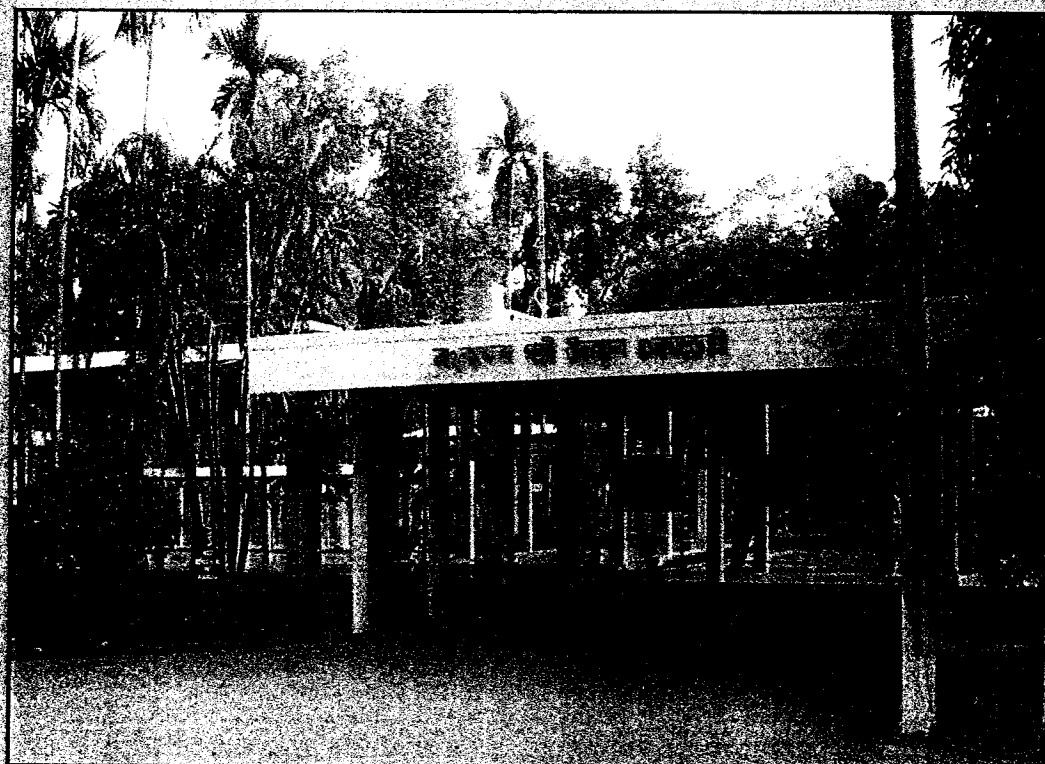


**INTERNATIONAL WORKSHOP  
ON  
INNOVATIVE MICRO CREDIT DELIVERY SYSTEMS  
FOR RURAL POVERTY ALLEVIATION**

Duration : 17-21 March 2008



**Afro Asian Rural Development Organization (AARDO)**  
New Delhi, India



**Bangladesh Academy for Rural Development (BARD)**  
Kotbari, Comilla, Bangladesh



**Rural Development and Cooperative Division**  
Ministry of Local Government, Rural Development and Cooperatives

## 1. INTRODUCTION

Micro credit as a system of financing emerged as alternative approach to the conventional credit system of literature and practices through introducing collateral free small amount of credit support to the poor. In economics, capital is considered as one of the factors of production and credit is one of the means of capital formation, but unfortunately most of the people in the third world countries who lived in the rural areas with inadequate assets were bypassed by the formal credit system. It was believed that the poor would not be able to repay the loan amount due to their low level of capacity; hence they were discouraged to take credit from the formal sector by introducing bindings of collateral. As a result, the poor had to depend on the moneylenders for fulfilling their credit requirements and in many cases their suffering were increased gradually by losing their available assets to meet up the liabilities.

Bangladesh Academy for Rural Development (BARD) tried to solve various problems by organising rural people into village based cooperative in sixties. In seventies BARD also introduced micro credit by channelising the funds from the commercial banks to the small farmers and landless labourers. Over the years lot of organisations including Grameen Bank experimented the concept of micro credit and institutionalised this system in Bangladesh. For financing in the rural areas, the rural development policy of Bangladesh has emphasised on providing collateral free small amount of credit to the poor people. It has also recognised to scaling up micro credit by evaluating the experiences of government and NGO sector in this field. Rural Development and Cooperative Division of M/O Local Government and Rural Development and Cooperatives (LGRD&C) coordinates the rural development activities in Bangladesh. Bangladesh Rural Development Board (BRDB), the largest poverty alleviation- programmes implementing agency in public sector implements rural development programme including micro credit programme in Bangladesh.

