

Pidim Foundation Annual Report 2018-19

Executive Summary

Once again Pidim completed another one year with relative successes. It achieved the target of portfolio of Bdt 2000 million as of June 2019. The quality of portfolio (principal outstanding) was improved over the time. Pidim continued with adjusting its policies depending on the evolving field situation and enforcing those policies. It also made un-relented efforts to digital transformation of microfinance program with the help of a computer software company and its associates. Connecting all of its field (branch) offices with digital network and online data-entry greatly enhance organizational capacity to monitor microfinance operation on day-to-day basis. This leveraged program oversight and control of risks including mishandling of fund. Further initiatives were undertaken to transfer data directly from the field by program staff through mobile apps. This saved time used for hand writing Collection Sheets by Credit Organizers during field visits and helped reduce errors. Credit Organizers always work under pressure collecting repayments from borrowers of 3 or more groups per day and verifying loan applications within limited time. Freeing them from the time spent on writing Collection Sheets was a great relief for the field worker and also helped improve their job performance. Moreover voice based entry of data through mobile apps substantially reduced the workload of branch office Accountant. Keeping in line with digital transformation Pidim also embarked on piloting mobile banking using Tele Cash, a mobile financial service provided by South East Bank Ltd. Piloting of Tele Cash was undertaken in one of Pidim's Branch Offices. Cash transaction with group members during field visits is problematic. Tele Cash will allow wallet to wallet transfer of soft money from any place and time. This will greatly enhance the capacity of both parties (Pidim and its partners) transacting money electronically without bothering to carry hard cash, which is risky and difficult. Again if it proves to be efficient and acceptable to the borrowers then Pidim will gradually bring all of its branch offices under Tele Cash.

Dealing with micro lending was a tough and most challenging job for field staff. Often the flow of micro lending operation was punctuated by loan defalcation. Putting reign on overdue loan took toll of the spirit and moral of the staff. The situation became more complicated and difficult for realizing loan of bigger amounts. Big loans are given to people with certain level of financial solvency, regular income, social standing and capacity to repay loan. Pidim wanted to promote local enterprises like poultry & dairy farms, fish culture, mini garment factories, trading etc with financial support from PKSF and local banks. This helped ratcheting up portfolio and hence organizational income within a short period of time. This however added to the problem of loan defalcation. This time the matter complicated further. Some of the high profile borrowers tried to use their social influence to eschew repaying loan. Often field staff felt embarrassed dealing with such people. On many occasions Pidim took legal action against delinquent borrowers and also realized some of the overdue loans. This however took lot of efforts and time to get the results. Nonetheless taking legal actions acted as deterrent to others. Anyway based on its experience Pidim adapted its policy for giving big loans above Bdt 300,000. More emphasis was given on thorough background check of intended borrowers. One of the major causes for defaulting on loan is unscrupulous loan behavior of the borrowers. Many of those who failed to repay loan in time were found to have taken loan from different sources (MFI, bank etc.) beyond their capacity to repay. This is a very common problem faced by MFI (Microfinance Institution) now-a-days. The background check includes finding out indebtedness of the loan applicants with other MFI and local banks, borrowers' compoment and social behaviors, potentiality of proposed investment sectors, business experience etc. Pidim put lot of efforts into orienting its staff to the needs for proper verification of loan applications. It also put cap on repeat loans to avoid over-financing. In-spite of all the efforts, some of the staff failed to comply with organizational policies and priorities. Pidim had to do away with many of them on ground of sloppy job performance. Side-by-side it increased performance allowance and other benefits for doing things right. Furthermore microfinance sector is plagued by high staff turnover.

The problem lies at the very nature of the program, which is very tough and hard to implement. It takes lot of nerve and patience to succeed in the job. Given the educational background and experience the frontline staff often fail to carry out their responsibilities, which affects their morale and willingness to hang on to their job. Facing this reality Pidim strived to improve performance of its staff and boost up their morale by imparting series of training and also mentoring low performers on one-to-one basis. Apparently the approach worked. The staff dropout rate decreased among staff with one or more years of experience working with Pidim.

Pidim works with a number of loan products. Among them Jagoran and Agrasor are the main. Besides it embarked on LICHs (Low Income Community Housing Support) project financed by World Bank, back in 2017. PKSf designed the project aiming to provide housing loan for a large section of poor and middle class urban dwellers through its partner-NGOs. It is a pilot project and has been studied extensively by staff of PKSf and those of World Bank. The results were very promising. It proved that the project has a real potential for solving the housing problem of millions of village and urban dwellers in Bangladesh. Based on the performance PKSf allowed Pidim to mount a similar project in Gazipur Sadar Upazila. Pidim also partnered with PKSf to implement SEP (Sustainable Enterprise Project) in four of its branch offices in Gazipur and Mymensingh district. The project is also financed by World Bank. The purpose of SEP is to foster business clusters for production of poultry eggs and meat through environmentally sustainable farm technologies. Pidim signed loan contract and started distribution of loans among the targeted poultry farm owners. There is also provision for grant money for promotion of farm technologies and marketing of farm products. The second part of the agreement will be signed in the coming month. If the project matrix stands valid then it will bring enormous economic benefits to the farmers and also help build local economy. Besides, Pidim embarked on a program for amelioration of life and livelihood of senior citizens in Sherpur Sadar of Sherpur district, under Enrich program. The program is being implemented for last 10 months and it already captured attention of the development partners and stakeholders including government officials for its uniqueness and potential for bringing change in the life of the senior citizen in the area. Overall Pidim had a very successful year of implementing microfinance program. We express our gratitude to the authority of PKSf, MRA, Bank, Grameen Communication and Hisab for helping us in microfinance program execution. We hope we will do better in the coming year transforming the life of our partners and program participants with their help.

Advin Barun Banerjee

Executive Director

Pidim Foundation

1.0 General Description

Pidim Foundation (Pidim in short) morphed into a MFI (Microfinance Institution) after phasing out a number of development projects financed by Cordaid, a Netherlands based donor in 2015. Failing to garner enough development grants for its overseas partners it closed its operation in Asia and also down sized its (Cordaid) operation in other continent. Pidim had a long history of working with the most underprivileged people living in remote areas of Bangladesh. It made a significant contribution in developing their social and economic life through various services aiming at capacity building and social empowerment. However Pidim never compromised with its commitment to support underprivileged working in the new context. It pursued 2M (Mission and Margin) policies to develop family economy of under-served rural and urban dwellers. It adhered to its policy of responsible financing, trying hard to identify people who are in real need of money for income generation and develop their livelihood. Besides it strived to help the most vulnerable people in one of its working areas to create job opportunity, build assets, improve health and nutrition, develop leadership to beat poverty on a sustainable basis under Enrich program. While serving people was important for

elimination of poverty and social discrimination, Pidim never forgot to take care of the needs of its staff who worked tirelessly towards achieving the goal. Time to time it raised their salary and benefits and tried to develop their capacity to shoulder their responsibilities by imparting training and mentorship. Pidim also espoused the policy of digital transformation of its microfinance program. All these efforts bore fruit and helped in improving the quality of its microfinance program. This report elaborates on program achievements made during f/y 2018-19.

