



ASA

New Vision

July-December 2013



ASA programs to be transformed as modern and time-befitting using Information Technology (IT): President, ASA.

A coordination meeting of the District Managers of ASA working in different districts was held on August 31, 2013 with ASA president Md. Shafiqul Haque Choudhury in the Chair. In his speech ASA President urged the participants of the meeting to be more earnest and show professional attitude in carrying out duties. Expressing optimism he pointed out that modern information technologies are being used for upgrading and trouble shooting of microfinance program which will play a very effective role in increasing transparency and accountability of the organization.

He informed that all district managers (DM) are being provided with laptop computer and other officials will be given laptop computer gradually also. ASA President urged the officials to be competent in using and handling computer and information technologies. He quoted that without efficiency in computer and modern technologies it would be very difficult to survive in this era of tough competition.

Md. Shafiqul Haque Choudhury told in the meeting that initiatives had been taken to reform and modify structure of the organization. And these transformations were necessary to uphold progress of programs and activities of ASA compatible with the fast changing context of the present era. ASA President advised the employees to cope with these changes as fast as possible.

Senior Deputy President of ASA M Abdul Aziz also spoke in the DMs coordination meeting. He said that some changes would be made in administration and monitoring systems to address risks of the loan program. He urged all to remain vigilant in coping successfully local challenges emerging out of political instability.

A number of high officials of the organization discussed various issues and problems in this meeting and gave directions to face them efficiently. All senior officials of ASA participated in the meeting.

Visitors at ASA



A delegation from Bandhan one of the largest MFIs of India headed by its chief Mr. Chandra Shaker Ghosh visited ASA on 26 August 2013. During the visit Bandhan team made a courtesy call on ASA President Md. Shafiqul Choudhury at his office. Mr. Chandra Shaker Ghosh presented a crest to ASA president on the occasion. It may be mentioned here that ASA had extended technical assistance to Bandhan in implementing microfinance program in India. Bandhan became one of the leading MFIs of India as well as in the world following ASA model on microfinance strategy.

A team comprising students and teachers from South Sewanee University, the USA visited ASA recently. The team paid a courtesy call on ASA President Md. Shafiqul Haque Choudhury.



A delegation of Panjub Microfinance Network, Pakistan visited ASA on 10 September 2013. During the visit the team met several senior officials of ASA and paid a courtesy call on ASA President. ASA President is seen in the picture with the delegation.

International activities



Non-Executive Member of ASA International Mr. Guy Neville Dawson and Mr. Gavin Laws recently visited Technical Support Providing (TSP) office of ASA International, Dhaka. During their visit they met ASA president and senior officials of ASA International.

Asia-Pacific Rural and Agriculture Credit Association (APRACA) arranged a workshop on Bank for Agriculture and Agriculture Cooperation (BAAC) at Bangkok, Thailand from July 7 to July 12, 2013. Mr. Shamsul Hasan, Assistant Director of ASA participated in the workshop. Delegates from different countries also took part in this program (seen in the right picture).



Two ASA officials Mr. AKM Anisuzzaman Tipu and Mr. Ahsan Habib participated in a workshop on “Regional Training Course on Microfinance in Agriculture” organized by IFAD, APRACA and National Bank of Cambodia at Bangkok, Thailand on 11-15 November 2013. The two ASA officials are seen in the left picture with other participants of the workshop.



ASA President Md. Shafiqul Haque Choudhury is handing over laptop computers to the District Managers (DM) in a simple ceremony in presence of senior officials of the organization (seen in the left picture). All District Managers of ASA have been provided with laptop computers as an initiative of making them more competent to use information technology in managing field operation.

Mr. Susil Roy, Executive Vice President of ASA visited Kakina Palli Health Centre in Lalmonirhat district on 8 September 2013. During the tour he also joined a special coordination meeting of Regional Managers and Branch Managers of ASA. Deputy Director of ASA Mr. Abdus Samad and other officials were present in this program.



Mr. Fayzer Rahman, Executive Vice President of ASA is handing over a cheque worth Tk. 2000 as health assistance to Miss Baby Akhter a member of Kasipur Branch under Barisal district recently (seen in the left picture).

Primary Education Strengthening Program

Primary Education Strengthening Program (PESP) was extended significantly throughout the country in 2013. Over 50 thousand students received assistance of this program through 1900 learning centers operated in 58 districts during the year. In an observation improvement was found in studies and attentiveness, and decrease was noted in dropout among the primary learners being supported by PESP of ASA.

