

2017

# 18TH ALL MEMBERS MEETING



HRD Network

11/23/2017

## Contents

<b>Introduction</b> .....	2
HRDN All Members' Meeting (AMM).....	2
<b>Proceeding of All Members' Meeting- 2017</b> .....	4
<b>Conference Commencement</b> .....	4
<b>Session 1:</b> .....	4
Welcome Address by Mr. Roomi S. Hayat.....	5
Progress Review and Future Plans.....	6
Future Plans:.....	6
<b>Session 2</b> .....	7
Members Session .....	7
Recommendations from Member:.....	7
<b>Session 3</b> .....	8
SDGs – Role of Microfinance Institutions.....	8
<b>Guest Speakers</b> .....	9
Profile of Dr. Noor Fatima- Speaker .....	9
Talk by Dr. Noor Fatima.....	9
Profile of Dr. Syed Tahir Hijazi - Speaker.....	12
Talk by Dr. Syed Tahir Hijazi: .....	13
<b>Souvenirs Distributions</b> .....	14
<b>Vote of Thanks</b> .....	15
<b>Gala Dinner &amp; Musical Night</b> .....	15

## Introduction

### HRDN All Members' Meeting (AMM)

The All Members Meeting (AMM) is a tradition of last 17 years, whose purpose is to update HRDN members about network's performance in the previous year and at the same time inviting feedback of members for further enhancing the effectiveness and relevance of the network's activities for future. AMM is one of the most sought out events of social sector and attracts participation from top of the line prestigious national and international NGOs, agencies of United Nations, World Bank, Government, donor agencies and Universities. This event provides opportunity of networking, learning and knowledge sharing to development professional and members of HRDN.





**Conference on  
SDGs: Role of Microfinance Institutions  
18<sup>th</sup> All Members Meeting**

*November 18, 2017, IRM Complex, # 7, Sunrise Avenue,  
Main Park Road Near COMSATS University  
Islamabad, Pakistan*



**Program**

Time	Session	Speakers
0230 - 0300	Registration	
0300 - 0305	Opening of Conference	Recitation & National Anthem
0305 - 0315	Welcome Note & Opening Remarks	<b>Mr. Roomi S. Hayat</b> , Chairman HRD Network
0315 - 0325	HRD Network Official Business	<b>Ms. Umm I Kalsoom</b> Head of Office , HRD Network
0325 - 0400	Members Hours	<b>Ms. Afshan Tehseen</b> Founder/BoD Member , HRD Network
0400 - 0440	<b>Presentation/Papers on:</b>  <b>Sustainable Development Goals:</b> Role of Microfinance Institutions	<b>Key Note:</b> <b>Dr. Syed Tahir Hijazi</b> - Economist- Former Member Planning commission, <b>Speakers:</b> <b>Dr. Noor Fatima</b> - Assistant Professor International Islamic University Islamabad <b>Mr. M. Murtaza</b> - CEO Rural Community Development Program and Chairman PMFN <b>Mr. Sher Zaman</b> - Acting Country Representative- CEO BRAC Pakistan
0440 - 0445	Vote of Thanks	<b>Founder Members</b> , HRD Network
0445 - 0500	Souvenir Distributions & Group Photo followed by Networking at Tea	

**AMM will be followed by Gala Dinner and Musical Night by 6:30pm**

**Co-Host of the event:**



**HRD Network:**  
IRM Complex: # 7 sunrise Avenue, Main Park Road, Near  
COMSATS University Islamabad  
Tel: 051-8742215-16



## Proceeding of All Members' Meeting- 2017

### Conference Commencement

The Moderator, Ms. Kiran Aslam, started the 18th All Members Meeting event with the call for national anthem and recitation of Holy Quran respectively. When the national anthem concluded, the Moderator formally welcomed the guests to the annual event.

Conference was started with formal welcome to all guest, Ms. Kiran introduced herself to the audience and encouraged all to be part of network voluntarily and take it further with this she very briefly discussed the objectives of this year event, as well as HRD Network.



### Session 1:

The first session was focused on progress of HRDN in previous year with questions answers and comments session by members. Second session was specifically designed for members to seek their feedback and suggestions to set way forward for the network, the third session was followed by guest speaker's talks and presentations. The AMM had participants from member organizations working nationwide and representatives of INGOs. Individual members ensured their presence to alive the spirit of network.



## Welcome Address by Mr. Roomi S. Hayat

Mr. Roomi S. Hayat formally welcome all members on the 18<sup>th</sup> All Members' Meeting. Mr. Hayat said he is happy that we're maintaining our tradition of this annual gathering, which not only provide us an opportunity to look back to see what the Network has done in last one year, this also helps us to set our way forward.

