

An Assessment of the Biweekly Collection System of RDP

Dilruba Banu

December 1999

**Research and Evaluation Division, BRAC
BRAC, Centre, 75 Mohakhali
Dhaka 1212, Bangladesh.**

Acknowledgement

The author would like to express her gratitude to Professor A.M. Muazzam Husain for his valuable comments, which helped in revising and making improvements over the first draft of this paper. Thanks are also due to Dr. Shantana R. Halder for her comments on this paper.

Contents

Abstract

Introduction

Methodology

Findings

Expansion of period for utilising loans and its repayment

Loan disbursement and members' desire for repeated loans

Savings generation

Less time consuming

Perception of BRAC staff about biweekly collection system

Do members like to change the collection system again

Conclusion and Discussion

Annex

References

Abstract

The present study intended to assess the effects of the biweekly collection system of RDP on both the BRAC staff and the programme participants. Data were derived from eight VOs as well as three AOs selected randomly. Findings indicated that the biweekly collection system saves time of both BRAC staff and VO members for attending VO meetings. Members' attendance in collection meeting increased. Apparently the intensity of members' involvement in income generating activities also increased. The biweekly system reduces the operation cost of the credit programme of BRAC's RDP as it needs less staff for instalment collection. On the contrary, in the new system the size of loan instalment is big and it keeps the members always under pressure for managing money. It increases the tension of the BRAC staff to check the chance of overdue or partial repayment of loans by the VO members every month. Dependency on husband increases for using loans and repaying instalments, as members are prone to greater risk paying a double amount as instalment every two week. The biweekly system focuses more on the households' economy rather than meeting interests of the VO members towards their empowerment. Members accepted the biweekly collection system only as BRAC wanted to initiate it.

An Assessment of the Biweekly Collection System of RDP

Dilruba Banu

Introduction

Through the Rural Development Programme (RDP), BRAC organises the poor in different Village Organisations (VOs), providing them with credit and other necessary support, and opportunity to mobilise savings. Being organised in a group when the VO members show the ability to deposit savings, they can begin to receive loans. The group functions as a body that has a collective responsibility to repay the loans. The VO financial meeting was initially held once a week where members used to deposit their savings and repay their loan instalments to BRAC. The weekly repayment schedule ensured that each payment is relatively small compared to the size of the loan while making it easy to monitor when a borrower falls behind on her payments. In 1997, RDP started biweekly collection of savings and loan instalments in few area offices (AOs). Under the new system the members are supposed to attend the VO financial meeting every alternate week or in other words after every 14 days. The explanations for changing the collection system from weekly to biweekly were: to reduce staff needed for collection purpose, and to save time for both programme participants and BRAC staff. The VO members accepted the new system because they behave the way they need to in an organisation. Members are required to abide by the rules of the organisation. They are often induced to do so through motivation. Sometimes they are driven to do so by their own internal beliefs and values (Fowler, 1997:23). In late 1998, the biweekly collection system was extended to most of the VOs where weekly system existed before. However, RDP also started monthly collection system in some VOs on an experimental basis, which remains outside the scope of this study.

The main objective of the present study was to assess the effect of biweekly collection system on both programme participants and the area staff of RDP regarding utilisation and repayment of loan, disbursement of loan, and their given time for the

VO meetings. The study also tried to assess the changes of VO members' practices on generating savings in BRAC.

Methodology

For selecting samples of the study whole Bangladesh was stratified into three strata. Then three RDP regions have been selected randomly from each strata. These were Manikgonj, Dinajpur and Gopalganj. Again three AOs have been selected randomly, taking one from each region. The AOs were Baniajuri, Fulbari and Gopalganj sadar respectively. Finally, two or three VOs have been selected purposively from each of the selected AOs where biweekly collection system was in operation for more than a year. The members of the sample VOs had experience on both weekly and biweekly collection system as they started before the new system evolved. It would make possible a comparison between the two systems as well.

