women. But there are some other practical reasons for BRAC to offer membership to women. In many cases women loanee of BRAC face serious trouble but BRAC remain quite reluctant about their affairs. BRAC claims credit for raising awareness of women but in reality it is struggle for existence of women and there is no role of BRAC in it.

Thirdly, according to the writer the NGOs got a big volume of fund in the initial phase and at present fund flow is gradually decreasing. So the NGOs are now more interested to income generation programs for their sustainability. As for example BRAC is trying to keep sustainability through income from service charge of micro credit program and from profit from other commercial ventures.

In the article "Micro credit and Empowerment of Poor women in Bangladesh" (Akhter, 2000) writer highlighted women focused activities of Proshika (a national NGO of Bangladesh). Under the programs the women

beneficiaries were involved in income generation activities and household income increased consequently status of women raised in the family and community. The writer has tried to determine co-relationship between the two.

Primary data were collected from Proshika credit groups through PRA method in the districts of Manikganj, Madaripur and Barisal. In addition a household survey was also conducted and some case studies were there.

The members under the programs consider that they are now enjoying more access to social facilities than before, i.e. greater mobility could raise voice against VAW (violence against women), polygamy, unjust divorce, and criminal offence. They could now assert which indicates social empowerment of women. Women also consider that as they could play roles in raising family income so domestic violence also reduced and as a result, they now enjoy a position of honor in the family.

It is observed that control over credit money lies with the male members of the family like husband or son and actually they pay the installments of credit. Many hardcore poor women lamented that as they were poor and unable to pay installments so they could not be involved in the program and their social empowerment hindered.

But there are women who are not interested for credit only but they seek psychological, social, economic support from the fellow group members. But there is no role for the hardcore poor women in the program.

The writer in the article "What dose Grameen Bank do to Women Empowerment?" (Majumder,2002) has tried to examine the success of Grameen Bank in empowering women beneficiaries under micro credit program.

According to the writer Grameen Bank and alike credit providing NGOs claim that they have raised the condition of poor women from deplorable situation to a hopeful position.

Primary data were collected from five operational branches of Grameen Bank in Rajshahi. Interview has been taken of 188 active Grameen Bank loanees who are members for more than five years. The researcher has used indicators under two categories to measure empowerment of women, i.e. a) self employment, b) literacy status, c) vocational knowledge status d) freedom in household level, e) freedom in social level f) freedom in political level, e) freedom in children's education h) legal rights i.) health and nutrition j) contraceptive use. And under category-II k) mental oppression l) physical oppression m) divorce n) separation o) early marriage p) dowry exchange q) polygamy which are inherently related to empowerment of women. It is found in the findings of research that 95.2% respondent could not be self-employed even after taking credit. Literacy status increased only at the rate of 3.2%. Each indicator provides a very discouraging result.

So according to the writer the success claimed by the organizations are not realistic rather practical scenario is nearly opposite. Lastly, forwarded some recommendations to the policy makers of the program.

The article "Micro Credit Program of BRAC: A Meaningful Cooperation in Poverty Alleviation" (Abed,1999) provides the background of establishment of BRAC, selection of BRAC target group and under what circumstances it is conducting its activities.

It provides information on process of BRAC credit program, kinds of savings and necessity of savings. In addition information on different

programs of BRAC, objectives of revolving credit fund, significance of savings and credit management are also provided.

The writer has discussed how BRAC has ensured sustainability of its programs and positive impact of the programs such as raising of quality of life of the loanees, ownership and control of women on assets increased etc. Lastly the writer concluded that BRAC is such an organization that could match with changing condition and could prepare and implement programs and it is a learning organizations.

1.4 Rationale of the Study

1.4.1 Research Gap

After careful analysis and review of various research reports and articles it is found that the rural women of Bangladesh become a central theme of study of scholars during the pre and post independent periods (Islam, 1994).

The studies throw a flood of light on women's social status, work place and their involvement in development activities(Mannan, 1989);(Jahan,1989); (Majumder, 1986); (Mahmud and Hamid 1990). Farthermore they have also evaluated the projects and programs of different goverment agencies and non-government organizations that are devoted to the cause of women (Chen, 1996); (Qadir, 1981);(Akhter,2000).

Now it is agreed that the NGOs' activities in our country have achieved much more success in comparison with government agencies (Begum, 2000:1). NGOs' performance and activities gradually attracted the attention of the researchers. But it is observed that most of the existing literatures on the NGOs are more or less biased (Hossain, 2000). Thus one group tried to provide false generalization to justify the programs of the NGOs. On other hand another group tried to highlight the defects of their programs and

policies. Thus Hossain stressed the need for further investigation and academic research in the interest of studying this area appropriately (Hossain, 2000:88)

This research work has dealt with the activities of major NGOs of the country so far as women's development is concerned. It has reviewed the policies of the organizations in this regard. Assessment of the policies whether they are complementary to women's development and contribute to meaningful development of women. So far my knowledge goes no comprehensive study has been conducted on women's attitude and expectations towards the existing policies of the NGOs and none has identified the conflicting areas of policies and stress on importance of developing some policies in order to make harmonization between women beneficiaries and the NGOs. There are some studies that put emphasis on further academic research to develop appropriate policies of programs of the NGOs (Rahman, 2000);(Hossain, 2000); (Ahmed, 2000).

The research has tried to investigate the above mentioned situation, existing policies of micro credit program and stated the findings related to attitude of the women beneficiaries and conflicting areas.

1.4.2 Significance of the Study

In the present context the rural women of our country are subject to massive discrimination in every aspect of their lives. Fifty percent of our total population is women. So such discrimination is utterly detrimental to the community and country alike. It is assumed that the NGOs are playing key role in involving women in all walks of life, besides the male members of the community- a community that is patriarchal in nature.

In this research, the attitude of women beneficiaries towards the policy management of the NGOs has been examined and traced whether the NGOs are actually contributing positively or not. Accordingly it is to be concluded that women beneficiaries will be more benefited only when they could make aware the NGOs about their expectations and reciprocally NGOs react to their expectations and provide need based assistance in these regard.

In this context if there lies any conflict that have been identified and the means to alleviate the conflict have been highlighted in this research. As such it is expected that the any difference lies between the parties would be reduced to a considerable extent. Consequently the community will be benefited.

1.5 Objectives of the study

Currently most of the NGOs of our country are conducting credit program for poor rural women to achieve socio-economic development. Various policies or strategies are adopted to implement the program. The success of the projects or programs depends on the policies adopted for the purpose. The research work has tried to identify the socio-economic background of women beneficiaries of micro credit program, identify the existing policies of micro credit program and examine the policies. And how far the adopted policies of credit program of the NGOs could provide benefit to the target beneficiaries. It is also inquired why the policies could not provide the desired result.

So the specific objectives of this research program are: -

- 1. To identify socio-economic background of women beneficiaries of micro credit program.
- 2. To identify the existing policies related to micro credit program.

- 3. To investigate women's attitude towards existing policies of micro credit program.
- 4. To investigate how far policies are being implemented.
- 5. To identify conflicting areas of policies.
- 6. To provide insight for developing some policies in order to make harmonization between women beneficiaries and the NGOs.

1.6 Plan of Dissertation

The writing of the dissertation has been organized into eight chapters, which are presented below:

Chapter-1: Introduction

First chapter contains definition of key terms, review of literature, research gap, significance of study, objectives of the study and plan of the dissertation.

Chapter-2: NGOs and Micro Credit Program in Bangladesh: An Overview

The second chapter presents brief description of emergence of NGOs in Bangladesh, approach of NGO operation, activities or programs of NGOs, micro credit program of NGOs in Bangladesh, micro credit program and women in Bangladesh.

Chapter-3: Process of Micro Credit Policy Management: An analytical framework

The chapter three deals with the process of micro credit policy management and explains the framework of analysis. Basically this chapter highlights

coverage and sequence of the policies of micro credit program of three NGOs under the study.

Chapter –4:Methodology

The fourth chapter presents selection of program, selection of study area, selection of NGOs, selection of respondents, methods of data collection, questionnaire and scale used, selection of the respondents, processing and analysis of data, data processing and analysis.

Chapter-5: Socio-economic Characteristics of Women Beneficiaries of the NGOs

Chapter five presents socio economic characteristics of women beneficiaries such as age, educational status, marital status, number of children, family structure, number of family members, education of the family members, occupation of husband, land ownership pattern of families, average monthly income of the families, average duration of time of involvement in micro credit program, average credit amount of women beneficiaries.

Chapter-6: Analysis of the Existing Micro Credit Policy Management of the NGOs in Bangladesh

Part-1: Attitude of Women Beneficiaries towards the Policies of Micro Credit Program.

This part presents the primary data based analysis of attitude of women beneficiaries towards the policy management of micro credit program of

three NGOs. It presents descriptive analysis, in-depth analysis and some graphical presentation of the data.

Part-2: Actual Scenario of Implemented Policies

This part shows the actual scenario of implemented policies. Policies as described in NGO manuals, how far the policies implemented in the field, this part provides descriptive and empirical analysis of the issue.

Chapter-7: Conflicting Policies, Expectations of Women Beneficiaries and Opinion of Management:

In this chapter conflicting policies are highlighted and expectations of women beneficiaries and opinion of management on these conflicting policies are also presented.

Chapter-8: Findings, Recommendations and Conclusion: This chapter provides overall findings of the study and according to the findings some recommendations are drawn which are presented here. Finally, some area of future research has been pointed out for interested concerned.

Bibliography

Appendix

1.7 Limitation

As every social studies have some limitations, this study has also certain limitations. Firstly, some of the respondents, who have been selected through random sampling among the women beneficiaries in the interest of the study, have reluctant to face interview. They have considered that if they expressed any negative attitude to a particular policy, they could face trouble

in getting credit from the NGOs in subsequent times. They are not so much aware to draw distinction between a researcher and an NGO executive.

Secondly, for expressing positive and negative attitude two terms have been used, i.e. “strongly” and “moderately”. But that was very difficult for some of the women beneficiaries to understand. So in some cases the respondents failed to convey their attitude appropriately.

Thirdly, problem of suppression of facts or information. In some cases the female respondents have suppressed actual information of their amount of income, landed properties, utilization of credit money and association with more than one organization. In that case actual information have been collected and verified from other members of the group.

Performances of the organizations may not be adequately reflected in the study owing to sample size and limited area for the study.

During the progress of the study, the NGOs brought changes in some of their policies or expressed intention to bring immediate change in the policies. In that attempts were taken to up date all information.

1.8 Conclusion

Bangladesh is a developing country. For its development NGOs are trying to play a very effective role. NGOs put special emphasis on disadvantaged and underprivileged women in the country. The importance of NGOs is increasing with the passage of time from social and economic point of view. It is expected that the NGO activities would be transparent and accountable to all section of people of the community.

Chapter Two

NGOs and Micro Credit Program in Bangladesh: An Overview

2.1 Introduction

Bangladesh, a third world country occupies a very small area in the global village. Poverty here is pervasive. For massive population and unequal equation of limited resources the basic needs of the people remain unfulfilled. Moreover, there is an appreciable gap between the rich and the poor. With a population of 140 million and density of 890 per square kilometer, it is the most crowded non-city country in the world. The per capita GNP is US \$420. Per capita income is US\$300 barely distancing Bangladesh from the small number of African countries at the foot of income scale. The income distribution is highly skewed, the household income share of top 20% being 38% where as the bottom 20% of households share being only 9%. Almost half of all Bangladeshis live on the wrong side of the poverty line, most of them in rural sector where over 80% of the population still reside. The number of people living below the threshold of 1805 calorie intake was very high, almost 20% of the population. In Human Development Index Bangladesh ranks 143 among the poorest of the poor. Unemployment opened or disguised plagues at least a third of the labor force (separate estimates suggest an under employment rate of 35%) and this pooling. About 2.5 million enter the job market every year and given the current rate of population increase, this growth will not taper off for at least two decades even if fertility continues to decline (Annual Report –UNDP 2003).

2.2 Emergence of NGOs in Bangladesh

For emergence of non-government organizations in Bangladesh, certain reasons could be identified. According to Saha and Choudhury, complex bureaucratic system, inefficiency and inability is responsible for emergence of NGOs (Saha and Choudhury 1992).

Post liberation war of 1971 period saw the formative phase of NGOs in Bangladesh. Many international donor agencies came forward for conducting relief and rehabilitation operation in war torn country. Thus the primary activities of NGOs began. The main aim of the activities of NGOs in Bangladesh is to bring positive change in lives of the disadvantaged people with particular attention on women. So they cover most of the development issues that touched the life of the people and community critically.

According to Begum, “The NGOs have emerged as ‘third sector’ with a view to addressing the needs of development (Begum, 2000. p.1)

Risto Isomaki states that many observers have greeted the rapid multiplication of the Third World development NGO as a welcome process, a trend that will, more or less automatically, lead to the development of a genuine civil society. According to this analysis the existence of a large number of small NGOs is a good thing: the more local NGOs are there the more poor people can be “reached” through them. Also, the existences of a very large number of small NGOs ensure the realization and enforcement of human rights and civil liberties, because nobody can control a very large number of independent organization (Isomaki, 2000. p.50).

Another thing is mentioned by Hossain that, development projects run by NGOs are assumed to be flexible, innovative, participatory, cost effective and directed to the poor (Hossain, 2000.p.67).

NGOs gradually become the partner of development paradigm with the public and private sectors (Begum, 2000 p.2). Begum also explains the issue that, the structure of GOB is rigid and hierarchic bureaucracy. Its decision making authority is centralized and its decision making process is incremental. On the other hand, the NGOs in Bangladesh are institutionally flexible; their structures are horizontal and there exists short line of communication. The decision-making authorities of the NGOs are mostly decentralized and people's participation is encouraged here (Begum, 2000. p. 6).

So it could be concluded that due to inefficiency and bureaucratic system of governmental agencies a third force has emerged in the scene. The stage was set and moment was psychological for advent of such pro-people organizations.

2.3 Approach of NGO operation

Saha and Choudhury tell that, the objectives of the NGOs have widened by the passage of time. After devastating natural disaster in 1970 and liberation war in 1971 the activities of NGOs started on a greater scale with relief, rehabilitation and disaster management. In later seventies the NGOs realized that the charity and welfare oriented activities are very temporary in nature which make the needy people dependent on it. So search for a new approach, which could ensure sustainable improvement in socio economic condition, led the NGOs to focus on integrated community development (Saha and Choudhury, 1992:29)

After inception of NGO activities the approach of their activities are changed keeping pace with time. As for example in the first phase the NGOs

were associated with relief operation and rehabilitation activities while in the second phase they become involved in community development and in the third phase they implemented sustainable development projects.

Begum on the basis of methodology of NGO activities has classified in three distinct approaches

1. Relief and Rehabilitation Approach
2. Community Development Approach
3. Empowerment Approach

In the opinion of A.Q. Siddique and Sams Mostafa (Siddiqui, A.Q. and Shams Mustafa. 1992) the growth process of the NGOs can be divided into three phases

1. Formative Phase
2. Strategic Phase
3. Institutionalization phase

According to Begum approaches of NGO operation are divided into three categories. They are: Relief and Rehabilitation Approach, Community Development Approach and Empowerment Approach.

After war of liberation the NGOs in Bangladesh were primarily involved in relief and rehabilitation work for reconstruction of war torn country and to assist war affected people. In this period NGO got a huge amount of assistance from external resources.

But soon the NGOs realized that their activities could relieve the immediate sufferings but would have no lasting result. They soon changed their approach of operation and turned to Community Development Approach, which stands for community development programs with various sector activities. During the period the NGOs conducted different in depth studies

in search of sustainability of their programs. The findings of the studies lead to switch over to another approach: Empowerment Approach.

The approach helped the NGOs to take initiatives to remove structural barriers through initiating institutional changes and building the organizations of the poor.

According to Saha and Choudhury the growth process of NGOs could be classified into three phases, formative, strategic and institutionalization. The classification of Begum and Saha and Choudhury is almost same. While Begum stressed on their approach of operation, Saha and Choudhury focused on evolution development strategies as institution.

On the other hand A.K.M. Saifullah describes the NGOs' working approach as such, during the past thirty years the NGOs in Bangladesh have gone through a remarkable transformation. For the poor, the NGOs first appeared as relief giving organizations. Later they came across some organized groups working with dedication for the rehabilitation of the war ravaged people of the country. Afterwards NGOs appeared as the catalysts for development, the poor being provided with financial services to women as these segments of population in Bangladesh were really in jeopardy. Now a days NGOs can be found in some business, which is hardly in harmony with their earlier missions (Saifullah, 2000.p.217).

So it is observed that during the post liberation period the NGOs of the country were involved in certain activities and with the change of time the nature of activities is also changed. Now the NGOs operate programs not only in the interest of poor people but also they are trying to ensure own sustainability.

2.4 NGO Activities:

The main aim of the activities of NGOs in Bangladesh is to address constraints to equitable, effective and sustainable development. Those who live in the poor communities in Bangladesh are well aware that process of socio economic change does not necessarily improves their lives, their livelihood security, the environment in which they live or their access to health, education and basic human rights. The NGOs seek to find ways to enable these groups and organizations that would work with them to address their needs and concerns within a broad framework of social change. A fundamental premise underlying the NGO approach is that building capacities of the most disadvantaged groups within a society is central to increasing productivity and equity as well as sustainable development. So the NGO in Bangladesh are working in different developments activities. It could be classified in the following broad categories.

Poverty Alleviation Program:

Bangladesh occupies a very small area in the global village. Bangladesh's development options can neatly be summed up by a handful statistics.

Therefore in Bangladesh, the mere struggle to exist on a day-to-day basis is a constant uphill battle for the poor. Poverty is degrading, it saps family values and it breaks family bondage. In this context it is deeply felt to develop a program for overcoming this situation. Thus the poverty alleviation program of the NGOs was introduced.

The NGOs identified poverty primarily as a lack of resources or power. Poverty programs emphasized the provision of missing resources such as credit, education and empowerment. NGOs tried to involve target beneficiaries in productive activities through creating employment opportunities and revolving credit support. A micro credit program provides

employment opportunities to the organized group members of the target community. The program creates a system to break the vicious circle of low income low saving and low investment to more income more saving and more investment. It also introduces alternative banking system for the rural poor for their easy access to credit. It tries to strengthen the grassroots communities for changing their socio economic status through self managed own initiatives. It provides opportunities to target group members for creating rural employment through credit support. Lastly, it creates scope for self-employment for the rest unutilized and under utilized manpower resources.

The understanding of poverty has also changed. The former paradigm was one of poverty alleviation that strengthened the ability of the poor people to cope with poverty. This approach was quite successful in reducing non-income poverty (education, clothing, housing). But it was much less successful in reducing income poverty, which remained relatively constant in 1980s. Poverty alleviation was therefore concerned primarily with that has been called the “ economics of resilience” rather than with the “ economics of graduation” or the transition from the poverty.

By contrast the new emerging paradigm emphasizes the dynamic nature of poverty. The poor are differentiated into three sub groups of the extreme poor, the moderate poor and tomorrows’ poor. Over the time, households move in and out of these three subgroups. This shifts the focus towards understanding the determinants of mobility. The NGOs challenge this poverty through their current programs. Innovative agriculture, aquaculture and livestock programs helping the moderate poor to move up (Orr, 2001)

Programs on Women:

Women in Bangladesh bear a disproportionately large share of country's poverty. Most of the statistical indicators of the status and progress in human development point to unacceptable high levels of deprivation among women. Gender inequalities in access to resources and opportunities violate the very concept of human development and essence of democracy. Moreover women are subject of utter discrimination, abuse and violence. Domestic violence in rural Bangladesh is a day-to-day affair. NGOs are quite committed to establish a community based on gender equity. So they floated programs on Social, Economic, Political and Cultural Empowerment of Women, Gender and Development Program, Combat Trafficking in Women and Children, Establishment of Women's Human Rights according to CEDAW, Legal Aid, Program on Commercial Sex Workers etc.

Health Programs:

Right to health is one of the fundament rights. The country has very limited health resources; Primary health care for populations living in remote rural areas is wholly inadequate. In this backdrop NGOs seek to generate community based and easily sustainable healthcare programs. Primary Health Care Program, Water & Sanitation, Mother and Child Health, Family Planning Programs, Expanded Programs of Immunization – EPI, Preventive and curative programs on different diseases like diarrhea, malaria, philaria, tuberculosis, thalasemia, leprosy, latherysm etc are included in health programs. Programs on reproductive health, use of iodized salt, arsenic contaminations also fall in this category.

Illiteracy could be considered as one of the major problems of the country. Though the government is trying utmost to achieve literacy for all, yet the tendency to dropout from school by the learners for one reason or another and existence of large number of out of school children create serious

hindrance. NGOs have quite successfully implemented non-formal primary education program, adult literacy program and other awareness raising programs in the community. Their contribution in the field is commendable.

Environment related program:

In Bangladesh environmental issues are yet to hit the heart of the community. It is due to lack of knowledge and lack of consciousness. But now a days environment is a burning issue throughout the world. Bangladesh is experiencing natural calamities due to its own mismanagement of environment. Deforestation, excessive use of agro-chemicals, lack of solid waste management and other factors combining together are responsible for environmental pollution and ecological degradation of the country. Governmental cannot alone solve the problem. That is why concerted efforts of the community and NGOs are required. NGOs undertake programs on conservation of Environment, Social Forestry, and Solid Waste Management Program to combat the challenging problem.

Training Programs, Publications of IEC Materials:

Training is certainly a very effective tool in awareness raising and skill development. Training provides opportunity to the disadvantaged to develop their skill and critical awareness. Being conscientized through various type of training they become aware of their situation and condition and start questioning the rationality of the existing exploitative socio-economic condition and culture structure and become involved in action to overcome the oppressive situations. Certain NGOs only conduct training and awareness programs and publishes Information, Education and Communication materials on different development issues for the community.

4.5 Micro Credit Program of NGOs in Bangladesh

Among the programs and projects of working NGOs in Bangladesh micro credit program is considered as principal activity. Though micro credit program was started by Grameen Bank on experimental basis, however, unprecedented success of the program encouraged other leading NGOs to float the program, even the smaller NGOs hesitate least to accept the program.

Bangladesh is now regarded as the world leader in micro credit in bulk, volume and outreach and micro credit innovations of Bangladesh have got lots of admiration of the world particularly Grameen Bank (Choudhury, 2002. p. 87)

According to Mohammed Yunus-

Micro credit offers the opportunity to generate self-employment, which then can be the most reliable vehicle for the poor to get out of poverty. Failure of traditional financial institutions to extend credit to the poor is the single most important reason for the perpetuation of poverty. Once the process of pauperization pushes a person into poverty, there is very little one can do to reverse the process. This precisely the role of micro credit, and this role is essential to global economic and social development in the upcoming decade. Credit offers a poor person the opportunity to convert his/her energy and creativity into income-generating activities, and thus pull himself/herself out of poverty. (Yunus, 2000. p.5).

The NGOs could keep their sustainability through the program. In the initial phase the NGOs were dependent on foreign assistance, but the success of this program reduced the dependence of the NGOs on foreign funds and this was quite beneficial for the country.

The micro credit program of the NGO reached the remote places of the country, which made the economic activities dynamic. Poor families could

be self-reliant through micro credit that is very important from Bangladesh perspective.

The successful implementation of micro credit brought revolutionary change in the socio economic situation of rural Bangladesh.

The number of NGOs involved in micro credit program in Bangladesh is nearly thirty thousand according to the directorate of Social Welfare Department of Bangladesh.

According to CDF (Credit Development Forum) Statistics 720 micro finance institute are operating micro credit program in Bangladesh. Credit Development Forum is a network organization of micro finance institute or those NGOs who implement micro credit program. But there are other NGOs who implement micro credit program but have no membership of CDF. So it could be easily imagined that how far micro credit program has extended.

2.6 Micro Credit Program and Women

Most of the micro credit borrowers are rural women and their percentage is eighty four (Choudhury, 2003). Women focused micro credit program of Grameen Bank which was initiated by Dr Md. Yunus as an applied research project aiming at poverty alleviation in August 1976 has created a notion of high expectation since early 90s as a powerful instrument of creating freedom and self employment opportunities for the distressed rural poor, specially for the poor women and thereby to empower them (Majumder, 2002).

Micro credit program has attained massive success because of the fact that majority of its members are women. Half of the population of Bangladesh is

women and it is observed that women are victims of poverty. If any member of a family has to starve due to poverty, undoubtedly it is a woman. If there is any shortage of food after feeding male members and children of a family, the female members have to starve. It is also observed that the female members are deprived of literacy, health service, economic activities and in the decision making process.

In such a context for women in Bangladesh NGOs and MFI provided priority to women in getting micro credit and their main target people of micro credit is women.

It is observed in different studies that credit is provided to women in such a rate and the numbers of women in micro credit program have no consistency with the volume of their development. Because in most of the cases women handover credit money to husband or other male members of the family. So actually women act as medium. So the claim of the NGOs relating achieving self-reliance through micro credit to equal footing with male seems in most of the cases as not factual

AKM Saifullah in his article has presented reasons of preference for women clients in the following manner

- Women are at home during the daytime and can be reached during normal working hours.
- They appear more likely to repay loans on time
- They appear more pliable and patient than man and so less likely to make awkward demands on the scheme manager.
- Bangladeshi women are usually simple and trustworthy.
- They have no numerical knowledge to rightly calculate their installments and interest rate.

Author has also states that the practice of micro credit is now far from ideal and men capture most of the cases loans given to women. There tension exists between wives and husbands when men do not pay up (Saifullah, 2000:224)

On the other hand Simeen Mahmud explores the gender dimensions of program participants in other words who join the micro credit program. She states that-

The household decision to participate in a micro credit program in the outcome of a household strategy which is determined by the interplay of the household's demand for the type of credit provided by the these programs, the opportunity cost of membership activities for individual family members, and the nature of the intra-household gender relationship. The household strategy may be portrayed as consisting of several steps. Initially, the household's credit demand must be established on the basis of its material and human endowments. In households that have identified their credit demand the next step is to identify a family member with time available to join a program, i.e. a family member who has a lower opportunity cost of membership compared to other family member s. In the case of households that decide to enroll a female family member, or in other words, the majority of participating households, the final step in the participation strategy is to identify a female family member 'willing' to join" (Mahmud, 2000.p.98.).

2.7 Conclusion

Though the women are used as medium at a remarkable number but it is true that the credit money reached to the poor families. Family as unit is economically benefited. Poor people of rural and urban areas become involved in economic activities. As women are entitled to get credit their importance in the decision making process of the family increased. Awareness of women raised as they come out of the four walls to form group, they talk to NGO officials for taking loan and regular attendance in NGO office made them self dependent. They also feel urge to involve

themselves in income generation activities like other women. They now can protest against torture of husband or other member and take legal action on the advice of the NGO official. In addition they receive health service and keep the family size limited, become aware about education of wards and they trust in gender equity based society and thrive with anti-dowry mentality.

Though the NGOs have currently completely commercialized micro credit program. Yet most of the women under the program are being benefited through trickle down process if not directly.

Chapter Three

Process of Micro Credit Policy Management Analytical Framework

3.1 Introduction

Most of the NGOs that are involved in micro credit program almost follow a specific model to implement micro credit program. It begins with target group selection and ends with realization of installments.

During conducting the survey it is found that there are seven distinct steps in the micro credit operation system of the NGOs. The policies are mentioned in the micro credit manuals of concerned NGOs. But these policies are not specifically categorized as seven steps in the manuals. It is further mentioned that in some manuals the steps are explicit while in others it is implied. For necessity of analysis of the research work the steps are arranged in the paper chronologically. It is attempted to identify specifically whether there is any conflicting attitude of women beneficiaries towards a particular policy of a particular step under the micro credit operation system of the NGOs.

Those policies are taken for study, which women beneficiaries have to follow under micro credit program: from obtaining membership to getting of credit and to face the policies of NGOs till repayment of credit.

As the research considers the attitude of the women beneficiaries so analytical framework is developed with only those policies, which are directly related with the women beneficiaries.

3.2 Micro Credit Policy Management

The working NGOs of Bangladesh follow almost the same model in their micro credit programs. Micro credit program is conducted through a specific cycle. Before initiating a micro credit program in a certain area baseline survey is conducted to identify target people and extent of their quantity. There are certain rules for determining the target people. The condition for attaining membership under a micro credit program by the target people is almost same in almost all the NGOs. This program is mainly aimed to uplift the livelihood status of the rural poor through providing credit to involve them in income generation activities. The features or steps in micro credit program may be presented in the following manner.

3.2.1 Policy for Membership:

A poor but active person of the community when satisfying the conditions to be a member under micro credit program thus s/he stands as a prospective loanee (though the main beneficiaries of certain NGOs are women yet in the Manuals of those NGOs emphasis is placed on the profession of male members and no mention is made on the profession of female members under this program).

Those who are selected on the basis of profession they are, physical laborer such as agricultural laborer, sharecropper rickshaw puller, potter, blacksmith, barber, fisherman, laborer in a brick kiln, small shopkeeper etc. So far as land ownership is concerned, a person must not own more than 50 decimal of land and in case of barren land ownership is limited upto 100 decimal.

During obtaining a membership under an NGO micro credit the following conditions are actively considered i.e. limited income age residentship, social acceptability, marital status, membership for only one person from a household and association of more than one NGO at a time. NGOs generally impose certain conditions to restrict membership such as minor or very old people would be considered as such unfit. The NGOs put emphasis on social acceptability of a person during offering membership. Marital status is a major point for consideration of membership of women flock. Female members of most of the NGOs are married. They argue that the condition is formulated to realize credit amount from a member. If loan is provided to an unmarried woman, she could leave her father's house after marriage, so complication could arise in realizing the installments of credit. But such policy of the NGOs kept the more vulnerable women community dependent on their male counterparts through the NGOs are expressive in their commitments towards women flock. Such a policy indicates that unmarried women are not at all eligible to be involved in such economic activities. In certain cases the policy for membership leads to controversy.

3.2.2 Group Formation Policy:

Target people consider group as their own organization and their place of meeting. They meet regularly and timely in group meeting to discuss development issues, plan and implement programs through collective initiative (TMSS Manual, 2000). Under a micro credit program formation of a group is very crucial issue because only group could organize the poor and underprivileged in a platform to involve them in economic activities for achieving socio-economic development. Priority is given to women to involve them directly in income generation activities thus ensuring more

income for the family and helps to create own capital for the poor people to make the self-reliant, to reduce by turns the incidence of taking loan from village money lenders on high rate of interest, advance sale of crop, sale and mortgage of landed properties will come to an end, make them aware of socio economic issue, to enhance their skill on planning and management to develop leadership qualities for decision making and implementation, to develop capacity to access local resources for capital formation and employment generation.

A micro credit group may be formed of at least 10 members and membership could be extended up to 50. A group elects a president, a secretary and a treasurer for the group. Collective approach of the group member makes the group viable which is a precondition for smooth running of a micro credit program.

3.2.3 Group Operation Policy:

After the formation of a group, regular weekly group meeting are held where installments of credit and savings are collected and deposited to the field worker of the concerned NGO.

Though the main aim behind formation of a group is to select loanee and to make each member of the group responsible for credit money. Even then it is observed that measures are also taken besides the collection of installments and savings, for awareness raising of the group members, holding of discussions on social issue, oath taking and orientation courses etc.

Group members decide the place of weekly meeting, they arrange resolution book, rubber stamp, signboard etc. If there arise any problem within the group, it is the group members who are to solve the problem.

3.2.4 Policies for Obtaining Credit:

Each NGO imposes certain conditions on group members for taking credit. At the outset the financial stability of the prospective loanee is investigated. In this context, most of the NGOs follow a uniform policy, they realize certain amount of savings in a specific period. It is also inquired that whether the prospective loanee is consistent in depositing savings amount or not. Next the rate of attendance in weekly meetings is considered. Besides, the group selects by turn the loanees. Under NGO program the group stands as the real guarantor for a loanee. So it is the responsibility of the group to select the loanee. It is told that NGO micro credit program is a collateral free loan but a member is to execute a letter of undertaking for taking loan. In case of failure to repay loan amount, service charge and incidental expenditure are realized through attachment, auction and sale according to the established law of the land.

But these are against the fundamental objectives of the NGOs. In addition, the beneficiaries are to kept certain amount of money as savings.

All the NGOs follow a common policy- they make query on the probable loanees about their capability to repay loan amount but this is contrary to mission, vision and objectives of the NGOs (Abed, Shofiullah). If it is found that a member is not capable of repaying loan amount, she is not provided with loan. As a result of this policy hardcore poor remain outside the area of micro credit program.

3.2.5. Monitoring Policy:

The group leader is assigned the primary responsibility of monitoring a group member whether she is using loan money on productive sectors.

During applying for credit one is to mention the items on which she will utilize credit money. It is specifically mentioned in the NGOs Micro Credit Manual the items on which a loanee could utilize loan amount. A loanee could select a item on which she intends to utilize credit money. The NGOs mainly provide credit for carrying small business as income generation activity.

