



PKSF



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PKSF Newsletter

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THE 5th MEETING OF PKSF GENERAL BODY



The 5th General Meeting of PKSF General Body was held on June 22, 2016. Dr. Qazi Kholiuzzaman Ahmad, Chairman, PKSF presided over the meeting. The members of the General Body present at the meeting were: Dr. A. K. M. Nurun Nabi, Dr. Pratima Paul-Majumder, Mr. Khondkar Ibrahim Khaled, Mr. Md. Fazlul Haque, Mr. Md. Emranul Haque Chowdhury, Begum Razia Hossain, Mr. Nazir Ahmed Khan, Dr. Nazneen Ahmed, Professor Shafi Ahmed, Mr. Munshi Faiz Ahmad, Mr. Ishtiaq Uddin Ahmad, Mr. S. M. Wahiduzzaman Babur and Mr. Md. Abdul Karim, Managing Director, PKSF.

The meeting started with the introductory words of the Chairman. He mentioned that the pace of development activities of PKSF accelerates with the regular field visits of PKSF senior officials. He referred to the recent visit of Malaysian Chief Minister and Finance Minister of Penang state of Malaysia to PKSF and said that different foreign organisations and distinguished persons are showing increasing interest in PKSF development activities.

He spoke on the role of PKSF in establishing human dignity through poverty reduction and self employment with the implementation of multi-dimensional programmes including the ENRICH. He reported that PKSF has formulated a Gender Policy to establish gender equality in the workplace. Dr. Ahmad mentioned about PKSF's emphasis on technology transfer to implement its different development activities. He also reported that PKSF has undertaken a new programme titled *Dishari* for the elderly people in 20 Unions of the country in line with National Policy on Elderly People-2013. Besides, PKSF has also initiated a programme to patronize traditional and indigenous culture and sports for the children and young people to revive cultural values of the country.

The members lauded different initiatives of PKSF and made some important suggestions. The Managing Director submitted the progress report in the realization of the resolutions of the last General Meeting. The meeting largely expressed its satisfaction over the progress of activities. The meeting approved the revised budget for FY 2015-16 and the budget for FY 2016-17. In FY 2016-17, PKSF sets the target of BDT 3,150 crore for disbursement to the Partner Organisations (POs).

PROGRAMME FOR ELDERLY PEOPLE AND CULTURE & SPORTS

Working for the elderly people and patronization of traditional cultural forms and indigenous country sports have been included in the recent programmes of PKSF. PKSF is trying to help the elderly people to minimize their miseries. Attention to the recreational needs of the common people in the villages adds some spices to their life and these can also be treated as some effective tools for the awareness building of these people and PKSF hopes these can also attract people to collective resistance against religious bigotry leading to the spread of terrorism.

UPLIFTING THE QUALITY OF THE LIVES OF ELDERLY PEOPLE

This programme is being implemented in 20 Unions of 18 districts through 19 selected Partner Organisations. A total of 31,807 elderly people have been identified as prospective beneficiaries of the programme through a demographic and socio-economic survey.



279 village committees, 174 ward committees and 20 Union committees of elderly people have been formed in 18 districts and elderly people are being provided with training on leadership, communication and social awareness.

As per the guidelines of the National Policy on Elderly People-2013, the programme has included seven activities, which are: establishing social centres for elderly people, provision of old age allowance, special savings programme and pension fund, recognising elderly persons' contribution to society, providing awards to the best children for serving their parents, appropriate credit and training facility for the poor elderly people, training up para-physiotherapist to provide geriatric nursing and above all, creating special social facilities for the elderly people.

Seven POs--**IDF, ESDO, Prottashi, Uddipan, TMSS, SDS** and **SHARP**-- distributed BDT 3,22,000 (monthly BDT 500/- per person) to 348 elderly people as old-age allowance.

48 elderly people received their allowance in a formal ceremony held at Shariatpur. Mr. Md. Mahmudul Hossain Khan, District Commissioner of Shariatpur handed over the allowance to the elderly people. The ceremony was organised by **Shariatpur Development Society (SDS)**.



Four POs--**RIC, Uddipan, JAKAS** and **SDS**- distributed 74 umbrellas, 13 walking sticks and 5 raised-commodes to the elderly people while **Prottashi, Uddipan, TMSS, HEED** and **SHARP** distributed BDT 31,500/- (BDT 1,500/- per person) to cover the funeral expenditure of 21 deceased elderly persons.

Up to June 2016, 11 POs received necessary allocation of lands to establish 'Social Centres for the Elderly People' in respective Unions under the programme. Registration of lands has already been completed in 8 Unions. The process will be completed very soon in 3 Unions. The construction of 'Social Centre for the Elderly People' has already been started at Kalarmarchara Union of Cox's Bazar district while the construction work in other Unions will be started soon. The concerned POs are looking for suitable land for establishing the remaining centres.

In this regard, PKSF officials, visited different activities of **Jagorani Chakra Foundation** at Fulchhara Union in Jessore; of **Resource Integrated Centre (RIC)** at Arial – Baliagaon Union in Munshigonj and of **Shariatpur Development Society (SDS)** at Tulasan Union at Shariatpur during April to June, 2016.

CULTURAL AND SPORTS PROGRAMME

Hand Writing and Drawing Competition

A hand writing and drawing competition was organised by **Jagorani Chakra Foundation (JCF)** in Dhaneshwargati Union of Magura District on April 18, 2016. Thirty five students participated in the drawing competition while 38 students from 14 primary schools participated in the hand writing competition.





Folk Music Competition

A two-day long folk music competition titled 'Shekorer Shera Shilpi 2016' was organised by **SKS Foundation** at Gaibandha from June 01 to 02, 2016. A total of 88 participants from several remote places of Gaibandha district participated in the competition. In the closing ceremony, Mr. Md. Fazlul Kader, Deputy Managing Director (Operations), PKSF distributed prizes to 20 best performers as the chief guest.

Inter School Wall Magazine Competition

ESDO, a PO of PKSF organised an inter school wall magazine competition at Thakurgaon Govt. Boys High School on May 11, 2016. Ten high schools of Thakurgaon town and its nearby areas participated in the competition.

Girls' Football Tournament

A 'Girls' Football Tournament' was organised by **Jagorani Chakra Foundation (JCF)** from May 7 to 8, 2016 at Bagerhat Govt. High



School. A total of 52 girls, aged 14-16 years, from 4 Girls' Clubs of Bagerhat Sadar and Mongla upazila participated in the tournament. Rupsha Girls' Club clinched the trophy. Ms. Likha was named the Player of the Tournament for scoring 4 goals.

