

# SR Asia 3<sup>rd</sup> International Conference

Responsible Business Conduct in Poverty  
Alleviation & Financial Inclusion through Green  
Banking & CSR



**29 – 30 November 2014,**  
Bangladesh Bank Training Academy  
Dhaka Bangladesh



Joint Partner



Mentor



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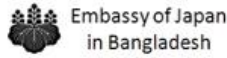


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### **Editorial Team:**

- Dr. Mahfuzul Haque, Former Secretary of the Government of Bangladesh & Director, SR Asia Bangladesh
- Ms Sumaya Rashid, Country Director – SR Asia

### **Research & Survey:**

- Mr Birendra Raturi, International, Director, SR Asia, New Delhi, India
- Mr. Adnan Nafis, Head of Trade Promotion & Consultancy-Bangladesh German Chamber of Commerce & Industry (BGCCI)
- Mr. Tanzeena Khan, Asst. Manager, Trade Promotion-Bangladesh German Chamber of Commerce & Industry (BGCCI)

### **Conference Committee:**

#### Technical Team

- Mr Birendra Raturi, International, Director, SR Asia, New Delhi, India
- Ms Sumaya Rashid, Country Director, SR Asia
- Mr Al Mudabbir Bin Anam, Senior Advisor, Sustainable Energy for Development, GIZ Bangladesh
- Ms Rumi Ariyoshi, First Secretary, Japan Embassy in Bangladesh
- Mr Hossein Shahbaz, Director-CIRDAP, Dhaka

### Organizing Team

- Dr. Mahfuzul Haque, Former Secretary of the Govt of Bangladesh & Director, SR Asia Bangladesh
- Mr Mohammed Tareq, Head of HR, Concern Worldwide
- Ms Sumaya Rashid, Country Director, SR Asia
- Mr Shafiqur Rahman, Assistant Programme Officer, CIRDAP, Dhaka

### Communication Team

- Ms Sumaya Rashid, Country Director, SR Asia Bangladesh
- Ms Fauzia Hina, Coordinator, SR Asia Bangladesh
- Md. Shapan Miah, Assistant Coordinator, SR Asia Bangladesh
- Ms Naza Binte Asif, Programme Assistant

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## Introduction

Social Responsibility Asia (SR Asia) is a professional network of SR professionals based in Asia, creating bench marks and new standards in the field of social responsibility. SR Asia is to provide and share SR solutions for shaping the modern day business on sustainability and competitiveness. SR Asia is committed to drive the Asian countries through its scientific research, subject competence and policy level interventions with government and involvement of each and every stake holders to create a sustainable Asia. Objective of SR Asia are to drive business and society together through engagement and dialogue process to create harmonious polices for speedy implementation and positive outcomes.

Banking sector plays a very important role in driving economic prosperity of any country. Banking regulations in this direction will be vital in addressing the issues of poverty alleviations particularly in rural development through financial inclusion. The Central banks can play an important role in addressing banks for homogeneous and holistic financial planning and fund allocation for the projecting in the rural development and Industrial development. This is also vital to encourage industry to initiate rural based manufacturing and thereby control urban migration to manage cities which are already over populated, stressed and choked. Banking regulatory guidelines for strategic fund allocation such as green finance will encourage rural development projects; capacity building for rural employment, financial inclusion which will eradicate poverty and many other anomalies in the society and at the same time bring more business to the banks in particular. This will eventually inspire industry to move towards green projects, technology adoptions.

The two-day international conference on “Responsible Business Conduct in Poverty Alleviation & Financial Inclusion through Green Banking & CSR” was organized by SR Asia on 29 – 30 November 2014 in Dhaka, Bangladesh to share country experiences from Bangladesh and other regions on inclusive, green economy measures and methodologies. The conference brought together policymakers from government, as well as development partners and civil society to review experience and identify ways forward.

## Preface

Poverty is comparatively very high in developing countries due to no policy or poor policy in place followed by multiple factors like lack of infrastructure, poor implementation, unskilled manpower, absence of policy framework and faulty government priorities. One of the important banking driven approaches of financial inclusion and poverty alleviations in any country could be through dedicated funds to develop rural infrastructure, industry, capacity development for employment. Central Banks policy framework under green banking and CSR can be a new phenomenon in mitigating many risks including investment, environmental and social unrest etc. While there is trade-offs inclusive green economy approaches do not mean choosing between growth, social progress, or environmental sustainability. With strong planning and policy frameworks, inclusive green economies can be designed in ways that limit potential harm for groups or sectors over time, while increasing access to economic investments in ways that reduce inequalities and promote social well-being.

Many countries have expressed their aspirations and are already making the transition to an inclusive, green economy to achieve sustainable development. Within and across regions, countries have interpreted “green economy” in different ways. Some have seen it as a new export opportunity and a way to develop new goods and services to provide employment. Other views are more cautious and shaped by concerns that the transition to more resource-efficient, lower-carbon models of growth could be accompanied by financing conditionality, or non-tariff trade barriers. Debates have also included a related discussion on the need to reaffirm the “common but differentiated responsibilities” (CBDR) principle, which recognizes the historical responsibility of developed countries and special circumstances of developing countries.

The 3<sup>rd</sup> International conference of SR Asia has shared, discussed and deliberated on the challenges and opportunities, today developing countries faces and with specific context Bangladesh. The discussion shall help in prioritizing poverty mitigation, responsible product development and export, financial inclusion and maximize compliances. The deliberation has helped us to conclude steps and recommendation for the stakeholders.

We express our profound gratitude to GIZ and CIRDAP in partnering the conference. This event would not have been possible without their constant co-operation and support. We convey our sincere thanks to the Green Banking & CSR( GB&CSR) Unit of Bangladesh Bank for inspiring us to organize the conference in Bangladesh. We also acknowledge Bangladesh Bank’s overall supports morally, technically and logistically. We take this opportunity to extend our gratitude to all the partners who partnered in various capacities such as, BGCCI as Industry Partner, Indian Institute of Corporate Affairs, India Govt. (IICA) as knowledge partner, Department of Development Studies, Dhaka University as Academic Partner, Ministry of Labour & Employment, Bangladesh Govt., Embassy of Japan in Bangladesh, International Organization for Migration (IOM), Concern Worldwide, IBCCI, Citycell, Premier Bank Limited to extend their support to make the event successful.

SR Asia has been enjoying the blessing of its mentors Asian Productivity Organization (APO) Japan and National Productivity Origination (NPO) Bangladesh. Without their guidance and support, we couldn’t be in this stage. Our sincere thanks are for the APO and NPOs.

Experts from Bangladesh and other part of the world are well known thought leaders and distinguished individuals from different walk of life, their immense contribution to the conference go beyond the words. Gratitude to the delegates and participants for their continued faith and support. We also thank our supply chain members, non-government organizations and volunteers for their valuable services in successfully executing the conference. Also special thanks to my team, conference Manager Ms. Fauzia Hina and Assistant Coordinator, Mr. Md. Shapan Miah for standing my side all the time in making the conference a success.

Our editing team has put profound efforts in preparing the conference compendium. The compendium covers complete agenda as discussed and deliberated during the conference. We are sure the conference proceeding will be reference to the policy makers, academia , students and others.

We received many positive feedbacks from our stakeholders and participants of the conference. Their positive feedback inspired us and we commit to repeat such event frequently as possible to grow the awareness among all stakeholders so that eventually actions start rolling out and we see the positive results on the ground. We are encouraged to ensure to bring about the sustainable change management.

Sumaya Rashid  
Country Director  
Social Responsibility Asia (SR Asia)



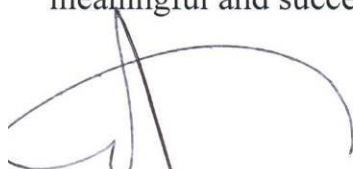


## Message

I am very happy to find SR Asia taking key initiatives in holding this important networking event on Responsible Business Conduct for poverty alleviation and Financial Inclusion through green banking and corporate social responsibilities and I look forward to its best success in forging enduring liaisons and meaningful cooperation between participating diverse actors in diverse fields towards further promotion and deepening of socially responsible business ethos and business conduct in Bangladesh.

Credit programmes for underserved and underprivileged people have been the well-known variants of financial inclusion, that support poorer people, through access to resources/opportunities and financial choices, to strengthen their efforts for a better livelihood, and enhance capabilities of under-served and unbanked sectors, regions and population groups.

I believe and expect that there will be a fruitful outcome through threadbare discussions by the academicians, practitioners, professionals from the field of environment and development as well as the regulatory bodies. I wish all the very best SR Asia and all associates who have contributed so far and are contributing to a great extent to make the upcoming SR Asia 3rd International Conference a meaningful and successful one.



Dr. Atiur Rahman  
Governor  
Bangladesh Bank



## Message



I express my heartfelt contentment on the eve of SR Asia 3rd International Conference on Responsible Business Conduct for poverty alleviation and Financial Inclusion through green banking and corporate social responsible.

Enhancing CSR as a means for poverty reduction and sustainable development in a developing country like ours with modest resources requires joint initiatives by all stakeholder groups involved: governmental bodies, NGOs, and corporations, as well as primary producers and workers. Only through co-operation of stakeholders at all levels CSR can have a beneficial social and developmental impact. Moreover, multi-stakeholder initiatives are an appropriate tool for experience-sharing and the development of best practices for creating a link between corporate insight and the government agenda.

I am confident that SR Asia and his associates who are playing their respective supporting role or as strategic and technical partners will do their best in addressing the benefits of practicing CSR that includes improved financial performance, reduced risk exposure, identification of new products and markets, enhanced brand image, increased customer loyalty, improved recruitment and retention performance, motivated employees, improved trust, community development, enhanced corporate reputations, improved government relations, tax waiver on socially and environmentally responsible business lines. Thus, SR 3rd international conference is expected to fulfill the crying need of contemporary era to build and disperse awareness among corporate and businesses for triggering a sound framework for poverty alleviation and financial inclusion through green banking and corporate social responsibility. I wish the event a grand success in all respects.

S.K.Sur Chowdhury  
Deputy Governor

Bangladesh Bank



Embassy of Japan  
in Bangladesh



### Message from the Ambassador of Japan to Bangladesh

Let me congratulate SR Asia for organising the 3rd International Conference on “Responsible Business Conduct in Poverty Alleviation & Financial Inclusion through Green Banking and CSR.” I am delighted to know about SR Asia’s continuous effort in the field of Corporate Social Responsibility and sustainable development which is particularly relevant to fast developing Bangladesh as it is at a critical stage whether the country follows a path of sustainable and inclusive development or more social inequality.

Corporate Social Responsibility or CSR is now a term widely known and practiced by the business around the world; however, in Japan, the importance of such practice has been recognized since mid 18<sup>th</sup> Century. I would like to take this opportunity to introduce a traditional Japanese philosophy – “*Sanpo Yoshi*” – which has helped many Japanese enterprises to survive hundreds of years. This is a philosophy started by Omi merchants of Edo period (mid-18<sup>th</sup> century) in Japan. “*Sanpo Yoshi*,” a Japanese philosophy of sustainability speaks about benefit for all three fronts, namely, *community*, *enterprise* and *consumer*. I believe that “*Sanpo Yoshi*” philosophy which is tested by hundreds of years of time is ever more relevant today as we see the fast-growing gap between the rich and the poor all over the world. Indeed, recently, many world-class academics are pointing out the serious need for adjusting Western capitalism where maximising benefit of shareholder is considered as the ultimate objective.

I wish every success of this conference and hope it will lead to realizing a fairer society in Bangladesh.

Shiro Sadoshima  
Ambassador of Japan to Bangladesh



The wide range of services offered by the Deutsche Gesellschaft für Internationale Zusammenarbeit (GIZ) GmbH are based on a wealth of regional and technical expertise and on tried and tested management know-how. We are a German federal enterprise and offer workable, sustainable and effective solutions in political, economic and social change processes.

Most of our work is commissioned by the German Federal Ministry for Economic Cooperation and Development (BMZ). However, GIZ also operates on behalf of other German ministries and public and private bodies in Germany and abroad. These include governments of other countries, European Union institutions, such as the European Commission, the United Nations and the World Bank. We are equally committed to helping our clients in the private sector attain their goals. GIZ operates throughout Germany and in more than 130 countries worldwide. We devise solutions that work – with our commissioning parties and partners. Bangladesh is a priority partner country for Germany in the context of its international cooperation. GIZ has focused on the following priority areas in Bangladesh since 2014 - (1) Renewable energies and energy efficiency (2) Good governance, rule of law and human rights and (3) Adaptation to climate change in urban areas. We also work in the areas of health, biodiversity and disaster risk management.

Poverty alleviation and financial inclusion are two of the major challenges facing Bangladesh. GIZ is committed to supporting sustainable development, leading to poverty alleviation in Bangladesh through the promotion of environment-friendly energy solutions and efficient energy use, as well as through skill development and promotion of social and environmental standards in industries. Both green banking and corporate social responsibility (CSR) can play an important role in supporting sustainable development. GIZ is proud to be associated with the **SR Asia 3rd International Conference on “Responsible Business Conduct in Poverty Alleviation and Financial Inclusion through Green Banking and CSR.”** We wish great success to everyone involved with this initiative.

Tobias Becker  
Country Director  
GIZ Office Dhaka



International Organization for Migration (IOM)  
আন্তর্জাতিক অভিবাসন সংস্থা (আইওএম)



I would like to express my heartfelt appreciation to SR Asia in organizing their 3<sup>rd</sup> International Conference on Responsible Business Conduct in Poverty Alleviation and Financial Inclusion through Green Banking and CSR. I want to commend the committee in organizing such an effective and critical platform to share, discuss, and learn about green economy measures and methodologies, particularly in regards to Poverty Alleviation.

IOM expresses its full support for such a conference that enables further discourse and a platform for sharing knowledge, information, and relevant experiences from many different fields of expertise and perspective. This conference in particular facilitates to benefit all stakeholders involved and ensure further engagement and sustainable development through green economy.

Based on our global experience, IOM Bangladesh is seeking to tap into the multitude of CSR opportunities with Private sector partners to provide and further develop opportunities for its clientele. With IOM's vast experience of work with survivors of trafficking, irregular migration, and returnee migrants, the use of green economy and CSR opportunities can be crucial in fostering better job placements through enhanced skills development and support for businesses. As a result, the 3<sup>rd</sup> International Conference on Responsible Business Conduct organized by SR Asia would create a platform to take forward IOM's efforts in better developing innovative options in poverty alleviation for potential migrants and their families.

IOM eagerly looks forward to discourses similar to this conference with SR Asia in the future.

Thank you,

Sarat Dash  
Chief of Mission  
International Organization for Migration

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**International Organization for Migration (IOM)**  
House 13A • Road 136 • Gulshan 1 • Dhaka 1212 • Bangladesh  
Tel: 880-2-9689765 • Fax: 880-2-8817701 • E-mail: [mail@iom.org.bd](mailto:mail@iom.org.bd) • Internet: <http://www.iom.int> ; <http://www.iom.org.bd>

## Keywords:

- Carbon Footprint
- Clean Development Mechanism (CDM)
- Corporate Governance
- Corporate Social Responsibility (CSR)
- Credit Risk Assessment (CRA)
- Decent Work
- Energy Efficiency
- Green Banking
- Green Bricks
- Green Business
- Green Credit Policy
- Green Financing
- Greenhouse Effects (GHGs)
- Green Marketing
- Hazardous Waste
- Marketing for the Poor (M4P)
- Millennium Development Goals (MDG)
- Renewable Energy
- Responsible Business Conduct (RBC)
- Risk Mitigation
- *Sanpo Yoshi*- traditional Japanese philosophy
- *Sarvodaya* Experience
- Social Risk Management (SRM)
- Socially Responsible Financing (SRF)
- Solar Home System (SHS)
- Sustainable Energy
- Sustainable Development

**Conference Agenda**  
**29 November 2014 (Day-1)**

9.00 am – 9.30 am	Registration
9.30 am – 9.40 am	Welcoming and introductory remarks by Ms. Sumaya Rashid, Country Director-SR Asia
<b>Inauguration Session [9.56 am – 10.45 am]</b>	
9.40 am – 10.00 am	Mr Birendra Raturi, International Director-SR Asia
10.01 am – 10.06 am	Dr. Mahfuzul Haque, Former Secretary-Ministry of Labour & Employment, Bangladesh Govt. and Director, SR Asia
10.07 am - 10.014 am	Mr. Hossain Shahbaz, Director-CIRDAP, Dhaka
10.15 am - 10.25 am	Mr. Umer Farooq, Resource Management Officer– IOM (on behalf of Sarat Dash, Chief of Mission – IOM)
10.25 am – 10.30 am	S. K. Sur Chowdhury, Deputy Governor - Bangladesh Bank
10.30 am - 10.40 am	Dr. Atiur Rahman, Governor, Bangladesh Bank
10.40 am -10.45 am	Group Photo
<b>Tea Break &amp; Networking Session (10.45 am – 11.00 am)</b>	
<b>Session-1: Poverty alleviation through financial inclusion [11.00 am - 12.15 pm]</b>	
At one hand we face horrible challenges of basic needs like shelter; water and food at the same time poverty percentage continue to rise. This situation demands serious evaluations and actions to keep the earth with peace and harmony, governance, demand and supply balance etc.	
11.00 am – 11.05 am	Session Chair: Dr. Toufic Ahmed Choudhury, Director General-BIBM
11.05 am-11.30 am	Dr. Somporn Hanpongpanth, Consultant to ADB and Integrated Rural Development (IRD) expert to CIRDAP
11.31 am – 11.45 am	Mr. Arifur Rahman, Advisor-Poverty & Livelihoods, DFID
11.46 am - 12.00 pm	Mr. Hasan Khaled, General Manager – PKSF
12.00 pm – 12.15 pm	<b>Question &amp; Answer</b>
<b>Panel Discussion-1: International trade (Export) as a frontier in driving corporate social responsibility to alleviate poverty [12.16 pm – 1.00 pm]</b>	
Markets dictates terms be it cost, practices, innovations or access requirements. Stable and developed world is in position to set the priorities rights before rules come into the existence. It is seen that European market is a leading example of declaring CSR polices as a must to do kind before stepping in there and the same may prevail elsewhere too. It may therefore be necessary to	
<ul style="list-style-type: none"> <li>• Identify a range of international trade opportunities in various key economic sectors associated with the transition to a green economy;</li> <li>• Identify policies and measures that may act as facilitators and overcome hindrances to seizing trade opportunities arising from the transition to a green economy; and</li> <li>• Assist governments, the private sector and other stakeholders to build capacity to take advantage of sustainable trade opportunities at the national, regional or international level.</li> </ul>	
12.16pm – 12.26pm	Panel Chair – Mr. Fazlul Haque, Former President-BKMEA
12.26pm – 12.40pm	Mr. Birendra Raturi, International Director - SR Asia
12.40pm – 12.55pm	Mr. Abdur Rouf, Director -Export Promotion Bureau

12.55pm – 1.00pm	Representative from BGCCI
1.00pm – 1.15pm	Question and Answer
<b>Lunch Break (1.15 pm - 2.15 pm)</b>	
<b>Session-2: Green Banking and Corporate Social Responsibility in Sustainable Energy Sector [2.15 pm – 3.30 pm]</b>	
Sustainable Energy is key to sustainable development and works as catalyst in Poverty Alleviation and Climate change mitigation. Sustainable Energy encompasses both Renewable energy and energy efficiency interventions. The Session will discuss innovative sustainable energy schemes, principles of Green Banking and Corporate Social Responsibility, and their linkage to Sustainable energy development. The session will also highlight how sustainable energy approach can find its way forward through financial inclusion from Green Banking and Corporate Social Responsibility	
2:15 PM – 2:30 PM	Session Chair: Professor Dr. M. Shamsul Haque, Vice Chancellor - Northern University of Bangladesh
2:31 PM – 2.45 pm	Mr. Al Mudabbir Bin Anam, Senior Advisor, Sustainable Energy for Development - GIZ Bangladesh
2:46 pm – 3:00 pm	Engr. Md. Nurul Aktar, CEO and Director- Energypac Electronics Ltd
3:01 PM- 3:15 PM	Mr. Khondkar Morshed Millat, Deputy General Manager-Green Banking and CSR Division, Bangladesh Bank
3:16 Pm – 3:30 PM	Mr. Shafiqul Alam, Project Manager (Energy) - Industrial and Infrastructure Development Finance Company Ltd (IIDFC)
3.30 pm – 3.45 pm	Question and Answer
<b>Session-3: Poverty Alleviation by skill development through CSR [3.46 pm - 4.50 pm]</b>	
One of the major deficits in the society is the availability of pre-requisite skills for performing work. With the pace of technology skills gaps continue to lag behind. Conventional and contemporary practices are getting backseats and economically no- viable without the support of policies and inadequate promotions. A large part of the society including differently competent is getting sidelined in various sectors due to the skill gaps. It is certainly cannot be the case where in masses are ignored and left to their own fate, live poor and die poor. The experts will share what essential skills are necessary to ensure earning for living, performing better job and eliminate poverty and hunger and Rana Plaza aftermath: Responsible supply chains in the textiles and garment sector	
3.46 pm – 3.50 pm	Session Chair: Mr. Khondaker Mostan Hossain, Joint Secretary- Ministry of Labour & Employment
3.50 PM - 4.20 PM	Mr. Algodage Saman Priyashantha, Executive Director- Lanka jathika Sarvodaya Shramadana Sangamaya(inc)
4.21 PM - 4.30 PM	Mr. Mohammad Khairul Alam, Programme Officer - RMG Center of Excellence, ILO Dhaka
4.30 PM – 4.40 PM	Dr. Mojtaba Kazazi, Executive Commissioner-Rana Plaza Claim Administration
4.40 PM – 4.50 PM	Ms. Noushin Safinaz Shah, Senior Business Advisor-PSEC, GIZ Bangladesh
4.50 pm – 5.00 pm	Question & Answer
<b>Refreshment (5.00 pm – 5.15 pm)</b>	
<b>30 November 2014 (Day-2)</b>	
9.00 am - 9.30 am	Registration
<b>Session-4: International standards, guidelines and tools for poverty alleviation through responsible business [9.30 am - 11.00 am]</b>	
It is an interdependent world today; no problem is seen in isolation and considered local. To meet the major challenges holistic standards and guidelines are	



made available. They will be helpful in ISO 26000, OECD Guidelines for Multinational Enterprises (RBC voluntary principles and standards).	
9.30 am - 9.40 am	Session Chair: Dr. Mahfuzul Haque, Former Secretary-Ministry of Labour & Employment, Bangladesh Govt.
9.40 am – 10.15 am	Ms. Rumi Ariyoshi, First Secretary-Japan Embassy in Bangladesh
10.16 am – 10.30 am	Mr. Zaki Uz Zaman, Head of Operation-UNIDO
10.31 am – 11.00 am	Question & Answer
<b>Session – 5 : Impact of Climate Change on Poverty and scope for business [11.01 am – 12.00 pm]</b>	
11.01 am – 11.05 am	Session Chair : Md. Abdul Karim, Managing Director – PKSF
11.05 am – 11.25 am	Mr. Saroj Dash, Regional Coordinator, Climate Change-Concern Worldwide
11.26 am – 11.40 am	Mr. Rolf Rudiger LUDWIG, BGR representative in Bangladesh
11.41 am – 12.00 pm	Mr. Md. Saifuddin Khaled, CEO-GMark
12.01 pm – 12.15 pm	Question & Answer
<b>Conference Summary on directions and actions [12.16 pm - 12.45 pm]</b>	
While debates will continue, experts are expected to provide clear directions and actions required in short and long term	
<ul style="list-style-type: none"> <li>• Recommendations for focusing on a Green Banking and CSR policies, measures, and methodologies, with recommendations for what gaps in tools and measures need to be filled over time for Green Projects, products and services in view to drive economy and thus address the financial inclusion and poverty alleviation</li> <li>• Next step recommendations for applying the recommendations to national work, including scoping studies and innovative projects and products ;</li> <li>• Inputs for the Green economy to the stakeholders</li> <li>• Recommendations for related programmers supported by Central Banks and partners, ADB and WB etc</li> </ul>	
Mr. Hossain Shahbaz, Director-CIRDAP	
Mr. Birendra Raturi, International Director-SR Asia	
Dr. Khurshedul Islam, Senior Consultant, Sustainable Energy for Development, GIZ Bangladesh	
12.45pm - 12.50pm	Vote of Thanks : Sumaya Rashid (Country Director – SR Asia)
Networking & Lunch (12.50 pm – 1.30 pm)	