Though it is mentioned in the policies of the micro credit program that a loanee should utilize credit money only on that item which she indicates during obtaining credit, it is observed that in most cases credit money is not utilized on the mentioned item but on other items partly or fully.

Next to group leader, field worker is assigned the responsibility of monitoring of credit money utilization. But field worker cannot ensure productive utilization of credit. Because NGOs are more interested to keep the momentum of the micro credit program so they cannot compel the loanees to spend loan money on the mentioned items. Even the NGOs cannot take any penal measure against a loanee if she utilized credit money on a non-productive item.

The prime consideration of the field worker is to ensure continuous flow of installments of credit. Because no problem originates in a micro credit program if members pay installments in due time and use credit money in non-productive item.

In the NGOs all the workers and executives of different tiers are mainly responsible for revolving of credit money.

The organizations remain highest alert for realization of installment at appropriate time. In the policies of the NGOs there are provision for taking penal measures against a member who fails to pay installment in due time. For example, if a member fails to pay installment in due time, subsequently

she would not be provided with higher ceiling of credit that means she would be provided with that amount credit which she was previously provided with or less than that amount.

So the NGOs limit their monitoring activities only on realization of installments at due time and on fixed rate. But remain voluntarily apathetic about utilization of credit money.

3.2.6 Savings Policy:

All the NGOs lay highest emphasis on savings of the members under a micro credit program. NGOs consider savings by the poor community as a very important issue. In our country the poor community has least opportunity for saving. In case of utter necessity they either sale the rest of their properties and assets or are compelled to take credit from moneylenders on high rate of interest. Consequently they become involved in more difficulty. But they could remain free from danger through small savings renouncing pretty advantages. In addition accumulated savings could be served as capital for their resource generation on making them self-reliant. Every NGO for the above mentioned reasons compulsorily collects 5 to 10 Taka as savings of the members besides collection of installments of the loan under micro credit program. During disbursement of credit 5 to 10 percent of credit amount is deducted as security savings. There are two types of savings schemes in most of the NGOs, one is compulsorily collected from the members and other is mainly voluntary savings of the members. Again, a savings fund is so raised that a member could withdraw money from savings fund while under scheme in case of dire necessity a member could adjust savings with installments savings refunded at the time of withdrawal of membership or retirement.

Interest on savings is given by the organization at the rate of 6 percent to 8 percent if savings fund is deposited in the organization at least for a year. Though it is mentioned in some of NGOs' manual that under no circumstances savings could be adjusted with the installments but in practice they offer the facility when a member is altogether unable to pay the installments.

Though it is opined that collection of savings is meant for ensuring the security of the members but in some cases it is found that the members are not at all enthusiastic for raising saving or they are more interested to invest that amount and not to keep the amount out hand.

3.2.7 Credit Repayment Policy:

The last step is realization of installments of credit. The significance of micro credit lies on this point. The spatiality of micro credit program is that it has broken the traditional banking system through providing credit to very poor members of the community and very successfully realizing the amount at appropriate time. Under micro credit program the investment the investment of credit amount and realization through small amounts are integrated under a process and specific time.

After obtaining credit, it is repayable in a year through 46 equal installments. In each week installment at the amount of Tk 25 per thousand is to be paid which includes service charge at the rate of 15 percent.

Most of the NGOs do not accept advance installments. But if a member wants to repay all the installments at a time, in that case she is provided with opportunity. But the loanee would not get any facility of service charge reduction remission of interest for advance repayment of credit.

A member could apply for a fresh loan within a week after pay back of credit. If a loanee made regular payment of installments of previous loan, she subsequently would be at liberty to enhance her ceiling of credit.

3.3 Conclusion:

Light has been thrown on the policies of the NGOs about their micro credit program operation. The policies of the NGOs for micro credit program are extensive and swiftly change to suit the situation. As such the discussion is limited only on most common policies of the NGOs under a micro credit program.

Chapter Four

Methodology

4.1 Introduction:

For carrying out the research work systematically a research methodology was designed to conduct the study appropriately and to lessen the pressure of limited time and resources. The objectives of the study centered round two major issues: policies of micro credit program and participation of women, policies and practices of micro credit program of NGOs in Bangladesh and women beneficiaries' attitude towards the policies of the program. The following chapter presents the methodology of the study in detail.

4.2 Selection of NGOs

Non-government Organizations are required to be registered under Government of Bangladesh. There are three distinct authorities i.e. Department of Social Service under the Ministry of Social Welfare, Directorate of Women and Children Affairs and Registrar Joint Stock Company who provides preliminary registration to NGOs. NGOs formed by only women members get their registration from Directorate of Women and Children Affairs. There are also some NGOs who obtained registration from Department of Cooperatives. It is mandatory for only those NGOs to get registration from NGO Affairs Bureau Prime Minister's Secretariat who receive foreign donations to conduct their activities. It is very difficult to provide number of NGOs in Bangladesh as there is no central regulatory authority for the NGOs and the number of NGOs is daily growing.

There are some issue based forums of NGOs. Credit Development Forum is such a forum of NGOs who conduct micro credit programs. But the membership is voluntary. It is to be known that around ninety percent of NGOs conducts micro credit programs but CDF has only 720 members. However according to available information the number of NGOs under Department of Social Service at the end of 2003 stands to thirty thousands. Registered NGOs under NGO Affairs Bureau is around 2100 at 2004, while no precise data is available on Directorate of Women Affairs.

Only those three NGOs are selected for the study, which are considered as national NGOs. Out of the three, BRAC and ASA have extended their activity outside of Bangladesh. While though the head quarter of TMSS is situated in Bogra, its activity is extended to all over Bangladesh. Considering its huge foreign assisted funds and massive and multidimensional programs TMSS has got the status of national NGO. Moreover the three NGOs have started their activities more than two decades ago. The NGOs keeping pace with time tried to extend their activities and at the same time build their capacities as efficient and flow less or organization. The beneficiaries are also capable to realize the change in their life style through their association with the NGOs for a long spell of time. So the beneficiaries are also proper persons to express views on the activities of these NGOs or in other wards they are capable to say whether policies of micro credit programs of these NGOs are complementary or unfavorable to their interests.

In the study three leading national NGOs were selected and those were BRAC, ASA and TMSS. With the help of the micro credit program the three NGOs played a vital role in reducing poverty of the distressed people for long time. BRAC started activities in 1972, ASA was established 1978 and

TMSS began its operation as an NGO in 1980. So all the NGOs have rich experience in developing the micro credit program. Among the three NGOs- BRAC and TMSS have multiple programs in addition to micro credit program while ASA has only micro credit program.

There are specific policies in every step of micro credit program of the NGOs, i.e. condition for membership, disbursement of loan and realization of loan.

So far the policies of the credit program of BRAC, ASA and TMSS are concerned there are both similarities and dissimilarities on certain points.

Table 4.1
BRAC, TMSS and ASA at a glance
(Up to December 2003)

	BRAC	ASA	TMSS
Year of Establishment	1972	1978	1980
Program Coverage:			
Districts	64	64	25
Thanas (Sub-Districts)	480	471	117
Village	61,924	32,344	5412
No. of Primary Group	113,756	87,138	10563
No. of Women Beneficiaries	3,516,838	1,952,847	221752

Source: Annual Report of ASA, BRAC and TMSS

4.3 Selection of Program

Out of three NGOs BRAC and TMSS conduct different type of programs but ASA implements only credit programs of various duration and ceiling. Other than micro credit program BRAC has Micro Enterprise Lending and Assistance Program (MELA), BRAC Education Program (BEP) such as Non-formal Primary Education (NFPE), Basic Education for Older Children (BEOC), Education for Indigenous Children (EIC), Education Support Program (ESP), Adolescent Development Program (ADP), Economic Life Skill Project (ELSP), Employment and Income Generation Program (EIG)

such as Poultry and Livestock, Fisheries, Social Forestry, Agriculture, Sericulture. Besides these program BRAC has Essential Health Care Program and under this program Water and Sanitation, Family Planning, Immunization, Pregnancy Related Care, Basic Curative Service etc are operated.

TMSS has Education Program, Health and Family Planning Program, Income Generating Program, Livestock Program, Fisheries Program, Agricultural Program.

Now it seems that there is a common program among the three NGOs and that is micro credit program. The number of beneficiaries under the program is enormous and they conduct the program with success over a considerable period of time. So it is evident that the beneficiaries under the program are quite capable to present views on the program that may not be possible in case of other programs.

Further more, micro credit program has different significant implications for Bangladesh, which was initiated by Grameen Bank. This program of Bangladesh is accepted as model in other countries too. Under the study the opinion and views of the beneficiaries are examined thoroughly.

In the study credit program has been selected as an issue because credit is common program of these NGOs. Secondly credit program could be considered as major program of the NGOs and they have crossed nearly three decades with enough success and the need and popularity of the program are increasing day by day. Micro credit program have crossed limitations of the traditional banking system and reached the doorsteps of the poor people.

On the other hand the NGOs have taken the micro credit program as their basis and have achieved self-reliance along with sustainability and they are

successful enough to raise their funds to the quantum of more than hundred thousand Taka.

4.4 Selection of Study Area

The study was primarily confined to the sub districts of Boalia and Bagha under Rajshahi district. Twelve villages (four for each of the selected NGOs' micro credit program) of two thanas under the district of Rajshahi have been purposively selected. The villages of Tulsipur, Chatari, Alaipur and Chak Chatari for ASA, and Tepukuria, Habaspur, Ahmedpur and Helalpur for BRAC under Bagha thana. Devi Singpara, Talaimari, Kharkhari and Raninagar for TMSS under Boalia thana.

The areas were selected as study area purposively for the following reasons. Firstly, all three national NGOs are operating there. Secondly, all three NGOs have a common program- micro credit. Thirdly, the major portion of the study area can be taken as representative character of whole Bangladesh. The socio-economic situation, land holding pattern, living style, availability of resources, values and norms of the community of the area are same with the other places of Bangladesh. We can take the place as representative character.

In this context the most important issue is that homogeneity of high degree is exists among the population. We can explain it in this way that the NGOs have set specific criteria for the target audience and they include the beneficiaries of that selected class. As a result same type of target audience is exists throughout the Bangladesh. Thus we may conclude that as variation is very limited among the target audience and their socio-economic background is more or less identical so the sample survey is very much representative of whole segment of that particular community.

The study area is undoubtedly a smaller area but we believe that deeper insight of the problem reflects appropriately in a smaller area while wider area could present confusing situation. In addition to making the invisible visible in a precise area particularly effective and informative in the context of a three or four hours interview the researcher could draw pictures of the community on direct observation and a narrative recounted by each respondent as well as prompt questions and answers depict a more transparent picture.

4.5 Selection of Respondents

The study was conducted on women beneficiaries of three NGOs i.e. BRAC, ASA and TMSS. Women beneficiaries were selected from study area. Each NGO has its own program area and specific target beneficiaries. Sample of women beneficiaries was selected randomly from those target beneficiaries. Total 450 women beneficiaries were interviewed taking 150 from each organization.

Table 4.2

Village	Total Numbers of W.B.*	Member interviewed
Tulsipur(ASA)	27	17
Chatari(ASA)	30	25
Alaipur(ASA)	270	85
Chak Chatari(ASA)	240	23
Tepukuria(BRAC)	177	44
Habaspur(BRAC)	120	25
Ahmedpur(BRAC)	99	45
Helalpur(BRAC)	150	36
Devi Singpara(TMSS)	78	19
Talaimari(TMSS)	45	33
Kharkhari(TMSS)	91	25
Raninagar(TMSS)	139	73
Total	1466	450

Note: *W.B.=Women Beneficiaries.

4.6 Sources and Methods of Data Collection

4.6.1. Primary Data Collection

Primary data in this research work was collected by sample survey method. Sample survey was conducted by interview through structured questionnaire on selected women beneficiaries of the study area.. Face to face interview has been taken on women beneficiaries of three NGOs through structured questionnaires. Degree of attitude of women beneficiaries has been determined under different heads of the questionnaire which was meant for the respondents and their involvement in the micro credit program till repayment of the loan such as-

- A. Requirements for membership and relevant policy.
- B. Group Formation Policy.
- C. Group Operation Policy.
- D. Policy for Obtaining Credit.
- E. Monitoring Policy.
- F. Savings Policy.
- G. Policy related to Repayment of Credit and Service Charge

4.6.1.1. Questionnaire and Scale Used

The questionnaire has been developed for primary data collection to measure the attitude of beneficiaries towards policy management of the NGOs. To measure their attitude five points Summated Scale of Likert type Scale was used.

According to the questionnaire, numerical value against each variable has been classified into five categories. Such as strongly agreed, moderately agreed, neutral or undecided, moderately disagreed and strongly disagreed.

Then the mean value of the numerical value as given by the respondents against the each variable has been computed and the result has been placed according to the category, in the questionnaire. In this way, respondents' attitude has been measured as strongly agreed, agreed, average neutral or undecided, disagreed and strongly disagreed.

Table 4.3

Categorization of Mean in terms of Agreement

Range of the Weighted Mean	Category of Agreement
4.50-5.00	Strongly Agreed
3.50-4.49	Moderately Agreed
2.50-3.49	Average neutral or undecided
1.50-2.49	Moderately Disagreed
1.00-1.49	Strongly Disagreed

4.6.2 Secondary Data Collection

Secondary data was collected from the management manuals, annual reports and other official documents of selected NGOs. Various research reports, thesis papers, journal articles, published and unpublished research materials also were used as sources of information.

4.6.3 Informal Discussion:

Informal discussions were done with the concerned officials of the NGOs. The officials of different tiers- management, supervisory and field level personnel were interviewed for the purpose.

4.7 Quality and Reliability of Data

In the interest of collection of data respondents have been selected among the program participants. The respondents have been selected randomly interviewed with preset structured questionnaire. After first round of interviews with information gathered so far, a preliminary analysis was done

to gain understanding of the data. To avoid mistakes and wrong information second and third meeting with the same people was done to get a deeper understanding, cross check and probe. The researcher weighed the relative importance of the gathered information and did not take information at face rather self-critical. Interviews were open with a broad question to allow respondents to discuss the topic in their own terms, not the researcher's. Questions were narrowed to predetermine the frame in which the topic was discussed and restrict possible answers. Series of specific questions were followed to get more detail and depth.

Secondary data were collected from concerned officials both at the field level and office, which were subsequently checked, verified and corroborated.

4.8 Tools used for Data Processing and Analyzing

Collected data was processed and analyzed according to the research objectives. Data processing basically indicates editing, coding, classification and tabulation of the collected data.

For descriptive analysis percentage, mean, standard deviation and coefficient of variance have been used.

Besides these Chi-square test method also have been followed for judging the significance of the variables. The Chi-square test is most widely used non-parametric statistical tool, which describes the magnitude of discrepancy between theory and observation (Gupta and Gupta, 2001). In other words Chi –square test is a statistical tool with the help of which it is possible to assess the significance of the difference between observed frequencies and expected frequencies(Conver, 1971).

For empirical or in-depth analysis factor analysis has been done. It is known that factor analysis is an inferential statistical tool, which is used for multivariate analysis and social and behavioral science. Factor analysis refers to several statistical techniques whose common objective is to represent a set of variables in term of a smaller number of hypothetical variables. (Beck, 1971. p. 3).“ Factor analysis is based on the fundamental assumption that some underlying factors, which are smaller in number than the number of observed variables, are responsible for the co variation among the observed variables” (Beck, 1971. p. 6). So this technique is very significant for the analysis of many variables, which are related with five point Likert scale . This analysis begins with construction of a new set of variables based on the relationships in the correlation matrix. This method transforms a set of variables into a new set of composite variables. These linear combinations of variables are called factors.(Cooper,1998).

The Microsoft Office 2000 program has been used for developing the text of the thesis and graphical presentations. For descriptive analysis and empirical analysis, Statistical Package for Social Science (SPSS) program has been used.

4.9 Conclusion:

It is very important for making a research work successful that appropriate research methodology should be adopted and applied. For this research, the method, which the researcher applied, was by far the best possible alternative to understand the actual attitude of women beneficiaries toward the policy management of micro credit program.

Chapter Five

Socio economic background of women beneficiaries of NGOs

5.1 Introduction:

Bangladesh is one of the least developed countries in the world. It has large population with limited resources. The total population of Bangladesh is 123.1 million, out of which 62.7 million are male and 60.1 million are women according to 2001 population census (B.B.S. –2002, p.3.). Number of division is 6, district 64 and sub-district is 507.

The study is limited to Boalia and Bagha sub-districts under Rajshahi district. This chapter presents precise information on socio economic background of the program participants of the micro credit program. It relays information about physical data such as household composition, their livelihood sources, land holdings, literacy, marital status, division of labor etc. These data enable us to present a comprehensive picture of the situation combining all the elements the household, social institutions and resource components. It highlights the background of those women who participate in micro credit program of the NGOs. The following tables present socio-economic information on the selected beneficiaries.

5.2 Age of the Women Beneficiaries:

Table-5.1
Age of the women beneficiaries:

Age Range	ASA No. of W.B.	BRAC No. of W.B.	TMSS No. of W.B.	Total No. of W.B.
17-26	33(22.00)	39(26.00)	24(16.00)	96(21.33)
27-36	67(44.67)	36(24.00)	59(39.33)	162(36.00)
37-46	27(18.00)	55(36.67)	58(38.67)	139(30.89)
47-56	23(15.33)	17(11.33)	9(6.00)	47(10.44)
56+	0(0.0)	3(2.00)	0(0.00)	6(1.33)
Total	150	150	150	450

*Note: Figures within the parentheses indicate percentage.
Source: Field Survey

Table-5.1 presents that there is no women beneficiaries below 17 years. In ASA and TMSS most of the women beneficiaries are within the age range of 27 to 36 and those are 67(44.67) and 59 (39.33) respectively. Most of the women beneficiaries in BRAC are found within the age range of 37 to 46 and that is 55(36.67). It is to be noted that most of the women beneficiaries of the three NGOs' ASA, BRAC and TMSS are within the age range 17 to 46 and their percentages are 88.22%, 86.67% and 84.67% respectively. Women beneficiaries who belong to this age group are comparatively more energetic and laborious than the other age groups' women beneficiaries. So it is clear that micro credit program attracts younger people who could make the program successful. Figure-5.1 also reflects the age of the women beneficiaries.

Figure-5.1

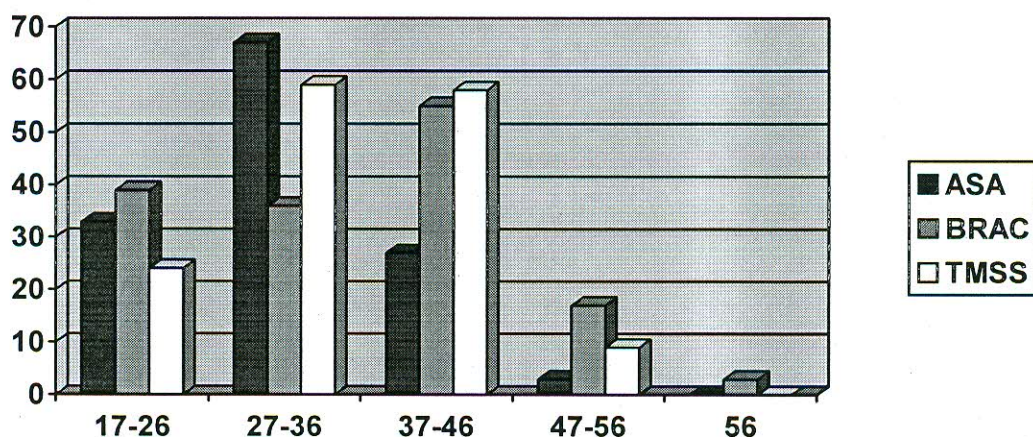


Figure-5.1 reflects the age of the women beneficiaries.

5.3 Educational Status of women beneficiaries:

Table-5.2

Educational Status of women beneficiaries				
Level of Education	ASA	BRAC	TMSS	Total
Illiterate	77(51.33)	84(56.00)	16(10.67)	177(39.33)
Literate or Only can sign	24(16.00)	36(24.00)	19(12.67)	79(17.56)
Primary	36(24.00)	18(12.00)	48(32.00)	102(22.67)
Secondary	11(7.33)	7(4.67)	53(35.33)	71(15.78)
S.S.C.	2(1.33)	3(2.00)	9(6.00)	14(3.11)
H.S.C.	Nil	2(1.33)	4(2.67)	6(1.33)
Graduate	Nil	Nil	1(0.67)	1(0.22)
Post Graduate	Nil	Nil	Nil	Nil
Total	150	150	150	450

*Note: Figures within the parentheses indicate percentage.

Source: Field Survey

Table-5.2 shows that most of the women beneficiaries of ASA and BRAC are illiterate. On the other hand most of the women beneficiaries of TMSS are in secondary level. Actually it represents difference between the rural and urban areas. Because for ASA and BRAC women beneficiaries are selected from rural areas and TMSS' women beneficiaries are selected from urban areas. For the same reason there is no graduate women beneficiary in ASA and BRAC but on the other hand, one graduate women beneficiary is found in TMSS. Table-5.2 also represents that major part of the women beneficiaries of ASA and BRAC are below primary level and those are 67.33% and 80.00%. On the contrary, 76.66% women beneficiaries of TMSS are above primary level. Figure 5.2 also shows educational status of women beneficiaries.

Figure-5.2

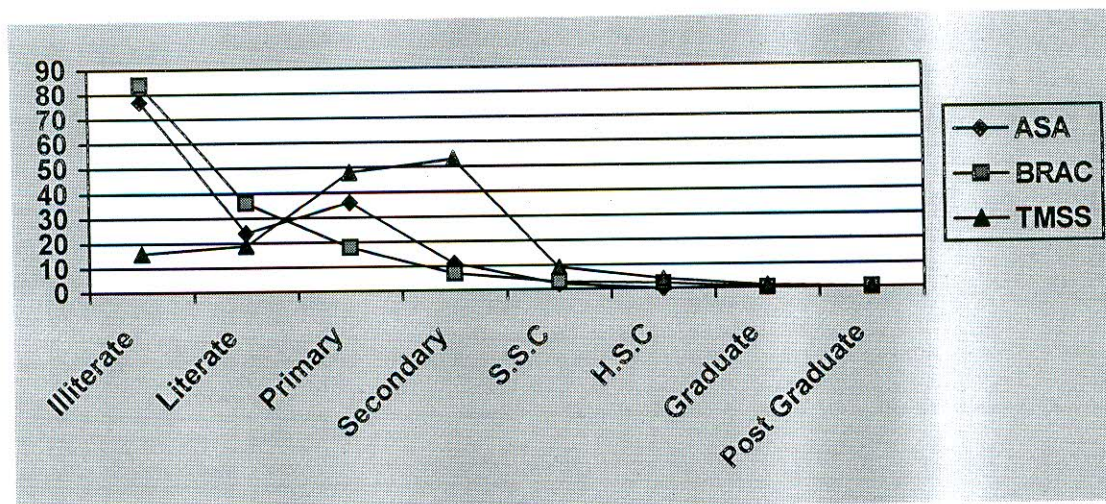


Figure 5.2 shows educational status of women beneficiaries.

5.4 Marital Status of Women Beneficiaries:

Table-5.3
Marital Status of Women Beneficiaries

Marital Status	ASA	BRAC	TMSS	Total
Unmarried	Nil (0.00)	Nil (0.00)	1(0.67)	1(0.22)
Married	143(95.33)	139(92.67)	132(88.00)	414(92.00)
Divorced	Nil (0.00)	Nil (0.00)	Nil (0.00)	Nil
Widow	3(2.00)	5(3.33)	10(6.67)	18(4.00)
Deserted	4(2.67)	6(4.00)	7(4.67)	17(3.78)
Total	150	150	150	450

*Note: Figures within the parentheses indicate percentage.

Source: Field Survey

According to NGO regulation the female members of the groups should be married and table-5.3 shows that over all 92.00% women beneficiaries are married. Only one woman beneficiary is found from TMSS who is unmarried and there is no possibility of getting her married. In ASA, BRAC and TMSS the number of widows are 3, 5, and 10 and numbers of deserted are 4, 6, and 7 respectively but none of the woman beneficiary declares

herself as divorcee. Figure-5.3 also expresses the marital status of women beneficiaries.

Figure-5.3

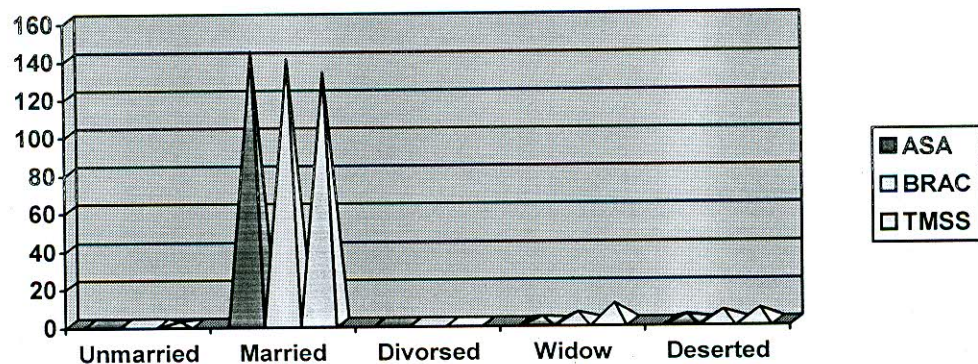


Figure-5.3 reflects the marital status of women beneficiaries.

5.5 Profession of Women Beneficiaries:

Table-5.4

Profession of Women Beneficiaries

Profession	ASA	BRAC	TMSS	Total
House wife	122(81.33)	131(87.33)	118(78.67)	371(82.44)
Day labor	3(2.00)	2 (1.33)	0(0.00)	5(1.11)
Small Business	21(14.00)	15(10.00)	21(14.00)	57(12.67)
Etc	4 (2.67)	2 (1.33)	11(7.33)	17(3.78)
Total	150	150	150	450

*Note: Figures within the parentheses indicate percentage.

Source: Field Survey

Table 5.4 shows that most of the women beneficiaries of three NGOs are housewives and they are 122 (81.33%) from ASA, 131(87.33) from BRAC and 118(78.67). They are not involved in any kind of economic activities. They just handover the credit money to their husbands or other male members of the family. Total 17.56% of women beneficiaries of three NGOs are involved in different types of economic activities. Figure-5.4 shows occupational status of women beneficiaries.

Figure-5.4

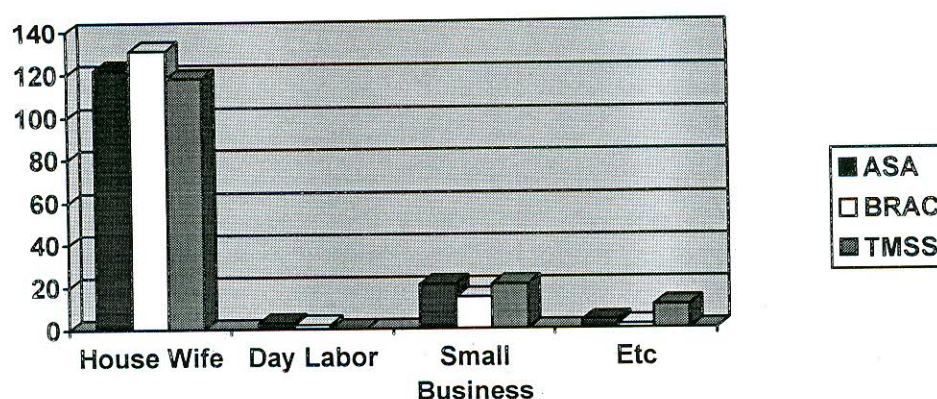


Figure-5.4 shows occupational status of women beneficiaries.

5.6 Occupation of Husband:

Table-5.5

Occupation of Husband

Occupation	ASA	BRAC	TMSS	Total
Agriculture	34(23.77)	28(20.14)	0(0.00)	62(14.97)
Fishing	2(1.39)	3(2.16)	0(0.00)	5(1.20)
Driver (Van, Rickshaw and Naciman**)	8(5.59)	12(8.63)	4(3.03)	24(5.79)
Day Labor	10(6.99)	8(5.75)	1(0.75)	19(4.59)
Driver (Bus, Track and Taxi)	5(3.50)	4(2.87)	19(14.39)	28(6.67)
Service	2(1.39)	0(0.00)	14(10.60)	16(3.86)
Small Business	71(49.65)	74(53.24)	76(57.57)	221(53.38)
Maker	2(1.39)	5(3.59)	11(8.33)	18(4.34)
Tailor	4(2.79)	2(1.44)	5(3.78)	11(2.65)
Unemployed	3(2.10)	1(0.72)	2(1.51)	6(1.45)
Unable to work	2(1.39)	2(1.44)	0(0.00)	4(0.96)
Total	143	139	132	414

*Note: Figures within the parentheses indicate percentage.

Source: Field Survey

** Motor driven cycle van

Table 5.5 shows most of the husbands of women beneficiaries of three NGOs are involved in small business and those are 71(49.65) from ASA, 74(53.24) from BRAC and 76(57.57) from TMSS. After that category most of the husbands of women beneficiaries of ASA and BRAC are involved in

agricultural activities and those are 34(23.77) and 28(20.14) respectively. On the other hand most of the husbands of women beneficiaries of TMSS are involved in driving profession and the number is 19 (14.39)

5.7 No. of Children of Women Beneficiaries:

Table-5.6

No. of Children of Women Beneficiaries				
No. of Children	ASA	BRAC	TMSS	Total
0	4(2.67)	2(1.33)	2(1.33)	8(1.78)
1	23(15.33)	36(24.00)	30(20.00)	89(19.78)
2	42(28.00)	32(21.33)	45(30.00)	120(26.67)
3	35(23.33)	38(25.33)	35(23.33)	108(24.00)
4	23(15.33)	20(13.33)	17(11.33)	60(13.33)
5	14(9.33)	15(10.00)	11(7.33)	40(8.89)
6	6(4.00)	4(2.67)	5(3.33)	15(3.33)
7	0(0.00)	2(1.33)	2(1.33)	4(0.89)
8	2(1.33)	1(0.67)	0.00	3(0.67)
9	1(0.67)	0(0.00)	2(1.33)	3(0.67)
Total	150	150	149	449

*Note: Figures within the parentheses indicate percentage.

Source: Field Survey

Table 5.6 shows that most of the women beneficiaries have two children in ASA and TMSS and those are 42(28.00) and 45(30.00) respectively. Most of the women beneficiaries of BRAC have three children and the number is 38(25.33). So it is evident that women beneficiaries become aware to keep the family size small. Families with no children are found in all the three NGOs 8(1.78) and families with maximum nine children are found 3(0.67)

5.8 Family Structure:

Table-5.7

Family Structure				
Structure	ASA	BRAC	TMSS	Total
Joint	16(10.67)	21(14.00)	15(10.00)	52(11.56)
Single	134(89.33)	129(86.00)	135(90.00)	398(88.44)
Total	150	150	150	450

*Note: Figures within the parentheses indicate percentage.

Source: Field Survey

Some decades back joint family system was the order of the day in Bangladesh but since then due to mainly economic reasons single family system takes the place of joint family. Table 5.7 shows 398(88.44%) women beneficiaries belong to single family. They opined that due to economic pressure and to avoid domestic feud they prefer single family.

5.9 No. of Family Member:

Table-5.8
No. of Family Member

Number	ASA	BRAC	TMSS	Total
1	1(0.67)	(0.00)	(0.00)	1(0.22)
2	2(1.33)	3(2.00)	2(1.33)	7(1.56)
3	21(14.00)	32(21.33)	39(26.00)	92(20.44)
4	44(29.33)	35(23.33)	42(28.00)	121(26.89)
5	38(25.33)	35(23.33)	28(18.67)	101(22.44)
6	19(12.67)	26(17.33)	24(16.00)	69(15.33)
7	17(11.33)	14(9.33)	12(8.00)	43(9.56)
8	5(3.33)	3(2.00)	2(1.33)	10(2.22)
9	3(2.00)	2(1.33)	1(0.67)	6(1.33)
Total	150	150	150	450

*Note: Figures within the parentheses indicate percentage.

Source: Field Survey

Table 5.8 shows that number of family members is limited between one to nine. Only one single member family is found and she is a widow and her children left her. Families with highest members are nine in number. There are six families having nine members each. It is found that most of the families of women beneficiaries have four members and that is 121(26.89). It could be consider nearly ideal.