Mr. Roomi shared that Network has seen many good and bad days but with Allah's blessings we are surviving and we will with your support. Mr. Roomi said today I am happier to see many old friends here and I warmly welcome to our new members in the fold of Network.

Second, in business hour session, Ms. Umm I Kalsoom Head of Office right now at HRDN will share progress of last one year and this will be followed by member's sessions to get their feedback, suggestions to set right directions once again and future plans.

It was said by Mr. Hayat that as many of you have an idea of changing aid paradigm and not-for-profit sector related regulations and compulsions, which has a significant adverse effect on the sector, let me tell you that effects of this environment or event worst on institutions like HRDN. Sustainability and resource mobilization remained a major challenge for us in year 2017, however we tried to re-activate many core activities and anticipate that situation will be better in coming year.

The board of HRD Network is seriously looking into different ways and strategies to deal with this serious challenge of resource mobilization and we also expect our members to come forward with innovative ideas on how strengths of Network can complement it's members' and how as a network, we can not only cope up with these challenges but can also best contribute towards the development of Pakistan.

Your contributions in the shape of membership fee is very important so I urge all the members to please ensure that your membership fee is paid and your membership status is updated.



## Progress Review and Future Plans

Ms. Umm I Kalsoom Head of Office HRD Network welcome all members on 18<sup>th</sup> AMM and highlighted the objectives of the event. Ms. Kalsoom shared network progress with members. Following were the major content of the presentation:-

- ❖ Membership
- ❖ Networking & Learning
- ❖ Projects
- ❖ Upcoming Events
- ❖ Challenges



Ms. Kalsoom briefed members about :-

- Membership current status and about revised membership fee
- Formation of New Committees worked under BoD and their active participation in different initiatives
- Successfully organized 19<sup>th</sup> International ATR Conference in Kuala Lumpur, Malaysia with an optional destination in Bali, Indonesia in April 2017 in which around 52 members participated;
- Successfully organized 5<sup>th</sup> International Join a Movement Conference on Education and Management in Amsterdam, Netherlands with an exposure visit to Brussels, Belgium, Paris, France and Geneva, Switzerland in October 2017 in which around 18 members participated;
- Implementing project on “Support to the WSSCC National Coordinator” while joining hands with UNOPS;
- Implementing project on “Strategic Engagement Plan 2016-17” while joining hands with UNOPS;
- Implementing project on “Lincoln Corner Supporting Program” while joining hands with US Embassy IRC at national level;

## Future Plans:

- 20<sup>th</sup> International ATR Conference
- 6<sup>th</sup> International JAM Conference
- Tec4Development Exposure Visit to Turkey
- Learning and Knowledge sharing events in different city chapters

- Revival of Newsletter
- Revival of Thematic Forums
- Training & Capacity building
- Donor funded projects in consortium with member organizations

Ms. Kalsoom presented vote of thanks to all members and request them for any suggestion/feedback for the betterment and strengthen of the Network.

## Session 2

### Members Session

Members session was chaired by Ms. Afshan Tehseen Founder and BoD Member of HRD Network. She opened the forum with a very positive energy and an Urdu poem that themed around positivity, encouragement and hope. She engaged members very actively and brief them that HRDN is now again striving hard to be on its peak as it was in its starting years, for that we are in need of your support, suggestions, feedback and encouragement.



She said it's an immense pleasure for HRDN to see old and pioneer members of HRDN today on this 18<sup>th</sup> AMM, she said it will be our great pleasure if members will give us feedback and way forward as well.

### Recommendations from Member:

- It was suggested that active membership should be matter of concern for HRDN, because members felt less benefits and attraction in it from past few years;
- Professional members should be revived once again, and members should be encouraged to opt lifetime membership;
- HRDN is in need to organize capacity building trainings/events/seminars at national level;
- It was suggested that HRDN should focus on local donors;
- We should add value in our services and use of media to promote our network;
- We should do networking for synergies with CSOs and private sector in current shift of dynamics in development sector;
- For improvement of Networking city chapters should be decentralized, regional level chapters like Southern Punjab and Northern Punjab should be established
- HDN should focus on national event as it regularly organizes international



- HRDN should properly communicate to the members about their forthcoming events and activities like Internship Program or other events so members can be benefited from these events.
- HRDN can be partner with its member organizations for proposal development/project implementations especially in those thematic areas in which network has not direct expertise i.e. renewable energy, foresting etc.

