

Report On

Regional Dialogue with the Microfinance Institutions of Khulna Division

December 18, 2008, Thursday
Venue: RRF Training Centre, Jessore

Organized by:



Institute of Microfinance (InM)

This report has been prepared on the basis of the recorded deliberations of the participants attended in the dialogue organized by the Institute of Microfinance (InM). This report would be used for developing further action policy and formulating plan in increasing cooperation and collaboration with MFIs to strengthen microfinance sector for accelerated poverty reduction.

Comments and suggestions can be sent to the Executive Director at edinm@inm.org.bd or info@inm.org.bd

Acknowledgement

This report has been prepared based on the deliberations of the participants in the “Regional Dialogue with the Microfinance Institutions” organized by the Institute of Microfinance (InM) in Jessore. This dialogue is believed to be the beginning of the route to accomplish the aim of the institute. InM is aimed to achieve its objective of rendering high quality training services with the help of professional training service providers, microfinance institutions, academicians and experts of the microfinance sector.

I am grateful to all microfinance institutions and journalists who participated in the dialogue and made it so successful. I would like to deeply acknowledge the mindful presence and bold participation of all the participants in response to our request.

I look forward to a long term continuing collaboration with all the participants and institutions for building sustainable and vibrant microfinance sector in Bangladesh.

I would like to thank all InM staff for their dedicated efforts and devotions in organizing the dialogue successfully. My special thanks are due to Mr. Suborna Barua, Assistant Director (Research) of the institute, who took pains in preparing this report. I am also thankful to Dr. Md. Mosleh Uddin Sadeque, Director and Mr. Md. Abdul Hye Mridha, Deputy Director, Training and Administration of InM for organizing such a successful event.

Any suggestion from any individual or organization, in developing this institute and attaining the goals as set, will be highly appreciated.

Professor M A Baqui Khalily
Executive Director
Institute of Microfinance (InM)

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Rapporteur:

Suborna Barua
Assistant Director (Research)
Institute of Microfinance

1.0 INTRODUCTION

The regional summit titled “Regional Dialogue with MFIs” of Khulna Division was held in the Rural Reconstruction Foundation (RRF) Training Centre in Jessore organized by the Institute of Microfinance (InM). This was the second of the six divisional summits to be organized by InM to directly interact with the MFIs and understand their needs, problems, challenges being experienced at the grassroots level. Top management members from around 120 microfinance institutions were present on that occasion.

2.0 OBJECTIVES OF THE DIALOGUE

1. To facilitate cross-learning between InM and Microfinance practitioners at the regional level.
2. To understand the current state of the microfinance sector in the greater Khulna Division.
3. To assess the strengths, weaknesses, opportunities and threats of microfinance institutions and exploring possible ways to minimize weaknesses and threats.
4. To specify the needs and demands, and suggestions of MFIs for greater development of the microfinance sector.
5. To understand the need and suggestions regarding the proposed training activities of InM
6. To share and exchange views on how InM could support the MFIs vis-à-vis their expectation.

3.0 METHODOLOGY

The dialogue was participatory and interactive. Around 120 participants attended the dialogue from some 80 invited microfinance institutions of Jessore region, and 35 from them directly took part in the discussion (Appendix-ii). Professor M A Baqui Khalily, Executive Director, InM, chaired the dialogue and delivered the welcome speech. He explained briefly the objectives and rationale of the emergence of an institution like InM. He thanked every participant from different microfinance institutions in the Khulna Division. Dr. Md. Mosleh Uddin Sadeque, Director (Training and Administration) of InM presented the activities and plans of InM for the development of the microfinance sector while role of InM to faster this development was discussed by Mr. Md. Abdul Hye Mridha, Deputy Director (Training and Administration). Mr. Philip Biswas, Executive Director, RRF delivered an admiral note. In the following open floor session, participants from different MFIs delivered their speech. This report presents an account of the discussion in detail that took place in the dialogue session and then identifies a summary with key policy suggestions.

