

# PKSF Newsletter



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## PKSF Initiative for Education Development: Scholarship for Ultra Poor Students

### Inside this Issue

Women in Development Pathway: Role of PKSF	Page 3
Expansion of ENRICH	Page 4
PO visits of the PKSF High Officials	Page 5
Seminar on Micro-insurance Sector of India	Page 7
Micro-insurance Demand and Market Assessment Survey	Page 7
Establishment of Prawn Hatchery: A value chain development Project of FEDEC	Page 8
PKSF Signs Agreement	Page 9
Training and Study Visit	Page 9
Credit Operations Status of PKSF	Page 10
New Partner Organisation of PKSF	Page 12
New PKSF Staff	Page 12

Recently, Palli Karma-Sahayak Foundation (PKSF) has undertaken an initiative to provide 'Education Scholarship' among the meritorious children of the beneficiaries of its Ultra Poor Programme (UPP). The initial decision is to grant scholarship in favour of only to those underprivileged yet brilliant students who are currently studying at the undergraduate/graduate level at public universities, engineering and technology institutions and medical colleges of Bangladesh. For the year 2012, PKSF has scrutinized the student lists sent by different Partner Organizations (POs) along with other organizations and finally selected 187 students to provide them with BDT 15,000 each totaling an amount of BDT 3 million. For distributing 'Education Scholarship', an award ceremony was held at PKSF Auditorium on 1 March 2012. Mr. Nurul Islam Nahid, Hon'ble Education Minister, Government of Bangladesh was present as the chief guest while Mr. Rashed Khan Menon, MP, Chairman of the Parliamentary Standing Committee of the Ministry of Education was present as the special guest. Mr. Qazi Kholiquzzaman Ahmad, Chairman, PKSF chaired the function. Dr Quazi Mesbahuddin Ahmed, Managing Director of PKSF gave a special vote of thanks to all participants present in that occasion.



Hon'ble Education Minister Mr. Nurul Islam Nahid is handing over a cheque of education scholarship to a student

Our most important endeavor is to create equal educational opportunities for all.

Mr. Nurul Islam Nahid  
Hon'ble  
Education Minister

With support of its 269 POs for more than two decades, PKSF has been implementing different projects and programmes and incessantly working for poverty alleviation as well as betterment of the livelihood of the underprivileged poor and ultra poor segments of the society. At present, total number of beneficiaries enrolled in different mainstream programmes and projects is 8.3 million. PKSF has clustered around 0.8 million ultra poor households and facilitated them with microcredit and other services. In recent time, PKSF has decided to provide integrated education services for ensuring sustainable development. Therefore, activities of 'Education Scholarship' will be considered as a regular activity of the foundation and expanded in the near future.

Name of the Institutions	Number of Scholars
Dhaka University	09
Jahangirnagar University	06
Rajshahi University	09
Chittagong University	02
Bangladesh Engineering University	11
Bangladesh Open University	02
Islamic University	02
Khulna University	02
Bangladesh Agricultural University	01
National University	130
Medical Colleges	02
Other Institutions	11
<b>Total</b>	<b>187</b>

Enhancing Resources and Increasing Capacities of Poor Households towards Elimination of their Poverty (ENRICH) is a specialized programme of PKSf, which is executing a wide range of diverse services for the development of human dignity. Amongst all the services of ENRICH, education is a major component which aims at improving the standard of primary education and reducing the drop out rate of the educational institutions. This unique educational programme is directed towards the improvisation of child talent and currently being implemented in ENRICH enlisted 21 unions. Education centers have been established in each of the villages of 21 unions where local teachers supervise 20-30 students per school and assist them to accomplish their school homework. This service is available for the students of nursery to class 2 from 3 pm to 5 pm, 6 days a week. All the local students from government, non-government, registered and community schools are entitled to receive the educational facilities of ENRICH. A guardian committee including the parent of students has been formed in each center. ENRICH recruited Social Development Workers carry out a monthly meeting with the guardian committee.



Dr. Jashim Uddin, Deputy Managing Director, PKSf is giving his speech on the program of 'Education Scholarship'

Educational programme under ENRICH is currently being executed in 471 education centers of 21 unions where 471 teachers provide educational assistance in favour of 12,806 students to complete their school homework. Establishment

of another 270 education centers in additional 14 unions are currently on process. A plan has been chalked out for recruiting 270 teachers to provide educational assistance in favour of 8,100 students of these additional 14 unions to complete their school homework.

