

Newsletter^{Quarterly}

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PKSF Newsletter

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Pro-elderly National Platform Launched



A national platform titled Bangladesh Jatiya Prabin Mancha (Bangladesh National Forum for the Elderly) has been launched to help implement the government's policies for the elderly. The platform, comprised of different organizations and individuals working for the welfare of the elderly, is expected to play an effective role in building a senior citizens-friendly society as well as in ensuring sustainable socio-economic development by bettering services offered to the elderly people.

Social Welfare Minister Mr Rashed Khan Menon, MP was the Chief Guest at the Platform's launching ceremony, held at PKSF auditorium on 14 May 2018, and Health and Family Welfare Secretary Mr Foyez Ahmed was the Special Guest. PKSF Chairman Dr Qazi Kholiquzzaman Ahmad presided over the program and Managing Director Mr Md Abdul Karim spoke on the initiatives for strategic development of the elderly.

Mr Rashed Khan Menon said the experience and wisdom of the senior citizens can guide the youth towards a better and more prosperous future. Mentioning that the Sustainable Development Goals (SDGs) cannot be achieved leaving anyone behind, he said his ministry would take up pro-elderly programs in light of PKSF's programs for the elderly.

Stating that the average life expectancy of the Bangladeshis has reached 72 years, the Health and Family Welfare Secretary said ensuring collective welfare of the elderly is becoming a growing challenge, and this Forum is a 'praiseworthy initiative' for addressing that challenge.

PKSF Managing Director Mr Md Abdul Karim said PKSF is carrying out its Elderly program in light of the National Policy on Older Persons 2013 and the Parents' Maintenance Act 2013. The Forum will hopefully act as a model platform for the welfare of older persons, he added.

Inclusion of the elderly in the development process is a must for achieving the SDGs, commented PKSF Chairman Dr QK Ahmad. He also announced the Advisory Committee, the Executive Committee and the General Body of the Forum. Dr Ahmad will act as the Chairman of the Executive Committee.

Mr Md Fazlul Kader, Deputy Managing Director (Program) of PKSF delivered the welcome speech and gave a presentation on PKSF's 'Uplifting the Quality of the Lives of the Elderly People' program. Mr Abul Hasib Khan, Director of Resource Integration Centre (RIC) and Ms Monowara Begum, Executive Director of Prottyashi shared their experiences in implementing the program for the elderly people. Ms Rabeya Sultana, Country Director of HelpAge International Bangladesh made introductory remarks. PKSF Board members, elderly representatives from 100 Unions and officials of the Partner Organizations concerned were also present in the event.

Celebration of PKSF Chairman's Birthday

PKSF celebrated the 78th birthday of its Chairman Dr Qazi Kholiquzzaman Ahmad on 12 June 2018 at PKSF Bhaban. The renowned economist, social reformer was greeted with flowers and uttariya. Ms Rasheda K Chowdhury, former Advisor to the Caretaker Government of Bangladesh, Dr Ahmed Mushtaque Raza Chowdhury, Vice Chairperson of BRAC, and many of his former and current colleagues, well-wishers and members of the PKSF family attended the program to wish him.



PKSF Chairman Visits New Delhi

PKSF Chairman Dr Qazi Kholiquzzaman Ahmad visited India's capital New Delhi from 20-21 June 2018 to attend a seminar on Bangladesh's achieving the eligibility to graduate from the list of Least Developed Countries (LDCs). The event was organized jointly by the Bangladesh High Commission and the Federation of Indian Chambers of Commerce and Industry (FICCI). He presented an essay titled 'Recent Achievements of Bangladesh in Poverty Alleviation' in a seminar styled 'Bangladesh's Graduation from LDC: New Frontiers and Horizons for India-Bangladesh Economic Engagement' on June 20. The next day, he participated in a seminar titled 'Political Economy of Bangladesh: Implications for India-Bangladesh Relations' as a discussant.



Managing Director Attends Conference in Tanzania

PKSF Managing Director Mr Md Abdul Karim participated in an international seminar on 'South-South Learning and knowledge Exchange on Strengthening Social Accountability in Social Protection' in Dar es Salaam, Tanzania from 12-13 June 2018. In the seminar jointly organized by HelpAge International, Bread for the World, and Church of Sweden, Mr Karim gave a presentation titled 'Uplifting the Quality of the Lives of the Elderly People: PKSF Experience'.



AUW Scholarship

Thanks to sincere efforts of PKSF Managing Director Mr Md Abdul Karim, the Asian University for Women (AUW) has decided to award scholarships to the poor meritorious daughters of the participants of PKSF's interventions to help them pursue higher education at the AUW. In the 'Fall 2018' semester, 37 students applied for admission there and three of them qualified for admission with scholarships amounting to BDT 60 lac. Their enrolment process is currently underway.

About 700 female students from Asia and middle-eastern countries study at the reputed university run Cambridge-based non-profit AUW Support Foundation.