Under this program more than 2400 learning centers would be opened in 2014 and it is expected that additional 60 thousand students will be benefited from these new centers. Altogether 1 lac 10 thousand students mostly from the poor households will have the opportunity of getting supplementary tuition during 2014.

Kids are being imparted lessons with utmost care and affection by their mentors in learning centers as seen in the right and above pictures. 1900 mentors have been assigned under PESP to assist the young learners in their lessons across the country.



Health Assistance



Md. Rafiqul Alam DD (Special) ASA is handing over a cheque of Tk. 1 lac 28 thousand to Ms. Ratna Rani Sen, a Loan Officer of ASA Jalalabad Branch under Sylhet District from Employee Welfare Fund for her backbone operation support recently in a simple ceremony. District Manager of ASA Sylhet District Md. Anamul Haque and other concerned officials were present.



ASA Zamira Branch under Khulna District arranged a program on 25 November 2013 to distribute health assistance among its ailing members. Md. Awlad Hossain Jr. AD handed over the health assistance to the members as a special guest. Journalists, local elites and concerned ASA officials of the district were present on the occasion.



Ms. Sufia Khatun, a service staff of ASA Polashbari Branch-2 died recently. District Manager of Gaibandha Md. Mizanur Rahman is seen handing over a cheque of Tk. 2 lac 68 thousand to Md. Razzob Ali, husband of the deceased as service and insurance benefit in a simple arrangement on 4 August 2013. Local elite and concerned ASA officials were present.

Md. Shamsul Hasan AD of ASA is handing over Tk. 3,000 cash as health assistance to Ms. Pervin Akhter a member of ASA Steel Mill Branch of Chittagong District (seen in the right picture). Concerned branch officials were present on the occasion.



Badda-2 Branch under ASA Dhaka District arranged a program to distribute health assistance on 30 November 2013. Md. Ruhul Amin, District Manager, ASA Khilgoan Dhaka district handed over a cheque of Tk. 5,000 to Sajeda Begum, an ailing member of the Branch (seen in the right picture).



Md. Shafiullah Khan District Manager of ASA Chittagong District is handing over Tk. 2,000 cash to Shipu Dhor, an ailing member of ASA Banshkhali Branch for her cataract surgery on 9 October 2013 (seen in the right picture).



Widening outreach of microlending in

Md. Enamul Haque

Bangladesh Bank, APRACA and ASA arranged a three day seminar titled 'National Dissemination Forum on Microfinance for Agriculture' which was held on September 09-11, 2013 at Hotel Purbani, Dhaka. Noted economists, development activists, NGO representatives of Bangladesh as well as various countries of Asia participated in this important conclave.

The main objective of the seminar was: how the microlenders can play more effective role in providing credit in agriculture and related businesses. This is a very vital topic often discussed in public and private forums in developing countries especially in Asia.

I have had an opportunity to express my thoughts on the issue at the closing session of the

Forum. In my deliberation I pointed out the problems and prospects on the given topic. I would like to share my thoughts with the readers of the New Vision through this piece of writing.

About 27.1 million borrowers are enjoying micro and medium size loan facilities and annual loan utilization in agriculture sector for an amount to the tune of BDT.150367.96 million. Out of total disbursed loan, BDT 116075.30 million was used in cropping, while BDT 19043.44 million was used in

livestock and BDT 15249.22 million utilized in fisheries. Among the total agricultural loan, 15.44% was used in crop production, 3.39% in the field of fisheries and 10.93% for the livestock, i.e. 30% of total loan disbursed by the MFI's goes to agriculture sector. The target for agricultural loan is BDT 14595 crore for the current fiscal year 2013-2014, which is 3.30% higher than that of the previous year.

An amount of BDT.14667 crore was disbursed during 2012-13, of which the sharecroppers and the



woman farmers got BDT 1106 crore and BDT 1245 crore respectively. Regarding increase of national food production, due to timely supply of credit in agricultural sector, 3.61 crore tonnes of food is being produced a

year now. As a result, the country became self-reliant in food production. According to the Institute of Microfinance Research, 36% of the total income increased due to microcredit program. On the other, around 2% of the total population is coming out from the poverty trap in a year because of microfinance intervention.

