

INSIDE THIS ISSUE

Seminar on Role of Fisheries and Livestock Sectors in Sustainable Development	01
PKSF Chairman Receives MTC Global Award	02
National Anti-tobacco Platform Launched	02
Governing Body Meeting Held	02
Managing Director of PKSF Attends the HLPF in New York	03
Promoting Agricultural Commercialization And Enterprises (PACE) Project	04
ENRICH Highlights	05
Programme for Uplifting the Quality of The Lives of the Elderly People	06
Staff Dropout in MFIs: A PKSF Study	06
Cultural and Sports Programme	07
Field Visits	08-09
Low-income Community Housing Support Project	10
Meeting on Improving Desalination Plant Services	10
Food Security 2012 Bangladesh- Ujjibito Project	11
Landslide Victims Get PKSF Grants	11
Training Activities	12-13
SEIP Project	13
Innovation of Civil Service	14
Signing of Agreements	14
Credit Operations	15
PKSF Grants Aid for Rohingya Refugees	16
PKSF Development Fair 2017	16

PKSF Newsletter

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SEMINAR ON ROLE OF FISHERIES AND LIVESTOCK SECTORS IN SUSTAINABLE DEVELOPMENT



A seminar titled 'Fisheries and Livestock Sectors in Poverty Alleviation and Sustainable Development' was organised on August 17, 2017, at the new PKSF Auditorium. State Minister for Fisheries and Livestock Mr Narayan Chandra Chanda, MP, was the chief guest at the event presided over by PKSF Chairman Dr Qazi Kholiquzzaman Ahmad. Dr Md Nazrul Anwar, Additional Secretary of the Fisheries and Livestock Ministry, was present as the special guest. PKSF Managing Director Md Abdul Karim and Economic Reporters Forum (ERF) President Saiful Islam Dilal delivered welcome addresses, and Dr Md Jashim Uddin, Deputy Managing Director (Admin), gave the keynote presentation. Five participants of PKSF programmes shared their success stories at the event.

The Minister said fisheries and livestock sectors in Bangladesh have made substantial progress, as a result of the concerted efforts of the government and the non-government agencies. The Additional Secretary highlighted the progress in the fisheries sector and stressed the need for a combined role of the government and the non-government organisations to further develop the sector.

PKSF Chairman Dr QK Ahmad said agriculture still makes a huge contribution to the national GDP. PKSF is implementing different activities that would help Bangladesh achieve the Sustainable Development Goals, he added. PKSF MD Mr Abdul Karim mentioned that PKSF, through its Agriculture Unit and Fisheries & Livestock Unit, makes different technologies available to farmers, builds up their capacity, continuously develops value chain of products and extends financial services at the grassroots level.

In the keynote presentation, Dr Jashim Uddin gave a statistical view of how PKSF is multiplying its services, both financial and non-financial, in its working areas.

On the occasion, PKSF and ERF signed a Memorandum of Understanding, under which nine awards titled 'PKSF-ERF Award' will be given for cumulative development publication-related media reports. Also, each year two journalists will be granted funds to study at Dhaka School of Economics. ERF President Saiful Islam Dilal said this MoU will open up a new area of collaboration between journalists and development workers.

PKSF CHAIRMAN RECEIVES MTC GLOBAL AWARD

Dr Qazi Kholiquzzaman Ahmad, Chairman of Palli Karma-Sahayak Foundation (PKSF), has received the 'MTC Global Rooshikumar Life Time Achievement Award-2017' for his outstanding effort to establish human dignity in the process of development, equality and sustainability. The renowned economist received the prestigious award at a gala ceremony held in Bangalore, India on 9 September 2017.

MTC Global is an India-based voluntary non-profit group and known across the world as a top level global think tank in higher education. To recognize the excellence of persons in different areas of education, MTC instituted the award in 2010. These awards are rated very high by the academia at the global level.



NATIONAL ANTI-TOBACCO PLATFORM LAUNCHED

To mark the *World No Tobacco Day*, PKSF on May 28, 2017 organised a seminar titled 'Tobacco: A Threat to Public Health and Development'. Representatives from different anti-tobacco campaigns participated in the seminar presided over by PKSF Chairman Dr Qazi Kholiquzzaman Ahmad. Later in a meeting on July 06, 2017, they unanimously decided to launch a national platform and nominated Dr Qazi Kholiquzzaman Ahmad as its convener and Dr Mahfuzur Rahman, Grants Manager at Campaign for Tobacco-Free Kids, Bangladesh and Chairperson of Adhir Foundation, as the coordinator.

From another meeting of representatives from 13 anti-tobacco organisations on September 12, 2017, it was announced that the new campaign will be called 'National Anti-tobacco Platform'.



PKSF GOVERNING BODY MEETING HELD

The 210th meeting of the Governing Body of PKSF was held on August 13, 2017 at the newly constructed PKSF Conference Centre. PKSF Chairman Dr Qazi Kholiquzzaman Ahmad chaired the meeting attended by Dr Pratima Paul-Majumder, Dr MA Quassem, Dr AKM Nurun Nabi, Mr Khondkar Ibrahim Khaled, and PKSF Managing Director Mr Md Abdul Karim. Ms Nihad Kabir, the other Governing Body member, could not attend the meeting upon approval from the PKSF Chairman.

The Governing Body members paid tributes to the Father of the Nation, Bangabandhu Sheikh Mujibur Rahman and his family members who had been assassinated on the black night of August 15, 1975. The meeting later approved a

number of decisions, including the budget for the 'PKSF Development Fair 2017.'



MANAGING DIRECTOR OF PKSF ATTENDS THE HLPF IN NEW YORK

Md Abdul Karim, Managing Director of Palli Karma-Sahayak Foundation (PKSF), attended the fifth High-level Political Forum (HLPF) on Sustainable Development in New York from 10-19 July 2017.



He attended the global meet convened by the UN Economic and Social Council (ECOSOC) as a member of the delegation of the Government of People's Republic of Bangladesh. This year's theme of the HLPF was 'Eradicating poverty and promoting prosperity in a changing world'.

Mr Karim, a former Principal Secretary, also attended several other special and side events of this conference including the Global Initiative for Child Health & Mobility and the G4 Alliance. There, he made a call for a united move to meet the global health target for road safety.