Tobacco Control Award-2018

The National Anti-Tobacco Platform (NATP) on 24 May 2018 arranged an award ceremony -- Tobacco Control Award-2018 -- at PKSF auditorium. State Minister for the Health and Family Welfare Mr Zahid Malik graced the program as the Chief Guest while National Professor Brig Gen (retd) Abdul Malik was the Special Guest. The program was presided over by PKSF Chairman Dr Qazi Kholiquzzaman Ahmad, also Convener of NATP. Mr Md Abdul Karim, Managing Director of PKSF delivered the welcome remarks.

Dhaka Ahsania Mission in 'Organization' category and Dr Md Mostafa Zaman in 'Publication/Research' category won the Award this year.

State Minister Mr Zahid Malik informed the house that around 1.5 lac people in Bangladesh die of tobacco-related diseases every year. In order to keep up the ongoing development march of Bangladesh, a war against tobacco needs to be declared, he commented.

Echoing the Chief Guest, Brig (Retd) Abdul Malik too urged all to free the country from the curse of tobacco in order to farther

the economic advancement of Bangladesh.

Dr QK Ahmad mentioned that NATP is working mainly in three areas -- discouraging tobacco use in any form, raising awareness among people, and conducting advocacy at the policy-making level.

Mr Md Abdul Karim, in the welcome remarks, said that tobacco control is crucial to attaining the Goal 3 of the Sustainable Development Goals (Good Health and Wellbeing).



New Title by QK Ahmad Published

On 12 April 2018, the publication festival of a book titled 'Socio-Economics of Bangladesh through the Decades', written by PKSF Chairman, renowned economist Dr Qazi



Kholiquzzaman Ahmad was held at PKSF auditorium. Finance Minister Mr Abul Maal Abdul Muhith, MP was the Chief Guest at the program chaired by former Finance Minister Mr M Saiduzzaman. Former Managing Director of PKSF Dr Kazi Mesbahuddin Ahmed, Director General of Bangladesh Institute of Bank Management Dr Toufic Ahmad Choudhury and Professor Nazma Begum, Department of Economics, Dhaka University discussed on the book.

The new book is a compilation of articles, essays and speeches by Dr QK Ahmad over the last four decades on various issues related to rural economic development, dependence on foreign aid, influence of the World Bank on local economy and its results, impacts of microfinance on poverty reduction, the unprecedented development stride of Bangladesh after 2009 etc.

Environment and Climate Change Unit

NDA agrees on two project proposals: The Economic Relations Division, the National Designated Authority (NDA) of Green Climate Fund (GCF), has cleared two project proposals of PKSF. The proposals on 'Extended Community Climate Change Project (ECCCP)' and 'Community Based Adaptation for Flood-Prone Areas of Bangladesh (CBAF)' projects received the 'no objection letter' at a meeting of the NDA Advisory Committee at the NEC Auditorium of General Economics Division on October 12, 2018. Dr Fazle Rabbi Sadeque Ahmed, Director (Environment and Climate Change) of PKSF presented on the project proposals. Mr Kazi Shafiqul Azam, Secretary of the Economic Relations Division, Ministry of Finance, chaired the meeting attended by NDA officials, representatives from Direct Access Entities (DAEs), representatives of relevant government ministries and departments and technical experts.

Workshop: Officials from the Environment and Climate Change Unit of PKSF participated in a workshop titled 'National Experiences of Accessing and Programming Resources from the Green Climate Fund in South Asia' from 13-15 May 2018. NDAs and DAEs from different South Asian countries participated in the workshop.



Learning and Innovation Fund to Test New Ideas (LIFT)

PKSF has been implementing the Learning and Innovation Fund to Test New Ideas (LIFT) programme since 2006. LIFT initiatives promote different innovative financial and non-financial services and create new employment opportunities for the poor. Till now, as many as 61 innovative initiatives, being implemented by 61 POs and 18 non-POs in 47 districts, have been taken under LIFT.

Inclusive development actions: Through this program, the extreme poor people living in chars, haor and other remote areas of the country are being offered different specialized pro-poor financial services.

Under LIFT, a number of innovative initiatives are being implemented for the socio-economic development of the *dalit* and the *bedey* communities, ethnic minorities, physically challenged people, destitute senior citizens, and abused adolescent girls and women.

Potable water supply: LIFT ensures potable water supply to the coastal poor through establishing desalination plants and distributing rainwater harvesting tanks.

Workshops

- In order to speed up the field-level activities of LIFT, a technical workshop titled 'Kuchia Farming as an Exportable Fisheries Sub-sector: Possibilities and Ways Forward' was held on 14 May 2018 at PKSF Bhaban.
 - Presided over by Dr Md Jashim Uddin, Deputy Managing Director (Admin) of PKSF, the workshop was attended by the relevant officials of PKSF and 42 officials from 21 POs.
- Another workshop titled 'Establishment of Goat Hub under LIFT: Challenges and Recommendations' was organized on 15 May 2018 at PKSF Bhaban.
 - In the workshop, detailed discussions took place on different business models of goat rearing, techniques of establishing



sustainable goat hubs, and essential technical knowledge of goat rearing.

