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### PKSF Newsletter

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## UNNOYONE PKSF-2016



Palli Karma-Sahayak Foundation (PKSF) organised a programme titled *Unnoyone PKSF-2016* at PKSF auditorium on July 27, 2016. Dr. Qazi Kholiqzaman Ahmad, Chairman, PKSF presided over the programme. The programme was divided into two sessions. The first session was dedicated to award giving to 22 freedom fighters who are at present either Chairman or Chief Executive Officers of PKSF's Partner Organisations. The second session was organised to give awards to two distinguished persons, Ms. Pham Thi Hong, Executive Director, Center for Education and Community Development (CECD), Vietnam and Mr. Jamil Chowdhury, Founder, Bangladesh Female Academy, for their outstanding contribution to the development sector with special focus.

Mr. Md. Fazle Rabbi Miah, Hon'ble Deputy Speaker, Bangladesh National Parliament attended the first session of the programme as the chief guest while Major General (Retd.) Helal Morshed Khan, Bir Bikrom, President, Bangladesh Muktijoddha Sangsad was the special guest of the occasion.

A documentary on the Liberation War was screened in the programme.

A cultural programme followed the giving of the awards. A cultural team of HEED-Bangladesh, a PO of PKSF, performed a *patgaan* (a prolonged traditional and popular folk song with pictorial show like live bioscope) based on the spirit of the Liberation War titled *Amar Desh Amar Potaka*.

Mr. Abul Maal Abdul Muhith, MP, Hon'ble Minister, Ministry of Finance, the People's Republic of Bangladesh graced the second session of the programme as the chief guest. Mr. Md. Yunusur Rahman, Secretary, Bank and Financial Institutions Division, Ministry of Finance was the special guest of this session.

Members of the Governing Body of PKSF, Deputy Managing Directors & other officials of PKSF, Executive Directors & Chairmen of PKSF POs and representatives from Bangladesh Muktijoddha Sangsad attended the programme.

PKSF bestowed life-time achievement award to Mr. Jamil Chowdhury, the Founder of Bangladesh Female Academy, Sunamganj. The Female Academy is a home to orphan girls where they pursue their education and learn useful life-skills.

A special award was given to Ms. Pham Thi Hong, ED, CECD, Vietnam who has played a leading role in Vietnamese crab-hatchery technology transfer to the projects of PKSF.

# ENRICH HIGHLIGHTS

## ENRICH WORK PLAN FOR FY 2016-17

A meeting was held on 'Formulation of ENRICH Work Plan for FY 2016-17, at PKSF Bhaban on September 22, 2016. Mr. Md. Abdul Karim, Managing Director, PKSF chaired the meeting. Executive Directors (EDs)/representatives of 111 ENRICH implementing Partner Organisations (POs) and officials of ENRICH programme participated in the meeting.



Reimbursement and advance cheques of BDT 40.40 crore were distributed to the CEOs of the POs implementing ENRICH. The meeting discussed on the irregularities found by the ENRICH officials during field visits and advices were given to the EDs to take immediate measures.

## YOUTH IN DEVELOPMENT

An event 'Youth in Development' was organised under the technical and vocational training unit of ENRICH programme. The vision of the Youth in Development event is to help the youth to be rational, sensible and ideal citizens of the country. The main objective of the event was to inspire the youth to uphold the values of our Liberation War and make the youth economically self-reliant. Initially this programme has started in 111 ENRICH Unions through 111 POs. Now the group formation work is in progress in each ENRICH Union.

## PROGRESS OF ONGOING ACTIVITIES

### Health Care Service

At present, a total of 258 Health Assistants and 1,842 Health Volunteers of 111 POs are providing health care services in 150 Unions. In July-September, 2016, a total of 42,155 health cards have been sold and 8,914 static clinics, 2,399 satellite clinics and 17 health camps have been organised.

### Bandhu Chula & Solar Home System

During July-September 2016, a total of 3,259 health and environment-friendly improved cooking stoves (*Bandhu Chula*) and 9,355 Solar Home Systems have been installed.

## ENRICH Centres and ENRICH Homes

114 ENRICH Centres have been established in July-August, 2016. 1,109 Ward Coordination meetings were held in 484 ENRICH Centres. A total of 1,397 ENRICHed homes have already been established.

## Assistance to Freedom Fighters

Under the ENRICH programme, free Health Cards have been distributed to the families of all the freedom fighters living in ENRICH Unions. Moreover, a grant of BDT 1 lac for each was given to 15 insolvent freedom fighters so that they can be engaged in some income-generating activities.

## Special Savings Programme

Up to August, 2016, a total of 2,819 members have deposited BDT 1.50 crore to their respective bank accounts. Up to May, 2016, 514 members have received savings with matching grants of BDT 71.16 lac on maturity of the policies.

## Loan Disbursement Programme

The loan disbursement target from PKSF to PO level in ENRICH Unions for FY 2016-17 was set at BDT 100 crore. BDT 319.32 crore has been disbursed at the field-level including BDT 17.10 crore in August, 2016.

## Educational Assistance Programme

Currently 1,29,929 students are being provided with educational assistance through 4,990 education centres in 150 Unions under ENRICH programme.



**Beggar Rehabilitation Programme in Media:** PKSF has rehabilitated 627 beggars and they are now living self-reliantly and with dignity. The success of this unique initiative of ENRICH has recently attracted the attention of local and international media. Bangla daily Prothom Alo and Daily Ittefaq published article and BBC Bangla aired a story on the success of beggar rehabilitation programme. The story that aired in BBC Bangla can be found in its official Facebook page

[https://m.facebook.com/story.php?story\\_fbid=727074820784562&id=100004461523462](https://m.facebook.com/story.php?story_fbid=727074820784562&id=100004461523462)



# COMMUNITY CLIMATE CHANGE PROJECT (CCCP)

## WORKSHOP ON GO-NGO COLLABORATION

With climate change posing increasing threat to Bangladesh's development, the government and the non-government organisations need to work together for an effective disaster management system. Speakers made this observation at a workshop titled "GO-NGO Collaboration in Disaster Management: Bangladesh Context" organised by PKSF on August 23, 2016. Mr. Md. Shah Kamal, Secretary, Ministry of Disaster Management and Relief addressed the workshop as the chief guest. Presided over by Dr. Qazi Kholiquzzaman Ahmad, Chairman, PKSF, Mr. Md. Abdul Karim, Managing Director, PKSF gave the welcome speech. Mr. Md. Fazlul Kader, DMD (Operations) made the keynote presentation. The workshop was attended by more than 200 people including PKSF staff and officials of various NGOs.