Inter School Football Competition

An 'Inter School Football Competition' was organised by **People's Oriented Program Implementation (POPI)** from April 19 to May 18, 2016. Students from 8 high schools of Bhairab upazila took part in the tournament. Jamalpur Technical High School clinched the title of the tournament.



Bullock Cart Race

Jagorani Chakra Foundation (JCF) organised a 'Bullock Cart Race' on May 11, 2016 in Dhaneshwargati Union of Magura District. 16 bullock carts participated in the race. It was the first of its kind in the area and the local people enjoyed the race. A health camp was also organised at the programme venue on the same day.



PKSF GENDER POLICY

PKSF believes in gender equality in the workplace and is committed to protect and ensure rights of the women employees. In accordance with the section 9 of the judgment by the Honorable High Court Division for creating sexual harassment-free educational institutions and workplaces, PKSF, as per its decision made in the 193rd Board Meeting held on November 10, 2014, has formed "Policy and Strategy for Protecting Women Employees from Possible Sexual Harassment".

PKSF has formed a 5-member committee with women majority for receiving complaints, conducting investigations and making recommendations in connection with all kinds of sexual harassment.

As a part of the institutional culture of PKSF, the newly appointed employees will be introduced to this policy after their joining. Besides, everyone working either in mainstream or in the project will be briefed on the scope of this regulation once a year. PKSF will circulate and publish the sexually abusive behaviors that have been referred to in Article 3 of this policy.

ENRICH HIGHLIGHTS

ORIENTATION PROGRAMME OF THE SDOS & SUPERVISORS (EDUCATION)

Under the educational assistance programme of ENRICH, currently a total of 1,42,386 students received educational assistance through 5,000 education centres in 150 Unions. A total of 255 Social Development Organizers (SDOs) and supervisors (Education) working at the field-level attended a day-long orientation programme in 5 separate batches at PKSf Bhaban from May 29, 2016 to June 2, 2016. Dr. Qazi Kholiqzaman Ahmad, Chairman, PKSf, delivered the welcome speech in the 1st session of the 2nd day of the orientation programme.



MEETING TO EXCHANGE VIEWS

A meeting on the theme of Youth in Development: Concept & Way Forward was held at PKSf Bhaban on June 19, 2016. Dr. Md. Jashim Uddin, DMD (Admin.), PKSf presided over the meeting. Representatives (including Executive Directors) from 23 Partner Organisations (POs) and the officials of ENRICH programme from PKSf participated in the meeting. Mr. Md. Mashiar Rahman, General Manager, PKSf presented the draft policy of ENRICH youth development programme.

MUSICAL CONCERT WITH VISUAL EXHIBITION TO RAISE AWARENESS

An initiative has been taken to organise *potgaan* (a prolonged traditional and popular folk song with pictorial show like live bioscope) presentation to raise awareness among the people under the ENRICH Unions about the activities of ENRICH Programme. A cultural team of **HEED Bangladesh**, a PO of PKSf, was assigned to create the *potgaan* and perform in 150 ENRICH Unions. Apart from this *potgaan*, they also perform songs to create public awareness against early marriage, eve-teasing,



child labor, dowry and drug addiction etc. During April-June, 2016, they performed in 47 such events (1 at PKSf Bhaban and another 46 at the ENRICH Unions). Presence of mass people in those events was remarkable. Representatives of the local government and civil society think that these awareness raising programmes will help the local people to a great extent.

PROGRESS OF ONGOING ACTIVITIES

Health Care Service

A total of 258 Health Assistants and 1,853 Health Volunteers of 110 POs are providing health care services in 150 Unions. During April-June, 2016 quarter, a total of 56,145 health cards were sold and 12,242 static clinics, 2,345 satellite clinics and 185 health camps have been organised.

Beggar Rehabilitation Programme

The 2nd phase of Beggar Rehabilitation Programme has been completed in June 2016. A total of 214 beggars from 107 Unions have been successfully rehabilitated in this phase. Currently, all (627) the beggars (including 413 beggars from the 1st phase of the programme) are self-reliant and they are living in a dignified state.

Bandhu Chula & Solar Home System

During April-June, 2016, a total of 1,056 health and environment-friendly improved cooking stoves (*Bandhu Chula*) and 2,374 Solar Home Systems have been installed through the ENRICH initiative.

The ENRICH Centre & ENRICH Home

The establishment of 167 ENRICH Centres in 20 Unions from the first phase has been completed. Target has been set to establish 9 ENRICH centres in each remaining ENRICH Union by FY 2016-17. Moreover, a total of 765 ENRICH homes have already been established.

Community-based Development

Under the initiative, a total of 2,050 sanitary latrines, 1,499 tube-wells and 807 ring culverts have been built in 137 ENRICH Unions during the FY 2015-16. Distribution of another 21,400 sanitary latrines at the household-level of the 107 ENRICH Unions of the 2nd phase has also been successfully completed in June, 2016. Moreover, construction of 10 Community Toilet Complex at selected rural growth centres has been completed.

Special Savings Programme

A total of 2,189 members have deposited BDT 1.32 crore in their respective bank accounts up to April, 2016. Up to May, 485 members have received savings with the matching grant of BDT 67.20 lac after the maturity of the policy.

Loan Disbursement Programme

The loan disbursement target from PKSf to PO level in the ENRICH Unions for FY 2015-16 was set at BDT 85 crore. Up to June, 2016, a total of BDT 85.93 crore has been disbursed including BDT 19.89 crore in April-June, 2016 quarter. The target of loan disbursement from PKSf to PO level in the ENRICH Unions for FY 2016-17 has been set at BDT 100 crore.

SKILLS FOR EMPLOYMENT INVESTMENT PROGRAM (SEIP) ACTIVITIES

Skills for Employment Investment Program (SEIP) is an initiative of PKSF to provide demand-driven training and ensure economic development of the marginalised people of



Bangladesh with the support of the Government of Bangladesh (GoB). Under the project, 2436 participants (1985 male and 451 female) have been enrolled with different training service providers. Among them, 832 trainees have completed their training of which 248 have found employment.

WORKSHOPS AND EVENTS

A workshop on 'Job Placement of the SEIP Project Trainees' was held on June 23, 2016, at PKSF Bhaban. Mr. Md. Fazlul Kader, DMD, PKSF inaugurated the workshop. Designated job placement officers of 22 Training Institutions shared their experiences of current job placement procedure and made

suggestions to create a better job placement mechanism. 13 regional workshops were held from March 27 to May 19, 2016 across the country. 395 field-level operational staff including regional managers, area managers, and branch managers of 164 POs of PKSF participated in the workshops.