5.10 Education of Family Members:

Table-5.9

Education of Family Members

Level of Education	ASA	BRAC	TMSS	Total
Illiterate	258(35.15)	233(32.77)	127(18.62)	618(29.05)
Literate or Only can sign	287(39.10)	279(39.24)	212(31.08)	778(36.58)
Primary	178(24.25)	185(26.02)	226(33.13)	589(27.69)
Secondary	7(0.95)	6(0.84)	58(8.50)	71(3.34)
S.S.C.	3(0.41)	4(0.56)	31(4.54)	38(1.78)
H.S.C.	1(0.13)	3(0.42)	18(2.64)	22(1.03)
Graduate	0(0.00)	1(0.14)	7(1.03)	8(0.37)
Post Graduate	0(0.00)	0(0.00)	3(0.44)	3(0.14)
Total	734(4.89)	711(7.74)	682(4.55)	2127(4.72)

*Note: Figures within the parentheses indicate percentage.

Source: Field Survey

Table 5.9 shows number of illiterate family members is 6189(29.05%) among them 258(35.15%) belong to ASA, 233(32.77) to BRAC and 127(18.62%) to TMSS. A good number of women beneficiaries could put their signature only but could not read, write or calculate. Their number is 778(29.05%). The number of primary literate is 589(27.69%). Three family members of women beneficiaries of TMSS are postgraduate degree holders.

5.11 Land Ownership of the Households:

Table-5.10

Land Ownership of the Households

Land Ownership	ASA	BRAC	TMSS	Total
No Home	-	-	-	-
Room on Others	-	-	3(2.00)	3(0.67)
Only Homestead	16(10.67)	11(7.33)	72(48.00)	99(22.00)
Less than 10 dm	9(6.00)	14(9.33)	25(16.67)	48(10.67)
10-25 dm	43(28.67)	26(17.33)	34(22.67)	103(22.89)
26-50 dm	55(36.67)	68(45.33)	9(6.00)	132(29.33)
More than 50 dm	27(18.00)	31(20.67)	7(4.67)	65(14.44)
Total	150	150	150	450

*Note: Figures within the parentheses indicate percentage.

Source: Field Survey

NGO manuals specifically mention the land holding for a women beneficiary, which is maximum 50 decimal for fertile cultivable land and 100 decimal for non-fertile cultivable land. Table 5.10 shows that 14.44% of women beneficiaries have more than 50 decimal lands. None of the women beneficiary is homeless. Women beneficiaries of TMSS with only homesteads constitute highest number and that is 72 (48.00%). On the other hand highest number of women beneficiaries of ASA and BRAC are found with land holdings between 26 decimal to 50 decimal which are 55(36.67%) and 68(45.33%) respectively.

5.12 Monthly Income of the Households:

Table-5.11
Monthly Income of the Households

Income Range Tk.	ASA	BRAC	TMSS	Total
500-1500	(0.00)	2(1.33)	(0.00)	2(0.44)
1600-2500	65(43.33)	48(32.00)	16(10.67)	118(26.22)
2600-3500	59(39.33)	47(31.33)	37(24.67)	123(27.33)
3600-4500	11(7.33)	30(20.00)	45(30.00)	103(22.89)
4600-5500	5(3.33)	13(8.67)	19(12.67)	43(9.56)
5600-6500	4(2.67)	4(2.67)	13(8.67)	26(5.78)
6600-7500	5(3.33)	3(2.00)	8(5.33)	16(3.56)
7600+	1(2.67)	3(2.00)	12(8.00)	19(4.22)
Total	150	150	150	450

*Note: Figures within the parentheses indicate percentage.

Source: Field Survey

NGO manuals mention that a member should have optimum income of Tk.3500 for rural areas and Tk.4500 for in urban areas. Table 5.11 shows income range of most of the women beneficiaries of ASA and BRAC is Tk.1600 to Tk.2500 but in case TMSS it is Tk.3600 to Tk.4500. Table 5.11 also shows some exceptions. Total 23.12% of women beneficiaries have

income more than Tk.4600. Figure-5.5 show monthly income of women beneficiaries.

Figure-5.5

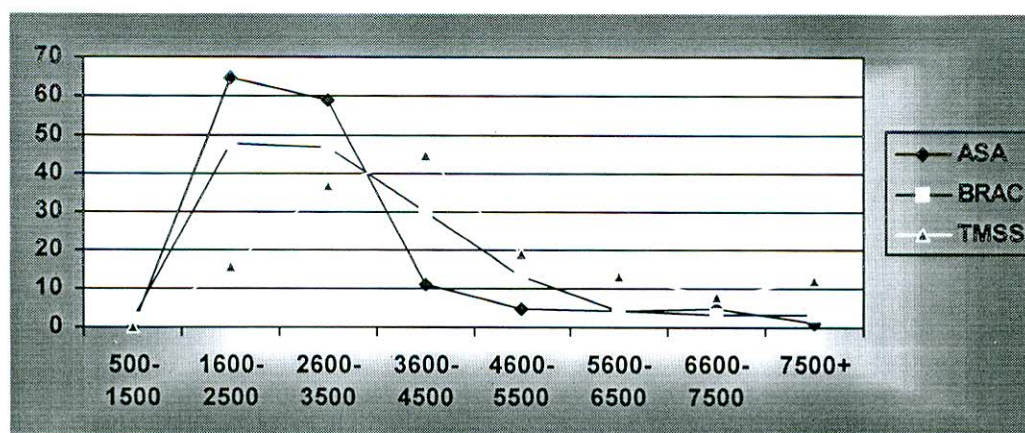


Figure-5.5 shows monthly income of women beneficiaries.

5.13 Involvement Period of Micro Credit Program:

Table-5.12

Involvement Period of Micro Credit Program

Year	ASA	BRAC	TMSS	Total
1	27(18.00)	21(14.00)	12(8.00)	60(13.33)
2	19(12.67)	10(6.67)	19(12.67)	48(10.67)
3	31(20.67)	14(9.33)	22(14.67)	67(14.89)
4	22(14.67)	15(10.00)	42(28.00)	79(17.56)
5	16(10.67)	4(2.67)	25(16.67)	45(10.00)
6	9(6.00)	35(23.33)	30(20.00)	74(16.44)
7	2(1.33)	8(5.33)	0(0.00)	10(2.22)
8	15(10.00)	17(11.33)	0(0.00)	32(7.11)
9	9(6.00)	11(7.33)	0(0.00)	20(4.44)
10	0(0.00)	15(10.00)	0(0.00)	15(3.33)
Total	150	150	150	450

*Note: Figures within the parentheses indicate percentage.

Source: Field Survey

In the study area BRAC started its micro credit program in the year 1993 while ASA in 1995 and TMSS in 1996. Table-5.12 shows the number of member involved in the program since its inception ASA 9(6.00%), BRAC 15 (10.00%) and TMSS 30 (20.00%).

Total 60(13.33%) of women beneficiaries of three NGOs have only one-year involvement of the program. Highest number of beneficiaries of three NGOs involved in micro credit program for 4 years and their number is 79(17.56%).

5.14 Amount of Credit Money:

Table-5.13

Amount of Credit Money				
Amount Tk.	ASA No of WB	BRAC No of WB	TMSS No of WB	Total No of WB
1000-4000	39(26.00)	24(16.00)	19(12.67)	82(18.22)
5000-8000	61(40.67)	75(50.00)	53(35.33)	189(42.00)
9000-12000	40(26.67)	43(28.67)	47(31.33)	130(28.89)
13000-16000	8(5.33)	6(4.00)	28(18.67)	42(9.33)
16000+	2(1.33)	2(1.33)	3(2.00)	7(1.56)
Total	150	150	150	450

*Note: Figures within the parentheses indicate percentage.

Source: Field Survey

Table 5.13 shows most of the women beneficiaries have taken loan of Tk 5000 to Tk. 8000 in all the three NGOs and those of ASA are 61(40.67%), BRAC 75(50.00%) and TMSS 53(35.33%)

After that category most of the women beneficiaries have taken loan Tk. 9000 to 12000. In ASA the number is 40 (26.67), in BRAC 43(28.67) and in TMSS 47 (31.33). Only 1.56% of women beneficiaries have credit amounting more than 16000.

5.15 Conclusion:

It is evident that the socio-economic background of most of the women beneficiaries commensurate with the category as defined in the manual of the NGOs. But there are some minor exceptions. Though they are not hardcore poor but they belong to moderate poor class that represents 70 to 80 percent people of rural community of Bangladesh and they are gradually uplifting their livelihood status.

Chapter Six

Part-I

Analysis of the Existing Micro Credit Policy of NGOs

6.1 Introduction

Micro credit program plays a very significant role for sustainability of the NGOs. Currently due to prevailing free market economy fund flow to NGOs are reduced but in Bangladesh the importance of NGOs activities is not reducing on the contrary it is increasing. In this context, successful implementation of micro credit program could help implementation of other program of NGOs. The dominant role played by the poor community, more precisely poor women who are the main force for achieving success of micro credit program.

Women are selected as member under the program through different policies of micro credit program. Under certain policies they form groups, conduct group activities, then they are provided with credit, they are monitored and credits are realized from them. The cycle could be successfully activated by the women beneficiaries if they are satisfied with the policies of the program. So it is very important to examine the women beneficiaries' attitude towards the policies of the program.

The policies of the program have been taken from manuals of three NGOs and passbook kept with the beneficiaries for interview. Degree of attitude of women beneficiaries has been determined under different heads of the questionnaire which was meant for the respondents and their involvement with the micro credit program till repayment of the loan such as requirements for membership and relevant policy, group formation policy,

group operation policy, policy for obtaining credit, monitoring policy, savings withdrawal policy and policy related to repayment of credit and service charge.

According to the questionnaire, numerical value against each variable has been classified into five categories. Such as strongly agreed, moderately agreed, neutral or undecided, moderately disagreed and strongly disagreed. Then the mean value of the numerical value as given by the respondents against the each variable has been computed and the result has been placed according to the category, in the questionnaire. In this way, respondents' attitude has been measured as strongly agreed, moderately agreed, average neutral or undecided, moderately disagreed and strongly disagreed.

Existing Policies of Micro Credit Program of ASA and Attitude of Women Beneficiaries

6.1.1 Policy for membership:

ASA has certain policies for membership of their credit program. These policies clearly indicate what would be the socio economic background of their target beneficiaries. ASA provides some basic criteria for its member of credit program. Those are as follows:

1. Monthly income should not exceed Tk. 3500 for rural area and 4500 for urban for membership.**(Income)**
2. Membership of a group shall be within the age range of 18-55.**(Age)**
3. Land ownership from 0-50 decimal.**(Land)**
4. Family is maintained through selling of physical labor for one hundred man-days.**(FM)**
5. One should have social acceptability.**(SA)**
6. Only one member from a household would be member of a group.**(SM)**
7. There should be separate groups for male and female.**(SG)**
8. Member should be married.**(MS)**
9. A person cannot be member of more than one group at a time.**(Member)**
10. Tk. 10 as membership fee is required.**(Fees)**

*Note: Letters within the parentheses indicate brief expression of policy.

Table-6.1.1
Distribution of the Women Beneficiaries' Attitude on Different Membership Policies

Name of the Variables	No. and %	Frequency distribution					Mean	SD	CV
		I	II	III	IV	V			
Income	N	1	21	56	61	11	3.40	0.84	24.71
	%	0.7	14.0	37.3	40.7	7.3			
Age	N	0	2	94	51	3	3.37	0.55	16.32
	%	0	1.3	62.7	34.0	2.0			
Land	N	0	6	84	55	5	3.39	0.62	18.28
	%	0	4.0	56.0	36.7	3.3			
FM	N	0	10	74	62	4	3.40	0.66	19.41
	%	0	6.7	49.3	41.3	2.7			
SA	N	0	0	72	73	5	3.55	0.56	15.77
	%	0	0	48.0	48.7	3.3			
SM	n	0	6	90	49	5	3.35	0.61	18.20
	%	0	4.0	60.0	32.7	3.3			
SG	n	0	0	83	67	0	3.45	0.50	14.49
	%	0	0	55.3	44.7	0			
MS	n	0	46	57	28	19	3.13	0.99	31.62
	%	0	30.7	38.0	18.7	12.7			
Member	n	0	36	83	23	8	3.02	0.78	25.82
	%	0	24.0	55.3	15.3	5.3			
Fees	n	0	8	72	61	9	3.47	0.69	19.88
	%	0	5.3	48.0	40.7	6.0			

Source: Field Survey

Note: n =Number of respondent, (i) Strongly disagreed (ii) Moderately disagreed (iii) Undecided or neutral (iv) Moderately agreed (v) Strongly agreed, SD = Standard Deviation, CV= Co-efficient of Variance.

Table –6.1.1 shows that descriptive analysis explores that most of the women beneficiaries express either favorable or neutral attitude towards the membership conditions. Frequency distribution explore that for policy regarding ‘income limit’, ‘age range’, ‘land ownership’, ‘family maintenance activities’, ‘separate group formation’, ‘one member from a household’, ‘marital status’, ‘membership for only one organization’ and ‘membership fee’ beneficiaries express 37.3%, 62.7%, 56.0%, 49.3%, 60.0%, 55.3%, 38.0%, 55.3% and 48.0% neutral or undecided attitude.

Policy of social acceptability is agreed by women beneficiaries and a mean value is 3.55. 48.7% of the women beneficiaries agree this policy and 3.3% of the women beneficiaries strongly agree this policy.

In-depth Analysis

Table-6.1.2 Results of factor analysis (Varimax) for attitude of women beneficiaries towards membership policy.

Table-6.1.2
Result of Factor Analysis (Varimax) towards the Variables of Membership Policy
Factor Loadings (Varimax normalized)
Extraction: Principal Components
(Marked loadings are > .500000)

Variables	Factor-1	Factor-2	Factor-3	Factor-4	h
Income	.626				.688
Age	.579				.643
FM		.678			.586
SM			.717		.671
SG				.664	.513
MS	.582				.484
Member	.588				.605
Eigen Value	2.080	1.299	1.190	1.116	
Percentage of total Variance	20.796	12.989	11.896	11.162	

Source: Field Survey
Note: h =Communalities

The above table 6.1.2 expresses that which policies or variables are given the highest priority at the time of getting membership in a group. To measure the importance of each policy or variable, four factors have been extracted under confirmatory factor analysis. Under this analysis at least 0.50 of loading value has been accepted at the cut of point to select the policies or variables, which helps to indicate the important factors for the membership. It is shown from the table 6.1.2 that 'income range, age limit, marital status and membership not more than one group at a time' have

accumulated under factor-1, which has highest Eigen value 2.080. The factor-1 shows 20.796% of total variation i.e. it is capable to explain 20.796% of total variation. It indicates the importance of the policies or variables under factor-1, which are considered at the time of getting membership. It means that these four policies or variables are given maximum priority at the time to get membership. Factor-2 represents the weight of the policy or variable such as 'family maintenance through physical labor', which has hold second position according to the priority, and its Eigen value is 1.299. This factor also shows 12.989% of total variation. It means that the policy or variable under factor-2 get 12.989% importance or priority at the time of getting membership in a group. Policy of 'single membership from one household' has come under factor-3 and its Eigen value is 1.190 and it also shows 11.896% or total variation. It means, factor-3 is able to explain 11.896% of total variation. It means this policy or variable is given less priority at the time of getting membership. Policy of 'separate group formation' has come under factor-4 and its Eigen value is 1.116 and it also shows 11.896% or total variation. It means, factor-3 is able to explain 11.162% of total variation. It means this policy or variable is given less priority than other policies or variables at the time of getting membership.

6.1.2 Group Formation Policy: ASA has policies for group range, group leader and group control persons. Group formation is one of the major tasks from the NGOs' point of view. Because NGOs' overall performance depends on group's effective performance. Policies are as follows:

1. A group shall consist of 10 to 40 members. (No of members)
2. Each group should elect a leader. (Leader)

3. There should be three-office bearers president, secretary and treasurers rest of the member will act as ordinary members. (Office)

*Note: Letters within the parentheses indicate brief expression of policy.

Table-6.1.3
Distribution of the Women Beneficiaries' Attitude towards Group Formation Policies

Name of the Variables	No. and %	Frequency distribution					Mean	SD	CV
		I	II	III	IV	V			
No of members	n	0	0	44	81	25	3.87	0.67	17.31
	%	0	0	29.3	54.0	16.7			
Leaders	n	0	0	49	75	26	3.85	0.69	17.92
	%	0	0	32.7	50	17.3			
Office	n	0	0	56	68	26	3.80	0.71	18.68
	%	0	0	37.3	45.4	17.3			

Note: n =Number of respondent, (i) Strongly disagreed (ii) Moderately disagreed (iii) Undecided or neutral (iv) Moderately agreed (v) Strongly agreed, SD = Standard Deviation, CV= Co-efficient of Variance.

In the table 6.1.3 analysis explores that women beneficiaries have agreed all policies of group formation. Mean values are 3.87, 3.85 and 3.80. 54.0% of women beneficiaries agree 'group-meeting' policy and 16.7% of women beneficiaries strongly agree this policy. For group leader election policy, women beneficiaries express 50% agreement and 17.3% strong agreement. 45.4% women beneficiaries agree three-office bearers policy and 17.3% strongly agree this policy. Standard deviation shows some variability in the series. According to the measurement of co efficient of variance, 'number of member in a group' policy has less spread than the other policies. Figure-6.1 shows very consistent attitude of women beneficiaries towards the group formation policies.

Figure- 6.1

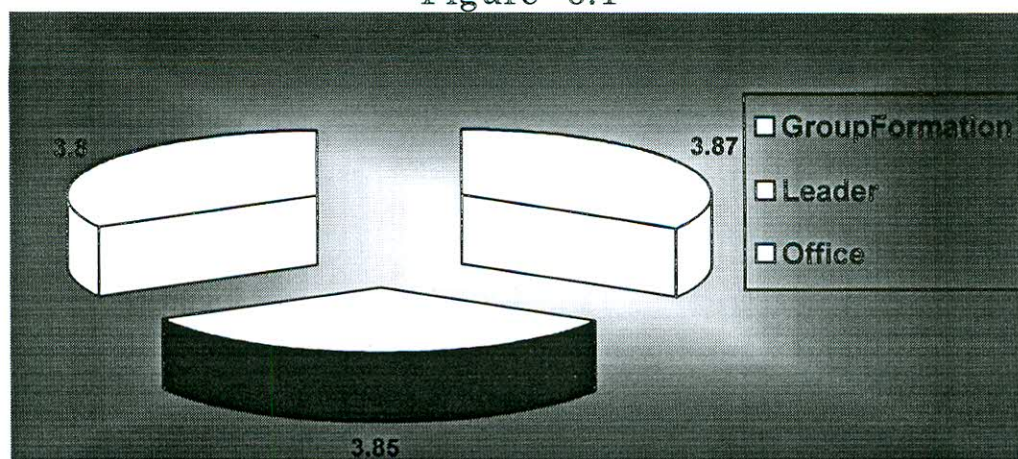


Figure-6.1 shows attitude of women beneficiaries towards the group formation policies.

6.1.3 Group Operation Policy: Groups are mainly operated for disbursement of credit and collection of those credits along with service charge. So the members of a group have to get together for group meeting every week in specific time. After two years this policy is relaxed. Besides these two policies, it is the group members, who would bear group management cost and incase of the anomaly it is members who would take steps to bring back discipline in the group. Group operation policies are as follows:

1. In each week group meeting should be held on a specific day at specific place at specific time.(Specific Time)
2. After two years no hard and fast rule would be applicable and installments may be collected from any suitable place.(Suitable Place)
3. Group members would bear all be expenditure of group i.e. purchase of resolution book, rubber stamp, signboard, venue for meeting etc.(Expenditure)
4. In case of anomaly it is members who would take steps to bring back discipline in the group.(Anomaly)

*Note: Letters within the parentheses indicate brief expression of policy.

Table-6.1.4
Distribution of the Women Beneficiaries' Attitude towards Group Operation Policies

Name of the Variables	No. and %	Frequency distribution					Mean	SD	CV
		I	II	III	IV	V			
Specific Time	N	0	0	98	39	13	3.43	0.65	18.95
	%	0	0	65.3	26.0	8.7			
Suitable Place	N	0	0	21	120	9	3.92	0.44	11.22
	%	0	0	14.0	80.0	6			
Expenditure	N	7	40	29	72	5	3.15	0.99	31.42
	%	4.7	26.7	19.3	48.0	3.3			
Anomaly	N	2	24	70	43	11	3.25	0.86	26.46
	%	1.3	16.0	46.7	28.7	7.3			

Note: n =Number of respondent, (i) Strongly disagreed (ii) Moderately disagreed (iii) Undecided or neutral (iv) Moderately agreed (v) Strongly agreed, SD = Standard Deviation, CV= Co-efficient of Variance.

In the table 6.1.4 analysis reflects average attitude of women beneficiaries towards group operation policies. About time, expenditure and anomaly they have neutral or undecided attitude and means values are 3.43, 3.15 and 3.25. For time, expenditure and anomaly women beneficiaries shows 65.3, 19.3% and 46.7% neutral or undecided attitude. Policy for suitable place for group meeting, women beneficiaries express 80.0% agreement and 5.0% strong agreement. For expenditure policy women beneficiaries express 26.7% adverse attitude but 48.0% positive attitude and 3.3% strong positive attitude. Coefficient of variance shows the policy of suitable place has lowest value and that is 11.22.

6.1.4 Policies for obtaining credit: There are some policies, which represent some conditions and formalities for obtaining credit. By these policies a prospective loanee has to take some liabilities to carry his duty in a group. And by following these policies a group could show a better performance. Policies are as follows:

1. A member should be present in 80% weekly meeting held in previous weeks before taking loan.(Presence)

2. All the members of the group should be present in the group meeting meant for taking decision for credit allotment. (Decision)
 3. Taking loan for the first time a loanee should deposit 4 weeks savings.(Deposit)
 4. At the time of loan application if it is presumed that a member has no capacity to repay loan he would not get loan.(Capacity)
 5. Loanee is selected through discussion in the small group.(Selection)
 6. At the time of taking loan 10% of savings deducted compulsorily.(Deduction)
 7. The loanee member is to give an undertaking to the effect that in case of failure to repay loan amount, service charge and incidental expenditure through attachment, auction and sale according to the established law of the land.(Undertaking)
- *Note: Letters within the parentheses indicate brief expression of policy.

Table-6.1.5

Distribution of the Women Beneficiaries' Attitude towards Credit Obtaining Policies

Name of the Variables	No. and %	Frequency distribution					Mean	SD	CV
		I	II	III	IV	V			
Presence	N	0	12	49	67	22	3.66	0.83	22.67
	%	0	8.0	32.7	44.7	14.7			
Decision	N	0	19	59	54	18	3.47	0.86	24.78
	%	0	12.7	39.3	36.0	12.0			
Deposit	N	0	35	66	37	12	3.17	0.88	27.76
	%	0	23.3	44.0	24.7	8.0			
Capability	N	1	21	83	40	5	3.18	0.73	22.95
	%	0.7	14.0	55.3	26.7	3.3			
Selection	N	1	5	86	52	6	3.38	0.65	19.23
	%	0.7	3.3	57.3	34.7	4.0			
Deduction	N	3	24	49	70	4	3.32	0.85	25.60
	%	2.0	16.0	32.7	46.7	2.7			
Undertaking	N	42	58	43	7	0	2.10	0.87	41.42
	%	28.0	38.7	28.7	4.7	0			

Note: n =Number of respondent, (i) Strongly disagreed (ii) Moderately disagreed (iii) Undecided or neutral (iv) Moderately agreed (v) Strongly agreed, SD = Standard Deviation, CV= Co-efficient of Variance.

In the table 6.1.5 analysis expresses that except one policy women beneficiaries have no adverse attitude. They agree to the 'policy of 80% presence in weekly meeting' and mean value is 3.66 and for 'policy of presence in a group meeting', which is meant for taking decision for credit allotment, 'savings deposit of 4 weeks',

'selection process of loanee', 'capability to repay', 'compulsory savings deduction' from credit money women beneficiaries express neutral or undecided attitude (mean value is more than 2.49 but not 3.49). They think that these are not troublesome for them. Policy of selection of loanee has lowest standard deviation and coefficient of variance and those are 0.65 and 19.23 respectively. They have expressed adverse attitude towards the policy of giving undertaking and here mean value is 2.10, standard deviation is 0.87 and coefficient of variance is 41.42. From frequency distribution it reflects that 28.0% of women beneficiaries strongly disagree this policy and 38.7% women beneficiaries have disagreed to this policy and only 4.7% of women beneficiaries agree to it. Over all attitude towards this policy is negative.

Table-6.1.6 Results of factor analysis (Varimax) for attitude of women beneficiaries towards credit obtaining policy.

Table-6.1.6
Result of Factor Analysis (Varimax) towards the Variables of Credit Obtaining Policy

Factor Loadings (Varimax normalized)
Extraction: Principal Components
(Marked loadings are > .500000)

Variables	Factor-1	h
Presence	.741	.549
Decision	.810	.656
Deposit	.693	.481
Capacity	.615	.378
Selection	.839	.703
Deduction	.528	.279
Undertaking	.606	.368
Eigen Value	3.413	
Percentage of Variance	48.75	

*h=communalities

The table-6.1.6 explores that which policies or variables are given importance for obtaining credit money. Table-6.1.6 reveals that only one factor has been extracted under the confirmatory factor analysis. A loading value of at least 0.50 has been used as cut off point to select the variables. Table shows that all the policies or variables are concentrated under factor 1 which has Eigen value of 3.413 and these variables explain 48.75 percent out of the total variables relating to credit obtaining policy. It indicates the importance of the policies or variables under factor-1, which are considered at the time of obtaining credit money. It means that all these policies are given maximum importance at the time of obtaining credit.

6.1.5 Credit Monitoring Policy: After disbursement of credit it is very natural to monitor the situation. ASA has following policy for monitoring:

1. Small group leader is to monitor project activities.(Monitoring)
2. Loan amount is to be spent only on the proposed project.(Utilization)
3. If a member fails to repay loan the concerned field worker would try to realize the loan amount through the group leader.(Loan Amount)

*Note: Letters within the parentheses indicate brief expression of policy.

Distribution of the Women Beneficiaries' Attitude towards Monitoring Policies

Table-6.1.7

Name of the Variables	No. and %	Frequency distribution					Mean	SD	CV
		I	II	III	IV	V			
Monitoring	N	0	0	112	29	9	3.31	0.58	17.52
	%	0	0	74.7	19.3	6.0			
Utilization	N	47	66	33	2	2	1.97	0.84	42.63
	%	31.3	44.0	22.0	1.3	1.3			
Loan	N	0	32	76	42	0	3.07	0.53	17.26
	%	0	21.33	50.7	28.0	0			

Note: n =Number of respondent, (i) Strongly disagreed (ii) Moderately disagreed (iii) Undecided or neutral (iv) Moderately agreed (v) Strongly agreed, SD = Standard Deviation, CV= Co-efficient of Variance.

Table 6.1.7 shows that women beneficiaries express their neutral or undecided attitude towards the 'policy of monitoring of group leader' and 'realization of loan amount through group leader' mean values are 3.31 and 3.07. But the policy about utilization of credit money is disagreed by women beneficiaries mean value is 1.97. Among the three policies 'credit utilization policy' gets highest standard deviation and co efficient of variance that means about this policy women beneficiaries have most scattered attitude. Frequency distribution also explores the same picture. Figure-6.2 reflects attitude of women beneficiaries towards the monitoring policies

Figure-6.2

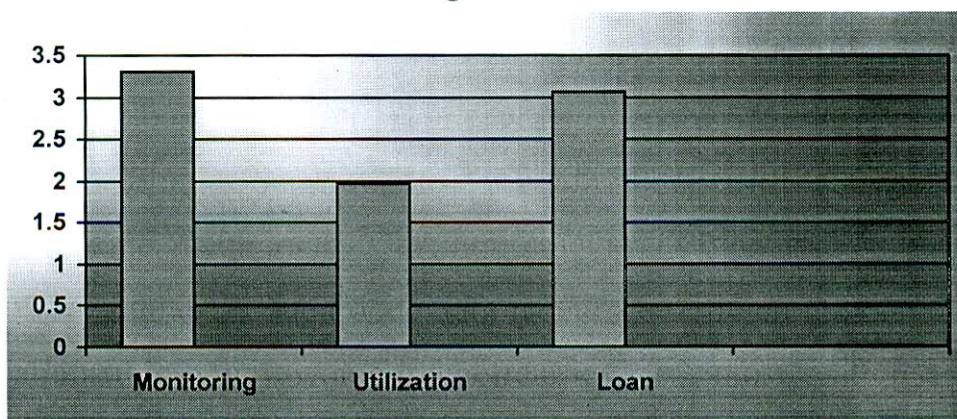


Figure-6.2 shows attitude of women beneficiaries towards the Monitoring Policies

6.1.6 Savings Policy: ASA has certain policies regarding savings. Savings is a vital component for micro credit operation. ASA has following policies:

1. Retaining 10% of the loan rest amount of the savings could be withdrawn.(Quantum)
2. There is no opportunity for credit and savings adjustment.(Adjust)
3. At the end of year interest will be given at the rate of 8% on monthly minimum balance. But if any one fails to pay 8 installments would not be provided with any interest.(Interest)

*Note: Letters within the parentheses indicate brief expression of policy.

Distribution of the Women Beneficiaries' Attitude towards Savings Policies
Table-6.1.8

Name of the Variables	No. and %	Frequency distribution					Mean	SD	CV
		I	II	III	IV	V			
Quantum	N	0	31	29	90	0	3.39	0.81	23.89
	%	0	20.7	19.3	60	0			
Adjust	N	64	46	40	0	0	1.84	0.82	44.56
	%	42.7	30.7	26.7	0	0			
Interest	n	0	0	8	59	83	4.50	0.60	13.33
	%	0	0	5.3	39.3	55.3			

Note: n =Number of respondent, (i) Strongly disagreed (ii) Moderately disagreed (iii) Undecided or neutral (iv) Moderately agreed (v) Strongly agreed, SD = Standard Deviation, CV= Co-efficient of Variance.

Table-6.1.8 shows that women beneficiaries express neutral attitude towards the policy of '10% compulsory savings deposit at the time of withdrawal of savings money' and mean value is 3.39 and they have strongly agreed 'getting interest on savings balance' and mean value is above 4.50 but they disagreed the policy of credit adjustment. Mean value is 1.84. Frequency distribution shows that 42.7% and 30.7% of women beneficiaries strongly and moderately disagree the 'adjustment policy' and 26.7% express neutral or undecided attitude towards this policy. This policy has highest standard deviation and coefficient of variance (0.82, 44.56). It is very interesting that none of them agree this policy. Figure 6.3 is useful to get a clear view of the above analysis.

Figure-6.3

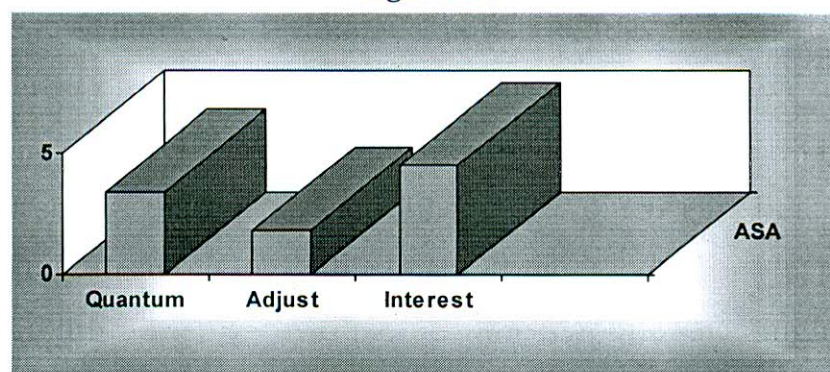


Figure-6.3 shows attitude of women beneficiaries towards the Savings Policies

6.1.7 Policy of Repayment of Credit and Service Charge. There are some policies about repayment of credit and service charge. By these policies a loanee member knows how and when installments are repayable and what would be the service charge. And what will be the benefit for timely repayment and what will be the punishment in case of failure of timely repayment of installment. The policies are as follows:

1. Installments are realized in weekly meeting. (Realization)
2. Loanee herself is to present in weekly meeting to repay the loan.(Loanee)
3. Installments are paid through group leader. (Group Leader)
4. Tk. 25 per thousand per week is realized on loan account.(Installments)
5. Rate of service charge is 15%.(Rate)
6. Loan amount is to repaid through 46 installment.(Number)
7. A compulsory insurance benefit is to take at Tk. 5 that is non refundable.(Insurance)
8. No advance installment is taken. But if a member desires to repay the entire amount at a time that is acceptable. In this case on whatever date the loanee make repayment she has to pay all pre fixed service charge along with total principal amount.(Advance)
9. A loanee may apply for another loan within a week after her timely payment of the loan.(Apply)

*Note: Letters within the parentheses indicate brief expression of policy.

