



PKSF

Newsletter

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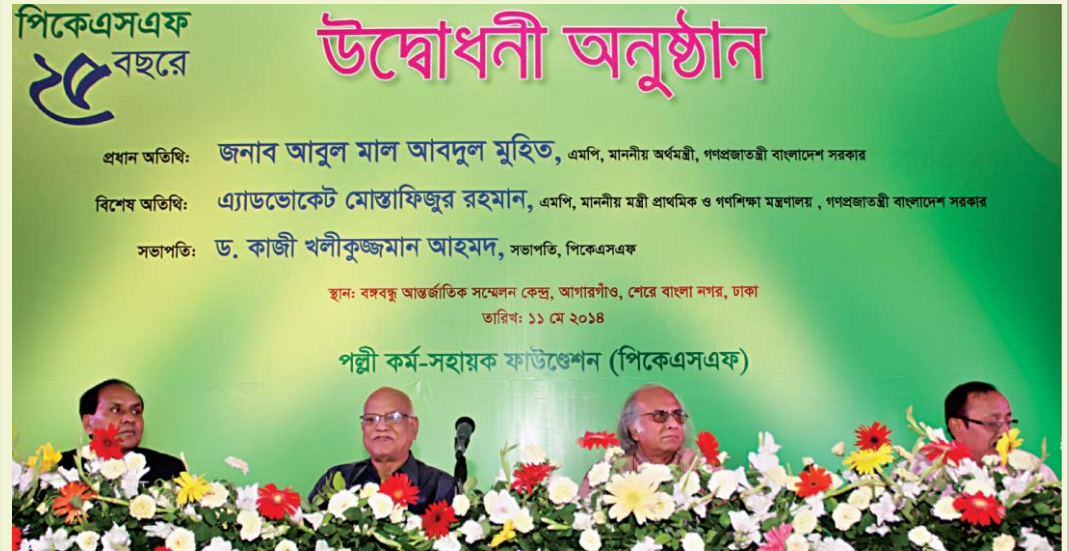
PKSF Newsletter

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Inauguration Ceremony of 25th Anniversary of PKSF

Palli Karma-Sahayak Foundation (PKSF) started its journey in the year 1990 as a 'not for profit' organisation. While reduction of poverty is the end, the means it consistently concentrates on relate to employment generation at the rural level, which is the key to socio-economic development of the country. To mark the milestone of the 25th anniversary of PKSF, the inauguration ceremony of its year-long celebration was held at Bangabandhu International Conference Centre on May 11, 2014.

Mr. Abul Maal Abdul Muhith MP, Minister, Ministry of Finance, Government of the People's Republic of Bangladesh was the chief guest of the occasion while Advocate Mostafizur Rahman MP, Minister, Ministry of Primary and Mass Education was present as the special guest. Dr. Qazi Kholiquzzaman Ahmad, Chairman, PKSF presided over the day-long event.



Dr. Qazi Kholiquzzaman Ahmad in his welcome speech, thanked the chief guest, special guest and the members of PKSF family and all the participants of the ceremony. He noted that PKSF always incorporates the field-level experiences of its Partner Organisations (POs) in implementing its various activities. All the PO officials and members are involved in this working process of PKSF. Moreover, he explained that this celebration of 25 years of PKSF's proud existence is not just a moment of jubilation, it drives us to make an audit of our performances, as per our mission and commitment. There lies the significance of such an occasion. He said, such ceremonies open the doorway to new field-level information, ideas, thoughts etc. And PKSF prepares its future work plan with special focus on these ideas, thoughts and information disseminated in these meetings.

Dr. Ahmad thanked Hon'ble Finance Minister for his continuous support to PKSF activities. He said, PKSF could not continue its activities with such effectiveness and strength without his support. Dr. Ahmad also reminded everybody that PKSF started its journey with few crores of Taka and a small number of Partner Organisations. But today PKSF is working in almost every upazila of every district of Bangladesh on a gradually larger scale.

In his speech, Dr. Ahmad emphasized on the establishment of human dignity of the citizens and highlighted PKSF's assistance in this regard. He mentioned PKSF's initiatives to sustainably alleviate poverty and ensure the human dignity of the poor.

Advocate Mostafizur Rahman MP, Minister, Ministry of Primary and Mass Education hailed PKSF's great contribution to the socio-economic development of the country. Since its inception, PKSF is implementing various programmes for sustainable poverty alleviation and social development. He hailed PKSF's initiatives to prevent drop-out in primary education.

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In his speech, Mr. Abul Maal Abdul Muhith MP, the chief guest of the occasion thanked the Chairman, the special guest and all the participants of the programme. He particularly commended PKSF's projects **Programmed Initiatives for Monga Eradication (PRIME)** and **Learning and Innovation Fund to Test New Ideas (LIFT)**. He said, today the word *Monga* is no more heard in our country. Whereas, it was an annual threat only some years before. Mr. Muhith said, the Government of Bangladesh established PKSF on the basis of indigenous ideas for sustainable poverty alleviation. Since its inception, PKSF is implementing various activities across the country through some non-government organisations and agencies, which it calls Partner Organisations. He also noted that the volume of funds delivered to the poor through the POs across the country is on a rising trend over the years.

Mr. Muhith hailed PKSF's microcredit programme as a powerful tool to alleviate poverty which is the fundamental ailment of the country. At the same time, he said that sustainable poverty alleviation is not possible only through microcredit. Education, healthcare services, sanitation etc. must be put together to eliminate poverty sustainably. He mentioned PKSF's initiatives to diversify its interventions to address the needs of the poor.

One very remarkable aspect of the celebration of 25th anniversary of PKSF has been the felicitation of two celebrity women who have, in their personal capacity, contributed to the advancement of the society. They are Prof. Latifa Akand and Prof. Jahanara Haque. They have made outstanding contribution to education and women empowerment of our society.

Mr. Md. Abdul Karim, Managing Director, PKSF, delivered the concluding speech of the ceremony. On behalf of PKSF, Mr. Karim thanked the Chairman, chief guest, special guest, MPs, Government officials, Board members of PKSF, representatives of the Partner Organisations, all the guests and journalists for attending the programme. He also expressed his gratitude to the founders of PKSF. He highlighted the inclusive nature of PKSF programmes in his speech. Mr. Karim said that the views expressed in this seminar will be helpful to prepare the future work plan of PKSF.

Important Activities of MD, PKSF

Chairing the 43rd Annual General Meeting of Bangladesh Scouts

Mr. Md. Abdul Karim is associated with lot of different activities beyond his position of the Managing Director of Palli Karma-Sahayak Foundation (PKSF). Of them, a very special mention can be made of his leading position as the President of Bangladesh Scouts.

On July 16, 2014, the 43rd Annual (triennial) Meeting of the National Council of Bangladesh Scouts took place at Osmani Memorial Auditorium. H. E. Mr. Md. Abdul Hamid Advocate, President of the People's Republic of Bangladesh

inaugurated the ceremony. He is also the Chief Scout of Bangladesh Scout.

Mr. Md. Abdul Karim, Managing Director, PKSF presided over the programme. Mr. Md. Abul Kalam Azad, Chief National Commissioner, Bangladesh Scouts delivered the welcome speech. Mr. Nurul Islam Nahid MP, Minister, Ministry of Education was the special guest of the programme.

It may be mentioned that Mr. Md. Abdul Karim, MD, PKSF received the prestigious **Silver Tiger** award in the 42nd Annual Meeting of National Council of Bangladesh Scouts.



Field Visit

On June 17, 2014, **Palli Progoti Sahayak Samity (PPSS)**, a PKSF PO at Faridpur, organised a programme on the occasion of its **Staff Conference-2014**. Mr. Md. Abdul Karim, Managing Director, PKSF graced the occasion as the chief guest. Mr. Md. Fazlul Kader, Deputy Managing Director, PKSF and Mr. Md. Mesbahur Rahman, Assistant General Manager (CC), PKSF accompanied him during the visit. Then he visited a school and the microcredit programmes of **PPSS**. Under PKSF's LIFT project, **PPSS** provides loan to the ultra-poor at char areas in Sadar, Bhanga and Sadarpur upazilas of Faridpur. **PPSS** also conducts insurance programmes under DIISP in these upazilas. Mr. Md. Abdul Karim advised **PPSS** officials to disburse loan on time and assist cow rearing and beef fattening project through artificial insemination and vaccination services for successful implementation of various Income Generating Activities.

