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### PKSF Newsletter

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## PKSF Celebrates UNESCO's Recognition of March 7 Speech



To celebrate UNESCO's inclusion of the historic March 7 Speech of the Father of the Nation Bangabandhu Sheikh Mujibur Rahman in the Memory of the World International Register, PKSF organized a discussion meeting at its auditorium on December 22, 2017.

PKSF Chairman Dr Qazi Kholiquzzaman presided over the event in which celebrated litterateur Ms Selina Hossain gave the keynote presentation. Former Ambassador and former Chief Information Commissioner Mr Muhammad Zamir, Mr Nasiruddin Yousuff, President of Bangladesh Center of the International Theatre Institute (ITI), and Mr Harun Habib, Secretary General of Sector Commanders' Forum and Muktiyuddha'71, spoke as the distinguished discussants. PKSF Managing Director Mr Md Abdul Karim gave the welcome address.

Describing UNESCO's recognition as a monumental achievement for Bangladesh, the PKSF Managing Director said it was Bangabandhu for whom we now are proud citizens of a free country. He was revered worldwide as a charismatic leader, Mr Karim added.

In the keynote presentation, Ms Selina Hossain said the cultural, political and economic aspects of the Bengali's struggle for Liberation were highlighted through the March 7 Speech. "Bangabandhu's unequivocal proclamation that 'The struggle this time is for liberation' refers to Bangabandhu's universalized call for an all-out struggle for Independence."

Mr Nasiruddin Yousuff said Bangabandhu's speech can be divided into three segments; the first history of deprivation and discrimination, the second vents the anger arising therefrom, and the third calls for the liberation of the nation.

Mr Harun Habib compared this Speech to Abraham Lincoln's Gettysberg Address, Winston Churchill's speech during World War II, Mahatma Gandhi's 'Quit India' and Martin Luther King Jr's 'I have a dream'. He said the March 7 Speech was so pregnant that it turned an unarmed nation into a force of freedom fighters instantaneously.

Mr Zamir said the March 7 Speech appealed not only to the Bengalis, but also to all the exploited, deprived, suppressed and oppressed people of the world. By recognizing this Speech, UNESCO has in fact recognized Bangabandhu's patriotism, political foresight and unparalleled love for his people.

Highlighting the future directions implied in Bangabandhu's Speech, PKSF Chairman Dr Ahmad said PKSF upholds the spirit of the Speech in all of its activities. He said, "Bangabandhu made a call for bringing smiles on the faces of all, particularly of the disadvantaged ones, and for standing beside those in need not as donors, but as friends. And PKSF does exactly that when it serves over 12.7 million households."

## Annual General Meeting Held



The 28th Annual General Meeting (AGM) of PKSF was held on December 31, 2017. Presided over by PKSF Chairman Dr Qazi Kholiquzzaman Ahmad, the AGM was attended by General Body members: Dr Pratima Paul Majumder, Dr AKM Nurun Nabi, Mr Khondkar Ibrahim Khaled, Dr MA Quassem, Ms Nihad Kabir, Prof MA Baqui Khalily, Mr CM Shafi Sami, Mr Md Fazlul Haque, Mr Nazir Ahmed Khan, Dr Nazneen Ahmed, Prof Shafi Ahmed, Mr Munshi Faiz Ahmad, Mr SM Wahiduzzaman Babur, Mr Mohsin Ali, Dr Ranimohon Debnath, Ms Monowara Begum, and PKSF Managing Director Mr Md Abdul Karim. The three Deputy Managing Directors, two Directors and some other concerned senior officials of PKSF attended the meeting to help the General Body members with the proceedings.

The Chairman apprised the AGM of the grand success of the PKSF Development Fair-2017 held from Oct 29- Nov 3, 2017. He noted PKSF's role in implementing 13 of the 17 Sustainable Development Goals (SDGs). PKSF Managing Director Mr Md Abdul Karim presented the progress status of different decisions and recommendations made at the previous AGM. The General Body members expressed satisfaction at the PKSF activities and provided necessary guidelines for future endeavors.

The AGM also approved the audit report of FY 2016-17, prepared maintaining the International Accounting Standards (IAS)/International Financial Reporting Standards (IFRS). The Meeting nominated Mr Ishtiaq Uddin Ahmad as a General Body member for a new term. Ms Parvin Mahmud, former President of the Institute of Chartered Accountants of Bangladesh (ICAB) and former Deputy Managing Director of PKSF, Ms Nazneen Sultana, former Deputy Governor of Bangladesh Bank, and Dr Toufic Ahmad Choudhury, Director General of Bangladesh Institute of Bank Management were elected as members of PKSF's Governing Body and General Body; and Dr Niaz Ahmed Khan, Professor of Development Studies at University of Dhaka, as a General Body member for the next two years.

Special gratitude was paid to outgoing Governing Body and General Body members Dr MA Quassem, Mr Khondkar Ibrahim Khaled and Ms Nihad Kabir, and General Body Member Prof MA Baqui Khalily for the constructive roles they played during their tenures in the PKSF Board.

## Top Adviser to Congolese PM Calls on PKSF Chairman, MD

Mr Dieudonne Kalombo Nkole Badibanga, Principal Adviser to the Prime Minister of Democratic Republic of Congo (DRC), called on PKSF Chairman Dr Qazi Kholiquzzaman Ahmad on 7 December 2017.

PKSF Managing Director Mr Md Abdul Karim, Deputy Managing Director (Programme) Mr Md Fazlul Kader and other top officials were present during the meeting held at PKSF Bhaban in Dhaka. Mr Badibanga was in Bangladesh to participate in the Ministerial Conference of Digital World 2017.

During the meeting, Dr Ahmad apprised the Congolese envoy of PKSF's decades-long experience in designing and implementing programmes and projects for poverty alleviation, ensuring financial inclusion, skills and capacity building towards self and wage employment, and beyond-poverty development.



Mr Badibanga highly praised PKSF's role in accelerating sustainable human development in Bangladesh, and said the DRC could use PKSF's knowledge, experiences and capacities in its strive for achieving overall development goals.



## National Conference on Population Ageing

PKSF, jointly with HelpAge International, organized a national conference on the “Policy Implications of Population Ageing” on October 22, 2017.



Hon'ble Chief Whip of the Parliament Mr ASM Firoz, MP, was the Chief Guest of the inauguration ceremony, presided over by PKSF Chairman Dr Qazi Kholiqzaman Ahmad.

PKSF's Board member Dr AKM Nurun Nabi and Mr Eduardo Klien, Asia-Pacific Regional Representative of HelpAge International, gave two presentations on policy situations regarding the elderly.

PKSF Managing Director Mr Md Abdul Karim delivered the welcome remarks while Deputy Managing Director (Program) Mr Md Fazlul Kader shared PKSF's experiences of its Uplifting the Quality of the Lives of Elderly People Program.

Eleven issue-based papers were presented in two technical sessions during the day-long Conference.

## Environment and Climate Change Unit (ECCU)

**GCF Accreditation for PKSF:** PKSF has been accredited as the National Implementing Entity (NIE) of the Green Climate Fund (GCF). The GCF approved the accreditation in its 18th Board meeting held in Cairo, Egypt on 2 October 2017.

With this, PKSF joins the elite club of 59 globally reputed organisations/institutions -- including UNDP, the World Bank, ADB and International Fund for Agricultural Development (IFAD) -- which are accredited with GCF.

The GCF is a financial mechanism set up by the 194 countries that are parties to the United Nations Framework Convention on Climate Change (UNFCCC).

It aims to deliver funding to mitigation and adaptation to ensure climate-resilient development in the countries affected by or vulnerable to climate change.

As the NIE of the GCF, PKSF will now carry out a range of activities that may include developing and submitting funding proposals for, and overseeing management and implementation of projects and programmes; deploying various financial instruments within its capacities (grants, loans, equity, guarantees); and mobilising private sector capital.

### Workshops

- A stakeholders' consultation workshop on “Access to Green Climate Fund (GCF) and Proposal Development” was held at PKSF Bhaban on October 5, 2017. Deputy Managing Director (Programme) Mr Md Fazlul Kader,



chaired the workshop. He said the GCF accreditation of PKSF has opened a new window for Bangladesh to combat climate change fallout. The GCF through PKSF will provide up to \$50 million for a single project on mitigation and adaptation, he added. ECCU Director Dr Fazle Rabbi Sadeque Ahmed presented the keynote paper. Representatives from local and national-level NGOs and private sector attended the workshop.