Special activities in the field: A turkey parent stock farm -- run by HEED Bangladesh, a PKSF PO, in Kamalganj upazila of Moulvibazar district -- is producing and distributing turkey chicks of improved variety (Norfolk Bronze) regularly among the farmers.

To increase the success rate of fertile egg production, the PO has introduced modern Artificial Insemination technologies at the farm. On 27 May 2018, 52 representatives from 26 POs received hands-on training on this improved technology.

Annual General Meeting Held

The 7th General Meeting of PKSF was held on 25 June 2018. Presided over by PKSF Chairman Dr Qazi Kholiquzzaman Ahmad, the meeting was attended by General Body members Ms



Parveen Mahmud, Ms Nazneen Sultana, Dr Toufic Ahmad Choudhury, Ambassador Munshi Faiz Ahmad, Professor Shafi Ahmed, Mr Nazir Ahmed Khan, Begum Monowara Hakim Ali, Dr Nazneen Ahmed, Mr Mohsin Ali, Dr Ramanimohon Debnath, Ms Monowara Begum, Dr Niaz Ahmed Khan, Ms Bulbul Mohalanabish, Mr Ishtiaq Uddin Ahmad, and PKSF Managing Director Mr Md Abdul Karim.

Moreover, Deputy Managing Director (Finance) Mr Golam Touhid, two Directors and some other senior PKSF officials attended the meeting to help the General Body members with the proceedings.

The meeting approved the revised budget for FY 2017-18 and the budget for FY 2018-19. Dr Ahmad presented the progress report of the ongoing programs and projects of PKSF and the General Body members expressed satisfaction at the PKSF activities and provided necessary guidelines for future endeavors.

Also in the meeting, the PKSF Chairman was greeted with flowers and *uttariya* to mark his 78th birthday. The General Body members recalled how PKSF, under the visionary guidance of Dr QK Ahmad, has taken a holistic approach to establish human dignity for all through inclusive sustainable development of the disadvantaged people of the country.

ENRICH

PKSF is implementing the 'Enhancing Resources and Increasing Capacities of Poor Households towards Elimination of their Poverty (ENRICH)' program in 200 Unions of 64 districts in the country with the cooperation of 116 Partner Organizations (POs).

Training

- A total of 70 thousand youths from 153 Unions across the country are involved in the 'Youth in Development' component of ENRICH. Fifty-three officials working in 47 newly added Unions received a 2-day 'Training of Trainers' on this component at PKSF Bhaban from 23-24 May 2018. Dr Md Jashim Uddin, Deputy Managing Director (Admin) of PKSF inaugurated the training program.
- The 'Healthcare and Nutrition' component is being implemented in 200 Unions. On this component, 2-day training workshops -- inaugurated by PKSF Chairman Dr Qazi Kholiquzzaman Ahmad -- were arranged from 2-23 April 2018 for 349 health officers in 7 batches.



Computerization of Healthcare, Nutrition Activities

A sophisticated software with artificial intelligence has been developed by CMED Health Ltd at the laboratory of United International University, Dhaka to preserve health-related information. In order to use this application, a contract has been signed between PKSF and CMED on 14 June 2018. Dr Md Jashim Uddin, Deputy Managing Director (Admin) of PKSF, and Khandaker Abdullah Al Mamun, Chairman of CMED, signed the Memorandum of Understanding.

Special Financial Assistance

- BDT 10.71 lac was given to Swabalamby Unnayan Samity (SUS), a PO of PKSF, in April 2018 to implement a disabled rehabilitation project.
- A grant of BDT 20 lac was given to TMSS, another PO of PKSF, to build a memorial museum on the homestead of late folk maestro Shah Abdul Karim.

Deal Signed for RACE Project

On 12 April 2018, a Memorandum of Understanding (MoU) was signed between PKSF and Campaign for Popular Education (CAMPE). Under the deal, CAMPE will implement a project



titled 'Reaching all Children in Education (RACE)' to be funded by PKSF. Dr Md Jashim Uddin, DMD (Admin) of PKSF, and Ms Rasheda K Chowdhury, Executive Director of CAMPE signed the MoU.

Progress of Ongoing Activities

Healthcare services: A total of 75,661 health cards were sold, and 12,584 Static Clinics, 2,959 Satellite Clinics and 132 health camps were organized in April-June 2018.

Educational assistance: Currently, 1,55,014 students are receiving educational assistance through 6,357 Educational Assistance Centers in the ENRICH Unions.

Bandhu Chula and Solar Home System: In this quarter, eco-friendly improved cooking stoves, popularly known as Bandhu Chula, were installed in 170 households, and solar home systems were installed in 75.

