

# FSP NEWSLETTER

A Quarterly News Bulletin of FSP Project, PKSF



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## Editorial

Financial Services for the Poorest Project is progressing rightly towards realization of objectives of uplifting the livelihood of ultra hard-core poor through its diverse programs. The programs cover awareness raising, savings mobilization and credit disbursement, social development, skill training, disaster management etc. This issue of newsletter focuses on comparative evaluation of project achievement both at field and regional level, along with news on different events such as capacity building of the borrowers and POs, monitoring and supervision, workshop and research works. The year plan for 2003-2004 of FSP project is also presented.

### Progress of FSP Project: A Comparative Look

FSP project has achieved noticeable progress in implementing various programs for the poorest. Faster progress in beneficiary selection and awareness training, savings mobilization and credit disbursement are the major areas of achievement during this quarter (table 1 & 2). Comparative analysis of the works made at various levels including that of PO level are presented here.

Table1: Progress of FSP Project: Target vs. Achievement

	Target	Achievement
Beneficiary Selection	19000	16768
Credit Disbursement	28500000	7940000
Awareness Training	19000	10122
Workshops	19	15

The project has mobilized 16,768 ultra hard-core poor into 910 groups, achieving over 88% of the target for the first year. Among them 10,122 beneficiaries got awareness raising training. Total amount of credit disbursed to 15 POs is 7.94 Million Taka, against the first year target of 2.85 crores Taka. Credit disbursement is not at expected level because of late start of the project. From the table-2 on Progress of FSP Project at PO level it is seen that average number of beneficiaries per group is 18 and the average maximum and minimum group size are 25 and 11 in DSK in Netrokona and Padakhep in Pirozpur respectively. Figures from Agricultural Census, 1999 showed that Barisal is less poverty prone area, as only 6.9 percent households are landless, whereas it is 25 percent in Rajshahi region, highest in the country. In comparing progress of FSP project of different regions of the country we observe that 95% works in identifying ultra hard-core poor was completed by the POs in Rajshahi Division (Table-3).

Though the number of POs in different regions varies, highest credit disbursement has been made in Rajshahi Division. But savings mobilization of the region is much lower than in Dhaka region. DSK has mobilized highest amount of savings from the borrowers, amounting to Tk. 1.05 lac. On the other hand ASOD completed both beneficiary selection and awareness training program as per target. In credit disbursement, RIC, WAVE and ASPADA are ahead of other POs.

Table-2: Progress of FSP Project at PO level

Name of the Pos	No. of benef. selected	Group	Ave. group size	Beneficiary received awareness training	Workshop held	Savings Mobilization (Tk.)	Credit disbursed to POs (Tk.)
Ad-din	1,004	70	14	970	✓	35,780	600,000
ASPADA	1,000	42	24	574	✓	35,115	900,000
ASOD	1,000	47	21	1,000	✓	31,388	-
BASA	689	42	16	355	✓	38,377	400,000
BEES	713	54	13	391	✓	36,533	540,000
CARSA	727	51	14	300	✓	8,25	-
Desna	818	16	8	575	N	24,598	600,000
DSK	888	36	25	714	N	106,703	200,000
ESDO	809	40	20	494	✓	29,906	300,000
WAVE	1,000	44	23	495	✓	32,487	1,000,000
KKS	1,000	50	20	400	✓	31,581	-
Prackha	490	43	11	261	N	7,914	200,000
Prospan	1,077	77	22	566	N	10,117	-
RIC	899	12	2	790	✓	31,792	1,000,000
RIC	736	14	1	674	✓	27,137	400,000
SKS	969	48	20	340	✓	40,000	500,000
SSS	1,042	63	17	653	✓	82,328	300,000
TMSS	941	45	21	366	✓	28,581	400,000
UDPS	1,001	56	18	605	✓	23,851	600,000
Total	16,768	910	18	10,122	Held in 15 POs	660,936	7,940,000

Note: Ave. should read average, ✓ will read Yes, N is No

## Capacity Building of the Borrower

To develop human and social capital of the ultra hard-core poor, the project launched awareness raising training and social development programs. All the POs are now conducting awareness raising programs and taking steps to implement social development programs in their own capacity for the beneficiaries. Skill training and wage employment training that will succeed Training Needs Assessment (TNA) are yet to be started. The process of conducting TNA for the beneficiaries is going on and hopefully this programs will start from November 2003.