## Session 3

### SDGs – Role of Microfinance Institutions

THE international community adopted the Sustainable Development Goals (SDGs) in 2015 as a new global development agenda, that mentions access to finance seven times for achieving sustainable through food security, improve nutrition, promote sustainable agriculture, achieve gender equality, promote sustained, inclusive and sustainable economic growth, provide decent work and foster innovation. Pakistan must create an additional two million jobs per annum in the next 38 years for its youth population. Women's labour force participation is one of the lowest in the world at 22pc. Meeting the goals requires international, national and local commitments, partnerships and innovative thinking, but it also requires money. for sustainable development. Giving money to people is not a sustainable strategy for economic empowerment, but giving them job and help to create their small businesses in order to optimize their share of production to the society.

Microfinance practices are not new in Pakistan but limited numbers of MFIs are working in Pakistan and there is comparatively limited outreach with compared poverty ratio in country. There is a huge demand and supply gap in the microfinance sector as penetration stands at almost four million active borrowers, whereas the estimated market size is 21m.

In order for microfinance to realize its full potential and be valuable as a tool for expanding the economy and bringing about poverty alleviation, it must have the potential to continue as a closed, self-generating system. It should be capable of expansion beyond the limitations imposed by a reliance on development assistance.

In this regard, Microfinance has gained universal consensus as an effective tool for alleviating poverty, helping local economies through self-employment, new firms formation, and income distribution. A 2015 study spanning over 20 years conducted by Shahidur R. Khandker and Hussain A. Samad of the World Bank confirms, `that microcredit programmes have continued to benefit the poor by raising household welfare. The beneficial effects have also remained higher for female than male borrowers`. In the development sector support to the ultra-poor and vulnerable poor is provided through other like grants and asset transfers not loans.

Empowerment of poor people by microfinance and with combination of micro entrepreneurship has also proved to be very useful in other parts of the world, with equally challenging conditions as that of Pakistan

## Guest Speakers

### Profile of Dr. Noor Fatima- Speaker

Dr. Noor Fatima is presently associated with International Islamic University. Her area of interest is Public Policy & Political Economy. She has completed her higher education from Federal Republic of Germany and United States of America. She has been also associated HRDN as professional member and also Board Member since 2002.

She has presented papers her papers in International Seminars, conferences mostly papers in Germany, United States, Poland, Dubai & Bangladesh.



### **She has authored two books:**

(i) Debt Dependence: Role of International Financial Institutions in Economic Development of Pakistan

(ii) Press and Politics: Role of press in Pakistan National Alliance Movement.

### Talk by Dr. Noor Fatima

Dr. Noor Fatima speak about Financial Inclusion- Challenges for Microfinance. She defined financial inclusion as “The process of ensuring access to financial services and timely and adequate credit where needed by vulnerable groups such as weaker sections and low income groups at an affordable cost.” She said it is closely linked with SDG 1 No Poverty and to achieve this we are in need of economic development and growth, for that microfinance institutions are playing very effective role. She said microfinance financial inclusion services includes: -

- Offer financial services to the poor especially poor women within the amount determined by the State Bank of Pakistan from time to time.
- Financial assistance can be provided in terms of cash as well for all sort of economic activities except engaging in foreign exchange transactions.
- The microfinance institution can receive the creditor’s foreign remittances if he/she has an account with it.
- Accept deposits, pledges, mortgages, hypothecations or any other kind of security so as to avail the credit facilities, and many others etc.

It was discussed by Dr. Fatima that in Pakistan, financial inclusion is not widespread and to overcome this issue a National strategy for financial inclusion has been introduced. The financially excluded segment currently stands at 53% which is a substantial proportion of the population.

Further she added that microfinance can play an important role in mainstreaming financial access and fostering economic stability and in Pakistan, much attention has been paid to microfinance since its beginning in year 2000.

A separate regulatory regime has been developed in Pakistan for microfinance banks as compared to mainstream banking. There are three categories of microfinance banks: i) National, ii) Provincial and iii) regional, the main difference in these banks is the capital requirements.

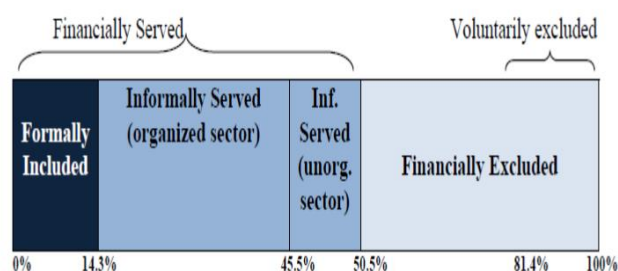
According to the Economic Intelligence Unit (EIU), Pakistan is among the top five countries in regulatory framework.

