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CDD

CIRDAP Development Digest



CIRDAP

**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/Infrastructural; 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.

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Cover photo shows the participants from CIRDAP member countries in a Regional Workshop on "Efficacy of Initiatives on Rural Income and Poverty Alleviation: Way Forward" held from 5-8 May 2015 in Pakistan.

Centre on Integrated Rural Development for Asia and the Pacific

'Chameli House', 17 Topkhana Road, GPO Box 2883, Dhaka 1000, Bangladesh

Tel: +(880 2) 9559686, 9558751, 9586510 (PABX); Fax: +(880 2) 9562035, 9571880

Email: icd@cirdap.org; research@cirdap.org; ppd@cirdap.org;

training@cirdap.org; administration@cirdap.org

Web: www.cirdap.org

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Research News

Regional Workshop on Efficacy of Initiatives on Rural Income and Poverty Alleviation in Pakistan

CIRDAP in collaboration with Akhter Hameed Khan National Centre for Rural Development (AHKNCRD), the CIRDAP link institute in Pakistan organised a regional consultation workshop on “Efficacy of Initiatives on Rural Income and Poverty Alleviation: Way Forward” followed by a seminar on “Interest-Free Micro-Finance for Sustainable Livelihood” from 5-8 May 2015. In this workshop the country experts presented their country reports prepared on the above mentioned title. This consultation workshop is a part of the programme of CIRDAP Research Division suggested by the Twenty Ninth Technical Committee (TC-29) Meeting held in Hanoi, Vietnam in September 2014. As follow up activity the country reports are being synthesised and will be published by CIRDAP as Rural Development Report 2015. The report is expected to provide a guideline to the policy makers of CIRDAP member countries to redesign the future rural development initiatives and sharing knowledge among them.

Eleven countries out of fifteen CIRDAP member countries, namely Bangladesh, Fiji, India, Indonesia, Malaysia, Myanmar, Nepal, Pakistan, the Philippines, Sri Lanka and Vietnam prepared country reports. However, seven country experts have presented their findings in the consultation workshop. The findings of the regional consultation workshop would be discussed in the forthcoming Seventh Regional Policy Dialogue in August 2015 in Fiji where policy makers of CIRDAP member countries will meet in a biannual meeting of CIRDAP.

The national seminar on “Interest-Free Micro-Finance for Sustainable Livelihood” was organised to demonstrate the findings of a successful programme being implemented by a number of philanthropists on interest-free microfinance for sustainable livelihood of the poor called “Akhawat”.

Dr. Amjad Saqib, founder of the “AKHUWAT”, highlighted the concept of interest-free microfinance as an offshoot of personal experience in the government and later has taken initiative for a larger goal of brotherhood, bond of solidarity with the marginalised people. He thanked AHKNCRD and CIRDAP for giving the opportunity of this knowledge sharing and mutual learning. Akhuwat has some innovative projects: Microfinance, Health, Volunteers, Sira Support, Clothes Bank, Dreams, Institute of Social Enterprise and Management, Internship and Fellowship Programme, Incubation Center, Akhuwat University etc.

In the seminar the organiser showcased e-learning platform of Taleem Foundation operated/telecasted simultaneously over eight remote locations using PBX EDUCAST in Baluchistan demonstrating how video conference could be a bridge to learning. On the final day of the consultation workshop there was a field visit for all participants in Rawalpindi where the participants had a practical experience on interest free micro-finance operation.

The summary of the country reports presented in the workshop is given below:

Bangladesh

The Government of Bangladesh had taken Structural Adjustment Policy in 1980s and trade liberalisation policy in 1990s. The progress in reducing income poverty got momentum in 1990s and achievement in reducing human poverty in terms of reducing deprivation in education and having good health were remarkable. Congenial condition for participatory role by men and women in every sphere of social and economic life increase the empowerment of women through reducing poverty. Bangladesh is now in a takeoff stage to be a middle income country. The efforts of government for developing human capital needs to be strengthened by giving technical skill that have demand in the high productivity sector. Policy and technical supports for value adding activities of agricultural products need special attention. For reaping the demographic dividend due to increased size of labour force the policy should be advocated for increasing saving, increasing human capital and increasing domestic demand. Health insurance should be popularized to give benefit of the increased household income at the grassroots level. Nevertheless, good governance is essential component for serving the people in a better way.



Fiji

Government of Fiji has been continuously improving their strategies of intervention so that the programs have become more relevant to the changing needs to the Fijian society. With the initiatives implemented so far, the recipients (individuals, organisations, communities and other stakeholders) agree that creative changes are happening in Fiji, which are timely, relevant and pro-poor. In addition, the Government is setting a good example of how productivity and thinking outside the box helps to design creative and high-impact initiatives and policies. However, instead of just up-skilling communities to sustain welfare and supplementary cash family incomes, the Government should promote trade potential from these activities. It is recommended for dealing with potential mis-match of objectives and priorities between the Government and development partners, promotion of trade potential in income generation projects, increased stakeholder consultations, use of expert advice to support creative policy making in. It is also recommend that the Government must collaborate with the donors and other NGOs to continue with the current programmes, identifying and dealing with the loopholes that hinder their success and relevance to the society.

India

The rural economy in India has been shrinking in terms of income since the 1970s. Employment growth in rural India has been slower than in urban India. There are three specific initiatives for poverty alleviation: (a) Wage employment programmes of Government of India, specifically Mahatma Gandhi National Rural Employment Programmes (MGNREGA), (b) Self Employed Programmes of Government of India, specifically the National Rural Livelihood Mission (NRLM), and (c) Corporate Social Responsibility (CSR) Programmes of Corporations. One of the problems of development strategies in India is that vulnerability is not focused. Households to a greater or lesser extent are exposed to risk and as consequence are vulnerable. This discussion is never part of the computation of poverty statistics. Hence anti-poverty programmes do not have strong long term impact. NRLM may do better if it includes skill training than MGNREGA. The institutions of the Panchayats or local administration such as the Gram Sabhas are being used to ensure optimum implementation of such schemes. The primary reason for low levels of empowerment of women and the consequent high moral hazard cost is the near absence of their financial independence. However the unintended consequence of the women's participation in MGNREGA is that it incentivises them to attend Gram Sabha meetings in order to ensure that the scheme is adequately implemented as well as reducing the anomalies

associated with the payment of the wages. The Indian companies have attempted to address concerns for issues in rural development by engaging several partnerships with civil society organisations, local governing bodies and community members.

Indonesia

The problem of poverty in Indonesia until now is still a problem that must be taken seriously, so the poverty alleviation programme and increase incomes of the poor people in rural is a priority and an integral part of economic development. The government has been much effort to alleviate poverty and increase income of through programmes for the various aspects, such as increased production and productivity of the agricultural sector through innovative technology, and strengthening of rural small business capital, capacity building and skills poor people in the business, community development, and issued various regulations to encourage economic development in the community. However, in some poverty alleviation programmes and increase incomes of the poor there are still obstacles in achieving success. In the future important issues should be considered in poverty reduction are: (a) shared commitment between the executive and the legislative as well as the whole society in poverty alleviation, (b) mobilisation of resources to achieve the goal of poverty reduction necessary to devote attention to both funds, human resources, capital resources and political will, (c) location specific planning can be implemented, (d) implementation of programmes need to be consistent, and (e) development of models of poverty reduction need to improved based on experience.

Malaysia

Although Malaysia's economy is stable and growing, the issue of poverty is still the main concern and given a high priority by the government. The government of Malaysia has formulated a range of national development policies, programmes and initiatives and mostly addressed the issues of poverty. The New Economic Policy (NEP) that covered the period of 1971-1990



had two specific strategies. The first strategy was to reduce absolute poverty. The second was to restructure the society to correct economic imbalance so as to eliminate the identification of race with economic function. The National Development Policy (NDP) succeeded the NEP to attain balanced development focused on the eradication of hardcore poverty and relative poverty. Under this policy, the government creates more employment opportunities and increases the participation of the Malays in the modern sectors of the economy. The NEP and NDP were complemented by the vision 2020, which is a long-term objective of becoming a fully developed nation by 2020. Nevertheless, there are still rooms for improvement: there is a real need for peaceful and harmony environment and close cooperation among ethnic groups. Technology is one of the efficient tools for the transformation of agricultural to become a dynamic, modern, innovative and competitive sector. The commitment of stakeholders is one of the most important key success factors for programme implementation. Improving the distribution of income and narrowing income imbalance should be improved between and within ethnic group, income groups, economic sector, regions and states. Intensifying efforts should be employed to improve the quality of life.

