



PKSF

Newsletter

Inside this Issue

The 194 th Meeting of the Governing Body of PKSF	1
The 25 th Annual General Meeting of PKSF	1
Field Visits	2-3
DFID Country Representative Visits PKSF	3
ENRICH Highlights	4
Community Climate Change Project (CCCCP)	5
Bangladesh Climate Change Trust Fund	5
PKSF Silver Jubilee Celebrations	6-7
Developing Inclusive Insurance Sector Project (DIISP)	8
PACE: A New Project of PKSF	8
UPP-Ujjibito Component	9
Effective Emergency Loan: An Action Research	9
Special Fund	9
Training Programmes	10
Credit Operations Status of PKSF	11
MD PKSF Meets the Hon'ble President	12
PKSF Signs MoU	12

PKSF Newsletter

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The 194th Meeting of the Governing Body of PKSF

The 194th meeting of the Governing Body of PKSF was held on November 29, 2014. Presided over by Dr. Qazi Kholiqzaman Ahmad, Chairman, PKSF, the members present were: Mr. Md. Abdul Karim, MD, PKSF, Dr. Pratima Paul-Majumder, Prof. A.K.M. Nurun Nabi, Mr. Khondkar Ibrahim Khaled, Dr. M.A. Quassem and Ms. Nihad Kabir. The meeting scrutinised the Auditor's Report 2013-14 and recommended for its presentation at the 25th AGM of PKSF for approval.

It further approved the guidelines of *Sufolon* programme and strategic workplan for the socio-economic development of the ultra-poor. It also approved PKSF's involvement in *Skills for Employment Investment Program* (SEIP), jointly financed by GoB and ADB.

The 25th Annual General Meeting of PKSF

The 25th Annual General Meeting of Palli Karma-Sahayak Foundation (PKSF) was held on December 29, 2014. Dr. Qazi Kholiqzaman Ahmad presided over the meeting. Members present were Dr. Pratima Paul-Majumder, Dr. A.K.M. Nurun Nabi, Dr. Mihir Kanti Majumder, Dr. M.A. Quassem, Mr. Khondkar Ibrahim Khaled, Ms. Nihad Kabir, Prof. M.A. Baqui Khalily, Mr. C. M. Shafi Sami, Dr. Bondana Saha, Ms. Bulbul Mohalanabish, Mr. Md. Emranul Haque Chowdhury, Begum Razia Hossain, Mr. Ishtiaq Uddin Ahmad, Mr. Nazir Ahmed Khan, Dr. Nazneen Ahmed, Prof. Shafi Ahmed, Ambassador Munshi Faiz Ahmad, Mr. S.M. Wahiduzzaman Babur and Mr. Md. Abdul Karim.



Dr. Qazi Kholiqzaman Ahmad highlighted different activities of PKSF across the country. He also gave an overview of the events organised to mark PKSF's silver jubilee celebration. He particularly referred to the ENRICH programme of PKSF that seeks to alleviate poverty by creating employment opportunities with emphasis on human dignity. Mr. Md. Abdul Karim reported the progress of the implementation of the resolutions of the last General Meeting.

Auditors' Report 2013-14, prepared by S. F. Ahmed & Co., Chartered Accountants, was also presented in the meeting. After a detailed discussion, the General Body approved the report. The meeting nominated Mr. C. M. Shafi Sami, Dr. Bondana Saha, Ms. Bulbul Mohalanabish, Mr. Md. Emranul Haque Chowdhury and Begum Razia Hossain as members of the Governing Body of PKSF for the 2nd term.

Field Visits

● Dr. Qazi Kholiqzaman Ahmad, Chairman, PKSOF, Mr. Md. Abdul Karim, Managing Director, PKSOF and Dr. Md. Jashim Uddin, Deputy Managing Director (Admin. & Finance), PKSOF visited **SKS Foundation**, a Partner Organisation (PO) of PKSOF from October 15 to 17, 2014. They visited the progress of various activities of ENRICH at Saghata Union of Gaibandha.

They exchanged views with the high officials of **SKS Foundation** in the evening of October 15. In the meeting, Dr. Q. K. Ahmad emphasized on preparing family-based planning for the ENRICH households.



During the visit, Dr. Q. K. Ahmad presided over a members' conference on October 16 at **SKS Foundation**. Mr. Md. Abdul Karim was the chief guest of the programme while Dr. Md. Jashim Uddin was the special guest. Dr. Ahmad said that in addition to microcredit services, ensuring of other services to accelerate the poverty alleviation rate of the country is important. After the programme, the PKSOF team visited an afternoon learning centre and a special eye camp organised under ENRICH programme of **SKS Foundation**. They also visited the areas affected by river erosion at Saghata. They paid a visit to a local women's technical college.

● On October 21, 2014, Dr. Qazi Kholiqzaman Ahmad visited different programmes of ENRICH being implemented by **Heed Bangladesh**, another PKSOF PO at Pachgaon Union of Rajnagar upazila under Moulvibazar district. Dr. Md. Jashim Uddin, DMD (Admin. & Finance), PKSOF accompanied him during the visit.

Under ENRICH programme, **Heed Bangladesh** has installed sanitary latrines for the poor households of Pachgaon Union. The organisation arranged a special programme on this occasion. Dr. Q. K. Ahmad was present as the chief guest of



the programme. In his speech, Dr. Ahmad highlighted various activities of ENRICH. He stressed on every citizen's contribution to the overall development of the country. Dr. Ahmad also explained the importance of Union and upazila parishes for local development.

● Dr. Q. K. Ahmad visited **WAVE Foundation**, a PKSOF PO, from November 7 to 9, 2014. Dr. Md. Jashim Uddin, Deputy Managing Director (Admin. & Finance), PKSOF and Mr. Md. Mashiar Rahman, General Manager, PKSOF accompanied him during the visit. On November 7, the Chairman visited Baka Union under Jibannagar upazila of Chuadanga district. Then he visited 3 ENRICH houses in the villages of Goalpara & Goashor under Shimanto Union. Dr. Ahmad also visited the ENRICH centre in ward no. 2 of the Union.