- PKSF on October 25, 2017 organised a stakeholders' consultation workshop on “Climate-Resilient Housing in Coastal Areas of Bangladesh”. Dr Fazle Rabbi Sadeque Ahmed, Director (ECCU), chaired the programme, held at PKSF Bhaban and attended by representatives of different NGOs, particularly those working in the coastal areas of Bangladesh.

## Promoting Agricultural Commercialization and Enterprises (PACE) Project

**Value Chain Development Interventions:** In addition to providing financial services for microenterprises, PACE project has so far launched 43 value chain subprojects in different farm and non-farm sub-sectors, providing technical, technological and marketing support to as many as 1,73,862 entrepreneurs. The following two value chain subprojects were initiated in October-December 2017:

**The Increasing Income of the Farmers of Haor Areas through Production and Marketing of Duck Eggs and Duck Meat** sub-project is being implemented through Partner Organisation (PO) FIVDB in the vast wetlands of the Greater Sylhet region.

**OSACA** is implementing the other newly floated sub-project -- **Increasing Income of Entrepreneurs and Creating Self-employment through Development of Mini Garment Industries** -- in Pabna district.

**Technology Transfer:** A sub-project titled **Expansion of cultivation technology of high value fruits and crops** has been floated. **Ghashful**, a PKSF PO, is implementing this 3-year sub-project through which cultivation technologies of dragon fruit, Barhi dates, hybrid coconut, avocado and coffee beans will be transferred to farmers of Hathazari in Chittagong.

### Workshops

A workshop on **Policy Analysis for Value Chain Interventions**, jointly organised by PKSF and Edge Consulting Ltd, was held at PKSF Bhaban on December 4, 2017. PKSF Chairman Dr Qazi Kholiqzaman Ahmad was the Chief Guest while Ms Sultana Afroz, Additional Secretary of Economic Relations Division (ERD) of Ministry of Finance, was the Special Guest at the event chaired by Mr Md Abdul Karim, Managing Director of PKSF. Mr Khairul Islam, Chief Executive Officer of Edge Consulting Ltd, presented on a study conducted on an IFAD-funded study. Mr Md Fazlul Kader, Deputy Managing Director (Program) of PKSF, moderated the open discussion session.



On November 7, 2017, a workshop on **Marketing and Branding of Honey** was organized under the value chain sub-project, **Increasing Income of Bee-keepers through the Production and**

**Marketing of Honey**, being implemented by **BASA**, a PKSF PO. It was chaired by Mr Md Fazlul Kader, DMD (Program) of PKSF, and attended by representatives of different organizations dealing in honey production and marketing.

**Sub-sector Study:** In the past quarter, reports of two sub-sector studies were presented. These are 1) **Indigenous Poultry Farming in Bangladesh: Prospects of Commercialization**, conducted by Dr Sachchidananda Das Chowdhury; and 2) **Physico-Chemical Parameters and Plankton Population of Halda River**, carried out by Prof Monzurul Kibria.

**IFAD Delegation's Bangladesh Visit:** A 20-member high-level IFAD delegation including members of its Executive Board visited Bangladesh from November 25-30, 2017 on the occasion of 40 years of IFAD's cooperation in Bangladesh. They visited field activities of different IFAD-funded projects. On December 26, 2017, Mr Md Fazlul Kader, DMD (Program) of PKSF, took part as a panel discussant of a workshop at Pan Pacific Sonargaon Hotel in Dhaka.

PKSF Managing Director Mr Md Abdul Karim attended a policy dialogue titled 'Achieving SDGs: Agriculture and Food Security in Bangladesh' jointly organized by ERD and IFAD on November 30, 2017. Finance Minister Mr AMA Muhith was as the Chief Guest at the event. Later that day, IFAD Executive Board members met PKSF high-ups led by the Managing Director. The IFAD delegation expressed their satisfaction at the progress of the PACE project.

**Supervision Mission of IFAD:** A 7-member IFAD Supervision Mission evaluated the progress of PACE project from November 16-27, 2017. In the 4<sup>th</sup> such mission, the delegation visited microenterprise and value chain activities at



different places of Kishoreganj, Tangail and Dhaka districts, and expressed satisfaction at the progress of PACE project. A wrap-up meeting was held on October 26, 2017 at the Financial Institutions Division (FID) of Ministry of Finance.

### MoU Signed

On December 4, 2017, PKSF signed an agreement with consultant Mr Md Abdul Baki for conducting a sub-sector study on comparative cost analysis between crab fattening by collecting crablets from natural sources and crab fattening by purchasing crablets from hatcheries in the coastal regions.



## ENRICH Highlights

### A New Milestone

Currently, the 'Enhancing Resources and Increasing Capacities of Poor Households towards Elimination of their Poverty (ENRICH)' program is being implemented at 200 Unions in 64 districts of all 8 divisions of the country with the cooperation of 116 Partner Organizations (POs).

PKSF has decided to include 47 new Unions within ENRICH including all the Unions of Jibannagar upazila of Chuadanga district, Rajnagar upazila of Moulvibazar and Pirojpur Sadar upazila of Pirojpur. With this, ENRICH reaches the milestone of covering 200 Unions.

On November 28, 2017, an orientation program was held at PKSF Bhaban for 15 officials of the 3 newly included POs of ENRICH. Dr Md Jashim Uddin DMD (Admin) of PKSF spoke on the occasion.



### A Model Union of ENRICH

WAVE Foundation, a PO of PKSF, has been entrusted to transform a neglected Union (Zamirtta Union, Singair, Manikganj) into a model ENRICH Union. In order to implement the decision successfully, the officials of ENRICH cell visited ENRICHed homes that are under construction. They participated, along with 400 local youths, in tree plantation and cleanliness campaigns in Zamirtta on December 9, 2017.

### Publication of Supplement

A series of seven articles on the success of ENRICH have recently been published in the Daily Ittefaq. Moreover, a supplement titled 'ENRICH in Holistic Development and Enhancing Human Dignity' was published on October 10, 2017.

The special supplement contained a graphical presentation of various activities being implemented under ENRICH, special messages from the PKSF Chairman and the Managing Director, and views of the PKSF's DMD (Admin) who spearheads the Program's implementation, Executive Directors of different POs and program participants.

### Progress of Ongoing Activities

**Healthcare:** A total of 340 ENRICH Health Officials and 2,429 Health Inspectors are providing ENRICH health services. During October-December 2017, 68,883 health cards were sold, and 12,514 Static Clinics, 3,532 Satellite Clinics and 132 Health Camps were organised.

**Educational Assistance:** Currently, 1,51,956 students are receiving educational assistance through 6,816 Educational Assistance Centers in the ENRICH Unions.

**Bandhu Chula and Solar Home System:** In this quarter, 168 eco-friendly improved cooking stoves, popularly known as 'Bandhu Chula', and 936 Solar Home Systems were installed.

**ENRICH Centres and ENRICHed Homes:** A total of 3,438 Ward Coordination Meetings were held in the 1,205 Ward Centers established so far. Moreover, 82 ENRICHed Homes were established in this quarter.

**Beggar Rehabilitation:** In FY 2017-18, 198 beggars from 99 Unions have been targeted for rehabilitation. Of them, 176 beggars were successfully rehabilitated by December 2017.

**Community Development:** In this quarter, 3,300 family-based sanitary latrines, 365 community latrines and 438 tube wells (both shallow and deep) were installed.

**Sports and Cultural Activities:** Various competitions including Ward-based football tournaments, race, poetry recitation, dance and singing competitions for students and their guardians have been arranged in 153 Unions.



**Special Savings Program:** A total of 159 members have deposited BDT 46,700 in their respective bank accounts in this quarter. In addition, 1,164 members have received savings with matching grants of BDT 1.50 crore after their policy maturity.

**Loan Disbursement Program:** In FY 2017-18, the loan disbursement target from PKSF to PO level in ENRICH Unions has been set at BDT 140 crore. Up to December 2017, BDT 48.63 crore has been disbursed and the POs have disbursed BDT 27.15 crore to the program participants.

## Uplifting the Quality of the Lives of the Elderly People

Uplifting the Quality of the Lives of the Elderly People programme is being implemented among 1.5 lac people of 78 Unions through 52 Partner Organisations across the country.