Myanmar

In Myanmar, several measures are being done for poverty reduction. The country is reforming step by step in its political, economic, and social dimensions in a momentum by implementing the integrated rural development initiatives. A number of positive developments have occurred in rural development process for poverty alleviation in Myanmar. The government has launched economic and sectoral policy reforms and begun the market liberalisation. The democratisation process in the country led to emerge civil society organisations (CSOs) consequently broadened economic and agricultural and rural policy debate. It can be seen that there is greater community participation in every rural development programmes and projects in every stages of the project. In future, considerations of effectiveness and sustainability require some issues and areas. One way focusing is to target assistance in particular sub-sectors with strong linkages to poverty reduction. Another is to target assistance on classes of poor people with common characteristics such as sectorised-focus, geographical focus which is recently practicing, a greater access to ICT, greater nutritional programmes, rural development fund harmonisation.

Nepal

The economy of Nepal is dominated by agriculture which contributes to one-third of GDP and offers employment to two-third of the population. Since the agricultural growth was sluggish and fluctuating for a long time its contribution to poverty reduction has been modest. The current 13th Plan (2013/14-2015/16) with the long term goal of upgrading Nepal into a middle income country by the year 2022, has been in implementation. It is expected that at the end of the 13th Plan the poverty level will reduce to 18 per cent from the existing 23.8 per cent in 2012. The recent earthquake devastation (April 25,

2015), however arises fear that it may bring bottleneck to graduation to the middle income country by pushing down more of the population below the poverty line. Several macro and micro initiatives have been in operation, some are broad based policy instruments and some are targeted initiatives. The institutional mechanism and effectiveness of the implementation of the initiatives/programmes are weak and good governance was far from the reality. Some specific recommendations are: promotion of enabling environment to economic growth. Targeted programs should be expanded. More investment and pursue pro-poor policy in agriculture are needed. There should be provision for non-farm employment opportunities. Improvement of governance is necessary for all the initiatives.

Pakistan

More than two-thirds of Pakistanis live in rural areas where the poverty rate has consistently remained high compared to the urban areas. The Government of Pakistan and the Provincial Governments have established dedicated departments like Zakat and social welfare to provide social protection to the vulnerable communities. Rural support programmes figure prominently which have helped in community development and have mobilised resources for the poor. Along with this income generation programmes by the government, NGOs and the donors have also launched programmes for increasing the economic opportunities and improving the income levels. Akhuwat stands out as a successful programme that aims to alleviate poverty by empowering socially and economically marginalised segments of the society through interest-free micro-finance. On a broader level the attempts at poverty reduction should be addressed in holistic manner whereby not only efforts are made to increase economic opportunities for the poor but at the same time efforts are made to improve their education and health profile. The government needs to be consistent in its macro-economic policies and should strengthen community development initiatives in association with the rural development programmes. A strong monitoring and evaluation mechanism is prerequisite to protect the rule of law. There is an ardent need to invest and strengthen the agriculture sector. Depending upon the different poverty bands different programmes should be developed. The high quality education in rural areas, particularly the technical education and improvement in health indicators are necessary.

Philippines

In the Philippines, poverty consists of multiple deprivations and vulnerabilities. The official poverty measures are income-based, and these include the headcount, income gap, poverty gap, and severity of poverty gap ratios. The National Economic and Development Authority (NEDA) is the national agency that formulates and coordinates all social and economic development plans. To strengthen the impact of poverty alleviation programmes, the government promotes public-private partnerships and NGO participation. Based on NEDA's review and the initial implementation of the Philippine Development Plan, there is a need to employ spatial and sectoral strategies to

address the uneven nature of growth and development. Interventions are not making substantial improvement toward reducing the number of people living in poverty. Nevertheless, the country has made significant advancements in basic education and child health, and these investments are expected to reduce poverty in future generations. Some of the constraints that need to be addressed are: (a) weak responsiveness of poverty to growth; (b) unfinished agrarian reform; (c) government under spending; (d) underperforming agricultural sector; (e) lack of competition in key sectors; and (f) negative impact of climate change to welfare status.

Sri Lanka

Despite of the growth and economic development, poverty reduction in Sri Lanka has been slow due to widening inequalities among income groups and across regions, sectors and groups, since growth is concentrated in key urban areas of the Western Province. The expenditure on education, health, social welfare programmes and projects is declining as a percentage of GDP. The rehabilitation of the people whose livelihoods have been devastated by the war and the large number of children, displaced persons subject to physical injuries and mental trauma requiring medical attention and welfare pose serious challenges. Prioritisation of social expenditure along with economic infrastructure development is imperative. On the other hand, economic growth is achieved neglecting the social welfare of the country. Three policy thrusts are needed to improve the country's poverty conditions. First, the strategy and process of economic development should be more pro-poor oriented and focused on areas of development such as agriculture, education, information technology, small and medium entrepreneurship expansion and health supports that would benefit the poor. Second, there must be much higher expenditure on social infrastructure and recurrent social expenditure on agricultural technology, agricultural insurance, natural resource management, renewable energy, women empowerment and emerging needs of natural disasters, climate changes and calamities. Third, funds expended on social welfare must be better targeted to reach the justifiable in provinces, regions, districts or communities and there is a need to increase the allocation of investment on research and development.

Vietnam

Vietnam has made great achievements in poverty reduction, however, the absolute number of the poor is still great (about 1.8 million poor households). Poverty is concentrated in rural, mountainous areas where majority of ethnic minorities live. Particular policy should be developed on poverty reduction for mountainous areas, the most vulnerable ethnic minorities. Flexible finance mechanisms should be developed in mobilising local counterpart funds, especially for the poor areas where it is really difficult to mobilise funds. Supports for poor households should be diversified in order to meet the needs of different beneficiary groups: no land, non-agricultural activity, or migrants, etc. Solutions should be designed based on the

conditions and characteristics of each type of poor households. Policy supporting the impoverished should be separated and become social security policies. Supports on production should not be given to the impoverished. Policies should be developed supporting the near poor, the households who have just escape from poverty in a way that they continue to get benefit from policies on credit, extension and vocational training; so that they have sustain capacity to escape poverty, stay away from the poverty threshold, and avoid falling back into poverty when facing the risks.

Workshop Recommendations and Way Forward

In the recommendation session of the workshop the participants selected three Thematic Areas under them key recommendations as well as way forward have been suggested. The Thematic Areas along with the recommendations/way forward are as follows:

Thematic Area 1: ICT in Enhancing the Efficacy of Initiatives and Programmes for Rural Development

Recommendations

- Develop a national ICT Department for Rural Development Policy, Strategy and Model;
- Identify key rural development issues in every theme/sector;
- Identify and implement relevant best practices to address those issues;
- Undertake buy-in of government and other stakeholders;
- Scale up initiatives through collaboration and partnerships with stakeholders;
- Empower rural population;
- CIRDAP and such other organisations should facilitate countries to identify and upscale such initiatives; and
- Encourage regional level ICT applications development and deployment.

Developing National ICTD Policy

- A coherent national ICT policy for rural development should be formulated.
- A corresponding national level implementation plan with time lines should be formulated.
- Government would be responsible for policy which should also involve external stakeholders.

Implementation

- Development Consortium
- Regional level ICT applications development

Thematic Area II: Sustainable and Marketing Agriculture for Small Holders

- Promote cooperative societies as a mechanism to combine products so as to enhance competitiveness of smallholder producers;
- Facilitate farmers to identifying better products and promotional needs to be provided by government;
- Rural Transformation Centers a One Stop Shops for farmers in rural areas to provide better services such as marketing intelligence, access to finance, agricultural testing services, extension and other advisory services, learn best practices, skills required for marketing, receive advice where farmers have complaints.
- Identify a mechanism to promote south-south cooperation for technology transfer, appropriate for small holders;
- Framers' Caucus groups need to be created and registered for creating their credibility and sustainability.
- Promotion of informal information sharing hub through CIRDAP;
- Promotion and importance of high value agriculture value addition including value addition among small holders; and
- Government back up required for quality assurance to farmer.

Thematic Area III: Rural Financing for Poverty Alleviation

Options

- Loans/micro-finance
 - Interest free loans for agro-inputs

- For livestock
- Group loans
- Value chain financing
- Alternative to middle man – cooperative etc.
- Insurance
 - Crop insurance
 - Livestock Insurance
- Small and medium enterprise loans
- Social protection mechanism
- Community based financing (to support bulk buying, marketing of agro-products, infrastructure, inputs etc.)

Mechanism

- Sources of funds
 - Tax, Corporate Social Responsibility (CSR), philanthropy, dedicated taxation
- Processes/mechanisms
 - Government, community based, cooperatives, CSOs, networking
- Outputs/utilisation
 - Crop, farms, livestock, agro business, infra structure

Akhuwat – An Interest-free Microfinance Scheme in Pakistan

(Interview of Dr. Amjad Saqib published in the Pakistan Today on 8 February 2014 written by Mr. Agha Akbar, Associate Editor, which extracted from www.akhuwat.org.pk)

Akhuwat, which was established in 2001 by Dr. Amjad Saqib, has grown quickly to become one of the largest specialised providers of micro-loans in Pakistan – it now has almost two hundred thousand active clients, including many non-Muslims, served by more than 250 branches located throughout the country. Akhuwat provides interest free, referred to as *Qard Hasan*, loans to the working poor. *Qard Hasan* loans are promoted in Islamic teachings as one of the mechanisms to assist poor people; indeed they are preferred to providing the poor with outright charity. With an average loan size the equivalent of just US\$144, Akhuwat lends to some of the poorest people in Pakistan without any formal collateral and has a remarkable on-time repayment rate of 99.83%.

