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CDD

CIRDAP Development Digest



**Centre on Integrated Rural Development for
Asia and the Pacific**

CIRDAP

The Centre on Integrated Rural Development for Asia and the Pacific (CIRDAP) is a regional, intergovernmental, and autonomous institution, established in July 1979 at the initiative of the countries of the Asia-Pacific region and the Food and Agriculture Organisation (FAO) of the United Nations with support from several other UN bodies and donors. Its member countries include Afghanistan, Bangladesh (Host State), Fiji, India, Indonesia, Iran, Lao PDR, Malaysia, Myanmar, Nepal, Pakistan, the Philippines, Sri Lanka, Thailand and Vietnam.

The main objectives of CIRDAP are to: (i) assist national action; (ii) promote regional cooperation; and (iii) act as a servicing institution for its member countries for promotion of integrated rural development (IRD) through research, action research, pilot project, training, and information dissemination. Amelioration of rural poverty in the Asia-Pacific region has been the prime concern of CIRDAP. The programme priorities of CIRDAP are set under four Areas of Concern: 1) Agrarian Development; 2) Institutional/ Infrastructure; 3) Resource development including human resources; and 4) Employment. Within these Areas of Concern, the thematic areas identified are: Poverty alleviation through participatory approaches with emphasis on social sector development (e.g. health, education and nutrition); Employment generation through microcredit support, infrastructure development and local resource mobilisation; Gender issues; Governance issues; and Environmental concerns for sustainable rural development.

Operating through designated Contact Ministries and Link Institutions in member countries, CIRDAP promotes technical cooperation among nations of the region. It plays a supplementary and reinforcing role in supporting and furthering the effectiveness of integrated rural development programmes in the Asia-Pacific region.

About CDD

CIRDAP Development Digest (CDD) is published four times a year (March, June, September and December). The purpose of the CDD is to highlight various facets of IRD in the Asia-Pacific region. Any uncredited article or information appearing in the CDD may be reproduced without prior permission but with due acknowledgement and a copy to the Editor. The designations employed and the presentation of materials in CDD do not imply the expression of any opinion whatsoever on the part of CIRDAP concerning the legal status of any country, city or area, or of its authorities or boundaries. News items, viewpoints on IRD and related issues are welcome. All correspondence should be addressed to the Editor.

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Cover photo shows Dr. Cecep Effendi, DG, CIRDAP having meeting with Indian bankers who participated in the Training-cum-Exposure Visit on Micro-Finance in Bangladesh

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Research News

Efficacy of Initiatives/Programmes on Rural Income and Poverty Alleviation: A Way Forward

Asia and the Pacific region experienced a major drop in poverty from 2005-2008, people living under the extreme poverty line of \$1.25 per day were 753 million in 2008, which is 22% of the total regional population (Asian Development Bank Institute, 2015). The reduction in poverty took place mainly in South-East Asia. Progress towards halving the number of people who suffer from hunger was more modest during the last decade. The proportion of underweight children under five fell from 35 to 32 per cent and the level of undernourishment across the population fell from 20 to 16 per cent.

Over the last three decades, the region has experienced an unprecedented economic transformation. Although, many parts of the region gained, others were by passed by the "economic miracle". Further, the region has experienced huge changes in its demographics, environment and socio-political situation that might have significant implications for future economic growth and poverty reduction. In the last three decades, regional economic growth has been high, with the gross domestic product (GDP) of East and South-East Asia growing by 7-10% annually and the economies of South Asia growing by 4-6%. Also, the region achieved a significant rise in income during 1975-1995, gross national income (GNI) per capita raised by 4.4% in South-East Asia and the Pacific, and 1.4% in South Asia.

The rural incomes as well as livelihoods of poor rural households are diverse across the countries. Livelihoods of the region are derived from smallholder farming including livestock production and fisheries, agricultural wage labour, wage or self-employment in the rural non-farm economy. While some households rely primarily on one type of activity, most seek to diversify their livelihood base as a way to reduce risk. Apart from agricultural income, non-farm income sources are increasingly important across regions, and income gains at the household level are generally associated with a shift towards more non-agricultural wages and self-employment income (IFAD, 2011).

CIRDAP Research Division initiated a new project for the biennium 2014-15 titled "Efficacy of Initiatives/Programmes on Rural Income and Poverty Alleviation: A Way Forward" following the suggestion of the 29th Technical Committee (TC-29) Meeting held in Hanoi, Vietnam last year. The study is expected to provide a guideline to the policy makers of CIRDAP Member Countries in the future rural development initiatives following experiences of the past decade with the appropriate modifications. CIRDAP prepares biennial report on Rural Development for each member country based on contemporary and demand driven thematic areas suggested by the Technical Committee (TC) of CIRDAP. The proposed Rural Development Report (RDR) for the current biennium (2014-15) was prepared as suggested by the last Technical Committee (TC-29) Meeting held in Hanoi during 15-19 September 2014. The findings of the study will be discussed in the regional workshop to be held in Pakistan in May this year. It is expected the regional meeting will provide sufficient policy issues to be discussed in the forthcoming Seventh Regional Policy Dialogue in August 2015 in Fiji where policy makers of CIRDAP Member Countries is expected to meet in a biannual meeting on CIRDAP matters.

Collaboration with SAARC Agriculture Centre (SAC) and CIRDAP

Director General, CIRDAP visited SAARC Agriculture Centre (SAC), Dhaka on 12 March 2015 to discuss and explore the common issues/agenda for Agriculture and Rural Development in South Asia. Director General, CIRDAP briefly described the activities of CIRDAP and urged SAC to identify common platform where both the organisations can collaborate jointly. CIRDAP is working off-farm agriculture in South Asia except Maldives and Bhutan. In this connection, the meeting has identified the following several issues in agriculture and rural development for further collaborative programmes by SAC and CIRDAP in SAARC Member Countries. The identified issues are:

- Crop insurance for risk coverage,
- ICT in agriculture development,
- Value addition of the agricultural commodities,
- Climate change adaptation in agriculture/climate smart technologies,

- Quality seed/seed issues,
- Cooperative system in Agriculture development,
- Homestead gardening of the farmers,
- Livestock and fisheries development,
- SME development, and
- Solar energy.



Dr. Cecep Effendi, Director General, CIRDAP and Dr. Abul Kalam Azad, Director, SAC led the meeting from the respective organisations while professionals from SAC and CIRDAP also attended in this meeting. The meeting decided that Dr. Ibrahim Saiyed from CIRDAP and Ms. Nasrin from SAC will take initiatives to prepare one concept note from the identified issues as priority area for the Ninth Governing Body Meeting 2015 for kind approval. It was also decided to jointly organise a seminar within June 2015.

New Acting Director Joins CIRDAP



Dr. Ibrahim Md. Saiyed joined CIRDAP as Acting Director (Research) on 25 January 2015. Prior joining CIRDAP, he was Project Manager of CIMMYT and Project Coordinator, SAARC Agricultural centre. He has expertise in Planning, Design, Implementation and

Monitoring of Agricultural Research and Development Programmes/ Projects.

CIRDAP Post-Doctoral Fellowship

The Research Division of CIRDAP designed a new programme, "Post-Doctoral Fellowship" for outstanding young researchers in CIRDAP member countries in the fields of 1) Agricultural Post-Harvest Value Chain, 2) Micro-finance, and 3) Empowerment of Rural Women.

Agricultural Post-harvest Value Chain is currently being emphasised because it is indeed the essential part of the food security of a nation and livelihoods of the small holders in the region. It also focuses on a broad spectrum of operations and stakeholders in traditional and modern marketing systems. The ultimate goal of the system is to deliver high quality, safe food to consumers.

For the better and sustainable growth in on farm or off-farm activities microfinance is one of the key element for facilitating inputs of the rural people. Microfinance facilitates credit to individuals or groups who would otherwise have no other means of receiving financial services. The goal of microfinance is to provide low income people an opportunity to become self-sufficient. Therefore, microfinance activities are holistic approach to development, by helping to build livelihoods, boost consumption, and improve access to a range of social services.

In most Asian countries, women participation is still neglected or not-recognised in rural development activities. The gender discrepancy needs to be minimised through women empowerment for sustainable rural development in Asia. Rural women make essential contributions to the rural economy of all developing countries. However, their access to productive resources and employment opportunities is limited, which holds back their capacity to improve their livelihoods and to better contribute to the economic growth, food security and sustainable development of their communities and countries.

Initially these three fields have been chosen and subsequently the centre will work on some other areas depending on the needs and in line with the activities of the centre. It is expected that a number of students will get the opportunity to work in CIRDAP on a short-term basis and will be able to rewrite their research findings into CIRDAP publications. Details of the scheme will be circulated shortly after getting approval from the CIRDAP Policy Bodies.



Pilot Projects Update

Horticulture Export (HORTEX) Foundation, Bangladesh and CIRDAP Planning to Conduct a Pilot Project on Fruit Processing

Dr. Cecep Effendi, Director General, CIRDAP expressed his concern regarding CIRDAP role to provide services to its member countries. Director General profoundly recognised the services rendered by the organisations of Bangladesh to CIRDAP in various ways. He mentioned that Micro, Small and Medium Enterprise (MSME) is an area which has tremendous opportunities to benefit the rural poor while explaining how the agro processing industries in CIRDAP Member Countries (CMCs) like Indonesia, Malaysia and India are flourishing. He expressed that CIRDAP would be pleased to collaborate with HORTEX in this regard. He invited HORTEX Officials for concrete suggestions.

In response, Dr. Md. Abdul Jalil Bhuyan, Managing Director, HORTEX Foundation, Bangladesh narrated briefly the role of HORTEX in pursuant of the development of horticulture sector in Bangladesh. He mentioned HORTEX Foundation has already made its network in every Upazila through contact farmers. He noted that horticulture can play a significant role in the development of the economy by creating marketing opportunities for the rural poor farmers. He welcomed the idea of DG, CIRDAP in exploring the potential of application of the small technology at the farmers level to process the fruits such as jackfruit, pineapple etc.

After detailed discussion, the following areas were identified for mutual collaboration:

- A pilot project may be initiated to provide the technology for small growers for processing their products;
- In the pilot project, 2-3 groups of ten members each may be organised;
- CIRDAP and HORTEX may jointly organise a workshop where NIFTEM, NAEM from India, FAMA from Malaysia may be invited;
- Networking of experts may be initiated;
- HORTEX will prepare a concept note for initiating the pilot project;

- CIRDAP will prepare a work plan after receiving the concept note of the pilot project; and
- CIRDAP may take responsibility to provide required machineries for the pilot project.

Collaboration between CIRDAP and BIDS

A team led by Dr. Cecep Effendi, DG, CIRDAP visited Bangladesh Institute of Development Studies (BIDS) on 02 February, 2015 to meet Dr. Mustafa K. Mujeri, DG, BIDS. The CIRDAP team was consisted of following staff members: Dr. Cecep Effendi, DG, CIRDAP, Dr. Vasanthi Rajendran, Director, ICD & TD a.i., Dr. Ibrahim Md. Saiyed, Acting Director Research, Md. Shafiqur Rahman, APOR and David Hilton, APO, PPD.



The Bangladesh 'Unnayan Gobeshona Protishthan' or The Bangladesh Institute of Development Studies (BIDS) is an autonomous public multi-disciplinary organisation which conducts policy oriented research on development issues facing Bangladesh and other developing countries. The mission is to facilitate learning in development solutions by conducting credible research, fostering policy dialogue, disseminating policy options, and developing coalitions to promote informed policy making.