## Confidence Build-Up through Awareness Raising

Awareness about the causes of poverty, necessity of savings practice, rights to credit and efficient utilization of it are being developed among the extreme poor. Moreover, some of the POs incorporated additional issues aiming for confidence build-up in the module provided from PKSF. To make the training program effective for the beneficiary, the POs adopted participatory system of training. As seen from the table-2, 53% of the beneficiaries got awareness training up to the month of June 2003. The POs in Barisal and Sylhet region need to speed up the tempo of conducting this training, as their achievement is lagging behind the target. Two POs, namely ASOD and Ad-din nearly completed the training for

Table-3: Comparative Analysis of works done in different regions

Division	Target in Beneficiary Selection	Actual Selection	Savings (Tk.)	Credit Disbursed (Tk.)
Barisal (1)	1,000	490	7,914	200,000
Chittagong (1)	1,000	899	31,792	1,000,00
Dhaka (7)	7,000	6,388	311,472	1,800,000
Khulna (3)	3,000	2,558	87,012	1,600,000
Rajshahi (6)	6,000	5,720	186,213	2,800,000
Sylhet (1)	1,000	71	36,533	540,000
Total (19)	19,000	16,768	660,936	7,940,000

Note: Number within parenthesis is the number of POs in the respective division.

1000 beneficiaries. Rest of the POs are working on it and it is expected that awareness training for all beneficiaries selected will be completed soon.

## Developing human and social capital through Social Development Programs

FSP Project has created scope for social development of the ultra hard-core poor to enhance both human and social capital. As the POs are working with various development programs, it is possible to provide these services for the project beneficiaries with minimum cost. All the POs have given detail plans of social development programs, which will be implemented in the second year of the project. A detailed action plan taken by the POs is given in the table-4. These programs include health and nutrition, water and sanitation, education and literacy, tree plantation and seed distribution, homestead gardening, legal aid services, elderly rehabilitation, poultry & livestock care and vaccination etc. Already few POs such as WAVE, TMSS and BEES have started implementing some of these programs. Ad-din and ASPADA have taken plan to distribute 50 sets of sanitary toilet; and seeds and saplings to 1000 beneficiaries respectively. Implementation of these programs will be started in the 2nd year of project implementation.

Table-4: Action Plan for Social Development of the Borrowers

Name of the POs	Health & Nutrition	Legal Aid Serv.	Water & Sanitation	Education & Literacy	Seed Distribution	Homestead gardening	Elderly Rehabilitation	Poultry/Livestock care & Vaccination
Ac-din			50					
ASADA	1000							
ASPADA	1920	36	300	1800	1000			420
BASA	280			140				
BITS	180	10	120	600	2000			
CARSA			100					
Dasha								
DSK	900							
ESDO	2000	200	200	1000				
KKS	300	100	100	600				
Padahep	2000		2000	900		2000		2000
Prodpan	300	12						
RIC	525					420	65	
RRC	1500	25	100	650				
SKS	880							
SSS	1500	120	100					
TMS	670	50	150					
UDPS	1000	1050		1900	1000	1000		
WAVE	2000		2000	2000	2000			

## Savings Mobilization and Credit Disbursement

### Developing savings habit of ultra hard-core poor through FSP Project

This project has made a laudable success in creating savings habit among the ultra hard-core poor. The common belief that the poor cannot save have proved to be wrong. After nine months of project operation the total savings mobilized stands at 6.6 lacs Taka from 16768 extreme poor. The average savings per member is Tk. 39. This has been possible due to the efforts of the POs under supervision of FSP project. The highest amount of savings was mobilized at 1.05 lac Taka in DSK and the lowest in Padakhep at Tk. 7,914.

### The project beneficiaries got access to credit

Access to credit is now recognized as the right of the poor. FSP Project aimed to establish the rights of credit of the ultra hard-core poor. In that line of objectives, the project is working hard and during this time total 4267 poorest families got access to credit amounting to 6.7 Millions Taka (table-5). Against this amount of credit disbursed at field level, the borrowers mobilized savings amount of 0.66 Million Taka. A total of 25 percent of the borrowers selected during this time received credit. The average loan size per borrower is Tk. 1571 and it varies from Tk. 976 to Tk. 2143. Most of the POs have disbursed higher amount of average loan than the amount set for the first year of Tk. 1500. Considering the prevailing price level and demand from the borrowers and to give importance to some new occupations POs have crossed the average loan ceiling fixed for the first year. Borrowers have started to repay their loans and already a total of 3.13 lacs Taka has been realized from the borrowers.

