

**A REPORT ON
THE EVALUATION OF MICRO-FINANCE PROJECT FOR
POOR WOMEN OF SYEDPUR CAMPS IN
NILPHAMARI DISTRICT OF BANGLADESH**



ISDCM

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OCTOBER 2011

INTEGRATED SERVICE FOR DEVELOPMENT OF CHILDREN & MOTHERS (ISDCM)



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FOREWARD

This is an Evaluation Report on the Micro-Finance Project for Poor Women of Syedpur Camps. The Project has been passing through five years in its duration with gradual expansion. The Project was started in October 2006 with the assistance of OBAT Helpers Inc. USA. ISDM has been implementing the project for last five years and the donor will phase out its assistance after June 2012. But ISDCM will continue the project as its regular programme after June 2012 with the funds for income generations, savings of the members and the service charges accrued.

In the backdrop of the above situation it was felt to be important both for the implementers and the donor as well to get the project performance evaluated by a third Party not involved as implementer or donor to have an independent look in analyzing and evaluating the project. The findings of such evaluation may greatly help future programming. It was a very positive gesture on the part of Dr. Zainul Abedin, Professor of Economics, IBS Rajshahi University and Mr. Monimul Haque, Assistant Professor, Department of Finance and Banking, Rajshahi University to undertake and complete the Evaluation of the Project within given time and with limited resource support. The Team has skillfully handled the task of Evaluation.

The Evaluation Report presents a number of important findings like increasing level of income, savings, utilization of loan by members, rate of recovery, development of organization, leadership, increasing assets or wealth, average income-generated through business, development of entrepreneurship in small business, reduction of poverty, increasing exposure of members to other service agencies and creating demand for other services. The report is being published by ISDCM for sharing its findings with concerned individuals and agencies both internal and external.

It is though, small in size but quite informative and analytical. ISDCM expresses its sincere thanks and appreciation to Dr. Abedin and Mr. Haque, authors of the report for conducting the evaluation.

Hope, the report will be useful for the implementer and the donor of this project. It may also help other implementers, donors and policy planners in determining future direction of similar programmes.

Manjur-ul Alam
President

ACKNOWLEDGEMENT

The authors express their sincere thanks and gratitude to Mr. Manjur-ul Alam, Presidnet, ISDCM for offering them the opportunity to evaluate the micro finance project for poor women of Syedpur Camps. They are grateful to the project team of Syedpur for their full cooperation and support. The authors express their thanks to the 220 respondents, group leaders and other group members for their friendly behavior and cooperation. They are grateful to Mr. Jakir Hossain, Associate Professor, IBS, Rajshahi University for his cooperation.

M. Z. Abedin

Md. Monimul Haque

EXECUTIVE SUMMARY

1. The study shows that the main objective of the project to generate new income by injecting micro credit among the poor women of Syedpur camps was largely achieved. Here the stranded Pakistani families (Biharies) are living for the last 40 years in inhuman conditions. ISDCM with the financial support of OBAT Helpers Inc. USA started a micro finance project for poor women of Syedpur camps in October, 2006. The average monthly income of the respondents increased from Tk. 7574 (before joining project) to Tk. 12030 after joining the project. This is an increase of about 59%.
2. During the last 5 years the project made very good progress. Number of groups increased from 3 (2006) to 56 in 2011. The number of members jumped from 105 (2006) to 1581 in 2011. The number of loanees also jumped from 82 (2006) to 1426 in 2011. The amount of Group Members' saving rose from Tk. 9300 (2006) to Tk. 24,64,857 in 2011. Amount of loan disbursed went up from Tk. 4,70,800 (2006) to Tk. 2,74,47,200 in June 2011. Loan collection also rose from Tk. 45,700 (2006) to Tk. 1,10,21,105 in 2011. The amount of loan outstanding went up from Tk. 4,25,100 (2006) to Tk. 1,64,26,105. The recovery rate is nearly 100%. Loan given per member on the average was Tk. 17,361 in 2011.
3. The average savings of the group members increased from Tk. 4077 (before joining project) to Tk. 8240 after joining the project. This is an increase of 102%.
4. The average assets or wealth of the respondents increased from Tk. 53,713 (before joining the project) to Tk. 94,417 after joining the project. This is an increase of 76%. All these data are the proof of increase of the respondents' standard of living.

5. The average net income generated from the loan projects was Tk. 74,154 in a year. The average loan given to per respondent was Tk. 31,152 while against it the average total investment made was Tk. 1,03,704 including own investment and own labour cost. **It means that loan influences further investment and generation of higher income. It also reduces the level of poverty of the members' families.**
6. About 100% borrower could avail safe drinking water after joining the project. Before joining the project, the figure was 98%.
7. Before joining project 77% would send their children to schools. But after joining the project 90% respondents now send their children to school.
8. Before joining project 51% respondents would use brick made latrine, but after joining the project 82% of them use the same.
9. Before joining the project 35% of the respondents would get health care facilities. But after joining the project 100% of them now get health care facilities.
10. The respondents are organized in different groups. They attend group meetings, pay loan installments, deposit weekly savings, discuss group related and other development issues. They also settle their own disputes among the members. The group leaders (president and secretary) keep records of group meetings and manage the group. Individual member keeps her records of savings and loan payment in her own pass book which contains instructions for group management. **The process helps the growing of the groups' Organization and Leadership to bargain with the line agencies.**
11. The Community organizers of the project (CO) visit every group meeting of every group by rotation and collects loan installments and weekly savings of the group members. He records those in the members' pass book and puts his signature there. Besides, other staffs of the project also visit group meetings at times. These are very useful for keeping the group active and effective.

12. Group members developed their skills in their relevant jobs in consistent with marketability. For that reason, they could earn reasonable net income from their loan projects.
13. The Project could cover only 56.95% families (1581) from the target of 2776 families. So, its activities should be continued to meet the targets.
14. The project has started a healthcare centre for the group members and their families. They get prescriptions free of cost and available medicine at 50% costs. This is a very good attempt for expanding health care services. This facility should be given to the project workers also.
15. Similarly, the project can start a primary school for the children and it may be developed to high school later on. Some fees may be introduced for that for reducing the cost of the project.
16. Need based job training should be given to relevant members for their improvements.
17. Maintenance of coordination and team spirit among the workers and executives should be continued for the success of the project.
18. The loan default cases should be dealt with much care and intensity. Monitoring and supervision for recollection of loan money must be increased. In difficult cases fresh loan may be allowed for increasing income.
19. The project may coordinate with government authorities for accepting its members as citizens of Bangladesh.
20. OBAT Helpers Inc. USA should continue its supports for covering the target families of 2776 of Syedpur Camps.
21. The project has a dynamic, experienced and strong leadership. This standard should be maintained in future also for the success of the project.

1. INTRODUCTION

1.1 Prelude

Bangladesh is a developing country under low income group of nations with a population of 147.9 million (BBS) and density of 993 persons per square kilometer living on an area of 144 thousand square kilometers in 2011. She had a Gross National Income (GNI) of US\$ 83.4 billion in 2010 and a per capita income of US\$ 520 only (W.B.). In 2008 agriculture's contribution to GDP was 19%, industry sector's contribution to the same was 29% while service sector's contribution was 52% (W.B.). Her GDP rose from US\$ 30.1 billion in 1990 to US\$ 83.4 billion in 2008. This is no doubt a significant progress of her economy. But 40% of her population live below poverty line and more than 50% of the population are illiterate. She has been already known as disaster-prone country. Price-hike and socio-political unrest have become a common feature of this country. With these and many other socio-eco-political problems, she inherited the problem of stranded Pakistani population widely known as so called Biharis. Who are mostly concentrated in Dhaka, Chittagong, Khulna, Syedpur and many other parts of the country.

Syedpur is a place where the number of stranded Pakistani population is very large. Moreover, they are less exposed to the donors, medias and the outside world. So, they really need assistance for their survival. The total population of Syedpur town is approximately 176,000. The total population of Syedpur Camps is 55,000 of whom 25,000 are female and 30,000 are male. They do not have citizenships of any country or a place of own land anywhere in the world. They are hard core poor and are struggling for survival. ISDCM rightly selected these camps for Humanitarian grounds and for helping a deep rooted poor community of human being. ISDCM's activities aimed at covering wide range of actions like income generation, improving health and nutrition, water, sanitation, environment, child rights and human rights, etc. This project has been undertaken by ISDCM with the financial support and help of OBAT Helpers Inc. USA.

1.2. The Legacy and Tragedy of the Plight of Biharies

The North Indians in Bihar and other areas became Muslim after the great Mogul conquest. The Biharies and others who came with the Moguls as soldiers and officials adopted Urdu as their first language. Before partition in 1947 Muslim Bihari population was about four million or 13 percent of total Behari population of 30 million. After partition of India many Bihari Muslims from Bihar and Kolkata migrated to the then East Pakistan (Bangladesh). Their number was estimated to be 1.3 million and those refugees came to be known collectively as the Biharies.

During the war of liberation in 1971, the Biharies took the side of Pakistan for which they fought before 1947. In retaliation over 1,000 Biharies were killed in March, 1971. From March to December, 1971 there was widespread bloodshed, and a possible three million Bangladeshis were killed by Pakistani army.

After the fall of Dhaka on the 16, December, 1971, The Biharies left their houses, business places and services, and took shelter in different pockets of the country under the protection of Indian army. After the withdrawal of Indian army, they were rounded up in different camps by Bangladesh army. Several thousands of them were arrested and put in different Jails. The Government of Sheikh Mujib gave options to Biharies either to stay in Bangladesh or to go to Pakistan. The majority of the Biharies expressed a wish to be repatriated to Pakistan. This created a real problem for their survival in Bangladesh as its citizens.

After the Simla Accord of July, 1972, the relationship between India and Pakistan was normalized and New Delhi took initiatives of influencing Dhaka to settle trilateral problems between India, Pakistan and Bangladesh. The New Delhi agreement was signed on 28 August, 1973 between India, Pakistan and Bangladesh in which Pakistan agreed to accept her citizens. Later on, several phases of repatriation took place with the help of International Committee of Red Cross (ICRC), United Nations High Commission for Refugees (UNHCR), Rabita Al-Alam-Al Islam (RAA), etc. But later on, this effort was stopped due to the non-availability of fund for their rehabilitation and strong opposition from Sind and the Punjab against Biharies.

In mid-1972, there were approximately 750,000 Biharies in Bangladesh. By 1981, about 163,000 Biharies were transferred to Pakistan, mainly by air. Some unknown number of them went to Pakistan by crossing India illegally. Another portion of them left camps, mixed with local people and settled as Bangladeshi citizens.

As a result, it is estimated that by now 250,000 to 300,000 Biharies are living in different camps of Bangladesh in different Districts. Now they describe themselves as “Stranded Pakistanis” and most of them live in inhuman conditions. About 55,000 Biharies of Syedpur camps have the same fate (World Directory of Minorities).

1.3. Statement of the Problems

Concentration of stranded Pakistani-Bihari population is very high in Syedpur town under Nilphamari District in the Northern part of Bangladesh. About 3000 families with a population of approximately 15,000 live in inhuman condition in 20 camps. These people have been living in these camps for last 40 years and they do not know for how long more, they shall have to live in these

camps. This uncertainty creates hopelessness and fear among them. The new generation children who are not guilty of collaborating with Pakistani army have to face the same fate with their parents. They do not get necessary education, health care, and other facilities of childhood love and enjoyment. They totally depended on the mercy of the people outside the camps and look for help from the free world which may not always be forthcoming. They are in deep rooted poverty along with very poor income, low level of literacy, inadequate health care, nutrition, education, sanitation and very hostile environment.

On the other hand, these people are very hard working, sincere to work, reliable and many of them know diversified skills. So, if they get any support from anywhere, they want to utilize that opportunity fully.

In this backdrop, a micro finance project for the distressed women of the camps was undertaken by ISDCM in 2006 with financial support of OBAT Helpers Inc. USA. Since then the project is running very well. A small evaluation of the first phase of the project was done in August 2007. At that time the project was running at a very small scale with 176 members in six different groups. By 30 June, 2011, the group number rose to 56 with 1581 members. The performance of the last five years of the project needs to be evaluated by outside academic experts.

Under the circumstances, the donors, the organizers, the media, the citizens, the civil society, the Government and the society at large want to know about the progress and performance of the project along with its successes and failures. If the reasons of the weaknesses can be identified the solutions can be suggested. With this idea in mind the present study has been undertaken. An attempt has been taken here to evaluate the performance of the microfinance project for poor women of Syedpur camps administered by ISDCM with the support of OBAT Helpers Inc. USA. For this purpose, some hypothesis are drawn here for testing.

Ho→ Null hypothesis: So far the project could not make any significant progress.

H1→ Alternate hypothesis: During the last five years the project made significant progress.

Ho→ Null hypothesis: Microfinance has no Impact on the income of the loanees.

H1→ Alternate hypothesis: Micro finance has significant impact on the increase of income of the loanees.

Ho→ Null hypothesis: The loan projects were not profitable.

H1→ Alternate hypothesis: The loan projects were highly profitable.

