



PKSF

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PKSF Newsletter

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NATIONAL CONFERENCE ON PROGRAMME FOR THE ELDERLY PEOPLE



Palli Karma-Sahayak Foundation (PKSF) organised a national conference on Uplifting the Quality of the Lives of the Elderly People on March 2, 2017 at PKSF Auditorium. Mr. AMA Muhith, Finance Minister, Government of Bangladesh was present in the conference as the Chief Guest. Dr. Qazi Kholiquzzaman Ahmad, Chairman, PKSF presided over the event. An exhibition of services provided by PKSF for the elderly people were on display. Mr. Md. Fazlul Kader, Deputy Managing Director (Programme), PKSF made a short presentation on the Programme for Uplifting the Quality of the Lives of the Elderly People.

Finance Minister Mr. AMA Muhith lauded PKSF activities for initiating the programme for the elderly. He said, "As the life expectancy of Bangladeshi citizens has increased over the years, we need to expand such programme throughout the country."

Mr. Md. Abdul Karim, Managing Director, PKSF applauded the Government of Bangladesh for enacting the Parents' Care Act 2013. He remarked that the elderly people of Bangladesh have more access to facilities compared to the global scenario.

In his speech, Dr. Ahmad, chair of the occasion, announced that the Programme for the Elderly People will be extended to another 50 Unions of ENRICH programme across the country. PKSF will allocate the budget for the extended programme, he added.

Government officials, the officials of PKSF and its Partner Organisations (POs), development agencies, journalists and other stakeholders attended the conference. Mr. Md. Emranul Haque Chowdhury, Executive Director, UDDIPAN and Mr. Abul Haseeb Khan, Director, Resource Integration Centre (RIC) Shared their experiences. Noted dignitaries from different international and local institutions including Bangladesh Unnayan Parishad, Orbis International, BWHC, BPA, Ageing Support Forum, HelpAge International, CDF, Mousumi, Sir William Beveridge Foundation, etc. were also present at the conference. The conference ended with a cultural programme performed by Proyash, a PO of PKSF, and Spondon, a cultural academy.

PKSF LAUNCHES A NEW PLATFORM TO STRENGTHEN IMPLEMENTATION OF SDGS

Palli Karma-Sahayak Foundation (PKSF) has launched a platform titled “People’s Voice: Strengthening SDGs Implementation in Bangladesh” to help the government to achieve the UN-sponsored Sustainable Development Goals (SDGs) by 2030.

Mr. AHM Mustafa Kamal, MP, Planning Minister, Government of Bangladesh inaugurated the platform at a seminar held at the PKSF auditorium on February 19, 2017.

PKSF Chairman Dr. Qazi Kholiquzzaman Ahmad chaired the seminar. Mr. Md. Abdul Karim, Managing Director, PKSF gave the welcome address. Dr. Md. Jashim Uddin, Deputy Managing Director (Admin.) gave a presentation on PKSF activities contributing to the endeavors of the Government in SDGs implementation.

Mr. Md Abdul Wadud, Chairman of the Parliamentary Standing Committee on Food Ministry; Mr. Md. Abul Kalam Azad, Chief Coordinator for SDGs affairs in the Prime Minister’s Office; and Mr. Md. Eunusur Rahman, Secretary, Banking and Financial Institutions Division, Finance Ministry, attended the programme as special guests.

In his speech, the planning minister said that the government is very much optimistic to achieve the SDGs goal by 2030. “We have already successfully completed our work plan by achieving the MDGs within speculated time. To acquire the goals, involvement of marginal people is required. Therefore, I request the development organisations to ensure the participation of unprivileged people in development activities.”

It was noted in the seminar that PKSF has been working on



inclusive finance and sustainable development with 250+ NGO/MFIs known as Partner Organisations (POs) across the country. PKSF has already established an SDG unit within the organization, appointed SDG implementing focal point, and formulated a strategy to complement the public sector efforts. Its activities are directly linked with 13 SDG Goals: Goal 1, 2, 3, 4, 5, 6, 7, 8, 9, 10, 11, 13, and 16.

PKSF serves more than 12 million poor families through these (POs). The Foundation has been providing financial and non-financial services including education, primary healthcare, training, capacity building and awareness services for sustainable growth. Climate change, environmental protection and green growth are the areas where PKSF is putting more emphasis. It has created an independent Climate Change and Environment Unit within PKSF to deal with the relevant issues.

NEW ACCOLADE FOR PKSF CHAIRMAN



Dr. Qazi Kholiquzzaman Ahmad, Chairman, PKSF has been bestowed with a new laurel. Management Teachers Consortium-Global, an India-based voluntary non-profit group and known across the world as a top level global think tank in higher education has conferred upon Dr. Qazi Kholiquzzaman Ahmad MTC Global Rooshikumar Panday Life Time Achievement Award 2017.

MTC Global has selected Dr. Ahmad as a leading economist of Bangladesh, a renowned development thinker and a dedicated activist. To recognise the excellence of persons in different areas of education, MTC started to give the awards from 2010. These awards are rated very high by the academia at the global level. Many top leaders in the academia and the corporate sector have earlier received the MTC Global award.

NATIONAL CONVENTION ON CULTURAL AND SPORTS PROGRAMME

Palli Karma-Sahayak Foundation (PKSF) arranged a national convention on its Cultural and Sports Programme on March 23, 2017 at PKSF auditorium.

Mr. Asaduzzaman Noor, MP, Hon'ble Minister for Cultural Affairs, graced the programme as the chief guest. Dr. Shree Biren Sikder, MP, Hon'ble State Minister for Youth & Sports, was present as the special guest.

The convention was chaired by Dr. Qazi Kholiquzzaman Ahmad, Chairman, PKSF. Many government high-ups, officials of PKSF and its Partner Organisations (POs), officials of development agencies, journalists and other stakeholders attended the convention.



Mr. Md. Fazlul Kader, Deputy Managing Director (Programme), PKSF gave a presentation on Cultural and Sports Programme which was followed by a documentary film. It can be noted that the following cultural activities are listed for implementation under the cultural programme: drawing, hand writing, wall magazine, essay writing, recitation, story-telling, Rabindra and Nazrul songs, folk songs, local songs, acting, dance and debate competition. On the other hand, under sports programme the events that usually take place are- table tennis, football, cricket, handball, volleyball, badminton, chess, kabadi, swimming, sprint, sack-race, cow cart racing, boat racing, mini marathon, cycling and other local traditional sports.