Hosted by the FIA Foundation at UN Headquarters in New York, envoys from different countries gathered to discuss their challenges and successes in achieving the Sustainable Development Goals to ensure safe and sustainable mobility. The PKSF Managing Director took part in a panel discussion there.



Also during his US visit, Mr Karim was interviewed by the *Thikana*, a New York-based Bengali weekly. In the full-page interview, he spoke on different activities of PKSF.

ENRICH, he said, is a flagship programme of PKSF that seeks to achieve inclusive development of the rural poor, particularly the disadvantaged ones who would otherwise be left out of the conventional development programmes. Over 4.2 million people of 153 Union Parishads are currently under the coverage of ENRICH (the number of ENRICH Unions have been increased recently). ENRICH takes a lifecycle approach that includes healthcare and nutrition, education assistance, community development, rehabilitation of beggars, youth awareness and skill development, financial assistance for income generating activities etc.

Skills for Employment Investment Program (SEIP) is another project being implemented by PKSF. SEIP provides technical training to the youths of the country and paves way for their employment at home and abroad, said PKSF MD.

"Food and nutrition security is a prerequisite to sustainable development," said Mr Karim. With this in mind, PKSF is implementing the 'Food Security 2012 Bangladesh-Ujjibito' project since 2013. The European Union-funded project is working in 1,724 Unions of Barisal, Khulna, Rajshahi and Chittagong Divisions.



The PKSF MD also spoke on other programs including Low Income Community Housing Support Project (LICHSP), Uplifting the Lives of the Elderly People Program, Cultural & Sports Program, Promoting Agricultural Commercialization & Enterprises (PACE), and recently completed Programmed Initiatives for Monga Eradication (PRIME).

"PKSF ensures transparency and accountability at all stages of its operations. As an apex agency, it doesn't work at the field-level but it ensures intensive monitoring of the Partner Organisations which carry out the activities," said Mr Karim.

"The activities of PKSF are part of the stupendous endeavours that are being carried out under the visionary leadership of Prime Minister Sheikh Hasina to make Bangladesh a prosperous country in near future," he added.

PROMOTING AGRICULTURAL COMMERCIALIZATION AND ENTERPRISES (PACE) PROJECT

VALUE CHAIN DEVELOPMENT INTERVENTIONS

In addition to financial services for microenterprises, PACE project of PKSf promotes value chain interventions in different farm and non-farm subsectors. So far, 41 value chain sub-projects have been taken up in different regions of the country catering technical, technological and marketing support to 1,73,862 entrepreneurs.

Two new subprojects are being implemented during July-September, 2017 through two POs namely, Peoples Oriented Program Implementation (POPI) and Rural Reconstruction Foundation (RRF). POPI is implementing 'Increasing Income and Creating Employment through Mechanising Micro Shoe Industry by Establishing Common Service Centers' subprojects among a total of 10,065 entrepreneurs and workers of Bhairab at Kishoreganj.

RRF is implementing the other value chain subproject titled 'Establishment of Flower Tissue Culture Laboratory' to promote the floriculture subsector at Jessore.

TECHNOLOGY TRANSFER

So far, PKSf took up 15 technology transfer sub-projects in different farm and non-farm sub-sectors under the PACE project. In July-September, 2017, a sub-project has been taken for transferring technologies of high value fruits and spices cultivation. On August 19, 2017, Mr. Md. Abdul Karim, Managing Director, PKSf formally inaugurated the process of transferring agricultural technologies. Ghashful, a PO of PKSf is implementing the subproject titled 'Expansion of High value Fruit Cultivation Technologies'. Cultivation technologies of high value fruits like dragon fruits, avocado etc. are being transferred to the farmers under the sub-project.

In July-September, 2017, PKSf took up another technology transfer subproject titled 'Expansion of Sheep Rearing following the Perch Method Technology'. Daridra Bimochan



Sangstha (DBS), a PO of PKSf, is implementing the sub-project among 500 farmers of Gangni upazila of Meherpur district.

PKSF MD INAUGURATES HALDA RIVER RESEARCH LABORATORY

Mr. Md. Abdul Karim, Managing Director, PKSf and Prof. Dr. Iftekhar Uddin Chowdhury, Vice-Chancellor, University of Chittagong jointly inaugurated the specialised research laboratory on August 20, 2017 to conduct necessary research to conserve the aquatic biodiversity and fish breeding grounds of Halda river.

Mr. Md. Fazlul Kader, Deputy Managing Director (Programme), PKSf and Mr. Zahirul Islam, Executive Director of IDF were also present at the inaugural ceremony among others. Integrated Development Foundation (IDF), a PKSf PO, is also implementing a value chain subproject to protect environmental framework of Halda river, the only natural fish breeding ground of the country.



TECHNICAL FEASIBILITY AND SUBSECTOR STUDY

PACE project conducts subsector studies and technical feasibility studies to identify the constraints in different economic subsectors and determine its effective remedial strategies.

Prof. Dr. A. F. M. Jamal Uddin, an independent consultant conducted a technical feasibility study on the commercial cultivation of Nandini flower under PACE project and gave a presentation on the report of the study on September 19, 2017 at PKSf Bhaban.

A subsector study was recently conducted by Dr. Nuruzzaman, an independent consultant on the establishment of small scale fish feed mills in private sector under the PACE project. He gave a presentation on the report of the study on September 27, 2017 at PKSf Bhaban.

ENRICH HIGHLIGHTS

PKSF has been implementing 'Enhancing Resources and Increasing Capacities of Poor Households towards Elimination of their Poverty (ENRICH)' programme since 2010. The overall vision that underpins the ENRICH is to work with the poor, to create an enabling environment for them to achieve a humanly dignified living standard and enjoy universal human rights. Currently, the ENRICH programme is being implemented at 153 Unions of 62 districts in all 8 divisions of the country with the cooperation of 112 Partner Organisations (POs) of PKSF.

MEETING TO EXCHANGE VIEWS

PKSF has decided to extend ENRICH coverage to every Union of 3 upazillas and 2 Unions of another upazila. In this regard, on September 11, 2017, PKSF Chairman Dr Qazi Kholiquzzaman Ahmad and Managing Director Mr Md Abdul Karim exchanged views with the Chairpersons of Pirojpur Sadar and Jibon Nagar upazila parishads as well as the Chairpersons of 15 Union parishads of these upazilas.



DMD (Admin) Dr Md Jashim Uddin and DMD (Finance) Mr Golam Touhid were present at the meeting held at PKSF Bhaban.