Photo Gallery - Conference



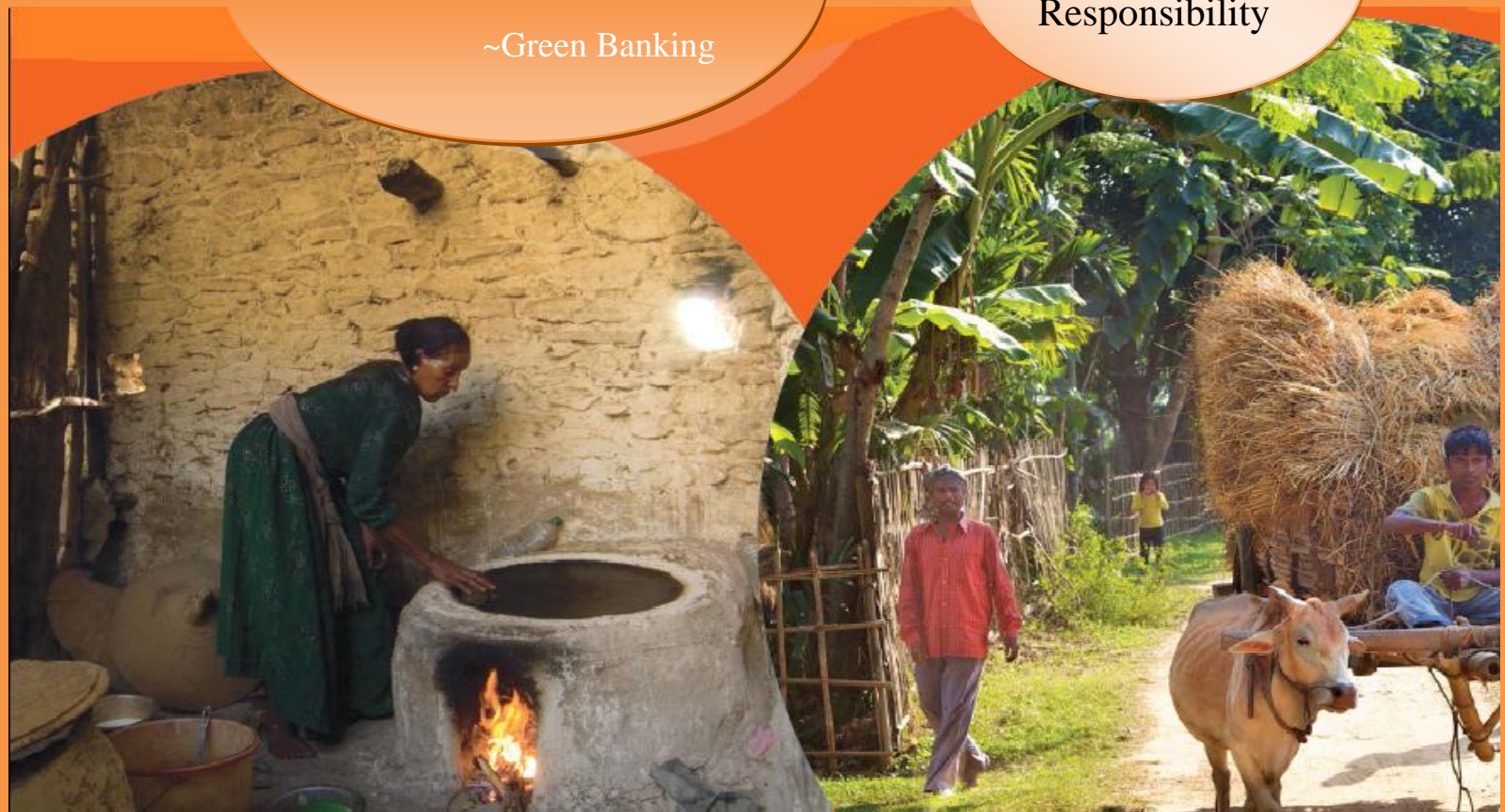
# 3<sup>rd</sup> International Conference Proceedings-2014

Poverty Alleviation

~ Financial inclusion

~Green Banking

Corporate  
Social  
Responsibility



Social Responsibility Asia (SR Asia) organized its 3<sup>rd</sup> International Conference on “Responsible Business Conduct in Poverty Alleviation & Financial Inclusion through Green Banking & CSR” on 29-30 November, 2014 at the Bangladesh Bank Training Academy (BBTA) in Dhaka. It is the successive conference following the first conference held in New Delhi, India in 2012 and the second one in Dhaka, Bangladesh in 2013. CIRDAP and GIZ were the co-organizers of the conference. The Conference partners were Dhaka University and Bangladesh German Chamber of Commerce & Industry (BGCCI). The initiative was supported by Bangladesh Bank, International Organization for Migration (IOM), Embassy of Japan in Bangladesh, Indian Institute of Corporate Affairs (IICA), Ministry of Labour and Employment, Government of Bangladesh, IBCCI, Concern Worldwide, Citycell and Premier Bank Limited. The conference was attended by around 300 delegates from across sectors with majority from the Banking sector.

**Day One:  
29 November 2014**

**Inaugural Session**

In her address welcome, **Ms. Sumaya Rashid, Country Director, SR Asia Bangladesh** expressed gratitude to all the stakeholders and participants to the 3<sup>rd</sup> International Conference 2014 in Dhaka Bangladesh. She shared national data on poverty and migration of rural to the urban areas. She explained poverty situation in the Bangladesh and developing countries in general. She explained that responsible business conduct must take the note of profound hidden opportunity in alleviating poverty. She further said that banks in particular could encourage entrepreneurship and promote innovative business models by financing new entrepreneurs with attractive financing schemes. Bangladesh as such does not fall in industrialized category, however expectations from all the sector is rising for addressing poverty alleviation in one way or the other, she observed. She expressed her optimism that the two-day conference would provide an opportunity for the Bankers, financial institution experts, financial analysts, policy makers and executives and private sector bodies to deliberate on responsible business conducts targeting poverty alleviation and also to promoting green banking through CSR activities. She urged upon the participants to actively participate in the conference and make full use of their presence in order to make the conference a success. She once again welcomed the chief guest, dignitaries, partner and supporters. She expressed that next two days will be very useful as experts from different countries and sectors are present in the conference and will bring out valuable contributions and directions for poverty eradication.

Adding further on the subject **Mr. Birendra Raturi, International Director, SR Asia** highlighted and explained survey result conducted by SR Asia on the conference theme which sought the critical inputs of industry on their views and how they can substantiate their efforts and actions to improve poverty within

the CSR program and approach. He further said that business community and government shall take proactive measures in order to win back the confidence of the global market. The research/survey was focused on Bangladesh as a country and based on primary data over a period of four months. Best way forward for poverty alleviation is: effective public private partnership; technology-supported public distribution system; developing new export market; introduction of innovative products and services. Based on the research and analysis the recommendations are as follows:

- CSR will be sustainable if driven by the government;
- Role of civil society organization is indispensable;
- 2.5 billion adults still does not have bank accounts globally as of now as per world bank survey 2014 and this is a huge opportunity for business to tap;
- 100% financial inclusion is a win win for government;
- Job creation, skill development and export markets are key to poverty alleviation;
- Poor facility and infrastructure at rural level is a major issue for no employment opportunities and poverty status quo;
- Disruptive technology key to change;
- Government and business must find ways to work together for poverty alleviation.

**Detailed report on the research and survey forms the integral part of this proceeding.**

**Dr. Mahfuzul Haque, Former Secretary, Ministry of Labour and Employment, Bangladesh Government** said that he has been attending annual conferences organized by SR Asia since last year and found such a forum as a unique opportunity for the policy makers and executives, bankers and banking personalities to deliberate on important financial issues of topical interests. In 2013, the focus of the conference was on industrial environment through management of hazardous wastes, while this year, the focus has aptly been shifted on green banking and CSR. Congratulating the Bangladesh Bank as a pioneer of “Green Banking” in the region and adoption of host of policy guidelines on CSR and green banking, he hoped that the regulatory bank would develop effective monitoring mechanism in implementation of CSR and green banking activities of the scheduled Banks of Bangladesh in accordance of the newly adopted guidelines and policies which could help to the poor in improving their life.

**Mr. Hussein Shahbaz, Director, CIRDAP** shared the skill development in diversified sectors being driven by CIRDAP in the member countries. Referring to his organization, he said that CIRDAP has been promoting research and pilot projects in the region and sharing research outcome with the member countries for the betterment of peoples’ livelihood. Besides other pressing issues, CIRDAP has also been promoting decent work, green job along with responsible business conduct and CSR among its member

countries. CIRDAP has been collaborating with SR Asia for last few years aiming at promoting integrated development in the region, he added.

**Mr. Umer Farooq, Resource Management Officer, International Organization for Migration (IOM)** felicitated SR Asia for organizing their 3<sup>rd</sup> International Conference on Responsible Business Conduct in Poverty Alleviation and Financial Inclusion through Green Banking and CSR. IOM gave its full support for such a conference that enables further discourse and a platform for sharing knowledge, information, and relevant experiences from many different fields of expertise and perspective. Based on the global experience, IOM Bangladesh was seeking to tap into the multitude of CSR opportunities with Private sector partners to provide and further develop opportunities for its clientele. With IOM's vast experience of work with survivors of trafficking, irregular migration, and returnee migrants, the use of green economy and CSR opportunities can be crucial in fostering better job placements through enhanced skills development and support for businesses, he said.

**Mr. S.K Sur Chowdhury, Deputy Governor, Bangladesh Bank** said that his organization has taken several steps and schemes for poverty alleviation and financial inclusion. He narrated a number of innovative activities undertaken by Bangladesh Bank for poverty alleviation like, School Banking Fund, which has received a Tk 4 billion deposit and Farmers' Tk 10 deposit fund, which has been performing



well. CSR has been an integral part of business for sustainability. Government has declared 22 areas as tax free in order to encourage all scheduled Banks to engage into CSR activities. Most of the Banks have developed their CSR guidelines and there are reporting mechanisms as well. However, regular monitoring of the CSR activities is to be streamlined and improved upon, he observed. Under the “Green Banking” programme, the Bank has identified 47 products as green, he said

The office of the Bank has been turned into “green” through introduction of solar panels, energy saving compact fluorescent lamps and cross ventilation. Bangladesh Bank has been completely digitized, especially the Credit Information Bureau (CIB) of the Bank, he said. “Clearing House” has been automated for fast clearing of cheques and drafts. He discussed a number of initiatives undertaken by Bangladesh Bank to achieve green banking in Bangladesh. The Bank has Environmental Risk Management Guidelines, Policy Guidelines, Green Financing, Green Marketing, Green Research and Development and Capacity Building. In last few years, green products financed under Bangladesh Bank

scheme are: Biogas plants; Solar Home System; Solar Irrigation Pump; Effluent Treatment Plant; HHK technology in brick kilns; and Solar Assembly Plants. All the green financing projects have now giving dividend, he observed.

**Dr. Atiur Rahman, Governor, Bangladesh Bank** was the Chief Guest on the occasion and said that Bangladesh Bank has been engaged since 2008, towards mainstreaming socially responsible business ethos and business conduct in the financial sector; with thrusts on socially responsible inclusive and environmentally benign financing, on adoption of energy efficient low carbon internal processes and practices, and on safety and fairness in working conditions. Engagement of social responsibility in the national financial sector has increased manifold since then; inclusive financing of agriculture, SMEs and other underserved productive sectors have upheld output growth, employment and domestic demand during the global financial crisis and the global growth slowdown in its aftermath.

Green financing has enabled rapid progress in solar and biomass based renewable energy generation, in adoption of energy efficient brick making technology, in industrial effluent treatment, he said. The progress has been made possible by enthusiastic engagement of all financial intermediaries, supported by enabling measures including a major Bangladesh Bank led modernization of the financial sector IT infrastructure bringing in mobile phone/smart card based cost efficient off branch financial service delivery, and refinance lines against lending to SMEs and green projects. Responsible business conduct also calls for Socially Responsible Financing (SRF) that refers to financing and investing activities of financial intermediaries that address the appropriate social need and change in line with the endogenous features of the region or the country. Socially Responsible Financing is made by considering “Triple Bottom Line-Profit, Planet, People”, the Governor said. He appreciated SR Asia for its role in promoting CSR activities in particular and socially responsible business conduct in Bangladesh and across the region in general. Following his speech, the Governor, Bangladesh Bank officially inaugurated the conference.



## **Session - 1: Poverty alleviation through**

**financial inclusion:** Session 1 with the theme, “Poverty alleviation through financial inclusion” discussed the challenges of providing the basic needs like shelter; water and food, while situation of poverty continued to remain unchanged. This situation demanded serious evaluations and called for actions to be undertaken to keep the earth in peace and harmony by ensuring good governance and to strike a balance between the demand and supply.

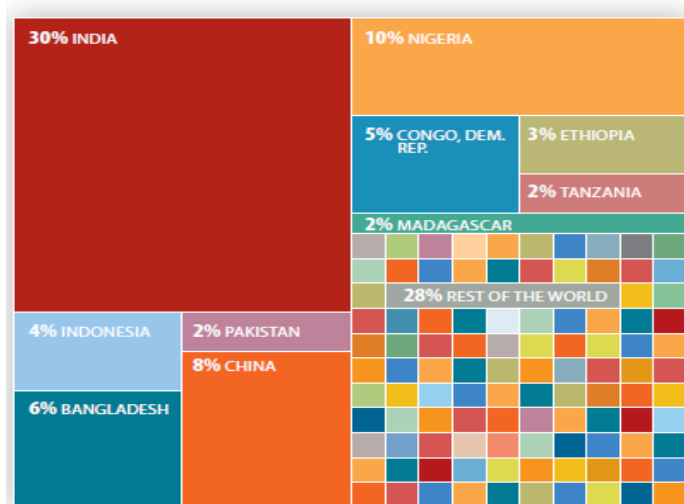
Chaired by Dr. Toufic Ahmed Choudhury, Director General, BIBM, the session was addressed by Dr Somporn Hanpongpanth, Consultant to ADB and Integrated Rural Development expert to CIRDAP; Mr Arifur Rahman, Advisor, Poverty & Livelihoods, DFID; and Mr Hasan Khaled, General Manager, PKSF.

**Dr Somporn Hanpongpanth, Consultant to ADB** in his paper, “Poverty Alleviation through Financial Inclusion in CIRDAP Member Countries” discussed the development policy perspectives of the majority of countries in Asia and the Pacific region always placed rural development high on their agenda since a sizeable portion of their countries have rural areas and a vast majority of population are living in these areas that are poor. Notwithstanding the fact that the portfolio of rural development in these countries over a period of time multiplied substantially by launching of several programmes, even then, the problems of rural areas remained acute and perennial. It is, therefore, a challenging task for policy makers and business communities to tackle the problems of poverty alleviation and providing sustainable livelihoods to rural poor. Rural areas in most of the countries do suffer from various basic problems and among them rural livelihoods have emerged as a crucial issue for the policy planners. This short paper attempts to address briefly the critical issues of poverty alleviation specially the rural livelihoods and examines the poverty scenario in this region so as to suggest how to improve livelihood opportunities in rural areas. The issue of poverty is topical, complex and multi-dimensional; therefore, it is necessary to examine the underpinnings of poverty focused development towards rural poor. The analysis can be utilized for future planning as well assessing the benefits of existing programmes.

Analysis provided in this brief paper is entirely based on secondary sources of data and available literature on the subject and it do suffer from limitations in the absence of current relevant information and data. Among the secondary sources, country reports available with CIRDAP have been scanned to cull out country specific information, policies and programmes. Hence, there may be some gap in country specific presentations. Sources are also acknowledged, if some are not properly acknowledged, it is because of oversight.

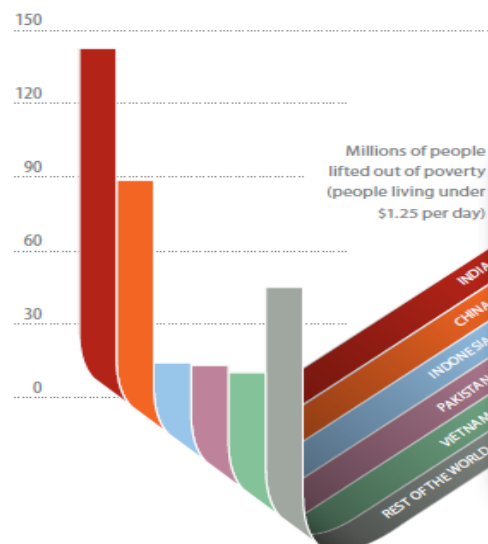
**Top 10 countries with largest share of the global extreme poor, 2011**

Percentage of people living on less than \$1.25 a day



Source: World Bank, PovcalNet: the on-line tool for poverty measurement developed by the Development Research Group of the World Bank. See <http://research.worldbank.org/Povcal-Net/Index.htm> for additional information and data.

**Leading five contributors to poverty reduction from 2008 to 2011**



Source: World Bank, PovcalNet: the on-line tool for poverty measurement developed by the Development Research Group of the World Bank. See <http://research.worldbank.org/PovcalNet/Index.htm> for additional information and data.



In the present development efforts, the issue of rural livelihood is very crucial and important, as it has direct bearing upon survival of the poor, specially related to poverty. Despite sincere efforts, in majority of the countries in this region, sizeable portions of population are still in absolute poverty and poverty remains wide spread in both urban and rural areas. Thus the issue of livelihoods is a matter of concern.

Conceptually, livelihood is ‘means of gaining living or a combination of the resources used in activities undertaken in order to live’. In other words capability, equity and sustainability are the fundamental means and end of sustainable livelihoods. Capability is the ability to perform certain basic functions, to cope with stress and shocks and the ability to find and make use of livelihood opportunities. Equity encompasses equal distribution of assets, capabilities and opportunities, and an end to discrimination. Sustainability is the ability to maintain and improve livelihoods while maintaining and enhancing the assets on which livelihoods depend.

### Livelihood Diversification

The Table-1 shows the income from non-farm activities in rural areas of the countries of the Asia-Pacific region. The share of income from the non-farm sector is high and substantial in most of the countries. In case of Iran, it is highest accounting for more than 70% (2005), a substantial increase from 58.8% (1995). Similarly, Sri Lanka and Philippines are accounting for 56.4% and 58% of share of income respectively from non-farm activities. The least income recorded is 40% in Indonesia, nevertheless, it can be



considered as a good contribution. It is evident that there is a shift and non-farm is indeed growing fast and has potential. A range of strategies can boost this sector, such as industrial clustering, infrastructure investment, etc.

Table 1: Income Shares of Non Farm Activities in Rural Areas

Country	Year	Percentage
Afghanistan	2005	45
Bangladesh	2005	43.8
India	2005	47.0
Indonesia	2000	40.0
Iran	2005	70.4
Lao PDR, Malaysia, Myanmar, Nepal, Pakistan	N.A	N.A.
Philippines	2000	58.0
Sri Lanka	2005	56.4
Thailand	2000	44.0
Vietnam	2004	41.7

Source: CIRDAP Country Reports on Rural Development Initiatives, 2008

### Vulnerability and Poverty Scenario

Poverty average annual growth rate in labour force in the Asia-Pacific countries. Data show that there is increase in labour force in all countries ranging from 1% to 4% during 1999 – 2006. The highest rate

recorded is in Iran (3.9) followed by Pakistan (3.3), Philippines (3.1), Malaysia (3.0). In absolute terms, the highest labour force is recorded in India (438 Million) followed by Indonesia (109.2 Million) and Bangladesh (71 Million) in 2006. Evidently, a large number of persons are joining in labour force and they will look for employment. The agriculture sector has limitation to absorb them hence new avenues are to be created. This is a pertinent issue and challenging task for the policy makers and corporate groups as to how to absorb and mainstream the growing labour force in respective countries. This huge human capital and youth energy has to be harnessed in constructive way otherwise there could be aberrations.

Table – 2: Labour Force Growth Rate

Country	Labour force in million		Average annual growth rate 1990-2006
	1990	2006	
Afghanistan	N.A	N.A	N.A
Bangladesh	51.2	71.0	2.0
India	325.6	438.0	1.9
Indonesia	75.3	109.2	2.3
Iran	15.6	29.1	3.9
Lao PDR	1.5	2.4	2.8
Malaysia	7.1	11.6	3.0
Myanmar	20.2	27.3	1.9
Nepal	7.1	10.8	2.6
Pakistan	35.0	59.6	3.3
Philippines	23.5	38.4	3.1
Sri Lanka	7.2	8.4	1.0
Thailand	31.4	36.5	0.9
Vietnam	31.3	44.8	2.2

Source: World Development Indicators-2008

The sector wise absorption of labour force in Asia-Pacific countries for the year 2008 is given in Table - 3. The pattern shows that agriculture remains an important sector for providing employment than other sectors. It is evident that the highest engagement of labour force is in agriculture sector in countries like Nepal (81%), Lao PDR (80%), and Afghanistan (80%). Myanmar follows the suit with 70% employment in agriculture sector. Service sector is next to agriculture that provides employment to considerable extent and has potential to absorb more. Thus some countries have shifted towards service sector and industries, not much depending upon agriculture. Iran shows that maximum labour force engagement is in service sector to the tune of 46.5% followed by industries 32.2% and less in agriculture 21.2%. Similarly, in Sri Lanka and Philippines, service sector provides more employment than agriculture to the extent of 39.2% and 46.5% respectively. Nepal has lowest employment in service sector at the rate of three percent only. Therefore, there is a need to expand and diversify service and industrial sector opportunities in rural areas for sustainable livelihood. The policy needs to address to provide vocational training and opening new avenues by developing industrial clusters and infrastructural investment to absorb growing labour force.