In his speech, Mr. Noor, the chief guest of the programme, stressed on the importance of cultural and sports activities of the school-going children. He said that nurturing such activities would help us to build up the children as conscious citizens of Bangladesh. Mr. Md. Shahid Uz Zaman, Executive Director, ESDO and Mr. Bimal Chandra Dey Sarker, Chief Executive, Mukti Cox's Bazar spoke in the programme. Two young participants, a teacher and a guardian of the Cultural and Sports Programme shared their experiences in the convention. Later, the chief guest handed over crests to the programme implementing POs for successful implementation

of the programme at the field-level.

Dr. Shree Biren Sikder, MP, special guest of the programme, lauded such programmes of PKSF. He said that he would try to provide necessary assistance to these programmes from the ministry of youth and sports.

In his speech, Dr. Ahmad, the chairman of the event, said that cultural and sports activities can help people build up a fair society. He asked to extend the programme throughout the country by 50 more POs of PKSF.

A colorful cultural show performed by youths from the working areas of PKSF POs added delight to the closing



ceremony. The cultural programme began with poetry recitation by Mr. G.M. Humayun Azam and Ms. Saidra Tahsin Ridita. Zakir Hossain Tapan and Tanvira Ashraf performed a duet song and a dance performance by Srabanti Gupta.

Participants of Eco-Social Development Organization (ESDO), Thakurgaon performed Santal dance, while participants of Integrated Development Foundation (IDF), Chittagong, performed local songs and traditional dance of Chittagong hill tracts. Participants of SKS-Foundation performed songs of Baul Samrat Shah Abdul Karim while participants of Jagorani Chakra Foundation performed dance-drama titled **From 52 to 71**.



ENRICH HIGHLIGHTS

DRAFT MODULE OF THE YOUTH IN DEVELOPMENT PROGRAMME

Currently, the ENRICH programme is being implemented through 111 POs of PKSf at 150 Unions of 62 districts in all 7 divisions of the country. A new addition to ENRICH interventions is 'Youth in Development' being implemented in all 150 Unions. The programme is inspired by the values of humanity, truth, beauty and welfare. The group formation work is almost complete. Till February, 2017, a total of 1,476 youth groups have been formed involving 29,330 youths. On March 14, 2017, a training programme on 'Entrepreneur Development, Business Management and Leadership Development' was organised to prepare the draft of youth training programme module.

PROGRESS OF ONGOING ACTIVITIES

Health Care Services

At present, a total of 283 Health Assistants and 1,998 Health Inspectors of 111 POs are providing health care services in 150 Unions. In January-February, 2017, a total of 60,410



health cards have been sold and 10,113 static clinics, 3,288 satellite clinics and 125 health camps have been organised.

Educational Assistance Programme

Currently, 1,32,592 students are being provided with educational assistance through 5,200 education centers in 150 Unions.

Bandhu Chula & Solar Home System

During January-February, 2017, a total of 1,928 health and environment-friendly improved cooking stoves (*Bandhu Chula*) and 5,840 Solar Home Systems have been installed.

ENRICH Centres and ENRICHed Homes

A total of 91 ENRICH Centres have been established during January-February, 2017. A total of 13,188 Ward Coordination

meetings were held in 647 ward centres. In addition, a total of 2,354 ENRICHed homes have already been established.

Programme to Serve the Freedom Fighters

Under the 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 from the working areas of PKSf POs namely, RDRS Bangladesh, Eco-Social Development Organization (ESDO) and BEDO at Panchagarh, Thakurgaon, Bogra and Naogaon districts.

Beggar Rehabilitation Programme

A total of 683 beggars (413 beggars from 43 Unions selected in the 1st phase and 270 beggars from 106 Unions selected in the 2nd phase) have been successfully rehabilitated under the programme.

Community Based Development Programme

Under the initiative, 2,886 shallow and deep tube-wells, 1,555 culverts, 30,801 sanitary latrines and 35 Pond Sand Filters have been built. On the other hand, the construction of 10 public toilet complexes has been completed at 10 Union Growth Centers (near *Hat/Bazar* or public places).

Special Savings Programme

Up to February, 2017, a total of 6,235 members have deposited BDT 1.91 crore at their respective bank accounts while 645 members have received savings with the matching grants of BDT 88.26 lac on the maturity of their policy.

Loan Disbursement Programme

In the Financial Year 2016-17, the loan disbursement target from PKSf to PO-level in ENRICH Unions was set at BDT 100 crore. Up to March 2017, BDT 77.53 crore has already been disbursed. A total of BDT 473.01 crore has been disbursed from POs to participants level including BDT 27.65 crore in February, 2017.



PROMOTING AGRICULTURAL COMMERCIALIZATION AND ENTERPRISES (PACE)

VALUE CHAIN INTERVENTIONS

Currently, 29 value chain development (VCD) sub-projects are being implemented in different regions of the country under the PACE project of PKSf. As many as 1,06,781 micro-entrepreneurs, farmers and people engaged in these sub-sectors are receiving various technical, technological and marketing supports. In January-March quarter, 10 VCD sub-projects have been undertaken under the project.

Six VCD sub-projects have been undertaken under the title of 'Increasing income of the entrepreneurs through the culture of carp-prawn in improved method and marketing'. 6 Partner Organisations (POs) of PKSf are implementing these sub-projects.



TECHNOLOGY TRANSFER

During January-March, 2017, PACE project has taken an initiative to transfer Barhi date (an exotic fruit) cultivation technology, Vermi compost production technology, Hydroponic fodder cultivation technology, fish dryer technology and modern equipments for the culture of carp-prawn to relevant stakeholders.

In order to promote crab culture in the coastal areas of the country, PKSf has established a crab hatchery at Shyamnagar, Satkhira through Nowabanki Gonomukhi Foundation (NGF), a PKSf PO. The crablets produced in this hatchery were formally released in the nursery pond on February 25, 2017.