Dr. Mujeri shared his experience of exposing to a Ph.D thesis from Indonesia with rice value chain with social aspects. In this regard, Dr. Cecep Effendi expressed his willingness to get the paper and publish the same paper in APJORD for dissemination purpose to the CIRDAP Member Countries

(CMCs) which was agreed by DG, BIDS. Dr. Mujeri also endorsed CIRDAP's role to take the lead for disseminating the 'best practices'/'success stories' of CMCs with its unique formation as a regional organisation.

DG, CIRDAP proposed Dr. Mujeri to be the chairman of the event on 'Award Selection Committee (ASC)' for outstanding achievements in the field of RD and PA in CMCs, which is to be held in Fiji during EC/GC meeting in August 2015. This proposition was agreed by Dr. Mujeri with suggestion of inclusion of other members from South-East and Pacific region for wider coverage and better delivery since there are many outstanding performers at the field level which are not well known always. In this regard, DG, CIRDAP referred an Indonesian TV show where programmes are covered on the outstanding performers e.g. referring a Dutch Steel Angel's story.

DG, CIRDAP informed the meeting that there are plans for including Dr. Sompron, IRD Expert from Thailand and someone from Fiji (as the host of EC/GC) as well. In this regard, CIRDAP will assist in preparing an outline of selection criteria and format in guidance of Dr. Mujeri by further discussions and sharing. Accordingly, CIRDAP will also facilitate to contact with CLIs in CMCs to get the outstanding achievers in the respective countries.

DG, BIDS informed the recent achievement of BIDS as institute : quote, " BIDS has been ranked 17th among top Think Tanks in South Asia and the Pacific, 24th among top International Development Think Tanks and 97th among Top Think Tanks Worldwide (U.S. and Non-U.S.) in the "2014 Global Go To Think Tank Report" unquote. This was published by the Lauder Institute, University of Pennsylvania. The Report has been published globally on January 22, 2015. In this regard, DG, CIRDAP also enquired about the possibilities of 'CIRDAP and BIDS Joint Research Publication' in connection with successful research models in the field of RD and PA. This joint publication was gladly accepted by BIDS subject to some discussions with concern faculty members. This effort may be followed by ICD, CIRDAP as it will create a 'win win situation' for greater coverage in CMCs.

Dr. Mujeri assured possible assistance to CIRDAP regarding selecting reviewers from BIDS for APJORD articles with reference to the queries and request from Dr. Vasanthi Rajendran, Director, ICD & TD a.i., CIRDAP. The meeting was concluded by ascertaining and hope with further collaboration between CIRDAP and BIDS.

Launching Ceremony of IFIC, Bank's- 'Krishi Shilpo' (Agri. Industry) and SME Loan Disbursement Programme

IFIC Bank, Bangladesh introduced a loan product namely IFIC 'Krishi Shilpo' (Agri. Industry) for providing financial support to entrepreneurs in Small and Medium enterprises (SMEs) and disbursed loans of Tk. 200 million among 25 SME entrepreneurs. Dr. Atiur Rahman, Governor, Bangladesh Bank and chief guest of the programme formerly launched the products and disbursed the loan in a simple ceremony in 'Purbani' a local hotel in Dhaka on 24 February 2015. Presided over by Managing Director & CEO of IFIC Bank Mr. Shah Alam Sarwar, the program was addressed, among others, by Director General of CIRDAP Dr. Cecep Effendi, Executive Director of Bangladesh Bank Mr. Nirmal Chandra Bhakta, General Manager.

The disbursed loan to 25 entrepreneurs received in the field of agro-industries like a) aromatic rice b) bakery c) tea processing d) mustard oil processing etc. The SME products SME that IFIC Bank introduced are: a) 'Krishi-Shilpo' (Agri-Industry), b) 'Parntya Nari' (Marginalised Women), and c) 'Subarna Gram' (Golden Village). At present with the leadership of Governor, Bangladesh bank has been given lot of importance to Agriculture and SME sector in the light of 'inclusive growth'. Terming IFIC Bank's move a timely one; Governor Dr. Atiur Rahman said Bangladesh Bank will always support agriculture and SME entrepreneurs. He also said the central bank devised program and implemented the same on priority basis for creating new entrepreneurs in those sectors.



DG, CIRDAP, Dr. Cecep Effendi expressed his satisfaction that CIRDAP being a regional and inter-governmental organisation is associated with Bangladesh Bank with

development of SME in Bangladesh and learn from 'best practices' from other CIRDAP Member Countries (CMCs). Agro industry as he opined create employment and create contribution to rural economy. MSMEs are treated as backbone of the economy in countries like Indonesia, Malaysia or Thailand in Southeast Asia. One statistics from World Bank shows that to make business easy, Bangladesh is ranked 173 out of 200 countries whereas Indonesia stands 114 but Malaysia ranked 18. So there is lot of scope to work on business sector by focusing on SME sector in Bangladesh as Bangladeshi people are hard working and land is fertile with soil and water as he opined. Farmers has problem of marketing due to less competence in value addition. DG CIRDAP made a presentation on home based agro industries like preparing snacks from 'betel leaf' run by couple of women in small scale as home based simple agro processing technology. This could be a good replication model by women entrepreneurs for rural women in context of 'zero' waste which has been practised in countries like Indonesia.

It was revealed in the meeting that at present, Small & Medium Enterprise sector is playing a vital role in creation of new generation entrepreneurs and 'Entrepreneurs Culture' in the country. To facilitate SME sector of the country, IFIC Bank, Bangladesh provides collateral free credit facilities to the small & medium entrepreneurs across the country with the 'Pro-SME' policy of Bangladesh Bank as it was reiterated in the 'Launching Ceremony' by different speakers from IFIC and Bangladesh Bank.

Pre-Conference Session Meeting with CIRDAP on Optional Protocol-3

There was a meeting at CIRDAP on pre-conference session meeting on Optional Protocol-3 on 15 March 2015. The Third Optional Protocol to the Convention on the Rights of the Child (CRC) on a Communications Procedure (OP-3 CRC) sets out an international complaints procedure for child rights violations. It entered into force in April 2014, allowing children from states that have ratified to bring complaints about violations of their rights directly to the UN Committee on the Rights of the Child if they have not found a solution at national level.

DG, Acting Director, Research, CIRDAP along with other relevant organisation's

representatives (e.g. SOS, Terre des hommes, Bangladesh Shishu Adikher Forum, EDUCO, Ain O Salish Kendra and SOS Children's Village International in Bangladesh) were present at the meeting. The agenda of the pre-conference session meeting were: a) Objective of the seminar/consultation, b) Child Rights situation and implementation mechanism in Bangladesh, c) Importance/justification of ratification of Optional Protocol-3, d) What will be the strategy/approach to influence policy makers for ratifying OP-3 and role of the organisations who are working on this issue, and e) Next step/way forward after the consultation.

At the beginning of the meeting, all the participants were welcomed and also requested to Dr. Cecep Effendi, DG for chairing the meeting. Dr. Md. Enamul Haque, DND, SOS Bangladesh facilitated the meeting and briefed the background of the meeting. After self-introduction, Mr. Abdus Shahid Mahmood, Director, BSAF described about BSAF activities and then the objective of the meeting. He told that Bangladesh Shishu Adhikar Forum since its inception has been working with the Government on CRC issue, after the ratification of UNCRC by Bangladesh Government. BSAF is currently advocating for the ratification of Optional Protocol-3 by the state. He also explained the importance of ratification of OP-3. BSAF is planning to invite the Secretary of the Ministry of Women and Children Affairs to be present as special guest and CD of Terre des hommes Netherlands, DG of CIRDAP and National Director of SOS Bangladesh will be present as guest of honour and BSAF chairperson will chair the seminar. A key note paper will be prepared by an expert.





Training Division

CIRDAP – NIRD&PR Collaborative International Training Programme on Sustainable Rural Livelihoods

With a funding support under grants-in-aid to CIRDAP by the Ministry of Rural Development, Government of India, for the year 2014-15, and as a kind gesture for regional cooperation for sharing experiences among CIRDAP member countries of Asia-Pacific, the International Training Programme on Sustainable Rural Livelihoods in collaboration with the National Institute of Rural Development and Panchayati Raj (NIRD&PR), Hyderabad, India was organised at NIRD&PR, Hyderabad, India for 10 days duration from 05-14 January 2015.

The programme was inaugurated by Dr. M.V Rao IAS, Director General, NIRD&PR, Hyderabad in January 05, 2015 followed by a brief address delivered by Dr. K. P. Rao, NIRD on how best to improve the quality of life of the rural people by creating assets for employment and ensuring their sustainability. Dr. Vasanthi Rajendran, Director Training, CIRDAP highlighted the programme objectives and gave a presentation on the status of CIRDAP member countries on various parameters to understand how the member countries fare in the development parameters, and sustainable rural livelihoods case studies from member countries so that the member countries can learn from the experiences of each other.

There were country presentations by the participants which gave a glimpse of various livelihood programmes in their respective countries. Session on Rural Livelihoods Promotion: A New Paradigm was delivered by G. Bhargava, NRP; Community Managed Sustainable Agriculture by Dr. Das Gupta, Scientist, ICRISAT; Promotion of Rural Livelihoods through Self Help Group (SHG)-Bank

Linkage by Mr. I.R.C Reddy, SERP; Impact of MGNREGA on Sustainable Livelihoods by Dr. G. Rajanikanth, Associate Professor, CWEPA; Sustainable Livelihoods through Non-Timber Forest Products (NTFPs) by Dr. K. P. Rao, Head, CSERE/Director, NRLM (RC); Sustainable or Respectable Rural life through Ecological Farming (Ecological Agriculture: A Tool to Sustain Rural Life) was delivered by Dr. Rupela, Scientist, ICRSAT; Promotion of Micro, Small, Medium Enterprises by Dr. Madhuri, Asst. Prof., NIRD; Promotion of Sustainable Livelihoods through CBOs by Mr. C.S. Reddy, CEO, APMAS; Promotion of Sustainable Rural Enterprises by Dr. Y. Gangi Reddy, Associate Professor, CRI, NIRD. Besides the class room sessions, there were field visits to Swami Ramaswamy Tirtha Rural Training Institute, Nalgonda district which imparted skill training to the rural youth. They also visited the Handloom Textile Park, Pochampally where they got to know the various processes involved in textile weaving and production. The participants also visited Raja Rajeswari SHG, Pochampally-Mulkanur Dairy, Karimnagar and had interaction with the SHG members.



On 09 January 2015, Dr. Cecep Effendi, Director General, CIRDAP, addressed the participants and shared the good practices of agriculture from around the world and made special mention about the unique farming system in Thailand where their farm lands were divided into four sections conducive for vegetable garden, pond, paddy cultivation and a portion for growing cash crops and every single farmer had to join a cooperative so as to benefit the farmer in the long run. The Thai government worked hand in hand with the farming communities and standardised their products according to the product quality sensitising the farmers to negotiate with buyers. He remarked that governments need to focus on how to improve income by focusing on the strengths of the community but with growth and preservation at the same time. He thrust upon the idea that policy makers or representatives of the government should be responsible to define and pave the way for our farmers to have a decent livelihood as very few farmers can articulate their demands and when development happens, do we prepare our farmers,

in what way we can have a situation where both sides win. That we need smart officials to bring about change and learn from the experiences of member countries and a collective action in our fight for rural development. The programme was coordinated by Dr. Vasanthi Rajendran, Director Training, CIRDAP and Dr. K. P. Rao, NIRD



Training-cum-Exposure Visit on Micro-Finance in Bangladesh for Indian Officials

Training Division, CIRDAP organised a Training-cum-Exposure Visit on Micro-Finance in Bangladesh for Indian Officials from 17 to 24 January 2015 in collaboration with Bankers Institute of Rural Development (BIRD), Lucknow, India. BIRD is a premier institute for providing training, research and consultancy services in the field of agriculture and rural development banking in India which was established in 1983 by the National Bank for Agriculture and Rural Development (NABARD). CIRDAP and BIRD have been cooperating for many years. This time a total number of nine participants were senior bankers (e.g. from different provinces of India, who deal with Micro-finance).