Dr. Amjad Saqib is the progenitor of the idea of interest free micro-finance as well as the driving force behind Akhuwat. It is a tribute to Dr. Amjad Saqib's dynamism and also that of its board of directors that in just about 12 years, Akhuwat from a fledgling that started off with negligible seed money has become an organization with a national footprint – with presence in all the four provinces, Azad Kashmir and Gilgit-Baltistan. It is

already collaborating with the governments of Punjab and Gilgit-Baltistan, both having channeled their poverty alleviation programmes through Akhuwat to the tune of Rs. two billion and Rs. 200 million. Apart from this most credible recognition, 'Lend with Care', an international NGO with presence in 80 countries across four continents, is now also directing substantive funding toward Akhuwat in a significant manner.

Akhuwat has grown big and the momentum generated in the last few years is reflective of it being embraced by an ever-broader base of donors. That it doubled all its key indicators in 2013 year-on-year is another measure of the organisation having become a vital force in alleviating poverty.

The figures are impressive, indeed. From a few thousand rupees to an organisation dealing with cumulative asset base of Rs. seven billion, from being too poor to buy furniture as a startup venture in a non-descript shanty, now having a sprawling seven-storey headquarter in Lahore. Then it had to per force seat its people on the floor. Now having grown to 256 offices in 143 cities, on average disbursing a loan every three minutes, having reached 400,000 families and counting, it still operates from the floor. This is deliberate: one, to keep operational costs low in order to make every donated rupee go farther; two, to empathise with its borrowers who are essentially the poorest of the poor; and three, to remain embedded with tradition.

But even more impressive than the figures is the philosophy that draws on the innate human goodness, providing it a vehicle to share one's well-being with the less fortunate with the intent to lift them out of poverty – for good.

Akhuwat is also an organisation of amazing contrasts. It draws its spirit and its moral moorings from Mawakhat-e-Medina, yet religion plays no part in its consideration when financing a project. And while it holds its loan disbursement functions at mosques and shrines, again irrespective of the religious belief of the borrower, for the same purpose it also goes to churches and temples without the slightest inhibition. The message is loud and clear: Humanity is foremost, and, again the concept flows from one of Prophet Mohammad's (PBUH) sobriquets, *Rehmatul lil alameen* (Blessing for all).



Here is how Dr. Amjad Saqib describes the entire venture, how it was conceived, what he and his comrades have gone through in the last one dozen years of building Akhuwat into a force to reckon with. Excerpts from an interview:

Q: Were you not daunted by the fact that interest-free micro-finance was not practiced anywhere on this planet, at least not on a mentionable scale, when you conceived of Akhuwat?

A: Well, I knew it was not going to be a cakewalk. But before I answer the question, let me narrate you a real-life incident. Once I had this occasion to introduce Akhuwat, then in its early days, in what was a very brief interaction in the middle of a reception to one of our former prime ministers. When I told him that Akhuwat lends on 'No Interest', he quipped, words to the effect: "How can you remain solvent?" As he moved on, I wondered about the futility of convincing a banker to forego interest! How could he have appreciated that inherent in 'interest' is business, a transaction which is always more beneficial to the lender than the borrower. And this is anathema to Akhuwat, the antithesis to our core belief.

The basic premise, the assumption on which we commenced this rather eventful journey in March 2001 was that there were people who wanted to share their well-being with others who weren't as fortunate as them. From the word go, this was not to be a charity, though it was funded out of donations. We lend with the intent to turn the borrower into an entrepreneur, but

along the way our staff is trained to interact with the person and the core group in a manner that he or she becomes a part of the Akhuwat family and subsequently a donor. Herein lies the sustainability of the organisation, the more people it pulls out of poverty, the more donors it has – on top of those who donate to support the programme.

But to answer your question, No, I and my friends were by no means daunted by the concept. We knew that it would be difficult to bring people round to the idea of interest-free microcredit but we also were confident that once we had a few success stories behind us, the organisation would draw strength from it and grow.

Q: You make it sound so simple... What are your considerations while evaluating a borrower?

A: Well, the idea is simple, the execution has its own complexities but we have overcome those with the assistance of our staff and volunteers. Everybody whose life is touched by Akhuwat becomes a part of it and starts owning it. That is the beauty of Akhuwat, the selflessness, the spirit and sense of sharing and sacrifice it cultivates getting people hooked to it for good. As for our evaluation process, we lend smart with care, after due diligence. Where we feel that the borrower is not ready, we arrange for job training prior to lending etc. The proof of the excellence of our system is Alhamdo lillah 99.8 per cent recovery rate.

Q: But you must be aware that microfinance has become a huge business in itself, sucking up world's surplus cash and parking it in a sector that yields high profits?

A: Yes, it is ironical, and it is a global phenomenon. Yields in microfinance are higher than traditional finance now because the lenders cover their risk and also take advantage of the desperation of the borrower. I don't want to sound critical aspects of micro-finance; the intent is definitely poverty alleviation, but the fact is that the costs are horrendous.

Q: What made you resign from the Civil Service of Pakistan, when you were in the prestigious DMG and on the verge of promotion to grade 19?

A: Well, certainly not out of any disrespect for the job. Actually once I had decided that my future was in the social development sector, I believed that I perhaps could contribute far more if I dedicated all my energy and attention to that than remaining tied to the civil service. Once that decision was made in my mind, it was not difficult to quit. However, let me make it clear that one can do a lot for the people remaining in civil service as well. And there have been and are too many shining examples of devotion to service in our bureaucracy, the sort that makes a real difference. But as I said, it was a personal decision, with the drive coming from within.

Q: Did you ever regret leaving the civil service?

A: Early on it was difficult to reconcile with, owing to financial as well as social issues, for once you're out of the service one

invariably goes a few notches down in the social pecking order. But regret I never did. My father and father-in-law both had been in civil service. Convincing them would have been a tad difficult. But I had made my decision to take the plunge, so I just confided in my spouse, and it was she who discouraged me from even discussing it with my father and father-in-law not because it may have weakened my resolve but created undue anxiety. Contrary to my wife, most of my well-meaning friends in the service had advised me to go on long leave and test the waters first, but personally I didn't want to waver. I was much too focused on what I had to do, and the intent was such that I wanted to be up-front and in no way use underhand tactics to stay out and yet in the service at the same time.

It is not without a hint of irony that, other than seeing Akhuwat grow, the two happiest days of my life were when I was selected (He had the distinction of standing first in the civil service written exam, and third overall) for the Civil Service of Pakistan and the day I left it for good.

Q: Who would you give credit for Akhuwat's success and what to you is the reward?

A: Mima Taufiq Illullah, credit is to those who had the means but more importantly the impulse and the grace to do a good deed. My gratitude is for those who had faith in us, and who contributed, big and small is irrelevant, toward Akhuwat becoming what it has. Next the credit goes to nearly 450,000 people so far who borrowed from us, lifted themselves literally from their bootstraps to prove that our assumption about their being trustworthy was right. Then comes the Akhuwat staff and volunteers who made Akhuwat's philosophy a way of life. As far the board members, most of them my friends, as that age-old Persian saying goes 'Hisaab-e-dosta'n dar dil', that debt of gratitude is between them and myself. And it shall remain there forever.

As for reward, the work and the sense of fulfillment that it has given me is a reward unto itself. What makes me most happy about the venture is that it has introduced me to so many who with a little prompting respond to our social obligations and moral and religious responsibilities. *Jazakallah.*

Q: A full one dozen years on, what sort of satisfaction does it give you? Where is Akhuwat headed to? Where would you want to see it?

A: It gives me immense satisfaction not just in the personal sense but also from the point of view of transforming lives, giving hope to people, if I may say, creating those little islands of hope that is the business of Akhuwat and the momentum, range and dimension that it has gathered, I would not want to swap it for anything in the world.

From what Akhuwat has become, which is no less than a movement now, and the way it has been institutionalised, one can safely predict that this is going to grow bigger and bigger. I would want to see Akhuwat one day, hopefully not too far in the future, being acknowledged as an organisation that contributed majorly in alleviating poverty from this country.

SAARC and CIRDAP Meeting to Renew the MoU and Initiate Collaborative Programmes

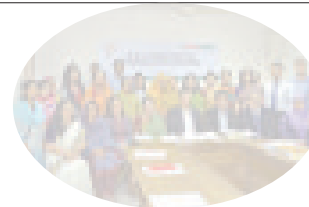
In 2007 CIRDAP and SAARC signed a MoU for three years to collaborate in various fields of mutual interests. The term of the MoU ended in 2010. Recently, both the organisations showed willingness to renew the MoU for mutual collaboration in rural development and allied fields. Delegates from SAARC Secretariat and SAARC Agriculture Centre (SAC) had meeting with DG, CIRDAP and other professionals on 19 May 2015 to discuss on the renewal of MoU between two organisations and to initiate probable collaborative programmes.