**Proposed Education Programme of PKSf under ENRICH**

SL. No	Name of the Organization	Union	Number of Villages	Education Centre		Teacher			Student (Current)		
				Total	Total	Total	Student (Male)	Student (Female)	Total		
1	CCDA	Illiogonj	16	16	16	190	270	460			
2	DSK	Durgapur	28	24	24	332	366	698			
3	Gramaus	Fulpur	16	17	17	223	251	474			
4	Jagorani Chakra Foundation	Payra	8	16	16	171	192	363			
5	JAKAS Foundation	Dholahar	18	28	28	375	420	795			
6	Nowabeki Gonomokhi Foundation	Atulia	22	26	26	292	355	647			
7	Padakhep Manobik Unnayan Kendra	Surma	29	15	15	207	192	399			
8	Proyas Manobik Unnayan Society	Ranihati	14	30	30	288	337	625			
9	SKS Foundation	Saghata	10	10	10	124	150	274			
10	Sangram	Pathorghata	12	21	21	308	333	641			
11	SDS	Kochikata	13	13	13	183	178	361			
12	Shariyatur development Society	Satoire	27	20	20	250	300	550			
13	SDI	Horishpur	9	6	6	58	57	115			
14	SSS	Dainna	32	8	8	96	130	226			
15	Sojag (Somaj o Jati Gothon)	SoumBhag	21	22	22	255	240	495			
16	Solidarity	Ghogadoh	34	46	46	642	680	1322			
17	SAP Bangladesh	Panpotti	15	18	18	258	257	515			
18	TMSS	Tetli	43	40	40	541	624	1165			
19	Uddipan	Parerhat	18	38	38	554	586	1140			
20	Wave Foundation	Shimanto	15	17	17	214	256	470			
21	YPSA	Sydepur	22	40	40	568	503	1071			
<b>Sub Total (A)</b>			<b>422</b>	<b>471</b>	<b>471</b>	<b>6129</b>	<b>6677</b>	<b>12806</b>			
<b>Number of Students and Schools of 14<sup>th</sup> Expansion Unions Under Education Programme of ENRICH</b>											
22	ESDO	Ashuliyapur	15	15	15	0	0	450			
23	Mohila Bohomukhi Shikkha Kendro	Shashara	19	19	19	0	0	570			
24	Gram Unnayan Karma (GUK)	Gabtolli	12	12	12	0	0	360			
25	Paribar Unnayan Sangstha	Aslampur	9	9	9	0	0	270			
26	IDF	Wagga	35	35	35	0	0	1050			
27	Manob Mukti Sangstha	Ghorjan	22	22	22	0	0	660			
28	Daridro Bimochon Sanstha	Kotobpur	21	21	21	0	0	630			
29	Unnayan, Khulna	Jalma	36	36	36	0	0	1080			
30	Palli Progoti Sahayak Samiti	Lakoshali	7	7	7	0	0	210			
31	Prism Bangladesh	Charmotoa	6	6	6	0	0	180			
32	Palli Bikash Kendra	Gopdighi	21	21	21	0	0	630			
33	CARSA	Alinagar	13	13	13	0	0	390			
34	PIDIM Foundation	Lasmonpur	18	18	18	0	0	540			
35	Heed Bangladesh	Panchgaon	36	36	36	0	0	1080			
<b>Sub Total (B)</b>			<b>270</b>	<b>270</b>	<b>270</b>	<b>0</b>	<b>0</b>	<b>8100</b>			
<b>Sub Total (A+B)</b>			<b>692</b>	<b>741</b>	<b>741</b>	<b>6129</b>	<b>6677</b>	<b>20906</b>			

## Women in Development Pathway: Role of PKSf

On the occasion of 'International Women's Day', a seminar titled 'Role of PKSf in Women Development' was organized by PKSf on 15 March 2012 at PKSf Bhaban. Mr. Qazi Kholiquzzaman Ahmad, Chairman, PKSf chaired the function. Dr. Zaheda Begum, Professor, Department of History, University of Dhaka and Ms. Selina Sharif, Manager, PKSf presented their respective papers in the seminar. A total of 110 participants comprising 17 female Executive Directors of PKSf POs, participants from 8 others female headed POs, Male Executive Directors from 10 POs, 2 participants from LIFT programme, woman employees of PKSf, renowned development specialists and 18 successful woman entrepreneurs participated in the seminar. Dr. Partima Paul Majumder, one of the member of Governing Body and Ms. Majeda Shawkat Ali, one of the member of General Body, also participated. High officials of PKSf including Dr Quazi Mesbahuddin Ahmed, Managing Director; Dr. Jashim Uddin, Deputy Managing Director (Admin. and Finance); Mr. Md. Fazlul Kader, Deputy Managing Director (operations) of PKSf also participated in that seminar. An open discussion session was held subsequent to the paper presentation session.

Since its establishment, PKSf is providing funds among the poor especially women who have no land or any credible material possession through it POs. At present, PKSf is facilitating the underprivileged segment in particular women with financial and technical assistance by diversifying its financial services.

In her paper titled 'Thoughts of Women Development: In the Context of Bangladesh', Dr. Zaheda Begum emphasized on the enactment of a uniform 'Family and Personal Law' for establishing women rights irrespective of religion, caste and custom. She said, it is necessary to change social perspectives, values and views for consequential development of current situation. According to Dr. Begum, establishment of participatory political and social system is mandatory to protect women from all kind of deprivations and tortures.

Ms. Selina Sharif presented a paper titled 'Role of PKSf in Women Development' in which, she illuminated the contributing role of different programmes of PKSf in women development. She mentioned that as of December 2011- total number of beneficiaries under Rural Microcredit (RMC) is 4.2 million among which number of women beneficiaries is 3.8 million (89.43%); total number of beneficiaries under Urban Microcredit (UMC) is 0.7 million among which number of women beneficiaries is 0.6 million (96%); total number of beneficiaries under ME programme is 371 thousand of which number of women beneficiaries is 246 thousand (66.09%); total number of beneficiaries under Ultra Poor Programme (UPP) is 529 thousand among which number of women beneficiaries is 528 thousand (99.81%). Among a total number of 6.6 million beneficiaries who are

presently subscribed to financial services under different PKSf programmes, number of women beneficiaries is 5.8 million (89.74%).

In the open discussion session, participants acknowledged PKSf's 20 years experience of successful operational activities. Although a trend has been evident from the fact that quite often the woman borrowers don't operate the microcredit funded income-generating activities by themselves, but they are now more conscious about their rights and play a greater role in family decision-making process. In addition, a number of women beneficiaries are now affiliated with the local government administration.