Information was collected from both VO members and BRAC staff of respective area offices. Eight group discussions were organised with the VO members according to a guideline prepared on the basis of the study objectives. Focus group discussions were held with BRAC area staff in each of the three AOs. Two separate focus group discussions were organised in each area office. The first one was with the programme organisers (POs) of organisation development and credit operation (ODCO) who are directly involved with the collection system of RDP at VO level. The second one was with the senior credit POs of the AOs including the area managers (AMs). Such demarcation helped the POs (ODCO) to feel more comfortable to talk to the researcher. A detailed checklist was used to facilitate the discussion. Data related to loans and savings in two specific months (September, 1997 and September/October, 1999) under weekly and biweekly systems were collected from the respective AOs. In a few cases members' individual passbooks were also observed for cross checking the loan and savings related information. The results of this study should not be generalised due to its small sample size.

Findings

Expansion of period for utilising loans and its repayment

Through the group discussion with the VO members it was revealed that under the biweekly system it is comparatively easier for the VO members to manage the amount of loan instalment in 14 days. Now they are better able to repay instalment from the profit of their loans. In the weekly system members faced problem to manage instalment as they think one week was not sufficient to make profit by utilising loans. Under that system some of them used to borrow from the traditional moneylender to repay instalment. However, the households who are doing business have benefited more from the biweekly system as they can utilise the loan for additional seven days at the initial stage. Later, over the year they also get chance to use part of the loan amount for one more week before depositing the instalment in the biweekly collection meeting. It should be understood here that the main economic activity of the household refers the economic activity of the household head. However, VO members who are involved in regular cash earning, although their number is very small, mentioned that to repay a big amount every fortnight was not difficult for them. VO members explained that if both husband and wife work simultaneously then there is a chance to maintain a regular cash flow in the household.

Of course, the scenario of female headed households is different. The members of female headed households reported that they could not benefit from the biweekly system as their households had been suffering from irregular cash flow, although they could perceive some advantages of this system as they do not now need to come to the meeting place every week. The households who depend on day labour face problem to repay fortnightly. There is less chance for the day labourers to use the loan directly in their economic activities. Normally they use it on their household well-being which may not have direct cash return. However, they repay their instalment from the earning of their daily labour. Members were advised to manage money every week as before and repay it in every alternate week. But it is not easy for them to keep money in the household for 14 days. They are poor so they cannot avoid spending the loan instalment money if any problem or need arises at that time.

Members, however, sell their poultry birds, eggs and vegetables grown in their own homestead for repaying loans. To collect money from the traditional moneylenders has been also found for few cases. It happens mainly in rainy season when they cannot earn more due to rain. So, they face problem to manage big amount of instalment in that period. They think in that sense the weekly system was more advantageous for those members who cannot make the most utilisation of their loans. In weekly system the size of instalment was small, so it was easier for them to collect money from others if they were unable to repay on their own.

In the new system, some members try to repay a part of an instalment, because the amount of each instalment is big and it is difficult for some of them to manage the full amount at a time. It was observed in three VO collection meetings that few members could not manage the full amount of the instalments for those days. They promised to the POs of ODCO that they would repay the rest of the money before the next meeting comes. The POs mentioned that the defaulting members never kept their words so they have to revisit those members repeatedly for collecting money in the afternoon on other days. It should be mentioned here that the size of instalment is big not only due to the biweekly system. Most of respondents are old member so they are now able to borrow a big amount of loan. It also necessitates a big amount of loan instalment for them.

Loan disbursement and members' desire for repeated loans

It was assumed that the biweekly collection system might delay the loan disbursement process of RDP for an individual VO as the members come to the meeting after 14 days. Members said that in weekly system they could not receive loans on other days of the week except the scheduled day of VO meeting. It could create problem to repay the first instalment of the taken loans. In few cases they had to repay the first instalment on the next day of loan receipt. They used to keep a part of their loans to repay initial instalments. In biweekly system members can receive loan in the middle of two meetings and they get more time to utilise the money. There is a scope for many of them to repay their first instalment from the profit of the newly taken loans. Members mentioned that they could apply for a new loan in the same VO meeting where they repay the last instalment of their loans. If the VO members

and the BRAC staff both are satisfied with the performance of repaying loans of the applicants then they can be granted new loans after three or four days or by the next VO meeting. In that sense the biweekly system did not adversely affect the loan disbursement procedure of RDP.