SAARC Agriculture Centre (SAC) is one of the 11 regional centres of SAARC having the similar mandates with those of CIRDAP. It will work jointly under the MoU on some common issues such as rural development and poverty alleviation.

The following decisions were taken in the meeting:

- The previous MoU should be revised and a new draft of MoU will be prepared by both SAC and CIRDAP. Then it will be sent to the SAARC Secretariat for review. Once final it will be signed by CIRDAP and SAARC Secretariat.
- A joint programme on "Agricultural Insurance in South Asia for Rural Development" or other topics will be conceptualised and submitted for approval to the both of the organisations' authority.
- SAC and CIRDAP may develop any joint project proposal on agro-processing for action research through pilot project with the aim of establishment of micro, small and medium agro-processing enterprises in the region. The proposal will be submitted to the SAARC Development Fund (SDF).
- Both SAC and CIRDAP can take initiative for manpower development in the field of agro processing. (e.g: making chips from jackfruit, mango etc, ice-cream from banana skin, poppadum from livestock by product, chips from vegetables like bitter gourd, betel vine leaf etc).
- SAC and CIRDAP may organise seminars on common issues/topics.



Pilot Projects Division

Preparatory Work for the Best Practices on Bamboo Value Chain in Lao PDR

Pilot Projects Division (PPD), CIRDAP in collaboration with Department of Planning and Cooperation (DoPC) under the Ministry of Agriculture and Forestry, Lao PDR plan to organise Knowledge Sharing Workshop of Best Practices on Bamboo Value Chain from 7-8 July 2015 in Vientiane, Lao PDR. Accordingly, as preparatory work PPD has prepared activities proposal, responsibility matrix between the host country of Lao PDR and CIRDAP with budgetary options for organising the knowledge sharing on bamboo value chain by made available experts presentations from Vietnam and the Philippines. This was in line with a follow-up action that emanated during the 28th Technical Committee Meeting of CIRDAP held in May 2013, Indonesia where DoPC made a presentation on “Approaches, Lessons and Innovations on Bamboo Value Chain in Lao PDR.” Accordingly, DoPC had agreed and had confirmed in January

2015 to host in collaboration with CIRDAP a seminar/workshop on Bamboo Value chain.

The workshop aims to broaden opportunities for the rural communities in Lao PDR that are into micro-small bamboo industry. The experts from the Philippines and Vietnam will share knowledge on bamboo value chain which involves production, management and marketing. Enhancing the participants’ understanding about bamboo as a potential input in developing it into polymer composite materials and learning some methods of preparing various bamboo fibers will contribute in alleviating poverty and support rural development. The collaboration likewise aims to strengthen skills and competence of participants to effectively manage bamboo enterprise.

Hands on Training on Agro-Processing for Women Entrepreneurs – A Practical Application on Productivity and Income

PPD, CIRDAP in collaboration with International Finance Investment and Commerce Bank Limited (IFIC Bank) Bangladesh organised the Hands-on Training of Agro-processing for Women Entrepreneurs – A Practical Application on Productivity and Income from 10-11 June 2015. Dr. Cecep Effendi, DG, CIRDAP and Mr. Shah A. Sarwar, Managing Director, IFIC Bank Ltd. were present during the inauguration programme. Both officials viewed that through these small initiatives the women entrepreneurs can really improve their food

processing business. Likewise, Ms. Eva Benita A. Tuzon, Director, PPD, CIRDAP briefly explained about the objectives of hands on training programme and expected this collaboration would continue further for the women entrepreneurs through the network on SMEs created by Bangladesh Bank, IFIC, CIRDAP and other development partners like HORTEx etc. She thanked IFIC Bank for the financial support which was extended along with CIRDAP’s technical collaboration (e.g. preparing proposal and implementation of the activity).



Mr. T.I.M. Rawshan Zadeed, Executive Vice President and Head of SME Division & Green Banking, IFIC Bank, spoke at the programme and thanked CIRDAP authority for hosting this collaborative training. Ms. Novianti Adrial (Yanti), an Indonesian expert who lives in Dhaka, had conducted practical training courses at CIRDAP International Conference Centre with demo-kitchen facility for preparing chips using non-traditional crops such as bitter melon, betel leaf, banana flower and carrot.

There were selected 15 women food business entrepreneurs from all over Bangladesh. At the end of the programme they were awarded certificates by Dr. Cecep Effendi, DG, CIRDAP for completing the hands-on training course successfully. Further, the trainees have expressed common interest for follow up support from IFIC and CIRDAP to provide technical assistance on product packaging to up-value their products. The management of CIRDAP and IFIC have taken note of the participants' remarks.

Seminar on Empowering SME Women Entrepreneurs in Food Processing: Diabetic and Functional Foods



Bangladesh Institute of Bank Management (BIBM) under Bangladesh Bank, Protina HM Food Products in collaboration with CIRDAP organised a seminar on “Empowering SME Women Entrepreneurs in Food Processing: Diabetic and Functional Foods” at the CIRDAP International Conference Centre (CICC) on 30 May 2015. Dr. Atiur Rahman, Governor of Bangladesh Bank graced the occasion as Chief Guest. Representatives of commercial banks and leading four companies dealing with SMEs were present at the seminar. Ms. Eva Benita A. Tuzon, Director, Pilot Projects Division (PPD), CIRDAP was one of the members of the Coordination Committee of the organisers.

On behalf of DG, CIRDAP, Ms. Tuzon briefed the involvement of CIRDAP in greater SME Network in Bangladesh and other selected CIRDAP member countries. CIRDAP is in process of exploring the convergence of initiatives across sectors like agriculture, banks, micro-finance and other relevant sectors. CIRDAP with Bangladesh Bank and other relevant organisations have been working together to establish the SME Advocacy Network for policy makers. Women entrepreneurs should focus on innovative food businesses for higher business growth like diabetic

confectionary items due to its immense potential in Bangladesh, analysts said in the seminar. In the keynote paper the message was that there is demand for diabetic and functional food, gradually increasing with greater health awareness as opined by Mr. AK Obidul Huq, Assist. Professor, Dept. of Food Technology and Nutritional Science, Mawlana Bhashani Science and Technology University. Also, there was an exhibition of displaying some sample of diabetic foods made by some women entrepreneurs at CICC which was visited by some enthusiastic participants.

Workshop on Disaster Recovery Planning

A three-day long workshop was organised from 25-27 May 2015 at CIRDAP International Conference Centre, Dhaka CIRDAP by the Institute of Strategic Recovery Studies for Disaster Resilience & Research (ISRSDRR), International Recovery Platform (IRP) and UNDP, Dhaka in collaboration with Bangladesh key focal Ministry namely, the Ministry of Disaster Management and Relief (MoDMR), Government of Bangladesh. Mr. David Hilton, Assistant Programme Officer, Pilot Projects Division, CIRDAP participated in the workshop as part of capacity building of staff development in CIRDAP Secretariat. The workshop made an effort to build on the substantial experience of government officials, NGO/INGO representative, Civil Defense Agencies, Academics, Research Institutes (with total participants of 60-65 persons) aiming to provide an opportunity for improved understanding and abilities to incorporate risk reduction into recovery.

The overall objective of the workshop is to introduce resilient recovery agenda, focusing on “Build Back Better”, to reinforce the capabilities of national government in disaster recovery planning so that Bangladesh could better integrate risk reduction concerns in all phases of the recovery process, building on the existing assessment of risks. The concept of “Build Back Better” is emphasised in the Sendai Framework for Disaster Risk Reduction, which was adopted at the Third UN World Conference on Disaster Risk Reduction in March 2015 in Sendai, Japan.

In Technical Session, there were expert's papers/presentations from UNDP on Pre and Post Disaster Recovery Plan, Introduction to Post Disaster Needs Assessment (PDNA), papers on climate change and environment related with disaster adaptation and resilience with case studies on different countries like Japan, Indonesia, Philippines, Haiti. Also, Major A.K.M Shakil Newaz, Director(Operations & Maintenance), Fire Service & Civil Defense, Bangladesh made a presentation on entitled, 'Why Dhaka is Vulnerable to Earthquake' and also briefed on Nepal's recent earthquakes' experiences with possible scenario of Dhaka may experience during disaster like earthquake with high magnitude in rector scale. In technical session, there were group works done on various thematic areas (e.g. Infrastructure, Shelter, governance, Livelihoods, Environment Gender, Health, Psychosocial and climate Change. The closing session was graced by Chief Guest, Mr. Hasanul Haq Inu, Hon'ble Minister, Ministry of Information, Govt. of the People's Republic of Bangladesh who praised the organizer to conduct this workshop as everyone is concerned about the disasters occurred in and around the world.