## PROJECT SITE VISITS BY WB REPRESENTATIVES

Mr. Qimiao Fan, Country Director, World Bank, visited the activities of Community Climate Change Project (CCCP) at Asashuni upazila of Satkhira on September 18, 2016. Mr. Fan was accompanied by Mr. Md. Fazlul Kader, DMD (Ops.) and Mr. Zahir Uddin Ahmed, Deputy Project Coordinator, CCCP. The WB Country Director observed different CCCP activities being implemented by Satkhira Unnayan Sangstha (SUS), and expressed his satisfaction on the quality and progress of project activities. Earlier on August 27, a seven-member WB team headed by its acting country director Rajashree Paralkar visited the SUS intervention sites.



## FINAL 'IMPLEMENTATION SUPPORT MISSION' OF WB

The World Bank carried out its 6<sup>th</sup> and final 'Implementation Support Mission' for CCCP from September 18 to 29, 2016. The WB held a series of meetings with CCCP officials on the implementation of activities, procurement and financial status

etc. The WB representatives also met the MD and the DMD (Ops) of PKSF. The mission was wrapped up with a meeting at the Secretariat on September 29, 2016. WB representatives were appreciative of the project activities and marked the CCCP progress as "Satisfactory (S)". They mentioned that they have been working closely with PKSF in the preparation of an upcoming \$100 million project.



## TRAINING ON GIS

A short training for the CCCP staff on the use of Geographic Information System (GIS) was conducted at the PKSF Bhaban on September 5, 2016. Earlier, the GIS consultant finished the field-level activity and data collection on the GIS database. The geographical data on all the activities carried out by the Project Implementation Partners are available on the CCCP website (<http://www.pksf-cccp-bd.org>).

## WB-PIP WORKSHOP ON 'LESSONS LEARNT'

A half-day workshop was organised at the PKSF Bhaban on September 21, 2016 on the experiences gathered and lessons learnt during the implementation of the project. World Bank representatives, CCCP officials and representatives from 18 Project Implementation Partners (PIPs) attended the workshop.

## TRAINING ON CLIMATE CHANGE ISSUES

To build the capacity of the PKSF officials, a certificate course titled "Introduction to Climate Change" was held from September 14 to October 27, 2016 at the PKSF Bhaban. Palli Karma-Sahayak Foundation and Dhaka School of Economics jointly organised the training in which internationally acclaimed experts conducted classes on important climate change issues. A total of 60 PKSF officials and 212 staff members of the Partner Organisations attended the course in 10 batches.

## EXPOSURE/EXCHANGE VISITS

During July to September 2016, a total of seven exposure/exchange visits were organised for the PIP staff and project beneficiaries to boost up their knowledge on climate-adaptive activities. The visits were hosted by Gram Unnayan Karma, ARBAN, PCD, SSS, Samadhan, RRF and DAM.

## ACTIVITIES ON WELFARE OF ELDERLY PEOPLE AND CULTURE & SPORTS

As part of the multi-sectoral approach to serve the disadvantaged people and regenerate our indigenous culture, PKSF has introduced two different and new programmes. Elderly people are being helped out with some special assistance while activities are being patronised to promote indigenous country sports and traditional culture.

### UPLIFTING THE QUALITY OF THE LIVES OF ELDERLY PEOPLE

Programme for Elderly People is being implemented in 20 Unions of 18 districts through 19 selected Partner Organisations (POs) of PKSF. A demographic and socio-economic survey has been conducted in 18 districts and 31,807 elderly people have been identified as prospective beneficiaries of the programme. Moreover, 279 village committees, 174 ward committees and 20 Union committees of elderly people have been formed in 18 districts and they are being provided with training on leadership, communication and social awareness.

Under the programme, the following activities are being implemented in the working areas: establishment of social centres for the 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 creating special social facilities for the elderly people.

### OLD AGE ALLOWANCE

Four POs- Resource Integrated Centre (RIC), Mohila Bohumukhi Shikkha Kendra (MBSK), WAVE Foundation and Ghashful-distributed BDT 3,72,000 (monthly BDT 500/- per person) to 219



elderly people as old-age allowance. BDT 6,94,00 has been distributed to 567 elderly people under the programme so far.

### SPECIAL ASSISTANCE

Five POs- RIC, JAKAS, Uddipan, Shariatpur Development Society (SDS) and SHARP- distributed 121 umbrellas, 45 walking sticks and 25 raised-commodes to the elderly people during July-September, 2016 quarter. Social elites including upazila chairman and Union parishad chairman were present in these programmes.

### ASSISTANCE TO COVER FUNERAL EXPENDITURE

Seven POs-- Uddipan, RIC, Prottashi, TMSS, MBSK. Heed Bangladesh and SHARP-- distributed BDT 67,500/- (BDT 1,500/- per person) to cover the funeral expenditure of 45 deceased elderly persons in this quarter.



### SOCIAL CENTRE FOR ELDERLY PEOPLE

Up to September 2016, registration of lands for establishing 'Social Centres for the Elderly People' has already been completed in 10 Unions. The process will be completed very soon in 7 Unions. The construction of Social Centre at Kalarmar Chara Union of Cox's Bazar district is almost complete while the construction work of Social Centre in Tangail under SSS, in Kadamtola Union of Pirojpur under RIC and in Tetli Union of Sylhet district under TMSS is in progress.

### MEETING TO EXCHANGE VIEWS

On August 9, 2016, concerned officials of PKSF and its POs held a meeting to exchange views with the elderly people at Auliyapur Union in Thakurgaon. After the meeting, the PKSF officials visited the social centre established by ESDO in the Union.

### CULTURE AND SPORTS PROGRAMME

#### NATIONAL ANTHEM RECITATION COMPETITION

National Anthem rehearsals (in group), folk song performance (solo), and poetry recitation (solo) competition were organised by Eco Social Development Organization (ESDO) in different upazilas of Thakurgaon. A total of 1,225 students (890 boys and 335 girls) from 46 schools participated in the competition. In the prize giving ceremonies respective upazila chairmen and education officers were present.