Micro credit has proved that poor are bankable; as a result, credit is recognised as one of the rights of people. Bangladesh is the place where the seedbed of micro credit was prepared, experimented and flourished with a recognised system to serve the poor. Research findings show that micro credit is not only linked with income generating activities at household level, it has strong contribution to the field of social development especially empowerment of women, education, health development etc. The transformation process of household welfare by micro credit has several facets. Income through Income Generating Activities (IGAs) helps to increase household income, formation of savings habits helps to acquire assets and adopt positive mechanism of crisis mitigation, bindings of repaying weekly instalment force people to be employed in productive sector etc. The official declaration by the Nobel Committee in awarding Nobel Peace prize in 2006 to Dr. Muhammad Yunus and Grameen Bank articulated that lasting peace can not be achieved unless large population groups find ways in which to break out of poverty. Micro credit is one of such means. International accreditation of micro credit also recognises the role of micro credit in poverty alleviation.

Micro credit has passed several stages and recently it is facing second generation challenges encompassing outreaching poorest of the poor, improving delivery system by reducing cost, sustainability of micro credit, introducing regularity framework for micro credit operation, developing linkage with micro enterprises and strengthening coordination etc. Investigating graduation process from poverty level by the micro credit user and the linkage of household welfare in achieving national target of poverty alleviation is also demand of development professionals. At this backdrop the workshop may help to draw some policy recommendations from the experiences of different micro credit practitioners, professionals and policy planners.



*Mr. Md. Anwarul Iqbal, Hon'ble Adviser, M/ O Local Govt., Rural Development and Cooperatives visits BARD*



AARDO Secretary General (left) HE Mr. Abdalla Yahia Adam with BARD Officials.

## 2. RATIONALE OF THE PROGRAMME

Literal meaning of micro credit is collateral free small amount of credit to the poor. Considering the dynamics of the micro credit operation, the meaning is more than of it and it coincides with the idea of social mobilisation. The social mobilisation is based on some philosophical thoughts. The main philosophical base is that poor themselves are the agents of change if they are supported by credit instead of heavily subsidised development package by the state and the behavioral norms of the society can be changed through motivation and constant monitoring. Every person is born in the society with same potentiality, one can explore his or her latent potentiality if ones get equal opportunity from the society. Maintaining disciplined life, farsightedness, personal capacity developed through education and good health and capability to enjoy human rights makes different one from others. Micro credit is one of the components of capacity building and it ultimately helps people to make choice if s/he is judicious enough and changed mental setup. Response of the society is also an important determinants of programme sustainability. Forming the culture of loan repayment habit through breaking the culture of loan defalcation is also essential for micro credit operation. On the other hand, involving females as beneficiary of the micro credit in the patriarchal family structures where female seclusion and deprivation are common but a very challenging task. In Bangladesh, society's behavioural norms in credit culture has been changed over the years and for which the repayment rate of micro credit is almost 100 percent in the amidst widespread culture of loan defaults of formal sector. Group cohesion, peer pressure, solidarity, empowerment of the poor, disciplines, strong monitoring and supervision made it possible to change the behavioural norms of the society.

In the advent of mushroom of micro credit initiatives by different organisations in different countries there is a chance of its misuse if the philosophy of micro credit is not internalised. Bangladesh as a pioneer of micro credit movement has been able to form a new behavioural role of the society and change the mental set up of beneficiaries. So, it is pertinent to share their experiences before replication of this model in other countries. The member countries also gained some new insights in the field of micro credit operation by learning by doing. For avoiding bad experiences in future in the field of micro credit operation there is no alternative to developing knowledge base. Documentation of cross country experiences would help immensely to contribute existing knowledge base of micro credit, hence it would help to strengthening micro credit operation in the member countries of AARDO.