Mr. Md. Abdul Karim visited the education programmes of **PPSS**. The organisation conducts education programmes for the children of its ultra poor beneficiaries. **PPSS** runs 8 primary schools from the service charges it receives from its lending programmes. Mr. Md. Abdul Karim advised **PPSS** officials to improve the quality of education and to take measures to provide electricity to the classrooms.

The Managing Director of PKSF visited another PKSF PO, **Karmajibi Kalyan Sangstha (KKS)** at Rajbari the same day. In addition to overseeing the lending activities of **KKS** at Goalundo branch, Mr. Md. Abdul Karim visited its Safe Home and Vocational Training Centre for the brothel children. He advised **KKS** officials to follow the curriculum of Bangladesh Technical Education Board to conduct the vocational training.



Field Visits by PKSF DMDs

Mr. Md. Fazlul Kader, DMD (Operations-1)

Mr. Md. Fazlul Kader, Deputy Managing Director (Operations-1), PKSF visited **The Association for Realisation of Basic Needs (ARBAN)**, a Partner Organisation of PKSF on April 5, 2014.

During the visit, he was present in a sharing meeting of the officials of **ARBAN**, organised in the training venue of its project office at Mirpur. Md. Kamal Uddin, Coordinator, **ARBAN** presided over the meeting. In addition, senior officials of the microcredit programme and the chief officers of the projects and other programmes of the organisation were present in the meeting. Mr. Md. Fazlul Kader further visited D-16, a branch office of **ARBAN** at Shahid Nagar of Lalbagh.



Mr. Md. Fazlul Kader visited **Society for Social Service (SSS)**, a PKSF PO in Tangail from June 15 to 16, 2014. Mr. Mahub Helal Jelani, Manager, PKSF accompanied him during the visit. Mr. Md. Fazlul Kader attended a scholarship award ceremony, organized by **SSS**. Meritorious students belonging to the families of beneficiaries received their scholarship money during this programme.

He also visited the cattle rearing programme under the Value Chain Development projects of PKSF. Mr. Md. Fazlul Kader inaugurated the Vaccination Camp for cattle diseases organised by **SSS**.

Mr. Md. Fazlul Kader visited the **Milk Market** at Bhabanipur, established under Value Chain Development project. He met the milk sellers, buyers and farmers.

He also visited the house of Pinzira Begum, a member of the **Beggar Rehabilitation Project** of **SSS** at Bhabanipur. Then he visited **Rishibari Pre-Primary School** programme at Fatehpur village being implemented by the Charabari branch of **SSS** under the **ENRICH** programme. In addition, he visited some fishery and poultry farms, run by a micro-entrepreneur.

Mr. Md. Fazlul Kader visited the activities of Harijon Palli Ideal Primary School, Child Day Care Centre and Health Care Centre, Brothel Child Rehabilitation Centre and Sonar Bangla Children Home run by **SSS** in Kandapara. Then he visited **SSS Hospital**, Specialized Eye Hospital and Institute of Technical and Vocational Training of **SSS**.

Dr. Jashim Uddin, DMD (Admin. and Finance)

On June 19, 2014, Dr. Jashim Uddin, Deputy Managing Director (Admin. and Finance), PKSF visited the **ENRICH** programme being implemented by **Young Power in Social Action (YPSA)**, a PKSF PO. He met the officials of **YPSA** in a sharing meeting at Sayedpur in Chittagong. The Chief Executive of **YPSA** and the staff of **ENRICH** programme from Sayedpur and Mahanagar branches were present in the meeting. He visited **YPSA's** Human Resource Development Centre and Community Radio Sagor Giri FM 99.2 at Sitakunda, Chittagong.



Mr. Golam Touhid, DMD (Operations-2)

From April 15 to 16, 2014, Mr. Golam Touhid, Deputy Managing Director (Operations-2), PKSF visited **Daridra Bimochon Shangstha (DBS)**, a PKSF PO at Meherpur. Mr. Md. Lutfar Rahman, Deputy Manager, PKSF accompanied him during this visit. Mr. Md. Golam Touhid was present in the event, **Free Eye Camp-2014**, organised under **ENRICH** programme of **DBS**. He visited the automation programme, hospital/healthcare programme and the agricultural farm of **DBS**. During the visit, Mr. Golam Touhid met the branch managers, senior officials and the members of the Executive Committee of **DBS**.

Mr. Golam Touhid visited two problematic Partner Organisations of PKSF on June 11, 2014. These POs are **Grameen Manobik Unnayan Sangstha (GRAMAUS)** and **ASPADA Paribesh Unnayan Foundation** in Mymensingh. During the visit, he met the senior officials of the organisations. Mr. Golam Touhid discussed with the concerned officials of the two organisations about the last observations made by PKSF, their subsequent initiatives and he also suggested the ways to come out of the problems.



ENRICH Highlights

Enhancing Resources and Increasing Capacities of the Poor Households towards Elimination of their Poverty (ENRICH), is an all-inclusive programme of PKSF. Initiated in 2010, the programme seeks to ensure human dignity and freedom of the poor people. ENRICH programme was designed to measure poverty from multiple dimensions. It facilitates the maximum utilization of the existing resources and capacities of the families at the grassroots level, focusing on overall household development of the ultra-poor. It provides necessary technical and financial assistance to the poor families for sustainable poverty alleviation. In addition to the Health and Education programmes, ENRICH also incorporates programmes related to youth development, sanitation, environment and climate change. At present, ENRICH is being implemented in 43 Unions through 43 Partner Organisations. PKSF has launched the implementation of Healthcare, Nutrition and Education programmes of ENRICH at 85 Unions in addition to the existing 43 Unions from the current financial year.

Conference of Teachers & Health Volunteers

On May 11, 2014, a grand conference of teachers and health volunteers was organised at Bangabandhu International Conference Centre. Dr. Qazi Kholiquzzaman Ahmad, Chairman, PKSF presided over the programme. Mr. Md. Abdul Karim, Managing Director, PKSF delivered the welcome speech and closing remarks. PKSF officials, representatives of the Partner Organisations, and about 2000 development workers including health volunteers, teachers, health assistants, Social Development Organizers (SDOs) and Union Coordinators of ENRICH programme were present in the conference. 12 teachers and 11 health volunteers shared their experiences and expressed their views on the implementation of ENRICH programme.

Expansion of Healthcare, Nutrition & Education Programmes

An initiative has been taken to extend Healthcare, Nutrition and Education programmes of ENRICH in another 85 Unions. In this regard, a total of 84 Partner Organisations have already been assigned to implement the programme at the field level. Later, these programmes will be extended in another 15 Unions.

Beggar Rehabilitation Programme

A total of 215 beggars in 43 Unions are being assisted under **Beggar Rehabilitation Programme** of ENRICH to establish the human dignity of the poor through economic development and capacity building. The implementation process of this programme has already been started. Rehabilitation plans and photographs of beggars are being collected from the POs. There will be a complete financial plan for the programme participants who will not adopt begging in future for financial ends. Each participant will receive a grant of BDT 1,00,000 under this programme. The process of this initiative is being implemented as per the financial plan.

Healthcare & Nutrition Programme

• Distribution of Deworming Medicines

During FY 2013-14, a total of 9,25,000 deworming tablets have been distributed in two phases to all the households in 43 Unions under the Health programme of ENRICH.

• Distribution of Vegetable Seeds

In 43 ENRICH Unions, seeds of *Rabi* crops have been distributed among 60,000 households and the distribution of *Kharif* crops is due to be completed shortly.

Progress of other Activities

• Vermi-Compost

The process of establishing 952 vermi-compost plants in 40 Unions will be completed soon.

• Loan Disbursement

During the financial year 2013-14, Partner Organisations have disbursed BDT 142.09 crore as loan under ENRICH up to May, 2014.

