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## PKSF Newsletter

Palli Karma-Sahayak Foundation (PKSF)

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## Observance of International Women's Day

Palli Karma-Sahayak Foundation (PKSF) celebrated International Women's Day on March 29, 2016. To mark the day, the Foundation organised a seminar on *Women's Empowerment for Sustainable Development*. Dr. Qazi Kholiquzzaman Ahmad, Chairman, PKSF presided over the seminar. All the female employees of PKSF and representatives from 150 Partner Organisations (POs) attended the seminar.

Mr. Md. Abdul Karim, MD, PKSF delivered the welcome speech in the seminar. He said despite many odds, some remarkable progress has been made in the area of women empowerment. Women-headed government in the last two decades helped formulate and implement some women-friendly laws in Bangladesh.

Dr. Nazneen Ahmed, Senior Research Fellow, Bangladesh Institute of Development Studies (BIDS) and a member, General Body, PKSF, presented the keynote paper in the seminar. She underlined different forms of discriminations between men and women in the



Bangladesh context and attached importance to women empowerment. In her paper, Dr. Nazneen identified some key challenges in achieving women empowerment. She mentioned that Bangladesh government has chartered an action plan to implement women development policy.

Professor Shafi Ahmed, member, General Body, PKSF, addressed the seminar as a panel discussant. He remembered the sacrifice made by women in the country's Liberation War in 1971. Prof. Ahmed said that the perception towards women in family, textbooks and mass media need to be changed and gender fair.

In her speech as the guest of honour, Dr. Nasreen Ahmad, Pro-Vice Chancellor, Dhaka University, emphasised on girls' education as the key to women empowerment. "A lot of advancement has been done in the empowerment of women in the last 45 years, but we need to go further to ensure the rights of women," Prof. Nasreen said.

Mr. Khondkar Ibrahim Khaled, member of The Governing Body and Munshi Faiz Ahmad, member of The General Body, PKSF and representatives from the Partner Organisations took part in the discussion in the open session.

In his concluding speech, Dr. Qazi Kholiquzzaman Ahmad, Chairman, PKSF demanded immediate arrest and exemplary punishment of the killers of college girl Tonu who was raped and brutally killed in Comilla. Dr Ahmad said men and women are complementary to each other and both have the rights to enjoy equal opportunities in the society and state. PKSF is working sincerely to empower women, he said.

## Field Visits

- On January 30, 2016, PKSF Chairman Dr. Qazi Kholiquzzaman Ahmad visited three ENRICH home, unveiled the plaque of an ENRICH centre and visited a health camp implemented by **Mohila Bohumukhi Sikkha Kendra (MBSK)**. He enjoyed a cultural programmes organised at MBSK head office. Dr. Jashim Uddin, Deputy Managing Director and Mr. Md. Mashiar Rahman, General Manager, PKSF, accompanied the Chairman.

- On January 31, 2016, Dr. Ahmad addressed a programme organised by **RDRS Bangladesh** as chief guest. He visited a satellite clinic and distributed sanitary rings and slabs to ultra-poor people. On the same day, he inaugurated a training programme under LIFT project on cow rearing at Tetulia. Kazi Shahed Foundation, a non-PO of PKSF, is implementing the project.

- On February 1, 2016, Dr. Ahmad inaugurated a Development Fair and River gallery at **ESDO Lokayon Museum** and enjoyed the display in different stalls. He also unveiled the foundation stone of a goat breeding centre under LIFT project and visited ESDO Women and Children hospital.



- On February 28, 2016, PKSF Chairman Dr. Qazi Kholiquzzaman Ahmad inaugurated the newly constructed training centre of **Bangladesh Environmental Development Organisation (BEDO)**. He also inaugurated a development fair, addressed a discussion meeting and visited BEDO General Hospital. On March 29 Dr. Ahmad witnessed the beggar rehabilitation project and visited health camp and talked to the people who had cataract surgery. Dr. Jashim Uddin, Deputy Managing Director, accompanied the Chairman.

- On March 1, 2016, PKSF Chairman visited an eye camp organised by **Gram Unnayan Karma (GAK)** and exchanged views with the doctors and patients. He exchanged views with 10 enterprising members of ENRICH beggar rehabilitation project, visited dairy cum breeding farm, laid the foundation stone of GAK head

office and met the GAK officials. Dr. Ahmad joined a discussion session titled 'Few Moments with Enlightened personality' at Taposhi Rabeya Girls High School.



- On March 19, 2016, PKSF Chairman enjoyed a cultural programme performed by the children of Community School programme and Children's Heaven of Jagorani Chakra Foundation. Dr. Jashim Uddin, DMD, PKSF was present on the occasion.