The main objective of the programme was to sensitise and familiarise the participants with the approaches and practices adopted by the successful micro-finance institutions since Bangladesh is treated the birth places of micro credit through evolution from successful cooperative model like 'Comilla Model'. The delegates attended the briefing sessions on ASA, BRAC, Grameen Bank, BURO Bangladesh, Proshika, BRDB, Bangladesh Bank, MRA etc. to understand the micro credit operation in Bangladesh following a field visit with BRAC's micro finance and non-formal school.

On the first day of the exposure training programme, CIRDAP made an orientation programme by presenting the CIRDAP Video. Also, there was a discussion and sharing on CIRDAP and its activities in the countries of Asia and the

Pacific region which was chaired by Dr. Cecep Effendi, DG CIRDAP and facilitated by Dr. Vasanthi Rajendran, Director, Training Division.

Microcredit in Bangladesh

Dr. Vasanthi Rajendran, Director Training, CIRDAP delivered a presentation on Microcredit in Bangladesh and informed that microfinance sector in Bangladesh is mature now and its assets constituted around 3% of GDP in 2010. Microcredit programmes in Bangladesh are implemented by NGOs, Grameen Bank, state-owned commercial banks, private commercial banks and specialised programmes of some ministries of the Government. In the microfinance sector as of June, 2013, total loan outstanding is around BDT 341 billion (including Grameen Bank BDT 84 billion), savings BDT 226 billion, the total clients is 33 million (including 8.04 million clients from Grameen Bank) that accelerates overall economic development process of the country. Credit services of this sector can be categorised into six broad groups: i) General microcredit for small-scale self employment based activities, ii) Microenterprise loans, iii) Loans for ultra poor, iv) Agricultural loans, v) Seasonal loans, and vi) Loans for disaster management. Loan amounts up to BDT 50,000 are generally considered as microcredit; loans above this amount are considered as microenterprise loans. She also informed that in Bangladesh there are mainly four types of institutions involved in microfinance activities:

a) Grameen Bank (GB), b) NGO-MFIs having licenses from the Microcredit Regulatory Authority (MRA), c) Commercial and specialised banks, and d) Government sponsored microfinance programmes (e.g. through BRDB, cooperative societies and programmes under different ministries).

Institute of Microfinance (InM): State of Microfinance in Bangladesh

A brief presentation was made by Professor M. A. Baqui Khalily, Executive Director, Institute of Microfinance (InM) and informed that InM is a non-profit organisation established primarily to meet research and training needs of national as well as global microcredit and related to poverty reduction programmes. Initiated and promoted by Palli Karma-Sahayak Foundation (PKSF), InM started its operation on 1 November 2006. In his presentation, Professor Khalily briefed that Microfinance for the poor – a much focused approach which has reduced poverty by 50% in 15 years by 2015. It promotes women empowerment – participation in decision-making process, and control over financial and physical resources. But the challenges are as follows: a) development and diversification of MFI and changing behavior of MFIs create alternate pro-poor power base, b) Overlapping (multiple borrowing) –Evidence of higher demand for loans; c) Striking balance between ‘commercial’ and ‘development’ approach, d) MFIs under formal regulatory regime, and e) MFIs shift from small to higher loan size and reduce high interest rate.

Microfinance and PKSF’s Experience

Md. Fazlul Kader, Deputy Managing Director, Palli Karma-Sahayak Foundation (PKSF) made a presentation on Microfinance and PKSF’s Experience to the visiting team at their headquarters, Dhaka. He informed that PKSF was established in 1990 by the Government of Bangladesh as a ‘not-for-profit’ company. The principal objective of PKSF is to provide funds to various organisations for their microcredit programme with a view to helping the poor who

have no land or any credible material possession. This is a story of a unique organisation namely PKSF, first of its kind in the world that has played a key role in shaping the NGO-MFI sector of Bangladesh to its present stage. This regulated sector has now an outreach of about 25.0 million clients and a portfolio of about USD 4.00 billion (August 2014). PKSF provides assistance to the poor through different non-government, semi-government and government organisations; voluntary agencies and societies; local government bodies; groups and individuals. These organisations and institutions are largely called as Partner Organisations (POs). PKSF, as the leading apex microcredit and capacity development organisation in Bangladesh, has till date lent about US\$ 1534.16 million (at present value) to its 268 POs covering more than 8.23 million borrowers of which more than 91% are women.

Presentation on ASA

Md. Fayzer Rahman, Executive Vice President, ASA made the presentation and mentioned that being a non-profit organisation, ASA (founded in 1978) realised the significance of microfinance for addressing the lack of access in capital for the underprivileged community particularly women. It led it in later stage to get transformed into an MFI. Now, ASA has emerged as one of the largest and most efficient (acknowledged by FORBES) Micro-Finance Institutions (MFI) in the world and has been working relentlessly to assist the poor. It functions as a donor free self-sustaining model. ASA also operates in eight countries as ASA International



Holding Company Ltd. It is in the process to provide technical assistance to microcredit organisations in more than 18 countries. ASA has set a target to disburse loan amounting to Tk. 12000 Crores during 2014-15 among 5.5 million clients. ASA has allocated 10% of their surplus to CSR activities for 2014-15. There are four kinds of financial products offered by ASA like: a) Loans, b) Saving, c) Insurance, and d) Remittance.

Micro-Finance and Agrani Bank Limited

Agrani Bank Limited is one of the largest State Owned Commercial Banks of Bangladesh as informed by Mr. Mobarak Hossain, General Manager and Head of ICC, Agrani Bank Limited during his brief presentation. The Agrani Bank emerged as a nationalised commercial bank with all asset and liabilities (Bangladesh territory) of former Habib Bank Limited and Commerce Bank Limited. Afterwards it came into being as a Public Limited Company on May 17, 2007. Besides commercial operations, Agrani Bank Limited also operates micro-finance activities like agriculture and rural credit. The objectives of micro-finance are: a) Food safety & nutrition, b) Poverty alleviation, c) Employment generation, d) Women empowerment, and e) Financial inclusion. The scope of micro-finance in Agrani lays three core farm activities which are: a) Crop, b) Fisheries, and c) Livestock.

Field Visits to BRAC Activities

Korail is one of the largest slums in Bangladesh and is located just opposite the BRAC head office in Dhaka. Most of the people who live in Korail slum have moved to the city from some of the poorest parts of Bangladesh such as Jamalpur and Kishorganj. Korail covers an area of around 100 acres and is home to almost 30,000 residents. BRAC began its work in Korail in 1997 with the micro-finance programme and now offers many more services. The visiting team from India interacted with microcredit borrowers in Korail which were guided by Ms. Morsheda, Branch Manager to see the group level (V.O.) operations. The programme namely 'Dhabe' beneficiaries met together to collect installment. While talking with subgroup (five people due to shortage of space in meeting room), rest of the visiting team interacted with shop owner namely, Mr. Abul Kashem who migrated with his family in 1990 from the district of Bhola (a coastal southern district) to Dhaka city. Later her daughter became loan receiver of microcredit which helped him increase his capital. Eventually, later he switched to be

small grocery shop owner at the slum which made him to earn a profit on an average Tk. 400 to 500. The visiting team was able to see one of the non-formal schools of BRAC which consisted of 30 students (e.g. class 3, 4 and 5). The students introduced themselves to the visiting team being divided into 5 groups. Each group has a specific theme on good practices like: a) wash your hand before eat; b) respect to the elders; c) everybody should do their homework; d) cut nail once a week etc. Later, the children recited educational rhyme by telling the name of the countries and the respective capitals which were appreciated by the visiting team.

Field Visit to ASA

There was also an arrangement of visiting a branch office of ASA at Shamoly Sader in Dhaka. The visiting team was facilitated by Mr. Md. Abdus Samad, Joint Director, Operations and Md. Hasan Tariq, Operation Manager, ASA. After discussions, the visiting team divided into two groups to see the ASA women micro-saving group. A team was able to visit to a place called 'BNP Slum' at Agargaon, Sher-e-Bangla Nagar. The team members interacted with the credit borrowers in ASA Group namely 'Gorai Group' which is consisted of 30 women members. The loan officer Mr. Faruq from ASA was found in the group meetings as he had came to collect outstanding loan. The team spoke with the president and cashiers, respectively, Ms. Naher and Taslima Lipi. The respondents shared their satisfaction with ASA loan, of which mostly they use in various IGA programmes (e.g. small business, shop and food business etc.). While interacting with the beneficiaries of ASA micro-credit group, the visiting team came to know that the group is satisfied with the flexibility and one stop service of ASA which make them to stick together in the same group for years.



BURO Bangladesh

BURO stands for basic unit for resources and opportunities in Bangladesh as the presenter Mr. Pranesh Banik, Deputy Director of BURO Bangladesh explained to the visiting team. BURO Bangladesh is a national non-government social development organisation was established in 1991 intended to work for the poor and rural people to reduce poverty. It provides high quality flexible financial and social services to one million low-income people, particularly the poor women. BURO Bangladesh currently serves 1.1 million poor women through its 632 branch offices which are managed by 5,500 full time work forces. BURO Bangladesh has three different kinds of customers in consonance with well defined criteria: a) Very poor/extreme poor, b) Moderate poor, c) Micro entrepreneurs and small & marginal farmers.

Proshaika: A Centre of Human Development

The visiting team from India made a short visit to Proshika HRDC Trust which is a non-profitable learning organisation at Koitta, Satoria, Manikganj. Mr. Sheikh Shahidul Islam, Director, Human Development Training Centre delivered a presentation on Proshika and its activities highlighting micro-finance operation. The development process of Proshika, one of the largest NGOs in Bangladesh, started in a few villages of Dhaka and Comilla districts in 1975, although the organisation formally took its first step in 1976. Proshika's mission is to conduct an extensive, intensive, and participatory process of sustainable development through the empowerment of the poor. Microcredit programmes are as follows: a) Tk. 45,039 million loans disbursed to 6.50 million group members; b) 1.42 million projects implemented by the group members; c) 12.33 million employments and self-employments created; and d) 1.24 million households made poverty-free. Proshika savings scheme are: a) Tk. 54.71 million paid from the compensation fund of the PSS to the family members of 8,604 deceased group members, and b) Tk. 17.69 million distributed to 9,411 group members badly affected by various natural disasters.

Creating Hope for the Poor: The Experience of Grameen Bank

Mr. ASM Mohiuddin, Acting Managing Director (CEO) delivered a presentation while the visiting team from India made a visit to Grameen Bank Headquarters, Mirpur, Dhaka. Grameen Bank (GB) has reversed conventional banking practice by removing the need for collateral and created a banking system based on mutual trust, accountability,

participation and creativity. The objective of GB is exclusive focus on poor without any collateral which is direct challenge to exploitation of money lenders. Professor Muhammad Yunus, the founder of "Grameen Bank" and its Managing Director, reasoned that if financial resources can be made available to the poor people on terms and conditions that are appropriate and reasonable, "these millions of small people with their millions of small pursuits can add up to create the biggest development wonder." Every borrower can take basic loan for any income generating activities. Duration of loan is as mutually agreed between the bank and borrower. GB loan products are: a) Basic loan, b) Struggling members programme, c) Housing loan, and d) Higher education loan recipient. For the income generating loan, GB has flat rate 10%, (20% declining balance method). For savings, there is 8.5% interest from GB.