SUB-SECTOR ANALYSIS AND FEASIBILITY STUDY

PACE project conducts sub-sector studies and technical feasibility studies to identify the constraints in different economic sub-sectors and determine its effective remedial strategies. Mr. S. M. Hasan Iqbal, an independent consultant, conducted a feasibility study to identify the demand of setting up a common facilities centre for the business cluster of shoe

manufacturing at Bhairab in Kishoreganj district. He gave a presentation on the report of the study on March 8, 2017 at PKSf Bhaban.

To expand the traditional Jamdani industries, a sub-sector study has been conducted. Mr. Monirul Islam Shaon Akond, an independent consultant who gave a presentation on the report of the study on March 19, 2017.

TRAINING

A training programme was organised for 50 PKSf officials in 2 batches and 100 PO officials in 4 batches on **Microenterprise Management and Promotion of Private Business** from January 15 to 19, February 5 to 9, February 12 to 16 and March 27 to 30, 2017.

Two training courses were organised for 50 PO officials in 2 batches on **Value Chain Development Project Design and Management** at the training venue of CDF and InM from March 5 to 9 and 19 to 23, 2017.

A training was organised for 44 PO officials (involved in microenterprise programme) in 3 batches on **Environment and Workplace Risk Management** at the training venue of CDF and InM from January 8 to 12, January 22 to 26 and February 12 to 16, 2017.

PKSf signed an agreement with Mr. Manzoorul Kibria, an Associate Professor of Zoology, Chittagong University, on January 12, 2017 for conducting a study to assess the existing water quality of the Halda River for breeding of the various carp fishes.

On February 20, 2017, an agreement was signed between PKSf and Unnayan Prochesta, a PKSf PO, to implement a VCD sub-project titled 'Development and expansion of the dairy cattle farming clusters' at Satkhira.

On the same day, PKSf signed another agreement with COAST Trust, another PO of PKSf, to implement a VCD sub-project titled 'Increasing income through the production and marketing of dry fish with the application of fish dryer & bio-technology' at Cox's Bazar.

An agreement was signed between PKSf and Naria Unnayan Samity, a PKSf PO, on February 23, 2017 to implement a VCD sub-project titled 'Increasing income of the farmers through dairy cattle farming on the banks of the Padma' at Shariatpur.

On March 8, 2017, PKSf signed an agreement with WAVE Foundation, another PO of PKSf, to implement a VCD sub-project titled 'Increasing income and creating employment through the extension of year-round onion cultivation' at Meherpur.

PKSF has been implementing the European Union funded UPP-Ujjibito project in 1,724 Unions of Barisal, Khulna, Rajshahi and Chittagong Divisions through 766 branches of 38 Partner Organisations (POs) since November 2013. Under the project, around 3,25,000 ultra-poor and women-headed



households have already been selected to secure a decent standard of living characterised by nutrition security, purchasing power of non-food items, social dignity and asset base of the project participants.

Coordination Meeting: The 6th coordination meeting of the UPP-Ujjibito project was held on February 28, 2017 at PKSF Bhaban. The meeting was chaired by Mr. AKM Nuruzzaman, Deputy General Manager (Programme) and Project Coordinator (UPP-Ujjibito Project). Officers of the Project Management Unit (PMU) and the Project Coordinators (PCs) of the Project Implementing Partners (PIPs) participated in the meeting. The meeting discussed the progress and challenges of the project.

Health Camps: A number of health camps were organised in some remote working areas of UPP-Ujjibito including Patuakhali and Bhola districts. Some of these were organised in active cooperation with the local community clinics.

Blood grouping of over 350 individuals was done while around 250 ultra poor people received healthcare services. In addition to the selected project participants, students of the local schools, children and female members of the ultra poor families received healthcare services from these camps.



Information Sharing Workshops: In this quarter, PIPs arranged a number of information sharing workshops. District and upazila level Government officials, local leaders attended the workshops.

Meeting of the Project Steering Committee: The 6th meeting of the Project Implementation Committee (PIC) was held on March 19, 2017 at PKSF Bhaban. The meeting was chaired by Mr. Golam Touhid, Deputy Managing Director (Finance), PKSF.

Among others, delegation of the European Union to Bangladesh, Ms. Doerte Bosse, First Counsellor, Food and Nutrition Security and Sustainable Development, and Mr. Owasim Akram, Programme Manager– Livelihoods and Resilience, Ms. Salma Shahid, Project Director (PD), RERMP-2, LGED and Mr. AKM Nuruzzaman, Project Coordinator, UPP-Ujjibito were present in the meeting.

DELEGATES OF OXFORD UNIVERSITY VISIT PKSF

A 22-member delegation from the Oxford University visited Palli Karma-Sahayak Foundation (PKSF) on March 22, 2017. The delegation met Mr. Md. Abdul Karim, Managing Director, PKSF and other high officials of the Foundation.

Mr. Karim expressed his gratitude to the Oxfordians for visiting PKSF. He briefed the delegation about management and operational strategies of PKSF. A video documentary on PKSF's activities was also shown to the delegation. In addition, Mr. Md. Hasan Khaled, General Manager, PKSF gave a presentation on PKSF's diversified programmes and projects.

The members of the Oxford University delegation expressed their satisfaction over the development activities of PKSF.



SKILLS FOR EMPLOYMENT INVESTMENT PROGRAM (SEIP)

PKSF has been implementing a project titled Skills for Employment Investment Program (SEIP) for the employment generation to the eligible participants selected from the low-income households of the country by providing demand-driven skill development training.

The Project Management Unit (PMU) of SEIP has so far successfully enrolled 6078 trainees (1069 female and 5009 male) in different training institutes up to March 2017. Among them 4330 trainees have successfully graduated from the training institutes and 3011 participants have either been placed in the jobs in different reputed industries or managed self-employment. During January-March, 2017, a total of 1152 participants have been enrolled for training on different trades under SEIP.