1.4 Objectives of the Study

The general objective of the study is to evaluate the performance of the microfinance project for the poor women of Syedpur camps administered by ISDCM with the financial support of OBAT Helpers Inc. USA. However, the specific objectives are as follows:

- (1) To review the overall progress of the project,
- (2) To See how far the project's objectives were achieved and what factors contributed to that,
- (3) To investigate into the failures of the projects and to find out the reasons for that.
- (4) To examine the effectiveness of the project management framework.
- (5) To see the group management practice and participation.
- (6) To examine whether the qualities of lives of the loanees have improved and their income has increased.
- (7) To see whether entrepreneurial skills of the loanees have developed in consistent with marketability.
- (8) To make a SWOT analysis of the project (Strengths, Weakness, Opportunities and Threats).

Objectives of the Project:

At this stage it is necessary to explain the objectives of the project, which are as follows (TOR): The broad objective of the project was to improve socioeconomic conditions of camp people through creation of income generation activities. The specific objectives were:

- (a) To develop organization of poor women to improve quality of life into assets instead of liabilities through income generation activities which will cover 15,000 populations of 20 camps of Syedpur.
- (b) To organize poor women and buildup social awareness, orientation on micro credit operation, group savings, and utilization of fund for poverty reduction.
- (c) Create awareness on health hygiene and health services, provided by government for under aged children.

1.5. Scope of the Study and Limitation

The study covers a very wide range of subjects including organizational base of the loanees, enrolment of membership, group meeting, weekly savings, participation, payment and repayment trends of loans, levels and types of income generation activities, loan utilization and rate of profits, group level leadership, training and motivation, awareness creation on health, nutrition, sanitation, education, etc., effectiveness of project management, reporting, monitoring and supervision. Growth trends of project activities are also analyzed in the study. The organogram of the project and its field level operations and their effectiveness are clearly analyzed in this study.

Limitations

Like any other study this study has some limitations. Primarily there is limitation of time, resource and manpower. Secondly this study is based on a sample survey. This is not a total enumeration. So, there remains a gap between the two extremes (Abedin, 2010:41). However, the author himself stayed in the field for about a week, lived with the field workers of the project and attended some

group meetings, visited different members' houses and made some case studies to reduce the level of limitations. Now the study gives a clear picture of the whole gamut of the project activities.

1.6. Methodology of the Study

Every research work has to follow one or more methods of research for attaining the objectives of the study. This research work is no exception. Content analysis or documentary analysis method is used here to link past events with present conditions and with future directions. Sample survey method is also applied here to collect actual data from the field, and to know the current conditions of the field. This survey helps us to know the level of developments of the project, its problems and possible solutions.

Sample Design

The project started functioning from October, 2006. On 31 December, 2010 there were 55 groups with 1541 members. Among the members there were 1149 loanees (in 50 groups) who completed at least on loan project. Many of them completed two to three projects also. For the selection of loanees those who completed the last loan project were considered as the sampling units. Their number stood at 1149. 20% of them (230) were randomly selected by using systematic random sampling technique. Sample is drawn from a regular interval. The formula is : $K = \frac{N}{n}$,

Where: K= interval = 5,
 N= sampling units (Population) = 1149,
 n= selected sample size= 230.

By applying this formula our sample size or sample units became 230. The value of 'K' is 5. So, from very 5 members who completed the last loan project (except on going ones), one member was randomly selected for interview.

Observation, Participation & administration of a schedule

Besides, the researcher stayed in the field for about a weak for having first hand experiences from the field, for having in-depth observation on the group activities and the field workers' activities. It was really an interesting and useful experience of the author.

Moreover, a questionnaire (schedule) was prepared and pre-tested and then finalized for administration in the field (Appendix-1). Five (5) trained investigators were employed for collecting data. The researcher gave them 3 days' training on the techniques of administration of questionnaire. The field data were collected in the month of July, 2011. However, there were 220 returns (filled up questionnaires). One of them was inconsistent and so it was rejected. Then ultimately the number of respondents was 219 (N).

1.7. Review of Literature

ISDCM's Annual Report 2009

ISDCM's Annual Report 2009, displays in brief the progress of the project in terms of coverage, enrolment of membership, growth of group saving, loan payment and its recovery, types of loan projects and their percentage shares in total projects (1342). But it did not evaluate the impact of the project on income and socioeconomic condition of the loanees. The present study tries to reduce these inadequacies.

Karim (2007)

Karim conducted an evaluation of the project in 2007. He could clearly identify the trend of progress of the project in its first year of operation. He also identified some problems like lack of vocational training facilities, absence of health and nutritional and educational support, lack of awareness about health and hygienic facilities, etc. The study was conducted at the very early stage of the project. The present study certainly covers wider time span, areas, problems and prospects.

Alam (2011)

Alam conducted a study on empowerment of group leaders and members in 2011. His findings suggest positive achievements in this regard. However, it was a very small study with limited scope. The present study has wider scope and coverage.

Nafees (2010)

Nafees conducted a small study on sustainable business growth of micro loanees. He observes that some of them are very prospective while a few were not doing well. The present study looks into the matter at a larger scale.

Shafiq (2010)

Shafiq conducted 35 case studies from among the loanees. These are very interesting with many success stories and some problem cases. But the case studies were very narrow and short. In the present study in-depth case studies are presented for better understanding.

1.8 Justifications

From the survey of literature, it is understood that some studies are already done on this action research project and some very good findings were projected on it. But none of these researches covered the whole gamut of the project activities and focused on its socio-economic impacts. The present study is expected to reduce some of those gaps. The findings of the study, surely help the donors (OBAT Helpers Inc. USA) to make decision about the future of the project. It also creates opportunities for the ISDCM itself to find their levels of successes and failures and plan for future directions. In general, it informs the government, the media, the civil society and the citizen, at large about the conditions and success of the project and also about the plight of stranded Pakistani Biharies in Syedpur camps.

1.9. Chapter outline of Study

Executive Sammy

- (1) **Introduction**
- (2) **Growth Trends and progress of the project** in terms of enrolment of members, organizing the groups, mobilizing savings payment and repayment of loans, project organogram and implementation system.
- (3) **Capacity Building of the Groups**, their meetings, record Keeping, Savings and Leadership
- (4) **Performance of loan Projects and Their Levels of Income Generation.**
- (5) **Impact of the Project on Monthly Income, Generation of Savings and Assets.**
- (6) **Some Case Studies on Successes and Partly Failures**
- (7) **SWOT Analysis of the Project** (Its Strengths, Weakness, Opportunities and Threats)

Bibliography

Appendices

1.10. Socio-economic Background of the respondents.

(1) Age: Table1 shows the age structure of the respondents. Out of 219, there were 10 unreported cases. So, the valid responses are 209. Of them most of the respondents (64.6%) belong to the age group of 20-39. About 31.6% belong to the age group of 40-49. So, about 96.2% of respondents are in the working age group as well as fertility group. Only 3.8% of them are in the age group of 50 and over. The minimum age is 18 years and the maximum age is 57 years and the mean or average age is 36 years.

(2) Marital Status: Most of the respondents are married (215), 2 are widows and only one is unmarried. One case is unreported.

(3) Education: Among the respondents 44(20.1%) were illiterate and 80% were literate. Of them 68.9% (151) read up to primary level, 10% (22) read up to secondary level and only 0.9% (2) passed intermediate level.

(4) Occupation: Most of the respondents were engaged in small business like shop keeping, tea stall, Hawker, peddlers, rickshaw puller, van pullers etc. In fact women loanees use their husbands or sons in these trades. There were 11 unreported cases.

(5) Family Size: Table2 and Figure 1.1 display the family sizes of the respondents. There were 4 unreported cases. So, the valid number of respondents are 215. Among them 39.1% (84) had family size of 4 to 5 persons, 28.8% (62) had family size of 6 to 7 persons, 24.2% (52) had the same above 7 persons. Only 7.9 (17) respondents had small family of 2 to 3 persons. This indicates high growth rate of population among the camp dwellers.

(6) Table 1.3 and Figure 1.2 show the working years of the loanees with the project. Maximum respondents (51.6%) worked for about 3 years with the project. Only 10% of them worked for one year only. 29.2% of them worked for two years, 8.2% worked for 4 years and 1.4% worked for 5 years.

Table 1.1: Socioeconomic Background of the Respondents
(a) Age of the Respondents

Age Group		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	20-29	43	19.6	20.6	20.6
	30-39	92	42.0	44.0	64.6
	40-49	66	30.1	31.6	96.2
	50 and above	8	3.7	3.8	100.0
	Total	209	95.4	100.0	
Missing	System	10	4.6		
Total		219	100.0		

Descriptive Statistics

	N	Minimum	Maximum	Mean	Std. Deviation
Age of the Respondent	209	18	57	35.86	7.626
Valid N (list wise)	209				

(b) Marital Status of the Respondents

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	Married	215	98.2	98.6	98.6
	Unmarried	1	.5	.5	99.1
	Widow	2	.9	.9	100.0
Missing	System	1	.5		
Total		219	100.0		

(c) Education Label of the Respondent

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	Primary	151	68.9	86.3	86.3
	Secondary	22	10.0	12.6	98.9
	Intermediate	2	.9	1.1	100.0
Missing	System	44	20.1		
Total		219	100.0		

(d) Occupation of the Respondents

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	Small business	199	90.9	95.7	95.7
	Day laborer	8	3.7	3.8	99.5
	Others	1	.5	.5	100.0
Missing	System	11	5.0		
Total		219	100.0		

Table 1.2: Family Size of the Respondents

Family Size		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	2-3	17	7.8	7.9	7.9
	4-5	84	38.4	39.1	47.0
	6-7	62	28.3	28.8	75.8
	above 7	52	23.7	24.2	100.0
Missing	System	4	1.8		
Total		219	100.0		

Descriptive Statistics

	N	Minimum	Maximum	Mean	Std. Deviation
Family Size of the Respondent	219	2	15	6.08	2.19
Valid N (list wise)	211				

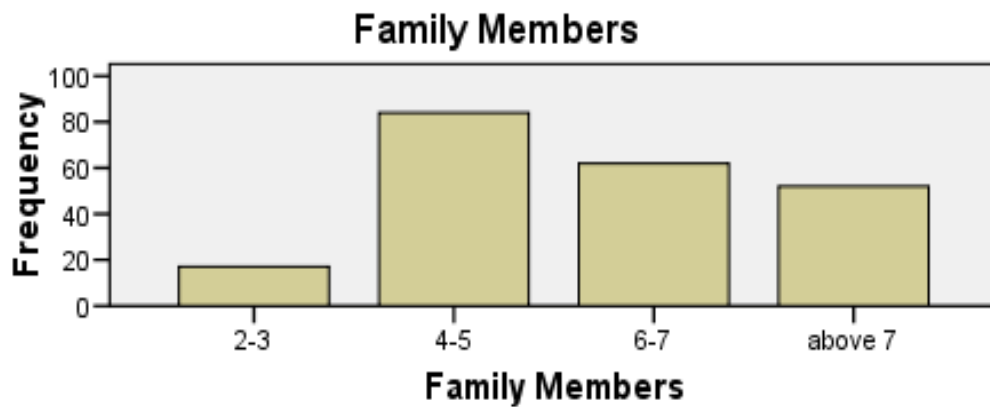
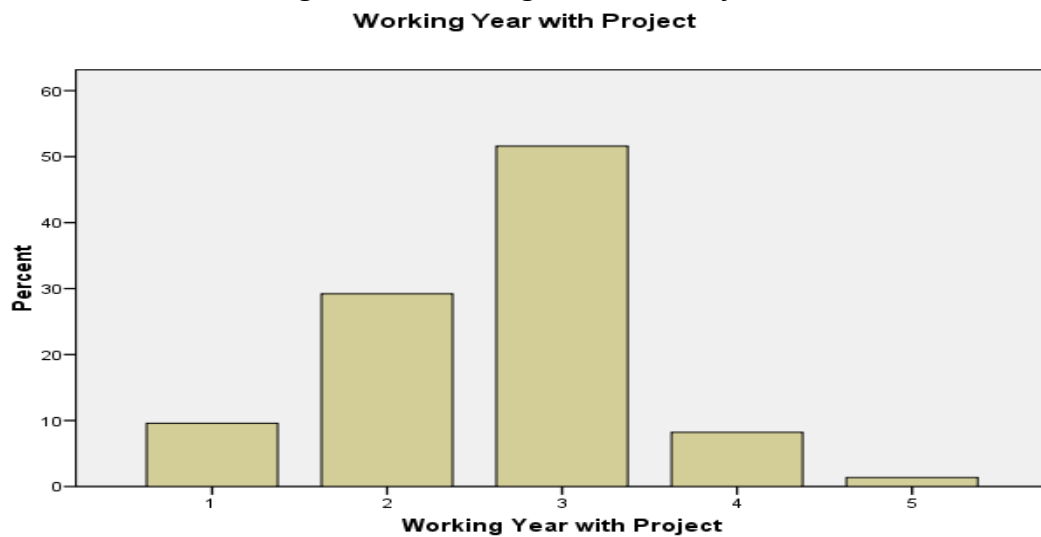
Figure 1.1: Family Size of the Respondents**Figure 1.2: Working Year with Project**

Table 1.3: Working Year with Project

Year		Frequency	Percent	Cumulative Percent
Valid	1	21	9.6	9.6
	2	64	29.2	38.8
	3	113	51.6	90.4
	4	18	8.2	98.6
	5	3	1.4	100.0
	Total	219	100.0	

1.11 Conclusion

This introductory chapter clearly states the problem, objectives, hypotheses, methodology of the study, review of literature and the research gap. It also states the socioeconomic background of the respondents. The next chapter gives an overview of growth and progress of the project activities.