It was assumed that members might be reluctant to receive a new loan immediately after completing one due to big amount of loan. However, the VO members mentioned that the biweekly system has not affected their loan practices. Members who live in an economically vibrant area can take repeated loan as they can ensure prompt utilisation of their loans. If any member does not want to borrow immediately after completing one, the member concerned mentioned that it might happen when she does not need loan. Sometimes, if the area of loan utilisation does not become ready then members do not want to get new loan.

Moreover, members of different professional groups need project loans in different seasons. Members of fishing group requested to disburse special loan at the starting of the fish cultivation season. They argued that to repay a big amount of instalment every fortnight is very difficult for them while the income of the household remains irregular. Few of them mentioned that it reduces their intention to take repeated loan which they did before under weekly system. Quantitative data on loan show that in spite of overall increase in loan disbursement, the amount of loan disbursement per member has decreased in two VOs under biweekly collection system compared to that of weekly system (see Annex, Table 1). On the whole, the data on AOs show that the amount of loan disbursement per member has increased in biweekly collection system. The normal trend for RDP is that loan ceiling increases along with the length of membership of the VO members. So, only increased amount of total loan disbursement of an AO does not represent the loan practices of the VO members as well.

Savings generation

As reported, the members normally deposit savings in every meeting and this trend has not been affected by the biweekly system. In weekly collection system members were supposed to deposit five taka per week. Some members used to save one or two

taka more if they could manage. In biweekly system members are supposed to deposit 10 taka. Members mentioned that usually they do not save more than that because they think 10 taka is a big amount for them as savings in every two weeks. Members also mentioned that the new members who have not taken loans yet save more than taka 10 to fulfil the requirement of getting the first and big amount of loan. It seems that now it is difficult for the members to manage a big amount of money for loan instalment. So, they cannot manage additional savings simultaneously. Members perceive savings as their own money and therefore, some members think that BRAC will not keep them under pressure for depositing less savings as BRAC is more concerned about repaying loan instalment properly in time.

Table 1: VO and AO wise monthly savings deposited under weekly and biweekly system

VOs (code)	Total members		Monthly amount saved by each member	
	Weekly	Biweekly	Weekly	Biweekly
A (2267)	23	27	20	16
B (2155)	57	42	17	15
C (2054)	44	33	21	17
D (2001)	72	58	26	26
E (2017)	33	57	13	39
F (2118)	15	34	35	40
G (2009)	27	34	15	22
H (2032)	45	59	11	22
Total	316	344	19	25

AOs				
Gopalganj	6250	8850	15	34
Fulbari	5917	6295	23	22
Baniajuri	5051	5433	14	21
Total	17218	20578	17	27

Table one shows that the biweekly collection system favourably affected savings generation of the VO members. Out of eight, members of three VOs deposited less savings in the biweekly system. On the other hand members of five VOs increased amount of their savings. Of course, saving more amounts in one month only does not indicate the effectiveness of the system. There are many other reasons such as assurance of regular cash flow in the households, joining new members in the VO, absence of natural disaster, and so forth. However, total savings has been increased in the sample AOs as a whole (Table one). In one area savings have been doubled

compared to that under weekly system. This area is identified as BRAC's Income Generation for Vulnerable Group Development Programme (IGVGDP) and people of this area are very poor. They work mainly on fish cultivation and do agricultural wage labour as well. As the BRAC staff stated, the very poor members of this area are now less interested to receive new loans immediately after completing one due to big amount of loan instalment. They only continue depositing savings, which increases the savings amount as a whole.

Less time consuming

As reported by the respondents due to biweekly collection system members' time has been saved more because they need to join VO meetings twice in a month instead of four times, although they mentioned that to repay instalment and deposit savings do not require much time. But they found it is difficult to manage time for the meetings, as they are always very busy with the household chores. They think that their household responsibilities were more disturbed due to attending VO meetings four times in a month under weekly system.

It was very disappointing that most of the VO members who were interviewed for this study are not directly involved in any income generating activities. Only few of them do work for cash. They work as day labour in rice mill and crop field. Very few of them do embroidery and fabric print in the production centre of Aarong, (which means village fair, set up to help rural artisans market their products). Those members mentioned that the new system does not disturb their economic activities. They said that in weekly system they did not lose money from their employers for attending VO meetings. They had to work for longer time if they spent more time in a VO meeting. However, it was not very easy for them to be granted the permission for joining VO meeting once every week. So, they used to send their loan instalment and savings through their family members or they gave the money to their neighbours who were able to attend the VO meetings. In harvesting season women remain busy with post-harvesting work in their homestead. So, usually they cannot attend VO meetings during that period. Now-a-days women are supposed to come to the meeting place twice in a month so they feel urge to meet the fellow members now. Members mentioned that there are always some members who do not want to join VO

meeting due to their household responsibilities. In the new system those members are still reluctant to attend.