- PKSF Chairman and Dr. Jashim Uddin visited different activities under the ENRICH programme implemented by **Padakhep Manabik Unnayan Kendra and Bangladesh Female Academy** from March 21 to 22, 2016. During the visit, they



visited a children fair, a health camp and a ENRICHed home at Nalua union. The Chairman had a meeting with local civil society members and he urged them to get involved in the beggar rehabilitation programme.

- From March 27-28, 2016, PKSF Chairman Dr. Qazi Kholiqzaman Ahmad and Mr. Md. Fazlul Kader, Deputy Managing Director visited different activities of **Dushtha Shasthya Kendra** at Netrokona. On the first day, they attended a cultural programme of the local ethnic community and witnessed different sports events. The following day, they visited an ENRICHed home, a static clinic and talked to the beneficiaries of the clinic and members of beggar rehabilitation programme.

- PKSF Managing Director Mr. Md. Abdul Karim addressed a grand conference of **Palli Progati Shahayak Samiti**, a PO of PKSF, in Faridpur as the guest of honour on January 23, 2016 while Mr. Golam Touhid, DMD, PKSF, was present as the special guest.

- From February 4-5, 2016, Mr. Karim exchanged views with the executive directors and senior officials of nine POs of PKSF working in Chittagong division. He visited different activities of ENRICH programme being implemented by Ghashful, a PO of PKSF at Mekhol union of Hathazari upazila and exchanged views with the senior officials. The MD also witnessed the construction of ENRICH centres in nine wards of the union. Mr. Md. Mashir Rahman, General Manager, PKSF accompanied him during the visit.



- On February 13, 2016, PKSF MD Mr. Md. Abdul Karim visited the activities of **SHEVA Nari O Shishu Kallyan Kendra**, a PO of PKSF in Dhaka. He distributed scholarships to the students scoring GPA 5 in 2015-JSC examination. Mr. Md. Fazlul Kader, DMD, PKSF was present on the occasion. In his speech, the PKSF MD recited from a poem of Kazi Nazrul Islam and enjoyed a cultural programme of Suryakona, a project for the children of Rana Plaza victims.

- PKSF MD Mr. Abdul Karim and DMD Dr. Md Jashim Uddin visited different activities of ENRICH programme being implemented by **Friends in Village Development Bangladesh** from March 10 to 11, 2016. They visited a special eye camp where 227 persons received eye

treatment and 30 underwent cataract surgery. They handed over two cows and grocery to two members under beggar rehabilitation programme.

- On March 11, the PKSF MD exchanged views with the representatives of 7 POs of PKSF in the Sylhet region, and gave them necessary instructions to successfully implement ENRICH programme. DMD Dr. Md Jashim Uddin was present in the meeting.

- On March 4, 2016, Mr. Md. Fazlul Kader, DMD, PKSF, visited a dairy farm project of **Uttara Development Programme Society (UDPS)**, a PO of PKSF and attended a meeting with the officials of UDPS in Shahjadpur of Sirajgonj district. On March 5, he joined a workshop on outsourcing under SEIP project. **TMSS**, a PO of PKSF, organised the workshop.

- On March 7, 2016, Mr. Md. Fazlul Kader, DMD, PKSF, attended the annual sports programme of 20 ENRICH education centre students organised by **People's Oriented Program Implementation (POPI)**, as the chief guest. He exchanged views with the elderly citizens in Gojaria union under 'Uplifting the Lives of Elderly People' programme. Later, he distributed sanitary items and inaugurated a pathology centre. From March 18 to 19 Mr. Md. Fazlul Kader, DMD, PKSF visited different activities of **Bangladesh Association for Social Advancement (BASA)**, a PO of PKSF in Dhaka.



- On February 18, 2016, Mr. Golam Touhid, DMD, PKSF, visited different activities of the agriculture and livestock unit of BASA. He also witnessed the drinking water and



sanitation facilities programme for the landless and ultra poor people living in Modhupur, Ghatail and Shokhipur forest area. He also visited a poultry and dairy farm of Rubiya Khatun, a member of BASA.

# Community Climate Change Project (CCCP)

## Current Activities

Under this project, a total of 667 household plinths and three flood shelters-cum-community grounds have been raised, 137 deep tube-wells, 205 tube-wells and 763 sanitary latrines have been installed and 408 improved cooking stoves have been distributed in the project area from January to March, 2016.

A total of 335 beneficiaries have received technical support and training in vermi-compost, 597 in goat/sheep rearing and 265 in duck/poultry rearing in the quarter.