### Progress in Oct-Dec 2017

- Multi-tier committees -- 78 Union committees, 680 Ward committees and 1,360 village committees -- have been formed to ensure the participation of elderly people in implementing the Programme. These committees meet regularly to decide on different issues for the welfare of the local elderly people.
- Under this programme, there is a provision to keep one vulnerable elderly with a family in his/her locality. Arrangements have been made to provide such support to 6 helpless elderly people in 6 Unions up to December 2017.
- BDT 1.81 crore (BDT 600 per person per month) has so far been disbursed as old age allowance among 3,426 elderly people. Of this, BDT 52 lac was disbursed in the quarter.
- As special assistive support under the Programme, 341 umbrellas, 413 walking sticks, 422 commodes, 757 blankets and 438 pieces of warm clothes have been distributed to vulnerable elderly people so far. Of these, 35 people received walking sticks, 95 commode chairs, 288 blankets and 189 pieces of warm clothes in the past quarter.
- In this quarter, BDT 14,000 was disbursed for defraying funeral costs (1,500 per funeral) of extremely poor elderly. So far, BDT 5.08 lac has been provided to cover the funeral expenditure of 335 deceased elderly persons.
- Construction of Social Centres for the Elderly People has been completed in about 20 Unions. Land registration for establishing the Centres is in progress in other Unions. On December 5, 2017, Mr Md Fazlul Kader, Deputy Managing Director (Program) and Prof Shafi Ahmed, Senior Editorial Advisor of PKSF, inaugurated one such Centre at Fulshara Union, Chaugachha, Jessore. Jagorani Chakra Foundation (JCF) implements the Programme there.



- Recognizing the elderly people's contribution to the society is a key aspect of the Programme. So far, special awards have been conferred upon 220 elderly people for their notable work and 90 young people for their roles in establishing social dignity of the senior citizens.
- In the last quarter, PKSF, with the technical assistance of Bangladesh Physical Therapy Association, provided training to 20 male and 20 female professionals on (i) physiotherapy and geriatric care, (ii) primary healthcare, (iii) food and nutrition for elderly people, and (iv) counseling services on climate change effects on health and rescue/protection mechanism during disasters. The training was held from October 7-20, 2017. The geriatric physiotherapy aides are serving the elderly people twice a week at the Union-based Social Centres for the Elderly People.

### Facebook Page Launched

Dr. Qazi Kholiqzaman Ahmad, Chairman, PKSF, inaugurated the official Facebook page of the Uplifting the Quality of the Lives of the Elderly People program on October 12, 2017. He pressed like button of the page and watched the posted contents and comments of different organizations.



### Other Activities

JCF on December 5, 2017, organized a picnic, a friendly football match, carom and ludo competitions, and a fair for local youths and elderly in Fulshara Union of Jessore. Mr Md Fazlul Kader, Deputy Managing Director (Program) and Prof Shafi Ahmed, Senior Editorial Advisor of PKSF, handed over the prizes among the winners. On November 26, 2017, a similar programme was organized by Mohila Bahumukhi Shikha Kendra (MBSK) arranged in Shashra Union of Dinajpur.

Dabi Moulik Unnayan Sangstha arranged a discussion with the members of village committees formed under the Uplifting the Quality of the Lives of the Elderly People on November 23, 2017. Deputy General Manager AHM Abdul Qaiyum of PKSF was the chief guest there.



## Cultural and Sports Program

As part of inclusive development program for sustainable poverty alleviation, PKSf is implementing Cultural and Sports Program for children and young people through 60 Partner Organizations (POs) in different districts.

### Key events in October-December 2017

- KKS, a PKSf PO, organized a mini marathon on November 27, 2017 at Rajbari Sadar upazila to create awareness against drug and corruption. Swabolambi Unnayan Samity arranged a mini marathon with the slogan 'Love life, not drugs' on 20 December 2017. Mukti Cox's Bazar too organized a mini marathon on December 24, 2017 with the slogan 'Let's make society free from drugs'.
- Jagorani Chakra Foundation (JCF) organized a triathlon competition in Jessore on December 5, 2017. Mr Md Fazlul Kader, Deputy Managing Director, and Prof Shafi Ahmed, Senior Editorial Advisor of PKSf, were present there as distinguished guests. The PO also organized an 18-kilometer mini marathon in Jessore on December 5, 2017.



- A Nobanna Utsab (harvest festival), pitha festival and an inter-school competition on poetry recitation, patriotic song, handwriting, painting and debate were organized by MBSK on November 26, 2017. Eco Social Development Organization (ESDO) too organized a Nobanna Utsab on December 14, 2017 at Thakurgaon. Mamata organized a pitha festival for school children at Anwara upazila of Chittagong.
- SKS Foundation organized a 2-day science fair for students of 10 educational institutions on Dec 29-30, 2017 at Gaibandha Sadar upazila.
- A Children's Drama Festival was arranged by KKS at Rajbari Shilpakala Academy on December 23-24, 2017. Different drama clubs from Faridpur, Magura and Rajbari districts participated in the two-day festival.
- SKS Foundation organized a bicycle rally with the slogan 'Say No to Child Marriage' on December 20, 2017 in Gaibandha. CDIP arranged rallies against eve-teasing and child marriage in Narayanganj and Brahmanbaria respectively on November 18 and 29, 2017.

- On December 9, 2017, Swabolambi Unnayan Samity arranged a bicycle rally at Netrakona town to raise awareness against corruption.
- Palli Pragati Samity organized a quiz, patriotic song and recitation competition on December 14, 2017 at Patuakhali. In the last quarter, SAS, SDS, NGF, Sagarika, IPSA, ESDO, Bondhu Kalyan Foundation, SDI and Prism Bangladesh arranged events on singing of national anthem, painting, handwriting, reading, reciting, and story-writing. Apart from these, around 400 events on table tennis, football, cricket, handball, badminton, chess, racing, biscuit racing, chair game, boat race, mini marathon and cycling were held across the country during the quarter.
- In order to engage Madrasa students in the mainstream cultural activities, PKSf organized cultural and sports programmes in a number of madrasas across the country. Mamata on December 16, 2017 organized a pitha festival and a wall magazine exhibition at Barkhain Jamia Zuhuria Fazil Madrasa in Chittagong. Prattashy arranged competitions on debate and correct pronunciation in three madrasas of Chakaria upazila in Cox's Bazar.

**Special Initiative:** Bangladesh is the 10th most suicide-prone country, with nearly eight incidents of suicides occurring among every 100,000 people, reveals a recent study. With Jhenidah topping the list of districts in Bangladesh with the highest prevalence of suicide, PKSf has taken up a pilot scheme to prevent suicides in Jhenidah.

### IRONMAN Arafat made PKSf Goodwill Ambassador

Mohammad Samsuzzaman Arafat, a Bangladeshi IRONMAN title holder, has been made the Goodwill Ambassador of PKSf's Cultural and Sports Program. PKSf Chairman Dr Qazi Kholiquzzaman Ahmad handed over a crest and a sponsorship check of BDT 1 lakh to him at a program in PKSf Bhawan on 19 November 2017. PKSf Managing Director Mr Md Abdul Karim, three Deputy Managing Directors and other senior officials of PKSf were present at the ceremony.



## Feasibility of Coral and Pomfret Hatchery Establishment in Bangladesh

Despite a huge demand of Coral and Pomfret fishes, their cultivation rate in Bangladesh is very low. Lack of adequate fish fries is the major constraint to it, finds a recent study conducted by PKSf.

The general objective of the study was to assess the demand, supply and potentials of establishing Coral and Pomfret hatcheries in the coastal areas of the country. A total of 195 respondents were selected for the survey from Cox's Bazar Sadar, Taltoli of Barguna and Shyamnagar of Satkhira districts.

The important areas covered under the study were demand and supply of Coral and Pomfret fishes and fish fries; constraints to, prospects of and suitable locations for establishing the hatcheries; conducive natural conditions and scope for transferring the hatchery technologies.

In addition to the demand in foreign countries, these fishes have high nutrition values and are more delicious than the freshwater fishes.

The major constraint to the expansion of Coral and Pomfret fish cultivation in Bangladesh is inadequate supply of fish fries. As there is no hatchery for these fishes, the natural



sources can provide only 25 percent of the current demand of fish fries.

Other constraints in the sector include high mortality rate, and lack of brood fishes, commercial feed production, investment, knowledge and skill on artificial breeding of Coral, necessary equipment, entrepreneurs and medicines.