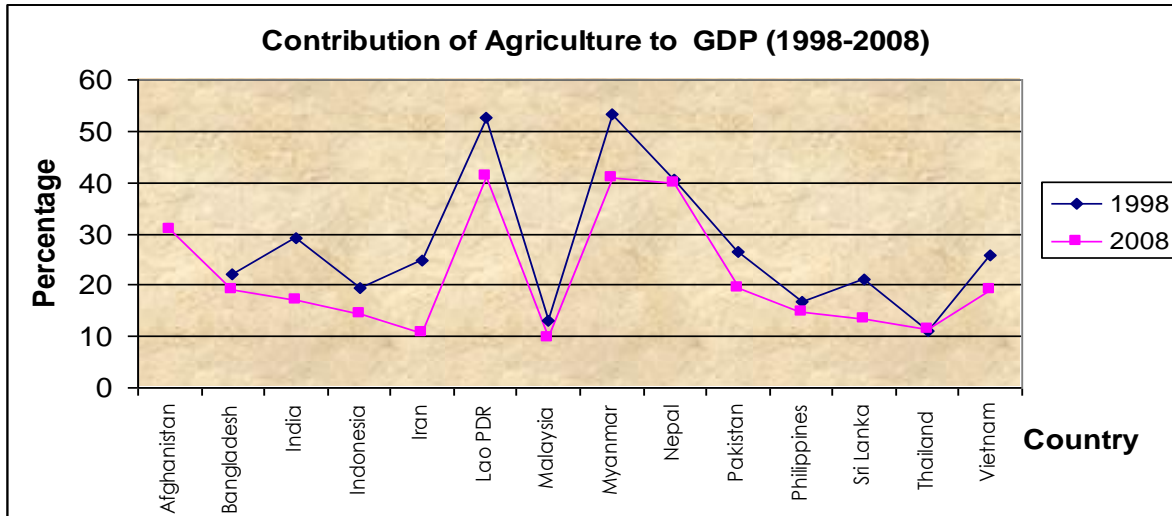
Table 3: Sector wise Labour Force Participation

Country	labour force participation-2008			
	Total (million)	Agriculture (%)	Industry (%)	Service (%)
Afghanistan	15.00	80	10	10
Bangladesh	70.86	45	30	25
India	523.50	60	12	28
Indonesia	112.00	42.1	18.6	39.3
Iran	24.35	21.2	32.2	46.5
Lao PDR	5.9	80	20	
Malaysia	11.09	N.A	N.A	N.A
Myanmar	58.82	70	7	23
Nepal	14.60	81	16	3
Pakistan	50.58	N.A	N.A	N.A
Philippines	36.81	32	13.7	46.5
Sri Lanka	7.56	34.7	26.1	39.2
Thailand	37.78	42.6	20.2	37.1
Vietnam	47.41	55.6	18.9	25.5

Source: World Development Indicators-2008, www.wikipedia.org

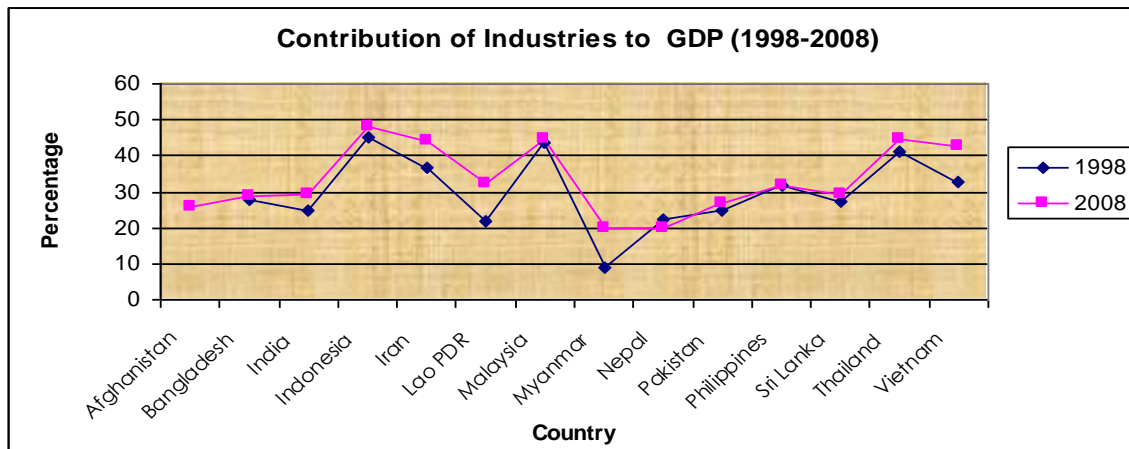
The potential of agriculture to absorb labour force is also depended upon available arable land in these countries. Table-4 shows that the available arable land in most of the countries to the total land area is quiet less, except Bangladesh and India. The minimum arable land to the total land area is only about 4 per cent in Lao PDR followed by Malaysia to 5.5 per cent. Surprisingly, 80 per cent labour force in Lao PDR is engaged in agriculture sector with less arable land. Moreover, there is a decline in the availability of arable land in most of the countries except in Philippines, Sri Lanka, Lao PDR, Iran and Indonesia. Vietnam shows good increase in arable land by 5 per cent. However, the availability of arable land per capita per hector is static in all most all countries except Thailand, Philippines, Pakistan, Nepal and India which is showing a bit declining trend over the period of 1990 to 2005. It is obvious that pressure on land continues to be more than before. The shrinking arable land area also leads to migration of rural people to urban centre for job and earning livelihoods and it creates unemployment and underemployment in rural areas.

Figure -1



The contribution of industry sector to the national GDP tends to be increasing in all countries during 1998 to 2008, as shown in the Table – 5 and Figure – II. The substantial increase is noticed in Iran, Lao PDR, Myanmar and Vietnam. Although contribution of agriculture sector in GDP in Myanmar is about 41 percent even than contribution of industry has doubled in the national GDP. In Indonesia, Thailand and Malaysia the contribution of industry sector in the national GDP is much more than agriculture and it is higher among the Asia-Pacific countries. This also demonstrates that South East Asian countries are more going towards industrialization than other countries in this region.

Figure II



Similarly, it is noticeable that the contribution of service sector to the national GDP is also increasing in all most all countries except Thailand and Vietnam (Table -5 and Fig – III). In Philippines, Sri Lanka, India, Bangladesh, Iran, Malaysia, and Pakistan, the contribution of service sector is more than agriculture and industry in national GDP. Evidently, it has more potential than other sectors. It is remarkable that the

contribution of service sector is more than fifty percent in Bangladesh, India, Pakistan, Philippines and Sri Lanka. This sector need to be further exploited for employment and thereby it can be a good source of livelihood opportunities in rural areas.

Figure III

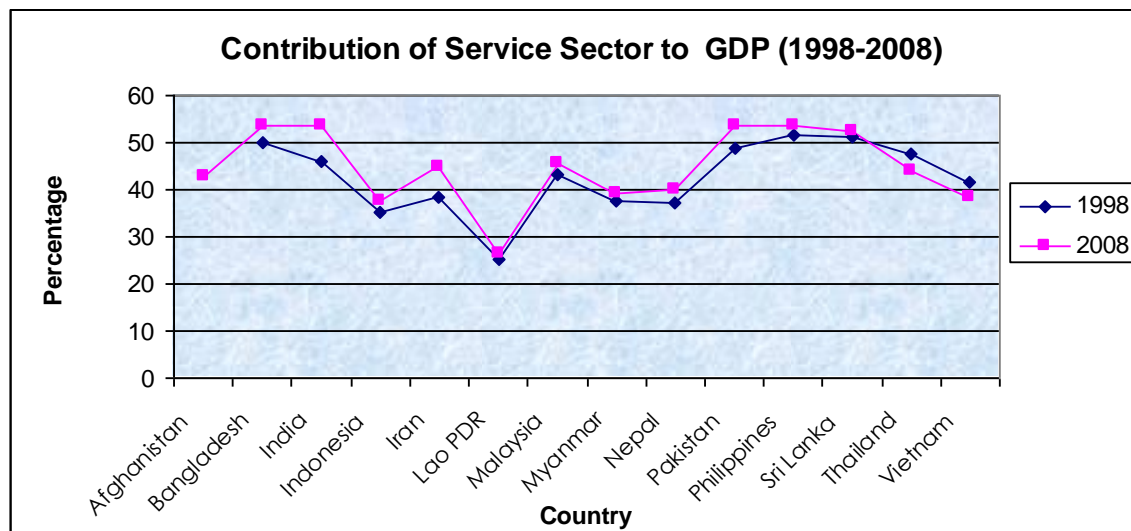


Table – 6 provide data on unemployment rate and it shows that it is increasing in India, Lao PDR, Nepal, Philippines and Vietnam, where as it is marginally decreasing in Bangladesh, Indonesia, Iran, Malaysia, Pakistan and Sri Lanka. Nevertheless, it is a matter of serious concern for policy makers to provide employment to people in the country.

Data on persons below poverty line in the country is an important input for policy formulation as it shows the enormity of problem of poverty that needs to be tackled. The poverty scenario is more reflected in rural area and issues are very crucial. Table – 7 provides data relating to poverty ratio in Asia-Pacific countries on the basis of income per day \$1 and \$2 collected during the period of 1990 to 2005. Although countries claim that poverty is decreasing, but issue still remain critical and challenging as they have to deal with huge number of persons in this category. On this basis of per day income of \$1 calculation, the highest poverty ratio is in Bangladesh (41.3%), followed by India (34.3%) and Lao PDR (27%). A silver lining can be seen in countries like Iran, Malaysia and Thailand where they could achieve to restrict poverty to a low level of less than 2 per cent. However, data suggest that combating poverty in some countries of this region is a challenging task for policy makers.

Table 6: Unemployment Rate

Country	Unemployment in thousands (1996/05)	Unemployment rate	
		1996/05	2008
Afghanistan	N.A	N.A.	40.0
Bangladesh	2002	4.3	4.2
India	16634	5.0	6.8
Indonesia	10854	9.1	8.4
Iran	2556	11..5	10.4
Lao PDR	38	1.4	2.4
Malaysia	370	3.6	3.3
Myanmar	190	N.A.	9.4
Nepal	178	1.8	2.1
Pakistan	3556	7.7	7.5
Philippines	2619	7.4	7.6
Sri Lanka	623	7.7	6.0
Thailand	496	1.4	1.4
Vietnam	926	2.1	4.9

Source: Human Development Report 2007/08, World Development Indicators-2008,

Table 7: Population below Poverty Line

Country	Less than 1\$ a day (%)	Less than 2 \$ a day (%)	Below national poverty line (%)
Afghanistan	N.A	N.A	N.A
Bangladesh	41.3	84.0	49.8
India	34.3	80.4	28.6
Indonesia	7.5	52.4	27.1
Iran	<2	7.3	N.A
Lao PDR	27.0	74.1	38.6
Malaysia	<2	9.3	15.5
Myanmar	N.A	N.A	N.A
Nepal	24.1	68.5	30.9
Pakistan	17.0	73.6	32.6
Philippines	N.A	N.A	N.A
Sri Lanka	5.6	41.6	25.0
Thailand	<2	25.2	13.6
Vietnam	N.A	N.A	28.9

Source: Human Development Report-2007/08

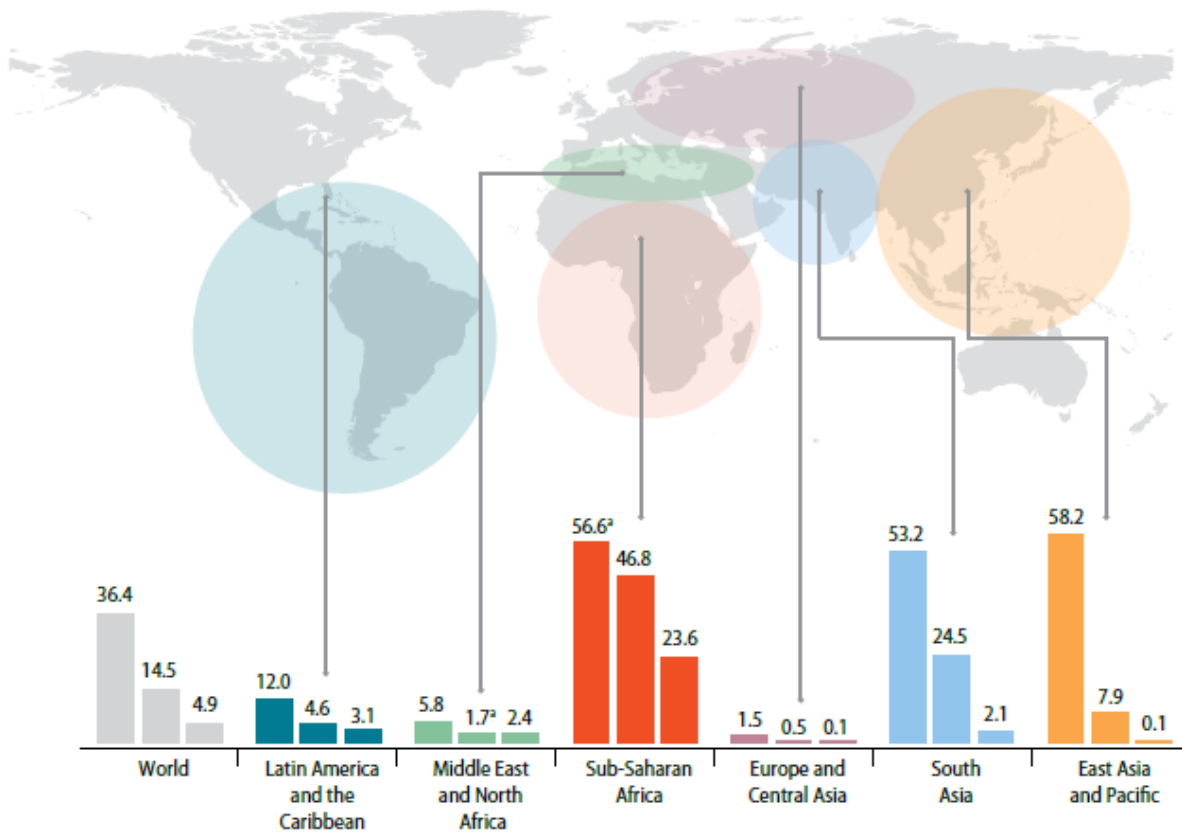
### Credit Access to the Poor

Access to credit for farm and non-farm activities is also a rural livelihood mainstay. Rural livelihoods particularly of marginalized people in some CMCs are heavily dependent on micro-credit and micro-finance programmes. In Bangladesh micro-credit has been playing a critical role in rural livelihoods system. It is argued that Bangladesh is a place where the seedbed of micro-credit was prepared, experimented and flourished with a recognized system to serve the poor<sup>1</sup>. The total number of beneficiaries till 2005 was 26.4 million of whom 3.1 million were male and 23.3 million were female indicating more than 88 per cent female. In terms of households, nearly one-third of households in rural Bangladesh are the beneficiaries of micro-credit programme<sup>2</sup>. Of total households covered by the micro-credit programmes, about 80 per cent were below the poverty line. Out of total number of households reached by micro-credit around the world, Bangladesh alone covered about 23 per cent (PKSF, 2004).

Affect of climatic change to the poverty is too phenomenal and various studies are available on the same.

Global and regional poverty rate estimates for 1990, 2011, 2030 Percent

<sup>1</sup> Bangladesh country assessment report, 2008



Source: PovcalNet is the online tool for poverty measurement developed by the Development Research Group of the World Bank. See <http://research.world-bank.org/PovcalNet/Index.htm> for additional information and data.  
 Note: The 1990 and 2011 estimates are based on Household Budget Surveys, and 2030 is a projection based on a reference scenario. See the discussion on scenarios in the Report Card.  
 a. Refers to the numbers that are provisional because survey coverage is less than 50 percent of population in the region.

## Conclusions

The foregoing discussions and analysis provides conceptual underpinnings, status and impact of policies and programmes in the Asia – Pacific countries and it postulates policy dimensions for way forward. Undoubtedly, rural development policy and programmes are conceived central to the national development strategies. However, livelihood approaches have considerable potential for improving the focus of programmes and policies directed toward poverty alleviation by integrating and converging variety of existing programmes. The present approach lacks proper coordination and consistency between the goals and variety of projects and schemes launched by government and donors. They are not able to mobilize collective support for the poor and protect their interests rather benefits of such projects go to them.

Dependency on agriculture still continues but it has sharply declined due to vulnerability to various risks and, therefore, it has limitations in exploring the potential to enhance livelihoods. Hence, a diverse portfolio of activities can contribute sustainability in rural livelihoods approach as it may improve long-run resilience in the event of adverse trends or sudden shocks. Thus there is a wide scope within existing

rural development policies for support to beneficial forms of diversification. The policy change emphasizes a focus on people, their assets and activities, rather than sectors and their performance as a conventional approach. So, expansion of diversification options may be multi-occupational and multi-location households.

Evidently, when agriculture is faltering, the non-farm sector can rescue and it is growing fast and has potential, as its share in rural income is substantially increasing. A range of strategies are required to boost this sector by giving fine tune like developing industrial clustering and infrastructure investment. This needs to be exploited for the advantage of rural areas for livelihood.

Land plays a strategic role in these countries besides its productive value. Approaches to rural development and livelihoods should be well integrated with the access to land and important related issues of land reforms. Empirical evidences show that poverty is significantly correlated with lack of access to land. Land ownership gives various social values like social status, political and economic leverage and while obtaining credit from market, etc. A need, therefore, is to consider if politically feasible to go for agrarian reforms in terms of tenancy rights, redistribution of ownership of uncultivated land and giving title to land and watercourses owned by the state.

For employment opportunities in rural areas, non-agricultural enterprises play a strategic role. Evidences show that some countries made substantial progress in poverty reduction through creating off-farm opportunities. Some countries of this region are good example for creating non-farm countryside employment. For example, employment of rural labour force in non-farm sector in Thailand is 52 per cent, Myanmar 51 per cent, Vietnam about 50 per cent, which is remarkable. So, rural enterprises can become both an engine of growth and also major contributor to the reduction of rural poverty and livelihood. The potential of labour absorption is high in agri-based industries, small and medium industries and service sector. The activities in this sector are labour intensive and provide employment opportunities for semi - and unskilled rural labour.

In this regard, Self-employment through vocational training to rural youth to become entrepreneur is another source of stimulus. Some countries like Pakistan and India have such programme. In India, the *Swarna Jayanti Swarajgar Yojana* (SGSY) addresses to mobilize rural folks into Self-help Group to take up economic activities and they are given vocational training. Now it is likely to be expanded as National Livelihood Mission.



Infrastructural facilities have a potentially important impact on livelihood. It can contribute in integration of national economies, increasing mobility of the people, expanding market facilities, speeding flow of information and ICT development. This need innovative approach for maintenance of assets created.

Wage employment programmes can be another suitable option to provide gainful employment during lean season. India has been providing such employment in rural areas from time to time in planned development approach which has culminated into right to work under Parliament Act on National Rural Employment Guarantee Act.

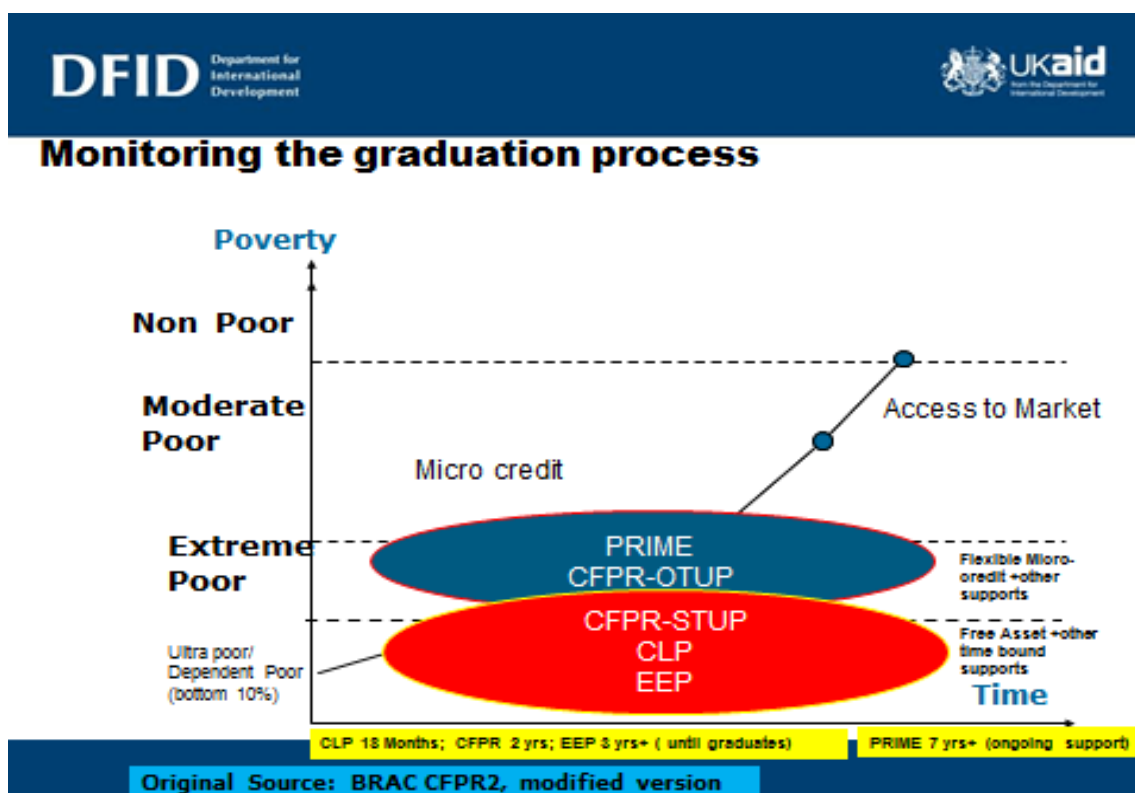
Another important area deserves consideration is credit. There is a need for creating rural financial institutions that are self-sustaining on the basis of savings and loan. Bangladesh is the hub of micro-finance in this region. The success of micro-finance in Bangladesh is exemplary, which can be emulated.

Poverty is closely associated with low levels of education and skills. Hence, the signification of education, both formal education and workplace skills have to be established for improving livelihood prospects. There is need for investment in human capital.

Participation and governance prominently feature in the discourse of livelihood and rural development. Democratic decentralization through local government institutions and representation of marginalized groups are necessary condition as it brings representatives closer to poor and safeguard their interest. It has been observed that poverty has correlation with local participation, accountability and transparency.