## DEBATE COMPETITION

Jagorani Chakra Foundation (JCF) organised debate competition in Jessore. Students from 10 schools participated in the debate on different social issues. Sacheton, a PO of PKSf, organised a debate competition at Charghat upazila in Rajshahi. 519 students (317 boys and 202 girls) participated in the



competition while Mukti Cox's Bazar, a PO of PKSf, organised debate competition in Cox's Bazar where students of 4 schools participated.

## ESSAY WRITING, STORYTELLING AND MATHEMATICS COMPETITION

Mukti Cox's Bazar, a PO of PKSf organised essay writing, storytelling and mathematics competition. A total of 72 students participated in the competition. In the prize giving ceremony, Executive Director of the organisation, renowned educationists and district cultural affairs officer were present.

## POETRY RECITATION AND SHORT STORY WRITING COMPETITION

Jagorani Chakra Foundation organised a poetry recitation and a short story writing competition at Jessore. 44 students from 8 schools in Jessore and its outskirts participated in the competition. Prizes were awarded to 5 students for quality poetry recitation and 3 students for short story writing.

## SIGNING OF MoU

A Memorandum of Understanding (MoU) was signed between PKSf and *Zhumzhumi*, a monthly magazine for teenagers on August, 20, 2016. Under the agreement, *Zhumzhumi* will publish paint work, essays, poetries and short stories written by the students of PKSf working areas. It will also publish different write up on country's history, culture and National Days.



## TABLE TENNIS TRAINING

ESDO, a PO of PKSf has started 6 month long table tennis training at Thakurgaon. A total of 150 students aged between 7 to 12 years from four selected schools are taking part in the intensive training under four trainers. Mr. Md. Fazlul Kader, Deputy Managing Director, PKSf and District Commissioner of



Thakurgaon inaugurated the training on August 10, 2016. On the basis of the success of the training, PKSf will replicate table tennis training to other parts of the country in future.

## KABADI COMPETITION

Jagorani Chakra Foundation organised a Kabadi competition in Dhanessorgati Union where Singra Bazar committee and Dhaukali United became champion and runners-up respectively. Union Parishad Chairman of Dhanesshorgati Union and teachers of local school were present and handed over champions and runner-up trophies to the winners. ESDO organised Kabadi



competition at Ranisankail, Baliyadangi, Pirganj, and Thakurgaon sadar. A total of 493 students (400 boys and 93 girls) from 16 school in 4 upazilas participated in the competition.

Sacheton, a PO of PKSf, organised Kabadi competition at Paba upazila of Rajshahi. 8 teams participated in the competition in the knock-out format. Borobari Tamim Ekadosh and Tikor Ekadosh became champion and runner-up respectively.

## SWIMMING COMPETITION

Mukti Cox's Bazar, a PO of PKSf, organised swimming competition in Cox's Bazar. 21 students (19 boys and 2 girls) from 5 schools participated in the competition. Executive Director of the organisation, district sports affairs officer and school teachers were present in the prize giving ceremony.

# PROMOTING AGRICULTURAL COMMERCIALIZATION AND ENTERPRISES (PACE)

## CRAB HATCHERY

Nowabanki Gonomukhi Foundation (NGF), a PO of PKSF, has established a crab hatchery in Shyamnagar, Satkhira in order to expand the export oriented crab culture sub-sector in the southern coastal region of the country. Dr. Qazi Kholiquzzaman Ahmad, Chairman, PKSF, inaugurated the first ever successful crab hatchery in Bangladesh on August 27, 2016. The crab hatchery was established under Promoting Agricultural Commercialization and Enterprises (PACE) project. Dr. Ahmad



released crablets in a nursery pond. PKSF Chairman also spoke at another function. He pledged to intensify PKSF's endeavor towards the expansion of potential economic activities in the country.

Mr. Md. Abdul Karim, Managing Director, PKSF and Mr. Md. Fazlul Kader, Deputy Managing Director also spoke on the occasion. Ms. Pham Thi Hong, Executive Director, CECD, Vietnam, Mr. Lutfur Rahman, Executive Director, NGF and other officials of PKSF and NGF were present in the programme. Local crab farmers and other people attended the ceremony.

Center for Education and Community Development (CECD), a Vietnamese development organisation, provides technical support to transfer the crab hatchery technology. It is expected that hundreds of crab farmers will be benefited from the crab hatchery with the capacity of producing 3.2 million crablets per year. It is expected to reduce the dependency on natural sources like Sundarban and help conserve the biodiversity in the region as well.

## SUPERVISION MISSION OF IFAD

A 4-member IFAD supervision mission led by Mr. Peter Situ evaluated the progress of field-level activities of PACE project from August 30 to September 12, 2016. This was the 3<sup>rd</sup> supervision mission of IFAD. The mission members visited different microenterprises and value chain activities of PACE project in Jessore, Meherpur and Chuadunga districts. The IFAD representatives met and discussed with the project participants and concerned PO officials during the visit. The mission expressed their satisfaction in the overall progress of the project which is being jointly financed by PKSF and IFAD.

The wrap-up meeting of the mission was held on September 8, 2016 at Bank and Financial Division of the Ministry of Finance. Mr. Manik Chandra Dey, Additional Secretary of the Ministry of Finance presided over the meeting. Mr. Golam Touhid, Deputy Managing Director (Finance), PKSF, Mr. Akond Md. Rafiqul Islam, General Manager (Operations) & Project Coordinator of PACE and Mr. Gokul Chandra Biswas, Assistant General Manager, PKSF participated in the meeting.



## BUFFALO REARING SUB-SECTOR

PKSF is implementing business cluster-based value chain interventions through the PACE project to expand microenterprises across the country. So far, 19 value chain sub-projects in different farms and non-farm sub-sectors are under implementation. In August, 2016, a new value chain sub-project titled 'Buffalo rearing through improved technology' has been selected for implementation at Bhola district. Grameen Jono Unnayan Sangstha (GJUS), a PO of PKSF, is implementing the value chain project at Bhola sadar, Doulotkhan, Borhanuddin, Lalmohon and Charfassion of Bhola district. A total of 7,000 farmers of the project areas will receive technologies, technical and marketing support in the next four years under the value chain sub-project.





