



Newsletter

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PKSF Newsletter

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FEDEC Completes its Successful Run

Finance for Enterprise Development and Employment Creation (FEDEC) has been a flagship project of Palli Karma-Sahayak Foundation (PKSF). The very nomenclature is quite indicative of the objectives that this project had planned to achieve. This also reflects the innovative interventions that PKSF has always been interested with. Started in the month of March, 2008, the project ran successfully its course for six years and reached its end on September 30, 2014 with the actual loan closing. The project has been jointly financed by International Fund for Agricultural Development (IFAD) and PKSF. PKSF acted as the lead agency in implementing the FEDEC project. Creation of employment opportunities of the rural poor with some non-conventional yet profitable interventions which, in a natural course, leads to the reduction of poverty. This had been the core idea behind this project. In order to translate the idea into reality, PKSF provided support in three major areas. These are: 1) Micro-enterprise Lending 2) Capacity Building and 3) Value Chain development of potential economic sub-sectors. Later, intervention in the form of Business Development Services (BDS) had been put in place in order to offer support to various business clusters and sub-sectors.

At different stages of the implementation of FEDEC, some 157 Partner Organisations (POs) have been involved to carry out various sub-projects. These POs across the country from Cox's Bazar to Dinajpur, in fact, covered the whole of Bangladesh.



The closing workshop of FEDEC project took place on August 27, 2014 at PKSF Auditorium to share the achievements, impact and lessons of the project. The project has been successfully completed on March 31, 2014. Mr. M.A. Mannan MP, State Minister, Ministry of Finance and Planning, Government of the People's Republic of Bangladesh, graced the workshop as the chief guest while Dr. M. Aslam Alam, Secretary, Banking and Financial Institutions Division, Ministry of Finance, was present as the special guest. Dr. Qazi Kholiquzzaman Ahmad, Chairman, PKSF, presided over the event. Mr. Md. Abdul Karim, Managing Director, PKSF also spoke on the occasion. PKSF officials, representatives from the Partner Organisations (POs), Government officers and representatives from other organisations were also present in the workshop.

Mr. Md. Fazlul Kader, Deputy Managing Director (Operations-1), PKSF, delivered the welcome speech of the seminar. In his speech, he referred to the background of Microenterprise (ME) programme of PKSF. He highlighted on the ME programme expanded under FEDEC project. FEDEC project has set the milestone in the development endeavour of PKSF through the expansion of ME programme in our country, added Mr. Md. Fazlul Kader.

The workshop took off with a presentation on FEDEC by Mr. Mahbubul Islam Khan, an independent consultant. In his presentation, Mr. Khan offered a graphic overview of the success and impact of FEDEC in expanding ME programmes. He concluded with an optimistic note that lessons learned from the project can be useful for any initiative to develop ME sector in future. Representatives from the Partner Organisations (POs) shared their field-level experiences.

As an impact of the intervention of FEDEC project, microenterprises of the project participants has expanded remarkably leading to creation of wage employment for about 3.51lac people in the last five years. Partner Organisations (POs) of PKSf disbursed BDT 15,500 crore to the entrepreneurs during the project period. Around 6 lac microentrepreneurs across the country received financial and technical support from the project.

Mr. Nicolas Syed of the Country Program Office, IFAD thanked PKSf for the successful implementation of FEDEC. IFAD will continue its support, he added.

Mr. Md. Abdul Karim, Managing Director, PKSf, briefly highlighted on the activities of FEDEC and expressed his satisfaction on the successful completion of the project. In his speech, Mr. Karim referred to PKSf's Microfinance for Marginal and Small Farmers (MFMSF) project funded by IFAD that won **Development Impact Honor Award** from the US Department of the Treasury.

Dr. Qazi Kholiquzzaman Ahmad referred to various sub-sector development activities following the Business Cluster Approach. In addition to financial assistance, training and other technical assistance can be more effective for sustainable poverty alleviation. In this regard, FEDEC project has successfully combined technical and financial assistance, said Dr. Ahmad. He also mentioned that PKSf has identified around one thousand business clusters across the country that will generate more sub-sector development activities in future and will create a sustainable foundation for microenterprise-based rural industries.



Dr. M. Aslam Alam also appreciated the success of FEDEC. He said more rigorous data collection and analysis would highlight the excellent outcome of the project.

Mr. M.A. Mannan, Honourable State Minister of Finance, in his speech commended PKSf and its Partner Organisations for the successful implementation of FEDEC project and expressed his hope that FEDEC project would leave its impact in future in achieving equity and growth together, which is very important to expedite poverty alleviation. The success of FEDEC project bears a clear indication that Bangladesh is in the right track in reaching the target to become a middle-income country. He further hoped that IFAD will continue its support to implement various development activities in Bangladesh.



The project impacted at multiple levels in a variety of ways. The project made a solid contribution in expanding and diversifying existing small businesses, resulting in an increase in sales and profit for targeted micro-entrepreneurs. Sustained access to ME loans facilitated introduction of improved technologies and practices, particularly in production-oriented enterprises. The final outcome survey conducted in May 2004 revealed that as high as 99% of the sample respondents expanded their MEs and 57% of the sample respondents reported that the availability of finance from POs was the main reason facilitating this expansion. Many production-oriented businesses financed by FEDEC reported adoption of improved technologies (e.g. power looms replacing hand looms) leading to impressive increases in resource productivity, including labor.