ENRICH Centers and ENRICHed Houses: A total of 1,260 ENRICH Centers and 135 ENRICHed houses have so far been established in the program areas.

Beggar rehabilitation: In this quarter, 140 beggars were successfully rehabilitated.

Community development: A total of 320 latrines and 515 tube wells, both shallow and deep, were installed in different ENRICH Unions in April-June 2018.

In addition, 6,700 family-based sanitary latrines were installed in this quarter.

Special savings scheme: In this quarter, 165 members deposited BDT 12,34,700 in their respective bank accounts.

Moreover, 193 members have received savings with matching grants of BDT 24,78,796 after policy maturity.

Loan disbursement: Up to June 2018, BDT 171.70 crore was disbursed from PKSF to POs under three loan programs.

BDT 926.52 crore -- including BDT 21.3 crore in June 2018 -- has been disbursed from POs to program participants.

Cultural and Sports Program

As part of its efforts to build a culturally-enriched nation, PKSF is implementing Cultural and Sports Programme for children and young people through 60 Partner Organizations (POs) across the country.

Kishor-Kishori Conference 2018

As part of the upcoming Bangladesh Kishor-Kishori Conference 2018, a total of 11,000 students participated in the upazila-level conferences. Currently, district-level conferences are going on. Ten selected adolescents from each district will participate in the national-level conference.

Anti-harassment, Cleanliness Programs

Under the program, special initiatives have been taken to raise awareness against sexual harassment and to conduct various environment-friendly activities including cleanliness and tree plantation campaigns in specific working areas of the Partner Organizations of PKSF.

Field-level Activities

In April-June 2018, around 360 cultural events were arranged across the country.

Besides, the POs organized around 400 sports events including table tennis, football, cricket, volleyball, handball, badminton, chess, ha-du-du, race, dariyabandha, gollachut, skipping, cock fight, wrestling, pillow passing, bullock cart race, boat race, carom, mini-marathon, swimming and cycling.

Karmajibi Kallyan Sangstha (KKS) on 30 June 2018 organized a program at Rajbari Shilpakala Academy auditorium to celebrate the monsoon and to honor 12 local dignitaries.

Mohila Bohumukhi Shikkha Kendra (MBSK) organized an inter-college football competition at Parajpur Fasila Danga High School ground in Dinajpur on 30 June 2018.

SKS Foundation organized a mini-marathon with the slogan 'Say No to Sexual Harassment' on 28 June 2018 in Gaibandha. More

than 100 rover scouts participated in the mini-marathon in Fulchari upazila.

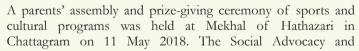
Grameen Jano Unnayan Sangstha (GJUS) on 24 June 2018 organized a friendly football tournament between the local elderly and the youths in Borhanuddin upazila of Bhola. A total of 189 students from 21 educational intuitions and 30 elderly persons participated in this competition.



Rural Reconstruction Foundation (RRF) organized a letter and story writing competition, participated by 81 students, on 12 June 2018 in Jhikargachha upazila of Jashore district to mark the Father's Day.

Jagorani Chakra Foundation (JCF) organized a swimming competition in Jashore on 10 June 2018. A total of 70 students from 12 educational institutes participated in the competition.

Social Advocacy and Knowledge Dissemination





Knowledge Dissemination Unit of PKSF organized the programme as part of its campaigns on preventing child marriage.

On 25 June 2014, WAVE Foundation, a Partner Organization of PKSF, arranged a mass rally in Shimanto Union of Chuadanga district with a view to raising awareness against child marriage and violence against children and women.

Dustho Shwastha Kendra organized a parents' assembly to prevent child marriage in Netrakona on 27 June 2018. Around 500 parents, local government representatives, journalists and local dignitaries participated in the event.

Besides, a colourful procession followed by a rally was organized by the RDRS in Debiduba Union, Debiganj upazila of Panchagarh district on the same day.

Moreover, on 31 May 2018, rallies and discussion meetings were organized in 20 Unions of different districts to observe the World No-Tobacco Day.

Uplifting the Quality of the Lives of the Elderly People

Uplifting the Quality of the Lives of the Elderly People program is being implemented in 100 Unions through 54 Partner Organizations (POs).

Committee formation and training: In April-June 2018, a total of 1,319 village committees, 692 Ward committees and 78 Union committees were formed to ensure participation of elderly people in the implementation of the program. In addition, a 2-day training was arranged for the elderly committees to apprise them of different activities of the program, responsibilities of the committees, management etc.



Support to destitute elderly people: Under this programme, there is a provision to keep one vulnerable elderly with a family -- that will receive BDT 4,000 per month -- in their locality. As of March 2018, arrangements have been made to provide such support to 33 helpless elderly people in as many Unions.

Old age allowance: A total of BDT 3.5 crore, including BDT 80 lac in April-June 2018, has been disbursed among 5,948 elderly people as Old Age Allowance -- BDT 600 per person.