Pidim operated its microfinance program through 54 branch offices in 27 Upazilas of 8 districts namely Dhaka, Gazipur, Narsingdi, Narayangang, Sherpur, Mymensingh, Munsiganja and Comilla. The total number of households served under the program was 52276. Pidim provided them loan for income generation through local S&CG (Savings and Credit Group/Samity) numbering 3500. Pidim disbursed Bdt 3,160.90 m worth of loan among 40,290 group members and also recovered Bdt 2,762.84m. The OTR (On-Time-Realization) was 98.19%, while the PAR (Portfolio At Risk) was 4.94%. The net profit earned from microfinance operation was Bdt 119 million making the cumulative surplus amounting to Bdt 502.08 million. The margin was 28.79% higher than the previous year. It increased concomitantly with the increase in portfolio (principal outstanding). The progress in the first half of f/y 2018-19 was rather slow. The office put cap on the amount of repeat loan and also strengthened processing of loan applications in order to prevent money going to wrong hands. The measures taken initially slowed down loan disbursement. However efforts were geared up to increase portfolio thereafter. As a result portfolio increased from Bdt 1617.36 m to Bdt 2015.41 m by the end of June 2019, the rate of increase being 25%. The microfinance program grew steadily over the last couple of years. The above table illustrates comparative statement of microfinance program in last three years.

1.1 Source of Fund

The amount of portfolio (loan outstanding) as on 30 June 2019 was Bdt 2015.41 m. Of the total, Group savings accounted for 36% (Bdt 769.68 m), PKSF loan accounted for 24% (Bdt 519.50 m), loan from six different banks accounted for 16% (332.85 m) and Pidim's own capital fund accounted for 28% (Bdt 502.08 m). Pidim own capital fund increased by 31% over previous year. The amount of fund received from outside sources (PKSF, bank and Group Members) did not change that much over the year. Ramping up growth of Pidim microfinance program will need more capital funds from outside. The best possible way to do that is to mobilize group savings, which will also secure repayment of loan. Pidim will focus on that in the coming year.

1.2 Portfolio Analysis

The analysis involved measurement of profitability, assets & liability and efficiency & productivity. Some of the parameters applied to measure efficiency of microfinance program showed up-ward trend while some showed the opposite. The results of the analysis are illustrated below.

1.2 (a) Profitability

The 'Operational Self Sufficiency' and 'Financial Self Sufficiency' were calculated at 131.39% and 123.03% respectively. Comparing previous year the net surplus increased by 28.72%. Following the same trend Return on Assets increased. On the other hand 'Return on Equity' decreased slightly in comparison to previous year. One of the reasons for that was due to lot of idle money lying in bank account most of the time. This is certainly a weakness in fund management, which will be duly addressed in the upcoming months. The other reason was adjustment of unsettled fund (in Suspense Account) with equity. The money which is misappropriated by getaway program staff is put in Suspense Account. If the stolen money cannot be realized then it is adjusted with organizational own capital fund.

1.2 (b) Assets-Liability Management

Pidim managed to augment performing loan and at the same time reined in loan fallen overdue over the period. That is why there was a slight increase in OTR with decrease in PAR. The 'Yield on Portfolio' was 23.80%, which is slightly less than previous year. Although there was a substantial increase in portfolio comparing to previous year, the growth was not even throughout the year. A rapid increase in portfolio took place in the second half of the year, giving less time for loan recovery. This could have been avoided by scheduling loan disbursement based on advanced planning. Again 'Debt to Equity Ratio' was 3.64:1 showing some robustness in funding of the microfinance program.

1.2 (c) Efficiency and Productivity

This is a measure of organizational capacity in utilization of its human and material resources. Among the other factors that contribute to organizational efficiency and productivity are 'cost of lending' and average loan size. The cost of Bdt 1000 lent was Bdt 70.66. This was a bit higher than previous year. Hiring more frontline workers and money lying idle in bank account for long might have contributed to the increase. Pidim will look into the matters and take step to avoid its repetition in the future. Notwithstanding per capita portfolio of frontline staff (Credit Organizer/Loan Officer) went up by 12.44%.

1.3 Loan Component/Product

The mainstream loans constitute Jagoran, Agrasor, Sufalan and Buniad. The first two accounted for 93.35% of total portfolio (principal outstanding) – Jagoran being 39.18% and Agrasor 54.17%. The products are defined by the amount of loan. Loan up to Bdt 100 thou falls under the category of Jagoran and any amount exceeding that is treated as Agrasor. Normally the starting amount of loan given to an intended borrower is Bdt 20 to 30 thousand under Jagoran depending on the situation. Hereafter the amount may be raised in the successive loan cycles.

Normally a graduated borrower of Jagoran can claim Agrasor after taking loans for two times and repaying them successfully. Pidim also allow potential entrepreneurs take loan under Agrasor first time. The loan is however given after thorough background check of the applicants, their solvency, loan bearing capacity, family status, financial liability and investment sector. The average size of Jagoran and Agrasor loan was Bdt 27.14 thou and Bdt 148.51 thou respectively. However considering present field situation Pidim will try to restrict giving loan under Agrasor in the coming months. Number wise 72% of the total borrowers got loan under Jagoran and 18% under Agrasor. On the other hand Sufalon (agriculture loan) is given to supplement other loan (Jagoran and Agrasor) to help generate additional family income. Buniad is meant for poor and marginalized people. The maximum amount of loan given to a person is Bdt 25 thou.

1.4 Loan Investment Sectors

Pidim gave loans for income generation only. The borrowers invested loans in different sectors viz. Service, Trading, Agriculture, Manufacturing and Others. The Service sector accounted for 31.5% of the total portfolio, Trading 25%, Agriculture 28.8%, Manufacturing 4.4% and Others 10.3%. Housing was one of the major sectors of investments by the borrowers. It is considered as a part of Service Sector. It constituted 19% of the total portfolio. Comparing previous year there was no significant variation in selecting sectors for investment of loans by the borrowers.

2. Project Highlights

2.1 Responsible Financing

Pidim never lost its focus on 'responsible financing'. Giving right amount of loan to right person was followed meticulously. It took immediate steps to discipline its staff who failed to meet the obligation and do their job properly. Moreover Pidim strive to increase the volume of work without

compromising with the values underlying wellbeing of its clientele and organizational growth. Policies were adapted to the evolving conditions. One of the matters that came out again and again was selection of borrowers. Knowing the borrower his comportment, reliability, social identity, borrowing capacity with respect to family assets and liabilities (with other MFIs and bank) and the potential of investment sector, was given highest priority. The matter was raised and discussed continuously in monthly meetings with managerial staff and also monitored during field visits. Some of the policies were adjusted based on feedback from the field. In addition, Pidim put cap on repeat loan in order to prevent excess amount of money going to the borrower beyond their capacity to repay. Pidim also maintained a profile of loan investment sectors. It restricted financing particular sector. Sector wise investment was not allowed to exceed 30% of the total portfolio. This was done in order to prevent over-financing from happening that may go against the interest of the borrowers and Pidim as well. As a result the rate at which loan fallen overdue was reduced by 29.9%.