- Mahbubul Islam Khan

FEDCEC : At a glance

IFAD Approval	Signing	Effectiveness	Mid-term Review	Original Completion	Actual Completion	Actual Loan Completion	Actual Loan Closing
11-12 September 2007	10 October 2007	8 January 2008	1-20 December 2010	31 March 2014	31 March 2014	30 September 2014	30 September 2014

Field Visits by PKSF Officials

Mr. Md. Abdul Karim, Managing Director, PKSF visited the ENRICH programme of PKSF's 4 Partner Organisations at Chittagong from August 21 to 24, 2014. Mr. Golam Touhid, Deputy Managing Director (Operations-2), PKSF and Mr. Md. Mashiar Rahman, General Manager, PKSF accompanied him during the visit.

On August 21, 2014 Mr. Karim inaugurated the basic training programme for the Health Assistants and Teachers of ENRICH programme being implemented by **Prottashy** at Charandip Union of Boalkhali upazila in Chittagong. On the same day, Mr. Md. Abdul Karim attended the cheque disbursement programme of **Ghasful** (a Partner Organisation of PKSF) under the Community Development Programme of ENRICH at Mekhal Union of Hathazari upazila. He graced the programme as the chief guest.

PKSF MD laid the foundation stone of a training centre of **Integrated Development Foundation (IDF)**, a PKSF PO at Matiranga upazila of Khagrachhori on August 22, 2014. This training centre will provide training to the active men and women from the poor families of the area. Then he inaugurated the **Central Database Centre** (computerization of the microcredit programme) of **IDF** in the head office of the organisation.



On August 23, 2014, Mr. Md. Abdul Karim launched the ENRICH programme of **MAMATA**, a PKSF PO, at Borkol Union of Chandanaish upazila. Health, education, nutrition and awareness building services will be implemented in this Union under the extended period of ENRICH in the 4th tier.

On the same day, Mr. Md. Abdul Karim launched the ENRICH programme of **IDF** at Satkania Union of Satkania upazila. Before this ceremony, he inaugurated the tree plantation programme and a Health Camp of **IDF**.

Mr. Md. Fazlul Kader, Deputy Managing Director (Operations-1), PKSF visited **Young Power in Social Action (YPSA)**, a Partner



Organisation (PO) of Palli Karma-Sahayak Foundation (PKSF) in Chittagong from August 5-8, 2014. Mr. Md. Abdul Matin, Deputy General Manager accompanied him during the visit. Mr. Md. Fazlul Kader visited various activities of **YPSA** including an ENRICH programme at Sitakunda. This was a special programme meant for the disabled people. He also visited two special projects in Katgor and groups of fishermen under Kumira branch of YPSA.

During the visit, Mr. Md. Fazlul Kader inaugurated a Health Camp under ENRICH programme of **YPSA** at Syedpur Union of Sitakunda. In his speech, he provided guidelines to the Health Volunteers. He also visited various infrastructure development activities under ENRICH programme at Syedpur. Then he visited **YPSA's** specialized programme for the disabled people.

Mr. Md. Fazlul Kader visited Kamarpara group under Syedpur branch and Fisherman group under Kumira branch. In addition, he visited 2 special projects of 2 programme participants of Katgor branch. One is Rehana Akter Rani's sewing training centre. She has established the centre to train the unskilled workers from the villages. On the other hand, Nur Akter and her husband jointly established a pigeon farm on the roof of their house. They took loan from **YPSA** for pigeon rearing. There are now various species of pigeons in their farm.

During the visit, he was present in a sharing meeting of the officials of **YPSA** including Branch Managers, Area Managers, officials of the lending programmes from the head office and chief officers of all the development programmes. Mr. Md. Fazlul Kader asked them to submit a logical and acceptable work plan to PKSF. He said, this work plan should consider the quality of lending programmes, administrative capacity, manpower, resources, distance of working areas and the clusters of the organisation.

Mr. Md. Fazlul Kader attended another sharing meeting with the field organisers of **YPSA** at Katgor on the same day. He visited **YPSA's** Radio Sagorgiri, financed by the LIFT project of PKSF. Then he visited the physiotherapy centre of the organisation.



Mr. Md. Fazlul Kader visited the **Page Development Center**, another PKSF PO working at Comilla, from August 13-14, 2014. Mr. Md. Abul Kashem, Deputy General Manager, PKSF accompanied him during the visit. He visited two Business Clusters under Shuagazi and Nimshar branches, activities of DIISP of Barura branch and pre-primary school programme run by the organisation. During the visit, he met the high

officials and members of the Executive Committee of the organisation in a sharing meeting on the *Present Conditions of the Lending Activities and Future Challenges*. Mr. Md. Fazlul Kader advised them to prepare and implement a sustainable and acceptable policy where every official of the organisation will be treated equally.

During the visit, Mr. Fazlul Kader visited the cow rearing project of 4 members of *Jagmohanpur Mohila Samity* under Shuagazi branch of the **Page Development Centre**. After the visit, he discussed the problems and possibilities of cow rearing with the members of the group. He also visited the business centres of the vegetable dealer Mr. Ohed Ali who is a member of *Nimshar Bazar Samity* and vegetable dealer Mr. Yasin Ali, husband of Nilufa begum who is a member of *Bejbari-1 Samity*. Both of them export various kinds of vegetables to foreign countries. While visiting the DIISP programme of Barura branch, he met the members who came over there for healthcare services. They reported that a total of 12-15 members receive paramedic healthcare services everyday. 15 policy holders' claims of insurance have been met from this branch. Mr. Md. Fazlul Kader visited the pre-primary education centre at Shujanagar of Comilla. During the visit, students performed drill, recited poems and sang songs.