**Mr Arifur Rahman, Advisor, DFID** in his presentation on “**Making Market Work for the Poor Reflections from the Chars Livelihoods Programme**” gave a reflection from the on-going “Chars Livelihoods Programme (CLP)-Phase 2”, which is a DFID supported integrated livelihoods programme—targeting the extreme poor char dwellers (landless, asset-less and jobless) living in the remote riverine char islands of north-west Bangladesh. (*Jamuna/Brahmaputra and Tista River*). The model adopted in Figure-A

Fig  
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A



a

DFID supported integrated livelihoods programme –targeting the extreme poor char dwellers (landless, asset-less and jobless) living in the remote riverine char islands of north-west Bangladesh (*Jamuna/Brahmaputra* and *Tista* River). In partnership with RDCD/GoB and DFAT/Australia

#### Key interventions:

- Raising homesteads above the highest known local flood level, and providing sanitary latrines and access to clean drinking water. Providing a one-time transfer of productive assets (most often a cattle) to the poorest households. Nutrition support, Social Development training, Cash for Work during lean season, Market linkages. 78,000 hhs in 8 districts.
- So far 143,000 people lifted out of extreme poverty; 300,000 people protected from flooding through plinths; more than 2,50,000 people involved in economic activities supported by CLP

#### Background of Market Development Work

- First phase of CLP (2004-2010) promoted enterprise development: piloted over 30 innovative projects creating livelihood opportunities
- Second phase of CLP (2010-2016) implementing market development approach using M4P principles through:
  - Facilitating improvements in chars cattle / fodder markets

- Enabling farmers greater market access and opportunities
- To increase farmers production, productivity and income
- To further reduce vulnerability and strengthen livelihoods
- Meat market project and fodder market project – started September 2012, and Milk market project January 2013
- M4C initiative led by Swiss SDC –in crop sectors ( eg. Maize)

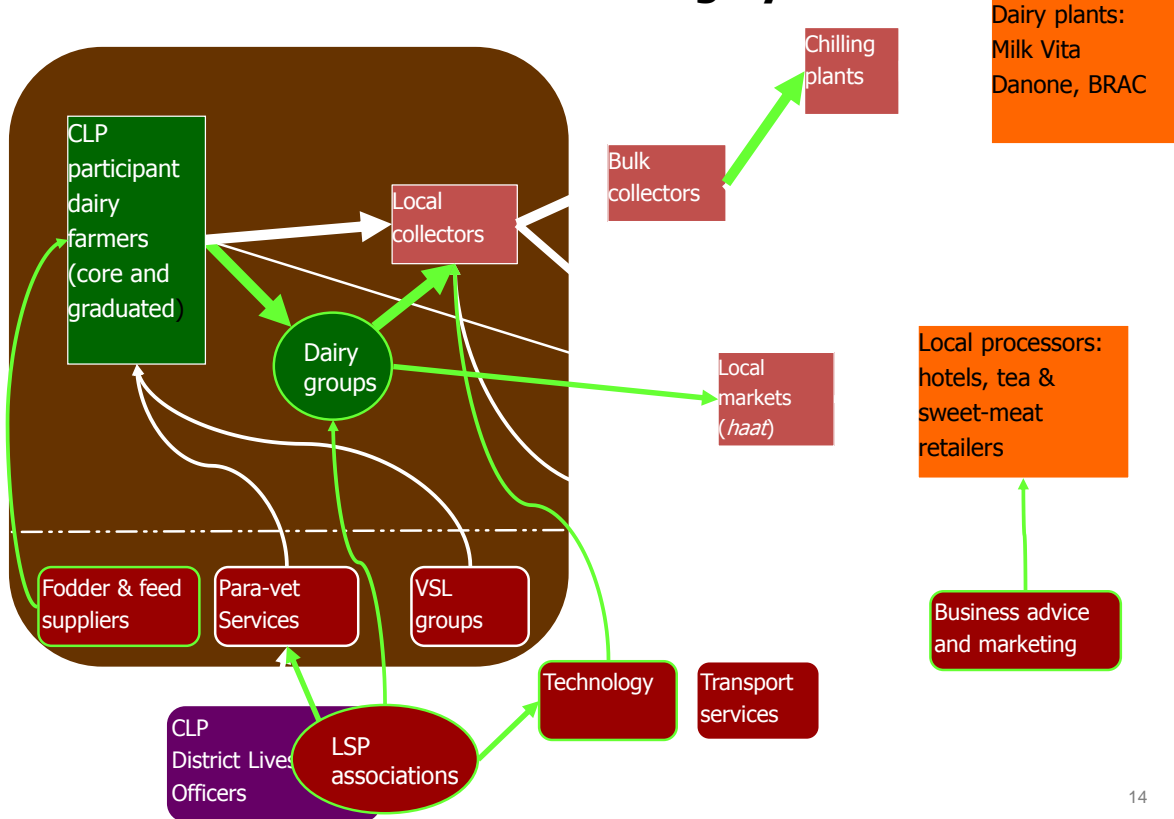
### **Distinct CLP market system approach different from its traditional livelihoods approach**

- Traditional livelihoods approach delivers capacity, goods and services directly to the poor – supply driven and led
- Market system approach (M4P) intervenes (indirectly) in the markets in which the poor operate as a ‘facilitator’ to bring about desired changes – demand driven and led
- CLP market development intervention aims to combine the best aspects of the two approaches to achieve pro-poor growth and sustainable income
- It is targeted at those CPHHs who have graduated from CLP, and at other members of a community interested in milk production or beef production or fodder production
- Key difference is that market system approach is driven by commercial business incentives (profits) to collaborate

### **How has CLP market system approach helped lift subsistence farmers out of poverty**

- By enabling farmers to increase production, productivity and income, formation of producers and business groups and facilitation of char based centres; Scaling-up financial loan products for business groups
- Through commercialising their activities
- By mainstreaming farmers into the markets (input and output side) system;
- Enabling their key livelihood asset (cow or bull) to be utilised to maximise output and potential income
- Allows for adoption of other high value livestock/farming practices and investment by farmers
- Increases economic activity and is poor-pro growth
- Sustainable linkages will exist between groups, service providers and external private sector market actors

## Towards a better Milk Marketing System



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### Lessons and challenges

- Only transfers does not necessary lead to an increase in income from productive assets supplied
- Low livestock/crop production (output), **productivity and profits is the main barrier to private sector engagement**. Other issues include transfer cost ( and time due to remoteness), economy of scale, supply chain ( cold chain in case of dairy), and **access to finance**.
- Traditional livestock and crop husbandry ( including vet) & management practices key constraint to change to incentivize ‘all’ actors
- Engaging early with private sector to identify market constraints and how they can be overcome is necessary
- Possible to integrate markets approach with a livelihoods approach – beware staff capacity and “mindset” as issues
- Initial signs are that market development approach is fostering inclusive pro-poor growth & contributing towards sustainable income generation and stronger livelihoods but NOT yet for all sectors.

**Mr. Hasan Khaled, General Manager, PKSF** in his paper, discussed the challenges of poverty and shared data on Asia as given below

- In East Asia, only 55% & in South Asia nearly 33% of adults have access to the formal financial sector;
- FI in SARRC countries is 80.4 percent in Sri Lanka, 65 percent in Bangladesh, 60 percent in Pakistan, 50.5 percent in Nepal, 48 percent in India;
- Report reveals Asian countries received 223 billion US\$ as remittance through expensive formal way.

### **Relationship between Poverty Alleviation & FI**

- ✓ Access to finance can unlock income earning opportunities and stimulation of job creation;
- ✓ Short-term loans are important cash flow management tools and have largely positive impacts in the area of employment and income;(ADB)
- ✓ Financial inclusion empowers individuals and families, especially women and the poor;(MD.IMF)
- ✓ Deeper financial system helps in reducing income inequality;(Beck and others 2008)
- ✓ Poor people can protect their meager assets and incomes against shocks if insurance & safety net mechanisms are present;
- ✓ Conditional cash transfer program of Brazil resulted reduction in poverty rate from 42.7% to 28.8% in 5 years starting from 2003;
- ✓ Uneven and inequitable growth has resulted in the exclusion of 51 percent of India's population in financial services from formal source, which is identified as key cause of poverty, together with illiteracy;
- ✓ Access to credit has key link between economic opportunity and economic outcome;
- ✓ One of the seven drivers identified for achieving the MDGs is ensuring financial inclusion.

### **Bangladesh Initiatives in FI**

- ✓ Banks diversify their market opportunity at lower transaction costs by partnering with MFIs;
- ✓ MFIs diversified their financial services;
- ✓ All private and foreign banks must target at least 2.5 percent of their total advance as agricultural loan;
- ✓ Undisbursed amount must be deposited in BB at bank rate;
- ✓ Taka 5.00 billion refinancing line has been adopted to landless sharecroppers;

- ✓ 10 million farmers opened bank account by nominal amount & Tk.7.22 billion of diesel subsidy has been disbursed through these accounts;
- ✓ 3-level monitoring system has been developed to watch agriculture credit by BB;
- ✓ BB has been following a policy of requiring at least one in every five new branches to be in rural locations .

### FI Bangladesh's Status

- ✓ Number of bank deposit A/Cs is 48.68 millions;
- ✓ Access to formal and micro finance is 65.69% and access to only micro finance is 43.23%;



- ✓ Access to informal finance is 26.19%;
- ✓ Informal market still has significant presence.
- ✓ 43.23 % extreme poor has no access to credit market, 44.52% has access to microfinance, 17.17% in informal & only 5.26% in formal credit market.
- ✓ App. 4.42 lac registered users of mobile banking & around 10% of account holders using bank agents. (ACI)

### Landscape of FI in Bangladesh

	Access to any financial services in any market	Access to any financial services (excluding insurance)	Access to formal and Micro finance	Access to Micro finance	Access to formal financial services	Access to informal finance
<b>National</b>	76.77	73.34	65.69	43.23	37.02	26.19
<b>Poverty Status</b>						
Non-poor	79.39	75.96	68.37	39.67	44.42	27.69
Poor	70.57	67.14	59.32	51.70	19.43	22.63
<b>Region</b>						
Rural	75.52	71.89	64.02	46.39	32.8	27.35
Urban	81.68	79.02	72.21	30.88	53.53	21.66

Institute of Microfinance (InM)

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## Challenges

- ✓ Unfamiliarity with the products required by the poorer segment of the population;
- ✓ Inadequate expertise to interact with new clients and inter-organizations;
- ✓ Inability to leverage new technologies; and
- ✓ Emerge regulations.

**Dr. Toufic Ahmed Choudhury, Director General, BIBM** rounded off the discussion by saying that challenges of alleviation of poverty through financial inclusion need to be looked into by the Banks and financial institutions more seriously through responsible and socially acceptable business conducts. Regular training on Banking rules and regulations is needed for better performance of the officials of the financial institutions.

## **Panel Discussion 1: International trade (Export) as a frontier in driving corporate social responsibility to alleviate poverty**

The first session was followed by a Panel Discussion touching on International Trade (Export) as a frontier in driving corporate social responsibility to alleviate poverty. The Panel deliberated on markets, which dictated the terms related to cost, practices, innovations or access requirements. Stable and developed world is in position to set the priorities rights before rules come into the existence. It is seen that European market is a leading example of declaring CSR policies as mandatory before making business there and the same may prevail elsewhere too. It may therefore be necessary to identify a range of international trade opportunities in various key economic sectors associated with the transition to a green economy; identify policies and measures that may act as facilitators and overcome hindrances to seizing trade opportunities arising from the transition to a green economy; assist governments, the private sector and other stakeholders to build capacity to take advantage of sustainable trade opportunities at the national, regional or international level.

Chaired by **Mr Fazlul Haque, Former President, BKMEA**, the Panel was participated by Mr Birendra Raturi, International Director, SR Asia, and Mr AbdurRauf, Director, Export Promotion Bureau. Mr Fazlul Haque, Former President, BKMEA raised a number of challenges being faced by the business community in Bangladesh, particularly in readymade garments and knitwear in running their business. Putting emphasis on the contribution of garments industry in the national economy, which generates 80% of export earning, followed by leather, shipbuilding, tea and jute, he urged upon the government to

undertake measures in ensuring safety of workplace and safety from fire hazards. Due to media advocacy and pressure from the local constituency, international trade has been putting increasing emphasis on responsible social business and social conduct. Companies without CSR activities would run the risk of losing the race in international trade. For the exporters as well as for the importers, it is a “win-win” situation and both the parties win the game if environmental issues are strictly followed.

**Mr. Abdur Rauf, Director, Export Promotion Bureau (EPB)** in his presentation, said that EPB with the slogan, “No Aid-More Trade” has been promoting export items and exploring niches markets targeting non-traditional items. Export earning of Bangladesh from US\$ 348 million in 1972 has increased to US\$ 30 billion in 2013 due to pragmatic policies undertaken by the government, he said. Efforts are on to enlarge the export product base and diversify export items from its dependence on 6 items only. Referring to contribution of export earning constituting 21% of the GDP, he said that various initiatives of the government were giving dividend.

## **Session 2: Green Banking and Corporate Social Responsibility in Sustainable Energy Sector**

The session 2 with the theme, “Green Banking and Corporate Social Responsibility in Sustainable Energy Sector” deliberated on sustainability concerns in Asian countries which are different than the rest of the world. Prominent issues and concerns do require new schemes as innovative solutions to address economic, social and environmental challenges being faced by the Asian countries; green banking solutions in the areas of finances, projects and products; community awareness and development.

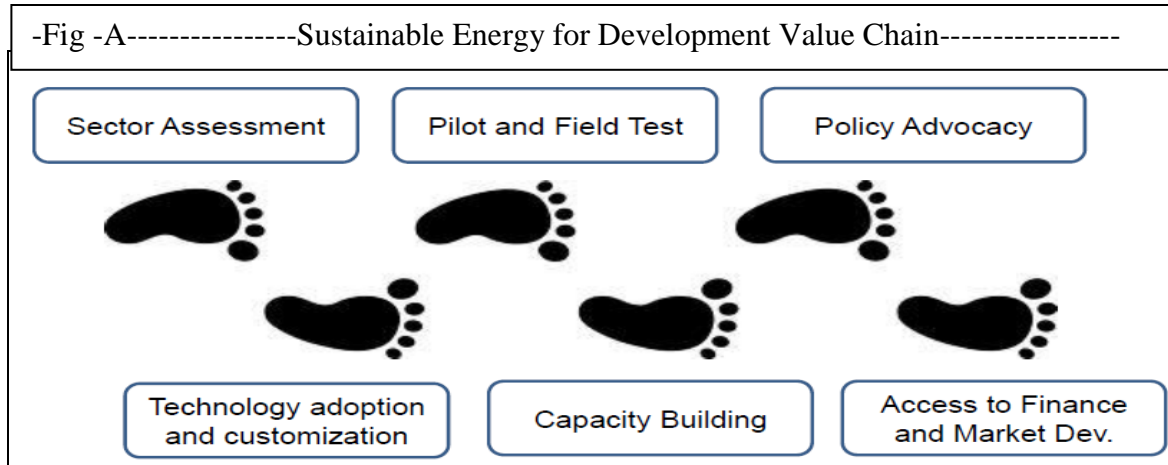
Chaired by Professor Dr. M. ShamsulHaque, Vice Chancellor - Northern University of Bangladesh, papers were presented by Mr. Al Mudabbir Bin Anam Team Leader-Energy Efficiency, SED, GIZ Bangladesh, Engr. Md. NurulAktar, CEO and Director, Energypac Electronics Ltd and Mr. Khondkar Morshed Millat, Deputy General Manager, GB & CSR, Bangladesh Bank, and Mr. ShafiqulAlam, Project Manager (Energy) - Industrial and Infrastructure Development Finance Company Ltd (IIDFC).

**Mr. Al Mudabbir Bin Anam of GIZ** in his paper deliberated on green Banking and CSR activities concerning the sustainable energy sector in Bangladesh. On sustainable energy development, GIZ has been supporting the Government of Bangladesh to materialize its vision in line with Vision 2021; Renewable Energy Policy 2009; National Energy Efficiency Action Plan 2013; Bangladesh Country Action Plan for Clean Cook stoves 2013; Sustainable and Renewable Energy Development Authority (SREDA) Act 2012; and National Energy Efficiency priorities. He identified lack of technology, lack of policy and regulatory framework, access to finance, lack of awareness, lack of institutional capacity; and lack of qualified human resources as challenges for scaling up of sustainable energy deliveries. As possible way forward in promoting access to finance, he suggested undertaking sector specific access to finance studies; identifying innovative financing approach; differentiating RE and EE financing modality;



cluster based financing for SME sector; sector based financial product development; business integration training and capacity building of borrowers, banks and NBFIs;; improving the linkage between the borrowers and lenders; and evaluating and customizing MFI approach.

The Value chain explained for SED is in Figure-A.



GIZ has been supporting the Government of Bangladesh vision which is to

- Provide affordable and reliable electricity to all by 2021
- Renewable Energy Policy 2009
- National Energy Efficiency Action Plan 2013
- Bangladesh Country Action Plan for Clean Cookstoves 2013
- Sustainable and Renewable Energy Development Authority (SREDA) Act 2012
- National Energy Efficiency Master Plan (under prep.)

GIZ shared a case study on **GIZ-Developed Improved Rice Parboiling System (IRPS) which resulted** in surplus supply of husk ,Surplus Husks leave potential for electricity generation, Cost savings from husk makes the business more financially viable, e.g. briquetting, poultry bed, rice bran , Improved Safety of the Boilers and a healthy work environment ,Reduced/no Pollution from ash and black carbon emission etc.

With the success from traditional to new rice parboiling system, GIZ has prepared a Roadmap in promoting A2F in IRPS

- Assessment on existing provisions of access to finance in the sector (including BB refinancing schemes)
- Working with Bangladesh Bank to explore dedicated financial product development

- Integrated Awareness Raising Campaign on the benefit of IRPS at National as well as Local level
- Cluster based demonstration project
- Capacity enhancement of Rice Mill Owners in developing the business case
- Capacity enhancement of Bank Officials on understanding the Technology / Sector
- MOU with proactive bank / FIs to promote the sector
- Capacity enhancement of the Rice Mill Owners Association

GIZ in concluding remarks said that adopting to the new approaches will be a major step forward in attaining vision for sustainable energy program in Bangladesh.

**Engr. Md. Nurul Aktar, CEO and Director, Energypac Electronics Ltd** described the two components of sustainable energy pathways, which are renewable energy and energy efficiency. By introducing solar irrigation, the Energypac has been improving lifestyle of the farmers; saving national fund by reducing the import of diesel; and reducing carbon emission, he said. Solar Home System also created educational opportunity for deprived kids and thereby increased the literacy rate of the country.

Development in agricultural sector through solar irrigation



Creating education opportunity in remote area



Green ATM booth/green branch concept & solar mini grid



Solar energy has now transformed industries and commercial buildings through energy efficiency. It has created awareness and promoted green banking practices through green ATM booth/green branch concept. Solar mini grid has also created employment opportunity, he said. There are some challenges in introducing solar irrigation and they are import price of PV cell, lack of incentives on solar energy and lack of awareness.

In his paper, **Mr. Khondkar Morshed Millat, Deputy General Manager of Bangladesh Bank** discussed the issues related to “Green Banking” in Bangladesh and CSR activities in sustainable energy sector undertaken by Bangladesh Bank. Instead of conventional short term monetary and financial policy setting, the Bank has been addressing the longer term needs of inclusivity and environmental sustainability in growth pursuits, he said. Major policy interventions are: campaign of ingraining socially responsible corporate ethos for the right motivations; consultative approach for motivation to financial intermediaries into enthusiastic engagement in the socially responsible initiatives; and innovations of cost efficient new modes with financial services with the goals as below.

### Finical goal setting for the Banks

Sectors	Goals	
<b>Agriculture</b>	2.5 % of total lending	
<b>SME</b>	Banks are instructed to set their own annual target	
<b>Green</b>	Older Banks	5% of the total fund disbursed
	New Banks	3 % of the total fund disbursed
	FIs	4 % of the total fund disbursed

Agricultural Credit		
Initiatives	Impact	
	2008-09	2013-14
Annual Agri. Credit Policy with set target	No credit disbursement by private and foreign banks	All banks disburse credit
Credit Disbursement (Taka in billion)	92.84	160.37
Credit for sharecroppers	Taka 5 billion project initiated in 2009 for soft bank credit to sharecroppers. Taka 13.28 billion has been disbursed to 0.863 million sharecroppers in last 5 years.	
Credit at interest subsidy	In last 4 fiscal years, Taka 3.09 billion bank credit disbursed for farming import dependent crops.	

**SME Credit**

Initiatives	Impact
Credit Disbursement	Taka 2623.40 billion disbursed to 1.84 million SME entrepreneurs in last 4 years.
Refinancing	Several refinancing windows from BB's own fund and support fund by ADB, JICA, IDA amounting to Taka 21 billion. Taka 34.56 billion provided as refinance in favor of 41,952 SME businesses from these funds.
Credit for women Credit at interest subsidy	In last 4 years, 90,000 women SMEs have been provided Taka 94.44 billion from banks and FIs.  15% of the refinance funds allotted for women entrepreneurs and 9612 women received refinance facility of Taka 7.54 billion.

**Green Finance**

Initiatives	Impact
Green Banking Policy	Green banking policy guidelines in 2011 introducing green finance. In 2014, annual target at 5% for direct green finance for banks and FIs.
Credit Disbursement	Taka 941.30 billion has been disbursed from 2012-2014 (September) as green finance where Taka 78.07 billion as direct green finance and Taka 863.22 billion as indirect green finance .
Refinancing	BB refinance scheme of Taka 2 billion for renewable energy and green product in 2009. Product line of the scheme extended to 47 from initial 5. In 2009-10, Taka 5.03 million was disbursed from this scheme where this amount stood upto Taka 381.52 million in 2013-14.
ADB supported Brick Kiln Efficiency Improvement Project	USD 50 million project facilitates financing for environment-friendly brick kiln set up. USD 15.79 million has been disbursed from this project.

Priorities have been given on agriculture, SME and “Green Projects” under the inclusive sustainable financing priority of the Bank, he observed.

## **Financing for Poor and Underprivileged**

Refinance Scheme of BDT 2 billion only for NFA Holders of Tk.10 Target: landless / Marginal / Small Farmers / Small Shopkeeper /Micro Entrepreneur /Tailor /Flower and Fruit Sellers / Feriwala / Flexy and IT Service Provides in Rural Area, Carpenter, Plumber, Mechanics etc, helpless people of vulnerable areas, physically challenged, poor women etc. with Loan Amount: Tk. 50,000/- Loan Tenor:1 year(Collateral Free) ID/Birth Certificate, Personal Guarantee . This is a Quality Product Bank's offer to borrower 12%, Through Bank-MFI it is 19% BB Refinance Rate to bank 5%, Bank's Int. Rate to MFI 7%

## **Policy level interventions in the Banking sectors**

Environment and Social Risk Management (ESRM) Guidelines as part of Green Banking would take care of business deal and projects by assessing environmental and social needs. He put emphasis on integrating environmental risk with credit risk. He discussed Environmental Risk Management (ERM) Guidelines adopted by Bangladesh Bank in 2011; Policy Guidelines for Green Banking 2011; and Bangladesh Bank Refinance Scheme in Renewable Energy and Green Finance. In line with the Bangladesh Environmental Conservation Act 1995 and Bangladesh Environmental Conservation Rules 1997, Bangladesh Bank has developed Environmental Due Diligence (EDD) checklists for 10 sectors and urged all Banks and Financial Institutions to follow the check list.

In his concluding remarks, he summarized the Bank's policy guidelines as follows:

- a) Policy and Guidance: Formulation of Green Credit Policy; Revisit Environmental Risk Management; Incorporation of Social Risk Management; Sector Specific ERM Guidelines; Policy for Green Branch; Framework for Green Strategic Planning; and Waste Management Policy;
- b) Concepts and Practices: Carbon footprint measurement; and Incorporation of Sustainable Governance in the Corporate Governance framework; and
- c)Reporting and Disclosure: Revision of regulatory reporting; Sustainability Reporting; and Quantitative Scoring Model for ERM which are in place for banks to follow in the larger perspective of poverty alleviation.

**Mr. Shafiqul Alam, CDM and Energy Efficiency Specialist, Industrial and Infrastructure Development Finance Company Ltd (IIDFC)** in his presentation described the role of IIDFC in promoting green banking and sustainable energy. Through green banking, IIDFC has been trying to reduce carbon footprint and environmental impacts compared to tradition banking. Under the Clean Development Mechanism (CDM), IIDFC, has introduced energy efficient Hybrid Hoffman Kiln (HHK)

technology to replace the traditional Fixed Chimney Kilns (FCKs) while bringing structural changes to the brick making sector. So far, the financial company has implemented two CDM projects, reducing 69,000 ton of CO<sub>2</sub> during September 2011-August 2014 period.

**Traditional Fixed Chimney Kilns (FCKs  
(Traditional way)**



**Hybrid Hoffman Kiln (HHK) technology (New  
technology)**



The advantages of this new technology are it is energy efficient by reducing use of fuel by 50%; kiln is insulated to reduce heat loss; aerodynamic and controlled air flow in kiln; and uses waste heat for drying green bricks. It is also environment friendly by reducing visible and invisible air pollution; reducing land degradation by using river and lower quality clay; and lowering GHG emissions by approx. 5,000 ton of CO<sub>2</sub> annually, he said. Bricks are of better quality and stronger and the cost of production is lower.

Approximately, 1,000 HHKs are required to replace the traditional kilns and more than USD 1 billion would be required. The financial mechanism used under CDM as

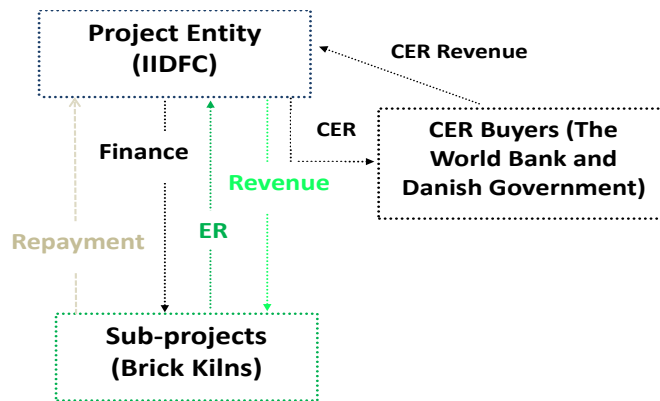


Diagram: Financing Mechanism used under CDM

The challenges are the capacity of the entrepreneurs, affordability of technology, problem in replication and standardization; market demand; and price of coal, he described. He suggested some measures in overcoming the challenges.