2. GROWTH TRENDS AND PROGRESS OF THE PROJECT AND IMPLEMENTATION CAPACITY OF THE ORGANIZATION

2.1 Prelude

ISDCM submitted a project proposal on Micro Finance for poor women of Syedpur Camps, to OBAT Helpers Inc. USA in 2006. Then a group of OBAT representatives visited the camps and agreed to give the camp dwellers financial support for their socioeconomic development. Final project proposal was then submitted to OBAT for approval. To comply with the donors' requirements ISDCM got clearance from NGO Affairs Bureau in June 2006, decided on the mode of Bank transaction. The fund was released in October, 2006 and immediately after that the implementation function began.

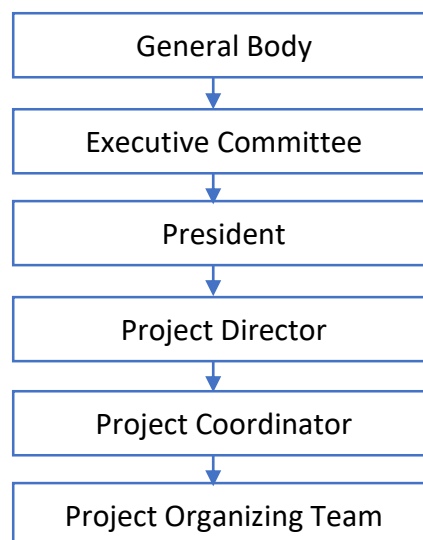
2.2 Implementation Procedure and Capacity of the Project

The head office of ISDCM is situated in Dhaka. Its president looks over this and other projects of the organization. For this project a coordinator was appointed who mainly based in Dhaka and visits the project areas from time to time to monitor and supervise the project activities. Currently a team of seven members are working in Syedpur for the implementation of the project. They include Area Project Coordinator (ADC) at the top, a manager, a project office, an accountant cum computer operator, and three community organizers (co). Besides, one peon and one attendant work in Syedpur office. A rented house is used as project office in Syedpur. Another rented house is being used as a health care center where a qualified doctor was appointed for the treatment of the members and their families. He is assisted by a male worker and female nurse. The members get treatment free of cost and medicine at 50% costs. Of the seven officials three are female and four are male.

They operate a very good team work and work hard from 10 a.m. to 8 p.m. usually. If there is any coordination meeting, they stay even up to 9 p.m. to 10 p.m. But in relation to their load of work, their salary structure is very poor.

The community organizers play significant role in the implementation of the project. They visit groups and attend meetings in every week by rotation. Collects loan installments and savings from the group members and records those in each member's pass book. Every member of a group has a pass book which includes the pictures of the member and her husband or father (appendix-2) and it keeps the records of savings and loan repayment positions with date. This pass book includes instructions and rules of the project. In addition to these the community organizers discuss the issues of health, nutrition, education, hygienic, environment, disadvantages of child marriage and dowry system.

Before getting loan, a poor woman is required to be the member of an active group (of 20 to 30 members). She needs to save something and after 1 to 2 months, she can apply for loan in a prescribed form (Appendix-3). Then it is discussed in the group meeting and if it is approved by the group members, it is placed to the community organizer for acceptance. It is then scrutinized by the team and after that loan is sanctioned and disbursed. The members can repay loan earlier and can apply for fresh loan. They can also withdraw their savings according to the necessity. The project manager and the project officer also visit group meeting, monthly meetings of the groups and incase of other necessities. The president and other executives also visit project areas from time to time and they also attend area meetings. Besides representatives of donor agency, media persons, researchers, public representatives also visit project areas from time to time. The project manager coordinates with public bodies, including officials of municipality, local operating bank (N.C.C. Bank), public departments of health, education, environment, etc. The organogram of the project is given below.



While giving clearance from the NGO Bureau, it was mentioned that the local administration like Upazila Nirbahi Officer (UNO) and Deputy Commissioner, Nilphamari district had to be kept informed about the progress of the project. The copy of the clearance from the NGO Affairs Bureau was given to the respective local authorities. The project coordinator and the project manager maintain liaison with these bodies. Then attend some of the coordination meetings also. So, the project already builds up its capacity of implementation and coordination. Local NCC Bank's branch operates the project funds.

2.3. Growth Trends and Progress of the Project

The project started its functioning from October, 2006. Primarily Group formation was the beginning of the job. Then group meetings were holding regularly and groups savings were collecting by the project workers. After 1 to 2 months loan applications were received and

accordingly loans were given with 10% service charge. But those who can pay regular installments, will get back 5% of that at a time after the payment of last installment. So, the effective service charge is only 5%.

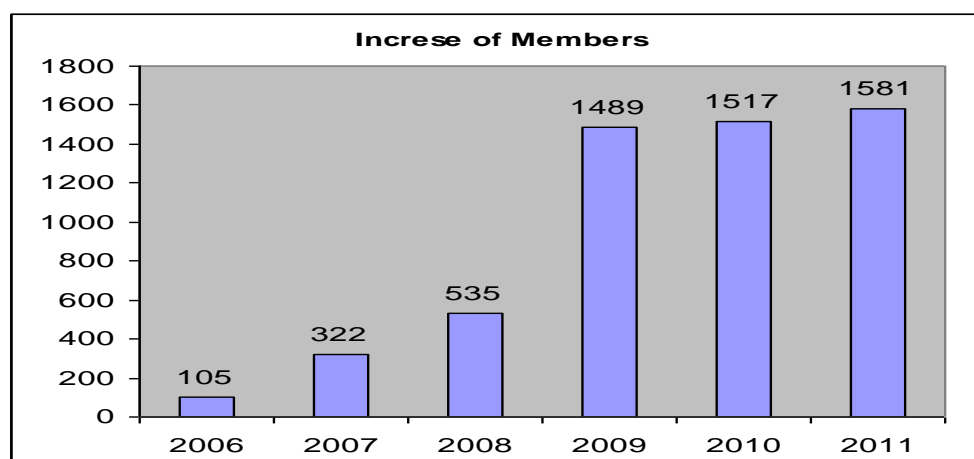
Table 2.1 The growth trends and progress of the project activities (2006-2011)

Year	December 2006	June 2007	November 2008	June 2009	June 2010	June 2011
No. of Groups	3	7	14	47	53	56
No. of Members	105	322	535	1,489	1,517	1,581
No. of Loanees	82	279	431	1,344	1,382	1,426
Loan Given	47,0800	514,275	2,123,000	10,563,300	17,430,700	27,447,200
Loan Collection	45,700	58,775	616,455	4,892,625	7,263,865	11,021,105
Loan Outstanding	4,25,100	456,500	1,506,545	5,670,675	10,167,965	16,426,105
Savings of the members	9,300	40,940	142,847	732,432	1,455,762	2,464,857

Source: Syedpur Project Office

Table 2.1 clearly exhibits the growth trend and progress of the project and its organizational capacity. The number of groups rose from 3 in December, 2006 to 56 in June, 2011 and the number of members jumped from 105 to 1581 during the same period. At the same time number of loanees increased from 82 to 1426. The amount of loan disbursed increase from Tk. 4,70,800 to Tk. 27447200 during the same period. The amount of loan collection rose from Tk. 45,700 to Tk. 1,10,21,105 in the same period. The amount of loan outstanding also jumped from Tk. 4,25,100 to Tk. 1,69,26,105 during the time inconsideration. The great achievement of the groups was the mobilisation of savings which jumped from 9,300 to 24,64857. All these data are the proof of our first hypothesis that the project made significant headway in its last five years' life time. The following figures give the detail pictures.

Figure 2.1
Increase of Members



Source: Table 2.1

Figure 2.2
Increase of Loanees

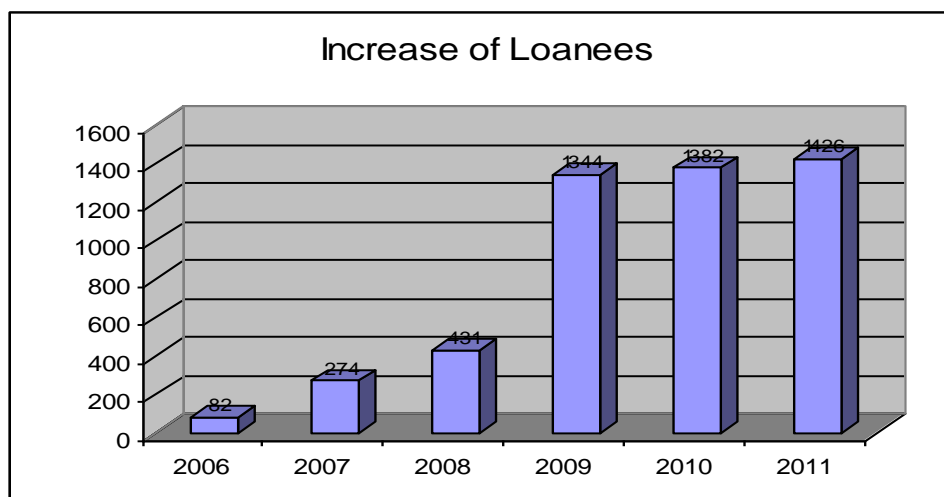
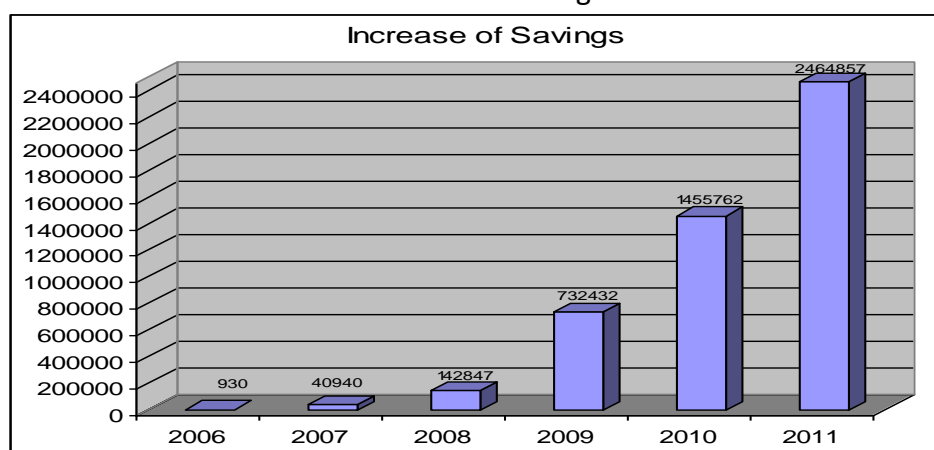


Figure 2.3
Increase of Savings



2.4 Types of Loan Projects

The project activities include Riskshaw or van pulling, small trade like shop keeping, utensil making etc. and tailoring and cloth decorating. Table 2.2 gives the activity wise percentages of the total loanees:

Table 2.2 Loan Project Activities

Activities	% of Total Loanees (1426)
a. Tailoring & Cloth decoration (value addition)	55
b. Small Trade	40
c. Rickshaw/Van pulling	5
Total	100

N = 1426, June, 2011

2.5 Cost Benefit of the Project

In the financial year 2010-2011, the project invested Tk. 2,49,52,000/- as micro credit to 1426 members. Loan per member was Tk. 17,491 on the average. The project earned Tk. 2,61,99,600 as loan repayment with 5% service charge. The total service charge or gross benefit of the project was Tk. 22,47,600. In the same period the project spent Tk. 9,47,671 as salaries, allowances, rents, electric bills and other expenses. Cost per member ($9,47,671 \div 1581$) was Tk. 599. The net benefit of the project was 12,99,929/- (Tk. 22,47,600-Tk. 9,37,671). It indicates that the project is financially viable. The loan repayment rate is nearly 100 percent.

2.6 Conclusion

This chapter briefly gives an overview of the overall activities of the project. It also analyses the level of capacity building of the project. The next chapter examines the level of capacity building of the groups and their members.

3. CAPACITY BUILDING OF THE GROUPS AND THEIR MEMBERS

3.1. Prelude

Capacity building of a group is reflected by its activities, and how it can solve its own problems. For this purpose, holding of group meetings, attendance in the meetings, activities of the meetings were observed and recorded for analysis. This chapter examines these things in details.

3.2. Group meeting and its activities

The respondents were asked whether they did attend group meeting regularly. About 100% of them answered positively. They do some important works in the meeting and join discussions in group related issues and in other development issues. Table 3.1 shows the works done in the group meetings. Giving signature in the attendance book, paying loan installment, depositing saving and discussion on group related and development issues are the regular activities of the group meetings. However, disputes among the group members are also settled in these meetings.

