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PKSF Newsletter

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MONGA, NOW, IS AN OBSOLETE WORD

Says AMA Muhith in the Closing Ceremony of PRIME



Expressing a hope that Bangladesh would be free from poverty by 2024, Mr. AMA Muhith, MP, Finance Minister, Government of Bangladesh said that there is no *Monga* (famine like situation) in the country. "We've erased the word *Monga* from Bangla dictionary. We can pleasantly do so as *Monga* no more exists in the country," commented Mr. AMA Muhith at a function at Palli Karma-Sahayak Foundation (PKSF) on November 30, 2016. "There will be no poor people in the country by the next eight years," he said as the chief guest. PKSF held the closing ceremony of the Programmed Initiatives for Monga Eradication (PRIME), a comprehensive approach to eradicate *Monga*. PRIME has completed its ten years of operation in December, 2016, through a successful eradicating of *Monga* from the country.

Mr. Mahbub Ahmed, Senior Secretary, Finance Division, Ministry of Finance, was present as the special guest. Dr. Qazi Kholiquzzaman Ahmad, Chairman, PKSF presided over the programme. A welcome note thanking all concerned with PRIME was delivered by Mr. Md. Abdul Karim, Managing Director, PKSF. Government officials, representatives of DFID Bangladesh, PKSF's Board Members, officials of PKSF and CEOs/representatives of PKSF's Partner Organisations (POs) were present on this occasion.

The ceremony started with an exciting and live display of PRIME activities such as mat-making, tailoring, production of bamboo or cane craft, vermi-compost, *kuchia* fish cultivation etc. Funded by DFID Bangladesh PRIME was designed to implement in the north-western region of Bangladesh characterised by acute hunger and income depletion during the pre-harvest months of October to December. In 2006, PKSF started this project and gave micro-credit worth BDT 2,455 crore to 5.12 lakh families in 50 upazilas of 11 districts to help those affected by *Monga*. In 2010, PRIME started working in the natural disaster-prone south-western region.

Two separate presentations were made by Dr. Md. Jashim Uddin, Deputy Managing Director (Admin.), PKSF and Professor Dr. M.A. Baqui Khalily, former Executive Director of Institute for Inclusive Finance and Development (InM). DFID Bangladesh Representative Mr. Keith Thompson remarked that United Kingdom would envisage Bangladesh as a potential development partner. A session called "Voices from Grassroots" took place which was exceptional in nature in which the programme participants shared the experiences of their successful drives to come out of the poverty. Among others, Dr. Reazul Islam, former Team Leader, PCU, DFID, Dr. Md. Shahid Uz Zaman, Executive Director, ESDO and Mr. Lutfur Rahman, Executive Director, NGF also spoke on the occasion.

PKSF RETREAT 2016

After a span of 10 years, Palli Karma-Sahayak Foundation (PKSF) organised a Retreat at BRAC CDM in Savar to regroup and rediscover the employee's passions for work and socialisation of the employees of all ranks and file. The Retreat took place from October 22 to 24, 2016. Dr. Qazi Kholiqzaman Ahmad, Chairman, PKSF and Mr. Md. Abdul Karim,



Managing Director, PKSF along with all Deputy Managing Directors, General Managers and other PKSF officials up to the rank of Assistant Manager, in total 149 persons, took part in the Retreat. Members of PKSF's Governing Body including Professor Dr. A.K.M. Nurun Nabi, Mr. Khondkar Ibrahim Khaled and Dr. M.A. Quassem, were also present in the Retreat.



In the formal part of the Retreat programme, issues were raised about the upcoming challenges for PKSF and the critical aspects of its activities of now and tomorrow. Four separate sessions took place on different issues which were moderated by senior officials of PKSF. Each of the sessions was followed by an active



A friendly football match participated by the male participants added to the enjoyment of the event. The women participants contributed to the show with the speedy transfer of a pillow tuned to the intermission of music. A gala cultural evening with songs and comics pleased everybody present. Renowned



and lively participation of PKSF officials of different ranks. The sessions were- "PKSF Perspective: Past, Present & Future" was moderated by Mr. Md. Abdul Karim, Managing Director, PKSF; "Climate Change and Poverty" was moderated by Mr. Md. Fazlul Kader, Deputy Managing Director (Programme), PKSF; "Inclusive Finance & Development" was moderated by Dr. Md. Jashim Uddin, Deputy Managing Director (Admin.), PKSF and "Human Capacity Building of PKSF" was moderated by Mr. Golam Touhid, Deputy Managing Director (Finance), PKSF.

The recreational part of the PKSF Retreat was quite entertaining.



artistes of the country took part in the programme.

Mr. Md. Abdul Karim, Managing Director, in his closing speech thanked all the officials of PKSF to make the Retreat a success. PKSF Chairman Dr. Ahmad concluded the 3-day Retreat programme by saying that the Retreat of PKSF has come to a successful end with effective and quite impressive participation of all officials. He hoped that this Retreat would rejuvenate and strengthen the team spirit of PKSF through co-operation and coordination at the individual and community level.

COMMUNITY CLIMATE CHANGE PROJECT (CCCP)

Community Climate Change Project (CCCP) under Bangladesh Climate Change Resilience Fund (BCCRF) is a climate change adaptation project. The project aims at enhancing the capacity of the selected communities to increase their resilience to the adverse impacts of climate change. Palli Karma-Sahayak Foundation (PKSF) has implemented the project with fiduciary support from the World Bank. Total budget of CCCP has been BDT 100.20 crore (US\$13 million) and the project has come to its completion in December 2016. Flood, drought and salinity-prone areas have been the working areas of the project. CCCP achieved its targets within the stipulated time.

SUB-PROJECT IMPLEMENTATION AT FIELD-LEVEL

A total of 41 Project Implementing Partners (PIPs) of CCCP have been working in 36 climate-vulnerable upazilas of 15 districts in Bangladesh. The major field-level activities of CCCP include raising of homestead plinths, installation of sanitary latrines and tube-wells, promotion of improved cooking stoves, demonstration of climate-resilient crops, pumpkin cultivation in *char* areas, pond re-excavation and water development, installation of desalination plants, repairing of roads/embankments, and supporting technology transfer for climate-resilient Income Generating Activities (crab fattening; goat, sheep, poultry and duck rearing; homestead gardening; vermi-compost production etc.) and capacity enhancement for the communities vulnerable to climate change.

