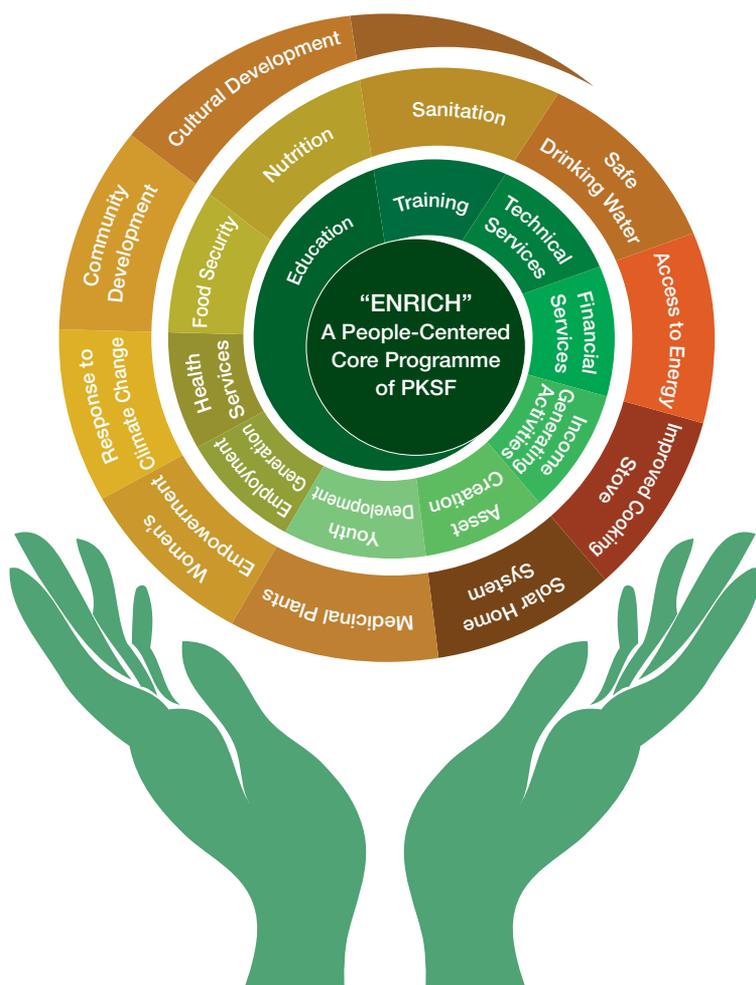


# ENRICH

A Holistic Approach to Household-focused  
Poverty Eradication

A new Initiative of PKSF



PALLI KARMA-SAHAYAK FOUNDATION (PKSF)

## **ENRICH**

### A Holistic Approach to Household-focused Poverty Eradication

A New Initiative of PKSF

September 2014



**PALLI KARMA-SAHAYAK FOUNDATION (PKSF)**



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Date: 25 August, 2014

## **Message**



I am pleased to learn that the Palli Karma-Sahayak Foundation (PKSF) is publishing a booklet on its flagship programme, the ENRICH (Enhancing Resources and Increasing Capacities of Poor Households towards Elimination of their Poverty), highlighting the vision, the way it has been shaped, the manner in which it is being implemented, and some encouraging results.

The PKSF was established in 1990 by the government as a “not for profit” Foundation, with the main mandate of working towards poverty reduction through employment generation and related means. However, in keeping with the dominant thinking in the country at that time, it started its journey as a provider of funds for microlending mainly

to NGOs, selected as its partner organizations (POs) on the basis of established criteria. It was considered that microcredit was one of the best means of poverty reduction. Some of the practices which have ensured the success of microlending, however, needs to be reexamined. Weekly repayment installments or high service cost can now be rationalised as the default culture has now been substantially controlled.

The PKSF set out to diversify microcredit to address these two issues. It introduced seasonal loans, particularly for agriculture and livestock, repayable periodically such as, in the case of agriculture, after the crop has been harvested. In relation to the ultra poor, the PKSF undertook a major programme involving credit as well as training and related services for the ultra poor, particularly for the monga-affected people in northern Bangladesh. Both these projects have achieved notable measures of success.

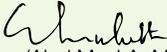
It must be recognised that poverty alleviation demands multifaceted approach. Single prescriptions are not appropriate. Also, human resources development, creation of wage employment and such other measures are very important in poverty reduction. In this context, after detailed review and discussion, it was decided by the PKSF to pilot a new integrated programme of action. Conceived and guided by PKSF Chairman Qazi Kholiquzzaman Ahmad, it was initiated in 2010 and came to be known as ENRICH.

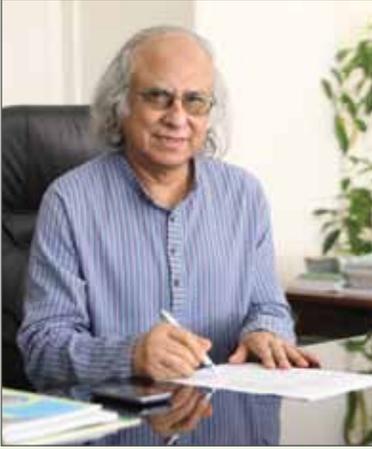
The ENRICH vision is that everybody should live in human dignity and freedom. This requires that an environment needs to be created for the poor and disadvantaged to be able to take charge of their own destiny. The ENRICH has, therefore, been designed to include multiple dimensions of human life and living. Poverty eradication is the most important objective of ENRICH. Poverty eradication demands human capability development, income enhancement, best utilization and expansion of existing assets, maximum infrastructure development, tackling of traditional and social evils and last but not the least measures for tackling climate change related difficulties. ENRICH has kept the Vision-2021 of the present government in perspective. This booklet provides all relevant information in some detail.

Clearly, it is an integrated approach. As its implementation proceeds, new dimensions, innovations and modifications, when found appropriate on the basis of field experiences, are incorporated. I understand that the built-in regular monitoring shows that the programme is attaining notable successes. I also understand that an external evaluation has been commissioned, and its report will be available in about three months' time.

I am sure the ENRICH will complement the government efforts significantly towards eradicating extreme poverty altogether and reducing poverty to a globally accepted standard by 2021. The SDG target of eliminating poverty by 2030 seems an easily realisable target for Bangladesh now.

I expect the ENRICH will flourish and the poor and disadvantaged people, who come within its fold, will, in the course of time, realize the vision set out for them.

  
(Abul Maal A. Muhith)  
25 August 2016



CHAIRMAN



MESSAGE

It is a wonderful feeling to see one's vision turn into reality. As I lay in a hospital bed after a surgery in the first week of February 2010, the idea of household-based total development by assigning one union (the lowest administrative unit) to one partner organization (PO) crossed my mind. The idea flourished into what has come to be known as the ENRICH: "Enhancing Resources and Increasing Capacities of the Poor Households towards Elimination of their Poverty".

When, on return from hospital, I broached the idea with the senior officials of the PKSF and gave them an outline as to how may it be shaped and implemented, they found it a worthwhile, even exciting idea, particularly given that the mandate of the PKSF is sustainable poverty reduction through generation of sustained employment. The enthusiasm and dedication with which they worked out the details, regularly discussing various aspects with me, filled me with hope and expectation as we embarked on this path. Within just a few months we were implementing the ENRICH in 21 unions as the first phase. Three years have passed since and as ENRICH has expanded to cover other unions (the total is now 43) my conviction has become firmer. Encouraged by successes achieved, recently education and health services, improved nutrition, and awareness raising relating to social evils and injustices have been extended to another 100 unions. The other components of the ENRICH are expected to follow in these unions in the course of time.

Bangladesh has come a long way since it inherited a war-ravaged economy. It is now acclaimed as a star performer in relation to poverty reduction, child mortality reduction, infant and maternal mortality reduction, achieving gender parity in primary and secondary education, and meeting several other targets under different MDGs. The country has been identified as one of the next eleven (which include, among others, Indonesia, Mexico, Nigeria, Turkey, South Korea, and Vietnam), poised for development miracle after BRICS (Brazil, India, China and South Africa). Despite persisting political unrest, Bangladesh has achieved enviable socio-economic progress. It has done so with creativity and innovation.

Indeed, over the past five years, Bangladesh has been able to achieve a GDP growth rate of over 6% every year despite global financial meltdown and the following global recession starting in 2008. Also, the country now produces enough food grains, making adequate supplies available for all citizens, on aggregate.

These results have been achieved under a conducive macro policy and institutional framework provided by the government and hard work of the farmers, agricultural workers, garment workers, and all others including Bangladeshis working abroad and sending back remittances.

One of the important aspects of Bangladesh's recent economic resilience and progress is a flourishing rural economy, covering both agricultural and non-agricultural activities including enterprise development. The ENRICH is helping consolidate the gains and further accelerate poverty reduction leading to sustained beyond-poverty development in the areas of the country it is being implemented. Moreover, poverty reduction under the ENRICH is not only with reference to the cost of basic needs-based poverty line. It takes into account multiple dimensions of poverty, including a wide range of economic, social, and environmental indicators, which are discussed in this document.

The overall vision that underpins the ENRICH is to work with the poor, creating an enabling environment for them to achieve a humanly dignified living standard and enjoy universal human rights. The poor who join the ENRICH are partners and the PKSF and POs work with them, not for them. The ENRICH is not about one project here and another there. It is truly a paradigm shift. The ENRICH has been receiving government support; and in the course of time, it may, indeed it should, become a national programme covering the whole country.

Rabindranath Tagore has underlined in many of his writings that the recipients of services must be brought into partnership, imbued with the feeling that they deserve what is given to them. Those who are providing various services, for which they are compensated, must consider themselves as performing their duties in a partnership characterized by human ideals. The ENRICH is an endeavour aimed at restoring people's confidence unto themselves and flowering of their innate abilities to achieve a life of human dignity and freedom. Hence, by the manner in which it works, the ENRICH is helping the people's inherent abilities to flourish so that they are endowed with the key to their progress to that end. With renewed confidence and hope, the poor will move ahead and break free from the shackles of poverty and indignity and achieve uplift to living standards characterized by human freedom and dignity.

I would like to see the ENRICH continue to expand steadily, make more and more contributions towards advancement of the causes of the ENRICH participants, resolution of the bottlenecks faced by them, and creation of opportunities and facilities for them to move ahead by internalizing the lessons learnt from the experiences gathered along the way, introducing innovations, taking calculated risks, and always pushing the boundaries of achievements.

My sincere thanks go to my colleagues at the PKSF, who are the backbone of the ENRICH in practice. I would like to thank the Government of Bangladesh for its support to the ENRICH. I am also thankful to the concerned POs, the concerned Union Parishads, the programme participants and all others who have joined hands one way or another to make the ENRICH a flourishing reality. Mariam Ahmad deserves special thanks for her dedicated efforts towards putting together this report.



**Gazi Kholiquzzaman Ahmad**



MANAGING DIRECTOR



## FOREWORD

Poverty is deep rooted in our society in many forms such as malnutrition, poor hygiene, lack of education etc. In a societal paradigm, poverty hides its true nature and leaves its victims powerless. Poverty afflicts not only the poor but also has far reaching consequences relating to the socio-economic environment of the entire country and its entire population. PKSf initiated “Enhancing Resources and Increasing Capacities of Poor Households (ENRICH)”, a holistic approach to address the multidimensional poverty at the behest of PKSf Chairman Dr. Qazi Kholiqzaman Ahmad.

Reduction of poverty is by no means achieved merely through microcredit. It goes far beyond the basics of shelter and food; it is a matter of educating the masses and equipping them with the right skills and knowledge, taking care of the health of the rural poor to become self-sufficient and climb out of the vicious cycle of poverty. The ENRICH is dedicated to help improve the plight of the poor and stand by them as they work towards reclaiming their dignity and rights.

In just a short span of four year, the ENRICH has soared. By providing access to funds for household and community development purposes and also funding various services, the ENRICH has created a new vantage point to address poverty. And from here the possibilities are truly endless. The foremost programmes of the ENRICH are the education programme, the health programme, and the youth programme. The education programme strives to provide educational support for all children so that they may enjoy and continue their education. This has greatly helped in reducing drop-out rates from rural primary schools. The health programme provides both static clinics and personal visits by health workers to the rural households. The youth programme focuses on training youth for skill development for employment. Apart from these programmes, the ENRICH has more specialized programmes such as special savings, community-based development, bandhu chula, solar home-system, and medicinal plant cultivation

programme to name just a few. The PKSF has also signed MOUs with large national level pharmaceutical companies for marketing herbal plants. This book allows readers to take a look at the work done so far and offers insights into how, through a well-planned people-centred package, lives of the poor may be improved.

The success that the ENRICH has achieved is evident not only here at the PKSF home-front but has been lauded by our co-travellers and the partners we serve, and support from the Government of which the PKSF is a dedicated and efficient aim to the development partners who put trust in us.