Table 3.1 Works done in the weekly Group Meetings

Sl.	Work	F	%
1.	Signing the attendance book	219	100
2.	Giving Loan Installments	219	100
3.	Depositing Savings	219	100
4.	Discussion on Group Related and Development Issues	219	100
Total		219	100

Source: Field Survey.

Table 3.2 exhibits the topics discussed in the group meetings. Here the community organizer (CO) and the group leaders (President and Secretary) initiate the discussion and the members participate in it. But any member can raise any issue for discussion. The table shows that major topics of discussion were, paying loan installments, depositing savings and its importance, health care facilities, hygiene, empowerment of women, education and other development issues.

Table 3.2. Topics discussed in the Weekly Group Meetings

Sl.	Work	F	%
1.	Loan Installment	219	100
2.	Savings	219	100
3.	Healthcare	219	100
4.	Education of Children	219	100
5.	Empowerment of Women	219	100
6.	Development Issues	219	100
Total		219	100

Source: Field Survey.

Group leaders maintain attendance and resolution books while every member of the group keeps the record book on loan repayment and savings deposits. This record book is signed by COs in every week when they collect loan installments and savings. The book also contains the pictures of the women member and her husband or father. At the back of this book there are instructions for the members, which they are supposed to follow regularly (Appendix-2). **This process helps the growing of the groups' organization and leadership to bargain with line agencies.**

The community organizer visits every group under his supervision and attend its group meetings. He actually collects loan installments, savings, and records those in the pass book of every member. Then he puts his signature there. Besides, he discusses on healthcare, education, loan utilization, importance of savings and other development issues.

Only about 5% of the respondents report that they got project related job training. Majority of them could not avail this facility. This is because the project authority does not have facility for giving training on different jobs. However, the respondents got orientation, motivation and awareness building foundation training for 1 to 3 days. About 70% of the respondents (150) reported that they got such type of training. This is no doubt a great success for ISDCM.

3.3. Conclusion

This chapter clearly exhibits the strengths of the groups in organizing them by holding regular meeting, maintaining the projects' regulations and by making their position better off. The next chapter deals with the performance of loan projects.

4. PERFORMANCE OF MICRO CREDIT PROJECTS AND THEIR LEVELS OF INCOME GENERATION

4.1. Prelude

The main purpose of ISDCM's Micro credit programme is to raise the level of income and standard of living of the poor families. Besides, giving credit, its activities provide the loanees with necessary guidelines for loan utilization and project implementation. They also make constant monitoring and supervision. So, the cases of failures are very few.

4.2. Volumes of total investment, loans and net income generation in the micro projects.

In 219 micro credit projects the total investment (including loan, own investment and cost of own labour) was Tk. 2,27,11,176 which includes microcredit of Tk. 68,22,288 (30% of investment). The service charge earned from those projects was Tk. 341,114. The gross income from 219 micro projects in one-year period was Tk. 3,89,50,902 and the total net income generation was Tk. 1,62,39,726.

The average gross investment per project was Tk. 1,03,704, the average loan per project was Tk. 31,152, the average gross income generation from a project was Tk. 1,77,858, and the average net income generation per project was Tk. 74,154. Net income generation per unit of investment was Tk. 0.715 while the same per unit of loan given was Tk. 2.38 which is more than three times larger than the first one. ***It indicates that injection of microcredit influences mobilization of higher investment and generation of higher net income. It also contributes to poverty reduction of the members' families.*** These facts are exhibited in the following tables, figures and sections.

Gross Investment Levels in the Micro Projects

Table 4.1 and Figure 4.1 show the range of investment levels. 39.3% projects' total investment was up to Tk. 50,000 (very small). 31.1% projects' range of total investment was between Tk. 50,001 and Tk. 100,000 (small), 20.1% projects' range of total investment was between Tk. 100,001 and Tk. 200,000 (medium) and only 9.6% projects' range of total investment was Tk.200,001 and over (large). The average investment per project was Tk. 1,03,704, minimum investment in a project was Tk. 25,000, and maximum investment in a project was Tk. 900,000.

Table 4.1: Total Investment in the Projects

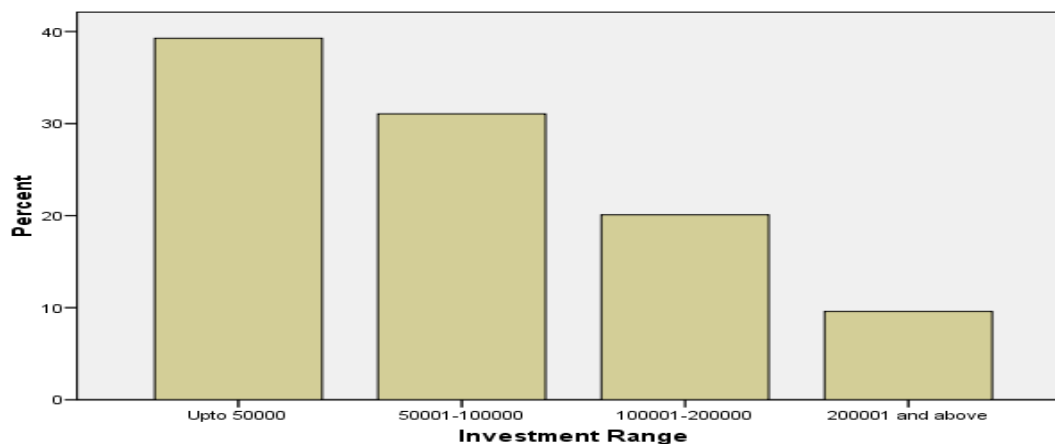
Category of investment	Range of Investment	Frequency	Percent	Cumulative Percent
Very Small	Up to 50000	86	39.3	39.3
Small	50001-100000	68	31.1	70.3
Medium	100001-200000	44	20.1	90.4
Large	200001 and above	21	9.6	100.0
Total		219	100.0	

Descriptive Statistics

	N	Minimum	Maximum	Mean	Std. Deviation
Total Investment	219	25000	900000	103704	131801
Valid N (list wise)	219				

Source: Field Survey

Figure 4.1
Investment Range



Loan Given to the Micro Projects

Table 4.2 and Figure 4.2 display the range of loan given for the micro projects. The average loan per project was Tk. 31,152, the minimum loan per project was Tk. 6000 and the maximum loan per project was Tk. 100000. 41.6% loanees got upto Tk. 20,000 only. 32.0% of them obtained loan between Tk. 20001 and Tk. 40,000. 16% of them had loan between tk. 40,001 and Tk. 60,000. 10% got loans between Tk. 60,0001 and Tk. 80,000. Only 0.5% loanees got loan amounts of Tk. 80,001 and over. Total loan given to the micro projects (219) was Tk. 68,22,288.

Table 4.2: Total Loan Taken in the Projects

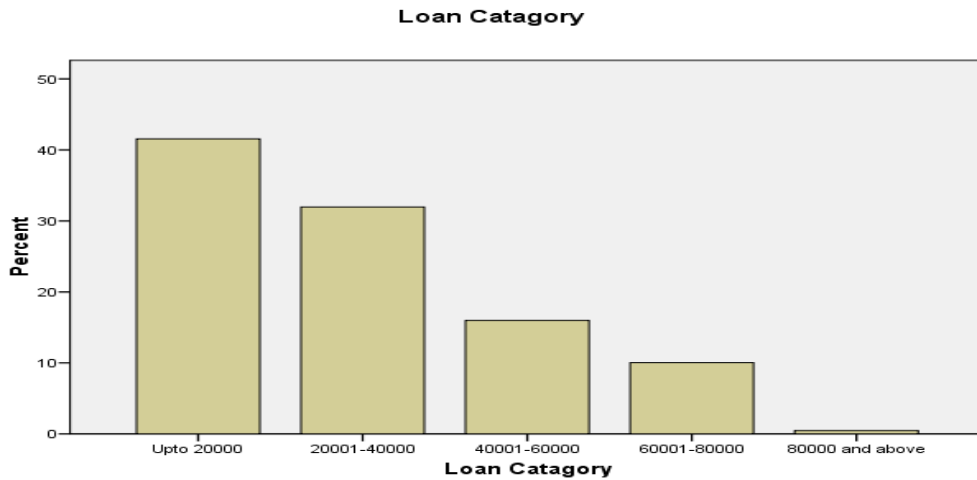
Loan Category	Frequency	Percent	Cumulative Percent
Up to 20000	91	41.6	41.6
20001-40000	70	32.0	73.5
40001-60000	35	16.0	89.5
60001-80000	22	10.0	99.5
80001 and above	1	.5	100.0
Total	219	100.0	

Descriptive Statistics

	N	Minimum	Maximum	Mean	Std. Deviation
Loan Taken	219	6,000	100,000	31,152	18,973
Valid N (list wise)	219				

Source: Field Survey

Figure 4.2



Loan as Percentage of Total Investment

Table 4.3 and Figure 4.3 exhibit the interesting feature that explains the loan as percentage of investment. On the average loan was 82.35% of total investment, loan was 2.42% of investment at the minimum level while it was 1240% of investment at the maximum level. In 38.5% projects the amount of loan was above 50% of total investment. Only in 11.7% projects loan was 10% of total investment. These are actually large and medium size projects (according to our definitions given before). These projects include Hotel, restaurants, utensil manufacturing small firms and decoration business.

Table 4.3: Loans as Percentage of Investment

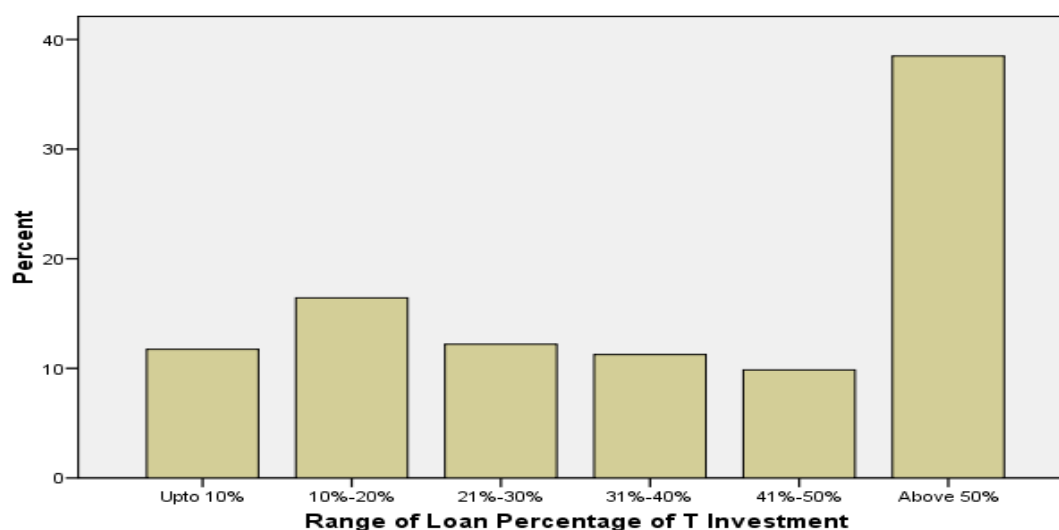
Range of Loan % of Investment		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	Up to 10%	25	11.4	11.7	11.7
	10% - 20%	35	16.0	16.4	28.2
	21% - 30%	26	11.9	12.2	40.4
	31% - 40%	24	11.0	11.3	51.6
	41% - 50%	21	9.6	9.9	61.5
	Above 50%	82	37.4	38.5	100.0
Missing	System	6	2.7		
Total		219	100.0		

Descriptive Statistics

	N	Minimum	Maximum	Mean	Std. Deviation
Range of Loan % of Investment	219	2.42%	1240%	82.35%	137.23%
Valid N (list wise)	213				

Source: Field Survey

Figure 4.3
Range of Loan Percentage of T Investment



Gross Income-generation from loan projects

Table-4 and figure-4 display the levels of gross income generation from 219 micro projects. Majority of the projects (53.9%) generated the levels of gross income between Tk. 100001 and Tk. 200000. 20.5% projects generated gross income levels between Tk. 200001 and Tk. 300000. Only 5.5% projects generated gross income levels of Tk. 300001 and over. Minimum gross income generated from a project was Tk. 160000, maximum gross income generation from a project was Tk. 9,80,000 and the average was Tk. 1,77,858.