ADB DELEGATES VISIT SEIP PROJECT

Delegates from Asian Development Bank (ADB) and Support to Skills Development Coordination and Monitoring Unit (SDCMU) visited the activities of Bangla-German Sampreeti (BGS), one of the designated TIs of SEIP on April 16, 2016. Mr. Rudi Van Dael, Senior Sector Specialist and Mr. A.K.M. Shamsuddin, Consultant of ADB and Mr. Md. Ahsan Habib, TVET Specialist, SDCMU, SEIP were among the delegates.



SOCIAL ADVOCACY AND KNOWLEDGE DISSEMINATION UNIT

PKSF is committed to work as a supplementary actor in the overall socio-economic progress of the country. Beyond appropriate financing for the poor, PKSF puts its efforts to look after education, health and training. PKSF attaches importance to the tasks of creating social awareness among the common illiterate people to keep them updated through disseminating various information and knowledge necessary for holistic social development. Social Advocacy and Knowledge Dissemination Unit of PKSF has been working to create and foster social awareness on critical contemporary issues like child marriage, eve-teasing, dowry, nutrition and drug etc. and disseminate relevant information since 2013. Counseling, lobbying, bargaining, negotiating, networking and social auditing are the popular strategies. The Unit also arranges talk shows, publishes awareness-based materials, short plays and documentaries to motivate people.

Social Advocacy and Knowledge Dissemination Unit has planned to work on social development issues in some selected Unions under ENRICH programme. To determine the operational system of ENRICH programme, the officials of the unit visited the activities of some Partner Organisations including **Society for Social Service (SSS)** in Tangail,

National Development Programme (NDP) in Pabna, **WAVE Foundation** in Chuadanga and **Shishu Niloy Foundation** in Jhenaidah in the April-June quarter. The unit visited satellite and static clinics, beggar rehabilitation initiatives, afternoon education centres and ENRICH homes. The objective of this visit was to find out the best possible ways to wipe out the social problems including violence against women, early marriage, eve-teasing and drug addiction. The visitors attended several meetings and discussion sessions with ENRICH ward coordination committees, teachers of secondary high schools, different groups of women and adolescent girls and boys. Besides, they also had meetings with the employees of ENRICH programme and the officials of the POs.



PROMOTING AGRICULTURAL COMMERCIALISATION AND ENTERPRISES (PACE)

FOUNDATION STONE OF CRAB HATCHERY UNVEILED

PKSF is providing technological support to develop various potential economic sub-sectors through the PACE Project. PKSF took this initiative to bring crab hatchery technology from Vietnam to support the growing crab culture subsector in the southern coastal district Satkhira. Dr. Qazi Kholiquzzaman Ahmad, Chairman, PKSF unveiled the foundation stone of the crab hatchery in Shyamnagar, Satkhira on April 6, 2016 through



a video conference. The crab hatchery project is being implemented by **Nowabanki Gonomukhi Foundation (NGF)**, a Partner Organisation of PKSF. Vietnamese development organisation, **Center for Education and Community Development (CECD)**, is providing technical support in the implementation of the project. Mr. Md. Fazlul Kader, Deputy Managing Director (Operations), PKSF and Mr. Lutfar Rahman, Executive Director, **NGF** and Ms. Pham Thi Hong, Executive Director of **CECD** were present at the project site during the event. PKSF Chairman expressed his firm commitment to extend increasing support to introduce new technologies for the economic development of the country.

MEETING WITH IDEB REPRESENTATIVES

A meeting was held at PKSF on June 16, 2016, following the signing of the MoU between PKSF and Institution of Diploma Engineers, Bangladesh (IDEB). A total of 25 representatives of IDEB attended the meeting. The meeting was presided over by Mr. Golam Touhid, Deputy Managing Director, PKSF. The meeting discussed matters relating to the strategies to disseminate proven technologies available with IDEB to the concerned micro-entrepreneurs.



TRAINING

A training course on *Project Design and Management of Value Chain Development* was organised at PKSF. A total of 25 officers of PKSF participated in the course. Four more training courses on *Enterprise Management and Promotion of Private Business* were also organised through the training cell of PKSF during April-June, 2016 at the training venue of the Institute for Inclusive Finance and Development (InM). A total of 100 officers of PKSF POs participated in the courses.



VALUE CHAIN INTERVENTIONS

Currently 15 Value Chain Development sub-projects are being implemented under PACE Project for the development of various potential economic sub-sectors. These sub-sectors are chosen as per the available economic resources of the community. An agreement was signed between PKSF and **Social Development Initiative (SDI)**, a Partner Organisation of PKSF to implement a Value Chain Development Project titled *Income Augmentation of the Farmers through Production and Marketing of Harmful Pesticides-free Safe Vegetables*. As many as 2000 farmers of Dhamrai upazila of Dhaka district and Singair upazila of Manikganj district will receive various technical, technological support for producing safe vegetables without using harmful chemical pesticides.

PKSF management has approved two Value Chain Projects following the recommendation of Value Chain Intervention Proposal Evaluation Committee. The projects are a) Honey Production in a Sustainable Manner, proposed by **Bangladesh Association for Social Advancement** and b) Production and Marketing of Imitation Gold Jewelry products, proposed by **Shishu Niloy Foundation**.



COMMUNITY CLIMATE CHANGE PROJECT (CCCP)

CURRENT ACTIVITIES

Community Climate Change Project (CCCP) under Bangladesh Climate Change Resilience Fund (BCCRF) is a climate change adaptation project that aims at enhancing the capacity of selected communities to increase their resilience to the adverse impacts of climate change. Under the project, a total of 1,089 household plinths and two flood shelters-cum-community grounds have been raised; 220 deep tube-wells, 554 tube-wells and 976 sanitary latrines have been installed and 1,371 improved cooking stoves have been distributed in the project area from April to June, 2016. A total of 325 beneficiaries have received technical support and training on vermi-compost, 1,792 on goat/sheep rearing and 672 on duck/poultry rearing in this quarter.

CCCP-ENRICH COORDINATION MEETING

A coordination meeting between CCCP and ENRICH was held on April 11, 2016. Dr. Md. Jashim Uddin, Deputy Managing Director (Administration), PKSF, chaired the meeting, which was attended by the project officials who shared their learnings and discussed the unique features of their respective project activities. Dr. Md. Jashim Uddin spoke on the possible areas of cooperation between the two projects.