• Special Savings

In 35 ENRICH implementing Unions, a total of 1,451 members have deposited BDT 45.37 lac in their bank accounts under the special savings programme of ENRICH.

• Eye Camp

Under the Health programme of ENRICH, special eye camps have been organised in 27 Unions. A total of 5,960 eye patients have received treatment, 1,000 patients have received spectacles for free and 1,200 patients underwent cataract surgery in these eye camps.



• Vocational Training & Youth Development

Initially, five external institutions have been selected under this programme to train 759 qualified and interested youths of 43 Unions. The training will cover 17 different trades.

39 trainees (out of 50) have been appointed in different posts of *The Palace Resort* in Sylhet during their training.

3rd Baseline Survey

The on-going baseline survey of 8 POs of the third phase has been completed. In addition, the data entry of the information of this survey has also been completed. A total of 2,47,332 households have been identified from three baseline surveys for coverage under ENRICH.

Impact Evaluation

Institute of Microfinance (InM) has already completed the field level household survey to prepare the Mid-term Impact Evaluation of ENRICH programme. Now the researchers of InM are analyzing data and preparing the draft report.

ENRICH Centre

A total of 189 ENRICH ward committees have been formed in 21 Unions to coordinate various initiatives of ENRICH. The process of establishing 178 ENRICH centres in 21 Unions of the first phase is going on.



Successful Completion of FEDEC Project

Implementation of the Finance for Enterprise Development and Employment Creation (FEDEC) project has been successfully completed on March 31, 2014. This 6-year long project was launched in March 2008. Total budget of the project was USD 57.8 million, in which IFAD financed USD 35 million.

The overall goal of the project was to contribute to the economic growth to create employment opportunities and reduce poverty. The project had three components: (i) microfinance services involving savings and credit services for micro-enterprises; (ii) institutional capacity building (at PKSF and Partner Organisations levels) and capacity building of the micro-entrepreneurs and (iii) implementation of Value Chain Development (VCD) projects to develop the micro-enterprise sectors of the country.

The project had some expected contribution to achieve the target of micro-enterprise lending. Under FEDEC, a total of 5,63,177 micro-entrepreneurs received loan facilities, 67.12 percent of whom are women. In micro-enterprise lending, the achievement is 410% against the target. A total of 9,540 micro-entrepreneurs were trained under the project on business expansion strategies and skill development. In addition, a total of 6,801 project-implementing PO officials and 103 PKSF officials received training under the project on at least one of the following areas- micro-enterprise management and lending, sub-sector analysis and Value Chain Development, environment and regulatory issues, financial management and accounting etc.

Under FEDEC project, a total of 39 POs have implemented 44 Value Chain Development sub-projects in 22 sub-sectors. A total of 15,382 beneficiaries received technological and technical services from these sub-projects. According to the project completion report, these Value Chain Development projects have contributed significantly to increase the productivity and income of the entrepreneurs and create new employment opportunities in the project areas as well.

Final Outcome Survey of FEDEC Project

The Final Outcome Survey of FEDEC project was conducted by a consulting firm namely, **Environment, Agriculture and Development Services Ltd. (EADS)**. According to the survey report,

the project has significant contribution to the increase of the income of the entrepreneurs and creation of new employment opportunities. Almost all the entrepreneurs enlarged their enterprises with the financial support from the project. At the same time, the sales and profit rates of the enterprises have increased up to 28% and 29% respectively in the last two years. The survey report also shows that 10% new employment opportunities have been created through the micro-enterprises.

Project Completion Mission of FEDEC Project

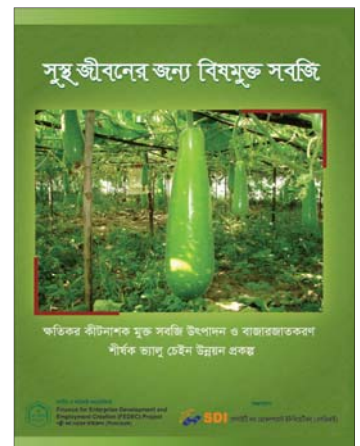
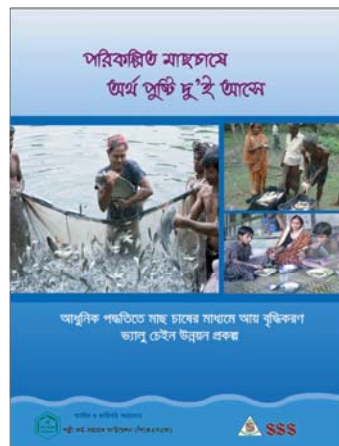
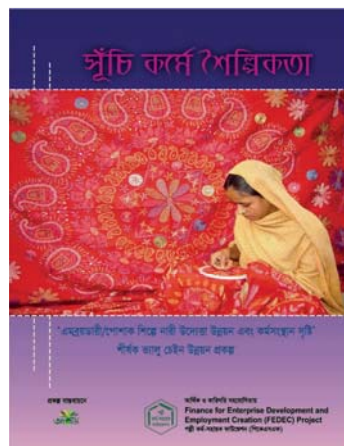
An IFAD Project Completion Mission consisting of five members evaluated the activities and impact of FEDEC at the office and field level, from June 7 to 27, 2014. The Mission reviewed the Project Completion Report and Final Outcome Survey of the project. The Mission rated the project as quite satisfactory.

The closing ceremony of the Mission took place on June 19, 2014. Mr. Arijit Chowdhury, Joint Secretary, Bank and Financial Institution Division, Ministry of Finance presided over the meeting. Mr. Md. Fazlul Kader, Deputy Managing Director (Operations 1) and Mr. Gokul Chandra Biswas, Assistant General Manager and Project Coordinator, FEDEC participated in the meeting on behalf of PKSF.



Publications

A total of 26 booklets have been published on Value Chain Development sub-projects under FEDEC with a view to disseminating the experiences and achievements of these sub-projects.



Community Climate Change Project (CCCP)

Palli Karma-Sahayak Foundation (PKSF) is implementing **Community Climate Change Project (CCCP)** with fiduciary support from the World Bank. The project offers support to enhance the capacity of selected vulnerable communities to increase their resilience to the adverse impacts of climate change. Initially, CCCP's total budget is US\$12.5 million and the project is due to be completed by December 2016. The working area of the project includes flood, drought and salinity-affected vulnerable areas.

At present, 27 Project Implementing Partners (PIPs) of CCCP are implementing a total of 27 sub-projects in 25 climate vulnerable upazilas of 12 districts. Important field level activities of these PIPs include beneficiary selection, technical training to the beneficiaries (on domestic animal rearing, veterinary treatment, crab culture etc.), raising of homestead plinth, preparing exhibition farms, pumpkin cultivation in char areas, pond re-excavation in the coastal areas for safe drinking water, repairing/raising of roads/culverts in flood-prone areas, installing of environment-friendly cooking stoves, implementing Income Generating Activities (such as- crab fattening in the coastal areas, vermin compost production, vegetable cultivation in the homeyards, poultry farming etc.).

4th Meeting of Technical Review Committee

The fourth meeting of Technical Review Committee (TRC) was held on June 18, 2014. The meeting was presided over by Mr. Md. Abdul Karim, Managing Director, PKSF. With the completion of detailed evaluation process, the project proposals of 14 NGOs were presented in the meeting. The agreement procedure with the NGOs will be completed after World Bank's clearance and necessary approval of the Governing Body.



Workshop

From April 16 to 17, 2014, a 2-day long residential workshop was held on **Sharing the Polices and Guidelines** under CCCP to Implement the Project. Dr. Jashim Uddin, Deputy Managing Director (Admin. and Finance), PKSF inaugurated the workshop. A total of 16 PIPs (selected in the 2nd phase) took part in this workshop. Two concerned officials from each PIP participated in the workshop.