2.2 Digital Transformation

Pidim has steadily advanced in digital transformation of its microfinance program with the help of Grameen Communication, a sister concern of Grameen Bank, and Hisab, an IT company working within the country and abroad. Pidim is one of the clientele of Grameen Communication using g-Banker, a web based computer software developed by the latter. The software is still under the process of development by adding new features to generate additional tables with data feed-in from the field, for analysis. Pidim along with other MFI played important role in development the software incrementally over the time. Using the software one can access real time data. All 54 branch offices of Pidim under microfinance program were connected with the digital network. It was a huge achievement in real time data management, which contributed to a great extent in quality control and improvement of the portfolio. The field office accountant regularly input data and checked cash balance upon closing of accounts at end of the day. This was a great help for the managers and Dhaka Head Office staff to check loan transaction on daily basis. Late collection of loan could be traced and action advised to bring the situation under control. Besides enhancing the capacity of the field staff doing their job effectively, digitalization helped reduce incidence of mishandling of loan fund and corruption. However, computer based data management was at times punctuated by errors in data entry by novice accountants. Many skilled accountant got job in other business institution and left Pidim after they became adept in computer operation. Finding their proper replacements was not easy. Working under the pressure Pidim often had to hire accountants with no or little experience in computer operation. This made the situation quite messy. They made frequent mistakes in computer data entry at the beginning which needed lot of time and efforts for correction. Again in some places computer data entry at time ran into problem because of lack of network connection. In many instances field office accountants had to go to nearby branch office to get the connection. In some places electric power supply was infrequent, which caused lot of problem of computer data entry. This was solved by replacing desk-top with laptop computer, which has higher power storage capacity.

Going further down the way of digitalization, Pidim embarked on 'Voice Based Data Entry' using mobile apps developed by Hisab. The system allowed Credit Organizers to enter data directly into central server maintained by Grameen Communication while they were in the field. This saved their time needed for hand writing the Collection Sheet. Of the 54 branch offices, 12 were included in the voiced based data entry system. Because of newness of the system there was some delay in adoption of voice based data entry at the beginning. According to the plan all branch offices will be brought under the system by December 2019. The chief executive of Hisab came to visit Pidim Board Bazar branch office along with representatives of a Singapore based Venture Capital firm to observe the operation of Voice Base Data Entry System. They expressed their satisfaction with the progress of the work at the end of their visit.

Yet another initiative towards digitalization was undertaken experimentally with SEBL (South East Bank Ltd). SEBL had been implementing mobile banking with many of its clients including that of Microfinance Institutions. Taking the opportunity Pidim invited SEBL to pilot mobile banking (Tele Cash) among the Group Members of Board Bazar branch office. SEBL registered 400 group members of Pidim for mobile banking. The bank created Wallets in the name of the group members and field office staff. Tele Cash was just introduced and in the early stage of development. If it works properly then it will further bring qualitative improvement in microfinance program. Using the system Pidim will be able to transfer loan directly into borrower's Wallet instead of borrower coming to the office for receiving it. This will save their time and money spent on travelling to and from field office. Carrying cash for long distance always carries risk. Mobile banking will surely reduce this risk. The money (soft) put into wallet can be converted into hard cash through local agents assigned by the bank. However there is a cap on how much money they can cash per day. This may create a problem for recipient of big loans. Moreover borrowers are required to pay certain fees (10 per 1000 taka) for drawing cash from local agents. This may be a dissuading factor for rapid expansion of mobile banking among the group members. However experience shows that borrower will ultimately find it convenient to go for mobile banking instead of going to MFI office for receiving loan. In addition the system will allow the borrowers to digitally transfer money from their wallet to the wallet of field office staff staying in their home and for which they will not have to pay any fees. This is an opportunity nobody can ignore for long. For Pidim it is the best way to operate its microfinance program to reduce work load and risk involved in cash transaction.

2.3 Risk Management

It was the most challenging part of management of microfinance operation. The future of the organization depends on its capacity to effectively deal with risks created by both internal and external factors. Pidim made an assessment of risk based on job performance and loan recovery status and classified 9 branch offices under red (Very High) and another 9 under yellow (Moderately High) category in f/y 2018-19. The management team comprising senior supervisory staff at Dhaka head office engaged with the field office staff including managers/supervisors to jointly identify problems and cause of loan falling overdue on a regular basis. They did it case-by-case basis and met out punishment for negligence of duties, if needed. Giving loan in big amount without considering capacity of borrowers to repay and also to wrong person were primary causes of loan defalcation. The front line workers have to work under pressure all the time and they sometimes falter on their duties. Some branch managers were also found to be negligent in on-site verification of loan applications affecting loan recovery. Pidim ramped up on and offsite monitoring of loan transaction with group members and took step to remedy the problem before it gets out of control. As a result the numbers of branches under red and yellow category reduced- red from 9 to 3 and yellow from 9 to 2. There were other considerations to minimize risk of microfinance program. Pidim identified sectors which have high market potential and are relatively less risky. House building is one of them. Housing accounted for 20% of the total portfolio and the recovery rate was also very high (over 99%). There was also lot of effort given to realization of overdue loan. Pidim also sued borrowers for defaulting on loan in lower court. Many of the defaulters repaid their loan with interests after receiving court orders. This also impacted on repayment status which was reflected in portfolio analysis.

2.4 Microfinance Program Audit

Pidim maintains a Audit Cell headed by a Team Leader. Under the TL work 5 fulltime Internal Auditors, doing branch audit round the year. Of the total branch offices, 7% were audited 4 times, 77% 3 times and 16% 2 times. On average they were audited 2.88 times. The auditors examined data and records related to transaction of loan, group savings, recurring expenditure etc. through onsite and offsite audit. They also checked on accounts keeping and reconciled cash in hand with bank balance. They performed the audit based on organizational policies and instructions from head office. They took note of any infringement of office policies and instructions and share those with

the branch office staff in the exit meetings held on the final day of audit in the presence of Area Manager. The decisions adopted in the meeting for removal of irregularities were recorded in Resolution Book. The Branch Manager had to work hard in order to remove the irregularities by the set deadline. Area Manager followed up the decisions taken in the exit meetings and gave feedback on the progress made in resolving irregularities in the monthly meeting and also reported to Dhaka office through email. On the other hand auditors and the Team Leader sat with department heads and the Executive Director at Dhaka office and presented audit findings before them in the last week of every month. They discussed matters that required urgent solutions. Pidim took remedial measures to violation of office rules and misconduct of program staff. The program was also audited by external auditors hired by Pidim. They submitted Management Report along with Audit Reports. The Management Report was reviewed in Annual General Meeting. Besides PKSF got the program audited once by its own staff and once by staff of external audit firm. Pidim took steps according to the recommendations put forward in the audit reports. The audit performed by internal audit team and by counterpart contributed to system improvement and keep troubles at bay.

2.5 Cash Incentive

Pidim provides to its staff various incentive allowances viz. Job Performance Allowance, Portfolio Allowance, Hardship Allowance, LO Allowance, Health Checkup Allowance, Festival Allowance, Baishakhi (1st day of Bengali New Year) etc in additional to monthly salary and benefits. The incentives were design to boost up staff morale and elicit their allegiance to the organization and commitment to its work to Pidim time to time raise staff salary and allowance in view of progress of work and also to maintain competitive edge with other MFIs. Following the step Pidim increased Hardship Allowance to Bdt 1000 per month for all the field office staff including Area and Zonal Manager. The Medical Allowance was also substantially increased with minimum amount of Medical Allowance fixed at Bdt 1500. Pidim also paid emergency medical expenses to 46 staff to the tune of Bdt 671.39 thousand. In addition it provided Education Allowance and Child Allowance to its staff. It also increased the duration of maternity leave from 4 month to 6 month. Pidim is appreciated for giving various allowance to its staff by its counterparts and financiers.

2.6 External Visitor's Visit

2.6 (a) Visitors from MRA: The officials from government Microcredit Regulatory Authority (MRA) visited Pidim and its program twice. They made a thorough check on implementation of microfinance program and examined the issue of compliance of MRA policies and instructions.