## National Dialogue on the Paris Agreement: a Critical Look

A national dialogue titled *The Paris Agreement: A Critical Look* was held on January 5, 2016 at PKSf auditorium. The dialogue was organised with a view to report about Bangladesh's stand in the Paris event. A review was made about the proceedings of the event. Dr. Qazi Kholiqzaman Ahmad, Chairman, PKSf presided over the dialogue. Mr. Abdul Karim, Managing Director, PKSf, Dr. Nurul Qadir, Joint Secretary, Ministry of Environment and Forests (MoEF) were present in the dialogue among others. The 21st United Nations Climate Change Conference, COP 21 or CMP 11 was held in Paris, France from 30 November to December 12, 2015. The conference discussed the adverse effect of climate change in the developing countries. PKSf Chairman Dr. Qazi Kholiqzaman Ahmad and Project Coordinator of CCCP, Fazle Rabbi Shadeque Ahmad attended the conference as members of Bangladesh delegation.

## The fifth implementation support mission of the World Bank

The fifth implementation support mission of the World Bank took place from 17 to 28 January, 2016. The wrap-up meeting of the mission was held on 28 January, 2016 at the Ministry of Environment and Forests (MoEF). In the Aide Memoire (AM), the progress of implementation of CCCP was marked as 'satisfactory'.

## Publications

41 English booklets are to be published under the umbrella title of *Building Resilience to Climate Change: A Practical Experience* from 41 Project Implementing Partners. These are expected to be published by May, 2016.

## Geographic Information System (GIS) development

A ToR has been developed to store GIS based information of CCCP project. Recruitment of a consultant is under-way and the collection of information will be accomplished by next three months.

## Green Climate Fund (GCF)

Under the United Nations Framework Convention on climate change, PKSf has already filled in the "Online Accreditation Application Form" on November 14, 2015 to accreditate PKSf into GCF. In response, GCF Secretariat has suggested to apply for micro and small enterprise project category (10-50 million USD). Accordingly the application has been updated on January 17, 2016.

## New Project Proposal

The World Bank requested PKSf to prepare a concept note of a proposed project on climate change. A draft concept note has been prepared jointly by PKSf and World Bank. Additional Secretary, Economic Resource Division (ERD) thereby advised to send a draft concept note to ERD through World Bank and Financial Institution Division for the next step. The concept note has been sent to World Bank and ERD on February 18, 2016. Based on the concept note, ERD sent a letter to PKSf to prepare a Preliminary Development Project Proposal (PDPP). The concept note has been transformed into PDPP in accordance with ERD format.



## Workshop on Pathway to Build Climate Resilient Bangladesh

A workshop titled *Pathway To Build Climate Resilient Bangladesh* was held from March 30-31, 2016. Md. Fazlul Kader, Deputy Managing Director (Operations), PKSf, Dr. Fazle Rabbi Shadeque Ahmad, Project Coordinator, CCCP, concerned officials of PMU and CCCP, representatives from World Bank and project managers coordinators of 41 sub-project implementing partners (PIPs) attended the workshop.

## 4-years of ENRICH: Looking back and Steps to Move Ahead

A meeting titled *Looking back and Steps to Move Ahead* was held on January 26 at PKSF auditorium. Dr. Qazi Kholiquzzaman Ahmad, Chairman, PKSF, chaired the meeting. Mr. Md. Abdul Karim, Managing Director, PKSF, Deputy Managing Directors and other senior officials were present in the meeting. Dr. Jashim Uddin, DMD (Admin.) made a presentation based on the findings of three studies on ENRICH programme. In his speech, the Managing Director gave necessary directions to the officials of PKSF and Partner Organisations (POs) to successfully implement the programme in the field. In the open session, representatives of the POs shared their experiences. Around 300 participants including all Executive Directors and the Union Coordinators of the 111 POs of PKSF attended the meeting.



## Concluding Session of 'Industrial Dress Making & Tailoring'-Training Programme

The closing ceremony of the second batch of three month-long Industrial dress making and tailoring training was held on February 04 at Moulana Mofazzal Hosen Mohila Degree College of Panchgao union in Moulvibazar under ENRICH programme.

Dr. Qazi Kholiquzzaman Ahmad, Chairman, PKSF attended the ceremony as chief guest while renowned educationalist Dr. Zaheda Ahmad and Dr. Md. Jashim Uddin, DMD, PKSF were present as special guests. Mr. Jahurul Islam, Executive Director, Bangla-German Sampreeti (BGS), Mr. Rafiqul Islam, Head of Microfinance, Heed Bangladesh and Mr. Iqbal Hosen, Principal, Moulana Mofazzal Hosen Mohila Degree College were also present on the occasion.



Around 80 women received the training in two batches. Of them 9 found employment opportunities and 34 found self-employment while 5 emerged as entrepreneurs.

Funded by PKSF, the training took place from November 01, 2015 to January 31, 2016. Bangla-German Samprity (BGS) conducted the training in association with Heed Bangladesh, a PO of PKSF.

## Health Services

During January-March, 2016, a total of 43,078 health cards have been sold and 12,268 static clinics, 2,293 satellite clinics, 173 health camps have been organised in the ENRICH unions.