TRAINING ON CLIMATE CHANGE ISSUES



To build the capacity of the PKSF officials, a certificate course titled *Introduction to Climate Change* was organised at the PKSF Bhaban from September 14 to October 27, 2016. Palli Karma-Sahayak Foundation and Dhaka School of Economics jointly organised the training programme. Internationally acclaimed experts conducted classes on important climate change issues during the programme. A total of 59 PKSF officials and 212 staff of the Project Implementing Partners (PIPs) attended the training in 10 batches.

WORKSHOP ON PROMOTION OF ICS

CCCP and USAID-funded Catalyzing Clean Energy in Bangladesh (CCEB) project jointly organised a day-long workshop on *Access to Finance for Improved Cooking Stoves* at the PKSF Bhaban on November 23, 2016. Dr. Qazi



Kholiuzzaman Ahmad, Chairman, PKSF presided over the programme. Mr. Md. Fazlul Kader, Deputy Managing Director (Programme), PKSF moderated the programme. The objective of the workshop was to strengthen and ensure the sustainability of the market for improved cooking stoves (ICS) by developing a linkage between the manufacturers and the Partner Organisations of PKSF. Mr. Zahir Uddin Ahmed, Deputy Project Coordinator, CCCP gave a presentation on PKSF's experiences on ICS.

INSTALLATION OF DESALINATION PLANTS

The crisis of drinking water is at its worst in the salinity affected coastal areas. To help people cope with the prevalent circumstances, CCCP initially installed three desalination plants in the salinity affected areas where people have no source of drinking water around. Towards the end of the project duration, another 27 desalination plants were installed under CCCP.



CULTURAL AND SPORTS PROGRAMME

HAND WRITING AND DRAWING COMPETITION

Hand writing, drawing, poetry recitation and short story writing competition was organised by Integrated Development Foundation (IDF) at Lohagara upazila of Chittagong from October 4 to 15, 2016. 153 students from 11 schools and madrashas participated in the competition.

PITHA FESTIVAL & CULTURAL PROGRAMME

Jagorani Chakra Foundation (JCF) organised a *Pitha* festival on December 28, 2016. Superintendent of Police, Jessore, inaugurated the festival in which 101 varieties of pitha were displayed. SKS Foundation organised cultural programmes in different schools in Gaibandha throughout the month of November, 2016. Grameen Jono Unnayan Sangstha organised a *Pala* song (musical narrative) show at Vaduria Union in Bhola on



November 21, 2016. Mukti, Cox's Bazar organised a five-day long cultural workshop at Cox's Bazar Shilpakala Academy in December, 2016, in which 56 students from 8 schools participated.

TABLE TENNIS TOURNAMENT

ESDO, a PO of PKSF organised a table tennis tournament on October 26, 2016, on completion of 6-month training. Mr. Md. Abdul Karim, MD, PKSF and President of Bangladesh Table Tennis Federation, distributed prizes to the winners of the tournament as the chief guest.



FOLK MUSIC COMPETITION

A two-day long folk music competition was organised by IDF at Hathazari in Chittagong on October 24 and 25, 2016. A total of 200 participants from several remote places of the district participated in the competition.

FOOTBALL, CRICKET, HANDBALL COMPETITION

An Inter Club Football Competition was organised by People's Oriented Program Implementation (POPI) from August 19 to October 20, 2016. 32 clubs from Bhairab, Kishoreganj, Narsingdi and Brahmanbaria districts took part in the tournament. An Inter School Football Competition was organised by Mukti Cox's Bazar from September 27 to 30, 2016 at Cox's Bazar stadium. 8 school teams took part in the tournament.



Grameen Jana Unnayan Sangstha organised a school cricket tournament on December 23, 2016 in which, 12 school teams participated.

JCF organised a girls handball tournament on November 17, 2016 at Jessore.

CAROM, CHESS, KABADI, SWIMMING, STICK-FIGHTING

On October 31, 2016 at Bhola, Grameen Jana Unnayan Sangstha (GJUS) organised Carom and Chess competition in which 40 people took part in Carom and 10 took part in Chess



competition. GJUS organised a Kabadi competition on November 16, 2016 at Bhola while IDF organised another Kabadi competition on October 18 and 19, 2016 at Lohagara in Chittagong. GJUS organised a swimming competition on October 10, 2016 at Bhola where 62 students participated. JCF organised a stick-fighting (Lathi Khela) competition on November 14, 2016 at Magura.

MINI MARATHON, GIRLS CYCLING

JCF organised a mini marathon at Jessore on December 28, 2016 to create awareness against terrorism, drugs and militancy. 97 people joined the 7-kilometre long marathon.

On December 31, 2016, ESDO organised a cycling for girls to create awareness against terrorism, drugs and militancy, child marriage, dowry, eve-teasing. Some 250 girls took part in the 112-kilometre long cycling while 112 boys took part in a 9-kilometre long mini marathon. Around 20 thousands students



of 65 schools were involved in the mega event. Five members of parliament, DIG of Police, Sector Commander of BGB and other high government officials witnessed the events.

UPLIFTING THE QUALITY OF THE LIVES OF THE ELDERLY PEOPLE

Programme for Uplifting the Quality of the Lives of the Elderly People is being implemented in 20 Unions of 18 districts through 19 selected Partner Organisations (POs) of PKSF. A total of 31,807 elderly people have been identified as probable beneficiaries of the programme after a demographic and socio-economic survey. 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, creating appropriate credit and training facilities, training up para-physiotherapist to provide geriatric nursing and creating special social facilities for the elderly people. 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.

OLD AGE ALLOWANCE

19 POs distributed BDT 13,37,000 (monthly BDT 500/- per person) to 891 elderly people as old-age allowance during October-December, 2016. Dr. Qazi Kholiqzaman Ahmad, Chairman, and Dr. Md. Jashim Uddin, DMD (Admin.), PKSF were present at one of the old-age allowance distribution programmes at Panchgau Union in Moulvibazar.