2.6 (b) Visitor from PKSF: Mr. Muhammad Abu Al Baten, Manager Operation visited Pidim head office and its program twice and performed monitoring of field activities pertaining to financial dealing with the group members and also compliance of rules and regulation. Pidim reviewed the monitoring reports presented by the honorable staff members of the two organizations and duly followed their recommendations.

2.6 (c) Field visit by EC Members of Pidim

Muhammad Soliaman Siddique, Treasurer and Dr. Quazi Towfiqul Islam, EC member visited Low Income Community Housing Support Project being implemented in the Municipality of Narsingdi District Town under Chinishpur Branch Office, on 4 January 2019. They talked to the project beneficiaries and inspected dwelling house built with loan from the project. They inquired about various aspects of loan giving and its procedures. Additionally they spoke to the project staff and sought clarifications of matters related to loan repayment and other related issues. They were specially informed about the low interest rate (12% per annum calculated in declining balance method) charged on housing loan. They expressed their satisfaction and thanked the project staff for their services to the organization.

2.7 A retreat in Coxe's Bazar

A retreat was organized in Coxe's Bazar for 4 days from 01/08/18 to 04/08/18. In total 29 middle and top level management staff of Pidim including General and Executive Committee Members and Executive Director participated in the retreat held in Beach Way Hotel. The purpose of gathering of all the senior staff in a retreat was to revisit microfinance program outcome of the bygone year with regard to promise made earlier. The retreat provided opportunity to free expression of opinion and ideas about how to improve work performance in the coming months. It also helped to know each other and build rapport and solidarity among the staff. The staff members also enjoyed their off time bathing in the sea water and playing football on the sea beach. The ambient beauty was engrossing and charged their mind and spirit.

2.8 Annual Gathering

Pidim held annual gathering in 'Silpi Kunja', a picnic spot surrounded by forest and beautiful landscape and situated in Kaliakoir Upazila under Gazipur district, on 11 Jan 2019. All head and field office staff including the members of Executive Committee numbering 420 participated in the event. They came by bus and office vehicles from different areas. The program was delayed by almost two hours due to traffic congestion. Anyway it finally started with a welcome speech by the President of Pidim Foundation and the Executive Director. They underscored the value of getting together for the purpose of building solidarity among the staff and making personal commitment to work for achieving common goal. The other Executive Committee members also spoke on the occasion expressing their feelings and gratitude to the staff for their good work and devotion to their duties. After the inaugural session the staff members took part in sports. The sports were arranged separately for men and women. This was a time for real enjoyment and firing up spirit. There was a mid-day lunch break. The food served was appetizing and excellent. A raffle was held after the sports. The participants waited with rapt attention to hear the results of draw. The name of the winners were declared one by one. The silence was broken by the sound of exhilaration of the winners. The lottery was followed by distribution of certificates and crests among the staff, who excelled in their duties. Among them were Credit Organizer (3 nos), Accountant (3 nos) and Branch Manager (3 nos). It was really a memorable day for all those who attend the event.

3.0 LICHSP

LICHSP (Low Income Community Housing Support Project) is designed to provide proper housing for millions of urban and rural residents in Bangladesh. According to HIES (Household Income and Expenditure Survey) there is a huge gap between demand and supply of housing units. Approximately 8.5 million housing units need to be built country wide to meet the demand for housing. LICHSP aims at meeting such demand with the financial backing of World Bank. PKSF developed the project after consultation with different stakeholders including government Housing and Building Research Institution before taking it to the field for piloting. The program was ingeniously designed to help low income group of urban people in selected Municipalities to build/renovate dwelling house. It was found that construction of house often suspended at some stage due to lack of fund. Some even raised fund for construction of new house but not enough to start the work. Renovation of house is also a felt need for many dwellers. Here also dearth of fund remains as a formidable barrier. PKSF came up with the idea of helping those people by providing soft term loan. Necessary policies were adopted to facilitate proper utilization of loan and also prevent loan from falling overdue. Considering affordability the amount of per capita loan was fixed to a maximum of Bdt 400,000 with 12% annual interest rate calculated by declining balance method. The loan issued is recoverable for a maximum period of five years through monthly installments allowing, borrowers to pay from their disposable income. The project includes two income groups. For one group the household income ranges from Bdt 10,000 to Bdt 25,000 and for others it ranges from over Bdt 25,000 to Bdt 40,000. The policies kept rich people out from applying for the loan.

Pidim did not issue the loan at a time. The borrowers were required to begin and complete 20% of the work before first installment of loan was issued. The remaining portion of the loan is given in another 2 to 3 installments based on the progress of work.

PKSF selected five partner-NGOs for piloting the project in selected municipality areas. Pidim is one of them and assigned to Narsingdi Municipality. The project was launched there with a team of four regular staff, in Feb 2017. Of them 2 are frontline workers (Credit Organizer), 1 Branch Manager and one Civil Engineer. They were recruited from existing staff of branch office located in Narsingdi city. The Credit Organizers primarily deal with selection of borrowers and realization of monthly loan installments. A Civil Engineer (Diploma) was hired and included in the team. He shoulders responsibilities of construction site inspection, checking of building design and helping borrowers in developing room layout plan. The Branch Manager is overall responsible for supervision and coordination of housing loan. PKSF reimbursed bulk of overhead expenses including staff salary and benefits to an amount of Bdt 1.2 million for 1st one year and then reduced the grant to almost half the next year. Supplementation of project costs was thereof stopped from 3rd year. Pidim bore 100% of project expenses onward from the income earned from lending operation.

At the outset the project Engineer obtained a digital map and helped the COs to locate certain areas where the concentration of low income households was more. In addition he maintains computer based data on family and individual loan status and generates necessary reports for submission to Pidim Head Office and PKSF. Initially the pace of project work was slow due to lack of experience and some of the policies adopted in project design. The issues like land ownership, approval of structural design by municipal authority, access to road with certain width, availability of electricity, waste disposal etc became taking-points during selection of target people. Often the people willing to take LICHSP loan did not have requisite papers and documents to apply for the loan. In many cases the applicants shared land own by their parents with their siblings. Transfer of ownership of land required hefty amount of money in the form of government fees and taxes which prevented people from acquiring necessary legal papers required for loan application. Besides, many eligible borrowers failed to obtain approval of building design from Municipality authority as their land size did not fit into criterion. Considering all these practical issues and problems PKSF made some adjustment to its policies allowing the people to access LICHSP loan. This eased disbursement of loan among the target people. Pidim disbursed Bdt 48.60 million worth of housing loan among 147 borrowers. Of them, 24 (16%) had monthly income ranging from Bdt 10,000 to Bdt 25,000 per household. In total they received loan amounting to Bdt 4.35 million. The remaining 123 borrowers (84%) with monthly income between more than Bdt 25,000 and Bdt 40,000 per household, received in total Bdt 44.25 million. The loans were utilized for construction of new building, renovation and extension of house. Of the total borrowers, 65 (44%) utilized loan worth Bdt 22.00 million for construction of new house, 66 (45%) utilized loan worth Bdt 20.75 million for renovation of house and the remaining 16 (11%) utilized loan worth 5.85 million for extension of house. All of 147 clienteles now have better livable house with improved cooking, toilet, aeration and proper lighting facilities. The facilities unquestionably improved their living standard and impacted on their life significantly. Considering project potential and its success PKSF allowed Pidim to mount the project in Gazipur Sadar Upazila with its (PKSF) own fund.