Table 4.4: Level of Gross Income from the Projects

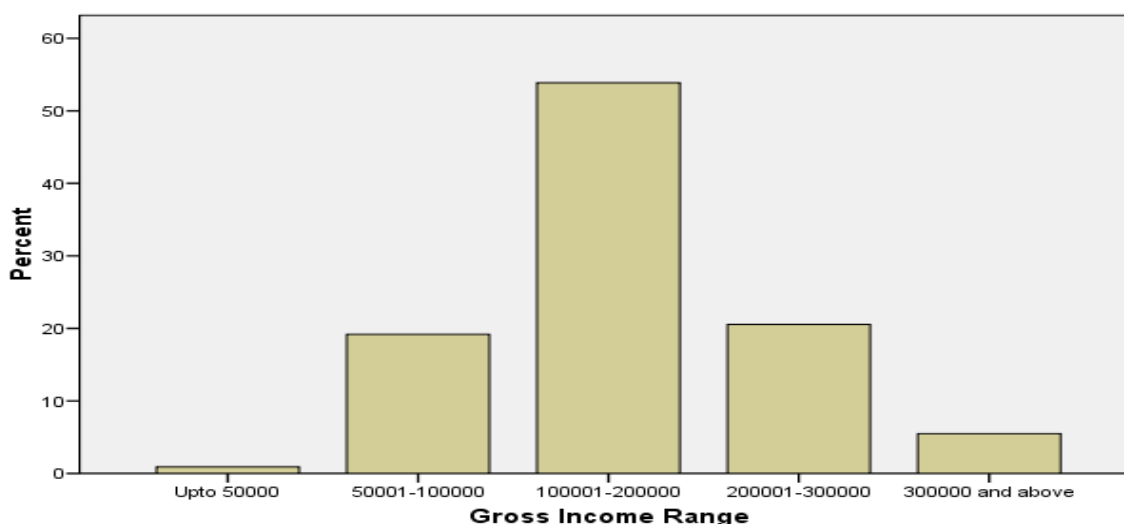
Gross Income Range		Frequency	Percent	Cumulative Percent
Valid	Up to 50000	2	.9	.9
	50001-100000	42	19.2	20.1
	100001-200000	118	53.9	74.0
	200001-300000	45	20.5	94.5
	Above 300000	12	5.5	100.0
Total		219	100.0	

Descriptive Statistics

	N	Minimum	Maximum	Mean	Std. Deviation
Level of Gross Income	219	160,000	980,000	177,858	122,683
Valid N (list wise)	219				

Source: Field Survey

Figure 4.4
Gross Income Range



Net Income generation from loan projects

Table 4.5 and Figure 4.5 show the level of generation of net income from 219 loan projects. The minimum net income generation was Tk. 20,000 per project, the maximum net income generation per project was Tk. 9,08,000 while the average was Tk. 74,154.

26% loanees could generate levels of net income between Tk. 60,001 and Tk. 80,000. 32% of them could generate net income of Tk. 100,001 and over. Only 5% of them could generate poor net income level of up to Tk. 20,000. They were Rickshaw pullers, hawkers, pedlars and very small shop keepers.

Table 4.5: Generation of Level of Net Income from the Projects

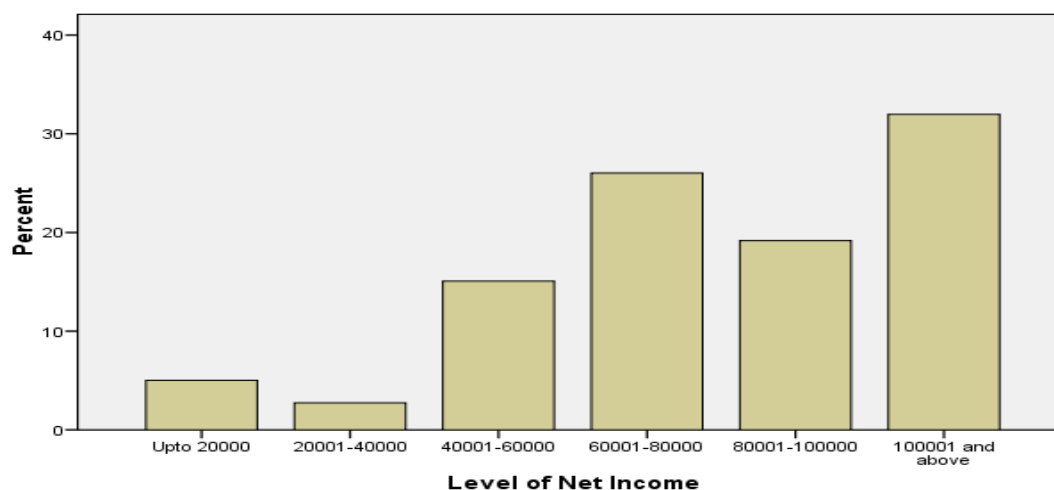
	Net Income Range	Frequency	Percent	Cumulative Percent
Valid	Up to 20000	11	5.0	5.0
	20001- 40000	6	2.7	7.8
	40001- 60000	33	15.1	22.8
	60001- 80000	57	26.0	48.9
	80001- 100000	42	19.2	68.0
	100001 and above	70	32.0	100.0
	Total	219	100.0	

Descriptive Statistics

	N	Minimum	Maximum	Mean	Std. Deviation
Level of Net Income	219	20,000	908,000	74,154	126,527
Valid N (list wise)	219				

Source: Field Survey

Figure 4.5
Level of Net Income



ISDCM's Earning as service charges (5%)

Table 4.6 gives the ISDCM's earning level from the micro finance projects. The minimum earning from a project was Tk. 300, the maximum earning from a project was Tk. 5000 while the average earning from a project was Tk. 1558. Total earning as service change was Tk. 3,41,114.

Table 4.6: Service Charge Given

	N	Minimum	Maximum	Mean	Total
Service Charge	219	300	5000	1568	3,41,114

4.3 Conclusion

The findings of this chapter show the performance of the 219 micro credit projects of ISDCM in Syedpur camps. Most of the projects' performance is very satisfactory. Some minor projects could not do well due to their low investment capacity.

5. IMPACT OF MICRO CREDIT PROJECTS ON MONTHLY INCOME OF THE RESPONDENTS, THEIR SAVINGS, WEALTH AND OTHER SOCIAL ASPECTS

5.1 Prelude

Here the concept of income includes net earnings from the loan projects and the earnings from other sources like service or wages. In most of the cases it is observed that the loan project is the only source of income of the family. For example, in a hotel business father, sons and even mother and sisters are directly or indirectly engaged in it and that is the only source of income of a family. Savings here mean the weekly cash money deposited with the project and savings in the banks. Wealth includes cash money, saving, value of ornaments, value of furniture, utensils, electronics, house and land. Some of the borrowers bought land outside the camps.

5.2 Changes in Monthly Income

Table 5.1 and figure 5.1 and 5.2 exhibit the level of changes in the monthly income of the borrowers before and after joining the project. Before joining the project, the average monthly income of 219 families was Tk. 7,574, minimum monthly income was Tk. 400 and maximum monthly income was Tk. 60,000. After joining the project, the average monthly income increased to Tk. 12030, minimum monthly income rose to Tk. 3000 while the maximum monthly income declined to Tk. 50,000. This is a very good achievement of the project. Analysis of Table 5.1 and Figure 5.1 and 5.2 reveal very interesting findings. Before joining the project 37.9% families had monthly income up to Tk. 5000 only while after joining the project this percentage came down to 4.6% only. Before joining the project 49.3% families had monthly income between Tk. 5001 and Tk. 10000, while after joining the project the percentage rose to 56.6%. Before joining the project 1.4% families had monthly income over 25000 while after joining the project this percentage increased to 5.5%.

Table 5.1: Changes in the Level of Monthly Income of the Respondents

	Before joining group		After joining group	
	Frequency	Percent	Frequency	Percent
Up to 5000	83	37.9	10	4.6
5001-10000	108	49.3	124	56.6
10001-15000	17	7.8	42	19.2
15001-20000	6	2.7	20	9.1
20001-25000	2	.9	11	5.0
25001 and over	3	1.4	12	5.5
Total	219	100.0	219	100.0

Descriptive Statistics

	N	Minimum	Maximum	Mean	Std. Deviation
Monthly Income before joining	219	400	50000	7574	5984
Monthly Income at present	219	3000	60000	12030	7446
Valid N (list wise)	219				

Source: Field Survey

Figure 5.1
Monthly Income before joining

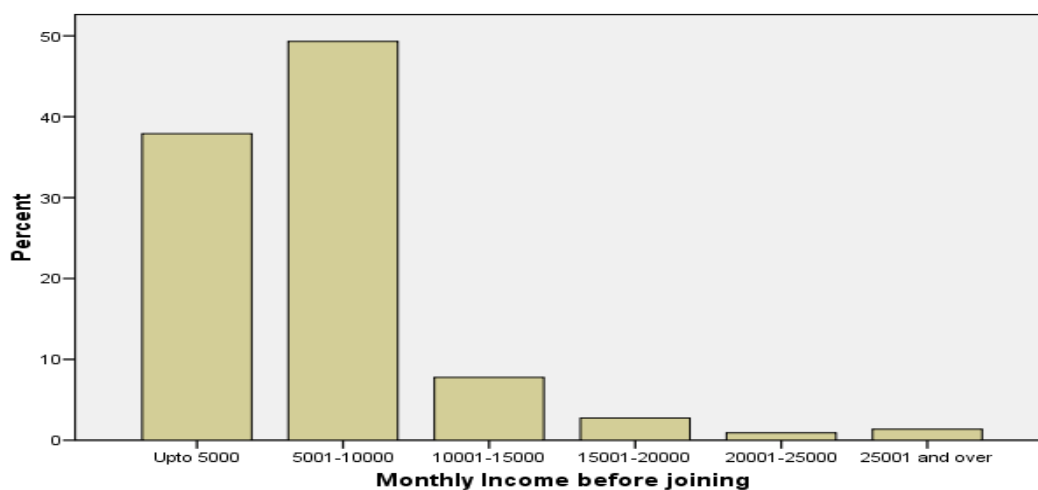
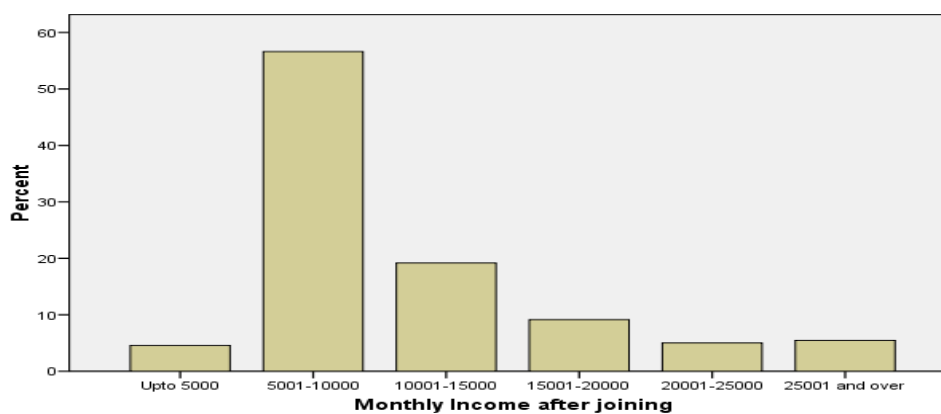


Figure 5.2
Monthly Income after joining



5.3 Changes in Levels of Savings of borrowers

Table 5.2 and Figures 5.3 and 5.4 show the changes in the annual savings of the borrowers before and after joining the group. The average annual savings of a family was Tk. 4077, minimum was zero and maximum was Tk. 100000. After joining the groups, the average annual savings per family increased to Tk. 8,240, minimum amount rose to Tk. 480 while the maximum amount jumped to Tk. 1,30,000. However, the majority of the borrowers (64.8%) could not increase their annual savings over Tk. 5000 only. A small percentage of them (8.7%) could increase their annual savings over Tk. 5,000.

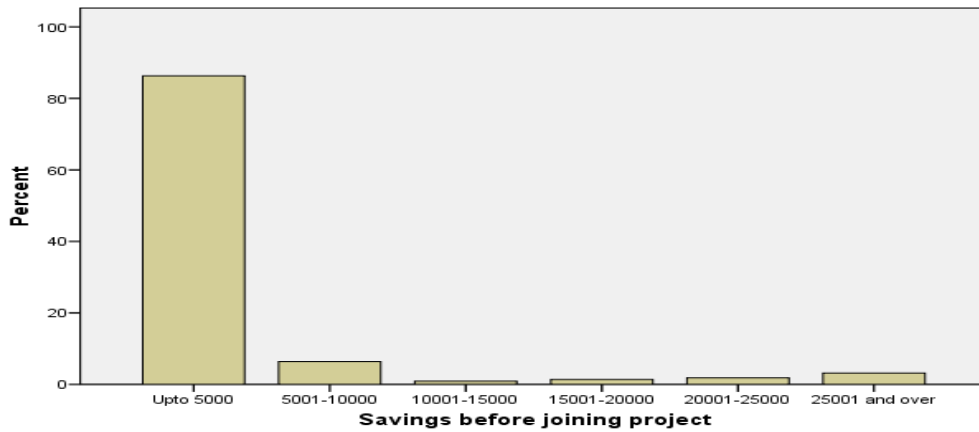
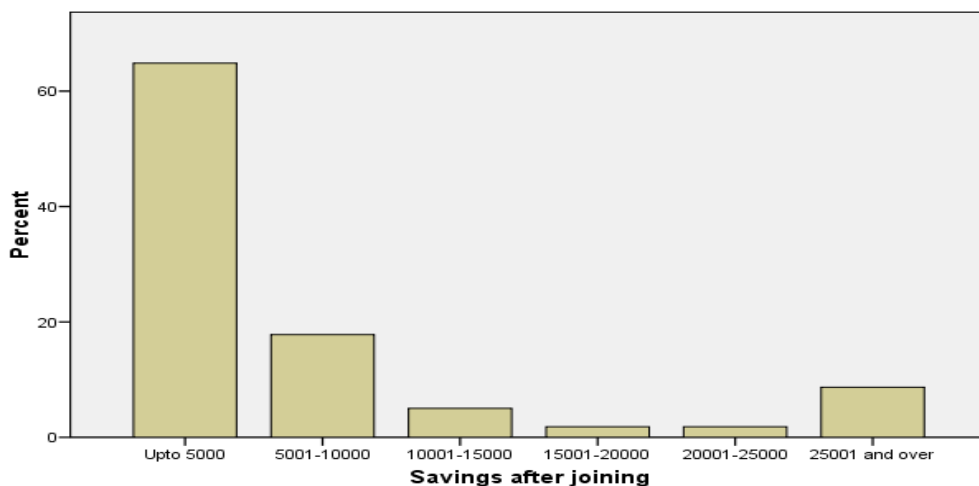
Table 5.2: Changes in the Level of Savings of the Respondents