## Educational Assistance Programme

Currently 1,42,386 students are being provided with educational assistance through 5,000 education centers in 150 unions. Training of 5,000 teachers of the ENRICH education centres was completed by March, 2016. Teachers of government primary schools facilitated the training sessions.

## Vocational Training and Youth Development

In FY 2015-16, a target has been set for providing scholarship for technical and vocational training to 759 youths through 5 training institutions. Training of 65 youth has been successfully completed in 3 batches in January-March, 2016. A total of 23 persons have found employment and 19 are engaged in self-employment during January-March, 2016.

## ENRICH Center

At present the construction work of nine ENRICH Centres is underway. A total of 614 ENRICH Centres have been set-up so far across the country to organise monthly meeting of the ward committees.

## Loan Disbursement Programme

The loan disbursement target from PKSF to PO level in ENRICH unions for the FY 2015-16 has been set at BDT 85 crore. BDT 24.32 crore has been disbursed to POs in January-March, 2016 quarter.

## Special Savings Programme

A total of 1,985 members have deposited BDT 1.26 crore in their respective bank accounts till February, 2016. 301 have received savings with matching grant of BDT 47.14 lac on maturity.

## Buck Rearing

Known as “The Poor Cow”, goat rearing is being considered as an appropriate Income Generating Activity (IGA) of the extreme poor families. Black Bengal goat is well known for its prolificacy, adaptability and good meat and quality skin. However, some biological limitations hinder the full potentialities of this resource. One is the scarcity of quality breeding buck.



To address this situation, PRIME has established buck centres to help the ultra poor households. Such initiatives help poor households to ensure timely breeding of doe

which eventually generates employment and enhances income for the extreme poor. PRIME has established 1,034 Black Bengal buck centres in 2013-2016. Each of

the buck centres has 4 bucks (2 bucks as grant from PRIME and 2 bucks at their own expenses). These buck centres effectively provide breeding services and create employment opportunities. A farmer can earn BDT 200 per day from the breeding centre.

It also helps remove social taboo against buck rearing. Apart from PRIME, PKSF is expanding buck centre activities through LIFT programme, Livestock Unit and other relevant interventions.

## Project Completion Review

The 9-year long Programmed Initiatives for Monga Eradication (PRIME) phases out in June 2016. DFID, a donor of the programme has started the Project Completion Review since March 2016. As part of the



PCR activities, Mr. Edward Mallorie, a member of DFID PCR team, visited PRIME activities in Talpukur Mahila Shamity in Tala upazila of Satkhira on March 19, 2016.

Unnayan Procheta, a PO of PKSF, has been implementing PRIME programme for *dalit*, a destitute community, in Satkhira since 2012. This extreme poor *dalit* community lives on others' land. The male member of the community is usually a day labourer and the females serve as domestic assistants.

Being outcast, the members of Dalit community were not allowed to use a pond, the only source of water in the area. Under such circumstances, Mr. Golam Touhid, DMD, PKSF, granted a deep tubewell for the community under the PRIME programme. Now the Dalit members have access to tubewell water.

## Rita becomes Self-dependent through Buck Rearing

Rita Mondol, a resident of Dacope upazila in Khulna, lived in vulnerable conditions with her husband and two children. After joining Saikat Mahila Shamity of Heed Bangladesh, she started a buck centre with 4 bucks in 2014. She received 2 bucks from PRIME as grant and she bought other 2 bucks on her own. Heed Bangladesh advised other members of PRIME in her neighbourhood involved in goat farms, to rear their does by the high quality Black Bengal buck of Rita's buck centre. She charges BDT 50 per service. Thus she earns BDT 300-350 daily. With this income, she purchased three more does. After, two years she has seven goats in her flock. Rita's buck centre has positive impact on overall goat production of the area. Besides, regular vaccination (PPR) and de-worming programme under PRIME has reduced goat mortality rate in the area. Most of the PRIME members now have goat farms of flock size ranging 8-10 goats. Rita's buck centre together with the preventative healthcare services of PRIME have made a silent goat revolution in the area.



## UPP-Ujjibito

UPP – Ujjibito project is being implemented in 28 districts through 38 Partner Organisations (POs) of PKSF. The objective of the project is to end hunger by reduction of poverty through a better livelihood, basic skills development and women empowerment. Ujjibito provides training on skills development for household level entrepreneurship, non-agricultural employment opportunities, vocational training for youths and grants to the extremely poor households specially the female-headed households and families with disable members, cash for work (road maintenance). It further provides counseling on primary health care and nutrition and organises courtyard sessions on social issues and organize community events.