The ENRICH has given the PKSF a unique playground in which we can explore the possibilities, experiment with and push the perceived boundaries, and evaluate the most efficient methods of poverty reduction, the goal being to touch the lives of individuals by providing the support services they need, where they need it – close to home. Hope is what drives us ahead. By pairing our new ideas with our trained personnel we have created a highly specialized team of fearless soldiers in the frontline of our war against poverty.

We are still miles and miles away from attaining our goal. But for now let us look back at what we have achieved, realize that it has not gone unnoticed and dream of the future that is yet to be paved.



**Md. Abdul Karim**



DEPUTY MANAGING DIRECTOR



**DREAM TURNS TO REALITY**

Whenever I pick up this book I think of where it all started and the faces of the many people who came together not only to make this book possible, but to turn our vision of ENRICH into a flourishing reality. To Chairman Dr. Qazi Kholiquzzaman Ahmad, my mentor, for whom I have the deepest respect and gratitude, I am honoured to have been entrusted as caretaker of this great endeavour and I thank him for the patience and guidance with which he leads us. It is his dedication and passion towards eradicating poverty in Bangladesh that sparked this novel idea of a holistic approach to poverty alleviation and restoring every person's human dignity. He has taught me that our task is not simply bringing the poverty stricken out of poverty, but to ensure that they have the same opportunities and rights as any one of us. Having Inspired with this new thought, the ENRICH has taken myriad initiatives to address multidimensional poverty including healthcare services, afternoon education services, skill enhancing training programmes, sanitation services, home yard vegetable cultivation for meeting nutritional need of the family, medicinal plant cultivation, bandhu chula to reduce smoke-related hazards, and solar home system, etc. Harvesting success in establishing human dignity with these activities especially in reducing drop-out rate to below one per cent and providing healthcare services to all households has been possible because of proper guidance and visionary leadership of Dr. Ahmad, and his promise to eradicate poverty.

I am also greatly indebted to Managing Director Md. Abdul Karim for the support and advice he has provided us. The team's success would not have been possible without his support.

I would like to express my heartfelt gratitude to the ENRICH Team and the Operational Division of PKSF. They have worked tirelessly to give ENRICH life by exploring and experimenting with new ideas, and broadening our understanding of poverty and how best it can be addressed and of the role that we can play. The possibilities are truly endless.

As with any of PKSF's initiatives, we have to mention, the Partner Organizations with which we work so closely. The leaders and staff of our POs have provided invaluable support along with sharing their knowledge and know-how with us.

I would like to thank the Upazilla Parishad and Union Parishad leaders and staff, and our Partners who have cooperated and collaborated with us every step of the way, providing data, suggestions and evaluations when needed.

I am deeply indebted to the Government of Bangladesh and PKSF's Governing Body and General Body members for their invaluable support. Their presence and backing reinforces our confidence to continue our endeavour.

Finally, I am grateful to the people who have made us who we are and have allowed us into their lives, sharing their experiences and taking us along with them in their fight. The respect, support and trust we have received from our programme participants have given us the courage to take risks, implement new ideas and realize the wonderful potential this country holds. They are truly inspirational. We have learned so much from them and are eager to continue this partnership.

I sincerely hope the relationships built on our journey will be with us till the moment together we achieve sustainable development for all. Many more publications will surely come along the way.



**Dr. Jashim Uddin**



## I INTRODUCTION

Palli Karma-Sahayak Foundation (PKSF) was established in 1990 by the Government of Bangladesh as a 'not-for-profit' company, registered under the Companies Act 1913/1994. The principal objective of PKSF is to undertake and support such activities as will help reduce poverty, particularly through employment generation. The activities and services planned included extension of credit and advice to and capacity building of the poor and low income people. These were to be implemented through carefully selected partner organizations (POs) from among appropriately registered NGOs and CBOs (Community Based Organization) of the country. A particular focus of the PKSF has been to help the poor who have no land or any credible material possession.

The PKSF's vision has evolved over the years and now it is as follows: to contribute towards creating a poverty-free Bangladesh, with each and every citizen of the country living a humanly dignified life, and its mission is to support all economic and social action programmes through various financial and non-financial, and natural disaster management-related services as are relevant to the circumstances of the heterogeneous groups of the poor and low income people for them to come out of poverty and disadvantaged situation and move ahead beyond poverty so that they are on a sustainable pathway as securely as possible.

The PKSF, a globally recognized apex rural development support and funding organization, started its journey as a provider of funds to its POs for onward micro-lending to their members on conventional terms. That is, small amounts of money (say equivalent of US\$50 to US\$100) were lent to borrowers; each loan for a year to be recovered usually in 46 instalments including both principal and interest, starting from one week after the loan was received by the borrower. A flat rate of interest was charged, meaning that the total interest payable was computed at the time of granting the loan for the whole amount lent for a year, as if the whole amount was retained by the borrower for the whole year. But, as the instalments were computed by adding the total interest to the principal amount and divided by 46 (usually), one-forty sixth of the principal was also repaid as part of each instalment right from the start. So, on average, a borrower held for the whole year less than half the amount borrowed. Due to this reason, because of repayment in 46 weeks instead of 52, other reasons relating to deduction of an amount from the loan granted (usually 5%), and then weekly collection of some money regularly as contribution to savings on which a lower than even the interest on bank deposits was paid, the actual rate of interest paid by the borrowers would work out to be significantly more than double the flat rate. Thus, against a flat rate of 15%, the actual interest paid was 35%, 40% or more depending on what the various charges were imposed. Realizing the difficulties faced by the micro-borrowers in this scheme of microcredit transactions, the PKSF tried to diversify its loan portfolio by introducing, for example, seasonal loans to be repaid after production, harvesting the produce in the case of an agricultural loan for crop.

However, micro-credit and capacity enhancement of Microfinance Institutions (MFIs) remained the main activities of the PKSF until a few years ago. Micro-credit is still an important activity of the PKSF, but it is fast turning into a development organization, supporting integrated approaches to development through financial and a host of non-financial services. That is, the emphasis is now on multiple dimensions of poverty and development and an integrated approach to address them, in which financing through credit and, where appropriate, grant is one of the key components.

Conceptualized and encouraged by the current Chairman of the PKSF, Dr Qazi Kholiqzaman Ahmad, the Governing Body decided on 28 February 2010 to pilot an integrated approach to poverty eradication and beyond poverty sustainable development in 21 unions in different parts of the country, focusing on households and their circumstances, under the title “Enhancing Resources and Increasing Capacities of Poor Households towards Elimination of their Poverty (or ENRICH)”. One selected PO was given the responsibility of one selected union so that, in terms of responsibility for implementation on the ground, the programme also came to be known as “One Union One PO”.

Under this new approach, the integrated action programme includes the key components of education, skill training, technology, information, health services, food security and nutrition, awareness raising, asset creation, social capital formation, infrastructure, climate change adaptation, insurance services, market linkages and so on, along with appropriate levels of funding to implement their agreed socio-economic activities by the participants in ENRICH. As a matter of fact, education and health services are essential elements of all PKSF supported programmes, in addition to ENRICH.

The main thrust is to provide integrated support to each poor family to ensure the best possible utilization of their existing resources and capacities and also to appropriately enhance their resources and capacities. The proposed intervention includes a support package in which credit is one of the components.



**II A NEW HOLISTIC APPROACH**

The ENRICH has been uniquely designed to target such issues towards ensuring household-based sustainable development. The ENRICH aims to facilitate the best utilization of the existing capabilities and resources of the poor households and, at the same time, help enhance both their capabilities and resources in order to enable them to come out of poverty and move ahead towards a life of human dignity.

By working with the households in association with the local government and other committed service providers, the ENRICH catalyses the households' efforts to lift themselves out of poverty. The overall goal of the ENRICH is to ensure human dignity and freedom by gradually reducing poverty in a sustainable manner, towards total elimination of poverty and beyond poverty sustainable development at the household level in the unions under the programme. The vision is that the goal would eventually be achieved for all citizens of the country. Specifically, a key objective is to unlock the latent potentials of the poor and to encourage and assist them in improving their socio-economic status. The underlying dynamics of ENRICH are that the PKSF, the PO, the Union Parishad and other concerned service providers work with the people included in the programme to empower them to take charge of their destiny. Hence, it is important that the people themselves are fully committed to shaping their own future, reaching a level of humanly dignified living. Awareness-raising among the people is, therefore, an important ENRICH-activity to help the people to make that commitment and work accordingly.

The specific objectives of the ENRICH are to:

1. Attain total development of each household as well as the whole community participating in ENRICH;
2. Ensure freedom from all 'un-freedoms' and human dignity for all members of all households under ENRICH;
3. Empower the poor households so that they can pursue a pathway that would lead them towards the goal of human freedom and dignity;
4. Ensure access of all participants in ENRICH to all capacity enhancing activities such as education, skill training, and health services; essential institutional facilities; appropriate financing for their chosen economic undertakings; necessary market and other information; appropriate technologies; and so on.

Following piloting in 21 unions, another 22 unions have been brought under the ENRICH in two phases (14 and 8 respectively). Altogether, a total of 247,332 households have been identified in the 43 unions for inclusion in ENRICH. A large proportion of identified households in the 43 unions have already joined the programme. In fact, all and most of the households respectively of the first and

second phase unions are under ENRICH, while some of the households of the third phase unions are yet to come within its fold. However, education and health services cover all the households in all the 43 unions, regardless of whether they are in ENRICH or not.

To recapitulate, the fundamental principles underpinning the ENRICH include: freedom from all ‘un-freedoms’, freedom of choice, equity, inclusiveness, human rights, solidarity, respect for nature, and shared vision and responsibility.

## CONCEPT OF ENRICH

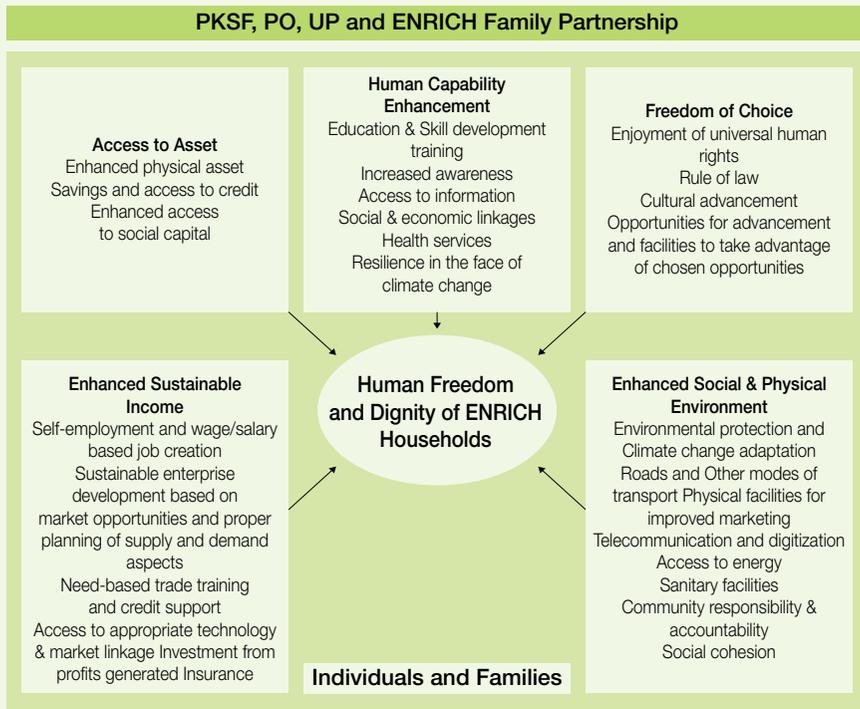


Figure 1: ENRICH—Goals and Indicators

The ENRICH is implemented in each selected union by the PKSf, the selected PO, the Union Parishad, and the people joining the programme (members) in a unique kind of partnership, that specifies differentiated responsibilities for the partners. Broadly, the PKSf provides guidelines and guidance and finances, supports other non-financial services, and monitors progress; the PO implements the programmes, working with the households included in ENRICH with funding and guidance from the PKSf; the households play a key role in planning what they do in terms of socio-economic activities, in consultation with the PO and, at times, PKSf representatives. The Union Parishad plays an advisory role and facilitates the work as and when necessary.

### THE KEY ELEMENTS OF ENRICH

- Best possible utilization of available resources and capabilities at the household level;
- Increasing the capabilities of the household members; and
- Enhancing the resource base of the households

Figure 2: Key Elements of ENRICH



## IMPLEMENTATION STRATEGIES

### PO SELECTION CRITERIA

To be selected as an ENRICH implementing PO, a PO must have:

- Demonstrated commitment to pursuing social mission;
- Wide acceptability and experience in implementing multi-sector programmes at the union level;
- Substantial involvement and good performance in microcredit and social development interventions;
- Demonstrated capability of the CEO in implementing multi-dimensional programmes and projects; and
- An untainted transaction record with PKSf

Based on the above criteria, a total of 43 POs have been selected in three phases through a rigorous screening process which PKSf senior officials conducted.