4.0 CRITICAL ISSUES DISCUSSED

1. Desperate Lack of Training and Education Causing Inefficiency

Contributors:

Mr. Md. Zahidul Islam, Executive Director, SOVA

Nasima Begum, Director, Shishu Mela Foundation

Mr. Anisur Rahman, Executive Director, SEBA

Mr. K. Abul Hasnat, Director, Shaptadinga

Mr. Phillip Biswas, Executive Director, RRF

A great degree of inefficiency exists at the borrower as well as management level of the microfinance institutions. Employees and higher management of MFIs are not adequately skilled in delivering efficient financial services. This also prevents innovation to come to this sector at the grassroots level. Moreover, lack of skill and capacity is intense in the borrower level which causes inappropriate use of credit. Especially, unskilled management and employees increase cost of services. To reduce this knowledge gap in the industry academic courses like one year diploma or higher degrees can be introduced. More books on different dynamics of microfinance should be published. Besides, for borrowers, there should be handbooks on different investment sectors and on how to utilize the borrowed money to the greatest extent possible.

2. MFIs should Go Beyond Microfinance for Sustainable Development

Contributors:

Mr. Wahiduzzaman, Director, JCF

Mr. Kazi Babor Ali, Assistant Co-ordinator, Uttoran

Microfinance institutions should concentrate on microenterprise which is more productive segment. They should promote microentrepreneurship at the current stage of the industry. This is important because of need of the clientele for faster economic development, and also for more growth of the whole microfinance industry.

3. Absence of Quick Lending Promotes Moneylenders

Contributors:

Mr. Wahiduzzaman, Director, JCF

Mr. J M Nazimuddin, Executive Director, AHDO

Experience shows that due to delay or long time in processing any loan or other services, poor households are compelled to go to the moneylenders. The major obstacle for the poor households appear to be the unavailability of instant and fast supply of credit or loan in the event of emergency

need. Due to formal processing time requirement of MFIs, many borrowers move to the moneylenders for very high interest bearing loans.

4. Multiple Borrowing – A Serious Concern

Contributors:

Mr. Md. Zahidul Islam, Executive Director, SOVA

Mr. Md. Rezaul karim, Director, Samadhan

Mr. Ismail Hossain, Director, Agragoti

Multiple borrowing has become alarming currently. Recent experience shows that many female borrowers move away forever from their home due to inability to repay their multiple loans. More dangerously, there were many examples of suicide by the indebted borrowers in the region experienced by MFIs. Moreover, to repay the multiple borrowing, many poor households are compelled to go to the moneylenders, and many become landless. To prevent the problem of overlapping or multiple borrowing, credit card system can be introduced. Based on a central database of microcredit borrowers, one borrower will be able to borrow from one institution using a single card. Alike Bangladesh Bank governing the banking sector, MRA or Bangladesh Bank itself, can administer this whole process.

5. Empowering Women is Far Away

Contributors:

Mr. Md. Zahidul Islam, Executive Director, SOVA

Ms. Nasima Begum, Director, Shishu Mela Foundation

Microfinance institutions provide loans to females but unfortunately in major cases decision making in the households are still largely contributed by male household members. Therefore, the objective of empowering women has not been a great success here. Besides, while we are providing loan to females, a serious issue of investigation is the degree of assistance we are really providing to them.

6. MRA and Governance Issues

Contributors:

Mr. Md. Enamul Haque, Director, KPUS

Md. Zakir Hossain, Executive Director, Disha

Mr. Atiquzzaman Moni, Executive Director, PDF

In addition to the issue of non-payment due to inability, there is also an acute problem of moral hazard in the region. Many borrowers filch their borrowed money, and default intentionally. How to

deal with these issues is a matter of serious concern. To stop the voluntary or intentional non-payment of loans, a separate law may be formulated. Microcredit Regulatory Authority (MRA) may come up with regulations. The newly prepared MRA regulation is not favorable for MFIs. If it is activated and applied in full fledge, many small NGOs will have to close their doors forever. This will further increase the activity and influence of moneylenders. Finally, the whole economy will suffer severe effect negatively. Also, there is no clause to identify and try the deceiving beneficiaries creating moral hazard.

7. PKSF Rule For Agriculture Loan

Contributors:

Mr. Md. Rezaul karim, Director, Samadhan

Ms. Sharifa Khatun, Director, WE

For agriculture sector development loan, PKSF rule is not sufficient for microcredit borrowers. This is sometime provoking the poor households to go to moneylenders to meet their demand for money for agriculture activities.