Under the project, trainings have been provided to the targeted poor community. Two-day training on crop production and livestock framing are being offered in separate batches for the members of RERMP-2 and UPP-Ujjibito. Training on tailoring is designed for 12 and 30 days while training on non-agricultural production, handicrafts/stitching are designed for 30 days.

### Dialogue between Ujjibito and Community Clinics in different districts

TMSS and Dak Die Jai, two POs of PKSF, organised dialogues with the community clinic representatives. 20

Community Health Care Providers (CHCPs), upazila health inspectors and the family planning officers from 5 unions of Nondigram and Dhunot upazilas of Bogra district attended the dialogues organised by TMSS in February, 2016. Besides, in Pirojpur district, 12 CHCPs along with 20 RERMP-2 members attended the dialogue organised by Dak Die Jai in March, 2016.

The clinic representatives informed the meeting that they have provided primary health care services for 22 to 33 diseases so far. Alongside, they also organised monthly satellite clinics, court-yard sessions on health and nutrition and special counseling of the pregnant women and adolescent girls. Programme Officers (Social) emphasised on hygienic toilet, personal cleanliness, homestead gardening and poultry rearing. In the meeting, they also displayed how to use the monitoring card for pregnant women.



The representatives from the community clinics gave some recommendations to ensure best health care services to women and children. The recommendations include, conducting health camp by UPP-Ujjibito project with the help of local community clinics and providing medicines upon availability, referring severely acute malnourished children for better treatment, assisting poor pregnant mother to get primary health care and medicine.

## SEIP

Skills for Employment Investment Programme (SEIP) has taken off its journey on May 7, 2015 to generate employment by providing demand-driven skill development training to eligible participants from low income households of the country. In the first phase of the project, PKSF plans to create employment opportunities for 10,000 young people by providing them skills training. Under the SEIP project, the youths belonging to the families under the micro-credit programmes of PKSF receive three to six months' technical and vocational training on 13 different trades provided by 22 selected Training Service Providers.

### Workshop

A workshop to formulate a uniform course curriculum of SEIP was held on January 12, 2016. Mr. Md. Fazlul Kader, Deputy Managing Director, PKSF chaired the workshop. Mr. Md. Kamal Hossain, Deputy Secretary of Finance

Division, Ministry of Finance and Deputy Executive Director of the project, was present as the special guest. Focal persons and curriculum experts from 22 selected training institutions participated in the workshop. Course Specialist Mr. Mahiuzzam and Mr. Ahsan Habib of Skills Development Coordination and Monitoring Unit (SDCMU) facilitated the workshop.

On February 1, 2016 a workshop was held on how to upload training-related information of the selected training institutions on SEIP Trainee Tracking System (TTS). focal persons and MIS officers of 22 selected training service providers were present in the workshop. Mr. Faisal Hasan, IT and Database Specialist of SDCMU was present as the special guest in the workshop.

From January to March, 2016, 1081 participants have been enrolled with different training service providers on 9 trade courses.

# PACE

## IFAD Supervision Mission evaluated PACE

A five-member supervision Mission of International Fund for Agricultural Development (IFAD) team evaluated the progress of Promoting Agricultural Commercialization and Enterprises (PACE) activities from February 3 to 15, 2016. The IFAD team held meetings with senior officers of PKSf, members of Value Chain Interventions Evaluation Committee and members of Project Management Unit. They also visited the microenterprises and value chain development activities at Meherpur, Rajshahi and Satkhira districts. The mission expressed their satisfaction over the progress of the project.



The wrap-up meeting of the IFAD Supervision Mission was held on February 14, 2016 at Bank and Financial Institutions Divisions. Dr. M. Aslam Alam, Secretary, Bank and Financial Institutions Division, Ministry of Finance, presided over the meeting. Mr. Md. Fazlul Kader, Deputy Managing Director, PKSf and Mr. Akond Md. Rafiqul Islam, Project Coordinator, PACE Project, attended the meeting.

### Training

Twelve batches of training have been organised on the use of reporting format developed for monitoring of Microenterprise and Value Chain Development activities. A total of 239 officers from different POs participated in



the training sessions on February 17, February 22-25 and March 09, 2016.

Another training course on ‘Environment and Workplace Risk Management’ was held for PKSf officials from February 28 to March 03, 2016 at PKSf Bhaban. 19 persons including officers of Project Management Unit participated in the training. The training session was held in the last week of March, 2016.