### UNION SELECTION CRITERIA

The primary responsibility of identifying the unions is entrusted with the POs. They are asked to select unions which are relatively backward, keeping in view, as far as possible, those unions which are included or targeted for inclusion in the 'Digital Bangladesh' project. However, the villages/unions selected under the government's 'ekti bari ekta khamar' (one household one farm) programme are not to be selected for ENRICH interventions to avoid overlapping or duplication. The selected POs and the respective unions in three phases are shown in Annex 1.

### RESOURCE MAPPING IN THE SELECTED UNION

A resource mapping exercise is conducted in each selected union to identify the existing resources and current development interventions. The mapping is expected to capture, among other things, the following aspects, both now in place and urgently needed:

- Infrastructures related to health care (hospitals, clinics etc);
- Educational institutions (general, technical, NGO-run), madrasahs, colleges etc;
- Transport infrastructure (roads, bridges, etc);
- Markets/haats/bazars;
- Availability of electricity;

- Government offices and their development programmes;
- NGOs/MFIs and their programmes;
- Donor-assisted projects and activities being implemented and respective implementing agencies;
- Specific economic drivers of the union, which have special impact on socio-economic conditions of the households, if any;
- Special risks/vulnerabilities that characterize the union, if any; and
- Any other special features related to poverty reduction, but not covered under above categories.

## CATEGORIES OF HOUSEHOLDS

### HOUSEHOLD SURVEY

At first, a comprehensive household survey is conducted in each selected union, covering all households of the union, regardless of their socio-economic status. It covers salient features of the households, including the number of earning non-earning members, school age and school going boys and girls, asset base, indebtedness, current sources of income of the family, level of education of the family members, and residential status, etc. The survey is conducted through a formatted questionnaire and the data generated have been preserved in a computerized database system for future reference. Further details about the survey and salient aspects of the survey results will be discussed later.

### SELECTION CRITERIA OF HOUSEHOLDS

This is done in three stages. First, all households in a union are surveyed, as noted above, to collect basic data and information, based on which all households are, at the second stage, categorized into different groups; and, then other criteria are used to select households to be included in ENRICH, out of those households which meet the requirements based on their socio-economic status.

At stage 2, households are classified by household income, in accordance with Household Income and Expenditure Survey (HIES)<sup>1</sup> but with some modifications to accommodate different groups of people and diversified programmes under ENRICH. Obviously, the income-based classification is used to develop working indicators of poverty status of the households.

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<sup>1</sup> Household Income and Expenditure Survey (HIES) is a quinquennial publication of Bangladesh Bureau of Statistics (BBS).

*Ultra-Poor Households:* Ultra-poor or extremely poor households are under the lower poverty line, as determined by HIES. The income equivalent of the lower poverty line is a maximum monthly household income of approximately BDT 5,000.<sup>2</sup>

*Poor Households:* Poor households are below the upper poverty line and above the lower poverty line as per HIES. The income equivalent of the upper poverty line Tk. 5,800, so that monthly income of a poor household is between BDT 5,000 and BDT 5,800.<sup>3</sup>

*Non-Poor Households:* Non-poor households, but often tenuously so, are those whose monthly income is above the upper line. A non-poor household is at or below the nationally declared minimum taxable income. The taxable income threshold is used as income-tax payers cannot be treated as poor, but this group represents those people who are currently not poor but their income status could be at risk of sharp decline, even of falling below the poverty line, as a consequence of, for example, crop failures or natural disasters. Households having monthly incomes between BDT 5,800 and BDT 19,000 are considered to be in this group, which are also sometimes referred as transitional poor households.<sup>4</sup>

*Solvent Households:* A solvent household is usually the household with a total monthly income of BDT 19,000 or above. These households, regardless of whether they pay taxes or not, are considered to be eligible for all ENRICH initiatives, except for the financial services.

The ENRICH focus is primarily on ultra-poor and poor households. Tenuously placed non-poor households are also considered for inclusion.

At stage 3, all participating households in different programmes of the selected PO in a selected union and those who are likely to be covered by any of its

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<sup>2</sup> According to HIES Report 2010, per capita income of the people below the lower poverty line (Ultra-poor Households of ENRICH) in nominal terms at national level is BDT 1,103 and according to Labour Force Survey 2010, average household size is 4.50. So the monthly income per household works out to be BDT 4,963 (1,103 X 4.5) or approximately BDT 5,000.

<sup>3</sup> According to HIES Report 2010, per capita incomes of the people who are below the upper and lower poverty lines in nominal terms at national level are respectively BDT 1,271 and BDT 1,103. So, the monthly income for an every household in this category would be between BDT 4,963 (1,103 X 4.5) and BDT 5,720 (1,271 X 4.5). In fact, per household monthly income between BDT 5,000 and BDT 5,800 has been treated in this study as the income range of poor households.

<sup>4</sup> The tax exempted income threshold of FY 2013-14 has been taken in defining this category of households, which is taka 220,000. Considering this, the monthly tax-free income for every household becomes BDT 1,8333 (220,000/12) or approximately BDT 19,000.

interventions in future are to be included in ENRICH. The non-poor and the participants in the programmes of other MFIs are not to be included. To be more specific, the participants would be:

- Poor households already covered under one of the PKSF supported interventions being implemented by the selected PO or any other PO,
- Eligible and willing poor households not covered by any MFI, and
- Excluded poor households, considered ineligible under the traditional microcredit programme

Thus, the households to be covered by the ENRICH are identified on the basis of the household data generated through the household survey, following appropriate criteria as outlined above. The needs and opportunities of the selected families in relation to their socio-economic advancement are first worked out from the database. Follow-up discussions with the households are organized for jointly identifying the appropriate interventions for each family with pre-eminent importance given to the opinions of the households.

## SELECTION CRITERIA OF PARTICIPATING MEMBERS

All member participant households of the selected PO in the selected union under any ongoing intervention, or those which are likely to be covered by any programme in future, will be included in the proposed programme, as Programme Participants. Solvent households and the other NGO/MFI (non-PKSF PO) participant members are not eligible for financial services. However all households under ENRICH Unions have access to all other ENRICH social services. To be more specific, the programme participants are visualized as:

- All households except solvent households are eligible for financial services if they are not members of other NGO/MFIs (non-PKSF PO);
- All households may willingly join the health, education, bandhu chula, youth development, solar home system, and vegetable cultivation programmes;
- Ultra poor, disabled, beggar, elderly and women-headed households and given special emphasis under this programme
- Poor households already covered under one or another PKSF intervention;
- Eligible and willing poor households not covered by any MFI, and
- Excluded poor households, considered ineligible under traditional microcredit programme

## BASELINE SURVEY OF THE UNIONS UNDER ENRICH: SOME FINDINGS

As indicated above, households participating in ENRICH have been identified in the selected 43 unions, using the criteria mentioned above and based on data generated through a rigorous baseline survey of all households in each union. Table 1 shows that 85,523 households (73%) have been found eligible for ENRICH interventions in the 21 unions included in the 1st phase and 66,378 (78.48%) households in the 14 unions under the second phase. The survey of the unions (8) under the third phase has been completed and the data entry is ongoing. A preliminary estimate shows, the number of households eligible to be included in the third phase unions is 35,025. Table 1 shows numbers of households and the proportions of total households in the selected unions eligible for inclusion in the ENRICH.

**Table-1 Households Eligible for Inclusion under ENRICH**

Phase	Total Surveyed Households	Total Targeted Households	Percentage Total Targeted Households (%)
First	1,17,616	85,523	72.7
Second	84,582	66,378	78.5
Third	45,134	33,851	75.0
Total	2,47,332	1,85,752	75.1

The survey has been conducted to assess socio-economic status and the needs of the households, including such aspects as: demographics, economic conditions (land and asset ownership, employment, income, etc.), education and health status of family members, housing characteristics, migrants and their contribution to family income, membership with NGOs, and so on. Some findings of the First Phase Baseline Survey (21 unions) are presented below.

### DEMOGRAPHIC PROFILE

Bangladesh enjoys potentially high demographic dividends, given that the proportion of its population between the ages of 18 and 60 is large; or, in other words, the dependency ratio in the country is low, around 50%. It is seen from the baseline survey that around 52% of the household members belong to this broad working age group. They are engaged in various income earning activities. On average, infants (less than 5 years of age) account for 12% of the household members and those who are 60 years and above account for 7%. Those who currently belong to the 6-18 age group will all be in the work force within a decade, significantly raising the workforce. Different initiatives are being implemented, including education, technical and vocational training, health services, credit and other support for income generating activities, and job fairs to engage the new entrants into the job market in self or wage employment.

**Table-2 Distribution of Household Members by Gender**

Gender	Percentage (%)
Male	51.2
Female	48.8

**Table-3 Distribution of Household Members by Age**

Age (Years)	Percentage (%)
Less than 5	12.45
6-18	29.66
19-35	29.58
36-60	21.74
60+	6.57
Average Household Size	4.7

### SOCIO-ECONOMIC CHARACTERISTICS OF THE HOUSEHOLD

Housing and socio-economic characteristics considered include: building materials, accessibility to utility services, land holdings, income, consumption patterns, etc. Due to the multi-dimensional characteristics and needs of every household, which vary a lot between households, a “one solution fits all” policy cannot be of much avail. Thorough understanding of these characteristics and the strengths and weaknesses of each household and its members is essential in the context of developing customized solutions for the specific problems of each household. In fact, ENRICH seeks to develop tailor-made solutions to meet the specific needs of each household.

- i. **Access to Electricity and Drinking Water:** The levels accessibility to utility services such as pure drinking water and electricity are key elements in judging how socially vulnerable or secure a household is. Data collected show that, in the 21 ENRICH unions, around 35% of the households have access to electricity, with 4.5% having access to solar power; and 86% have access to tube-wells, but only 70% have arsenic free drinking water.
- ii. **Access to Latrine Facilities:** Sanitation facilities remain a high priority issue, as WHO/World Bank standards in this regard are yet to be met.

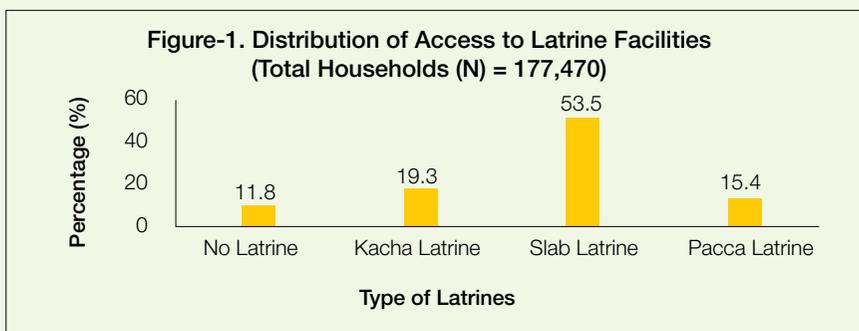
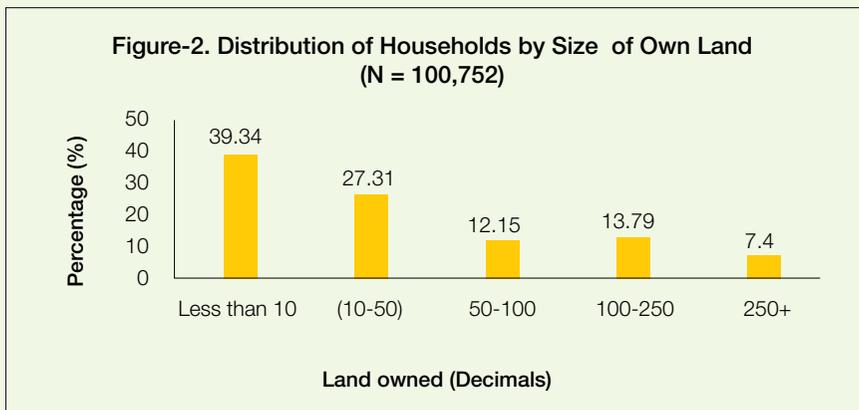


Figure 1 illustrates that only 15% of the households have access to pacca latrines, while 54% have slab latrines. But, 31% still have no latrines or use kacha latrines. Based on this information, the ENRICH has started filling the gap with respect to pacca latrines.