Special support: As special support to the ill, poor and

vulnerable elderly, 980 umbrellas, 1,256 walking sticks, 631 commode chairs, 4,081 blankets and 2,951 pieces of warm clothes were distributed in this quarter.

Assistance to cover funeral expenditure: A total of BDT 18 lac -- including BDT 1.2 lac in April-June 2018 -- has so far been disbursed to defray the expenses of 954 funerals of the poor and destitute elderly.

Social centers for the elderly: Till June 2018, construction of Social Centers for the Elderly was completed in 29 Unions. Construction of the Centers is underway in other Unions.

Recognizing elderly persons and best children: A total of 492 elderly people have so far received 'The Best Elderly Award' and 218 youths got 'The Best Child Award' for their contribution to building an elderly-friendly society.

IGA training and employment: The program provides special financial assistance and training to the able elderly people to help them engage in income generating activities. Up to June 2018, a total of 1,210 elderly people received training on different IGAs.



Research: Seminar on Sustainable Development of Bedey Community

PKSF on 5 June 2018 arranged a seminar chaired by PKSF Chairman Dr Qazi Kholiquzzaman Ahmad on a baseline study titled 'Sustainable Livelihood and Inclusive Development of the



Bedey Community in Savar Upazila'. Dr Tapash Kumar Biswas, Director (Research) of PKSF gave a presentation on the study.

In order to ensure sustainable inclusive development of the Bedey community, PKSF conducted this study to assess the nature of their occupation, lifestyle, education, recreation, social status and other problems, informed Dr Md Jashim Uddin, Deputy Managing Director (Admin) of PKSF, at the beginning of the seminar.

Mr Md Abdul Karim, Managing Director of PKSF praised the study and thanked the Research Division of PKSF for conducting it.

Since the Bedey people are usually left out of the mainstream development activities, the findings of this study is applicable for all Bedey communities living across the country, commented Dr QK Ahmad. He hoped that this study would be useful for initiating different development activities for Bedey community.

Field Visits

 PKSF Chairman Dr Qazi Kholiquzzaman Ahmad visited ENRICH and LIFT activities, being implemented by two Partner Organizations (POs) of PKSF -- Gram Bikash Kendra (GBK) and Eco-Social Development Organization (ESDO) -from 7-10 April 2018.



In Dinajpur district, Dr Ahmad inaugurated a Kuchia Breeding Farm established under the LIFT program in Habra Union of Parbatipur upazila, and inspected various programs being implemented for the disadvantaged Dalit community in Poliproyagpur Union and small indigenous groups in Jotbani Union of Birampur upazila.

He also visited the 'Lokayon Museum', established by ESDO at Sadar upazila in Thakurgaon district, inaugurated a Social Centre for the elderly and visited a rehabilitated beggar in Harirampur Union of Parbatipur in Dinajpur.

Then, the PKSF Chairman visited an ENRICH Centre, an ENRICH Education Assistance Centre, Black Bengal goat breeding farm and goat rearing activities in Sundarpur village of Ranishonkoil upazila in Thakurgaon district.



Dr Ahmad was the Chief Guest at GBK's 25th anniversary program and ESDO's 30th anniversary

program. Dr Md Jashim Uddin, Deputy Managing Director (Admin) of PKSF and Mr AQM Golam Mawla, General Manager of PKSF accompanied him during the visit.

On 13 April 2018, Dr QK Ahmad was the Chief Guest at the 30th anniversary program of Palli Mongal Karmosuchi (PMK) in Savar. Dr Md Jashim Uddin, DMD (Admin) of PKSF was the special guest at the event.

On 25 April 2018, the PKSF Chairman inaugurated ENRICH program in Majidpur Union of Titas upazila in Cumilla district. Shakti Foundation, a PKSF PO, is implementing the PKSF flagship program there. He visited an education assistance centre and enjoyed a cultural function. DMD (Admin) Dr Md Jashim Uddin and General Manager Mr Md Mashiar Rahman accompanied him during the visit.

Dr QK Ahmad visited different activities of HEED Bangladesh, a PKSF PO, in Moulvibazar and Habiganj districts from 10-13 May 2018. He inaugurated the ENRICH program and a Kuchia breeding farm in Adampur Union of Kamalganj upazila, visited 2 ENRICH Unions -- Pachgaon and Rajanagar -- and activities of the Integrated Development Program of BRAC.



The PKSF Chairman was accompanied by Senior Editorial Adviser Professor Shafi Ahmed and DMD (Admin) Dr Md Jashim Uddin.

 On 6 April 2018, PKSF Managing Director Mr Md Abdul Karim visited Coast Trust, a PKSF PO, in Cox's Bazar.

He inspected various programs being implemented for the forcefully displaced Myanmar nationals at a Rohingya Camp in Ukhia (Kutupalong) and visited a safe dried fish production site under the PACE project in Nazirtek.