4.0 Sustainable Enterprise Project (SEP)

SEP was designed by PKSF to foster Business Clusters by way of transfer of environmentally sustainable technologies, product innovation and branding, value chain development etc. through its partner-NGOs. The project is being funded by World Bank. PKSF initiated the project by inviting Concept Paper on 30 business sub-sectors from its partner-NGOs. In total 80 NGOs submitted Concept Notes. Pidim was one of them. From among the Concept Notes, 11 were selected in the first phase after scrutiny. Based on the Concept Note Pidim was selected for implementation of Poultry Sector Development under SEP in some of its microfinance program areas in Mymensing and Gazipur district. The areas studied with numerous private poultry farms. Lack of poor management and bad

farm practices made the sector very vulnerable to fluctuation of market price and also causing environmental pollution. The Concept Paper was written highlighting the problems and their probable solutions. Based on the Concept Paper Pidim prepared detailed draft proposal and budget with the help of concerned official of SEP. The proposal was revised couple of times in commensurate with SEP approach and its objectives. Four Branch Offices under Pidim Microfinance Program viz. Mollikbari, Sripur, Mawna and Kapasia were included in the proposal. There are two major components of the proposal viz. (1) Poultry Sector Microcredit and (2) Capacity building of poultry farmers in farm management and marketing of farm products. Component-1 was eventually approved by PKSf. Pidim signed a loan agreement with PKSf for Bdt 150 million under SEP. Of the total, Bdt 9.72 million was disbursed among 40 borrowers as on 30 June 2019. The part of the proposal under Component-2 was under review by PKSf and World Bank. The total amount of taka budgeted under Component-2 was Bdt 29.1 million. The money will be utilized to achieve the following objectives.

- a) Build resilience of poultry farmers (layer and broiler) to fluctuation of market price of farm produce through value chain development (meat processing and building forward market linkage).
- b) Reduce production costs by means of (i) reducing rate of mortality of layer and broiler through modification of poultry shed, supply of safe poultry feed, bio-security management, vaccination, nipple drinking etc., (ii) digitalization of poultry farming (iii) setting up Poultry Information Hub and (iii) proper disposal of farm waste.

In total 600 farmers will benefit from the project. Besides loan they will receive training and advice from competent Vet and project staff expert in market study and promotion. Again there will be an Info Hub set up in the project office. The farmers will have instant access to information needed for running their farm and seek help in case of emergency.

5.0 ENRICH Program

The program was conceptualized and designed by PKSf for its partner organizations aiming at resource enhancement and capacity building of poor and marginalized households for eradication of poverty. It is unique of its kind and based on comprehensive community development targeting the poor. Pidim has been implementing the project in Lasmanpur Union of Sherpur Sadar Upazila since 2012. The program includes 9216 households in 18 villages. Among the services delivered under the program were Health and Nutrition, Children Education, Enhancing Quality of Life of Senior Citizens, Job Creation, WASH (Water Sanitation and Hygiene), Youth Training, Development of Agriculture etc.

The program is managed by a staff of 14. One Program Coordinator looks after overall operation of the program. He works under the supervision of the Director (Operation). Under him work 2 Health Officer, 1 Social Development Officer, 1 Enterprise Development Officer, 1 MIS Officer and 1 Education Supervisor. Also included in the program are 18 Health Supervisors and 35 Teachers. They are local recruits and work part time. On the other hand one Branch Manager runs microfinance program with the help of 5 Credit Organizers and 1 Office Assistant.

5.1 Health and Nutrition

The program includes all 9216 households in Lasmanpur Union under Sherpur Sadar Upazila. Visiting each household once a month and taking up various health and nutrition related issues with the residents and advising them solution to health problems affecting children, pregnant women, lactating mother, older people etc were effectively done in order to develop health seeking behavior of the people. Women particularly young girls are normally shy and try to avoid disclosing their health problems to others even to their parents, which often causes lot of damage to their health. It is only when health condition deteriorates and needs urgent medical attention they are taken to physician or traditional doctor. This is a stumble block in improving health status of rural people particularly that of women and adolescent girls. The Health Visitors raise this issue to the people

during field visits and persuade them to seek treatment of diseases at the early stage of development. They also take note of individual family's health status and indentified people who need treatment for ailment. Talking to individual person and in group about reproductive health and their health problems helped opened up their mind and break tardiness. This has been proved to be very effective in transforming health behavior of the people. Under health and nutrition program Pidim also provides health advice to people needing medical attention. The Health Officer attends patients in the office during office hours and gives necessary advice and identifies patients needing referral to hospital. He attended 404 patients, making the number 1328 since the inception of Enrich. Worm infection is one of the major causes of malnutrition among children. So Pidim arranged for de-worming of all the members of targeted households twice a year.

The organization also arranged treatment of patients in Satellite Clinics set up in two office centers of Enrich. Two doctors from government hospitals came to attend patients in the Clinics twice a week. They treated patients for various ailments. In total they treated 3692 patients, making the total number 10442 since inception of Enrich. Treatment of chronic and infectious diseases was also done by setting up 10 health camps in school premises. Of them, 4 were attended by ENT (Ear Nose and Throat), Skin and Gyneacology doctors. In total 706 patients were treated by the doctors. The remaining 6 health camps were dedicated to patients suffering from eye ailment. Those who were diagnosed with cataract were operated for the disease in Ispahani Islamia Eye Institute and Hospital in Jamalpur district town. The patients were put under post-operative care for couple of days and released after recovery. Pidim bore all necessary medical, food and travelling costs to and from the hospital. The number of patients underwent surgery was 170. Besides, the doctors performed eye tests for others suffering from refractive errors and ophthalmic diseases and wrote prescription for them. They numbered 1134. In addition 1351 persons were tested for blood group with a minimum fee of taka five each.

5.2 Children Education

This is one of the most important activities carried out under Enrich. The purpose of the coaching center is to help the primary school students prepare homework. There are 35 Coaching Centers set up and run under Enrich. The students attending the centers come from very poor economic background. Their parents are mostly agriculture laborer and few of them had formal schooling. So, parental guidance and help in doing homework was almost absent leading to poor class performance. Pidim set up Student Coaching Center in order to address this problem which is the major cause of high rate of school dropout among poor students. The students attend the center for two hours from 3 to 5 p.m. They made up of pre-primary to class-II students. One Teacher is assigned to each of the coaching centers. The number of students attend to a center varies from 25 to 30. The Teacher helps the students in homework and learn from the text books. In total 915 students (454 female and 461 male) received coaching in 35 centers. The Teachers are local recruits and known to the community people. All of them passed SSC examination and got foundation training before assigned to their job. They select students for coaching centers from poor families based on set criteria. Besides coaching they met parents in monthly meetings and discuss issues like child nutrition, homecare and mental development. The education program carried out under Enrich contributed to a great extent in improving class performance of the students making school dropout rate almost zero among the students.

5.3 Ameliorating social and economic status of Senior Citizens (Older People)

Working with Senior Citizens to create community awareness about their rights and social responsibility caught attention of public and local government administration. A survey was conducted on economic and social status of Senior Citizens involving 9312 households in 18 villages of Lasmanpur Union in Sherpur Sadar Upazila. A total of 1740 Senior Citizens (943 female and 797 male) were identified from the survey. Also Village, Ward and Union Committees were formed with representatives of Senior Citizens for promotion of their rights and access to government grants

under social safety net program and public health services. The program included 18 Village Committees, 9 Ward Committees and one Union Committee. The committees, each headed by a chairman, a co-chairman and a secretary worked in tandem. They prepared plans and launched campaign for rights of Senior Citizens with the help of program staff. Besides they garnered information on government safety net program and their legal and constitutional rights. They carried the information back to their community and tried to create community awareness about rights of Senior Citizens.