Yet the biweekly collection system did not cause any dropout from any of the observed VOs. It was reported that in the biweekly system the workload of the VO president has reduced. Because she does not need to go to the VO members' houses once every week to remind them about attending meeting and repaying instalments. It is interesting that under the biweekly collection system members found themselves more free and relaxed as they can find more time to make visits outside the village. In weekly system they were not able to go to their natal home as well because they had to go to VO meeting every week.

Perception of BRAC staff about biweekly collection system

It is cited in methodology that the perceptions of the BRAC staff on biweekly collection system have been also assessed for this study. They expressed their ideas on both BRAC's and their own point of views.

The POs of ODCO who deal with the VO members directly for organising groups and handling the cash, substantiated that a certain professional group of the members is getting benefit from the biweekly system. This group is consisted of mainly the businessmen. On the other hand, the members with day labour household head cannot keep the money in their houses for 14 days. So, in the new system the POs face difficulties to collect loan instalment from those households. The POs said that the biweekly system has given them chance to disburse loans in more systematic way. In weekly system usually they did not disburse loan on a day in between their two meetings with a VO. Sometimes they did it if any emergency needs of members arose. At that time the members could not get enough time to utilise the loan for repaying the first instalment. In biweekly system POs can disburse loans in the middle of two meetings as members get time to use it.

Like the VO members the BRAC staff also mentioned that in biweekly system both POs and the VO members need less time on collection purpose. As reported, the biweekly system has increased the attendance of the members to the VO meeting.

Now they do not send the money through their children. They feel an urge to meet the fellow members and the BRAC staff as they come only twice a month. The researcher attended the collection meeting of three VOs out of eight. In two meetings 100% attendance of the VO members was observed. Accordingly, the area staff argued that members' attendance in VO meetings ensure the regular depositing of the savings for the VO members who have not taken loans yet.

Nevertheless, in all group discussions the POs of ODCO argued that reduction of BRAC staff on collection purpose is the main achievement of biweekly collection system. In that sense this system is cost effective for the programme. Their designation has been changed from programme assistant (PA) to programme organiser (PO). Their salary has also been increased. They think that BRAC has given value to their work and on their performance in the new system. In the weekly collection system POs used to go for collection six days in a week and now they are doing collection for four days. In spite of these, the POs think that they are now overloaded. Even though they visit one VO every 14 days they are now overseeing more VOs in total. Formerly, one PO was responsible for 12 VOs and in the new system he or she is overseeing 16 VOs. So their total responsibilities have been increased. BRAC has transferred some POs, who were considered as surplus for collection only, from the AOs but their work has been distributed among the remaining POs (see Annex, Table 2). So, the POs think that in biweekly system BRAC has gained financially more than that of its staff and the VO members. VO Members also justified this as they mentioned that biweekly system has increased the responsibilities and workload of BRAC staff. Their area of work has been expanded. So, the POs cannot give more attention to a single VO.

On the other hand, the POs said that in biweekly system they are now able to pay more attention to the *gramshava* (a monthly forum of the VO members about contemporary social, legal and economic issues) which was one of the objectives for changing the collection system. POs are supposed to conduct this forum once in a month with every single VO. In weekly system it used to sit at afternoon. POs said that then they could not manage time to conduct the forum because they used to go for collection of overdue loans at afternoon. Thus, in weekly system social awareness

programme in many VOs had not been explored enough. POs tried to conduct *gramshava* in the collection meeting at morning but it made the VO members tired. They did not like to listen anything while they were repaying money. In biweekly system the POs conduct *gramshava* one day a week that is allocated for social awareness programme only. So they think now they are able to do it in an effective way.