Table-6.1.9
Distribution of the Women Beneficiaries' Attitude towards Credit Repayment Policies

Name of the Variables	No. and %	Frequency distribution					Mean	SD	CV
		I	II	III	IV	V			
Realization	n	0	0	59	80	11	3.68	0.61	16.57
	%	0	0	39.3	53.3	7.3			
Loanee	n	0	11	73	65	1	3.37	0.63	18.69
	%	0	7.3	48.7	43.3	0.7			
Group Leader	n	0	0	99	50	1	3.35	0.49	14.62
	%	0	0	66.0	33.3	.7			
Installments	n	0	25	86	36	3	3.11	0.69	22.18
	%	0	16.7	57.3	24.0	2.0			
Rate	n	1	14	99	35	1	3.14	0.60	19.11
	%	0.7	9.3	66.0	23.3	0.7			
Number	n	0	11	92	46	1	3.25	0.59	18.15
	%	0	7.3	61.3	30.7	0.7			
Insurance	n	0	21	97	31	1	3.08	0.61	19.80
	%	0	14.9	64.7	20.7	0.7			
Own Income	n	0	34	63	52	1	3.13	0.77	24.60
	%	0	22.7	42.0	34.7	0.7			
Advance	n	56	61	33	0	0	1.85	0.76	41.08
	%	37.3	40.7	22.0	0	0			
Apply	n	0	0	10	83	57	4.31	0.59	13.69
	%	0	0	6.7	55.3	38.0			

Note: n =Number of respondent, (i) Strongly disagreed (ii) Moderately disagreed (iii) Undecided or neutral (iv) Moderately agreed (v) Strongly agreed, SD = Standard Deviation, CV= Co-efficient of Variance.

Table-6.1.9 shows that women beneficiaries moderately agree the policy of 'realization of installments in weekly basis' and 'ability to apply for another loan after timely payment of current one' and mean values are 3.68 and 4.31. Analysis provides information that about six policies women beneficiaries have neutral or undecided attitude such as 'loanee member herself is to present to repay the loan', 'installments are paid through group leader', 'rate of service charge', 'number of installments', and 'policies of compulsory insurance benefit' and 'Tk. 25 per thousand per week is realized on loan account' (mean values are more than 2.49 but not 3.49). Most of them disagree

with the policy about advance repayment of credit. Mean value is 1.85. Frequency distribution shows that 37.3% and 40.7% of women beneficiaries strongly and moderately disagree the adjustment policy and 22.0% express neutral or undecided attitude towards this policy.

Table-6.1.10 Results of factor analysis (Varimax) for attitude of women beneficiaries towards repayment policy.

Table-6.1.10
Result of Factor Analysis (Varimax) towards the Variables of Repayment Policy
Factor Loadings (Varimax normalized)
Extraction: Principal Components
(Marked loadings are > .500000)

Variables	Factor-1	Factor-2	Factor-3	Factor-4	h
Realization				.731	.774
Loanee	.615				.475
Group Leader	.683				.794
Installments	.607				.646
Rate	.696				.686
Number	.602				.586
Insurance	.614				.652
Advance		.763			.757
Apply			.743		.635
Eigen Value	3.167	1.215	1.171	1.013	
Percentage of Variance	31.675	12.154	11.712	10.134	

*h=communalities

Table-6.1.10 shows four factors have been extracted under the factor analysis. A loading value of at least 0.50 has been used as the cut off point to select the variables. Table-6.1.10 represents that except three variables all the variables have been come under factor 1 which has Eigen value of 3.167 and these variables can explain 31.675 percent out of total variation. Policy of 'loanee herself is to present in weekly meeting to repay the loan, installments are paid through group leader, Tk. 25 per thousand per week is realized on loan account, rate of service charge, number of installments and

insurance benefit' are given high priority for repay the loan. Variable 'Advance' occupies the second position that carries an Eigen value of 1.215. This variable explains 12.154 percent of variation of the women beneficiaries' attitude towards repayment policy of ASA. It means that the variable under factor-2 get 12.154% of importance or priority at the time of repayment of credit. Variable 'Apply' occupies the third position that carries an Eigen value of 1.171. This variable explains 11.712 percent of variation. Variable 'Realization' occupies the fourth position that carries an Eigen value of 1.013. This variable explains 10.134 percent of variation of the women beneficiaries' attitude. It indicates that variables under factor-3 and factor-4 are given less importance or priority than other variables at the time of repayment of credit.

Existing Policies of Micro Credit Program of BRAC and Attitude of Women Beneficiaries

6.1.8 Policy for membership:

At first when a woman wants to join a micro credit group she has to face following policies and by fulfilling these conditions she could be a member of a micro credit group of BRAC. Policies are as follows:

1. Three years residentship is required for membership.(Residentship)
2. Membership of a group shall be within the age range of 18 to 60.(Age)
3. Land ownership from 0 to 50 decimal.(Land)
4. Family is maintained through selling of physical labor for one hundred man-days.(FM)
5. She should have social acceptability.(SA)
6. Only one member from a household would be member of a group.(SM)
7. There should be separate group of male and female.(SG)
8. Members should be married.(MS)

9. A person cannot be member more than one group at a time.(Member)

10. Tk. 25 as membership fee and Tk. 20 for renew is required.(Fees)

*Note: Letters within the parentheses indicate brief expression of policy.

Table-6.1.11
Distribution of the Women Beneficiaries' Attitude towards Membership Policy

Name of the Variables	No. and %	Frequency distribution					Mean	SD	CV
		I	II	III	IV	V			
Residentship	n	1	22	66	62	0	3.27	0.70	21.41
	%	0.7	14.7	44.0	41.3	0			
Age	n	0	0	73	55	22	3.66	0.72	19.67
	%	0	0	48.7	36.7	14.7			
Land	n	0	12	72	58	8	3.41	0.72	21.11
	%	0	8.0	48.0	38.7	5.3			
FM	n	0	3	71	53	23	3.64	0.76	20.87
	%	0	2.0	47.3	35.3	15.3			
SA	n	0	0	26	85	39	4.09	0.65	15.89
	%	0	0	17.3	56.7	26.0			
SM	n	12	48	72	18	0	2.64	0.80	30.30
	%	8.0	32.0	48.0	12.0	0			
SG	n	0	0	81	48	21	3.60	0.72	20.00
	%	0	0	54.0	32.0	14.0			
MS	n	0	5	81	48	16	3.50	0.73	20.86
	%	0	3.3	54.6	32.0	10.7			
Member	n	6	19	67	44	14	3.27	0.94	28.74
	%	4.0	12.7	44.7	29.3	9.3			
Fees	n	42	35	64	9	0	2.27	0.64	22.61
	%	28.0	23.3	42.7	6.0	0.0			

Source: Field Survey

Note: n =Number of respondent, (i) Strongly disagreed (ii) Moderately disagreed (iii) Undecided or neutral (iv) Moderately agreed (v) Strongly agreed, SD = Standard Deviation, CV= Co-efficient of Variance.

Table 6.1.11 shows that most of the women beneficiaries have expressed their attitude in favor of membership conditions. And here we find every body has moderately agreed to the policies of age range, family maintenance through physical labor, social acceptability, separate group formation of

male and female, and marital status (mean values are more than 3.49 but not 4.49). On the other hand regarding 'residentship', 'land ownership', 'single membership from one household', 'membership allowed for only one group at a time' they have expressed neutral or undecided attitude. In these cases all average above 2.49 but not 3.49 and standard deviations and coefficient of variances represent that there is less spread and less variability among their responses. Regarding only one policy of membership, about policy of 'fees' they have moderately adverse attitude mean value is 2.27.

Table-6.1.12 Results of factor analysis (Varimax) for attitude of women beneficiaries towards membership policy.

Table-6.1.12

Result of Factor Analysis (Varimax) towards the Variables of Membership Policy
Factor Loadings (Varimax normalized)
Extraction: Principal Components
(Marked loadings are > .500000)

Variables	Factor-1	Factor-2	Factor-3	h
Residentship	.725			.544
Age	.757			.644
Land	.769			.596
Family Maintenance		.695		.618
Social Acceptability	.534			.610
Single Membership	.677			.605
Separate Group	.632			.460
Member	.718			.567
Fees			.835	.783
Eigen Value	3.723	1.112	1.012	
Percentage of total Variance	37.231	11.122	10.122	

*h=Communalities

Table-6.1.12 shows ten conditions under membership policies of BRAC, those are actually defining the characteristics of potential women beneficiaries. Ten factors under membership policy, explain 58.476 percent

beneficiaries. Ten factors under membership policy, explain 58.476 percent of variance. To examine the weight of each policy decision, three factors were extracted under the confirmatory factor analysis. Under this analysis at least 0.50 of loading value has been accepted at the cut of point to select the policies or variables, which helps to indicate the important factors for the membership. It is shown from the table 6.1.12 that 'residentship, age limit, land ownership, social acceptability, single membership from a household, separate group formation and membership not more than one group at a time' have accumulated under factor-1, which has highest Eigen value 3.723. The factor-1 shows 20.796% of total variation i.e. it is capable to explain 37.231% of total variation. It indicates the importance of the policies or variables under factor-1, which are considered at the time of getting membership. It means that these six policies or variables are given maximum priority at the time to get membership. Factor-2 represents the weight of the policy or variable such as 'family maintenance through physical labor', which has hold second position according to the priority, and its Eigen value is 1.112. This factor also shows 11.122% of total variation. It means that the policy or variable under factor-2 get 11.122% importance or priority at the time of getting membership in a group. Policy of 'membership fees' has come under factor-3 and its Eigen value is 1.012 and it also shows 10.122% or total variation. It means, factor-3 is able to explain 10.122% of total variation. It means this policy or variable are given less priority at the time of getting membership.

6.1.9 Group Formation Policy:

There are some policies for group formation. And women beneficiaries have been asked for expressed their attitude about these policies. In group

formation policy number of group members, election of group leader and office bearers are described. Those policies are as follows:

1. A small group of five members is formed.(Small Group)
2. A Primary group consists of at least four small and highest nine small group.(Primary Group)
3. One small group should elect a leader.(Group Leader)
4. In a primary group among the leaders there should be three-office bearers-president, secretary and treasurer rest leaders will act as executive members. (Office)

*Note: Letters within the parentheses indicate brief expression of policy.

Table –6.1.13
Distribution of the Women Beneficiaries' Attitude towards Group Formation Policies

Name of the Variables	No. and %	Frequency distribution					Mean	SD	CV
		I	II	III	IV	V			
Small Group	n	0	0	68	55	27	3.73	0.75	20.11
	%	0	0	45.3	36.7	18.0			
Primary Group	n	0	0	91	49	10	3.46	0.62	17.92
	%	0	0	60.7	32.7	6.7			
Leader	n	0	0	78	57	15	3.58	0.67	18.71
	%	0	0	52.0	38.3	10.0			
Office	n	0	0	117	33	0	3.22	0.42	13.04
	%	0	0	78.0	22.0	0			

Source: Field Survey

Note: n =Number of respondent, (i) Strongly disagreed (ii) Moderately disagreed (iii) Undecided or neutral (iv) Moderately agreed (v) Strongly agreed, SD = Standard Deviation, CV= Co-efficient of Variance.

Table 6.1.13 focuses that women beneficiaries have moderately agreed the policies of small group formation, and election of small group leader and mean values are 3.73 and 3.58. About primary group formation office bearers they have expressed neutral attitude and mean values are 3.46 and 3.22. In this stage no body has disagreed the policies of group formation. Policy of 'three-office bearers' has minimum standard deviation and coefficient of variance and those are 0.42 and 13.04. These reflect that women beneficiaries are more unanimous in their attitude in terms of this

policy. Figure-6.4 also presents the attitude of women beneficiaries towards the group formation policy.

Figure-6.4

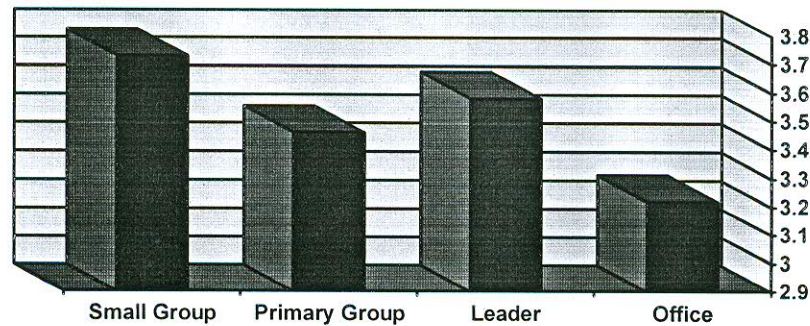


Figure-6.4 shows attitude of women beneficiaries towards the group formation policies.

6.1.10 Group Operation Policy: According to BRAC group operation policy each week each group has to hold a meeting. And each meeting group members have to take oath on eighteen items and discuss two topics. Their presences are recorded through three types of symbols. Policies are as follows:

1. In each group meeting oath is taken on eighteen items.(Oath Taking)
2. There shall be two topics discussion for 15 minutes in each weekly meeting.(Discussion)
3. Three types of symbols are used to signify presence, absence and late presence of the members.(Attendance)

*Note: Letters within the parentheses indicate brief expression of policy.

Table-6.1.14

Distribution of the Women Beneficiaries' Attitude towards Group Operation Policies

Name of the Variables	No. and %	Frequency distribution					Mean	SD	CV
		I	II	III	IV	V			
Oath Taking	n	0	14	76	35	25	3.47	0.88	25.36
	%	0	9.3	50.7	23.3	16.7			
Discussion	n	0	6	103	40	1	3.24	0.53	16.36
	%	0	4.0	68.7	26.7	0.7			
Attendance	n	0	31	79	40	0	3.06	0.69	22.54
	%	0	20.7	52.7	26.7	0.0			

Source: Field Survey

Note: n =Number of respondent, (i) Strongly disagreed (ii) Moderately disagreed (iii) Undecided or neutral (iv) Moderately agreed (v) Strongly agreed, SD = Standard Deviation, CV= Co-efficient of Variance.

In the table-6.1.14 analysis shows that women beneficiaries have expressed their neutral or undecided attitude towards all the group operation policies and mean values are 3.47, 3.24 and 3.06. Policy about oath taking in every weekly meeting gets highest standard deviation and co efficient variance and those are 0.88 and 25.36. On the other hand policy of fifteen minutes discussion on two topics has lowest standard deviation (0.53) and coefficient of variance (16.36). These shows about this policy women beneficiaries have comparatively more unanimous attitude. Figure 6.5 also shows the attitude of women beneficiaries towards the policy of group operation.

Figure-6.5

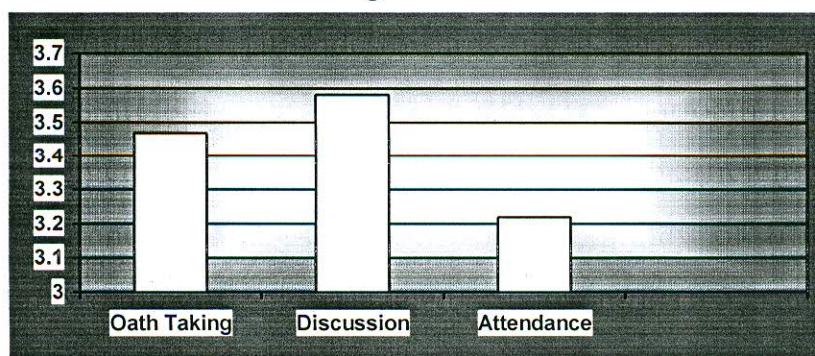


Figure-6.5 shows attitude of women beneficiaries towards the group operation policies.

6.1.11 Policy for Obtaining Credit:

There are some policies for obtaining credit, which actually state some conditions and formalities. By fulfilling these conditions and formalities one group member could get credit. Those policies are as follows:

1. All the members of the group should be present in the group meeting meant for taking decision for credit allotment.(Group Meeting)
2. A member should be present in 8 weekly meeting held in previous 8 weeks before taking loan.(Weekly Meeting)
3. Members are to complete orientation course 6 to 8 weeks.(Orientation)

4. At the time of loan application if it is presumed that members have no capability to repay loan they would not get loan.(Capability)
5. Loanee is selected through discussion in the small group.(Selection)
6. At the time of taking loan 5% saving deducted compulsorily. (Deduction)
7. The loanee member is to give an undertaking to the effect that in case of failure to repay loan amount timely BRAC has every right to realize loan amount, service charge and incidental expenditure through attachment auction and sale according to the establishment law of the land.(Undertaking).

*Note: Letters within the parentheses indicate brief expression of policy.

Table-6.1.15

Distribution of the Women Beneficiaries' Attitude towards Credit Obtaining Policies

Name of the Variables	No. and %	Frequency distribution					Mean	SD	CV
		I	II	III	IV	V			
Group Meeting	n	0	0	50	65	35	3.90	0.75	19.23
	%	0	0	33.3	43.3	23.3			
Weekly Meeting	n	0	0	27	57	66	4.26	0.75	17.60
	%	0	0	18.0	38.0	44.0			
Orientation	n	0	0	94	42	14	3.47	0.66	19.02
	%	0	0	62.7	28.0	9.3			
Capability	n	0	59	39	45	7	3.00	0.94	31.33
	%	0	39.3	26.0	30.0	4.7			
Selection	n	0	37	64	45	4	3.11	0.80	25.72
	%	0	24.7	42.7	30.0	4.7			
Deduction	n	0	78	56	10	6	2.63	0.78	29.65
	%	0	52.0	37.3	6.7	4.0			
Undertaking	n	69	50	20	10	1	1.83	0.95	51.91
	%	46.0	33.3	13.3	6.7	0.7			

Note: n =Number of respondent, (i) Strongly disagreed (ii) Moderately disagreed (iii) Undecided or neutral (iv) Moderately agreed (v) Strongly agreed, SD = Standard Deviation, CV= Co-efficient of Variance.

Table-6.1.15 explores that except one policy women beneficiaries have no adverse attitude. They have moderately agreed policy of presence in weekly group meeting meant for taking decision for credit allotment and presence in 8 weekly meeting held in previous 8 weeks before taking loan and mean values are 3.90 and 4.26. Policy of orientation course, capability of repay the loan, policy of selection process of loanee and 5% deduction of compulsory

savings women beneficiaries have expressed neutral or undecided attitude (mean values are more than 2.49 but not 3.49). They have expressed adverse attitude towards the policy of giving undertaking and here mean value is 1.83, standard deviation is 0.95 and coefficient of variance is 51.91. From frequency distribution it reflects that 46.0% of women beneficiaries have strongly disagreed this policy and 33.3% women beneficiaries have moderately disagreed this policy and only 6.7% of women beneficiaries have moderately agreed it. Over all attitude of women beneficiaries towards this policy is unfavorable.

Table-6.1.16 Results of factor analysis (Varimax) for attitude of women beneficiaries towards policy for obtaining credit.

Table-6.1.16
Result of Factor Analysis (Varimax) towards the Variables of Credit Obtaining Policy
Factor Loadings (Varimax normalized)
Extraction: Principal Components
(Marked loadings are > .500000)

Variables	Factor-1	h
Group Meeting	.616	.379
Weekly Meeting	.521	.271
Orientation	.816	.667
Capacity	.832	.691
Selection	.796	.625
Deduction	.658	.433
Undertaking	.615	.378
Eigen Value	3.444	
Percentage of Variance	49.198	

*h=communalities

The table-6.1.16 explores that which policies or variables are given importance for obtaining credit money. Table-6.1.16 shows that only one

factor has been extracted under the confirmatory factor analysis. A loading value of at least 0.50 has been used as cut off point to select the variables. Table shows that all the variables concentrated under factor 1 which has Eigen value of 3.444 and these variables explain 49.198 percent out of the total variables relating to credit obtaining policy. It indicates the importance of the policies or variables under factor-1, which are considered at the time of obtaining credit money. It means that all these policies are given maximum importance or priority at the time of obtaining credit.

6.1.12 Monitoring Policy:

1. Small group leader is to monitor project activities.(Monitoring)
2. Loan amount is to be spent only on the proposed project.(Utilization)
3. If a member fails to repay loan the concerned field worker would try to realize the loan amount through the group leader.(Loan amount)

*Note: Letters within the parentheses indicate brief expression of policy.

Table-6.1.17

Distribution of the Women Beneficiaries' Attitude towards Monitoring Policies

Name of the Variables	No. and %	Frequency distribution					Mean	SD	CV
		I	II	III	IV	V			
Monitoring	N	0	0	51	55	44	3.95	0.80	20.25
	%	0	0	34.0	36.7	29.3			
Utilization	N	20	61	48	17	4	2.49	0.95	38.15
	%	13.33	40.7	32.0	11.33	2.7			
Loan	N	0	4	40	75	31	3.89	0.76	19.54
	%	0	2.7	26.7	50.0	20.7			

Source: Field Survey

Note: n =Number of respondent, (i) Strongly disagreed (ii) Moderately disagreed (iii) Undecided or neutral (iv) Moderately agreed (v) Strongly agreed, SD = Standard Deviation, CV= Co-efficient of Variance.

Table 6.1.17 expresses that monitoring policies are accepted by the women beneficiaries except the policy about utilization of credit and mean values are 3.95 and 3.89. Regarding policy about credit utilization most of the women beneficiaries have expressed adverse attitude. Mean value is 2.49.

13.33% of women beneficiaries have strongly disagreed, 40.7% of women beneficiaries have moderately disagreed this policy and 32.0% of women beneficiaries have expressed neutral or undecided attitude towards this policy. For this policy standard deviation is 0.95 and coefficient of variance is 38.15, which are, present some variability in the attitude of women beneficiaries.

6.1.13 Savings Policy: BRAC has certain policies about savings Women beneficiaries of BRAC have to deposit weekly savings. But this savings they could not withdraw until the full repayment of credit. Specific policies of savings withdrawal:

1. Savings will be refunded on withdrawal of membership, resignation, and cancellation of membership and on retirement. **(Withdrawal)**.
2. Savings could be withdrawn 50% 1 to 3 times in a year. **(Excess Savings)**
3. A beneficiary could adjust loan amount with savings. **(Adjust)**
4. Annual interest over the savings account transferred to savings account of the members. **(Interest)**

*Note: Letters within the parentheses indicate brief expression of policy.

Table-6.1.18

Distribution of the Women Beneficiaries' Attitude towards Savings Policies

Name of the Variables	No. and %	Frequency distribution					Mean	SD	CV
		I	II	III	IV	V			
Withdrawal	N	16	75	36	16	7	2.49	0.98	39.35
	%	10.7	50.0	24.0	10.7	4.7			
Excess Savings	N	47	61	39	2	1	1.99	0.83	41.70
	%	31.3	40.7	26.7	1.3	1.7			
Adjust	N	1	10	19	102	18	3.34	0.74	22.15
	%	0.7	6.7	12.7	68.0	12.0			
Interest	N	0	0	43	46	61	4.12	0.83	20.14
	%	0	0	28.7	30.7	40.7			

Note: n =Number of respondent, (i) Strongly disagreed (ii) Moderately disagreed (iii) Undecided or neutral (iv) Moderately agreed (v) Strongly agreed, SD = Standard Deviation, CV= Co-efficient of Variance.

Table 6.1.18 explores that women beneficiaries have expressed neutral attitude towards the policy of adjustment opportunity with the installments (mean value is above 2.49 but not 3.49) and moderately agreed getting interest on savings balance mean value is 4.12 but they moderately disagreed the policy of savings withdrawal policy and excess savings withdrawal policy and mean values are 2.49 and 1.99. Frequency distribution shows that 31.3% of women beneficiaries have strongly disagreed and 40.7% moderately disagreed the adjustment policy and 26.7% have expressed neutral or undecided attitude towards this policy. For this policy standard deviation is 0.83 and coefficient of variance is 41.70, which present the variability of the variable.

6.1.14 Policy of Repayment of Credit and Service Charge: There are some policies, which are followed by BRAC to collect their credit amount along with service charge. The policies are as follows:

1. Installments are realized in weekly meeting. **(Realization)**
2. Loanee herself is to be present in weekly meeting to repay the loan. **(Loanee)**
3. Installments are paid through small group leaders. **(Group Leader)**
4. Tk. 25 per thousand per week is realized on loan account. **(Installments)**
5. Rate of service charge is 15%. **(Rate)**
6. Loan amount is to be repaid through 46 installments. **(Number)**
7. A compulsory insurance benefit is to take at Tk. 25 that is nonrefundable. **(Insurance)**
8. No advance installment is taken. But if a member desires to repay the entire amount at a time is acceptable. In this case on whatever the loanee make repayment she has to pay all pre fixed service charge along with total principal amount. **(Advance)**
9. A loanee may apply for another loan within a week after her timely payment of the loan. **(Apply)**

*Note: Letters within the parentheses indicate brief expression of policy.

Table-6.1.19
Distribution of the Women Beneficiaries' Attitude towards Credit Repayment Policy

Name of the Variables	No. and %	Frequency distribution					Mean	SD	CV
		I	II	III	IV	V			
Realization	n	0	0	14	86	50	4.42	0.61	13.80
	%	0	0	9.3	57.3	33.3			
Loanee	n	0	36	40	56	18	3.37	0.98	29.08
	%	0	24.0	26.7	37.3	12.0			
Group Leader	n	0	0	56	31	63	4.05	0.89	21.97
	%	0	0	37.3	20.7	42.0			
Installments	n	0	5	56	49	40	3.83	0.87	22.71
	%	0	3.3	37.3	32.7	26.7			
Rate	n	0	36	50	47	17	3.30	0.96	29.09
	%	0	24.0	33.3	31.3	11.3			
Number	n	0	39	52	42	17	3.25	0.97	29.85
	%	0	26.0	34.7	28.0	11.3			
Insurance	n	0	15	50	50	35	3.70	0.94	25.40
	%	0	10.0	33.3	33.3	23.3			
Advance	n	76	44	30	0	0	1.69	0.79	46.74
	%	50.7	29.3	20	0	0			
Apply	n	0	0	23	75	52	4.19	0.68	16.23
	%	0	0	15.3	50.0	34.7			

Note: n =Number of respondent, (i) Strongly disagreed (ii) Moderately disagreed (iii) Undecided or neutral (iv) Moderately agreed (v) Strongly agreed, SD = Standard Deviation, CV= Co-efficient of Variance.

Table 6.1.19 provides information that women beneficiaries have moderately agreed the policy of 'realization of installments on weekly basis', 'loan is paid through group leader', 'insurance benefit' and 'ability to apply for another loan after timely payment of current one' and mean values are 4.42, 4.05, 3.70 and 4.19. About three policies women beneficiaries have neutral or undecided attitude such as 'loanee member herself is to present to repay the loan', 'rate of service charge', and the 'number of installments' and mean values are 3.37, 3.30 and 3.25. Most of them disagreed with the

policy about advance repayment of credit Mean value is 1.69. Frequency distribution shows that 50.7% of women beneficiaries strongly and 29.3% of women beneficiaries moderately disagree the adjustment policy and 20.0% express neutral or undecided attitude towards this policy.

Table-6.1.20 Results of factor analysis (Varimax) for attitude of women beneficiaries towards repayment policy.

Table-6.1.20
Result of Factor Analysis (Varimax) towards the Variables of Repayment Policy
Factor Loadings (Varimax normalized)
Extraction: Principal Components
(Marked loadings are > .500000)

Variables	Factor-1	Factor-2	h
Realization	.514		.407
Loanee	.822		.694
Group Leader	.696		.722
Installments	.858		.745
Rate	.835		.790
Number	.848		.763
Insurance	.873		.778
Advance	.740		.562
Apply		.701	.674
Eigen Value	5.707	1.119	
Percentage of Variance	57.071	11.192	

*h=communalities

The above table 6.1.20 expresses that which policies or variables are given high priority at the time of repayment of credit. To measure the importance of each policies or variables, two factors have been included under confirmatory factor analysis. Under this analysis at least 0.50 of loading value has been accepted at the cut of point to select the policies or variables, which helps to indicate the important factors for repayment of credit. It is shown from the table- 6.1.20 that except one variable all the variables have

been come under factor 1 which has Eigen value of 5.707 and these variables can explain 57.071 percent out of total variation. Policy of 'installment are realized in weekly meeting, loanee herself is to present in weekly meeting to repay the loan, installments are paid through group leader, Tk. 25 per thousand per week is realized on loan account, rate of service charge, number of installments, insurance benefit and advance repayment' are given high priority for repay the loan. Variable 'Apply' occupies the second position that carries an Eigen value of 1.119. This variable explains 11.192 percent of variation of the women beneficiaries' attitude towards repayment policy of ASA. It means that the variable under factor-2 gets 11.192% of importance or priority at the time of repayment of credit.

TMSS

Existing Policies of Micro Credit Program of TMSS and Attitude of Women Beneficiaries

6.1.15 Policy for membership: TMSS has certain policies for membership of their credit program. These policies clearly indicate what would be the socio economic background of their target beneficiaries. TMSS provides some basic criteria for its member of credit program. Those are as follows:

1. Value of member's asset would not exceed Tk. 25,000.(Value)
2. Membership of a group shall be within the age range of 18-50.(Age)
3. Land ownership from 0-50 decimal.(Land)
4. She should be permanent resident that means she would live there at least for five years continuously. (Residentship)
5. One should have social acceptability.(SA)
6. Only one member from a household would be member of a group.(SM)
7. There should be separate groups for male and female.(SG)
8. Member should be married or those women who have no possibility of marriage.(MS)
9. A person cannot be member of more than one group at a time.(Member)
10. Tk. 10 as membership fee is required.(Fees)

*Note: Letters within the parentheses indicate brief expression of policy.

Table-6.1.21
Distribution of the Women Beneficiaries' Attitude on Different Membership Policies

Name of the Variables	No. and %	Frequency distribution					Mean	SD	CV
		I	II	III	IV	V			
Value	n	0	18	54	61	17	3.51	0.85	24.21
	%	0	12.0	36.0	40.7	11.3			
Age	n	0	0	72	69	9	3.58	0.61	17.04
	%	0	0	48.0	48.0	6.0			
Land	n	0	10	83	52	5	3.35	0.66	19.70
	%	0	6.7	55.3	34.7	3.3			
Residentship	n	0	11	82	44	13	3.39	0.75	22.12
	%	0	7.3	54.7	29.33	8.7			
SA	n	0	0	60	61	29	3.79	0.74	19.52
	%	0	0	40.0	40.7	19.3			
SM	n	30	38	72	9	1	2.42	0.90	37.29
	%	20.0	25.3	48.0	6.0	0.7			
SG	n	0	0	70	71	9	3.59	0.60	16.71
	%	0	0	46.7	47.3	6.0			
MS	n	19	54	71	6	0	2.43	0.63	23.24
	%	12.7	36.0	47.3	4.0	0			
Member	n	0	9	93	46	2	3.27	0.59	18.04
	%	0	6.0	62.0	30.7	1.30			
Fees	n	0	4	89	50	7	3.40	0.62	18.23
	%	0	2.7	59.3	33.3	4.7			

Source: Field Survey

Note: n =Number of respondent, (i) Strongly disagreed (ii) Moderately disagreed (iii) Undecided or neutral (iv) Moderately agreed (v) Strongly agreed, SD = Standard Deviation, CV= Co-efficient of Variance.

Table 6.1.21 expresses that most of the women beneficiaries have expressed their attitude in favor of membership conditions. About the policies of value of assets, age range, social acceptability and separate group formation of male and female women beneficiaries expressed moderately positive attitude. Mean values are 3.51, 3.58, 3.79 and 3.59. Women beneficiaries expressed neutral attitude towards the policy of land ownership, residentship, membership for one group and fees. Mean values are 3.35,

3.39, 3.27 and 3.40. But single membership from a household and marital status have been moderately disagreed by them and mean values are 2.42 and 2.43.

In-depth Analysis

Table-6.1.22 Results of factor analysis (Varimax) for attitude of women beneficiaries towards membership policy.

Table-6.1.22
Result of Factor Analysis (Varimax) towards the Variables of Membership Policy
Factor Loadings (Varimax normalized)
Extraction: Principal Components
(Marked loadings are > .500000)

Variables	Factor-1	Factor-2	Factor-3	h
Valuation	.539			.669
Age	.531			.724
Land	.549			.626
Resident			.632	.616
Social Acceptability			.577	.620
Separate Group	.549			.448
Marital Status		.510		
Eigen Value	1.949	1.448	1.320	
Percentage of total Variance	19.49	14.476	13.20	

Source: Field Survey
Note: h =Communalities

The above table 6.1.22 expresses that which policies or variables are given high priority at the time of getting membership in a group. To measure the importance of each policies or variables, three factors have been included under confirmatory factor analysis. Under this analysis at least 0.50 of loading value has been accepted at the cut of point to select the policies or variables, which helps to indicate the important factors for the membership. It is shown from the table 6.1.22 that 'valuation of asset, age limit, land ownership and separate group formation' have accumulated under factor-1,

which has highest Eigen value 1.949. The factor-1 shows 19.49% of total variation i.e. it is capable to explain 19.49% of total variation. It indicates the importance of the policies or variables under factor-1, which are considered at the time of getting membership. It means that these four policies or variables are given maximum priority at the time to get membership. Factor-2 represents the weight of the policy or variable such as 'marital status', which has hold second position according to the priority, and its Eigen value is 1.448. This factor also shows 14.476% of total variation. It means that the policy or variable under factor-2 get 14.476% importance or priority at the time of getting membership in a group. Policies of 'residentship and social acceptability' have come under factor-3 and its Eigen value is 1.320 and it also shows 13.20% or total variation. It means factor-3 is able to explain 13.20% of total variation. It means these policies or variables are given less priority at the time of getting membership. Policies of 'single membership from one household and family maintenance through physical labor have been omitted from the analysis that indicates those policies have no priority or importance at all.