SPECIAL ASSISTANCE

18 POs distributed 138 umbrellas, 199 walking sticks and 192 raised-commodes, 385 blankets and 141 warm cloths to the elderly people during October-December, 2016 quarter. Mr. Md. Abdul Karim, MD, PKSF and Mr. Md. Mashiar Rahman, GM, PKSF were present at one of the special assistance distribution programme at Mekhol Union under Hathazari upazila in Chittagong. Social elites including upazila chairman and Union parishad chairman were present in these programmes.

ASSISTANCE TO COVER FUNERAL EXPENDITURE

16 POs distributed BDT 1,11,000/- (BDT 1,500/- per person) to cover the funeral expenditure of 74 deceased elderly persons in this quarter.

SOCIAL CENTRE FOR ELDERLY PEOPLE

Up to December 2016, registration of lands for establishing 'Social Centres for the Elderly People' has already been completed in 12 Unions. The process will be completed very soon in 5 Unions. The construction of Social Centre has been completed in 3 Unions. Mr. AHM Abdul Qaiyum, DGM, PKSF visited a social centre at Kadomtola Union in Pirojpur.



AWARDING ELDERLY PEOPLE AND THEIR CHILDREN

94 elderly persons were awarded in recognition of their contribution to society and 43 persons were awarded for serving their parents. 1094 elderly persons were provided training on different income generating activities in the quarter. Rallies and elderly people fair were held in 10 different Unions across the country in observance of International Day of Older Persons on October 1, 2016.

ENRICH HIGHLIGHTS

ASSISTANCE TO FREEDOM FIGHTERS

Enhancing Resources and Increasing Capacities of Poor Households towards Elimination of their Poverty (ENRICH) programme is being implemented at 150 Unions of 62 districts in all 7 divisions of the country through 111 POs of PKSF. Under the ENRICH programme, free Health Cards have been distributed to the families of all the freedom fighters living in the ENRICH Unions. Moreover, a grant of BDT 1 lac for each was given to 34 insolvent freedom fighters so that they can be engaged in some income-generating activities. These freedom



fighters are from the working areas of RDRS Bangladesh, Eco-Social Development Organization (ESDO) and BEDO, POs of PKSF in Panchagarh, Thakurgaon, Bogra and Naogaon districts.

HEALTH CARE SERVICE

At present, a total of 283 Health Assistants and 1,998 Health Volunteers of 111 POs are providing health care services in 150



Unions. In October-December, 2016, a total of 88,129 health cards have been sold and 14,309 static clinics, 3,253 satellite clinics and 207 health camps have been organised under the ENRICH programme.

EDUCATIONAL ASSISTANCE PROGRAMME

Under the ENRICH programme, currently 1,30,410 students are

being provided with educational assistance through 5,000 education centers in 150 Unions.

BANDHU CHULA & SOLAR HOME SYSTEM

During October-December, 2016, a total of 5,948 health and environment-friendly improved cooking stoves (Bandhu Chula) and 7,156 Solar Home Systems have been installed.

ENRICH CENTRES AND ENRICHED HOMES



66 ENRICH Centres have been established in October-December, 2016. 2,927 Ward Coordination meetings were held in 556 ward centres. These centres have already evolved as the centres of development in the respective areas. In addition, a total of 1,965 ENRICHed homes have already been established.

SPECIAL SAVINGS PROGRAMME

Up to December, 2016, a total of 4,908 members have deposited BDT 1.77 crore to their respective bank accounts while 594 members have received savings with matching grants of BDT 82.68 lac on the maturity of their 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. Up to December, 2016, BDT 51.77 crore has already been disbursed while a total of BDT 417.57 crore has been disbursed from PO to participant-level including BDT 27.14 crore in December, 2016.

YOUTH IN DEVELOPMENT

An event, 'Youth in Development' has been initiated to develop the youth under the ENRICH programme. It will help the youth to be rational, sensible and ideal citizens of the country. The purpose of their work will be welfare for all. Initially, this programme has started in 111 ENRICH Unions through 111 POs. The group formation work has been started in each ENRICH Union. Till December, 2016, a total of 1,051 Youth forums have been formed.

THE 27th ANNUAL GENERAL MEETING

The 27th Annual General Meeting of PKSF was held on December 27, 2016 at PKSF Bhaban. Dr. Qazi Kholiquzzaman Ahmad, Chairman, PKSF presided over the meeting. The members of the General Body present at the meeting were: Dr. Pratima Paul-Majumder, Professor Dr. A.K.M. Nurun Nabi, Mr. Khondkar Ibrahim Khaled, Mr. C. M. Shafi Sami, Mr. Md. Fazlul Haque, Ms. Bulbul Mohalanabish, Begum Razia Hossain, Mr. Nazir Ahmed Khan, Dr. Nazneen Ahmed, Professor Shafi Ahmed, Ambassador Munshi Faiz Ahmad, Mr. S.M. Wahiduzzaman Babur, Dr. Mujib Uddin Ahmad and Mr. Md. Abdul Karim, Managing Director, PKSF.



Dr. Qazi Kholiquzzaman Ahmad highlighted different activities of PKSF across the country. He informed the house that PKSF has taken lifecycle approach to implement its programmes and projects to establish human dignity and improve the standard of lives of the people. PKSF's diversified programmes cover every stage of human life, from cradle to grave, added Dr. Ahmad. PKSF MD submitted the progress report on the realisation of the resolutions of the last General Meeting. The meeting highly expressed its satisfaction over the progress of PKSF's activities.

PKSF's Audit Report of FY 2015-16, prepared by MABS & J Partners Chartered Accounts, was placed at the meeting. The meeting approved the report after detailed discussion.

The meeting re-nominated C. M. Shafi Sami and Ms. Bulbul Mohalanabish as members of PKSF General Body for the next two years. The meeting also nominated Mr. Mohsin Ali, Executive Director, WAVE Foundation (a PKSF PO), Dr. Salima Rahman, Executive Director, RDRS Bangladesh (a PKSF PO) and Dr. Ranimohan Debnath, Journalist, Economic Columnist as members of the PKSF General Body for the next two years.