The aspects and recommendations of the following table are highly important in this sector:

agriculture sector

Major areas	Recommendations
Institutional arrangement	Establishment of specialized MFIs or rural banks for the sector. Big MFI's may be allowed for establishing MF bank with central bank license.
Products	Arrangements are needed for tailor-made and diversified products based on geographical territory. Insurance coverage is suggested for the emergencies and disasters.
Purposes of loan	Emphasis should be given on production, marketing, food processing, packaging, tools, storage and training.
Information	Ensuring easy exchange of information among national, international and grass root levels.
Loan recipients	Should clarify the market i.e. farmers, small farmers, sharecroppers, fisherman, agro-based traders and business man.
Savings	Only 35% people have scope for making savings. MFIs may be allowed to receive savings of the non-members to get connected to 80% of total populations.
Efficiency for reducing costs	Clients of the formal institutions spent 16% costs in the form of payment of interest which is quite high. This should be reduced through efficiency and simplicity.
Efficiency in loan recovery	Specialized banks may take measures to increase efficiency of their staffs through providing training and exposure visits for improving overdue, simplification of procedure and avoiding excessive bureaucracy.
Gender	Steps should be taken for alternative education system, equal and justified portion of assets ownership, awareness building and increase number of woman politicians.
Government subsidy	Should be continued in irrigation, fertilizer, seeds, electricity etc.
Central Bank loan	Should extend soft loans to other MFIs like BRAC in future.
Fixation of target	MFIs should have fixed target (10-15%) for agri-loans against total lending of their yearly budgeted allocation.
Automation	Installation of automation system for ensuring transparency and accountability.
Interest	Should not be less than 12% flat; otherwise it might be difficult to survive.

Here I would like to mention some important features of ASA, the leading NGO of the country in this connection. At the early stage ASA fought for sustainability and donor-free operation and these were the reasons behind its success. After it had achieved sustainability, ASA emphasized improving quality of the staff and program as well.

The organization developed specialized software to make its program and management automated which ensures transparency and accountability. Now-a-days ASA initiates a series of social programs in areas including education, health, water, sanitation and hygiene for improving the living conditions of the underprivileged and bearing the cost out of its own

resource.

Furthermore, ASA initiated its loan program two decades earlier with loan from PKSF and commercial banks and didn't get any donation for the purpose. The organization succeeded in increasing equity from its retained earnings. ASA has been running 4000 pre-primary education centers throughout the country and 11 primary health clinics in 11 districts. The organization has taken initiatives to train up 4000 health volunteers and 250000 group leaders for improving health and hygiene condition of the poor and the underprivileged gradually.

The writer is COO, ASA International and associated with the development arena over three decades.

ASA's warm cloths for the poor and destitute

ASA distributed winter cloths among the cold-hit poor and destitute of 18 winter-prone districts this year following practices of previous years. A total of 4,500 pieces winter cloths worth TK. 8 lac had been distributed through concerned districts administration of the district of Panchgarh, Thakurgaon, Dinajpur, Lalmonirhat, Nilphamari, Rangpur, Kurigram, Gaibandha, Jamalpur, Sherpur, Mymensingh, Netrokona, Kishoreganj, Brahmanbaria, Habiganj, Sunamganj, Rajshai, Kushtia, Chuadanga, Rajbari, Naogon and Jajpurhat.



Habiganj

Md. Kamal Miah Chowdhury District Manager of ASA Habiganj is handing over winter cloths to Mr. Md. Joynal Abedin, Deputy Commissioner of Habiganj in a simple ceremony as seen in the left picture.



Nilphamary

Mr. Md. Zakir Hossain Deputy Commissioner of Nilphamary is receiving blankets from Md. Mamunur Rashid, District Manager of ASA Nilphamary district as seen in the left picture.



Rangpur

Mr. Abed Ali Zonal Manager of ASA Rangpur Zone is handing over warm-cloths to Mr. Shahidul Islam, Additional Deputy Commissioner of Rangpur as seen in the left picture. Other concerned officials were present on the occasion.

Physiotherapy camps

About ten thousand patients most of whom being poor and laborer were given treatment under the physiotherapy program of ASA during 2013. ASA arranged 65 physiotherapy camps in different backward and remote areas of Bangladesh mostly inhabited by poor and the underprivileged.

The patients who received physiotherapy treatment were suffering from various types of physical disorder, paralysis and traumatized diseases. Two-thirds of the patients attending were female. Moreover, 896 patients of chronic and severe illness were referred to specialized doctors considering severity of their diseases.

Diseases treated in physiotherapy camps are arthritis, back pain, neck pain, paralysis, rheumatoid arthritis. Patients that are traumatized and disabled kids are also benefited. In the treatment of patients doctors use modern apparatus, kits as well as prescribe some common physical exercises.