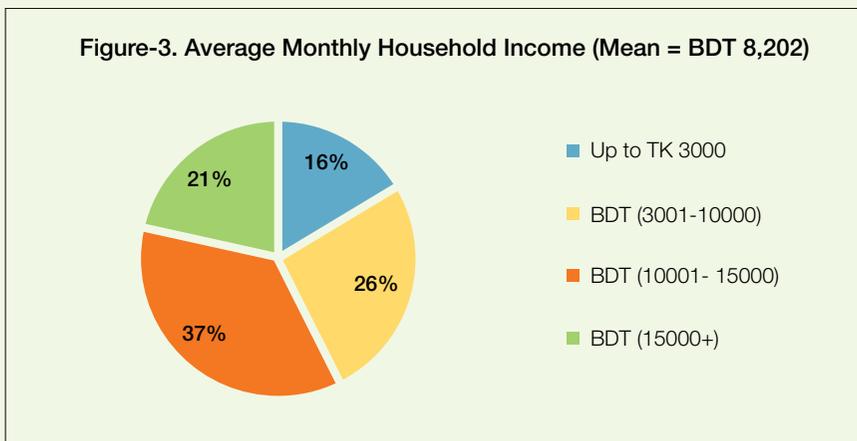
- iii. **Ownership of Homestead and Land:** Household and land ownership still remains a key factor in assessing the socio-economic status of rural households in Bangladesh, although there are other important sources (wage employment, trade, and remittance) of income for some rural



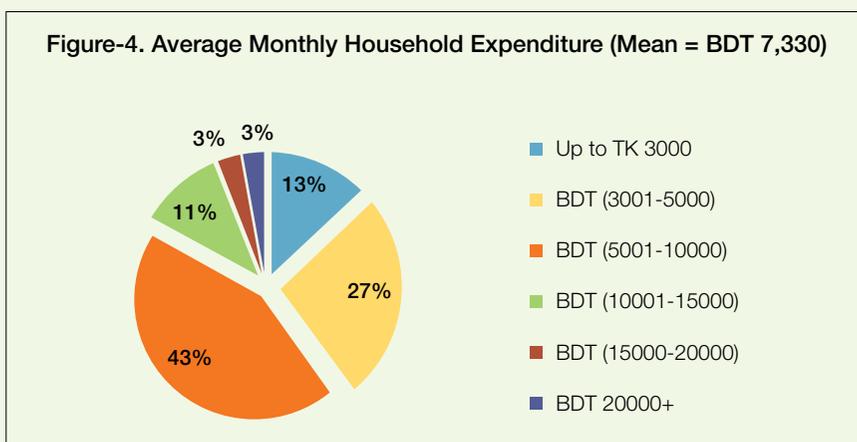
households. It has been seen that only, in the case of 14%, homesteads have been acquired by the present generation on their own, while 17% dwell in rented or abandoned houses. In the case of some 69%, homesteads have been inherited. However, the size of the homestead owned by a family is declining due to division among successive generations. To help the households acquire land or other assets of their own, an Asset Creation Credit Programme has been initiated under ENRICH. Asset creation activities as well as the productive use of loans distributed in this context is strictly monitored as is the case regarding all other activities supported by PKSF, be these are under ENRICH or under any other programme.

- iv. **Household Income and Expenditure:** It has been found that the average monthly income of the households is BDT 8,202. Figure-3 shows that the monthly income of 37% of total households is between BDT 10,000 and BDT 15,000, while that of 16% is below BDT 3000 and that of 26% between BDT 10,000 and BDT 15,000. It is above BDT 15,000 in the case of only 21% of the households. To enable the households to enhance their income and improve their living conditions, the ENRICH is pursuing an integrated approach involving capability enhancement of the household members (through education, training, health services, financial expansion of facilities) for undertaking or enlarging income

earning activities as well as for finding secure wage employment with good prospects for upward mobility.

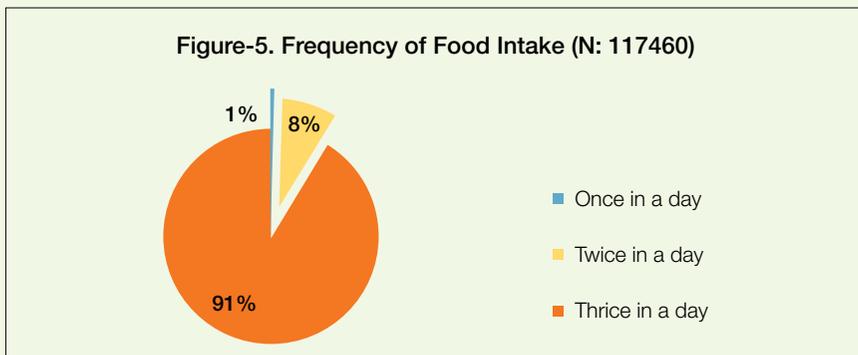


- v. **Average monthly expenditure:** Average monthly expenditure on the other hand, is BDT 7,330. Approximately 43% of the households spend between BDT 5,000 and BDT 10,000 per month. Only 6% of the households spend more than BDT 15,000. However, almost 13% of the households cannot afford to spend even BDT 3,000 monthly and another 27% spend between BDT 3,000 and BDT 5,000, indicating that income vulnerability is deep-seated in respect of many households.



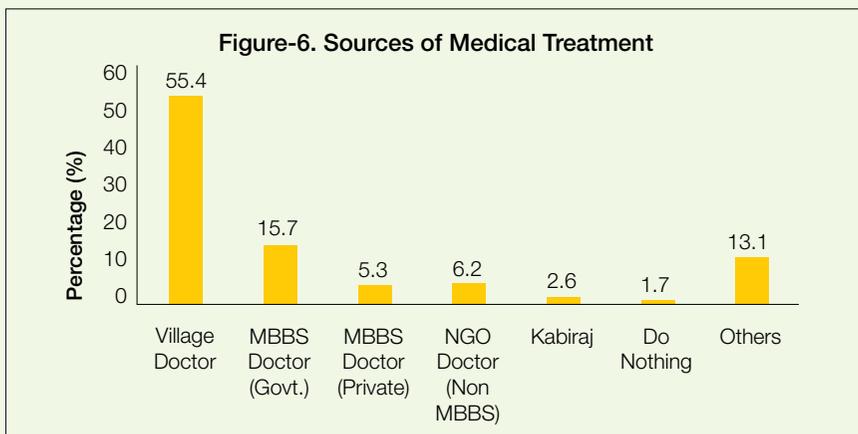
- vi. **Occupations of Household Members:** Information on the current occupations of the household members has also been generated through the survey, which relate to incomes and expenditures of the households. In the 21 surveyed unions, around 26% of the members are farmers, while about 30% are engaged in various other income generating activities.

**vii. Food-Intake:** The survey has not generated detailed data on food-intake. This is being investigated, as household-focused programmes are being developed and implemented. In terms of frequency of food-intake,



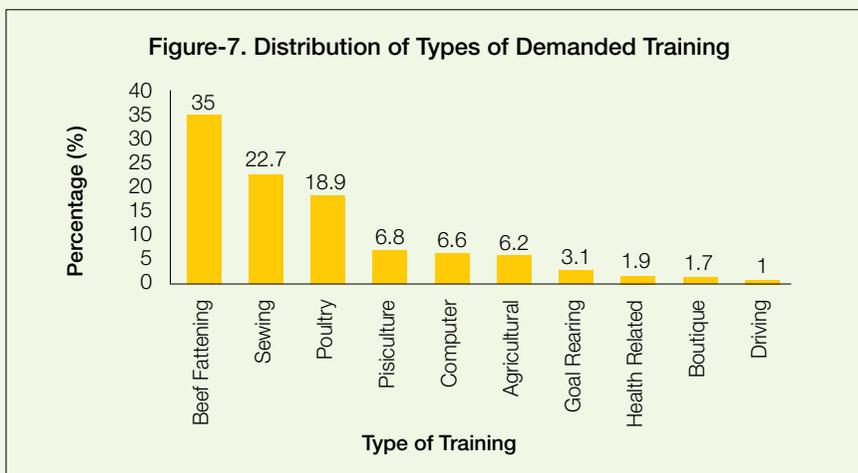
91% of member households can afford three meals a day. Only 1% of the households still cannot afford two meals a day. It is noteworthy that around 60% of the member household are capable of fulfilling their own food-grain needs through cultivation.

**viii. Access to Health Facilities:** Data collected show that about 21% of the households go to MBBS doctors, over 55% go to village doctors, and about 9% go to Kabiraj or unqualified doctors for medical treatment. Over 13% go to quacks of various types, and about 2% do nothing even in case of medical emergencies. It is noteworthy that 79% of the households do not have access to MBBS doctors for one reason or another. This



statistic suggests an urgency of need for improved health services in these unions in terms of access to medical services as well as awareness raising among people to seek proper medical attention. To address these issues, various health services have been initiated by the ENRICH.

- ix. **Access to Credit Services:** It is seen from the survey results that only 45.26% of member households have access to various types of credit services, while 12.3% receive other types of financial assistance. The ENRICH has, since the survey results were available, been assessing the credit needs, including the purposes for which the money received is to be used by all concerned households included in the ENRICH. Those who are already receiving credit, the assessment seeks to find out the benefits that come from it, what utility are they deriving from it, do they need more and if so for what purpose, and so on? Similarly, credit needs assessment regarding those who do not receive credit is being made.
- x. **Training:** Skill training is important for both self and wage employment. The ENRICH households have expressed their desire and need for specific types of training. Around 68% of the households responded positively in this regard. Training related to beef fattening is one of the most demanded training; around 35% of the households have asked for this. Other prominent areas of training asked for are sewing (23%) and poultry (19%). They have also asked for computer, health, boutique, driving, and other various types of training. Based on the assessment of



these proposals and consideration of other relevant issues, diversified skill training activities have been initiated by the ENRICH undertaken for the household members.

- xi. **Other Services:** Sanitation, nutrition, cultural aspects of life, institutional services, access to social capital, infrastructure, awareness raising against social ills such as child marriage and marriage dowry etc. are also included, among various others, in the portfolio of actions and services under the integrated approach to poverty eradication and sustainable development as conceived within the framework of the ENRICH.

## CASE STUDY

### AFJAL HOSSAIN'S PATH TO INDEPENDENCE

Afjal, holding his visiting card with his name and phone number printed in bold letters, speaks proudly of his business. Yet he recalls that time was not always in his favour.

The eldest son of Abul Hossain, he lived in Shoilan Village, Shombhag Union, Dhamrai, with his father and his wife, Farida Begum. At an early age he dropped out of school to work alongside his father as a day labourer with a view to easing his father's burden. Soon after, he started operating power tillers of other farmers for some extra money. As a member of Sojag, his wife borrowed Tk 1,000, Tk 3,000, Tk 5,000, Tk 8,000 in phases to raise poultry to further help with the family's expenses. Still the family struggled to make ends meet.

The hard working Afjal dreamt of owning a power tiller himself, someday. This could ensure a daily income of Tk 400-500 at least. But where would he find Tk. 2 lakh to buy one? Taking a leap of faith, he opened up to members of his family and friends at Sojag for advice and support. At this time, Sojag had just started working with ENRICH and implementing its activities in the region.

Sojag, upon hearing Afjal's dream, helped him make a Family Development Plan under ENRICH. Through extensive discussions mediated by an ENRICH coordinator, Afjal realized a bigger dream of owning a Mahendra Hal Tractor. He finally saw his vision start to materialize.

Encouraged by Afjal's confidence, Sojag's Director didn't hesitate to extend him a loan of Tk 4.5 lakh. Suddenly, this day labourer becomes the proud owner of a reconditioned Mahendra Hal Tractor. Afjal's daily income rose to Tk 2,000-3,000,



higher in peak seasons, ensured a better life for his family and allowed him to repay his loan quickly. At the same time, the family receives other services from the ENRICH, including concerning education, health services, awareness raising about social issues and so on.