TRAINING ON THE USE OF GPS DEVICE

CCCP organised a hands-on training on the use of hand-held GPS device at the PKSF Bhaban on April 21, 2016 to accelerate monitoring and evaluation procedures of the project interventions by pinpointing those using the GPS device. Representatives of all 41 Project Implementing Partners (PIPs) of the CCCP attended the event chaired by Dr. Fazle Rabbi



Shadeque Ahmed, Project Coordinator, CCCP. A GIS consultant, appointed by the PKSF, facilitated the training for the PIP representatives on how to use the Global Positioning System (GPS) devices to gather information about the project activities.

RBM WORKSHOP

In order to exchange expert views on the project's progress, CCCP organised a workshop titled *Sharing of RBM Findings* at PKSF Bhaban on June 20, 2017. Mr. Md. Abdul Karim, Managing Director, PKSF, inaugurated the event. Mr. Md. Fazlul Kader, Deputy Managing Director (Operations), Dr. Fazle Rabbi Shadeque Ahmed, Project Coordinator, CCCP, Mr. Rashedul Islam, Secretary of Bangladesh Climate Change Trust Fund and senior officials of PKSF attended the workshop. The distinguished guests expressed satisfaction at the findings of the

workshop and suggested steps to improve the quality of such research in future.



WORKSHOP ON PROJECT COMPLETION PREPAREDNESS

With the project set to expire in December 2016, CCCP held a workshop at the PKSF Bhaban from June 22 to 23, 2016, on the issues of project completion and preparation of an action plan. Programme managers/coordinators and accountants of all 41 sub-projects attended the 2-day long workshop titled *Preparedness Issues of Project Completion*. Inaugurated by Mr. Md. Abdul Karim, Managing Director, PKSF, Mr. Md. Fazlul Kader, Deputy Managing Director (Operations), PKSF, CCCP Project Coordinator Dr. Fazle Rabbi Shadeque Ahmed and CCCP Project Management Unit staff attended the workshop. A range of topics including lessons learnt, successes and



constraints of the project, sustainability of the interventions, issues to be addressed before the project completion etc. were discussed in the workshop. The CCCP PMU authorities issued a set of guidelines and instructions for the PIPs.

EXPOSURE/EXCHANGE VISIT

During the April-June 2016 quarter, a total of nine exposure/exchange visits were organised for the PIP staff and project beneficiaries to boost up their knowledge on climate-adaptive activities. The visiting team members were given a guided tour of the sites of different climate-smart activities including homestead plinth raising, vermi-compost production, cultivation of fodders and drought-resilient crops, PSF management, slatted sheds for goats/sheep, sanitary latrines, flood shelters etc.

FIELD VISITS

- PKSF Chairman Dr. Qazi Kholiquzzaman Ahmad visited different activities of ENRICH programme in Rajshahi and Natore districts from April 24 to 25, 2016. On April 24, Dr. Qazi Kholiquzzaman Ahmad inaugurated ENRICH Development Fair and a Health Camp organised by **Shotoful Bangladesh** in Baneswar Union of Puthia upazila of Rajshahi. Various educational, health and nutritional activities were displayed in the fair. Five specialized physicians provided treatment to 565 patients in the health camp. The Chairman also inaugurated a goat breeding farm and training



course under the LIFT programme for the members of the PO. Dr. Ahmad visited an ENRICH centre of **National Development Programme** in Murshinda Union of Gurudaspur upazila in Natore. Dr. Md. Jashim Uddin, Deputy Managing Director (Admin.), PKSF accompanied the Chairman during the visit.

- PKSF Chairman Dr. Qazi Kholiquzzaman Ahmad visited different activities of **Dak Diye Jai, Uddipan** and **Palli Pragati Sahayak Samity (PPSS)** in Pirojpur and Gopalganj districts from May 01 to 05, 2016. On May 2, Dr. Ahmad inaugurated ENRICH Development fair organised by **Dak Diye Jai** and



addressed a members' meeting as the chief guest. He also visited the beggar rehabilitation project and talked to two rehabilitated beggars. Dr. Ahmad expressed his satisfaction over the rehabilitation activities. Dr. Ahmad visited ENRICH centre and beggar rehabilitation activities being implemented by **Uddipan** and laid the foundation stone of Elderly People's Social Centre. He planted an Arjuna tree at the ENRICH centre



premises. Mr. Md. Abdul Karim, Managing Director and Dr. Md. Jashim Uddin, DMD, PKSF accompanied the Chairman during the visit.

- PKSF Chairman Dr. Qazi Kholiquzzaman Ahmad visited different activities of **Heed Bangladesh** at Moulvibazar on June 4, 2016. PKSF Chairman laid the foundation stone of a black Bengal goat breeding farm under LIFT project at Kamolganj upazila in Moulvibazar. The project is being implemented by **Heed Bangladesh**. He distributed several goats to the members and urged them to expand the goat rearing farm at the community level. Dr. Md. Jashim Uddin, Deputy Managing Director, PKSF accompanied the Chairman.

- From April 4 to 8, 2016, Dr. Ahmad visited different activities of **Integrated Development Foundation (IDF)** and **Mamata**, in Chittagong. Mr. Golam Mostafa, Managing Director (Finance), PKSF accompanied the Chairman during the visit. Mr. Karim visited a goat rearing camp, ENRICH development fair, a black cattle farm and with a group of people engaged in goat rearing. He also inaugurated a goat rearing centre at Matiranga



implemented by **IDF**. Mr. Ahmad visited a goat rearing camp and inaugurated a goat rearing centre in the village of Patiya. He also visited a goat rearing camp implemented by **Mamata** and inaugurated an extension unit of **Mamata** in the area of Chittagong.

- From May 23 to 25, 2016, Dr. Ahmad visited different activities of **Suchona Sanchalita Foundation, Suchona Sanchalita Foundation, Anuvab, Dristidan** and **Sangstha** in Thakurgaon and Nilphamari districts and



16, Mr. Md. Abdul Karim, PKSF, visited different **Community Development Foundation** at two POs of PKSF in Chittagong. Mr. Touhid, Deputy Managing Director, PKSF, accompanied the MD. Mr. Karim visited health camp, eye check-up, cement fair, Red-Chittagong district. He witnessed training on cattle breeding and diversified agriculture training of Khagrachari district



Mr. Karim visited a medical camp and a dairy farm in Charkanai upazila in Chittagong district. He also inaugurated the **Maternity** at Bondor Tila

In 2016, PKSF MD visited different POs of **ESDO, Kazi Shahed Hossain Sangstha, Dudumari Gram Unnayan Sangstha**, Panchagarh and held separate meetings



with the chief executive officers and staff of the POs. He witnessed different income generating activities including embroidery, mat production, stitch-craft, broom making and vermicompost production of the members of **RDRS Bangladesh**. Dr. Md. Jashim Uddin, DMD, and Mr. Md. Mashiar Rahman, General Manager, PKSF accompanied the MD during the visit.