6.1.16 Group Formation Policy: TMSS has policies for group range, group leader and group control persons. Group formation is one of the major tasks from the NGOs' point of view. Because NGOs' overall performance depends on group's effective performance. Policies are as follows:

1. A group shall consist of 10 to 40 members.(No. of member)
2. Each group should elect a leader and a joint leader. (Leaders)

*Note: Letters within the parentheses indicate brief expression of policy.

Table-6.1.23
Distribution of the Women Beneficiaries' Attitude towards Group Formation Policies

Name of the Variables	No. and %	Frequency distribution					Mean	SD	CV
		I	II	III	IV	V			
No. of member	N	0	0	14	96	40	4.17	0.59	14.15
	%	0	0	9.3	64.0	26.7			
Leaders	N	0	0	28	90	32	4.03	0.65	16.13
	%	0	0	18.7	60.0	21.3			

Source: Field Survey

Note: n =Number of respondent, (i) Strongly disagreed (ii) Moderately disagreed (iii) Undecided or neutral (iv) Moderately agreed (v) Strongly agreed, SD = Standard Deviation, CV= Co-efficient of Variance.

Table-6.1.23 explores that most of women beneficiaries have moderately agreed all the policies of group formation. Mean values are 4.17 and 4.03. Frequency distribution shows 64.0% of women beneficiaries have expressed moderate positive attitude towards the number of group member in a primary group. 60.0% of women beneficiaries have moderately agreed the policy of election of group leader and joint leader. Standard deviations are 0.59 and 0.65. Co efficient of variances are 14.15 and 16.13, which indicate that policy about 'number of group member' women beneficiaries, are more unanimous in their attitude.

6.1.17 Group Operation Policy: Groups are mainly operated for disbursement of credit and collection of those credits along with service charge. So the members of a group have to get together for group meeting every week in specific time. Besides these two policies, incase of the anomaly it is members who would take steps to bring back discipline in the group. Group operation policies are as follows:

1. In each week group meeting should be held on a specific day at specific place at specific time.(Specific Time)
2. In weekly meetings proceedings of the meeting would be written and signatures of the members present would be taken. (Proceedings)

3. In case of anomaly it is members who would take steps to bring back discipline in the group. (Anomaly)

*Note: Letters within the parentheses indicate brief expression of policy.

Table-6.1.24

Distribution of the Women Beneficiaries' Attitude towards Group Operation Policies

Name of the Variables	No. and %	Frequency distribution					Mean	SD	CV
		I	II	III	IV	V			
Specific Time	N	0	0	23	86	41	4.12	0.64	15.53
	%	0	0	15.3	57.3	27.3			
Proceedings	N	0	0	14	86	50	4.24	0.61	14.38
	%	0	0	9.3	57.3	33.3			
Anomaly	N	0	13	64	55	18	3.52	0.82	23.29
	%	0	8.7	42.7	36.7	12.0			

Source: Field Survey

Note: n =Number of respondent, (i) Strongly disagreed (ii) Moderately disagreed (iii) Undecided or neutral (iv) Moderately agreed (v) Strongly agreed, SD = Standard Deviation, CV= Co-efficient of Variance.

Table-6.1.24 reflects consistent attitude of women beneficiaries towards group operation policies. About place and time, meetings proceedings and about situation of anomaly they have expressed moderately positive attitude. Mean values are 4.12, 4.24 and 3.52. Policy of 'proceedings' is much more acceptable than other policy of group operation. For this policy standard deviation and coefficient of variance have lowest value and those are 0.61 and 14.38 respectively. Figure 6.6 presents the same picture of group operation policies.

Figure-6.6

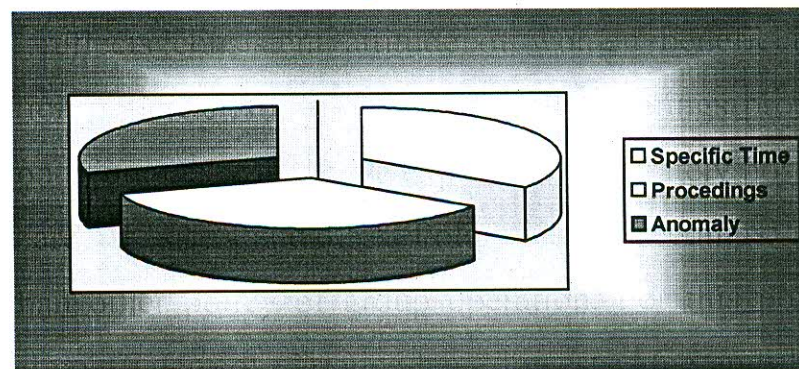


Figure-6.6 shows attitude of women beneficiaries towards the group operation policies

6.1.18 Policies for obtaining credit: There are some policies, which represent some conditions and formalities for obtaining credit. By these policies a prospective loanee has to take some liabilities to carry his/her duty in a group. And by following these policies a group could show a better performance. Policies are as follows:

1. Taking loan for the first time a member would ensure 100% participation in earlier group meetings and 80% in later meetings.(Participation)
2. In weekly group meeting a loan proposal of a group member would be endorsed unanimously by all the members of the group.(Endorse)
3. Signature of 80% members are required in loan demand note.(Signature)
4. A newly enrolled member would not get loan till her savings deposit is not up to Tk. 300 savings and at that time she would be able to deposit savings at the rate of Tk. 20, 30, 50, 100 weekly basis. (Enrolled)
5. Subsequently she would deposit at Tk. 10 savings per week.(Subsequent)
6. Any group member unable to deposit Tk 10 would be allowed to deposit @Tk 5 subject to permission of branch manager. But in this case she would not get loan more than Tk. 5000.(Permission)
7. At the time of loan application if it is presumed that a member has no capacity to repay loan she would not get loan. (Capacity)
8. The loanee member is to give an undertaking to the effect that in case of failure to repay loan amount, service charge and incidental expenditure through attachment, auction and sale according to the established law of the land. (Undertaking)

*Note: Letters within the parentheses indicate brief expression of policy.

Table-6.1.25
Distribution of the Women Beneficiaries' Attitude towards Credit Obtaining Policies

Name of the Variables	No. and %	Frequency distribution					Mean	SD	CV
		I	II	III	IV	V			
Participation	N	0	4	43	67	36	3.90	0.79	20.25
	%	0	2.7	28.7	44.7	24.0			
Endorse	N	0	29	44	68	9	3.38	0.86	25.44
	%	0	19.3	29.3	45.3	6.0			
Signature	N	3	32	56	59	0	3.14	0.82	26.11
	%	2.0	21.3	37.3	39.3	0			
Enrolled	N	0	3	54	84	9	3.66	0.62	16.94
	%	0	2.0	36.0	56.0	6.0			
Subsequent	N	0	9	35	88	18	3.77	0.74	19.63
	%	0	6.0	23.3	58.7	12.0			
Permission	N	5	24	33	74	14	3.45	0.98	28.40
	%	3.3	16.0	22.0	49.3	9.3			
Capacity	N	19	61	38	32	0	2.55	0.86	38.56
	%	12.7	40.7	25.3	21.3	0			
Undertaking	N	1	3	114	30	2	3.19	0.51	15.98
	%	0.7	2.0	76.0	20.0	1.3			

Source: Field Survey

Note: n =Number of respondent, (i) Strongly disagreed (ii) Moderately disagreed (iii) Undecided or neutral (iv) Moderately agreed (v) Strongly agreed, SD = Standard Deviation, CV= Co-efficient of Variance.

Table-6.1.25 shows that 'policy of 100% participation in earlier group meeting taking loan for the first time', 'policy of amount of savings deposit before taking loan' and 'policy of weekly savings after taking loan' have moderately agreed by the women beneficiaries. Mean values are 3.90, 3.66, and 3.77. Besides these policies women beneficiaries have neutral or undecided attitude towards the rest of the policies of obtaining credit (mean values are more than 2.50 but not 3.50). It is shown from the table 6.1.25 that 'policy of giving undertaking' also has been accepted by the women beneficiaries and for this policy value of standard deviation and coefficient of variance are lowest and those are 0.51 and 15.98. These indicate women

beneficiaries have more or less some type of neutral or undecided attitude towards this policy.

Table-6.1.26 Results of factor analysis (Varimax) for attitude of women beneficiaries towards repayment policy.

Table-6.1.26
Result of Factor Analysis (Varimax) towards the Variables of Credit Obtaining Policy

Factor Loadings (Varimax normalized) Extraction: Principal Components (Marked loadings are > .500000)			
Variables	Factor-1	Factor-2	h
Presence	.765		.726
Unanimously	.576		.674
Signature	.690		.784
Enroll	.650		.711
Subsequent	.824		.691
Permission		.772	.696
Eigen Value	2.876	1.281	
Percentage of total Variance	35.953	16.014	

Source: Field Survey

Note: h =Communalities

The table-6.1.26 explores that which policies or variables are given importance for obtaining credit money. Table-6.1.26 shows that two factors are extracted under the confirmatory factor analysis. A loading value of at least 0.50 has been used as cut off point to select the variables. Table shows that except one variable all the variables are concentrated under factor 1 which has Eigen value of 2.876 and these variables explain 35.953 percent out of the total variables relating to credit obtaining policy. It indicates the importance of the policies or variables under factor-1, which are considered at the time of obtaining credit money. It means that all these policies are given maximum importance at the time of obtaining credit.

Policy about 'getting permission from branch manager to save Tk 5 per week' occupies the second position that carries an Eigen value of 1.281. This variable explains 16.014 percent of variation of the women beneficiaries' attitude towards repayment policy. It means that the variable under factor-2 get 16.014 % of importance or priority at the time of repayment of credit.

Policies about 'capacity of repayment of credit and giving undertaking to NGO authority' have been omitted from the analysis. It indicates these policies have no importance or priority for obtaining credit.

6.1.19 Credit Monitoring Policy:

After disbursement of credit it is very natural to monitor the situation. TMSS has following policy for monitoring:

1. Small group leader is to monitor project activities.(Monitoring)
2. Loan amount is to be spent only on the proposed project. (Utilization)
3. If a member fails to repay loan the concerned field worker would try to realize the loan amount through the group leader. (Loan)

*Note: Letters within the parentheses indicate brief expression of policy.

Table-6.1.27

Distribution of the Women Beneficiaries' Attitude towards Monitoring Policies

Name of the Variables	No. and %	Frequency distribution					Mean	SD	CV
		I	II	III	IV	V			
Monitoring	N	0	0	68	37	45	3.85	0.86	22.34
	%	0	0	45.3	24.7	30.0			
Utilization	N	6	45	37	57	5	3.07	0.99	32.25
	%	4.0	30.0	24.7	38.0	3.3			
Loan	N	0	43	57	34	16	3.15	0.96	30.48
	%	0	28.7	38.0	22.7	10.7			

Source: Field Survey

Note: n =Number of respondent, (i) Strongly disagreed (ii) Moderately disagreed (iii) Undecided or neutral (iv) Moderately agreed (v) Strongly agreed, SD = Standard Deviation, CV= Co-efficient of Variance.

Table-6.1. 27 shows that women beneficiaries have expressed their neutral or undecided attitude towards the 'policy of monitoring of group leader' and 'realization of loan amount through group leader' mean values are 3.31 and 3.07. But the policy about utilization of credit money is disagreed by women beneficiaries mean value is 1.97. Among the three policies 'credit utilization policy' gets highest standard deviation (0.99) and co efficient of variance (32.25) that means about this policy women beneficiaries have most scattered attitude. Frequency distribution also explores the same picture. Figure-6.7 shows attitude of women beneficiaries towards the monitoring policies

Figure-6.7

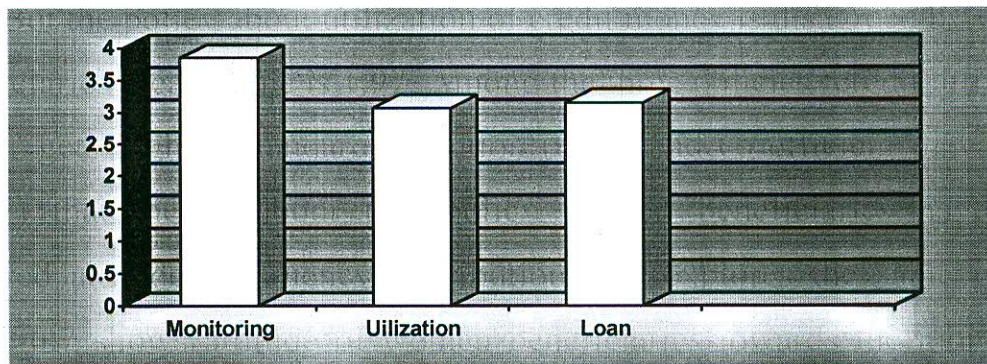


Figure-6.7 shows attitude of women beneficiaries towards the monitoring policies

6.1.20 Savings Policy: TMSS has certain policies regarding savings. Savings is a vital component for micro credit operation. TMSS has following policies:

1. Savings will be refunded on withdrawal of membership, resignation, and cancellation of membership and on retirement. (Withdrawal)
2. Savings could be withdrawn from additional savings amount that is deposited in addition to regular savings. But savings cannot be withdrawn more than twice a year.(Addition)
3. There is no opportunity for credit and savings adjustment.(Adjust)

4. At the end of year interest will be given at the rate of 6% on monthly minimum balance. But if any one fails to pay 8 installments would not be provided with any interest.(Interest)

*Note: Letters within the parentheses indicate brief expression of policy.

Table-6.1.28

Distribution of the Women Beneficiaries' Attitude towards Savings Policies

Name of the Variables	No. and %	Frequency distribution					Mean	SD	CV
		I	II	III	IV	V			
Withdrawal	N	44	61	36	9	0	2.07	0.88	42.51
	%	29.3	40.7	24.0	6.0	0			
Addition	N	19	71	50	9	1	2.35	0.80	34.04
	%	12.7	47.3	33.3	6.0	0.7			
Adjust	N	58	60	32	0	0	1.83	0.76	41.53
	%	38.7	40.0	21.3	0	0			
Interest	N	0	0	4	31	115	4.74	0.50	10.54
	%	0	0	2.7	20.7	76.7			

Source: Field Survey

Note: n =Number of respondent, (i) Strongly disagreed (ii) Moderately disagreed (iii) Undecided or neutral (iv) Moderately agreed (v) Strongly agreed, SD = Standard Deviation, CV= Co-efficient of Variance.

Table 6.1.28 reflects that women beneficiaries have strongly agreed with the policy of getting interest on savings balance. Means value is 4.74. But they have disagreed the policy of savings withdrawal, policy of additional savings withdrawal and the policy of credit adjustment. Mean values are 2.07, 2.35 and 1.83. Among the savings policy women beneficiaries shows very consistent attitude towards the policy of getting interest on saving balance. For this policy standard deviation and coefficient of variance have lowest values and those are 0.50 and 10.54 respectively.

6.1.21 Policy of Repayment of Credit and Service Charge.

There are some policies about repayment of credit and service charge. By these policies a loanee member knows how and when installments are repayable and what would be the service charge. And what will be the benefit for timely repayment and what will be the punishment in case of failure of timely repayment of installment. The policies are as follows:

1. Installments are realized in weekly meeting.(Realization)
2. Loanee herself is to present in weekly meeting to repay the loan. (Loanee)
3. Installments are paid through small group leader.(Group Leader)
4. Tk. 25 per thousand per week is realized on loan account.(Installments)
5. Rate of service charge is 15%. (Rate)
6. Loan amount is to repay through 46 installments.(Number)
7. No advance installment is taken. But a member may pay up all the installments at the time after paying 40th installment. In this case on whatever date the loanee make repayment she has to pay all pre fixed service charge along with total principal amount. (Advance)
8. A loanee may apply for another loan within a week after her timely payment of the loan.(Apply)

*Note: Letters within the parentheses indicate brief expression of policy

Table-6.1.29

Distribution of the Women Beneficiaries' Attitude towards Credit Repayment Policies

Name of the Variables	No. and %	Frequency distribution					Mean	SD	CV
		I	II	III	IV	V			
Realization	n	0	0	12	58	80	4.45	0.64	14.38
	%	0	0	8.0	38.7	53.3			
Loanee	n	0	6	51	82	11	3.65	0.68	18.63
	%	0	4.0	34.0	54.7	7.3			
Group Leader	n	0	0	65	61	24	3.73	0.72	19.30
	%	0	0	43.3	40.7	16.0			
Installments	n	0	28	62	45	15	3.31	0.89	26.89
	%	0	18.7	41.3	30.0	10.0			
Rate	n	1	10	55	79	6	3.54	0.68	19.21
	%	0.7	6.7	36.7	52.7	4.0			
Number	n	0	6	65	70	9	3.55	0.67	18.87
	%	0	4.0	43.3	46.7	6.0			
Advance	n	66	74	10	0	0	1.63	0.61	37.42
	%	44.0	49.3	6.7	0	0			
Apply	n	0	0	0	51	99	4.66	0.48	10.30
	%	0	0	0	34.0	66.0			

Source: Field Survey

Note: n =Number of respondent, (i) Strongly disagreed (ii) Moderately disagreed (iii) Undecided or neutral (iv) Moderately agreed (v) Strongly agreed, SD = Standard Deviation, CV= Co-efficient of Variance.

Table 6.1.29 provides information that towards most of the policies of credit repayment, women beneficiaries have moderate positive attitude such as

'realization of installments in weekly basis', 'loanee herself is to be present in weekly meeting to repay the loan', 'installments are paid through group leader', 'rate of service charge', and 'number of installments'. Mean values are 4.45, 3.65, 3.73, 3.54 and 3.55. Towards the policy about amount of installment women beneficiaries have neutral or undecided attitude. Mean value is 3.31. Towards the policy of 'ability to apply for another loan after timely payment of current one' women beneficiaries have strong positive attitude. Mean value is 4.66. But regarding the policy about 'advance repayment' of credit most of the women beneficiaries expressed strong disagreement. Mean value is 1.63.

Table-6.1.30 Results of factor analysis (Varimax) for attitude of women beneficiaries towards repayment policy.

Table-6.1.30
Result of Factor Analysis (Varimax) towards the Variables of Credit Repayment Policy
Factor Loadings (Varimax normalized)
Extraction: Principal Components
(Marked loadings are > .500000)

Variables	Factor-1	Factor-2	Factor-3	h
Loanee	.616			.470
Group Leader	.713			.530
Installments	.608			.535
Rate	.552			.456
Number	.649			.481
Advance			.712	.668
Apply		.724		.624
Eigen Value	2.394	1.280	1.104	
Percentage of total Variance	26.599	14.221	12.267	

Source: Field Survey

Note: h =Communalities

The above table 6.1.30 expresses that which policies or variables are given high priority at the time of repayment of credit. To measure the importance of each policies or variables, three factors have been accumulated under confirmatory factor analysis. Under this analysis at least 0.50 of loading value has been accepted at the cut of point to select the policies or variables, which helps to indicate the important factors for repayment of credit. It is shown from the table- 6.1.30 that except two variables all the variables have come under factor 1 which has Eigen value of 2.394 and these variables can explain 26.599 percent out of total variation. Policy of 'installment are realized in weekly meeting, loanee herself is to present in weekly meeting to repay the loan, installments are paid through group leader, Tk. 25 per thousand per week is realized on loan account, rate of service charge and number of installments' are given high priority for repay the loan. Variable 'Apply' has come under factor-2 and that has Eigen value of 1.119. This variable explains 11.192 percent of variation of the women beneficiaries' attitude towards repayment policy. It means that the variable under factor-2 get 11.192% of importance or priority at the time of repayment of credit. Variable 'Advance' has come under factor-3 and it has Eigen value of 1.104. These variables explain 12.267 percent of variation. It indicates that variables under factor-3 is given less importance or priority than other variables at the time of repayment of credit.

Part –II

Actual Scenario of Implemented Policies

6.2 Introduction

Attitude of women beneficiaries towards the micro credit policies of ASA, BRAC and TMSS has been investigated. There are several specific policies under micro credit program, such as conditions for membership in a group, formation of group, operation of group activities, condition for obtaining credit, deposit of savings repayment of credit, monitoring of credit activities etc. how far the women beneficiaries agree with these policies is measured. But a point is to be mentioned here that how far policies are being implemented in the field is also investigated. Following tables represent how many policies are being implemented and how many are not implemented in the study area.

ASA

6.2.1 Policy of Membership:

1. Monthly income should not exceed Tk. 3500 for rural area and 4500 for urban for membership.**(Inc)**
3. Membership of a group shall be within the age range of 18-55.**(Age)**
4. Land ownership from 0-50 decimal.**(Land)**
5. Family is maintained through selling of physical labor for one hundred man-days.**(FM)**
6. One should have social acceptability.**(SA)**
7. Only one member from a household would be member of a group.**(SM)**
8. There should be separate groups for male and female.**(SG)**
9. Member should be married.**(MS)**
10. A person cannot be member of more than one group at a time.**(Mem.)**
11. Tk. 10 as membership fee is required.**(Fees)**

*Note: Letters within the parentheses indicate brief expression of policy.

Table-6.2.1

Implementation of Policy of Membership

		Inc.	Age	Land	FM	SA	SM	SG	MS	Mem.	Fees
Implemented policies	No	122	150	123	143	150	150	150	150	144	150
	%	81.33	100	82.00	95.33	100	100	100	100	96	100
Not Implemented Policies	No	28	0	27	7	0	0	0	0	6	0
	%	18.67	0.0	18	4.67	0.0	0.0	0.0	0.0	4	0.0

It is observed from the table-6.2.1 that the beneficiaries are to fulfill certain conditions to obtain membership and 50% of those conditions are fully implemented in the field. As for example, social acceptability is a condition and the existing members accept only those persons as members who have no bad record. There is no exception to the rule that only a member would be accepted in a group from a household. Male and female members form separate groups. Every female member is married and took membership by paying Tk. 10 as membership fee. The above-mentioned five conditions are implemented in the field cent percent properly but so far as income condition is concerned 57 out of 150 have crossed the upper limit of income range. Implementation percentage of this policy is 62%. In addition, age range, land holdings, family maintenance through manual labor 1.33%, 18%, 4.67% and 4% exception are occurred respectively. On the whole which is significant.

Since the calculated value of χ^2 is much greater than the table value, it is therefore concluded that the variation between observed and expected variables is significant (for more details please see appendix-A).

6.2.2 Group Formation Policy:

1. A group shall consist of 10 to 40 members. (No of members)
2. Each group should elect a leader. (Leader)
3. There should be three-office bearers president, secretary and treasurer rest of the member will act as ordinary members. (Office)

*Note: Letters within the parentheses indicate brief expression of policy.

Table-6.2.2

Implementation of Group Formation Policy

		Group Meeting	Leader	Office
Implemented policies	No	150	150	150
	%	100	100	100
Not Implemented Policies	No	0	0	0
	%	0.0	0.0	0.0

Table-6.2.2 shows that all the policies related to group formation are implemented cent percent in the field. Groups are formed according to the relevant policy that a group should consists of 10 to 30 members. Every group systematically elects their leaders.

Since the calculated value of χ^2 is not greater than the table value, it is therefore concluded that the variation between observed and expected variables is not significant.

6.2.3 Group Operation Policy:

1. In each week group meeting should be held on a specific day at specific place at specific time.(Specific)
2. After two years no hard and fast rule would be applicable and installments may be collected from any suitable place.(Suitable Place)
3. Group members would bear all be expenditure of group i.e. purchase of resolution book, rubber stamp, signboard, venue for meeting etc.(Expenditure)
4. In case of anomaly it is members who would take steps to bring back discipline in the group.(Anomaly)

*Note: Letters within the parentheses indicate brief expression of policy.

Table-6.2.3

Implementation of Group Operation Policy

		Specific	Suitable Time	Expenditure	Anomaly
Implemented policies	No	150	150	150	150
	%	100	100	100	100
Not Implemented Policies	No	0	0	0	0
	%	0.0	0.0	0.0	0.0

Table-6.2.3 shows that all the policies related to group operation are implemented 100% in the field. In every week group meeting is held in

specific time in specific place. If it is needed group members bear all the expenditure of a group. In case of anomaly women beneficiaries take steps to bring back discipline in the group.

Since the calculated value of χ^2 is not greater than the table value, it is therefore concluded that the variation between observed and expected variables is not significant.

6.2.4 Policy for Obtaining Credit:

1. A member should be present in 80% weekly meeting held in previous weeks before taking loan.**(Presence)**
2. All the members of the group should be present in the group meeting meant for taking decision for credit allotment. **(Decision)**
3. Taking loan for the first time a loanee should deposit 4 weeks savings.**(Deposit)**
4. At the time of loan application if it is presumed that a member has no capacity to repay loan he would not get loan.**(Capacity)**
5. Loanee is selected through discussion in the small group.**(Selection)**
6. At the time of taking loan 10% of savings deducted compulsorily.**(Deduction)**
7. The loanee member is to give an undertaking to the effect that in case of failure to repay loan amount, service charge and incidental expenditure through attachment, auction and sale according to the established law of the land.**(Under.)**

*Note: Letters within the parentheses indicate brief expression of policy.

Table-6.2.4

Implementation of Policy for Obtaining Credit

		Presence	Decision	Deposit	Capacity	Selection	Deduction	Under.
Implemented policies	No	150	150	150	150	150	150	150
	%	100	100	100	100	100	100	100
Not Implemented Policies	No	0	0	0	0	0	0	0
	%	0.0	0.0	0.0	0.0	0.0	0.0	0.0

Table-6.2.4 shows that the all policies related to obtaining credit are implemented cent percent in the field. A member remains present 80% weekly meetings held in previous weeks before taking loan and all the members of the group present in the group meeting for taking decision for credit allotment. Women beneficiaries deposit 4 weeks savings before taking loan for the first time. Ability of repayment of prospective loanee is verified and afterwards a member get loan. The field level office strictly follows this

policy. Group members take decision after discussion that who would get loan among the women beneficiaries. At the time of taking loan 10% of savings are deducted compulsorily by the authority. All the loanees give undertaking against their loan.

Since the calculated value of χ^2 is not greater than the table value, it is therefore concluded that the variation between observed and expected variables is not significant.

6.2.5 Credit Monitoring Policy:

1. Small group leader is to monitor project activities.(Monitoring)
2. Loan amount is to be spent only on the proposed project.(Utilization)
3. If a member fails to repay loan the concerned field worker would try to realize the loan amount through the group leader.(Loan)

*Note: Letters within the parentheses indicate brief expression of policy.

Table-6.2.5 Implementation of Credit Monitoring Policy				
		Monitoring	Utilization	Loan
Implemented policies	No	150	80	150
	%	100	53.33	100
Not Implemented Policies	No	0	70	0
	%	0.0	46.67	0.0

Table-6.2.5 shows that field workers conduct the job of monitoring. Group leaders are primarily responsible for realization of installments if workers failed to realize installment. These two policies are implemented cent percent but the policy of compelling a loanee to invest credit money in the proposed project is not properly implemented. The percentage of implementation in this regard is only 46.67%.

Since the calculated value of χ^2 is much greater than the table value, it is therefore concluded that the variation between observed and expected variables is significant (for more details please see appendix-A).

6.2.6 Savings Policy:

1. Retaining 10% of the loan rest amount of the savings could be withdrawn.(Withdrawal)
2. There is no opportunity for credit and savings adjustment.(Adjust)
3. At the end of year interest will be given at the rate of 8% on monthly minimum balance. But if any one fails to pay 8 installments would not be provided with any interest.(Interest)

*Note: Letters within the parentheses indicate brief expression of policy.

Table-6.2.6
Implementation of Savings Policy

		Withdrawal	Adjust	Interest
Implemented policies	No	150	150	150
	%	100	100	100
Not Implemented Policies	No	0	0	0
	%	0.0	0.0	0.0

Table-6.2.6 shows that all the policies related to savings policy are implemented cent percent in the field. Retaining 10% of the loan amount of savings rest amount could be withdrawn and this is properly followed by the women beneficiaries. Organization does not provide opportunity to women beneficiaries for credit and savings adjustment and organization gives the interest on women beneficiaries savings amount if she dose not fail to pay 8 installments.

Since the calculated value of χ^2 is not greater than the table value, it is therefore concluded that the variation between observed and expected variables is not significant.

6.2.7 Policy for Repayment of Credit and Service Charge:

1. Installments are realized in weekly meeting. (Rea.)
2. Loanee herself is to present in weekly meeting to repay the loan.(Loa.)
3. Installments are paid through group leader. (Gro.)
4. Tk. 25 per thousand per week is realized on loan account. (Ins.)
5. Rate of service charge is 15%. (Rate)
6. Loan amount is to repaid through 46 installment.(Num.)
7. A compulsory insurance benefit is to take at Tk. 5 that is non refundable.(Ins.)

8. No advance installment is taken. But if a member desires to repay the entire amount at a time that is acceptable. In this case on whatever date the loanee make repayment she has to pay all pre fixed service charge along with total principal amount.(Adv.)

9. A loanee may apply for another loan within a week after her timely payment of the loan.(App.)

*Note: Letters within the parentheses indicate brief expression of policy.

Table-6.2.7
Implementation of Policy for Repayment of Credit and Service Charge

		Rea.	Loa.	Gro.	Ins.	Rate	Num.	Ins.	Adv.	App.
Implemented policies	No	150	150	150	150	150	150	150	150	150
	%	100	100	100	100	100	100	100	100	100
Not Implemented Policies	No	0	0	0	0	0	0	0	0	0
	%	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0

Table-6.2.7 shows that all the policies related to repayment of credit and credit and service charge are properly implemented in the field. Installments are realized in weekly meetings (100%), loanee herself is present in weekly meetings to repay the loan through group leader (100%). Loan amount repaid through 46 installments, Tk. 25 per thousands including 15% service charge (100%). A compulsory insurance benefit is taken at Tk. 25 that is not refunded (100%). No advancement installment is taken and a loanee may apply for another loan within a week after her timely payment of the loan (100%).

Since the calculated value of χ^2 is not greater than the table value, we can therefore conclude that the variation between observed and expected variables is not significant.

BRAC

6.2.8 Policy of Membership:

1. Three years residentship is required for membership.(Res.)
2. Membership of a group shall be within the age range of 18 to 60.(Age)
3. Land ownership from 0 to 50 decimal.(Land)

4. Family is maintained through selling of physical labor for one hundred man-days.(FM)
5. She should have social acceptability.(SA)
6. Only one member from a household would be member of a group.(SM)
7. There should be separate group of male and female.(SG)
8. Members should be married.(MS)
9. A person cannot be member more than one group at a time.(Mem.)
- 10.Tk. 25 as membership fee and Tk. 20 for renew is required.(Fees)

*Note: Letters within the parentheses indicate brief expression of policy.

Table-6.2.8

Implementation of Policy of Membership											
		Res.	Age	Lan	FM	SA	SM	SG	MS	Mem.	Fees
Implemented policies	No	150	150	119	147	150	150	150	150	143	150
	%	100	100	79.33	98.00	100	100	100	100	95.33	100
Not Implemented Policies	No	0	0	31	3	0	0	0	0	7	0
	%	0.0	0.0	20.67	2.0	0.0	0.0	0.0	0.0	4.67	0.0

Table-6.2.8 shows that out of ten policies of membership three policies are not implemented in the field properly. 20.67% women beneficiaries have more than 50 decimal agricultural landed property, 2% families of women beneficiaries are not maintained by selling physical labor and 4.67% women beneficiaries have more than one membership with different NGOs. Rest of the policies implemented properly (100%).

Since the calculated value of χ^2 is greater than the table value, it is therefore concluded that the variation between observed and expected variables is significant (for more details please see appendix-A).

6.2.9 Group Formation Policy:

1. A small group of five members is formed.(Small Group)
2. A Primary group consists of at least four small and highest nine small group.(Primary Group)
3. One small group should elect a leader.(Group Leader)

4. In a primary group among the leaders there should be three-office bearers-president, secretary and treasurer rest leaders will act as executive members. (Office)

*Note: Letters within the parentheses indicate brief expression of policy.

Table-6.2.9
Implementation of Group Formation Policy

		Small Group	Primary Group	Leader	Office
Implemented policies	No	150	150	150	150
	%	100	100	100	100
Not Implemented Policies	No	0	0	0	0
	%	0.0	0.0	0.0	0.0

Table-6.2.9 shows that all the policies related to group formation are implemented cent percent in the field. Small and primary group forms according to the relevant policy that a small group should consist of five members and a primary group consists four small groups (100%). Every small group systematically elects their leader and a primary group has three office bearers-president, secretary and treasurer (100%).