In the biweekly system, however, the POs think that they don't need to stay in the office for long time in the evening. Because the whole system is now more structured and everyday POs manage time to do their office work related to collection for that day. So, they can update the office file regularly. From the researcher's observation in the new system it is easier to find out any VO related information or area wise status report of RDP very soon from the respective AOs. POs mentioned that now they are able to take rest at lunchtime. In weekly system the lunchtime was one and half hours but in the new system they get two and half hours for that. They mentioned that their responsibility has increased in the new system. But they are able to do the extra work, as the new system is very methodical.

Some POs mentioned that the biweekly system tends to increase the amount of overdue loans. Overdue loans have been calculated by month. In biweekly system they collect instalment twice in a month. So, if any member miss one of these two, her amount is added up with overdue loans. So, the BRAC staffs always remain in a tension because if any member missed the last instalment it will increase the amount of overdue loans. On the contrary it was reported that the amount of overdue loans has been increased in one area due to flood. The area staff said that due to biweekly collection system members of this area has been given scope to reduce the amount of their overdue loans.

POs think that in biweekly system VO members' overall economic condition has been improved as the members now get scope to utilise their loan for more days. But comparatively poor members like the weekly system more. It is difficult for them to manage bigger amount for instalment payment. Normally a member tries to collect money from her neighbour or from other members if she cannot afford it on her own.

In this new system it is not easier for them to do that. Some POs mentioned that in the new system few members try to hide themselves in the meeting day if they cannot manage instalment. Then the BRAC staff face problem, as they are not allowed to return to the office by not taking instalments from the members. So, they feel that the new system increases their workload and tension as well. The POs also mentioned that now they feel tension in another respect, which is a feeling of a sense of insecurity. Sometimes they return from the VOs at evening if the VO is very far from the AO. They feel insecure to carry a large amount of money from the field. But all the POs interviewed for this study reported that nothing untoward had happened with them yet in this respect.

This study tried to assess the perceptions of the senior management of the AOs about the biweekly collection system. The senior credit POs and the AMs supported the biweekly collection system as an effective mechanism to run a credit programme. They argued that the advantage of this new system is that it needs less staff for managing the credit function. It reduces cost for the organisation. They also mentioned that in the new programme AMs could ensure a strong supervision to the staffs, as they are few in number. The AMs perceived that if there is direct interaction between POs and the management, then performance of an area should be better. They argued that strong supervision might reduce the chance of corruption in the areas related to credit. As reported, due to biweekly collection system and reduced staff on loan collection incidence of misuse of money by the POs of ODCO has been reduced at area level.

On the other hand the AMs could not ignore the problem about less interaction between BRAC staff and the members due to biweekly system. The AMs mentioned that now the POs meet one group once in two weeks. So, they cannot follow up any default members two or three meetings like before. So, at the end of each month the POs of ODCO and the senior credit POs have to revisit the VOs to collect the overdue loans. Such additional responsibilities hamper the activities of POs on social awareness programme. The AMs realised that the biweekly system potentially increases the risk of accidents to occur for the POs of ODCO who might be robbed while they return from the VOs after the instalment collection. They carry a big

amount of money from there and BRAC has not given any extra security for them. On this point one BRAC staff mentioned that one female PO of ODCO was killed recently for taka 4,000 which she collected from the VOs. She tried her best to save the money from the robbers but she could not do it and finally she died (*Dainik Jonokontho*, 30 October, 1999).

Regarding generation of savings by the VO members the AMs explained that at the beginning of the biweekly system some VOs could not follow the discipline strictly. They thought it was quite natural as BRAC deals with the poor people and most of them are not educated. The members could not realise first that the new system would not affect their loans and savings as a whole. So, majority of them were sceptical to adapt the new system. The AMs argued that later the members came to realise the advantages of the biweekly system as this system is less time consuming for attending VO meeting and gradually they adapted themselves with the new system. Finally, the BRAC staff mentioned that the biweekly system does not work well with all areas irrespective of the location. It is convenient for those areas where members get chance to make the best use of their loans.

Do members like to change the collection system again?

Few members mentioned that before introducing the biweekly collection system in their VOs the BRAC staff consulted with them about it. Then they decided to have it for their VO. So, now they do not want to change it to weekly collection system again or to monthly collection system. At initial stage they were afraid of repaying a big amount of instalment every two weeks. But they became used to the system within two or three months.