It is expected that inheriting its two decades success, PKSf will continue its incessant effort to provide wide ranging services including education, capacity building training, health care services, capital flow, natural and social environment, values, creation of opportunities along with freedom to undertake potential opportunities with the aim of ensuring human development of the underprivileged people particularly women.



PKSf officials and others participants in the seminar

On account of participant's discussion, PKSf expressed its compliance and determination to play a greater role in women development and to undertake several initiatives for ensuring the labour right of women as well as establishing their work dignity. Some of the expected initiatives of PKSf are to- guarantee higher women participation in all PKSf activities for poverty alleviation and enhance their skills through training; recruit only female health service providers under the health programme of ENRICH; extend preferential support towards female students in case of scholarship distribution under the education programme of PKSf; reward successful woman entrepreneurs amongst the woman beneficiaries of PKSf; launch 'Performance Award' for the woman Executive Directors of PKSf POs; establish a forum comprising the female-headed PKSf POs; and formulate a 'Code of Conduct' manual for the woman employees at the PO level.



Mr. Qazi Kholiquzzaman Ahmad said that the ultimate objective of PKSF is to free the underprivileged people especially women from all kind of limitations and inequalities for ensuring human development and

establishing human dignity for all. He also elucidated the fact that in order to achieve this goal, everyone must work together. At the end, he thanked everyone for their enthusiastic participation and concluded the seminar.

## Expansion of ENRICH

PKSF has decided to expand operational activities of 'Enhancing Resources and Increasing Capacities of Poor Households towards Elimination of their Poverty (ENRICH)' in additional 14 unions of Bangladesh. For the selection of new 14 POs, a number of criteria's have been followed such as-proven contribution of POs in social development; acceptance of POs in their respective unions and their experience in implementing diversified activities; significant affiliation of POs with PKSF funded microcredit activities and their contribution; efficiency of Executive Directors of POs in project implementation; and good track record of microcredit operations.

List of selected unions and their respective POs are given below:

Sl. No	Name of the POs	Division	District	Upazila/Thana	Selected Union
1.	Palli Bikash Kendra	Dhaka	Kishorgonj	Mithamoyin	Gopdighe
2.	CARSA	Dhaka	Madaripur	Kalkini	Alinagar
3.	PDIM Foundation	Dhaka	Sherpur	Sherpur Sadar	Lasamonpur
4.	Palli Progati Sahayak Foundation	Dhaka	Gopalganj	Tungipara	Kushali
5.	IDF	Chittagong	Rangamati	Kaptai	Wagga
6.	PRISM Bangladesh	Chittagong	Noakhali	Noakhali Sadar	Charmatoya
7.	Manab Mukti Sangstha	Rajshahi	Sirajgonj	Chohali	Ghorjan
8.	Gram Unnayan Karma	Rajshahi	Bogra	Gabtoli	Gabtoli
9.	DBS	Khulna	Meherpur	Meherpur Sadar	Kotobpur
10.	Unnayan	Khulna	Khulna	Batiaghata	Jalma
11.	Paribar Unnayan Sangstha	Barisal	Bhola	Charfashion	Aslampur
12.	Heed Bangladesh	Sylhet	Moulovibazar	Rajnagar	Panchgaon
13.	ESDO	Rangpur	Thakurgaon	Thakurgaon sadar	Awliapur
14.	MBSK	Rangpur	Dinajpur	Dinajpur Sadar	Shashara

In this regard, a view exchange meeting concerning the implementation of ENRICH was organized on 12 February 2012 at PKSF Bhaban where Union Parishad Chairman's of all 35 unions including newly added 14 unions participated. Mr. Qazi Kholiquzzaman Ahmad, Chairman, PKSF chaired the meeting. Dr. Quazi Mesbahuddin Ahmed, Managing Director, PKSF; Mr. Md. Fazlul Kader, Deputy Managing Director (Operations), PKSF; Dr. Jashim Uddin, Deputy Managing Director (Admin. and Finance), PKSF; Mr. Golam Touhid, General Manager (Operations), PKSF; other PKSF officials were present in the meeting. Executive Directors of concerned POs together with their coordinators also

participated in the meeting. High officials of PKSF placed their opinions in the meeting. Mr. Md. Mashiur Rahman presented a detailed presentation on the ongoing initiatives of ENRICH and their progress together with future directions. In the open discussion session, ENRICH enlisted Union Parishad Chairman's shared their views, experiences and opinions regarding the implementation of ENRICH.



Mr. Qazi Kholiquzzaman Ahmad, Chairman, PKSF is delivering his speech

In his concluding speech, Mr. Qazi Kholiquzzaman Ahmad said that enthusiasm of all the Union Parishad Chairman's regarding ENRICH implementation proves that the decision of their inclusion in ENRICH was accurate and judiciously appropriate. While answering to the queries of chairman's, he said that it is impossible for PKSF to operate all the development activities of a union all alone. For instance- PKSF can not take the sole responsibility of building a dam or controlling a river, but it can be done by appealing to the relevant authority through a joint effort. He said that building/repairing sanitary latrines, tube wells, bridges or culverts for community development is a continuous process of ENRICH. He also said that household development alone cannot ensure sustainable growth; instead it requires integrated contiguous development. Therefore, ENRICH has undertaken both household and community development programmes for all-inclusive development. To conclude the view exchange meeting, Mr. Qazi Kholiquzzaman Ahmad thanked everyone for their wholehearted participation.