On the same day, Dr. Ahmad attended the members' conference of **WAVE Foundation** as the chief guest while Dr. Md. Jashim Uddin was the special guest. Dr. Ahmad, in his speech, emphasised on human-centric development programmes.

In the afternoon, Dr. Ahmad laid the foundation stone of **WAVE Agricultural Institute** at Darshana in Chuadanga. Then he attended a sharing meeting. Dr. Ahmad also visited the goat farms of **WAVE Foundation** at Koshaghata & Damurhuda in Chuadanga. Dr. Ahmad also attended the programmes arranged to celebrate its 25th anniversary.

● Dr. Ahmad also visited **New Era Foundation** at Pabna from December 7 to 9, 2014. Dr. Md. Jashim Uddin, DMD, PKSOF and Professor Shafi Ahmed, Senior Editorial Adviser and Member of the General Body, PKSOF accompanied him during the visit. In the afternoon of December 7, PKSOF Chairman inaugurated a programme arranged to celebrate the 15th anniversary of the organisation. He was also present as the chief guest in a leadership development workshop of **New Era Foundation**. Dr. Ahmad, in his speech, said that PKSOF is implementing ENRICH as an all-inclusive poverty alleviation programme. ENRICH has incorporated education, health, freedom, safety and other development issues in its operational strategy. 74 meritorious children of the programme participants of the organisation were awarded scholarships during the programme. PKSOF Chairman also inaugurated a Village Fair & Pittha Festival of **New Era Foundation**.

The PKSOF team visited Maniknagar Village Development group on December 8, 2014. There, they observed the use of pheromone trap, turnip cultivation programme and dairy farms. The team also participated in a members' conference, arranged by Nurjahan Health Centre of the organisation.



After the visit, PKSf team attended a Lalon song programme arranged by DISHA Lalon Academy of Kushtia.

- Dr. Qazi Kholiquzzaman Ahmad, Chairman, PKSf and Mr. Md. Abdul Karim, MD, PKSf visited **Patakuri Society** at Moulvibazar from December 25 to 26, 2014. During the visit, Mr. Karim inaugurated a Health Camp under ENRICH. He was present as the chief guest in a discussion meeting of **Patakuri Society**.

Mr. Karim emphasised on ensuring education, health, food and nutrition security for the sustainable development of the country. After the meeting, PKSf Chairman and PKSf MD visited different development programmes of the organisations.

- Dr. Qazi Kholiquzzaman Ahmad also visited another PO of PKSf, **Sojag** at Dhamrai, Dhaka on December 30, 2014. He visited various Income Generating Activities (IGAs) being implemented under ENRICH in Sombhag Union of Dhamrai upazila. Dr. Md. Jashim Uddin, DMD, PKSf accompanied him during the visit. In addition, they also attended a ward coordination meeting of ENRICH in Shailan.

- From December 6 to 8, 2014, Mr. Md. Abdul Karim, Managing Director, PKSf visited **Manobik Shahajjo Sangstha** at Nilphamari and **Mohila Bohumukhi Shiksha Kendra (MBSK)** at Dinajpur. Mr. Md. Fazlul Kader, Deputy Managing Director (Operations-1), PKSf and Mr. Mirza Md. Nazmul Haq, Assistant General Manager, PKSf accompanied him during the visit.

Mr. Karim inaugurated an eye camp arranged by **Manobik Shahajjo Sangstha**. He also attended a sharing meeting of the organisation. The meeting commended PKSf's various human-centric programmes under ENRICH. Mr. Karim emphasised on eliminating multi-dimensional aspects of poverty to make Bangladesh a middle income country by 2021.

During the visit, Mr. Karim participated in the inauguration programme of **MBSK's** head office-cum-training centre, scholarship award ceremony and a programme to handover insurance cheques under DIISP. He met the female entrepreneurs of **MBSK** and visited different activities under Agriculture and Livestock Units under Uthrail branch at Dangapara, Muradpur. Mr. Karim asked the female entrepreneurs to create more social capital. He also asked them to take necessary steps to stop violence against women. PKSf MD also visited the satellite clinic and afternoon learning centre, being implemented under DIISP and ENRICH programme of the organisation under Fultola branch.

During the visit, Mr. Karim also attended a sharing meeting on the future planning of **MBSK**. He advised **MBSK** officials to build skilled human resource by providing training on repairing of mobile phones and electronic devices.



DFID Country Representative Visits PKSf

A high-level delegation from Department for International Development (DFID) headed by Ms. Sarah Cooke, Country Representative, DFID, Bangladesh visited PKSf on October 14, 2014. Other members of the delegation were Ms. Shahnila Azher, Team Leader, Private Sector Development, Mr. Graham Gass, Team Leader, Extreme Poverty, Mr. Arifur Rahman, Livelihood Advisor, Mr. Raqibul Islam, Programme Manager and Dr. Reazul Islam, International Team Leader of Project Coordination Unit of PROSPER. The DFID Team made a courtesy call on Mr. Md. Abdul Karim, MD, PKSf. They briefly discussed on the issues of bilateral interest.

The DFID delegation had a sharing meeting with the higher officials of PKSf and representatives of the selected Partner Organisations (POs) of PKSf. Chaired by the MD of PKSf, the meeting was attended by Mr. Md. Fazlul Kader, DMD (Operations-1), Mr. Golam Touhid, DMD (Operations-2), Dr. Taposh Kumar Biswas, Director, Research, Mr. Md. Hasan Khaled, GM (Audit), Mr. A. Q. M. Golam Mawla, GM (Operations) and other higher officials of PKSf. Representatives of the POs included the Executive Directors of **Uddipan**, **CODEC** and **Wave Foundation** and Director of **Jagoroni Chakra Foundation**. Mr. Md. Abdul Karim, in his introductory speech, referred to the historical relationship between Bangladesh & UK and expressed his sincere gratitude for DFID's continuous support to extreme poverty alleviation programmes. He also thanked DFID for providing financial assistance in PRIME, LIFT and CCCP projects of PKSf.