Class Interval		Before joining group		After joining group	
		Frequency	Percent	Frequency	Percent
Valid	Up to 5000	189	86.3	142	64.8
	5001-10000	14	6.4	39	17.8
	10001-15000	2	.9	11	5.0
	15001-20000	3	1.4	4	1.8
	20001-25000	4	1.8	4	1.8
	25001 and over	7	3.2	19	8.7
Total		219	100.0	219	100.0

Descriptive Statistics

	N	Minimum	Maximum	Mean	Std. Deviation
Savings before joining project	219	0	100000	4077	9806
Savings after joining	219	480	130000	8240	14248
Valid N (list wise)	219				

Source: Field Survey

Figure 5.3**Savings before joining project****Figure 5.4****Savings after joining**

5.4 Changes in the levels of wealth of the borrowers

Table 5.3 and figures 5.5 and 5.6 display the changes in the levels of annual wealth accumulation of the borrowers before and after joining the groups. Before joining the groups, the average annual wealth of a family was Tk. 53,713, minimum level was zero and maximum level was Tk. 30,0000. After joining the groups, the average annual wealth of a family increased to Tk. 94,417, minimum level jumped to 30,0000 while the maximum level went up to Tk. 9,20,000. Majority of the borrowers (61.2%) increased their annual wealth over Tk. 50,000. This is a significant progress of the project.

Table 5.3: Changes in the Level of Wealth of the Respondents

Class Interval		Before joining group		After joining group	
		Frequency	Percent	Frequency	Percent
Valid	Up to 20000	72	32.9	36	16.4
	20001-30000	17	7.8	21	9.6
	30001-40000	15	6.8	14	6.4
	40001-50000	25	11.4	14	6.4
	50001 and above	90	41.1	134	61.2
Total		219	100.0	219	100.0

Descriptive Statistics

	N	Minimum	Maximum	Mean	Std. Deviation
Wealth before joining project	219	0	300,000	53,713	45,098
Wealth after joining project	219	300,000	920,000	94,417	105,336
Valid N (list wise)	219				

Source: Field Survey

Figure 5.5

Wealth Group Before Joining

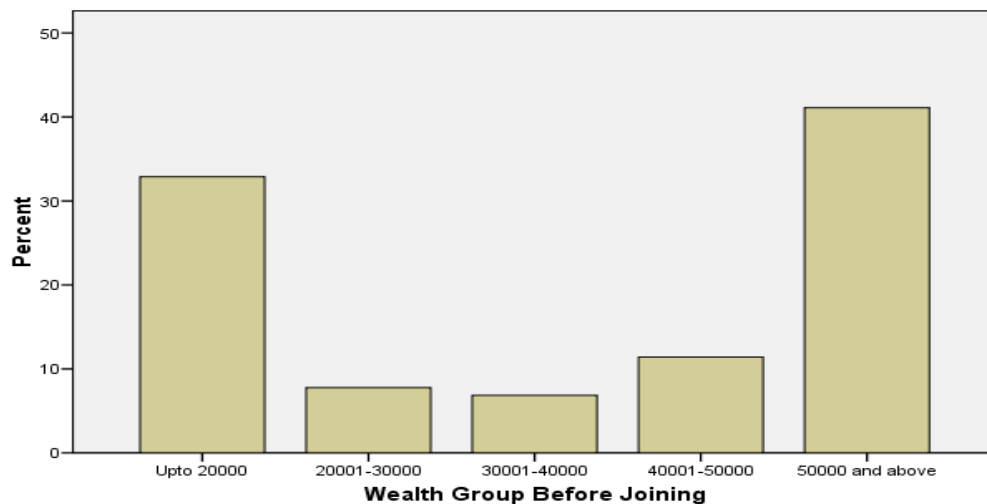
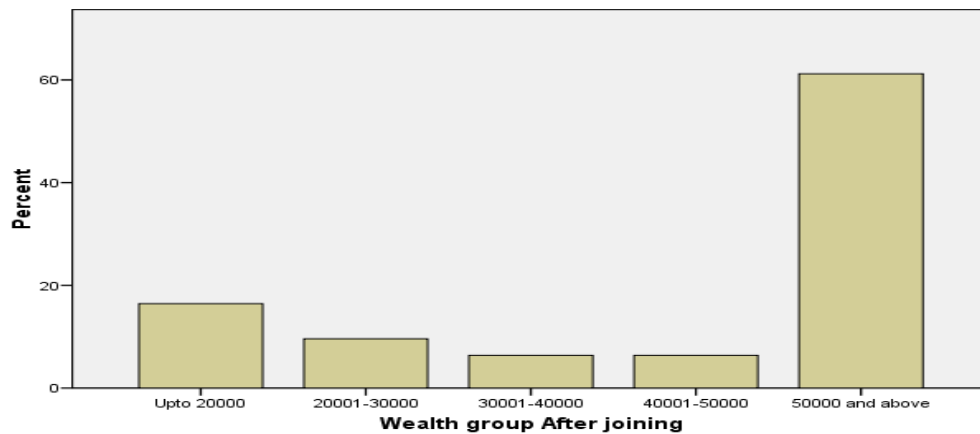


Figure 5.6
Wealth group After joining



5.5 Changes in Other Social Aspects Like Health Care, Education and Housing Status

Table 5.4 shows the status of availability of safe drinking water before and after joining the project. Over 98% families would get safe drinking water before joining the project while 100% families got it after joining the project. Since they live in urban area, supply water of municipality is available in the most cases. However, tubewells are also used in some camps.

Table 5.4: Availability of Safe Drinking Water

Do you get safe drinking water?		Before joining group		After joining group	
		Frequency	Percent	Frequency	Percent
Valid	Yes	216	98.6	219	100
	No	2	0.9	0	0
	Missing	1	0.5		
Total		219	100	219	100

Source: Field Survey

Table 5.5 exhibits the status of children's education and immunization. Before joining the groups over 77% families would send their children of six years and over to schools. After joining the groups, 90% families are now sending their children to schools. Immunization program of children being very popular, over 90% children were immunized before and after joining the groups. The percentages went down from 95.9 to 92.5 because the numbers of children reduced.

Table 5.5: Children's Schooling and Immunization

Do the children of six years and over go to school?		Before joining group		After joining group	
		Frequency	Percent	Frequency	Percent
Valid	Yes	170	77.6	197	90.0
	No	43	19.6	15	6.8
	Missing	6	2.7	7	3.2
Total		219	100	219	100

Are your children immunized from diseases?		Before joining group		After joining group	
		Frequency	Percent	Frequency	Percent
Valid	Yes	210	95.9	196	92.5
	No	2	0.9	16	7.5
	Missing	7	3.2	7	3.2
Total		219	100	219	100

Source: Field Survey

Table 5.6 and figures 5.7 and 5.8 show the status of use of latrine before and after joining the groups. Before joining the groups 48.9% used kacha latrine while after joining the group only 18.3% families use the same. On the other hand, before joining group 51.1% families used sanitary latrine but after joining the groups 81.7% families are now using the same. This is a significant improvement over the previous time.

Table 5.6: Use of Latrine by the Respondents

What type of latrine do you use?		Before joining group		After joining group	
		Frequency	Percent	Frequency	Percent
Valid	Kacha	107	48.9	40	18.3
	Sanitary	112	51.1	179	81.7
Total		219	100	219	100

Source: Field Survey

Figure-5.7

What type of latrine do you use before joining project?

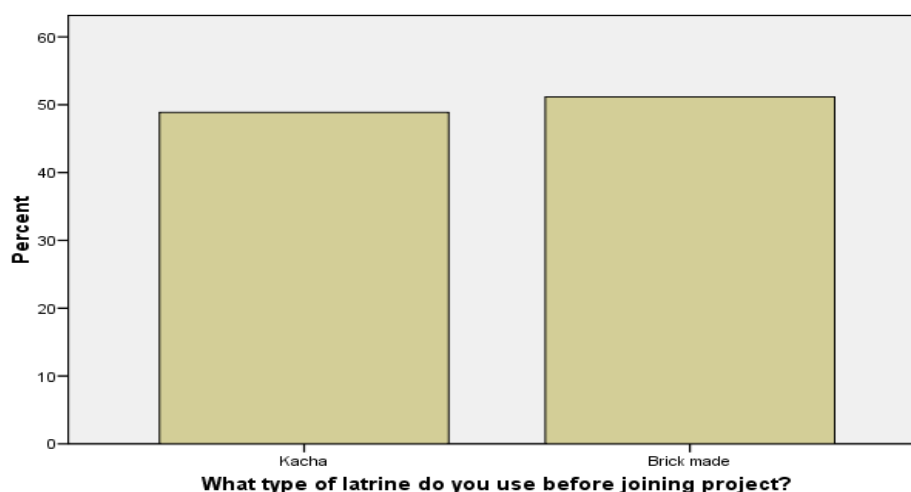


Figure 5.8
What type of latrine do you use after joining project?

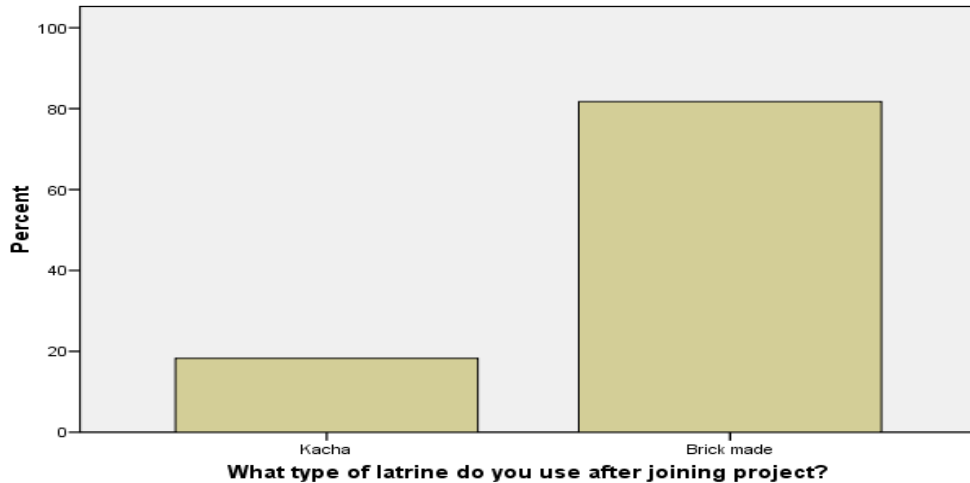


Table 5.7 displays the status of availability of health care facilities before and after joining the groups. Before joining the groups, only 34.7% families could get health care facilities. But after joining the groups 100% families are now availing health care facilities from the ISDCM health care centre. They pay nothing for visiting the doctor, but pay 50% of the cost of medicine available in the health care centre.

Table 5.7: Availability of Health Care Facilities

		Before joining group		After joining group	
		Frequency	Percent	Frequency	Percent
Valid	Yes	76	34.7	219	100
	No	141	64.4	0	
	Missing	2	0.9	0	
Total		219	100	219	100

5.6 Conclusion

This chapter very clearly projects the successes of the micro credit program of ISDCM in Syedpur camps. These successes cover both economic and social aspects. It shows the projects very positive and mentionable achievements. The next chapter presents some case studies on successful cases and some on partly failure cases.

6. CASE STUDIES ON SOME SUCCESSFUL CASES AND ON SOME PARTLY FAILURE CASES

6.1 Prelude

Case studies are done for getting in-depth insights into a situation. In the tabulated data individual stories are absent but in case studies those are very much present. So, this approach has been selected for this important evaluation work. The researcher himself conducted these case studies directly with the help of project manager and community organizer.

6.2 Success Stories

6.2.1 Mrs. Nasima of 40 years old has a husband of 50 years old, two sons and one daughter. Till July 2011 she took 4 loans from the micro finance project of ISDCM. First loan was of Tk. 6,000 she took in 2008 for running a small restaurant. In a year she paid that and in 2009 she took Tk. 12000 for the same business. After paying it back she took Tk. 30,000 in 2010 for expanding the business. After paying it back she took a loan of Tk. 40,000 in 2011. This time she partly invested it in the restaurant and a part of it she used to buy a plot of land of 6 decimals in the town of Syedpr. Her husband and one son run the restaurant. Her another son works in a hair cutting Saloon. Her only daughter reads in class six. Two sons could not cross the primary level due to extreme poverty. She regularly attends group meetings and obeys the rules of the group.