## 3. PROGRAMME OBJECTIVES

The general objective of the workshop is to share the experiences of micro credit operations in different countries and its impact on poverty alleviation. The workshop will also work out some policy recommendations for ensuring effective use of micro credit with a view to link it with the Millennium Development Goals. The major objectives of the workshop are as follows;

- i) To share the concept of micro credit, its management in rural areas and its role in poverty alleviation at macro level;
- ii) To evaluate the micro credit operations in different AARDO member countries with a view to adopt the best practices; and
- iii) To recommend broad policy framework for smooth operation of micro credit through delivering cost effective services, strengthening coordination and reaching to the targeted beneficiaries.

## 4. PROGRAMME CONTENTS

Keeping in view the stated objectives, the workshop will focus on the following core areas:

4.1 Management of Micro Credit and Its Role on Poverty Alleviation: For internalising the philosophy of micro credit operation and its role in poverty alleviation one keynote paper would be presented to share the ideas of transformation process of micro success of micro credit into macro target of poverty alleviation. The experience of Bangladesh Rural Development Board (BRDB), Grameen Bank in managing the micro credit and financing micro credit through mobilizing public fund one of the best examples of PKSf will be shared by the experts in this field. One of the challenges in micro credit operation is strengthening coordination among the service delivery agencies for avoiding duplication and overlapping of operation. BARD's experiences in this regard will also be shared.

4.2 Sharing of Experiences: The cross-country experiences of AARDO member countries in the field of micro credit will be shared in this workshop and some policy recommendations will be outlined for effective use of micro credit.

4.3 Guided Field Visit: Field visits will be arranged to expose the micro credit operation at the beneficiary level and micro financing at the organisational level. Besides, to acquaint with the rich cultural heritage of Bangladesh some guided visits will also be arranged to some historical places and other places of interest.

## 5. WORKSHOP METHODOLOGY

For ensuring maximum involvement of the participants as well as to facilitate developing new insights on micro credit the methodology of the workshop is designed. The following methods will be pursued in this Workshop:

- a. Presentation of Expert Papers and Discussion: Keynote paper and the expert papers will be presented through lecture - cum discussion method. The participants will be encouraged to share their experiences in the field of micro credit during the session, so that best practices can be identified and participating country can adopt the best practices.
- b. Presentation of Country Papers and Discussion: Micro credit is a concept of poverty alleviation and in the mean time many developing countries have adopted the concept as a tool for fighting against poverty. By practicing this concept many countries have adopted innovative methods for delivering the services. The participants of participating country would be requested to present country paper on the basis of their experiences in the field of micro credit. Country specific strengths and weaknesses of micro credit management can be identified from these experiences.
- c. Field Visits: Some guided field visits will be organised to internalise the micro credit operation at the grassroots level as well as innovative financing methods followed in Bangladesh. For development culture plays a vital role therefore, for better understanding about the culture of Bangladesh there would be some field visits in some remarkable/historical places of interest and industrial areas.



*Mr. Md. Shamsul Haque, Director General, MEA, M/O Foreign Affairs (centre) speaking as Chief Guest in the inaugural session of the D-8 workshop. Seated on his left is Dr Mahub Ullah, Professor, Dhaka University*

- d. Group Discussion: The participants would be divided into three groups to work out on three thematic areas. Each group will discuss on a specific area related to second-generation challenges of micro credit operation. The groups are expected to come up with some recommendations in the areas of reaching the poorest of poor through micro credit, strengthening horizontal and vertical co-ordination of service delivery agencies and developing a cost effective delivery system. Finally, the group recommendations will be forwarded to the policy planners of the member countries.

## **6. PARTICIPATION**

The workshop will be attended by the experts, senior officials and individuals working in the relevant field in their respective countries. Resource persons from the host country and other AADOO member countries having rich experiences on the subject will also participate in the workshop to share their experiences and expertise with the participants. Besides, Faculty members of BARD having professional skills and experiences in the relevant field will act as facilitators in the workshop.

## **7. PROGRAMME DURATION**

The duration of the programme is for 5 working days (excluding days of arrival and departure). The schedule of the workshop is from 17-21 March, 2008.