On August 10, 16 and 17, 2017, 153 Program Coordinators from 112 POs under the ENRICH met Dr Md Jashim Uddin at PKSF Bhaban in three batches to receive necessary orientation. Mr Md Mashiar Rahman, General Manager, PKSF narrated the previous experiences of the ENRICH and discussed on the ENRICH work plan for FY 2017-18.

DONATION FOR BEGGAR REHABILITATION

A delegation led by PKSF Chairman Dr Qazi Kholiquzzaman visited Sabalamby Unnayan Samity (SUS), a PKSF PO at Netrokona. Ms Adan Islam, Founder and Executive Director of Dhoritri Foundation was also a member of the team. She was impressed by the extraordinary outcome of the Beggar Rehabilitation Programme of PKSF and donated BDT 2,00,000 to SUS for the rehabilitation of two beggars.

PROGRESS OF ONGOING ACTIVITIES

Educational Assistance

Currently, 1,35,009 students are being provided educational assistance through 5,300 education centers in 153 Unions.

Bandhu Chula & Solar Home System

In this quarter, 124 eco-friendly improved cooking stoves, popularly known as 'Bandhu Chula' and 714 Solar Home Systems have been installed under ENRICH.

ENRICH Center and ENRICH Home

A total of 2,802 Ward Coordination meetings were held in 1,184 Ward Centres established so far. Moreover, 3,064 ENRICHed houses have already been established.

Community Development

In FY 2017-18, the budget to purchase the furniture for 1,184 ENRICH centers, installation of 1,136 sanitary latrines and 1,139 deep/shallow tube wells has already been approved under the Community Development Program.

Special Savings Programme

A total of 165 members have deposited BDT 1.07 lac in their respective bank accounts till September 2017. As of now, 875 members have received savings with matching grants of BDT 1.15 crore after their policy maturity.

Loan Disbursement Programme

In FY 2017-18, the loan disbursement target from PKSF to PO level in ENRICH Unions was set at BDT 140 crore. Up to September 2017, BDT 2.0 crore has been disbursed.

Health Service

A total of 290 ENRICH Health Officers and 2,049 Health Inspectors are providing ENRICH healthcare services in 153 Unions. During July-September 2017, 60,318 health cards have been sold and 13,584 static clinics, 3,192 satellite clinics, 136 health camps were organised.



PROGRAMME FOR UPLIFTING THE QUALITY OF THE LIVES OF THE ELDERLY PEOPLE

As a part of the PKSF's inclusive initiatives for sustainable poverty alleviation, a 'Programme for Uplifting the Quality of the Lives of the Elderly People' is being implemented in 78 Unions through 52 Partner Organisations (POs). A summary of the activities in July-September 2017 quarter is given below:

Committee formation, training, and monthly meetings:

During the last quarter, a total of 1,107 village committees, 540 ward committees, and 78 Union committees have been formed with the representatives from the elderly people.

The objective of this activity is to ensure participatory implementation of the programme.

Old Age Allowance: At present, 175 elderly persons are being provided with Old Age Allowance in the Unions under this program. Each person receives a monthly allowance of BDT 600.

A total of BDT 12.9 million, as of September 2017, has been handed over to 3,426 elderly people as allowances.

Special support: As part of special support to the ill, poor and vulnerable elderly, a total of 378 umbrellas, 317 walking sticks, 327 commode chairs, 469 blankets and 249 stoles have been distributed till September 2017.

Also, a total of BDT 48.6 million was disbursed for the funeral expenses of the poor and the destitute.

Social Centres for the elderly: Social Centres have been constructed in most of the 20 unions under the program coverage while it is going on in the rest.

The process of building Social Centres in additional 58 unions is in progress.

Recognising the elderly persons and the best children:

In the area of health, education, social welfare sector or employment generation, 200 elderly persons have so far

received 'The Best Elderly Award' and 73 youths got 'The Best Child Award'.

Workshop

A daylong workshop was organised on July 23, 2017 on 'Implementing Strategies for the Programme' for the focal persons of the programme-implementing POs and organizers of the program.

The objective was to expand to the field areas for implementation. A total of 120 officers participated in the workshop.

Dr Qazi Kholiquzzaman Ahmad, Chairman of PKSF, Mr Md Abdul Karim, Managing Director, PKSF, and Mr Md Fazlul Kader, Deputy Managing Director (Programme) were present at the inaugural session of the workshop. Mr AHM Abdul Qaiyum, Deputy General Manager (Programme) of PKSF gave a presentation.



STAFF DROPOUT IN MFIS: A PKSF STUDY

The average staff dropout rate in the overall activities of the country's microfinance institutions (MFIs) is 18.45 percent, whereas it is 19.60 percent in the microfinance program alone. This was found in a recently completed study by the Research Division of PKSF.

The study, completed in August 2017, was aimed at exploring trends, patterns, causes and consequences of dropout in the microfinance sector with a view to drawing effective remedial strategies for lessening dropout and thus, increasing retention of staff. It dealt with staff dropout data

between June 2009 and June 2014 from 170 Partner Organizations (POs). Direct interviews were conducted using structured questionnaire among 760 respondents. Half of them dropped out from PKSF POs.

Better job opportunities, undefined job responsibilities, work stress and non-congenial relations with the authorities and sometimes with the colleagues were cited by the respondents as key reasons for leaving the MFIs. However, such cases leave a negative effect on the program performance of the organizations.

CULTURAL AND SPORTS PROGRAMME

As part of inclusive development programme for sustainable poverty alleviation, PKSf has been implementing Cultural and Sports Programme for children and young people through 10 Partner Organisations (POs) in different districts from March 2016. However, 50 more POs have been included in the program in July 2017.

FIELD-LEVEL ACTIVITIES

On September 19, 2017, Mohila Bohumukhi Shikkha Kendra (MBSK) organised a cleanliness campaign and tree plantation program at Godagari High School at Dinajpur Sadar upazila. Mr. Golam Touhid, Deputy Managing Director (Finance), PKSf was present as the chief guest while Dr. Sharif Ahmed Chowdhury General Manager, PKSf and Rajia Sultana, Executive Director of MBSK were present as special guests. 400 students and teachers were present at the programme.

Palli Pragati Samiti organised a football competition on September 14-20, 2017. Eight secondary schools of Galachipa upazila of Patuakhali district participated in the competition.