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e program was arranged by acy and Knowledge of PKSF. Mr Karim stration plant of PACE a prize giving ceremony rts Program.

18, Mr Karim inspected TPSA and IDF, two PKSF POs in Cox's Bazar. He visited the mini solar grid and the medicine distribution program at Balukhali Rohingya Camp. IDF is carrying out the interventions with the financial assistance from PKSF. Moreover, the PKSF MD visited YPSA's program of establishing sanitation complex with deep tube wells, latrines and bathrooms.

 DMD (Program) Mr Md Fazlul Kader on 28 April 2018 visited the sanitation program of UDDIPAN, a PO of PKSF, in Chandpur. In Kalipur Bazar, he visited a shop of a local entrepreneur, a participant of the 'OBA Sanitation Microfinance Program' project.

Mr Kader then visited the ENRICH program being implemented in Baganbari through Association for Underprivileged People (AUP), exchanged views with the officials of the organization and discussed about the activities of credit program and the projects.

On 11 May 2018, Mr Kader inspected the activities of the 'Uplifting the Quality of the Lives of the Elderly People' program being implemented by Prottyashi in Maheshkhali of Cox's Bazar. He inaugurated a Social Centre for the elderly at Hoanok Union.



Also, the DMD (Program) was the Chief Guest at an elderly assembly. The elderly people of Hoanok Union and a total of 200 executive and general members of committees, formed at different local levels, were present in the assembly.

 From 05-07 May 2018, DMD (Admin) Dr Md Jashim Uddin visited 2 PKSF POs -- Proyas Manobik Unnayan Society (PMUS) and Shotoful Bangladesh. He inspected goat and Kuchia breeding farms established under the LIFT program by PMUS, inaugurated an ENRICH Centre and a library, and attended a number of



knowledge sharing meetings. Then, Dr Md Jashim Uddin attended the inauguration program of goat and Kuchia breeding farms, financed under the LIFT program, of Shotoful.

The DMD (Admin) also visited the indigenous people living in the plain land of Tanor upazila of Rajshahi. He inspected different programs of Shocheton Society undertaken for these indigenous people.

On 10 June 2018, Mr Golam Touhid, DMD (Finance) of PKSF visited different programs of Social Development Initiative (SDI) at Dhamrai upazila. He was accompanied by PKSF General Manager Dr Sharif Ahmed Chowdhury and DaakBox Managing Director Mr Asad Ahmed.

DaakBox works on safe agricultural products involving 200 farmers in the South of the country and supplies these agro products to the local and international markets. The organization has expressed its interest to market safe vegetables, produced by the program participants of different PKSF POs, directly to the consumers. They also visited safe vegetables cultivation sites under the Agriculture Unit of PKSF, and held a meeting with the local farmers. In the meeting, DaakBox MD also spoke on agricultural marketing.



PACE Project

The PACE project of PKSF is implementing different value chain sub-projects in various farm and non-farm sub-sectors. So far, 50 such sub-projects have been undertaken in different regions of the country providing technical, technological and marketing support to 2,32,064 entrepreneurs.

New sub-project: The 18th meeting of the Value Chain Project Proposal Evaluation Committee of PKSF was held on 2 April 2018. The committee recommended undertaking of three more value chain sub-projects, one each on eco-tourism, crab hatchery technology transfer, and solar technology in rural transportation system.

Mid-term Review Mission: A Mid-term Review Mission of the International Fund for Agricultural Development (IFAD), the co-financier of the project, has recently evaluated the progress of PACE. An 11-member team led by Mr Marc De Sousa Shields visited various microenterprises, value chain and technology transfer activities supported by the PACE project in Jashore, Jhenidah, Satkhira and Meherpur districts from 11-26 April 2018. The wrap-up meeting of the Mission was held on 25 April 2018 at the Financial Institutions Division, Ministry of Finance.

Workshops: The Annual Review Workshop of value chain development interventions financed by IFAD was held on 6 May 2018. Officials of PKSF and sub-project implementing Partner Organizations (POs) participated in the workshop chaired by Mr Md Fazlul Kader, Deputy Managing Director (Program) of PKSF.

In addition, a Microenterprise Program Review Workshop was held on 21 May 2018. Inaugurated by PKSF Chairman Dr Qazi Kholiquzzaman Ahmad, the workshop was attended by 40 officials of 40 PKSF POs participated in the program.

Review meeting on IFAD-funded projects: On 12 May 2018, a review meeting on the IFAD-funded projects was held at PKSF Bhaban. The meeting was attended by the project directors and senior officials of different sub-projects being implemented in Bangladesh. Presided over by Mr Benoit Thierry, the outgoing



Country Programme Manager of IFAD, the meeting discussed progress of implementation of different sub-projects and strategies and work plans to achieve objectivities of the sub-projects within the stipulated timeframes. Mr Omer Zafar, IFAD's newly appointed Country Programme Manager, also attended the meeting.