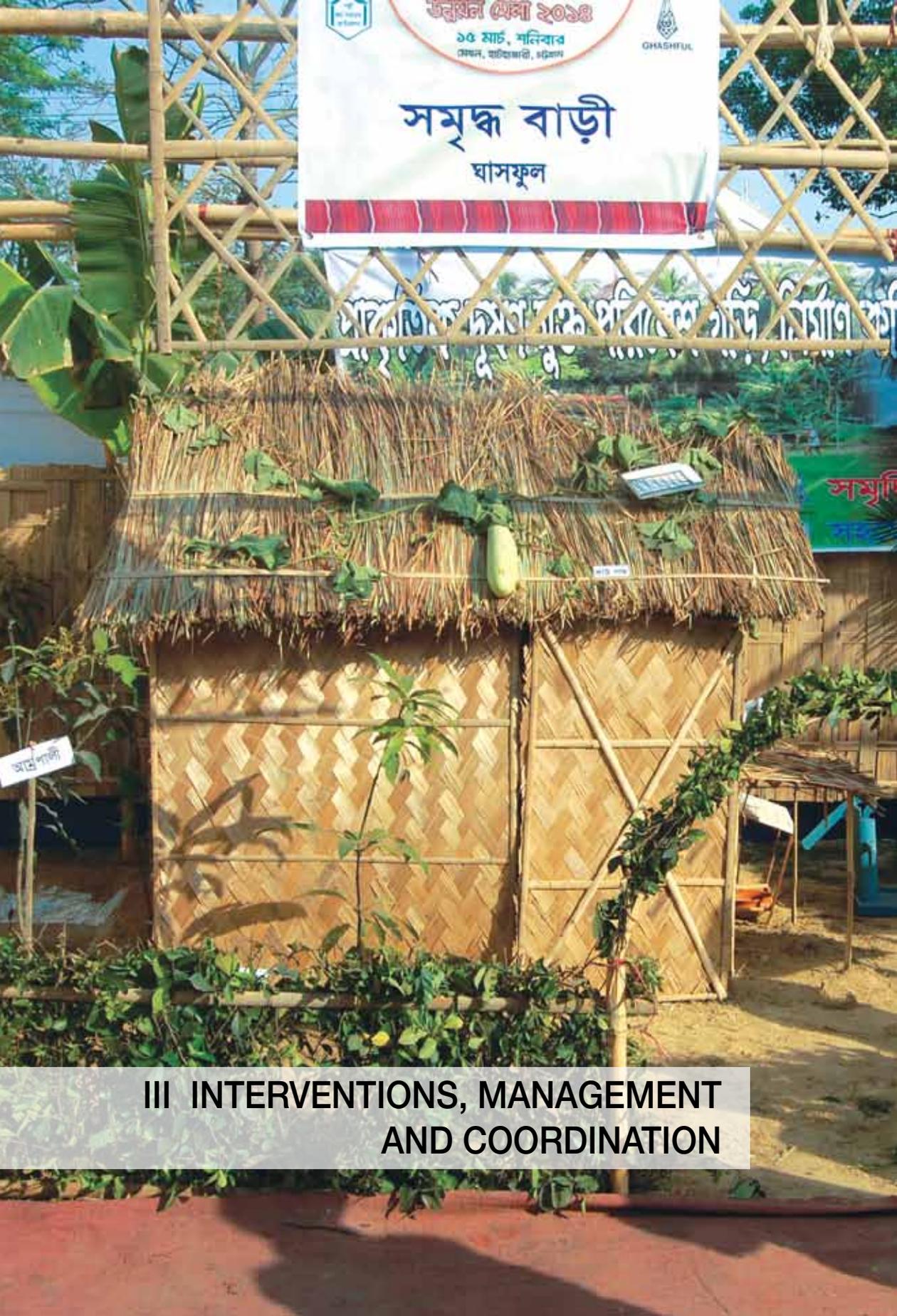
The success of his endeavour gave him the confidence to dream higher and go further. He sold his old tractor and took a new loan from Sojag of Tk. 13.4 lakh and purchased a brand new Mahendra Hal Tractor.

Today Afjal earns Tk 3,000-4,000 daily. He regularly pays his loan instalments. He repaired his house and built a new shed for rearing cows.

Besides financial assistance, Afjal gets various support including healthcare services, afternoon tutoring services for his children, skill enhancing training for having better earning opportunities, sanitation service etc. He even meets his families' nutrition through cultivating vegetable in the homeyard, makes profit from medicinal plant cultivation, reduces smoke-related hazards to his wife usingbandhuchula, and has solar home system which facilitates access of his family to light at night. Now his family lives comfortably with this complete support from the ENRICH.

Through his hard work, relentlessness, and support from his friends at ENRICH and Sojag, Afjalhas become an ambitious entrepreneur. He's now a pioneer and role model in Shoilan, the people of his village look up to him and they are very hopeful that their hopes and dreams too are not impossible to achieve.





উৎসর্গ মেলা ২০১৪  
১৫ মার্চ, শনিবার  
মেঘন, হাটহাজারী, গাজীপুর  
GHASHFUL

সমৃদ্ধ বাড়ী  
ঘাসফুল

সমৃদ্ধ বাড়ী

সমৃদ্ধ বাড়ী

III INTERVENTIONS, MANAGEMENT AND COORDINATION

## FAMILY AND COMMUNITY-BASED INTERVENTIONS

ENRICH activities and interventions are concerned with and designed to focus on both family and community level action, based on properly identified needs and opportunities.

### FAMILY-BASED INTERVENTIONS

As indicated earlier, under the family-based interventions, ENRICH works out the specific needs and opportunities of a family in consultation with the family members. The broad areas include: primary healthcare services for the members of the family, education of children, skill training, financial services to facilitate sustainable income generating activities (IGA), livelihood improvement, food security and nutrition, asset creation and asset utilization, and social awareness.



### COMMUNITY-BASED INTERVENTIONS

Under community-based interventions, various problems faced by a community are identified, which may include: need for tube-wells and sanitary latrines at public places (schools, colleges, mosques, temples, library, etc.), problems relating to access to clean drinking water, need for small bridges and culverts for public use, lack of community awareness or capacity for immediate response to natural disasters, and so on. The ENRICH does not address such problems in all cases by itself. It does whatever is within its means, and sensitizes and canvasses the appropriate service providers for action concerning relevant cases and usually that works.



## FAMILY HUMAN DEVELOPMENT PLAN

Armed with data generated through the household survey, the ENRICH officials sit with the members of each family included in the programme to prepare a family-focused plan, identifying the specific constraints the family faces, what specific expectations it espouses, and what support (advice, information, health and education related support, skill training, financing with its purposes, etc.) its needs to overcome the constraints and fulfill its expectations. The family specific exercise is carried out within the overall ENRICH framework, giving due importance to the views of the members of the family. In addition, each family will benefit from the generic actions undertaken within the framework of ENRICH.



## FAMILY-HUMAN DEVELOPMENT PLAN

Demographic profile of the household specifying each household member's status, needs and prospects

Identification of household's economic and social needs; and also of prospective economic activities that may be profitably undertaken or expanded by the household

Planning of skill development of economically active members

Determining how best the available resources can be used, identifying the best option

Exploring new opportunities of income generation

Preparation of a Family Development Plan, including capacity building, social development and income generation

Outlining specific special needs-based climate change response, ENRICH interventions and financial support for the family, in addition to the generic support activities undertaken under ENRICH

Planning for Asset Creation and Utilization

Poverty reduction, sustainable development beyond poverty and towards a humanly dignified living

## MANAGEMENT STRUCTURE OF ENRICH

The PKSf-ENRICH management operates as the central nervous system of this programme. The POs implement the programme at the field level and monitor the activities of the members regularly. The PKSf officials also visit fields to check on how things are and identify drawbacks and new issues, if any that need attention. The PKSf initiates different social and economic activities, makes policies, prepares implementation guidelines, and sanctions loans and grants. The PO mobilizes the people to be brought under ENRICH, works with each family to identify their specific needs, and ensures that all ENRICH activities—generic, household specific, community level—are properly implemented according to the implementation guidelines.

### MANAGEMENT AT PKSf LEVEL

The PKSf has established a separate Unit, which is located at PKSf Bhaban, with responsibility for implementing and monitoring the ENRICH programme. A General Manager, reporting to Deputy Managing Director, heads the Unit that has been endowed with necessary personnel. A Programme and Research



Implementation Committee (PRIC) has been established with the PKSf Managing Director as its Chairman. The PKSf Governing Body is regularly kept informed about the progress of the ENRICH. A team of efficient personnel is engaged in carrying out the various functions to ensure that the ENRICH implements its missions towards fulfilling its vision.

### MANAGEMENT AT PO LEVEL

The lead PO can open more than one branch in the Union, if necessary, subject to approval of the PKSf. Each of the branches has Household Enterprise Development Assistant(s), Health Assistant(s), Social Development Organizer (s) and an MIS Assistant. A Union Coordinator is appointed at the PO level. S/he coordinates all activities in the Union. These functionaries are in addition to the regular staff of the branch. The salaries of these ENRICH officials, to be deployed

at the branches exclusively for the programme with specific terms of reference prescribed by the PKSf, is borne jointly by the PO and the PKSf. Expenses related to the health programme are adjusted against the advance grant received from the PKSf at the branch level of the POs.

## FINANCIAL ARRANGEMENTS

### FUNDING ARRANGEMENTS

The ENRICH programme has been initiated by the PKSf with the aim of empowering the poor to come out of poverty and improve their socio-economic conditions towards attaining freedom and human dignity, with its own funds. The selected POs of the PKSf also contribute to this programme by supporting a portion of the operational cost, using money out of the surplus generated from the PKSf supported microcredit and related activities. Now, the government of Bangladesh, the PKSf and its POs are jointly supporting this programme by providing necessary funds. Community Organizations at the local spaces in the ENRICH Unions also contribute in different ways.

### FUNDING ARRANGEMENT OF THE GOVERNMENT

Because of its unique characteristics and success towards ensuring sustainable poverty reduction and development, the Government of Bangladesh has shown keen interest in the ENRICH. The Government has already started to provide some funding for the programme from its revenue budget and is expected to provide further funding for both deepening and expanding the programme.

### FUND DISBURSEMENT PROCEDURE

The funding from the PKSf for each ENRICH Union is packaged to include the other ongoing activities along with the ENRICH components. An advance grant is sanctioned to each PO initially for covering the programme expenses, which is adjusted later at the time of reimbursement of programme expenses. The advance grant and the reimbursement of programme expenses are approved biannually. The fund received from the PKSf is credited to a designated bank account and withdrawal from this account is subject to ceiling/restriction imposed by the PKSf. The idea is to allow maximum scope to the POs to maneuver the use of funds, as and when necessary. A set of special mechanisms has been devised, in consultation with the POs, for disbursing, recording, and reporting purposes. This ensures both transparency of transactions and efficient use of funds.

The ENRICH implementing POs are given more flexibility in relation to opening new branches; and all ENRICH related funding from the PKSf is released through the ENRICH account opened for this purpose. However, a PO's entitlement to

funding is contingent upon its performance in the ENRICH. This is assessed on the basis of mutually agreed criteria. The credit component is managed in cooperation with the Operations Division of the PKSf.

The PKSf and its POs have established criteria for record keeping, supervision and reporting. The PKSf provides guidelines to the POs. Two passbooks (or record books) for each household are maintained, one for recording health details and one for recording financial details of the selected households. The POs are required to provide monthly progress reports to the PKSf.

The PKSf officials visit the fields every three months to assess performance: gather feedback; and provide suggestions and advice, if found necessary, for improvement. Furthermore, offsite monitoring takes place at the PKSf headquarters through computerized tracking system.

The PKSf undertakes periodic evaluations of all of its programmes and projects, including the ENRICH in order to identify what works best and what does not; and if there are mission drifts or performance slacks, steps are taken to strengthen the positives and introduce corrective actions where necessary to ensure the best possible results.

## SUPERVISION, MONITORING AND EVALUATION

### SUPERVISION

The POs are equipped with dedicated ENRICH staff and regularly supervise and support the activities of the participating household in the ENRICH programmes at the field level. The personnel concerned carry out supervisory and supporting activities on a daily basis and also render urgent assistance to the people when



necessary. One union coordinator deputed by the PO to oversee all operations. In addition, senior personnel of the POs also routinely supervise the activities. The PKSF regularly communicates with the supervising cell and provides advice and suggestions as and when necessary.

## MONITORING

As the ENRICH activities are implemented at the field level, it is supervised and monitored both by the PO and the PKSF through mechanisms established for the purpose to ensure transparency and efficiency of the operations. Both the processes and outcomes are reviewed through the carefully designed monitoring systems at the PKSF and the PO levels to detect and correct any mission-drift or weakness to ensure the best possible results and sustainability of the programme.



The PKSF uses on-site and off-site monitoring mechanisms to oversee the programme performance. Different indicators related to, for example, access to health, education, sanitary latrines, safe drinking water, financial services, IGA training etc. are used for monitoring outcomes of the programme. On-site monitoring is carried out by the PKSF's ENRICH cell, Operations Department, and senior officials who regularly visit the ENRICH Unions to assess first hand the maintenance of financial vouchers and accounts as well as various activities of the participating families to ensure stability of the programme. On these visits, they also conduct direct discussions with the members of the participating families, the chairmen, members of the respective Union Parishads, and concerned PO officials to obtain feedback relating to the operations of the programme, which is used to strengthen the programme and modify aspects if found necessary. The off-site monitoring using MIS also helps improve management effectiveness and accountability. Each PO sends monthly MIS reports to the PKSF, from which data

are entered into PKSF's database and analyzed. A component-wise target and achievement report is then generated and presented to the PKSF's Management and to its Governing Body.

## EVALUATION

Both the PKSF and the POs have their own methods of evaluating the success of the programme. As noted earlier, the PKSF conducts regular field visits and prepares reports which are reviewed at various management levels. Additionally, the PKSF takes into account the MIS reports from the POs to make periodic reviews. The POs do their evaluation using their internal mechanisms combined with the PKSF guidelines. Currently, an external evaluation is being conducted



by the Institute of Microfinance (InM) to provide a thorough report on the ENRICH with respect to both process elements and outcomes.

The specific objectives of evaluation include:

1. Assessing the action processes the ENRICH has enunciated
2. Assessing the socio-economic impact of the ENRICH programme under different interventions with reference to the baseline survey results
3. Assessing the effectiveness of the programme in relation to progress of the members of the participating households towards human freedom and dignity
4. Assessing the efficiency of the POs in implementing the ENRICH programme on a sustainable basis

A presentation was made of preliminary findings to PKSF recently. The final report is due in October 2014.