To mark the International Day of Elderly Persons, Jagorani Chakra Foundation (JCF) organised a friendly football tournament between the elderly and youths at Fulasara Government Primary School ground in Chaugachha upazila of Jessore.



On September 28, 2017, Coast Trust organised a secondary school-based football tournament at Lalmohan in Bhola district. In addition, Coast Trust also organised a cleanliness campaign at Udayan Governemnt Primary School in Borhanuddin upazila of Bhola.

Mukti Cox's Bazar organised athletics competition on September 24, 2017 at Cox's Bazar Municipality Preparatory High School ground. 120 students from 10 schools and two colleges participated in the competition. Mukti Cox's Bazar organised a workshop on correct pronunciation and poetry recitation from September 22-24, 2017 at the auditorium of Birshreshtha Ruhul Amin Stadium in Cox's Bazar.

On September 23, 2017, Integrated Development Foundation (IDF) organised a workshop on debate, recitation, correct pronunciation and quiz competition at Kaptai of

Rangamati district. 40 students from 6 organisations participated in the workshop.

Grameen Jana Unnayan Sangstha organised a chess and Carrom competition at Borhanuddin upazila of Bhola district on September 25, 2017. Students of 6 secondary schools and madrasas took part in the competition.

On August 29, 2017, Karmajibi Kallayn Samiti (KKS) organised a cleanliness campaign and tree plantation program at flood-affected Freedom Fighter Fakir Abdul Jabbar Girls' School and Daulatdia Model High School at Daulatdia, Rajbari.

KKS also organised a girls' volleyball tournament on September 22, 2017 at Rajbari Shahid Khushi Railway ground. In addition, KKS, in association with Rajbari Debate Association, organised a debate competition on September 23, 2017.

Prottashi organised a mathematics race competition on September 20, 2017 at Chokoria Municipality Model School at Cox's Bazar. Around 80 students participated in the competition.

WORKSHOP

A workshop on 'Field-level Implementing Strategies of Cultural and Sports Programme' was held on July 24, 2017 at PKSf Bhaban. Dr. Qazi Kholiquzzaman Ahmad, Chairman, PKSf, Mr. Md. Abdul Karim, Managing Director, PKSf and Mr. Md. Fazlul Kader, Deputy Managing Director (Programme), PKSf were present at the inaugural session of the workshop.

A total of 110 focal persons and Program Organisers of 60 POs were present in the day-long workshop. Mr. A.H.M. Abdul Qaiyum, DGM (Program), PKSf gave a presentation on the strategies for Cultural and Sports Programme at the field-level.



FIELD VISITS

- PKSF Chairman Dr Qazi Kholiquzzaman Ahmad, Board Member Dr MA Quassem, Deputy Managing Director (Admin) Dr Md Jashim Uddin along with Executive Director Mr Adan Islam of Dharitri Foundation inspected ENRICH and other PKSF-supported activities being implemented by Swabolomby Unnayan Samity (SUS) in Singher Bangla union of



Netrakona district on July 10-11, 2017. They exchanged views with the SUS officials, the members of youth development intervention of ENRICH and programme staff. Later, the delegation inspected different activities including youth training, static clinics, satellite clinics, education assistance centres, financial services, a SUS-run hospital and a handicraft workshop.

- The PKSF Chairman on July 13-16, 2017 inspected different activities of Karmajibi Kalyan Sangstha (KKS) in Rajbari and DESHA Shechsashebi Artho-Samajik Unnayan O Manobik Kallyan Sangstha in Kushtia on July 13-16, 2017. In Rajbari, Dr Qazi Kholiquzzaman Ahmad met rehabilitated beggars, members of special savings programme and youth committee representatives. He also visited an education assistance centre and held a meeting with the



local civil society members. Later, he enjoyed a cultural programme there.

In Kushtia, the PKSF Chairman inaugurated the six-storey DESHA Tower. In the programme, he was joined by PKSF Board Member Dr MA Quassem, DMD (Admin) Dr Md Jashim Uddin, and eminent academic Professor Shafi Ahmed, also the Senior Editorial Advisor of PKSF. The



delegation held meetings with the officials involved in DESHA's financial services, and with health and education staff under ENRICH programme.

- PKSF Chairman Dr Qazi Kholiquzzaman Ahmad visited different LIFT activities being implemented by Heed Bangladesh in Kamalganj, Moulvibazar on August 27, 2017. He inspected a Black Bengal goat farm, a turkey farm, an eel-fish (Kuchia) farm and other agricultural activities there. Dr Md Jashim Uddin, DMD (Admin) of PKSF and Mr Md Mashiar Rahman, GM (Programme) of PKSF accompanied the Chairman during the visit.

The Chairman expressed his satisfaction at the farming activities being implemented under LIFT. He advised Heed Bangladesh to develop the farm complex into a complete agro-based laboratory or agro-complex. This laboratory will be used for variety development of crops, fishes and livestock through research. It will also be a source of experience and knowledge for the officers of other PKSF POs.

- PKSF Managing Director Mr Md Abdul Karim visited the working areas of Partner Organisation 'Ghashful' in Chittagong on August 18-20, 2017.

He was accompanied by DMD (Programme) Mr Md Fazlul Kader and General Manager (Programme) Mr Md Mashiar Rahman. The

PKSF top delegation ENRICH implementation exchanged views with year's implementation



Later, they planted so the area that is under They also attended th of an innovation initiati ophthalmic complicatio

- Mr Md Fazlul Kader PKSF, attended celebration of Peoples' Self-Develop Mr Mirza Md Nazmu Manager (Programm during the visit.



The DMD visited a u established by a Kholamora branch of workshop, run by participant, for ma motorcycles.

Later, he attended the employee assembly.

reviewed the progress of on in Mekhal Union and the PO staffs on the next targets.



me fruit and spice trees in the PACE project as well. The inauguration ceremony was held by a local hospital on 10th September.

, DMD (Programme) of the 20th anniversary BASTOB-Initiative for the event on July 4, 2017. Mr. Al Huq, Assistant General Manager (Programme), accompanied him



tensil production factory micro-entrepreneur in the organisation and another programme making spare parts of

anniversary function and

- On September 21, 2017, a high-level three-strong delegation, led by Professor Tsuji Kazuto, of Japan International Cooperation



Agency (JICA) visited several ENRICH activities being implemented by Partner Organization Somaj-O-Jati Gathan (Sojag) in Sombhag union under Dhamrai upazila of Dhaka. Mr Oishi Kohei, Deputy Assistant Director, and Mr Daichi Hirose, Access Advisory Japan, were the other members of the delegation.