Doctors are seen attending patients in physiotherapy camps using modern kits in the right and above pictures.



HP Activities



HP observes Vitamin 'A' Plus Campaign

Hope for the Poorest (HP), a sister concern of ASA, observed Vitamin A Plus Campaign through feeding kids of ages ranging from 6 to 59-months its in Central office and Primary Healthcare centers located in different backward districts of the country on 5 October 2013 as a part of National Vitamin A Plus campaign. Chairman of HP Md. Shafiqul Haque Choudhury inaugurated the program through feeding a kid vitamin A Plus capsule in ASA Tower, Shyamoli, Dhaka.



ASA President feeds a kid polio capsule in a polio camp at ASA Tower on 26 December 2013 as a part of national polio feeding program as seen in the left picture. HP arranged this camp under its health program. HP officials were also present in the camp.

HP and WSP, World Bank hold staff orientation jointly.



Hope for the Poorest (HP) and Water and Sanitation Program (WSP), World Bank organized an orientation program titled 'Capacity building and marketing support to small scale sanitation entrepreneurs' for their staff on 26 December 2013 at ASA Tower Conference Hall, Shyamoli, Dhaka. Md. Enamul Haque, Member Secretary of HP and Ms Rokeya Ahmed, Sanitation Specialist of the World Bank, Dhaka office spoke on the occasion. With the financial support from the World Bank, HP is implementing the aforesaid program for the improvement of capacity of the small scale sanitation entrepreneurs and the market promotion in different regions of Bangladesh.

HP Opens a Primay Healthcare Centre at Mohammedpur, Dhaka City

Hope for the Poorest (HP), opened a new Healthcare Centre at Babor Road, Mohammedpur of Dhaka city on November 7, 2013. On the occasion a simple ceremony was arranged where the Chairman of HP and President of ASA Md. Shafiqul Haque Choudhury was present as Chief Guest. In his speech the Chief Guest said, HP established this healthcare centre in order to extend primary healthcare facilities to the poor and people belonging to low income group and living in this area of Dhaka city. This centre is meant for providing healthcare service at a token price and medicines at a subsidized price. A female and a male doctor have been deployed in the centre for the purpose. ASA will bear the cost of this program from its own recourses. HP has been operating nine healthcare centers in different remote areas of backward districts in the country.



Senior Deputy President of ASA M Abdul Aziz, Member Secretary of HP Md. Enamul Haque, Ranesh Acharji, EVP, ASA and Md. Taufiqul Islam Choudhury, Director of ASA spoke in the inaugural function. Local inhabitants and employees of ASA and HP were present on the occasion.

Eye Camp of HP

HP arranged an eye camp at Aruail Union under Sarail Upazila of Brammanbaria district on 6 September 2013. About 2,000 eye patients were provided with necessary treatment and advices from the camp. Among them 419 patients underwent cataract surgery and the rest were provided with different types of treatment. Necessary medicine was also supplied to the patients in the camp.

Mr. Enamul Haque, COO of ASA International inaugurated the camp as chief guest while Md. Toufiqul Islam Chowdhury, Director of ASA and Md. Azim Hossion, Director of ASA were present in the function as special guests. Senior officials of local administration, people's representatives, elite of the area, journalists and concerned ASA and HP officials were present in the program.

It may be mentioned here that over 4,000 eye patients received treatment and consultancies in the camps organized by HP during 2013.



Health Program of ASA



Opening of Kakina Palli Health Centre

Kakina Palli Health Centre of Lalmonirhat district was inaugurated on 31 October 2013. The centre is expected to offer medical facilities to the common people with the financial assistance from ASA. An MBBS doctor will provide health services to the patients. Besides, necessary medicines will be available at subsidized price from the centre also.

ASA is financing Kakina Palli Health Centre as a part of its health program. It is expected that a huge number of people especially destitute of the locality will be benefited as a result of this health centre at their door step.

In opening the centre a simple ceremony was arranged with chief guest Dr. AFM Ahsan Ali, Civil Surgeon (In-charge) of Lalmonirhat district. Mr. Tahir Tahu, Vice Chairman of Kaliganj Upazila Parisad was present in the function as special guest. ASM Mowarul Islam, Principal of Uttar Bangla College was the main discussant of the program. Mr. Hafizur Rahman, chairman of Kakina Union Parisad presided over the inaugural ceremony. Senior ASA officials of Lalmonirhat district, local elite and inhabitants of the area were present in the inauguration function of Kakina Palli Health Centre.