## **8. ABOUT THE HOST INSTITUTE (BARD)**

Bangladesh Academy for Rural Development (BARD) was established in 1959 basically as a training institute. In course of time, however, research and pilot experimentation was incorporated to feed its training programme. The unified approach of training, research and pilot experimentation to solve problems of rural development has given special significance to the training curriculum of the Academy. The Academy continues to follow this approach meticulously with a view to making its training effective, practical, field-oriented and meaningful. Through its training programme the Academy has made significant contributions to the development of human resources for local level planning and management of rural development programmes throughout the country and in a limited way, even outside the country. The clientele of the Academy's training programmes come from the government and non-government organisations (NGOs), Community Based Organization (CBO), representatives of the local government and cooperative institutions, students and researchers of universities and other institutions of higher learning. With the assistance of UNDP, FAO, ILO, CIRDAP, SAARC and COMSEC, the Academy also conducts seminars, workshops and training programmes on various aspects of rural development for the participants from the countries in the Asia-Pacific and Africa regions. The Academy is also well known at home and abroad for its contribution to evolving rural development model. Comilla Approach to Rural Development an approach to integrated rural development emphasising on people participation through involving local government developed by BARD and replicated all over the Country.



*A partial view of the National Workshop on Research and Dissemination of Ecological Sanitation held at BARD*

The Academy is located at Kotbari under Comilla Sadar Upazila, eight kilometers to the west of Comilla town. Comilla is connected with Dhaka (100 Kilometers) and Chittagong (170 kilometers) by Railway and road transport. Academy campus is extended over 156 acres of plain and hilly lands of Lalmai hills with orchards, nurseries, parks, vegetable farms, fruit and flower gardens. The campus is almost self-contained. It has nine lecture/conference halls, five hostels with about 150 independent rooms, two cafeterias, a health clinic, a recreation centre, telephone exchange, telex, post and telegraph offices, bank, mosque, consumer store, laundry, haircutting saloon, a development communication unit with modern equipments, one computer lab and a modern library with latest collection of books, journals, periodicals etc. The Academy has a Liaison Office at: 2/GA/2, Nawab Habibullah Road, Shahbag, Dhaka, Bangladesh, Tel.: 88-02-8627813. Details of the Training Institute can be seen [www.bard.gov.bd](http://www.bard.gov.bd)

## 9. WORKSHOP SCHEDULE

Date and Day	Time	Event	Resource/Responsible Person
1st Day 17 March 2008 (Monday)	09:30-11:00	Inaugural Session  Presentation of Key Note Paper on:  Poverty Reduction Through Micro Credit: Transforming Micro Success into Macro Target Achievement of Poverty Reduction	<b>Chief Guest:</b> Mr. A.T.M. Fazlul Karim Secretary, Rural Development and Cooperative Division <b>Special Guest:</b> H.E. Dr. Abdalla Yahia Adam Secretary General, AARDO <b>Chairperson:</b> Mr. M. Khairul Kabir Director General, BARD <b>Key Note Paper Presenter:</b> Dr. Sajjad Zohir Executive Director Economic Research Group <b>Rapporteur:</b> Mr. Abul Kalam Azad, Joint Director, BARD Mr. Zonayed Rahim, Assit. Director, BARD
	11:00-11:30	Inaugural Tea	
	11:30 - 13:00	Comments by the Designated Discussant on the Keynote Paper and Open Discussion by the Participants	<b>Discussant:</b> Professor Dr. Baqui Khalily University of Dhaka <b>Rapporteur:</b> Mr. Abdul Karim, Deputy Director, BARD Mr. Ranjan Kumar Guha, Deputy Director, BARD
	13:00-14:30	Lunch Break	
	14:30-16:30	Poverty Reduction Through Micro Credit: Experiences of BARD and BRDB	Mr. A.K. Fazlul Bari Ex-Director, BARD and Research Advisor Data Management Aid (DMA)
2nd Day 18 March 2008 (Tuesday)	09:00-10:00	Micro Credit: Experience of India	Dr. Seelapureddy Rama Krishna Reddy
	10:00-11:00	Micro Credit : Experiences of Egypt	Resource Person from AARDO
	11:00-11:30	Tea Break	
	11:30 - 12:30	Micro Credit Experience of CIRDAP Member Countries	Dr. Majibar Rahman Special Officer, CIRDAP
	12:30-14:30	Lunch Break	