8. Ground Level is Out of Research and Training Network

Contributors:

Ms. Rehana Parvin, Executive Director, Shaplaful

Mr. Gobinda Ghosh, Director, Mukti Foundation

Microfinance stakeholders at the ground level cannot accrue benefits as research and training is not disseminated in the district or divisional level. Moreover, research studies should come by important productive sectors (i.e. Shrimp Sector) to faster the sectoral growth. To make the poor people and institutions benefited at the grass root level, research and training activities must be decentralized through regional centres. Research studies and findings should be disseminated at the grass root level so that stakeholders can act based on that.

9. High Turnover Rate Creates Cost and Efficiency Problem for small MFIs

Contributors:

Nasima Begum, Director, Shishu Mela Foundation

Mr. Anisur Rahman, Executive Director, SEBA

The turnover rate of skilled manpower is very high in the microfinance sector. This is quite evident that large MFIs always attract highly skilled staffs of the relatively small MFIs. This is a serious problem.

10. Unfair Competition among Large and Small MFIs

Contributors:

Mr. Anisur Rahman, Executive Director, SEBA

Mr. Ismail Hossain, Director, Agragoti

Ms. Sharifa Khatun, Director, WE

Because of the large deviation in terms of capabilities and size, relatively small MFIs always feel pressure in the market, and thus face unfair competition from the large MFIs. This is a great concern that a severe unhealthy competition exists among the NGOs in loan disbursement and increasing outreach.

11. Confused Definition of SME and ME

Contributors:

Mr. Anwar Hossain, Deputy Executive Director, Wave Foundation

Mr. Gobinda Ghosh, Director, Mukti Foundation

The definition of Small and Medium Enterprises (SME) and Microenterprises (ME) should be standardized. It makes confusion since many parties define these in different ways. Still microfinance institutions do not clearly understand the definition and criteria for Microenterprise, and Small and Medium Enterprise.

12. Misuse of Credit Causes More Miserable Lives for Borrowers

Contributors:

Ms. Rehana Parvin, Executive Director, Shaplaful

Mr. Md. Zakir Hossain, Executive Director, Disha

A major and probably the most responsible cause for the undeniable misery of the poor people is the misuse of credit by borrowers. Borrowers either failed to utilize the loan properly due to inexperience or adequate capabilities or intentionally utilized the loan amount for other than main purpose, often found defaulting in repayment.

13. Lack of Central Database is Largely Responsible for Fragmented Status of the Industry

Contributors:

Mr. S K Asad, Executive Director, Udayan

Mr. Md. Rezaul karim, Director, Samadhan

There must be a central database for the microfinance industry in Bangladesh. Credit and Development Forum (CDF) has been devoting their efforts for last couple of years but unfortunately they could not succeed up to the desired level as many NGOs are left out, and in many cases required information cannot be collected due to diverse nature of problems encountered. Because of this lack of central integrated database, adequate information on this sector is not available that prevents formulating growth appropriate strategies for development.

14. Sectoral Disbursement without Technical Experts

Contributors:

Mr. Milon Kumar Sikder, CO, AAD

Mr. Abul Hossain, Director, SHETU

The day for disbursing loan to any sector has been over. In this huge industry, NGO MFIs disburse loan to many investment sectors but in major cases they do not have proper technical persons experienced in those investment sectors. Therefore, employees in NGO MFIs must have expertise on different sectors on which they provide loan to borrowers. This makes the MFIs vulnerable in recovering the loan amount, and also the inexperienced borrowers exposes themselves into greater risk.

15. Not Reaching Out the Unreached

Contributors:

Mr. Gobinda Ghosh, Director, Mukti Foundation

Mr. S K Asad, Executive Director, Udayan

Despite the rapid growth of the microfinance sector and disbursement of a large volume of money, yet there are many parts of the country out of the network of microfinance institutions. Experience shows that there are many distant places (e.g. Char areas) where NGO MFIs do not intend to operate. They feel it as a burden, complex job and also hard-to-profit activity. If the MFIs continue to do so, how the poor and ultra poor households in those areas will survive is a major question.

16. Discriminatory Interest Rate Structure

Contributors:

Mr. Ashraf Uddin, Executive Director, RHECO

Mr. Milon Kumar Sikder, CO, AAD

Interest rate is a debatable issue in the microfinance industry. Evidently, interest rate varies across different institutions and geographical areas. The absence of uniform interest rate structure for the homogenous products in the industry is allowing many MFIs accrue unfair gains. Poor clientele in many areas are discriminated by many MFIs, and thus compelled to pay higher interest despite they are unaware of it. This in turn in many cases increase the probability incidence of default.