Her family left everything in 1971 in Rangpur and came to Syedpur camp without any money or wealth. They lost all assets and saved their lives only.

Her business is running very well. She now dreams of making a house in future in her own land. She improved her latrine, hope to educate her daughter, and expect to get citizenship of Bangladesh.

She belongs to Togor group of Bangalipur camp no.7 The activities of the group are very positive and regular. She has current assets of about Tk. 50,000. She pays Tk. 500/- per month as the rent of the restaurant. She has a pass book that keeps the records of savings and loan repayments in every week.

6.2.2. Mrs. Rezwana Zilani is a member of Bakul group of South Chamra Gudam camp. She is of 35 years old. Her husband Mr. Zilani is 40 years old. They have one minor son and two minor daughters. All of them go to school. She works with the project from its beginning in 2006. So far, she took six loans and repaid 5 loans. She makes different products of handicrafts including decoration of cloth. Her husband runs a shop and sells television, CD, computer etc. and makes good profit out of that. Her first loan was of Tk. 6,000 (2006), 2nd loan was of Tk. 8,000 (2007), 3rd

loan was of Tk. 12,000 (2008), 4th loan was of Tk. 15,000 (2009), 5th loan was of Tk. 30,000 (2010), and the last loan was of Tk. 50,000 (2011). Last one is the running loan and she paid all the previous loans. She regularly attends group meetings and comply with instructions of the group and the project.

She bought six (6) decimal of land at the cost of Tk. 90,000 in early 2011. She has current asset of about Tk. 30,000. She has a pass book for keeping records of savings and loan repayments. In the group she has a saving of Tk. 2850.

She came to Syedpur camp from Parbatipur where she lost everything in 1971. They were totally helpless at that time. They passed difficult days at that time. She now wants to forget those sad memories.

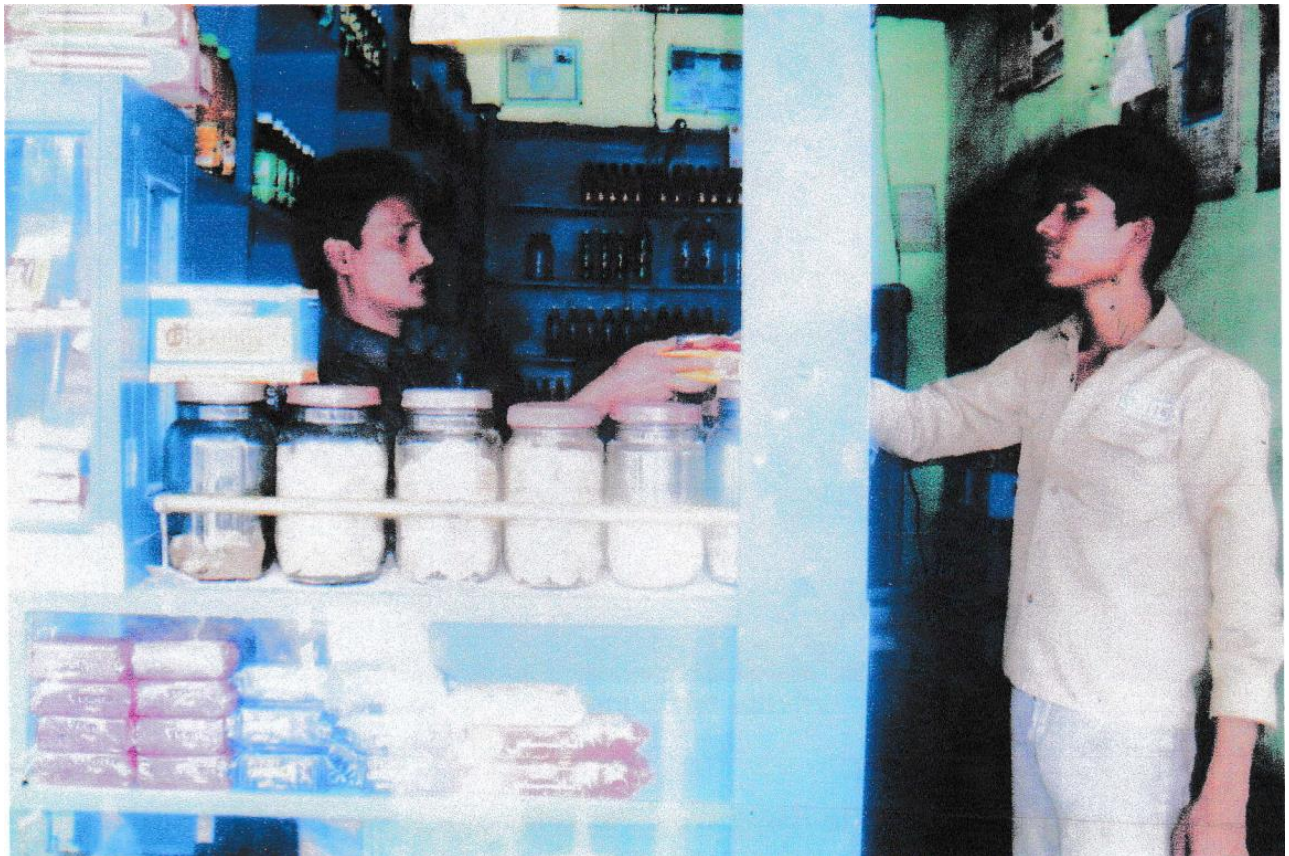
She hopes to educate her children, build a house of her own, make better fortune in future and to get citizenship of Bangladesh.



Picture of the activity

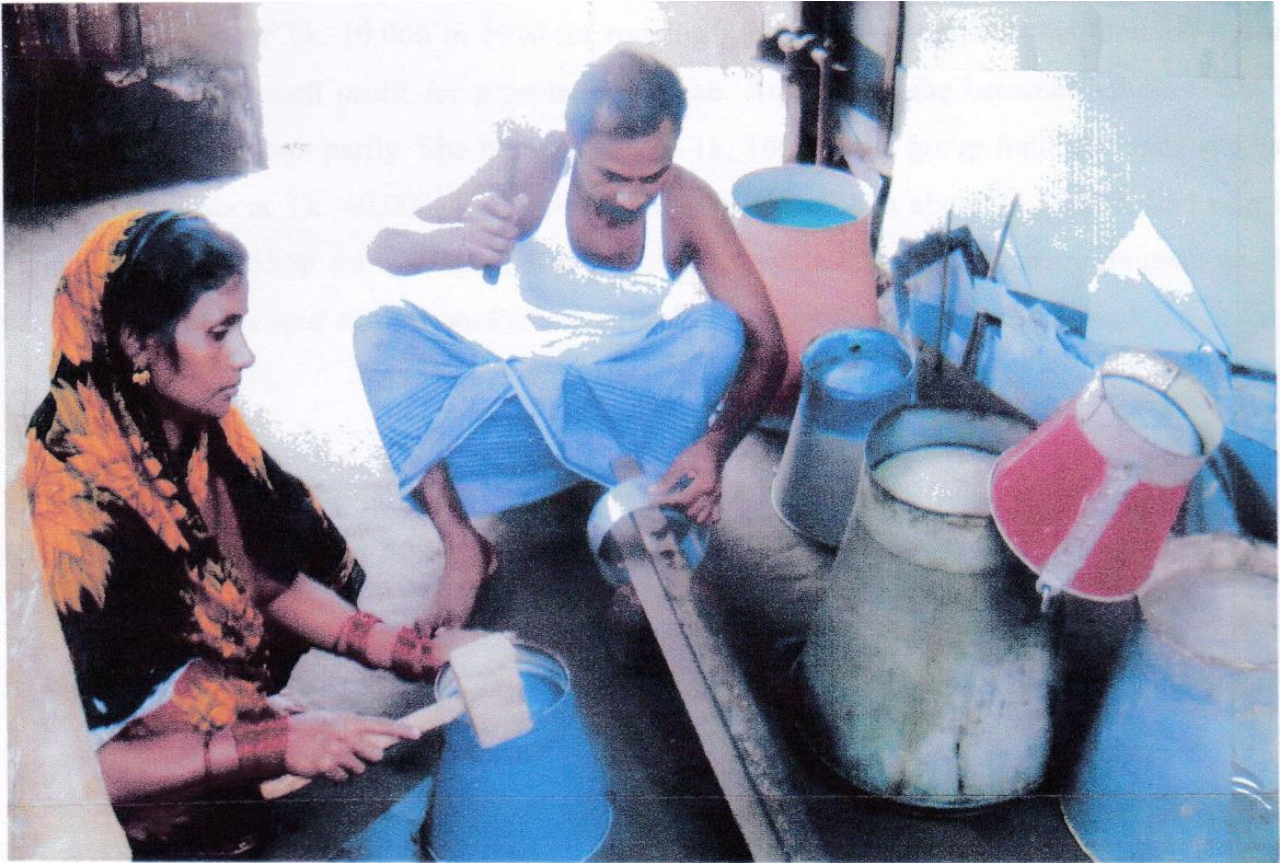
6.2.3. Mrs. Sony of 32 is a member of Shapla group of Chamra Gudam (north) camp. Her husband Mr. Hira of 35 is a young man. They have one son and one daughter. Both of them go to school. Before joining group, they were in very poor conditions. In 2007, she took first loan of Tk. 6000 and started a small tea stall. After paying it back in 2008, she again, took a loan of Tk. 8000. She did well in her business and paid the loan back. In 2009 she took a loan of Tk. 12000 and converted her business from tea stall to confectionery shop. After paying back this loan next year (2010) she took a loan of tk. 30,000 for expansion of her business. After one year she paid it back and took a fresh loan of Tk. 50,000 in 2011. This time she bought a freeze for her shop. It helps to

keep the drinks cool and stable. Its cost was Tk. 33,000. She feels that another freeze is necessary for expansion of her business. In the group she has a saving of Tk. 3440. She has other assets of about Tk. 60,000 excluding a plot of land. Recently she bought a plot of land of 4 decimal at the cost of Tk. 1,20,000. She wants to make a house there in future. She also expects to be a citizen of Bangladesh. In 1971, her family came from Parbotipur leaving everything there.



Picture of the activity

6.2.4. Mrs. Runa of 30 is a member of Krisna Chura group of Gholahat camp no. 1. Her husband Wasim is of 35. They have one son who goes to school. They have a small bucket making firm. Before joining group it was very small. She joined group in 2008 and took a loan of Tk. 6,000. After paying it back, she took another loan of Tk. 12,000 in 2009. For expansion of her business she took a loan of Tk. 50,000 in 2010. She has a fix and running capital of about Tk. 1 million at present. Seven persons work in her firm. They are paid Tk. 28,000 in every month. She need to buy inputs of about Tk. 50,000 in every month. She sells 240 buckets in every month and collects an income of Tk. 1,15,200. She has a plan to buy land in the town for making her own house there in the future. At present she has total assets of about Tk. 100,000 in her house. In the group she has savings of Tk. 2,000. She came from Parbotipur in 1971 with her father leaving everything there. She wants to be a citizen of Bangladesh.



Picture of the activity

6.3 Some Partly Failure Stories

6.3.1. Mrs. Halima of 27 years is a member of Surovi group of Munshipara camp. Her husband Nasim of 35 is a vegetables' hawker. In 1947 their parents came from Kolkata to Parbotipur. But in 1971 they had to leave Parbotipur without anything and took shelter in Syedpur camp. Mrs. Halima has a son and a daughter. Both of them go to school. She took first loan of Tk. 6,000 in 2008, 2nd loan of Tk. 10,000 in 2009. She repaid both the loans. Then in 2010 she took 3rd loan of Tk. 17,000. But this time she became partly defaulter due to the bad habits of her husband. He is a drug addicted person and spent money for buying drugs. She wanted to rectify him but then he began to beat her again and again. At certain stage she divorced him finding no other alternative. She has tailoring skills. So, she rented in one tailoring machine and does the job of tailoring at home. From this she earns Tk.3,500 per month. One of her brother does a job in Dhaka and he sends Tk. 1,500 in every month for her. With these money she runs her family and partly repays the remaining loan money. At home she has a total assets of about Tk, 20,000. She wants to give a tailoring shop in future and hopes to get citizenship of Bangladesh. She will educate her children also.

6.3.2. Mrs. Tabasum Akber of 35 is a member of sonali group of Chamra Gudam camp. Her husband Mr. Md. Akber of 42 is a Fruit's hawker. She has one son and two daughters. One son and one daughter of 14 years old works with her mother for decorating cloth which is sold in the market. She took first loan of Tk. 6000 in 2006, 2nd loan of Tk. 8000 in 2007 and paid those back. She took 3rd loan of Tk. 10,000 in 2010 for running fruit's hawking. But this time her husband could not make enough profit for repayment of loan. As a result she became defaulter. But she continues to repay loan partly. She has a saving of Tk. 1060 in the group fund. At home she has a total assets of about Tk. 40,000. Currently her monthly income is about Tk. 5,000. She wants to give a permanent shop for selling of fruits. She also wants to be a citizen of Bangladesh. Her parents came to Syedpur camp from Parbotipur in 1971—leaving all the assets behind.