The meeting was followed by a presentation by Mr. A. Q. M. Golam Mawla on PKSf, especially on the activities related to extreme poverty and climate change. The presentation highlighted that PRIME has provided microcredit-based financial and non-financial support to over half a million households to help them get out of extreme poverty. He emphasised that PRIME model should be replicated to address other extreme poor households across the country towards meeting the UN Post-2015 Development Agenda.

Ms. Cooke especially thanked PKSf for generating an in-depth database on the state of extreme poverty of Bangladesh. The DFID delegation noted that they are now in a phase of formulating new extreme poverty programme, where PRIME lessons would be very useful. They also emphasised on the need of integrating PRIME lessons with the lessons of other similar programmes of Bangladesh. Ms. Cooke suggested that they would be happy to see possible participation of PKSf in future extreme poverty programmes of DFID. Finally, she thanked PKSf management and its working partners.

ENRICH Highlights

PKSF has been implementing an all-inclusive pro-poor programme titled *Enhancing Resources and Increasing Capacities of Poor Households towards Elimination of their Poverty* (ENRICH) since 2010 to ensure human dignity and freedom of the poor by eliminating their poverty. In December, 2014, ENRICH has been extended to another 6 Unions. Currently, the programme is being implemented in 136 Unions of the country.

Special Credit Programmes

Three types of special credit programmes have been designed for the ENRICH households to develop their livelihood. These special programmes are :

- **Livelihood Improvement Loan (LIL):** LIL is being provided for purchasing *Bandhu Chula*, solar power systems, solar lanterns, beds, mosquito nets, food, medicine and other household necessities; installation of sanitary latrines and tubewells; repairing houses; and assistance to meet urgent domestic needs. Under LIL, rate of service charge at PO to PKSF level is 2% and participants to the PO is 8% on a declining balance method. A family is entitled to a maximum loan limit of BDT 10,000 for 2 years under LIL scheme.

- **Asset Creation Loan (ACL):** ACL scheme is now being mostly used for purchasing, mortgaging in and leasing of land and recovering land mortgaged out, purchasing and installing other physical assets and education and training of members of the family. Under ACL, service charge rate at PO to PKSF level is 2% and participants to the PO is 8% on a declining balance method. A family can receive a maximum loan of BDT 30,000 for 3 years under ACL scheme.

- **Income Generating Activities Loan (IGAL):** This loan can be used for implementing different IGAs such as, dairy farm, small cattle farm, small and innovative enterprises etc. Under IGAL, the service charge rate at participants level is 8% on a declining balance method. More than one active member from a family can receive a maximum loan of BDT 1,00,000.

Progress of other Activities

- **Healthcare Services:** At present, a total of 230 Health Assistants and 1,620 Health Volunteers of 110 POs are providing healthcare services in 130 Unions. In addition, 24,375 health cards have been sold in the 1st half of FY 2014-15, while 6,090 Static clinics, 1,053 Satellite clinics & 34 health camps were organised in 43 Unions (selected in the 1st phase).



- **Educational Assistance Programme:** In 2014, around 86,000 students were provided with educational assistance at 3,215 afternoon learning centers in 130 Unions. In 2015, around 1,12,000 students will be provided with educational assistance at 4,146 afternoon learning centers in 143 Unions under 62 districts.

- **Vocational Training & Youth Development Programme:**

A total of 5 technical training institutions have been selected to provide training to 759 competent youths on 17 trades. Moreover, training for 303 youths in 20 batches on 14 trades has already been started out of which 242 youths have successfully completed their courses in 15 batches. A total of 733 youths have already found employment opportunities through ENRICH initiatives and 66 youths have created self employment after successful completion of their training. 19 youths took part in a month-long (Oct. 20 to Nov. 18, 2014) training course in Greenland Training Centre, at Demra, Dhaka.



- **Bandhu Chula & Solar Home System:** As of December, 2014, a total of 9,054 health and environment-friendly improved cooking stoves (*Bandhu Chula*) and 28,589 solar home systems have been installed.

- **Beggar Rehabilitation Programme:** A total of 202 beggars in 41 ENRICH Unions (selected in the 1st phase) have been successfully rehabilitated through rigorous monitoring and nursing. None of the rehabilitated beggars went back to begging again. Now, the rehabilitated beggars are earning around BDT 4,000 per month through various Income Generating Activities (IGAs). A plan has already been taken to rehabilitate another 215 beggars in 43 ENRICH Unions in the 2nd phase of beggar rehabilitation programme.

- **Loan Disbursement Programme:** From July to December, 2014, an amount of BDT 78.30 crore has been disbursed at PO to participants level. So far, a total of BDT 639.53 crore has been disbursed from PO to participants level under ENRICH.

- **Special Savings Programme:** A total of 1018 participants have deposited BDT 65.30 lac in their respective bank accounts. So far, 97 participants have already withdrawn their savings with matching grant of BDT 14.96 lac.

Workshop on ENRICH Special Credit Programmes

A workshop titled *Implementation Strategies of ENRICH Special Credit Programmes* was held at PKSF auditorium on December 08, 2014. Mr. Golam Touhid, Deputy Managing Director (Operations-2), PKSF, Mr. Md. Mashiar Rahman, General Manager, PKSF, Credit Coordinators and Union Coordinators of 43 POs and the concerned officers of PKSF for the relevant POs attended the workshop. In the workshop, ENRICH officials discussed on special credit services in detail.