17. Negative Attitude towards MFIs

Contributors:

Ms. Sharifa Khatun, Director, WE

Mr. Anisur Rahman, Executive Director, SEBA

There is severe negative attitude towards microfinance institutions in the government offices. Officials at these offices behave inappropriately and do not cooperate often due to this attitude of negligence to the microfinance sector. The microfinance practitioners are the victim of this attitude even though they don't know reasons behind this.

18. No Co-ordination among MFIs Prevents Integrated Development of the Industry

Contributors:

Mr. Md. Nurul Amin Mukul, Executive Director, PSDO

Ms. Sharifa Khatun, Director, WE

Mr. Asaduzzaman Asad, Branch Manager, Bani

There has been very poor interrelationship among the MFIs at the national and grassroots level. Lack of coordinated effort has been one major problem why the sector is yet not integrated despite its large size. This poor interrelationship has been fostering unhealthy competition to grab market share, and therefore any common industry development strategy is yet to be adopted.

19. Lack of Appropriate Leadership Prevents Integrated Growth

Contributors:

Mr. Md. Musa Karim, Executive Director, Badhan

Mr. Md. Zahidul Islam, Executive Director, SOVA

Microfinance institutions feel a vacuum at the leadership edge of the industry. They feel a urgent need for integrated leadership that would make the industry more structured from a sustainable development pattern. Since this leadership is absent, market is moving forward with high degree of fragmentation and therefore a greater degree of inefficiency exists in the microfinance industry. Moreover, relatively smaller NGO-MFIs feel unsecured and parentless in the absence of such a strong leadership as they believe that it is mandatory to play vital role in advocacy area for them. Small NGO-MFIs currently do not have any strong frontier to move in favor of their rights and demands.

5.0 RECOMMENDATIONS

- For sustainable development of microfinance sector, a mechanism must be there to help the poor farmers or borrowers instantly and quickly in the event of any emergency need. Not only introducing quick lending services but also initiating possible legal or regulatory measures against the moneylenders must be worked out immediately.
- To cope with the overlapping problem, MRA or other authorities can introduce One Credit Card for One Borrower program where one borrower will be eligible to get loan from one institution only using one card. The database would be maintained centrally to stop multiple borrowing using same card.
- To minimize the unfair competition between large and small MFIs in the industry, every NGO MFI should be given either maximum loan ceiling at the organizational level or limit in terms of geographical outreach.
- A rigorous and deeper investigation is required to find out the ways to prevent the misuse or inappropriate use of credit by borrowers.
- As the microfinance industry has now become more competitive, MFIs should be careful in loan disbursement. Sectoral loan disbursements in profitable opportunities should be identified and analyzed properly.
- Interest rate structure of MFIs should be reviewed, and appropriate interest rate should be determined scientifically.

- Industry leaders should devote efforts to capacity development of not only the management of MFIs but also of borrowers and beneficiaries. Degree, diploma and certificate courses on microfinance are badly needed for educating the microfinance industry. More books should be published on different issues of microfinance. On the other hand, there should be handbooks for every investment sector on how to utilize the loan amount for borrowers.
- The negative attitude among government offices towards MFIs and microfinance sectors at the root level must be removed. Greater cooperation of government officials will be much helpful for development of the industry.
- Large NGOs should have greater coordination among themselves which will encourage the other MFIs to do the same. Thus a common sustainable development framework can be adopted from the whole industry.
- Training should be given to the Training Service Providers who in turn would disseminate the acquired expertise nationwide. This process would have wider effect than providing training directly to the MFIs. Moreover, training delivery and manuals must be adopted with proper language which is easily understandable to the trainees. Moreover, training providers should incorporate as much real life example as possible in the training programs..
- Dialogues should be participated by borrowers or beneficiaries also. Because they can describe the facts and problems more effectively. To understand the microfinance market, understanding the demands and concerns of the beneficiaries is urgent.
- Poverty assessment methodology should be much more accurate as current methodologies exclude many important observations that might change the findings of the studies.

6.0 EXPECTATIONS FROM *InM*

- InM is expected to take all round leadership of the whole industry to remove the barriers, wipe out inefficiency, and thus to develop a sustainable growth oriented microfinance market.
- InM should also introduce degree, one year diploma, and short courses on microfinance immediately to meet the desperate need of human capital in the industry.
- InM should take active initiative to geographically decentralize its research and training activities through establishing regional centres, and thus let us share the research activities and findings at the regional level.