### Regional workshops

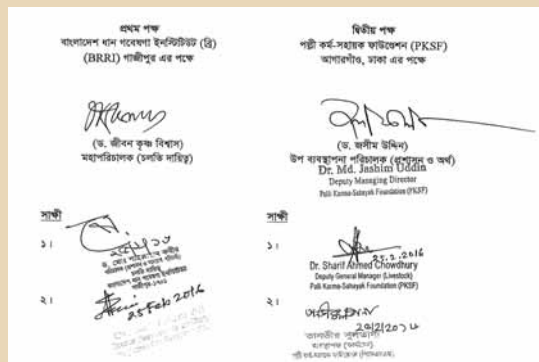
Three regional workshops on Value Chain Development to promote potential subsectors in different areas of the country were held from March 28-30, 2016 in Dhaka, Chittagong and Rangpur. A total of 87 officials of 44 POs attended these workshops. Concerned officers and Value Chain Specialists of PACE project conducted these workshops.



# MoU

A Memorandum of Understanding (MoU) has been signed between PKSf and Bangladesh Rice Research Institute (BRI) on February 25, 2016.

The objective of the MoU was to increase the production of rice by disseminating the information regarding



production, collection and reservation of high yielding rice and new inventions of BRRRI to the farmers and PKSf POs.

Dr. Md. Jashim Uddin, DMD, PKSf and Dr. Jiban Krishna Biswas, Director General, BRRRI signed the MoU on behalf of their respective organisations.



## Training

Training wing of PKSF provided the following training courses to 1479 officials and field workers on 11 different modules in 67 batches during January-March, 2016.

Course Title	Level of Trainees	No. of Batches	Days	No. of POs	No. of Trainees	Venue
Advanced Microfinance and Institutional Management	Senior & mid-level officials	3	3	29	34	PKSF
Financial Product Design and Diversification	Senior & mid-level officials	1	3	14	15	PKSF
Monitoring and Evaluation	Senior & mid-level officials	1	3	15	20	PKSF
Strategic Planning for NGOs/MFIs	Senior & mid-level officials	1	5	17	20	PKSF
Internal Audit for Operation of NGOs/MFIs	Internal auditors	1	5	15	20	PKSF
Accounts and Financial Management	H/O Accountants	3	3	50	57	PKSF
Savings and Microcredit Management	Mid-level officials	6	5	93	120	InM & Padokkhep
Training of Trainers	Mid-level officials	2	5	32	34	InM
Accounts and Financial Management	Accountants: Branch Office	6	4	108	128	InM & CDF, Dhaka
Group Dynamism in Poverty Alleviation: Savings and Credit Management	Field workers of POs	25	5	120	588	14 different venues in and outside Dhaka
Small and Medium Enterprise Management and Operations	Field workers of POs	18	5	63	443	11 different venues in and outside Dhaka
		<b>67</b>		<b>556</b>	<b>1479</b>	



### Training for the PKSF officials under PACE project

Promoting Agriculture Commercialization and Enterprises (PACE) organised training for 19 officials of PKSF and PACE project on *Environment and Workplace Risk Management* from February 28 to March 03, 2016 at PKSF Bhaban. In addition to PKSF internal resources persons, Md. Roisul Alam Mondal, Director General, Department of Environment, Md. Munir Chowdhury, Company Secretary, Dhaka Power Distribution Company Limited and Professor Md. Golam Samdani Fakir, Vice Chancellor, Green University facilitated the training sessions as guest speakers.

Another training was held under PACE project titled *Orientation on Reporting Format for MEs and VCD Activities* on February 17, February 22-25 and March 09, 2016. A total of 239 officials from 143 Partner Organisations (POs) of PKSF attended the half-day training in 12 different batches.



### In-country training for PKSF officials

24 PKSF officials participated in a training on *Production of vegetables and fruits in households and implementation of natural storage technology of potatoes and vegetable* from January 5-7, 11-13 and 17-19, 2016 at Bangladesh Agriculture Research Institute (BARI) at Gazipur.

Mr. Md. Hasan Khaled, General Manager (Audit), Mr. Jitendra Kumar Roy, AGM and Tanvir Sultana, Manager, attended *Bangladesh Integration Workshop on the Financial Accessibility and Knowledge Acquisition for Collaborative Partnerships* from January 26-28, 2016 organised by IFAD and Bangladesh Bank.

Dr. Sharif Ahmed Chowdhury, DGM (Livestock) attended a training on *Feed Base and Dairy Production Systems of Bangladesh* from January 23-14, 2016, jointly organised by Food and Agriculture Organization (FAO), New Zealand Government and BLRI.

Mr. Abul Hasan Md. Abdul Qaiyum, DGM participated in a training course on *Capacity Building on Integrated Appraisal of Population Dynamics* from March 13-16, 2016, organised by Planning Commission, Bangladesh.

Mr. Md Abul Bashar, Deputy Manager, attended a training on *Agriculture Financing & Rural Development* from February 28 to March 3, 2016, organised by Bangladesh Bank Training Academy. Mr. Mamunur Rashid, Assistant Manager, participated in a training course on *Business Case and Business Model from Development Intervention* from March 9-10, 2016 organised by Sustainable Energy for Development.