Dr Md Jashim Uddin, Deputy Managing Director (Admin) of PKSf, accompanied the delegation during the visit. Mr Md Mashiar Rahman, General Manager (Programme) of PKSf was in charge of arranging the visit. Mr Abdul Matin, Director of SOJAG, presented before the JICA delegation on ENRICH activities and their impacts in the area.

Later, the JICA delegates exchanged views with the rehabilitated beggars and participants of a pro-elderly programme of the PKSf.

They also visited the health services, ENRICH ward coordination meetings, ENRICH centres, ENRICH-ed houses and education activities conducted by the organization.

- Mr. Golam Touhid, Deputy Managing Director (Finance) of PKSf, visited tobacco cultivation areas and different activities implemented under ENRICH programme and the Agriculture Unit and the Fisheries & Livestock Unit through Partner Organizations Daridro Bimochon Songstha (DBS) and DESHA Shechsashebi Artho-Samajik Unnayan O Manobik Kallyan Sangstha on August 7-9, 2017 in Meherpur district. Dr Sharif Ahmed Chowdhury, General Manager (Programme), accompanied him

during the visit.

The DMD attended a farmers' rally titled 'Development of Income Generation Activities at the Member Level'. He inspected a number of activities including Black Bengal goat rearing in slatted-house system, and fish cultivation enclosures in the Bhairab river -- both implemented by DBS with financial support from the PKSf.

He also visited the fry-releasing activities conducted in the Bhairab river, ENRICH centres, ENRICH-ed houses, vegetable and fruit cultivation on homesteads, and financial support for income generating activities.



Later, he met over 100 tobacco farmers of Keupur and Fakirabad villages to discuss feasibility of farming alternative crops there.

- On September 18-19, 2017, DMD (Finance) Mr Golam Touhid and General Manager (Programme) Dr. Sharif Ahmed Chowdhury of PKSf visited different activities being implemented by Partner Organization Self-Help and Rehabilitation Programme (SHARP) and Mohila Bohumukhi Shikkha Kendra with the support of the Agriculture Unit, the Fisheries & Livestock Unit and the LIFT programme of PKSf.

During the visit, Mr Golam Touhid inspected cow rearing and goat fattening in open method, goat breeding farms, agricultural hub and agri-market at individual levels, steer cattle rearing etc. He also witnessed the disastrous effects of flood on agriculture, habitat, and other economic activities in flood-affected area of Dinajpur Sadar.

LOW-INCOME COMMUNITY HOUSING SUPPORT PROJECT

PKSF and National Housing Authority (NHA) are jointly implementing a project titled 'Low Income Community Housing Support Project (LICHSP)' funded by the World Bank. This project aims to improve the living conditions in selected municipalities. The responsibilities of PKSF are to provide appropriate lending support for constructing houses and building cluster-based settlements through its Partner Organisations (POs). Necessary documents and guidelines have been prepared to implement the project. In addition, trainings on housing construction, housing loan, finance, and environmental and social management framework were given to the PO officials concerned.

On July 18, 2017, a review workshop on the progress of LICHSP was held at PKSF Bhaban. Mr Golam Touhid, Deputy Managing Director (Finance), PKSF inaugurated the event moderated by Dr AKM Nuruzzaman, DGM (Program) of PKSF and Project Coordinator of LICHSP. Deputy Project Director of LICHSP, Urban Environmental Specialist from NHA, representatives from 5 project implementing POs of PKSF, representatives from PKSF and LICHSP Project Management Unit were present in the meeting.

The issues discussed in the workshop include housing loan, marketing for the housing loan services, affordability analysis of potential borrowers and the basic drawings of a house.

A total of BDT 32 million has been disbursed to five POs as loan and the POs have disbursed a total of BDT 11.3 million to 53 borrowers, as of September 2017.



Partner Organisations	Working areas	No. of borrowers	Loan disbursed (BDT)
ESDO	Rangpur City Corporation	15	34,00,000
NDP	Sirajganj Sadar Municipality	13	30,05,000
Ad-din Welfare Centre	Jessore Sadar Municipality	5	8,50,000
PDIM Foundation	Narsindhi Sadar Municipality	6	17,50,000
TMSS	Comilla City Corporation	14	23,10,000
	Total	53	1,13,15,000

MEETING ON IMPROVING DESALINATION PLANT SERVICES

On July 24, 2017, a meeting was held in PKSF with 12 Partner Organizations (POs) that operate 20 desalination plants installed under the LIFT programme in the coastal areas.

The Executive Directors, senior officials and technical officers of the POs participated in the meeting chaired by Dr Md Jashim Uddin, DMD (Admin.). Mr AQM Golam Mawla, GM (Programme), Dr Sharif Ahmed Chowdhury, GM (Programme) and other PKSF officials attended the meeting.

Dr Mustafa K Mujeri, Executive Director of Institute for Inclusive Finance and Development (InM), spoke there as the Guest of Honour. At present, a research titled 'Innovative Solutions to Sustaining Access to Safe Drinking Water for the Poor in the Salinity-Prone Coastal Belt: A Critical Analysis' is being carried out by the InM. Issues regarding safe water

supply situation in the salinity-prone locations, rationalising desalination plant technology, operational management and sustainability were discussed in the meeting.



FOOD SECURITY 2012 BANGLADESH- UJJIBITO PROJECT

PKSF, with the financial support from European Union, has been implementing the Ultra Poor Programme (UPP-Ujjibito) component of Food Security 2012 - Bangladesh Ujjibito Project since 2013. The project targets 3,25,000 extreme poor and vulnerable households in Barisal, Khulna, Rajshahi divisions and the coastal areas of Chittagong district.

DISTRIBUTION OF SAPLINGS

An initiative has been undertaken to establish 680 Ujjibito Pusti Gram in FY 2017-18 under the project to reduce malnutrition and health hazards through raising awareness. The project targets 40 households in every village. Distribution of saplings during the rainy season is one of the major interventions to establish Ujjibito Pusti Gram. A total of 1,10,000 saplings were distributed to 27,200 households during this quarter.