On March 23, 2017, Mr. Kamal Hossain, Deputy Executive Project Director (DEPD), SEIP, and Joint Secretary, Finance Ministry of GoB handed over three laptops to three female trainees. Mr. Humayun Kabir, Deputy Commissioner (DC), Jessore and Mr. Jitendra Kumar Roy, Assistant General Manager (AGM), PKSf & Deputy Project Coordinator, PKSf-SEIP were also present on the occasion. Mr. Philip Biswas, Executive Director, Rural Reconstruction Foundation was also present. On the same day, RRF arranged a Job Fair at its main campus in Jessore in which 20 employers of Jessore and its adjacent areas participated including Akij Jute Mills Ltd. and GQ Ball Pen Company. Representatives from the above companies enquired about the training modules and contents of the training. They visited the stalls displayed by the trainees. The employers placed their valued opinions regarding the training programme of SEIP and showed interests to recruit the trainees of SEIP at their respective organisations.

On March 08, 2017, UCEP Bangladesh arranged an employer's assembly at its south regional complex of Jatrabari in Dhaka to expatiate the job placement process of the SEIP trainees. Mr. Syed Nasir Ershad, Assistant Executive

Project Director, SEIP and Deputy Secretary, Finance Division, Ministry of Finance was present as the chief guest in the programme.

On March 7, 2017, a workshop on 'SEIP Project's Finance & Accounts Maintaining Process: Overview and Present Status' was held at PKSf Bhaban. Mr. Md. Fazlul Kader, Deputy Managing Director (Programme), PKSf chaired the workshop. Mr. Hamidur Rashid, Financial Management Specialist and Mr. Mominul Hoque Bhuiyan, AEPD, Fund Management, SEIP were present in the workshop as special guests. Mr. Md. Abul Kashem, Deputy General Manager, PKSf and Project Coordinator, SEIP, Mr. Jitendra Kumar Roy, AGM, PKSf & DPC, PKSf-SEIP, Kazi Farzana Sharmin, DPC, SEIP and other officials of SEIP project were also present in the workshop.

On March 15, 2017, PKSf signed an agreement with HDRC, to conduct a survey for identifying new potential trades. Dr. Md. Jashim Uddin, Deputy Managing Director (Admin.), PKSf and Dr. Abul Barakat, Chief Advisor, HDRC signed the agreement on behalf of their respective organisations. Dr. Tapas Kumar Biswas, Director, Research Division, PKSf and Mr. Md. Abul Kashem, DGM, PKSf & PC, PKSf-SEIP were present on the occasion.



FOUNDATION STONE OF PKSf DISPLAY AND SALES BHABAN LAID

Foundation stone laying ceremony of new PKSf building at Shyamoli in Dhaka took place on March 29, 2017.

Dr. Qazi Kholiquzzaman Ahmad, Chairman, PKSf unveiled the foundation stone of the building. Mr. Md. Abdul Karim, Managing Director, PKSf presided over the event. Dr. Pratima Paul Majumder and Mr. Khondkar Ibrahim Khaled, members of PKSf's Governing Body spoke on the occasion. PKSf's high officials and other staff attended this event and took part in the "Dua Mahfil" on the occasion. Designed in modern architecture, it would be a 13-storey green commercial building with 21-storey foundation. Ten floors will be used for marketing of the products of the members of the Partner Organisations (POs) of PKSf.



FIELD VISITS

- PKSF Chairman Dr. Qazi Kholiquzzaman Ahmad visited different activities of **Swabolombi Unnayan Samiti (SUS)**, a PO of PKSF, from December 31, 2016 to January 2, 2017. He joined different programmes to mark the 30th founding anniversary of SUS. Mr. Ahmad witnessed pre-primary education programme, adolescent girls' empowerment programme, health development programme and attended a meeting of the committee against women repression and child marriage. Later, he joined a rally. Mr. Chairman witnessed the micro-credit programme being implemented by SUS at Chirang Union under Kendua upazila and attended a discussion meeting in which Mr. Mikael Hemniti Winther, Danish Ambassador to Bangladesh was also present.
- PKSF Chairman Dr. Qazi Kholiquzzaman Ahmad visited different activities being implemented by **National Development Programme (NDP)** in Sirajganj from January 5 to 6, 2017. Mr. Ahmad joined a programme to mark the silver jubilee of NDP and handed over crests to the best organisers of NDP. He inaugurated ENRICH fair and enjoyed a cultural programme and had a meeting with NDP officials. Mr. Chairman visited an educational assistance centre & the house of a visually impaired and a member of beggar rehabilitation programme at Bera upazila in Pabna. Mr. Ahmad also inaugurated an ENRICH centre, visited an ENRICHed home and exchanged views with the local people. Mr. Md. Mashiar Rahman, General Manager and Mr. Md. Abul Kalam Azad, Manager, PKSF accompanied the Chairman during the visit.
- PKSF Chairman Dr. Qazi Kholiquzzaman Ahmad visited different activities of **Friends in Village**

Development Bangladesh (FIVDB) and **TMSS** under ENRICH programme from January 10 to 12, 2017 in Sylhet. He also visited an eye camp, an evening education centre, had a meeting with FIVDB officials and distributed prizes among the meritorious students of different schools. Mr. Md. Fazlul Kader, DMD (Programme), PKSF accompanied him during the visit.



- A high-level delegation led by Dr. Qazi Kholiquzzaman Ahmad, Chairman, PKSF, visited different activities of **Sagarika Samaj Unnayan Sangstha (SSUS)** and **Dwip Unnayan Sangstha (DUS)**, two POs of PKSF in Hatiya and Nijhum Dwip islands of Noakhali from January 16-19, 2017. The delegation comprised of PKSF General Board members— Ms. Bulbul Mahalanbish, Mr. SM Wahiduzzaman Babur, Prof. Shafi Ahmed and Mr. Ishtiaq Uddin Ahmad and Dr. Md. Jashim Uddin, Deputy Managing Director, Mr. Md. Mashiar Rahman, General Manager, PKSF, Dr. Nilufar Banu, Executive Director, BUP and journalists from the country's leading print and electronic media. The delegation visited ENRICH Education Assistance Centre at Char Elahi, attended a public rally in Companiganj upazila parishad. They also attended a meeting to

exchange views with local people. He also visited eco-tourism area. During the four-day visit, he witnessed beggar rehabilitation programme, inaugurated ENRICH centre, visited an eye camp and deep tubewells, attended a fair and enjoyed a performance. He also discussed mitigation. Dr. Qazi Kholiquzzaman Ahmad accorded with a civic



- PKSF Chairman Dr. Qazi Kholiquzzaman Ahmad and Managing Director Mr. Md. Mashiar Rahman visited different activities implemented by **Costa Rica Transformation Trust** from January 28 to February 2, 2017. During the visit, they distributed prizes to meritorious students of education to meritorious students. He attended a meeting to exchange views with local people and journalists. He laid the foundation of Kutubdia management centre. He also attended a discussion meeting to protect Kutubdia from climate change. He also visited ENRICH centre, satellite clinic, attended a meeting. Later, he visited an elderly centre and inaugurated a centre in Kalarmarchora Union.



local freedom fighters and activities at Nijhum Dwip. During the visit, the PKSF chairman visited the rehabilitation programme, health centres, a health camp and attended an ENRICH performance on disaster and Dr. Kholiquzzaman Ahmad was present at the reception in Hatiya.