Community Climate Change Project (CCCP)

Community Climate Change Project (CCCP) under Bangladesh Climate Change Resilience Fund (BCCRF) is a climate change adaptation project that aims to enhance the capacity of selected communities to increase their resilience to the adverse impacts of climate change in the present context of Bangladesh. Palli Karma-Sahayak Foundation (PKSF) is implementing the project with fiduciary support from the World Bank. Initially, CCCP's total budget is US\$12.5 million and duration of the project is until December 2016. Flood, drought and salinity affected vulnerable areas to climate change have been identified as the key working areas of the project.

Sub-project Implementation at the Field-level

A total of 41 Project Implementing Partners (PIPs) of CCCP are working at 36 climate vulnerable upazilas in 15 districts of the country. Major field-level activities of CCCP include: selection of project participants, technical training for the participants, raising of homestead plinth, installation of improved cooking stoves, tube-wells & sanitary latrines, establishing demonstration plots, pumpkin cultivation at char areas, pond re-excavation in the coastal areas for safe drinking water, repairing/raising of roads/culverts in flood-prone areas, implementing Income Generating Activities (crab fattening, goat & sheep rearing, poultry farming, homestead gardening, vermi-compost production etc.).

Field-level Achievements

- 883 household plinths have been raised;
- 4 flood shelters-cum-community grounds were raised;
- 88 tube-wells were installed;
- 219 sanitary latrines at household and one at community level were installed;
- 153 input support provided for crab culture;
- 1715 & 4051 project participants were covered under poultry farming and goat/sheep rearing support respectively;
- 2744 improved cooking stoves were distributed;
- 113 project participants have been engaged to produce vermi-compost;
- 3,451 households have been selected under 41 sub-projects of CCCP and 1285 groups were formed under 27 sub-projects of CCCP.

Training for the Officials of PIPs

CCCP organised a 3-day long residential training on *Policies and Guidelines of CCCP* for the officials of 14 new PIPs from October 14 to 16, 2014 at **Padakhep Manabik Unnayan Kendra**, Dhaka. Mr. Md. Fazlul Kader, DMD (Operations-1), PKSF inaugurated the training session while Dr. Fazle Rabbi Sadeque Ahmed, Project Coordinator, CCCP, delivered the welcome speech. Most of the training sessions were conducted by the Program Officers and Sector Specialists of CCCP.



4th Implementation Support Mission of the World Bank

The 4th implementation support mission of the World Bank took place from October 12 to 27, 2014. The members of the mission met the representatives of 27 PIPs. As part of the mission, the sector specialists of the World Bank had several meetings with the Project Management Unit and PKSF management. The wrap-up meeting of the mission was held on October 27, 2014. In the Aide Memoire, the progress of implementation of CCCP was marked as "Improving".

Bangladesh Climate Change Trust Fund

Financed by the Revenue Fund of the Government of Bangladesh (GoB), Bangladesh Climate Change Trust Fund (BCCTF) is conducting different programmes to face the adverse impacts of climate change across the country. Till now, GoB has allocated BDT 2700 crore as financial grants to the Government and non-government organisations, of which PKSF received BDT 25,06,44,000 for BCCTF project being implemented by 63 Partner Organisations (POs) of PKSF. It is worthy to mention that PKSF is taking care of the overall activities of BCCTF project since 2011.

Progress of BCCTF (up to December 2014)

- BCCTF is providing financial grants to the selected 63 POs on the basis of the field-level assessment of the project and project agreement. Up to December 2014, BCCTF has disbursed BDT 21.85 crore out of BDT 25.06 crore through 61 Partner Organisations.
- Under the project, 44 POs have received BDT 17.07 crore in 3 installments (of which 34 POs have already submitted their Project Completion Report to PKSF). 12 POs received BDT 4.03 crore in 2 installments and 5 POs received BDT 0.75 crore in single installment.

To celebrate its 25th anniversary, Palli Karma-Sahayak Foundation (PKSF) organised different programmes including the spectacular Development Fair-2014. The week-long Development Fair with the participation of POs across the country took place at Bangabandhu International Conference Centre (BICC) from October 26 to November 01, 2014.

It may be noted that on May 11, 2014, the formal inaugural ceremony of its year-long celebration of the silver jubilee took place at BICC. Mr. Abul Maal Abdul Muhith MP, Hon'ble Finance Minister graced the event as the chief guest.

In the afternoon, a grand ENRICH conference was organised in which PKSF activists across the country got together and added a festive look to it.

Development Fair 2014

It took place in the wide open and large space of BICC. A total of 67 Partner Organisations (POs) of PKSF assembled under one roof to demonstrate their products and activities. They showcased the variety that Bangladesh represents through their products. In addition, a total of 14 government agencies and international organisations took part in the Fair. There was also a PKSF stall on the left that exhibited different PKSF publications. In all, the number of stalls in the Fair was 126.

Exhibition of various commodities produced by the programme participants of PKSF included exclusive handicrafts, traditional country food, organic food products, jute goods, wooden products, exclusive country embroidery work, home appliances, clothing, toys and products for interior decoration, bags, floor carpets, jewellery, leather products, eateries of indigenous substance, fresh honey from the Sundarbans, sweets and chemical-free items, herbal products, earthenware, metalware, ceramic, wooden objects, agricultural products and many more.



On the occasion of the Fair, products were sold on a discounted price. The participating stall owners sold products of the amount of BDT 79.40 lac, while supply order for various products placed was worth more than BDT 4.0 lac.