SIGNING OF AGREEMENTS

On December 14, 2016, an agreement was signed between PKSF and Mr. S. M. Hasan Iqbal, Consultant to conduct a sub-sector study to identify the demand of setting up a common facilities centre for the business cluster of shoe manufacturing at Bhairab in Kishoreganj district. On the same day, another agreement was signed between PKSF and Mr. Md. Monirul Alam Shawon Akond, Consultant to conduct a technical feasibility study on jamdani saree sub-sector. The study will identify the constraints in the sub-sector and will find the ways to reduce the duration of the production cycle of jamdani sarees.

On December 19, 2016, an agreement was signed between PKSF and Consultant Mr. Md. Faruque Miah, Associate Professor, Department of Genetic Engineering & Biotechnology, Shahjalal University of Science and Technology to conduct a

sub-sector study on sea weed production sub-sector. The sub-sector study will assess the export potentials and possible diversified use of sea weeds in Bangladesh. On the same day, another agreement was signed between PKSF and Professor Md. Omar Faruque, Consultant to conduct a technical feasibility study on the free ranch management system of buffalo rearing in char areas.

In order to conduct a technical feasibility study, an agreement was signed between PKSF and Mr. Jagadish Chandra Saha, Consultant on the same day. The study will assess the feasibility of setting up small scale honey processing plants through micro-entrepreneurs on a sustainable manner.

Mr. Md. Ziauddin Iqbal, General Manager (Administration), PKSF signed all these five agreements on behalf of PKSF.

FIELD VISITS

- Dr. Qazi Kholiquzzaman Ahmad, Chairman, PKSF visited different activities of **SKS Foundation** at Gaibandha from November 4 to 7, 2016. The Chairman inaugurated the SKS Hospital. Dr. Ahmad visited the activities of Sharabela Community Radio, Udakhali Arif Afzalur Rabbi Autistic School, Arif Rabbi Polytechnic Institute, and Bonapara Degree College. He held a meeting to exchange views with the performers of *Shekore Shera Shilpi*, a talent hunt programme, financed by PKSF. He discussed about the possibility of broadcasting PKSF activities through Radio Sharabela. Later, he distributed cash to the distressed people at Bharatkhal Union. He also



witnessed different activities under ENRICH programme including education assistance programme, beggar rehabilitation programme, health services and special savings scheme. Dr. Md. Jashim Uddin, DMD (Admin.) and Mr. Md. Mashiar Rahman, GM, PKSF accompanied the chairman during the visit.

- Dr. Qazi Kholiquzzaman Ahmad, Chairman and Dr. Md. Jashim Uddin, DMD (Admin.), PKSF visited different activities of **Heed Bangladesh** in Moulvibazar from December 20 to 22, 2016. They visited Moulana Mofazzol Hossain Girls College,



inaugurated an Elderly Centre in Panchgaon Union and attended a civic reception event. Mr. Chairman distributed umbrellas, blankets, walking sticks, chairs, raised commodes and cash to the distressed elderly people in the area. The Chairman inaugurated an eye camp at Munshibazar Union and a mobile pharmacy financed by QK Ahmad Foundation. A total of 253 people got eye treatment from the eye camp. Dr. Ahmad visited a children education centre at Haitola village. He also met Bashonto Kurmi, a rehabilitated beggar and expressed his satisfaction over the beggar rehabilitation activities.



- Mr. Md. Abdul Karim, Managing Director, PKSF visited Chittagong from October 20 to 22, 2016. During his visit, he witnessed the field-level activities of LIFT and ENRICH programmes and UPP-Ujjibito project. **Prottashi**, a PO of PKSF, is implementing the activities to increase the earning capacity of rural people by creating employment opportunities. Mr. Karim also joined an award giving ceremony at Baro Aulia College and had spent some time with the students at Satkania upazila. Later, he released carps in the college pond and also planted trees in college field as sign of his visit. He attended an information sharing workshop organised by UPP-Ujjibito project and distributed sewing machines to the project participants and inaugurated a free blood grouping camp. Mr. Karim also inaugurated an ENRICH centre in Charandip Union under Boalmari upazila, visited a health camp and released carps in the Karnafuli river. Mr. Karim covered maximum activities during his short visit, inaugurated a Black Bengal goat breeding farm

under LIFT programme cheque among the re and scholarships to th He also handed over m officers of the organisa three-day hectic visit b Asian University for Wo dinner. Mr. A.Q.M. G accompanied the MD o



- On November 4, 2016 Ahmad, Chairman, Mr. Md. Fazlul Kader, DMD Kumar Chakravorty, programme of **Seba Na** on the occasion of its s



- Mr. Md. Abdul Karim Chittagong from Nove see the activities being **Ghashful**. He distribu meritorious students, h sewing machines to th visited a training prog TMSS training centre in views with the trainees

, distributed service benefit
retired officials of Prottashi
the GPA-5 holder students.
motorcycles to the field-level
ation. Mr. Karim ended his
by attending a meeting at
men, followed by an official
Golam Mawla, GM, PKSF
during the visit.



s, Dr. Qazi Kholiuzzaman
Md. Abdul Karim, MD, Mr.
(Programme) and Mr. Dilip
DGM, PKSF attended a
ari o Shishu kalyan Kendra,
silver jubilee.



rim, MD, PKSF visited
mber 12 to 14, 2016, to
implemented by **TMSS** and
uted scholarship to the
anded over rickshaws and
the project participants. He
programme on outsourcing at
n Pahartali and exchanged
s. Mr. Karim inaugurated a

health camp, an eye care camp, and a
development fair organised by Ghashful at
Gumanmordon Union and handed over wealth to
two rehabilitated beggars. He also inaugurated an
ENRICH centre at Uttor Mekhol Union and
distributed umbrellas and bags to the health
assistants, and walking sticks and umbrellas to
elderly people.

- On December 17, 2016, PKSF General Body members visited different activities of **Shojag** and **WAVE Foundation**, two POs of PKSF at Dhamrai of Dhaka and Shingair of Manikganj. Dr. Qazi Kholiuzzaman Ahmad, Chairman, PKSF led the team of Dr. Pratima Paul-Majumder, Mr. Khondkar Ibrahim Khaled, Ms. Bulbul Mohalanabish, Mr. Md. Emranul Haque Chowdhury, Mr. Nazir Ahmed Khan and Dr. Mujib Uddin Ahmad. Mr. Md. Abdul Karim, MD and Dr.