## PARTNERSHIP AND COORDINATION WITH OTHER SERVICE PROVIDERS AND STAKEHOLDERS

Persons engaged at both the policy and implementation levels of ENRICH are motivated to utilize all their resources and efforts to enhance cooperation and coordination with other service providers and the stakeholders. The following are some such initiatives:

- Consultation with union parishads and keeping upazila parishads and MPs informed
- Coordination with other relevant service providers, including government agencies, CBOs, NGOs, and INGOs
- Communication with government agencies at the local level
- Linkages with other relevant PKSF and non-PKSF development programmes being implemented in the union

The union parishad (lowest administrative tier of the local government) is involved in ENRICH in an advisory capacity within whose jurisdiction a particular ENRICH union falls. The upazila parishad (next higher administrative tier of the local government) and the Member of Parliament of the area are kept informed of ENRICH activities for any advice they might wish to offer. As mentioned earlier the ENRICH is implemented by the PKSF, the PO and the participants (people served by ENRICH) as partners with differentiated responsibilities, while the union parishad is an advisory partner in this effort. The ENRICH also assists the union parishad in activating/reactivating/strengthening some of its committee-based work.

Linkages with Government Agencies and CBOs/ NGOs/INGOs Working in the ENRICH Unions and also with Business Houses where Possible. ENRICH works as closely as possible with government agencies at the local levels such as those concerning health and education, which has been found to be mutually beneficial in terms of effectiveness of delivery of services, meaning that people are more effectively served.

The same is true relating to national and international NGOs which offer various services to people in the concerned areas, such as health, education, support for income generating activities. Coordinating ENRICH activities with such organizations, wherever useful and possible, can and does help minimize overlapping and improve utilization of available resources.

In this context, ENRICH relates to other PKSF initiatives, such as DIISP, PRIME, and FEDEC as well as various initiatives of other agencies (both government and non-governmental) to ensure best possible services to the people through avoidance of overlapping and promotion of coordinated and joint actions as far as practicable.

Wherever possible, business houses are tapped for mutually beneficial actions. For example, in the context of market linkage, cultivation of the medicinal plant bashok is promoted in ENRICH unions and linkages have been established with pharmaceutical companies such as ACME and Square, which buy the bashok leaves for processing as appropriate. The leaves are collected by them directly from the fields and payment is made directly to the cultivator-members of ENRICH. Also, in the context of health services, linkages are established with hospitals, clinics, as well as with organizations and individuals engaged in motivational activities.

ENRICH also has been enlisting cooperation of private sector employers in order to promote wage employment of young people. Several job-bazars have been organized in different ENRICH unions, as a result of which so far 526 young individuals have received jobs in different companies namely: G4S, PRAN-RFL, and The ACME Laboratories Ltd.

## CASE STUDY

### FARIDA BEGUM: A TALE OF A HOME MAKER

Farida was born in Alokdiya Char in Katli Union, under the TangailSadarUpazilla, to father Fotik Ali and mother Sakina. The eldest in a family of two brothers and three sisters, her adolescence was spent in poverty. Her father was a peasant; they often could not afford meals and would starve. Still very young, she was



married off to Jinna of BoroBinnafoir Village, Daina Union. She was sent to her in-laws with dreams of a better future.

Her father-in-law was quite rich, but his death saw the division of his family and his property. Jinna and Farida received only 15 decimals of land and a dilapidated

hut on the homestead where they lived with their two children, Mahbub and Mary. Jinna's only income was 35-40 maunds of rice a year from operating shallow tube-wells. Farida decided that it was time to make a change.

Farida wanted to start a poultry farm. However, her lack of funds made her uncertain as to where to start. She came along a PKSF Partner Organization, Society for Social Service (SSS) with the ENRICH programme. When the SSS came to know of her desire and willingness, they brought her into the PKSF's ENRICH Programme. The SSS spoke with Farida in greater detail about her future prospects and as a first step the SSS arranged for Farida to undergo training on poultry farming. Then, they gave her a loan of Tk. 1 lakh in May, 2012. Along with that loan and another Tk. 90,000 of her own savings, Farida started a poultry farm with 700 chicks. She earned a profit of Tk. 39,000 in less than a year. Encouraged, her husband also approached the ENRICH and drew a loan of Tk. 50,000 in September 2012 and bought an improved breed of cow for Tk. 48,000.

Farida repaid the first loan and took a second loan of Tk 1.5 lakh in February 2013. She expanded the poultry farm and soon she started earning a considerable amount of profit. She was able to meet her family's needs with ease and even built a new poultry shed with Tk 42,000.

Motivated by her achievement, SSS gave her some winter gourd seeds for cultivation, under ENRICH's Vegetable Cultivation Programme, believing she had the potential to succeed in this endeavour as well. She earned an additional Tk. 12,000 from this. She asked for more seeds and continued to cultivate vegetables year-long. Moreover the family also started cultivating rice in land leased from others with surplus funds. Each season they produce about 60-65 maunds of rice, of which they consumed the required quantity and sell the surplus. They expanded their homestead by 20 decimals to expand space needed to support their expanded agricultural and market activities.

After meeting all the expenses of the family, Farida saves between Tk. 5,500-6,000 every month. Farida and Jinna bought a Tk. 1.02 lakh auto-richshaw for their son, Mahbub. Mahbub makes a profit of Tk. 500 from renting out the auto-richshaw. Mahbub's two year old son, along other members of the family, receives regular health care services from ENRICH's health programme. They were able to arrange a beautiful wedding reception for their daughter and the family now has two tin-roof huts, one tube well, one sanitary latrine, some cattle, and two poultry sheds (1500 chicks). Following in her footsteps, her neighbors have also set up poultry farms. Encouraged by her success, they seek a better future as well.

"Mr. Jinna does not work as a tube-well operator anymore. The two of us together manage the farm and cultivate vegetables. Friends and veterinary doctors of ENRICH provide us with all the technical and financial assistance we need. We are grateful and indebted to ENRICH." She smiles. "We are not poor anymore."



#### IV ENRICH SERVICES

## HEALTH PROGRAMME

The ENRICH Health Programme is designed to provide comprehensive primary healthcare services for all households in the selected Unions. Currently, 496 health volunteers and 60 health assistants visit the households in the ENRICH Unions. Each household is visited at least once a month to collect health-

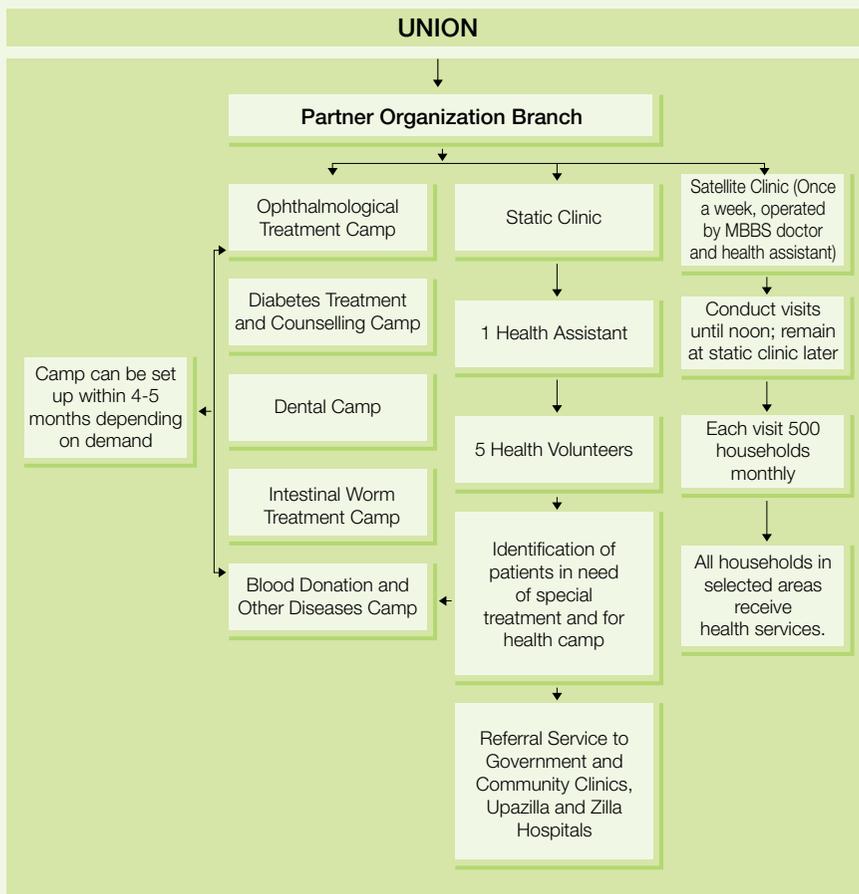


related information about all its members. The information and data collected are recorded in the household passbooks and also entered into a computer database established for the purpose. The health assistants arrange satellite clinics every week which are attended by MBBS doctors. Health camps (vision, dental, heart, diabetes, etc) are also organized from time to time, with specialist doctors attending. In these camps, patients with serious ailments are referred to different public as well as private hospitals and clinics where their treatment



is arranged free of cost. For the first time ever, ENRICH has also launched a de-worming campaign, giving away free medicine (albendazole) to 100% of its registered households for all members above 5 years of age.

### Framework of the Health Programme



**Table-4 Progress of ENRICH Health Programme**

Category	Number (as of June 2014)
Unions	43
Households	2,47,332
Members	1,137,823
Health Assistants	63
Health volunteers	498

## CASE STUDY

### MD. HAMIZUDDIN MOLLAH SEES THE LIGHT

Adjacent to the Sundarbans sits the village of West Biralaxmi. It is a remote area of Bangladesh. The village is affected by myriad natural disasters making this region particularly difficult to live in. Md. Hamizuddin, 75 years old, lives here with four sons and two daughters; his wife had passed away long ago.



Hamizuddin suffered from ophthalmic diseases and was gradually losing his eye sight. This problem soon became acute making it increasingly difficult for him to do his daily work properly. The once strong Hamizuddin had become dependent on his children. Confused and worried for the burden on his family and their future once he lost his eyesight completely, he sought desperately for help. He felt that hope of regaining his eyesight which was slowly fleeting away as he figured that such kind of health care facilities were, for him, physically and financially unattainable.

The ENRICH had just established its Healthcare Programme along with Education, Community Development and Training Programmes in his village through NowabankiGonomukhi Foundation (NGF), a Partner Organization of PKSF.

When ENRICH Health Volunteers started their door-to-door rounds in the area, they met Hamizzuddin. The volunteers collected detailed ophthalmic information on his condition. They gave him and his entire family a thorough check up, registered them, issued a health card and advised his sons to take him to one of the weekly satellite clinics for free consultation and treatment as soon as possible.

Hamizuddin visited the next available satellite clinic under ENRICH. There, an MBBS Doctor gave him a thorough eye check-up. They discovered his eye sight was becoming distorted due to heavy cataract forming; health assistants shortlisted him for a special treatment at an eye camp.



This was, for Hamizuddin, a ray of hope. He met a specialist in ophthalmology at the eye camp. It was diagnosed that he had immature senile cataracts in both eyes for which he would require surgery. The eye camp made all the necessary arrangements and in no time, Hamizuddin underwent necessary surgery.

Hamizuddin made a swift recovery. Soon after, Hamizuddin went back to work selling coconut, elated that he could once again stand on his own two feet and not be a burden to his children. His eyes are now healthy and he is filled with hope again.

He looks forward to seeing the day that ENRICH will change the future of this village and his country by continuing helping others in need, others like him, and showing them that anything is possible.

## EDUCATION PROGRAMME

The ENRICH Education Programme primarily seeks to address the problem of drop-out of children from primary level education. Under this programme, at least one afternoon education centre has been established in every village. All students up to Class 2 are helped in these teaching centres to prepare the next days' tasks, given that often there are no facilities and educational support for the students at their homes. Gradually, these centres will accommodate students up to Class V. These education centres take special care of students who are generally slow learners and need the extra help and time to grasp material taught at school. So far 1,497 education centres have been established in 43 ENRICH Unions. Teachers are locally recruited. Anyone less than 35 years of age



with a minimum of SSC level education is prima facie qualified to be a teacher; most of the teachers are female. These education centres also monitor if the children attending the centres go to school regularly. In addition to the Education Programme of ENRICH, the PKSF also provides scholarships from its Program Support Fund (PSF). This scholarship programme is managed by the ENRICH Unit. Meritorious children of poor families involved in different programs of the PKSF, who successfully completed Secondary School Certificate (SSC), Higher Secondary Certificate (HSC) or are studying at a higher level are eligible for this scholarship. This programme was initiated in 2012 and till date a total of 1565 students has been awarded scholarship (182 in 2012, 433 in 2013 and 950 in 2014). Out of the 1565 scholarship recipients so far 655 are girls and 910 are boys.