- Microfinance institutions especially the small NGO-MFIs expect that InM would emerge as the key institution to introduce strong leadership in the whole industry. They believe InM can play a pivotal role for them in the area of advocacy and lobbying with the government in favor of their righteous demands.
- InM should arrange more dialogues with good number of participation from beneficiaries to understand dynamics of problems and challenges available in the microfinance sector. This would help stakeholders to design better policy for the betterment of the beneficiaries.
- InM can introduce high quality training services along with some financial support for the microfinance institutions. It means InM may share the cost of training with the MFIs.
- InM should design poverty design methodology very carefully so that appropriate input is used to understand the impact and dynamics of microfinance.
- MFIs also expect InM would take effective steps to materialize the suggestions presented above.

7.0 CLOSING SPEECH

Professor Baqui Khaily, Executive Director, InM

Credit is a powerful tool for removing barriers to development and growth. The issue basically lies with the utilization aspect. Misuse leads to further deterioration of the poverty of the poor people. This is basically how in many places microfinance has pushed the people into deeper poverty. Appropriate use of credit has always been successful in lifting people upward evidently. Therefore, the argument that microcredit nurtures poverty rather than alleviating it is not true. No research study has drawn any conclusion that microcredit doesn't work. Microcredit reduces vulnerability and increase the level of wealth. Among the multiple members, only 12 percent is causing problem and the rest are evidently contributing positively.

The perception of MFIs that microcredit nurtures poverty is basically creating inferior feelings regarding their activities among themselves. We should not think in this way. InM must play advocacy role as a guide and smooth the ways of development of the MFIs and the microfinance industry itself. We are going to offer training programs in collaboration with the professional Training Service Providers immediately for capacity development of MFIs. Participants will have to bear very insignificant amount and the lion share of the cost of training essentially will be borne by InM. Moreover, as InM has vision from the very beginning that we will shortly introduce one year diploma, certificate, and other academic courses in association with leading public universities.

For institutional development, we suggest all MFIs to increase their staff quality and efficiency leading to manpower pool creation. If there was enough supply of quality manpower, the trend of moving away by employees for small to large MFIs resulting in high employee turnover in small MFIs would not have taken place. This happens because when the market is ought to function properly, there must be adequate competition. Problems that are faced by small MFIs are nothing but the result of the competitive environment. And to establish an efficient industry, this is to take place. Let us not change it rather prepare ourselves to compete effectively. InM is there for the small MFIs to enable them to compete efficiently so that they can grow in sustainable way. InM will be working to improve quality of employees and services along with overall capacity building of MFIs especially the small ones.

8.0 CONCLUSION

The dialogue ended with common understanding on three basic issues. *Firstly* InM would play the role for advocacy in favor of the MFIs especially the small ones, for their development. *Secondly*, InM would provide training services for the capacity development of the MFIs on cost sharing basis. *Finally*, InM would take the lead to solve the problems of the microfinance industry discussed here and thus would work closely with all MFIs for sustainable development of the same. Participants in the dialogue expect all these actions to be initiated and performed by the Institute of Microfinance (InM). The whole discussion of the dialogue created an excellent interactive learning environment for the Institute of Microfinance (InM). InM thanked all participants for their invaluable opinions, comments and suggestions. Contributions of all participants are acknowledged. Based on the mentioned consensus and expected role of InM, InM will formulate further action plan and policy to cater the pressing needs of MFIs.

THE END

Appendix (i)

Regional Dialogue with the MFIs

Organized by: Institute of Microfinance (InM)

Venue: RRF Training Center, Jessore

Date: December 18, 2008

Participants: MFIs of Khulna Division.

• **Program Schedule**

Chair: Professor M. A. Baqui Khalily
Executive Director, InM

Registration: 09:30 – 10:30 a. m.

Welcome Address: 10:30-10:35 a. m.
- Professor M. A. Baqui Khalily

Presentation of InM Activities: 10:35 - 10:55 a. m.
- Dr. Md. Mosleh Uddin Sadeque

Role of InM and MFIs Suggestions: 10:55-11:05 a. m.
- Mr. Md. Abdul Hye Mridha

Tea Break: 11:05-11:30 a. m.