Md. Jashim Uddin, DMD, PKSF were the
members of the team. They witnessed beggar
rehabilitation programme, cattle breeding centre,
education assistance centre and visited ENRICH
centre, and ENRICHed home. They also visited
different stalls of a development fair and
witnessed a health camp served by three
specialised doctors. Later, they joined a meeting
to exchange views with the local people.

- Mr. Md. Abdul Karim, MD and Mr. Md. Fazlul Kader, DMD (Programme), PKSF went for a two-day visit to Shariatpur on December 25, 2016. They witnessed different activities of **Shariatpur Development Society (SDS)**, a PO of PKSF. Mr. Karim inaugurated the golden jubilee programme of SDS, distributed certificates to the trainees and witnessed some ongoing training programmes of mobile servicing, fashion



garments, and plumbing and pipe fittings.

- On December 21, 2016, Mr. Md. Fazlul Kader, DMD (Programme), visited different activities being implemented by **Centre for Development Innovation and Practices (CDIP)** at Sirajdikhan and Abdullahpur in Munshigong. Mr. Kader visited dairy farms and a packaging factory.

On December 22, 2016, Mr. Md. Fazlul Kader, DMD (Programme) and Mr. Golam Touhid, DMD (Finance), PKSF visited head office of Datasoft, MIS software developer company of PKSF and discussed about the progress of work.

- Dr. Md. Jashim Uddin, DMD (Admin.) visited different activities being implemented by **Rural Reconstruction Foundation (RRF)** and **Dak Diye Jai**, 2 POs of PKSF from December 6 to 9, 2016 at Bagerhat and Pirojpur. Dr. Jashim distributed cheques to 14 families engaged in fishing and affected by cyclone Sidr, Aila and Mohasen. He also handed over cheques to two rehabilitated beggars, visited desalination water plant under LIFT programme and inaugurated a Reverse Osmosis Plant.



UPP-UJJIBITO

Ujjibito provides skill development training, nutrition and health care-services to the ultra poor people. Moreover, the project also allocates grants to the extremely poor households specially the female-headed households and families with disabled members. The project is being implemented through 766 branches of 38 Partner Organisations (POs) of PKSf. There are 190 Programme Officers (Technical) and 258 Programme Officers (Social) under UPP-Ujjibito project of these POs.

Activities	Number
Skills development for entrepreneurship and income generation for female project participants	
Crop Related Agricultural Training (UPP Members)	2890
Livestock Related Agricultural Training (UPP Members)	8395
Crop Related Agricultural Training (RERMP-2 Members)	1440
Livestock Related Agricultural Training (RERMP-2 Members)	3284
Training in non-agricultural employment opportunities for young women members of UPP families	
Non Agricultural training (Tailoring)	1775
Handicrafts training (Stitching, Cap making, Block – boutique, Bamboo and Cane products' development etc.)	125
Vocational training	12
Grants to the extreme poor households	
Grant for goat rearing using slate method	148
Grant for vermi-compost production	1325
Others	778
Vegetable Seed Distribution (units of seasonal package)	35206
Vaccination and Deworming Medicines	43223

Nutrition Services and Community Events	Number
Nutrition and Health Related Session	26823
Household Visit (Pregnant Women)	10949
Household Visit (Lactating Women)	13070
Household Visit (0-5 years old children)	46193
Referrals of Severe Acute Malnourished Children	78
Community Events	34



INTERNAL COORDINATION MEETING

An internal coordination meeting of the Project Management Unit (PMU) and Project Implementing Partners (PIPs) of Ujjibito was held on December 11, 2016. The meeting discussed different activities of Ujjibito being implemented by the PIPs. Concerned officers shared their opinions to implement the project successfully. Mr. AKM Nuruzzaman, Project Coordinator, Ujjibito and Deputy General Manager, PKSf thanked everyone for their contribution.



RESEARCH

PKSf's Research Division has been conducting a study on 'Credit Facility for Small-Scale Aqua-farmers, Hatchery Operations and Feed Producers in Bangladesh' with the financial support and technical assistance of Food and Agriculture Organization (FAO). Dr. Tapash Kumar Biswas, Director (Research), PKSf led the research team. Other members of the team include Dr. Taufiq Hasan, Deputy General Manager (Research), PKSf and Ghazi Muntasir Noman, Assistant Manager (Research), PKSf.

The specific objectives of the study are:

- (i) to assess the needs of credit and identify the constraints of credit facilities of the target people (the aqua-farmers, hatchery operators and feed producers);
- (ii) to identify the loan application process, loan ceiling and loan products;

(iii) to assess the feasibility of the credit provision for the target people;

(iv) to develop a sample business plan including guidelines for the target people.

The important recommendations of the study are (i) Partner Organisations of PKSf can be a major source of financing for the aqua-farmers; (ii) since there is no specific financial institution serving the fishery sector, a bank for this sector may be established; (iii) an insurance system may be bundled with the loan product to mitigate the risk of aqua-farming, operation of hatcheries and production of fish feed; (iv) Government may provide subsidy on the raw materials of fish feed to ensure quality fish feed at affordable price (as subsidy is provided for fertilizer, electricity, diesel, etc.).

PROMOTING AGRICULTURAL COMMERCIALIZATION AND ENTERPRISES (PACE)

TECHNOLOGY TRANSFER

In addition to financial services and value chain support, PACE project of PKSf has been providing technological support in the microenterprise sector of Bangladesh. A project has been taken to transfer the technology titled Quadruple Cropping pattern (four-crop cycle) to the small farmers of the northern part of Bangladesh. This technology will help farmers produce 4 crops in the same field in a year. PKSf has signed an agreement with RDRS Bangladesh, a PKSf PO, to transfer this technology on October 13, 2016. A total of 1,800 farmers of two upazilas of Panchagarh and Thakurgaon districts will directly get technological support under this project. They will be able to increase their income by cultivating four crops consecutively in the same plot of land.