Role of BRDB in the Realm of Micro-Finance in Bangladesh

The presentation was made by Mr. Md. Kamruzzaman, Deputy Project Director (Credit), Bangladesh Rural Development Board (BRDB) and informed that BRDB is the prime government agency engaged in rural development and poverty alleviation. BRDB basically operates by organising the small and marginal farmers into cooperative societies for increasing agricultural production through improved means and by forming formal or informal groups of landless men and distressed women to promote income generating activities in the rural areas. It operates with 57 out of 64 district offices and over 476 sub-district (Upazila) offices across the country. Recovery rate is about 90% as stated by the presenter in the government sector. About loan disbursement, BRDB represents 32% in the government sector while others are 68%.

Microcredit Regulatory Authority

Mr. Khandakar Muzharul Haque, Executive Vice Chairman of Microcredit Regulatory Authority (MRA) made a brief presentation on MRA. MRA has been established by the Government of Bangladesh under the "Microcredit Regulatory Authority Act 2006" to promote and foster sustainable development of micro-finance sector through creating an enabling environment for NGO-MFIs in Bangladesh. MRA is the central body to monitor and supervise microfinance operations of NGO-MFIs. License from the Authority is mandatory to operate microfinance operations in Bangladesh as an NGO.

Observations/Learnings/Insights

Since the participants were senior bankers and representatives of NGOs, who deal with micro-finance in India, they were found very active during the training sessions and field visits. As part of the training programme, they also made SWOT analysis. They presented their analysis at CIRDAP on last day of their exposure visit to Bangladesh. The following strengths and weakness of MFIs in Bangladesh were mentioned during their presentation:

Strengths

i) Professionalised rural credit service; ii) Competition leads to better service and competitive interest rates; iii) Innovations in cost effective management practices; iv) Effective capacity building process leading to skill development; v) Service at the door; vi) Effective mechanisation; vii) Rigorous monitoring; viii) Repayment culture; ix) Credit plus approach and CSR activities back up credit supply; x) Social security through insurance; and xi) Collateral free.

Weaknesses

- Too much control gives insufficient scope for development of social capital and empowerment.
- Rigorous monitoring for repayment by way of night stay and sit down approach may not work in long term, and it

may lead to a fear psychosis and frustration in the mind of borrowers and their family members.

- Despite the availability of credit at lower interest rates in PSBs, the poor are still out of their reach on account of poor credit delivery mechanism. On the contrary, MFIs with higher interest rates are reaching out to poor.
- Repayment period of loan is not sufficient thus likely to lead over indebtedness in a panic to pay back loans.
- The concentration of financing by MFIs in general is limited to only select group of poor which creates ample scope of multiple financing to the same borrower leaving him/her over indebted. On the contrary, 50 per cent of the poor including ultra-poor are unreached by these service providers.
- Generally, MFIs are providing microcredit for productive purpose only. The consumption needs of the poor are one of the major reasons for their needs which are not taken care of, by these institutions. This has strong potential for the borrower to use this credit for consumption and other purposes.
- Volume of overdue and bad debt is increasing day by day.
- Branch security is dependent on local level surveillance in case ASA.
- Collection rather than systematic social capital development.
- Risk management is a serious concern.

CIRDAP Internship Programme for NIRD&PR 8th Batch PGDRDM Students

The National Institute of Rural Development and Panchayati Raj (NIRD&PR), Hyderabad, India is conducting one year residential Post Graduate Diploma Programme in Rural Development Management (PGDRDM) since 2008. This is a paid programme and the objective of the programme is to develop committed and competent cadre of rural development management professionals and orient in-service officers and practitioners to various facets of rural development.



CIRDAP organised an internship programme for the five top merited students of 8th batch – PGDRDM on rural development activities in Bangladesh from 02 March to 15 April 2015. The participants are the undergoing students of 8th batch PGDRDM and their diploma will be completed in August 2015. The students are Ms. Hemangi Sharma, Ms. Pallavi Balaso Mane, Ms. Susmita Layek, Mr. Nishkarsh Mehra, and Mr. Kunal Singh.

The main objective of the programme is to sensitise and familiarise the students with the approaches and practices adopted by very well-known institutions in Bangladesh. As part of this internship programme, the students were attached with Bangladesh Academy for Rural Development (BARD), Comilla and Rural Development Academy (RDA), Bogra for 15 days each. The internees also attended briefing sessions at the following organisations:

- Institute of Disaster Management and Vulnerability Studies, University of Dhaka
- Institute of Microfinance (InM)
- Palli Karma-Sahayak Foundation (PKSF)

- BRAC
- Bangladesh Rural Development Board (BRDB)
- Daffodil International University
- PROSHIKA Human Resource Development Centre Trust
- Christian Commission for Development in Bangladesh (CCDB)
- National Institute of Local Government (NILG)
- Bangladesh Institute of Development Studies (BIDS)
- Media Professionals Group (MPG)
- Japan International Cooperation Agency (JICA) Bangladesh

The five internees from NIRD&PR, Hyderabad, India completed their internship in Bangladesh on 15 April 2015. In addition to above internees from NIRD&PR, an internee, namely, Ms. Nora Berger-Kern from Goethe University, Germany also did internship with CIRDAP from 14 February to 27 March 2015. Ms. Nora presented her internship report on 25 March 2015. Ms. Margarita Lipatova from Russia working at Cluster of Excellence, Asia and Europe also joined CIRDAP as internee on 25 March 2015.

CIRDAP – NIRD&PR Collaborative International Training Programme on ICT Applications for Rural Development

CIRDAP – NIRD&PR Collaborative International Training Programme on Information and Communication Technology (ICT) Applications for Rural Development was held from 9-18 March 2015 at the National Institute of Rural Development and Panchayati Raj (NIRD&PR), Hyderabad, India. There were 18 participants in this training programme from Afghanistan, Bangladesh, Fiji, India, Indonesia, Lao PDR, Nepal, the Philippines, Sri Lanka, Thailand and Vietnam.

The programme was inaugurated by Dr. M.V. Rao, IAS, Director General, NIRD&PR, who highlighted the impact of application of ICT in rural areas in developing countries. Since

ICT application in different countries for the development of rural areas are not known to other countries, he mentioned



this kind of training programme will facilitate sharing and learning of good practices in ICT applications for rural development. He urged the participants from different countries to learn from India's experience and also share with India about the best practices of developments in their countries with regard to ICT applications. The course coordinators Dr. Vasanthi Rajendran and Dr. Satish Chandra then briefed about the programme which was followed by country presentations.



The technical sessions of the training programme began with a session on 'Learning Solutions for Mass Education' and the highlights of the session were as follows:

- e-Learning applications to reach the mass people;
- Adult educations, vocational educations and distance learning through ICT enabled applications;
- Learning management systems implementation for e-Governance in educations sector; and
- The applications of vikaspedia, crowdsourcing, m-agriculture academy, e-shiksha.com, mKrishi etc. for knowledge sharing to reduce the digital divide.

There was a session on 'ICT Applications in Agriculture' and the highlights of the session were as follows:

- Rice knowledge management portal;
- Web-portals for agriculture development, applications of green chips to knowledge transfer to the farmers, remote sensing pest control systems, GIS based data processing applications for agriculture, GSM based remote control of pump; and
- Virtual learnings for knowledge sharing around the globe for developing Agriculture.

There was also a session on e-Governance and the highlights of the session were as follows:

- Government services provided to the rural people through ICT enabled applications like:
 - One stop service centre for rural people for all kinds of government services like e-Seva;
 - Unique identity based various allowances distribution;
 - Transparency in payment and monitoring systems for rural people employment generation like MGNREGS;
 - SMART card based payment distribution systems; and
 - Social Informatics applications for bridging the rural and urban people.

There was a session on ICT applications in Women, Child & Health. The highlights of the session were as follows:

- ICT initiatives for nutrition and child development services like e-Sadhana;
- Health and nutrition tracking systems for pregnant and lactating mothers in the rural areas; and
- Tele-medicine services.

The field visits of the training programme were organised to the National Academy of Agricultural Research Management (NAARM), Rajendra Nagar, Hyderabad; National Data Centre (NIC), Hyderabad; Remote Sensing Pest Control Systems; International Crop Research Institute for the Semi-Arid Tropics (ICRISAT), Hyderabad; Software Technology Park of India, Hyderabad; Care Foundation, Hyderabad for telemedicine applications.

This is the first time a resource person from outside India, namely, Professor Dr. Alvin W. Yeo, Director, Institute of



Social Informatics and Technological Innovations, Universiti Malaysia Sarawak, Malaysia was served as resource person. Dr. Alvin took the sessions on Best Practices of Malays i.e. on e-Bario as well as Rural Transformation Centre's Role in Rural Development in Malaysia which was a great learning for the participants, NIRD faculty members and students of PGDRDM. The learnings from this training programme for rural development in respect of ICT in CIRDAP Member Countries (CMCs) are:

- The overall scenario of CMCs in the field of rural development, economic and demographic conditions;

- Competitive analysis of the CMCs of ICT applications in rural development;
- Orientation on some good practices in rural development using ICT in CMCs; and
- Geo informatics applications in rural development.

DG, CIRDAP, Dr Cecep Effendi giving the valedictory speech on 18 March 2015 urged the participants to apply their learning in this training programme for the benefit of the poor in their countries.

International Training Programme on Micro Hydro Power for Rural Development

The Non Aligned Movement Centre for South-South Technical Cooperation (NAM CSSTC), Jakarta, Indonesia, in collaboration with the Ministry of Energy and Mineral Resources of Indonesia and CIRDAP organised the above mentioned international training programme during 24 to 31 March 2015 at Padang, West Sumatera, Indonesia. As per the MoU signed between NAM CSSTC and CIRDAP, NAM CSSTC requested CIRDAP to depute a resource person specialised on Micro Hydro Power to deliver lecture in the training programme. CIRDAP deputed Mr. Madhusudhan Adhikari, National Advisor, Community Electrification Sub Component, National Rural and Renewable Energy Programme, Alternative Energy Promotion Center, Khumaltar, Lalitpur, Nepal.

There were 17 participants from nine developing countries, namely, Bangladesh, Cambodia, Cuba, Indonesia, Lao PDR, Malaysia, Nepal, the Philippines and Thailand. The participants were from the government institutions, universities, non-government organisation and state enterprises working on energy-related activities.

The objective of the training programme was to provide participants with basic knowledge of micro hydro power and its implementation to support rural development. The training programme covered the following subjects:

- Introduction to Renewable Energy;
- Basic Knowledge of Micro Hydro Power (MHP);
- Technical Engineering of MHP;
- Financial Aspect of MHP;
- Community Development (Social, Economic and Institutional);
- Environmental and Sustainability Aspects of MHP;
- Productive Use of Electricity;
- Successful Case of MHP Plants in West Pasaman District;
- Field Study to the Supporting Workshop of Pro-water for MHP Plant; and
- Field Study to Three MHP Plants (Lembah Derita, OMPP and Rimbo Batu) in West Pasaman District



Participants were requested to prepare and present their country reports covering problems and potentials of renewable energy development, especially of micro hydro power. Their knowledge and experiences were shared during the class and field sessions.