**Table-5 Progress of ENRICH Education Programme**

Category	Amount (as of June 2014)
Unions	43
Social Development Organizers (SDO)	58
Education Centres	1497
Villages	798
Teachers	1497
Students	39,461

## COMMUNITY-BASED DEVELOPMENT PROGRAMME

Under its Community-level Development Programme, the ENRICH promotes repairing or building culverts, bridges, sanitary latrines and shallow tube-wells in public places such as schools, colleges, madrashas, mosques, temples and



libraries. A total of 1,646 sanitary latrines, 1,316 tube-wells, 35 deep tube-wells and 15 Pond Sand Filters (PSF) have been built or repaired in the 43 Unions. Also, 748 small culverts/bridges have been constructed. As indicated earlier, when particular community level action is identified, the ENRICH takes appropriate steps to accomplish it if it is within the capacity of the ENRICH; otherwise efforts are made to identify the appropriate service provider and mobilize its support for the purpose.

**Table-6 Progress of ENRICH Community-Based Development up to**

Category	Number as of June 2014
No. of Shallow tube-wells established	1,316
No. of Deep Tub-wells established	35
No. of Latrines	1,646
No. of PSFs	15
No. of Bridge/ring-culverts	748

### ESTABLISHMENT OF ENRICH WARD COMMITTEES AND ENRICH CENTRE

ENRICH ward committees and centres are established to make the development process more sustainable and fruitful by giving responsibility to the local people. A committee of 11 members is formed to oversee the activities conducted by the ENRICH, their social impacts and monitor the outcomes of such programmes as education centres, primary community health services and other activities. The



particular ward member of the Union Parishad of the Union in question is the president of this committee. The tenure of this committee is two years and it is expected to hold monthly meetings and provide reports and suggest solutions of any problems that may be detected. For the establishment of a ward centre, the PKSf bears a maximum cost of Tk. 70,000.

## SANITATION PROGRAMME

The sanitation programme has been initiated under the ENRICH to ensure 100 percent safe sanitation throughout the ENRICH Unions. At first, 100 percent sanitation is being ensured in the following 11 Unions. Other Unions will be brought under this scheme in phases.



**Table-7 Selected Unions for 100% Sanitation Programme as of June 2014**

SI	Union	Upazila	District	Division	Partner Organization (PO)	Comments
1	Dhalaher	Sadar	Joypurhat	Rajshahi	Jakas Foundation	6 out of First 21 ENRICH Unions
2	Shomvagh	Dhamrai	Dhaka	Dhaka	Sojag	
3	Kachikata	Bhedarganj	Shariatpur	Dhaka	SDS	
4	Seemanto	Jibonnagar	Chuadanga	Khulna	Wave Foundation	
5	Parerhat	Zianagar	Pirojpur	Barisal	UDDIPAN	
6	Harishpur	Sandwip	Chittagong	Chittagong	SDI	
7	Auliapur	Sadar	Thakurgaon	Rangpur	ESDO	3 out of Second 14 ENRICH Unions
8	Panchgaon	Rajnagar	Maulvibazar	Sylhet	Heed-Bangladesh	
9	Waggha	Kaptai	Rangamati	Chittagong	IDF	
10	Mekhal	Hathajari	Chittagong	Chittagong	Ghashful	2 out of Third 8 ENRICH Unions
11	Kadirpara	Sreepur	Magura	Khulna	Ad-din Welfare Centre	

## HOMESTEAD VEGETABLE CULTIVATION PROGRAMME

The Vegetable Cultivation Programme encourages and helps small and marginal farmers in all ENRICH Unions to cultivate vegetables of various types in accordance with local cropping patterns and cropping seasons during the year. In the financial year 2013-14, seeds or saplings worth a total of ten million BDT are being distributed to 50,000 families under the programme. Every family is given seeds and saplings of a minimum of five different varieties worth Tk. 200.



## MEDICINAL PLANT CULTIVATION PROGRAMME

Income generating activities (IGAs) with growth potential are essential along with other components such as health services and education to eradicate poverty. Medicinal plant cultivation is one of the innovative actions of the PKSF, along with various other IGAs. A family can earn up to Tk. 2,500 per month by cultivating



about 1,200 *bashok* plants in 10 decimals of marginal lands. The life span of the plant can be up to 20 years.

An initiative has been undertaken to promote the cultivation of medicinal plants, primarily *bashok*, in the home yards of the ENRICH households as well as in any fallow land they have access to, both as a means to increase household income and to ensure supply of raw materials to local pharmaceutical industries. It has been found that the domestic medical companies import a huge amount of *bashok* leaves every year. The demand of *bashok* leaves can be feasibly met through domestic production, saving the foreign exchange spent in importing it.

**Table-8 Progress of ENRICH Bashok Cultivation Programme**

Category	Amount (as of June 2014)
Unions	32
No. of Cultivated Basok Plants	1,307,354
No. of Farmers involved in Bashok Cultivation	1776
Amount of Sold Basok Plants (kg)	5725
Price per kilogram sold Bashok Leaves (BDT)	34-40

## IMPROVED COOKING STOVE PROGRAMME

Distribution of the health and environment-friendly improved cooking stove commonly known as *bandhu chula* is another distinctive initiative under the ENRICH. The households are encouraged and facilitated to replace conventional cooking methods with *bandhu chula*. It substantially reduces the risk of smoke-



related hazards to women who cook for the family. Under this initiative, cooking stoves are supplied to the households at substantially reduced prices. As of June 2014, a total of 7,651 *bandhu chulas* have been distributed in 43 unions.

### SOLAR LANTERN AND SOLAR HOME SYSTEM PROGRAMME

Solar lanterns are being distributed to ENRICH households, particularly for children to use while studying at night. Solar Home Systems are being installed in households in those areas of the ENRICH Unions where power supply is not available. This reduces the risk of fire related accidents and facilitates access of households to light at night. Under this initiative, the POs collect solar home systems from different manufacturers and distribute them to the households at reduced prices. A total of 26,040 solar home systems have been distributed till June 2014.



**Table-9 ENRICH Solar Home System Data**

Category	Amount (as of June 2014)
Unions	43
No. of solar lantern supplied	1693
No. of solar home system supplied	26.040
Price for each solar lantern (BDT)	1500-2200
Price for each solar home system (BDT)	5300-10000

## YOUTH DEVELOPMENT PROGRAMME

Youth development programme has been specially designed to help the youth to inculcate human and social values and to generate employment opportunities



for them. Efforts are made to create both self-employment and wage or salary-based employment opportunities, and also to raise awareness against social ills (such as violence against women, dowry and drugs) and in favor of ethics, minority and fairness.

### **JOB LINKAGE**

Within the framework of the ENRICH development programme, the PKSF maintains liaison with different employers and organizes job fairs to assist the young unemployed to find jobs. A total of 653 young individuals have already found employment opportunities (311 in G4S, 67 in PRAN-RFL, and 214 in The ACME Laboratories Ltd.) through this process. The PKSF has developed a training course entitled 'Right Decision Making Magical Skills' to help youth make the best possible and informed decision when looking for jobs.

### **TECHNICAL AND VOCATIONAL TRAINING**

Technical and vocational training policy for the youth has been approved by the ENRICH. In one batch, 28 trainees have been selected to participate in a six-week long training through Bangladesh-German Sompreeti (BGS)-Vocational Training Centre.

Fifteen trainees received training on "Mobile Phone Servicing" and another thirteen received training on "Electrical House Wiring". Two more certificate



courses were arranged and conducted on Food & Beverage Service and House Keeping for another 28 trainees. A token contribution of 10% of the total cost of training is borne by the trainee and 90% by the PKSf through the ENRICH as grant. A few other training programmes have already been piloted successfully and included in the skill training portfolio under the ENRICH.



## SPECIAL SAVINGS PROGRAMME

Saving is one of the methods of capital formation of the family. An asset base is important for a family to lift itself from poverty. Therefore, a special savings scheme has been designed under the ENRICH for the ultra-poor households. Female-headed households and families with disabled members are particularly eligible to join this scheme. Such a family is advised to open a bank account and deposit money (at least Tk. 100) into it per month for two years. The amount



saved will be matched by the PKSF at the end of two years to a maximum of Taka 20,000 on the condition that the total amount will be used to acquire an asset (e.g. land, farm animals, skill upgrading of household members etc.) in consultation with the concerned PO and the PKSF. Such an asset base is likely to help the concerned households to move towards better and a sustainable socio-economic future. As of June 2014, 2,482 members of 21 POs have been selected under this savings scheme and, out of them, 829 members have already opened savings accounts for this purpose.

## **SPECIAL FINANCIAL ASSISTANCE PROGRAMME**

Three types of special credit services have been designed for the ENRICH households: Income Generating Activities Loan (IGAL), Livelihood Improvement Loan (LIL), and Asset Creation Loan (ACL). Under IGAL, eligible household members can take loan for more than one activity to increase their income. As of now the ceiling of this loan is BDT one million. The LIL is made available for the purchase of necessary equipment and taking other actions related to livelihood improvement. In this case, the ceiling for a household is BDT 10,000 and the interest rate payable is 8%. The ACL is designed to assist a household in purchasing any kind of productive asset. The ACL ceiling for a household is BDT 30,000 and the interest rate payable is 8%. Annex 1 shows objectives, characteristics and conditions of IGAL, LIL, and ACL.

Till June 2014, a total of BDT 574.69 crore has been disbursed under these three loan schemes. The outstanding loan BDT is 83.90 crore and the savings BDT 18.23 crore. About 45,797 individuals have received these credit services and another 56,426 have access to savings services.



## PUBLIC AWARENESS RAISING ABOUT ENRICH

Efforts have been made to raise public awareness about this new programme with a view to enlist support for the integrated ENRICH approach to sustainable poverty reduction and sustainable beyond poverty development. Both print and electronic media are briefed from time to time. Booklets/brochures/newsletters are being published periodically. A communication specialist works to disseminate the ideas behind the ENRICH and the progress of the programme, using all possible means, with a view to garner support for this evolving programme and encourage others to take up similar initiatives.



## CASE STUDY

### SHOHIDUR RAHMAN'S PIONEERING SPIRIT

Day labourer Shohidur is married and has three daughters and a son. The income from cultivation was not adequate to feed six mouths. In 2009, finding no alternative, he started working as a labourer at a pulse mill in Kurigram Town for daily wage of Tk. 50 but soon realized he needed to do more. He left his job as a day labourer and took a small loan to start a business by himself.

Word of ENRICH's activities in Ghoga Doho had started to get around and a census was conducted under ENRICH, where information on every household in the region was collected through a local Partner Organization of PKSF, Solidarity. ENRICH personnel in Solidarity put forth the idea to Shohidur of working with ENRICH to expand and develop his business. He registered for the Income Generating Activities Loan under ENRICH. Under this programme a borrower could be lent Tk. one lakh initially; upon timely repayment this loan could be subsequently be increased to Tk. 10 lakh as required. Shohidur, with Solidarity, prepared a loan requirement and utilization plan by completing the Family Development Plan under the programme.

As per the plan, Shohidur borrowed Tk. one lakh on 31st July, 2012 to invest in his business. Adding this money to his savings he built a courtyard on the land



adjacent to his homestead, increased investment in his business, and then he started a pulse mill. After he repaid this loan, he borrowed a further Tk. two lakh on 13th November, 2013. He not only managed to pay all the loan instalments regularly, made regular deposits into his account, and met all his family's needs, he also managed to save a considerable amount of money from which he

defrayed the expenses of his daughters' weddings and bought more livestock for his family.

Confident Shohidur, from the success in his business and his savings, bought two bulls and four goats in 2013. He personally cared for the livestock and ensured that they were well fed and in good health. Later, he sold them for Tk. 1.74 lakh at the time of Eid-ul-Azha. In the process he made a profit of almost Tk. one lakh. He, then, purchased two Holstein-Frisian cows and 14 goats.

Now he has about 100 maunds of pulse in his pulse mill and a regular income from his livestock. By realizing his dream of becoming a mill owner he has not only ensured sustainable employment and income for himself, but he has also helped several others in securing permanent employment at his mill. He plans to expand his pulse mill and supply pulse to the different areas of Kurigram District and nearby districts.



“It was beyond my dream that someday a day labourer like me would become the owner of a pulse mill. ENRICH has encouraged me to dream and has provided all the necessary help in realizing it.”

Besides his success as a mill owner, Afjal has also access to healthcare services, afternoon education services for his children, skill enhancing training for having better earning opportunities, sanitation service etc. He also fulfills his families' nutritional need through cultivating vegetables in the home yard, reduces smoke-related hazards to his wife using bandhuchula, and has solar home system in his house which facilitates access of his family to light at night. Now his family lives comfortably and leads dignified life in the neighbourhood with this complete support from the ENRICH.

This is only the beginning for Shohidur.