### Managing Director attends Microcredit Summit

PKSF Managing Director Mr. Md. Abdul Karim joined the 18<sup>th</sup> Microcredit Summit held in Abu Dhabi, UAE from March 14-17, 2016. The Microcredit Summit Campaign, in collaboration with the Arab Gulf Program for Development (AGFUND), organised this Summit. Mr. Karim attended one of the sessions of the Summit titled *Serving our Ageing Clients and Persons with Disabilities* as a panel speaker. He shared the experiences of Bangladesh and the role of PKSF to support ageing and disable people.



### International exposure visits

14 officials of PKSF and its POs participated in an exposure visit on *Interventions for Ultra Poor in Sri Lanka* from March 16 to 22, 2016, funded by UPP-Ujjibito project of PKSF. While another 13 officials participated in an exposure visit to Vietnam on *Value Chain Management Technology* from March 20 to 27, 2016 .



### Internships

Five students worked as interns at PKSF from January to March, 2016. Four of them are from Institute of Social Welfare and Research, Dhaka University and other is from Dhaka School of Economics.

## Credit Operation Status of PKSf

During July 2015 to February 2016 of the financial year 2015-16, loan disbursement from PKSf to POs (Partner Organizations) is BDT 20586.64 million. Cumulative loan disbursement from PKSf to POs is BDT 237148.72 million, as of 29th February 2016 and the recovery rate of loan from the POs to PKSf is 99.08 percent. A summary of PKSf's loan disbursement and loan outstanding as of 29th February 2016 is presented below.

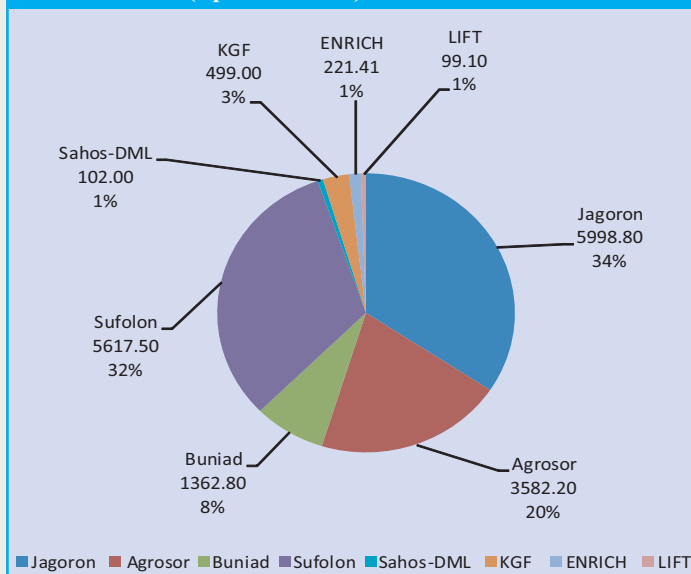
Programs/Projects	Loan disbursement (Cum. in million Tk.) (PKSf to POs)	Loan outstanding (in million Tk.) (PKSf with POs)
<b>Mainstream Microcredit (including ID loan):*</b>		
BUNIAD	16802.90	3334.05
JAGORON	101710.19	18769.24
AGROSOR	35851.40	11560.48
SAHOS	680.20	217.00
SUFOLON	59454.20	6106.17
KGF	3815.00	853.00
ENRICH	1397.72	1038.07
Others (including ID Loan)	2930.73	17.56
<b>Total (Mainstream):</b>	<b>222642.33</b>	<b>41895.58</b>
<b>Projects**</b>		
EFRRAP	1122.50	15.59
FSP	258.75	0.00
LIFT	628.31	272.15
LIFT Non-PO	75.72	17.50
LRP	803.80	0.55
MFMSFP	3619.60	116.90
MFTSP	2602.30	3.60
PLDP	593.91	0.00
PLDP-II	4130.19	87.47
Others (including ID Loan)	671.32	0.01
<b>Total (Projects):</b>	<b>14506.40</b>	<b>513.77</b>
<b>Grand Total:</b>	<b>237148.72</b>	<b>42409.34</b>

FY Loan disbursement (In Million BDT) PKSf to POs		
Programmes/ Projects	Loan Disbursement (FY 2014-15) Up to February-2015	Loan Disbursement (FY 2015-16) Up to February-2016
Buniad	1362.80	1615.00
Jagoron	5998.80	6594.00
Agrosor	3582.20	4806.60
Sufolon	5617.50	5955.50
Sahos-DML	102.00	52.00
KGF	499.00	845.00
ENRICH	221.41	609.31
LIFT	99.10	109.24
<b>Total</b>	<b>17482.81</b>	<b>20586.64</b>