While talking about Pakistan's financial inclusion strategy:-

- Promoting digital transaction accounts
- Expanding and diversifying access points
- Improving capacity of financial service providers
- Increasing levels of financial awareness and capability



She highlighted the formal and informal microfinance. She said that the over half of the population saves, but only 8 percent entrust their money to formal financial institutions. One-third of the population borrows, but only 3 percent use formal financial institutions to do so. Microfinance has grown at 40 percent per year since 1999 - yet microfinance access extends to only 1.7 million International remittances have grown at 29 percent since 2001 - yet only 2.3 percent of Pakistanis send or receive remittances, while half of remittances, including domestic flows, are transmitted informally.



Dr. Fatima discussed Financial Inclusion challenges that despite the rural policy-push, why are so many bankable people are unbanked? There are barriers to access financial services emanating from both demand side and supply side factors. She explained that from the demand side, the big barriers are the lack of awareness about financial services and products, limited literacy, especially financial literacy of the populace, and social exclusion. However, from the supply side, the main barrier is the transaction costs that the bankers perceive. Financial services is not cost effective.

She concluded her talk on way Forward that the State Bank may push three targets:

1. Local councils should also be part of these project for implementation and as facilitator first, the bank may push the each district draw a roadmap for ensuring that all villages with a population of over 2,000 will have access to financial services through a banking outlet.
2. Second, Foreign banks may also be asked to come up with their specific approved plans for financial inclusion.
3. Third, top managements of banks be rewarded, efforts for financial inclusion. To remedy this, state banks can push all banks to include criteria on financial inclusion in the performance evaluation of their field staff.

In conclusion, the quest for Financial Inclusion should be complemented by safety and soundness to ensure that gains made in inclusion are not eroded by loss of savings or loss of confidence in financial institutions.

### Profile of Dr. Syed Tahir Hijazi - Speaker

Dr. Hijazi is an Economist, with PhD from Clark University USA, he has done considerable work towards Human Resources Management, Institutional Economics, Civil Service Reform and Finance. Dr. Hijazi remained Member Planning Commission, Ministry of Planning Development and Reform. He was Dean College of Management Sciences American University Dubai, Vice Chancellor at University of Central Punjab Lahore, Dean & Vice president, International Islamic University and Dean and Campus Head at Mohammad Ali Jinnah University. He is author of three books and over 50 International journal papers. Dr. Hijazi has taught in USA, Greece, UAE and Pakistan for over three decades. He is a certified Trainer of International Finance Corporation-World Bank and has also worked with UNDP, World Bank, UNESCO, UNICEF, ADB, ILO etc.



**Talk by Dr. Syed Tahir Hijazi:**

Dr. Hijazi gave a brief talk about “SDGs: Role of Microfinance Institutions”. In his talk he briefed the audience about the background of SDGs and vision of Government of Pakistan to achieve 2030 agenda. Further he elaborated 25 Goals for 2015.



He discussed that the Government of Pakistan took the challenge and set their targets to achieve by the end of 2030. He added that to achieve these set SDGs we cannot forget role of microfinance institutions because they have important role in it.

He highlighted microfinance institutions working in Pakistan few are as:-

Mehran Education Society (MES)	SAATH Development Society	SAFCO Support Organization	JWS
Micro Options	Orangi Charitable Trust (OCT)	Mehran Education Society (MES)	RCDP
Nymat Trust	Akhuwat	Farmer Friends Org	MOJAZ Support Program

Dr. Hijazi summarized his talk on

Objectives	Measures	Targets	Initiatives (Action)
<b>Developing Human and Social Capital</b>	Literacy Rate HEC Coverage % % Sanitation CD/NCD Reduction % World Champions	90% 21% 90% 50% 2	Enrollment & Completion DAI's in each District Water System Health Reforms Sports prioritization
<b>Achieving Sustained, Indigenous &amp; Inclusive Growth</b>	Economy Ranking % Poverty Reduction Increase in FDI Tax to GDP Ratio	Among top 25 50% 600 Million to 15 Billion 9.8% to 18%	Formalizing parallel Economy Resource Mobilization Social Protection

## Souvenirs Distributions

At the end of session, souvenirs were distributed among the event sponsors:-





## Vote of Thanks

At the end of the daylong session of AMM, Ms. Robeela Bangash Founder and Board Member HRDN thanked all members on behalf of BoD, Founder Members and secretariat to honorable members and guests. It was said by her that we are in need of your support and energetic response to make this network once again THE BEST Network at national level.



## Gala Dinner & Musical Night