- On June 16, 2016, PKSF MD witnessed education and health related activities of the **ENRICH** programme being implemented by **Community Development Centre** at Jhalakathi. He also exchanged views with the enterprising members of ENRICH beggar rehabilitation project and attended a courtyard meeting. Mr. Md. Mashiar Rahman, General Manager, PKSF accompanied the MD during the visit.
- From May 6 to 7, 2016, Mr. Md. Fazlul Kader, Deputy Managing Director (Operations), PKSF, visited different development activities of **Satkhira Unnayan Sangstha (SAS)** and **Unnayan Prochesta** and held a meeting with the employees of **Rural Reconstruction Foundation (RRF)**. He attended the



inaugural ceremony of a desalination water plant as the chief guest. **SAS** is implanting the water plant under Community Climate Change Project. Mr. Kader also visited a cattle farm being implemented by **Unnayan Prochesta**. Mr. Dilip Kumar Chakravorty, Assistant General Manager, PKSF, accompanied the DMD during the visit.

- From May 21 to 22, 2016, Dr. Md. Jashim Uddin, Deputy Managing Director (Administration), PKSF, visited different activities of **Self Help and Rehabilitation Programme (SHARP)** and **RDRS Bangladesh** at Nilphamari. During his visit, Mr. Jashim witnessed black Bengal breeding and different income generating activities of Agriculture and Livestock unit under the LIFT



project. He attended a members' meeting of **SHARP** and visited a development fair organised on that occasion. The DMD also visited **Gram Bikash Kendra**, a PO of PKSF in Parbatipur upazila of Dinajpur district. Mr. AQM Golam Mawla, General Manager (Operations) and Dr. Sharif Ahmed Chowdhury, DGM (Livestock) accompanied the DMD during the visit.



UPP-UJJIBITO

PKSF is implementing the European Union funded UPP-Ujjibito, a component of “Food Security 2012 Bangladesh-Ujjibito” project, since November 1, 2013. The key focus of this component is to build the capacity of the project participants to enhance their income generating activities and ensure food security. During April-June, 2016, different agricultural, non-agricultural and technical training programmes have been arranged for the project participants and their family members under the component. A series of 2 day-long agricultural training programme was provided to 2350 project participants. This training will enhance their skills in agricultural production and entrepreneurship. In addition, a 12 day-long training was provided to the selected project participants on bamboo & cane products development, *karchupi* etc. while a 30 day-long training was arranged on tailoring. Besides, a 3 month-long vocational training was also provided to some project participants and their family members. During this quarter, 375 members received training on tailoring, 750 members received training on handicrafts development and 450 members received vocational training.



Activities	Units
Skills development for entrepreneurship and income generation for female project participants	
- Crop Related Agricultural Training (UPP Members)	300
- Livestock Related Agricultural Training (UPP Members)	825
-Agricultural Training (RERMP-2 Members)	1225
Training on non-agricultural employment opportunities for young women members of UPP families	
- Non-Agricultural Training (Tailoring)	375
- Non-Agricultural Training (Bamboo-cane/ Handicrafts/ Stitching etc.)	750
Vocational Training	450
Grants to the extreme poor households	
-Grant for goat rearing using slate method	123
-Grant for vermi-compost production	889
-Others	140
Seed Distribution (units of seasonal package)	62110
Vaccination & Deworming Medicines (units)	23317

MEETING OF THE PROJECT IMPLEMENTATION COMMITTEE

The 5th meeting of the project implementation committee was held on May 4, 2016. The meeting was chaired by Mr. Golam Touhid, Deputy Managing Director (Finance), PKSF. Higher officials of the European Union Mr. Gonzalo SERRANO, First Secretary, Head of Section, Rural Development and Mr. Owasim Akram, Programme Officer, Food Security and Ms. Salma Shahid, Project Director of RERMP-2, LGED attended the

meeting. Mr. A.K.M. Nuruzzaman, Project Coordinator and DGM (Operations), PKSF presented the progress report of UPP-Ujjibito during this quarter. The delegates of European Union praised different activities of Ujjibito and expressed their happiness about the new initiatives.

Nutrition Services and Community Events	Number
Nutrition and Health Related Session	21263
Household Visit (Pregnant Women)	5071
Household Visit (Lactating Women)	9941
Household Visit (0-5 years old children)	21244
Referrals of Severe Acute Malnourished Children	308
Community Events	113

COORDINATION MEETING

A coordination meeting with the project coordinators of the Partner Organisations of Ujjibito was held on June 2, 2016 at the conference room of PKSF. 38 project coordinators attended the meeting. The progress of different activities of the project, specially grant and training programmes, during the last quarter was discussed in the meeting in detail. The meeting gave directions to make effective plan and implement its future activities. 519 registers on Nutrition and Healthcare Service were distributed in this quarter for proper implementation of the nutrition and health programmes. The scope of action of the project coordinators and programme officers, quarterly report preparation, accounts related instruction etc. were also discussed in detail. The project coordinators of the POs highlighted different aspects of the field-level activities.



PKSF INTERVENTIONS TO FACE WATER CRISIS

In large areas of Southern Bangladesh, people suffer from acute scarcity of drinking water. Not that the areas become just dry and water reservoirs simply stagnant to fulfil the demand of water. It's true that owing to siltation many of the riverbeds are now full of sand. In times of typhoon and cyclone, the salty water from the Bay of Bengal wash out places of habitations with salty water, much of which remain clogged in the sandy surfaces of the rivers causing widespread intrusion of salinity in the water reservoirs and land masses. The impact of salinity is awfully negative in terms of agriculture. But above everything, people suffer from absolute shortage of drinking water.