As part of the programme, there was a field visit to the best practices of micro hydro power plants was intended to see how micro hydro power plant works to generate electric power and give benefits to local communities as the beneficiaries. In the case of MHP Plants of Lembah Derita, OMPP and Rimbo Batu, the beneficiaries are also the owners. Factually there are seven MHP Plants developed in the same river bank operated by the respective local communities' groups. They have altogether established an Association of Tuah Sakato Cooperative which the members are the local communities represented by the community groups to sit in the Board of Association. The Association officially and technically controls the MHP Plants managed by the seven

respective community groups, namely Lembah Derita, OMPP, IMPP, Koto Patagak, Rombo Batu, Kampong Sejati and Banjar Durian Gadang. During the field study, the participants also exercised some practical works.



Feedback from the Participants

Appreciation on "CIRDAP - NIRD&PR International Training Programme on Sustainable Rural Livelihood"

My heartfelt gratitude for giving me the opportunity to participate in the International Training Programme on 'Sustainable Rural Livelihoods'. I learned a lot on the topics discussed on the site visits wherein we have a direct interaction with the community and the sharing of experiences on sustainable rural livelihoods of the participating countries during the country presentation. I hope I can integrate my learnings/insights in our training programmes. I really enjoyed my stay at NIRD especially that we have witnessed/observed the MELAS, visited historical places, met new friends from other countries in Asia, and most of them the warm welcome of the training team and NIRD staff which facilitated our stay at NIRD.

Teodola Daray-Varquez, Senior Agrarian Reform Programme Officer, Dept. of Agrarian Reform Region, the Philippines

Everything was very impressive. All of lecturers are kind persons who give more knowledge to students. I have gained both of knowledge and friendship there. I can apply for my work. The agriculture and rural livelihoods are the very important things to support four requisites of human life. Urban cannot live without rural. So planners must recognize this issue for land use planning to be suitable zone for sustainable living with safety. We have to think more about balance of agricultural zone and development zone.

Rungrat Kwanoum (Kob), Thailand

Appreciation on "Training-cum-Exposure Visit on Micro-Finance in Bangladesh for Indian Officials"

To be at CIRDAP was a unique learning experience for me. I will also keep in touch for more learnings on continuous basis.

P. K. Jain, Assist. General Manager, Punjab National Bank, New Delhi

It is our great experience from Training-cum-Exposure Visit on Micro-Finance in Bangladesh with coordination of CIRDAP-BIRD. It was well-managed and functional visit organised by you. Your coordination was also very efficient and helpful. On your continue support, we enjoyed this exposure visit very much with knowledgeable as well as enjoyable. Through this exposure visit, we have acquired more knowledge and information on micro-finance. We have already provided the micro-finance through Women Self Help Groups in our bank, to straighten the women and ultimately society. Even though, this visit is helpful for the development of this sector. Very soon, on my admission process of PhD, I will communicate with you and your institute for further help.

D. F. Dharu, Chief Executive Officer, The Satara D C C Bank Ltd., Satara

Appreciation on "CIRDAP - NIRD&PR International Training Programme on ICT Applications for Rural Development"

It was a privilege to be attended the training and was also a great learning experience.

Inoke T. Nagatalevu, Ministry of Rural & Maritime Development and National Disaster Management, Fiji Islands

I feel that I am indeed fortunate enough to join in this training. Meeting you and others participants brought me much pleasure and also enrich my knowledge especially for the impact of using IT for agricultural matters.

I wish you all the success for forthcoming future programmes. From the very bottom of the heart, I wish I could join in other training programmes again, because in the young age of me now I feel this is very big opportunity for me to enhance my knowledge and this time as a step stone for me to begin my career.

Tyas Endah Suwandari, Indonesia

It was an opportunity for me being one of the participants of ICT Training for Rural Development. With much gratitude, I would like to express my sincere thanks to CIRDAP-NIRD. Rest assured that all my learnings, knowledge and experience will be imparted especially at work for the benefits of the farm workers and agrarian reform beneficiaries. Also, India's good practices will also be inculcated to others. I look forward to future enhancement training on advance ICT for rural development.

Lucrecia S. Taberna, the Philippines

It is indeed a great honour and privilege for me to have an opportunity like this. I thank you for organising an international training like this, despite of busy schedule. I found every item in the agenda is very useful. I had the opportunity to visit many places. For this reason, I didn't realise how the days passed. I would like to acknowledge the acquired lessons from this training are very important to my career. This helps to be confident to serve my country better than before.

Ms. Sandhya Senanayake, Harti, Sri Lanka

I am L.T.N. Dharmasena participated in the CIRDAP – NIRD&PR Collaborative International Training Programme on ICT Applications for Rural Development from March 9 to 18, 2015 at NIRD&PR, Hyderabad, India. I shall be very thankful to you for proving invaluable ICT course to me.

Tharanga Neel Dharmasena, Media Coordinator/Agriculture Instructor, Department of Agriculture, Peradeniya, Sri Lanka

I would like to thank all of you for nominating me to take part in the NIRD – CIRDAP Collaborative Training Programme on ICT Applications in Rural Development from March 9-18, 2015 at NIRD in Hyderabad. The training programme is very useful for me. I have studied a lot from the programme. It is very interesting.

Bao Trung, College of Management for Agriculture and Rural Development, Hochiminh City, Vietnam

Indian Technical and Economic Cooperation (ITEC) Fellowships to CIRDAP Member Countries (CMCs) for 2015-16

As a kind gesture for regional cooperation in promoting human resource development of CIRDAP Member Countries (CMCs), the Hon'ble Minister of Rural Development, Government of India (GoI) and the Chairperson of the GC-19 declared in the inaugural session of the 19th GC that Government of India would offer 20 Indian Technical and Economic Cooperation (ITEC) fellowships to CIRDAP Member Countries (CMCs).

Under the ITEC programmes CMCs may avail the Civilian Training Programmes offered by various Indian institutes for the financial year 2015-16 (April 2015 to March 2016) (<http://itec.mea.gov.in>). The Ministry of External Affairs (MEA), Government of India (GoI), will bear the international air travel cost, course fee, board and lodging and out-of-pocket allowance of the nominee(s). The application form is available at <http://itec.mea.gov.in> for your use/information.

The relevant training programmes CIRDAP requested to MEA, GoI for CMCs offered by Indian institutes are as follows:

SL No.	Name of the Courses	Duration/Date	Institute	No. of Slots
1.	Communication Skills in English and Promotion of Micro, Small and Medium Enterprises (EPMSMEs)	12 Weeks 10 August to 30 October 2015	NIMSME, Yousufguda, Hyderabad, India	2
2.	International Training Programme on Solar Energy Technologies and Applications	3 Weeks 30 November to 18 December 2015	Solar Energy Centre, Gwal Pahari, Gurgaon	2
3.	Climate Change and Sustainability	3 Weeks 05 to 23 October 2015	TERI, New Delhi	2
4.	SMEs Financing: Approaches and Strategies (SMEFAS)	8 Weeks 16 November 2015 to 08 January 2016	NIMSME, Yousufguda, Hyderabad, India	2
5.	Planning and Promotion of Agro and Food Enterprises (PAFE)	8 Weeks 25 January to 18 March 2016	NIMSME, Yousufguda, Hyderabad, India	2
6.	Training of Trainers' in Entrepreneurship and Skill Development (ToTE-ESD)	8 Weeks 25 January to 18 March 2016	NIMSME, Yousufguda, Hyderabad, India	1
7.	Participatory Rural Development Planning and Management of Rural Development Programme	4 Weeks 17 August to 13 September 2015	NIRD, Hyderabad, India	2
8.	Diploma Course in Development Journalism for Non-aligned and Other Development Countries	17 Weeks 02 January to 30 April 2016	IIMC, Aruna Asaf Ali Marg, New Delhi	1
9.	Energy and Water Use Efficiency	3 Weeks 04 to 22 January 2016	TERI, New Delhi	2
10.	Renewable Energy and Energy Efficiency	3 Weeks 15 February to 04 March 2016	TERI, New Delhi	2
11.	Integrated Approach towards Sustainable Development	3 Weeks 28 March to 25 April 2016	TERI, New Delhi	2

The nominees may be advised to visit the website of ITEC (<http://itec.mea.gov.in>) and confirm about the date/duration of the respective programme. While nominating candidates, the following guidelines may be followed:

Who can Apply

- Employees and officials in Government, Private and Public Sector, Parastatals, Universities, Chambers of Commerce and Industry;
- Having 3 to 5 years minimum work experience;
- Applicants who are the age group of 25 to 45 years; and
- Who are medically fit.

How to Apply

- Nominated candidates' applications must be submitted in the prescribed ITEC Form to CIRDAP, 17 Topkhana Road, Dhaka 1000, GPO Box 2883, Bangladesh (www.cirdap.org) through CIRDAP's Contact Ministry (CCM) and CIRDAP Link Institution (CLI) in respective CIRDAP Member Countries (CMCs). A copy of the application may also be submitted to the Embassy/High Commission of India in respective CMCs.
- CIRDAP will in turn forward the applications to the Embassy/High Commission of India, Dhaka, Bangladesh.

Eligibility Criteria for Admission to Courses

- Must have the required academic qualifications as laid down by the Institute for the selected course.
- Must have working knowledge of English to follow the Courses.

Scholarship

Government of India will bear the following expenses for the selected candidate:

- Return international air fare by excursion/economy class
- Course fees
- Accommodation – hostel (depending on availability, it could be on single or sharing basis) or hotel in case of non-availability of hostel accommodation.
- Living allowance @Rs.25,000/- per month. Candidates are, among other things, expected to meet the expenditure for their meals from this amount.

General Information

- Applications must reach CIRDAP, Dhaka, Bangladesh and the Indian Embassy/High Commission of nominees' country before 2/3 months of the commencement of respective course.
- Upon selection, the Embassy/High Commission of India will inform CIRDAP and CIRDAP will in turn inform the applicant.
- Selected candidates are required to fully familiarize themselves regarding living conditions in India and the Institutes through the websites of the concerned institute.
- Decision for grant of scholarship rests solely with the Ministry of External Affairs, Government of India.

It is requested to select interested candidate(s) (middle/junior level) for the programme and send the nominations to CIRDAP three (3) months before the commencement of the training programme so that necessary formalities can be completed well in time.

CIRDAP will allocate one training programme to each CIRDAP Member Country (CMC) every year and the fellowship will be awarded on first come first serve basis. The matter may be given due attention and reply send at your earliest convenience.



Information and Communication

Workshop on 'eXe Learning Software'



A day long training course titled “eXe Learning Software” was organised collaboratively by CIRDAP and BALID Institute of Information Management (BIIM) on 24 January 2015 at CIRDAP ICT Center, Dhaka. For the first time in Bangladesh, a good number of library professionals attended the workshop to be experienced with eXe learning software. ‘eXe learning’ is a freely available Open Source software authoring application to assist publishing of web content without the need to become proficient in HTML or XML. Through this simple software, the workshop participants will be able to create different self-learning module and exercises for their library users (e.g. Information literacy or e-resource management or others). This software is very helpful for the libraries where IT professionals are not included in the library team or the library gets less help from the IT department. The workshop was enabled as the participants can personalise the entire training according to their organisational need and present their learning outcomes. This training programme was also attended by the Computer Programmer and Librarian from CIRDAP.