## PO Visits of PKSF High Officials

### Annual Workers Convention of 'Protyashi'

'Annual Workers Convention 2012' of 'Protyashi', charitable development organization of Greater Chittagong district was held at the hotel 'Silver Shine' in Cox's Bazaar during 4-6 January 2012. Dr. Jashim Uddin, Deputy Managing Director (Admin. and Finance), PKSF was present at the programme as the chief guest. In his speech, Dr. Jashim Uddin said that the greatest achievement of 'Protyashi' is its organizational expansion from 2 branches to 41 branches with 70,000 organized members. Encouraging the concept of providing 'Worker's Performance Award', he said that field workers are the main strength of any organization; therefore, it would be highly appreciated if more workers can be awarded in future. He also said that an organization can step forward and be socially acceptable only if it has a consoling working environment along with the assurance of honesty, transparency and accountability within the organization.



Dr. Jashim Uddin, DMD, PKSF with other officials in the Annual Workers Convention 2012 of 'Protyashi'

Dr. Jashim Uddin emphasized on the facts that microcredit activities must be more human-friendly and a well-organized workforce must be formed for the betterment of the livelihood of the beneficiaries. He requested everyone to lend their hands in favour of education, health care and social development an activities of the poor beneficiaries. He said that PKSF has taken the initiative of providing financial assistance among the meritorious children of the poor beneficiaries who are studying at the university level and this initiative will continue to get bigger in future. He also said that PKSF has recently undertaken different innovative initiatives to diversify its activities and to provide multi-dimensional services for the poor. He assured to provide fund flow on the basis of PO demand for the expansion of Agriculture Sector Microcredit (ASM) activities. He praised 'Protyashi' for its high quality ongoing activities and requested all the 'Protyashi' employees to maintain the level of quality and strengthen monitoring system.

### Conference of 'Palli Progoti Sahayak Samity'

Dr. Quazi Mesbahuddin Ahmed, Managing Director, PKSF attended the conference of 'Palli Progoti Sahayak Samity (PPSS)' on 5 January 2012 as the chief guest. Mr. Golam

Touhid, General Manager (Operations), PKSF was present as the special guest of the programme. In his speech, Dr. Quazi Mesbahuddin Ahmed appreciated PPSS for the intention along with its effort in planning and systematic execution of the conference. He said that PPSS sets a remarkable example to prove the fact that poor beneficiaries can improve their socio-economic situation with microcredit and training. He also said that the success of PPSS is evident from the enthusiastic participation of the beneficiaries in the conference. He asserted PPSS as an iconic and idyllic model for other POs to illustrate the potentiality of microcredit services for social and economic change. On behalf of PKSF, he assured to provide continuous assistance and co-operation in favour of PPSS.



Dr. Quazi Mesbahuddin Ahmed, MD, PKSF and other high officials at the conference of PPSS

### 'NDP Day' 2012

'National Development Program (NDP)' of Bagbari, Shahid Nagar, Kamarkhand, Sirajgonj celebrated 'NDP Day' 2012 on 26 January 2012. Mr. Qazi Kholiquzzaman Ahmad, Chairman, PKSF was present as the chief guest of the ceremony. Mr. Golam Touhid, General Manager (Operations), PKSF also attended the celebration.



Mr. Qazi Kholiquzzaman Ahmad, Chairman, PKSF is delivering his speech in 'NDP Day' 2012

Mr. Qazi Kholiquzzaman Ahmad said that all the NGOs must come forward together with the government in order to achieve the target of fulfilling 5 basic needs of human that are food, cloth, housing, education and health. He said that equal opportunity for all is a constitutional right therefore



everyone must receive the opportunity to move forward irrespective of his/her race, clan, religion and caste. He said that human dignity must be ensured and all the fragmented societies must be combined together to build a uniform society. He also said that 'Education Policy 2010' which has recently been declared, aims to create equal educational opportunity for street children, children of remote areas, rural children or urban children. This policy must be implemented in appropriate manner. Mr. Qazi Kholiuzzaman Ahmad praised NDP for playing a contributing role in poverty alleviation through its various microcredit projects and development activities.

**Farmer's Gathering of 'Shojag'**

PKSF PO 'Shojag' organized Farmer's Gathering on 3 March 2012 in which Mr. Qazi Kholiuzzaman Ahmad, Chairman, PKSF was present as the chief guest together with Dr. Quazi Mesbahuddin Ahmed, Managing Director, PKSF who was present as the special guest. Dr. Jashim Uddin, Deputy Managing Director (Admin. and Finance), PKSF; Mr. A.Q.M. Golam Mawla, Deputy General Manager, PKSF; and Mr. Akand Md. Rafiqul Islam, Deputy General Manager, PKSF were also present in the Farmer's Gathering.

In his speech, Mr. Qazi Kholiuzzaman Ahmad said that economy of Bangladesh is based on agriculture and most of the rural people are landless and engaged with agricultural activities. According to him, many of the marginal farmers work in their own land as well as sell their labour. Therefore, agricultural development must include labourers who are involved in agriculture. All three factors- agriculture, farmer and agricultural sector labourer need to be combined. He said that one of the major constraints of agricultural sector of Bangladesh at present is that the farmers don't get appropriate price for their agricultural product. In many cases, they don't even get the return of their investment from agricultural production after deducting all kinds of cost including their own consumption. He said that this situation cannot continue forever, therefore, we must find a permanent solution.

A recent research has shown that malnutrition has increased and if the acceleration of malnutrition persists then food security won't be effective anymore. Therefore, quality of agricultural food must not be compromised. According to him, activation of farmer-friendly awareness campaigns can be effective to guarantee food quality and organizations like 'Shojag' should look after the food security of local people.