Mr. Md. Fazlul Kader visited **People's Oriented Program Implementation (POPI)**, a PKSf PO in the haor areas at Bhairab and Nikli upazilas of Kishoreganj district from September 11 to 13, 2014. Mr. Dilip Paul, Assistant General Manager, PKSf accompanied him during the visit. During the visit, he exchanged views with some entrepreneurs of the shoe industry. He also visited the school and healthcare programme meant to eliminate child labour in the shoe industry. Mr. Md. Fazlul Kader was present in a training programme arranged for the mid-level officials of **POPI**. He also met the health assistants, teachers and officials of **ENRICH** programme in a discussion meeting. Then he visited the floating school, satellite clinic and the market (for the programme participants) run by **POPI** in the remote villages of Nikli in Kishoreganj.

Mr. Md. Hasan Khaled, General Manager, PKSf visited 4 Partner Organisations of PKSf in September, 2014. On September 2, 2014, he visited **Village Education Resource Center (VERC)**, a PKSf PO at Savar. Then he visited 3 Partner Organisations of PKSf at Jessore from September 7 to 10, 2014. The POs are **Shishu Niloy Foundation (SNF)**, **Jagorani Chakra Foundation (JCF)** and **Rural Reconstruction Foundation (RRF)**. During the visits, he audited the fixed assets, gratuity and provident fund of the officials from the balance sheets of June 30, 2014 relating to the lending programmes of the POs.

Mr. Akond Md. Rafiqul Islam, General Manager (CC) visited **Social Upliftment Society (SUS)**, a Partner Organisation of PKSf from July 14 to 16, 2014. He visited a *Bede* community at Savar. During the visit, people of the community described their present socio-economic conditions and problems. The organisation informed that the Scholarship Programme for the school and college-going *Bede* children will start in no time and the organisation will pay half of their tuition fees as scholarship. Moreover, SUS will explore the possibilities to provide the microcredit services to the permanent *Bede* inhabitants of the area. SUS will also help them complete their Voter Registration forms. SUS has already taken some initiatives for the *Bede* community such as group formation of *Bede* people for microcredit lending, preparing the list for education scholarship etc.

PKSF Development Fair 2014



PKSF Development Fair 2014 with all its festive jubilation takes off in a grand ceremonial way on October 26, 2014 at Bangabandhu International Conference Centre, Dhaka. It will continue till November 1, 2014. The Fair is characterized by 14 seminar sessions, devoted to fundamental issues of social and economic development, in particular, relating to the concerns and enterprises of poor population. Some ten ministers of the Government of the People's Republic of Bangladesh including Advisors to the PM, a number of secretaries, academics and specialists will take part in the seminar sessions. Partner Organisations (POs) of Palli Karma-Sahayak Foundation, who have been recurrently engaged in the implementation of PKSf programmes and projects, are now at the capital city to display hundreds of products that rural people of Bangladesh produce across the country. In all, the number of stalls with display in the Fair is 125. Some government agencies and international organizations are also taking part in the Fair. The Fair will be open to all from 10 am to 8.30 pm every day.



ENRICH Highlights

Sharing Meeting

Institute of Microfinance (InM) presented a draft report entitled **Mid-term Evaluation of the Effectiveness of ENRICH Programme** on September 7, 2014 in a sharing meeting that took place at PKSf auditorium on September 17, 2014. Dr. Qazi Kholiquzzaman Ahmad, Chairman, PKSf presided over the seminar while Mr. Md. Abdul Karim, Managing Director, PKSf delivered the welcome speech. PKSf officials including Mr. Md. Fazlul Kader, DMD (Operations-1), Dr. Jashim Uddin, DMD (Admin. & Finance) and Mr. Golam Touhid, DMD (Operations-2) were present in the meeting. In addition, the Executive Directors of 43 ENRICH implementing Partner Organisations (POs) of PKSf attended the meeting. The representatives of the POs highlighted on various field-level problems in implementing the programme and ways to get out of these problems.



Workshop

A Workshop entitled *Formulation of Annual Work Plan & Assessment of Work Progress of ENRICH Programme* was held at PKSf auditorium on August 25, 2014. Dr. Jashim Uddin, Deputy Managing Director (Admin. & Finance), PKSf presided over the event. Mr. Md. Mashiar Rahman, General Manager (Operations), PKSf presented the keynote paper.

Healthcare, Nutrition & Education Programmes in 87 Extended Unions

ENRICH programme has been extended to 87 Unions in addition to the existing 43. According to the initial data provided by the POs, a total of 26.08 lakh people are living in 5.67 lakh households of these 87 Unions. A total of 167 Health Assistants, 1720 teachers and 1,122 Health Volunteers have already been appointed in the selected Unions.



A total of 4 workshops have been arranged for 225 Health Assistants at PKSf auditorium from September 7 to 10, 2014. At the same time, training of teachers at PO level has already been completed. Necessary educational equipments have also been provided to the POs. In every Union, educational services are being regularly provided in 20 Afternoon Learning Centres.

Progress of other Activities

Education Programme

A total of 1,499 Afternoon Learning Centres are now in operation to provide educational support to 40,051 students through 110 POs in 43 Unions.

Vocational Training & Youth Development Programme

In FY 2014-15, 5 training institutions have been selected to provide technical and vocational training to 759 trainees. Training for 186 youths in 12 batches on 12 trades have already been started from which 39 youths have successfully completed the training courses. Moreover, a total of 653 unemployed youths have got employment opportunities under the Youth Development programme of ENRICH.