The POs are giving disbursement certificates after the disbursement of credit elaborating borrower's name, age, credit amount and name of the project for credit, savings etc. In one such disbursement certificate provided by DSK, it is observed from the table-6 that majority of the borrowers got Tk. 1000 as credit. The highest loan size is Tk. 1500; only 7% got this amount of loan. On the other hand, amount of savings is higher at the higher loan sizes. More analytical information on credit disbursement at field level, which will cover the aspects of credit size, credit

Table-5: Credit Disbursement at Field Level

Name of the POs	Credit Disbursement at Field Level (Tk.)	No. of Borrowers Received Credit	Average Credit Size per Borrower	Credit Realization (Tk.)
Ac-din	6,00,000	363	1,653	28,217
ASPADA	9,00,000	530	1,698	1,07,220
BASA	4,00,000	224	1,786	-
BEES	5,40,000	393	1,371	37,165
Dasha	4,86,500	313	1,554	7,411
DSK	2,00,000	205	976	4,867
ESDO	3,00,000	219	1,370	-
RIC	5,00,000	251	1,992	45,000
RRC	3,05,500	198	1,543	12,549
SKS	5,00,000	248	2,016	12,048
SSS	3,00,000	140	2,143	10,000
TMS	70,000	44	1,591	-
UDPS	6,00,000	501	1,198	48,681
WAVE	1,00,000	638	1,567	-
Total	6,702,000	4,267	1,571	3,13,198

utilization, repayment schedule and repayment rate etc., will be presented in the upcoming issue to understand credit delivery, utilization and repayment behavior of the poorest.

### Disaster management fund for the poorest

Vulnerability of the poorest to natural disaster is very common. They are to face income and asset shocks due to disaster such as flood, drought, cyclone, river

erosion etc. Disaster management fund is being created to assist the ultra hard-core poor to mitigate the losses if incurred by disaster. Initially, POs will open the fund, depositing 3 lacs Taka from their savings. This fund will be used to meet the needs for disaster management of the borrowers according to the guidelines designed in the project. Already six POs, namely SKS, ASOD, WAVE, TMSS, KKS and UDPS have mobilized such funds. Besides the fund created by POs for disaster management of the borrowers, a fund amounting 3.00 lacs Taka has been kept reserved for each PO under the project. For this purpose, IDA has allocated US\$ 0.31 million for reimbursement.

Table-6: Credit disbursement position and the income earning activities using credit taken by the borrowers under DSK

Loan Size	Percent of Borrower	Savings Per Member	Income Earning Activities Taken by the Borrower
500 Tk.	12% (24 Borrowers)	107 <	Trading on rice, nut, egg., cake; poultry goat rearing, hawker, broken materials and dried rice business
1,000 Tk.	81% (167 Borrowers)	144 <	Tea stall, rice trading, cosmetics business vegetable trading, poultry, goat rearing spice trading, sweetmeat shop, betel leaf shop, fishing net business, nursery tailoring and bamboo trading
1,500 Tk.	1% (14 Borrowers)	208 <	Cane business, goat rearing, cattle rearing, coal business and fishing

### Capacity Building of the POs

To run the project efficiently, particularly the activities regarding accounts and financial management of the project a training program for the field staff recruited by the POs working under FSP project is being organized time to time. However, as a part of capacity building of the POs, the project has scope to provide logistic support such as computer, printer and accessories, motorcycles, bicycles, motorboat, along with salary support for the project staff.

### Training on Accounts and Financial Management of FSP Project

A training program on Accounts and Financial Management of FSP Project was held for the Accountant Cum Computer Operator of 19 POs from 4 to 5 May, 2003. Dr. Salehuddin Ahmed, Managing Director, PKSF, inaugurated this two-day long training program at PKSF Bhaban. In his inaugural speech he stressed the necessity of efficient accounting system and financial management of the project at field level and expressed hopes that the trainees would be benefited from this training.

The participants got training about maintenance of accounts of microcredit, disaster fund and operational expenses under FSP project, on preparation of project related different financial reports, preparation of budget etc. Mr. Mosharraf Hossain Khan, Deputy Managing Director (OOSA), PKSF, distributed the certificates to the participants after successful completion of training.



Dr. Salehuddin Ahmed, MD, PKSF, delivering inaugural speech in the training on Accounts and Financial Management of FSP Project for Accountant Cum Computer Operators held from 4 to 5 May 2003.