ICD Internee's Presentation

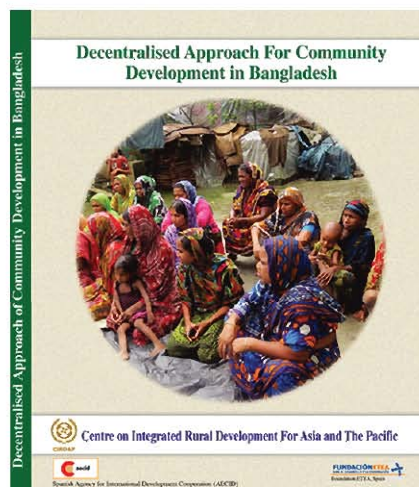
Nora Berger-Kern, a graduate from Johann Wolfgang Goethe University Frankfurt am Main served as Intern in CIRDAP

for a duration of six weeks. During her internship she was trained to prepare posters on the outcomes of the

International Training Programmes organised by CIRDAP in collaboration with NIRD&PR, India, National FAO Committeem Thailand etc. She also joined the five Indian PGDRDM student internees to visit prime institutes in Dhaka and also BARD in Comilla. Her presentation focused on the learnings from these experiences during her six weeks internship with CIRDAP. She was also given the responsibility to edit the Rural Development Report-2013 with the theme on "Youth in Development". She returned to Germany on 15 April 2015.

Recent CIRDAP Publications

- Decentralised Approach for Community Development in Bangladesh
- Rural Development Report 2013
- CIRDAP Technical-Committee 29 Report
- CIRDAP Development Digest (CDD-138)
- APJORD XXIV, No. 2, December '14



India Turns to Corner Shops, Mobile Phones for Banking Revolution

India is betting that mobile phone vendors, fuel stations and corner stores can help it put basic banking within the grasp of hundreds of millions of its poor people living beyond the reach of traditional bank branches. The clock is ticking down to a deadline for applications to set up so-called payments banks under new rules that would allow successful bidders to offer services such as remittances and deposits, but not loans.

The regulations announced by the central bank, the Reserve Bank of India (RBI), reflect a realisation that traditional banks alone can't achieve the objective of financial inclusion championed by Prime Minister. In a four-month campaign to end "financial untouchability", 115 million new bank accounts have been opened. Yet of those, 80 million have no money in them, underscoring the huge challenge.



Backers of the payments banks say they could help bring those accounts to life by bridging the gap from bank branches in town to India's 600,000 villages, making it easier to send money home, collect state benefits or do business deals. "There's an entirely new set of actors," said Bindu Ananth, a member of the RBI committee that designed the payments banks rules. "We said: Let's create a regulatory framework that allows the participation of non-banks."

Mobile operators and pre-paid wallet players are expected to lead the charge, seeking to add transaction fees to revenue streams from products such as phone minutes and bill payments. Retailers are interested too. Future Group, one of India's biggest with a presence in more than 100 cities, says it will apply for a permit. Online players also spy an opportunity to boost client loyalty and scale up volumes. Paytm, a platform that is close to winning backing from China's e-commerce king Jack Ma, founder of Alibaba Group Holding Ltd. will bid. "We are aiming at 100-200 million

users (overall)," said Vijay Shekhar Sharma, CEO of Paytm, which provides pre-paid wallet services, helps consumers make bill payments online and offers coupon discounts. Paytm now has 20 million users.

The Last-Mile Bank

In the most important change, payments banks will be allowed to not only accept cash, but also pay it out, boosting their appeal for low-income savers. Their precursors, Pre-paid Payment Instrument (PPI) providers, were not allowed to pay out cash. Payments banks could cut the use of cash in an economy where nine out of 10 transactions are still paid in notes and coins and kick-start the use of low-cost payment forms like mobile money that have been used by only one in every 300 Indians.

That compares with 76 per cent of people in Kenya, Africa's mobile money pioneer, where Vodafone's M-Pesa affiliate dominates the market.

Payments specialist Oxigen is applying for a license and wants to become a "last-mile" bank, said group president Rajpal Duggal. Oxigen would treble its 130,000-strong agent network to meet a requirement for the payments banks to have a quarter of their retail 'touch points' in rural India. For Oxigen agent Gurmukh Singh, who sells air time, runs an Internet cafe and offers city tours from his tiny shop in New Delhi's Karol Bagh market, the payments bank model is a new opportunity. "Now we can only send money to a bank account, but if we could pay out too it would be a good business," he said as, with a few computer clicks, he made a 2,000 rupee (\$32) bank transfer for a customer remitting money to his family in the Himalayan state of Uttarakhand.

Fee Driven

The business model for the payments banks will be driven by transactions, rewarding players like Bharti Airtel that have already built out their infrastructure.

India, a country of 1.25 billion people, has more than 900 million mobile phones. The cost to a mobile operator of hosting a payments account would be a tenth of that to a regular bank, according to RBI committee member Ananth. Airtel and Vodafone declined to comment but are widely expected to apply.

India is determined to activate the new accounts opened at conventional banks under the financial inclusion drive, linking them to India's identity card scheme and paying welfare benefits into them. By partnering with mainstream banks - as Oxigen has with State Bank of India - the payment banks could deliver "cash out" welfare payments, and become a marketing channel for products like loans and insurance. Daniel Radcliffe at the Bill & Melinda Gates Foundation sees payments banks as the "engine" to push financial inclusion drive over the finishing line.

Depending on when licenses are issued, the first payments banks could launch in late 2015 and achieve scale within a couple of years, said Radcliffe, senior programme officer at the foundation's financial services for the poor unit.

*By Douglas Busvine and Devidutta Tripathy,
the Financial Express, January 25, 2015, Bangladesh.*

Help Enrich the CDD

An open invitation to contribute news and write-ups

The Centre on Integrated Rural Development for Asia and the Pacific (CIRDAP) is a regional, inter-governmental, and autonomous institution dedicated to the issues of rural development (RD) and the causes of poverty alleviation (PA) in the Asia-Pacific region. At present, its member countries include Afghanistan, Bangladesh (Host State), Fiji, India, Indonesia, Iran, Lao PDR, Malaysia, Myanmar, Nepal, Pakistan, the Philippines, Sri Lanka, Thailand and Vietnam.

Devoted to promoting regional cooperation and assisting national action for RD, the Centre also acts as a servicing institution for its members by providing them with technical support, by fostering the exchange of ideas and experiences, and by encouraging collaborative activities for the broader goal of RD & PA.

CIRDAP Development Digest (CDD) is published four times a year (March, June, September and December). The purpose of the CDD is to highlight various facets of RD in the Asia-Pacific region. In addition to the regular news updates on the Centre's activities, CDD regularly publishes news items, viewpoints on various aspects of RD and related issues from around the region.

Rural Development Institutions, Practitioners and Academia are humbly requested to provide us with valuable feedback and also to send their views, news and thoughts on various aspects of rural development. CIRDAP would welcome such contributions to the CDD with proper accreditation. All correspondence should be addressed to the Editor (infocom@cirdap.org or vasanthi@cirdap.org)

Invitation for Articles

Asia-Pacific Journal of Rural Development (APJORD), a half-yearly academic journal, is a flagship publication of CIRDAP. It is devoted to the issues and discussions on rural development, primarily in the Asia-Pacific region.

The journal provides a platform for the academicians, policymakers, NGOs, research scholars and others interested in integrated rural development (IRD), to exchange and share ideas, opinions, field observations, and empirical findings on various facets of rural development.

APJORD focuses on poverty issues and rural transformation, keeping in view the programme priorities of the Centre, e.g. agrarian development, institutional/ infrastructural development, resource development including human resources, and employment.

Articles are invited for publication in APJORD. All articles are subject to peer review. Articles between 4000-5000 words are preferred. Articles should be sent by e-mail to apjorj@cirdap.org. Notes to Contributors is available on CIRDAP website: www.cirdap.org

Typescripts should be submitted in duplicate on A4 size paper, type written on one side in double space, with margins of at least 2.54cm. Statistical tables, illustrations and charts should be submitted on separate sheet and their positions indicated in the text.

APJORD follows the Chicago Manual of Style for preparing article. A note to the contributors is available at the back page of any issue of the Journal or can be found at our web site www.cirdap.org.sg. For further details please contact the Editor, APJORD.

Submergence-tolerant Rice Battling Climate Change in Bangladesh

The European Commission has reportedly decided to provide an additional one million Euros for the most vulnerable families affected by flash-floods in north-western Bangladesh. This fund is in addition to 1.64 million Euros. This total amount of 2.64 million Euros will be spent for 0.2 million poor flood-affected households in north-western Bangladesh so that they can survive after their Aman crop loss during the last flash-flood.

The Northwest of Bangladesh is situated in the Brahmaputra basin. It is also crisscrossed by the rivers Teesta and Dharola. In the last 10 years six floods struck the region. Four of them taking place in 2004, 2007, 2012 and 2014 were catastrophic. Evidence indicates that the frequency of floods has increased due to the impact of climate change. Paddy in this area is the main crop providing food and employment for thousands of farm families living at the subsistence level. But paddy cultivation in this area is now coming under threat because of the increased flash-floods, droughts and river erosion. Only in greater Rangpur districts around 23 thousand hectares of Aman crops were totally damaged by flash-floods in 2004 while 44 thousand hectares in 2007, thirty-two thousand hectares damaged in 2012 and thirty-seven thousand hectares in 2014.

This flash-flood affected most of the low-lying districts in northwest Bangladesh during the last monsoon. Most of the Aman paddy fields were fully or partially damaged due to around 15-19 days of submergence. In a countrywide inundation report circulated by the Ministry of Disaster Management and Relief it was pointed out that most of the low-lying areas in the entire northwestern region were inundated by the last flash flood. In the report, it was also mentioned that more than 0.1 million households were affected by the flash-floods in the northwest region while more than 0.1 million hectares of Aman paddy were fully or partially damaged in the region. That means farm households lost more than 0.20-0.25 million tonnes of paddy. It is definitely alarming for the country's food security.

As an impact of climate change, nowadays flash flood is posing a big threat to production of Aman paddy, which is the most important crop in Bangladesh, when it comes to the

nation's food security. Due to climate change, flash floods now occur almost every year during the monsoon. Even this flash flood occurs twice or thrice in the same monsoon. On the other hand, due to heavy silt deposit, most of the rivers have lost their depth causing disruption in navigability year after year. Thus, just after a continuous rainfall during monsoon, these rivers overflow their banks and inundate adjoining fields. As a result, most of the standing paddy crops remain inundated for about 1-2 weeks, causing extensive damage to Aman production.

The Bangladesh Rice Research Institute (BRRI) and the Bangladesh Institute of Nuclear Agriculture (BINA) under a joint collaboration with the International Rice Research Institute (IRRI) have developed submergence-tolerant rice varieties which can withstand submergence up to 15 days while other existing rice varieties succumb to submergence for 4 to 6 days only. The submergence-tolerant rice varieties have the submergence gene (Sub1) that helps crop renew its growth after the water recedes. After conducting a number of field trials in flood-prone and other areas in Bangladesh, the National Seed Board of Bangladesh government has officially released four submergence-tolerant rice varieties named BRRI dhan51 and BRRI dhan52 developed by the BRRI in 2010. On the other hand, the Binadhan-11 and Binadhan12 were developed by BINA in 2013 to enable farmers to cultivate these varieties on a larger scale.

Considering the geographical vulnerability, the STRASA (Stress Tolerant Rice in Africa and South-Asia) project, which was supported by the Bill and Melinda Gates Foundation, carried out a number of experiments with the submergence-tolerant rice varieties at the farmers' level in flash-flood-affected areas. During the last couple of years, the IRRI-STRASA project along with government organisations like the DAE and non-government organisations (NGOs) like RDRS, Solidarity, etc. conducted demonstration trials. The experiment showed that most of the submergence-tolerant paddy varieties that remained fully inundated for around 15 days in the monsoon survived well without any apparent damage and farmers harvested more than four tonnes of yield per hectare, though other traditional (non-submergence-tolerant) rice varieties in the same areas

were fully or partially damaged and quite often required re-transplanting. Just immediately after recession of floodwater that stayed for 15 days, these submergence-tolerant rice plants grow new shoots.