Community Development Programme

A total of 1,646 sanitary latrines, 1,316 tube-wells, 35 deep tube-wells and 35 Pond Sand Filters (PSF) have been built or repaired in 43 Unions under the ENRICH programme. In addition, 748 small culverts/bridges and 1.5 kilometre of road have been constructed. A total of 13,205 sanitary latrines have been built in 11 ENRICH implementing Unions (selected in the 1st tier). At the same time, these Unions have been declared as 100 percent sanitized Unions.

Improved Cooking Stove & Solar Home System

As of June 2014, a total of 8,381 environment-friendly improved cooking stoves (*Bandhu Chula*) have been installed in ENRICH Unions. These stoves are smoke free and thereby health hazards are minimised. A total of 26,216 households have been provided with solar home system.

Enrich Centre

A total of 167 ENRICH Centres have been established in 21 ENRICH Unions (selected in the 1st tier).

Vermi-Compost Plants

927 vermi-compost plants have been installed through 39 Partner Organisations.

Beggar Rehabilitation Programme

A total of 215 beggars have been successfully rehabilitated in 43 Unions.

Loan Disbursement Programme

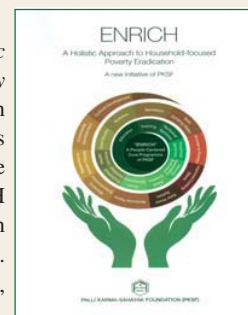
During FY 2014-15, loan disbursement of ENRICH programme from POs to programme participants is BDT 13.90 crore in July, 2014 and cumulative loan disbursement from POs to programme participants is BDT 586.43 crore.

Special Savings Programme

In ENRICH implementing Unions, a total of 820 programme participants have deposited BDT 49.18 lac in their respective bank accounts under the special savings programme of ENRICH.

Publication

A book entitled *ENRICH A Holistic Approach to Household-focused Poverty Eradication* has been published in September, 2014. The book contains detailed description reflecting the programme and experiences of ENRICH programme. This publication has been thoroughly supervised and edited by Dr. Qazi Kholiquzzaman Ahmad, Chairman, PKSf.



Community Climate Change Project (CCCP)

Community Climate Change Project (CCCP) under Bangladesh Climate Change Resilience Fund (BCCRF) is a climate change adaptation project dedicated to enhance the capacity of selected communities to increase their resilience to the adverse impacts of climate change. This project is being implemented by Palli Karma-Sahayak Foundation (PKSF) with fiduciary support from the World Bank. The project was launched in November, 2012 and is due to be completed by December, 2016. Initially, CCCP's total budget is BDT 96.25 crore (US\$12.5 million). The working area of the project includes flood, drought and salinity-affected vulnerable areas.

Field-level Activities of the PIPs

A number of 41 Project Implementing Partners (PIPs) of CCCP are working at 36 upazilas (vulnerable to climate change) of 15 districts. Major field-level activities of CCCP are: selection of beneficiaries, technical training to the beneficiaries, raising of homestead plinth, installation of sanitary latrines and tube wells, establishing of exhibition farms, pumpkin cultivation at char areas, pond re-excavation for safe drinking water, repairing/raising of roads/culverts in flood-prone areas, embankment with tree plantation, installing of improved cooking stoves and implementing of Income Generating Activities.



Field-level Achievement

In this quarter, PIPs have raised the household plinths of 53 clusters of project participants and installed 46 tube wells under CCCP. In addition, CCCP provided technical assistance to the project participants of whom 2193 persons received assistance on goat/sheep rearing on country scaffold, 223 on crab culture and 877 on duck rearing. Environment-friendly improved cooking stoves have been distributed among 566 project participants. Furthermore, 200 households received rain water harvesting tanks while 120 project participants were assisted to prepare 94 exhibition farms on homestead gardening. At the same time, roads have been repaired in the project working area in 255 working days through cash for work programme.



Workshops

Community Climate Change Project (CCCP) organised a 2-day long Workshop on *Implementation of Results Based Monitoring (RBM) System in CCCP* at PKSF Bhaban from

July 14 to 15, 2014. Dr. Fazle Rabbi Sadeque Ahmed, Project Coordinator, CCCP inaugurated the workshop. Officials from the Result Based Monitoring Unit (RBM) of PKSF including Mr. A.Q.M. Golam Mawla, General Manager (Operations), Dr. Sharif Ahmed Chowdhury, Deputy General Manager, Mr. A.K.M. Nuruzzaman, Assistant General Manager, Mr. Mashiur Rahman, Manager and Mr. A.K.M. Zahirul Haque, Deputy Manager attended the workshop. Officials from the Project Management Unit (PMU) were also present in the programme. Mr. Md. Fazlul Kader, Deputy Managing Director (Operations-1), PKSF provided guidelines on RBM, during the workshop proceedings. A day-long workshop entitled **Progress Review and Learning Sharing** took place at



PKSF Bhaban on August 24, 2014. A total of 11 PIPs participated in the workshop. Mr. Md. Fazlul Kader, DMD, PKSF inaugurated the workshop. Dr. Fazle Rabbi Sadeque Ahmed, Project Coordinator, CCCP delivered the welcome speech. A total of 22 representatives (focal persons and Project Coordinators) from the PIPs and the officials of the PMU participated in the workshop.

CCCP organized the second workshop on **Progress Review and Learning Sharing** at PKSF Bhaban on September 18, 2014. Mr. Md. Abdul Karim, Managing Director, PKSF inaugurated the workshop while Mr. Md. Fazlul Kader delivered the welcome speech. A total of 32 representatives (focal persons and Project Coordinators) from 16 PIPs and the officials of the PMU participated in the workshop.