As a result of natural calamities, salinity intrusion on the surface and ground water of the coastal regions of southern Bangladesh has increased significantly, causing a critical deficiency of safe drinking water. In the rainy season, the demand of potable water is met to a certain extent from rain water. But availability of drinking water becomes acute in other seasons. The poor living in these areas are often vulnerable to water borne diseases. To address the problem, PKSF took an initiative to supply potable water among the poor under PRIME, LIFT and similar initiatives. After 'Aila' and 'Sidr', 1.30 lac litre of potable water was supplied per day for about six months to the poor households under PRIME at free of cost. Moreover, PKSF also distributed water tanks among the poor to preserve rain water under the SAHOS programme. Later, PKSF piloted desalination plants through the Partner Organisations (POs) of the coastal region during 2014 for continuous supply of potable water to the poor households at a low price. With the success of this piloting, PKSF has granted allocation of BDT 4.80 crore for setting up 17 power-driven desalination plants and 2 solar-driven desalination plants by 12 POs in five saline-prone districts (Khulna, Satkhira, Bagerhat,

Patuakhali and Barguna). Besides, PKSF also provided grants of BDT 2.80 crore for 2000 water tanks for distribution among the coastal ultra poor households through 9 POs. These grants were distributed in a special workshop on June 20, 2016 at PKSF Auditorium. Presided over by Dr. Qazi Kholiquzzaman Ahmad, Chairman, PKSF, the workshop focused on the problems associated with potable water crisis in saline prone areas.



Managing Director, Deputy Managing Directors and other relevant officers of PKSF, Executive Directors of PKSF POs working with *Buniad* programme and Local Government representatives of different Unions from the southern parts of the country attended the workshop. Grants were also given to some special LIFT initiatives during the workshop.

AROTI AND HER BAY LEAF NURSERY

Household-based production and marketing of spices like bay leaf can be a source of profitable income for the poor in the north-western region of Bangladesh. Currently, Bangladesh imports large amount of spices every year to fulfill the demand of growing population. Therefore, special steps for the production and marketing of suitable spices of the country may not only minimize dependency on import of spices but also expand agro-based employment for the poor. Meanwhile, a number of poor households of northern *Monga* areas benefited through household-based bay leaf production.

Aroti Rani, an inhabitant of Domar upazila under Nilphamari district, is one of them. She is a member of Gozaripara Mohila Samity under Domar PRIME branch of **Peoples Oriented Programme Implementation (POPI)**-a PKSF Partner Organisation (PO). Aroti has been receiving financial and technical services under PRIME since 2012. Her husband used to work as a day labour in others' bay leaf nursery. Being inspired from the advice of a PRIME technical officer, Aroti started bay leaf nursery in 10 decimal of infertile land adjoining her homestead. The number of saplings in the nursery was increased day by day and the nursery gradually turned into a source of profitable income. With this experience of success, special steps were taken under PRIME during FY 2015-16 to distribute bay leaf saplings among the members of 4 PRIME implementing POs working at Lalmonirhat, Nilphamari and Kurigram districts. At present, Aroti's nursery exhibits 4000-5000 bay leaf saplings and 70 matured plants. Financial state of Aroti's family has improved due to regular income of 5-6 thousand Taka from her

bay leaf nursery. Being inspired by Aroti, a few other bay leaf nurseries have been established among the poor households of the region. Some other PRIME POs are also providing bay leaf saplings to the members with their own efforts. At present, around 2,540 PRIME members from 20 PRIME POs of north and south are engaged with household-based bay leaf nursery.



TRAINING ACTIVITIES

TRAINING PROGRAMMES

PKSF regularly conducts specialised training courses for PKSF staff and PO officials both at home and abroad on different aspects of microcredit and other development programmes. Moreover, training programmes are arranged for the organisations who are not PKSF POs. Training wing also arranges study tours/orientations for the foreign representatives and internship programme for the students of different renowned universities and institutes. During April-June, 2016, this wing provided the following training courses to 1093 officials and field workers on 10 different modules in 48 batches.

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	2	3	31	38	PKSF Bhaban & InM
Financial Product Design and Diversification	Senior & mid-level officials	2	3	28	37	PKSF Bhaban & InM
Monitoring and Evaluation	Senior & mid-level officials	3	3	48	63	PKSF Bhaban & InM
Strategic Planning for NGOs/MFIs	Senior & mid-level officials	1	5	16	17	PKSF Bhaban
Internal Audit for Operation of NGOs/MFIs	Internal auditors	2	5	30	38	PKSF Bhaban & InM
Accounts and Financial Management	H/O Accountants	1	3	19	22	InM
Savings and Microcredit Management	Mid-level officials	3	5	50	61	InM
Accounts and Financial Management	Accountants: Branch Offices	2	4	35	41	InM
Group Dynamism in Poverty Alleviation: Savings and Credit Management.	Field workers of POs	18	5	29	434	11 different venues in and outside Dhaka
Small and Medium Enterprise Management and Operations	Field workers of POs	14	5	34	342	9 different venues outside Dhaka
		48			1093	



ORIENTATION SESSION FOR BCS OFFICERS

A half a day orientation session titled *Programmes and Activities of PKSF in Poverty Alleviation* was organised on May 31, 2016 for 33 BCS officers at PKSF Bhaban.



TRAINING FOR THE POs

239 officials of 143 POs of PKSF attended a training titled *Orientation on Reporting Formats for MEs and VCD Activities* in 12 batches under the PACE project. The duration of these training sessions was half a day.

23 officials of 12 POs of PKSF participated in a two-day training sessions titled *Yearly Review Workshop on Value Chain Activities under PACE project*.

TRAINING FOR OTHER ORGANISATIONS (NON-POs)

18 officials of Caritas Bangladesh, a non PO of PKSF attended a training on *New Financial Product Design & Management in Advanced Microfinance Programme*.



This was a 5-day training that took place from May 01 to 05, 2016. PKSF training division has earned special capability in this field.

INTERNATIONAL EXPOSURE VISITS

15 officials of PKSF and its POs participated in an exposure visit to Japan on *Agriculture Finance* from May 9 to 15, 2016. This was the first exposure visit to a developed country. Mr Md Jashim Uddin, Deputy Managing Director (Administration) was the leader of the team.



Another 10 officials of PKSF and its POs participated in an exposure visit on *Interventions for Ultra Poor* in Philippines from May 10 to 17, 2016.