Now the farmers of flash flood-affected areas required to be helped in cultivating the newly-developed four submergence tolerant rice varieties so that the farmers can ensure food security at the household level. The government also should come forward with a comprehensive programme in flash flood-affected areas. Although the two submergence-tolerant rice varieties were released in 2010, the government is yet to take any initiative that is much important, when farm households lose their rice crops almost every monsoon. It is now an urgent task of the government to take an immediate initiative so that farm households of flash flood-prone areas in northern Bangladesh get available seeds of these rice varieties.

The newly-released varieties like Binadhan-11 and Binadhan-12 harvested last October are comparatively of short duration. So, the farmers can go for cultivation of potato, wheat, maize, mustard, winter vegetables, etc. at the right time-in early

Aboitiz Unit Helps Yolanda Survivors in the Philippines

Aboitiz food subsidiary Pilmico recently rolled out here its “Mahalin Pagkaing Atin” (MPA) campaign as 15 Yolanda survivors who were recipients of its “egg machines” shared inspiring stories on rebuilding lives after their livelihood were disrupted by the super typhoon. Pilmico, in partnership with the Aboitiz Foundation, has donated 160 egg machines throughout Visayas to help survivors revive their disrupted livelihood, while championing sustainable backyard farming among local farmers.

An “egg machine” refers to a complete kit of pens with 48 six-month old ready-to-lay (RTL) hens and consists of rearing cages with built-in feeding trough and water feeder. The distribution of egg machines is part of the MPA campaign, which is a quick impact project with a quick return on investment. “MPA is a sure-fire formula for small time local backyard farmers to recover business losses and rebuild their lives in the aftermath of the said calamity,” said Pilmico president and CEO Sabin Aboitiz. The campaign pushes for the preference for the homegrown category and traceable origins and aims to elevate the sense of pride of the communities for their homegrown produce, he added.

November-and ensure higher yield with reduced production cost of the winter crops. The field performance of Binadhan-11 and Binadhan-12 in flash flood conditions was also outstanding. Last year it was the first time for the farmers to see Binadhan-11 and Binadhan-12 fully recover from 15-17 days of complete submergence and survived easily without having any apparent damage.

With the assistance from BMGF (Bill and Melinda Gates Foundation), the STRASA project supporting the farmers who were involved with this technology are now very happy with the outcome and they are continuing the technology for the following year on their own. These submergence-tolerant rice varieties are now attracting attention of the entire farmer community. Farmers now call it a miracle rice variety, which both farmers and farm labourers are benefiting from. The donors and NGOs along with concerned government agencies should come up and appreciate the potential of this rice cultivation technology.

*By M. G. Neogi,
the Financial Express, January 03, 2015, Bangladesh.*

The Aboitiz food subsidiary started rolling out egg machines in August last year to communities affected by conflict, poverty, and tragedy, initially in areas devastated by Super Typhoon Yolanda, specifically Leyte and north Cebu. On top of the egg machine distribution, Pilmico also conducted technical and social trainings such as “Egg Machine Fundamentals and Upkeep” and “Swine Nutrition and Husbandry” to enable these local farmers maintain their livelihood.



Egg Machine: One 48 RTL hens can generate about 30 pieces of eggs daily at approximately 85 per cent production rate. Cages are designed to last up to 10 years.

Pilmico also recognised some community members from Bogó, Daan Bantayan, and Medellín for their notable acts of heroism when Yolanda struck the province. The turnover activity also celebrated the different flavors of Cebu through various booth displays and cooking demonstrations. Since 1962, Pilmico has been providing generations of families across the Philippines with top-notch, high-quality food products and developing communities by giving livelihood opportunities. Pilmico is a subsidiary of Aboitiz Equity Ventures, the publicly listed holding and investment company of the Aboitiz Group with major investments in power, banking, food, and land development. AEV is recognised as one of the best-managed companies in the Philippines and in the region, and is acknowledged for its good corporate governance.

The Philippine Star, February 8, 2015, the Philippines.

Health Service via Mobile in Baglung, Nepal

Programme Aims to Reduce Mortality Rates among Mothers and Babies

Mobile Phone Aided Health Service has been started in Baglung district with the aim of creating a healthy society by reducing mortality rates among mothers and infants.

According to Maheshwor Shrestha, Senior Public Health Administrator, the Ministry of Health (MoH) has for the first time provisioned for keeping records and providing regular health services to pregnant women through the use of mobile phones. Joint-secretary at the Ministry Dr. GD Thakur officially launched the health service by handing over a mobile phone to Female Community Health Volunteer Pushpa Shrestha in Baglung Municipality recently.

Women in the district can benefit from the newly-launched health service soon after pregnancy by sending a message to the ward's health volunteer through the mobile phone, who will then register their name at the District Health Office (DHO) along with their personal details as well as their health condition.

"The District Health Office will then send the pregnant women timely reminders for pregnancy check-ups and inform them about signs that could mean that their health is in danger through regular text messages," Shrestha said. "Other health services such as reminders for timely check-ups and

in-take of medicines, including sending health personnel for safe delivery and creating awareness regarding precautions that needs to be taken to take care of the nursing mothers and their newborn child will also be provided."

The health ministry selected Baglung district, which has one of the highest maternal and infant mortality rates in the country, to initiate the mobile phone aided health service. Under this health programme, the DHO will be distributing mobile phones to around 542 female health volunteers in the district under the technical support of Medical Mobile and One Heart, two NGOs working in health care. Around two years ago, the ministry had introduced similar health programme in Burtibang, Hatiya, Batakachaur and Paiyupata in the district with a pilot project.

"With the decline in maternal deaths in the last two years, rate of prenatal checkups has also increased and more women now have access to medicines. Now the programme is being expanded to cover the entire district," Thakur said. "Gauging the effectiveness of the project, it will be implemented all over the country." According to Thakur, the government is increasing its healthcare budget since hospitals are found to be lacking proper infrastructure and equipments to provide regular medical check-ups to pregnant women. As per DHO's data, around 7,000 women get pregnant in the district every year.

*By Prakash Baral,
the Kantipur National Daily, March 18, 2015, Nepal.*

Rural Growth Relies on Access to Markets in Myanmar

Market access and poor infrastructure still confounds rural development, according to experts. With up 70 per cent of the population dependant on income from agriculture to a large degree, it is important that people in rural areas are able to take advantage of opportunities. There are still significant barriers on the road to rural development.

City Mart Managing Director, Daw Win Win Tint, said it is often more convenient to order goods from overseas rather than from within the country. "For example, ordering avocados of the same size and quality from Australia takes three days, while ordering from Shan State takes nearly one month," she said at a seminar earlier this month. Local producers' attempts to reach the international marketplace are often stymied by poor market knowledge and a short-term

outlook. "Cooperation, group contact and trust among producers and retail businesspeople should be strongly built," she said. "Producers should not try to tackle the whole supply chain in the short-term." It is important rural areas are not forgotten. Investment in infrastructure such as roads, bridges, water supply, electricity and housing is important for the countryside's future, according to Shihab Uddin Ahamad, Country Manager for Action Aid Myanmar.

After Cyclone Nargis hit the Ayeyarwaddy delta in 2008, several NGOs, civil organisations and private sector players began working in earnest to develop rural areas. Yet the market must be the core driver for rural development, and making market access easier is a crucial ingredient, he said at a separate seminar on rural development that took place earlier this month.

The government must support market-based initiatives for farm products, such as rubber and meat. Producers must move up the value-added scale by completing more of the processing within Myanmar rather than being shipped abroad, said U Zaw Min Win, Vice-Chair of leading business group UMFCCL.

"Farm products must be grown, and they must also receive more added value," he said. "The government has to support with materials, loans and also know-how. He added that transportation in particular is of growing importance in efforts to increase people's living standards in the country's outlying regions and states.

*By Ko Ko Aung and Su Phyo Win,
the Myanmar Times, 22 February 2015, Myanmar.*

Education Vital to Change Living Standards in Xayaboury, Laos

With the government focusing on development in Laos and seeking to remove the country from least developed country status by 2020, education is fundamental to achieve change for the better. The development of an education base and training of officials and residents will help villagers in remote areas to change their living standards for the better and move out from poverty.

To change the living standards of local people for the better and develop the community, officials from Xaysathan district, Xayaboury province are focusing on supplying knowledge for all the people. It is believed that if everyone has knowledge they will have ideas and find ways to improve and change their living conditions.

Seeing the importance of education, Xaysathan district officials have been working extra hard in cooperating with all the sectors concerned to provide education for local people and move towards the achievement of poverty eradication goals by 2020. The community has 21 villages and 2,491 families with a total population of 14,680 people. The number of poor families has decreased from 1,099 in 2012 and now some 1,002 families remain. Supporting education is one way to further the development of human resources, said Xaysathan District Governor, Mr. Kongsy Vongsy. Recently, district officials cooperated with officials from the education and sports sector to organise an extra lower secondary school training course for all villagers in Xaysathan district.



Head of the education and sports office of Xaysathan district, Mr. Aek Kettaxay said that everyone who attended the training course has a chance to gain knowledge and use it to change the living standards of their families for the better.

Seeing the importance of education, officials will continue to supply knowledge for everyone who lacks the chance to study, especially children and people in remote areas. Some people in remote areas struggle to make an income because they do not know how to grow crops for sale and live in poor conditions so education will change their living conditions because they will know to buy and sell. During training all participants came from everywhere so they have a chance to share their experiences and techniques in agricultural production and animal husbandry so everyone can use them to improve their living conditions. Encouraging all people to put more effort into education and human resource development will play an important role to help the community move closer to achieving poverty eradication soon. District officials have encouraged Xaysathan villagers to plant a wide variety of crops for sale and personal

consumption, including rice and vegetables, while also supporting animal husbandry. If everyone has knowledge it will be easy for them to understand the government policy to develop the country and change the living standards of local people for the better.

Many families in Xaysathan district are now successful in rearing animals and growing crops which has made a lot of positive difference to their living conditions. Nearly all villagers in the community are farmers so infrastructure improvements, especially roads, are essential because it will make it easy for them to exchange their crops and transport them for sale in nearby markets. To boost agricultural production local officials are also trying to introduce new modern farming techniques for everyone in the community to increase the quality and quantity of their harvests so that they will have enough food for personal consumption and also a surplus for sale.

*By Meuangkham Noradeth,
the Vientiane Times, January 17, 2015, Lao PDR.*

Collective Land Rights for Sustainable, Prosperous Indonesia

The government inaugurated in Sept. 01 last year the National Programme for the Protection and Recognition of Indigenous Peoples (PPMHA) through the country's Reducing Emissions for Deforestation and Degradation Plus (REDD+) programme. Indonesia's REDD+ programme understands social equity as key to successfully tackling climate change. The recognition of collective indigenous land rights provides communities with a critical asset base land for poverty alleviation and sustainable development. This is vital to protect our forests, biodiversity and our future. Indigenous peoples across the world have proven to be sustainable stewards to vast, but rapidly dwindling, forests. While agricultural, logging, mining and other pressures have challenged their ability to sustainably manage the forests they rely on, the PPMHA looks to reverse this trend.

First step is to clarify indigenous territories and related tenure rights. A second is to strengthen local resources for green development and service provision, providing alternative livelihood opportunities. This enables sustainable forest management in a manner that supports increased household incomes. Lack of clarity in land tenure and rights poses one of Indonesia's biggest development and

conservation challenges. Seasonal fires, food insecurity and chronic difficulties in securing land for infrastructure development are only some examples.