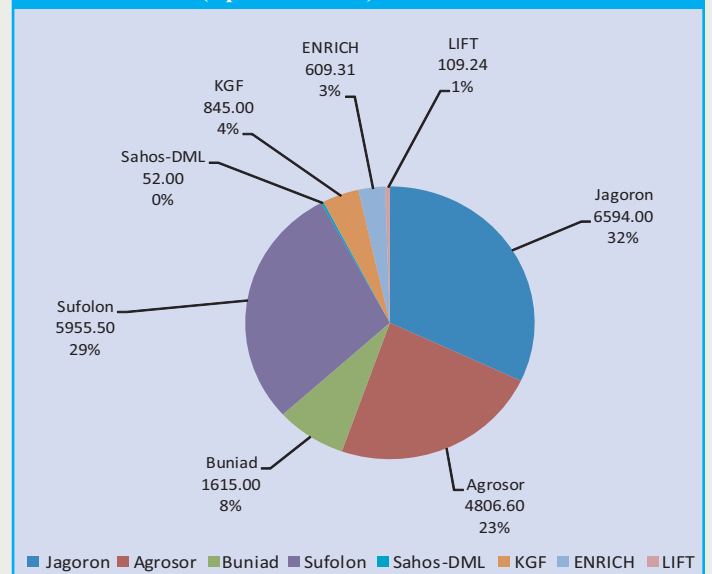
### Loan Disbursement to Borrowers

During the financial year 2015-16 (from July 2015 to February 2016), loan disbursement from POs to the Borrowers is BDT 176.11 billion. Cumulative loan disbursement from POs to borrowers is BDT 2146.03 billion and the recovery rate of loan from borrowers to POs is 99.67 percent. As of 29th February, 2016, the number of borrowers is more than 9.08 million of whom 91.23 percent are women.

**Component-wise Loan Disbursement in FY 2014-15  
(Up to Feb-2015) Million Taka**



**Component-wise Loan Disbursement in FY 2015-16  
(Up to Feb-2016) 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 Kholiquzzaman Ahmad	Chairman
Mr. Md. Abdul Karim	Member (Managing Director, PKSF)
Dr. Pratima Paul-Majumder	Member
Dr. A.K.M. Nurun Nabi	Member
Mr. Khondkar Ibrahim Khaled	Member
Dr. M.A. Quassem	Member
Ms. Nihad Kabir	Member

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## Book Post

## PKSF's Thrust on Elderly People, Culture & Sports

PKSF has launched two new programmes titled *Uplifting the lives of Elderly People* and *Culture and Sports* as supplementary interventions of its multidimensional poverty alleviation programmes.

Policy guideline and areas of activities of the first programme has been drawn in line with the National Policy on Elderly People-2013.



The policy guideline includes establishing social convention centre for elderly people, provision of old-age allowance, special savings programme and pension fund, recognising elderly person's contribution to society, providing awards to the best children for serving their parents, appropriate credit and training facility for poor elderly people, training up para-physiotherapists to provide geriatric nursing and to provide special social facilities for the elderly people.

Funding of both the programmes will be covered from 'Special Fund' and 'Programme-Support Fund' of PKSF with 10 percent surplus of credit programmes of Partner Organisations. A budget of BDT 2.17 crore has been approved to meet the expenditures for the period of January-December 2016.



A Memorandum of Understanding (MoU) between PKSF and HelpAge International has been signed for mutual cooperation in *Uplifting the Lives of Elderly People* programme.

Establishment of social convention center for elderly people will be completed by June 2016. Old-Home for homeless elderly people will be

established by December 2016. The POs have already designated one of its officials as the focal person to look after the programme. Besides, a full-time Union coordinator has been appointed in each union.



In last three months, the POs have conducted survey on 101860 households in 20 selected unions and have identified 31,734 elderly people, 16,287 are male and 15,447 female. 276 village committees, 166 ward committees and 14 union committees of elderly people have also been formed in the working areas.

An orientation session for the newly assigned focal persons was held at Pubail Union of Gazipur. PKSF and Resource Integration Centre (RIC) jointly organised the programme where Mr. Md. Fazlul Kader, Deputy Managing Director (Operations-1), PKSF, was present as the chief guest. Mr. A.H.M. Abdul Qaiyum, DGM, PKSF, also attended the workshop.

With a view to ensure healthy physical growth and foster good cultural values



within the community including children and teenagers, PKSF has initiated the *Cultural and Sports Programme*. Initially, it is being implemented in 9 districts through 9 selected POs on a pilot basis. A replicable model of table tennis will be arranged at 4 schools at Thakurgaon District by Eco-social Development Organization (ESDO).

PKSF, *Kochi-Kachar Ashar* and *Dainik Ittefaq*, have signed a MoU on February 14, 2016 in order to extend the activities related to *Bratachari* within the Cultural and Sports programme.