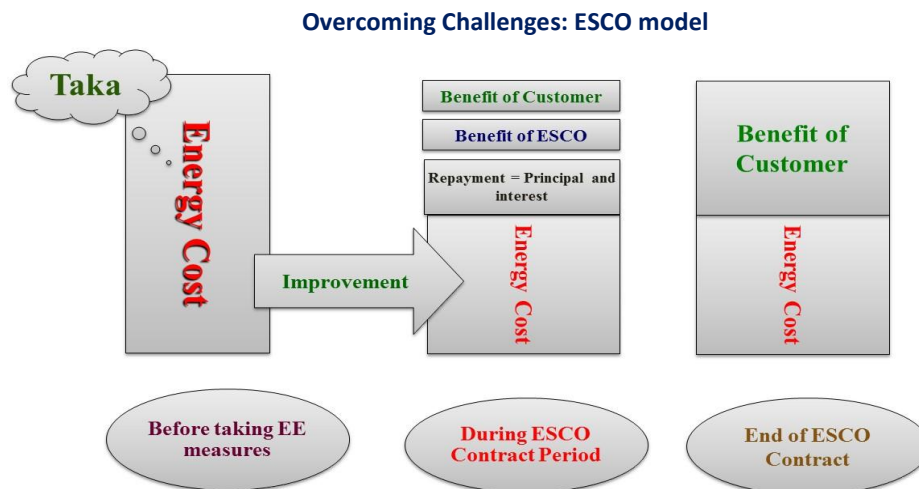
IIDFC has also coordinated an Industrial Energy Efficiency Program. While there are opportunities for Industrial energy efficiency, there are numerous challenges too.

Investment Opportunities in Energy Efficiency	Challenges
<ul style="list-style-type: none"> <li>• Energy Efficient boiler, Motor</li> <li>• Waste heat recovery</li> <li>• Insulation of furnace</li> <li>• Process improvement</li> <li>• Variable Frequency Drive (VRM)</li> <li>• Efficient lighting etc.</li> </ul>	<ul style="list-style-type: none"> <li>• Energy Efficiency Projects are considered risky by many people</li> <li>• Foreign Currency risk in case of a foreign loan</li> <li>• Absence of viable market mechanisms like <b>ESCO, ESCA</b> etc.</li> <li>• Credit worthiness of clients</li> <li>• Many don't consider energy efficiency as financial product</li> <li>• Lack of capability at industry as well as FI level and the like.</li> </ul>



## Overcoming of challenges in Energy Efficiency

- Formation of ESCO
- Implementation of some pilot projects as seeing is believing
- Capacity development of FIs as well as industries
- Policy level intervention etc.



During the open session, the participants flagged in the challenges being faced by the entrepreneurs in promoting renewable energy in Bangladesh. Notably among them are taxes imposed on PV Cell, lack of incentives in promoting CFL lamps, biogas plants and wind energy. Industrialists are having difficulties in accessing Clean Development Mechanism (CDM) and seeking Carbon credit due to procedural formalities. Participants urged upon the government climate negotiators to simplify the CDM procedures for easy accessing by the developing countries and the LDCs. Some lending agencies also complained absence of proper guidelines from the Department of Environment on energy efficient technology for the brick kilns. They have been funding brick kilns following Hybrid Hoffman Kiln (HHK) technology replacing the fixed chimneys. Due to frequent changes of models and technology, bankers are finding it very difficult to fund environment-friendly energy efficient projects, they said.

**Professor Dr. M. Shamsul Haque, Vice Chancellor - Northern University of Bangladesh** in his concluding remarks stated that green banking and corporate social responsibility are prerequisites to ensuring a sustainable energy. Referring to Solar Home System (SHS), he said, such a renewable energy has changed livelihood pattern of many households in the inaccessible areas of the country. Efforts are to be taken for fast promotion of SHS in inaccessible areas like the *charlands*, islands and hilly region of the country.

## **Session 3: Poverty Alleviation by skill development through CSR**

The session 3 with the theme, “Poverty alleviation by skill development through CSR” dealt with the availability of pre-requisite technical skills for performing work. With the pace of technology development, skills gaps continue to lag behind. Conventional and contemporary practices are getting backseats and economically nonviable due to lack of policy support. A large part of the society is getting sidelined in various sectors due to the skill gaps. It is certainly an unacceptable case, where general masses are ignored and left on their own fate, live poor and die poor.

Chaired by **Mr. Khondoker Mostan Hossain, Joint Secretary, Ministry of Labour & Employment, Government of Bangladesh**, the paper presenters were Mr Algodage Saman Priyashantha, Executive Director, Lanka Jathika Sarvodaya Shramadana Sangamaya (inc), Mr Mohammad Khairul Alam, Programme Officer, RMG Center of Excellence, ILO-Dhaka and Ms. Noushin Safinaz Shah, Senior Business Advisor-PSEC, GIZ Bangladesh.

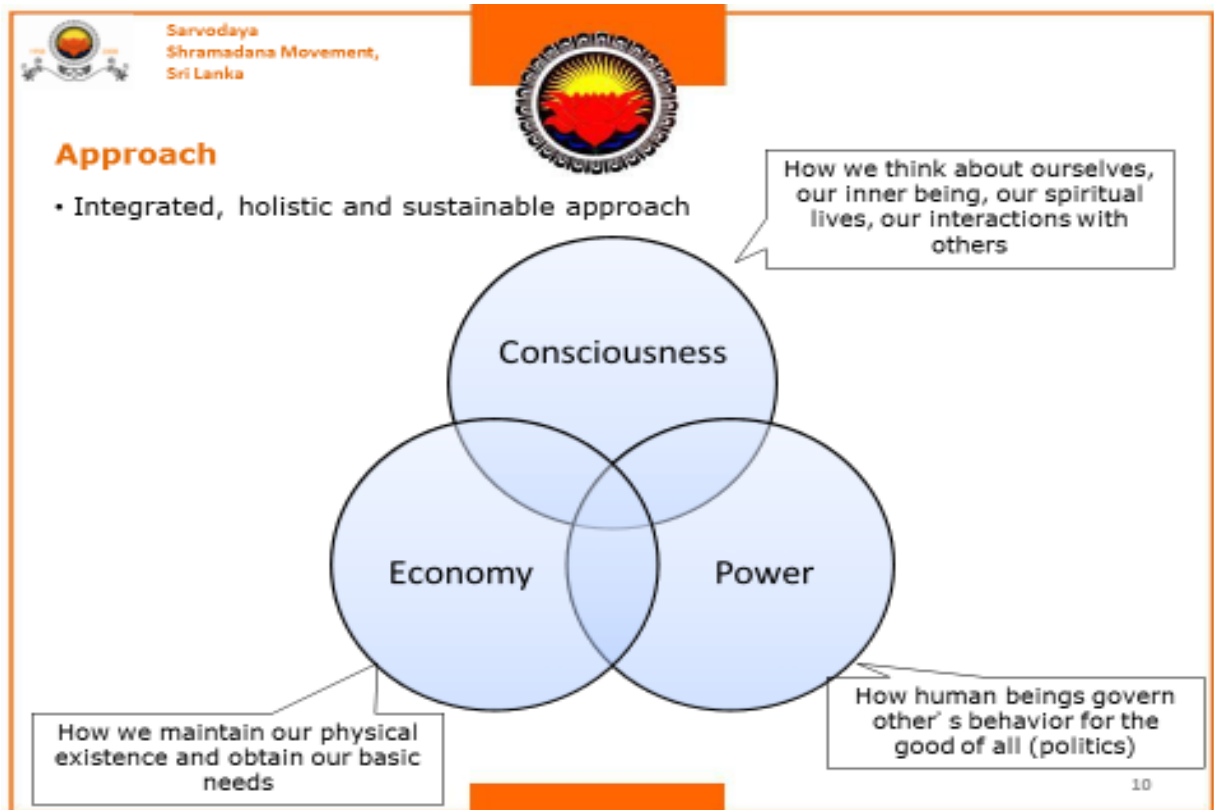
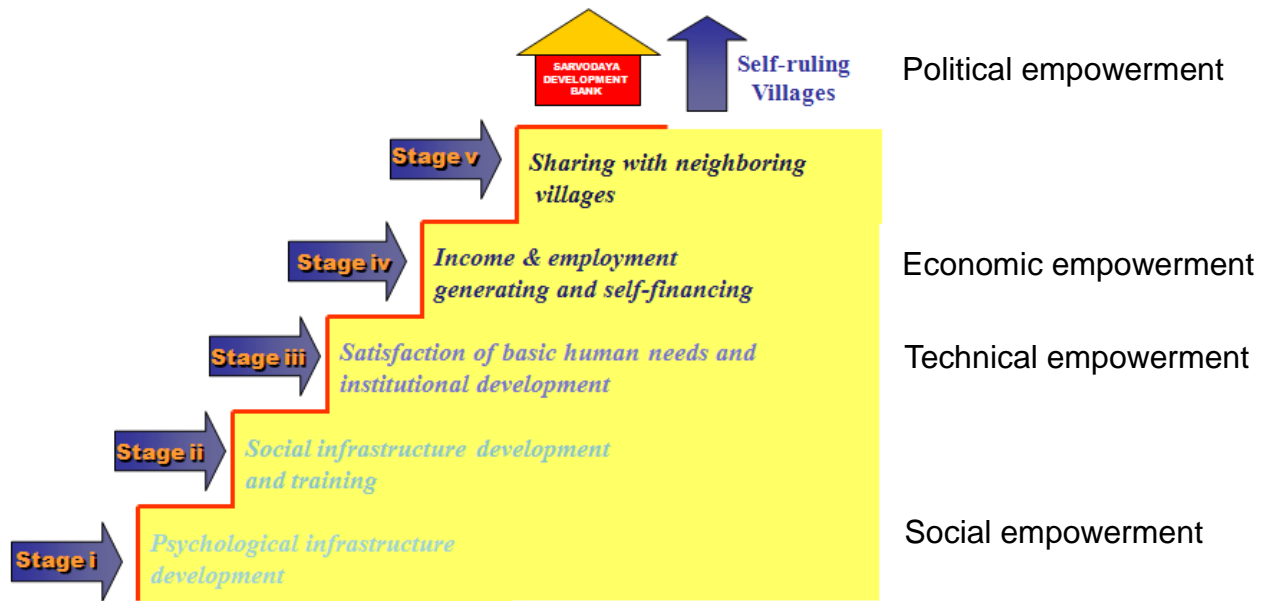
**Mr. Algodage Saman Priyashantha, Executive Director, Lanka Jathika Sarvodaya Shramadana Sangamaya** in his paper shared *Sarvodaya* experience in community development in Sri Lanka through poverty alleviation by skill development. He discussed six dimensions of development model in responsible business conduct and they are: economic development; social development; political development; ethical development; cultural development; and spiritual development. He put emphasis on skill development as prerequisite to decent employment and decent work. Following the philosophy of *Sarvodaya Shramadana Sangamaya*, he said that 15,000 villages in Sri Lanka have been brought under this programme. They are now running community health programmes, water supply and sanitation, mobile children’s library, and skill development through CSR activities. Present challenges and the ways forward are phasing off of donor funding; ensuring better health and voluntarism; difficulties in facing complex societies and behaviors; underestimation of role of civil society; lack of communication and collaboration among state, civil society and private sector etc.

### **Development model**

- Participatory Community Development with
  - *Spiritual*                      - *Moral*
  - *Cultural*                        - *Social*
  - *Economic*                      - *Political Development*
- Designed and developed through the active community participation to address the basic needs of the community
- Methods and techniques which are scientific, cost effective, suit and preserve the local values
- Evolved through experimentation, innovation and 54 years of experience
- Positively adapted by other stakeholders in development around the world



## Five stage village development process



## Alleviation of Poverty

Province/District	1990/91	1995/96	2002	2006/2007
Western Province	19.1	16.3	10.8	8.2
Central Province	30.7	36.2	25.1	22.3
Eastern Province	30.2	32.6	27.8	13.8
North Western Province	25.8	27.7	27.3	14.6
North Central Province	20.5	24.7	21.5	14.2
Uva Province	31.9	46.7	37.2	27.0
Sabaragamuwa Province	31.0	41.7	33.6	24.2
Colombo District	16.2	12.0	6.4	5.4
NuwaraEliya District	20.1	32.1	22.6	33.8
Moneragala District	33.7	56.2	37.2	33.2

□

## Skill development Initiative

- Sarvodaya VT Centers are operating as the largest training centers network of vocational training with 224 rural vocational training centers 26 district vocational training centers and 9 National level development educational institutes.
- Approximately 25,000 youth get trained annually in 83 trades sectors including government VTA.

## *Deshodaya-Awakening the Nation*

- To promote a culture of democracy, good governance, reconciliation and sustainable peace through broad people's participation and consensual politics
- 276 Divisional Deshodaya Forums
- 26 District Deshodaya Forums
- 18+ National Deshodaya Assemblies

## **Present Challenges and way forward**

- Phasing off of donor funding
- Better health and social indicators but forgotten needy pockets
- Voluntarism
- Complex societies and behaviors – complex problems
- Civil society representation – conflicts with State
- Underestimation of role of civil society
- Lack of communication and collaboration among State, civil society and private sector

**Mr. Mohammad Khairul Alam, Programme Officer, RMG Center of Excellence, ILO-Dhaka** in his paper, said that ILO in Bangladesh has been consciously, through its TVET (Technical and Vocational Education Training) reform project, developing skill developing training model following CBT&A (Competency Based Training and Assessment) since 2007. ILO in Bangladesh, also has been instrumental in formulating National Skill Development policy 2012. This includes access to skill development training for the underprivileged group and PWDs (People with Disability) as it provides strong foundation as a backup for IGA -income generation activities. ILO /TVET Reform project had started pilot projects for RMG Sewing Machine Operators and a few other trades. He further discussed the National Skill Development Policy 2011, wherein the issues of disadvantaged groups have been addressed. He referred to UCEP's skill development training programmes, like vocational training, beauty parlour etc as part of responsible business conduct.

**Ms. Noushin Safinaz Shah, Senior Business Advisor-PSEC, GIZ Bangladesh** in her paper, referred to Rana Plaza garments disaster in 2013 and said that GIZ had been working along with the Ministry of Labour and Employment and the Ministry of Women's and Children in training disabled garment workers on various technical skills, so that they could be rehabilitated in the society. She discussed various projects undertaken by GIZ for ensuring a decent workplace for the workers in garment factories.

During open discussion, the participants stressed the need of training the female domestic workers prior to sending them to the Middle Eastern countries. It was learnt that Bangladesh Korean Training Institute has been training female domestic workers in a mini-scale. Such training is a voluntary one and not well monitored. Participants put emphasis on training of local drivers of motor vehicles and to help them change their mindsets. There was a general consensus in the floor that awareness raising among the local drivers, change of their mindsets followed by strict enforcement of road safety laws and regulations are extremely necessary.

In his concluding remarks, Mr. Khondoker Mostan Hossain, Joint Secretary, Ministry of Labour and Employment highlighted on various policies and programmes undertaken by the Government in promoting green jobs, decent jobs, safety and security in the workplace etc. The issue of responsible business conduct, corporate social responsibility are getting high priority in the government. It is learnt that the Ministry of Planning was developing a CSR Policy for the non-Banking financial institutions of the country, he said.

**Day Two:  
30 November 2014**

### **Session 4: International standards, guidelines and tools for poverty alleviation through responsible business**

On the second day, the session 4 with the theme, “International standards, guidelines and tools for poverty alleviation through responsible business” was chaired by Dr. Mahfuzul Haque, former Secretary, Ministry of Labour and Employment, Government of Bangladesh. The paper presenters were Ms Rumi Ariyoshi, First Secretary, Embassy of Japan in Bangladesh; and Mr. Zaki Uz Zaman, Head of Operation, UNIDO. The session discussed the issues on international standards and guidelines as problems couldn’t be addressed in isolation, since we are living in a world village.

**Ms Rumi Ariyoshi, First Secretary, Embassy of Japan** in Bangladesh in her paper brought the issue of ethics and religion in responsible business conduct following Asian traditions. She brought forward the Japanese philosophy for corporate longevity. Referring to “*Sanpo Yoshi*”- a traditional Japanese philosophy for corporate longevity, she said that three issues are to be looked into in conducting responsible business. They are: prosperous society; consumer (employees); and enterprise (provider, job creator). When dealing with consumers, enterprises should act in accordance with fair business, marketing and advertising practices and should take all reasonable steps to ensure the quality and reliability of the goods and services that they provide, she said. *Sanpo Yoshi* relies on good communication and trust between the enterprise, the worker and the community. Timeless universal spirit of *Sanpo Yoshi* should be implemented as a core strategy for corporate longevity by the corporate leadership, she observed. She also narrated the OECD Guidelines for realizing responsible and sustainable business practices across value chains. She urged the business community to change the mindset in order to conduct responsible business. Quoting Prof Dr Muhammad Yunus, she stated that “money is an incentive, no doubt, but it is not the

only incentive for human beings. Making money is happiness, making the world happy is super-happiness”.



What is Responsible Business Conduct? and answer in simplest terms, it's about compliance, and common sense of propriety and fair action said the presenter.



*The Japanese terms “Sanpo Yoshi” ~ a traditional Japanese philosophy for corporate longevity and is a case study shared by the Japanese businessman which is*

When you go abroad to do business, it is most important to always keep in mind:

To make sure that the garments (products) you are selling satisfy all customers in that country;

Think and act customers first;

Never aim for short term high profit;

Be humble that you are dependent on Gods’ blessing;

Do business with a caring mind for the people in the region;

Never lose faith in Gods in order not to avoid malicious mind.

By so doing, you are in line with *Reason* and will be able to keep a healthy body and mind. ”

--message for his grandchild by Jihei NAKAMURA 1754

*Sanpo Yoshi* relies on good communication and trust between the enterprise, the worker/consumer and the community. *Sanpo Yoshi* should be implemented as a core strategy for corporate longevity by the corporate leadership.

“Capitalist system is justified on the assumption that making money is the sole source of happiness. The more money you make the happier you are. Money is an incentive, no doubt, but it is not the only incentive for human beings. Making money is happiness: but I feel making the world happy, is super-happiness.” ~ Dr. Muhammad Yunnus

I shall do business with *Sanpo-yoshi* spirit to make my company survive long period and make my life meaningful was the concluding point.

**Mr. Zaki Uz Zaman, Head of Operation, UNIDO** deliberated on issues like Corporate Social Responsibility (CSR) and Responsible Business Conduct (RBC). Both of these terminologies are to be understood that they are not for charity; they are mandatory in nature and to be complied with, he said. Peer-pressure by the international buyers, awareness of the consumers is needed for effective follow up of CSR and RBC. Referring to Hazaribagh tannery factories in Bangladesh, he said serious violation of Occupational Health and Safety (OHS) regulations take place in those factories. UNIDO is helping the government in ensuring a decent workplace for the workers in both tannery and shrimp processing plants in Bangladesh.



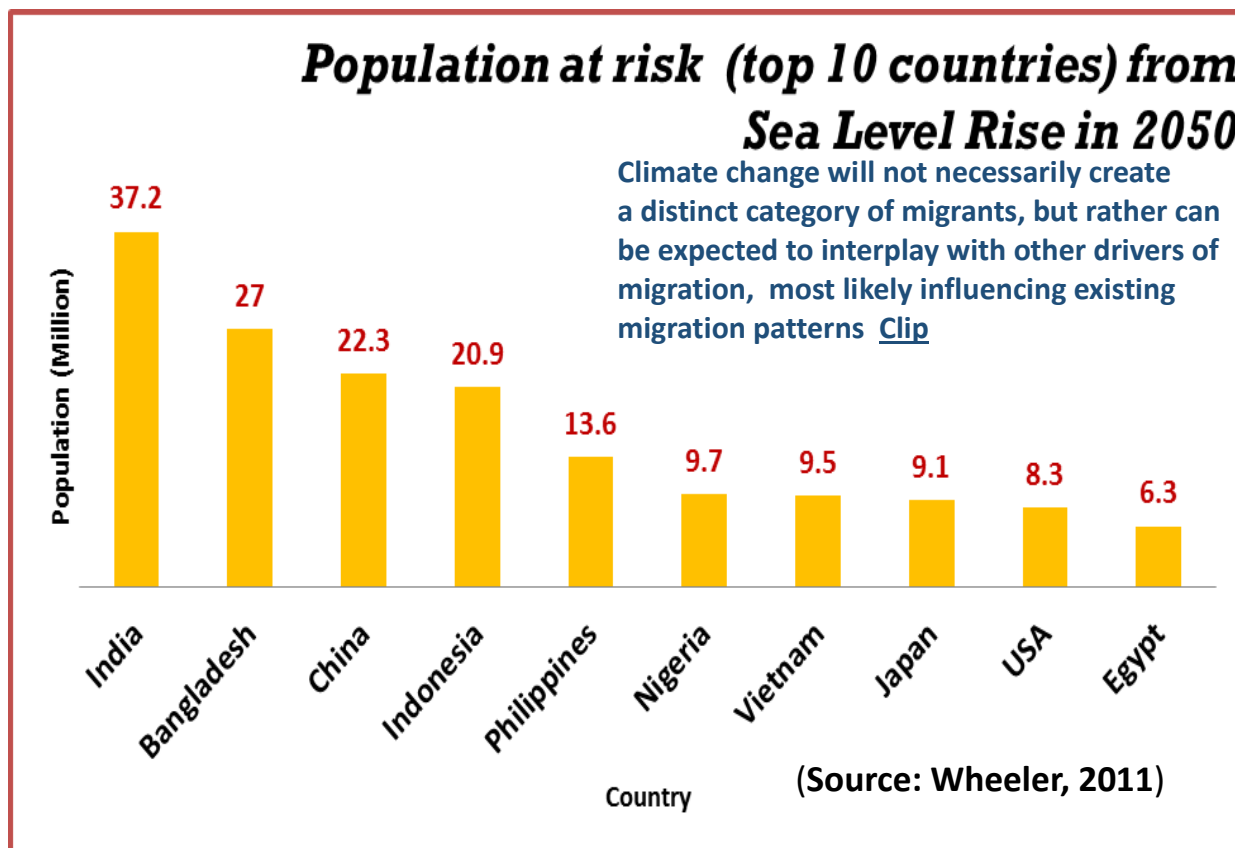
During the open discussion, the participants raised the key challenges being faced by entrepreneurs in conducting business in Bangladesh. While the society in Bangladesh is politicized and divided as opposed to *Sanpo Yoshi*, conducting responsible business is a big challenge, they observed. Referring to success story of “Walton” a Bangladeshi owned electronic company, participants urged all to incorporate the issue of CSR in conducting responsible business. Key challenges before the entrepreneurs in Bangladesh are to comply with the OECD guidelines. The guidelines are to be translated in easily understood language for their compliance by the Bangladeshi entrepreneurs.