TRAINING ON HONEY PRODUCTION

Bangladesh Association for Social Advancement (BASA), a PKSf PO, organised a training course on honey production and processing for the farmers and entrepreneurs. The training was held from December 3 to 17, 2016 under the value chain project titled *Sustainable Honey Production and Marketing Honey-based Products for Increasing Income of the Honey Producers*. This value chain project is being implemented by



BASA with financial support of PACE project. A total of 22 farmers and entrepreneurs participated in the training. Mr. Michael S. Embrey, an expert from USA conducted the training course. The participants have learned about the technology of increasing the production of honey, and the production of royal jelly and queen bees.

On December 18, 2016, BASA organised a presentation at PKSf Bhaban to highlight the achievements of the training course. The programme was presided over by Mr. Md. Fazlul Kader, Deputy Managing Director (Programme), PKSf. In the programme, Mr. Michael S. Embrey explained different technologies relating to honey production and processing. Mr. Akond Md. Rafiqul Islam, Project Coordinator, PACE, the project officials of PACE, Mr. Sirajul Islam, Executive Director and other

concerned officers of BASA and representatives of Winrock International attended the programme.

PRESENTATION ON THE PRODUCTION OF EXOTIC FRUITS

A presentation programme on transferring the technology of the production of exotic high value fruits was held at the PKSf Bhaban on December 19, 2016. Mr. Md. Fazlul Kader, DMD



(Programme), PKSf presided over the programme while Dr. Rustom Ali, an agriculturist gave a presentation on exotic high value fruit cultivation. Dr. Jamal Uddin, Professor, Sher-e-Bangla Agricultural University attended the programme as the special guest. Mr. Akond Md. Rafiqul Islam, Project Coordinator, PACE project and other officials of PACE were also present in the programme. In addition to increase the cultivation of indigenous fruits, the programme also emphasised on taking initiatives to extend technologies for the cultivation of exotic fruits (like Avocado, Rambutan, Dragon fruit etc.).

TRAINING AND WORKSHOPS

A training course on *Microenterprise Management and Promotion of Private Business* was organised from December 26 to 31, 2016 at the training venue of Credit and Development Forum (CDF). A total of 25 officers of different Partner Organisations (POs) participated in the training. Resource persons of PKSf and other specialised organisations conducted the sessions in the training programme.

During October-December, 2016, three regional workshops were organised under PACE in Rajshahi, Jessore and Patuakhali. These workshops focused on different strategies to successfully implement the project. Moreover, the workshops also identified potential sub-sectors to undertake value chain interventions in the respective regions. 25 PO officials were present in each workshop while the officers of PACE project facilitated the programme. The participants in the workshops learned the process of designing the value chain project proposals.

SEIP

PKSF is implementing a project titled, Skills for Employment Investment Program (SEIP) for employment generation by providing demand-driven skill development training to the eligible participants selected from the low-income households of the country from May 2015. Asian Development Bank, Government of Bangladesh and Swiss Agency for Development and Cooperation (SDC) are jointly financing SEIP. The Finance Division of the Ministry of Finance, Government of Bangladesh (GoB) is the executive agency to implement the project.

During October-December, 2016, a total of 1399 participants have been enrolled for training on different trades under SEIP. The Project Management Unit (PMU) of SEIP has successfully enrolled 4897 trainees (867 are female and 4030 are male) in different training institutes. up to December 2016. Among them 3130 trainees successfully graduated from the training institutes and 1651 participants have been placed in the jobs in different reputed industries. Apart from this, 2000 Polo shirts have been printed with SEIP and other logos.

CERTIFICATES & APPOINTMENT LETTERS GIVING CEREMONY



Mr. Md. Abdul Karim, Managing Director, PKSF was the chief guest of the certificate giving ceremony of IT Support Service training course (2nd batch) of SEIP on October 27, 2016. Dr. Sharif Ahmed Chowdhury, Deputy General Manager, PKSF, Dr. Md. Sohiduzzaman, Executive Director, ESDO were also present

on the occasion. PKSF MD, in his speech, focused on the importance of vocational education.

On November 3, 2016, Dr. Qazi Kholiquzzaman Ahmad, Chairman, PKSF graced the certificate giving ceremony of Mars Solutions Ltd. Dhaka, a training institute of SEIP, as the chief guest. Mr. Md. Fazlul Kader, Deputy Managing Director (Programme), PKSF was the special guest. Successfully graduated participants of IT Support Service and Web and Graphic Design training courses of Mars Solutions Ltd. received their certificates in this programme. Moreover, 33 participants who had graduated received their appointment letters from the guests.

FIELD VISIT

On December 23, 2016, Mr. Abdur Rouf Talukdar, Project Director of SEIP and Additional Secretary visited the training centre of UCEP at Barisal. Mr. Abul Kashem, Project Coordinator-SEIP & Deputy General Manager of PKSF accompanied him during the visit. They observed different activities of the training on Welding & Fabrication being conducted under SEIP. 25 Dalits are undergoing this 6 month-long training programme.

SOCIAL ADVOCACY AND KNOWLEDGE DISSEMINATION UNIT

Social Advocacy and Knowledge Dissemination Unit is working to raise awareness of communities for discouraging/stopping child marriage and reducing violence against women and children in 16 selected Unions under the ENRICH programme.

The Unit is conducting Advocacy Workshops to stop child marriage participated by the Union Parishad Chairperson, members of standing committee and ward coordination committee, religious leaders, teachers, marriage registrars. Till now, 1582 participants of 15 selected Unions took part in the advocacy workshops. Among them 432 are women. Besides, orientation programmes on 'Stopping child marriage and violence against children' for the teachers of secondary schools are in progress. Till now, 277 school teachers have taken part in these orientation programmes.

During October-December, 2016, 6 cases of child marriages, two at Ganipur Union of Bagmara upazila in Rajshahi and four in Khetlaal Union of Joypurhat have been stopped.

Mr. Md. Abdul Malek, a freedom fighter, who participated in an advocacy workshop organised by Shataful Bangladesh, a PKSF PO, stopped the marriage of a 13-year old girl in Bagmara through counseling her parents. Another child marriage was stopped at Bagmara by two other participants.



TRAINING

TRAINING FOR THE OFFICIALS AND FIELD WORKERS OF POs

Training Unit of PKSF provided the following training courses to 651 officials and field workers on 10 different modules during October-December, 2016.