Training

CCCP organised 2 training courses, each of which had been of 3-day length for the representatives of 27 PIPs on **Environmental Safeguard & Management of CCCP Interventions and Finance & Accounts**. These took place from June 21-23, 2014 and June 24-26, 2014 at Ashrai Research and Training Center, Rajshahi and at NGO Forum Training Centre, Khulna respectively. Dr. Fazle Rabbi Sadeque Ahmed, Project Coordinator, Mr. Maksudul Amin, Program Officer (Environment), Mr. Ashraful Islam, Senior Accounts and Finance Officer, Ms. Mahsin Hamuda, M&E Officer and Ms. Sabrin Sultana, Program Officer (Training) took part as instructors.

Inauguration of CCCP Library Corner

An exclusive corner of books and academic materials on climate change and related matters has been established within PKSF library. Primarily, it is equipped with about 1400 books and journals. Dr. Qazi Kholiquzzaman Ahmad, Chairman, PKSF inaugurated this corner on June 26, 2014. Senior PKSF officials including Mr. Md. Abdul Karim, Managing Director, Mr. Md. Fazlul Kader, Deputy Managing Director (Operations-1), Dr. Jashim Uddin, Deputy Managing Director (Admin. & Finance), Professor Shafi Ahmed, Senior Editorial Adviser and Dr. Fazle Rabbi Sadeque Ahmed, Project Coordinator, CCCP were present.



Third Implementation Support Mission of World Bank

Third implementation support mission of World Bank took place from April 1 to 10, 2014. In the Aide Memoir, the overall performance rate of CCCP was indicated as "Satisfactory".

Mutual Collaboration of PKSF & DFID

PROSPER project has reached its 7th year of operation under the financial assistance of Department for International Development (DFID). The project is being implemented under two different programmes, namely, PRIME and LIFT. In April 2014, DFID has completed the Annual Review 2014 of PROSPER. The Review was conducted by a team of DFID led by Dr. Martin Greeley, University of Sussex, UK. The team included Ms. Ragini Bajaj Chaudhary, Private Sector Development Adviser, DFID, India and Mr. Arifur Rahman, Livelihood Adviser, DFID. In addition, Ms. Shahnila Azher, Team Leader, Private Sector Development, DFID and Dr. Reazul Islam, Team Leader, PCU-PROSPER also accompanied the team during the Review. On behalf of PKSF, Mr. A.Q.M. Golam Mawla, GM (Operations) & Team Leader (PROSPER), Dr. Sharif Ahmed Chowdhury, DGM (Livestock) & Project Coordinator (PRIME) and other concerned officers accompanied the Review team at the field level. The team visited the working areas of PROSPER in Greater Rangpur and the south-western region of Bangladesh from April 4 to 7, 2014 & April 10 to 13, 2014.



The Review team visited PRIME activities of different Partner Organizations (POs) in Rangpur and in the south-west of Bangladesh. In the north, they visited Mahimaganj branch of **SKS Foundation**, Dhaperhat branch of **Bangladesh Extension Education Services (BEES)**, Mahendranagar and Chandanpat branches of **Eco-Social Development Organization (ESDO)**, Manush Mara Char and Tengenmara branches of **RDRS Bangladesh**. In the south, the Review team visited Gabura branch of **Nowabenki Gonomukhi Foundation (NGF)**, Vetkhali branch of **Jagorani Chakra Foundation (JCF)**, Nalian branch of **Heed-Bangladesh** and Chalna branch of **Ad-din Welfare Centre**. The team had group discussions with the PRIME beneficiaries on different aspects of their lives and livelihoods.

They visited various Income Generating Activities (IGAs) of the beneficiaries. The team also visited vocational training programmes and primary healthcare services of satellite clinics conducted by **RDRS** under PRIME project. In addition, the Review team visited a LIFT initiative known as Black Bengal Goat Rearing, being implemented by **Wave Foundation**, in Chuadanga. They met the representatives of PRIME implementing POs of the north and south on April 7 and April 13, 2014, respectively.

Back to Dhaka, the Review Team made a courtesy call to the Managing Director and other senior officials of PKSF.

Dr. Greeley has already submitted his primary report. According to the report, PRIME has been considered as the largest, cost-effective and successful poverty alleviation programme in Bangladesh. He also suggested for further interventions for the extension and expansion of PRIME to cover larger number of poor households of Bangladesh.

From May 25 to 26, 2014, a high profile DFID delegation visited areas where Programmed Initiatives for Monga Eradication (PRIME), a project of PKSF is being implemented. The delegation included Ms. Sarah Cooke, Country Representative, Mr. Stefan Dercon, Chief Economist, Mr. Graham Gass, Extreme Poverty Team Leader, Ms. Shahnila Azher, Private Sector Team Leader, Mr. Stuart Davies, Senior Economic Adviser and Mr. Matthew Pritchard, CLP Team Leader. They visited PRIME activities at Manush Mara Char, a branch office of **RDRS** in Chilmari upazila of Kurigram district. Mr. Md. Fazlul Kader, Deputy Managing Director (Operations-1), PKSF, Mr. Golam Touhid, Deputy Managing Director (Operations-2), PKSF and Mr. A.Q.M. Golam Mawla, General Manager, PKSF and high officials of **RDRS** also accompanied the delegation.

During the visit, DFID delegation discussed the activities of PRIME with the ultra poor members of the branch office of Manush Mara Char. They visited various Income Generating Activities (IGAs) being implemented by the members. In addition, DFID delegation also visited satellite clinics under Primary Health Care Services of PRIME. Mr. Md. Fazlul Kader, Mr. Golam Touhid and Mr. A.Q.M. Golam Mawla enlightened on various ongoing activities of PRIME. They informed the delegation of PRIME activities that help reduce the risks of the ultra poor who are vulnerable to the environmental and geographical challenges. The delegation also investigated household-level asset accumulation and economic progress of the ultra poor households under the PRIME programme.

On May 26, 2014, a discussion meeting was held in the meeting room of RDRS between DFID delegation and PKSF on PRIME activities. In the meeting, Mr. Md. Fazlul Kader gave a brief description of PKSF and its integrated development programme for sustainable poverty alleviation. He informed the delegation of the Programmes-Support Fund, Special Fund and Disaster Management Fund of PKSF. Dr. Sharif Ahmed Chowdhury, gave a presentation on the activities of PRIME. Professor M.A. Baqui Khalily, Executive Director, InM, Mr. Golam Touhid, Mr. A.Q.M. Golam Mawla and representatives of DFID were present in the meeting.



Palli Karma-Sahayak Foundation (PKSF) regularly organises seminars to address contemporary national, social and economic issues. A seminar entitled *Capturing Multiple Dimensions of Poverty: Going beyond Conventional Measurements* was held at PKSF auditorium on May 17, 2014. The seminar was organised as part of PKSF's year-long silver jubilee celebration with the

various poverty alleviation programmes across the country. Dr. Alam also said that the sole concern of GoB is sustainable poverty alleviation.

Dr. Ahmad defined poverty from multi-dimensional perspectives. He said that most of the unresolved issues in poverty analysis are related directly or indirectly to the multi-dimensional nature and dynamics of poverty. He asked to go

Mr. Rashed Khan Menon MP, Minister, Ministry of Civil Aviation and Tourism congratulated PKSF on its 25th year of laudable performance. He highlighted on PKSF's vital role to eradicate poverty in Bangladesh. In addition to identify the multiple dimensions of poverty, added Mr. Menon, it is also important to clarify the concept of poverty. He said, it is not enough to become a middle income country, we have to move far ahead.



objective to identify various dimensions of poverty over time and across spaces.

A galaxy of experts and specialists took part in the seminar. Dr. M. Aslam Alam, Secretary, Banking and Financial Institutions Division, Ministry of Finance presided over the seminar. The keynote speech was delivered by Dr. Qazi Kholiquzzaman Ahmad, Chairman, PKSF. Mr. Rashed Khan Menon MP, Minister, Ministry of Civil Aviation and Tourism was the chief guest of the Seminar. PKSF officials, representatives from its Partner Organisations, Government officers and journalists were present in the seminar.