Training Division

CIRDAP Internship Programme for NIRD&PR 8th Batch 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. They are the undergoing 8th batch PGDRDM students. They are: Ms. Hemangi Sharma, Ms. Pallavi Balaso Mane, Ms. Susmita Layek, Mr. Nishkarsh Mehra, and Mr. Kunal Singh.

The main objective of the programme was to sensitise and familiarise the students with the approaches and practices adopted by well known institutions in Bangladesh. As part of this internship programme the students 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 internees presented their internship report in Bangladesh on the last day of their internship at the presence of representatives of the organisations they visited and CIRDAP officials. The presentations by the internees was highly appreciated by the audience. They left Bangladesh on 16 April 2015 to begin with their remaining part of their study of PGDRDM at NIRDPR, Hyderabad, India. They will be completing their PGDRDM course on 31 July 2015.



Workshop on Sufficiency Economy Philosophy and the New Theory

The Workshop on “Sufficiency Economy Philosophy and the New Theory” was held from 25-29 May 2015 at Bangkok and Petchaburi Province, Thailand. The programme was co-ordinated by the Ministry of Agriculture and Cooperatives (MoAC), Government of Thailand (GoT) and organised by CIRDAP. The workshop discussed the concept and various facets of Philosophy of Sufficiency Economy and Chang Hua Mua Royal Initiative Project. Field visit was organised to Chang-Hua-Mua Royal Initiative Project to have hands on experience about the implementation process and understand the ground realities. Seven participants attended the workshop from various CIRDAP countries.

The Philosophy of Sufficiency Economy

Sufficiency Economy is a philosophy based on the fundamental principle of Thai culture. It is a method of development based on moderation, prudence and social immunity, one that uses knowledge and virtue as guidelines in living. Significantly, there must be intelligence and perseverance which will lead to real happiness in leading one's life.

Benefits of the New Theory

- The people can live moderately at an economical level, without having to starve, and can be self-reliant according to the ‘Sufficiency Economy’ philosophy.
- In the dry season when water is scarce, the water stored in the pond can be used to grow vegetables that can thrive on a small amount of water without having to rely on the irrigation system.

- In years when it rains in season with rainwater available all year round, the New Theory can earn income for the farmers who do not have to worry about expenses.
- In case of floods, farmers can recuperate and help themselves to a certain degree without needing much assistance from the government, a save on the budget in a way.

Field Visit to Chang-Hua-Mun Royal Initiative Project

Initiated by the King Bhumibol Adulyadej back in 2010, the Chang-Hua-Man Royal Project originally consisted of a 250-rai plot of land that demonstrated how economically viable crops can be grown without the need for chemical fertilisers. Later on, a dairy farm was established with fields to raise cows. This was done to encourage the local farmers to expand into dairy farming. The royal project is aimed at improving the lives of farmers in Phetchaburi and other nearby provinces.

Two day field work to the Chang-Hua-Man Royal project where one can learn about the traditional life of Thai farmers over the years, as well as about organic farming and some of the many fruits that are grown in the kingdom; such as, bananas, papaya, pineapple and dragon fruit was organised. There was also a demonstration on how green energy can be created by harnessing wind power.

Chang-Hua-Mun Royal Initiative Project is an initiative project of His Majesty the King of Thailand who graciously donated his own treasury to buy land about 250 rai at NongSua Reservoir, Ban Nong Kho Kai, KhaoKraPuk Sub-district, Tha Yang District, Phetchaburi Province. At that time, this land was dry and decadent. The area was used for establishing a sample royal project in agriculture and collecting economic crops in Tha Yang

District, Phetchaburi Province and nearby area. The King graciously assigned Dr. Dissathorn Watcharothai, Deputy Secretary General and Acting Director of the Bureau of the Royal House, to cooperate with government and private sectors and start developing this land on July 13, 2009.

In the first period, they improved the land to plant the crops, constructed the entrance road and the roads surrounding the project area, excavated a pond, constructed the office buildings and a royal guesthouse, installed an electrical system, bored an artesian well and etc. As a



result, they could adjust the degraded area as a land for experimenting the plantations of economic crops such as various gardening vegetables, fruit trees such as coconut, Phet Sai Rung rose apple, lime and various kinds of banana and farming crops such as pineapple and corn. Moreover, rice fields and rubber tree and Alatus plantations were also demonstrated. The sweet tamarind trees were seeded by the King and given to the project for planting. The King inaugurated the project on August 1, 2009.

The Wind Farm

The wind farm is a green energy site used for producing electricity and costs 1,000,000 baht per wind turbine. They can produce about 50 KW of electricity for selling to the Provincial Electricity Authority. Moreover, the production of 50 KW of electricity from solar energy is sold to the Provincial Electricity Authority as well.

The Chang-Hua-Mun Dairy Farm

The dairy farm herd has 36 dairy cattle. There are 26 dairy cattle and 10 calves. The 17 dairy cows can produce about 270 kilograms of milk to sell at the Cha-am Dairy Cooperative for 17 baht per kilogram. At present, the project is constructing the factory for producing pasteurised milk.

The Fruit Tree Garden

In the fruit tree garden, bananas are planted for use as a sunshade for the saplings. Bananas can also keep the moisture in the soil and they can be sold while waiting for the fruit yield. The fruit tree garden has many kinds of fruit trees as follows:

- Milk jujube trees were planted by Toyota Motor Thailand Co. Ltd.
- Mayongchid (sweet yellow Marian plum) is a favorite fruit of the King. Therefore, the project has brought Mayongchid from NakhornNayok Province to grow in the project area.
- Seedless grapes, PhetPakchong custard apple, KimJu guava and Tabtimchan rose apple have also been planted.

About 40 species of vegetables have been planted in the garden. It is a plantation in crop rotation to avoid diseases and insects. These vegetables are chemical-free vegetables harvested every Monday, Wednesday, and Friday. They are taken to the Golden Place store as the supplier. Every Wednesday, the project arranges vegetable baskets to give to the King.

Forward Linkages

- The Agricultural Product Packaging Building was built by the Department of Agriculture.
- The Japanese yam garden can be harvested when yams grow for about 120 days. They are sweeter than Thai sweet yams and are supervised by affiliates of the Thai Beverage Public Co. Ltd.
- The lime garden which is sponsored by the Ban Rai LuangLime Group, grows limes on big lime stumps by planting big limes about 1 year old and then stabbing the lime on the top.

- The Mushroom House of the project can grow three kinds of mushrooms; black fungus, Yanagi mushroom and Abalone Mushroom.
- Alatus is a perennial plant which grows to about 30-40 m tall. The wood can be used to make furniture; the wood oil can also be used to make a torch. However, this garden grows Alatus for preservation and is controlled by the Huay Sai Study Center.
- The rubber tree garden grows a JVP 80 specie rubber trees planted by affiliates of the Charoen Pokphand Group. The characteristic of this rubber tree is a short bush tree but it can produce good rubber for up to 36-40 years.
- The Fertilizer House can produce fertilizer from organic waste. It was taken from Maejo University, Chiang Mai Province.
- Deep water rice farming is a new concept of rice planting that can plant rice and feed fish in the paddy field to use fish as an eliminator of agricultural pests.
- The laying hen farm of the project has brought 1000CP Brown hens from CP to feed in the farm. Each day they can lay about 900 eggs.
- The crop production model garden is managed by Maejo University, Chiang Mai Province. It is under the concept of one rai one hundred thousand baht that means how to sustainably invest using 1 rai and one hundred thousand baht. There are 11 models, such as a sufficiency economic model, a fresh vegetable model and lime growing in the pot model.

One Year Post Graduate Diploma Programme in Rural Development Management (2015-16) by NIRD&PR, Hederabad, India

The National Institute of Rural Development and Panchayati Raj (NIRD&PR), Hyderabad, India, a CIRDAP's Link Institution in India, is conducting one year residential Post Graduate Diploma Programme in Rural Development Management (PGDRDM). The 10th batch will commence in August 2015 and they are seeking nominations from member countries of CIRDAP. It is a paid programme. 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.

Under the regional cooperation, the Ministry of Rural Development, Government of India, as a goodwill gesture has offered to sponsor five slots to CIRDAP member countries in this programme in order to develop capacities of rural development managers. The Ministry is kind enough to cover course fee, board and lodging charges, subsistence allowance, and to and fro air travel by shortest route in economy class from respective countries to Hyderabad, India. The Ministry has entrusted CIRDAP to solicit nomination from its member countries, scrutinise on criteria suggested by the Ministry and NIRD&PR. On the basis of eligibility criteria and suitability of

the candidature, nominations will be forwarded to NIRD&PR for consideration for admission in the programme.

CIRDAP has nominated candidates for the batches from 3rd to 8th. As per feedback from CIRDAP nominees, the course has been exceedingly useful to develop skills, knowledge and pragmatic perspectives on various facet of rural development management. This is highly encouraging. We would like that CIRDAP member countries should avail this opportunity to develop a cadre of committed rural development managers.