Dr. Qazi Kholiquzzaman Ahmad, Chairman, PKSF, accompanied by the Managing Director Mr. Md. Abdul Kader, visited different activities being organized by the Bangladesh Association for Social Advancement (BASA) in Cox's Bazar from January 1, 2017. During the visit, Dr. Ahmad distributed cheques for assistance in various students, held a meeting with the local government, laid the foundation stone of a health and training centre and held a meeting titled 'How to Deal with Disasters'. Mr. Chairman also visited the education assistance centre, and joined a courtyard programme. He also distributed



crests to the distinguished elderly persons. Mr. Dipen Kumar Saha, Assistant General Manager, PKSF and Mr. Rezaul Karim Siddique, presenter of *Mati o Manush* programme at BTV also accompanied the Chairman during the visit.

- PKSF Chairman Dr. Qazi Kholiquzzaman Ahmad & DMD Dr. Md. Jashim Uddin joined the silver jubilee programme of **Bangladesh Association for Social Advancement (BASA)** at its training centre at Mirzapur, Tangail on February 11, 2017. They held a meeting with the mayor of Sakhipur municipality & Ward Councillors.



- A high-level delegation led by Dr. Qazi Kholiquzzaman Ahmad, Chairman, PKSF, visited different activities of **Unnayon** and **Heed Bangladesh** from February 27 to March 1, 2017. He visited LIFT and PRIME programmes at Asashuni upazila of Satkhira and Dakop of Khulna and ENRICH programme at Jolma Union under Batiaghata upazila of Khulna. Mr. Chairman visited an *Kuchia* (eel-fish) cultivation farm, inaugurated a drinkable water pump and a development fair and joined a programme organised by NGO Forum for Public Health.



Dr. Md. Jashim Uddin, DMD (Admin.) and Mr. A.Q.M. Golam Mawla, General Manager, PKSF accompanied the Chairman during the visit.

- PKSF Chairman Dr. Qazi Kholiquzzaman Ahmad, Dr. M.A. Quassem, member of PKSF Governing Body and Dr. Md. Jashim Uddin, DMD (Admin.), PKSF visited different activities of **Friends in Village Development Bangladesh (FIVDB)** and **Heed Bangladesh**, two POs of PKSF from March 5 to 10, 2017 including two non-POs, **ZamZam Bangladesh & Bangladesh Female Academy**. They visited beggar rehabilitation programme, ENRICHed homes, ENRICH educational assistance centres at



Hatkhola Union of Sylhet and Sylhet city and joined a citizens' reception programme. Mr. Dipen Kumar Saha, AGM, PKSF accompanied them during the visit.

- PKSF Chairman Dr. Qazi Kholiquzzaman Ahmad visited different activities of **Integrated Development Foundation (IDF)**, **Centre for Integrated Programme and Development (CIPD)** and **Young Power in Social Action (YPSA)** at Bandarban, Rangamati and Khagrachari from March 17 to 20, 2017. During the visit, he





witnessed health camp, beggar rehabilitation programme, ENRICHed homes and ENRICH educational assistance centres. Mr. Chairman also joined a conference of the physically challenged people. Dr. Md. Jashim Uddin, DMD (Admin.), PKSF accompanied the Chairman during the visit.

- Mr. Md. Abdul Karim, Managing Director, PKSF attended a seminar on 'Preservation and development of natural breeding areas of fish in the Halda river' on January 7, 2017 in Chittagong. **Integrated Development Foundation (IDF)**, a PO of PKSF organised the seminar under PACE project. Mr. Md. Fazlul Kader, DMD (Programme), PKSF also addressed the seminar.
- PKSF Managing Director Mr. Md. Abdul Karim visited **Palli Pragati Sahayak Samity** from January 26-27, 2017 in Faridpur and held a meeting with its high officials. He visited Bangladesh Female Academy from February 20-21, 2017 at Dirai in Sunamgonj and attended a discussion meeting on 'The future of disadvantaged Bangladeshi girls'. Mr. Karim visited different activities being implemented by **Mamata**, a PO of PKSF from March 3 to 4, 2017 in Cox's Bazar. He attended the annual meeting of the organisation as the chief guest and handed over crests to the employees performing efficiently.
- PKSF Managing Director Mr. Md. Abdul Karim visited different activities being implemented by **Muktipath Unnayan Kendra** at Rauzan upazila of Chittagong from February 10 to 12, 2017. He inaugurated a health camp, an eye camp and a development fair at Eyasin Nagar High School of Haldia Union and visited different stalls. He attended a discussion meeting on ENRICH programme as the chief guest. He also joined a members' meeting and visited winter pitha festival.
- Mr. Md. Fazlul Kader, DMD (Programme), PKSF visited different activities being implemented by **YPSA** in Chittagong from February 12 to 13, 2017. He discussed about the MIS software implementation during his visit to



YPSA's Sitakunda office. He visited a physiotherapy centre, a sanitation project, a library, a poultry farm and a fish culture project and a bio-gas plant at Muradpur. He also visited a livestock farm, a satellite clinic, an afternoon educational assistance programme and activities of IDP members at Saiyadpur.