Since the calculated value of χ^2 is not greater than the table value, it is therefore concluded that the variation between observed and expected variables is not significant.

6.2.10 Group Operation Policy:

1. In each group meeting oath is taken on eighteen items. (Oath Taking)
2. There shall be two topics discussion for 15 minutes in each weekly meeting. (Discussion)
3. Three types of symbols are used to signify presence, absence and late presence of the members. (Attendance)

*Note: Letters within the parentheses indicate brief expression of policy.

Table-6.2.10
Implementation of Group Operation Policy

		Oath Taking	Discussion	Attendance
Implemented policies	No	150	150	150
	%	100	100	100
Not Implemented Policies	No	0	0	0
	%	0.0	0.0	0.0

Table-6.2.10 shows that all the policies related to group operation are implemented 100% in the field. In each group meeting oath is taken on eighteen items (100%), two topics are discussed for 15 minutes in each weekly meeting (100%) and three types of symbols are used to signify presence, absence and late presence of the members (100%)

Since the calculated value of χ^2 is not greater than the table value, it is therefore concluded that the variation between observed and expected variables is not significant.

6.2.11 Policy for Obtaining Credit:

1. All the members of the group should be present in the group meeting meant for taking decision for credit allotment.(Gro.)
2. A member should be present in 8 weekly meeting held in previous 8 weeks before taking loan.(Wee.)
3. Members are to complete orientation course 6 to 8 weeks.(Ori.)
4. At the time of loan application if it is presumed that members have no capability to repay loan they would not get loan.(Cap.)
5. Loanee is selected through discussion in the small group.(Sel.)
6. At the time of taking loan 5% saving deducted compulsorily. (Ded.)
7. The loanee member is to give an undertaking to the effect that in case of failure to repay loan amount timely BRAC has every right to realize loan amount, service charge and incidental expenditure through attachment auction and sale according to the establishment law of the land.(Und.)

*Note: Letters within the parentheses indicate brief expression of policy.

Table-6.2.11
Implementation of Policy for Obtaining Credit

		Gro.	Wee.	Ori.	Cap.	Sel.	Ded.	Und.
Implemented policies	No	150	150	150	150	150	150	150
	%	100	100	100	100	100	100	100
Not Implemented Policies	No	0	0	0	0	0	0	0
	%	0.0	0.0	0.0	0.0	0.0	0.0	0.0

Table-6.2.11 presents that the all policies related to obtaining credit are implemented cent percent in the field. . All the members of the group present in the group meeting meant for taking decision for credit allotment. (100%),

a member presents in 8 weekly meeting held in previous 8 weeks before taking loan.(100%), members complete orientation course ranging from 6 to 8 weeks.(100%), at the time of loan application if it is presumed that members have no capability to repay loan they do not get loan.(100%), loanee is selected through discussion in the small group.(100%), at the time of taking loan 5% saving deducted compulsorily. (100%) and the loanee members give an undertaking to the effect that in case of failure to repay loan amount timely BRAC has every right to realize loan amount, service charge and incidental expenditure through attachment auction and sale according to the establishment law of the land. (100%).

Since the calculated value of χ^2 is not greater than the table value, we can therefore conclude that the variation between observed and expected variables is not significant.

6.2.12 Credit Monitoring Policy:

1. Small group leader is to monitor project activities.(Monitoring)
2. Loan amount is to be spent only on the proposed project.(Utilization)
3. If a member fails to repay loan the concerned field worker would try to realize the loan amount through the group leader.(Loan)

*Note: Letters within the parentheses indicate brief expression of policy.

Table-6.2.12				
Implementation of Credit Monitoring Policy				
		Monitoring	Utilization	Loan
Implemented policies	No	150	73	150
	%	100	48.67	100
Not Implemented Policies	No	0	77	0
	%	0.0	51.33	0.0

Table-6.2.12 shows that field workers conduct the job of monitoring. Group leaders are primarily responsible for realization of installments if workers failed to realize installment. These two policies are implemented cent percent but the policy of compelling a loanee to invest credit money in the

proposed project is not properly implemented. 51.33% women beneficiaries do not utilize the credit money on proposed projects.

Since the calculated value of χ^2 is much greater than the table value, it is therefore concluded that the variation between observed and expected variables is significant (for more details please see appendix-A).

6.2.13 Savings Policy:

1. Savings will be refunded on withdrawal of membership, resignation, and cancellation of membership and on retirement. **(Withdrawal)**.
2. Savings could be withdrawn 50% 1 to 3 times in a year. **(Excess Savings)**
3. A beneficiary could adjust loan amount with savings. **(Adjust)**
4. Annual interest over the savings account transferred to savings account of the members. **(Interest)**

*Note: Letters within the parentheses indicate brief expression of policy.

Table-6.2.13
Implementation of Savings Policy

		Withdrawal	Excess Savings	Adjust	Interest
Implemented policies	No	150	150	150	150
	%	100	100	100	100
Not Implemented Policies	No	0	0	0	0
	%	0.0	0.0	0.0	0.0

Table-6.2.13 shows that all the policies related to savings policy are implemented cent percent. Savings are refunded on withdrawal of membership, resignation, and cancellation of membership and on retirement. (100%), women beneficiaries withdraw 50% savings money in 1 to 3 times in a year. (100), if needed women beneficiaries could adjust loan amount with savings. (100%) and annual interest over the savings account transferred to savings account of the members properly (100%).

Since the calculated value of χ^2 is not greater than the table value, it is therefore concluded that the variation between observed and expected variables is not significant.

6.2.14 Policies for Repayment of Credit and Service Charge:

1. Installments are realized in weekly meeting.(Rea.)
2. Loanee herself is to be present in weekly meeting to repay the loan.(Loa.)
3. Installments are paid through small group leaders.(Gro.)
4. Tk. 25 per thousand per week is realized on loan account.(Ins.)
5. Rate of service charge is 15%.(Rate)
6. Loan amount is to be repaid through 46 installments.(Num.)
7. A compulsory insurance benefit is to take at Tk. 25 that is nonrefundable.(Ins.)
8. No advance installment is taken. But if a member desires to repay the entire amount at a time is acceptable. In this case on whatever the loanee make repayment she has to pay all pre fixed service charge along with total principal amount.(Adv.)
9. A loanee may apply for another loan within a week after her timely payment of the loan.(App.)

*Note: Letters within the parentheses indicate brief expression of policy.

Table-6.2.14

Implementation of Policies for Repayment of Credit and Service Charge

		Rea.	Loa.	Gro.	Ins.	Rate	Num.	Ins.	Adv.	App.
Implemented policies	No	150	144	150	150	150	150	150	150	150
	%	100	96.0	100	100	100	100	100	100	100
Not Implemented Policies	No	0	6	0	0	0	0	0	0	0
	%	0.0	4.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0

Table-6.2.14 shows that all the policies related to repayment of credit and credit and service charge are properly implemented in the field. Installments are realized in weekly meeting (100%), loanee herself is present in weekly to repay the loan through group leader (100%). Loan amount repaid through 46 installments, Tk. 25 per thousands including 15% service charge (100%). A compulsory insurance benefit is taken at Tk. 25 that is not refunded (100%). No advancement installment is taken (100%) and a loanee may apply for another loan within a week after her timely payment of the loan (100%).

Since the calculated value of χ^2 is not greater than the table value, it is therefore concluded that the variation between observed and expected variables is not significant

TMSS

6.2.15 Policy of Membership:

1. Value of member's asset would not exceed Tk. 25,000.(Val.)
2. Membership of a group shall be within the age range of 18-50.(Age)
3. Land ownership from 0-50 decimal.(Land)
4. She should be permanent resident that means she would live there at least for five years continuously. (Res.)
5. One should have social acceptability.(SA)
6. Only one member from a household would be member of a group.(SM)
7. There should be separate groups for male and female.(SG)
8. Member should be married or those women who have no possibility of marriage.(MS)
9. A person cannot be member of more than one group at a time.(Mem.)
- 10.Tk. 10 as membership fee is required.(Fees)

*Note: Letters within the parentheses indicate brief expression of policy.

Table-6.2.15
Implementation of Policy of Membership

		Val.	Age	Land	Res.	SA	SM	SG	MS	Mem.	Fees
Implemented policies	No	85	150	143	150	150	150	150	150	146	150
	%	56.67	100	95.33	100	100	100	100	100	97.33	100
Not Implemented Policies	No	65	0	7	0	0	0	0	0	4	0
	%	43.33	0.0	4.47	0.0	0.0	0.0	0.0	0.0	2.67	0.0

Table 6.2.15 presents that out of ten policies four policies are not implemented properly Value of members' asset 43.33% have exceeded Tk. 25,000, land ownership of women from 0-50 decimal have exceeded about 4.47% and 4% member have membership of more than one group in different NGO at a time.

Since the calculated value of χ^2 is much greater than the table value, it is therefore concluded that the variation between observed and expected variables is significant (for more details please see appendix-A).

6.2.16 Group Formation Policy:

1. A group shall consist of 10 to 40 members.(No. of member)
2. Each group should elect a leader and a joint leader. (Leaders)

*Note: Letters within the parentheses indicate brief expression of policy.

Table-6.2.16

Implementation of Group Formation Policy

		No. of member	Leader
Implemented policies	No	150	150
	%	100	100
Not Implemented Policies	No	0	0
	%	0.0	0.0

Table-6.2.16 shows that all the policies related to group formation are implemented cent percent in the field. A group shall consist of 10 to 30 members. (100%) and each group elects a leader and a joint leader (100%). Since the calculated value of χ^2 is not greater than the table value, it is therefore concluded that the variation between observed and expected variables is not significant.

6.2.17 Group Operation Policy:

1. In each week group meeting should be held on a specific day at specific place at specific time. **(Specific)**
2. In weekly meetings proceedings of the meeting would be written and signatures of the members present would be taken. **(Proceedings)**
3. In case of anomaly it is members who would take steps to bring back discipline in the group. **(Anomaly)**

*Note: Letters within the parentheses indicate brief expression of policy.

Table-6.2.17

Implementation of Group Operation Policy

		Specific	Proceedings	Anomaly
Implemented policies	No	150	150	150
	%	100	100	100
Not Implemented Policies	No	0	0	0
	%	0.0	0.0	0.0

Table-6.2.17 shows that all the policies related to group operation are implemented 100% in the field. In each week group meeting is held in a specific day in specific place in specific time (100%), in weekly meetings

proceedings of the meeting are written and signatures of the members present are taken. (100%) and in case of anomaly members take steps to bring back discipline in the group. (100%)

Since the calculated value of χ^2 is not greater than the table value, it is therefore concluded that the variation between observed and expected variables is not significant.

6.2.18 Policy for Obtaining Credit:

1. Taking loan for the first time a member would ensure 100% participation in earlier group meetings and 80% in later meetings.**(Par.)**
2. In weekly group meeting a loan proposal of a group member would be endorsed unanimously by all the members of the group.**(End.)**
3. Signature of 80% members are required in loan demand note.**(Sig.)**
4. A newly enrolled member would not get loan till her savings deposit is not up to Tk. 300 savings and at that time she would be able to deposit savings at the rate of Tk. 20, 30, 50, 100 weekly basis. **(Enr.)**
5. Subsequently she would deposit at Tk. 10 savings per week.**(Sub.)**
6. Any group member unable to deposit Tk 10 would be allowed to deposit @Tk 5 subject to permission of branch manager. But in this case she would not get loan more than Tk. 5000.**(Per.)**
7. At the time of loan application if it is presumed that a member has no capacity to repay loan she would not get loan. **(Cap.)**
8. The loanee member is to give an undertaking to the effect that in case of failure to repay loan amount, service charge and incidental expenditure through attachment, auction and sale according to the established law of the land. **(Und.)**

*Note: Letters within the parentheses indicate brief expression of policy.

Table-6.2.18
Implementation of Policy for Obtaining Credit

		(Par.)	(End.)	(Sig.)	(Enr.)	(Sub.)	(Per.)	(Cap.)	(Und.)
Implemented policies	No	150	150	150	150	150	150	150	150
	%	100	100	100	100	100	100	100	100
Not Implemented Policies	No	0	0	0	0	0	0	0	0
	%	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0

Table-6.2.18 shows that the all policies related to obtaining credit are implemented cent percent. Taking loan for the first time a member has ensured 100% participation in earlier group meetings and 80% in later

meetings (100%), in weekly group meeting a loan proposal of a group member is endorsed unanimously by all the members of the group. (100%), signatures of 80% members are on loan demand note. (100%), a newly enrolled member saves Tk.300 savings deposit and at that time she is able to deposit savings at the rate of Tk. 20, 30, 50, 100 weekly basis. (100%), subsequently women beneficiaries deposit at Tk. 10 savings per week. (100%), group member unable to deposit Tk 10 is allowed to deposit @Tk 5 subject to permission of branch manager (100%). at the time of loan application if it is presumed that a member has no capacity to repay loan she would not get loan. (100%), the loanee member gives an undertaking to the effect that in case of failure to repay loan amount, service charge and incidental expenditure through attachment, auction and sale according to the established law of the land. (100%).

Since the calculated value of χ^2 is not greater than the table value, it is therefore concluded that the variation between observed and expected variables is not significant.

6.2.19 Credit Monitoring Policy:

1. Small group leader is to monitor project activities.(Monitoring)
2. Loan amount is to be spent only on the proposed project.(Utilization)
3. If a member fails to repay loan the concerned field worker would try to realize the loan amount through the group leader.(Loan)

*Note: Letters within the parentheses indicate brief expression of policy.

Table-6.2.19 Implementation of Credit Monitoring Policy				
		Monitoring	Utilization	Loan
Implemented policies	No	150	118	150
	%	100	78.67	100
Not Implemented Policies	No	0	32	0
	%	0.0	21.33	0.0

Table-6.2.19 shows that field workers conduct the job of monitoring (100%). Group leaders are primarily responsible for realization of installments if

workers failed to realize installment (100%). These two policies are implemented cent percent but the policy of compelling a loanee to invest credit money in the proposed project is not properly implemented. The percentage of implementation in this regard is 76.67%.

Since the calculated value of χ^2 is much greater than the table value, it is therefore concluded that the variation between observed and expected variables is significant (for more details please see appendix-A).

6.2.20 Savings Policy:

1. Savings will be refunded on withdrawal of membership, resignation, and cancellation of membership and on retirement. **(Withdrawal)**
2. Savings could be withdrawn from additional savings amount that is deposited in addition to regular savings. But savings cannot be withdrawn more than twice a year. **(Addition)**
3. There is no opportunity for credit and savings adjustment. **(Adjust)**
4. At the end of year interest will be given at the rate of 6% on monthly minimum balance. But if any one fails to pay 8 installments would not be provided with any interest. **(Interest)**

*Note: Letters within the parentheses indicate brief expression of policy.

Table-6.2.20
Implementation of Savings Policy

		Withdrawal	Addition	Adjust	Interest
Implemented policies	No	150	150	150	150
	%	100	100	100	100
Not Implemented Policies	No	0	0	0	0
	%	0.0	0.0	0.0	0.0

Table-6.2.20 shows that all the policies related to savings policy are implemented cent percent in the field. Savings are refunded on withdrawal of membership, resignation, and cancellation of membership and on retirement. (100%, Savings is withdrawn from additional savings amount that is deposited in addition to regular savings (100%), organization does not provide opportunity to women beneficiaries for credit and savings

adjustment (100%) and organization gives interest on women beneficiaries savings amount if she does not fail to pay 8 installments (100%).

Since the calculated value of χ^2 is not greater than the table value, it is therefore concluded that the variation between observed and expected variables is not significant (for more details please see appendix).

6.2.21 Policies for Repayment of Credit and Service Charge:

1. Installments are realized in weekly meeting. (Rea.)
2. Loanee herself is to present in weekly meeting to repay the loan. (Loa.)
3. Installments are paid through small group leader. (Gro.)
4. Tk. 25 per thousand per week is realized on loan account. (Ins.)
5. Rate of service charge is 15%. (Rate)
6. Loan amount is to repay through 46 installments. (Num.)
7. No advance installment is taken. But a member may pay up all the installments at the time after paying 40th installment. In this case on whatever date the loanee make repayment she has to pay all pre fixed service charge along with total principal amount. (Adv.)
8. A loanee may apply for another loan within a week after her timely payment of the loan. (App.)

*Note: Letters within the parentheses indicate brief expression of policy.

Table-6.2.21

Implementation of Policies for Repayment of Credit and Service Charge

		(Rea.)	(Loa.)	(Gro.)	(Ins.)	Rate	(Num.)	(Ins)	(Adv.)	(App.)
Implemented policies	No	150	139	150	150	150	150	150	150	150
	%	100	92.67	100	100	100	100	100	100	100
Not Implemented Policies	No	0	11	0	0	0	0	0	0	0
	%	0.0	7.33	0.0	0.0	0.0	0.0	0.0	0.0	0.0

Table-6.2.21 shows that all the policies related to repayment of credit and credit and service charge are properly implemented in the field. Installments are realized in weekly meeting (100%), loanee herself is present in weekly to repay the loan through group leader (100%). Loan amount repaid through 46 installments, Tk. 25 per thousands including 15% service charge (100%). A compulsory insurance benefit is taken at Tk. 25 that is not refunded (100%).

No advancement installment is taken and a loanee may apply for another loan within a week after her timely payment of the loan (100%).

Since the calculated value of χ^2 is not greater than the table value, we can therefore conclude that the variation between observed and expected variables is not significant.

6.3 Conclusion

In this study, it is observed from the analysis that women beneficiaries of the three NGOS have moderately positive attitude towards the most of the policies of micro credit program. They have moderately adverse attitude towards a few policies.

It is found that most of the policies properly implemented in the field of three NGOs. But few policies partially are not implemented in the field level properly. These policies are found in membership policy and monitoring policy. In membership policy income limit, age range, and membership for more than one organization at the same time are not properly implemented. And in the monitoring policies, credit utilization policy is not properly implemented. This policy is one of the crucial policies in micro credit program.

Chapter Seven

Conflicting Policies, Expectations of Women Beneficiaries and Opinion of Management

7.1 Introduction:

Attitude of women beneficiaries towards the micro credit policies of ASA, BRAC and TMSS has been investigated. There are several specific policies under micro credit program, such as conditions for membership in a group, formation of group, operation of group activities, condition for obtaining credit, deposit of savings, repayment of credit, monitoring of credit activities etc. How far the women beneficiaries agree with these policies is investigated.

But a point is to be remembered here that the probable women beneficiaries before their association with the NGO activities are acquainted with the policies before their involvement with the NGOs. They know the rules and regulations for membership, savings and credit and activities of a group. So they are mentally prepared to accept the rules and regulations. They even could not conceive of other conditions for credit. So it is found that the women beneficiaries accept most of the policies.

According to the questionnaire, numerical value against each variable has been classified into five categories. Such as strongly agreed, moderately agreed, neutral or undecided, moderately disagreed and strongly disagreed. Then the mean value of the numerical value as given by the respondents against the each variable has been computed and the result has been placed according to the category, in the questionnaire. In this way, respondents'

attitude has been measured as strongly agreed, moderately agreed, average neutral or undecided, moderately disagreed and strongly disagreed.

Part-I

Conflicting Policies

7.1.1 Conflicting Policies:

Conflicting policy refers that policy which is either moderately or strongly rejected by the women beneficiaries i.e. which has mean value below 2.50. From categorization table it is observed that policies have mean value below 2.50 indicate only moderately or strongly disagreed policies. Conflicting policies are those policies, which are not accepted by the women beneficiaries, and they want change in these policies.

As far as attitude is concerned the women beneficiaries of three NGOs have very few conflicting policies that are identified under this study. Interview is taken through structured questionnaire with the women beneficiaries that are developed according to Likert Scale method; it contains a list of indicators like attitude towards the various policies of the micro credit program. Besides this questionnaire, women beneficiaries' opinion has been collected only on conflicting policies through face-to-face interview. In the interview they have expressed views on the policies that would be more helpful for them and how the program could play a more meaningful and vital role for their actual development.

On the other hand face-to-face interview also have been taken with the top management of the three NGOs to collect their opinion on the conflicting policies. In the interview top management explain their stand and rational behind those policies and explained their willingness to change the policies according to needs of the women beneficiaries.

Following analysis represents the adverse attitude of women beneficiaries towards some policies and management's opinion on those particular policies.

Following tables represent only conflicting policies' frequencies, means, standard deviations and coefficient of variances.

7.1.2. Membership policy

ASA: ASA has no conflicting membership policy.

BRAC: BRAC has only one conflicting membership policy and that is 'Tk. 25 as membership fee and Tk. 20 for renewal fee is required'.

Table 7.1
Frequency Distribution of Conflicting Membership Policy of BRAC

Name of the Variables	No. and %	Frequency distribution					Mean	SD	CV
		I	II	III	IV	V			
Fees	n	0	42	92	16	0	2.27	0.94	22.61
	%	0.0	28.0	61.0	10.7	0.0			

Descriptive Analysis: Table 7.1 shows only conflicting policy on membership of BRAC. Policy of membership and renewal fee is moderately disagreed by the women beneficiaries. None of the women beneficiaries strongly disagreed the policy but 28.0% of women beneficiaries have moderately disagreed the policy and 61.0% women beneficiaries have expressed moderately adverse attitude towards the policy. On the other hand 28.0% moderately disagreed to this policy and only 10.7% of women beneficiaries moderately agreed this policy. So over all result shows mean value 2.27, which is below 2.49. Consequently, this policy is pointed out as conflicting policy. Standard deviation shows some variability in the series (0.94) and coefficient of variance presents comparatively consistent attitude of women beneficiaries towards the policy (22.61).

In-depth Analysis: This variable has come under factor-1. It indicates the importance of the policies or variables under factor-1, which are considered at the time of getting membership. It means this policy or variable is given maximum priority at the time of getting membership.

TMSS: TMSS has two conflicting membership policies and those are ‘Only one member from a household would be member of a group’ and ‘Members should be married’.

Table-7.2

Frequency Distribution of Conflicting Membership Policy of TMSS

Name of the Variables	No. and %	Frequency distribution					Mean	SD	CV
		I	II	III	IV	V			
SM	N	30	38	72	9	1	2.42	0.90	37.29
	%	20.0	25.3	48.0	6.0	0.7			
MS	N	19	54	71	6	0	2.43	0.63	23.24
	%	12.7	36.0	47.3	4.0	0			

Descriptive Analysis: Table-7.2 shows two conflicting membership policy of TMSS. Policy of ‘single membership from one household(SM)’ and policy of ‘only married women can be member of a group (MS)’ are moderately disagreed by the women beneficiaries (mean values are 2.42 and 2.43).

In-depth Analysis: From factor analysis it is identified that policy of “Members should be married (MS)” has been come under factor-2 and policy of “Only one member from a household would be member of a group ” has been omitted. Factor-2 represents the weight of the policy or variable ‘marital status’, which has hold second position according to the priority or importance for getting membership. Policy of ‘single membership from one household’ has been omitted from the analysis that indicates this policy has no priority or importance at all.

7.1.3. Group Formation policy: ASA, BRAC and TMSS have no conflict between women beneficiaries and management on group formation policy.

7.1.4. Group Operation policy: ASA, BRAC and TMSS have no conflict between women beneficiaries and management on group formation policy.

7.1.5. Policies for obtaining credit:

ASA and BRAC: ASA and BRAC have only one conflicting policy of credit obtaining. TMSS has no conflicting policy for obtaining credit. The conflicting policy of ASA and BRAC is same and that is about giving undertaking to the NGO authority 'The loanee member is to provide an undertaking to the effect that in case of failure to repay loan amount, service charge and incidental expenditure could be realized through attachment, auction and sale according to the established law of the land (Undertaking)'.

ASA

Table-7.3

Frequency Distribution of Conflicting Credit Obtaining Policy of ASA

Name of the Variables	No. and %	Frequency distribution					Mean	SD	CV
		I	II	III	IV	V			
Undertaking	N	42	58	43	7	0	2.10	0.87	41.42
	%	28.0	38.7	28.7	4.7	0			

Descriptive Analysis: Table 7.3 shows only one conflicting policy for credit obtaining policy. Policy of giving undertaking to the NGO authority is moderately disagreed by the women beneficiaries. 28.0% of women beneficiaries have strongly disagreed the policy and 38.7% of women beneficiaries have moderately disagreed the policy and 28.7% women beneficiaries have expressed neutral or undecided attitude towards the policy. Only 4.7% women beneficiaries have expressed moderately positive

attitude towards the policy. Standard deviation shows some variability in the series (0.87).

In-depth Analysis: This variable has come under factor-1. It indicates the importance of the policies or variables under factor-1, which are considered at the time of obtaining of credit money. It means that all these policies are given maximum importance at the time of obtaining credit. So policy of giving undertaking is also get maximum priority or importance at the time of obtaining credit.

BRAC

Table-7.4

Frequency Distribution of Conflicting Credit Obtaining Policy of BRAC

Name of the Variables	No. and %	Frequency distribution					Mean	SD	CV
		I	II	III	IV	V			
Undertaking	N	69	50	20	10	1	1.83	0.95	51.91
	%	46.0	33.3	13.3	6.7	0.7			

Descriptive Analysis: In table-7.4 frequency distribution shows scatter attitude towards the policy of giving undertaking to the NGO authority but major portion (46.0%) of women beneficiaries have strongly disagreed the policy and 33.3% women beneficiaries have moderately disagreed the policy. 6.7% and 0.7% women beneficiaries have moderately and strongly agreed the policy respectively. Over all mean value have come under 2.50 that represents conflicting attitude.

In-depth Analysis: This variable has also come under factor-1. It indicates the importance of the policies or variables under factor-1, which are considered at the time of obtaining of credit money. It means that all these policies are given maximum importance at the time of obtaining credit. So policy of giving undertaking is also get maximum priority or importance at the time of obtaining credit.

7.1.6. Monitoring Policy:

ASA, BRAC and TMSS: ASA and BRAC have only one conflicting monitoring policy and that is 'loan amount is to be spent only on the proposed project (Utilization)'. TMSS has no conflicting policy in this stage.

ASA
Table-7.5

Frequency Distribution of Conflicting Monitoring Policy of ASA

Name of the Variables	No. and %	Frequency distribution					Mean	SD	CV
		I	II	III	IV	V			
Utilization	N	47	66	33	2	2	1.97	0.84	42.63
	%	31.3	44.0	22.0	1.3	1.3			

Descriptive Analysis: Table-7.5 presents very scatter frequency distribution of credit utilization policy of ASA. 31.3% and 44.0% women beneficiaries have strongly and moderately disagreed the policy respectively. 22.0% women beneficiaries have expressed neutral or undecided attitude towards the policy. Mean value is 1.97, which presents moderate disagreement of women beneficiaries towards the policy.

BRAC
Table-7.6

Frequency Distribution of Conflicting Monitoring Policy of BRAC

Name of the Variables	No. and %	Frequency distribution					Mean	SD	CV
		I	II	III	IV	V			
Utilization	N	20	61	48	17	4	2.49	0.95	38.15
	%	13.33	40.7	32.0	11.33	2.7			

Descriptive Analysis: In table-7.6 frequency distribution shows scatter attitude towards the policy of credit utilization, 13.33% women beneficiaries have strongly disagreed the policy and major portion (46.0%) of women beneficiaries have moderately disagreed the policy. 11.33% and 2.7% women beneficiaries have moderately and strongly agreed the policy

respectively. Over all mean value has come under 2.50 that represents conflicting attitude.

7.1.7 Savings Policy:

ASA: ASA has one conflicting savings policy and that is 'there is no opportunity for credit and savings adjustment (Adjust).

Table-7.7
Frequency Distribution of Conflicting Savings Policy of ASA

Name of the Variables	No. and %	Frequency distribution					Mean	SD	CV
		I	II	III	IV	V			
Adjust	N	64	46	40	0	0	1.84	0.82	44.56
	%	42.7	30.7	26.7	0	0			

Descriptive Analysis: Table-7.7 presents that only one conflicting savings policy of ASA. 42.7% and 30.7% women beneficiaries have strongly and moderately disagreed the policy respectively. None of them agreed the policy. Mean value is 1.84, which presents over all moderate adverse attitude towards the policy.

BRAC: BRAC has two conflicting savings policies and those are 'Savings will be refunded on withdrawal of membership, resignation, and cancellation of membership and on retirement.(Withdrawal)' and 'Savings could be withdrawn 50% 1 to 3 times in a year. (Excess Savings)'.

Table-7.8
Frequency Distribution of Conflicting Savings Policy of BRAC

Name of the Variables	No. and %	Frequency distribution					Mean	SD	CV
		I	II	III	IV	V			
Withdrawal	n	16	75	36	16	7	2.49	0.98	39.35
	%	10.7	50.0	24.0	10.7	4.7			
Excess Savings	n	47	61	39	2	1	1.99	0.83	41.70
	%	31.3	40.7	26.7	1.3	1.7			

Descriptive Analysis: Table-7.8 shows that according to the frequency distribution of women beneficiaries' attitude BRAC has two conflicting savings policies. Both the policies have mean value below 2.50 but not 1.50 that presents moderately adverse attitude towards the policies.

TMSS: TMSS has three conflicting savings policy and those are 'Savings will be refunded on withdrawal of membership, resignation, and cancellation of membership and on retirement. (Withdrawal)', 'savings could be withdrawn from additional savings amount that is deposited in addition to regular savings. But savings cannot be withdrawn more than twice a year (Addition)' and 'there is no opportunity for credit and savings adjustment. (Adjust)'.

Table-7.9

Frequency Distribution of Conflicting Savings Policy of TMSS

Name of the Variables	No. and %	Frequency distribution					Mean	SD	CV
		I	II	III	IV	V			
Withdrawal	N	44	61	36	9	0	2.07	0.88	42.51
	%	29.3	40.7	24.0	6.0	0			
Addition	N	19	71	50	9	1	2.35	0.80	34.04
	%	12.7	47.3	33.3	6.0	0.7			
Adjust	N	58	60	32	0	0	1.83	0.76	41.53
	%	38.7	40.0	21.3	0	0			

Descriptive Analysis: Table-7.9 shows that TMSS has three conflicting policies according to the attitude of women beneficiaries. Women beneficiaries of TMSS have moderate disagreement towards these three policies. Each of the policy has mean value below 2.50 but not 1.50.

7.1.8. Policy of Repayment of Credit and Service Charge.

ASA, BRAC and TMSS: ASA, BRAC and TMSS have only one same type of conflicting repayment policy and that is 'no advance installment is taken. But if a member desires to repay the entire amount at a time that could be accepted. In this case on whatever date the loanee make repayment she has to pay all pre fixed service charge along with total principal amount (Advance)'.

ASA
Table-7.10

Frequency Distribution of Conflicting Repayment Policy of ASA

Name of the Variables		I	II	III	IV	V	Mean	SD	CV
Advance	n	56	61	33	0	0	1.85	0.76	41.08
	%	37.3	40.7	22.0	0	0			

BRAC
Table-7.11

Frequency Distribution of Conflicting Repayment Policy of BRAC

Name of the Variables	No. and %	Frequency distribution					Mean	SD	CV
		I	II	III	IV	V			
Advance	n	76	44	30	0	0	1.69	0.79	46.74
	%	50.7	29.3	20	0	0			

TMSS
Table-7.12

Frequency Distribution of Conflicting Repayment Policy of TMSS

Name of the Variables	No. and %	Frequency distribution					Mean	SD	CV
		I	II	III	IV	V			
Advance	n	66	74	10	0	0	1.63	0.61	37.42
	%	44.0	49.3	6.7	0	0			

Descriptive Analysis: Table- 7.10, table- 7.11 and table-7.12 explore that women beneficiaries of three NGOs have expressed nearly same kind of

moderate negative attitude towards same kind of repayment policy of three NGOs. None of the women beneficiaries has agreed the policy. ASA has mean value for this policy 1.85, BRAC has 1.69 and TMSS has 1.63, which represent moderately disagreed policy.

In-depth Analysis: From factor analysis of credit repayment policy of three NGOs shows for ASA this variable have come under factor-2 which indicates this variable or policy has priority and importance to the women beneficiaries of ASA for credit obtaining and for BRAC this variable or policy has come under factor-1 which expresses comparatively more importance or priority to the women beneficiaries of BRAC for credit obtaining. Factor analysis of the credit repayment variables or policies of TMSS it is identified that this variable has come under factor-3. It shows less priority or importance to the women beneficiaries of TMSS.

Part-II

Expectations of Women Beneficiaries and Opinion of Management on Conflicting Policies

For every conflicting policy, expectations of women beneficiaries and opinion of management over the policies are appropriately highlighted here.