In all group discussions members argued that the biweekly collection system is relatively more convenient for them as they can use loan for more time and they are not pressurised to repay money every week, even though the members of day labour households argued that the new system throws them into a tension of collecting a big amount of money. However, the members were asked to express their opinion on the monthly collection system as in that system they can utilise loan for one month. Very few members supported the monthly collection system whose household income

comes mainly from service and they get a fixed amount of money at the end of every month. Majority of the members did not like this. They said that in the monthly system the instalment might be big which would not be easy to repay for the poor people. They thought that in monthly system members would think there is one month time to manage instalment. It would make them lazy to manage instalment in time by using loan appropriately. Some members suspected that the monthly collection system might increase some extra work for BRAC staff. In that system there might be a possibility to forget the meeting or collection date by the VO members. Then the BRAC staff will need to come to the VO on the previous day to make the members informed about the collection meeting. Although the presidents of the VOs argued that in biweekly system still they need to make some members informed about the VO meetings on the previous day. Members substantiated that there are always some members in the VO who miss instalment frequently due to their personal reasons. It is not related to biweekly system as they failed to repay regularly under weekly system also.

Conclusion and Discussion

There is a mixed feeling on the biweekly collection system among the VO members and the BRAC staff. Members understood that it did not make any major difference to them due to a change in the collection system from weekly to biweekly. However, members prefer this system as they can utilise the loan for more days. Members are now comparatively free from a tension about repaying money every week. Even though they could not get relief about the tension for managing double instalment every two weeks. But both wage labour and low income households cannot manage double instalment at a time irrespective of the repayment system weekly or biweekly. They cannot keep money for 14 days rather the money creates tension of the VO members to check its misuse. Findings show that opportunity is high for managing instalment in the new system for the members who do not have daily income. Members' attendance in collection meeting has increased as they come to the meeting after every 14 days. The workload of the VO president has been reduced but still she needs to remind the members about VO meeting on the previous day. Both BRAC staff and VO members can save their time for attending the VO financial meeting. So, the intensity of involvement in income generating activities has been increased for the

members. Record keeping system of the AOs becomes more methodical in biweekly collection system. It reduces the chances for misusing money of the VO members by the BRAC staff as well. Moreover, biweekly system reduces the operation cost of the credit programme of BRAC's RDP. Data show clearly an increase in disbursement, realisation and outstanding loan for each member under the biweekly system. Of course, it should be mentioned that the changes in such areas may not be due to the nature of the collection system as these correlate with the age of membership and the VOs as well.

Nevertheless, there are some disadvantages of the biweekly system identified for which all the VO members do not receive it evenly. The biweekly system reduces the interaction between VO members and BRAC staff. So, the POs cannot follow up the overdue loans in time as a result they have to do extra work at the end of every month. It makes them less concerned about raising awareness of the VO members on social issues.

The analysis revealed that the biweekly collection system is not gender sensitive to some extent. However, utilisation of members' loans by their husbands or other male members was common in weekly system. Now-a-days due to lack of opportunity for utilising loans in an wider scale members do not take risk to use loan on their own as they cannot ensure profit to repay a big instalment every two weeks. Concurrently, women lose their control over the loans (Goetz and Sen Gupta, 1994:18). However, the discussion implied that the process of loan use is often made with the consent of the VO members as they borrowed the money from BRAC. As reported, to pay a big amount of instalment money every two weeks is also not convenient for the members of female headed households as their level of income is very low. Even though in case of some male headed households, women involved in income generating activities depend on their husbands for repaying loan instalments. Due to the socio-cultural situation of rural Bangladesh the biweekly system is not gender sensitive for the female BRAC staff to a certain extent because BRAC cannot ensure the security of the POs while they carry a big amount of money due to the new system.

It seems that the biweekly system focuses more on the households' economy rather than meeting interests of its members towards their empowerment. Women's less participation on utilising loans implied that BRAC could not create employment for its VO members with their community or at local level. With expansion of household economic activities women are gradually losing their control over the loans. The social awareness programme through *gramshava* is still less prioritised in this new system as both BRAC staff and members are desperate to collect loan instalment in time. However, initially members accepted the biweekly collection system only as BRAC wanted to initiate it. Gradually they became convinced with this system, as normally it did not affect their chances for getting loans and mobilising own savings. Members who already have an established source of income for the household would be benefited by the biweekly system, but interests of majority members who are involved with wage employment was less prioritised. However, if BRAC needs to continue the biweekly collection system for a long time it may consider some rearrangements in its programme.