- Mr. Md. Fazlul Kader, DMD (Programme), PKSF visited different activities being implemented by **Nowabenki Gonomukhi Foundation (NGF)** at Satkhira and **Rural Reconstruction Foundation (RRF)** at Jessore from February 25 to 26, 2017. He visited a crab hatchery, nursery pond and crab cultivation activities implemented by NGF and attended a press conference on the occasion of releasing crablets in the pond under PACE project. He also visited different activities of RRF and held a meeting with its officials.
- Mr. Md. Fazlul Kader witnessed embroidery work on dresses by the female entrepreneurs under value chain development sub-sector of PACE project and held a meeting with the officials of Asroy, a PO of PKSF, during his visit from March 16-18, 2017.
- Mr. Md. Fazlul Kader visited agriculture and livestock activities being implemented by **Sagarika Samaj Unnayan Sangstha (SSUS)** from March 27 to 29, 2017 at Noakhali. He visited quail cultivation and goat rearing under Agriculture, Fisheries and Livestock unit. He also visited Sagarika community health clinic, pesticide-free watermelon cultivation using pheromone trap, vermin-compost and poultry farm under UPP-Ujjibito project.
- Dr. Md. Jashim Uddin, DMD (Admin.) PKSF visited the training centre of **Aloshikha Rajihar Social Development Centre** at Barisal from 19 to 21 January, 2017. He distributed certificates to the students who successfully completed courses on welding and fabrication and fashion garments as the chief guest and also witnessed the information technology training course. Dr. Md.

Jashim Uddin also enjoyed a cultural programme. Mr. Md. Mashiar Rahman, General Manager, PKSf accompanied him during the visit.

- Mr. Golam Touhid, DMD (Finance), PKSf visited different activities being implemented by **JAKAS Foundation**, a PO of PKSf, from February 26 to 27, 2017 at Joypurhat. He witnessed quail rearing in the cage, turkey farming, *Kuchia* (eel-fish) cultivation, crop storage systems, adolescent girls' club, Black Bengal goat farming and breeding farm.

He also distributed best citizen awards and allowances to the eligible elderly persons. Mr. AKM Nuruzzaman, DGM, PKSf accompanied him during the visit.



LIFT: SEMINAR ON SUSTAINABLE DEVELOPMENT OF HAOR PEOPLE



The Haor region covers an area of around 4,450 square kilometres of vast wetlands across seven districts of north-eastern Bangladesh. The areas remain under water for over six months of a year, putting serious problems to agricultural activities there during the period. Due to the absence of regular livelihood sources, acute poverty has been plaguing the lives of Haor people for generations.

PKSf organised a seminar titled 'Sustainable Development of Haor People: Innovative Initiatives of PKSf' on February 14, 2017 with a view to identifying the ways to ensure comprehensive development of people living in the Haor (wetland) areas.

Dr. Qazi Kholiquzzaman Ahmad, Chairman, PKSf was the chief guest of the seminar. Presided over by Mr. Md Abdul Karim, Managing Director, PKSf, Mr. Amalendu Mukherjee, Executive Vice-Chairman of Microcredit Regulatory Authority (MRA), spoke in the seminar as the special guest.

Executive Directors and other high officials of different Partner Organisations (POs) of the Foundation and representatives of Haor people attended the half-day event.

In his speech, Mr. Md. Abdul Karim said that PKSf is relentlessly working to improve the living conditions of Haor areas which is probably the hardest-to-reach areas in the

country. "The recommendations to be made in today's event will certainly help us to chalk out more effective development action plans for future", Mr. Karim added.

Mr. Iqbal Ahammed, Executive Director, Padakkhep Manabik Unnayan Kendra and Mr. Hasan Ali, ED, Palli Bikash Kendra gave two presentations on their experiences of implementing development activities in the Haor areas. Dr. Md. Jashim Uddin, Deputy Managing Director (Admin.), PKSf and Mr. Murshed Alam Sarker, Executive Director, People's Oriented Program Implementation (POPI) took part in discussions.

Dr. Ahmad in his speech highlighted the need for inclusive development of the poor people living in the Haor and other remote areas in the country to achieve Sustainable Development Goals (SDGs).

Dr. Ahmad expressed hope that the PKSf would take up more Haor-centric programmes in the days ahead. "Proper coordination among the government and the non-government entities at all levels is a must for achieving the desired results in any development activity. Thus, we all have to work together to formulate an area-specific, viable and sustainable plan of action for the Haor region," he said.



LOW-INCOME COMMUNITY HOUSING SUPPORT PROJECT

Palli Karma-Sahayak Foundation (PKSF) has started preparatory activities for a new programme called 'Low-Income Community Housing Support Project (LICHSP)' in 2016. This project aims to improve the living conditions of the urban poor in 13 selected municipalities. Around 40,000 low-income urban residents will have access to housing loans, while another 120,000 people will be benefited from the improved roads and drainage system in those municipalities.

PKSF and National Housing Authority (NHA) will jointly implement this project. NHA will be responsible for components related to community mobilization, enhancing security of tenure and improvement of infrastructure. PKSF will be responsible for facilitating access to credit for shelter improvement, construction and cluster development through its selected Partner Organisations (POs). PKSF has already set up a Project Management Unit (PMU) with the requirement of three Assistant Project Coordinators (Construction, Finance & Accounts and Environment) and one Junior Engineer. Mr. AKM Nuruzzaman, Deputy General Manager (Programme), PKSF will work as the Project Coordinator of LICHSP.

PKSF has selected five Partner Organisations (POs) to implement this project in five towns for the first two years in the pilot phase. PMU has accomplished its all preparatory work including credit line operational manual, operational guidelines for POs, environmental and social management

framework, cash forecast statement, procurement plan and project budget.

IMPLEMENTATION SUPPORT MISSION

A World Bank team carried out an implementation support mission of the LICHSP from March 19-23, 2017. The members of the mission included Anna O'Donnell, Senior Social Development Specialist & Task Team Leader, Sabah Moyeen, Senior Social Development Specialist & co-TTL, Farhat Chowdhury, Environmental Specialist, Md. Akhtar Zaman, Social Safeguards consultant, Tanvir Hossain, Senior Procurement Specialist, Asheque Shiblee, Procurement consultant, Md. Atikuzzaman, FM Specialist, Shah Nur Quayyum, Financial Sector Specialist, Harish Khare, Housing Finance Consultant, Manikandan KP, Housing Microfinance Consultant, Rafiqul Islam, Engineering consultant and Angie Harney, Program Assistant. The objective of the Mission was to review implementation status and progress towards project objectives. The mission met Mr. Md. Shahid Ulla Khandaker, Secretary, Ministry of Housing and Public Works, Mr. Khandaker Akhtaruzzaman, Chairman, National Housing Authority, and Mr. Md. Abdul Karim, Managing Director PKSF. PKSF will undertake a pilot phase for the product development and testing of housing microfinance to cover the first 24 months of the project. Product development and testing will take place in the first two NHA cities-Sirajganj and Comilla, as well as in three other municipalities -- Rangpur, Jessore, and Narsingdi.