According to the study, the preconditions to establishing Coral and Pomfret hatcheries include ensuring availability of brood fishes, flexible credit programs, production of commercial feed, training programs for hatchery operators and technical and technological support.

## Output-based Aid (OBA) Sanitation Microfinance Program

PKSF is implementing the 'Output-based Aid (OBA) Sanitation Microfinance Program' project in 276 upazilas of 42 districts through 1,389 branch offices of 21 Partner Organization (POs).

The \$25 million project was declared effective from February 23, 2017 with the key objective to install hygienic latrines for 1,70,000 poor households in rural Bangladesh, benefitting 8,50,000 individuals.

**Progress:** Up to December 2017, a total of 59,252 hygienic latrines have been installed at the household level and a total of BDT 58,57,23,600 (\$7.5 million) was disbursed as loan financing from POs to participants.

**Sanitation Development Loan (SDL):** PKSf Board has approved an interest-free loan product named 'Sanitation Development Loan (SDL)', under which a poor family can avail financial assistance ranging from BDT 3,500 to BDT 10,000, to be repaid within a year through weekly installments.

**Workshops:** From September 21 to October 05, 2017, three workshops were held at PKSf Bhaban on 'Environmental

and Social Management Framework (ESMF)' and 'Small Ethnic Communities Vulnerable People Development Framework (SECVPDF)'.

Relevant officials of PKSf and 21 POs, and representatives from the World Bank attended the workshops inaugurated by PKSf's Deputy Managing Director (Program) Mr Md Fazlul Kader and moderated by Deputy General Manager Mr Abdul Matin, also the Focal Person of the Project.





## Social Advocacy and Knowledge Dissemination Unit

To address different socio-development issues, Social Advocacy and Knowledge Dissemination Unit of PKSF is regularly implementing different activities at the field-level. Recently, it has included 4 new Unions in its operational activities. The Unions are Mekhol of Chittagong district, Saghata of Gaibandha, Sombhag of Dhaka and Singher Bala of Netrakona.

In order to prevent child marriage and violence against children and women, it organized 5 workshops in 5 Unions, conducted by 5 Partner Organizations (POs) -- Shishu Niloy Foundation, ASO, CODEC, YPSA and Shataful Bangladesh.



Recently, two early marriages have been foiled in Durgapur Union of Netrakona district where DSK implements the

PKSF initiative, and in Syedpur Union of Sitakunda upazila of Chittagong district, a working area of YPSA.

Besides, the Unit has sent an awareness message -- 'Leave tobacco, Stay healthy' -- to all PKSF POs for dissemination at the grassroots and raise mass awareness against the dreadful effects of tobacco consumption and cultivation.

Accordingly, health volunteers are conveying the message to every household. Moreover, it has been one of the prime issues in the meetings of the Ward Coordination Committees and parents' meetings as well.

The Unit runs awareness campaigns on child nutrition, protection from lightning and snake bites, negative effects of child marriage etc through seven community radio stations: Radio Mohananda, Radio Jhinuk, Radio Sagargiri, Radio Sojag, Radio Sarabela, Radio Meghna, Radio Sagardwip.



### Early Marriage Bid Foiled in Netrakona

Born in a poor farming family in Nandan Nagar Bhatipara village under Durgapur Union of Netrakona district, Sharifa Khatun, 16, is the eldest of four siblings. When other children of her age remain busy in playing, she has to support her mother in all kinds of household chores.

Since early childhood, Sharifa would hear her parents trying to convince her that a girl does not need education and that she should focus only on how to take care of others in the family. Despite biting poverty and overwhelming discrimination, Sharifa was not one to give up on her dreams -- dreams to go beyond the restrictions of her family, and to be educated and self-reliant. Her hardwork paid off and she successfully passed the SSC exam securing GPA score of 4.50.

However, her success meant nothing to her parents who were simply bent on marrying her off. They chose a man

for her without her consent and fixed the wedding date in October 2017.

In a conservative family like hers, Sharifa could do only so much as to seek interventions of the neighbours. One of her neighbors came forward to help and informed a Social Development Organizer (SDO) of ENRICH program in Durgapur Union. The SDO then immediately contacted the local Union Parishad member and other locals. However, their attempts to prevent Sharifa's marriage failed. Later, all the ENRICH staff of Durgapur Union, Sharifa's neighbors and the Ward-level Early Marriage Prevention Committee members went to Sharifa's house and convinced her father against early marriage and about the legal consequences that may follow. The father then called off the marriage.

Currently, Sharifa is busy with her studies and her family members are providing their best support to her.

PKSF organizes Development Fair every 2-3 years to exhibit different products manufactured by the program and project participants and services provided at the grassroots through its Partner Organizations (POs).

The PKSF Development Fair 2017 took place from October 29 to November 03, 2017 at Bangabandhu International Conference Centre (BICC). During this 6-day open-to-all event, 5 seminars and a book-launching program took place, which were attended by, among others, experts, academics and development workers. Cultural programs, held every evening, added to the Fair's festivities.

## Inaugural Ceremony

Finance Minister Mr AMA Muhith inaugurated the six-day gala event as the Chief Guest while Agriculture Minister Begum Matia Chowdhury was the special guest. Dr Qazi Koliqzaman Ahmad, Chairman, PKSF delivered the welcome speech and Managing Director Mr Md Abdul Karim made the closing remarks. Special felicitations were conferred upon Mr Fakir Abdul Jabbar, Executive Director of Karmajibi Kalyan Sangstha, and Mr Abul Hasib Khan, Executive Director of Resource Integration Centre, in recognition of their contribution to poverty



alleviation, sustainable development and establishing human dignity. Moreover, there took place a spectacular oath-taking session led by five students of ENRICH education centres.

## Display Stalls

A total of 89 organisations including 73 POs assembled at the BICC to showcase their products and diversified activities that attracted thousands of visitors from sundry sections of the society. Their products included jute goods, floor carpets, exclusive handicrafts, exclusive country embroidery work, clothing, curtains, bamboo products traditional country food, organic food

products, toys and products for interior decor, jewellery, bags, leather products, fresh honey from the Sundarbans, sweetmeats and chemical-free items, dried fishes, handicrafts of the indigenous people, herbal products, earthenware, metal ware, ceramics, wooden objects, pesticides-free fruits and vegetables and what not. The Fair turned into a festive ground where small producers and entrepreneurs got the opportunity to share their experiences and establish wider market linkage. Products were sold at promotional prices.



Moreover, in the Fair, 16 government agencies, research institutions, non-POs of PKSF and an organisation from Vietnam namely 'Centre for Education & Community Development (CECD)' took part with their products. There was also a PKSF stall that exhibited different PKSF publications. In all, there were 133 stalls. The participating stall owners sold products valued at BDT 1.74 crore, while supply order for various products placed was worth BDT 39.07 lac.

## Seminars

Five seminars, arranged during the development fair, added an intellectual value to the event. PKSF Chairman Dr Qazi Kholiqzaman Ahmad presided over all these seminars.

Mr MA Mannan, State Minister for Finance and Planning, was the Chief Guest of the seminar 'Human-Centred Sustainable Development' on October 29, 2017. Mr Mohammad Muslim Chowdhury, Additional Secretary of Finance Division, Ministry of Finance, was the special guest, PKSF Managing Director Mr Md Abdul Karim delivered the welcome remarks and Dr Md Jashim Uddin, Deputy Managing Director (Admin), PKSF presented the keynote paper.

The 2nd seminar -- 'People's Voice: Strengthening Implementation of SDGs in Bangladesh' was held



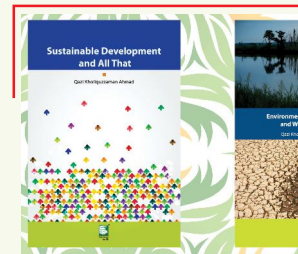
the next day. Information Inu was the Chief Guest Information Secretary M special guest. PKSF MI presented the keynote pap

The third seminar was 'Groups in Bangladesh', c 2017. Mr Md Eunusur R of the Banks and Financ was the Chief Guest. M (Finance) of PKSF presen the end of the seminar 'আলোক' was launched.