SEMINARS

14 seminar sessions took place under the umbrella theme of **Development for Prosperity and Parity: Including the Excluded.**



October 26, 2014

Agriculture Patterns, Poverty and Climate Change: Vision, Strategy and Actions

Chief Guest: Mr. Rashed Khan Menon, MP, Hon'ble Minister of Civil Aviation and Tourism
Chair: Dr. Q. K. Ahmad, Chairman, PKSF

Papers: Dr. Fazle Rabbi Sadeque Ahmed, Project Coordinator, CCCP & Mr. Md. Shamsuddoha, CEO, Participatory Research and Development Initiative.

Rural Industrialization for Sustainable Poverty Eradication

Chief Guest: Architect Yeafes Osman, Hon'ble State Minister of Science and Technology
Chair: Mr. Md. Abdul Karim, MD, PKSF
Papers: Mr. Mahbulul Islam Khan, Former Assistant Country Director, CARE & Mr. Wahiduzzaman, Director, JCF.

October 27, 2014

Building Human Capacity: Education Programme for the Excluded

Chief Guest: Ms. Rasheda K Chowdhury, Former Adviser to the Caretaker Government
Chair: Dr. A.K.M. Nurun Nabi, Vice Chancellor, Begum Roquia University & Member, GB, PKSF
Papers: Ms. Hosne Ara Begum, ED, TMSS & Mr. Md. Yahia, ED, CDDP.

Technology for Sustainable Growth and Development

Chief Guest: Mr. Mahbubur Rahman, President, International Chamber of Commerce-Bangladesh
Chair: Mr. Ibrahim Khaled, Member, GB, PKSF
Papers: Ms. Tanvir Sultana, Manager, PKSF & Mr. Mir Al Amin, Executive Director, HELP.

October 28, 2014

Expanding the Horizon of Opportunities: Promoting Innovative Enterprises

Chief Guest: Mr. Md. Ghulam Hussain, Chairman, National Board of Revenue
Chair: Dr. M.A. Quasseem, Member, GB, PKSF
Papers: Mr. Ayub Hossain, Coordinator, Janjagibyan Foundation & Mr. Mir Al Amin, ED, HELP.

Reducing Health Risk of the Excluded: Some Innovative Practices

Chief Guest: Mr. Khurshed Alam Chowdhury, Secretary, Ministry of Civil Aviation and Tourism
Chair: Dr. Pratima Paul-Majumder, Member, GB, PKSF
Papers: Mr. Mursheed Alam Sarker, ED, POPI & Ms. Zahida Fizza Kabir, ED, Sajida Foundation.

October 29, 2014

Moving out of Low Productivity Trap: Investing at the Bottom of the Pyramid

Chief Guest: Engineer Mosharrif Hossain, MP, Hon'ble Minister of Housing & Public Works
Chair: Barrister Nihad Kabir, Member, GB, PKSF

Papers: Mr. A. Q. M. Golam Mawla, GM, PKSF & Dr. Md. Shahiduzzaman, ED, ESDO.

Non-Financial Services of MFIs: Health, Education and Value Chain Interventions

Chair: Dr. Q. K. Ahmad, Chairman, PKSF
Discussions: Mr. Md. Abdul Karim, MD, PKSF, Mr. Larry Reed, Director, Microcredit Summit Campaign
Dr. D.S. Rao, Regional Director, Microcredit Summit Campaign

Ms. Pham Thi Hong, Deputy Executive Director, SCODE, Vietnam
Mr. Emranul H Chowdhury, Executive Director, UDDIPAN & Ms. Zahida Fizza Kabir, ED, Sajida Foundation.

ENRICH- A New Approach to Development: A Paradigm Shift

Chief Guest: Mr. Abul Maal Abdul Muhith MP, Hon'ble Finance Minister



Chair: Dr. Q. K. Ahmad, Chairman, PKSF
Papers: Mr. Md. Mashiar Rahman, GM, PKSF & Mr. Md. Mohsin Ali, ED, Wave Foundation.

October 30, 2014

Inclusive Development: Mainstreaming the Challenged People

Chief Guest: Mr. Tofail Ahmed MP, Hon'ble Minister of Commerce



Chair: Mr. Munshi Faiz Ahmed, Member, GB, PKSF
Papers: Mr. Md. Arifur Rahman, ED, YPSA & Mr. Md. Golam Ahia, ED, Bandhu Kallyan Foundation.

Empowering Women: Challenges for Next Decade

Chief Guest: Mr. Md. Abdul Karim, MD, PKSF
Chair: Muhammad Zamir, Former Ambassador and Chief Information Commissioner

Papers: Ms. Salina Sharif, AGM, PKSF & Ms. Sayeeda Roxana Khan, ED, Sheba Nari O Shishu Kalyana Kendra.

October 31, 2014

Equity and Justice in Society: Protecting Rights of Children

Chief Guest: Dr. Gowher Rizvi, Hon'ble Advisor to the Prime Minister of



Bangladesh on International Affairs
Chair: Dr. Bonanda Saha, Member, GB, PKSF
Papers: Mr. Emranul Haque Chowdhury, Executive Director, Uddipan & Advocate Salma Ali, Executive Director, Bangladesh National Women Lawyers' Association (BNWLA).

Taking off from Poverty: Reducing Risks and Vulnerabilities

Chief Guest: Dr. Q. K. Ahmad, Chairman, PKSF
Chair: Dr. Mihir Kanti Mozumder, Member, GB, PKSF
Papers: Mr. Md. Hasan Khaled, GM, PKSF & Mr. Zahurul Alam, ED, IDF.

November 1, 2014

Nutrition Security for the Poor

Chief Guest: Dr. Q. K. Ahmad, Chairman, PKSF
Special Guest: MM Niazuddin, Secretary, Health
Chair: Mr. Md. Abdul Karim, MD, PKSF
Speakers: Dr. Ahmad Kaikaus, Additional Secretary, Ministry of Power, Energy & Mineral Resources & Prof. Nazma Shaheen, Institute of Nutrition and Food Sciences, Dhaka University.