CIRDAP invited nominations from its member countries in March 2015 and received eleven nominations from Bangladesh, Fiji, Indonesia, Lao PDR, Myanmar, Nepal, Philippines, Sri

Lanka and Vietnam. The nominees from these countries interviewed telephonically by CIRDAP and short-listed candidates recommended to the Ministry of Rural Development (MoRD), Government of India and NIRD&PR for consideration of admission in the PGDRDM, 10th Batch (2015-16). The primarily selected candidates are as follows:

1. Mr. Tara Prasad Joshi, Nepal
2. Mr. Herald Correa Hamto, Philippines
3. Mr. Yohanes Kowa Kleden, Indonesia
4. Ms. Tran Huyen Trang, Vietnam, and
5. Mr. Kyaw Zaww, Myanmar

CIRDAP-LOGIN-NCPAG Conference of Local Government Training Institutions to be Held

CIRDAP as an intergovernmental institution spanning 15 countries in the Asia-Pacific region sees potential in bringing together local government training institutions in the region to share expertise, experiences and innovations. CIRDAP has discussed collaboration with the Local Government Initiative and Network (LOGIN) to get benefit from LOGIN's experiences in building networks for knowledge exchange and learning, and to bring into the fold Local Government Training Institutions (LGTIs) from CIRDAP member countries as well as LOGIN member countries that are not a member of CIRDAP.

There is a lack of sustained efforts in bringing together LGTIs across countries on the same platform to network, share strategies and resources. It is in this context that a conference of LGTIs, bringing together institutions in CIRDAP and LOGIN member countries is proposed with the objectives of (1) knowing each other local government training institutes in the Asia Pacific region; (2) exploring the possibility of learning from each other's strength and exploring the possibility of knowledge sharing programmes; (3) exploring the possibility of faculty or even student exchange programmes.

The conference of LGTIs will be held from 28-30 July 2015 at the National College of Public Administration and Governance (NCPAG), University of the Philippines Diliman. Participants will be the Heads of LGTIs from member countries of CIRDAP and LOGIN.

Objectives of the Conference

The conference is proposed to enable:

- Pooling of experiences, good practices and training materials for LGTIs to access,
- Learning on innovations in extension and training (especially e enabled),
- Identifying potential for mutual learning and support in the future,
- Sharing on organisation structures, resources, faculty strength and challenges in delivering optimum training,
- Exploring scope for future networking and collaboration in a network mode, and
- The conference can also have a marketplace where participating LGTIs can showcase their resources and documents, including strategy papers, research documents, training manuals, toolkits, e-learning, etc.

Outcomes

- Creation of network of LGTIs in CIRDAP and LOGIN member countries.
- Identification of issues of LGTIs in LOGIN and CIRDAP member countries.
- Action plan for future collaboration.



Information and Communication

MoU between CIRDAP and BIID for Collaboration to Promote ICT4D in CMCs

Dr. Vasanthi Rajendran, Director (ICD), CIRDAP met Mr. Md. Shahid Uddin Akbar, the Chief Executive Officer of the Bangladesh Institute of ICT in Development (BIID) and discussed the programmes on ICT for Agriculture in Bangladesh, and invited him for discussion with DG, CIRDAP and ICD Division for collaboration between CIRDAP and BIID. Mr. Akbar visited CIRDAP on 25 May 2015 and discussed with the Director (ICD) on the possible areas of collaboration. They agreed to work cooperatively towards mainstreaming the concept of ICT4D to empower rural communities across the CIRDAP Member Countries (CMCs). The identified major areas of collaboration are as follows:

- Work plans for each of the projects that will be developed and agreed upon between the parties when required.
- Each work plan will specify the details of the project activities, including time schedule, expected outputs, responsibilities of CIRDAP and BIID and funding resources.
- With the consent of the parties, work plans may be modified in the course of the project period.
- Plans and suggestions for future collaboration may be originated from either party, but will require the approval of all parties for implementation.
- It is mutually understood that this collaboration does not prevent either party to conduct its normal business without the obligation to contact the other party.

The followings are the statements of mutual benefits and interests:

- The parties agree to collaborate in innovation and advancement of ICT4D to support sustainable agriculture, food security and socially-inclusive rural development.
- Generally, the collaboration between the parties shall be in planning and implementing the predetermined and mutually agreed sets of activities (hereinafter referred to as Projects) related to ICT4D.
- CIRDAP and BIID will jointly develop a cloud based online Knowledge Repository on rural development, primarily focusing on agricultural sectors.

- Facilitate an Advocacy Platform for communication and promotion for sharing knowledge and policy issues on ICT4D, rural development and e-Agriculture.
- Organise regular HR capacity building activities of relevant stakeholders (like workshops, training programmes and conferences on ICTD at local level and international forums like WSIS, ICT4D Conferences etc.).
- Support idea generation and research on ICT4D through Innovation Lab of BIID.
- CIRDAP will include BIID as a partner organisation on its website, and vice versa.
- CIRDAP will make known among its various development partners in Bangladesh about the services offered by BIID (In the field of ICT4D).
- BIID will use its various ICT projects to help rural needs for new content and to document local innovations.
- BIID and CIRDAP will promote distribution and use of the knowledge platform among its development projects, networks and local service providers among member states.
- CIRDAP member countries or any projects using any of the content hosted on the knowledge portal will provide regular feedback to BIID on usage.
- Any other areas which fits the mandate of CIRDAP, BIID and member countries.
- When there is a need for other forms of collaboration, these will be discussed, agreed upon, and implemented by the parties.



ATM-like Machines to Dispense Medicines for Free in Rural Madhya Pradesh



Rural Madhya Pradesh will soon have ATM-like machines that will dispense basic medicines for free without the physical presence of a pharmacist. The machine will also enable villagers to check their blood pressure and pulse rates. Madhya Pradesh Government will soon be introducing the machines that will dispense free medicines. The machine will be able to read the prescription and give the relevant medicines for free.

A local health worker will be available at these machine centres to guide people. He will also be able to check blood pressure and pulse rate of the patients. The health worker will connect patients to the telemedicine doctor who will register the case and alert the machine to dispense the right medicines.

The initiative will be first launched in five rural healthcare centres in Betul district (180 kms from Bhopal) to check the feasibility of the idea. In the starting phase, only basic medicines will be available in the machine.

The scheme which is introduced by the command of the Central Medical Services Society (CMSS), a central procurement agency under the Union Ministry of Health and Family Welfare (MOHFW), will be very beneficial in remote locations where there is no availability of a pharmacist or doctor.

As per the officials, the data recorded through these machines will also help in obtaining valuable epidemiological data. It is estimated that 600 PHCs and about 24 CHCs are functioning without a single doctor. In such cases, these machines can help people in getting access to crucial medicines on time.

Recent CIRDAP Publications

- CIRDAP Development Digest (CDD-139)
- APJORD XXV, No. 1, July '15
- Decentralised Approach to Community Development in Bangladesh
- CIRDAP Annual Report 2014
- Rural Development Report 2013



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)



Development News

Food Security Measure in Fiji

The Ministry of Agriculture aims to conserve indigenous animal genetic resources for future food security and also as a climate change adaptation measure.

The Ministry's acting permanent secretary Mr. Uraia Waibuta said following an animal genetic project introductory workshop that the conservation and development of Animal Genetic Resources (AGR) is an important activity for every country. "This project follows on from the initial South West AGR pilot project on the inventory and DNA characterisation of genes in indigenous pigs and chicken in Fiji, Niue, Samoa, the Solomon Islands, Tonga and Vanuatu from 2008 to 2010," he said in an information department statement.

In that project, Mr. Waibuta said the DNA analysis for pigs and chickens showed high genetic diversity within the indigenous populations in the six project countries. For the chicken analysis, he said, the results showed high variability in genetic diversity within the populations; however the indigenous chicken populations in these countries were found to be very closely linked to the red jungle fowl. "Although, the study showed very unique genetic diversity in populations, the Niue population showed the most uniqueness in its gene make up," Mr. Waibuta said. He further said the study also showed there was no evidence of genetic contamination from commercial chicken breeds in all six populations. "This means the indigenous breeds of chickens and pigs in these countries including Fiji are considered most unique and therefore, are regarded as important indigenous genetic diversity hotspots in the global conservation programmes. "These encouraging findings led to the Food and Agriculture Organisation reaffirming its commitment to continue with the genetic conservation and multiplication programmes through the current South West Pacific AGR project on conservation of indigenous pig and chicken breeds in Fiji, Niue and the Cook islands."

Meanwhile, the participants of the workshop were the staff of the Ministry's Animal Health and Production Division, SPC and pig, beef and chicken farmers.

By Salaseini Moceiwai, the Fiji Times, June 13, 2015, Fiji.