PKSF high officials at the 'Farmers Forum' of Shojag

Mr. Qazi Kholiuzzaman Ahmad said PKSF is persistently working for the establishment of human dignity. All other POs including 'Shojag' are jointly working for the same purpose. He also said that asset creation is necessary for sustainable household development. Therefore, we must attempt to create asset for those who are very poor with no asset. Empowerment of all must be ensured for sustainable development, which primarily requires education, health care and social awareness.

**Biennial Conference of 'Wave Foundation'**

Mr. Qazi Kholiuzzaman Ahmad, Chairman, PKSF was present at the biennial conference of 'Wave Foundation' on 24 March 2012 as the chief guest. Mr. Md. Fazlul Kader, Deputy Managing Director (Operations) and Mr. Md. Mesbahur Rahman, Manager, PKSF both attended the conference as special guests. After the completion of the conference, they visited a small number of goat rearing clusters under LIFT project; some rice yard enterprises under ME loan programme; and ongoing ENRICH activities in Shimanto union, Jibon Nagar upazila under Chuadanga district.



PKSF Chairman and high officials attended the biennial conference of "WAVE Foundation"

During his visit, Mr. Qazi Kholiuzzaman Ahmad said that PKSF possibly would take an initiative to establish a permanent exhibition center for the demonstration of different products created by the micro-entrepreneurs of PKSF POs. Besides, exposure visits within the PKSF POs must be strengthened. He particularly pointed out that demonstration of the necessities and techniques used in the seasonal, agricultural and ME programmes amongst the POs can be very effective.

**'Women Hostel' Inauguration by PMK**

PKSF PO 'Palli Mangal Karmasuchi (PMK)' established a women hostel for the female garments workers. The inauguration of this hostel was held on 27 March 2012. Dr. Jashim Uddin, Deputy Managing Director (Admin. and Finance) was present as the chief guest.



Dr. Jashim Uddin, DMD, PKSf attended the inaugural ceremony of 'PMK women hostel'

In his speech, Dr. Jashim Uddin depicted a realistic description on PMK's affiliation with PKSf, effectiveness of PMK activities, mission and vision of PKSf, effort of PMK for the implementation of PKSf programmes and present initiative of PKSf along with other NGOs for poverty alleviation. He praised PMK authority for undertaking such distinctive and appropriate initiative. He also said that most of the people whom PMK works with are women and they constitute the majority of underprivileged segment of society. He expected that PMK will continue its effort and spread out its activities for poverty alleviation.

## Seminar on Micro-insurance Sector of India

Developing Inclusive Insurance Sector Project (DIISP) organized a seminar titled 'Evolution of Micro-insurance Sector of India with Focus on the Regulatory Environment' on 25 March 2012 at PKSf Bhaban. The seminar was arranged with a view of improving the internal capacity of PKSf regarding micro-insurance as well as smoothening the process of work plan formulation for the law and policy enactment of the micro-insurance sector of Bangladesh. Mr. Md. Hasan Khaled, Deputy General Manager, PKSf was the moderator of this seminar.

The main paper of the seminar was presented by Dr. D. V. S. Sastry, Former Director General, Insurance Regulatory & Development Authority (IRDA), India. Dr. Sastry played a very important role in the formulation of the law and policy guidelines for the micro-insurance sector of India. Besides, Mr. Premasis Mukherjee, Senior Analyst, MicroSave, India gave a detailed presentation on the present status of the ongoing micro-insurance activities of India. Dr. Quazi Mesbahuddin Ahmed, Managing Director, PKSf; high officials of PKSf; high official of Microcredit Regulatory Authority (MRA), Bangladesh; and officials from commercial insurance companies participated in the seminar.

In his inaugural speech, Dr. Quazi Mesbahuddin Ahmed thanked Dr. Sastry for his gracious presence. He updated all the participants with the progress of the micro-insurance sector of India and also gave a brief description on the nature

of the micro-insurance services of Bangladesh as well as future plan of PKSf regarding micro-insurance.



Dr. D. V. S. Sastry, Former Director General of IRDA is delivering his speech

In his presentation on the micro-insurance sector of India, Dr. Sastry explained the definition of lower income household; definition of insurance; history of the insurance and micro-insurance sector of India; micro-insurance regulation 2005. During the discussion, he also shared his past experience regarding micro-insurance. After the presentation, he answered to the queries of the participants. Finally, Dr. Quazi Mesbahuddin Ahmed thanked everyone and concluded the seminar.

## Micro-insurance Demand and Market Assessment Survey

'Micro-insurance Demand and Market Assessment Survey' of Developing Inclusive Insurance Sector Project (DIISP) has recently been completed. This survey was conducted in 8 upazilas of 7 districts of all 7 divisions. A total of 3,500 households were selected out of 27,000 households by using Random Sampling Method. Considering the geographical and socio-economical perspectives of Bangladesh, different localities such as cities, towns, villages, coastal areas, Char

and Haor areas were included in the survey. The survey was initiated in May 2011 and field level activities of the survey were completed by December 2011. After finishing the data monitoring and editing, the survey report was finally submitted on March 2012. Dr. Syed M. Ahsan, Professor, Economics Department, Concordia University was the lead consultant of this survey who also prepared the survey report.



The survey was carried out through three sub-components which are- 'Household Survey to Determine Micro-insurance Demand'; 'Willingness to Pay Survey'; and 'Health Service Provider and Infrastructure Survey'. Different types of information including family, risk, risk mitigation mechanism, health, family income and expenditure, consumption pattern, asset formulation and agricultural activities were collected through this survey. With a proposal of 3 different packages, 'Willingness to Pay Survey' was conducted among 1,750 households. Internationally recognized model was used to conduct the 'Willingness to Pay Survey'. In order to develop micro health insurance service categories, a different survey was conducted in several health care centers, health service providing hospitals and clinics of both rural and urban areas for collecting information about their services and infrastructures.