Policy implication

- Amount of loans should be fixed up according to both individual member's need and the income source of the household. Close supervision on loan utilisation should be ensured to reduce the chance of missing instalment and partial repayment.
- To reduce dependency on male counterpart loan should be distributed on such scheme where women have scope to be involved with the income generation process.
- Social awareness programme must be emphasised more which should affect positively on the working environment of the BRAC staff as a whole.

Annex

Table 1: VO and AO wise per member monthly loan status under weekly and biweekly system

VOs (code)	Monthly loan disbursement per member (Tk)		Monthly loan realisation per member (Tk)		Monthly loan outstanding per member (Tk)	
	Weekly	Biweekly	Weekly	Biweekly	Weekly	Biweekly
A (2267)	391	185	372	656	2067	3830
B (2155)	158	95	322	623	1376	2717
C (2054)	159	0	414	592	2142	4244
D (2001)	806	2052	490	426	2887	4570
E (2017)	333	675	185	448	2570	3312
F (2118)	2000	559	NA*	755	2300	3283
G (2009)	0	370	361	516	3357	4086
H (2032)	644	390	322	413	3904	3510
Total	484	635	350	485	2575	3689
AOs						
Gopalganj	80	155	83	183	396	1460
Fulbari	352	349	381	354	1962	2084
Baniajuri	341	330	287	343	3007	3108
Total	250	261	245	205	1700	2086

* NA = Data not available

Table 2: Distribution of POs by weekly and biweekly system and number of members

AOs	Number of POs		Members per PO	
	Weekly	Biweekly	Weekly	Biweekly
Gopalganj	14	11	446	805
Fulbari	14	12	423	525
Baniajuri	12	10	421	543
Total	40	33	430	624

References

Fowler, Alan (1997) *Striking a Balance: A Guide to Enhancing the Effectiveness of Non-Governmental Organisations in Internal development*, Earthscan, London

Goetz, Anne Marie and Rina Sen Gupta (1994) *Who takes the Credit? Gender, Power, and Control over Loan Use in Rural Credit Programmes in Bangladesh*, Working Paper 8. Institute of Development Studies, Sussex

পল্লী উন্নয়ন কর্মসূচীর পাঞ্চিক ঋণ আদায় ব্যবস্থার উপর একটি সমীক্ষা

দিগলুবা বানু

১৯৯৭ সাল থেকে ব্র্যাক-এর পল্লী উন্নয়ন কর্মসূচী গ্রাম সংগঠনে ঋণ আদায় ব্যবস্থায় কিছু পরিবর্তন এনেছে। এই নতুন ব্যবস্থায় গ্রাম সংগঠনে প্রতি ১৪ দিন অন্তর সভা অনুষ্ঠিত হয় এবং সদস্যরা ঋণের কিস্তি ও সঞ্চয় জমা দেয়। গ্রাম সংগঠনের সদস্য এবং ব্র্যাকের কর্মীদের উপর পাঞ্চিক ঋণ আদায় ব্যবস্থার প্রভাব সম্পর্কিত একটি গবেষণা গত বৎসর পরিচালিত হয়। আটটি গ্রাম সংগঠনের সদস্য এবং তিনটি ব্র্যাক এলাকা অফিসের কর্মীদের থেকে কেস স্টাডি পদ্ধতিতে তথ্য সংগ্রহ করা হয়। গবেষণার ফলাফলে দেখা যায় যে পাঞ্চিক আদায় ব্যবস্থার ফলে ব্র্যাকের সদস্য এবং কর্মী উভয়কেই সংগঠনের সভার জন্য এখন কম সময় দিতে হয়। সদস্যরা এখন আগের চেয়ে এক সপ্তাহ বেশী ঋণের টাকা ব্যবহার করতে পারেন। প্রতি সপ্তাহে কিস্তির টাকা সংগ্রহ এক তা জমা দেওয়ার মানসিক চাপ থেকে তারা এখন মুক্ত। ১৪ দিন পর পর সভায় আসতে হয় বলে সংগঠনের সভায় উপস্থিতিও আগের তুলনায় বেড়ে গেছে। আয়মূলক কাজে নিয়োজিত সদস্যরা মনে করেন পাঞ্চিক ব্যবস্থার ফলে তারা তাদের কাজে আগের চেয়ে অনেক বেশী সময় ব্যয় করতে পারছেন। সদস্যরা জানান যে, ব্যবসায়ী এবং মাসিক আয় উপার্জনকারী খানার সদস্যরা এই ব্যবস্থায় বেশী লাভবান হয়েছেন। এই ব্যবস্থার ফলে পল্লী উন্নয়ন কর্মসূচীর পরিচালনা ব্যয় কমে গেছে কারণ ঋণের কিস্তি আদায়ে এখন সাপ্তাহিক আদায় ব্যবস্থার তুলনায় অনেক কম কর্মীর প্রয়োজন হয়।