## V ENRICH OUTCOME AT A GLANCE

### (up to June 2014)

- Conception: Dr. Qazi Kholiquzzaman Ahmad, Honorable Chairman, PKSF conceived the idea on a hospital bed in February 2010.
- Approval: 28th February, 2010, the ENRICH Programme concept is passed in the 161st Annual Board Meeting.
- 3rd May, 2010, ENRICH is formally started and 21 Unions of the 1st Phase Baseline Survey is conducted: July- September 2010.
- In the 1st Phase, 117,616 households were surveyed, and 85,523 households were targeted by the ENRICH Programme.
- In January 2012, another 14 Unions were selected for the 2nd Phase of the ENRICH Programme and by July 2012, the ENRICH Programme was initiated with 14 POs.
- In the 2nd Phase, 84,582 households were surveyed, and 66,378 households were targeted by the ENRICH Programme.
- In January 2013, a further 8 Unions were selected for the 3rd Phase of the programme.
- In the 3rd Phase, 45,134 households were surveyed, and 33851 households were targeted by the ENRICH Programme.
- Currently, ENRICH is being implemented in 43 Unions
- ENRICH has 43 POs, with 65 active branches and 263 field officers.
- The Education Programme was started on August 2011. Currently, 1497 teachers have stationed in the education centres.
- The Health Programme was started in June 2011. Currently there are 498 Health Volunteers and 63 Health Assistants.
- So far 60,304 health cards have been distributed under ENRICH's Health Programme.
- Already 25,010 static clinics have been arranged where 173,573 patients have received treatment.
- 4,301 satellite clinics have been conducted providing healthcare and advice to 105,653 patients.

- 236 Health Camps have been conducted providing healthcare and treatment to 51,086 patients.
- 22,518 patients have already been diagnosed with diabetes.
- 10,573 Health Care Seminars have been conducted and 217,675 health care related leaflets and posters have been distributed.
- 7,651 improved cooking stoves (bandhu chula) and 26,040 solar home systems have been installed.
- 1,307,354 bashok plants have been planted from which 5,725 kg of bashok leaves have been sold generating a total income of Tk. 221,218.
- 829 households have been registered under the Special Savings Programme through which a total sum of Tk. 46.79 has been saved.
- 5,871 candidates have received training for various income generating activities.
- 642 youth have been provided with jobs.
- 52,632 households have been given vegetable seeds to grow for personal and commercial consumption.
- Establishment of 198 ENRICH Centre-Houses are completed and 590 ENRICH Ward Committee seminars have been conducted.
- 952 vermi-composte plants are currently being installed in 40 Unions under the Vermi-composte Project
- 1,646 sanitary latrines, 1,316 shallow tube wells, 35 deep tube wells, installation and repair of 15 PSFs, 748 culverts and 1.5 km of roads have been laid in the 43 Unions. Furthermore, 13,205 sanitary latrines are being installed in 11 of the 43 ENRICH Unions under the 100% Sanitation Programme.
- ENRICH has provided a total of Tk. 574.69 crore in financial support to 354,761 members, and 28,210 Family Development Plans have been completed.
- 37 Eye Camps have been conducted, providing eye exams for 7434 patients, and cataract operations for 829 patients.
- 2935 beggars were surveyed in ENRICH's 43 Unions, out of which 215 beggars have been selected for the Beggar Rehabilitation Programme.

## VI ENRICH UNIONS AND PARTNER ORGANIZATIONS

### Selected 21 Unions at the 1st Phase

No.	Partner Organizations	District	Upazilla	Union
1	Centre for Community Development Assistance (CCDA)	Comilla	Daudkandi	Eliotganj (South)
2	Dustha Shasthya Kendra (DSK)	Netrokona	Durgapur	Durgapur
3	Grameen Manobik Unnayan Sangstha (GRAMAUS)	Mymensingh	Phulpur	Phulpur
4	Jagorani Chakra Foundation (JCF)	Jessore	Avaynagar	Payra
5	JAKAS Foundation	Joypurhat	Sadar	Dhalaher
6	Nowabbenki Gonomukhi Foundation (NGF)	Satkhira	Shamnagar	Atulia
7	Padakhhep Manabik Unnayan Kendra (PMUK)	Sunamganj	Sadar	Surma
8	Proyas Monobik Unnayan Society (PMUS)	Nawabgonj	Sadar	Ranihati
9	SKS Foundation	Gaibandha	Saghata	Saghata
10	SANGRAM (Sangathito Gramaunnayan Karmosuchi)	Barguna	Patharghata	Patharghata
11	Shariatpur Development Society (SDS)	Shariatpur	Bhedorgonj	Kachikata
12	Society Development Committee (SDC)	Faridpur	Boyalmari	Satoair
13	Society for Development Initiatives (SDI)	Chittagong	Sandwip	Harispur
14	Society For Social Service (SSS)	Tangail	Sadar	Dhainnya
15	Sojag (Somaj-O-Jati Gathan)	Dhaka	Dhamrai	Shombagh
16	Solidarity	Kurigram	Sadar	Ghogadaha
17	South Asia Partnership Bangladesh (SAP-Bangladesh)	Patuakhali	Golachipa	Panpatti
18	Thengamara Mohila Sabuj Sangha (TMSS)	Sylhet	Sadar	Tetlee
19	United Development Initiative for Programme Action (UDDIPAN)	Pirojpur	Zianagar	Parerhat
20	Wave Foundation	Chuadanga	Jibonnagar	Simanto
21	Young Power in Social Action (YPSA)	Chittagong	Sitakunda	Sayedpur

### Selected 14 Unions at the 2nd Phase

No.	Partner Organizations	District	Upazilla	Union
1	Centre for Advanced Research and Social Action (CARSA)	Madaripur	Kalkini	Alinagor
2	Daridra Bomochon Sangstha (DBS)	Meherpur	Sadar	Kutubpur
3	Eco-Social Development Organization (ESDO)	Thakurgaon	Sadar	Auliapur
4	Gram Unnayan Karma (GUK)	Bogra	Gabtolli	Gabtolli
5	HEED (Health Education and Economic Development) - Bangladesh	Maulvibazar	Rajnagar	Panchgaon
6	Integrated Development Foundation (IDF)	Rangamati	Kaptai	Wagga
7	Manab Mukti Sangstha (MMS)	Sirajgonj	Chouhali	Ghorjan
8	Mohila Bohumukhi Sikkha Kendra (MBSK)	Dinajpur	Sadar	Shashara
9	Palli Bikash Kendra (PBK)	Kishoregonj	Mithamoin	Mithamoin
10	Palli Progoti Sahayak Somitee (PPSS)	Gopalganj	Tungipara	Kushali
11	Participatory Development Initiatives of Message (PDIM)	Sherpur	Sadar	Losmonpur
12	Poribar Unnayan Sangstha	Bhola	Charfashon	Aslampur
13	Prism Bangladesh	Noakhali	Sadar	Charmotua
14	Unnayan	Khulna	Batiaghata	Jolma

### Selected 8 Unions at the 3rd Phase

No.	Partner Organizations	District	Upazilla	Union
1	Ad-din Welfare Centre	Magura	Sreepur	Kadirpara
2	CARSA Foundation	Barisal	Babuganj	Agarpur
3	Ghashful	Chittagong	Hathajari	Mekhal
4	Manabik Sahajya Sangstha (MSS)	Nilphamari	Syedpur	Bangalipur
5	National Development Programme (NDP)	Pabna	Bera	Chakla
6	Patakuri Society	Moulvibazar	Sree Mangal	Shatgaon
7	Protyashi	Cox's Bazar	Moheshkhali	Kalarmarchhara
8	Sajeda Foundation	Jamalpur	Bakshiganj	Battajore

## SPECIAL CREDIT PROGRAMMES UNDER ENRICH

### 1. INCOME GENERATING ACTIVITIES LOAN (IGAL)

#### OBJECTIVES AND CHARACTERISTICS OF THE IGAL

- This loan can be used for implementing IGAs with potential for productivity growth such as dairy farm, small cattle farm, small and innovative enterprises, etc., supplementing the existing credit programmes (rural and urban microcredit), which are often focused on rudimentary economic activities without much scope for expansion. Also, the IGAL is a family-based loan instead of the traditional member-based loan;

It may be noted that the income generating activities already undertaken by the participants under IGAL include agro-based and agro-support enterprises; agro-service related enterprises; small business; and household-based industrial activities.

- Assistance is provided in selecting appropriate business activity(ies) for using this loan within the framework of a family-based development plan; and
- The ENRICH and the particular households collectively identify technical, marketing and other kinds of support needed for implementing the ENRICH-supported IGAs on a sustainable basis.

#### CONDITIONS OF IGAL PROVISIONS

- The ceiling for a family is Tk. 0.1 million for the first term and Tk. 1.0 million afterwards. Those who have already received loans under Micro Enterprise (ME) programme can also receive this loan. However, the total amount under IGAL cannot be more than one million at a time;
- One or more than one member of a family can be involved in one IGA or more IGAs. In that case, family members, other than the one who receives the particular loan, can receive loans within the family ceiling;
- The maximum repayment period of the loan is a total of 36 months from a PO to the PKSF, including a grace period of 6 months;
- The maximum repayment period of the loan is two years from the participants to the PO. However, this period may be shorter (3 to 24 months), considering the nature of the particular IGAs;

- Service charge payable to PKSF by the POs varies from 5.5% to 8% as per the usual established procedure of the PKSF, on declining balance method;
- Service charge payable to the PO by the participants is 2% monthly or 25% yearly on a declining balance method;
- The borrowers under IGAL are eligible for LIL and ACL; and
- An IGAL cannot be used for any purpose other than that or those for which it is taken.

## 2. LIVELIHOOD IMPROVEMENT LOAN (LIL)

### OBJECTIVES OF LIL

- To enable poor families to install quality sanitary system;
- To help the poor recover from asset loss or depletion;
- To empower poor families socially and economically;
- To increase the involvement of the poor in different socio-economic activities;
- To help the poor initiate and sustain employment generation activities;
- To help the poor to ensure their give food security; and
- Overall, to help the poor to improve their standards of living.

Specifically, the LIL is being provided for purchasing bandhu chula, solar power systems, solar lanterns, beds, mosquito nets etc; installing sanitary latrines and tube-wells; repairing houses; buying food, medicine, and other household necessities; covering marriage-related, job search-related, and medical expenses; and, in an overall sense, improving quality of living.

### CONDITIONS OF LIL

- Families taking and IGAL and ACL eligible for this loan;
- The ceiling for a family is Tk. 10 thousand;
- The maximum repayment period of this loan along with appropriate service charges from the PO to the PKSF is 30 months including 6 months' grace;
- The maximum repayment period of this loan along with appropriate service charges from the participant to the PO is two years including one month grace period;
- Service charge payable by the PO to the PKSF is 2% on declining balance method;

- Service charge payable by the participants to the PO is 8% on declining balance method;
- Quarterly instalments are payable by the PO to the PKSF; and in single/ weekly/fortnightly/annual instalment(s) by the participants to the PO, depending on the circumstances faced by the participants and the nature of the activities undertaken;
- A family can receive a loan for one or more eligible purposes, but the total amount a family can borrow under LIL in the same period is Tk. 10,000;
- A participant will be considered for a further LIL after full repayment of a loan taken. Exceptions can be made in case of medical treatment or natural disasters;
- In the wake of a serious natural disaster, a member can also receive concessional loan under PKSF Disaster Management Loan window, along with an LIL; and
- A LIL cannot be used for any purpose other than that or those for which it is taken.

### 3. ASSET CREATION LOAN (ACL)

#### OBJECTIVES OF ACL

- Assisting poor households to purchase, lease in or mortgage in land for economic use towards increasing family income;
- Supporting purchase of asserts other than land; and
- Supporting skill enhancement training of household members to improve opportunities for the family.

It may be noted that money borrowed by members under ACL scheme is now being mostly used for purchasing, mortgaging in and leasing in land and recovering land mortgaged out; purchase and installing other physical assets; and education and training of members of the family.

#### CONDITIONS OF ACL

- Families taking IGA and LIL are also eligible for ACL;
- Currently the ceiling for a family is Tk. 30 thousand;
- The maximum repayment period of this loan along with service charges from the PO to the PKSF is 42 months including 6 months grace period;
- The maximum repayment period of this loan from the members to the PO is 36 months including 3 months grace period;

- The service charge payable by the PO along with service charges is 2% on declining balance method; and the service charge payable by the members to the PO is 8% on declining balance method;
- The repayment by the PO to the PKSF is on quarterly basis and by the members to the PO on single/weekly/fortnightly/annual instalment(s), depending on the circumstances and the purpose of the loan;
- A family can receive a loan for one or more eligible purposes but the total amount of loan during a period cannot exceed Tk. 30,000;
- Land that may be purchased/mortgaged in/leased in has to be directly from the owners under legal instruments and it must be cultivable;
- The poor families can receive ACL for the purpose of land purchase for a maximum of two times. However, they can also receive ACL every year for leasing and mortgaging in land by making full repayment of the previous loan;
- Leased in or mortgaged in land can be for a maximum of 3 years using loan received for one term. The duration of the loan will be fixed with reference to the period for which the land is leased or mortgaged in. The duration of the loan will expire if the owner of the land returns the money for an acceptable reason;
- A second ACL cannot be given until the previous loan has been fully repaid and
- ACL cannot be used for any purpose other than the purpose or purposes for which it is taken.



# PHOTO GALLERY









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