The survey demonstrates that about 27% of the population surveyed is youth (aged between 15-29 years), 62% of labour force age (aged between 15-64 years) and 38% are in the dependant age group (age below 14 years and above 64 years). After analyzing the collected data, it is evident that Char in remote areas has the highest percentage of ultra poor (80%) followed by almost 54% in island, 41% in coastal and 28% in Haor.

The techniques of Bangladesh Bureau of Statistics (BBS) for the year 2010 were used to determine the rate of poverty and extreme poverty. The survey also demonstrates that on average, 18% households were exposed to crop shocks. Households that faced various shocks including death of livestock, loss of property, and death of household members were respectively 8.68%, 7.26% and 6.50%. The highest percentage of households faced non-accidental health shocks,

which was on average more than 41%. Households had to bear on average about BDT 10,000 to face these shocks in the last two years.



PKSF high officials and DIISP lead consultant participated in the seminar on 'Micro-insurance Demand and Market Assessment Survey'

In general, households used their regular income and saving to cope with such shocks although 42% households of the remote areas sold their assets including livestock. However, 25% households were unable to cope with shocks and none of the households reported managing the cost of shocks by using any formal insurance network or through social safety nets.

It is worthwhile to mention that PKSf arranged a series of seminars on different issues regarding micro-insurance in the intervening time for providing functional suggestions in support of the survey team. High officials of PKSf including the Managing Director and other stakeholders actively participated in those seminars and supplemented the survey with their valuable judgment.

## Establishment of Prawn Hatchery: A VCD Project of FEDEC

'Centre for Community Development Assistance (CCDA)' is successfully implementing a PKSf funded 'Value Chain Development (VCD)' project titled 'Expansion of Prawn Culture in Flood Plain Areas' with the aim to promote prawn culture simultaneously with fish culture in the flood plain areas of Daudkandi, Muradnagar and Titas upazilas of Comilla district. With the help of prawn culture method and technical assistance, this project can continue prawn cultivation without hampering natural fish farming. In view of the fact that it has high potential of increasing the income of farmers, the number of interested fish cultivators is increasing rapidly. One of the major constraints of the expansion of prawn culture in flood plain areas is the unavailability of the local supply of 'Post Larva (PL)' of prawn. Considering the situation, PKSf has taken an initiative of establishing a hatchery for the production and supply of PL at the local level under "Finance for Enterprise Development and Employment Creation" (FEDEC) project.

A contract was signed between PKSf and CCDA on 14 February 2012 for the implementation of a VCD project titled 'Establishment of Prawn Hatchery Project'. The estimated cost of this project is BDT 10.7 million of which BDT 10.3 million will be funded by PKSf while CCDA will bear the rest of the cost. This project is expected to ensure economic development of the local fish cultivators as well as to create employment opportunities at the local level through the evolution of prawn culture sub-sector.



Dr. Quazi Mesbahuddin Ahmed, MD and other high officials of PKSf at the contract signing ceremony with CCDA



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## PKSF Signs Agreement

- An Agreement was signed between Palli Karma-Sahayak Foundation (PKSF) and Micro Industries Development Assistance & Services (MIDAS) on 29 January 2012. The agreement is meant to conduct 'Mid Term outcome Survey' of Finance for Enterprise Development and Employment Creation (FEDEC) project of PKSF. Dr. Jashim Uddin, Deputy Managing Director (Admin. & Finance) signed this agreement on behalf of PKSF.



Dr. Jashim Uddin, DMD, PKSF and officials from PKSF and Sajida Foundation at the agreement signing ceremony



Dr. Jashim Uddin, DMD, PKSF and officials from MIDAS & PKSF at the agreement signing ceremony

- An agreement was signed between Palli Karma-Sahayak Foundation (PKSF) and Sajida Foundation on 1 February 2012 for conducting training of four batches of Palli Paramedics of PRIME to enable them for providing health care services among the poor beneficiaries. Dr. Jashim Uddin, Deputy Managing Director (Admin. & Finance) signed this agreement on behalf of PKSF.

- An Agreement was signed between Palli Karma-Sahayak Foundation (PKSF) and Mr. Aminul Haque on 4 March 2012 to provide consultancy service to 'Study the Business Process of PKSF for Implementing an Integrated Information System having Workflow Management System (WMS) and Document Management System (DMS)' for its computerization. Dr. Jashim Uddin, Deputy Managing Director (Admin. & Finance) signed this agreement on behalf of PKSF.



Dr. Jashim Uddin, DMD, PKSF is delivering his speech in a training session

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## Training and Study Visit

Training cell of PKSF organized training courses on different aspects of microcredit programme management for PKSF, POs and other organizations at home and abroad. During January-March 2012, training cell of PKSF organized following training courses and study visit programmes at PKSF training center and different training venues across the country and abroad.

### In-Country Training Courses for POs' Officials

#### Training Courses at PKSF Training Center

##### Microcredit Management

PKSF organized 10 training courses for the mid-level officers of PKSF POs on 'Microcredit Management' at PKSF Bhaban.

In total, 213 mid-level officials from 158 POs participated in these training courses.



Dr. Jashim Uddin, DMD, PKSF is delivering his speech in a training session

##### Supervision and Monitoring

PKSF organized 2 training courses on 'Supervision and Monitoring' at PKSF Bhaban for the mid-level officials of PKSF POs. 42 mid-level officials from 32 POs participated in these training courses.