### Workshop on FSP Project at working areas

Nine more workshops on FSP Project were organized by the POs during this quarter in different project areas of the country. The workshops delivered the messages to the local people on the objectives of FSP project and appraised about different programs to be delivered for the poorest. Participants came from different sections of people, such as Thana Nirbahi Officer (TNO), UP Chairman, School/College Teacher, Labor Leader, representatives from different development agencies and general public. Officers of PKSF also attended these workshops organized at different times.

Samaj Kallyan Sangstha (SKS) organized a workshop on FSP Project in the working area of Gaibandha on 5 May 2003. Mr. Gowtam Kumar Bhattacharya, TNO, Phulchari Upazila, inaugurated the workshop. Mr. Ibrahim Khalil, Assistant Manager (Operation), PKSF, attended the seminar as special guest. The speakers emphasized on integrated efforts to bring significant change in the livelihood of the ultra hard-core poor.

Bangladesh Extension Education Services (BEES) organized workshop on FSP Project at Madhabpur Upazila of Habiganj District on 7 May 2003 to introduce the project to local elites. Dr. Jashim Uddin, Deputy General Manager (Ops.), PKSF, was present in the workshop as chief guest. Dr. Helal Uddin Ahmed, Project Coordinator, FSP Project also attended the workshop as special guest. In his speech Dr. Jashim elaborated different aspects of FSP project and emphasized on efficient implementation of the project to bring changes in the livelihood of the poorest. Dr. Helal spoke on the objectives of the project and sought cooperation from all concern. He urged POs to undertake supportive programs along with credit.



Dr. Helal Uddin Ahmed, Project Coordinator of FSP Project, speaking at a workshop titled Orientation Seminar on FSP Project held on 15 May 2003.

Resource Integration Centre (RIC) organized an orientation seminar on FSP Project in Moheshkhali, Cox's Bazar on 18 May 2003. Dr. Helal Uddin Ahmed, Project Coordinator, FSP Project attended the seminar as special guest. Md. Nurul Alam Nizami, Thana Nirbahi Officer (TNO), Moheshkhali was also present as chief guest in the seminar. People, of different professions such as lawyer, teacher, journalist, political leader etc. Participated in the seminar. Mr. Monwar Reza Khan, Program Officer, RIC made a brief presentation of FSP Project, its objectives and different programs. The discussants hoped that the program would highly benefit the extreme poor. They emphasized on effective utilization of credit.

Assistance for Social Organization and Development (ASOD) organized a workshop on FSP Project in Manda Thana of Naogaon District on 18 June 2003. Mr. Md. Saidur Rahman, Assistant Commissioner (Land), Manda, was present as chief guest in the workshop. Mr. Rafiqul Islam, Deputy Project Coordinator, FSP Project also attended the workshop as special guest. The participants were apprised of the objectives and implementation strategy of the project. The speakers stressed on undertaking various social development and awareness raising programs for uplifting socio-economic condition of the ultra hard-core poor. Mr. Rafiqul Islam also attended another workshop organized by ASPADA held at Bhaluka Upazila of Mymensingh District on 5 May 2003 as chief guest and delivered a speech.

The other workshops were held at Ad-din, CARSA, ESDO, WAVE, TMSS and UDPS in the presence of TNOs of respective working areas, local leaders, UP chairman, school teacher, lawyer and general public. Speakers praised different programs of FSP Project and urged efficient implementation of these programs. Local newspapers made detailed coverage of these workshops on FSP Project focusing on different aspects of the program.

## Research Works

FSP unit at PKSF has prepared a detailed research plan to be undertaken in the second year of project implementation within the purview of the project. These are baseline survey, case study, wealth ranking exercise, focus group discussion. Moreover, workshop on issues related to FSP programs and publications on FSP project are also included in this plan. Process of selection of firm for conducting baseline survey is near to completion and hopefully survey will be started from next September 2003. To assess the targeting success of the POs in selecting real ultra hard-core poor under FSP project wealth ranking exercises are being undertaken in the working area of POs under FSP.

### Assessment of Targeting Success through Wealth Ranking Exercise

Wealth Ranking Exercise is one of the popular and effective participatory methods for identifying different wealth groups within a community. It presents collective view and provides comparatively detailed and authentic information. To assess whether the program actually targets the extreme poor is the key research interest of the project. Total six wealth ranking exercises covering 180 beneficiaries in 7 samities were conducted in the working area of WAVE for this assessment. The analysis revealed that overall beneficiary selection is satisfactory in the area. In some cases it was observed that some ultra hard-core poor were not covered under the project as they were found reluctant to be involved into the project activities.