In his welcome speech, Dr. M. Aslam Alam, Secretary, Banking and Financial Institutions Division, Ministry of Finance said that poor countries are known as developing countries. The development of a country remains incomplete till any part of its population lives below the poverty line. Various poverty alleviation programmes are being implemented in Bangladesh and throughout the globe to eliminate poverty. The Government of Bangladesh (GoB) is implementing

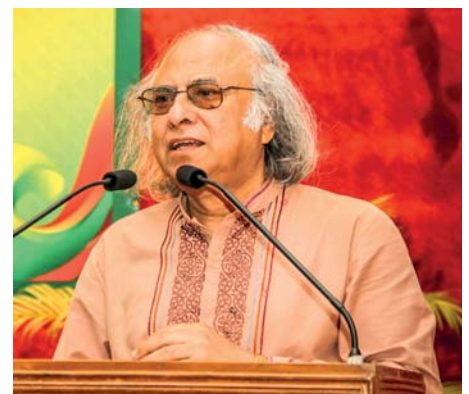
beyond the conventional measurements of poverty and emphasized on the innovation and application of new poverty reduction strategy that seeks to reverse the conventional single dimension approach. The work plan and implementation of this new poverty reduction strategy should be multi-dimensional, maintained Dr. Ahmad.

In his discussion, Dr. Ahmad referred to the ENRICH programme of PKSF, especially its initiatives of comprehensive nature to effectively eliminate poverty. He mentioned that microcredit programmes are just not enough for sustainable poverty alleviation. So, PKSF is implementing diversified programmes to free the ultra poor from the age-old shackles of poverty.

ENRICH, a special programme of PKSF, was initiated in 2010 to eradicate poverty and establish human dignity. This programme so far includes the poor and the ultra poor of the country in some selected Unions. PKSF is increasingly initiating human-centric programmes instead of the conventional ones.

Mr. Menon said that good governance is an indispensable condition for poverty alleviation. And active Union Parishads, upazila parishads and district parishads are the effective agencies to ensure the good governance of the country. He also emphasized on the development of the indigenous people and *Dalit* community in the poverty alleviation programmes. He pointed out the social deprivation of the *Dalits*. If these people are specially assisted through some well-defined programmes, they will be able to change their fate. So, it is necessary to take into account the multiple dimensions of poverty for sustainable poverty alleviation in the country.

In his concluding speech, Dr. Alam emphasized on creating public awareness of the dimensions of poverty. He thanked PKSF and Dr. Ahmad for highlighting these multiple dimensions. Though the typical way of assessing whether an individual is above or below the poverty threshold is conventionally dependent on income measurement, it should not be regarded as the only way to do it. He expressed his hope that PKSF will continue to address multi-dimensional poverty through its various programmes.



Palli Karma-Sahayak Foundation (PKSF) and Krishi Sramik Adhikar Mancho jointly organised a seminar of a distinct nature on **The Status of the Ultra Poor and Ways Out**. The seminar was held at PKSF auditorium on May 3, 2014. The seminar became a platform to articulate the voice of the deprived and disadvantaged people of the country. Dr. Qazi Kholiquzzaman Ahmad, Chairman, PKSF presided over the seminar. Mr. Tofail Ahmed MP, Minister, Ministry of Commerce graced the seminar as the chief guest. Mr. Hasanul Haq Inu MP, Minister, Ministry of Information and Syed Mohsin Ali MP, Minister, Ministry of Social Welfare were present in the seminar. Moreover, Zunaid Ahmed Palak MP, State Minister, Ministry of ICT, members of PKSF General Body and Governing Body, PKSF officials and representatives from Partner Organisations were also present in the seminar.

In his speech, Dr. Ahmad said that a long-term and multi-dimensional approach that includes education and health improvement programmes is essential to alleviate poverty from the society. He referred to the ENRICH programme of PKSF, initiated in 2010. PKSF is implementing ENRICH, a multi-dimensional poverty alleviation programme, in 43 Unions (21 in the first tier, 14 in the second and 8 in the third tier) of the country. With a view to preventing the drop-out in primary education, supplementary educational assistance programmes are being implemented under ENRICH. In the Unions where ENRICH is in operation, the drop-out rate in classes 1 and 2 has been reduced to below 1%. This achievement is the outcome of integrated development efforts.

Dr. Ahmad mentioned of the progress made by the Government of Bangladesh in

termed as battle. These are: first battle of poverty eradication, second battle against environmental disasters, third battle against terrorism and fourth battle against gender discrimination.

Mr. Inu said, we have to maintain peace to achieve victory over poverty. He also stressed on the need for elimination of gender discrimination from the society for a poverty-free and prosperous Bangladesh. He emphasized on equality in every sector of society. He referred to the rights and recognition of the contribution of the farmers to national development. To eradicate poverty we have to ensure fair wages to the labourer, prevent child marriage and resort to family planning, added Mr. Inu. In addition, we must provide proper healthcare to the pregnant women and newborn babies to have a generation of strong children which is very important to alleviate poverty.

In his speech, Mr. Inu further said, at first we have to identify the ultra poor in the country. He referred to the landless, beggars, sex workers, vagabonds, deprived indigenous people, slum dwellers, seasonal labourers, coastal people, displaced people (victims of river erosion), marginal farmers and disabled people as the ultra poor in Bangladesh.

Mr. Tofail Ahmed MP, Hon'ble Minister, Ministry of Commerce expressed his happiness to be a part of this programme. He said, the speeches of the representatives of the ultra poor have deeply touched him. He appreciated the role of PKSF in reducing poverty over the years. He hoped that the development activities of PKSF will multiply in future under the leadership of Dr. Qazi Kholiquzzaman Ahmad. The Government of Bangladesh, he said, has initiated various programmes like old age allowance, agricultural loan and 10-Taka bank account facilities for the farmers etc.

Mr. Tofail Ahmed said that Bangladesh has earned recognition in the international arena for its contribution to poverty alleviation. He also said that 26% people are now living under the poverty line and termed it as a success as per the achievements of **Millennium Development Goals** set to be fulfilled by 2015.

In fine, Mr. Md. Fazlul Kader, Deputy Managing Director (Operations-1), PKSF thanked everybody in his closing speech.



Dr. Jashim Uddin, Deputy Managing Director (Admin. and Finance), PKSF delivered the welcome speech of the seminar. In his speech, he informed the house that a total of 254 persons representing the ultra-poor section of the society were present in the house. They included 22 divorced women, 24 day labourers, 22 widows, 14 beggars, 19 blind and disabled persons, 20 Santals and Rakhaines and 18 tea plantation workers. Many of them came from the remote areas of Bangladesh. A total of 11 representatives from these disadvantaged communities narrated the stories of their untold miseries and wretched socio-economic conditions.

Dr. Qazi Kholiquzzaman Ahmad said that PKSF family does not work for each other but work together on the basis of mutual understanding and partnership.

poverty alleviation. As per **Millennium Development Goals** (MDGs), poverty reduction target of Bangladesh was 29% by 2015 but the poverty rate of Bangladesh has already been reduced to 26% and ultra poverty rate has been reduced to 12-13%. He said, the main objective of the seminar is to analyze the problems of the ultra poor on the basis of the expectations and demands of the respective communities and to accordingly initiate remedial measures.

Syed Mohsin Ali MP, Minister, Ministry of Social Welfare informed the house that various initiatives have been undertaken for the development of the *Dalits*. He reported that a total of 60 primary schools would be established for the children of the workers of tea gardens.

Mr. Hasanul Haq Inu MP, Minister, Ministry of Information mentioned of four major challenges of Bangladesh which he

Ultra Poor Programme (UPP)-Ujjibito

From November 1, 2013, PKSF is implementing the Ultra Poor Programme (UPP)-Ujjibito, a component of 'Food Security 2012 Bangladesh –Ujjibito Project'. Funded by European Union (EU), it is being implemented in 1724 Unions of Barishal, Chittagong, Rajshahi and Khulna divisions through 766 branches of 38 Partner Organisations (POs) of PKSF. Required number of staff has already been recruited and their training programmes have been duly designed. As of June, 2014, a total of 335 thousand ultra poor members have been enrolled in UPP-Ujjibito. Among them, 7550 and 600 ultrapoor members received agricultural and non-agricultural training respectively. Vegetable seeds are being provided to 70,993 ultra-poor families to make homestead gardens. Special grants have been allocated to 289 ultra poor families to generate the Income Generating Activities (IGAs).