## UPP-UJJIBITO

The Food Security 2012 Bangladesh- Ujjibito project is being implemented since 2013 in 1724 Unions of 28 districts in Barisal, Khulna, Rajshahi and Chittagong divisions through 38 Partner Organisations (POs) of PKSF. 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. 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 extreme 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 community events. Under Ujjibito project, 3,25,000 women-headed and ultra poor households are being provided assistance to come out of extreme poverty. 190 Programme Officers (Technical) are working in 188 upazilas of the country under Ujjibito project. They organise skill development trainings and conduct courtyard sessions and visit households to implement the activities of the project. Ensuring social dignity of project participants and making them empowered is another prime area of the project. The social awareness related issues are discussed in the regular sessions through 258 Programme Officers (Social). Besides, the Programme Officers (Social) also facilitate Vitamin A Campaign of the Government of Bangladesh and ensure that every child of the project participants gets Vitamin A capsule. The Programme Officers (Social) of 38 Partner Organisations of PKSF participated in the national campaign on Vitamin A on July 16, 2016 and World Breast Milk Week, from August 1 to 7, 2016.

Activities	Units
<b>Skills development for entrepreneurship and income generation for female project participants</b>	
- Crop Related Agricultural Training (UPP Members)	1500
- Livestock Related Agricultural Training (UPP Members)	7250
- Crop Related Agricultural Training (RERMP-2 Members)	1785
- Livestock Related Agricultural Training (RERMP-2 Members)	2168
<b>Training in non-agricultural employment opportunities for young women members of UPP families</b>	
- Non Agricultural Training (Tailoring)	100
<b>Grants to the extreme poor households</b>	
-Grant for goat rearing using slate method	35
-Grant for vermi-compost production	150
-Others	95
Vegetable Seed Distribution (units of seasonal package)	117615
Vaccination & Deworming Medicines	2220

Nutrition Services and Community Events	Number
Nutrition and Health Related Session	21172
Household Visit (Pregnant Women)	7545
Household Visit (Lactating Women)	8664
Household Visit (0-5 years old children)	26660
Referrals of Severe Acute Malnourished Children	131
Community Events	7

The 4<sup>th</sup> meeting of the project steering committee was held on September 1, 2016 at the Local Government Division under the Ministry of Local Government and Rural Development. Mr. AKM Nuruzzaman, Project Coordinator of the UPP-Ujjibito component, and Ms. Salma Sharif, Project Director of RERMP-2 of Local Government and Engineering Department (LGED) attended the meeting. Representatives from 10 ministries/divisions also attended the meeting

### UJJIBITO KISHORI CLUBS MAKE A DIFFERENCE

To ensure active participation of women in the decision making process, PKSF established Ujjibito Kishori Club (adolescent girl clubs). At present, a total of 461 adolescent girl clubs have been established in 28 districts where around 5,000 girls have been enlisted as members. The club members meet regularly and

discuss about different social issues including child marriage, and dowry and take steps to ensure education and other safety nets for the disadvantaged people.

Moreover, a weekly session was also conducted for the adolescent and pregnant women which discussed about reproductive health and nutrition. The clubs also have some indoor games facilities where the adolescent girls play Carom, Ludu etc. The adolescents also read novels, weekly magazines and nutrition booklets.



The Chowkibari Kishori Club at Dhunot upazila in Bogra district set an example by providing education to the disabled children unable to go to school for their physical or psychological disability. Now the members of the adolescent club are taking classes at the club room four days in a week. At present, 13 disabled children are enrolled in the Ujjibito Protibondhi Unnayan Club. The journey of the club was started when Jesmin, a SSC examinee and leader of the club noticed that some of their fellows could not attend classes for their disable conditions. She immediately discussed the issue with the other members of the club and decided to arrange special classes for the disabled children of her locality. Since then Jesmin and her team are providing education to the disadvantaged children. Commenting on the success of Ujjibito Protibondhi Unnayan Club, Ms. Hawa, the mother of a disabled child said, “this club has opened our eyes. Earlier, I could not bring my daughter outside home because people blamed me for my daughter’s disabled condition saying that it happened because of my sins”.

## FIELD VISITS

- Dr. Qazi Kholiquzzaman Ahmad, Chairman, PKSF, Mr. Md. Abdul Karim, Managing Director and Mr. Md. Fazlul Kader, Deputy Managing Director, PKSF visited the activities of different partner organisations including **Rural Reconstruction Foundation (RRF)** in Jessore, **Nowabenki Gonomukhi Foundation (NGF)**, **Uttaran**, and **Unnayan Procestha** in Satkhira from August 26 to 28, 2016. They were present in a meeting to exchange views. High officials of **Satkhira Unnayan Samiti** in Satkhira and **Samadhan** in Jessore took part in the meeting. Ms. Pham Thi Hong, Executive Director of Centre for



Education and Community Development (CECD), Vietnam and Mr. Md. Abul Kahsem, DGM, PKSF, also accompanied the visiting team.

PKSF Chairman witnessed the training activities being implemented by **RRF** and **Uttaran** under Skills for Employment Investment Programme (SEIP). Mr. Chairman also visited an ENRICH home, some health and education centres under ENRICH and drinking water supply management and crab culture under CCCP. NGF is



implementing the crab culture hatchery with the help of CECD, Vietnam. Dr. Ahmad exchanged views with the education and health workers of ENRICH programme being implemented by **Nowabenki Ganomukhu Foundation (NGF)**. He also visited a dairy farm at Tala Union and met the successful entrepreneurs. He also met the high officials of **Samadhan**, a PO of PKSF, and discussed about the possible measures to prevent water logging.

- Dr. Md. Jashim Uddin, Deputy Managing Director, PKSF, visited different activities of LIFT programme in Gaibandha from July 29 to August 3, 2016. He visited renewable energy project being implemented by **Social Development Rural Society (SDRS)**. From Gaibandha, Dr Jashimuddin moved to Panchgarh. On July 30, Dr. Jashim visited centres providing education, health and nutrition services, beggar rehabilitation programme, sanitation and community development activities of ENRICH programme being implemented by **RDRS Bangladesh** at Panchagarh.



Dr. Jashim also attended a start-up workshop of SEIP project at Ranisankail upazila being implemented by **Eco-Social Development Organisation (ESDO)** and visited different activities of agriculture and livestock unit and ENRICH programme in Ayma Rasulpur Union being implemented by **JAKAS Foundation**. The PKSF DMD inaugurated an ENRICH centre and visited beggar rehabilitation activities in Joypurhat being implemented by **Ahead Social Organisation (ASO)**, a PO of PKSF.