PRIME Activities

Two different workshops were held at PKSF Bhaban on September 16 and September 18, 2014 under Programmed Initiatives for Monga Eradication (PRIME) project of PKSF. A total of 24 PKSF POs implementing PRIME project in greater Rangpur and south-western region of Bangladesh took part in the workshops. Mr. A.Q.M. Golam Mawla, General Manager (Operations) & Team Leader of PROSPER presided over these workshops. Representatives of the Partner Organisations and officials of PRIME project participated in the events. Both these workshops dealt with the progress and problems of field-level implementation of PRIME project. In addition, there were discussions on the strategies to disburse the financial allocation of FY 2014-15.



The Department for International Development (DFID) has already completed the Annual Review 2014 of PRIME. In this Review, PRIME has scored A+ (Outputs moderately exceeded expectation). PRIME is now recognised as the model for sustainable poverty alleviation of the ultra poor. In addition, DFID has extended the project up to December 2015. During the extended period of PRIME, sustainable development of the project participants will be given special importance to prepare the budget of the project. The project participants will be categorized in three classes: most vulnerable ultra poor, mid-level ultra poor and advanced ultra poor. Types of assistance for each category have already been set. In this extended period, PRIME will try to analyze various factors to continue its various activities without the financial support of DFID.

Ultra Poor Programme (UPP)-Ujjibito

Steady Activities

Since November 1, 2013, Palli Karma-Sahayak (PKSF) is implementing the Ultra Poor Programme (UPP)-Ujjibito, a component of Food Security 2012 Bangladesh. This out of the box intervention known as 'Ujjibito' is being funded by European Union (EU).

By now, it is being implemented in 1724 Unions of Barisal, Chittagong, Rajshahi and Khulna divisions through 766 branches of 38 Partner Organisations (POs) of PKSF.

Required number of staff has already been recruited and modules for training of these staff have already been designed in order to increase the efficiency of them to skilfully implement this project.

As of September 2014, 335 thousand ultra poor members have been already enrolled. Among them, 9398 (8150 ultra poor members and 1248 RERMP-2 members) have received agricultural training and 600 ultra poor members received non-agricultural training on sewing, stitching and bamboo-cane.

Vegetable seeds are being provided by the POs to 1,47,138 ultra poor families for homestead gardening.

Special grants were allocated to 284 ultra poor families to set up their Income Generating Activities (IGAs) on poultry farming, goat/sheep rearing, vermi-compost production and crab fattening.

Case Study: Mojiron Begum's Long Walk to Success

Mojiron Begum is a member of *Koya Mohila Somity*, JAKAS Foundation, Joypurhat. She is a 55 years old widow. She has two sons and a daughter. One of her sons died of liver cancer. She has a toilsome tale to tell. She said, *I used to fatten the cows in the traditional way. Before some days, I received training on this from UPP-Ujjibito. This training was very profitable for me. In addition, I received a grant of BDT 8000 to invest in the Income Generating Activity. I have built a cow shelter with this and now I have got some personal savings.*

Now, Mojiron Begum has a healthy cow. She is looking forward to expanding her beef fattening project.



DIISP Activities

Palli Karma-Sahayak Foundation (PKSF) has been piloting different microinsurance services among the poor and low-income people of Bangladesh under the Developing Inclusive Insurance Sector Project (DIISP). The objective of the project is to protect the livelihood of the poor (especially women) from risks such as- accidents, illness, theft or natural disasters to secure their welfare and insure their assets through the development of low-cost inclusive insurance services (micro-insurance).

PKSF has been rendering credit life insurance, hospital cash benefit insurance, health and livestock insurance services among the poor and low-income groups of Bangladesh through its 40 Partner Organisations (POs) under the project. Till now, more than 3.5 million members of the POs have been enrolled in different insurance policies and more than 18 thousand claims have

been paid under credit life, health and livestock insurance schemes of the project. Under the health programme of the project, primary health treatment has been provided to about 200,000 people along with creation of health-awareness among the poor.

Video drama & documentaries have been prepared under the project and supplied to the respective POs to raise awareness about various microinsurance services among the poor and

low-income people. In this quarter, Refreshers' Training was arranged on **Microinsurance Operations** for 240 officers of 40 POs including Chief Accountants, respective Branch Managers & Accountants and Area/Zonal Managers of 40 POs to promote their efficiency and experience in implementing microinsurance activities. The training course-contents includes varying management pattern, implementation of techniques, accounting, monitoring, MIS, reporting process etc.



PKSF Signs Contract with InM

A contract was signed between Palli Karma-Sahayak Foundation (PKSF) and Institute of Microfinance (InM) on July 3, 2014 to conduct the Mid-term Evaluation of the Effectiveness of ENRICH Programme at the Household level of 21 Unions of Bangladesh. Mr. Md. Ziauddin Iqbal, General Manager (CC), Administration, PKSF and Mr. K.M Tarek, Head (Finance & Admin.), InM signed the contract on behalf of their respective organisations. InM will investigate and measure the impact and sustainability of ENRICH.

Meeting of PKSF Governing Body

The 191st meeting of the Governing Body of Palli Karma-Sahayak Foundation (PKSF) took place on August 28, 2014. Dr. Qazi Kholiquzzaman Ahmad, Chairman, PKSF presided over the meeting. The Members of the Governing Body namely, Dr. A.K.M. Nurun Nabi, Mr. Khondkar Ibrahim Khaled, Ms. Nihad Kabir, Dr. Pratima Paul-Majumder, Dr. M.A. Quassem and Mr. Md. Abdul Karim, Managing Director, PKSF were present in the meeting. The Governing Body emphasised on achieving the target of loan disbursement of Financial Year 2014-15 with utmost clarity and accountability. It was also advised in the meeting to conduct a Feasibility Study in order to form a distinct Insurance Company by PKSF.