Regular inspections are being conducted by PKSF officials to oversee the progress of the programme.

On June 7, 2014, a team from the EU Headquarters visited the activities being implemented by **Ad-din Welfare Centre** under UPP-Ujjibito at Jessore. Mr. A.K.M. Nuruzzaman, Project Coordinator of UPP-Ujjibito component accompanied the team during this visit. The team discussed different issues with the project participants and visited several IGAs implemented by them such as- goat rearing, vermi-compost production and homestead gardening. In addition, they talked with RERMP-2 members and visited a satellite health clinic being conducted under this component. They found that the activities are quite in place as per plan.



A New Partner Organisation of PKSF

At present, Palli Karma-Sahayak Foundation (PKSF) has a total of 273 Partner Organisations (POs) across the country. Another new PO named **Organization for Social and Economical Development (OSED)** has been selected on April 21, 2014. A brief profile of the new PO is given below.

Organization for Social and Economical Development (OSED)

In the 188th meeting of PKSF's Governing Body, this voluntary social development organisation has been selected as the new Partner Organisation of PKSF. OSED is registered under the Social Welfare Department and Microcredit Regulatory Authority (MRA). Its working area covers 36 villages of 9 Unions under 2 upazilas of Rajshahi district. The loan outstanding of OSED is BDT 4.09 million at the field level. The organisation has organised a total of 814 members in 64 groups under microcredit programme with members' savings outstanding of BDT 1.33 million. The number of current borrowers is 514. So far, the loan disbursement of OSED is BDT

137.29 million. The cumulative loan recovery rate is 99.95%. The organisation has a dedicated Executive and a General Body to ensure its good governance. The Executive Director of OSED is Mr. Md. Saiful Islam, a widely known social worker of the local community.



The production of seaweed has not earned any special attention either from the farmers or the agricultural scientists in the past. But now this has been recognized as a very substantial area, which can meaningfully contribute to the quality and overall food supply of ours. In addition to meeting the needs of food and nutrition, seaweed can further play a vital role to preserve maritime diversity and combat global warming and water pollution. The coastal areas of Bangladesh have vast potential for seaweed cultivation. Speakers

potentials of seaweed cultivation in Bangladesh. He mentioned that there are 140 species of seaweeds in Bangladesh. Seaweed contains iron, iodine, different minerals and carotene that keep our immune system strong and healthy. It provides useful nutrition to the elderly and children. Intake of seaweed can reduce the risk of asthma, heart diseases, high blood pressure, diabetics etc. In addition, seaweed is also valued as a raw material to produce organic fertilizers, medicine and cosmetics.

project of PKSf said that seaweed is the largest natural source to preserve the carbon level of the air sphere. The seaweed can, within 3-5 years, contain that volume of carbon which the mangrove does in some 50 years.

Dr. Shelina Afroza, Secretary, Ministry of Fisheries and Livestock thanked PKSf for organizing the seminar. She commended PKSf's initiatives to explore the potentials of seaweed cultivation in Bangladesh. She recommended it as a menu for all. She said that this can be made popular within the country if it is included in the regular TV programmes on cooking.

Begum Ismat Ara Sadek, State Minister, Ministry of Public Administration, lauded PKSf's Seaweed Cultivation project. She said that seaweed cultivation can create employment opportunities in addition to meeting the additional demand of food and nutrition for the increasing population of the country. She said that seaweed is a popular vegetable in many countries. So, Bangladesh can earn a good amount of foreign currency through commercial cultivation of seaweed. She called for taking initiatives to expand the cultivation and marketing of seaweed. The product, if recognized as a commercial and exportable item, can make a huge contribution to our revenue earning. She also referred to PKSf's diversified Income Generating Activities that largely supplement the development programmes of GoB.

Mr. Md. Abdul Karim delivered the closing speech of the seminar. He said that PKSf's Seaweed Cultivation project corresponds to the poverty alleviation programmes of GoB. He further said that PKSf is implementing various activities through its Partner Organisations for sustainable poverty alleviation and employment creation across the country.



at a seminar on **Expanding the Horizon of Opportunities: Potentials of Seaweed**, organised by Palli Karma-Sahayak Foundation (PKSF) as a part of its year-long silver jubilee celebration expressed the above views. The seminar was held at PKSf auditorium on May 17, 2014. The seminar was chaired by Mr. Md. Abdul Karim, Managing Director, PKSf. Begum Ismat Ara Sadek, State Minister, Ministry of Public Administration was present as the chief guest of the seminar, while the special guest was Dr. Shelina Afroza, Secretary, Ministry of Fisheries and Livestock. Md. Shafiuddin, Coordinator, COAST Trust made a special presentation of the summary on the status of seaweed cultivation. More than 300 persons including government, non-government, PKSf and its Partner Organisation (PO) officials were present in the seminar.

In his opening speech, Mr. Md. Abdul Karim said that in addition to financial assistance, PKSf implements diversified programmes to eradicate poverty through employment creation. He highlighted various Value Chain Development projects of PKSf. He said that PKSf is now recognized as a model of microcredit.

Mr. Md. Shafiuddin, Coordinator, COAST Trust, in his presentation, focused on the

He informed the house that COAST Trust is implementing a Value Chain Development project entitled, *Seaweed Cultivation* with financial and technical assistance of PKSf. He focused on the objectives, initiatives and achievements of the project and on the process of seaweed collection and marketing. In Cox's Bazar, some entrepreneurs are using seaweed to manufacture shampoo, oil, face wash etc.

After the presentation, the floor was made open for discussion.

Dr. Md. Rafiqul Islam Mondal, Director General, Bangladesh Agricultural Research Institute made some general comments.

Dr. Fazle Rabbi Shadeque Ahmed, Project Coordinator, Community Climate Change



DIISP Activities

Refreshers Training

The pilot testing of Microinsurance service programme is being implemented at the field-level under **Developing Inclusive Insurance Sector Project (DIISP)** of PKSf. For effective distribution of these Microinsurance Services to the poor and low-income people, a 2-day long refreshers' training was organised for the Branch Managers and Area/Zonal Managers of 80 selected branches from 40 PKSf POs in 4 batches under DIISP. The training was on different types of Microinsurance Services, monthly reporting, data collection and keeping/preservation, accounting system etc. Moreover, a session was held on the problems and probable solutions to the Microinsurance Services at the field-level.



Field Level Demand of Health Service and Health Insurance

Developing Inclusive Insurance Sector Project (DIISP) of PKSf started implementing *Health Insurance* and *Health Service* from January 2014 at the field level. Beneficiaries and their family members of 80 selected branches of 40 Partner Organisations are receiving *Paramedic Service* and *Hospital Cash Benefit Insurance Service* under *Health Service* and *Health Insurance* respectively. The main objective of *Paramedic Service* is to



ensure economic welfare of the poor and low-income people by providing health security and access to affordable health services. In the static clinic, a paramedic provides health services to the beneficiaries of the project for six days in a week. And the beneficiaries of the project are being provided with health services from MBBS doctors on a particular day of every week in the satellite clinic. Gradually, the POs are expected to be efficient to provide *Health Insurance* programmes through *Paramedic Service*.

Recently, the project officials visited various field-level activities of DIISP being implemented by the Partner Organisations. During the visit, the team was present at the time of providing paramedic services to the beneficiaries. They had a discussion with the beneficiaries. The team could have a idea of the demand of *Health Insurance* and *Health Service* at the field-level. For further dissemination of health services, the POs were asked to organise satellite clinics in open places near the selected branch offices and its groups.