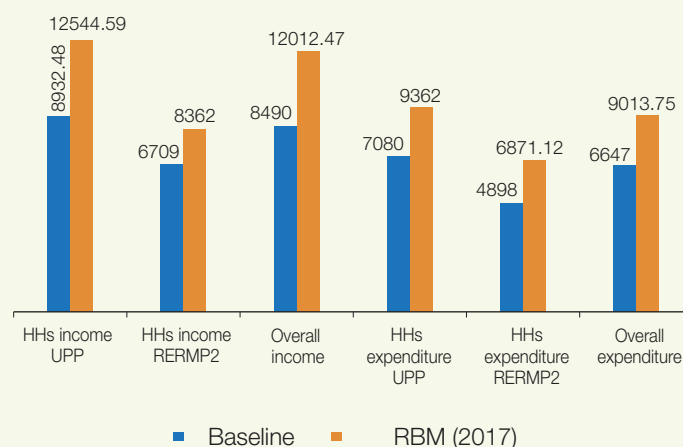


RESULTS-BASED MONITORING (RBM) CONDUCTED

A Results-Based Monitoring (RBM) has been conducted to evaluate the outcomes of the project. According to the survey, the average income of the project participants has increased by 42% and the expenditure has risen by 36%. The RBM data shows that 96% of the project participants have adequate food while it was only 65% during the baseline survey.

Moreover, the Households Dietary Diversity Score (HDDS) was 5.7 out of 12 during the baseline survey and it is now 7.41. In addition, Women Dietary Diversity Score (WDDS) has increased by 1.41. The WDDS was 3.2 out of 9 during the baseline survey, but it now stands at 4.61.

Income & Expenditure of Project Participants



LANDSLIDE VICTIMS GET PKSF GRANTS

A massive catastrophe occurred due to heavy rainfall and landslides in several areas of Rangamati district in mid-June 2017. A total of 120 people including two members of Centre for Integrated Programme and Development (CIPD), a PO of PKSF, lost their lives in this disaster. More than a hundred households were destroyed and about 1600-1700 families, including 659 members of the organisation, were victims of this disaster.

A soft loan package of BDT 5 million with lower service charges was granted under the Sahos Programme of PKSF for reconstruction of the damaged houses. Mr. Golam Touhid, Deputy Managing Director (Finance), PKSF handed over the cheque to Mr. Jana Lal Chakma, Chief Executive Officer, CIPD on July 19, 2017.



TRAINING ACTIVITIES

TRAINING FOR PO OFFICIALS, FIELD WORKERS

PKSF regularly conducts specialised training courses for PKSf officials and PO staff at both home and abroad on different aspects of appropriate financing and other development programmes. During July-September 2017, PKSf training cell organised the following training courses on 10 different modules.

Course Title	No of batches	Days	No. of POs	No. of Participants	Venues
Training for the Senior and Mid-level officials					
Monitoring & Evaluation	3	3	53	67	InM
Internal Audit for Operation of NGOs/MFIs	3	5	50	55	PKSF
Financial Product Design & Diversification	2	2	37	31	PKSF
Accounts & Financial Management	1	4	17	18	PKSF
Microcredit Operation & Institutional Management	2	4	39	41	InM
Training for Trainers	1	5	20	22	InM
Accounts & Financial Management (Branch Manager)	3	4	51	66	InM
Micro-Enterprise management	1	4	20	23	InM
Training for field officers					
Micro enterprise Operation & Management	1	5	13	20	InM
Group dynamism, savings & credit Management	1	4	13	19	CDF
Total	18		313	362	



BUDGET AND TRAINING PLAN: A budget of BDT 102.80 lac has been approved for the training-related activities in FY 2017-2018.

FOREIGN DELEGATES AT PKSf: On July 6, 2017, six delegates from Boshan Municipality of Yunnan Province, China visited PKSf to gain knowledge about microcredit operations.

INTERN PROGRAMME: During July-September, 2017, a student from East West University and another 24 students from Bangladesh Agricultural University (BAU) completed internship at PKSf.



IN-COUNTRY TRAINING FOR PKSf OFFICIALS The Human Resources Cell of PKSf provides training to its officials through different government and non-government development agencies. During July-September 2017, the Unit organised training on different modules for 12 officers in 4 batches.

Name of the Training	Date	Venue	Organizer
Internal Audit on HR	July 28-29, 2017	Bangladesh Institute of Management (BIM)	Bangladesh Institute of Management (BIM)
Workshop on Data Validation of Land Degradation Neutrality (LDN)-Target Setting Program (TSP)	July 16-17, 2017	FARS Hotel & Resort, Shahid Syed Nazrul Islam Sharani, Dhaka	United Nations Convention to Combat Desertification (UNCCD), Bangladesh
Introductory Training Course for the Newly Recruited Officials	August 06-07, 2017	PKSF Bhaban	PKSF
Addressing Climate Change Induced Loss and Damage: Rhetoric and Reality	September 27-28, 2017	CCBD Training Hall, Mirpur-10, Dhaka	Centre for Participatory Research and Development (CPRD)

FOREIGN TRAINING

A total of 07 officers of PKSf participated in different foreign training programmes on different modules during July-September 2017 under the Human Resources Cell of PKSf. The summary of these training programmes is given in the following table:

Training/Workshop	Name of the officers	Date & Venue	Organizer
Training of Trainers (ToT) Program for Bangladeshi TVET Trainers	Mr. Najmul Hasan, Assistant Manager	Jul 23- Aug 05, 2017 Nanyang Polytechnic International, Singapore	Ministry of Finance
The 18th Meeting of the Green Climare Fund Board	Dr. Fazle Rabbi Sadek Ahmed, Director (ECCU)	Sep 30-Oct 02, 2017 Cairo, Egypt	The GCF Secretariat
Female Crab Rearing	1. Mr. Mosharaf Hossain, Manager 2. Mr. Shaikh Nazrul Islam, Value Chain Project Manager, PACE	Sep 20-Oct 08, 2017 Centre for Education and Community Development (CECD), Vietnam	CECD, Vietnam
The 7th World Edu Summit	Mr. Dipen Kumar Saha, Assistant General Manager	Sep 09, 2017 Hotel Fortune Select Trinity, Bangalore, India	MTC Global, India
Training of Trainers (ToT) course on Value Chain and Market System Development (VS&MSD)	1. Mr. Md. Maznu Sharker, Deputy Manager 2. Mr. Md. Mizanur Rahman, KnM Specialist, PACE	Sep 04-09, 2017 Aniise Villa Resort, Khanh Hai Town, Ninh Hai District, Ninh Thuan Province, Vietnam	IFAD & HELVETAS, Vietnam



SEIP PROJECT

PKSf has been implementing the Skills for Employment Investment Program (SEIP) project to provide training on need-based skills development for the backward population of the country since 2015. Training activities of 673 people have been conducted under this project till July-August 2017. Forty-five trainees among them are women and the rest are men.