Course Title	Days	No. of POs	No. of Trainees	Venue
Training for senior and mid-level officers				
Advanced Microfinance and Institutional Management	3	44	48	InM
Financial Product Design and Diversification	3	19	25	InM
Training for the Trainers (ToT)	5	46	49	InM
Monitoring and Evaluation	3	13	18	PKSF
	3	54	66	InM
Internal Audit for Operation of NGOs/MFIs	5	32	41	PKSF
Accounts and Financial Management	3	39	41	PKSF
Savings and Microcredit Management	5	69	106	InM
Accounts and Financial Management	4	123	138	InM
Training for field workers				
Group Dynamism in Poverty Alleviation: Savings and Credit Management.	5	12	21	InM
	5	18	25	CDF
Small and Medium Enterprise Management and Operations	5	21	24	InM
	5	36	49	CDF
Total		526	651	



TRAINING UNDER CCCP

A total of 126 officials of Partner Organisations (POs) of PKSF participated in a training on *Introduction to Climate Change* in 7 batches at PKSF and InM under Community Climate Change Project (CCCP) during this quarter.

ORIENTATION SESSION FOR BCS OFFICERS

An orientation session on PKSF programmes and activities was organised on December 19, 2016 for 23 BCS officers and 3 officials of Bangladesh Public Administration Training Centre (BPTAC) at PKSF Bhaban. They also visited different activities of PKSF being implemented by Village Education Resources Centre (VERC) at Savar.

TRAINING FOR OTHER ORGANISATIONS (NON-POS)

41 officials of different POs of Infrastructure Development Company Limited (IDCOL), a non PO of PKSF, attended training on *Microcredit Management* in 2 batches from October 30 to November 3, 2016 and from November 6 to November 11, 2016. The training participants also visited different activities being implemented by Samaj O Jati Gathan (SOJAG).

WORKSHOP ON PKSF'S GENDER POLICY

A knowledge dissemination workshop on PKSF's 'Gender Policy' and 'Policy and work plan to create a favorable atmosphere in the workplace for women' was held on December

15, 2016 at PKSf auditorium. Dr. Qazi Kholiquzzaman Ahmad, Chairman, PKSf, presided over the programme.

INTERNSHIPS

Three students of the Department of Development Studies, University of Dhaka, working as interns in Result Based Monitoring (RBM) under UPP-Ujjibito project at PKSf, submitted their internship reports. At present, one student of the

Department of Economics, University of Dhaka and another student of University of Bedfordshire are now doing internship in the Research cell and ENRICH programme of PKSf, respectively.

IN-COUNTRY TRAINING FOR PKSf OFFICIALS

The Human Resources Division of PKSf arranged trainings for 164 officials of PKSf during October-December, 2016.

	Training/workshop name	Organisers	Date & Venue
1	Certificate Course on Introduction to Climate Change	CCCC, PKSf & Dhaka School of Economics	1-2 October, 2016, PKSf
2	Training on Library Management Software 'Koha'	Bangladesh Association of Librarians, Information Scientists and Documentalists (BALID)	6-8 October, 2016, ULAB
3	Management Training	Infrastructure Investment Facilitation Company (IIFC)	17-30 October, 2016 and 31 October to 13 November, 2016, National Local Government Institute
4	Financial Management	PKSf	1st batch: 6-10 November, 2016, PKSf 2nd batch: 4-8 November, 2016, PKSf
5	Innovation in Public Service	PKSf, in association with Access to Information (A2i), Prime Minister Office	13 to 14 November, 2016, PKSf
6	Microfin360 Application Training	PKSf, in association with Datasoft	1st batch: 20 to 21 November, 2016 2nd batch: 23 to 24 November, 2016, PKSf
7	Public Procurement Management	National Planning & Development Academy	20 November to December 08, 2016, National Planning & Development Academy

INTERNATIONAL EXPOSURE VISITS

Dr. Qazi Kholiquzzaman Ahmad, Chairman and Mr. Md. Abdul Karim, Managing Director, PKSf, visited Vietnam from October 10 to 17, 2016. They had a meeting with Ninthuyan province authority about the prospective bilateral agreement. They also visited crab hatchery technology unit during the visit.



A total of 8 officials visited Sejaya Microcredit Ltd in Sri Lanka, from November 20-25, 2016 while another 20 officials of PKSf, its POs and PIPs visited the activities of Rural Microfinance Center Ltd (RMDC) in Nepal from November 12 to 17, 2016. Mr. Md. Abdul Karim, MD and Dr. Md. Jashim Uddin, DMD (Administration)- and Mr. Md. Fazlul Kader and Mr. Golam Touhid, DMDs, PKSf led the two teams respectively.

Dr. Tapash Kumar Biswas, Director and Dr. Taufiq Hasan, DGM, Research Division, PKSf, visited the head office of FAO in Rome, Italy from November 19 to 30, 2016 and presented the final report on Credit Facility for Small Scale Aqua farmers, Hatchery Operators and Feed Producers in Bangladesh.

Dr. Md. Jashim Uddin, DMD (Administration), PKSf participated in the 67th APRACA EXCOM, 20th APRACA General Assembly and Regional Forum on Emerging Opportunities and Challenges of Financial Inclusion in Asia Pacific Region from November 8 to 13, 2016.

Mr. Habibur Rahman, Manager, and Mr. Md. Mahmudur Rahman, Assistant Manager, PKSf, participated in the Regional Training Network from October 17 to 20, 2016 in Hanoi, Vietnam.