Turkish Representatives Visit PKSf

Mr. Fahri Burak, TIKA Expert of the office of the Prime Minister of Republic of Turkey has shown his country's interest to provide financial assistance to PKSf for agricultural development projects/programmes. This was communicated in a meeting at PKSf Bhaban on June 25, 2014. Other than the Turkish representatives, the meeting was attended by Mr. Selim Reza, Joint Secretary and Mr. Nowsher Ahmed Shikder, Assistant Chief of Economic Relations Division (ERD). Mr. A.Q.M. Golam Mawla, General Manager (Operations), Dr. Sharif Ahmed Chowdhury, Deputy General Manager (Livestock) and Ms. Tanvir Sultana, Manager (Operations) were present in the meeting on behalf of PKSf. The meeting was presided over by Mr. Goalm Touhid, Deputy Managing Director (Operations-2) PKSf. A brief presentation on PKSf's overall activities and the project proposal was made in the meeting.

The meeting discussed the project proposals in detail. The team made a courtesy call to Mr. Abdul Karim, Managing Director of PKSf. Mr. Md. Fazlul Kader, Deputy Managing Director (Operations-1), PKSf was also present in the meeting.



Training Programmes of PKSf

Training wing of PKSf conducts specialized training courses on different areas of microcredit programme management for PKSf staff and PO officials both at home and abroad. Training programmes are also arranged for organisations who are not PKSf POs. In addition, training on Income Generating Activities (IGAs) for beneficiaries, study tour for foreign representatives and internship for the students of different renowned universities are regularly taken care of. During April-June 2014, the training wing of PKSf organized several training activities and arranged exposure visits as given below.

Training for PKSf Officials

Course Title	Level of Trainees	Organiser	Duration	No. of Trainees	Venue
<i>Research Methods and Impact Analysis</i>	AGM(CC), Manager, AM	InM	19 days (May 11-29)	4	Institute of Microfinance (InM)
<i>World Bank Open Development Training Session for Researchers</i>	Director, Manager	World Bank	1 day (May 22)	2	World Bank
<i>Income Tax (Special Emphasis on Budget 2014)</i>	DM, AM, Officer	Bangladesh Japan Training Institute	1 day (June 28)	4	Bangladesh Japan Training Institute

Training for PO Officials and other MFIs

Name of Courses	Level of Trainees	No. of Batches	Duration	No. of POs /MFIs	No. of Trainees	Venue
<i>Advanced Microfinance and Institutional Management</i>	Senior and mid-level officers	2	3 days	14	44	PKSF
<i>Financial Product Design and Diversification</i>	Senior and mid-level officers	1	3 days	9	17	PKSF
<i>Monitoring and Evaluation</i>	Senior and mid-level officials	2	3 days	20	45	PKSF
<i>Accounts and Financial Management</i>	Accountants of head offices and branch offices	11	3 days & 4 days	17	269	PKSF (for H/O Accountants) & Different
<i>Group Dynamics, Savings and Microcredit Management</i>	Credit officers and field workers	4	4 days	11	100	4 different venues (inside and outside of Dhaka)
<i>Small and Medium Enterprises Management and Operation</i>	Credit officers and field workers	16	5 days	68	388	8 different venues (inside and outside of Dhaka)
<i>Savings and Microcredit Management</i>	Mid-level officers	20	5 days	50	361	10 different venues
<i>Strategic Planning for NGO/MFIs</i>	Senior and mid-level officers	2	5 days	19	42	PKSF
<i>Internal Audit for Operation of NGO/MFIs</i>	Senior and mid-level Accountants and Audit related officers	2	5 days	17	44	PKSF
<i>Training of Trainers</i>	Mid-level officers	4	5 days	19	72	InM
<i>PRIME Implementation and Microcredit Management</i>	Mid-level officers	2	3 days	17	48	PKSF
<i>Refreshers Training (to implement its micro-insurance programme)</i>	Different level of officers	2	2 days	40	119	InM and Apon Udayog Sangstha, Dhaka
<i>Orientation on PKSf and Microfinance Programme</i>	Chief Executives of MFIs (MRA Provisional Certificate holders)	1	1 days	16	16	PKSF

Internship Programme: PKSf's training wing also facilitates internship programme for students, fellows and faculties of different academic institutions on development and poverty alleviation. However, PKSf selects interns on the basis of the applications received from different renowned universities. A total of 14 students from the University of Dhaka, Sher-e-Bangla Agriculture University, Scholastica and University of British Columbia, Canada have been associated with PKSf for internship programme during April-June, 2014.

Development of Training Modules: PKSf regularly updates its training modules according to the changing needs from field level and stakeholders. Recently, PKSf worked together with InM to develop some training modules.



International Exposure Visit and Meeting: Mr. Md. Abdul Karim, Managing Director, PKSF attended “**Inclusive Insurance-2014**” International Forum in Ulan Bator, Mongolia from April 16-17, 2014, jointly organized by the Financial Regulatory Commission of Mongolia and UNDP Mongolia. He was invited as a speaker at a session and he made a presentation on **Inclusive Insurance: A Bangladesh Case Study**.

Mr. Md. Abdul Karim, Managing Director, PKSF attended the 64th Executive Committee Meeting of **Asia-Pacific Rural and Agriculture Credit Association (APRACA)**.

Mr. Golam Touhid, DMD (Operations-2), PKSF attended the 19th General Assembly Meeting of **APRACA** and 4 PKSF officers attended the Regional Policy Forum on **Risk Management for Smallholder Farmers and Communities** organized by **APRACA** in Radisson Blu Water Garden Hotel, Dhaka from May 18 to 21, 2014.



Mr. Akond Md. Rafiqul Islam, General Manager (CC), Operations, participated in an Exposure Study Visit on **Agriculture Value Chain Finance**, organized by **APRACA** from April 21-25, 2014 in the Philippines.

Training Calendar for FY 2014-2015: Training wing of PKSF has prepared a training calendar for the financial year, 2014-2015. The calendar has been prepared on the basis of the field level demand of training. According to this training calendar, about 6 thousand PO officials will be trained in 243 batches on 11 modules.



PKSF Signs MoU with ATN Bangla

A Memorandum of Understanding was signed between Palli Karma-Sahayak Foundation and the popular TV Channel **ATN Bangla** on May 5, 2014. The signing ceremony took place in the office of **ATN Bangla**. Dr. Qazi Kholiquzzaman Ahmad, Chairman, PKSF exchanged the document with Dr. Mahfuzur Rahman, Chairman, **ATN Bangla**. This TV Channel, widely popular both at home and abroad, will help promote the media exposure of the innovative and inclusive activities of PKSF. The forthcoming telecast in **ATN Bangla** will be structured on documentary presentation and discussion.

Dr. Jashim Uddin, Deputy Managing Director (Admin. & Finance), PKSF signed the MoU on behalf of the Foundation, while the signatory for **ATN Bangla** was Dr Mahfuzur Rahman.



A Research on Drop Out in PKSF Microfinance Programmes

Despite all supporting services along with the lending facilities, up to June 2012, per annum drop-out rates under UPP and PRIME programmes of PKSF had been 5.60% and 4.92% respectively. This has been the finding of the research work jointly conducted by the Research Division and Ultra Poor Programme of PKSF. The broad objective was to investigate the causes of drop-out in UPP and PRIME. The research has been completed in March, 2014.

Dr. Tapash Kumar Biswas, Director (Research), Salina Sharif (Assistant General Manager), Kamrunnahar (Deputy Manager) and Muhammad Sayedul Huq (Deputy Manager) were actively involved in the research work.

A total of 300 drop-out households (150 from each of UPP and PRIME) were selected using multi-stage stratified random sampling technique. Data were collected through a pre-tested structured questionnaire survey, Focus Group Discussions (FGDs), Key Informant Interviews (KIIs), case studies and direct field observations. The study was conducted in 10 districts in the northern part of Bangladesh.

The study reveals that the most important reason for the drop-out in UPP and PRIME is the inability of the members to repay the instalments of their loan. The causes of inadequate return of loan are: absence of more than one income source, use of loan in the unproductive sector and repayment of previous loan. Other important reasons are, extreme pressure for loan repayment, sickness of earning members of the households, loan disbursed neither as per demand nor on time, dissolution of group by the POs, conflict among the members etc.

The research also provided some specific guidelines to prevent the drop-out in PRIME and UPP.