অন্যদিকে পাঞ্চিক আদায়ের ফলে সদস্যদের ঋণের কিস্তির পরিমাণ অনেক বেড়ে গেছে। এর ফলে দিন মজুরী করে এমন খানার সদস্যদের টাকা জমিয়ে রাখতে অসুবিধা হয়। মহিলা প্রধান খানার সদস্যরাও তাদের কম উপার্জনের কারণে এই ব্যবস্থা থেকে বেশী লাভবান হতে পারছেন না বলে মনে করেন। পাঞ্চিক আদায়ের ফলে কোন কোন সদস্যদের মধ্যে কিস্তির আংশিক এবং মাঝে মাঝে কিস্তি না দেওয়ার প্রবণতা বেড়েছে। কিস্তির টাকা সংগ্রহে সবাই ব্যস্ত থাকেন বলে কিছু সদস্য যারা আগে নির্ধারিত পরিমানের চেয়ে বেশী সঞ্চয় করতেন এখন আর তা করতে চান না। তবে এলাকার সামগ্রিক তথ্যে দেখা যায় যে, কিস্তি প্রদান ও সঞ্চয়ের উপর পাঞ্চিক ঋণ আদায় ব্যবস্থা তেমন কোন প্রভাব পড়েনি। কিস্তির পরিমাণ বেশী বলে এখন আর তারা নিজেরা ঋণ ব্যবহার করার ঝুঁকি গ্রহণ করেন না। খানার পুরুষ সদস্যরা ঋণের টাকা ব্যবহার করছেন বলে ঋণের উপর সদস্যদের নিয়ন্ত্রণ কমে গেছে। মহিলা ব্র্যাক কর্মীরা জানান যে, অধিক পরিমাণে কিস্তি ও সঞ্চয় আদায়ের পর এলাকা অফিসে ফেরার সময় তারা নিরাপত্তার অভাব বোধ করেন। সবশেষে, ব্র্যাকের সদস্য ও কর্মীরা পাঞ্চিক আদায় ব্যবস্থাকে ব্র্যাকের একটি নতুন নিয়ম হিসাবে মেনে নিয়েছেন। সদস্যরা ক্রমশঃ বুঝতে পেরেছেন যে, এই ব্যবস্থা তাদের ব্র্যাক থেকে ঋণ গ্রহণের সুযোগের উপর কোন প্রভাব ফেলবে না।

ব্র্যাক-এর বিবেচ্য

- মহিলাদের কিস্তি প্রদানে সহায়তা করার জন্য সদস্যের প্রয়োজন এবং খানার আয়ের উৎস এই দুইটি বিষয় বিবেচনা করে সদস্যদের ঋণের পরিমাণ নির্ধারণ করা
- ঋণের উপর সদস্যদের নিয়ন্ত্রণ বাড়ানোর জন্য মহিলাদের অংশগ্রহণের সুযোগ আছে এমন ঋণ গ্রহণকে উৎসাহিত করা
- সামাজিক সচেতনতা কর্মসূচীকে বিশেষ প্রাধান্য দেয়া যা সদস্যদের সচেতনতা বৃদ্ধির সাথে সাথে ব্র্যাক কর্মীদের কাজের পরিবেশকেও সুগম করবে