Dr. Mahfuzul Haque, former Secretary of the Government in his concluding remarks said that responsible business conduct has to be ensured in running business in Bangladesh. Similar to regular auditing of the companies, there could be CSR auditors, who would undertake audits for strict compliance by the companies, he observed. Referring to Japanese philosophy “*Sanpo Yoshi*” he said that such a mindset is badly needed in a country like Bangladesh, where mistrust and misunderstanding between and among the business community and the customers exist. Profiteering attitude of the industrialists, exploitation and threat by the trade union workers posed a big challenge in establishing a healthy workers-employers relationship in the labour market in Bangladesh, he said. Only mutual trust, confidence, fellow feeling and political commitments of both the ruling and opposition political parties can ensure an effective labour relationship in Bangladesh, he observed.

## **Session 5: Impact of Climate Change on Poverty and scope for business**

The session dealt with the “Impact of Climate Change on Poverty and Scope for Business”. Chaired by Md. Abdul Karim, Managing Director, PKSF, papers were presented by Mr. Saroj Dash, Regional Coordinator, Climate Change-Concern Worldwide; Mr Rolf Rudiger Ludwig, BGR representative in Bangladesh; and Mr Md. Saifuddin Khaled, CEO-GMark.

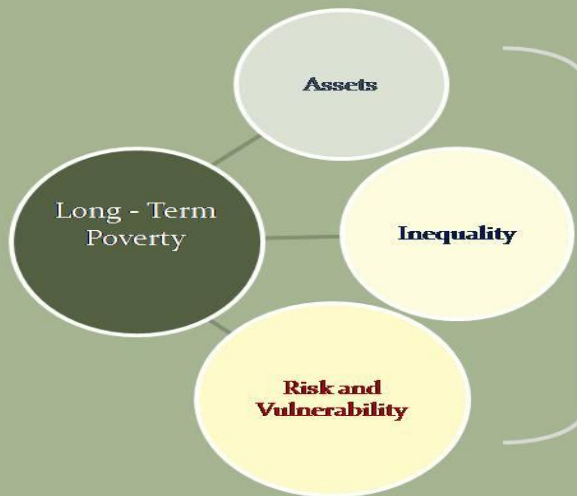
**Mr. Saroj Dash, Regional Coordinator, Climate Change-Concern Worldwide** in his paper, “Impact of Climate Change on Poverty and Scope for Business Models” referred to the findings of the IPCC 5th Assessments Report, which showed that global warming was taking place due to anthropogenic activities in the form of emission of GHGs. Earlier this summer, the World Bank projected the consequences of climate change by 2030s if the global community failed to act.



He described the effects of climate change in the region, which are as follows:

- **Lack of food security** and diversity of food production have declined significantly over recent decades.
- **Reduced access to safe drinking water** as 79 percent of aquifers of region are contaminated by arsenic and salinity
- **Unstable livelihoods due to** severe soil degradation caused by erosion, compaction, losses of organic matter, land loss and deforestation
- Salinity affected agricultural land increased by 22% and the level 5 category has increased by 79% since 2000 (SRDI).
- **Fragile Housing and Infrastructure** increases the vulnerability by causing death and injury during cyclone/ floods.
- Effects have threatened the potential economic opportunities food security of the coastal population
- The economy of the developing countries in the regions has been adversely affected (27.5%) due to the unprecedented impacts.

# Understanding Poverty in Climate Change Context



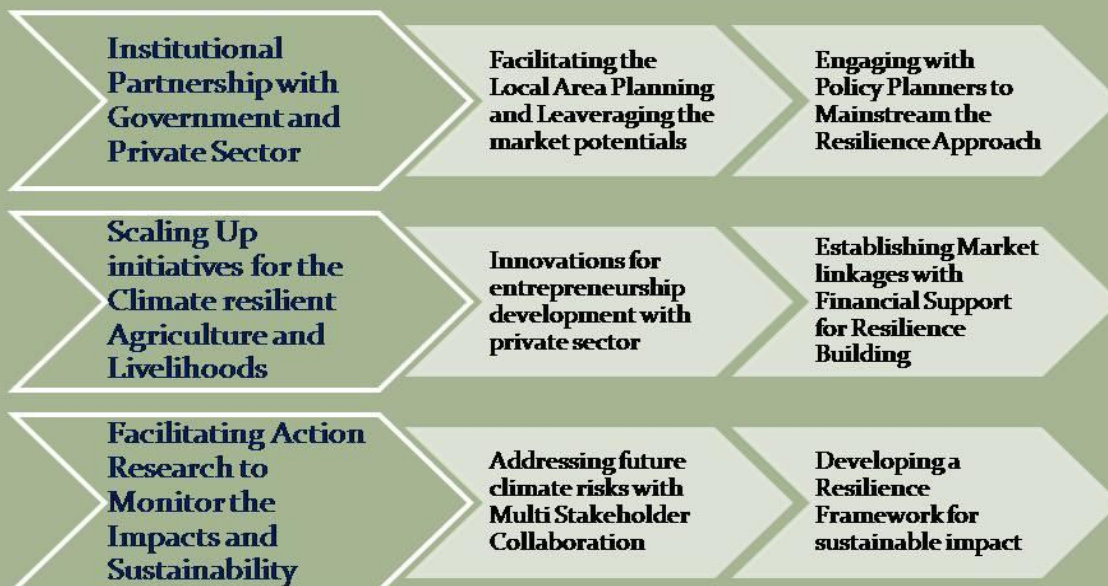
## Climate Change Vulnerability



6.6 billion to 9 billion before 2050.



# Scaling up for a Business Case Model

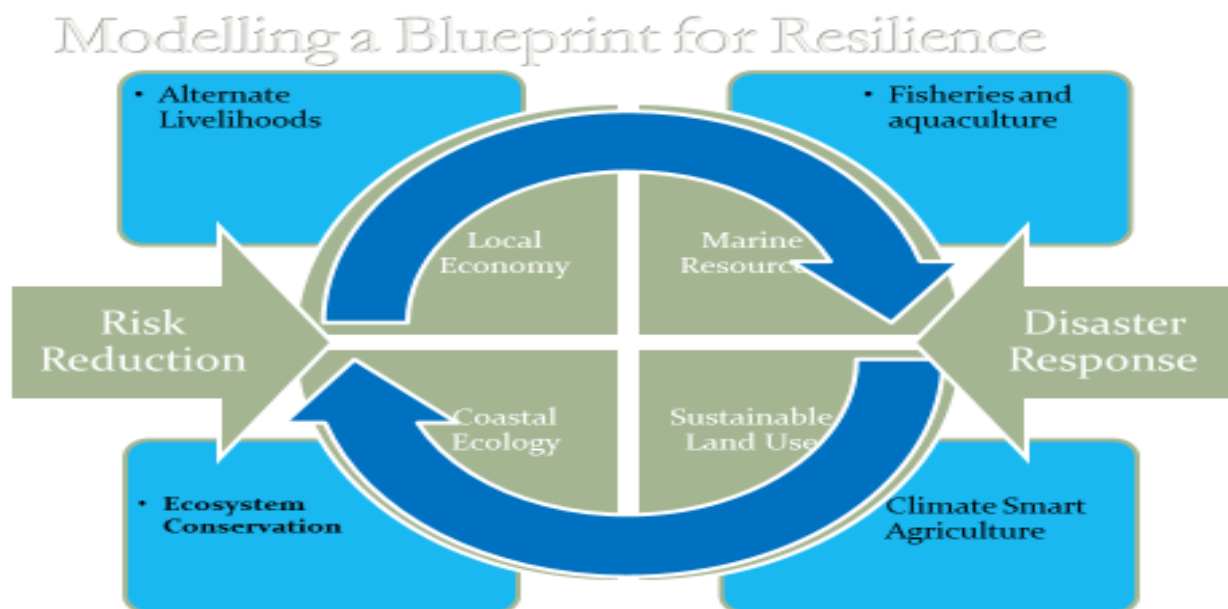


## Adaptation Choices

- Adapting to shifting their livelihood in response to change in bio-physical environment; Skills and Capacity
- Researching and adapting to newer technologies for their livelihoods, water harvesting, housing and agriculture
- Organising institutional management for land and water management, disaster preparedness and response.
- Re-organising local economy -adapting to newer business, moving to off-farm activities with a scale
- Adapting migration - both national and international - and investing on the preparation for the planned engagements

## Policy Scope on Coastal Issues

- Social Safety Net coverage and specifically targeting climate change mainstreaming into sectoral plans and national policies.
- Policies are related to Green Economy and sustainable development agenda to address climate vulnerabilities (BCCSAP)
- Development policies and perspective plans (e.g. SDG, Seventh Five Year Plan), all aim to reduce gaps and inequalities among the people.



Strategy papers aspire to show the pathways how to achieve objectives of set out in different sector policies

He discussed “Paribartan” a multi-country initiative on increasing resilience and reducing risk of coastal communities to climate change and natural hazards in the Bay of Bengal (2011-2016). Under the climate-smart community based adaptation models, he shared his experiences in implementing projects like, integrated rice-fish and vegetable cultivation; resilient shelter; fuel efficiency stove and legume plantation for fuel; household protection and mangrove nursery etc. He also shared the policy scope on coastal issues, which are as follows: social safety net coverage and specifically targeting climate change mainstreaming into sectoral plans and national policies; green economy and sustainable development agenda to address climate vulnerabilities (BCCSAP); development policies and perspective plans (e.g. SDG, Seventh Five Year Plan); and strategy papers aspiring to show the pathways on how to achieve objectives of set out in different sectoral policies.

**Mr Rolf Rudiger Ludwig, BGR** representative in Bangladesh discussed various adaptation measures to climate change. As one of the Most Vulnerable Countries (MVCs) to climate change, Bangladesh should put more emphasis on climate smart business; climate smart agriculture, he observed. He focused on responsible business conduct in addressing the challenges of climate change. Mr. Md. Saifuddin Khaled, CEO-GMark highlighted on the scope of business in a climate challenged world. Referring to vulnerability of Bangladesh to climate induced natural disasters, he said that there should be market access for the farmers in inaccessible areas of the country; like, *charland*, *haors* in the north east and hilly region in the south east.

**Md. Abdul Karim, Managing Director, PKSf** deliberated on various environment-friendly projects undertaken by PKSf aiming at poverty alleviation. PKSf has been giving credits to other NGOs at low interest rate without any collateral. Due to strict monitoring, PKSf environment-friendly projects like biogas plants, *bandhuchula* (friendly oven), *chatal* (pady husking and sale) etc are doing well, he said.



Based on climate change adaptation models, PKSf along with GIZ has been promoting projects in climate vulnerable inaccessible areas of charlands, haors and in the coastal areas.

Other popular environment-friendly projects of PKSf are vermi-compost, Bashokpata (medicinal plants) cultivation, salt water purification, rain water harvest.

In the open discussion, the participants stated that there are cases, where these projects turned out to be supply driven rather than demand driven. The stakeholders of the locality are to be consulted prior to undertaking of a project, they observed. For replication of these pilot projects, private sector should be involved. Referring to success of solar home system (around 3.2 million households in Bangladesh covered by solar power), they said all successful innovations and demo plots are to be spread all over the country with the help of private sector for long term sustainability.

### **Concluding Session**

The Concluding Session was addressed by Mr. Birendra Raturi, International Director-SR Asia, Dr. Khursheedul Islam, Senior Consultant, Sustainable Energy for Development, GIZ Bangladesh with vote of thanks by Ms Sumaya Rashid, Country Director, SR Asia Bangladesh.

Mr Birendra Raturi, International Director-SR Asia said that Social Responsibility Asia as a network of professionals engaged in socially responsible business conduct in Asia has been conducting a series of conferences, workshops and round tables all over the region aiming at creating awareness among the policy makers, policy executives, industrialists, bankers and entrepreneurs on corporate social responsibility and responsible business conduct. Present conference on “Responsible Business Conduct in Poverty Alleviation and Financial Inclusion through Green Banking & CSR” is one of the many such activities in the region in promoting corporate social responsibility. Referring to the Ministry of Corporate Affairs of the Government of India, he suggested that there should be appropriate laws in Bangladesh in ensuring compliance of corporate responsibility of the corporate world. Citing an example from the India Company Act 2013, wherein, the industrialists are expected to deposit 2% of profit after tax (PAT) in CSR Fund, he suggested that similar measures could be taken in Bangladesh for promotion of CSR activities. Dr. Khursheedul Islam, Senior Consultant, Sustainable Energy for Development, GIZ Bangladesh in his speech deliberated on various environment-friendly projects undertaken by GIZ for poverty alleviation in inaccessible areas of the country. As a pioneering organization on promotion of solar home system in particular and solar energy in general, he urged upon the participants, specially the bankers and lenders in investing on solar energy technology projects.

In her vote of thanks, Ms. Sumaya Rashid, Country Director, SR Asia Bangladesh expressed her gratitude to all the sponsors, co-organizers, technical partners, academic partners, industry partners and Mentors for collaborating with SR Asia Bangladesh in successfully organizing the third international conference at Dhaka. Ms. Sumaya thanked all the institutions for liberally contributing in holding the conference. She

thanked BBTA, Mirpur for offering the venue and other conference facilities. Finally, she thanked all the resource persons, paper presenters and the participants for actively attending the two-day international conference.

### **Recommendations:**

On conclusion of the 3<sup>rd</sup> International Conference on “Responsible Business Conduct in Poverty Alleviation & Financial Inclusion through Green Banking & CSR”, following recommendations were taken:

#### **Recommendation on FI and Poverty Alleviation**

- ✓ Creating the enabling environment;
- ✓ Innovating sustainable business model;
- ✓ Applying suitable technologies;
- ✓ Enhancing financial capability and financial education;
- ✓ Protecting the clients rights.

#### **Other.**

1. The Conference reiterated that all Banks and Financial Institutions are to develop CSR fund in line with their Corporate Social Responsibility policy. Bangladesh Bank could play an important role in overseeing utilization of the CSR fund. They are to conduct responsible business aiming at poverty alleviation;
2. The conference suggested that Environmental Risk Management Guidelines 2011; Policy Guidelines for Green Banking 2011; and Bangladesh Bank refinance scheme in renewable energy and green finance adopted by Bangladesh Bank are to be regularly updated and modified and implemented;
3. The conference noted that most of the Banks have developed their CSR guidelines and there are reporting mechanism as well. However, regular monitoring of the CSR activities is to be streamlined and improved upon by the regulatory Bank;
4. The conference urged upon the government to waive taxes imposed on PV Cell in order to promote solar energy in Bangladesh. Participants sought fiscal incentives in the form of tax holidays in promoting CFL lamps, biogas plants and wind energy;
5. Industrialists are having difficulties in accessing Clean Development Mechanism (CDM) and seeking Carbon credit due to procedural formalities. Participants urged upon the government

climate negotiators to simplify the CDM procedures for easy accessing by the developing countries and the LDCs;

6. National Skill Development Policy 2011, wherein the issues of disadvantaged groups have been addressed is to be implemented at the grassroots level, the conference suggested;
7. Corporate Social Responsibility (CSR) and Responsible Business Conduct (RBC) are to be understood that they are not for charity and they are mandatory in nature and to be complied with;
8. Referring of Rana Plaza disaster in 2013, the conference urged upon all to come forward to train the disabled garment workers on various technical skills, so that they could be rehabilitated in the society. The Conference stressed on the need to train the female domestic workers prior to sending them to the Middle Eastern countries;
9. There was a general consensus in the floor that awareness raising among the local drivers, change of their mindsets followed by strict enforcement of road safety laws and regulations are extremely necessary;
10. It was observed that timeless universal spirit of traditional Japanese philosophy, *Sanpo Yoshi* should be implemented as a core strategy for corporate longevity by the corporate leadership. Only mutual trust, confidence, fellow feeling and political commitments of both the ruling and opposition political parties can ensure an effective labour relationship in Bangladesh;
11. Referring to *Sarvodaya* experience in community development in Sri Lanka, the conference noted with satisfaction that six dimensions of development model in responsible business conduct could be replicated in other developing countries for poverty alleviation;
12. Key challenges before the entrepreneurs in Bangladesh are to comply with the OECD guidelines. The guidelines are to be translated in easily understood language for their compliance by the entrepreneurs;
13. Referring to vulnerability of Bangladesh to climate induced natural disasters, the Conference put emphasised on market access for the farmers in inaccessible areas of the country; like, *charland*, *haors* in the north east and hilly region in the south east. As one of the Most Vulnerable Countries (MVCs) to climate change, Bangladesh should put more emphasis on climate smart business and climate smart agriculture; and
14. Highlighting on the environment-friendly projects of PKSF, like vermi-compost, *Bashokpata* (medicinal plants) cultivation, salt water purification, rain water harvest etc, and the conference urged upon the private sector to replicate these pilot projects at local level.



# Research & Survey – 2014



## Poverty Alleviation through Corporate Social Responsibility



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### *Intent of the Survey and perspective:*

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How far can Corporate Social Responsibility (CSR) initiatives help to address poverty, social exclusion and other development challenges? Corporate Social Responsibility (CSR) has been adopted as an approach to international inclusive development. But who does it benefit, how and why? Does CSR have the potential to redefine the meaning of good business practice as meeting the needs of poor and marginalized groups? Or is there a danger that, by basing development policies around a business case, we fail to tackle, or worse, deepen, the multiple forms of inequality and social exclusion that characterize contemporary forms of poverty? International organizations such as the United Nations and the World Bank, and national development agencies such as the Department for International Development (DFID) in the UK, have embraced CSR in the hope that the private sector can play a key role in achieving developmental goals aimed at poverty alleviation. The UK's DFID is confident that, 'By following socially responsible practices, the growth generated by the private sector will be more inclusive, equitable and poverty reducing'. The idea that the market is a critical vehicle for tackling poverty is emphasized both in DFID's report 'Making Market Systems Work Better for the Poor' and in the report 'Unleashing Entrepreneurship: Making Business Work for the Poor' by the Commission on the Private Sector and Development, convened by former UN Secretary General, Kofi Annan.

At the same time there is also an emerging business case for addressing poverty directly. Within the business community the notion that there is a fortune awaiting those entrepreneurs who target their products at the 'bottom of the pyramid' (BOP) has recently become very influential. CK Prahalad and Stuart Hart, the key proponents of the idea, suggest that private firms can help reduce poverty, and make profits at the same time, by inventing new business models for providing products and services to the world's poor—the four billion people who live on less than \$2000 a year. It assumes that the poor have cumulatively a large amount of disposable income but that their needs are poorly served by firms, which are geared towards middle-income and high-income consumers. Therefore, partnerships with non-governmental organizations, development agencies and local communities are said to be able to help private firms to develop new markets, while providing the poor with access to markets and services. Although such an approach is not directly concerned with the broader social and environmental responsibilities of business, and its conceptualization of poverty is itself problematic, the BOP idea echoes the focus on 'win-win outcomes' in contemporary CSR debates, namely the assumption that CSR can contribute to the welfare of 'stakeholders' while contributing to a firm's financial bottom line. This win-win logic is dramatically emphasized in the title of the recent book by Craig and Peter Wilson: *Make Poverty Business: Increase Profits and Reduce Risks by Engaging with the Poor*.

While designing this survey we referred studies conducted by many national and international institutes like of world bank also according to which *“If it is shocking to have a poverty line as low as \$1.25 per day, it is even more shocking that 1/7th of the world's population lives below this line.”*

The report of World Bank states that



- 15% of World's Population live on less than \$1/day
- 40% of World's Population live on less than \$2/day
- More than 850 million suffer from hunger
- One in 7 people go to bed hungry
- 17000 children die every day from hunger

These facts inspire us to explore the possibilities of inclusive business practices that also improve life of the marginalized across the world. (*Data Source World Bank*)

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### *Objective of the study*

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SR Asia conducts annual survey and research on its conference theme. As the majority of the delegates were from corporate and business houses, the survey is intended to capture the prevailing attitude and perception of the business community so that it is presented, shared and helps in creating an opinion. The survey composed various questions to gather feedback on key **CSR drivers, motivators, methods, stakeholders, practices** in places, planned or anticipated.

A separate group of four questions were asked on environmental priorities and sustainability. The objective of these questions was to get the idea of environmental priorities and action taken by the business organizations. The reason for including questions on environmental aspect was to identify the confronting opinion if any.



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### *Focus Countries:*

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Asian countries, however we got 95% survey results from Bangladesh alone.



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### *Survey Methodology*

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This survey was conducted through questionnaire online and offline. Members of Bangladesh German Chamber of Commerce and Industry (BGCCI) also contributed to the survey directly. The survey questionnaire was uploaded on [www.surveyplanet.com](http://www.surveyplanet.com) to receive online responses. FaceBook, LinkedIn and Twitter used as a social media tool for reaching out to the stakeholders. The survey comprised of twenty questions with multiple choices as responses.



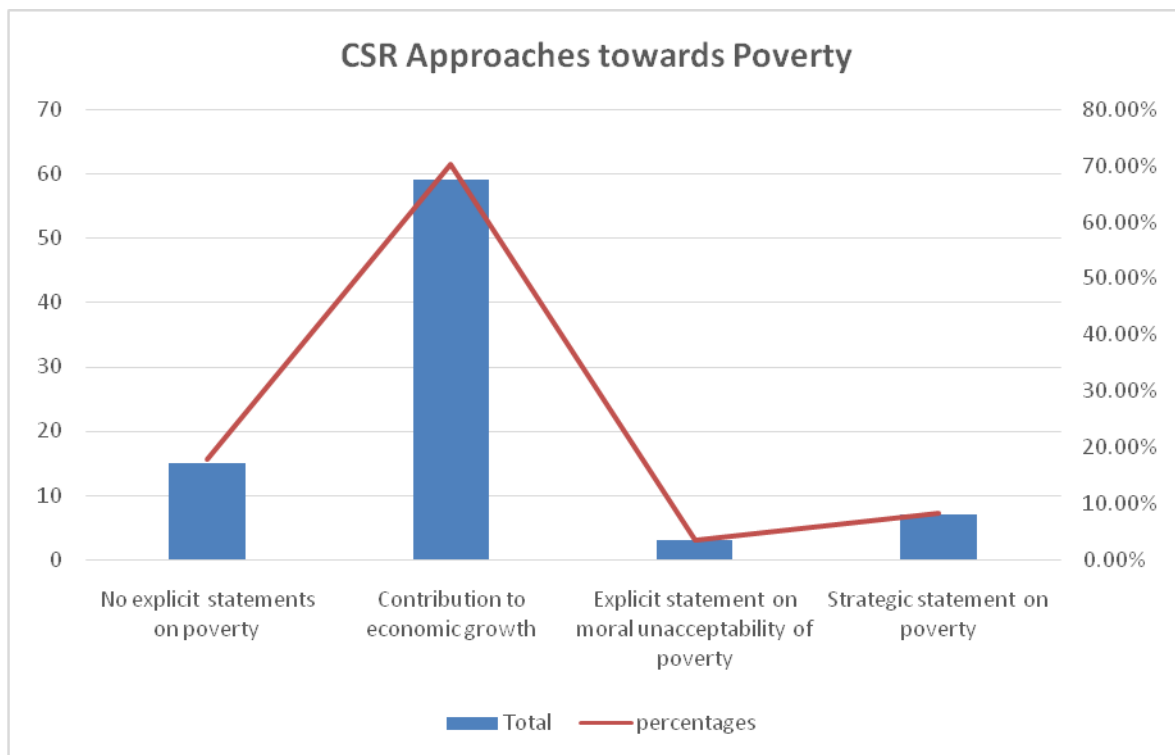
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*Detailed Analysis and Report:*

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The responses are analysed through appropriate statistical techniques. A graph title is a survey question data legends were the options. The graphs are simple and self-explanatory and therefore not interpretation is limited to just comments.