Credit Operations Status of PKSf

Loan Disbursement to POs

During the financial year 2013-14, loan disbursement from PKSf to the POs (Partner Organisations) is Tk. 23563.51 million up to April 2014. Cumulative loan disbursement from PKSf to the POs is Tk. 184843.81 million, as of April 2014 and the recovery rate of loan from the POs to PKSf is 98.66 percent. A summary of PKSf's cumulative loan disbursement and loan outstanding as of April 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):*	170601.35	38023.16
Projects:**		
FSP	258.75	0.00
LIFT (PKSf PO)	379.38	180.21
LIFT (Non PO)	60.72	35.72
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	19.09
IFADEP-I	71.20	0.18
IFADEP-II	14.30	0.00
JMBA	14.00	0.00
PLDP	593.91	0.00
MFTS	2602.30	32.55
SRLP	491.65	0.00
MFMSFP	3619.60	185.10
ID-MFTSP	24.47	0.00
ID-MFMSFP	10.88	0.00
Projects Total:	14242.46	540.87
Grand Total	184843.81	38564.03

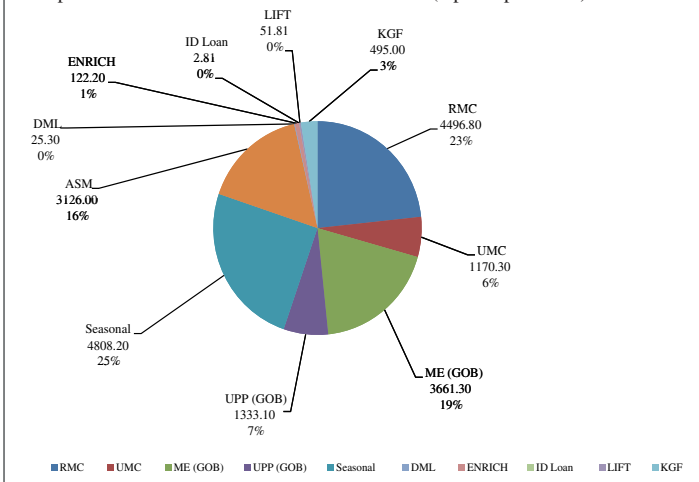
FY Loan Disbursement (In Million Tk.) PKSf to POs

Programmes/Projects	Loan Disbursement (FY 2012-13) Up to April-2013	Loan Disbursement (FY 2013-14) Up to April-2014
RMC	4496.80	5755.50
UMC	1170.30	1437.00
ME (GOB)	3661.30	4427.70
UPP (GOB)	1333.10	1769.40
Seasonal	4808.20	6327.30
ASM	3126.00	3105.80
DML	25.30	63.50
ENRICH	122.20	93.50
ID Loan	2.81	2.15
LIFT	51.81	106.67
KGF	495.00	475.00
Total	19292.82	23563.51

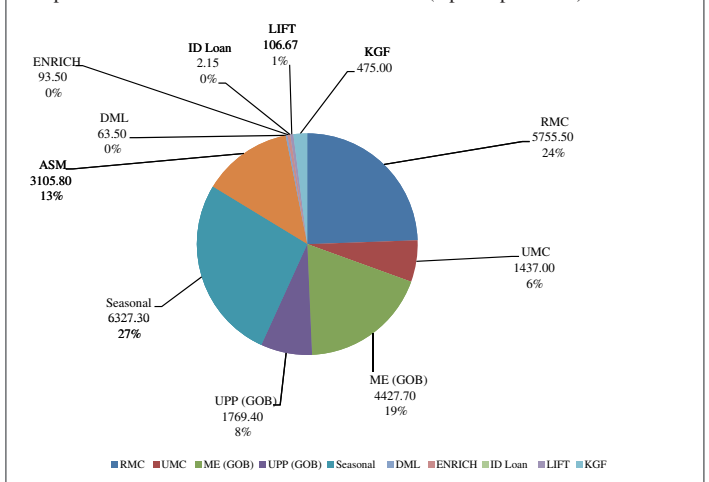
Loan Disbursement to Borrowers.

During the financial year 2013-14, loan disbursement from POs to the borrowers is Tk. 150.58 billion up to April 2014. Cumulative loan disbursement from POs to borrowers is Tk. 1712.45 billion and the recovery rate of loan from borrowers to POs is 99.56 percent. As of April 2014, the number of borrowers is 8.25 million of whom 91.06 percent are women.

Component-wise Loan Disbursement FY 2012-13 (Up to April-2013) Million Taka



Component-wise Loan Disbursement FY 2013-14 (Up to April-2014) Million Taka



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 Kholiqzaman Ahmad	Chairman
Mr. Md. Abdul Karim (Managing Director, PKSf)	Member
Dr. Pratima Paul-Majumder	Member
Dr. A.K.M. Nurun Nabi	Member
Dr. M.A. Quassem	Member
Barrister Nihad Kabir	Member

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Book Post

Grand Conference of Teachers and Health Volunteers under ENRICH

The inauguration ceremony of PKSf's year-long silver jubilee celebration took place in the morning of May 11, 2014 at Bangabandhu International Conference Center. In the afternoon, a grand ENRICH conference was organized in which PKSf activists across the country got together to give it a festive look. Dr. Qazi Kholiqzaman Ahmad, Chairman, PKSf presided over the programme. Mr. Md. Abdul Karim, Managing Director, PKSf delivered the welcome speech and closing remarks. Dr. Jashim Uddin, Deputy Managing Director (Admin. & Finance), PKSf presented the progress report of ENRICH programme. PKSf officials and representatives of Partner Organisations participated in the event. Of the 2000 development workers, most of them are engaged in the programme as health volunteers, teachers, health assistants, Social Development Organizers (SDOs) and Union Coordinators.

Largely, the participants of the conference were health volunteers and teachers of ENRICH programme who made the event distinctive and colourful. They shared their experiences with fellow workers. Their speeches mainly highlighted the impacts of ENRICH programme on the rural communities. They talked about the impediments and existing problems in the implementation of the programme. In addition, they suggested some possible solutions and

ENRICH, the drop-out rate in primary education has been reduced to below 1% in the Unions concerned, said Dr. Jashim Uddin. He informed the house that ENRICH programme is being extended to additional 100 Unions.

12 teachers and 11 health volunteers delivered speeches and shared their experiences in the conference. They said, health and education programmes of ENRICH have been proved to be effective and the common people of ENRICH implementing Unions have shown some active interest in them. The programme has improved the lifestyle of the health volunteers and teachers. At the same time, it brings honour to their personal and social lives.

Dr. Qazi Kholiqzaman Ahmad, Chairman, PKSf highlighted the importance of education in social development. He said, the afternoon education centres of ENRICH programme do not only provide education services but also promote morality and social values. Dr. Ahmad expected to eliminate poverty by raising values among the people. ENRICH educational assistance programme was launched to teach the students up to class two. Gradually, the programme will be extended up to class four and five.

Dr. Ahmad believed that healthcare service is as important as education for sustainable development of a nation. Therefore, various



urged further development of the ENRICH programme.

In his welcome speech, Mr. Md. Abdul Karim said that PKSf is working to establish the human dignity of the citizens through its activities. Their dream is being materialized through the ENRICH programme. He also informed the house that technical trainings are being provided to the youths under ENRICH programme.

Dr. Jashim Uddin, Deputy Managing Director (Admin. & Finance), PKSf specially focused on the health and education components of ENRICH. He mentioned of the success of healthcare programme of ENRICH and referred to the ophthalmological treatment as one of the major initiatives of this programme. As an impact of the afternoon education centres of

health and education services are being implemented under ENRICH programme. Moreover, Dr. Ahmad assured that PKSf will execute the recommendations of the teachers and health volunteers as much as possible under all material constraints. In the midst of his speech, he instantly increased the salary of teachers from BDT 1000 to 1250. At the same time, he granted the provision of BDT 300 per month as rent for the afternoon education centres. With this announcement, an outburst of joy filled in the conference centre.

In the closing speech, Mr. Md. Abdul Karim, MD, PKSf mentioned that PKSf is trying to eradicate poverty in the rural areas of Bangladesh with its limited resources. He said, different ENRICH initiatives will continue in future.