MoU

Palli Karma-Sahayak Foundation (PKSF) and Orbis International signed a MoU at PKSF Bhaban on January 01, 2017 with an aim to increase access and coverage of eye care services in some selected areas of Bangladesh. Mr. Golam Touhid, Deputy Managing Director (Finance), PKSF and Dr. Munir Ahmed, Country Director, Orbis International signed the MoU in the presence of Mr. Md. Abdul Karim, Managing Director, PKSF.

Among others, Mr. Md. Fazlul Kader, Deputy Managing Director (Programme), PKSF and Mr. Mohammed Alauddin, Director of Programmes, Orbis International were present.



Palli Karma-Sahayak Foundation and Dhaka School of Economics (DScE) signed a Memorandum of Understanding (MoU) on January 3, 2017 to extend cooperation to promote environmental and sustainable development education, research, learning and dissemination activities. Dr. Md. Jashim Uddin, Deputy Managing Director, PKSF and Mr. Muhammad Selim, Head of Administration, Development and Academic Affairs, DScE signed the MoU on behalf of their respective organisations. Dr. Qazi Kholiquzzaman Ahmad, Chairman, PKSF, Mr. Md. Abdul Karim, Managing Director, the two Deputy Managing Directors and other senior officials of PKSF were present on the occasion.



INTERNATIONAL EXPOSURE VISITS

- Three officials of PKSF attended a training on **Technical and Vocational Education and Training (TVET) for Trainers** organised by Institute of Technical Education- Education Services (ITEES) in Singapore from January 8 to 21, 2017. Mr. Golam Gilane, Assistant Manager, PKSF, Mr. Quazi



Moshurur-UI-Alam, Programme Officer, SEIP and Mr. S.M. Khaled Mahfuz, Programme Officer, SEIP participated in the training.

- Dr. Taufiq Hasan, Deputy General Manager. PKSF attended a seminar on **Voluntary National Review** in Thailand from March 29 to 31, 2017.



SOCIAL ADVOCACY AND KNOWLEDGE DISSEMINATION UNIT

Social Advocacy and Knowledge Dissemination Unit of PKSF is dedicated to disseminate knowledge and ideas to build awareness on different critical social issues with particular reference to resist child marriage in 16 selected Unions under the ENRICH programme. During January-March, 2017, a total of 19 cases of child marriage have been stopped. Recently, the local MP of Kulkathi Union of Nalchiti upazila of Jhalakati district has declared the Union as free of child marriage.



On March 30, 2017, a workshop was organised at PKSF Bhaban to review the progress of social awareness raising programmes and to determine the future work plan. Union coordinators and Social Development Organisers (SDOs) of 16 selected Unions participated in the workshop. The programme specially focused on the awareness raising activities to resist child marriage. The workshop also discussed the activities of adolescent girls' club. Two presentations were made namely, 'Formation of Adolescent Girls' Club' and 'Nutrition of the Adolescent Girls'.

In January-March, 2017, a training session was organised under Social Advocacy and Knowledge Dissemination Unit on Social Development and Responsibilities for the members of the ward coordination committees and other important persons of the selected Unions. In addition, an orientation session was organised on 'Protesting Child Marriage' for the teachers of some secondary and equivalent schools. The awareness raising orientation programmes to resist child marriage are in place. Students (from class 6 to 10) of 40 high schools took part in these orientation programmes.

DR. M.A. QUASSEM ATTENDS CONFERENCE IN THE NETHERLANDS

Dr. M.A. Quassem, member of PKSF Governing Body attended a special event organised by IHE Delft Institute for Water Education in the Netherlands on April 24, 2017. Dr. Quassem, also the Chairman of the National Disaster Management Advisory Committee of Bangladesh, spoke as a panelist at the conference titled 'Conference: The Impact of IHE Delft in a Changing Landscape' marking the 60th anniversary of the world's largest international graduate water education facility. The topic of his discussion was 'Conditions for societal impact: What needs to be done or in place to have impact, best approaches and lessons learned'.



CREDIT OPERATIONS STATUS OF PKSf

LOAN DISBURSEMENT TO POs

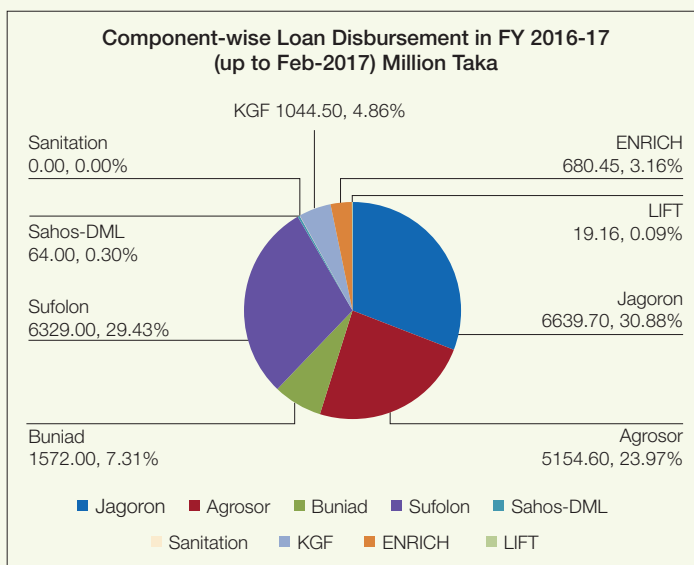
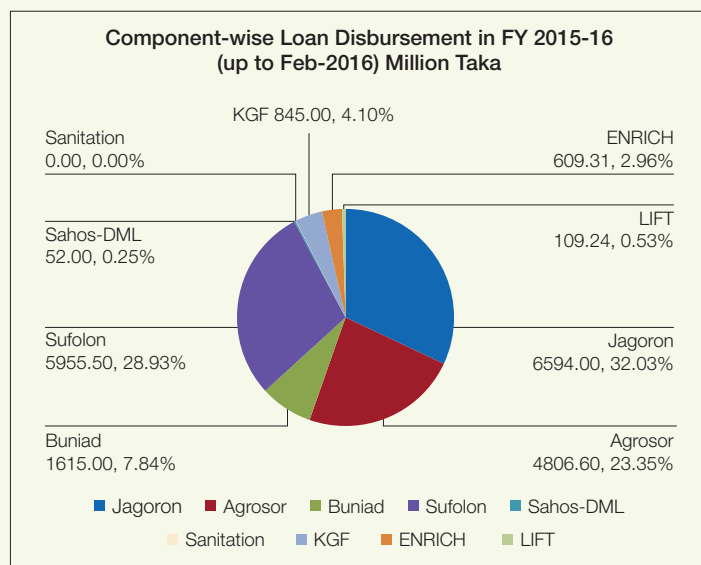
During the financial year 2016-17 (from July 2016 to February 2017), loan disbursement from PKSf to the POs (Partner Organisations) is BDT 21503.41 million. Cumulative loan disbursement from PKSf to the POs is BDT 267917.03 million up to February 28, 2017 and the recovery rate of loan from the POs to PKSf is 99.23 percent. A summary of PKSf's loan disbursement and loan outstanding as of February 28, 2017 is presented below:

Programmes/Projects	Loan Disbursement (Cum. in million BDT) (PKSf to POs)	Loan Outstanding (in million BDT) (PKSf with POs)
Mainstream Microcredit (including ID loan)		
BUNIID	19086.00	3338.77
JAGORON	111165.79	19099.16
AGROSOR	43100.40	13064.82
SAHOS	754.20	191.00
SUFOLON	68651.20	6258.29
KGF	5344.50	1071.50
ENRICH	2328.62	1577.57
Others (including ID Loan)	2930.73	13.63
Total (Mainstream):	253361.43	44614.75
Projects		
EFRRAP	1122.50	15.59
FSP	258.75	0.00
LIFT	677.51	219.47
LIFT Non-PO	75.72	10.00
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):	14555.60	428.59
Grand Total:	267917.03	45043.34

FY Loan Disbursement (In Million BDT) PKSf to POs		
Programmes/Projects	Loan Disbursement (FY 2015-16) Up to February 2016	Loan Disbursement (FY 2016-17) Up to February 2017
Jagoron	6594.00	6639.70
Agrosor	4806.60	5154.60
Buniad	1615.00	1572.00
Sufolon	5955.50	6329.00
Sahos-DML	52.00	64.00
Sanitation	0.00	0.00
KGF	845.00	1044.50
ENRICH	609.31	680.45
LIFT	109.24	19.16
Total	20586.64	21503.41

LOAN DISBURSEMENT TO BORROWERS

During the financial year 2016-17 (from July 2016 to February 2017), loan disbursement from POs to the borrowers is BDT 228.18 billion. Cumulative loan disbursement from POs to borrowers is BDT 2480.19 billion and the recovery rate of loan from borrowers to POs is 99.68 percent. At the end of February 2017, the amount of loan outstanding of POs with borrowers is BDT 192.63 billion. At the same time, the number of borrowers is 9.77 million of whom 91.67 percent are women.



About PKSf

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

Present Governing Body of PKSf

Dr. Qazi Kholiquzzaman Ahmad, Chairman

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

Dr. Pratima Paul-Majumder, Member

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

Mr. Khondkar Ibrahim Khaled, Member

Dr. M. A. Quassem, Member

Ms. Nihad Kabir, Member

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PKSF OBSERVES INTERNATIONAL WOMEN'S DAY



PKSF celebrated International Women's Day on March 28, 2017. To mark the day, the Foundation organised a seminar on 'Sustainable Development for Women's Empowerment, Equality and Non-discrimination'. The seminar was presided over by Dr. Qazi Kholiquzzaman Ahmad, Chairman, PKSf. Dr. Selina Hayat Ivy, Mayor of Narayanganj City Corporation graced the seminar as the honorable guest. Mr. Md. Abdul Karim, Managing Director, PKSf, delivered his welcome address.

Begum Rokeya, Executive Director, Swabalamby Unnayan Samity (a PKSf PO) was the keynote speaker in the programme. She presented a paper on the status of women in Bangladesh. Dr. Pratima Paul Majumder, a member of PKSf's Governing Body also addressed in the seminar. Members of PKSf's Governing Body and General Body, all the female employees and senior officials of PKSf, representatives from 136 Partner Organisations (POs) of PKSf attended the seminar.

In his welcome speech, Mr. Md. Abdul Karim, MD, PKSf said, despite many odds, some remarkable progress has been made in the area of women empowerment. He also highlighted the fact that PKSf is working for the women from a forward looking perspective. Mr. Karim informed the house that a good number of PKSf POs are being successfully run by female Executive Directors.

In her speech, Dr. Selina Hayat Ivy, the chief guest of the programme, stated that men along with women should step forward together for sustainable development of the society. She highlighted the role of family in the process of empowering women. She referred to the provision of larger number of reserved seats for women in the national parliament initiated by the Prime Minister Sheikh Hasina in 1997. However, now this is a heartening reality that women are competing with the male as well, added Dr. Ivy. She said, "Education is the pre-condition of women empowerment. When a woman is educated, nothing can stop her to prove her potentials," Dr. Ivy said.

Dr. Ahmad, chair of the seminar, said that though Bangladesh is making significant progress in many global indexes, women repression and child marriage are yet to be rooted out. He said, inclusive development is one of the preconditions of sustainable development of the country. Dr. Ahmad said that all the programmes of PKSf are inclusive in nature. Dr. Ahmad also moderated an open discussion session. Members of PKSf Governing Body and General Body, PKSf officials and representatives of Bangladesh Unnayan Parishad and POs of PKSf participated in this session.

Later, he handed over a crest to Mayor Dr. Selina Hayat Ivy for her significant contribution towards women empowerment. He acclaimed Ivy for the courageous role she had played to establish dignity of woman against all the odds.