Establishment of e-platform: To facilitate internet-based marketing and branding of products of micro-entrepreneurs, an e-platform has been launched with assistance from the Korean Grant Fund. PKSF Chairman Dr Qazi Kholiquzzaman Ahmad inaugurated the experimental launching of the e-commerce service, titled **Suponno**, by placing an order online.

Introduction of software application: A software application has been developed to strengthen the result-based monitoring system of microenterprises and value chain activities. In this regard, android tabs have been provided to 58 field-level officers of selected POs implementing the PACE interventions.

Groundbreaking Ceremony of Display & Sales Centre

A traditional groundbreaking ceremony on 15 May 2018 marked the beginning of the construction of 13-storey PKSF Display and Sales Centre in Shyamoli, Dhaka.

PKSF Managing Director Mr Md Abdul Karim was the Chief Guest at the ceremony presided over by Dr Md Jashim Uddin, Deputy Managing Director (Admin).

Mr Shahriar Kamal, Managing Director of Concord Group which has been awarded the construction contract, delivered the welcome remarks.

Senior PKSF officials including DMD (Program) Mr Md Fazlul Kader, DMD (Finance) Mr Golam Touhid, and Senior Editorial Adviser Professor Shafi Ahmed, and top officials of Concord were also present on the occasion.



Food Security 2012 Bangladesh - Ujjibito Project

The Ultra Poor Program (UPP-Ujjibito) component of Food Security 2012 Bangladesh-Ujjibito project, financed by the European Union, is being implemented through 38 Partner Organizations (POs) of PKSF, benefitting 3,25,000 ultra poor vulnerable and extreme poor families in Barisal, Khulna and Rajshahi and Chattogram divisions. As part of its capacity development interventions, the project has provided agricultural training to 1 lac participants, off-farm training to 15,000 members and vocational training to 1,000 youths from extreme poor families.

Publication at PO-level: Seventeen POs received financial allocations from the project to publish booklets containing brief profiles of the organizations, achievements and impacts of the project, challenges and ways forward. Fifteen of the POs have already published booklets.

Workshop: A knowledge dissemination workshop on the findings of the Mid-Term Evaluation of the project was held on 25 June 2018 at PKSF Bhaban. The workshop was chaired by Dr Qazi Kholiquzzaman Ahmad, Chairman of PKSF while Managing Director Mr Md Abdul Karim delivered the welcome remarks. Dr AKM Nurruzzaman, Deputy General Manager of PKSF and Team Leader of UPP-Ujjibito, gave a brief presentation on the project activities. Dr Diwjen Mallick and his team presented on the findings of the evaluation on behalf of Bangladesh Centre for Advanced Studies (BCAS). Mr Golam Touhid, Deputy Managing Director (Finance) of PKSF, Mr Manfred Fernholz, First Secretary and Team leader, Food

Security and Nutrition of the European Union, and Dr Mustafa K Mujeri, Executive Director of InM, among others, were present in the workshop.



SEIP Project

The Skills for Employment Investment Program (SEIP) project is being implemented through 51 branches of 19 training institutes across the country. Till now, 8,398 men and 1,613 women received training in different trades under SEIP.

MoU signed on SEIP's extension: PKSF and the Finance Division, Ministry of Finance, on 26 June 2018 signed a Memorandum of Understanding (MoU), to implement the 2nd phase of SEIP project. In the presence of PKSF Managing Director Mr Md Abdul Karim and Mr Jalal Ahmed, Additional Secretary and Executive Project Director (SEIP), Finance Division, Mr Abdur Rouf Talukdar, Additional Secretary and National Project Director (SEIP), Finance Division, and Mr Md Fazlul Kader, Deputy Managing Director (Program) of PKSF



signed the MoU. Under this agreement, 12,000 people will receive 3-4 months' skill training from July 2018 to December 2020, and job placement of 60% of the trainees will be ensured.

Job placement: Up to June 2018, a total of 9,357 persons received training under SEIP and job placement of 6,418 trainees have been completed. Out of them, 140 people have found overseas employment.

Employers' assembly: Shariatpur Development Society (SDS) on 30 June 2018 organized an employers' assembly attended by delegates from different employer organizations, senior officials of the local administration and the SEIP project, and representatives of PKSF's Partner Organizations.

Research: To assess the demand of labour market in the country, a skill demand survey has been conducted through HDRC, a research institution, with focus on eight priority sectors.

Workshop: On 8 April 2018, a workshop was organized on the management of job placement-related information. In addition, another workshop was held on 7 June 2018 on fund management of the project.

Documentary: A video documentary is currently being prepared to encourage the youth in pursuing technical education.

Agreement Signed for 'Sustainable Enterprise Project (SEP)'

To promote environmentally sustainable practices in microenterprises of Bangladesh, PKSF has initiated a new project titled 'Sustainable Enterprise Project (SEP)'. Funded by the World Bank, the \$130-million project will provide financial and technical support to 40,000 microenterprises in Bangladesh to promote environmentally sustainable technologies.