Starting of Dialogue: 11:30 a. m.
- All Participants

Closing by the chair: 02:00-02:30 p. m.

Lunch: 02:30 p. m.

Rapporteurs: Mr. Suborna Barua

Appendix (ii)
List of Participants

SI No.	Name	Designation	Name of the Organization
1	Ms. Rehena Afroza	ED	Shova, Khulna
2	Mr. Mosharaf Hossain	ED	Doel
3	Ms. Akhter Jahan	ED	Aparajita
4	Mr. Nazmul Islam	ED	Ujjiboni
5	Ms. Irin Begum	ED	Nobodigonto
6	Mr. G Sarwar	D	Protidan
7	Mr. Sobur Khan	ED	Prottoy
8	Mr. Mazarul	ED	Dwip
9	Mr. Alamgir	ED	Pallima Unnayan Shangstha
10	Mr. Shamim Akhter	COO	Issaf
11	Mr. Md. Anisur Rahman	ED	Sheba
12	Mr. Fouzia Jesmin	ED	DMS, Khulna
13	Mr. Md. Hafizur Rahman	PC	ADAMS, Khulna
14	Mr. Md. Abdur Raihan	MD	SAHAI
15	Mr. Sk. Asad	ED	Udayan
16	Mr. Dharmedas	ED	SSUS
17	Mr. Atiquzzaman (Moni)	ED	PDF
18	Mr. Md. Nurul Amin	ED	PSDO
19	Mr. S M Faruque Hossain	CC	DKF
20	Mr. Md. Musa Karim	ED	Bandhan Munshipara, Shatkhira
21	Mr. Md. Mahfuzur Rahman	Coordianator	Dorp
22	Mr. Saifuzzaman	Executive Secretary	SABAK, Magura
23	Mr. Abdul Aziz Dewan	Project Coordinator	PSKS
24	Mr. Pankaj Sarker	Coordinator	Gono Milon Foundation
25	Mr. Paramesh Chakraborty	BM	PUS
26	Mr. Khan Rokonuzzaman	ED	Nobojibon
27	Mr. Md. Reazaul Karim	Director	Samadhan
28	Mr. Kamal	PC	JKS
30	Ms. Soumitra Chowdhury	CC	KMSS
31	Mr. Sattar	ED	DDO
32	Mr. Jamiul	ED	PJS
33	Mr. M A Mannan	Chief Executive	OWHEF
34	Mr. Md. Golam Rahman	Coordinator	Crescent
35	Md. Ashikur Rahman	AD	Barsa, Satkhira
36	Mr. Wahiduzzaman	Director	JCF
37	Mr. Jahnagir Alam	PC	SUS
38	Mr. Md. Mahabubur Rahman	ED	SAJOSA
39	Mr. Md. Ataul Goni Siddiquee	ED	GRAUSH
40	Mr. F M Moznun	Coordiantor	Setu, Kushtia
41	Mr. Mazaharul Kayum	Director- Finance	Sarbik Unnayan Shangstha
42	Mr. Md. Mostafizur Rahman	Director (Acting)	Unnayan, Khulna
43	Mr. Sk. Faruk	FC	USS
44	Mr. Md. Liton Molla	FC	MSUK