### Training Courses Organized at Outsourced Training Centers

#### Group Dynamics, Savings and Credit Management

PKSF organized 17 training courses on 'Group Dynamics, Savings and Credit Management' for 414 field workers of 87 POs at the training centers of SDS, Shariatpur; Prottiyashi, Chittagong; SOPIRET, Lakshmipur; CDF, Dhaka; JCF, Jessore; ESDO, Thakurgaon; GBK, Dinajpur; PMK, Dhaka; NDP, Sirajganj; DESHA, Kustia; and Srizon Bangladesh, Jhenaidah.

#### Accounts Keeping and Financial Management

PKSF organized 7 training courses on 'Accounts Keeping and Financial Management' for 145 Branch Accountants of 69 POs at the training centers of DK Foundation, Dhaka; Dhoritri Foundation, Dhaka; and CDF, Dhaka.

#### Microenterprise Management & Lending

PKSF organized 40 training courses on 'Microenterprise Management & Lending' for 927 mid level officials of 204 POs at training centers of SAP-Bangladesh, Dhaka; DK Foundation, Dhaka; Uddipan, Dhaka; CDF, Dhaka; PMUK,

Dhaka; PMK, Dhaka; and Dhoritri Foundation, Dhaka under FEDEC project.

### Study Visit at PKSF

Training cell of PKSF arranges exposure-cum-study visit on the activities of poverty alleviation and microfinance in Bangladesh for the foreign organizations. During January-March 2012, two such exposure-cum-study visits were organized.

- A 17 member team of microfinance specialists under the leadership of Ex-President of Kyrgyzstan, Ms. Otumbaeva Roza Isakovna visited PKSF on 27 February 2012. During their visit, they got acquainted with the activities of PKSF.
- A 2 member team from DAIBANG, China undertook an exposure-cum-study visit to PKSF on 3 January 2012.



Dr. Jashim Uddin, DMD, PKSF in a meeting of exchange of views with the team of Kyrgyzstan

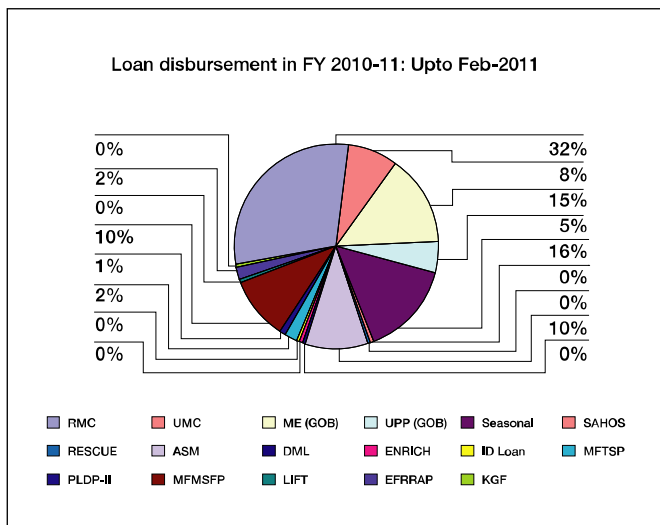
## Credit Operations Status of PKSF

### Loan Disbursement: PKSF to POs

PKSF disbursed BDT 13583.30 million under its mainstream microcredit programmes and BDT 265.60 million under its projects from July 2011 to February 2012. Cumulative loan disbursement from PKSF to the POs was BDT 127423.12 million, the loan outstanding was BDT 32073.01 million and the recovery rate of loan from the POs to PKSF was 98.48% as of February 2012. A summary of PKSF's cumulative loan disbursement and loan outstanding to the POs as of February 2012 is presented in the following table:

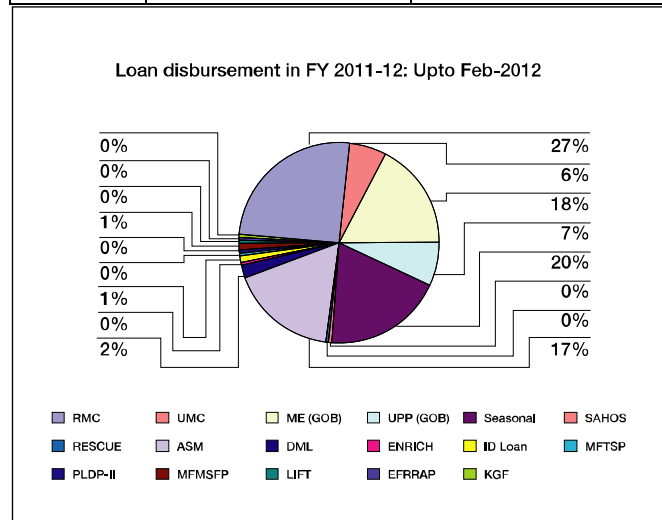
Programmes/ Projects	Cum. Loan disbursement (in million BDT.)	Loan outstanding (in million BDT)
<b>Mainstream Microcredit (including ID loan)*</b>	258.75	0.00
<b>Projects**</b>	190.30	115.69
FSP	48.52	39.92
LIFT (PKSF PO)	803.80	0.55
LIFT (Non PO)	4130.19	457.41

LRP	13.05	0.00
PLDP-II	31.77	0.00
REDP-ECL	1122.50	224.34
REDP-MC	71.20	0.18
EFRRAP	14.30	0.00
IFADEP-I	14.00	0.00
IFADEP-II	593.91	0.00
JMBA	2588.30	504.25
PLDP	491.65	0.00
MFTS	3580.60	944.90
SRLP	24.47	2.03
MFMSFP	10.88	0.45
ID-MFTSP	13988.19	2289.73
ID-MFMSFP	127423.12	32073.01
<b>Projects Total:</b>	258.75	0.00
<b>Grand Total:</b>	190.30	115.69