5.4 Details of some of other activities carried out under Enrich program

(i) Orientation Program: Pidim conducted orientation of the members of Senior Citizen Committee in three separate groups. The number of participants in each group was 27 or 81 (17 female and 64 male) in total. The Training Coordinator from Dhaka Head Office and the Coordinator of Enrich Program jointly conducted the orientation sessions for two days for each group. They discussed program details with the participants including social mobilization for rights of Senior Citizens at grass-root. **(ii) Observation of International Day:** Keeping up with human rights initiatives of different national and international organization Pidim organized a rally to observe 'International Senior Citizen Day' on 1 October 2018. In total 100 Senior Citizens (both male and female) participated in the rally carrying festoon and placards chanting slogan marking the day. The rally started from Pidim field office and finally ended at the courtyard of Union Parishad Office after walking passed important roads. Union Council Chairman, civil society members and project staff addressed the rally at the end of the procession extolling their (Senior Citizens) role in nation building and also pledged their unequivocal support in accessing government grants and health services. **(iii) Distribution of Medal and Certificate:** Raising children to be worthy citizen is the foremost duty of parents. Many famous people were born to poor families and still could raise themselves up because of dedicated, steadfast and hardworking parents. Similarly there are children who are very passionate and dutiful to their parents and make great sacrifice in taking care of their parents. They are all heroes and deserve recognition for their contribution to the society. The idea was captured in program design and Pidim arranged distribution of Certificates and Crests recognizing their roles. Among the recipients were 5 Senior Citizens and 3 Caregivers. Considering poor economic background cash grant was given to 6 distinguished Senior Citizens and 3 Caregivers. The Md. Firoz Al Mamun, Upazila Nirbahi Officer distributed Certificates, Crests and Money among the recipients in a Ceremony attended by other government officials, LEB leaders and program office staff. **(iv) Old Age Allowance:** Among poor and needy Senior Citizens, many are still untouched and remain outside government safety net program. Most of them live a miserable life in dire poverty and hardship. There were 1740 Senior Citizens identified in the target area by a survey conducted under Enrich program. Among them 775 were identified as very poor and vulnerable. Pidim selected 75 Senior Citizens from them and distributed Old Age Allowance amounting to Bdt 600 each per month starting from October 2018. **(v) IGA (Income Generating Activity) Training:** Training in Beef Fattening was arranged for 60 Senior Citizens. They were divided into three groups and imparted the training for one day. The Upazila Livestock Officer conducted the training. **(vi) Distribution of Winter Cloths:** Distribution of winter cloth was one of the activities carried out under Enrich program. In total 100 Senior Citizens received winter cloth. Of them 67 were women who received Chador (wrapper) and 33 men who received Kombol (quilt). The Commissioner (land) of Sherpur Sadar Upazila distributed the materials among them in a ceremony in presence of LEB leaders and Civil Society Members and project staff. **(vii) Distribution of Aids for Elderly People:** The aids distributed among 61 physically handicapped Senior Citizens included wheel chair (1), commode (20), walking stick (20) and umbrella (20). The materials were distributed among the recipients by Md. Firoz Al Mamun, Upazila Nirbahi officer in a ceremony attended by other government Officials, LEB leaders, representatives of Senior Citizens and project office staff. **(viii) Grant for Burial of Deceased Senior Citizen:** A respectful burial of the remain of a deceased person is a social responsibility. When a beggar dies a 'burial fund' is raised from the voluntary contribution from community people. It is a

fundamental and religious duty to all. Keeping up with the tradition Pidim contributed Bdt 32,000 from the program budget for burial of 16 deceased Senior Citizens. Community people appreciated Pidim for the gesture.

More activities were carried out for improvement of life and livelihood of village dwellers particularly that of indigent people. **(ix) Formation of Capital Fund through Thrift Savings:** The purpose of the scheme is to help develop habit of thrift savings among the poor. The total number of indigent people included in the program was 12. Under the savings policy the participants are required to raise capital fund from making regular savings for consecutive two years and Pidim would supplement it to an equal amount but not exceeding Bdt 20,000 at the end of the period. All of the participants successfully completed two years of regular savings and received the grant from Pidim. **(x) Development of agriculture:** Homestead production of fruits and vegetables was one of them. Development of 10 model homestead was successfully completed. Besides, the program helped farmers produce Vermi Compost for soil enrichment. In total 20 farmers got involved in production of Vermi Compost with cash grant from the program following a training imparted by the program staff. The total number of farmers included in development of Vermi Compost was 45. Lack of good quality seeds is a common problem for promotion of vegetable production. Pidim distributed good quality vegetable seeds of different types among 1000 poor households. **(xi) WASH (Water Sanitation and Hygiene) Program:** Pidim provided matching fund to school and religious institution for construction of Slab-Latrines and installation of shallow tube-well. The number of shallow tube-well installed was 8, making a total of 82 shallow tube-well installed under Enrich program. Seventy five toilets were set up with grant from Pidim earlier. Pidim also distributed materials for construction of Slab-Latrines among 100 poor households. The total number of households included was 425. In addition Pidim provided funds for construction of 20 box culvert on important roads in the area to facilitate transportation of goods earlier. **(xii) Vocational Training:** Pidim arranged vocational training for 5 young persons in various disciplines viz. Electric Wiring, Tailoring, Driving, Television/Computer Servicing. They came from poor economic background and were selected after proper scrutiny. Pidim helped them to prepare necessary papers and documents for admission to different vocational training institutions. Their tuition fees and other related expenses like food, boarding charge etc. were borne from program budget. All of them could find job after completion of vocational training. **(xiii) Community Development Center:** Pidim constructed 9 Community Development Centers, one in each of 8 Wards of Lasmanpur Union. The facilities were used to hold community meetings, local arbitration, child vaccination, training for youths, council of senior citizens etc. **(xiv) Youth Training Program:** Local youths were organized into groups - two (one male and one female) in each of 9 Wards of Lasmanpur Union. The purpose of youth training program is to create awareness about their social responsibilities and help them develop as worthy citizens. Pidim arranged a training workshop for all 18 group members for two days. The topics were 'Self Realization' and 'Development of Leadership'.

6. Staff Position

Pidim performed tasks were of two types viz. (i) microfinance and (ii) microfinance plus. Microfinance was run by a staff of 421. On the other hand, activities carried out under Enrich or 'microfinance plus' included 60 staff. Of them, 7 were regular and 53 contractual. Among the contractual staff 35 were Teachers and 18 Health Volunteers. They were all female and hired locally.

Among the staff working under microfinance, Senior Mgt Staff accounted for 2%, Supervisory Staff 20%, Technical Staff 16%, Field Staff (Credit Organizer and Loan Officer) 57%, and support staff accounted for 5%. The Category of Staff by Number is illustrated in the following table.

Of all the staff under microfinance, those with less than 1 year of experience working with Pidim constituted 27%, with 1 to 3 years of experience constituted 37% and those with more than 3 years of experience constituted 36%. Accordingly 64% of the total staff had service length of up to 3 years.

This was due to high staff turnover. Staff by Length of Service is demonstrated in the following Pie-Graph.