On November 1, 2017, 'Bangladesh Economy: A Planning Minister Mr was the Chief Guest of Mr Md Abdul Karim remarks. Dr Mustafa Director of Institute for Development (InM) pres

Industries Minister Mr the Chief Guest of the 'Enterprise Development held on November 2, 20 Founder and Chairman of University (DIU) was t MD Mr Md Abdul Karim remarks in the seminar a Deputy Managing Direc presented the keynote pap

## Book Launching







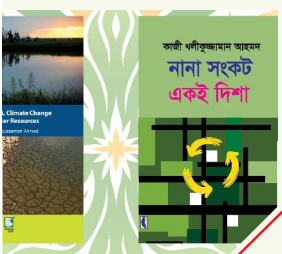
A book launching program was held on November 1, 2017. A total of 3 books authored by eminent economist Dr Qazi Kholiquzzaman, also Chairman of PKSF, were launched. The books are 'Sustainable Development and All That', 'Environment, Climate Change and Water Resources' and 'নানা সংকট একই দিশা'. Water Resources Minister Barrister Anisul Islam Mahmud was the Chief Guest of the program chaired by Mr Md Abdul Karim, MD of PKSF.

Minister Mr Hasanul Haq of the program while the Mortuza Ahmad was the D Mr Md Abdul Karim per.

s titled 'Disadvantaged organised on October 31, Rahman, Senior Secretary Social Institutions Division, Mr Golam Touhid, DMD cited the keynote paper. At , a book titled 'বিভাসিত

the fourth seminar titled 'An Overview' was held. AHM Mustafa Kamal the program. PKSF MD delivered the welcome K Mujeri, Executive r Inclusive Finance and ented the keynote paper.

Amir Hossain Amu was the 5th seminar titled 'it in Rural Bangladesh' 017. Dr Md Sabur Khan, of Daffodil International he special guest. PKSF n delivered the welcome and Mr Md Fazlul Kader, ctor (Program) of PKSF per.



**Cultural Programs**

Every evening of the fair became vibrant through cultural programs, participated by the cultural teams of some PKSF POs, artistes from PKSF and renowned artistes of the country. The cultural teams of the POs splendidly highlighted the indigenous cultures of various regions of the country.

In the first evening, the cultural team of IDF performed a music drama on 'harmony between the people from hilly areas and the Bengalis' and the team of ESDO performed *santal* dance. In the second session, popular singers Dinat Jahan Munni and Badsha Bulbul staged their musical performances. The cultural program of the second day was marked by a 'dummy horse dance' on different products of PKSF, solo dance and musical performances by the cultural team of NDP. There was also a group dance performance by the Marmas arranged by IDF. Folk singer Ashik also performed in the program. The third cultural evening started with musical performances by the artistes of PKSF. Celebrated artiste Ms Rezwana Choudhury Bannya and Ms Bulbul Mohalanabish enthralled the audience through their solo musical performances. On the fourth day, the cultural team of Social Upliftment Society staged a play on the *Bede* people. Then there was a performance of *Gambhira*, arranged



by PROYASH, and a solo performance by popular singer Nokul Kumar Biswas. Starting with mesmerizing *garo* and *hazong* dances, the 5th cultural evening showcased traditional *Potgaan*, and *Lalon* Songs.

The last day of the fair had two sessions of cultural programs -- one in the morning and another in the afternoon. The first session started with a musical play performed by the cultural team of Gram Bikash Kendra highlighting the culture and traditions of the *Santals*. Shanto and his team from Rajnagar also staged a folk song performance in this session. There was an enchanting folk song performance in the second session as well by the Mr Shah Nur Jalal. And the curtain dropped on the mega event with the performance of the famous band group Joler Gaan that captured the hearts of the audience.

**Closing Ceremony**

The closing ceremony of the Fair was held in the afternoon of November 3, 2017. The program was presided over by Dr Qazi Kholiquzzaman Ahmad, Chairman of PKSF while Managing Director Mr Md Abdul Karim delivered the welcome speech. Mr Tran Van Khoa, the Vietnam Ambassador to Bangladesh, was the special guest of the ceremony. Three POs of PKSF, Vietnam's CECD, and a few other organisations were awarded special recognitions in various categories.



## SEIP PROJECT

Training program for 894 trainees -- 809 male and 85 female -- was in place in October-December 2017 under Skills for Employment Investment Program (SEIP) project.

On November 9, 2017, Mr Md Abdul Karim, Managing Director of PKSF, visited to oversee the activities of outsourcing-ICT training program in Chittagong. TMSS, a SEIP-implementing Partner Organisation (PO) of PKSF, organized the training. Dr Md Jashim Uddin, Deputy Managing Director (Administration) of PKSF, Mr Abul Kashem, Project Coordinator-SEIP and Deputy General Manager of PKSF, accompanied him during the visit.

Mr Md Joadul Karim, Program Manager, and Mr Amitav Datta, Senior Finance Controller of Switzerland Embassy in Bangladesh, and Mr Jewel Ahmed, Program Officer, SEIP, PKSF visited the activities of the training on IT support service, welding and fabrication being conducted by Eco Institute of Technology (EIT) on November 29, 2017.

### Certificates Awarded

On October 14, 2017, 75 trainees received certificates after the successful completion of training on IT support services, web and graphics design, and electronics and electrical works. ESDO, another PKSF PO, facilitated the training courses. Mr Md Abul Kashem, SEIP Project Coordinator was the chief guest at the program. He also inaugurated other training programs on outsourcing (ICT), automobile mechanics, welding and fabrication.



### Employers' Assembly

TMSS organized an employers' assembly at the office of the Deputy Commissioner of Chittagong on November 8, 2017. Mr Md Abul Kashem, SEIP Project Coordinator, was present in the event. The assembly was attended by delegates from the Chittagong Chamber of Commerce and Industry, the President and General Secretary of Chittagong Freelancer Association and representatives of different IT firms of Chittagong. 25 trainees from the ongoing outsourcing-ICT course, facilitated by TMSS were also present in the assembly.

## Innovation in Civil Service

The Cabinet Division formulated the 'Innovation Strategic Plan and Evaluation Guideline 2015' to develop an institutional mechanism of innovation practices in Civil Service. Accordingly, PKSF has formed a 5-member Innovation Team to develop an annual innovation strategic plan and upload it on the PKSF website. In addition, PKSF regularly organizes seminars, workshops and training



programs on the innovative concepts of PKSF where the representatives of a2i Project usually participate. A total of three concepts have been included in this innovation strategic plan of PKSF in FY 2017-2018. These are:

1. Educational Assistance Program under the ENRICH program
2. Livelihood Development Program of the Elderly People
3. Online Training Program for the Accountants of PKSF POs on 'Book-keeping'

From November 14 to 19, 2017, a training program was arranged under the a2i Project in the Cabinet Division on 'Annual Strategic Innovation Plan'. Mr Golam Touhid, Deputy Managing Director (Finance) of PKSF inaugurated the training. A total of 30 PKSF officials participated in the training. PKSF's 'mobile training program for the differently-abled' persons has primarily been selected for the exhibition in the upcoming 'Innovation Fair for Civil Service' to be organized by the Cabinet Division.



## Low Income Community Housing Support Project (LICHSP)

PKSF is implementing the ‘Shelter Support and Lending’ component of Low Income Community Housing Support Project (LICHSP), funded by the World Bank. As of December 2017, a total of BDT 65.50 million in loans has been disbursed to 5 POs from PKSF and the POs have disbursed a total of BDT 28.56 million to 109 borrowers for constructing new ones, repairing old houses and extending their existing houses. The Project Monitoring Unit (PMU) at PKSF is regularly monitoring the quality and progress of the project at the field-level.



Partner Organizations	Working area (1st two yrs)	No. of borrowers	Loan disbursed to Borrowers (BDT)
Ad-din Welfare Centre	Jessore Sadar Municipality	20	43,10,000
ESDO	Rangpur City Cooperation	26	79,50,000
NDP	Sirajgonj Sadar Municipality	24	58,25,000
Pidim Foundation	Narsingdi Sadar Municipality	14	39,50,000
TMSS	Comilla City Corporation	25	5,30,000
	Total	109	2,85,65,000

A 10-member team of the World Bank carried out an implementation support mission of the LICHSP from December 17-21, 2017. The objective of the mission was to review the implementation status and progress of project activities. The team visited the project sites in Sirajganj.

On December 17, 2017, the National Housing Authority (NHA) organised a start-up program on activities such as Community Mobilization, Design, Supervision, ensuring the ownership of land and development of infrastructure in Sirajganj. NHA Chairman Mr Md Khandaker Akhtaruzzaman presided over the programme while local MP Dr Habibe Millat was the chief guest. Dr AKM Nuruzzaman, DGM of PKSF & Project Coordinator of LICHSP, representatives of the World Bank and the Deputy Commissioner of Sirajganj, among others, attended the program.