Research: Graduation of the Ultra Poor under PKSF's Microfinance Programmes

Palli Karma-Sahayak Foundation (PKSF) is implementing Ultra Poor Programme (UPP) from 2004 and Programmed Initiatives for Monga Eradication (PRIME) from 2006 in many of the poverty-stricken areas of Bangladesh. The research was conducted to assess the advancement of the households of the project participants and to make a comparative study of the socio-economic conditions of the advanced and non-graduated households under PRIME and UPP. The research has been completed by June, 2014. Dr. Tapash Kumar Biswas, Director (Research), Ms. Kamrunnahr, Deputy Manager (Research) and Mr. Muhammad Sayudul Huq, Deputy Manager (Research) are the associate researchers in this work.

A total of 900 households from PRIME and UPP have been selected on the basis of multi-stage stratified random sampling technique. In each category, there had been 225 households from PRIME and UPP. Primary data were collected through pre-coded structured questionnaire survey, Focus Group Discussions (FGDs), Key Informant Interviews (KIIs), case studies and direct field observations. The study was conducted in 11 districts of 6 divisions of Bangladesh, excepting Sylhet.

There were 9 indicators (4 economic and 5 social) of the research to assess the graduation status of the selected

households. A household needs to fulfill the necessary conditions of at least 3 economic indicators and 3 social indicators to be considered as the advanced household. On the basis of these indicators, per annum graduation rate is found to be 6.22 percent (5.4 percent for UPP and 7.0 percent for PRIME households). The main reason for higher graduation rate of PRIME households is the comprehensive inclusive nature of its approach. The study reflects that the socio-economic conditions of advanced households is better than that of non-graduated households. From 2008 to 2013, the productivity of about 88 percent advanced households and 69 percent non-graduated households has increased. Likewise, per capita annual income of the advanced households is about 45 percent higher than that of the non-graduated households.

The study recommends an index to measure graduation status of the selected households on the basis of social and economic indicators. In addition, household selection, PRIME interventions across the country include developing capacity of economically active population to generate demographic dividend, increasing loan ceiling of the borrowers based on their utilisation capacity, providing special microcredit assistance in the coastal region, loan disbursement in high productive Income Generating Activities and ensuring of proper monitoring and supervision.

Training Programmes of PKSF

Training wing of PKSF regularly conducts specialized training courses on different aspects of microcredit programme management for PKSF staff and Partner Organisations (POs) officials both at home and abroad. Training programmes are also arranged for organisations who are not PKSF POs. Furthermore, trainings on various Income Generating Activities (IGAs) are organised for the programme participants, study tour for the foreign representatives and internship for the students of different renowned universities are regularly organised. During July-September 2014, the training wing of PKSF organised several such training activities and arranged exposure visits as mentioned below.

Training for PO Officials

Training wing of PKSF provided the following trainings to 1298 different levels of PO officials and field workers in 57 batches during July-September 2014 under the regular training programme on the basis of the training demand under the mainstream programmes and projects of PKSF.

Name of Courses	Level of Trainees	No. of Batches	Duration	No. of POs	No. of Trainees	Venue
<i>Advanced Microfinance and Institutional Management</i>	Senior and mid-level officers	2	3 days	24	44	PKSF
<i>Monitoring and Evaluation</i>	Senior and mid-level officers	1	3 days	12	25	PKSF
<i>Accounts and Financial Management</i>	Accountants of head offices and branch offices	10	3 days & 4 days	78	169	PKSF (for H/O Accountants) & different venues inside and outside of Dhaka (for B/O Accountants)
<i>Group Dynamics, Savings and Microcredit Management</i>	Credit officers and field workers	6	4 days	6	150	4 different venues (inside and outside of Dhaka)
<i>Small and Medium Enterprises Management and Operation</i>	Credit officers and field workers	22	5 days	114	524	8 different venues (inside and outside of Dhaka)
<i>Savings and Microcredit Management</i>	Mid-level officers	6	5 days	66	128	10 different venues (in Dhaka)
<i>Strategic Planning for NGO/MFIs</i>	Senior and mid-level officers	2	5 days	25	48	PKSF
<i>Internal Audit for Operation of NGO/MFIs</i>	Senior and mid-level Accountants and Audit related officers	2	5 days	27	43	PKSF
<i>Training of Trainers</i>	Mid-level officers	2	5 days	24	48	InM
<i>Refreshers' Training (to implement micro-insurance programme)</i>	Different levels of officers	4	2 days	40	119	PMUK and UDDIPON, Dhaka
Total		57		Total	1298	

Training for Non-PO Officials

PKSF organised a 5-day long training for 60 officers of the *Haor Infrastructure and Livelihood Improvement Project (HILIP)* of Local Government Engineering Department (LGED) on *Sub-sector, Value Chain Analysis and Preparation of Development Programme* in 2 batches.



Training for PKSF Officials

A 26-day long **Pre-service Training** was organised for 18 newly recruited officers of PKSF's mainstream programme and 5 officers of its project from July 16 to August 25, 2014 at PKSF Bhaban.



Microcredit Summit 2014 & International Exposure Visit

Mr. Md. Abdul Karim, Managing Director, PKSf, attended the **Microcredit Summit 2014** from September 3 to 5, 2014 in Merida, Mexico. He was invited as one of the speakers in the



summit. He made a presentation on *Ending Extreme Poverty: The Journey of Bangladesh and Sharing Experiences of PKSf* at a plenary session while at an associate session of the summit, he made another presentation on *The Role of Government and Networks in Regulation and Support of MFIs in Bangladesh*.