### Database on Borrower Profile

A database on borrower profile along with a user manual has been developed. The database was developed in Excel, 2000 format. It is easily understandable and transferable to other computer programs such as SPSS. The POs have been instructed to complete the data entry of finally selected borrowers so far covered in the first year.

Accordingly, they are working on it. The FSP unit at PKSf is supervising the activities related to database management and giving necessary guidelines. It is very easy to get in and is found very useful for performing analysis on any social and economic issue in the purview of the project. It is expected that all entries will be done by July 15, 2003. A central database system will be generated by FSP unit of PKSf. The database has been developed in such a way that POs has the flexibility, if needed, of keeping additional information on awareness training, savings and credit, social development, skill and wage employment training, disaster fund etc. for individual beneficiary.

## Monitoring and Supervision

Officers from PKSf are continuously monitoring and supervising the POs' activities to ensure efficient implementation of the project. While visiting the project areas the officers from PKSf are overseeing the different project activities such as quality of beneficiary selection, group formation and group activities, savings practice and credit disbursement, borrower profile and management of the database, programs taken for the borrowers, potentiality of different income generating activities etc. The officers gave necessary guidelines according to the observations coming from field visits. A standard report format on field visit has been developed and the officers have been given necessary directions to submit their report in the format.

## Field Visit

Mr. Rafiqul Islam, Deputy Project Coordinator, FSP Project and Mr. Kh. Munir Hasan, MIS Officer visited the project areas of SSS and TMSS from 3 to 5 June 2003. They talked to the members of FSP Project and also visited the houses of those families to assess targeting success. In SSS individual beneficiaries deposit 5 Tk. per week. The members have invested their credit in beef fattening, goat rearing, katha sewing, fish trading, sharecropping etc. Visiting the project area of TMSS the team found that the area right on the across the river Jamuna is more vulnerable compared to the present working area and suggested to extend its working area to char land, a remote area of Bogra, where river erosion is a frequent phenomenon.

Mr. Mashiar Rahman, Assistant General Manager (Ops.), PKSf Mr. Zahiruddin Ahmed, Deputy Manager (Ops.), PKSf and Mr. A.K.M. Zahirul Haque, Project Associate, FSP project visited Bheramara Upazila, the working area of Desha in Kushtia District from 16-19 April, 2003. In this visit they evaluated beneficiary selection process followed by Desha. Project staff were requested to make integrated efforts to implement the project in the right direction.

Mr. Ziauddin Iqbal, Assistant General Manager (Ops.), PKSf and Mr. Abdullah Al Mamun, Quantitative Research Specialist, FSP Project visited Thakurgaon Sadar, FSP working area of ESDO from 17 to 20 April 2003. High poverty incidence, low human capital, lack of safe drinking water and sanitation were observed in these areas. Both male and female members of ultra hard-core poor families sell their labor at low wage. The PO was advised to provide business advisory services to their borrowers.

Mr. Abdul Latif, Deputy Manager (Ops.), PKSf and Mr. Abdullah Al Mamun, Quantitative Research Specialist, FSP Project visited Manda working area of ASOD in Naogaon District from 17 to 20 May, 2003. They talked to the members of different groups and assessed the socio-economic condition of them. They requested the project staff to include real ultra hard-core poor applying all possible techniques. They also examined different financial reports of the project.

Ms. Monisha Biswas, Qualitative Research Specialist, FSP project, visited the FSP working area of KKS from 31 May to 2 June 2003 in Goalanda. The beneficiaries come from different professional groups such as hawker, labor, boatman, former sex worker, beggar etc. These groups of people managed their living expenses working at Dowlatdia ferry ghat. She also visited CARSA from 2 to 4 June 2003. Though the PO started its works recently, quality of beneficiary selection and other works observed are good. The selected borrowers were found well informed about the objectives and different scopes of the project.

Mr. Abdullah Al Mamun, Quantitative Research Specialist and Mr. A. K. M. Zohirul Hoque, Project Associate, made a visit to Malikhali, Pirozpur, the working area of Padakhap from 17 to 20 June 2003. During the visit they worked on the database of borrowers and analyzed the data on socio-economic condition of 28 borrowers. Based on the information collected from the sample borrowers the percentage distribution on some social indicators are presented in the table 7. Padakhap is trying to focus on the programs of adult education, access to safe drinking water and sanitary toilet.