## Food Security 2012 Bangladesh Ujjibito

PKSF, with the financial support from European Union, has been implementing 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 28 districts from Barisal, Khulna, Rajshahi and Chittagong divisions. The component creates appropriate environment, provides financial assistance and capacity building training to the members.

### Adolescent Girls’ Club

These clubs are important platforms to make adolescent girls aware of nutrition, health, reproductive health and different social issues. A total of 1,000 adolescent girls’ clubs with membership of 12,000 girls have been formed. There is a nutrition corner in every club. The corner has a weight machine, a height measurement tape, a growth monitoring chart and a nutritious diet chart. To raise awareness about nutrition and reproductive health through games ‘nutrition ludos’ have been distributed among the clubs. Moreover, there is a glucometer in every club to help diabetic patients monitor their blood sugar.

### Linkages with Community Clinics

In remote areas, Community Clinic services have proved to be very effective, as the project participants of these areas do not get healthcare services from upazila health complexes. A Community Clinic provides healthcare services to around 6,000 people living within walking distance of the clinics. Till date, 100 meetings have been held to establish linkages between Community Clinics and the project participants, and to give them a clear idea of the services of these clinics.



## Field Visits

- PKSF Chairman Dr Qazi Kholiquzzaman Ahmad and PKSF Managing Director Mr Md Abdul Karim visited SKS Foundation, a Partner Organization (PO) of PKSF in Gaibandha from November 30 to December 03, 2017. Dr Md Jashim Uddin, Deputy Managing Director (Admin) of PKSF, and General Manager Mr Md Mashiar Rahman accompanied them.



They attended SKS Foundation's 30th anniversary program in which Deputy Speaker of the Parliament Mr Md Fazle Rabbi Miah, MP, was the chief guest, Dr Qazi Kholiquzzaman Ahmad was the Guest of Honor and Mr Md Abdul Karim was the Special Guest. PKSF DMD Dr Md Jashim Uddin was honored with a special recognition during the program. Parliament Whip Ms Mahub Ara Gini, MP also spoke on the occasion. Then the delegation unveiled the plaque of 'SKS School and College'.

On December 02, 2017, the PKSF Chairman visited a community radio station named Radio Sarabala operated by SKS Foundation. He, along with the Deputy Speaker of the Parliament, participated in a talk-show anchored by Dr Md Jashim Uddin. The PKSF Chairman also attended a food festival in Fulchari upazila, unveiled the plaque of a new building of a school for children with disability, and inaugurated the ENRICH program in Bharatkali Union of Saghata upazila.

- From October 15 to 16, 2017, PKSF MD Mr Md Abdul Karim inspected the overall condition of the Rohingya refugees in Kutupalong and Shahporir Island of Cox's Bazar. DMD (Admin) Dr Md Jashim Uddin, GM Mr Md Mashiar Rahman, Executive Directors and senior officials of Coast Trust and Young Power in Social Action (YPSA), accompanied the PKSF delegation.

The PKSF MD visited the water and sanitation programs at a refugee camp in Kutupalong. He was the Chief Guest

of the inauguration program of potable water and sanitation complexes for the refugees. Each complex has four latrines, two bathrooms and a large water tank.

Ten officials, including two MBBS doctors, three paramedics and two health inspectors, serve around 800 patients at this camp every day. Mr Md Abdul Karim also visited the refugees in Shahporir Island.



- From November 8 to 10, 2017, PKSF Managing Director Mr Md Abdul Karim inspected different activities of Muktipath Unnayan Kendra and Prottashy, 2 POs of PKSF, in Chittagong. He was accompanied by Mr Md Jashim Uddin, DMD (Admin) of PKSF and Mr Md Mashiar Rahman, GM of PKSF. They visited different ENRICH activities being implemented by Muktipath Unnayan Kendra at Haldia Union. The Executive Director and senior officials of the organisation were also present during the visit.

The team also attended a meeting to exchange views with the teachers, health inspectors and officials of ENRICH program, and the Chairman and Members of the Union parishad. Besides, they inspected Kadalpur Union, recently included under the coverage of ENRICH.

The team visited different activities of ENRICH at Habilasdeep Union being implemented by Prottashy. The Executive Director and senior officials of Prottashy, Chairman of the Union Parishad were also present.

During the visit, they also attended a meeting to exchange views with a youth forum under the 'Youth in Development Program', the ENRICH ward coordination committee, teachers, health inspectors, and officials of ENRICH. PKSF MD also inspected the 'Beggar Rehabilitation Program' and the income generating activity of a rehabilitated beggar and an ENRICH education centre.

- Mr Md Abdul Karim, MD of PKSF, Mr Md Jashim Uddin, DMD (Admin) of PKSF and Mr Md Mashiar





Rahman, GM of PKSF visited 4 POs in Chittagong, Cox's Bazar and Rangamati from November 20-24, 2017. They inspected different activities under the ENRICH program being implemented by Ghashful, a PO of PKSF, at Guman Mardan Union in Chittagong.

They inaugurated an ENRICH centre run by YPSA at Kolompoti Union in Rangamati, exchanged views with the health inspectors and teachers of ENRICH program, and enjoyed cultural performances by students of ENRICH education centres.

Later, the PKSF team inspected different activities of ENRICH program being implemented by CIPD at Sapchhari Union of Rangamati Sadar upazila. They attended a program to distribute grants to the victims of massive landslides occurred due to heavy rainfall in different areas of Rangamati district. Dr Md Jashim Uddin, DMD (Admin) of PKSF was the Chief Guest of the program held in Rangamati Shilpakala Academy.

The PKSF top officials also visited different initiatives of the safe dried fishes producers under IDF, a PO of PKSF, in Cox's Bazar. Moreover, they visited a Rohingya camp in Balukhali of Cox's Bazar. There they inaugurated a 2000-watt mini solar grid and a deep tube well installed by IDF, and visited a health camp of IDF.

- On December 2, 2017, Mr Md Fazlul Kader, DMD (Program) of PKSF inspected the activities of SOJAG, a



PKSF PO at Dhamrai of Dhaka district. During the visit he was accompanied by Ms Eva Keadile, an intern under the PACE project. He visited a newly established training centre, quality seed production centre, farmers' training centre, ENRICH education centre, bull station and a resource centre of SOJAG. Then, Mr Kader attended a meeting with the Executive Director and senior officials of the organization at its head office. In the meeting, they discussed on different activities of SOJAG including the agricultural loan, seasonal loan, livestock insurance and the application of Urea Super Granules (USGs).

- From November 7 to 8, 2017, Mr Golam Touhid, DMD (Finance) of PKSF inspected the progress of Low Income Community Housing Support Project (LICHSP) being implemented by NDP in Sirajganj and TMSS in Comilla. Dr AKM Nuruzzaman, Deputy General Manager of PKSF and Mr AKM Rashedur Rahman, Deputy Manager of PKSF accompanied him during the visit.



- From December 09 to 12, Mr Golam Touhid, DMD (Finance) of PKSF visited field-level activities of LICHSP by another 2 PKSF POs, ESDO and SDS at Thakurgaon and Shariatpur. During the visit, he was accompanied by Dr AKM Nuruzzaman, DGM of PKSF. Mr Touhid inspected the field-level activities implemented by organizations.



## Training Activities

During October-December 2017, PKSF organized 10 training courses for 429 high and mid-level officials of its Partner Organizations (POs) in 20 batches.

Course Title	No of Batches	Days	No of POs	No of Participants	Venues
Monitoring and Evaluation	1	3	18	21	InM
Internal Audit Operation for NGOs and MFIs	4	5	54	68	PKSF
Accounts & Financial Management for Branch Accountants	1	3	17	19	PKSF
Accounts & Financial Management for Branch Accountants	2	4	34	40	PKSF
Microcredit Operation and Institutional Management	2	4	41	42	InM
Training of Trainers (ToT)	1	5	38	44	InM
Accounts & Financial Management for Branch Accountants	3	4	57	65	InM
ME & SME Operation & Management	4	4	73	85	InM, PKSF
Enterprise Management and Promotion of Private Business	1	5	10	20	InM
Value Chain Project Design and Management	1	5	13	25	InM
Total	20			429	



PKSF Managing Director Mr Md Abdul Karim participated in an international study tour on 'Financing Agricultural Development and Innovation' from December 11 to 15, 2017 in New Zealand. Mr Md Fazlul Kader, Deputy Managing Director (Program) of PKSF accompanied him during the tour.