6.4 Conclusion

These case studies brings some practical stories of success and partly failures. But from here we get in-depth insights about these poor families, their hopes and aspirations.

7. SWOT ANALYSIS OF THE PROJECT (STRENGTHS, WEAKNESSES, OPPORTUNITIES AND THREATS)

7.1 Strengths(S)

7.1.1 The project has a very good, experienced, dynamic and strong president as its leader. Leadership qualities are very essential for successfully running such a big project.

7.1.2. It has a strong and dynamic Executive Body that provides its leader with all sorts of supports and runs the project very well.

7.1.3. From top to bottom of the organization (ISDCM), there exists good coordination among the workers and team spirit of work prevails there.

7.1.4. The project team of Syedpur is very sincere, committed to work, and ready to undertake any leadership for the cause of the project. They are young, energetic and hardworking members of ISDCM. The organization is proud of them.

7.1.5. The monitoring, supervision and motivation works of the project team is the secret of the success of Syedpur project.

7.1.6. The visit to every weekly meeting by the community organizer (CO) is a key to the success of the project.

7.1.7. The procedure of loan giving is simple and the actual service charge is only 5% are very much acceptable to the group members.

7.1.8. The project has an insurance system by which each member deposits 5% of loan to insurance fund and gets relief from total loan repayment in case of death or serious accident.

7.1.9. The relationship among the project workers and the group members is very important. They must feel for each other. Such spirit exists in Syedpur camps.

7.1.10. The recording System of loan installments and savings is very good and acceptable. It is very much necessary for the success of the project.

7.1.11. The project opened a Medicare centre recently for its members from where they get free prescriptions and available medicines at 50% cost. This is very much liked by the group members.

7.1.12. By now (2010-2011), the projects earning of service charges covers its cost and generates some net income as well.

7.1.13. By June 2011, The savings of groups stood at Tk. 24,64,857.

7.2. Weaknesses (W)

- 7.2.1.** So far, the project could give some awareness building training to its members and failed to provide them with any skill or job oriented training.
- 7.2.2** The workers also need training on accounting, documentation, community organization etc.
- 7.2.3.** The workers need identify card from the ISDCM and they should have personal files.
- 7.2.4.** The workers should also get medicare facilities like the group members.
- 7.2.5.** In case of present price-hike the workers need higher salary and other facilities including gratuity. Members per worker should not be over 150.
- 7.2.6.** There is absence of regular meetings of the groups under every CO.
- 7.2.7.** There is no Annual general meeting of all the group members of the Area.
- 7.2.8.** There is no recreational facility for the group members.
- 7.2.9.** There is no schooling facility for the children of the members.
- 7.2.10.** There is no learning facility for adult members of the groups.
- 7.2.11.** Still there is no attempt to make them citizen of Bangladesh.

7.3 Opportunities (O)

- 7.3.1.** The group member by nature hardworking, honest and sincere to their work. This is a great opportunity for the project to involve them in larger, small and medium scale labor intensive activities.
- 7.3.2.** The project may communicate with government authority and work as mediator for offering them the citizenship of Bangladesh.
- 7.3.3.** The project can expand medicare and health facility for members and workers.
- 7.3.4.** The project can start a primary school for the education of its members' children and later on it can be improved to a high school. Some tuition fees may be taken from the members for that.
- 7.3.5.** Adult literacy programme can be introduced for the adults of the groups at least for some time.
- 7.3.6.** There should be regular monthly meeting of the group members under every CO. In these meetings there should be some recreational facilities for the group members.
- 7.3.7.** There should be colorful Annual General Meeting (AGM) of the group members of the whole area. There should be sports, entertainments and prizes in this type of AGM.
- 7.3.8.** Job specific skill training should be given to the capable members.
- 7.3.9.** Training should also be arranged for the project workers on different aspects including accounting, documentation, organization etc.
- 7.3.10.** The worker's benefit should be raised to keep them, active and motivated. Their motivation and involvement is very essential for the success of the project.

7.4 Threats (T)

7.4.1. The default cases should be kept under serious monitoring and supervision for recollection of loan money. In unavoidable circumstances, they may be given fresh loan to help them to come out of the bad situation.

7.4.2. Maintenance of present level of team spirit and cooperation among the workers is necessary. Any deviation from it will bring crisis for the project.

7.4.3. The habit of loan repayment by the group members should be kept intact. Otherwise, the project will face problem.

7.4.4. The present level of price hike is a real threat for the group members and project workers. The Government must do something about it immediately.

7.4.5. If suddenly the donors withdraw their supports the project will fall in great trouble, since it is not yet self-sufficient.

Table 7.1 gives the main features of SWOT analysis in summary form.

Table 7.1 Main Features of SWOT Analysis

Strength	Weakness	Opportunities	Threat
<ol style="list-style-type: none"> 1. Strong organizational base created through formation of functional groups. 2. Own capital built up through group savings. 3. Leadership at the community level created. 4. Mutual relationship among group members developed. 5. Income generation activities are carried out by members. 6. Group members exposed to different service-delivery points. 7. Good deal of awareness created on Health, Nutrition, Education, Water and Sanitation etc. 8. Group members developed some life skills. 9. Created demand for having services from other agencies. 	<ol style="list-style-type: none"> 1. Lack of education among the members. 2. Uncertainty of living in the camps. 3. Increasing population in the camps. 4. Family conflicts among members. 5. Poverty. 6. Child laboring. 	<ol style="list-style-type: none"> 1. People of camps are hardworking and can improve their conditions with little guidance and assistance for development. 2. Ground for development of other programs created. 3. The people have potential for standing on their own feet with the organizational development underway. 	<p>The people of the camps are living in government khashland, and if evicted all the development programs may collapse.</p>

7.5. Conclusion

This chapter is very interesting since it states the strengths, weaknesses, opportunities and threats of the project. It can give good guidelines to the executives to make pragmatic future plan of actions for the growth and progress of the project. The donors also can take decisions on its basis about the future of the project.

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Appendix-1

SL. No.

Performance Evaluation of Micro Finance Project for the Poor Women of Syedpur Camps (Questionnaire)

[It is ensured that the information given by the respondents will be used only for evaluation of Performance of MFP of Syedpur Camps and making recommendations]

1.	Name of Group	:				
2.	Name of Respondent	:				
	Address	:				
	Age	:				
	Marital Status	:	Married	Unmarried	Divorced	Widow
	Level of Education	:	Primary	Secondary	Intermediate	Graduate
	Occupation	:	Agriculture	Small Business	Day Laborer	Others
	No. of Family Members	:				
3.	For how many years are you working with the project?	:				
	Monthly income before joining the project	:				
	Monthly income at present	:				
	Savings before joining project	:				
	Savings at present	:				
	Wealth before joining the project	:				
	Wealth at present	:				
	Loans before joining the project	:				
	Loans at present(The last completed project)	:				
4.	Purpose of taking loans and amount (Completed last project)					
	Purpose			Amount		
5.	a) Own investment in the project	:				
	b) Gross income from the project	:				
	c) Payment of loans and service charges	:				
6.	Whether you get any training from the project?	Yes	01	No	02	
	If yes, give answer to:					
	Name of training	Duration of training	Did you get benefit from it?			
			Yes	01	No	02
			Yes	01	No	02
			Yes	01	No	02
			Yes	01	No	02
7.	Do you get safe drinking water?	Before joining the project	Yes	01	No	02
		After joining the project	Yes	01	No	02
8.	Do the children of six years and over go to school?	Before joining the project	Yes	01	No	02
		After joining the project	Yes	01	No	02

9.	Are your children immunized from diseases?	Before joining the project	Yes	01	No	02		
		After joining the project	Yes	01	No	02		
10.	Do you join the group's weekly meetings regularly?		Yes	01	No	02		
	a) If yes, what activities you perform in the meetings?							
	Name(s) of activity:							
	b) What do you discuss in the group meetings?							
	Topics:							
	c) What types of documents are kept by group leaders?							
	1) Attendance book				01			
	2) Loan payment book				02			
	3) Resolution book				03			
	4) Book on the discussion of various development programs				04			
	5) Record of savings book of the group				05			
11.	Do the community organizers of the project visit group meetings?							
	Weekly	01	Monthly	02				
	a) What he actually does in the meetings?							
	Name of the activity(s):							
12.	Did you get loan project related job training?							
	Yes	01	No	02				
13.	What type of latrine do you use?							
	(1) Before joining project		Kacha	01	Brick made	02	Nothing	03
	(2) After joining project		Kacha	01	Brick made	02	Nothing	03
14.	Do you get health care facilities?	Before joining project		Yes	01	No	02	
		After joining project		Yes	01	No	02	
15.	What problems do you face while you work in the project?							
	Problems:							
16.	What suggestions do you make for improvement of the project?							
	Suggestion:							
17.	Any other own comments regarding the project:							
	Comments:							

Signature of the Investigator with date

ISDCM
Integrated Services for Development of Children and Mothers

Pass Book

(Records of Savings & Loan Repayments)

Sl. No.

Name of the Member :

Husband's/Father's Name :

Name of Group :

Savings and Loan Projects

Head Office :

Branch Office :

(It includes 36 pages in total)

Instructions

1. Bring your pass book with you whenever you are attending group meetings.
2. Keep the pass book with much care.
3. Ensure the signature of the community organizer in the passbook after depositing any money.
4. Pass book should not be transferred to anybody under any circumstances.

Pictures of Women member and her husband.

Name of Member :

Age :

--	--	--

Husband/Father's Name:

Village/Ward :

Post Office :

Police Station :

District :

Name of group :

Date of availing membership :

No. of membership

--	--	--	--	--	--

Signature of the pass book
issuing worker

His Name:

Position:

Date:

Signature of the manager

Date of loan disbursement Amount of loan
 Amount of Weekly Savings Service Charge
 Number of installment Total Realization
 Name of Project Amount of Weekly
 installment

Date	Savings deposited		Repayment of loan installment			Signature of the Worker
	To day	Cumulative	No of installment	To day	Cumulative	

The pass book has 32 pages of this style.

Last page of the pass book

Remember

1. I shall deposit weekly savings regularly.
2. I shall be obedient to organization and follow the rules and regulations.
3. I shall attend weekly meetings and monthly meetings regularly.
4. I shall pay loan installments regularly.
5. I shall work hard for the development and progress of my family.
6. I shall fight against multiple marriage system and oppression of women.
7. I shall send my son and daughter to the school for learning.
8. I shall use toilet regularly.
9. I shall always drink safe drinking water.
10. I shall not take dowry and also shall not give dowry in marriages.

ISDCM-Micro Finance Services

Head Office:

Branch Office: Date of Application:

Date of Loan Disbursement:

Form of Loan Application

(To be applied for all effects)

Branch.....District.....types of loan: small/ small business/ date of getting hardcore poor membership.....amount of savings.....last installment of loan taken.....and amount of last installment received (principal) Tk.amount of loan applied for (principal) Tk.....

Proposed scheme: 1..... 2. 3.

Personal particulars of the Applicant:

1. Name:.....2. Father's/Husband's name:.....3. Age:.....

4. Name of the group.....

5. Marital Status: Unmarried / Married / Rejected / Divorced / Widow

Agreement of Mortgage

This agreement made onthe day of two thousand and.....by the undersigned. Father's/Husband's name.....Permanent address-Vill:..... P.O.:..... Union:..... Upozilla:..... Dist.:..... Present address: Vill:..... P.O.:..... Union:..... Upozilla:..... Dist.:.....

This indenture so admits includes his heirs, executors, administrators and assigns ISDCM authorities have sanctioned me and all members of my family a sum of Tk..... (principal) at the rate of.....% interest per annum together with service charges a total amount of Tk.....(.....) repayable on equal(.....) weekly installments subject to the conditions of full repayment. ISDCM shall have the every right of ownership of the project under taken, to be under taken and the project shall not be transferred to anyone under any circumstances until the loan is fully and finally liquidated. I shall be bound to follow all the rules of taking loan. It shall be lawful for the ISDCM to sell the said project or any part thereof either together or in parcels along with my other fixed/non fixed assets if any; either by public auction or by private contract unless all outstanding are repaid. I myself as well as my heirs cannot raise any objection to this effect and if so, it shall not be lawfully accepted. An amount of Tk..... being the loan insurance is paid against the released amount of loan which is not refundable during the life time. Without being provoked by anybody, I solemnly affirm and put my hands hereunder.

.....
Signature of the Applicant

1. Signature/thumb impression of the surety on behalf of the loanee:..... Name: Relation:.....

2. Signature/thumb impression of the surety on behalf of the group:..... Name:..... Father's/Husband's name:.....

Name and signature/identity no. of the Community Organiger.....

Name of the approving branch manager's name and signature/identity no.:.....

Signature of all CO's 1.

2.

3.

4.



ISDCM

INTEGRATED SERVICE FOR DEVELOPMENT OF CHILDREN & MOTHERS (ISDCM)

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