*What approach companies follow in poverty alleviation was the first question and the response*



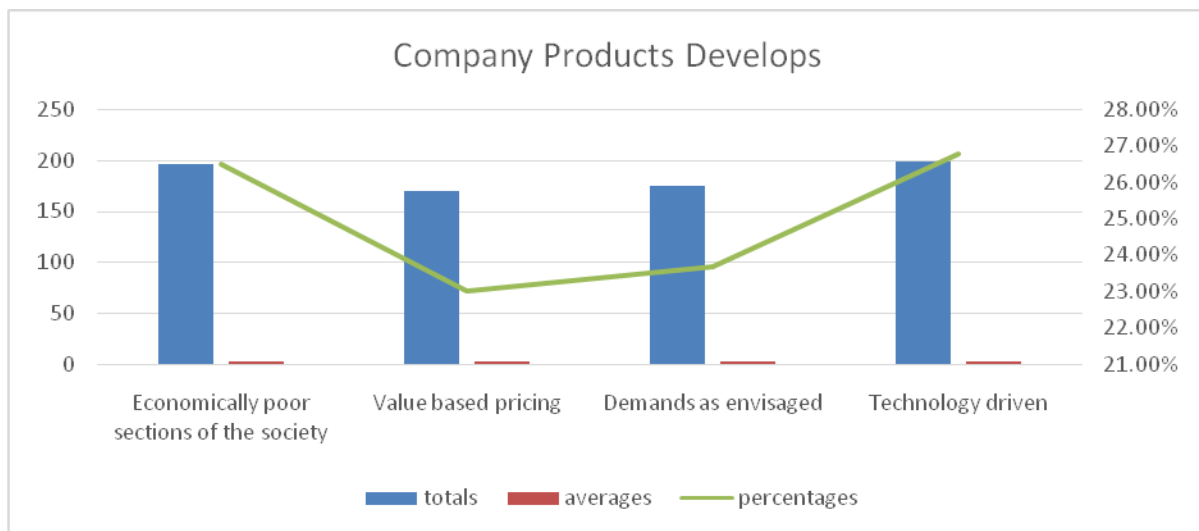
Management system in general is focused on business processes and its performances. Here the question was around how companies deal with poverty alleviation. The intent was whether there is systematic approach or otherwise.

This comes clear from the result that business means economic growth. In general companies are silent about poverty alleviation and there is no explicit and implicit position on the same.

The organizations may be following CSR in one form or the other but poverty is not the link and dimension to business evident at least from this response

*Socially Responsible Production or Service Delivery*

Increasingly, the social factors of production are coming under scrutiny. The health and safety of the workplace, the protection of basic human rights of employees, including the absence of discrimination, shared benefits of economic growth, community development and stakeholder engagement are some of the key social issues over which businesses are stepping up their responsibilities. In any product development process, there are a number of social considerations to take into account, including the opportunity of using the production processes to generate a positive social impact. Involving local suppliers, incorporating a cultural indigenous feature, integrating health-supporting or other social value aspects can all be means for creating a product that is sustainable across all bottom lines: social, environmental and economic. These questions were asked above perspective in place and the results is mix of balanced factors.



*Combating Poverty*

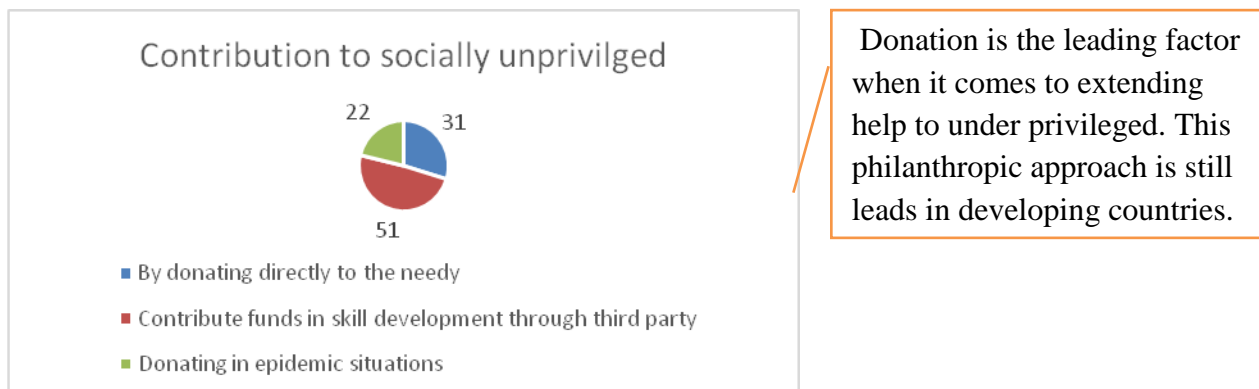
"Combating poverty" is the priority agenda among governments worldwide and agencies like UN. It is also in commitment 2 of the Copenhagen Declaration on Social Development. The role of business is seen by providing opportunity for employment as one of the initiative.



Combating poverty is not the business of the business directly. It must be allowed to do business is the survey outcome. The state role in poverty alleviation is direct and business in any way support it indirectly by many ways and means e.g. creating job & employment,

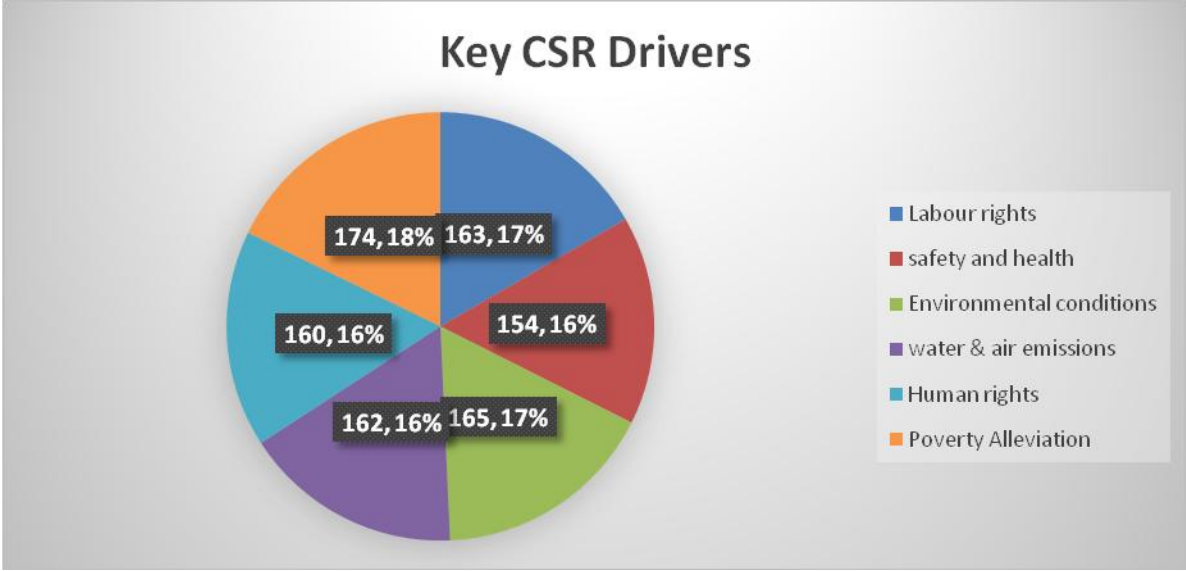
#### *How business contribute to socially unprivileged*

The business community believes that skill development and donations from their side are the key contributions.



#### *What are the Key Drivers to Corporate Social Responsibility (CSR) ?*

Poverty is a multidimensional economic phenomenon that has both political and social ramifications. It exists throughout generations and societies irrespective of cultural affiliation and geographical boundaries. Although the nature of poverty may vary from community to community, culture to culture and time to time, poverty persists in both rural and urban areas alike; and also in both developed and developing economies. Having this in mind key six aspects and core elements of ISO 26000

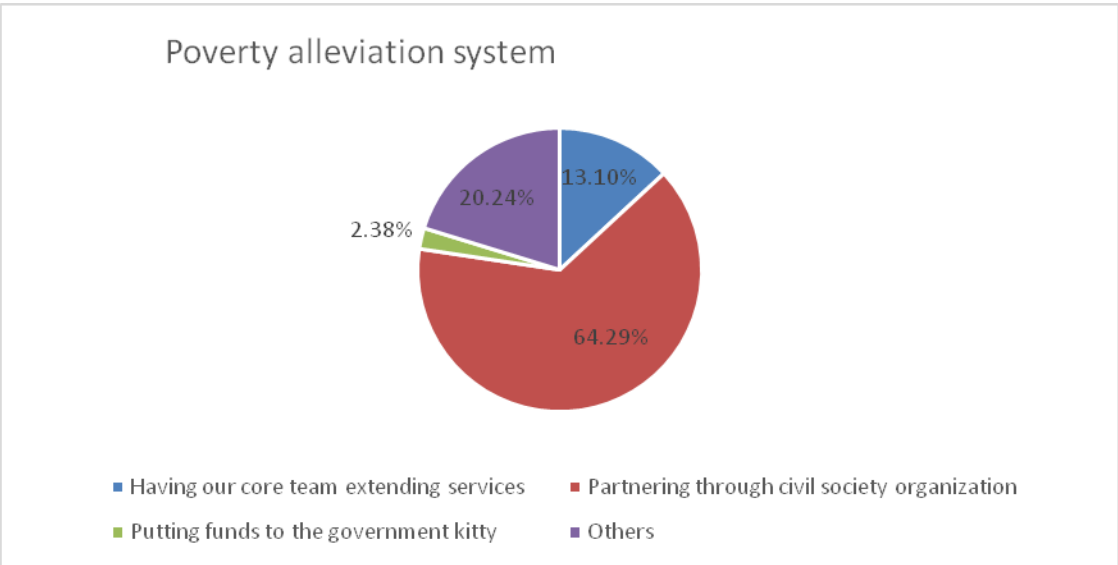


As we find almost equal score here for different parameters, this can deduced that as such companies have no priorities and focus to drive their CSR program and polices.

Does companies have systematic approach in addressing poverty was the intent of the question and the response is big “NO”.

*Poverty alleviation Approach*

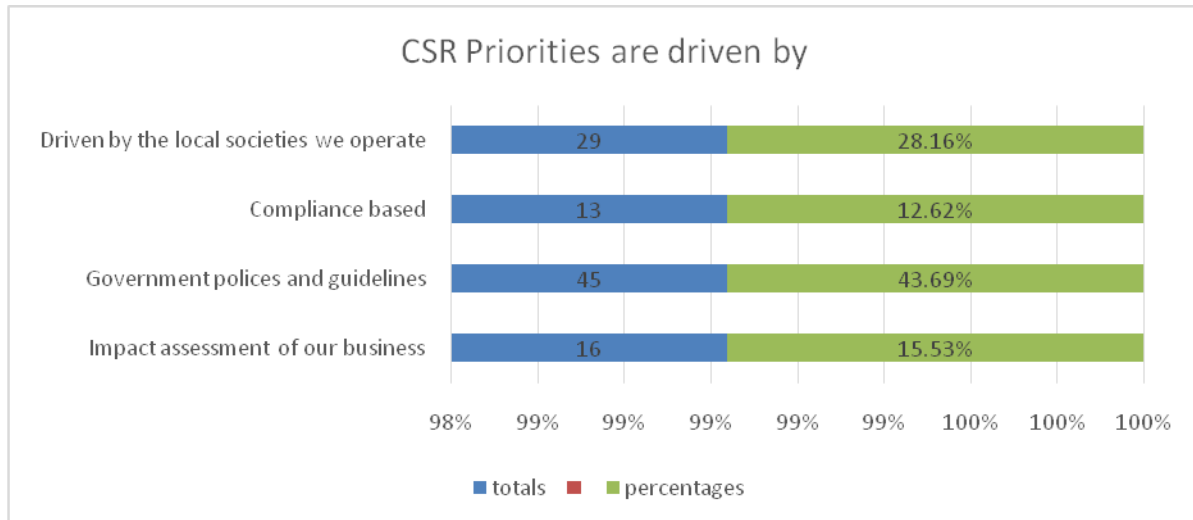
Poverty alleviation requires multiple approaches to improve the status quo. World Bank data provided horrible situation of the poor but organizations are not doing anything to change it directly.



The most preferred intervention by corporate to managing poverty is to partner through civil society organizations.

### Corporate Social Responsibility – Prioritization

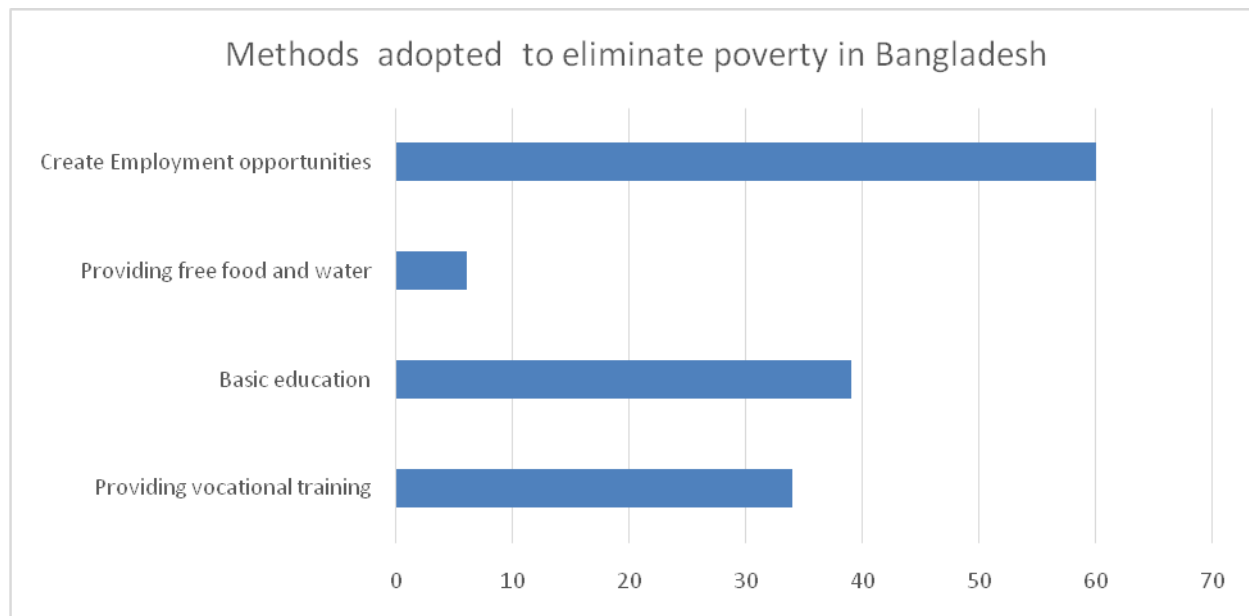
How the organization put their CSR priority in order, and it is found that government has a key role to set it right.



The main driving forces for corporate responsibility are governmental and public pressures as shown in the above bar chart.

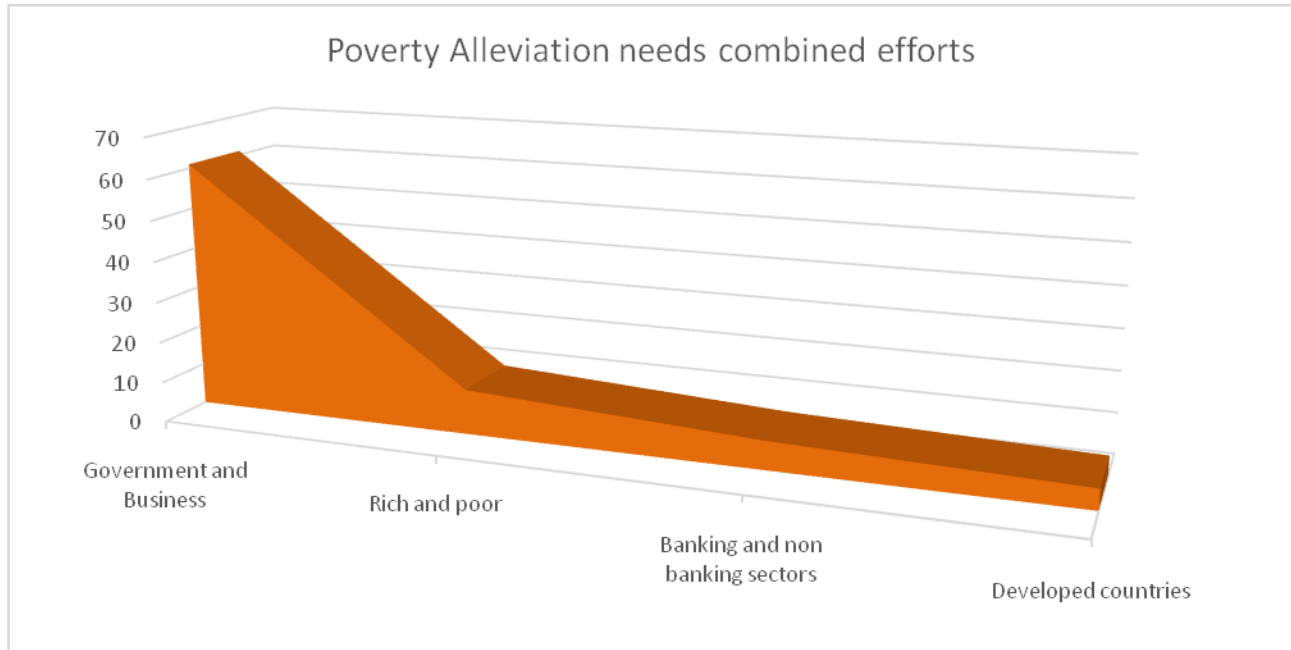
### Methods adopted to eliminate poverty in Bangladesh

What are the suitable ways and means that business organization adopts in Bangladesh to eliminate poverty and the results demonstrate that creating employee opportunities and vocational training are key factors.





Next in the series was about who are the main stakeholders in poverty alleviation and clearly government and business has main role. Others have no role as we interpret this data.

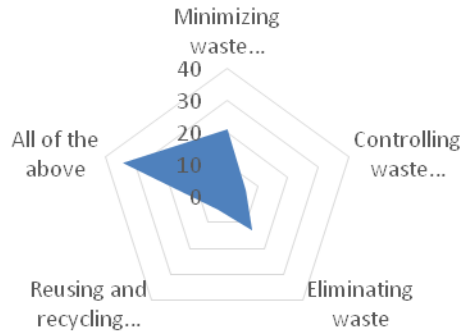


### *Environment, business and poverty alleviation*

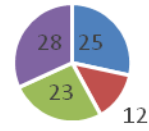
Environment is the core aspect of sustainability. Environmental threats are directly linked to the poverty in many ways and means. As we continue to pollute and harm our environment unpredictable natural disaster are on rise. Very recent floods in Thailand, China, Pakistan and J&K lead to thousand homeless and loss of billions of dollars. There are other kind of floods taking place and one was in India's pilgrim Kedarnath in the year 2013 in which thousands of people, animals washed away with muds and water and has no track of the same as there is no data available as villages and families together are no more. The coastal zones in Bangladesh are prone to floods and very often it is flooded. Therefore as we continue to harm the environment we face not only flood like situations but many more unpredictable. The polluted air and water is spreading multiple diseases and some of them not curable as well. Rural areas which are dependent to rain water for crop and harvesting are affected due to climatic change and have livelihood issues. These few issues mentioned and many more not covered here are also responsible for widespread poverty. As long as environment is not protected and sustained at healthy level poverty alleviation will remain a far off objective to achieve. This was the intent to ask few questions on the environment and cross verify the results of these questions to the poverty asked in the first fifteen questions.

The findings and analysis through RADAR chart indicates that business is fully aware of environment issues and concerns.

### Environmental Protection is

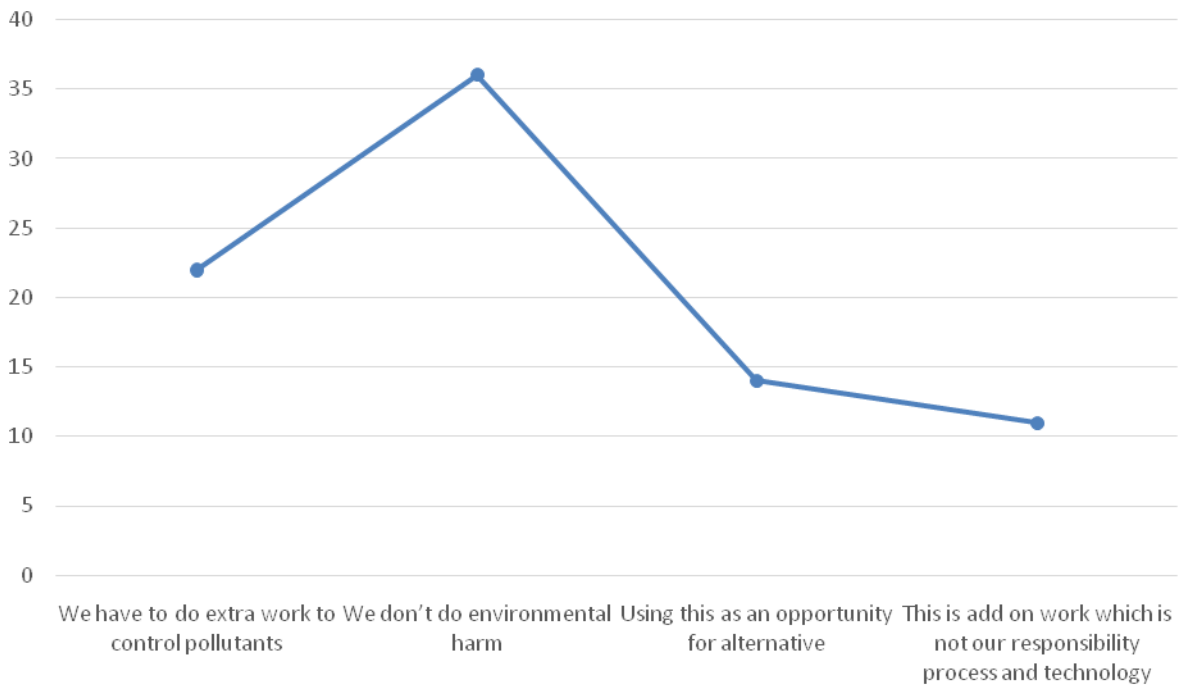


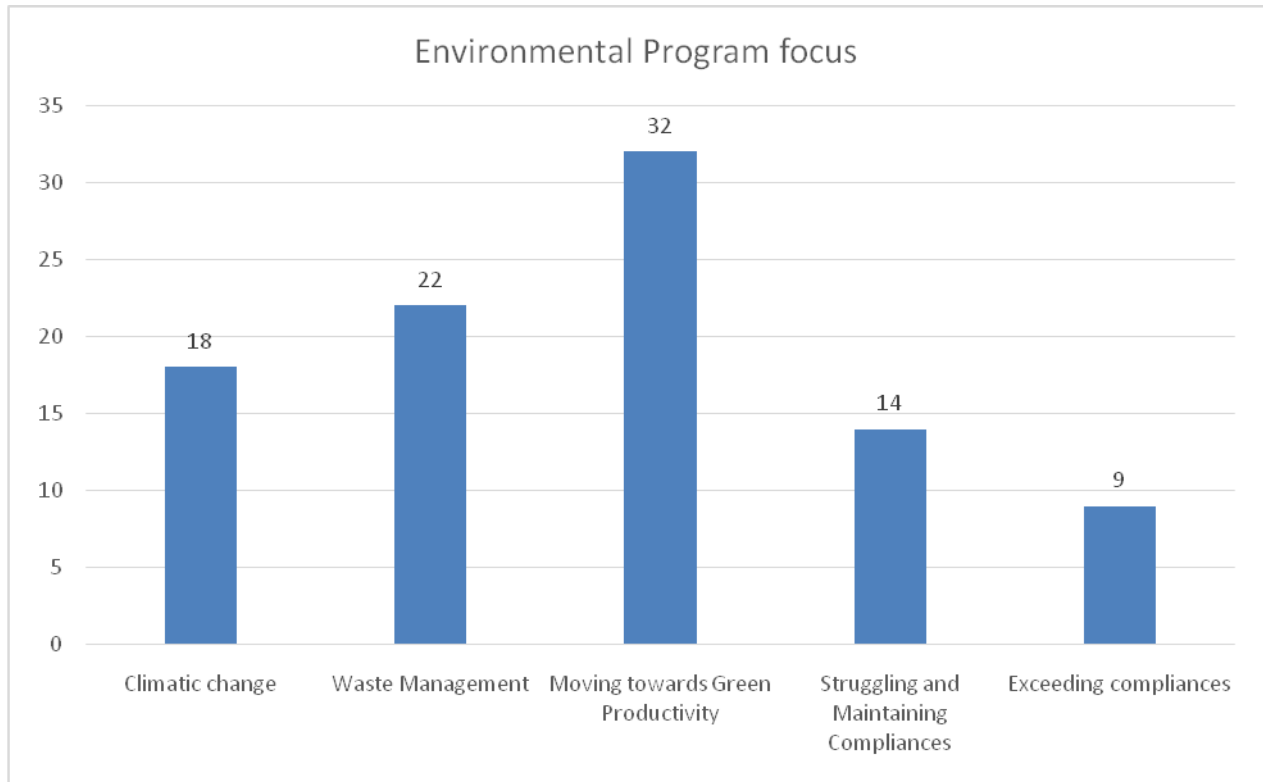
### Green and sustainable environment



- Pollution free
- Have a compliance officer
- Certified Eco friendly products
- Resource efficiency

### Commitment to Environment protection





From the above four question and statistical analysis the results are self-explanatory. Extrapolating it further this can be said that environment awareness exists among business community and they give them self-clearing certificate as regards to environmental pollution. Another important factor where businesses want to take a positive move is going green and adopts and adapts a path of sustainability.