### Intern Program

In this quarter, five undergrad students of the Institute of Social Welfare and Research, Dhaka University, received practical training and another two students from the Department of Development Studies of the same university completed their internship at PKSF.

### Distance Learning through Video Conference

The PKSF Training Cell has taken an initiative to launch distance learning activities through video conferencing. A meeting with Smartech Engineers Ltd and a demo video conference with people in India and Singapore was arranged on October 10, 2017 to understand the details of the technical and practical capacity required for successful implementation of the initiative.

### In-country Training

In the October-December 2017 quarter, a total of 32 PKSF officials participated in different training programs and seminars within the country. The topics covered in the events include food and nutrition security in Bangladesh, innovation in public service, digital financial services etc. The details are given below:

Name of Training	Date & Venue	Organizer
International Seminar on 'Food and Nutrition Security in Bangladesh: Interdisciplinary Approaches'	Oct 07-08, 2017 Bangladesh Agricultural Research Council (BARC), Farmgate, Dhaka	Interdisciplinary Centre for Food Security (ICF) under Bangladesh Agricultural University and BARC
A seminar on 'Feedback on the draft question paper of statistical business register'	Oct 12, 2017 Bangladesh Bureau of Statistics (BBS) Auditorium, Agargaon, Dhaka	Bangladesh Bureau of Statistics (BBS)
Training on 'Innovation in Public Service'	Nov 19-23, 2017 PKSF Bhaban	a2i of Prime Minister's Office and PKSF
Conference on 'Accelerating Digital Financial Services (DFS) to Achieve Financial Inclusion by 2021'	Nov 27, 2017 Bangladesh Institute of Bank Management (BIBM), Mirpur-2, Dhaka.	Bangladesh Institute of Bank Management (BIBM) & United Nations Capital Development Fund (UNCDF)
Training on 'Project Appraisal Study'	Dec 10-14, 2017 National Academy for Planning and Development (NAPD), Nilkhet, Dhaka	National Academy for Planning and Development (NAPD)



## Foreign Training



A total of 14 PKSF officials participated in different training programs abroad during Oct.-Dec. 2017. Details are given below:

Subject	Date	Venue	Name of Officials	Organizer
The 18th Meeting of the Board of the Green Climate Fund	Sep 30-Oct 02, 2017	Royal Maxim Palace, Cairo, Egypt	Dr Fazle Rabbi Sadeque Ahmed Director (Environment & Climate Change)	Secretariat of the Green Climate Fund
Global Poverty Reduction and Development	Oct 09, 2017	Beijing, China	Dr Akond Mohammad Rafiqul Islam General Manager	International Poverty Reduction Center in China (IPRCC)
Application of Market System Development Approach for Inclusive Growth	Oct 15-20, 2017	Phnom Penh, Cambodia	1) Mr Md Shahriar Haider Deputy Manager 2) Mr AM Farhaduzzaman Deputy Manager	Katalyst, a project of Swisscontact
Community Driven Development (CDD) Training for Development Practitioners	Oct 16-20, 2017	Hanoi, Vietnam	Mr Abul Hasan Md Abdul Qaiyum, Deputy General Manager	HelpAge International, Asia and Pacific Regional Office
SME Banking and Financial Services	Oct 23-Dec 01, 2017	Entrepreneurship Development Institute of India, Gujarat, India	Mr Mohammad Minhaz Uddin Sheikh, Manager	Ministry of Finance, Bangladesh
Entrepreneurial Management	Oct 23-Dec 01, 2017	Entrepreneurship Development Institute of India, Gujarat, India	Mr Md Rabiul Mostofa Kamal, Manager	Ministry of Finance, Bangladesh
23rd Conference of the Parties (COP 23) of United Nations Framework Convention on Climate Change (UNFCCC)	Nov 06-17, 2017	Bonn, Germany	Dr Fazle Rabbi Sadeque Ahmed, Director (Environment & Climate Change)	United Nations Framework Convention on Climate Change (UNFCCC)
Annual General Meeting (AGM) of the Value Chain Capacity Building Network for Scaling up of Pro-Poor Value Chain Programs	Nov 28-30, 2017	Delhi, India	Mr Md Habibur Rahman Manager	Value Chain Capacity Building Network (VCB-N) Project
International Study Tour on 'Financing Agricultural Development and Innovation'	Dec 11-15, 2017	Wellington, New Zealand	1) Mr Md Abdul Karim Managing Director 2) Mr Md Fazlul Kader Deputy Managing Director (Program)	Center for Training and Research for Agricultural Banking (CENTRAB) of The Asia-Pacific Rural and Agricultural Credit Association (APRACA)
The 69 <sup>th</sup> Executive Committee Meeting of APRACA and International Forum on 'Role of Rural and Agricultural Finance to achieve Sustainable Development Goals'	Dec 16-18, 2017	New Delhi, India	Dr Md Jashim Uddin, Deputy Managing Director (Admin)	National Bank for Agriculture and Rural Development (NABARD), India
Experience Sharing in Climate Funding Activities of National Bank for Agriculture and Rural Development (NABARD), India	Oct 08-14, 2017	New Delhi, India	Dr Fazle Rabbi Sadeque Ahmed, Director (Environment & Climate Change)	International Centre for Climate Change and Development (ICCCAD)
Mainstreaming Gender Considerations in Climate Change Adaptation Projects	Dec 04-08, 2017	Bangkok, Thailand	Mr Md Rabi Uzzaman Deputy Manager	The Regional Resource Centre for Asia and the Pacific at the Asian Institute of Technology (AIT RRC.AP)

## Discussion Held on the International Day for Older Persons

To mark the International Day for Older Persons 2017, Palli Karma-Sahayak Foundation (PKSF) and Forum of the Rights of the Elderly, Bangladesh (FREB) jointly organized a discussion in PKSF Bhaban on 14 Oct. 2017.



Home Minister Mr Asaduzzaman Khan, MP was the chief guest at the programme chaired by PKSF Chairman Dr Qazi Kholiquzzaman Ahmad.

In his speech, the Home Minister said the elders are never a burden. They can pass their knowledge and wisdom to the younger generations so that the latter can

take the country forward. Mr Asaduzzaman Khan also highlighted different pro-elderly measures of the government.

Dr Qazi Kholiquzzaman Ahmad said that social values in the country are waning. But it is possible to turn things around through proper education. “No one should be left behind -- that’s the essence of the Sustainable Development Goals,” he said, calling for united moves to ensure human dignity for all.

PKSF Managing Director Mr Md Abdul Karim and FREB Vice President Major General (Rtd) Mr Jibon Kanai Das gave their introductory remarks of the program.

Mr Kazi Reazul Haque, Chairman of National Human Rights Commission, Bangladesh; Advocate Hosne Ara Lutfia Dalia, MP; and Mr Golam Sarwar, Editor of the Daily Samakal were present as Guests of Honor.

FREB Joint Secretary General Dr Samnun Faruk Taha presented the keynote paper at the programme, attended by representatives of FREB’s member organisations, senior citizens from different parts of the country, civil society members and media personalities.

## LIFT: Meeting on Solution of Potable Water Crisis in Coastal Areas

LIFT stands for Learning and Innovation Fund to Test New Ideas, a mainstream programme that PKSF has been implementing activities since 2006 to encourage and patronise innovative financial and non-financial initiatives intended to benefit the poor through improvement of their livelihood, generation of sustainable environment and development of health and education.

On October 11, 2017, a meeting was organized at PKSF Bhaban under the LIFT programme regarding the draft report of a study titled ‘Innovative Solutions to Sustaining Access to Safe Drinking Water for the Poor in the Salinity-prone Coastal Belt: A Critical Analysis’.

The study was conducted by the Institute for Inclusive Finance and Development (InM).

Dr Md Jashim Uddin, Deputy Managing Director (Admin.) of PKSF, presided over the meeting attended by PKSF officials from different levels, the Executive Director and other officials of InM and representatives



of POs operating desalination plants in the country’s coastal areas.

Several important observations and comments were given in the meeting regarding the study report. The InM later finalised the report based on those comments and observations.