Nepali Understanding Must Be Included in the Post-quake Development Process

More than 8,000 lives have been lost since a mega-quake hit Nepal on April 25 and the death toll is expected to rise. Millions of people have been affected by the quake; thousands have been displaced and are in search of a new beginning. Still, a strong sense of terror persists. Recovery projections haven't been all that optimistic either, with most predictions outlining a long arduous future. However, the primary question is not 'how long', but 'how' Nepalese will rebuild their country and what lessons learned will they incorporate in the process.

Many young students at the Nepal Public Administration Campus argue that most definitions that Nepal uses for 'development' are not always the most suitable for the country, given our unique blend of culture, geopolitics, and geographical structure. A team of researchers working on post-2015 quake projections claim that it is necessary to align the various aspects of development along a Nepali understanding from now on. These researchers advocate for an inclusion of the 'I in nature' – that it is vital for definitions of development to correspond with Nepali aspirations in terms of our place in nature, rather than its opposite. This process can be as simple as reminiscing about the thoughts that occurred to all of us on April 25. It would be a mistake for Nepal to only try to meet 'global standards', without some standards of its own.



Given Nepal's geological structure, its elevation, and the increasing effects of global climate change, the country is more vulnerable to all kinds of natural disasters than ever before. Though the government has been much criticised for its lethargy in the aftermath of the earthquake, the men and women of the Nepal Army, Nepal Police, and the Armed Police Force have put duty and national interest in front of their own suffering, despite being equally affected by the quake. They are part of the government too. Following the impressive role of these security forces, it is necessary to supplement the equipment and deployment capability of these forces to take the lead during times of national crisis, as they did immediately following the quake. This needs to be done regardless of whether the government decides to form a separate authority to focus solely on natural disaster response. To come back to finding our own place in nature, we must understand that earthquakes, monsoon floods, and even glacier outbursts, are all naturally-triggered disasters and that they aren't really getting in our way. We are, in fact, in theirs. Just as camouflage blends into nature, if we are truly in search of an 'I in nature', we must come to the realisation that amongst the prioritisation of guidelines to manage most man-made things, we have yet to prioritise and manage our coexistence with nature.

By Binayak Basanyat, the eKantipur.com, May 24, 2015, Nepal.

Myanmar Reclaiming the Rice Bowl Title

Dressed in Chelsea football shorts and a wide-brimmed hat, U Than Tun toils away in his paddy field on the outskirts of Yangon, sweat pouring down his sinewy arms.

Gruelling work that once helped Myanmar become the world's largest rice exporter is today a Herculean and often lonely job for farmers striving to return the impoverished nation to its former grain prowess.

"No one comes here and asks about the difficulties we face," the 40-year-old said during his break, citing voracious insects, crumbling irrigation channels and greedy middlemen as just some of the challenges preventing him making a profit.

For much of the early 20th century Myanmar was Asia's rice bowl. But after a nominally socialist junta seized power in 1962, decades of mismanagement shattered the agriculture industry in a nation where 70 per cent of inhabitants still live in the countryside.

The quasi-civilian reformist government, which took over from the military in 2011, is determined to resurrect the country's reputation as a rice producer. But rotting stocks, creaking infrastructure, heavily indebted farmers and minimal foreign investment are among the hurdles it faces. Still, many economists believe helping farmers like U Than Tun offers Myanmar one of the fastest ways to both alleviate poverty and turn around the country's fortunes.



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"Improvements in agriculture are one of the genuine 'low-hanging fruit' of reforms that could do much, remarkably quickly," said Sean Turnell, an expert on Myanmar's economy at Australia's Macquarie University. "This is not just theory – we can see Vietnam as a wonderful example of what is possible. A country that could barely feed itself in the 1980s now dominates various food and commodity categories," he added.

Sergiy Zorya, a Bangkok-based expert on rice production at the World Bank, agreed it is high time Myanmar and the international community did more to invest in rice farmers. "A significant increase in rice productivity and yields over the next decade would offer a major opportunity to drive GDP growth, increase farming incomes, increase exports and reduce poverty," he said.

Rice is a good poverty alleviation tool, he explains, because money actually filters down to poor farmers rather than resting in the hands of corporations or middlemen.

He pointed to Cambodia, which has heavily invested in improving rice production and exports. Over the past 10 years each 1 per cent increase in GDP has resulted in reducing the country's poverty rate by 5.2 per cent. "But in Laos, an economy dominated by hydro-power and mining, a 1pc growth in GDP results in just a 0.5pc poverty reduction," he added.

Myanmar is fortunate to have both huge natural resources and farming potential. But it is the former that has piqued the interest of foreign investors scrambling to access the sector as the country opens up.

On the northwestern outskirts of Yangon lies Shwe Pyi Tar, a dusty suburb of wooden shacks overshadowed by huge warehouses, where most of Myanmar's rice harvest is milled.

U Kyaw Win, who owns one of the area's larger processing plants, is desperate for the government to clear the hurdles for foreigners to invest in the rice industry. "Our farmers need more knowledge about how to harvest more efficiently. At the moment we are creating a lot of waste," he said, as workers haul heavy sacks of un-milled rice behind him.

Lack of good storage facilities means most farmers are forced to sell their rice shortly after the harvest – when prices are at their lowest. Meanwhile, local mills are notoriously inefficient – some are still steam-powered – and produce low-quality rice that is hard to export and sold on the cheap.

In one of U Kyaw Win's warehouses a group of Japanese technicians install a gleaming new US\$3-million mill controlled by a complicated bank of computers.

The rice wholesaler is one of the few businessmen with hard cash to buy new equipment in an industry where most find restrictive financial rules prevent them investing in modern mills.

Mr. Win said the largest loan he can access locally is around \$1.5 million, which he would need to pay off within a year. But the entrepreneur is among the luckier ones already expanding his business. "We have plans for a bigger plant, which we've already ordered. That will cost \$5-6 million," he said, adding that foreign investment would help other companies like his bring Myanmar's rice production back on track.

U Than Tun is also dreaming of a better future, but he has smaller goals, starting with decent irrigation. The system for his paddy fields, only 20 kilometres (12 miles) from fast-developing

downtown Yangon, was built in his grandfather's time while his village Htaw Bo still lacks electricity.

"The government is not helping the farmers much. We have to take care of the irrigation system ourselves," he said. Mr. Tun also mentioned he has never voted and taken little interest so far in the landmark election slated for later this year. "From what I can tell there's nothing offered for us," he concludes. "We just have to be on our own."

The Myanmar Times, April 09, 2015, Myanmar.

Sri Lanka Gives Priority to Improve Agriculture Sector

The Sri Lankan Government will give first priority to improve the country's agriculture sector since it is a significant part of the national economy, President Maithripala Sirisena stressed.

The President mentioned the development of the economy of farmers led by the paddy farmers, is a priority of the present Government. He said it is imperative to uplift the livelihoods of the local farmers and entrepreneurs to alleviate poverty and the Government has initiated a range of programmes that will be implemented soon to achieve this goal.

Welikanda Sevanapitiya Trade Fair built at a cost of Rs. 20 million under Trade Fair Development Project, was constructed with the assistance of businessmen and the Government. The new weekly fair which can accommodate 350 traders will enable the people in the area to sell their productions.



Addressing the gathering, the President also promised to carry out more projects in the Welikanda area where the people received less attention from the previous administration. The President handed over financial assistance for 250 Mahaweli settlers.

The President also opened a drinking water project at Pelatiyewe in Dimbulagala area. The people in the area are affected by kidney disease due to scarcity of drinking water and the project will benefit 640 families.

The Colombo Page, April 13, 2015, Sri Lanka.

Regional Forum on Sustainable Farming in Vietnam



Over 350 delegates from regional governments, businesses and NGOs gathered in Hanoi to discuss various steps to boost the development of agriculture in South-east Asia. The two-day responsible business forum on food and agriculture, themed: ASEAN Beyond 2015: Collaboration for Equitable Growth, was co-organised by the Ministry of Agriculture and Rural Development, Global Initiatives Organisation, the Vietnam Chamber of Commerce and Industry (VCCI) and World Wild Fund.

The forum set a goal for the ASEAN region of feeding a global population of nine billion by 2050. For this, it will require transformational changes to farming and agricultural systems, which are already under pressure from climate change and water scarcity. Delegates at the forum agreed that feeding the world will present both challenges and opportunities for the ASEAN region.

Juan Farinati, the Vice President of Monsanto Asia-Pacific said that there was "immense potential for collaboration and innovation to ensure food and nutrition security as well as equitable growth across ASEAN." "In Vietnam, better seed, farming practices, and market linkages have helped 8,000 farmers in the Mekong Delta earn approximately US\$1 million incremental income in a rice-to-corn rotation partnership in 2013-14."

At the forum, Chairman of ASEAN Business Advisory Council Tan Sri Dr. Munir Abdul Majid observed that the major trouble in establishing collaborations in regional agriculture was the fact that they had been working their own way. He noted that climate change, natural disasters, low technology as well as financial support only added to this problem.