Cultural Events



Development Fair 2014 became a colourful pageantry as every evening of the Fair became audibly and visually festive with the presentation of cultural shows. The programme was divided into two sessions. The artistes from different POs had their performances in the first part while the renowned guest artistes performed in the second half. The performance became more interesting as some of the PKSF officials also displayed their talent. The cultural programme featured solo songs, choric music, group dance, short plays, funfare and popular entertainment.

A total of 10 POs took part in the cultural evenings. They are: HEED Bangladesh, (Oct. 26); Association for Community Development, (Oct. 26); Resource Integration Centre, (Oct. 27); Manabik Sahajya Sangstha, (Oct. 27); Village Education Resource Centre, (Oct. 28); Poyas Manobik Unnayan Society, (Oct. 28); UDDIPAN, (Oct. 29); RDRS Bangladesh (Oct. 29); Wave Foundation, (Oct. 30) & Desha Shechhashebi (Arto)-Sarnajik Unnayan O Manobik Kalyan Sangstha, (Oct. 31).

Performances by the POs ranged from traditional Gambhira to Baul Songs, Pot Songs; Pala, Lalon Songs, Rabindra-sangeet, Nazrul-sangeet, mystic songs, folk dance etc. The theatrical performances focussed on social issues that included health, education and environment; dowry; child marriage; domestic violence; drug addiction; impact of microcredit and women empowerment. The featured artistes in the second sessions of the cultural evenings included Rezwana Choudhury Bannya,



Yasmin Mushtari, Fakir Alamgir, Aniruddha Sen Gupto, Subir Nandi, Chandana Majumdar, Kiron Chandra Roy, Salauddin Ahmed, Oishika Nadi and Dinat Jahan Muzni.

Developing Inclusive Insurance Sector Project (DIISP)

Started in January 2010, this pilot project titled *Developing Inclusive Insurance Sector Project (DIISP)* has successfully completed its run on December 31, 2014. The project was administered by the Asian Development Bank (ADB) with the financial grant from Japan Fund for Poverty Reduction (JFPR). The project seeks to protect the livelihoods of the poor households, especially women, from risks such as, accidents, illness or natural disasters and to secure their welfare and assets through the development of low-cost microinsurance services including life insurance, health insurance, livestock insurance and primary healthcare services.

Achievements

- A comprehensive microinsurance market assessment survey has been conducted to develop a consolidated profile of the target people.
- Based on the findings of the survey, potential microinsurance services (actuarial based) were designed.
- Regulatory guidelines on microinsurance to improve the microinsurance services of the country have been drafted.
- DIISP provides capacity building training to the relevant officials of 40 selected POs for better implementation of the microinsurance programmes.
- The project has created awareness among the poor and low-income people regarding the necessity of microinsurance.
- It has piloted credit life insurance, livestock insurance, health insurance and basic healthcare services at the field-level through 40 selected POs.
- As of December 2014, more than 5.10 million members have been enrolled in different insurance policies and over 22 thousand claims have been settled under credit life, health and livestock insurance schemes of the project while about 200,000 patients have received primary healthcare services.
- In order to cover the losses of microinsurance activities from natural catastrophe, PKSf has created

Covariant Risk Fund (CRF), an alternative reinsurance service, to safeguard the affected POs from catastrophic losses. PKSf has allocated BDT 50 million in CRF.

Review Mission of ADB

An ADB Mission visited PKSf from October 19 to 21, 2014 to review the progress of project implementation. The Mission met the senior officials of PKSf and the officials of DIISP. Ms. Natalie Bertsch, an ADB representative also visited the Barura Branch of **Page Development Centre**, Comilla on October 20, 2014 to observe the progress of DIISP at the field-level and met the project participants. After the visit, the Mission expressed its profound satisfaction regarding the progress of the project.



PACE: A New Project of PKSf

PKSf is going to launch a new project titled *Promoting Agricultural Commercialization and Enterprises (PACE)*. PKSf and International Fund for Agricultural Development (IFAD) will jointly finance the project. PACE aims to expedite poverty reduction through expanding microenterprises both in farm and non-farm sectors.

Apart from providing financial and non-financial services to the micro-entrepreneurs, the project will also make Value Chain Development interventions on various farm and non-farm subsectors with a view to unlocking their potentials for sustainable growth. An e-platform will be established to facilitate the internet-based marketing of the products of the micro-entrepreneurs.

It may be mentioned that PKSf has implemented 3 IFAD funded projects namely, 1) Microfinance and Technical Services (MFTS); 2) Microfinance for Marginal and Small Farmers (MFMSF) and 3) Finance for Enterprise Development and Employment Creation (FEDEC). PACE has been designed on the basis of experiences and learning of the past three projects.

PKSf will implement PACE across the country through its POs in the next six years. The total cost of the project is USD 92.85 million where IFAD's contribution will be USD 40 million. PKSf and its POs will provide the remaining amount. The Government has signed Financing Agreement with IFAD in this regard on December 11, 2014. PKSf will shortly sign Subsidiary Loan and Grant Agreement (SLGA) with the Government in this connection.

UPP-Ujjibito Component

Coordination Meeting on Progress & Implementation

A coordination meeting on *Activity, Implementation and Progress of UPP-Ujjibito Component* was held on December 18, 2014 at PKSF Bhaban. The project coordinators from 38 project implementing Partner Organisations attended the meeting. Mr. Golam Touhid, DMD, PKSF inaugurated the meeting. Mr. A. Q. M. Golam Mawla, GM, Mr. AKM Nuruzzaman, AGM & Project Coordinator (UPP-Ujjibito), Mr. AKM Zahirul Haque, DM and other staff of UPP-Ujjibito participated in the programme. The progress of implementation in FY 2014-15 came under elaborate discussion.

Mr. Touhid stressed on the collaboration with the Local Government Engineering Department (LGED), which is a partner in the implementation of the project. Mr. Golam Mawla thanked the project coordinators of the POs for including the targeted people and requested them to ensure the best use of the resources.