Mr. Md. Fazlul Kader, Deputy Managing Director (Operations-1), PKSf attended a conference on *Innovative Practices Promoting Rural Investment* from September 22 to 24, 2014 in Kathmandu, Nepal. Blueberry Hill Charitable Trust (BHCT) organised the conference.

International Study Visit Program

Dr. Jashim Uddin, Deputy Managing Director (Admin. & Finance), PKSf and Mr. Golam Touhid, Deputy Managing Director (Operations-2), PKSf attended the **International Study Visit Program on Rural Banking and Finance** from September 21 to 28, 2014 in New Zealand, organized by Asia-Pacific Rural and Agriculture Credit Association (APRACA). They made a Country Paper presentation at a seminar of the programme on **Rural Banking and Finance**.



Internship Programme

The Training wing of PKSf also facilitates internship programme on development and poverty alleviation. PKSf selects interns on the basis of the applications received from different renowned universities. 2 students from BRAC University and London School of Economics, United Kingdom have been selected for internship programme during July - September, 2014.

Training & Orientation Workshop under Agriculture Unit & Livestock Unit

A 2-day long Training and Orientation Workshop was held under Agriculture Unit and Livestock Unit of Palli Karma-Sahayak Foundation from September 21 to 22, 2014. Mr. A.Q.M. Golam Mawla, General Manager (Operations), PKSf presided over the inauguration programme of the workshop. Dr. Sharif Ahmed Chowdhury, Deputy General Manager (Livestock Unit), PKSf, officials of Agriculture Unit and Livestock Unit, technical officers from 37 Partner Organisations (POs) now implementing various activities of these units were also present in the workshop.

The workshop dealt with the budget and work plan of financial year 2014-15,



utilization of various technologies of Agriculture and Livestock units, training of the programme participants, profiles of the programme participants, reporting and reimbursement format etc. The workshop provided guidelines regarding the procurement of the goods of

livestock at PO level and distribution of these goods to the programme participants.

In FY 2014-15, Agriculture and Livestock units disbursed BDT 10.32 crore (BDT 5.41 under Agriculture Unit and 4.91 under Livestock Unit) to various sectors of these units of 37 POs. These sectors include salary and allowance, exhibition farms, training, materials, agricultural farms etc.

Credit Operations Status of PKSf

During the financial year 2013-14, loan disbursement from PKSf to the POs (Partner Organizations) is Tk. 27045.01 million up to June 2014. Cumulative loan disbursement from PKSf to the POs is Tk. 188325.31 million, as of June 2014 and the recovery rate of loan from the POs to PKSf is 98.85 percent. A summary of PKSf's cumulative loan disbursement and loan outstanding as of June 2014 is presented in the following table:

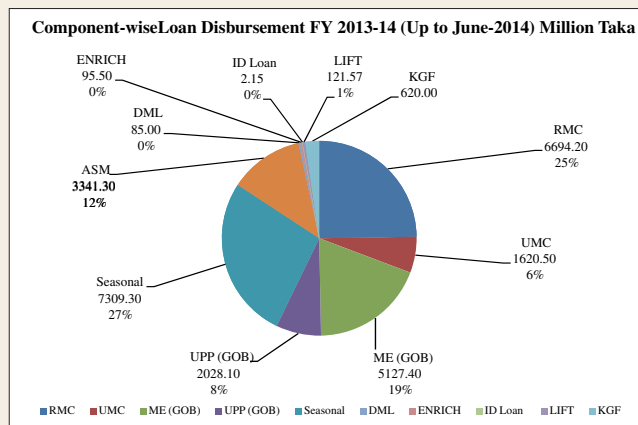
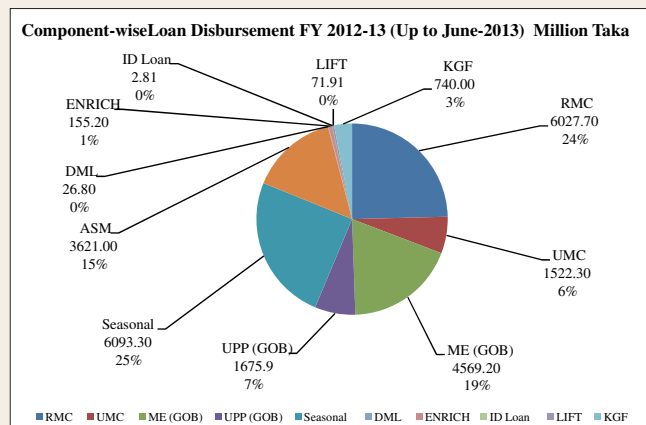
Programmes/ Projects	Loan disbursement (cum. in million Tk.) (PKSf to POs)	Loan outstanding (in million Tk.) (PKSf with POs)
Mainstream Microcredit (including ID loan):*	174067.95	36522.77
Projects:**		
FSP	258.75	0.00
LIFT (PKSf PO)	394.28	181.98
LIFT (Non PO)	60.72	33.80
LRP	803.80	0.55
PLDP-II	4130.19	87.47
REDP-ECL	13.05	0.00
REDP-MC	31.77	0.00
EFRRAP	1122.50	16.59
IFADEP-I	71.20	0.18
IFADEP-II	14.30	0.00
TEIGP (JMBA)	14.00	0.00
PLDP	593.91	0.00
MFTS	2602.30	22.05
SRLP	491.65	0.00
MFMSFP	3619.60	165.85
ID-MFTSP	24.47	0.00
ID-MFMSFP	10.88	0.00
Projects Total:	14257.36	508.47
Grand Total:	188325.31	37031.24

