Bangladesh - Rural Credit Survey 1987

BANGLADESH BUREAU OF STATISTICS

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Overview

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Overview

ABSTRACT
The Bangladesh economy has been shifting to urban concentrating economic activities, while the rural economy is still playing a significant role for poverty reduction and economic development through employment generation and continuous contribution to the economy.

The first Rural Credit Survey is conducted by Bangladesh Bureau of Statistics (BBS) in 1987. According to the result of Rural Credit Survey 1987, the rural credit market of Bangladesh had been dominated mainly (71.6%) by professional moneylenders (mahajans), landowners, friends, relatives and others (BBS, 1989). Some selected key findings have been shown in Annex-VII. From the results of above mentioned survey, it is observed that small-scale farmers are facing difficulties in gaining access to institutional loans which are directing them to seek non-institutional loans.

The policies of the governments in many developing countries are to develop an intentional approach to remove credit constraints in rural areas. Institutional channels were supposed to save the farmers from the exploitation of the 'usurious monopolist' cum moneylenders. This has provided some kind of awakening, especially in the context of Bangladesh, the government established the first-ever institution- Agricultural Development Bank (Krishi Bank) in the 1960s- to provide rural credit. Later, the government also encouraged the establishment of rural branches of the nationalized commercial banks in the early 1970s and set up a special agricultural credit programme called Matir Dak in 1977.

The sources of rural credit can be classified into two groups. One is a formal or institutional source largely comprised of banks and NGOs. The other source is generally called informal or noninstitutional- mostly moneylenders, friends/relatives, traders, landowners etc.

The first Rural Credit Survey was conducted by Bangladesh Bureau of Statistics (BBS) in 1987. This survey provides updated data for planners, policy makers, researchers, development partners and other agencies for the management of effective and efficient use of rural credits.

Objectives

The survey was designed to provide current data on the following aspects of the country's rural credit system:

to identify the agricultural and non-agricultural borrowing households;

to identify the sources of credit facilities and their roles in the rural economy;

to identify amounts of loan advanced to rural households and their classification by purposes of utilization in agricultural and non-agricultural activities;

to identify the actual utilization of loans by borrowing households;

to identify the characteristics of outstanding debts of borrowing households and reasons for non-repayment of loans in time;

to identify economic characteristics of borrowing households and distinction between borrower and non-borrowing household groups by household characteristics.

KIND OF DATA
Sample survey data [ssd]

Producers and Sponsors

PRIMARY INVESTIGATOR(S)

Name	Affiliation
BANGLADESH BUREAU OF STATISTICS	Statistics Division, Ministry of Planning

FUNDING

Name	Abbreviation	Role
Statistics Division	SD	

Metadata Production

METADATA PRODUCED BY

Name	Abbreviation	Affiliation	Role
BANGLADESH BUREAU OF STATISTICS	BBS	Statistics Division, Ministry of Planning	Documentation of the study

DDI DOCUMENT ID
DDI-BGD-BBS-RCS-1987-v01

Sampling

Sampling Procedure

Sampling Frame
The Population and Housing Census 1981 served as the frame for the design of the rural credit sample, which was carried out in two phases. Only the rural Enumeration Areas (EAs) had been considered under the sampling frame.
Sample Selection Procedures
The first phase was a PPS selection of the PSUs with the measure of the size being the census count of households. Selection of the PSUs had been performed as a computer operation, while the second phase entailed creation of HH listing within the selected PSUs. Since EAs were considered as PSUs, but in some cases, they were too small and they had to be linked to adjacent EAs in order to qualify satisfactorily as PSUs, a task that was thought to be much too tedious, costly and time consuming.
Note that this sample size would only be appropriate for providing estimates of common characteristics. In the next section, the allocation of the PSUs among division is described considering this minimum requirement.

Questionnaires

Overview

Data Collection

Data Collection Dates

Start	**End**	**Cycle**
1987-01-26	1987-02-09	N/A

Data Collection Mode

Face-to-face [f2f]

Data Collection Notes

Fieldwork for collecting data of the survey by enumerating all 2,240 PSUs spanned two weeks, 26 January to 09 February 1987. Every EA under an enumerator was first identified with the help of an updated field map. Such map was prepared before field enumeration programme was taken up. Every enumerator was explained his assigned EA on the map. In addition, location and the entire boundary of the EA were shown in the field before enumeration began. During enumeration, heads of households were interviewed and data were collected from them. In cases of household heads being absent, responsible members answered questions and provided information. All completed questionnaires were collected from enumerators at first by District Statistical Official. After scrutiny and verification in District Statistical Offices, all field returns were transported to the Dhaka Central Office.

Questionnaires

Data Collectors

Name	Abbreviation	Affiliation
Statistics Division		Ministry of Planning

Data Processing

No content available

Data Appraisal

No content available