- Mr. Md. Fazlul Kader, Deputy Managing Director (Operations), PKSF, visited different activities of **Society for Implementation Research Evaluation and Training (SOPIRET)**, a PO of PKSF, at Lakshmipur district from August 5 to 6, 2016. During the visit Mr. Kader held a meeting to exchange views with the executive director and other high officials of the organisation and visited different activities of Mojuchowdhurir Hat and Mandari branches. He also witnessed the Tilapia fish





farming in the floating cage on the Meghna River and dairy farm and grocery shop owned by small entrepreneurs.

- On August 25, 2016, Mr. Md. Fazlul Kader, DMD (Operations), PKSF visited the training activities of **TMSS** at Mirpur centre in Dhaka. He handed over certificates to the participants of Web and Graphic designing course. On August 10, 2016, he witnessed training activities of **ESDO**, a PO of PKSF, in Thakurgaon and inaugurated the Web and Graphic designing course.
- Dr. Md. Jashim Uddin, DMD, PKSF visited the field-level activities of two Partner Organisations - **Heed Bangladesh** and **Ad-din Welfare Centre** at Dacope, Khulna from September 28 to 30, 2016. Mr. A. Q. M. Golam Mawla, General Manager (Operations), PKSF accompanied him during the visit. PKSF DMD inaugurated two desalination water plants at Dacope. **Heed Bangladesh** and **Ad-din Welfare Center** jointly established these plants to supply low cost potable water among the vulnerable people of Dacope. Upazila Chairman and Thana Nirbahi Officer (TNO) of Dacope, Mayor of Chalna Municipal Corporation, members of the POs and other local community leaders participated in the inauguration programme. During the discussion session, community



leaders highlighted various problems of the inhabitants of Dacope.

During the visit, Dr. Md. Jashim Uddin distributed rain water harvesting tanks among the extreme poor members of **Heed Bangladesh** at Dacope. He also visited different Income Generating Activities (IGAs) of the members under PRIME project of these POs. He expressed his satisfaction on the sustainability of PRIME activities even after the completion of the project.



## NEW PO OF PKSF

Modern Development Organisation (MDO) has been enlisted as a Partner Organisation (PO) of PKSF. With the new PO, PKSF now has 275 Partner Organisations across the country. The 203<sup>rd</sup> meeting of the Governing Body of PKSF, held on June 22, 2016, approved the enlistment of the new PO.

MDO is registered under the Voluntary Social Welfare Agencies Registration and Control Ordinance, 1961 and certified by Microcredit Regulatory Authority. MDO is operating micro credit programmes in two upazilas of Sirajgonj district. Up to June, 2016, MDO has 4,934 members and the loan outstanding was BDT 4.92 crore. The cumulative loan recovery rate of MDO is 99.83 % while debt to capital ratio is 6.21:1.

On August, 16, 2016, Mr. Golam Touhid, Deputy Managing Director, PKSF, handed over a cheque of BDT 5 lac to Mr. Akhtaruzzaman, Chairman of the Executive Committee of MDO. Mr. Dilip Paul, Deputy General Manager, PKSF and Mr.

Md. Masud Ahmed Rokoni, Executive Director, MDO were present among others.



## THE PROBLEMS & PROSPECTS OF AGRICULTURAL WORKERS

A discussion meeting on 'Problems and Prospects of Agricultural Workers' and a function to felicitate women agriculture workers' leaders elected in Union parishad election was held at PKSF Bhaban on August 31, 2016. Mr. Hasanul Haq Inu, Honorable minister, Ministry of Information, People's Republic of Bangladesh, addressed the meeting as chief guest. Dr. Qazi Kholiquzzaman Ahmad, Chairman, PKSF and Chairman, Krishi Sromik Adhikar Mancha presided over the meeting. Ms. Rokeya Rafiq, Executive Director, Karmojibi Nari, delivered the welcome speech while Subol Sarkar, General Secretary, Bhumihin Samiti (Association of landless people), presented the concept paper in the meeting.

Mr. Abdul Wadud, MP, Chairman of the Parliamentary Standing Committee on the Ministry of Food, Ms. Shirin Akhter, Member of the Parliamentary Standing Committee on the Ministry of Labour and Employment, Dr. Pratima Paul Majumder, Member, PKSF Governing Body and Chairman, Karmojibi Nari and Mr. Md. Abdul Karim, Managing Director, PKSF were present at the programme as special guests. Palli Karma-Sahayak Foundation

(PKSF), Karmojibi Nari and Krishi Sromik Adhikar Manch jointly organised the programme with the assistance of Institute of Microfinance (InM) and Shammilito Nari Samaj (Combined Women Society). 9 women agricultural workers elected as Union parishad members and one agricultural workers' leader were felicitated in the programme which concluded with an open session.



## SOCIAL ADVOCACY AND KNOWLEDGE DISSEMINATION

Social Advocacy and Knowledge Dissemination unit has started intervening on social development issues in 16 selected Unions under ENRICH programme. A training on 'Social Development and Responsibilities' was organised from August 28 to 29, 2016, in which the Union Coordinators and the Social Development Organisers of the respective Unions participated. The objectives of this capacity building training were to create awareness amongst people about early marriage, eve-teasing, violence against women and children. The training covered different social and legal issues including gender and development; family law (Muslim, Hindu, Christian) and legal issues; alternative dispute resolution (Salish); role of Union Parishad and local people to enjoy available rights. The same training will also be held in 52 ENRICH Unions. A guideline has already been developed and distributed to the respective Partner Organisations (POs) to



implement the training successfully. The unit also produced two plays -on early marriage and child nutrition. The plays are being shown in different places of the country through mobile vans.

## RESEARCH

The Research Division of PKSF has been conducting a project on 'Credit Facility for Small-Scale Aqua-farmers, Hatchery Operators and Feed Producers in Bangladesh' with the financial support of Food and Agriculture Organization (FAO). The general objective of this study is to develop a business plan for credit facility for small-scale aqua farmers, hatchery operators and feed producers in Bangladesh. The specific objectives are: to assess the needs of credit and identify the constraints of credit facilities of the target people (small scale aqua farmers, hatchery operators and feed producers); to identify the process for credit facility, credit services and loan ceiling; to assess the feasibility of the credit provision for the target people; to develop a sample business plan with guidelines for the target people.

This study has drawn the attention of multi-stakeholders. Two workshops have been organised on this study. The first one on inception of the study and the second workshop on preliminary

draft report. PKSF Chairman and Managing Director along with other high officials of PKSF including the representatives from the headquarters of



Food and Agriculture (FAO) and Bangladesh country office were present in these workshops. In addition, fishery experts from Bangladesh Agricultural University, representatives from Department of Fisheries, Bangladesh Shrimp & Fish Foundation (BSFF) and South Asian Network on Economic Modeling (SANEM) also attended the workshops.