### *Seven Key Output of the survey*

- Poverty alleviation is the job of the government
- Allow business to do business
- Social work is for Non-Government organization
- Most CSR initiatives not business driven
- No systematic approach within organization to address poverty as such
- Government and business combined affords a must for poverty alleviation
- Everybody cares for environment

## **Conclusion and Recommendation:**

As we closely look at this research results, we can conclude that businesses in general are not directly linked to the subject concern which for sure is in the government's high priority.

Encourage companies to increasingly take their social and environmental obligations to society through conducive policy framework. The business of business is no longer just business, if indeed it ever was. Expecting too much of self-driven CSR initiatives by businesses, particularly regarding its contribution to tackling poverty, however, is unrealistic. Philanthropy, standards and codes of practice and engagement in partnerships make potentially important contributions to development. In and of themselves, however, they are inadequate. They fail to address either the non-CSR poverty impacts of business practice nor acts of corporate irresponsibility. It remains the case that CSR initiatives have not yet been adopted in most parts of the country by the majority of firms, public and private, multinational or small and medium-sized, in other words by the majority of employers of the poor. They fail to address difficult questions about treatment of suppliers and workers' rights or about community reinvestment and obligations to invest over the long term or to provide job security. The range of development issues they address, while important, is limited. It remains the role of governments, supported by donors and working with both firms and civil society groups, to enable the implementation of a CSR agenda which looks at the range of business impacts upon poverty and the potential contributions of all actors in development towards helping to achieve the poverty alleviation.

### Conference Speakers' Profile (By Session)



Dr. Atiur Rahman  
Governor  
Bangladesh Bank

Dr. Atiur Rahman took the helm of the Central Bank of Bangladesh for four year tenure on May 1, 2009 as the 10th Governor of Bangladesh Bank, the country's monetary policy authority, financial sector regulator and supervisor. Prior to his assumption of the office of the Governor, he was a Professor of Economics in the Department of Development Studies (2006-2009), University of Dhaka, & Chairman of the Board of Trustees of Shamunnay, a centre for excellence in development research in Bangladesh. He also served as the Chairman of the Board of Directors of Unnayan Shamannay. His previous roles also include Director of Sonali Bank, Chairman of the Board of Directors of Janata Bank & a long tenure as a Senior Research Fellow at the Bangladesh Institute of Development Studies (BIDS). For many years, Dr. Rahman steered the Credit Development Forum in Bangladesh as Chairman. He is considered an authority on matters related to the fiscal budget in Bangladesh. He also served as the General Secretary of Bangladesh Economic Association. For his outstanding contribution to the society, he achieved many awards including the prestigious Atish Dipankar Gold Medal (2000) and the Chandrabati Gold Medal (2008)



Mr. S. K. Sur Chowdhury  
Deputy Governor  
Bangladesh Bank

Mr. Shitangshu Kumar Sur Chowdhury is a career central banker currently in a key position as Deputy Governor, Bangladesh Bank. He is now looking after the policy and regulation of Banks and Financial Institution of the country. He is also looking foreign exchange reserve management & many other policy making departments of the central bank. He started his career as a directly recruited Assistant Director and subsequently elevated to the position of Deputy Governor. Mr. Chowdhury obtained his masters degree in English from the university of Rajshahi, Bangladesh and MBA in Finance and Accounting. He is a diploma associate of Institute of Bangladesh (IBB). He stood first in the 2nd part banking diploma examination and has been awarded with Bangladesh Bank gold medal.



Dr Mahfuzul Haque  
Former Secretary, Government  
of Bangladesh and Director,  
SR Asia Bangladesh

Dr Mahfuzul Haque, a retired Secretary of the Government of Bangladesh has been teaching for more than a decade in different public and private universities taking courses on environment and development; sustainable development; natural resource management; climate change; biodiversity conservation; natural disaster management; and environmental impact assessment. During his decade-long stint at the Ministry of Environment and Forests, he was elected as the President of Montreal Protocol Implementation Committee and Vice President of Convention of Biological Diversity, Montreal. He is a prolific writer and extensively contributed in various journals home and abroad. His latest book on "Environmental Governance, Emerging Challenges for Bangladesh" looked at the crises of environmental governance in Bangladesh in the management of natural resources and suggested measures for effective implementation and enforcement of environmental laws. Dr Haque is currently working in the Department of Development Studies, University of Dhaka as an Adjunct Faculty.



Mr. Birendra Raturi  
International Director  
Social Responsibility Asia (SR  
Asia)

Mr. Birendra Raturi in his 22 years of industry exposure including 15 years as an entrepreneur and principal consultant to the company he founded have worked with spectrum of industry sectors from SME to large companies, international, multinational and government. He specialized in business process mapping and developments, facilitation, training to all the levels in the organization and successful completions. Since September 2011, He has been working for Social Responsibility Asia (SR Asia) as International Director and oversees 10 countries in Asia Pacific. He is currently APO and CBI external expert and CBI trained master ECP expert. He is qualified to train and consult and facilitate trade between Europe and India. He has trained companies under the platforms of CII, FICCI, IEEMA, ELCINA aside of his own firm.



Mr. Hossein Shahbaz  
Director  
CIRDAP, Dhaka

Mr. Hossein Shahbaz working as Director Pilot Projects Division since March 2009 and Director In-Charge of Research Division since Jan 2013 in CIRDAP. He is doing his Ph.D. at University of Dhaka on Impact of Climate Change on Peoples' Livelihoods. During 25 years experiences on Rural Development and Poverty Alleviation, nationally and regionally, he has conducted and implemented many national, regional and international programmes focusing on SME Development, Community Based Organisations, Skill Development, Food Security and Reduction of Post Harvest Losses, Peer to Peer Learning, in different member countries of region as member countries of CIRDAP. Prior to joining CIRDAP, he was the Head of Supporting and Servicing Office for Agro-based Industries. He is an UNIDO qualified auditor of Industrial Clusters development projects running by CDA (Cluster Development Agent). He is a member of Supreme Council of Iranian Official Experts (SCIOA).



Mr. Umer Farooq  
RMO  
International Organization for  
Migration

Mr. Farooq has Over 14 years of experience in Management Accounting, Financial Accounting, Budgeting, & Financial Projects reporting. Currently he is working with IOM as Resource Management Officer. He has extensive experience globally. Prior to taking IOM Bangladesh responsibility, he was Head of Resource Management in IOM Norway. Before that he worked with SAFE Accounting and then Digital Accounts International Limited in Pakistan.



Ms. Sumaya Rashid  
Country Director  
Social Responsibility Asia (SR  
Asia)

Ms. Sumaya Rashid is Masters in Business Administration (MBA) and PG diploma in personnel management besides certified by APO Japan. She has extensive experience in diverse sector since 2006, of which 06 years in consulting in corporate social responsibility (CSR) and human recourse development. She is a successful leader in international and national arena of Corporate & NGOs. Global, regional and local companies have recognized her expertise in business and organizational strategy & structure. Sumaya was a advisor to develop HR Policy manual, and implementation support to a large automotive component manufacturing company in India. She has conceptualized and developed several strategic planning and integrated service delivery model. Since September 2011, Sumaya Rashid has taken responsibilities to represent SR Asia Bangladesh.



Dr. Toufic Ahmad Choudhury  
Director General  
BIBM

Dr. Toufic Ahmad Choudhury is currently Director General of Bangladesh Institute of Bank Management (BIBM). Dr. Choudhury did his Master's in Economics in 1979 from Jahangirnagar University, Dhaka and Ph.D. in Economics in 1990 from Himachal Pradesh University, Shimla, India. He joined BIBM in 1981 and since then engaged in training, teaching and research activities of the banking sector. He is a member of the Governing Board of Micro Credit Regulatory Authority (MRA) of Bangladesh and Institute of Micro Finance (InM). His preferred area of research is banking reform, especially inclusive banking.



Dr. Somporn Hanpongpanth  
Consultant  
CIRDAP

Dr. Somporn Hanpongpanth is a Masters in Economics from North Carolina State U, USA and achieved Ph.D (1978) from Iowa State University, USA. He served as Marketing Specialist (International), in the World Bank financed Supply Chain Development Component (SCDC) of the National Agricultural Technology Project (NATP) under (HORTEX), Dhaka, Bangladesh and ADB financed Second Crop Diversification Project of DAE, Dhaka, Bangladesh as International Agricultural Marketing Specialist. He worked as Advisor cum researcher to different projects of the Research Association to prepare Guidelines for the Development of Land to Support and Promote the Livelihood Support and Promotion of New Generation Farmers following the Sufficiency Philosophy. He is serving as Lecturer, Department of Agricultural Technology, Faculty of Technological Innovation, Bangkok Thonburi University since 2008 to date.



Mr. Arifur Rahman  
Adviser  
DFID Bangladesh.

Mr. Arifur Rahman is currently working as Poverty and Livelihoods Adviser at DFID Bangladesh. He is a graduate in Agricultural Economics from the Bangladesh Agricultural University. Later Mr. Rahman did Masters in Economics from the Institute of Humanities and Social Sciences, National University, Dhaka. Arifur Rahman is a British Chevening Scholar and did MA in International Development (Development Studies) from the University of East Anglia, UK with the Chevening scholarship. His specialisations include: Poverty/Extreme Poverty, Livelihoods, Food and Nutrition Security, Social Protection, Agricultural Policy and Planning, Value Chain –especially Making Market Work for the Poor (M4P), Monitoring and Evaluation, Gender Analysis, National Budget Analysis, Development Research and Programme Design and Management.



Md. Hasan Khaled  
General Manager  
PKSF

Md. Hasan Khaled has been working in Palli Karma-Sahayak Foundation (PKSF) for the last twenty years. At present, He is serving as the General Manager. Mr. Khaled has successful previous track record in managing different portfolios of PKSF. He deeply involved in policy formulation and project development. He has experience in leading the largest microinsurance pilot project of Bangladesh which is being implemented with the support of the Asian Development Bank (ADB). He wrote two useful books on diversification of microcredit program and on governance of non-governmental organization. Mr. Khaled also has international publications in his credit.



Mr. Fazlul Haque  
Former President  
BKMEA

Mr. Fazlul Haque is one of the renowned industrialists of the country who has been contributing to a great extent to the growth of our national economy since a long time by exporting readymade garments (RMG). Alongside business activities Mr. Fazlul Hoque is also involved in various socio-cultural organizations. He was the president of Bangladesh Knitwear Manufacturers & Exporters Association (BKMEA) and also at Bangladesh Employers Federation (BEF). He is one of the Directors of FBCCI. Mr Haque is MBA from IBA, DU.



Mr. Abdur Rouf, Director  
Export Promotion Bureau

Mr Abdur Rouf, Director, Export Promotion Bureau, Bangladesh has developed expertise in diversifying export products and also projecting local products in markets abroad. He regularly participates in export fairs home and abroad in promoting local products in foreign countries.



Dr. M. Shamsul Haque  
Vice Chancellor  
NUB

Dr. M Shamsul Haque is a professional of high caliber in the areas of finance, organizational development and public policy relating to industrial, financial, educational and management development & restructuring. He has extensive work experience as a consultant for the World Bank, ADB, ILO, USAID, GTZ, IDE, ODA & GOB. He has been a strong advocate of privatization of SOEs, financial sector reforms, SME expansion, agriculture and rural development and corporate governance. Dr. Haque maintains a strong interest in agriculture expansion and rural finance since he completed his M. Com. in 1963 with Agricultural Economics. Recently he presented papers on the need to divert more budgetary resources for agri and rural development given the global rise and shortage of food production.



Mr. Al Mudabbir Bin Anam  
Team Leader  
GIZ's Energy Efficiency  
Program Component

Al Mudabbir Bin Anam is the Team Leader of GIZ's Energy Efficiency Program Component. Anam has decade of successful experience in energy sector development of Bangladesh. Anam worked in key government energy agencies like Power Division, Power Cell and Bangladesh Power Development Board (BPDB). Anam has quality involvement with International Organizations like SNV Netherlands Development Organisation and Global Alliance for Clean Cookstoves in sustainable energy field. Anam also worked for USAID Programs on Low Emission Asian Development and GHG Inventory Management. An Engineer by background and a passionate Clean Energy Advocate, Anam completed his Master study in Energy and Environmental Management from Netherlands and Graduate Research Internship from UNEP Risoe Centre, Denmark.





Mr. Md. Nurul Aktar  
CEO and Director  
Energypac Electronic Ltd.

Nurul Aktar has worked as an Engineer in different capacities in the ceramic and power industry of Bangladesh for the past 30 years. He is currently the Chief Executive Officer (CEO) of Energypac Electronics Ltd. in Bangladesh. He is an inspiring and motivational manager with outstanding interpersonal skills and the ability and passion to develop the vision of his company and lead his team in achieving the company goals.



Mr. Khondkar Morshed Millat  
Deputy General Manager  
Bangladesh Bank

Khondkar Morshed Millat, Deputy General Manager, Bangladesh Bank (BB) has been serving for the last 21 years in the Central Bank of Bangladesh. Since his joining in 1993 Mr. Millat served in the core departments at different levels as Assistant Director, Deputy Director, Joint Director and Deputy General Manager in Department of Off-site Supervision, Foreign Exchange Policy, Banking Regulation and Policy Department, Green Banking and CSR Department. He obtained MSS in Economics from Dhaka University and Diplomaed Associate of Institute of Bankers Bangladesh (DAIBB). Mr. Millat is the gold medal winner from Bangladesh Bank for his outstanding policy activities for green or sustainable banking and finance. He was the focal point in Business Finance Working Group of Bangladesh Better Business Forum (2007-09). Mr. Millat has prepared special write-ups for Annual Report of Bangladesh Bank.



Mr. Shafiqul Alam,  
Project Manager (Energy)  
IIDFC

Shafiqul Alam is presently working as Junior Advisor in the Energy Efficiency Component under Sustainable Energy for Development (SED) of German Development Cooperation (GIZ). An experienced professional in the Energy Efficiency sector, Alam earlier served IIDFC as Project Manager and implemented Clean Development Mechanism (CDM) projects to mitigate carbon emission and coordinated Bangladesh Industrial Energy Efficiency Programme. During his time with IIDFC, he worked closely with the World Bank, Asian Development Bank and Danish Energy Agency. He has expertise in Greenhouse Gas Accounting and also has great interest in the issues like climate change, green development, NAMA, and clean energy etcetera. An Engineer with MBA in Finance, Shafiqul Alam is currently pursuing Masters in Environmental Economics.



Mr. Khondaker Mostan  
Hossain  
Joint Secretary  
Ministry of L&E, Bangladesh Govt.

Mr. Khondaker Mostan Hossain is a civil servant and currently Joint Secretary with Ministry for Labor and Employment, Government of Bangladesh. He has previously served with various Ministries too. He has done a specialized course on occupational, health and safety from Europe. He is responsible to deal with ILO and much other international organization related to labor practices. He also directly monitors the work of Chief Inspector of factories. He is working on policy framework on hazardous sectors, new labor laws and many other interventions.



Mr. Algodage Saman  
Priyashantha  
Executive Director  
LJSSS Inc.

Mr. Saman Algoda is the Executive Director of the Lanka Jathika Sarvodaya Shramadana Sangamaya (Inc.) of Sri Lanka and also the founder Chairman of the SARVOTECH (PVT) LTD and Board member of the Vishwaleka Printing Company (Pvt) Ltd, Sarvodaya Sustainable Economic Enterprises Ltd, and the George Steuart Finance Ltd. He joined Ernst & Young (Chartered Accountants/Sri Lanka) to obtain his Chartered Accounting practical training from 1992 to 1996. Mr. Algoda is a Member of MIPA and a Associate Member of CPA, Australia and MAAT. He is currently reading for his PhD research in the area of Finance and Development attached to the Faculty of Graduate Studies, University of Colombo. Mr. Saman Algoda accounts over twenty years of senior management experience in public and private sector including two years of experience attached to the Central Bank of Sri Lanka and also more than five years experience attached to the Multinational Blue-chip Companies in State of Qatar.



Mr Mohammad Khairul Alam  
Project Officer, ILO

Mr Mohammad Khairul Alam, a mechanical engineer by discipline, class of 1964, BUET, has worked for 45 years in Multinational, various Local engineering and commercial organizations and in multiple disciplines. Currently he is in ILO, RMG Center of Excellence Project as a Programme Officer. He has been working in skill development for Income Generation Activities as a means of poverty alleviation in ILO as a consultant for last 5 years, with more focus in RMG sector.



Ms. Noushin Safinaz Shah  
Senior Business Advisor  
GIZ

Ms Noushin Safinaz Shah is a development practitioner working in the development sector of Bangladesh since 2006. She is currently working as the Project Coordination, Contracting Agent for Rana Plaza Claims Administration, (CARPA) project, German Development Cooperation (GIZ). She has been working as a Senior Business Advisor in the Inclusive Skills Development component of GIZ implemented Promotion of Social and Environmental Standards in the Industry (PSES) project since the Rana Plaza incident. She represents GIZ in Rana Plaza Coordination Cell committee meetings, Chaired by National Skills Development Counsel Secretariat (NSDC), under Ministry of Labour and Employment, where GIZ is a member of the advisory committee. She has graduated with distinction in Master of Business Administration programme from Brandeis University, Waltham, U.S.A.



Ms. Rumi Ariyoshi  
First Secretary  
Embassy of Japan in Bangladesh

Rumi Ariyoshi (Ms.) is currently working at Embassy of Japan in Bangladesh as the First Secretary (Public Affairs and Culture). She is BA in Law, Waseda University, Japan. She joined Japanese Ministry of Foreign Affairs (MoFA) in 1994 April. She was Second Secretary, Delegation of Japan to the OECD (Investment Committee) in 2012 and then joined Embassy of Japan in Bangladesh.



Zaki Uz Zaman  
Head of UNIDO Operations in  
Bangladesh

Mr Zaki Uz Zaman joined as Head of UNIDO Operations in Bangladesh on July 7, 2010. Prior to taking up his current position, Mr. Zaman has worked for the International Finance Corporation (IFC) where he has developed the agribusiness programme for IFC advisory component. Besides, he has also worked on IFC education and SME Venture fund in Bangladesh. Mr. Zaman designed and implemented various technical cooperation projects for the development of micro, small and medium scale enterprises (MSMEs), especially in the rural areas in agribusiness sector with the private sector in Bangladesh. Mr. Zaman has conducted and coordinated inter-agency collaboration programmes and projects with organizations. He has completed under graduate and M. Sc in Agricultural Economics from the Bangladesh Agricultural University, Mymensingh. Later on he went to Hokkaido University, Japan for higher study where he completed Masters and PhD in Agricultural Marketing.



Mr. Md. Abdul Karim  
Managing Director, PKSf

Mr. Md. Abdul Karim, Managing Director of PKSf did his Masters from the University of Chittagong and joined Bangladesh Civil Service as a Magistrate/Assistant Commissioner in 1979. He later did Masters in Development Administration from the University of Birmingham, U.K. Mr. Karim served in the field administration and the Secretariat in various Ministries, Departments, Directorates etc. He also worked as Commercial Minister in the Embassy of Bangladesh, Brussels. Among other assignments, Mr. Abdul Karim worked as *Upazila Nirbahi* Officer (Sub-District Executive Officer) and Chairman of the National Board of Revenue. He was Secretary to the Government in the Ministry of Fisheries & Livestock, Commerce, Home Affairs, Finance (Internal Resource Division), Communications (Bridge Division) and finally retired as Principal Secretary to the Government in 2011. He has written books and articles on various issues. He is the President of Bangladesh Table Tennis Federation and also Adviser and former President of Bangladesh Scouts.



Saroj Dash  
Regional Technical  
Coordinator- Climate Change  
Concern Worldwide

Mr Saroj Dash has been working on the issue of Climate Change and Poverty for last 22 years. He is currently working as the Regional Technical Coordinator- Climate Change in Concern Worldwide. He has been also nominated as the LEAD Ambassador for India to represent LEAD Fellowship- a UK based global network of over 2500 leaders working on environment and development issues. He is leading the Multi-Country initiatives on Climate Change in the Bay of Bengal region and facilitated the Sub regional forum on Community Resilience. Earlier, he was working in Action Aid International (AAI) in different capacities in India, Sri Lanka and Vietnam. He has contributed several papers to his credit. He is a trained Environment Education professional from Centre for Environment Education under the Commonwealth Fellowship program. Mr Dash joined the Leadership in Environment and Development (LEAD) program as a fellow of the Cohort- V in 1995 and continues to be an active member of the LEAD network.



Mr. Rolf R. Ludwig  
BGR representative in  
Bangladesh

Mr. Rolf R. Ludwig of Federal Institute for Geosciences and Natural Resources (BGR), Germany is actually working as a BGR representative in Bangladesh and Project Manager of the Bangladesh-German technical cooperation project “Geo-Information for Urban Development, Bangladesh”. The project is part of the Bangladesh-German focal area of “Adaptation to Climate Change in Urban Areas”. Mr. Ludwig has been working for more than 30 years as a Geologist and German civil servant of the BGR. His expertise covers the fields of Urban Geology, Hydrogeology, Quaternary Geology and 3D-modelling. Since the beginning of the professional career, he was involved in the management of projects in Germany and overseas. The aspect of climate change runs through all his work and projects like a thread and is an important part of his professional profile.



Mr. Md. Saifuddin Khaled  
CEO-GMark

Having professional experience in rural economic development, Md. Saifuddin Khaled has been working with research institutes, local and international NGOs, development projects, donors and Government of Bangladesh over 18 years. Mr. Khaled is currently leading GMark Consulting Limited, a consulting firm in Bangladesh with core competency in Market Development Approach, as Chief Executive Officer. He is a veteran market development specialist from the very inception period in Bangladesh and contributed in private sector development, enterprise development and service market development. He has undertaken several international consultancy projects on M4P approach in Nigeria, Cambodia, Indonesia and Fiji. Mr. Khaled possesses vivid understanding on the structure of the target’s economy particularly economy that is administrative in the climate vulnerable areas.