Because of the complex nature of the program and tough field conditions staff dropout rate remained high. It forced Pidim to go for recruitment of staff time and again. Whereas 149 staff dropped out from microfinance program and 157 were recruited. The net increase in the number of workforce was 8. Pidim in-fact hired more to buffer against shortfall and also for program expansion. The dropout rate was highest (67.79 %) among frontline workers (Credit Organizer) who directly dealt with the Samity (Group) members collecting dues on loans on day-to-day basis. Pidim strove to prevent staff from dropping out by offering competitive salary and benefit package. It also persevered to develop job skills among frontline workers and supervisory staff and also to create conducive working environment by providing necessary backstopping and policy adaptation. In spite of all the efforts, the dropout situation remained unabated. The following bar-graph illustrates Staff Dropout by Service Length.

The reasons for dropout were (a) poor performance, (b) misconduct, (c) Embezzlement of office fund and (d) resignation. Among those who resigned, a large number of them were separated by Pidim for sloppy job performance and negligence to duty. On other occasions staffs voluntarily resigned and were separated. Pidim followed zero tolerance to misconduct and embezzlement of office fund by the staff. Those who found guilty of those offenses were either terminated or dismissed. Among those who left Pidim, 129 (87%) did resign, 18 (12%) were terminated for misconduct and misappropriation of office fund. Following bar-graph shows Staff Dropout by reason.

Retention of qualified staff was pursued unabatedly. Pidim strived to create proper working environment with up the ante salary and benefits. 'Quarterly Performance' and 'Work Load' allowances also given to serve the interest of field staff. Besides announcement of End-of-Job benefit made job more competitive in the job market and provided psychological boost to the staff. Dealing fairly with staff at all level was also a part of Pidim Management Culture. This was reflected in organizational policies and priorities. Field staff had the opportunity to register their grievances/ complaint with Dhaka HR Department through SMS. This provided buffer against mistreatment of staff and at times helped in curbing malpractice. Finally it can be said that Pidim made lot of progress in management of its staff over the years. Experience showed that disgruntled staff do not show up once they go on a long vacation. This did not happen during last Eid vacations. All the staff returned and resumed their work in time. This is a good indicator of staff being sincere to their job and keeping their commitment.

CASE STUDIES

Kakon Begum

wife of Moinal Hossain

Basail, Narsingdi Municipality

Kakon was married to Moinal at the age of 20. She used to live with her four siblings and parents in Muradnagar Upazila of Comilla district. She came to live in Narsingdi with her husband and in-laws in a small rented house in the outskirts of Narsingdi town. The house was located in a low lying area and remained water-logged and infested with mosquito during monsoon. The condition was unbearable and she found it very hard to raise her two boys in such a squalid environment. So she went back to her parent's house and lived there for five years. Her husband in the mean time went to Qatar as migrant worker. She maintained her family with two children with remittance received from her husband. She regularly saved some money after meeting her family expenditure. Her husband and in-laws raised a fund to buy a piece of land in Narsingdi for construction of a house of their own. She put her savings in the fund. They finally could purchase a parcel of 3.5 decimal of land. Moinal already had Bdt 350,000 and needed additional Bdt 400,000 to construct a single storied building. He came to visit his family on leave. During his stay he tried to borrow the money from his relatives and

neighbors. But nobody came to his help. Luckily he met one of the field staff of Pidim and came to know about LICHSP (Low Income Community Housing Support Project) funded by World Bank. He was very delighted and applied for loan without wasting time. The LICHSP staff visited construction site, checked all necessary papers/documents with regard to ownership of the land and approval of the structural design by the Municipality Authority etc. The loan was finally approved after completion of necessary official formalities. As per the terms and conditions of the agreement Moinal undertook construction work with his own fund and received 1st installment of loan of Bdt 200,000 after completion of 20% of construction work. Pidim released the remainder in another two equal installments based on the progress of the work. The Engineer of LICHSP inspected the construction site several times and checked the quality of the construction work. He also helped Moinal in preparing room layout plan in consideration of space requirement, aeration and lighting. The efforts put into construction of the house from both sides came to fruition. Kakon and her husband now own a beautiful livable house. Their dream finally came true.

CASE STUIES

Nasiron Begum
wife of late Abdur Zabbar
village: Chaighripara
in Losmonpur
Union: Sherpur Sadar Upazila

Nasiron lost her vision for many years. She used to live all by herself with the help of her neighbors after her five children left her one-by-one following the death of her husband. She attended an eye camp set up in the premises of a local school. Doctors at the camp examined her eyes and recommended eye operation for cataract. Pidim arranged her operation in the Ispahani Islamia Eye Institute and Hospital in the town of Jamalpur district free of costs. Operation was done successfully. She was under post-operative care in the hospital for few days before released from the hospital. She is very delighted to get her vision back. She thanks Pidim for getting her sight back, which she never thought of.

CASE STUDIES

Meghla Akter
daughter of Moznu Miah
and Sabina Begum
village: Kandasherir Char
Union: Kusumhati
Sherpur Sadar Upazila

Meghla belongs to a very poor and landless family. Her father works as a mason and is only earning member in their family. He can hardly meet the basic needs of his family with his meager income. Meghla was admitted to a local primary school. She had lot of difficulties in doing her homework and study as there was nobody in her family to help her. This also made it very difficult for her to follow lecture of her teacher in the class. As a result she lagged behind in class. It put her in shame and embarrassment. Pidim came to her help. Farida, a teacher of Pidim Enrich Program admitted her in the coaching center set up in the neighborhood and helped Meghla in homework with other students in the afternoon for two hours. This was what she wanted all the time. Now she is very confident and satisfied with the progress in the class. She aspires to become a doctor in the future.

CASE STUDIES

Abdul Khaleque
son of late Monsur Ali

village: Kajirchar
Union: Kushumhati
Sherpur Sadar Upazila

Khaleque lives with his wife and two children in a house built on 40 decimal of land. His homestead stood almost bare of any trees except for a latrine at one corner. The idea of growing fruits and vegetables on the premises never occurred to him, before he met the Development Officer of Pidim Enrich program. The DO related to him how he can utilize his homestead for production of seasonal vegetables and fruits. It caught his imagination and he eventually transformed his homestead into an orchard and vegetable garden. He now grows improved variety of mangos, black berry, litchi, jackfruit, papaya, lemon, malta, orange, spices etc. In addition he grows vegetables of different types round the year. He and his family members eat fruits and vegetables thus grown, which add important micro nutrients to their diet. He also sells a portion of the produce in local market for additional family income. Khaleque is one of the examples of such initiatives taken under Enrich program.

CASE STUDIES

Samela Begum
daughter of Faizuddin Mondal
village: Talukpara
Union: Lasmonpur
Sherpur Sardar Upazila

Faizuddin Mondal, father of Samela was a day laborer and lived his life in dire poverty with his wife and five children. Samela was the eldest among her siblings. She and her mother used to work as maid in their neighbor's house to support his father earning their livelihood. She started to work as maid when she was only 8 years of age. Her father married her off to a middle aged man at the age of 12. It added to her woe. She had to work day in and day out in serving the members of her in-laws house with her frail and tender body. The situation got worse when she got pregnant and gave birth to her first child. The travail continued with giving birth to five more children in a relatively short span to time. Raising six children was a herculean tasks. Her husband died when she was 30 year old leaving all the burdens on her shoulder. She was heartbroken and stupefied. In desperation she gave her 13 year old daughter in marriage with a man in the neighboring village. The luck of her daughter was not in her favor. She died in giving birth to a child two years after her marriage. The poverty was so punishing that she married her second daughter off in marriage in-spite of knowing the risk of early marriage. However her luck favored her and she did not die when she gave birth to her first child. But her luck ran out soon. She was thrown out of her in-laws house and came back to her mother with her child. She and her daughter sustained their life working in the house of their neighbors as maid. Samela grew old and was living in grinding poverty. She tried to get government Widow Allowance with the LEB (Local Elected Body) leaders for several years but of no avail. It was very frustrating experience. However she found solace when she enlisted for Old Age Allowance under the Pidim program for older people. She was identified by a committee formed with the representatives of older people and finally selected after proper verification. She received her allowance for three months at a time amounting Bdt 1,800 in December 2018. She utilized the money to buy one baby goat. It gave her company and also produced a kid after six month. Salema has been getting Old Age Allowance on monthly basis since January 2019. It is a great relief for her. She is now very happy and no more hunted by past memory.