EU Representative Visits Ujjibito

From November 8 to 13, 2014, Mr. Monjurul Alam, representative, European Union visited different areas of the activities of UPP-Ujjibito. The branches that he visited include Ukhaia of **Protyashi**, Teknaf of **UDDIPAN**, Ukhaia and Ramu of **SDI** and Moheshkhali of **RIC**. Mr. AKM Nuruzzaman, Project Coordinator, Ujjibito and two Assistant Project Coordinators, namely, Mr. Ahmed Mahmudur Rahman Khan and Mr. Md. Alauddin Ahmed accompanied him during the visit.

Mr. Monjurul Alam visited some groups under UPP-Ujjibito and RERMP-2 components and met some project participants. Mr. Alam also visited the households of some project participants who had received training on various Income Generating Activities.

The 2nd Meeting of the PIC

The 2nd meeting of the Project Implementation Committee (PIC) of UPP-Ujjibito was held on December 28, 2014. Mr. Md. Abdul Karim, MD, PKSF chaired the meeting. Mr. Serrano De La Rosa Gonjalo, First Secretary, EU, Mr. Manjurul Alam, Food Security Adviser, EU and Mr. Abdul Quddus Mondol, Project Director, RERMP-2, LGED attended the meeting. Mr. Golam Touhid, DMD, Mr. A. Q. M. Golam Mawla, GM, Mr. AKM Nuruzzaman, AGM & Project Coordinator, were also present in the meeting. The meeting discussed the progress of UPP-Ujjibito and RERMP-2 components. They hoped that this project will significantly improve the livelihood of the ultra poor of Bangladesh.



Effective Emergency Loan (SAHOS): An Action Research

This specific research seeks to find out how Emergency Loan (EL) now renamed as **SAHOS** can be more effective for the ultra poor, afflicted by crises in their coping mechanism.

The research was conducted by a survey on 901 PRIME households. It shows the lack of knowledge and awareness

regarding the EL windows; the inability of the ultra poor to make proper use of the EL and lack of motivation of the PKSF PO staff at the field-level. This study recommends a thorough review of the guidelines and commissioning a comprehensive study on inter-transfer of norms of moneylenders' loan and that of microcredit.

Special Fund

Up to September 2014, about BDT 90.08 lac has been provided as financial grants to meet different crises from PKSF Special Fund, which started from 2010.

- In view of the application from **Anannya Samaj Kalyan Songtha** for financial grants, Mr. Md. Fazlul Kader, DMD, PKSF handed over the cheques of a total of BDT 21lac from the Special Fund of PKSF on October 20, 2014 to the families of the officials who met with a severe road accident.

- On December 4, 2014, Dr. Qazi Kholiqzaman Ahmad, Chairman, PKSF handed over cheques of BDT 1.60 lac to 8 students of Dhaka School of Economics to conduct the field-level research. Mr. Md. Abdul Karim, MD, Dr. Md. Jashim

Uddin, DMD and Mr. Md. Ziauddin Iqbal, GM were also present on the occasion.



Training Programmes

PKSF conducts specialized training courses for PKSF staff and PO officials both at home and abroad on different aspects of microcredit and other development programmes. Training programmes are also arranged on the basis of the diverse demands of several organisations which are not PKSF POs. Moreover, study tours for the foreign representatives and internship for the students of different renowned universities of home and abroad are also organised by the training wing of PKSF. During October-December 2014, the training wing of PKSF organised several such training activities and arranged some exposure visit programmes.

Training for PO Officials

Training wing of PKSF provided the following training courses to 1383 PO officials and field workers in 62 batches during October-December 2014 on the basis of the demand from the mainstream programmes and projects of PKSF.

Course Title	Level of Trainees	No. of Batches	Days	No. of POs	No. of Trainees	Venue
Advanced Microfinance and Institutional Management	Senior & mid-level officers	1	3	9	24	PKSF
Monitoring and Evaluation	Senior & mid-level officials	1	3	11	22	PKSF
Accounts and Financial Management	Accountants of branch offices	8	4	104	179	4 venues in Dhaka
Group Dynamics, Savings and Microcredit Management	Credit officers & field workers	33	4	104	793	16 venues within and outside of Dhaka
Small and Medium Enterprises Management and Operation	Credit officers & field workers	1	5	1	25	A venue outside of Dhaka
Savings and Microcredit Management	Mid-level officers	8	5	91	161	5 venues in Dhaka
Strategic Planning for NGOs/MFIs	Senior & mid-level officers	2	5	23	48	PKSF
Internal Audit for Operation of NGO/MFIs	Accounts & Audit related officers	2	5	23	39	PKSF
Training of Trainers	Mid-level officers	2	5	13	15	InM
Financial Product Design and Diversification	Senior & mid-level officers	3	3	20	41	PKSF
Good Governance and Microcredit Management	Executive Directors & Governing Body Members	1	2	36	36	PKSF
		Total	62	Total	1383	

Training for PKSF Officials

A 12-day long training was organised on **Stata and Applied Statistics** by the Institute of Statistical Research and Training (ISRT), Dhaka University from November 9-24, 2014. Ms. Kamrunnahar, Deputy Manager, PKSF participated in the training programme.

International Workshop/Exposure Visit

Mr. Md. Fazlul Kader, DMD (Operations-1), PKSF attended a workshop on *Transforming Rural Areas: Strategic Vision for Asia and the Pacific*, jointly organised by International Fund for Agricultural Development (IFAD) and the Government of Cambodia. The workshop was held from December 02 to 04, 2014 at Siem Reap in Cambodia.