Table 7: Distribution of social indicators of sample household under Padakhap

Household head is illiterate	60%
Borrower is illiterate	50%
Day laborer	68%
Fishing as a profession of the household head	71%
Use katha oil	88%
Use river water for drinking & cooking	82%

## Progress Review Meeting (PRM)

To review progress of FSP project a Progress Review Meeting (PRM) was held on 29 May 2003. This was the second of its kind. Dr. Salehuddin Ahmed, Managing Director, PKSf presided over the meeting. Mr. Mosharraf Hossain Khan, Deputy Managing Director, PKSf was also present in the meeting among others. Concerned officers from PKSf operation section and FSP unit attended the meeting. Dr. Helal Uddin Ahmed, PC, FSP Project, apprised about the progress of the project in beneficiary selection, database management of borrower profile, awareness raising training, credit disbursement and actions taken so far in respect to quantitative and qualitative research, made so far both at field and PKSf level. Dr. Salehuddin Ahmed stressed on the quality of beneficiary selection and other project related works. He mentioned that, if necessary, officers of PKSf should make extensive field visits to the POs to speed up the project implementation. He also advised FSP unit to prepare an action plan to cover the shortfall of the project target in current year. He also suggested to request the POs to establish linkage with other agencies, which provide social and health services, e.g., sanitation, drinking water, nutrition programs, children's and adult education etc.

## Year plan of FSP Project for the year 2003-2004

The Year Plan of FSP Project for the year 2003-2004 has been prepared recently. The POs gave detailed information on their plans for the next year, on number of beneficiaries to be selected, amount of credit to be disbursed, savings to be mobilized, workshop, awareness training etc. The POs' programs are consolidated in the table-8 below. Figures shown in the table regarding credit and savings are calculated approximately considering the number of beneficiaries to be covered in the next year of implementation.

Table 8: Work plan of FSP Project for the year 2003 - 2004

Name of the POs	No. of benef. selected	Credit Disburse. (Tk.)	Credit Realization (Tk.)	Awaren. Training	Workshop	Savings (Tk.)
Addin	1000	12,00,000	3,75,900	1000	2	38,200
ASOD	1000	25,00,000	-	1000	1	1,00,000
ASPADA	1000	29,00,000	28,02,800	1427	1	2,12,000
BASA	1440	38,47,500	21,08,200	1440	1	11,520
BEES	1300	29,26,000	22,18,702	1650	1	1,58,850
CARSA	1300	30,00,000	8,75,000	1300	1	1,61,200
Desha	1482	41,50,000	23,05,759	1482	1	1,59,200
DSK	700	25,00,000	-	840	1	1,00,000
ESDO	1200	27,75,000	22,12,128	1500	1	1,89,600
KKS	1000	25,00,000	-	1600	1	1,00,000
Padakhep	1600	25,00,000	25,00,000	1600	8	2,19,000
Prodipan	1000	50,00,000	50,00,000	1000	4	80,200
RIC	1000	25,00,000	-	1000	1	65,000
RRC	1250	26,25,000	10,87,545	1250	1	141,500
SKS.	1000	25,00,000	-	600	1	1,82,400
SSS	1000	30,00,000	9,90,000	1400	1	3,20,000
TMSS	1000	29,50,000	3,00,000	1000	1	1,54,200
UDPS	1000	25,97,000	16,20,044	1395	1	80,525
WAVE	1000	25,00,000	-	1000	2	1,00,000
Total	21,272	5,44,70,500	24,39,6078	23,484	31	25,73,395

Note: benef: beneficiary, disburse: disbursement.

## Future Issues

Contents to be presented in the next issue of Newsletter are:

- ▼ Experience of FSP Project Implementation in the first year: problems, solutions & prospects;
- ▼ Comprehensive analysis of credit delivery at field level including socio-economic condition of borrowers;
- ▼ Case Study of borrowers and Partner Organizations (POs); and
- ▼ Highlights on the participants who attended the workshops organized at PO level.



## **Palli Karma-Sahayak Foundation (PKSF)**

E-4/B, Agargaon Administrative Area

Sher-e-Bangla Nagar, Dhaka-1207, Tel: 880-2-9126240-3, Fax: 880-2-9134431

E-mail: [pkssf@pkssf-bd.org](mailto:pkssf@pkssf-bd.org)