CREDIT OPERATIONS STATUS OF PKSF

LOAN DISBURSEMENT TO POs

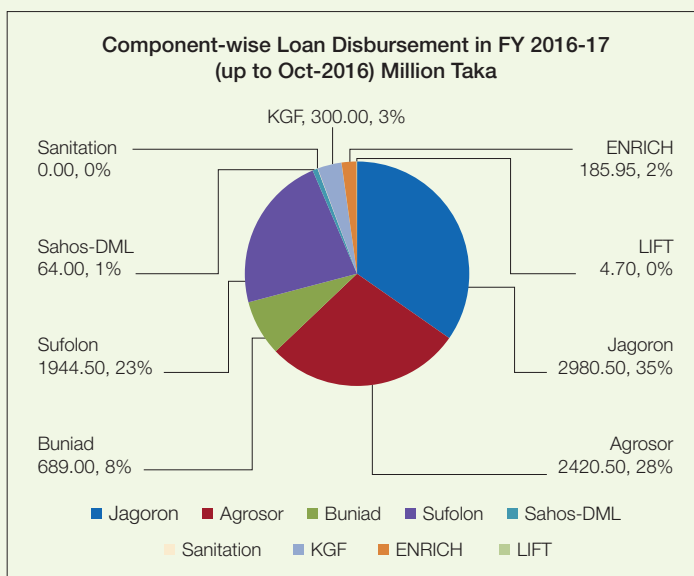
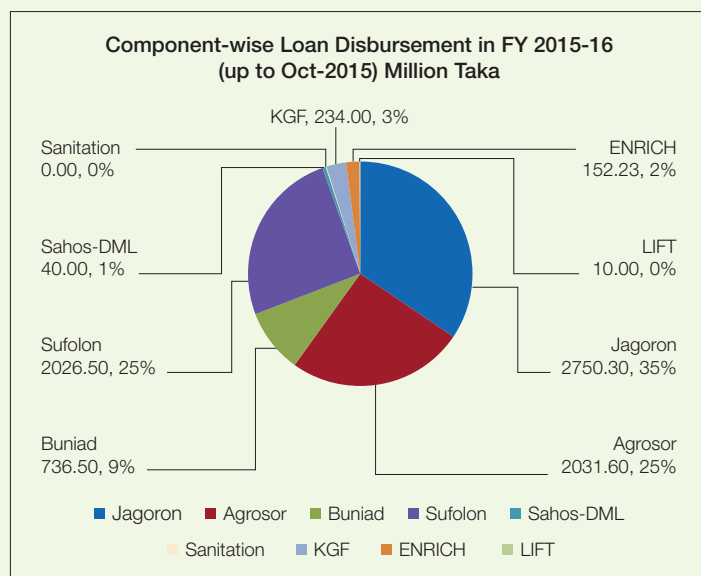
During the financial year 2016-17 (from July to October 2016), loan disbursement from PKSF to the POs (Partner Organisations) is BDT 8589.15 million. Cumulative loan disbursement from PKSF to the POs is BDT 255002.77 million as of October 31, 2016 and the recovery rate of loan from the POs to PKSF is 99.23 percent. A summary of PKSF's loan disbursement and loan outstanding as of October 31, 2016 is presented below:

Programmes/Projects	Loan Disbursement (Cum. in million Tk.) (PKSF to POs)	Loan Outstanding (in million Tk.) (PKSF with POs)
Mainstream Microcredit (including ID loan)		
BUNIAD	18203.00	3254.35
JAGORON	107506.59	18489.52
AGROSOR	40366.30	12315.21
SAHOS	754.20	210.75
SUFOLON	64266.70	4180.69
KGF	4600.00	744.00
ENRICH	1834.12	1256.42
Others (including ID Loan)	2930.73	13.73
Total (Mainstream):	240461.63	40464.68
Projects		
EFRRAP	1122.50	15.59
FSP	258.75	0.00
LIFT	663.05	237.04
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
Total (Projects):	14541.14	449.91
Grand Total:	255002.77	40914.59

FY Loan Disbursement (In Million BDT) PKSF to POs		
Programmes/Projects	Loan Disbursement (FY 2015-16) Up to Oct-2015	Loan Disbursement (FY 2016-17) Up to Oct-2016
Jagoron	2750.30	2980.50
Agrosor	2031.60	2420.50
Buniad	736.50	689.00
Sufolon	2026.50	1944.50
Sahos-DML	40.00	64.00
Sanitation	0.00	0.00
KGF	234.00	300.00
ENRICH	152.23	185.95
LIFT	10.00	4.70
Total	7981.13	8589.15

LOAN DISBURSEMENT TO BORROWERS

During the financial year 2016-17 (from July to October 2016), loan disbursement from POs to the borrowers is BDT 96.33 billion. Cumulative loan disbursement from POs to borrowers is BDT 2348.33 billion and the recovery rate of loan from borrowers to POs is 99.68 percent. At the end of October 2016, amount of loan outstanding of POs with borrowers is BDT 167.07 billion. At the same time, the number of borrowers is 9.45 million of whom 91.46 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

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NATIONAL WATER CONVENTION 2016



Palli Karma-Sahayak Foundation (PKSF), Bangladesh Unnayan Parishad (BUP) and NGO Forum for Public Health jointly organised a 2-day National Water Convention on December 28-29, 2016. The country's top water experts assembled at the National Water Convention titled "Sustainable Water Regime in Bangladesh: Availability, Management, Access" held at PKSF Bhaban. This convention was organised to review the state of affairs in respect of various key water sector issues with an emphasis on how these can be more effectively addressed and how the coordination between the Government and the various stakeholders can be strengthened.

Barrister Anisul Islam Mahmud, MP, Minister, Ministry of Water Resources inaugurated the convention as the Chief Guest. Dr. Qazi Kholiquzzaman Ahmad, Chairman, PKSF presided over the inaugural session while Mr. Md. Abdul Karim, Managing Director, PKSF delivered the welcome speech. Mr. S.M.A. Rashid, Executive Director, NGO Forum for Public Health and Dr. Nilufar Banu, Executive Director, BUP gave the Introductory remarks. The event was divided in 13 technical sessions in which key-note papers were presented by eminent water experts, renowned academicians, researchers, top government officials, international and national NGO professionals.

13 technical sessions covered various water resources management issues of the country. The sessions included remarks and observations on Climate Change Induced Salinity in Coastal Areas of Bangladesh; Participatory Water Management; Flood Management in Bangladesh; Bangladesh: Poverty and Water Sector Interfaces; Water Management in Hilly Areas; Water Management in Drought-prone Regions; Arsenic Contamination of Ground Water; Urban Water Challenges; Saving the Rivers; Ensuring Potable Water for All: Technological, Management & Social Issues; Trans-boundary Water Issues; PKSF in Water Management; and Ensuring Availability & Sustainable Management of Water & Sanitation for All. Around 300 professionals from the GoB, diplomatic missions, academia, media, International & national NGOs, civil society etc. took part in the Convention.