FY Loan Disbursement (In Million Tk.) PKSf to POs

Programs/ Projects	Loan Disbursement (FY 2012-13) Up to June-2013	Loan Disbursement (FY 2013-14) Up to June-2014
RMC	6027.70	6694.20
UMC	1522.30	1620.50
ME (GOB)	4569.20	5127.40
UPP (GOB)	1675.90	2028.10
Seasonal	6093.30	7309.30
ASM	3621.00	3341.30
DML	26.80	85.00
ENRICH	155.20	95.50
ID Loan	2.81	2.15
LIFT	71.91	121.57
KGF	740.00	620.00
Total	24506.12	27045.01

Loan Disbursement to Borrowers:

During the financial year 2013-14, loan disbursement from POs to the borrowers is Tk. 184.60 billion up to June 2014. Cumulative loan disbursement from POs to borrowers is Tk. 1746.48 billion and the recovery rate of loan from borrowers to POs is 99.65 percent. As of June 2014, the number of borrowers is 8.13 million of whom 91.22 percent are women.



About PKSf

Palli Karma-Sahayak Foundation (PKSF) was established in 1990 with the aim of poverty alleviation through employment generation. Apart from providing financial and technical assistance to the underprivileged segment of the society, PKSf has played a vital role in creating employment opportunities through inventive operational activities. Over the last two decades, PKSf has set some non-conventional and distinctive examples in the process of implementing development activities. PKSf has further broadened its various mainstream programmes and projects with the understanding of its responsibilities to make poverty alleviation a reality.

Present Governing Body of PKSf

Dr. Qazi Kholiquzzaman Ahmad	Chairman
Mr. Md. Abdul Karim	Member (Managing Director, PKSf)
Dr. Pratima Paul-Majumder	Member
Dr. A.K.M. Nurun Nabi	Member
Mr. Khondkar Ibrahim Khaled	Member
Dr. M.A. Quasem	Member
Ms. Nihad Kabir	Member

Editorial Board

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Book Post

Seminar

Post-2015 SDGs: Global & National Perspectives

Organization of seminar on contemporary and critical issues is a part of regular activities of Palli Karma-Sahayak Foundation (PKSF). A seminar entitled *Post-2015 Sustainable Development Agenda: Global and National Perspectives* was held at PKSf Auditorium on September 09, 2014. Dr. Qazi Kholiquzzaman Ahmad, Chairman, PKSf presided over the seminar. Mr. Md. Shahidul Haque, Secretary, Ministry of Foreign Affairs, Government of the People's Republic of Bangladesh presented the keynote paper. Mr. Md. Nojibur Rahman, Secretary, Ministry of Environment and Forests,

challenges remain to be fulfilled. She mentioned of the Government of Bangladesh's support to three key issues of post-2015 era which include climate change, inequality and migration.

Mr. Nojibur Rahman, Secretary, Ministry of Environment and Forests, Government of Bangladesh gave an overview of the global and national perspective of MDGs and SDGs. He mentioned that there would be a need of paradigm shift i.e. a transformative shift from MDGs to SDGs in the Public Services Sector to make the SDGs achievable and result-oriented.



Government of the People's Republic of Bangladesh and Ms. Pauline Tamesis, Country Director, UNDP Bangladesh also spoke in the seminar. PKSf officials, Government officers and representatives from other organizations, development partners, international NGOs and members of civil society were present.

In his welcome speech, Dr. Ahmad referred to Millennium Development Goals (MDGs) and said that Bangladesh has achieved commendable progress to achieve the goals. He informed the house that the implementation of Sustainable Development Goals (SDGs) would start from January 1, 2016 and are due to be completed by 2030. Focusing on the process of SDGs, Dr. Ahmad informed that 5 dimensions and 14 indicators have been taken into account. The 5 dimensions are food security, poverty, health, education, living standard and access to safety net. He also noted that climate change is one of the important aspects in SDGs. He said that many negotiators from both developed and developing countries opposed the inclusion of climate change as a stand-alone goal of SDGs. But Bangladesh pressed hard and eventually forced a compromise.

Ms. Pauline Tamesis, Country Director, UNDP Bangladesh said that Bangladesh is recognized in the post-2015 discussions by the international community as the global leader in the MDGs. She lauded Bangladesh's tremendous progress in many MDG targets such as poverty, gender, education, maternal mortality, child mortality, HIV AIDS and other diseases. However, serious

Mr. Shahidul Haque, Secretary, Ministry of Foreign Affairs, Government of Bangladesh, delivered his keynote speech on Politics of Sustainable Development Goals. He explained the concept of sustainable development and the politics leading to building of its architecture. The international community is surprised to see the achievement of Bangladesh despite many limitations and barriers.

In the open floor session, Mr. Noman, one of the participants, commented that there should be a bottom line to achieve the goals and targets. Golam Mostafa Dulal of Gonoshasthya Kendra commented that importance should be attached to water and fisheries management. Nilufar Yasmin of WARPO suggested that terrestrial and aquatic ecosystem should be incorporated in the goals. Mr. Sultan Ahmed, Department of Environment elaborated on the proposed 17 goals.

In response, Mr. Nojibur Rahman said that Bangladeshi officials and negotiators are playing an important role in OEWG dialogue. Ms. Pauline mentioned that they are preparing a publication that will include all aspects. On the issue of partnership, Mr. Shahidul Haque explained that partnership is a strong point in goal 17. The word 'Human Rights' is not present in the SDGs but right to information, right to food, right to health etc. are there. Mr. Chair said that the negotiators can well be equipped with the democratic participation of all people in the country having clear identification of problems and their probable solutions.