Nine trainees, having completed training, received appointment letters. Besides, BDT 340,000 was credited as start-up capital to seven trainees for micro-entrepreneurship development under the Start-up Capital Project of PKSf.

EMPLOYERS' ASSEMBLY

Gana Unnyayan Kendra (GUK), a Partner Organisation of PKSf, organised an employers' assembly at the Public Library Auditorium of Gaibandha district on August 5, 2017. Mr Md Fazlul Kader, Deputy Managing Director (Programme) of PKSf, was present as the special guest. The assembly was attended by delegates from 13 industrial organisations including reputed companies such as Rahimafrooz, Pran RFL, Walton Bangladesh, Singer Bangladesh, Ecotex etc. A total of 620 people including parents of the trainees and correspondents from different news media were present.



INNOVATION OF CIVIL SERVICE

The Cabinet Division has formulated the 'Innovation Strategic Plan & Evaluation Guideline 2015' to develop an institutional mechanism of innovation practices in Civil Service. As per the guideline, each Directorate/Organisation under the Financial Institutions Division (FID) of Ministry of Finance has formed an Innovation Team consisting of 3-5 members headed by an Innovation Officer. Besides, the FID itself has formed a five-member Innovation Team headed by its Chief Innovation Officer.

PKSF too has formed a five-strong Innovation Team that will come up with innovative ideas, and develop an Annual Innovation Strategic Plan and upload it on the PKSf website.

PKSF regularly arranges seminars and workshops on different innovative ideas and activities. Besides, a training on

Innovation in Civil Service has also been arranged by PKSf. Representatives of the a2i Project were present in the training. A total of three concepts have been included in the Annual Innovation Strategic Plan of PKSf in FY2017-18.

1. Education Assistance Program under ENRICH Program
2. Livelihood Development Program of the Elderly People
3. Online Training Program for the Accountants of PKSf POs on 'Bookkeeping'.

On September 21, 2017, the Cabinet Division arranged a meeting on 'Annual Innovation Strategic Plan'. Mr. Golam Touhid, Deputy Managing Director (Finance) of PKSf and Dr. AKM Nuruzzaman, Deputy General Manager (Operations) and Innovation Officer of PKSf, were present in the meeting.

SIGNING OF AGREEMENTS

On July 5, 2017, Palli Karma-Sahayak Foundation (PKSF) signed an agreement with BacBon Ltd. at PKSf Bhaban for developing an 'Education Software and e-Learning Contents' at PKSf Bhaban. Under this agreement, the staff of the Partner Organisations (POs) of PKSf will receive necessary training from their home and work places. Mr. Md. Ziauddin Iqbal, General Manager (Admin), PKSf and Mr. Abdul Matin Sheikh (Maheen), Chief Executive Officer, BacBon Ltd. signed the agreement on behalf of their respective organisations. Mr. Golam Touhid, Deputy Managing Director (Finance) of PKSf, Mr. AKM Nuruzzaman, Deputy General Manager, PKSf, Mr. A.T.M Hemayet-Ur Rahman, Assistant General Manager, and Mr. Md. Minhaz Uddin Shaikh, Manager, were present on the occasion.

An agreement was signed between Palli Karma Sahayak Foundation (PKSF) and Bangladesh Centre for Advanced Studies (BCAS) on September 13, 2017 to conduct mid-term evaluation of UPP-Ujjibito. Mr. Md. Ziauddin Iqbal, General Manager (Admin.), PKSf and Dr. A. Atiq Rahman, Executive Director, BCAS signed the agreement on behalf of their respective organisations.

PKSF signed an agreement with Benchmark Software Bangladesh on August 9, 2017 to have its accounting software upgraded. PKSf's General Manager (Admin) Mr Md Ziauddin Iqbal and Benchmark's Mr Zahidul Hossain signed the agreement on behalf of their respective institution.

On September 7, 2017, an agreement was signed between PKSf and Innovision Consulting Ltd for conducting the baseline survey for the upcoming Sustainable Enterprise

Project to be funded by the World Bank. The agreement was signed by Mr Md Ziauddin Iqbal, GM (Admin) of PKSf, and Mr Rubaiyath Sarwar, Managing Director of Innovision.

PKSF-JICA MEETING MINUTES SIGNED

On September 20, 2017, PKSf has signed a minutes of meeting including the draft record of discussion with Japan International Cooperation Agency (JICA) to extend cooperation for 'Developing Inclusive Risk Mitigation Program for Sustainable Poverty Reduction' project in Bangladesh. The documents were signed by Mr Md Abdul Karim, Managing Director of PKSf and Mr Kazuto Tsuji, Team Leader, Detailed Planning Survey, JICA. Mr. Oishi Kohei, Deputy Assistant Director, Mr. Daichi Hirose, Access Advisory Japan from JICA and Mr. Md. Fazlul Kader, Deputy Managing Director and other officials of PKSf were present on that occasion.