## SEIP ACTIVITIES

'Skills for Employment and Investment Program (SEIP)' is an initiative of PKSF to provide demand-driven training and ensure economic development of the marginalized people of Bangladesh. The Finance Division of Ministry of Finance, Government of Bangladesh (GoB) is working as the executive agency to implement this project. The Finance Division has established 'Skill Development Coordination and Monitoring Unit' (SDCMU) to execute the project. Under the direct supervision of SDCMU, different organisations including PKSF are implementing the project. Asian Development Bank, Government of Bangladesh and Swiss Agency for Development and Cooperation (SDC) are jointly financing the project. The goal of the project is to develop skilled workforce through skills training and therefore placing them in productive self and wage employment which will in turn improve their sustainable livelihood.

Under the project, 3250 (578 are female and 2672 are male) trainees have been enrolled with different training service providers up to September 2016. Among them, 1361 trainees



have completed their training of which 1004 have been attached to different employment generation process. The rest of the trainees are in the process of employment. Moreover, 10,000 booklets and 20,000 leaflets containing trade details of SEIP have been distributed to the training Institutions.

### Workshop on the Trainee Management System Software:

On September 22, 2016, a day-long workshop on "Trainee Management System Software" was held at PKSF Bhaban, with the objective to make the MIS Officers of the training institutions of SEIP project familiar to with the updated Trainee Management System Software. The software was provided by the Ministry of Finance for overall data management and data monitoring. The workshop was inaugurated by Mr. Md. Abul Kashem, Deputy General Manager & Project Coordinator of SEIP. Mr. Faisal Hasan, IT & Database Specialist of Skills Development Coordination and Monitoring Unit (SDCMU) and Mr. Abu Jafor Al Forhad, Project Coordinator, Tapware Solutions Ltd. conducted the workshop along with the MIS officers of PKSF-SEIP team.



## PKSF SIGNS SLGA WITH GOVERNMENT

The Governing Body of PKSF in its 197<sup>th</sup> meeting approved PKSF's involvement in World Bank funded Low Income Community Housing Support Project (LICHSP). On September 27, 2016, PKSF signed a Subsidiary Loan and Grant Agreement (SLGA) with the Bank and Financial Institutions Division (BFID) of Bangladesh Government in this regard. This project will pilot a community-driven approach to improve the living conditions of the urban poor in some selected municipalities. This project will be implemented jointly by National Housing Authority (NHA) and PKSF. The project is divided into five components and PKSF will spearhead the Shelter Support and Lending Component in two phases. Duration of the project is 5 years. The budget of the project is USD 57.7 million. The donor has already granted USD 18 million as credit and USD 2 million as technical assistance in

favour of PKSF. In the first phase, PKSF will implement the project in five selected municipalities on pilot basis for two years and in the second phase a total of 13 municipalities including the first five municipalities will be covered for another three years.

The Implementation Support Mission of World Bank under LICHSP visited PKSF from September 24 to October 4, 2016. Ms. Anna O' Donnell, Senior Social Development Specialist & Task Team Leader, Ms. Sabah Moyeen, Senior Social Development Specialist and Co-Task Team Leader, Mr. Asheque Shiblee, Procurement Consultant and Mr. Harish Khare, Housing Finance Consultant were among the team members. They held several meetings with PKSF officials including its Managing Director.

## THE 204<sup>th</sup> MEETING OF THE GOVERNING BODY

The 204<sup>th</sup> meeting of the Governing Body of PKSF was held on September 1, 2016. Dr. Qazi Kholiqzaman Ahmad, Chairman, PKSF presided over the meeting. Members present were Dr. A.K.M. Nurun Nabi, Dr. M.A. Quassem, Mr. Khondkar Ibrahim Khaled and Mr. Md. Abdul Karim, Managing Director, PKSF. The meeting discussed about the successful crab hatchery technology transfer from Vietnam. To reduce the dependency on natural sources and to conserve the biodiversity, Center for Education and Community Development (CECD), a Vietnamese development organisation is providing technical support to establish crab hatchery technology at Shyamnagar upazila in Satkhira. The Governing Body congratulated PKSF to establish the first ever successful crab hatchery in Bangladesh. The Governing Body granted BDT 14 lac as grant in favour of

families of 14 fishermen in Pirojpur, who went missing/died during the cyclone Sidr and Mahasen. The meeting also gave approval of BDT 278.90 crore as loan grant in favour of 21 partner organisations of PKSF.



## ORBIS CEO MEETS PKSF MD

Mr. Bob Ranck, President & CEO, Orbis International (a New York-based non-profit NGO, dedicated to saving sight worldwide) had a meeting with Mr. Md. Abdul Karim, Managing Director, Palli Karma-Sahayak Foundation (PKSF) on September 22, 2016 at PKSF Bhaban. Dr. Munir Ahmed, Country Director and Mr. Mohammed Alauddin, Director of Programs, Orbis, Mr. Golam Touhid, Deputy Managing Director (Finance), and Mr. A.K.M. Nuruzzaman, Deputy General Manager (Operations), PKSF attended the meeting on behalf of their respective organisations. The meeting discussed different programmes of PKSF and Orbis. Both the organisations took decision to jointly implement different social programmes and the representatives of PKSF and Orbis also discussed about the Memorandum of Understanding to operate these programmes.



## PKSF SIGNS CONTRACT

Under PACE project, a number of value chain interventions are in place in various potential economic sub-sectors across the country. Expansion of medicinal plants cultivation is considered as a potential economic activity that can bring some instant fortune for the poor villagers with minimum or no investment as there is a high demand of medicinal plants (as raw materials) in various native pharmaceutical industries.

In view of this, PKSF has decided to conduct a value chain analysis on medicinal plant cultivation. In fact, PKSF has been promoting cultivation of similar medicinal plants through its ENRICH programme. On August 2, 2016, PKSF signed a contract with Mr. Altaf Hossain to conduct the study. Mr. Md.

Ziauddin Iqbal, General Manager (Admin.) signed the contract on behalf of PKSF. The study will be conducted as per specific terms of reference (ToR).