MFTSP	234.00	70.50
PLDP-II	106.00	0.00
MFMSFP	1121.50	140.50
LIFT	39.37	54.60
EFRRAP	173.00	0.00
KGF	0.00	50.00
Total	11474.08	13848.90

FY Loan disbursement (In Million BDT)		
Programme/Project	Loan Disbursement (FY 2010-11) Up to Feb-11	Loan Disbursement (FY 2011-12) Up to Feb-12
RMC	3629.65	3801.20
UMC	874.80	858.00
ME (GOB)	1704.50	2511.00
UPP (GOB)	610.40	932.90
Seasonal	1858.40	2777.70
SAHOS	0.00	0.00
RESCUE	10.00	0.00
ASM	1095.90	2362.40
DML	0.00	290.10
ENRICH	0.00	0.00
ID Loan	16.56	0.00



### Loan Disbursement: PO to Borrowers

As of 29 February 2012, the POs through revolving the amount provided by PKSF, have disbursed BDT 753.25 billion and the number of borrower was 6.56 million of whom 90.88% were women. Cumulative loan recovery rate from the borrowers to the POs was 99.20%.

## New Partner Organization of PKSF

At present, the number of POs of PKSF is 269, which are working throughout Bangladesh. Inclusion of new NGOs/MFIs as PO is a regular activity of PKSF. During the period from January 2012 to March 2012, PKSF has included one new MFI. A brief profile of the new Partner Organizations is given below:

### Rural Health Education & Credit Organization (RHECO)

A voluntary social development organization of Jhenaidah has been accepted as a PO at the 173rd Governing Body Meeting of PKSF. The organization is registered under the Social Welfare Department and Microcredit Regulatory Authority (MRA). The working area of the organization covers 189 villages of 34 unions under 8 upazilas of Jhenaidah, Chudanga and Magura Districts. The organization has a loan outstanding of BDT 29.26 million with 4,126 borrowers. The organization has organized 4,974 members in

366 groups under its microcredit programme with member savings outstanding of BDT 10.28 million. The organization so far has disbursed BDT 499.58 million in the form of loan among the members. The cumulative loan recovery rate is 99.87%. The Executive Director of the organization is Mr. Ashraf Uddin Ahmed.





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## New PKSF Staff

Palli Karma-Sahayak Foundation (PKSF) was established by the government of Bangladesh in the year 1990 with an of poverty alleviation through employment generation. Since its initiation, PKSF is playing a contributing role in the employment creation of the underprivileged segment of the society through diversifying innovative activities. With the purpose of appropriate implementation of its comprehensive and extended activities, PKSF recruited the following Assistant Managers-

Ms. Jesmin Ara, BSc.AG (Hons), Sher-e-Bangla Agricultural University; Mr. Mustafigur Rahman, MBA (Human Resource Management), Dhaka University; Ghazi Muntasir Noman, MBA (Human Resource), Dhaka University; Ms. Sadia Shaheed, M.S.S (Anthropology), Dhaka University; Noor Mohammad, MBA, (Banking), Dhaka University; Mr. Ataul Goni Osmani, MBA (MIS), Dhaka University; Mr. Md. Farhad Sardar, M.S.S (Public Administration), Dhaka University; Mr. Subir Nath Chowdhury, M.S (Fisheries Management), Bangladesh Agricultural University; Mr. Golam Gilane, M.S.S (Social Welfare), Shahjalal Science and Engineering University; Mr. Md. Rajib-Ur-Rahman, M.S.S (Economics), Dhaka University; Mr. Md Moznur Sarkar, M.S (Animal Science), Bangladesh Agricultural University; Mr. Md. Shahriar Haider, M.S (Poultry Science),

Bangladesh Agricultural University; Mr. Avijit Kumar Das, MBA (Finance), Rajshahi University; Mr. Abu Hayat Md. Rahat Hossen, M.Sc (Statistics), Shahjalal Science and Engineering University; Mr. M.A Farhaduzzaman, M.Sc (Fisheries), Rajshahi University; Mr. Md. Alamgir Hossen, MBA (MIS), Dhaka University; Ms. Shamma Labiba Arnab, MBA (Human Resource Management), Dhaka University; Mr. Md. Golam Morshed Hossain, M.S.S (Economics), Dhaka University; Mr. Md. Faiz, MBA (International Business), Dhaka University.



Dr. Quazi Mesbahuddin Ahmed, MD, PKSF is discussing with the newly recruit employees of PKSF

### 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 assistances to the underprivileged segment of the society, PKSf has played a vital role in creating employment opportunities for them through inventive operational activities. Over the last two decades, PKSf has set unique and distinctive examples in implementing development activities. PKSf has further broadened and expanded its various mainstream programmes and projects apprehending its responsibilities for poverty alleviation.

#### Present Members of the Governing Body of PKSf are as follows:

- Dr. Qazi Kholiquzzaman Ahmad  
Chairman
- Dr. Quazi Mesbahuddin Ahmed  
Member (Managing Director, PKSf)
- Dr. Pratima Paul-Majumder  
Member
- Mr. Khondkar Ibrahim Khaled  
Member
- Dr. M. A. Quassem  
Member
- Barrister Nihad Kabir  
Member
- Dr. A. K. M. Nurun Nabi  
Member

### Editorial Board

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Sharmine Mridha

Editor : Dr. Jashim Uddin  
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#### BOOK POST