IN-COUNTRY TRAINING FOR PKSF OFFICIALS

Name of the training	Organiser	Venue	Duration	No. of Participants
Organic Fertilizer and Integrated Pest Management	Bangladesh Agriculture Research Institute	BARI training complex, Gazipur	April 24 to 28, 2016	5
Introduction to Climate Change	Centre for Climate Change and Environmental Research (C3ER), BRAC University	BRAC University	May 24 to 29, 2016	2
Innovation in Public Service	Cabinet Division and Access to Information (a2i) Project	BIAM Foundation	May 28 to June 1, 2016	5
Microsoft Project	National Academy for Planning and Development	National Academy for Planning and Development	May 30 to June 5, 2016	2

9 officials of PKSF and its POs participated in an exposure visit to Sri Lanka on *Interventions for Ultra Poor* in Sri Lanka from May 14 to 22, 2016. The team was led by Mr A K M Nuruzzaman, Deputy General Manager, PKSF.



Dr Tapas Kumar Biswas, Director, Research Division, PKSF attended a workshop titled *Promoting Innovation through Impact Assessment* from May 30 to June 1, 2016 at IFAD Headquarters in Rome, Italy. This visit was facilitated by International Fund for Agriculture Development. International Initiative on Impact Evaluation (3IE) and Research and Impact Assessment organised the workshop and Dr Biswas was the lone participant from PKSF.



14 officials of PKSF and its POs participated in an exposure visit to Japan on *Agriculture Business* from June 6 to 12, 2016. Mr Md Fazlul Kader, Deputy Managing Director (Operations), PKSF led the team. Mr Golam Touhid, Deputy Managing Director (Finance) was also a member of the team. The visit was very worthy in terms of learning in the area of development.

MEMORANDUM OF UNDERSTANDING



Palli Karma-Sahayak Foundation (PKSF) and Institution of Diploma Engineers Bangladesh (IDEB) signed a Memorandum of Understanding (MoU) on April 26, 2016 to disseminate IDEB innovated technologies to the micro- entrepreneurs working at grass root level. Mr. Md. Abdul Karim, MD, PKSF and Engr. A.K.M.A. Hamid, President, IDEB signed the agreement on behalf of their respective organisations. Dr. Qazi Kholiquzzaman Ahmad, Chairman, PKSF was present on the occasion.

An agreement between PKSF and Sir William Beveridge Foundation was signed on May 12, 2016 at PKSF Bhaban to create skilled caregivers and nursing assistants. Mr. Golam Touhid, Deputy Managing Director (Finance), PKSF and Mr. Jibon Kanai Das, Country Representative, Sir William Beveridge Foundation signed the agreement on behalf of their respective organisations. Under this agreement, Sir William Beveridge Foundation will provide one month training to 20 participants to create skilled caregivers and nursing assistants and it will consequently ensure their jobs. Mr. Md. Abdul Karim, Managing Director, PKSF and Mr. Md. Abul Kashem, Deputy General Manager, PKSF were present during the signing ceremony.



A Memorandum of Understanding (MoU) was signed between Palli Karma-Sahayak Foundation (PKSF) and Innovision Consulting Private Limited on June 5, 2016 for conducting a study on 'Sustainable Transformation out of Extreme Poverty: Pathway Analysis of Promoting Financial Services for Poverty Reduction, (PROSPER) Programme of PKSF. Mr. Md. Ziauddin Iqbal, GM (Admin.), PKSF and Mr. Md. Rubaiyath Sarwar, MD, Innovision Consulting Private Limited signed the MoU on behalf of their respective organisations. Mr. A.Q.M. Golam Mawla, GM (Operations), PKSF Dr. Sharif Ahmed Chowdhury, DGM

(Livestock), PKSF, Mr. Galib Ibn Anwarul Azim, Senior Associate, Technical Assistance and Ms. Saima Alam Samantha, Associate, Research, Innovision Consulting Private Limited were present on the occasion.

Palli Karma-Sahayak Foundation (PKSF) signed a contract with Mr. S. M. Rahman, an independent consultant to conduct a feasibility study on 'Lease Financing for Micro-enterprises' on June 20, 2016. Mr. Md. Ziauddin Iqbal, General Manager (Administration), PKSF signed the contract on behalf of PKSF. Mr. Akond Md. Rafiqul Islam, General Manager (Operations), and Project Coordinator, PACE Project, Mr. Gokul Chandra Biswas, Assistant General Manager (Operations), PKSF, A.K.M. Golam Faruq, Programme Coordinator, SUS and Mr. Md. Hasib Hossain, Executive Director, Proyas Manobik Unnayan Society were present on the occasion.

PKSF signed a Memorandum of Understanding (MoU) with Grameen Yukiguni Maitake (GYM) on June 20, 2016. Under the agreement, GYM will provide technical and technological support to the selected farmers to produce mung bean according to the specification given by the organisation. GYM will purchase the products from the farmers and export them to Japan.



An agreement was signed between PKSF and AK Khan Health Care Trust on June 29, 2016. Mr. Md. Fazlul Kader, DMD (Operations), PKSF and Ms. Samanzar Z. Khan, CEO of AK Khan Health Care Trust signed the agreement on behalf of their respective organisations. Under the agreement 15 participants will be trained up as the international standard caregivers. Apart from this, the certified trainees will get support from AK Khan Health Care Trust regarding internship in various reputed educational institutions outside Bangladesh.