## Credit Operations

### Loan Disbursement to POs

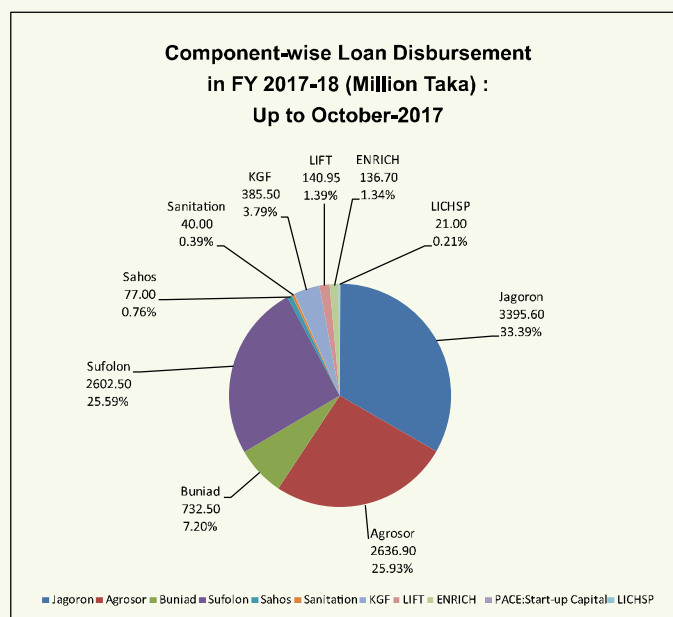
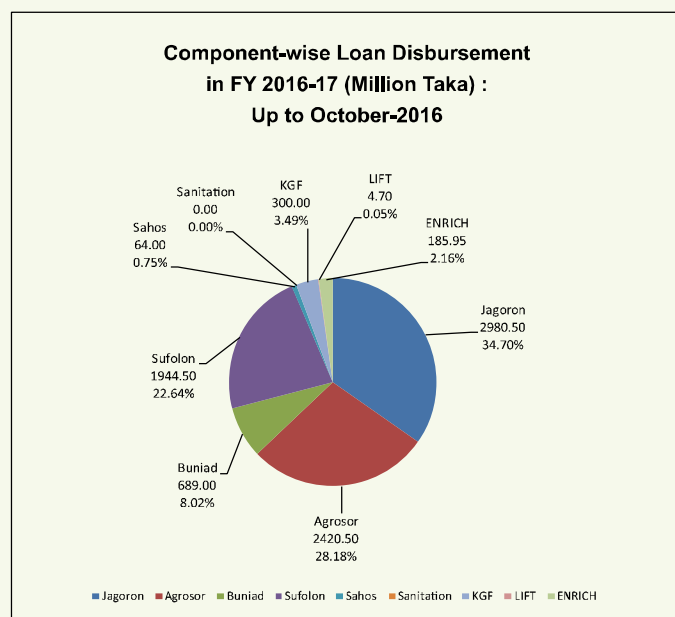
During the financial year 2017-18 (up to October-2017), loan disbursement from PKSF to the POs (Partner Organizations) is BDT 10168.65 million. Cumulative loan disbursement from PKSF to POs is BDT 287718.66 million up to 31 October, 2017 and the recovery rate of loan from POs to PKSF is 99.31%. A summary of PKSF's loan disbursement and loan outstanding as of 31 October, 2017 is mentioned below:

Programs/Projects	Loan disbursement (PKSF to POs) Up to October -2017 (Cum. in million BDT)	Loan outstanding (PKSF with POs) Up to October -2017 (in million BDT)
<b>Mainstream Programmes (including ID loan):</b>		
BUNIAD	20486.00	3227.66
JAGORON	117462.19	19270.62
AGROSOR	48098.10	13855.32
SAHOS	986.20	341.00
SUFOLON	73782.90	4147.40
KGF	6065.50	685.50
ENRICH	2818.63	1658.36
SDL	220.00	220.00
LIFT	993.05	403.58
Others (including ID Loan)	2930.73	13.73
<b>Total (Mainstream):</b>	<b>273843.29</b>	<b>43823.17</b>
<b>Projects</b>		
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	53.00	53.00
Others (including ID Loan)	691.32	20.01
<b>Total (Projects):</b>	<b>13875.37</b>	<b>270.31</b>
<b>Grand Total</b>	<b>287718.66</b>	<b>44093.48</b>

FY Loan disbursement (In Million BDT) PKSF to POs		
Programs/Projects	Loan Disbursement (FY 2016-17)	Loan Disbursement (FY 2017-18)
Jagoron	2980.50	3395.60
Agrosor	2420.50	2636.90
Buniad	689.00	732.50
Sufolon	1944.50	2602.50
Sahos	64.00	77.00
Sanitation	0.00	40.00
KGF	300.00	385.50
LIFT	4.70	140.95
ENRICH	185.95	136.70
PACE:Start-up Capital	0.00	0.00
LICHSP	0.00	21.00
<b>Total:</b>	<b>8589.15</b>	<b>10168.65</b>

### Loan Disbursement from POs to Borrowers

During the financial year 2017-18, loan disbursement from POs to Borrowers is BDT 136.08 billion. Cumulative loan disbursement from POs to Borrowers is BDT 2749.22 billion and the recovery rate of loan from borrowers to POs is 99.68%. At the end of October 2017, amount of loan outstanding of POs with borrowers is BDT 218.16 billion. At the same time, the number of borrowers is 10.11 million of whom 91.98 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.

## Governing Body of PKSF

(As of 31 December 2017)

<b>Dr. Qazi Kholiquzzaman Ahmad</b>	Chairman
<b>Mr. Md. Abdul Karim</b> (Managing Director, PKSF)	Member
<b>Dr. Pratima Paul-Majumder</b>	Member
<b>Dr. A. K. M. Nurun Nabi</b>	Member
<b>Mr. Khondkar Ibrahim Khaled</b>	Member
<b>Dr. M. A. Quassem</b>	Member
<b>Ms. Nihad Kabir</b>	Member

## Editorial Board

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## Book Post

## People's Voice: Strengthening Implementation of SDGs in Bangladesh



PKSF on November 26, 2017 organised a workshop titled **People's Voice: Strengthening implementation of SDGs-2030 in Bangladesh** with a view to helping strengthen effective realisation of the Sustainable Development Goals (SDGs). Civil Aviation and Tourism Minister Mr Rashed Khan Menon, MP, graced the closing ceremony of the workshop held at PKSF Bhaban as the Chief Guest while Dr Zafar Ahmed Khan, Senior Secretary of the Ministry of Water Resources, and Mr Arijit Chowdhury, Additional Secretary of Financial Institutions Division (FID), were the Special Guests. PKSF Chairman Dr Qazi Kholiquzzaman Ahmad chaired the ceremony and Managing Director Mr Md Abdul Karim delivered the welcome address.

The Minister highly praised PKSF activities in poverty alleviation and beyond-poverty development. "All development activities have to be human-centred ... and people of all levels should be included in the process," Mr Menon said, adding that PKSF will hopefully continue to play an effective role in helping the country achieve the SDGs within the 2030 deadline.

Dr Zafar Ahmed Khan said Bangladesh might have to face some challenges in order to continue the current pace of development. "We, however, hopefully will overcome all the obstacles to realising the SDGs," he added.

The range of PKSF's operations is so vast that its activities touch upon all 26 SDG targets and 39 indicators concerning the FID in one way or another, commented Additional Secretary Mr Arijit Chowdhury.

Dr Qazi Kholiquzzaman Ahmad stressed on the need for education, healthcare and training for enhancing capabilities of people, a must for poverty reduction. Referring to the Declaration of Independence, he said, "Bangabandhu Sheikh Mujibur Rahman called for liberation of people from economic deprivation, inequity, discrimination and poverty. It is that vision which PKSF is relentlessly working to realise." PKSF has already identified 16 disadvantaged groups in the country and started working on their financial and social inclusion, he added.

In the welcome speech, Mr Md Abdul Karim highlighted how PKSF's activities evolved from only microcredit to holistic development services. PKSF has redesigned its activities in line with the government's vision of making Bangladesh a developed nation by 2041, he added.

Earlier on the day, two group discussions on Goal 1 (No Poverty), Goal 2 (Zero Hunger), and Goal 6 (Clean Water and Sanitation) took place. Mr Mohsin Ali, Executive Director (ED) of WAVE Foundation, and Mr SMA Rashid, ED of NGO Forum for Public Health, presented on the key outcomes of the discussions.