7.2.1 Membership Policy

Women Beneficiaries: Regarding conditions for membership of a group under ASA, women beneficiaries have expressed total positive attitude while in the case of BRAC and TMSS they have raised objection for only one and two conditions respectively. The membership fee for a group member in BRAC is Tk 25 and annual renewal fee is Tk 20. The women beneficiaries expressed their adverse attitude on this point. They consider that Tk. 10 for membership and no renewal fee is appropriate. Women beneficiaries agreed most of the conditions for membership of TMSS primary group. The women beneficiaries of the TMSS disagreed to two policies of membership and those are “ Only one member of a family could be member of a primary group(SM)” and “Only married female could be member (MS)”.

Women beneficiaries are interested to have membership of primary group for more than one member of a family to enjoy more facilities at a time from the organization.

Management: The management states that considering the present economic situation the amount of fees are quite reasonable. They are not ready to change this policy soon

Management considers that by this very policy “ Only one member of a family could be member of a primary group(SM)” more poor family could

be reached and more members of the disadvantaged community would come under the micro credit program.

The reason behind the policy “Only married female could be member (MS)” management just ensures security of their money. If they provide credit money to unmarried female of a family, after her (loanee) marriage she could leave the area and then it would be quite difficult for the organization to collect the credit money back. So they are not interested to change these crucial policies.

7.2.2 Policies for obtaining credit:

Women Beneficiaries: Conflict exists in conditions for obtaining credit. The women beneficiaries have expressed moderate disagreement on the policy that the loanees are to provide undertaking for obtaining a loan. According to credit policy of BRAC, ASA and TMSS, the member should execute formal undertakings to the organization at the time of taking credit. But women beneficiaries have expressed adverse attitude. NGOs keep the whole group as contract bound for credit of any member of the group. All the members including the group leaders remain always active and careful so that installments are realized in time. As there is system of collective responsibility so system of taking individual undertaking is illogical.

In addition the NGOs before providing credit, investigate the ability of the prospective loanee to repay loan amount. Though it is quite logical that the proper user of loan amount and those who have ability to repay should be provided with credit but if a member fails to pay installments and organization takes action on the basis of the undertaking is not acceptable at all and it proves the futility of the program.

Management: According to the higher management of the three NGOs the policy is seldom applied and it is nothing but simple formalities to compel the loanee for using the loan money in productive sector. They state that this very policy is responsible for successful implementation of micro credit program. Further more opinion of the management in this regard is that the policy is nothing but a formality and steps are taken in such cases that represent less than one percent. Rather the provision encourages the loanee for optimum use of loan amount. So they state that it is not possible for them to change the policy of accepting undertaking from the women beneficiaries against their credit money rather they will be cautious enough in future in taking any stern action against the defaulted women beneficiary.

7.2.3 Monitoring Policy:

Women Beneficiaries: There is a policy of ASA and BRAC that the credit amount must be utilized on the item for which loan is provided. But women beneficiaries have expressed moderate adverse attitude towards this policy. The women beneficiaries generally seek full freedom for utilization of credit money on item of their own selection.

Management: According to the opinion of management of the three NGOs, the members' use the loan amount to their own will because there is no mechanism of the NGOs to regulate the loan amount after handing over the loan money to the loanees. And the three NGOs follow a very relaxed monitoring policy over the issue. But they also state that in coming days credit utilization sector will be expanded without hampering the basic objectives of the micro credit program.

7.2.4 Savings Policy:

Women Beneficiaries: It is observed that members of three NGOs have expressed dissention over savings policy. The three NGOs mainly conduct two types of savings activities for the women beneficiaries. Firstly, deposit of a fixed amount, as savings is compulsory. And the second one provides opportunity for depositing of savings by the members at will. At the time of need a member could withdraw some amount from excess amount fund. But according to women beneficiaries they would be more benefited if they could withdraw their savings during their financial crisis.

In addition, women beneficiaries of ASA and TMSS seek the opportunity of adjusting savings with installments of credit. Women beneficiaries of ASA and TMSS have expressed adverse attitude towards this policy.

Management: According to the management of the NGOs that are currently conducting experiments on savings policy trying to find out more suitable savings policy for the women beneficiaries.

Previously, there was no system of adjustment between savings and installments under BRAC credit program, but currently it is providing this opportunity. Management considers that savings is the most vital component of the micro credit program and successful operation of savings money could be very significant for both the parties i.e. women beneficiaries and management. So they are always ready to change the savings policy to suit their own purpose.

7.2.5 Policy of Repayment of Credit and Service Charge.

Women Beneficiaries: Lastly, the women beneficiaries of the three NGOs have expressed complimentary attitude towards the policies relating to

duration of repayment period of credit, amount of installment, rate of service charge, rate of savings etc. But the women beneficiaries expressed moderate disagreement on policy of advance repayment of loan amount. All the three NGOs discourage advance repayment of loan.

Management: According to the management financial statements are prepared calculating interest for subsequent disbursement. In such circumstances if a loanee repay loan amount in advance and the organization would not get stipulated interest, consequently fund raising on the part of the NGO would be partially uncertain. In addition advance repayment of loan amount before completion of a year may not ensure appropriate use of loan amount.

7.3 Conclusion:

It is found that the conflicting policies are few in number. But the conflicts found on the policies are highly significant and crucial. The demand or expectations of women beneficiaries on these policies are very practical from their point of view. But how far the management would be able to meet the demands shall determine the basis of difference between the parties.

Chapter Eight

Findings, Recommendations and Conclusion

8.1 Introduction

Bangladesh is one of the third world countries with massive poverty, a large population and limited natural resources. The country has failed to stand on its own feet even after three decades of achieving independence. Half of the population of the poverty stricken country i.e. women are disadvantaged, deprived of fundamental rights and considered as dependent entity because of its traditional culture and values. In such a context, it could be concluded that if half of the population remain in the fold of such a deplorable condition, the idea of achieving development would obviously be a distant dream. Patriarchal social values and male dominated statecraft made the whole system of the community crippled.

In fact, each member of the community should play a role in any form in the development activities of the country. There is no scope to keep the women outside the area.

During post liberation period, in the first phase, NGOs were busy in implementing relief and rehabilitation program. Keeping pace with the time and changing environment NGOs extended their scope of activities. Financial assistance, literacy, healthcare, environment etc were the main areas where the NGOs were involved with certain specific programs and micro credit program is one of them. Poverty stricken women became focal point as main beneficiaries of the program and through the program poor women involved in economic activities.

NGOs claim that through the micro credit activities women become self-reliant as well as the concerned families crossed the poverty line.

NGOs follow a specific continuous system for credit management and they have specific policy of credit operation. When women become interested to obtain credit or feel necessity for credit, they are to follow the credit policy and to meet certain conditions to be a member of beneficiaries' group. Even after having membership they are to follow certain rules for taking credit and its repayment. Under the research, the attitude of the women beneficiaries towards the policies and whether they want any change in the policies are mainly examined. Women play a vital in the micro credit program and their attitude is very significant for the program.

The findings of the research are presented here and the basis of the findings conclusion is drawn and recommendations are provided.

8.2 Findings

8.2.1. Findings of Socio Economic Background of Women Beneficiaries

Primarily the focus of the study is to identify the socio economic background of the women who are involved in micro credit program. Findings represent that the socio economic background of the women beneficiaries of three NGOs are more or less identical (Chapter-5).

Most of the women beneficiaries of three NGOs' ASA, BRAC and TMSS within the age range of 17 to 46 and their percentages are 88.22%, 86.67% and 84.67%. So far as education status is concerned major part of the women beneficiaries of ASA and BRAC are below primary level and those are 67.33% and 80.00%. On the other hand 76.66% women beneficiaries of TMSS are above primary level. Actually it reveals difference of educational status between rural and urban areas. Regarding marital status it is found that

over all 92.00% women beneficiaries in three NGOs are married and most of them are housewives (82.44%). Only 17.56% of women beneficiaries of three NGOs are involved in different types of economic activities.

None of the women beneficiaries is homeless. Women beneficiaries of TMSS with only homesteads constitute highest number and that is 48%. On the other hand highest number of women beneficiaries of ASA and BRAC are found with land holdings between 26 decimal to 50 decimal which are 36.67% and 45.33% respectively. Income range of most of the women beneficiaries of ASA and BRAC is Tk.1600 to Tk.2500 but in case of TMSS it is Tk.3600 to Tk.4500. Similar observations were made by Mahbubuzzaman (Mahbubuzzaman, 2003), Moin (Moin, 2003).

It is evident that the socio-economic background of most of the women beneficiaries commensurate with the category as defined in the manual of the NGOs.

8.2.2. Findings of the women beneficiaries' attitude towards the policy of micro credit program:

In the study, the main focus is on identifying the attitude of the women beneficiaries of the three NGOs towards the policy of micro credit program and the findings are presented below.(Chapter-6, Part-I)

A. Policy of Membership

ASA: Descriptive analysis explores that most of the women beneficiaries express either favorable or neutral attitude towards the membership conditions. Frequency distribution explores that for income limit, age range, landed property, family maintenance activities, separate group formation, one member from a household, marital status, membership for only one

organization and membership fee beneficiaries express 37.3%, 62.7%, 56.0%, 49.3%, 60.0%, 55.3%, 38.0%, 55.3% and 48.0% neutral or undecided attitude. Women beneficiaries agree policy of social acceptability and a mean value is 3.55. 48.7% of the women beneficiaries agree this policy and 3.3% of the women beneficiaries strongly agree this policy.

In-depth Analysis: It has been reveal through Factor Analysis that 'income range', 'age limit', 'marital status' and 'membership not more than one group at a time' have accumulated under factor-1. It indicates the importance of the policies or variables under factor-1, which are considered at the time of getting membership. It means that these four policies or variables are given maximum priority at the time to get membership. Factor-2 represents the weight of the policy or variable such as 'family maintenance through physical labor', which has hold second position according to the priority. Policy of 'single membership from one household' has come under factor-3. It means this policy or variable is given less priority than other policies or variables at the time of getting membership. Policies or variables of 'land ownership', 'social acceptability' and 'fees' have been excluded from the analysis. So these policies have no priority to the women beneficiaries for getting membership in ASA.

BRAC: Descriptive analysis reveals that most of the women beneficiaries have expressed their attitude in favor of membership conditions. And here we find every body has moderately agreed the policies of age range, family maintenance through physical labor, social acceptability, separate group formation of male and female, and marital status (mean values are more than 3.49 but not 4.49). On the other hand resident ship, land ownership, single membership from one household, membership allowed for only one group at

a time they have expressed neutral or undecided attitude. In these cases all average above 2.49 but not 3.49 and standard deviations and coefficient of variances represent that there is less spread and less variability among their responses. About only one policy membership fee they have moderately adverse attitude mean value is 2.27.

In-depth Analysis: It is shown from the analysis that ‘resident ship’, ‘age limit’, ‘land ownership’, ‘social acceptability’, ‘single membership from a household’, ‘separate group formation’ and ‘membership not more than one group at a time’ have accumulated under factor-1. It means that these six policies or variables are given maximum priority at the time to get membership. Policy or variable ‘family maintenance through physical labor’ has hold second position according to the priority, because it has come under factor-2. Policy of ‘membership fees’ has come under factor-3. It means this policy or variable are given less priority at the time of getting membership.

TMSS: Descriptive analysis expresses that most of the women beneficiaries have expressed their attitude in favor of membership conditions. About the policies of ‘value of assets’, ‘age range’, ‘social acceptability’ and ‘separate group formation of male and female’ women beneficiaries expressed moderately positive attitude. Mean values are 3.51, 3.58, 3.79 and 3.59. Women beneficiaries expressed neutral attitude towards the policy of land ownership, residentship, membership for one group and fees. Mean values are 3.35, 3.39, 3.27 and 3.40. But ‘single membership from a household’ and ‘marital status’ have been moderately disagreed by them and mean values are 2.42 and 2.43.

In-depth Analysis: It has been revealed that ‘valuation of asset, age limit, land ownership and separate group formation’ have accumulated under factor-1. It means that these four policies or variables are given maximum priority at the time to get membership. Policy or variable such as ‘marital status’, which has hold second position according to the priority, has come under factor-2. Policies of ‘residentship’ and ‘social acceptability’ have come under factor-3. It means these policies or variables are given less priority at the time of getting membership. Policies of ‘single membership from a household’ and ‘family maintenance through physical labor’ have been omitted from the analysis that indicates those policies have no priority or importance at all.

B. Group Formation Policy

ASA: Descriptive analysis explores that women beneficiaries have agreed all policies of group formation. Mean values are 3.87, 3.85 and 3.80. 54.0% of women beneficiaries agree group-meeting policy and 16.7% of women beneficiaries strongly agree this policy. For ‘group leader election’ policy, women beneficiaries express 50% agreement and 17.3% strong agreement. 45.4% women beneficiaries agree three-office bearers policy and 17.3% strongly agree this policy. Standard deviation shows some variability in the series. According to the measurement of co efficient of variance, ‘number of member in a group’ policy has less spread than the other policies.

BRAC: Descriptive analysis focuses that women beneficiaries have moderately agreed the policies of small group formation, and election of small group leader and mean values are 3.73 and 3.58. About primary group

formation office bearers they have expressed neutral attitude and mean values are 3.46 and 3.22. In this stage no body has disagreed the policies of group formation. Policy of 'three-office bearers' has minimum standard deviation and coefficient of variance and those are 0.42 and 13.04. These reflect that women beneficiaries are more unanimous in their attitude in terms of this policy.

TMSS: Analysis explores that most of women beneficiaries have moderately agreed all the policies of group formation. Mean values are 4.17 and 4.03. Frequency distribution shows 64.0% of women beneficiaries have expressed moderate positive attitude towards the number of group member in a primary group. 60.0% of women beneficiaries have moderately agreed the policy of election of group leader and joint leader. Standard deviations are 0.59 and 0.65. Co efficient of variances are 14.15 and 16.13, which indicate that policy about 'number of group member' women beneficiaries, are more unanimous in their attitude.

C. Group Operation Policy

ASA: Analysis reflects average attitude of women beneficiaries towards group operation policies. About time, expenditure and anomaly they have neutral or undecided attitude and means values are 3.43, 3.15 and 3.25. For time, expenditure and anomaly women beneficiaries shows 65.3, 19.3% and 46.7% neutral or undecided attitude. Policy for suitable place for group meeting, women beneficiaries express 80.0% agreement and 5.0% strong agreement. For expenditure policy women beneficiaries express 26.7% adverse attitude but 48.0% positive attitude and 3.3% strong positive

attitude. Coefficient of variance shows the policy of 'suitable place' has lowest value and that is 11.22.

BRAC: Analysis shows that women beneficiaries have expressed their neutral or undecided attitude towards all the group operation policies and mean values are 3.47, 3.24 and 3.06. Policy about oath taking in every weekly meeting gets highest standard deviation and coefficient of variance and those are 0.88 and 25.36. On the other hand policy of fifteen minutes discussion on two topics has lowest standard deviation (0.53) and coefficient of variance (16.36). These shows about this policy women beneficiaries have comparatively more unanimous attitude.

TMSS: Analysis reflects consistent attitude of women beneficiaries towards group operation policies. About place and time, meetings proceedings and about situation of anomaly they have expressed moderately positive attitude. Mean values are 4.12, 4.24 and 3.52. Policy of 'proceedings' is much more acceptable than other policy of group operation. For this policy standard deviation and coefficient of variance have lowest value and those are 0.61 and 14.38 respectively.

D. Policy for Obtaining Credit

ASA: Analysis expresses that except one policy women beneficiaries have no adverse attitude. They agree policy 80% presence in weekly meeting and mean value is 3.66 and for policy of presence in a group meeting, which meant for taking decision for credit allotment, policy of selection process of loanee and policy of selection of loanee through discussion in the small group, savings deposit of 4 weeks, selection of loanee, capability to repay,

compulsory savings deduction from credit money women beneficiaries express neutral or undecided attitude (mean value is more than 2.49 but not 3.49). They think that these are not troublesome for them. Policy of selection of loanee has lowest standard deviation and coefficient of variance and those are 0.65 and 19.23 respectively. They have expressed adverse attitude towards the policy of giving undertaking and here mean value is 2.10, standard deviation is 0.87 and coefficient of variance is 41.42. From frequency distribution it reflects that 28.0% of women beneficiaries strongly disagree this policy and 38.7% women beneficiaries have disagreed this policy and only 4.7% of women beneficiaries agree it. Over all attitude towards this policy is negative.

In-depth Analysis: Factor Analysis explores that only one factor has been extracted under the confirmatory factor analysis. It indicates the importance of the policies or variables under factor-1, which are considered at the time of obtaining credit money. It means that all these policies are given maximum importance at the time of obtaining credit.

BRAC: Analysis explores that except one policy women beneficiaries have no adverse attitude. They have moderately agreed policy of presence in weekly group meeting meant for taking decision for credit allotment and presence in 8 weekly meeting held in previous 8 weeks before taking loan and mean values are 3.90 and 4.26. Policy of orientation course, capability of repay the loan, policy of selection process of loanee and 5% deduction of compulsory savings women beneficiaries have expressed neutral or undecided attitude (mean values are more than 2.49 but not 3.49). They have expressed adverse attitude towards the policy giving undertaking and here mean value is 1.83, standard deviation is 0.95 and coefficient of variance is

51.91. From frequency distribution it reflects that 46.0% of women beneficiaries have strongly disagreed this policy and 33.3% women beneficiaries have moderately disagreed this policy and only 6.7% of women beneficiaries have moderately agreed it. Over all attitude of women beneficiaries towards this policy is unfavorable.

In-depth Analysis: It is shown from the factor analysis that all the variables are concentrated under factor-1. It indicates the importance of the policies or variables under factor-1, which are considered at the time of obtaining credit money. It means that all these policies are given maximum importance or priority at the time of obtaining credit.

TMSS: Analysis provides information that policy of '100% participation in earlier group meeting taking loan for the first time', policy of 'amount of savings deposit before taking loan' and policy of 'weekly savings after taking loan' have been moderately agreed by the women beneficiaries. Mean values are 3.90, 3.66, and 3.77. Besides these policies women beneficiaries have neutral or undecided attitude towards the rest of the policies of obtaining credit (mean values are more than 2.50 but not 3.50). It is shown from the analysis that the women beneficiaries also have accepted policy of 'giving undertaking' and for this policy value of standard deviation and coefficient of variance are lowest and those are 0.51 and 15.98. These indicate women beneficiaries have more or less some type of neutral or undecided attitude towards this policy.

In-depth Analysis: Factor analysis reveals that except one variable all the variables are concentrated under factor 1. It means that all these policies are given maximum importance at the time of obtaining credit. Policy about 'getting permission from branch manager to save Tk 5 per week' occupies

leader and realization of loan amount through group leader mean values are 3.31 and 3.07. But the policy about utilization of credit money is disagreed by women beneficiaries mean value is 1.97. Among the three policies credit utilization policy gets highest standard deviation (0.99) and coefficient of variance (32.25) that means about this policy women beneficiaries have most scattered attitude.

F. Savings Policy

ASA: Analysis explores that women beneficiaries express neutral attitude towards the policy of '10% compulsory savings deposit at the time of withdrawal of savings money' and mean value is 3.39 and they have strongly agreed 'getting interest on savings balance' and mean value is above 4.50 but they disagreed the policy of credit adjustment. Mean value is 1.84. Frequency distribution shows that 42.7% and 30.7% of women beneficiaries strongly and moderately disagree the 'adjustment policy' and 26.7% express neutral or undecided attitude towards this policy. This policy has highest standard deviation and coefficient of variance (0.82, 44.56). It is very interesting that none of them agree this policy.

BRAC: Analysis explores that women beneficiaries have expressed neutral attitude towards the policy of adjustment opportunity with the installments (mean value is above 2.49 but not 3.49) and moderately agreed getting interest on savings balance mean value is 4.12 but they moderately disagreed the policy of savings withdrawal policy and excess savings withdrawal policy and mean values are 2.49 and 1.99. Frequency distribution shows that 31.3% of women beneficiaries have strongly disagreed and 40.7% moderately disagreed the adjustment policy and 26.7% have expressed

neutral or undecided attitude towards this policy. For this policy standard deviation is 0.83 and coefficient of variance is 41.70, which present the variability of the variable.

TMSS: Analysis reflects that women beneficiaries have strongly agreed with the policy of getting interest on savings balance. Means value is 4.74. But they have disagreed the policy of savings withdrawal, policy of additional savings withdrawal and the policy of credit adjustment. Mean values are 2.07, 2.35 and 1.83. Among the savings policy women beneficiaries shows very consistent attitude towards the policy of getting interest on saving balance. For this policy standard deviation and coefficient of variance have lowest values and those are 0.50 and 10.54 respectively.

G. Policy of Repayment of Credit and Service Charge

ASA: Analysis shows that women beneficiaries moderately agree the policy of 'realization of installments in weekly basis' and 'ability to apply for another loan after timely payment of current one' and mean values are 3.68 and 4.31. Analysis provides information that about six policies women beneficiaries have neutral or undecided attitude such as 'loanee member herself is to present to repay the loan', 'installments are paid through group leader', 'rate of service charge', 'number of installments', and 'policies of compulsory insurance benefit' and 'Tk. 25 per thousand per week is realized on loan account' (mean values are more than 2.49 but not 3.49). Most of them disagree with the policy about advance repayment of credit. Mean value is 1.85. Frequency distribution shows that 37.3% and 40.7% of women beneficiaries strongly and moderately disagree the adjustment policy and 22.0% express neutral or undecided attitude towards this policy.

In-depth Analysis: Four factors have been extracted under the factor analysis. Policy of 'loanee herself is to present in weekly meeting to repay the loan', 'installments are paid through group leader', 'Tk. 25 per thousand per week is realized on loan account', 'rate of service charge', 'number of installments and insurance benefit' are given high priority for repay the loan.. Variable 'Advance' occupies the second position, which has come under factor-2. Variable 'Apply' occupies the third position and it has come under factor-3. Variable 'Realization' has come under factor-4. Analysis indicates that variables under factor-3 and factor-4 are given less importance or priority than other variables at the time of repayment of credit.

BRAC: Analysis provides information that women beneficiaries have moderately agreed the policy of 'realization of installments in weekly basis', 'loan is paid through group leader', 'insurance benefit' and 'ability to apply for another loan after timely payment of current one' and mean values are 4.42, 4.05, 3.70 and 4.19. About three policies women beneficiaries have neutral or undecided attitude such as 'loanee member herself is to present to repay the loan', 'rate of service charge', and the 'number of installments' and mean values are 3.37, 3.30 and 3.25. Most of them disagreed with the policy about advance repayment of credit Mean value is 1.69. Frequency distribution shows that 50.7% of women beneficiaries strongly and 29.3% of women beneficiaries moderately disagree the adjustment policy and 20.0% express neutral or undecided attitude towards this policy.

In-depth Analysis: It is shown from factor analysis two factors have been extracted under confirmatory factor analysis. Under this analysis except one variable all the variables have been come under factor 1. Policy of 'installment are realized in weekly meeting', 'loanee herself is to present in

weekly meeting to repay the loan', 'installments are paid through group leader', 'Tk. 25 per thousand per week is realized on loan account', 'rate of service charge', 'number of installments', 'insurance benefit and advance repayment' are given high priority for repay the loan. Variable 'Apply' occupies the second position, which has been come under factor-2. It means that the variable or policy under factor-2 gets comparatively less importance or priority than all other policy in this stage i.e. at the time of repayment of credit.

TMSS: Analysis provides information that most of the policies of credit repayment, women beneficiaries have moderate positive attitude such as 'realization of installments in weekly basis', 'loanee herself is to present in weekly meeting to repay the loan', 'installments are paid through group leader', 'rate of service charge', and 'number of installments'. Mean values are 4.45, 3.65, 3.73, 3.54 and 3.55. Policy about amount of installment women beneficiaries have neutral or undecided attitude. Mean value is 3.31. Policy of 'ability to apply for another loan after timely payment of current one' women beneficiaries have strong positive attitude. Mean value is 4.66. But the policy about 'advance repayment' of credit most of the women beneficiaries expressed strong disagreement. Mean value is 1.63.

In-depth Analysis: It has been revealed from the factor analysis that except two variables all the variables have come under factor 1. Policy of 'installment are realized in weekly meeting', 'loanee herself is to present in weekly meeting to repay the loan', 'installments are paid through group leader', 'Tk. 25 per thousand per week is realized on loan account', 'rate of service charge' and 'number of installments' are given high priority for repay the loan. Policy or variable 'Apply' has come under factor-2. Variable

‘Advance’ has come under factor-3. It indicates that variables or policy under factor-3 is given less importance or priority than other variables or policies at the time of repayment of credit.

8.2.3 Major findings of Implementation of policies

After identification of attitude of women beneficiaries how far policies are being implemented in the field is also investigated (Chapter-6, Part-II)

A. Policy of Membership: Policies of membership are not properly implemented. Some of the policies like age range; income limit, land ownership and membership for only one organization are not properly followed of three NGOs.

A. Group Formation Policy: Group formation policies of three NGOs are 100% properly implemented.

B. Group Operation Policy: Group operation policies of three NGOs are 100% properly implemented.

C. Policy for Obtaining Credit: Policies for Obtaining Credit of three NGOs are 100% properly implemented.

D. Monitoring Policy: Monitoring policies are not properly implemented.

E. Savings Policy: Savings Policies of three NGOs are 100% properly implemented.

F. Policy of Repayment and Service Charge: Policy of Repayment and Service Charge of three NGOs are 100% properly implemented.

8.2.4 Conflicting Policies

As far as attitude is concerned the women beneficiaries of three NGOs have very few conflicting policies that are identified under this study (Chapter-6 and Chapter-7, Part-I). Those are as follows:

A. Membership policy:

ASA has no conflicting membership policy. BRAC has only one conflicting membership policy and that is ‘ Tk. 25 as membership fee and Tk. 20 for renewal fee is required’ and TMSS has two conflicting membership policies and those are ‘only one member from a household would be member of a group’ and ‘members should be married’.

B. Group Formation policy:

ASA, BRAC and TMSS have no conflict between women beneficiaries and management on group formation policy.

C. Group Operation policy:

ASA, BRAC and TMSS have no conflict between women beneficiaries and management on group formation policy.

D. Policies for obtaining credit:

ASA and BRAC have only one conflicting policy of credit obtaining. TMSS has no conflicting policy for obtaining credit. The conflicting policy of ASA and BRAC is same and that is about giving undertaking to the NGO authority ‘The loanee member is to provide an undertaking to the effect that in case of failure to repay loan amount, service charge and incidental expenditure could be realized through attachment, auction and sale according to the established law of the land (Undertaking)’. TMSS has no conflicting credit obtaining policy.

E. Monitoring Policy:

ASA and BRAC have only one conflicting monitoring policy and that is ‘loan amount is to be spent only on the proposed project (Utilization)’. TMSS has no conflicting policy in this stage.

F. Savings Policy:

ASA has one conflicting savings policy and that is 'there is no opportunity for credit and savings adjustment (Adjust). BRAC has two conflicting savings policies and those are 'Savings will be refunded on withdrawal of membership, resignation, and cancellation of membership and on retirement (Withdrawal)' and 'Savings could be withdrawn 50% 1 to 3 times in a year. (Excess Savings)'. TMSS has three conflicting savings policy and those are 'Savings will be refunded on withdrawal of membership, resignation, and cancellation of membership and on retirement. (Withdrawal)', 'savings could be withdrawn from additional savings amount that is deposited in addition to regular savings. But savings cannot be withdrawn more than twice a year (Addition)' and 'there is no opportunity for credit and savings adjustment. (Adjust)'.

G. Policy of Repayment of Credit and Service Charge.

ASA, BRAC and TMSS: ASA, BRAC and TMSS have only one same type of conflicting repayment policy and that is 'no advance installment is taken. But if a member desires to repay the entire amount at a time that could be accepted. In this case on whatever date the loanee make repayment she has to pay all pre fixed service charge along with total principal amount (Advance)'.

8.3 Suggestions and Recommendations

It is observed through the findings that micro credit program in the research area is carrying very successfully. Most of the women beneficiaries belong to that socio economic background fixed by the NGOs. They hold positive attitude towards most of the policies of the micro credit program and most of the policies are implemented in the field level properly. But there are some

conflicting policies where women beneficiaries are opposite to NGO management. On the basis of the findings some recommendations are presented.

8.3.1 Policy Implementation

1 .The micro credit program manual of every NGO the criteria for membership are mentioned which indicates the poor community of the country. But in practice it is observed in the field that the rule is not appropriately applied. There are certain members who did not fulfill the conditions for membership. But they are provided with credit because they have ability to pay installments of credit in time. For these reasons the actual target group people of micro credit program are remained out of the program consequently the main objectives of the program is hampered. So the management need to concern on the issue and should build up a strong monitoring system so that the poor target group community is not be kept aloof from the program.

2. Micro credit program model or the three NGOs are more or less identical as such get an identical picture as far as implementation of policies are concerned. The credit utilization policy of TMSS is broader in comparison to ASA and BRAC. It has identified more items under credit utilization policy so the utilization percentage is higher.

If the concerned NGOs are active in implementing the policies appropriately in that case actual target beneficiaries would come under scope of the program and they would properly utilize credit money consequently, their condition will improve and country would achieve development.

8.3.2 Conflicting Policies

Conflict between the Management and the women beneficiaries over the policies is appropriately highlighted here. Now we like to discuss the probable changes to overcome the conflict.

1. Under the policy of the three NGOs only one married female member of a family could be a member of a group. But the women beneficiaries of TMSS have expressed their differences of opinion on such a policy. The respondents of TMSS under survey belong to Rajshahi Metropolitan area. As the demand for credit is higher in urban areas than rural area so they feel that if more members of a family could be accommodated in micro credit group they would be to access loan opportunity according to their need. In such context there are unmarried girls in families who are generally considered as burden of the family. If those girls are provided opportunity for membership as well as credit facilities for income generation by the NGOs the situation of girls will be changed. This policy will help to substantiate the demand of the NGOs that they are playing a revolutionary role to bring development for the women community of Bangladesh. NGOs accept marital status as condition for getting credit, then the claim of NGOs an emancipator of women community would prove myth.

2. If an NGO fails to provide credit to a member as per demand, it could meet the demand through providing credits to two members of a family. In that case the first member may be married while second one unmarried. Such a policy could bring very effective result for women community of Bangladesh that suffers from utter discrimination, neglected and deprivation.

In addition, the women beneficiaries would involve in actual income generation activities instead serving as medium between the credit provider and actual user of credit.

3. Under BRAC membership policy, it is found that a person has to pay Tk 25 as membership and Tk. 20 as renewal fee. But the amount is higher in comparison with other fellow NGOs. It is intended that BRAC management should recast its policy considering the condition of the poor community. We could say that other NGOs have started up their credit program much after initiation of BRAC's credit program. But they could reach wider community in a very short span of time, only because of the fact that they have formulated policies of micro credit programs on the basis women beneficiaries need. It is observed that there exist invisible but tough competitions among the NGOs who conduct micro credit program. So only those NGOs shall sustain in the competition that would formulate micro credit policy on the basis of the advantages of the beneficiaries.

4. Conflict exists in conditions for obtaining credit. According to credit policy of BRAC, ASA and TMSS, the members have to execute formal undertaking to the organization at the time of taking credit. But women beneficiaries have expressed adverse attitude. NGOs keep the whole group as contract bound for credit of any member of the group. All the members including the group leaders remain always active and careful so that installments are realized in time. As there is system of collective responsibility so system of taking separate undertaking is illogical.

In addition the NGOs before providing credit, investigate the ability of the prospective loanee to repay loan amount. Though it is quite logical that the

proper user of loan amount and those who have ability to repay should be provided with credit but if a member fails to pay installments and if the organization takes action on the basis of that undertaking it could tarnish the image of the program.

Though the policy is seldom applied but it is found that when a poor loanee fails to pay installment and remain in a very deplorable condition, the concerned organization on the basis of undertaking confiscates movable and immovable properties of the member. Now this action has led to a debate whether the program is meant for development of poor or a moneymaking business.

Management agrees that sound management of micro credit program could ensure sustainability of an organization. They also agree that the women beneficiaries have a distinct role in it. So Managements should create complementary project to save a vulnerable defaulted loanee.

5. The women beneficiaries generally seek full freedom for utilization of credit money on item of their own selection. But according to the opinion of management of the three NGOs, the members use the loan amount of their own will because there is no mechanism of the NGOs to regulate the loan amount when the loan amounts are placed at the disposal of the loanees. And the three NGOs follow a very relaxed monitoring policy over the issue. As such it is observed that micro credit amount is also utilized in illegal trade, though the percentage is low. Management authority sets a target for disbursement of loan and as the effort droved to achieve the target, so the field personnel do care little about proper utilization of loan. Consequently micro credit helps to carry illegal trade, illegal activities like payment of

dowry, fund for new moneylenders, fund for mortgaging of lands etc. These are non-productive items and at the same time harmful for the community.

If the policy is framed and followed for legal and productive use of loan money, the beneficiaries would leave the practice of hiding information on utilization of credit money. Consequently, the transparency of micro credit program would be enhanced.