CREDIT OPERATIONS STATUS OF PKSF

LOAN DISBURSEMENT TO POs

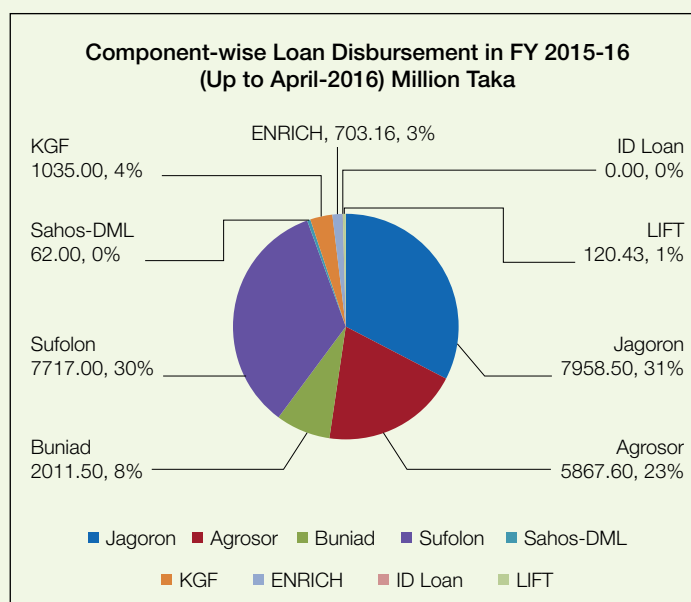
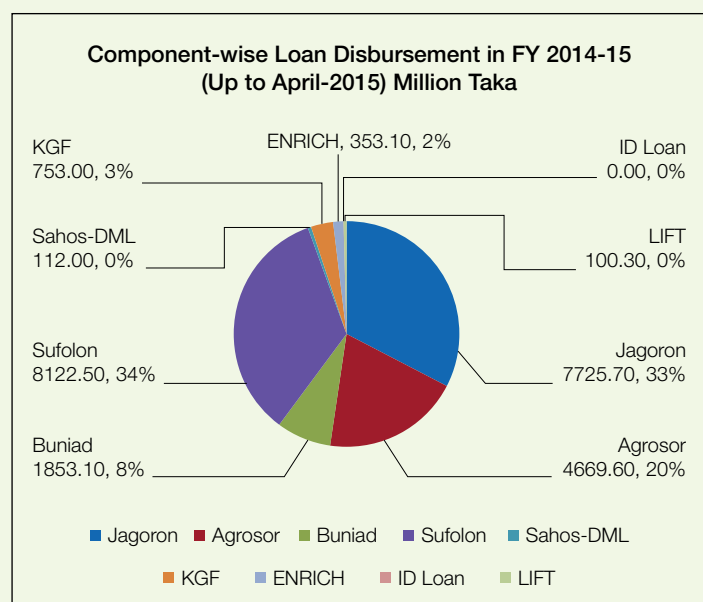
During the financial year 2015-16 (from July '15 to April '16), loan disbursement from PKSF to the POs (Partner Organisations) amounts to BDT 25475.18 million. Cumulative loan disbursement from PKSF to the POs is BDT 242037.27 million, as of April 30, 2016 and the recovery rate of loan from the POs to PKSF is 99.13 percent. A summary of PKSF's loan disbursement and loan outstanding as of April 30, 2016 is presented below:

Programmes/Projects Mainstream Microcredit (including ID loan):*	Loan Disbursement (Cum. in million Tk.) (PKSF to POs)	Loan Outstanding (in million Tk.) (PKSF with POs)
BUNIAD	17199.40	3367.62
JAGORON	103074.69	18583.77
AGROSOR	36912.40	11662.43
SAHOS	690.20	188.75
SUFOLON	61215.70	6964.67
KGF	4005.00	937.50
ENRICH	1491.57	1086.15
Others (including ID Loan)	2930.73	13.73
Total (Mainstream):	227519.68	42804.61
Projects		
EFRRAP	1122.50	15.59
FSP	258.75	0.00
LIFT	639.50	262.42
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
Total (Projects):	14517.59	504.04
Grand Total:	242037.27	43308.65

FY Loan Disbursement (In Million BDT) PKSF to POs		
Programmes/ Projects	Loan Disbursement (FY 2014-15) Up to April-2015	Loan Disbursement (FY 2015-16) Up to April-2016
Buniad	1853.10	2011.50
Jagoron	7725.70	7958.50
Agrosor	4669.60	5867.60
Sufolon	8122.50	7717.00
Sahos-DML	112.00	62.00
KGF	753.00	1035.00
ENRICH	353.10	703.16
ID Loan	0.00	0.00
LIFT	100.30	120.43
Total	23689.30	25475.18

LOAN DISBURSEMENT TO BORROWERS

During the financial year 2015-16 (from July '15 to April '16), loan disbursement from POs to the borrowers is BDT 226.83 billion. Cumulative loan disbursement from POs to borrowers is BDT 2196.75 billion and the recovery rate of loan from borrowers to POs is 99.67 percent. As of April 30, 2016, the number of borrowers is 9.26 million of whom 91.33 percent are women."



About PKSF

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

Present Governing Body of PKSF

Dr. Qazi Kholiquzzaman Ahmad, Chairman

Mr. Md. Abdul Karim, Member
(Managing Director, PKSF)

Dr. Pratima Paul-Majumder, Member

Dr. A. K. M. Nurun Nabi, Member

Mr. Khondkar Ibrahim Khaled, Member

Dr. M. A. Quassem, Member

Ms. Nihad Kabir, Member

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GOVERNING BODY MEETING



The 203rd meeting of the Governing Body of PKSF was held on June 22, 2016. Dr. Qazi Kholiquzzaman Ahmad, Chairman, PKSF presided over the meeting. Members present were Dr. A.K.M. Nurun Nabi, Dr. Pratima Paul-Majumder, Mr. Khondkar Ibrahim Khaled and Mr. Md. Abdul Karim, Managing Director, PKSF. The meeting discussed on the revised

budget for the fiscal year 2015-16 and the proposed budget for the fiscal year 2016-17.

Mr. Md. Abdul Karim, MD, PKSF spoke on the progress of different activities of PKSF. He informed that PKSF will launch a new project titled *Pathways to Prosperity for the Extreme Poor (PPEP)*, financed by DFID. The project will focus on employment opportunities, market linkage, nutrition and social development programmes for the ultra poor. The meeting approved the new project. The project was proposed by the World Bank and was placed in the 197th meeting of the Governing Body of PKSF.

LOW INCOME HOUSING FOR URBAN POOR



A financing agreement was signed between the Government of Bangladesh and the World Bank on June 30, 2016 at NEC Bhaban, Planning Commission, for implementing \$50 million project titled *Low Income Community Housing Support Project*. This project will be funded by the World Bank's International Development Association (IDA). Mr. Kazi Shofiqul Azam, Additional Secretary, Economic Relations Division (ERD), Government of Bangladesh and Mr. Zahid Hussain, Acting World Bank Country Director for Bangladesh signed the agreement on behalf of the government and the World Bank respectively.

This project will pilot a community-driven approach to improve the living conditions of the urban poor in 13 selected municipalities. Around 40,000 low-income urban residents will have access to housing loans, while another 120,000 people will be benefited from the improved roads and drainage system in those municipalities. This project will be implemented jointly by National Housing Authority (NHA) and Palli Karma-Sahayak Foundation (PKSF). Two project agreements have also been signed between the World Bank and two implementing agencies in this regard. The project agreement was signed by Mr. Golam Touhid, Deputy Managing Director, PKSF and Mr. Zahid Hussain, Acting World Bank Country Director for Bangladesh.

The project is divided into five components and all the components are designed to cover the key factors of shelter improvement, community-driven planning, infrastructure, and shelter lending. NHA will implement four components.

PKSF will spearhead the shelter lending programme of the project. Duration of the project is five years (Pilot Phase-24 months and Roll-out Phase - 36 months).