CREDIT OPERATIONS

LOAN DISBURSEMENT TO POs

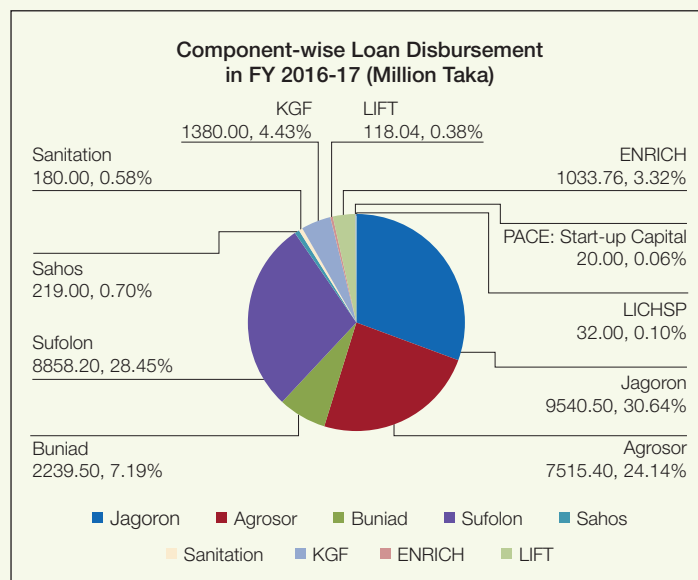
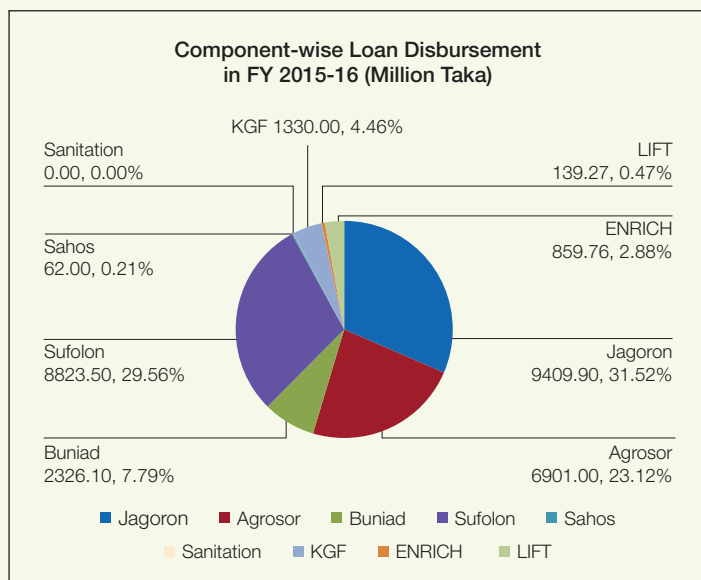
During the financial year 2016-17, loan disbursement from PKSf to the POs (Partner Organizations) stands at BDT 31136.40 million. Cumulative loan disbursement from PKSf to POs is BDT 277550.01 million up to 30 June 2017 and the recovery rate of loan from POs to PKSf is 99.29%. A summary of PKSf's loan disbursement and loan outstanding as of 30 June 2017 is mentioned below:

Programs/Projects	Loan disbursement (PKSf to POs) Up to June-2017 (Cum. in million BDT)	Loan outstanding (PKSf with POs) (in million BDT)
Mainstream Programmes (including ID loan):*		
BUNIAD	19753.50	3246.55
JAGORON	114066.59	18911.73
AGROSOR	45461.20	13342.74
SAHOS	909.20	288.50
SUFOLON	71180.40	5496.19
KGF	5680.00	756.50
ENRICH	2681.93	1739.25
SDL	180.00	180.00
LIFT	852.10	294.36
Others (including ID Loan)	2930.73	13.73
Total (Mainstream):	263695.64	44269.55
Projects**		
EFRRAP	1122.50	13.79
FSP	258.75	0.00
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
LICHSP	32.00	32.00
Others (including ID Loan)	691.32	20.01
Total (Projects):	13854.37	249.32
Grand Total	277550.01	44518.87

FY Loan disbursement (In Million BDT) PKSf to POs		
Programs/Projects	Loan Disbursement (FY 2015-16)	Loan Disbursement (FY 2016-17)
Jagoron	9409.90	9540.50
Agrosor	6901.00	7515.40
Buniad	2326.10	2239.50
Sufolon	8823.50	8858.20
Sahos	62.00	219.00
Sanitation	0.00	180.00
KGF	1330.00	1380.00
LIFT	139.27	118.04
ENRICH	859.76	1033.76
PACE:Start-up Capital	0.00	20.00
LICHSP	0.00	32.00
Total:	29851.53	31136.40

Loan Disbursement to Borrowers

During the financial year 2016-17, loan disbursement from POs to Borrowers was BDT 361.14 billion. The cumulative loan disbursement from POs to Borrowers was BDT 2613.14 billion and the recovery rate of loan from borrowers to POs was 99.70%. At the end of June 2017, the amount of loan outstanding of POs with borrowers is BDT 210.84 billion. At the same time, the number of borrowers is 9.97 million of whom 91.85 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 about three decades, PKSf has set some non-conventional and distinctive examples in the process of implementing development activities. PKSf has further broadened its various mainstream programmes and projects with the understanding of its responsibilities to make poverty alleviation a reality.

Present Governing Body of PKSf

Dr. Qazi Kholiquzzaman Ahmad, Chairman

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

Dr. Pratima Paul-Majumder, Member

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

Mr. Khondkar Ibrahim Khaled, Member

Dr. M. A. Quassem, Member

Ms. Nihad Kabir, Member

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Book Post

PKSF GRANTS AID FOR ROHINGYA REFUGEES



PKSF has decided to grant Tk 10 million as aid for the Rohingya refugees who have fled into Bangladesh to escape persecution in Myanmar.

Dr Md Jashim Uddin, Deputy Managing Director (Administration) of PKSf and Mr Mashiar Rahman, General Manager (Programme), on September 22-23, 2017 visited two government-run refugee camps in Kutupalong and Balukhali of Cox's Bazar. The PKSf DMD talked to the refugees and distributed food among them.

Dr Jashim Uddin informed them that some Partner Organisations of PKSf are already providing healthcare services to the refugees, using the resources from the PKSf's ENRICH programme. He also pledged to increase the assistance.

Later, the PKSf management took the decision to provide the aid that will be spent for sanitation and potable water supply at the refugee camps.

PKSF DEVELOPMENT FAIR 2017

The much-hyped PKSf Development Fair 2017 is set to take place from October 29 to November 3, 2017 at Bangabandhu International Conference Centre. Like in the past, micro-entrepreneurs from around the country will gather at the fair venue to showcase their success,

different PKSf programmes. The six-day mega event will also have seminars on different key issues regarding poverty reduction, entrepreneur achieving the development and Sustainable Development Goals. government Cabinet members, high-ups, development thinkers will be speaking at the seminars. Three titles authored by PKSf Chairman Dr Qazi Kholiquzzaman Ahmad will be unveiled during the fair. The books are titled 'Sustainable Development and All That', 'Climate Change and Water Resources', and 'Nana Sangkat Eki Disha'. Besides, colourful cultural programmes will be held every evening throughout the six days. The fair will remain open for all from 10am to 8:30pm every day.