6. With regard to problems of savings policy the women beneficiaries feel that they could withdraw savings in time of need and compulsory saving during the adverse season of the year led them to more critical financial crisis, so necessary changes could be brought in the policy. So steps could be taken by not fixing the rate of savings and raise savings fund through softening policies. Management should aware and motivate the women beneficiaries to make them realize that savings would prove asset for them in future.

7. Women beneficiaries have expressed adverse attitude towards the policy of advance repayment of loan. NGOs do not provide any relief of interest incase of advance repayment of loan. From the viewpoint of poor people the policy altogether controversial. The poor communities along with members consider that if micro credit program is meant for the development of the poverty stricken people and if they could repay credit in advance, then why the NGOs put hindrance in repaying installment of loan in advance. In their opinion advance repayment of loan is an indicator of economic development of a beneficiary and there is no logic in the policy of NGOs as they discourage advance repayment. NGOs claim that they are committed to development of the disadvantaged, the distressed and achieve self-reliance

of marginal people. If this statement is NGOS' stated objective, then the policy is quite inconsistent with their organization's mission, vision and goal.

According to management of three NGOs, they do not require further external fund for continuing micro credit programs. Micro credit program of these three NGOs are self sufficient and they are quite prepared for extension of the program on a wide scale. The management should frame a policy for repaying the loan amount in advance and interest may charge according to utilize time of loan.

8.3.3 Others

1. Management should undertake a program to evaluate the attitude of women beneficiaries time to time towards different stages of policies relating to micro credit program to identify their (women beneficiaries') level of satisfaction towards the policies.
2. According to policies of micro credit program women beneficiaries should have male guardian whether she is unmarried, married, widow, divorced or deserted. So it seems that she is not competent enough to take loan herself and for this reason women could not consider themselves independent. NGOs should change this policy of abolishing provision for male guardian to get a loan. Consequently women beneficiaries would consider them as complete human beings.
3. It is observed through field survey that in number of cases women beneficiaries repay installments even without using credit money in productive sectors. In most of the cases, actual users of credit money are her

husband, son, brother, father, father in law or brother in laws. So management may monitor the particular loanee closely so that she may not hand over the loan money to some one else and use the loan herself in proposed project.

8.4 Suggestions for Further Research

In the light of the present study some of suggestions for further research are given below: -

1. The research work examined the attitude of women beneficiaries towards existing policies of micro credit program. NGOs brought changes in the policy to suit their own need. But whether the opinion or attitude of women is considered during the process of changing and the attitude of women towards the changed policies require further investigation. Whether the NGOs are at all concerned for those who are at the center of the program.
2. Further research can be done on the policy of micro credit program since inception to present time and changes in the policy of the program and opinion of the management and participation of beneficiaries in the policy planning process that may bring highest benefit to the beneficiaries.
3. The research is conducted on the policy of micro credit program and attitude of the women beneficiaries towards the policies. Conflicting policies have been identified and possible solutions are recommended. Similarly, further research could be conducted on attitude of women beneficiaries of other programs of the NGOs. So that if there remains any problem that could be identified and probable solution of the problem could be suggested.

8.5 Conclusion:

In our country more than three decades have passed since the NGOs started their activities. Currently the number and size of NGOs have significantly increased. It is to be noted that despite their kaleidoscopic success NGOs role still remains controversial from different points of views. This study has tried to look into the NGOs contribution from the women beneficiaries' point of views. The study has highlighted the attitude of women beneficiaries towards the policies of micro credit program of the concerned NGOs in proper perspective but it is needed the NGOs in their turn have to recast their policies according to the desire and expectations of the women beneficiaries and that would bring ultimate benefit both the beneficiaries and the NGOs.

Lastly, we may conclude that Bangladesh has earned global representation as birthplace of micro credit program. It is expected that the management of the NGOs would think twice on the conflicting policies that could tarnish the glory of the program. Because through changing the conflicting policies to suit the need of beneficiaries, the NGOs might incur a feeble loss but poor rural beneficiaries would be benefited to a great extent.

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Appendix-A Chi-square Test

Significance test for not properly implemented policies

ASA

Membership Policy

Calculated Value,
 $\chi^2 = \sum (O-E)^2/E = 195.475$

Table Value,
 $v = (r-1)(c-1) = (2-1)(10-1)$
 $= 1 \times 9$
 $= 9$

For $v = 9$, $\chi^2_{0.05} = 16.9$

Monitoring Policy

Calculated Value,
 $\chi^2 = \sum (O-E)^2/E = 162.806$

Table Value,
 $v = (r-1)(c-1) = (2-1)(3-1)$
 $= 1 \times 2$
 $= 2$

For $v = 2$, $\chi^2_{0.05} = 5.99$

BRAC

Membership Policy

Calculated Value,
 $\chi^2 = \sum (O-E)^2/E = 169.438$

Table Value,
 $v = (r-1)(c-1) = (2-1)(10-1)$
 $= 1 \times 9$
 $= 9$

For $v = 9$, $\chi^2_{0.05} = 16.9$

Monitoring Policy

Calculated Value,
 $\chi^2 = \sum (O-E)^2/E = 187.146$

Table Value,
 $v = (r-1)(c-1) = (2-1)(3-1)$
 $= 1 \times 2$
 $= 2$

For $v = 2$, $\chi^2_{0.05} = 5.99$

TMSS

Membership Policy

Calculated Value,
 $\chi^2 = \sum (O-E)^2/E = 89.437$

Table Value,
 $v = (r-1)(c-1) = (2-1)(10-1)$
 $= 1 \times 9$
 $= 9$

For $v = 9$, $\chi^2_{0.05} = 16.9$

Monitoring Policy

Calculated Value,
 $\chi^2 = \sum (O-E)^2/E = 69.239$

Table Value,
 $v = (r-1)(c-1) = (2-1)(3-1)$
 $= 1 \times 2$
 $= 2$

For $v = 2$, $\chi^2_{0.05} = 5.99$

Appendix-B

Questionnaire for Women Beneficiaries

Part-1

Socio economic Background of the Women Beneficiaries

A-Personal Information

1. Name:
2. Age:
3. Education:

Illiterate	Literate or Only can sign	Primary	Secondary	S.S.C.	H.S.C.	Graduate	Post Graduate

4. Marital Status:

Unmarried	Married	Divorced	Widow	Deserted

5. Occupation of Women Beneficiary
6. Occupation of Husband
7. No. of Children of Women Beneficiary
8. Family Structure
9. No. of Family Member
10. Education of Family Member:

Illiterate	Literate or Only can sign	Primary	Secondary	S.S.C.	H.S.C.	Graduate	Post Graduate

11. Land Ownership of the Family:

No Home	Room on Others	Only Homestead	Less then 10 dm	10-25 dm	26-50 dm	More then 50 dm

12. Monthly Income:

500-1500	1600-2500	2600-3500	3600-4500	4600-5500	5600-6500	6600-7500	7600+

Part-II

B. Information about Involvement in Micro credit Program

1. Involvement Period of Micro credit Program:
2. Amount of Credit Money:

Part-III
Attitude of women beneficiaries towards the policies of micro credit
program
ASA

A. Membership Policy

1. Monthly income could not exceed Tk. 3500 for rural area and 4500 for urban area for membership. Do you agree with this policy?
5. Strongly agree 4. Agree 3. Undecided 2. Disagree 1. Strongly Disagree.
2. Membership of a group shall be within the age range of 18-55. Do you agree with this policy?
5. Strongly agree 4. Agree 3. Undecided 2. Disagree 1. Strongly Disagree.
3. Land ownership from 0-50 decimal. Do you agree with this policy?
5. Strongly agree 4. Agree 3. Undecided 2. Disagree 1. Strongly Disagree.
4. Family is maintained through selling of physical labor for one hundred man-days. Do you agree with this policy?
5. Strongly agree 4. Agree 3. Undecided 2. Disagree 1. Strongly Disagree.
5. One should have social acceptability. Do you agree with this policy?
5. Strongly agree 4. Agree 3. Undecided 2. Disagree 1. Strongly Disagree.
6. Only one member from a household would be member of a group. Do you agree with this policy?
5. Strongly agree 4. Agree 3. Undecided 2. Disagree 1. Strongly Disagree.
7. There should be separate group for male and female. Do you agree with this policy?
5. Strongly agree 4. Agree 3. Undecided 2. Disagree 1. Strongly Disagree.
8. Member should be married. Do you agree with this policy?
5. Strongly agree 4. Agree 3. Undecided 2. Disagree 1. Strongly Disagree.
9. A person cannot be member of more than one group at a time. Do you agree with this policy?
5. Strongly agree 4. Agree 3. Undecided 2. Disagree 1. Strongly Disagree.
10. Tk. 10 as membership fee is required. Do you agree with this policy?
5. Strongly agree 4. Agree 3. Undecided 2. Disagree 1. Strongly Disagree.

B. Group Formation Policy

1. A Group shall consist of 10 to 40 members. Do you agree with this policy?
5. Strongly agree 4. Agree 3. Undecided 2. Disagree 1. Strongly Disagree.
2. Each group should elect a leader. Do you agree with this policy?
5. Strongly agree 4. Agree 3. Undecided 2. Disagree 1. Strongly Disagree.
3. In a group among the leaders there should be three-office bearers president, secretary and treasures rest leaders will act as executive members. Do you agree with this policy?
5. Strongly agree 4. Agree 3. Undecided 2. Disagree 1. Strongly Disagree.

C. Group Operation Policy

1. Each week should be held on a specific day at specific place at specific time. Do you agree with this policy?
5. Strongly agree 4. Agree 3. Undecided 2. Disagree 1. Strongly Disagree.
2. Group members would bear all be expenditure of group i.e. purchase of resolution book, rubber stamp, signboard, venue for meeting etc. Do you agree with this policy?
5. Strongly agree 4. Agree 3. Undecided 2. Disagree 1. Strongly Disagree.

3. In case of anomaly it is members who would take steps to bring back discipline in the group. Do you agree with this policy?

5. Strongly agree 4. Agree 3. Undecided 2. Disagree 1. Strongly Disagree.

D. Policy for Obtaining Credit:

1. A member should be present in 80% weekly meeting held in previous weeks before taking loan. Do you agree with this policy?

5. Strongly agree 4. Agree 3. Undecided 2. Disagree 1. Strongly Disagree.

2. All the members of the group should be present in the group meeting meant for taking decision for credit allotment. Do you agree with this policy?

5. Strongly agree 4. Agree 3. Undecided 2. Disagree 1. Strongly Disagree.

3. Taking loan for the first time a loanee should deposit 4 weeks savings. Do you agree with this policy?

5. Strongly agree 4. Agree 3. Undecided 2. Disagree 1. Strongly Disagree.

4. At the time of loan application if it is presume that members have no capacity to repay loan they would not get loan. Do you agree with this policy?

5. Strongly agree 4. Agree 3. Undecided 2. Disagree 1. Strongly Disagree.

5. Loanee is selected through discussion in the small group. Do you agree with this policy?

5. Strongly agree 4. Agree 3. Undecided 2. Disagree 1. Strongly Disagree.

6. At the time of taking loan 10% of saving deducted compulsorily. Do you agree with this policy?

5. Strongly agree 4. Agree 3. Undecided 2. Disagree 1. Strongly Disagree.

7. The loanee member is to give an undertaking to the effect that in case of failure to repay loan amount, service charge and incidental expenditure through attachment, auction and sale according to the established law of the land. Do you agree with this policy?

5. Strongly agree 4. Agree 3. Undecided 2. Disagree 1. Strongly Disagree.

E. Credit Monitoring Policy

1. Group leader is to monitor project activities. Do you agree with this policy?

5. Strongly agree 4. Agree 3. Undecided 2. Disagree 1. Strongly Disagree.

2. Loan amount is to be spent only on the proposed project. Do you agree with this policy?

5. Strongly agree 4. Agree 3. Undecided 2. Disagree 1. Strongly Disagree.

3. If a member fails to repay loan the concerned field worker would try to realize the loan amount through the group leader. Do you agree with this policy?

5. Strongly agree 4. Agree 3. Undecided 2. Disagree 1. Strongly Disagree.

F. Savings Policy:

1. Retaining 10% of the loan rest amount of the savings could be withdrawn. Do you agree with this policy?

5. Strongly agree 4. Agree 3. Undecided 2. Disagree 1. Strongly Disagree.

2. There is no opportunity for credit and savings adjustment. Do you agree with this policy?

5. Strongly agree 4. Agree 3. Undecided 2. Disagree 1. Strongly Disagree.

3. At the end of year interest will be given at the rate of 8% on monthly minimum balance. But if any one fails to pay 8 installments would not be provided with any interest. Do you agree with this policy?

5. Strongly agree 4. Agree 3. Undecided 2. Disagree 1. Strongly Disagree.

G. Policy of Repayment of Credit and Service Charge.

1. Installments are realized in weekly meeting. Do you agree with this policy?
5. Strongly agree 4. Agree 3. Undecided 2. Disagree 1. Strongly Disagree.
2. Loanee herself is to present in weekly meeting to repay the loan. Do you agree with this policy?
5. Strongly agree 4. Agree 3. Undecided 2. Disagree 1. Strongly Disagree.
3. Installments are paid through small group leader. Do you agree with this policy?
5. Strongly agree 4. Agree 3. Undecided 2. Disagree 1. Strongly Disagree.
4. Tk. 25 per thousand per week is realized on loan account. Do you agree with this policy?
5. Strongly agree 4. Agree 3. Undecided 2. Disagree 1. Strongly Disagree.
5. Rate of service charge is 15%. Do you agree with this policy?
5. Strongly agree 4. Agree 3. Undecided 2. Disagree 1. Strongly Disagree.
6. Loan amount is to repaid through 46 installment. Do you agree with this policy?
5. Strongly agree 4. Agree 3. Undecided 2. Disagree 1. Strongly Disagree.
7. A compulsory insurance benefit is to take at Tk. 5 that is non refundable. Do you agree with this policy?
5. Strongly agree 4. Agree 3. Undecided 2. Disagree 1. Strongly Disagree.
8. No advance installment is taken. But if a member desires to repay the entire amount at a time that is acceptable. In this case on whatever date the loanee make repayment she has to pay all pre fixed service charge along with total principal amount. Do you agree with this policy?
5. Strongly agree 4. Agree 3. Undecided 2. Disagree 1. Strongly Disagree.
9. A loanee may apply for another loan within a week after her timely payment of the loan. Do you agree with this policy?
5. Strongly agree 4. Agree 3. Undecided 2. Disagree 1. Strongly Disagree.

BRAC

A. Membership Policy

1. Three years residentship is required for membership. Do you agree with this policy?
5. Strongly agree 4. Agree 3. Undecided 2. Disagree 1. Strongly Disagree.
2. Membership of a group shall be within the age range of 18 to 60. Do you agree with this policy?
5. Strongly agree 4. Agree 3. Undecided 2. Disagree 1. Strongly Disagree.
3. Land ownership from 0 to 50 decimal. Do you agree with this policy?
5. Strongly agree 4. Agree 3. Undecided 2. Disagree 1. Strongly Disagree.
4. Family is maintained through selling of physical labor for one hundred man-days. Do you agree with this policy?
5. Strongly agree 4. Agree 3. Undecided 2. Disagree 1. Strongly Disagree.
5. She should have social acceptability. Do you agree with this policy?
5. Strongly agree 4. Agree 3. Undecided 2. Disagree 1. Strongly Disagree.
6. Only one member from a household would be member of a group. Do you agree with this policy?
5. Strongly agree 4. Agree 3. Undecided 2. Disagree 1. Strongly Disagree.
7. There should be separate group of male and female. Do you agree with this policy?

5. Strongly agree 4. Agree 3. Undecided 2. Disagree 1. Strongly Disagree.
 8. Members should be married. Do you agree with this policy?
 5. Strongly agree 4. Agree 3. Undecided 2. Disagree 1. Strongly Disagree.
 9. A person cannot be member more than one group at a time. Do you agree with this policy?
 5. Strongly agree 4. Agree 3. Undecided 2. Disagree 1. Strongly Disagree.
 10. Tk. 25 as membership fee and Tk. 20 for renew is required. Do you agree with this policy?
 5. Strongly agree 4. Agree 3. Undecided 2. Disagree 1. Strongly Disagree.
B. Group Formation Policy

1. A small group of five members is formed. Do you agree with this policy?
 5. Strongly agree 4. Agree 3. Undecided 2. Disagree 1. Strongly Disagree.
 2. Primary group consists of at least four small and highest nine small group. Do you agree with this policy?
 5. Strongly agree 4. Agree 3. Undecided 2. Disagree 1. Strongly Disagree.
 3. One small group should elect a leader. Do you agree with this policy?
 5. Strongly agree 4. Agree 3. Undecided 2. Disagree 1. Strongly Disagree.
 4. In a primary group among the leaders there should be three-office bearers- president, secretary and treasurer rest leaders will act as executive members. Do you agree with this policy?
 5. Strongly agree 4. Agree 3. Undecided 2. Disagree 1. Strongly Disagree.

C. Group Operation Policy

1. In each group meeting oath is taken on eighteen items. Do you agree with this policy?
 5. Strongly agree 4. Agree 3. Undecided 2. Disagree 1. Strongly Disagree.
 2. There shall be two topics discussion for 15 minutes in each weekly meeting. Do you agree with this policy?
 5. Strongly agree 4. Agree 3. Undecided 2. Disagree 1. Strongly Disagree.
 3. Three types of symbols are used to signify presence, absence and late presence of the members. Do you agree with this policy?
 5. Strongly agree 4. Agree 3. Undecided 2. Disagree 1. Strongly Disagree.

D. Policy for Obtaining Credit:

1. All the members of the group should be present in the group meeting meant for taking decision for credit allotment. Do you agree with this policy?
 5. Strongly agree 4. Agree 3. Undecided 2. Disagree 1. Strongly Disagree.
 2. A member should be present in 8 weekly meeting held in previous 8 weeks before taking loan. Do you agree with this policy?
 5. Strongly agree 4. Agree 3. Undecided 2. Disagree 1. Strongly Disagree.
 3. Members are to complete orientation course 6 to 8 weeks. Do you agree with this policy?
 5. Strongly agree 4. Agree 3. Undecided 2. Disagree 1. Strongly Disagree.
 4. At the time of loan application if it is presumed that members have no capability to repay loan they would not get loan. Do you agree with this policy?
 5. Strongly agree 4. Agree 3. Undecided 2. Disagree 1. Strongly Disagree.
 5. Loanee is selected through discussion in the small group. Do you agree with this policy?
 5. Strongly agree 4. Agree 3. Undecided 2. Disagree 1. Strongly Disagree.

6. At the time of taking loan 5% saving deducted compulsorily. Do you agree with this policy?

5. Strongly agree 4. Agree 3. Undecided 2. Disagree 1. Strongly Disagree.

7. The loanee member is to give an undertaking to the effect that in case of failure to repay loan amount timely BRAC has every right to realize loan amount, service charge and incidental expenditure through attachment auction and sale according to the establishment law of the land. Do you agree with this policy?

5. Strongly agree 4. Agree 3. Undecided 2. Disagree 1. Strongly Disagree.

E. Credit Monitoring Policy

1. Small group leader is to monitor project activities. Do you agree with this policy?

5. Strongly agree 4. Agree 3. Undecided 2. Disagree 1. Strongly Disagree.

2. Loan amount is to be spent only on the proposed project. Do you agree with this policy?

5. Strongly agree 4. Agree 3. Undecided 2. Disagree 1. Strongly Disagree.

3. If a member fails to repay loan the concerned field worker would try to realize the loan amount through the group leader. Do you agree with this policy?

5. Strongly agree 4. Agree 3. Undecided 2. Disagree 1. Strongly Disagree.

F. Savings Policy:

1. Savings will be refunded on withdrawal of membership, resignation, and cancellation of membership and on retirement. Do you agree with this policy?

5. Strongly agree 4. Agree 3. Undecided 2. Disagree 1. Strongly Disagree.

2. Savings could be withdrawn 50% 1 to 3 times in a year. Do you agree with this policy?

5. Strongly agree 4. Agree 3. Undecided 2. Disagree 1. Strongly Disagree.

3. A beneficiary could adjust loan amount with savings. Do you agree with this policy?

5. Strongly agree 4. Agree 3. Undecided 2. Disagree 1. Strongly Disagree.

4. Annual interest over the savings account transferred to savings account of the members. Do you agree with this policy?

5. Strongly agree 4. Agree 3. Undecided 2. Disagree 1. Strongly Disagree.

G. Policy of Repayment of Credit and Service Charge.

1. Installments are realized in weekly meeting. Do you agree with this policy?

5. Strongly agree 4. Agree 3. Undecided 2. Disagree 1. Strongly Disagree.

2. Loanee herself is to present in weekly meeting to repay the loan. Do you agree with this policy?

5. Strongly agree 4. Agree 3. Undecided 2. Disagree 1. Strongly Disagree.

3. Installments are paid through small group leaders. Do you agree with this policy?

5. Strongly agree 4. Agree 3. Undecided 2. Disagree 1. Strongly Disagree.

4. Tk. 25 per thousand per week is realized on loan account. Do you agree with this policy?

5. Strongly agree 4. Agree 3. Undecided 2. Disagree 1. Strongly Disagree.

5. Rate of service charge is 15%. Do you agree with this policy?

5. Strongly agree 4. Agree 3. Undecided 2. Disagree 1. Strongly Disagree.

6. Loan amount is to be repaid through 46 installments. Do you agree with this policy?

5. Strongly agree 4. Agree 3. Undecided 2. Disagree 1. Strongly Disagree.

7. A compulsory insurance benefit is to take at Tk. 25 that is nonrefundable. Do you agree with this policy?

5. Strongly agree 4. Agree 3. Undecided 2. Disagree 1. Strongly Disagree.

8. No advance installment is taken. But if a member desires to repay the entire amount at a time is acceptable. In this case on whatever the loanee make repayment she has to pay all pre fixed service charge along with total principal amount. Do you agree with this policy?

5. Strongly agree 4. Agree 3. Undecided 2. Disagree 1. Strongly Disagree.

9. A loanee may apply for another loan within a week after her timely payment of the loan. Do you agree with this policy?

5. Strongly agree 4. Agree 3. Undecided 2. Disagree 1. Strongly Disagree.

TMSS

A. Membership Policy

1. Value of member's asset would not exceed Tk. 25,000. Do you agree with this policy?

5. Strongly agree 4. Agree 3. Undecided 2. Disagree 1. Strongly Disagree.

2. Membership of a group shall be within the age range of 18-50. Do you agree with this policy?

5. Strongly agree 4. Agree 3. Undecided 2. Disagree 1. Strongly Disagree.

3. Land ownership from 0-50 decimal. Do you agree with this policy?

5. Strongly agree 4. Agree 3. Undecided 2. Disagree 1. Strongly Disagree

4. She should be permanent resident that means she would live there at least for five years continuously. Do you agree with this policy?

5. Strongly agree 4. Agree 3. Undecided 2. Disagree 1. Strongly Disagree.

5. One should have social acceptability. Do you agree with this policy?

5. Strongly agree 4. Agree 3. Undecided 2. Disagree 1. Strongly Disagree.

6. Only one member from a household would be member of a group. Do you agree with this policy?

5. Strongly agree 4. Agree 3. Undecided 2. Disagree 1. Strongly Disagree.

7. There should be separate groups for male and female. Do you agree with this policy?

5. Strongly agree 4. Agree 3. Undecided 2. Disagree 1. Strongly Disagree.

8. Member should be married or those women who have no possibility of marriage. Do you agree with this policy?

5. Strongly agree 4. Agree 3. Undecided 2. Disagree 1. Strongly Disagree.

9. A person cannot be member of more than one group at a time. Do you agree with this policy?

5. Strongly agree 4. Agree 3. Undecided 2. Disagree 1. Strongly Disagree.

10. Tk. 10 as membership fee is required. Do you agree with this policy?

5. Strongly agree 4. Agree 3. Undecided 2. Disagree 1. Strongly Disagree.

B. Group Formation Policy

1. A group shall consist of 10 to 40 members. Do you agree with this policy?

5. Strongly agree 4. Agree 3. Undecided 2. Disagree 1. Strongly Disagree.

2. Each group should elect a leader and a joint leader. Do you agree with this policy?

5. Strongly agree 4. Agree 3. Undecided 2. Disagree 1. Strongly Disagree.

C. Group Operation Policy

1. In each week group meeting should be held on a specific day at specific place at specific time. Do you agree with this policy?

5. Strongly agree 4. Agree 3. Undecided 2. Disagree 1. Strongly Disagree.

2. In weekly meetings proceedings of the meeting would be written and signatures of the members present would be taken. Do you agree with this policy?

5. Strongly agree 4. Agree 3. Undecided 2. Disagree 1. Strongly Disagree.

3. In case of anomaly it is members who would take steps to bring back discipline in the group. Do you agree with this policy?

5. Strongly agree 4. Agree 3. Undecided 2. Disagree 1. Strongly Disagree.

D. Policy for Obtaining Credit:

1. Taking loan for the first time a member would ensure 100% participation in earlier group meetings and 80% in later meetings. Do you agree with this policy?

5. Strongly agree 4. Agree 3. Undecided 2. Disagree 1. Strongly Disagree.

2. In weekly group meeting a loan proposal of a group member would be endorsed unanimously by all the members of the group. Do you agree with this policy?

5. Strongly agree 4. Agree 3. Undecided 2. Disagree 1. Strongly Disagree.

3. Signature of 80% members are required in loan demand note. Do you agree with this policy?

5. Strongly agree 4. Agree 3. Undecided 2. Disagree 1. Strongly Disagree.

4. A newly enrolled member would not get loan till her savings deposit is not up to Tk. 300 savings and at that time she would be able to deposit savings at the rate of Tk. 20, 30, 50, 100 weekly basis. Do you agree with this policy?

5. Strongly agree 4. Agree 3. Undecided 2. Disagree 1. Strongly Disagree.

5. Subsequently she would deposit at Tk. 10 savings per week. Do you agree with this policy?

5. Strongly agree 4. Agree 3. Undecided 2. Disagree 1. Strongly Disagree.

6. Any group member unable to deposit Tk 10 would be allowed to deposit @Tk 5 subject to permission of branch manager. But in this case she would not get loan more than Tk. 5000. Do you agree with this policy?

5. Strongly agree 4. Agree 3. Undecided 2. Disagree 1. Strongly Disagree.

7. At the time of loan application if it is presumed that a member has no capacity to repay loan he would not get loan. Do you agree with this policy?

5. Strongly agree 4. Agree 3. Undecided 2. Disagree 1. Strongly Disagree.

8. The loanee member is to give an undertaking to the effect that in case of failure to repay loan amount, service charge and incidental expenditure through attachment, auction and sale according to the established law of the land. Do you agree with this policy?

5. Strongly agree 4. Agree 3. Undecided 2. Disagree 1. Strongly Disagree.

E. Credit Monitoring Policy

1. Small group leader is to monitor project activities. Do you agree with this policy?

5. Strongly agree 4. Agree 3. Undecided 2. Disagree 1. Strongly Disagree.

2. Loan amount is to be spent only on the proposed project. Do you agree with this policy?

5. Strongly agree 4. Agree 3. Undecided 2. Disagree 1. Strongly Disagree.

3. If a member fails to repay loan the concerned field worker would try to realize the loan amount through the group leader Do you agree with this policy?

5. Strongly agree 4. Agree 3. Undecided 2. Disagree 1. Strongly Disagree.

F. Savings Policy:

1. Savings will be refunded on withdrawal of membership, resignation, and cancellation of membership and on retirement. Do you agree with this policy?

5. Strongly agree 4. Agree 3. Undecided 2. Disagree 1. Strongly Disagree.
 2. Savings could be withdrawn from additional savings amount that is deposited in addition to regular savings. But savings cannot be withdrawn more than twice a year. Do you agree with this policy?

5. Strongly agree 4. Agree 3. Undecided 2. Disagree 1. Strongly Disagree.
 3. There is no opportunity for credit and savings adjustment. Do you agree with this policy?

5. Strongly agree 4. Agree 3. Undecided 2. Disagree 1. Strongly Disagree.
 4. At the end of year interest will be given at the rate of 6% on monthly minimum balance. But if any one fails to pay 8 installments would not be provided with any interest. Do you agree with this policy?

5. Strongly agree 4. Agree 3. Undecided 2. Disagree 1. Strongly Disagree.

G. Policy of Repayment of Credit and Service Charge.

1. Installments are realized in weekly meeting. Do you agree with this policy?

5. Strongly agree 4. Agree 3. Undecided 2. Disagree 1. Strongly Disagree.

2. Loanee herself is to present in weekly meeting to repay the loan. Do you agree with this policy?

5. Strongly agree 4. Agree 3. Undecided 2. Disagree 1. Strongly Disagree.

3. Installments are paid through small group leader. Do you agree with this policy?

5. Strongly agree 4. Agree 3. Undecided 2. Disagree 1. Strongly Disagree.

4. Tk. 25 per thousand per week is realized on loan account Do you agree with this policy?

5. Strongly agree 4. Agree 3. Undecided 2. Disagree 1. Strongly Disagree.

5. Rate of service charge is 15%. Do you agree with this policy?

5. Strongly agree 4. Agree 3. Undecided 2. Disagree 1. Strongly Disagree.

6. Loan amount is to repay through 46 installments. Do you agree with this policy?

5. Strongly agree 4. Agree 3. Undecided 2. Disagree 1. Strongly Disagree.

7. No advance installment is taken. But a member may pay up all the installments at the time after paying 40th installment. In this case on whatever date the loanee make repayment she has to pay all pre fixed service charge along with total principal amount. Do you agree with this policy?

5. Strongly agree 4. Agree 3. Undecided 2. Disagree 1. Strongly Disagree.

8. A loanee may apply for another loan within a week after her timely payment of the loan. Do you agree with this policy?

5. Strongly agree 4. Agree 3. Undecided 2. Disagree 1. Strongly Disagree.

Questionnaire for Management

“Attitude of women beneficiaries towards policy management of NGOs in Bangladesh: *Conflict and Harmonization*.”

A. Regarding Conflicting Policies

1. Do you think it is urgent to change policy very rapidly or make consistent with reality?
2. Do you consider that the policy of ‘Tk. 25 as membership fee and Tk. 20 for renew is required’ should be changed?
3. Would you like to take policy for taking more than one member from a household as a member of a group?
4. Whether you can adopt a policy to forward credit to a unmarried woman?
5. Micro credit is considered as collateral free and group is kept as responsible for the credit so why do you take undertaking from individual group member?
6. In some cases credit money is not appropriately used then why you do not take steps to ensure proper use of credit money?
7. Women Beneficiaries have some complain relating to savings policies. According to there to opinion they cannot withdraw savings in the time of their necessity. According to them this policy should be changes. Do you agree with this statement?
8. Why you do not provide opportunity to group members to repay loan amount in advance?

B. Implementation of Policies:

1. Many persons belonging to affluent community and outside of target group people which is defined in written manual and it is agreed in the interest of the organization. Do you agree with this statement?
2. Much of the credit money is not used in productive activities. Do you agree with this statement?
3. In the interest of the organization appropriate implementation of written policy manual is kept relaxed in the field level. Do you agree with this statement?

C. Evaluation of opinion of Women Beneficiaries regarding Policies Formulation:

1. Is there exists any system to evaluate the attitude of women beneficiaries towards the policies relating to various levels of micro credit activities?
2. Micro Credit does not provide any scope to unmarried women to become economically self-reliant. Do you agree with this statement?
3. A male is appointed as guardian of a woman whether she is unmarried, married, divorced and deserted. Do you agree with this statement?
4. Even after two decades of NGO activities in Bangladesh 95% of loanees consider marriage is more important for a girl child to literacy. Do you agree with this statement?

5. The NGOs keep a male as guarantor only to safeguard their money. Do you agree with this statement?

D. Failure or inappropriate application of Micro Credit Program:

1. It is observed in many cases that women beneficiaries do not use micro credit money in productive activities but they pay installments some how and some cases the level of their living standard lowered. So there is necessity to bring changes in the current policies. Do you agree with this statement?
2. It micro credit program women are given priority to enhance their position in the family but in many cases it is observed that the women is used as collateral of male. Consequently your prime objective is not achieved. Do you agree with this statement?
3. 80% of the loanees are female but they transferred credit money to their husband, son, brother in law, father in law, father and brother. So actual user of micro credit is a male. Do you agree with this statement?
4. In 80% cases the male pay installments. Female act as only medium. Do you agree with this statement?
5. Proper Micro credit program could ensure sustainable an organization. Do you agree with this statement?
6. The role of beneficiaries is unavoidable for sustainability of an organization. Do you agree with this statement?
7. A complement project is necessary to save a vulnerable loanee. Do you agree with this statement?
8. A monitoring process is important in this regard so that none could take undue advantage. Do you agree with this statement?
9. No penal measures could be taken if loan money is not used in productive activities. Do you agree with this statement?
10. Penal measures are taken in the very interest of the organization for failure to pay installment or default. Do you agree with this statement?

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