Date and Day	Time	Event	Resource /Responsible Person
	14:30-16:00	Visit to War Cemetery and Mainamati Museum	<b>Field Guide</b> Mr. Mizanur Rahman Joint Director, BARD
	16:00-18:00	Visit to a Central Cooperative Association Visit to Ranir Kuti	
	19:00	<b>Dinner at Ranir Kuti</b>	
<b>3rd Day 19 March 2008 (Wednesday)</b>	09:00-11:00	Managing Micro Credit by Grameen Bank: Journey from Jobra to Oslo and Looking Forward	Mr. Zamal Uddin Biswas Deputy General Manager (Establishment) Grameen Bank
	11:00-11:30	<b>Tea break</b>	
	11:30-13:00	Financing Micro Credit from the Government: Experience of "Rural Employment Support Foundation" (PKSF).	Dr. Abdul Hakim, General Manager (Administration) Palli Karma Sahayak Foundation (PKSF)
	13:00-14:30	<b>Lunch Break</b>	
	14:30-16:30	Presentation of Country Paper on Experiences of Micro Credit Operation by the Participants	<b>Chairperson:</b> Mr. Alauddin Ahmed Director (Administration), BARD <b>Rapporteur:</b> Mr. Abdul Karim, Deputy Director, BARD Mr. Anwarul Azim, Asstt. Director, BARD
	17:00-19:30	Visit to shopping Center, Comilla	<b>Guide</b> Mr. Benzir Ahmed, Asstt. Director, BARD Ms Azma Mahmuda, Asstt. Director, BARD
<b>4th day 20 March 2008 (Thursday)</b>	08:00-11:00	Visit to Project Village of BARD and Grameen Bank	<b>Guide:</b> Dr. Kamrul Ahshan Director In Charge, BARD and Official of Grameen Bank
	11:00-11:30	<b>Tea Break</b>	
	11:30-13:00	Presentation of Country Paper on Experience of Micro Credit Operation by the Participants	<b>Chairperson:</b> Mr. Mohammed Mir Kashem Director (Training), BARD <b>Rapporteur:</b> Mr. Ranjan Kumar Guha, Deputy Director, BARD Ms. Fauzia Nasrin Sultana, Asstt. Director, BARD
	13:00-14:30	<b>Lunch Break</b>	
	14:30-16:30	Presentation of Country Paper on Experience of Micro Credit Operation by the Participants	<b>Chairperson:</b> Mr. Hasan Sarwar Director (Research), BARD <b>Rapporteur:</b> Mr. Newaz Ahmed Chowdhury, Deputy Director, BARD Mr. Moshior Rahman, Asstt. Director, BARD
	16:30-19:00	<b>Group Work</b> Thematic Area * Reaching ultra poor through micro credit * Reducing cost of delivery for improving efficiency in credit delivery system * Improving Coordination of Micro Credit Operation (Thematic Areas may be changed)	<b>Facilitator:</b> Group 1 Dr. S. J. Anwar Zahid, Director, BARD Group 2 Mr. Taposh Ranjon Bose, Director, BARD Group 3 Dr. Swapan Kumar Dashgupta Joint Director, BARD <b>Rapporteur:</b> Gr. 1 Dr. Md. Shafiqul Islam, Joint Director, BARD Gr. 2 Irin Parvin, Asstt. Director, BARD Gr. 3 Azma Mahmuda, Asstt. Director, BARD
	21:00	<b>International Night (Cultural Programme)</b>	
<b>5th day 21 March 2008 (Friday)</b>	09:00-10:30	Concluding Session (Recommendations of the Group will be presented in this session)	<b>Chief Guest :</b> To be Nominated <b>Special Guest :</b> To be Nominated <b>Chairperson:</b> Mr. M. Khairul Kabir, Director General, BARD <b>Rapporteur:</b> Ms. Fouzia Nasreen Sultana, Asstt. Director, BARD Mr. Zillur Rahman Paul, Asstt. Director, BARD

Date and Day	Time	Event	Resource /Responsible Person
	10:30-11:00	Tea Break	
	11:00-12:30	Departure for Paradise Garden Hotel, Dhaka	Workshop Directors

## 10 LIST OF PARTICIPANTS

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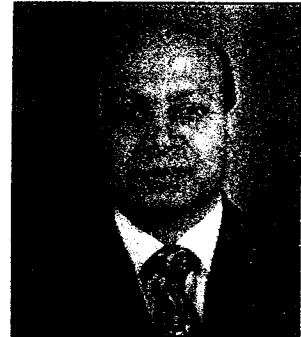
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