Mohammad Enamul Hoque new ED of HP

Mohammad Enamul Hoque joined as the Executive Director of Hope for the Poorest (HP), a sister concern of ASA. Mr. Hoque will take over the responsibility of HP from 1 January 2014. Prior to his joining HP, he served in various positions of Space, Dhaka Ahasania Mission and DSK.



Mohammad Enamul Hoque

ASA at a Glance

(Up to December 2013)

Sl.#	Description			
1	Total number of Branch Offices			2,933
2	Total number of Villages			63,881
3	Total number of Upazila / Thana			511
4	Total number of Districts (All Districts in Bangladesh)			64
5	Total number of active groups (Function as a collection center)			227,919
6	Total number of active members : Primary (end of the month) : Special	96.42% 3.58%	4,685,857 173,731	4,859,588
7	Number of Longterm Savings A/C (74.48 % on active borrowers)			3,232,221
8	Total number of Capital Buildup Savings A/C			4,835,413
9	Savings (end balance) : Primary : Special : LTS : CBS	39.82% 7.36% 36.17% 16.64%	10,418,934,558 1,926,846,379 9,463,463,458 4,353,110,883	26,162,355,278
10	Total number of active borrowers : Primary (end of the month) : Special : Solar	96.40% 3.59% 0.01%	4,183,656 155,941 280	4,339,877
11	Loan Outstanding (with service charge) : Disbursed (cumulative) Realized (cumulative)	Taka Taka Taka	787,269,028,153 728,054,081,993	59,214,946,160
12	Loan Outstanding (Principal) :			54,074,997,238
13	Rate of Recovery (cumulative)			99.63%
14	Rate of Recovery (on going loan)			97.13%
15	PAR (%) - 1 day			3.67%
16	Total Number of Staff			20,259

আপনার সুস্থতা আপনারই হাতে ভাল অভ্যাস গড়ে তুলুন, সুস্থ থাকুন

প্রত্যেক মাসের প্রথম সপ্তাহে (শনি-বৃহস্পতি) ৬দিন
দেশের ৬৪টি জেলায় একযোগে ১৪,০০০ কর্মীর মাধ্যমে
১,৬২,০০০টি দলে প্রায় ৪৮ লাখ সদস্যের সঙ্গে
একটি নির্দিষ্ট স্বাস্থ্য ইস্যু নিয়ে বারভিত্তিক আলোচনা ও বাস্তবভাবে প্রদর্শন করা হয়।



খাবারের আগে ও ল্যাট্রিন ব্যবহারের পরে
দুই হাত ভাল করে সাবান দিয়ে ধুয়ে নিন।
নিয়মিত নখ কাটুন। অপরিষ্কার হাত ও নখ
নানাবিধ মারাত্মক রোগের কারণ।



বিশুদ্ধ পানি পান করুন। ডায়রিয়া, আমাশয়, কলেরা
টাইফয়েডের মতো অনেক মারাত্মক রোগ থেকে
সুরক্ষিত থাকুন।



স্যানিটারি পায়খানা ব্যবহার করুন। খোলা জায়গায় মলমূত্র
ত্যাগ থেকে বিরত থাকুন। বাড়ির চারপাশ পরিচ্ছন্ন রাখুন।



রক্তস্বল্পতা গর্ভবতী মা ও শিশুর একটি মারাত্মক সমস্যা
যা মৃত্যুও ঘটাতে পারে। রক্তস্বল্পতা রোধে বেশী করে রঙ্গীন
ও টাটকা শাকসবজি এবং ফলমূল খান ও খেতে দিন।



নবজাত শিশুকে শালদুধ খাওয়ান এবং ছয়মাস পর্যন্ত
শুধুমাত্র বুকের দুধ দিন। মায়ের দুধ শিশুর রোগ প্রতিরোধ
ক্ষমতা বৃদ্ধি করে।

স্বাস্থ্য সুরক্ষায় আরও সচেতন হোন। এ সংক্রান্ত প্রয়োজনে আশা'র স্বাস্থ্য কর্মী ও
এইচপি স্বাস্থ্য কেন্দ্রে যোগাযোগ করুন।

আশা ইউনিভার্সিটিতে দরিদ্র পরিবারের শিক্ষার্থীরা স্বল্প খরচে লেখাপড়ার সুযোগ পাচ্ছে।
এছাড়াও দরিদ্র ও মেধাবী ছাত্র-ছাত্রীদেরকে বৃত্তি দেওয়া হয়।

 জনসচেতনতায় আশা