Sharing the same opinion, VCCI chairman Vu Tien Loc said local agriculture was facing major threats from urbanisation, pollution, and climate change, making it necessary to establish a sustainable future for better productivity of regional agriculture.

Peter Timmer, Cabot Professor of Development Studies, Harvard University said the region should have a free trade zone for rice as it was a staple food of all the countries in the region.

PPP Potential

Addressing the challenges, delegates agreed that a transformation in farming systems would help bring changes.

Citing Vietnam's case, Dang Kim Son, Director General of the Institute of Policy and Strategy for Agriculture and Rural Development, applauded the benefits of public-private partnerships (PPP) in the development of the country's agriculture sector. Mr. Son noted that millions of tonnes of farm produce had been cultivated under the PPP model, adding that such partnerships had attracted more investors to local agriculture. At the same time, large local groups had also shifted their interest to invest in this sector. "If the trend spreads to small and medium enterprises, it will add to the collective strength needed to boost the industry," Son added. A boost of technology and good farming knowledge would not only bring opportunities for farmers but also benefit consumers, said Siang Hee Tan, Executive Director of CropLife Asia.

According to a report from global agriculture company Syngenta, to increase 20 per cent of average productivity without using more cultivated land, water, and input, it will renovate 10 million hectares of farmland all over the world by 2020. They have trained farmers, helping them improve their cultivated land and do business. Syngenta has been conducting the same programme for corn and coffee crops in Vietnam in coordination with Tay Nguyen University and the National Agriculture Promotion Centre.

As the seminar closes today, participants will make suggestions to increase the supply of rice, tea, dairy, coffee, maize, and aquaculture products produced through sustainable farming techniques. They will also recommend measures for sustainable land use, equitable opportunity for smallholder farmers, increasing productivity, and improving rural livelihoods.

The Vietnam News, 24 June 2015, Vietnam.

Xayaboury Family of Lao PDR Finds Seeds of Change Lie in Agriculture

Working eight hours a day for five days a week did nothing improve a lot to Mr. Sypheng Khamsouksavat and his family in Xayaboury province, so they decided to move forward to farming. Desperate to improve their circumstances and climb the ladder out of poverty, they scraped enough money together to buy some animals and grow rice, which they planned to sell. They were determined to put their spare time to good use and worked hard to prove that it was possible to bring about change.

Mr. Sypheng has been teaching at an ethnic secondary school in Xayaboury province for many years and lives in Vangsoy village, Xayaboury district. But teaching did not bring in enough money to advance his family's status and he decided to raise cattle, pigs and poultry and grow rice so they could swell their savings. Since then a combination of teaching and selling pigs has proved to be profitable and the family is delighted with their success.

His wife did not have a job and they lived from month to month on Mr. Sypheng's meagre salary. When they started raising animals and growing rice, she did most of the farming work and he helped her out in the evenings and at weekends. Mr. Sypheng wanted all five people in his family to have a better standard of living and more money in their pockets and to have the kind of life enjoyed by other families. In 2011, he borrowed five million kip from a relative and bought a small rice mill, some animals and rice seed. He said it wasn't too difficult to teach and to rear animals and grow rice at the same time because he was determined that one day his family would be successful and have enough money to live comfortably.

By the end of 2011 the family had earned more than 17 million kip in 2012. Mr. Sypheng borrowed more money from his relative. He bought a larger rice mill that he planned to use to husk other farmers' rice and enlarged his rice field from one to two hectares. He also bought more pigs, and that year his family earned more than 30 million kip.

Mr. Sypheng read about new farming techniques and learnt modern methods from government technicians. In the future he hopes his family will be able to produce more and better quality animals and rice for sale in Xayaboury district and neighbouring areas. Although he was quite tired after a week's teaching, he said he won't give up the farming because he believed it's the right way forward. His family has proved that with patience and hard work it is possible to save money and enjoy the comforts of life. They are now keen to rear more animals and grow more rice for sale and today their earnings top 55 million kip a year.

This family is a good example of how people can turn things around. All villagers in Xayaboury district can learn from Mr. Sypheng's family and can emulate his entrepreneurship so that they too can rise above poverty.



Raising animals for sale helps rural families to rise out of poverty.

It is government policy to encourage rural families nationwide to expand their farming operations so they can contribute to the nation's efforts to eradicate poverty in the near future. More families in remote areas are now finding success through animal husbandry and commercial crop cultivation, and Mr. Sypheng's family is one of many that can be proud of their achievements.

*By Meuangkham Noradeth, the Vientiane Times, 9 May 2015,
LAO PDR.*

Building Bridges



H.E. Mr. Hari Kumar Shrestha, Ambassador, Embassy of Nepal to Bangladesh visited CIRDAP in June 08, 2015.



H.E. Pema Choden, Ambassador, Royal Bhutanese Embassy to Dhaka, Bangladesh visited CIRDAP in May 11, 2015.



DG, CIRDAP met Dr. Hiroyuki Konuma, Assistant Director-General and FAO Regional Representative for Asia and the Pacific in Bangkok on 30 April, 2015.



DG, CIRDAP met Dr. Watcharas, Director, the Mekhong Institute at Khon Khaen University Campus in Khon Khaen Province, Thailand in May 01, 2015.



DG, CIRDAP with Dr. Celistio at Asian Productivity Organization (APO) in Bangkok on 29 April 2015.



DG, CIRDAP with Secretary General of APO Dr. Mari Amano at Asian Productivity Organization (APO) in Bangkok on 29 April 2015.

Other News

Screening Committee for Appointment of Director General, CIRDAP for the Period 2016-2020 Meets at CIRDAP

The First Screening Committee Meeting for Appointment of Director General, CIRDAP for the period 2012-2016 was held on 19 May 2015 at CIRDAP Headquarters. The Committee examined, perused and evaluated the Personal History Forms, CVs, qualifications, present position and other available documents of all candidates in line with the required qualifications as in the vacancy announcement for the appointment of next Director General of CIRDAP for the period of 2016-2020. The committee also kept in view the decisions of GC-11, GC-16, GC-18 and GC-19 meetings in appointing the Director General to ensure the highest standard of efficiency, professional competence and integrity. After the examination and evaluation of the particulars of the candidates, the committee had shortlisted as per the terms of reference one candidate from each country and also decided that the candidates (by countries in alphabetical order) be invited for interview for the post of Director General, CIRDAP, as they qualify and their nominations have been forwarded by their respective Governments. This Committee will meet again on 22 June 2015 for interviewing the shortlisted candidates in CIRDAP Headquarters.

Audit of CIRDAP Accounts for the Biennium 2014-2015

Eduardo Don Padernal, Senior External Auditor, Commission on Audit (COA), from the Republic of the Philippines conducted the interim audit of CIRDAP Accounts for the 18th Biennium Audit 2014-2015 from 17-30 May 2015. An internal audit was also conducted by Artisan, Chartered Accountants during the first week of May 2015.

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 apjrd@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.

Calendar of CIRDAP Activities during July 2015 to December 2016

Date	Activities	Venue
7-8 July 2015	Knowledge Sharing Workshop on “Bamboo Value Chain”	Lao PDR
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
August 2015	CIRDAP-Innovation for Poverty Action – Pilot Project in Bangladesh: Financial Inclusion	Bangladesh
Sept.-Dec. 2015	CIRDAP – APO, Tokyo, Japan Institutional Talk through on a Number of Initiatives	Bangladesh
October 2015	CIRDAP – NIRD&PR Collaborative International Training Programme on Sustainable Agriculture for Rural Development	Lao PDR
December 2015	CIRDAP – NIRD&PR Collaborative International Training Programme on Geo-informatics Applications in Rural Development for Sharing Innovative and Best Practices	NIRD, India

ITEC Fellowships to CMCs from August 2015 to January 2016

Name of the Courses	Duration/Date	Institute
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
Participatory Rural Development	4 Weeks	NIRD, Hyderabad, India
Planning and Management of Rural Development Programme	17 August to 13 September 2015	
Climate Change and Sustainability	3 Weeks 05 to 23 October 2015	TERI, New Delhi
International Training Programme on Solar Energy Technologies and Applications	3 Weeks 30 November to 18 December 2015	Solar Energy Centre, Gwal Pahari, Gurgao
SMEs Financing: Approaches and Strategies (SMEFAS)	8 Weeks 16 November 2015 to 08 January 2016	NIMSME, Yousufguda, Hyderabad, India

Centre on Integrated Rural Development for Asia and the Pacific

‘Chameli House’, 17 Topkhana Road, GPO Box 2883, Dhaka 1000, Bangladesh
 Tel: +(880 2) 9559686, 9558751, 9586510 (PABX); 9564776 (Admin); Fax: +(880 2) 9562035, 9571880
 Email: icd@cirdap.org; research@cirdap.org; ppd@cirdap.org;
training@cirdap.org; administration@cirdap.org
 Web: www.cirdap.org