PKSF took an initiative to conduct a feasibility study to introduce new financial services for the people with entrepreneurial ideas and skills. PKSF signed an agreement with Mr. S. M. Rahman, Consultant on July 18, 2016, to conduct the study. Mr. Md. Ziauddin Iqbal, General Manager (Admin.) signed the contract on behalf of PKSF. Following the recommendations of the feasibility study, PKSF will introduce a new financial service titled *Start-up Capital Loan* on an experimental basis through its selected Partner Organisations.



## TRAINING

A total of BDT 2.08 crore has been allocated for the Training unit for FY 2016-17. The Training unit is expected to organise training sessions for 261 batches to be participated by senior and mid-level officials of Partner Organisations (POs) in 25 different venues in and outside of Dhaka in this FY.

### TRAINING FOR OFFICIALS AND FIELD WORKERS OF POs

Training unit of PKSf provided the following training courses to 702 officials and field workers on 6 different modules in 30 batches during July-September, 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	2	3	35	40	PKSF Bhaban & InM
Monitoring and Evaluation	Senior & mid-level officials	1	3	14	20	PKSF Bhaban
Strategic Planning for NGOs/MFIs	Senior & mid-level officials	1	5	14	19	PKSF Bhaban
Internal Audit for Operation of NGOs/MFIs	Internal auditors	1	5	13	19	PKSF Bhaban
Group Dynamism in Poverty Alleviation: Savings and Credit Management	Field workers of POs	14	5	62	341	12 different venues in and outside of Dhaka
Small and Medium Enterprise Management and Operations	Field workers of POs	11	5	38	263	8 different venues outside of Dhaka
		30		176	702	



### ORIENTATION SESSION FOR UNIVERSITY STUDENTS

A half a day orientation session on PKSf programmes and activities was organised on August 11, 2016 for 56 students of South East University at PKSf Bhaban.

### TRAINING FOR THE POs

22 officials of Project Implementation Partners (PIP) of the POs of PKSf attended a 3-day long training titled *Introduction to Climate Change* under Community Climate Change Project (CCCP) from September 25 to 27, 2016 at PKSf Bhaban. Another 66 officials of PIP of the POs attended similar training



courses in three batches from October 4 to 6, October 16 to 18 and October 25 to 27, 2016.

### INTERNSHIPS

Three students of the Department of Development Studies, University of Dhaka worked as interns on Result Based Monitoring (RBM) section under UPP-Ujjibito project at PKSf.

### INTERNATIONAL EXPOSURE VISITS

Mr. Md. Abdul Karim, Managing Director, Mr. Md. Fazlul Kader, DMD (Operations), Mr. Md. Golam Touhid, DMD (Finance), PKSf attended a meeting on Financial Sector Development in Bangladesh from July 10 to 16, 2016 in the World Bank



Headquarters in USA. On the last day of the meeting, Mr. Abdul Karim gave a presentation titled ‘Developing Housing Microfinance for the Urban Poor: The Case of PKSF in Bangladesh’. In his presentation, PKSF MD portrayed the present scenario of housing finance in Bangladesh with respect to the upcoming Low Income Community Housing Support Project to be implemented by PKSF and National Housing Authority (NHA) and which will be funded by the World Bank. He also responded to a special invitation from the South Asia Social Development Unit of the World Bank. Mr. Karim mentioned that through this project PKSF will be looking forward to expanding housing finance access to the middle- and lower-income groups.

Mr. Md. Fazlul Kader, DMD (Operations), PKSF attended the 2016 Asian Evaluation Week from September 5 to 8, 2016, in

China. The Peoples Republic of China and Asian Development Bank jointly organised the programme in Zean.

Mr. Md. Hasan Khaled, General Manager (Audit), PKSF, participated in the Eighth International Forum for Sustainable Asia and the Pacific 2016 (ISAP 2016) Conference from July 12 to 13, 2016 in Japan. Institute for Global Environmental Strategies (IGES) and The United Nations University Institute for the Advanced Study of Sustainability (UNU-IAS) organised the conference.

Mr. A.Q.M. Golam Mawla, General Manager (Operations) attended the 2<sup>nd</sup> Edition of the Rural and Agricultural Finance Program under Master Card Foundation Microfinance Scholarship Programme from July 18 to August 5, 2016 in Turin, Italy.



Training/workshop	Organiser and Venue	Duration	No. of Participants
Annual Planning Meeting BARD	BARD, Comilla	July 20 to 21	1
Bangladesh Summit on Sustainable Development	Eminence and PKSF	July 24 to 25	151
Inaugural programme of World Breastfeeding Day, 2016	Ministry of Health and Family Planning, Institute of Public Health Nutrition and Bangladesh Breastfeeding Foundation	August 2	1
Workshop on GO-NGO Collaboration in Disaster Management (Bangladesh Context)	PKSF	August 3	101
Training Session on Systematic Tracking of Exchanges in Procurement (STEP)	World Bank, Dhaka Office	August 9	2
Workshop on SDG Implementation in Bangladesh	PKSF	September 7	151
Certificate programme on Introduction to Climate Change	Dhaka School of Economics and PKSF	September 24 to 25	29