One obstacle remains on how community maps can be accommodated within the government system to enable and affirm collective land claims. As a temporary solution, the National REDD+ Agency will serve as the data custodian. The agency welcomes the continued clarification of the institutional roles for the finalization of all areas associated with the PPMHA. On the macro-level, recognising adat and strengthening social equity also makes economic sense. Lack of clarity over land rights and tenure conflict inhibit efficient development of critical infrastructure for the country.

In parallel, the world is moving from the Millennium Development Goals to pursuing a post-2015 agenda. Indonesia's work is being highlighted on an international platform. The human rights and social justice agenda came to the fore at this year's global climate negotiations, the UN Framework Convention on Climate Change (UNFCCC) Conference of Parties 20 (COP 20) in Lima, Peru. The REDD+ programme is committed to ensure that Indonesia continues to provide tangible examples of sustainable and equitable development to the world.

*By Nurdiana Darus and William Sabandar,
02 January 2015, Jakarta.*

Freeing Malaysian Poor Penampang Folks from Hardship

Poverty has always been associated with people who reside in rural areas because of the gap in infrastructure and facilities, education and participation in the economy compared to people in urban areas. However, the opportunity to improve their standard of living and economy is always available if they really utilise the resources around them.

Government bodies and private agencies are also always willing to step in to help them realise this. It is for this reason that the Penampang Agriculture Development Committee comprising the Agriculture Department, Fisheries Department, Sabah Rubber Industry Board (LIGS), Drainage and Irrigation Department (DID) and Information Department, as of end of last month, came to interior village of Kg Buayan and surrounding villages to help the people accomplish their potential so as to release them from being continuously labelled as a hardcore poor community.

Located about 30 km from Donggongon township, Kg Buayan can be accessed using four-wheel-drive vehicles through a dirt road or jalan kayu balak (road built by former timber concessionaires). Or, for those who are physically fit, they can attempt the six-hour walk across steep hills, rivers or streams and mud-soaked paths. The nearest villages surrounding Buayan are Kg Terian, Kg Tiku, Kg Pongobon and Kg Kalanggaan.

Buayan village chief, John Sobitang, 51, said the people's main source and activity in the remote settlement is agriculture. "But the condition of the (timber) road is making it impossible for the villagers to market their farm and orchard products and produce in the nearest town of Donggongon," he said. Because of this, the products and produce are mostly used or consumed by the respective households. However, he believed that a government-initiated agriculture development being implemented in the village could enhance the households' income and at the same time attract infrastructure development to the interior.

If this is accomplished, the youths could venture out from the village to gain knowledge and experience and then return to the settlement later and use what they have gained to improve the village's predicament. The Agriculture Department of Penampang explained during the visit, that Buayan, Tiku and Terian settlements are alternatives to the rice bowl locations in the district. Based on its records, there were 2,500 hectares of paddy fields in Penampang not too long ago in 1995. And then urbanisation became rapid and subsequently altered the landscape of the district. Where previously paddy fields dominated the scene as far as the eyes can see, it is now replaced by housing estates, rows of shops and various other development. Cultivation of crops, especially paddy, is hardly prevalent now in urban and its outskirts. The interior is now the focus of paddy cultivation as well as other crops. In Buayan alone, there are 34 paddy farmers involving 25 hectares of land while in Tiku, 14 farmers over 12ha of land and Terian, 35 farmers over 34ha of paddy fields.

Penampang Agriculture Officer, Joseph Fung, who was also the group leader, said the functions of the District Agriculture Development Committee (JPPD) are to coordinate all related activities on agriculture development in a district. In Penampang, he said the committee is made up of all departments and agencies under the Ministry of Agriculture and Food Industry and also federal agencies such as Area Farmers Organisation, Federal Agricultural Marketing Authority (Fama) and Agrobank. Nevertheless, the recent visit, he said, only saw participation from several departments

and agencies. During the event, the Agriculture Department carried out registration for rice field plowing subsidy and incentive for hill padi through its mobile registration unit. "Apart from that, the department also conducted a demonstration on the making of cassava cake to the housewives and also distributed fruit and vegetable seedlings," he said.

District LIGS enforcement officer, Feistin Intim explained that the projects being carried out by the LIGS under the 2012 National Key Economic Area's (NKEA) special project involved four blocks of new rubber clustered cultivation. The blocks are Terian I (95ha, 30 participants), Terian II (85ha, 23 participants), Tiku Buayan (76ha, 24 participants) and Timpayasa (68ha, 16 participants). Feistin said the total acreage is 324 and 93 participants, involving a cost of RM4.536 million over five years. He said because of the development project, roads to the rubber estates are built and upgraded. A participant in the visit, Petrick Benedict, 24, said the construction of roads to the rubber estates is paving the way for an alternative road for the villagers to market their rubber produce that previously had to be transported or floated downstream through the river.

Penampang fisheries personnel, Tony Anus said such programmes benefit the villagers. "Our objective is to provide mobile service for registration and also application for fish fries to the entrepreneur or existing breeders in the village," he said. He said most fish breeders in the village consume the fish they rear. So, it is the department's priority to provide counselling and training to these breeders, he said, adding that the type of fries they mostly requested is red tilapia. He also said the trip was to also identify the impact of the tagal system on the people in the locality particularly on protection, conservation and management of the river fishery resources.

Sport fishing is allowed where fishes caught are released, he said. In the yellow zone, the villagers are allowed to harvest the fishes once or twice a month while in the green zone; only the members are allowed to fish there. Because of the tagal system, the fish population there has improved significantly. Illegal fishing by outsiders also has successfully been eradicated, said Tony.

The villagers expressed hope that the development of infrastructure would also be expanded into the settlements so as to enhance their quality of life as well as to transform the villages as one of the eco-tourism products in Penampang, especially in Sabah.

The Daily Express, March 13, 2015, Malaysia.

Pakistani Farmers Struggle to Switch to Solar Powered Pumps

Arshad Khan recently converted his diesel-operated water pump to solar energy to save money on his monthly diesel bill. He grows wheat, vegetables, peanuts and sugar-cane on his 18 hectare farm in Attock district of Pakistan's Punjab province. "In April last year I decided to convert my tube well to solar energy after my diesel costs rose to Rs 29,000 per month," he said.

In Pakistan, there are over 1.1 million agriculture tube wells, with only 30% of them operated by electricity. As the country faces a growing energy crisis, farmers are left with no option but to switch from diesel to solar energy to irrigate their crops. Tube wells consume around 2,000 million litres of diesel every year. Khan is now encouraging other farmers in the area to install solar panels, pointing out the long-term economic benefits despite the initial expenditure of Rs 1.8 million.

National Solar Drive?

Pakistan's government recently approved the use of grid-connected solar energy and rooftop solar installations and cut import taxes on solar equipment in a bid to boost solar power across the country. In the next few months, Pakistan will add 100MW from the Quaid-e-Azam solar park in Punjab province to the national grid for the first time, with an additional 50MW to be added within a year. The project is part of Pakistan-China Economic Corridor, under which China will invest US\$33 billion including in the energy and power sector.

But the country's solar sector has a long way to go. "At the moment, generation of solar energy in the public sector is zero as all the projects are being done in the private sector," said Asjad Imtiaz Ali, CEO of the Alternative Energy Development Board, a government organisation.

Chairman of Pakistan Solar Association, Faiz Muhammad Bhutta recently urged the government to do more to spread solar power: he called for a 20,000-MW solar target by 2026, following the example of India's National Solar Mission.

Despite plummeting oil prices, Asjad Imtiaz Ali believes Pakistan should continue to develop its renewable energy sector as a way of reducing its reliance on volatile fossil imports for electricity. Almost half of Pakistan's total electricity generation comes from expensive thermal energy

sources and this means electricity prices have become unaffordable, according to the country's 2013 National Power Policy.

Solar is the most viable and reliable energy source for agriculture, argues Dr Qamar-uz-Zaman, climate change and renewable energy expert with LEAD Pakistan, an NGO based in Islamabad. He believes farmers across the country should be encouraged to convert their diesel-operated water pumps to solar energy. "Agriculture tube wells can be operated directly from solar panels as no batteries are required to store the energy for them," Dr Qamar-uz-Zaman said, adding farmers can recover costs within three to four years by saving on diesel and electricity bills.

Costs Too High

But few farmers can afford the initial investment. Around 85% of farmers have less than ten hectares of land and they cannot afford agriculture inputs like seed, fertilisers and pesticides, let alone the installation of solar water pumps to irrigate their land, said Muhammad Anwar, Chairman of Pakistan Kissan Ittehad, a private body representing farmers.

Government subsidies would help. "The government should give at least a 50 per cent subsidy on installation of solar tube wells to small growers," he said, "the agriculture sector is backbone of the country's economy and the government must support it." Punjab chief minister Shahbaz Sharif announced the government would provide solar panels to small farmers at subsidised rates back in June 2012, but this promise has not yet materialised. "The agriculture sector is not on the priority list of the rulers," he lamented.

Pakistan's agriculture sector contributes a fifth of the country's GDP and employs almost half of the labour force, according to the Pakistan Economic Survey 2013-14. Large-scale farmers are installing new solar tube wells on their farmlands but small-scale farmers cannot afford the cost of around Rs 1.5 million, said Nauman Khan, chief executive officer of Grace Solar Pakistan. He suggested private banks should finance the installation of the solar powered water pumps as they finance seeds, fertilisers and pesticides. Pakistan should make the most of its 300 days of sunshine a year by installing solar panels on homes and tube wells, he said.

By Aamir Saeed, the Dawn, February 12, 2015, Pakistan.

Building Bridges



DG, CIRDAP participated in CAPSA-ESCAP Meeting in Indonesia



DG CIRDAP had a meeting with Mr. J.K. Mohapatra, Secretary (RD), Ministry of Rural Development (MoRD), India on 19 March 2015



DG, BARD calls on DG, CIRDAP at Chameli House



DG, CIRDAP with Dr. Ajit Kumar, Vice Chancellor, National Institute of Food Technology and Entrepreneurship Management (NIFTEM), India



DG, CIRDAP discussing CIRDAP issues with Joint Secretary, MoRD, GoI



DG, CIRDAP met Dr. Ramkrishna, Director, NAARM, Hyderabad on 18 March 2015

Calendar of CIRDAP Activities during April 2015 to August 2015

Date	Activities	Venue
5-8 May 2015	Efficacy of Initiatives/Programmes on Rural Income and Poverty Alleviation: A Way Forward	NCRD, Islamabad
25-28 May 2015	Workshop on Change Hua-Muu Royal Initiative Project	Thailand
10-11 June 2015	Mainstreaming Up-Valuing Rural Women's Agro-Enterprise Products: Hands-On Training-Workshop on Chips Making – A Practical Application on Productivity and Income	CIRDAP, Dhaka
15-16 July 2015	Workshop on Bamboo Value Chain	Lao PDR
28-30 July 2015	CIRDAP – SDC – NCPAG International Conference on Networking Local Government Training Institutions	NCPAG, Manila Philippines
July 2015	Celebration of 35 th CIRDAP Anniversary	CIRDAP, Dhaka
17-21 Aug. 2015	Organise 20 th Governing Council (GC-20) & 30 th Executive Committee (EC-30) Meeting of CIRDAP	Nadi, Fiji
19 August 2015	Seventh Regional Policy Dialogue of CIRDAP	Suva, Fiji
19 August 2015	Climate Change and Disaster Reduction	Suva, Fiji
August 2015	International Workshop on Up-Valuing Agriculture Products and Chasing Markets	CIRDAP, Dhaka

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