CASE STUDIES

Abu Said Raju
son of late AKM Siddiqur Rahman
and a resident of Chandana village

of Gazipur Sadar Upazila

started his career by setting up a mini garment factory with the help of some of his friends after completion of master degree from a local college. He desired to do something of his own instead of joining the crowd seeking job. He diligently operated his factory with five full time workers and continued to make profit over the course of time. He built market network with garments traders in big city markets. He needed additional capital for expansion of his business. He looked for borrowing options and finally became a member of MOHONA SAMITY, a Savings and Credit Group run by Pidim Board Bazar Branch office. He first borrowed BDT 300,000 worth of loan repayable in 45 weekly installments. Following that he borrowed incremental loans one after another as he continued to expand his business. The amount he took as loan last time was BDT 1,500,000. His business grew precipitously. He employed 100 skilled and unskilled workers in his factory and produce garments for export market. His present monthly income stands to approximately BDT 5 hundred thousand. He made his career by sheer determination, tenacity and willingness to do something of his choice.

CASE STUDIES

Nadia Hossain Rupa

**Nadia, a resident of extended Pallabi,
Mirpur, Dhaka 1216**

married to Md. Azmal Hossain soon after she passed Secondary School Certificate examination. Besides running household chores and tending her child, she continued with her studies and appeared in Higher Secondary and master degree examination successively and got passed. She found it very hard to maintain their family with the income Hossain used to earn. So she decided to do something to add to their family income. She embarked on Botik Craft (create design on Sharee by hand stitching miniature thread balls) in the courtyard of their rented house with loan obtained from Pidim Alubdi branch office. She first got membership of Pata Savings and Credit Samity or Group before the loan was issued. The borrowed amount was BDT 150,000. It was her only capital for starting her business. With the money she purchased Sharees and other materials for the craftwork. It took lot of effort and perseverance to manage the business at the beginning. But gradually she became adept in the work, which eventually yielded good amount of profit. Pidim lent third term loan of BDT 280,000 to her after recovery of previous loans. She hired five workers to help her in Botik work. Her monthly net income went up to BDT 50,000. It is her undaunted spirit that brought success to her career. She is well respected in her family and local community as well.

CASE STUDIES

Santi Begum

Santi was born to a very poor family residing in Gorgoria Masterbari of Sripur Upazila

She is the eldest among two of her siblings. Hafizuddin, her father was a day laborer and they used to live hand to mouth. He married her off to Firoz Miah of Patherpara village in Mawna Union, when she was only 15 year old. Coming to her in-laws house she was entrusted to take care of the members of extended family of her husband. It was a grueling task, which sapped her physical and mental strength and spirit. Her husband was a rickshaw puller and a lone earner in his family. He could not assuage her suffering with his meager income. The situation got worse when she became pregnant and gave birth to a female child. Firoz struggled hard to meet the growing family expenditure. But it was not enough. Santi had no idea how she can help her husband to overcome their predicament. In the midst Santi met one of the field staff of Pidim, who advised her to work out something that can bring her income and apply for loan through Chyabithi Savings and Credit Group under Pidim Mawna branch office. She became a member of the group and was given a loan (Buniad) of BDT 20,000 for making cage for poultry birds in 2013. She worked assiduously to manage cage-making and which paid off soon. She continued to borrow money from Pidim to expand her business. She took a loan of BDT 800,000 last time. She utilized a portion of her loan to operate a

shop for selling crockeries by her husband. She now owns a brick built house on 2.5 decimal of land. Her daughter is studying in local college and son in religious school. With undaunted spirit and perseverance, she and her husband could improve their family's economic status. They are very grateful to Pidim for helping them in their journey to a better life.

CASE STUDIES

Abdul Awal

**Awal, son of late Hazi Saman Uddin
hails from Chawangarbandh
village of Modhapara Under
Kaliakoir Upazilla**

He migrated to Malaysia in search of a job after passing HSC examination in 1997. He was doing quite well there. But he had to return home after his mother died in 2000 and never got back to foreign job. He got married and settled in his village. He was contemplating to do something better to meet up family expenditure. He teamed up with four of his friends and started fish cultivation in a leased pond measuring 6.67 acres in 2002. The venture capital was created with contribution of BDT 60,000 from each. They leased more land (water bodies) for fish culture. The income from such investments was quite encouraging. They expanded their catchment area to 33 acres. They ratcheted up their venture capital to BDT 2 million and yet needed more to fund fish cultivation. Awal took loan worth of BDT 600,000 from Pidim and utilized it in the business in 2018. He continued to borrow money from Pidim to finance his business. His income rose to BDT 1 million a year from fish cultivation. With the income he set up a mini dairy farm and also engaged in vegetable production. The additional income from those activities was more than BDT 200,000 per year. Awal proved his entrepreneurial ability in raising his family income to a level that provided him financial solvency. With two children he and his wife now live in a brick built house with other facilities. Their children are studying in local school and are doing well in class exam. Awal has set a good example to many by building successful career with hard labor and steadfast determination.

CASE STUDIES

Kulsum Akter

**Kulsum a resident of
village Dhamloi in
Kowraid Union of Sripur Upazila**

was married off at early age when she was a student of class X. After couple of years of her marriage her husband Mofazel Hosain went to Middle-east as a migrant worker to try his luck. He spent some years there but had to return home facing problem with his employer there. With the inspiration of Kulsum he set up a layer farm in 2002. Lacking farming skills and knowledge he ran into difficulties. Disease broke out and it took toll of his stock of poultry birds. He incurred loss from running his farm. It dampened his spirit and he did not know what to do next. Kulsum did not give up hope. She learned from their failure and wanted to use the knowledge to resume poultry farming. The chance came when she met Sector Specialist of Pidim. She got advice from the specialist about how to reorganize and change their farming practices. She talked to her husband and with his consent she took loan worth Bdt 150,000, after becoming the member of Dhanshiri Savings and Credit Group and utilized the money in their farm. The Sector Specialist of Pidim visited their poultry farm and taught them how to maintain bio-security and poultry vaccination schedule. They listened to the advice and gear up bio-security and vaccination as per recommendation. This worked quite well. The mortality rate of poultry birds came almost to zero. This perked up their spirit and they continued to expand the size of their farm with incremental loan from Pidim. They took 4th term loan worth Bdt 450,000 from Pidim for their farm. They utilized a portion of the fund to set up a mini dairy farm with 4 cattle. They hired two laborers to help them in their farm. Their monthly income from their farms

amounts to Bdt 100,000. With indomitable spirit Kulsum remained as a strong motivating factor in improving their family economic status. With the income they now can meet their basic needs including giving education to two of their children.