# CREDIT OPERATIONS STATUS OF PKSF

## LOAN DISBURSEMENT TO POs

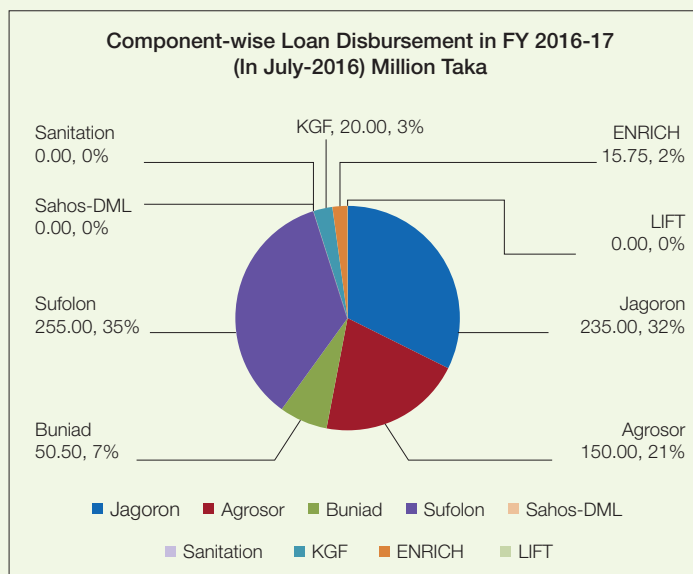
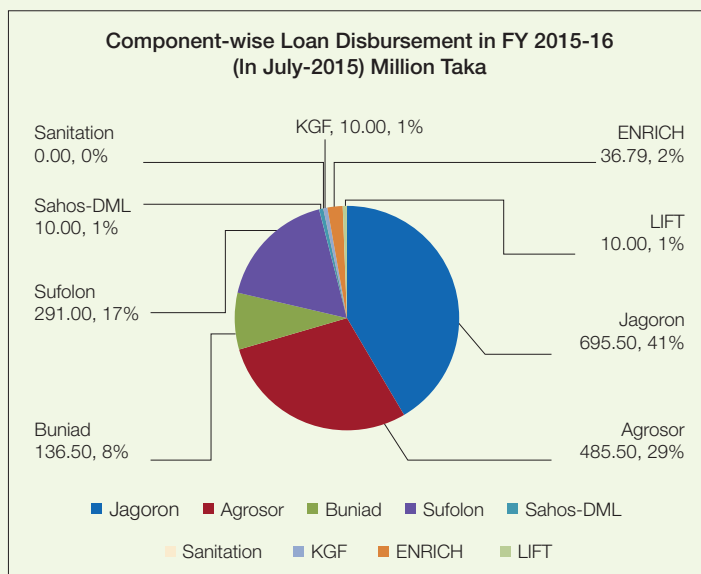
During the financial year 2016-17 (in July '16), loan disbursement from PKSF to the POs (Partner Organisations) is BDT 726.25 million. Cumulative loan disbursement from PKSF to the POs is BDT 247139.87 million as of July 31, 2016 and the recovery rate of loan from the POs to PKSF is 99.18 percent. A summary of PKSF's loan disbursement and loan outstanding as of July 31, 2016 is presented below:

Programmes/Projects	Loan Disbursement (Cum. in million Tk.) (PKSF to POs)	Loan Outstanding (in million Tk.) (PKSF with POs)
BUNIAD	17564.50	3207.65
JAGORON	104761.09	18030.11
AGROSOR	38095.80	11495.64
SAHOS	690.20	168.25
SUFOLON	62577.20	5322.39
KGF	4320.00	827.50
ENRICH	1663.92	1187.80
Others (including ID Loan)	2930.73	13.73
<b>Total (Mainstream):</b>	<b>232603.43</b>	<b>40253.08</b>
<b>Projects</b>		
EFRRAP	1122.50	15.59
FSP	258.75	0.00
LIFT	658.35	258.79
LIFT Non-PO	75.72	13.75
LRP	803.80	0.55
MFMSFP	3619.60	91.90
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>14536.43</b>	<b>471.66</b>
<b>Grand Total:</b>	<b>247139.87</b>	<b>40724.73</b>

FY Loan Disbursement (In Million BDT) PKSF to POs		
Programmes/Projects	Loan Disbursement (FY 2015-16) Up to July-2015	Loan Disbursement (FY 2016-17) Up to July-2016
Jagoron	695.50	235.00
Agrosor	485.50	150.00
Buniad	136.50	50.50
Sufolon	291.00	255.00
Sahos-DML	10.00	0.00
Sanitation	0.00	0.00
KGF	10.00	20.00
ENRICH	36.79	15.75
LIFT	10.00	0.00
<b>Total</b>	<b>1675.29</b>	<b>726.25</b>

## LOAN DISBURSEMENT TO BORROWERS

During the financial year 2016-17 (in July'16), loan disbursement from POs to the borrowers is BDT 16.84 billion. Cumulative loan disbursement from POs to borrowers is BDT 2268.85 billion and the recovery rate of loan from borrowers to POs is 99.69 percent. At the end of July 2016, amount of loan outstanding of POs with borrowers is BDT 160.25 billion. At the same time, the number of borrowers is 9.34 million of whom 91.44 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 Kholiqzaman 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

## BANGLADESH'S DEVELOPMENT: SOME ISSUES AND PERSPECTIVES



A book titled Bangladesh's Development: Some Issues and Perspectives has been published recently. The publication of the book was facilitated by Palli Karma-Sahayak Foundation (PKSF), Dhaka School of Economics (DSeE) and Bangladesh Unnayan Parishad (BUP). The book is an anthology of essays written by some renowned personalities. The essays are in honour of Mr. Abul Maal Abdul Muhith, MP, Hon'ble Finance Minister, the People's Republic of Bangladesh. The launching of the book was held within a programme titled Unnoyone PKSf-2016 at the PKSf auditorium on July 27, 2016. Dr. Qazi Kholiqzaman Ahmad, chair of the session, all of a sudden, announced the launching of the book towards the end of his speech. The book launching ceremony was not even mentioned in the programme schedule. Mr. Abul Maal Abdul Muhith, the chief guest of the programme was pleasantly and extremely surprised at the sudden announcement of the launching of the book published in his honour. Dr. Ahmad invited the publisher, co-editor and the representatives of three organisations which extended assistance to the publication of the book to come on the stage. All of them including the Finance Minister unveiled the book. The audience gave big hands of applause to express their joy.

The chief guest, in his speech, offered sincere thanks to the editors and to those behind the publication of the book. It seemed that he failed to conceal his utter pleasure. An overview of the Bangladesh's development in the recent years in the introductory section seeks to underline the desired focus of the book. It also focuses on PKSf's experiences in poverty eradication. Some essays of the book are on agricultural economy, industrial economy, knowledge economy and finance & banking, while some essays are on social status of women, education, climate change and culture and arts. A total of 20 essays by 22 eminent personalities are included in the book. It's interesting that 6 of the writers are related to PKSf. Palak Publishers has published the volume.

## PROGRESS AND FUTURE PLAN OF SDGs

Palli Karma-Sahayak Foundation (PKSF) organised a seminar titled 'SDG Implementation in Bangladesh: Progress and Future Plan' on September 7, 2016 at PKSf auditorium. Dr. Qazi Kholiqzaman Ahmad, Chairman, PKSf chaired the seminar. Mr. Md. Shahidul Haque, Secretary, Ministry of Foreign Affairs, the People's Republic of Bangladesh was the chief guest. Mr. Md. Abdul Halim, Director General, Governance Innovation Unit, Prime Minister's Office presented the keynote paper. Mr. Md. Abdul Karim, MD, PKSf delivered the welcome speech in the

programme. High Officials of PKSf and of different ministries and departments of GoB institutions and CEOs of the PKSf POs were present in the seminar.