SI No.	Name	Designation	Name of the Organization
45	Mr. Manas Biswas	FC	BIVA
46	Mr. Md. Shafinur Rahman	PC	SSS
47	Mr. Md. Adil Uddin	Assistant Manager	JJS
48	Mr. M A Mannan Mia	District Correspondent	The Independent and UNB
49	Mr. Ekramul Hossain	Loan in Charge	GOKF
50	Mr. Abu Bakar Siddique	Director	SSKS
51	Ms. Salina	CD	URME
52	Ms. Afroza Islam	ED	PGMUS
53	Ms. Anu Paramita	ED	AMUS
54	Ms. Sharifa Khatun	Director	WE, Jhenaidah
55	Mr. Ashraf Uddin	ED	RHECO, Jhenaidah
56	Mr. Zahidul Islam	ED	SOVA, Jhenaidah
57	Mr. Milon	CO	AAD
58	Mr. S M Tafazzal Hossain	PC	Rights, Jessore
59	Mr. Habibul Alam	ED	ASWA
60	Mr. Serajul	FO	AA
61	Mr. Narayan Ch. Roy	Monitor	BASCO
62	Mr. Babu Ali	Director	PSKS
63	Mr. Md. Wahidur Rahman	ED	Mozaharuddin Multicraft Centre, Satkhira
64	Ms. Rehana Parvin	ED	Shaplaful
65	Ms. Ferdousi Akhter	Manager	Padakhep
66	Mr. Aktaruzzaman	DE	NICHC
67	Ms. Nasrin Akter	Coordinator	MMUS, Kushtia
68	Mr. Md. Fazlul Hoque	D Director	Ad-din
69	Mr. Md. Maksudul Alom	Assistant Director	BRIDGE
70	Ms. Ayesha Siddiqua	ED	BMKS
71	Mr. Md. Rabiul Islam	CO (Gen.)	DESHA
72	Mr. Abul Hossain	Director	Shetu Bangladesh
73	Mr. Abdul Hamid	Program Manager	RISILPI, Satkhira
74	Mr. Prodip K Sarkar	MO	RRF
75	Mr. Ismat Hossain	Director	Aragati
76	Mr. Gobinda Ghosh	Director	Mukti Foundation
77	Mr. Md. Tariqul Islam	Coordiantor	DIPTI (Mohila o Shishu Unnayan Shangstha), Jessore
78	Mr. Md. Salah Uddin	Coordinator	DABI Foundation
79	Mr. Md. Zakir Hossain	Coordinator (Finance and Accounts)	Shushilan
80	Ms. Saleha Khanam	Coordiantor	Bachte Shekha
81	Mr. Md. Golam Kuddus	ED	Prottasha
82	Mr. J M Nazimuddin	ED	AHDO, Kushtia
83	Mr. Md. Edris Ali	ED	Rita
84	Ms. Nasima Begum	Director	SNF
85	Mr. Zahid Hasan Tukun	ED	Saviour
86	Mr. K A Hasnat	Director	Saptadinga
87	Ms. Shova Rani Barai	ED	Asrumochon, Jessore
88	Mr. Abul Hossain	ED	Life Association

SI No.	Name	Designation	Name of the Organization
89	Mr. Mobinul Islam Mobin	Editor	Gramer Kagoj
90	Mr. Rukunuddaullah	SR Reporter	Sangbad
91	Mr. Sk. Rajan Jahangir	News Editor, District Correspondent	Lokshomaj, Bangla Vision
92	Mr. Ashraful Azad	Staff Reporter	The Daily Spandan, Jessore
93	Mr. M Manjur Kadir	ED	SMKK
94	Mr. Md. Motleb	ED	PSS, Khulna
95	Mr. Md. Isuf Ali	Vice President	Nitto Seba
96	Mr. Amol Das	AC	Protibha
97	Mr. Baharul Islam	DD	CDR
98	Mr. Md. Altab Hossain	Coordiantor (F& C)	Nobolok
99	Ms. Shirin Akhter	AC	Shuprobhati
100	Mr. Kazi Babor Ali	Assistant Coordinator	Uttoron
101	Mr. Dr. Abu Saeed	ED	KSS Foundation
102	Mr. Asaduzzaman	BM	Bani
103	Mr. Md. Azhar Ali Khan	Coordiantor	Manab Shompod Unnayan Kendro
104	Mr. Anwar Hossain	DED	Wave
105	Mr. Shamol Chowdhury	Director	Pipasha
106	Mr. Abul Kalam	Program Officer	Ideal
107	Ms. Shahanara Parvin	ED	Alor Disha Mohila Unnayan Shamity
108	Mr. Md. Enamul Hoque	Director	KPUS
109	Mr. Jamir Ahmed	District Correspondent	Bangladesh Betar
110	Mr. Md. Johir Hossain	ED	Diesha
111	Mr. Syed Wahiduzzaman	PC	VDF
112	Mr. Habibur Rahman	Director	Gono Progoti
113	Mr. Md. Wazed Ali	Manager (T& M)	NGF
114	Mr. Rasel Ashraf	AD	GUS
115	Mr. Md. Ansar Ali	Manager	SEBA
116	Mr. Sk. Yakub Ali	ED	Unnayan Procheshta
117	Ms. Arpana Rani Kundu	Coordinator	Rova Foundation
118	Mr. Md. Nurul Islam	Accountant	Mukti Nari O Shishu Unnayan Shangstha
119	Mr. Md. Akter Hossain	ED	EADA
120	Mr. Ariful Hossain	PO	ADMS