From November 17 to 20, 2014, Mr. Akond Md. Rafiqul Islam, General Manager (CC), Mr. Mohammad Shazzadul Karim,

Project Coordinator, DIISP and Ms. Tanvir Sultana, Manager took part in an exposure visit programme on *Risk Management Strategies and Tools in Agricultural Lending for Rural People*, organised by Asia-Pacific Rural and Agriculture Credit Association (APRACA) in Thailand.

Internship Programme

PKSF's training wing also facilitates internship programme on development and poverty alleviation. PKSF selects interns on the basis of the applications received from different renowned universities. A total of 9 students from Dhaka University, Bangladesh University of Professionals (BUP), BRAC University and New York City University, USA were selected for the internship programme during October-December, 2014.



Credit Operations Status of PKSF

Loan Disbursement to POs

During the financial year 2014-15, loan disbursement from PKSF to POs (Partner Organisations) is Tk. 3457.20 million up to August 2014. Cumulative loan disbursement from PKSF to POs is Tk. 191782.51 million, as of August 2014 and the recovery rate of loan from the POs to PKSF is 98.86 percent. A summary of PKSF's cumulative loan disbursement and loan outstanding as of August 2014 is presented on the following table.

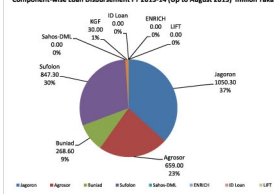
Programmes/ Projects	Loan Disbursement (Cum. in million Tk.) (PKSF to POs)	Loan Outstanding (in million Tk.) (PKSF with POs)
Mainstream Microcredit (including ID loan):	177520.15	36746.72
Projects:		
EFRRAP	1122.50	16.59
FSP	258.75	0.00
IFADEP-I	71.20	0.13
IFADEP-II	14.30	0.00
JMBA (TEIGP)	14.00	0.00
LIFT	459.99	207.76
LRP	803.80	0.55
MFMSFP	3619.60	154.25
MFTSP	2602.30	16.50
PLDP	593.91	0.00
PLDP-II	4130.19	87.47
REDP-ECL	13.05	0.00
REDP-MC	31.77	0.00
SRLP	491.65	0.00
ID-MFTS	24.47	0.00
ID MFMSFP	10.88	0.00
Projects Total	14262.36	483.25
Grand Total:	191782.51	37229.97

FY Loan Disbursement (In Million Taka) PKSF to POs		
Programmes/ Projects	Loan Disbursement (FY 2013-14) Up to August-2013	Loan Disbursement (FY 2014-15) Up to August-2014
Jagoron	1050.30	1344.30
Agrosor	659.00	809.20
Buniad	268.60	345.70
Sufolon	847.30	948.00
Sahos-DML	0.00	0.00
KGF	30.00	0.00
ENRICH	0.00	5.00
ID Loan	0.00	0.00
LIFT	0.00	5.00
Total	2855.20	3457.20

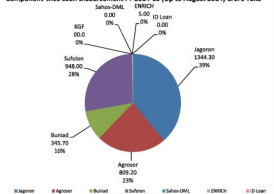
Loan Disbursement to Borrowers

During the financial year 2014-15, loan disbursement from POs to borrowers is Tk. 28.63 billion up to August 2014. Cumulative loan disbursement from POs to borrowers is Tk. 1775.11 billion and the recovery rate of loan from borrowers to POs is 99.65 percent. As of August 2014, the number of borrowers is 8.13 million of whom 91.03 percent are women.

Component-wise Loan Disbursement FY 2013-14 (Up to August 2013) million Taka



Component-wise Loan Disbursement FY 2014-15 (Up to August 2014) Crore 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	Member (Managing Director, PKSF)
Dr. Pratima Paul-Majumder	Member
Dr. A.K.M. Nuran Nabi	Member
Mr. Khondkar Ibrahim Khaleel	Member
Dr. M.A. Quassem	Member
Ms. Nihad Kabir	Member

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Book Post

MD PKSF Meets the Hon'ble President

Mr. Md. Abdul Karim, MD, PKSF accompanied a delegation of SEACO Foundation which met His Majesty President Mohammad Abdul Hamid at Bangabhaban on October 23, 2014, as part of preparation of the 10th WIEF Summit in Dubai. Hon'ble President expressed his interest on the activities of SEACO. The delegation was led by Ambassador M. Mohsin, Chairman of SEACO Foundation. Others in the team were Mr. Salahuddin Kasem Khan, Amb. Mohammad Zafor. BTV and some other channels covered the news in their regular broadcasts.



PKSF Signs MoU

● A Memorandum of Understanding (MoU) has been signed between PKSF and Department of Agricultural Marketing (DAM) on December 30, 2014 under Agriculture Unit and Livestock Unit to provide marketing facilities to the farming community in PKSF's working area. Mr. Golan Touhid, DMD, PKSF and Mr. Md. Mahabub Ahmed, Joint Secretary, Director, DAM signed the MoU on behalf of their respective organisations. Mr. Md. Abdul Karim, MD, PKSF, Mr. Md. Faztul Kader, DMD, PKSF were present on the occasion.



● A MoU was signed between PKSF and Department of Fisheries (DoF) on December 29, 2014 under Agriculture Unit and Livestock Unit to provide technological support to the fish farmers of the working areas of PKSF to enhance the production of fish and ensure quality fries & improved aquaculture management practices. Dr. Md. Jashim Uddin, DMD (Admin. & Finance), PKSF and Dr. Syed Arif Azad, Director General, DoF signed the agreement on behalf of their respective organisations.

● A contract was signed between PKSF and Research, Training and Management (RTM) International on December 14, 2014 to conduct a *Baseline Survey Among the Beneficiaries of the UPP-Ujjibito Component of 'Food Security 2012 Bangladesh-Ujjibito' project*. Mr. Md. Ziauddin Iqbal, GM, PKSF and Mr. Syed Anwarul Islam, Executive Director, RTM International signed the contract on behalf of their respective organisations.