With this in view, on 16 May 2018, the Financing Agreement and the Project Agreement of SEP was signed in Economic Relations Division (ERD), Ministry of Finance. Mr Kazi Shofiqul Azam, Senior Secretary of ERD, and Mr Md Abdul Karim, Managing Director of PKSF signed the Financing Agreement and the Project Agreement respectively. Mr Qimiao Fan, Country Director of the World Bank Dhaka Office, signed both the agreements on behalf of the Bank. Senior officials of PKSF, the World Bank, and ERD were present on the occasion.



'Output-based Aid (OBA) Sanitation Microfinance Program' Project

The project is currently being implemented through 21 Partner Organizations (POs) in 43 districts with technical assistance of the World Bank. Till May 2018, BDT 164.78 crore has been disbursed and 1,67,177 sanitary latrines installed at the field-level. Apart from this, BDT 10.92 crore in loans has been disbursed among 1,009 local entrepreneurs.

Workshop: A total of 56 officials from PKSF and its POs, and World Bank representatives attended a workshop titled 'Field Learning and Progress Review' under the project from 07-10 April 2018 at Hotel Well Park, Chattagram to share their experiences, assess the progress of the project and determine future plans for its successful implementation.

On the first day, PKSF Deputy Managing Director (Program) Mr Md Fazlul Kader presided over the briefing session attended, among others, by Ms Rokeya Ahmed, Task Team Leader of the World Bank and Mr Md Abdul Matin, Focal Person of the project and Deputy General Manager of PKSF. On the Second day, the delegates visited the field-level activities of YPSA, a

project-implementing PO. The third day's schedule consisted of presentations on progress assessment, experience sharing and lessons learned and preparing work plans.



Innovation in Civil Service

The 5-member PKSF Innovation Team -- formed in line with the Government's 'Innovation Strategic Plan and Evaluation Guideline 2015' to develop an institutional mechanism of innovation practices in Civil Service -- is carrying out various activities.

Mr Md Tariqul Alam, Manager of PKSF and a member of the team, participated in a 2-day training on 'Mentoring' from 2-3 April 2018.

From 28-30 May 2018, six representatives of PKSF attended a 3-day training workshop on 'Innovation Project Design' arranged by a2i in Dhaka. On 25 June 2018, four PKSF officials attended a meeting on 'Mentoring in Innovation Initiative'.

PKSF also has submitted necessary information on innovation initiatives and innovation concepts for incorporation in a booklet to be published the Financial Institutions Division. In addition,

the annual work plan of the next financial year has been submitted to the Cabinet Division.



Training

PKSF regularly conducts specialized training courses for PKSF staff and the officials of its Partner Organizations (POs) at both home and abroad on different aspects of appropriate financing and other development programs.

Training for PO Officials

During April-June 2018, PKSF organized training on eight modules for 381 PO staff in 18 batches.

Course Title	Days	No of Participants	Venue
Monitoring and Evaluation	3	40	InM
Credit Operations and Institutional Management	4	43	InM
Accounts & Financial Management for Branch Accountant	4	50	InM
Loan Management of Microenterprise	5	41	InM & GBK
Automation for Accounts and Information Management of MFIs	4	122	PKSF
Group Dynamism in Poverty Alleviation: Savings and Credit management	5	42	InM & RRF
ME and SME Operation and Management	5	22	GBK
Risk Management	4	21	PKSF



Skill-based training: In order to update the training services of PKSF and to increase specific professional competencies of the PO officials, the Training Cell of PKSF has taken an initiative to introduce skill-based training courses on Human Resources Management, Vat and Tax, Ratio Analysis and Decision Making, Software-based Monitoring and Supervision, and Risk Management.

Orientation Session for Public Servants: On 11 June 2018, a half-day orientation session on the activities of PKSF was organized for 32 Deputy Secretaries as part of the 120th



Advanced Course on Administration & Development (ACAD) of Bangladesh Public Administration Training Centre (BPATC). Dr Md Jashim Uddin, DMD (Admin) of PKSF gave a presentation on the ENRICH program and moderated a question and answer session, and DMD (Finance) Mr Golam Touhid delivered the welcome remarks.

In-country Training: In this quarter, 65 officials participated in different training programs within the country.

Name of Training	Date and Venue	Organizer
AGORA National Training Workshop Bangladesh	02-03 April 2018, Sher-e-Bangla Agricultural University	Sher-e-Bangla Agricultural University and Information Training and Outreach Centre for Africa
Workshop on 'Mentoring'	02-03 April 2018, BICM Auditorium	Financial Institutions Division, Ministry of Finance
Public Procurement	08-12 April 2018, PKSF Bhaban	PKSF
Training on 'Effective Teaching & Pedagogy'	17 April-03 May 2018, Dhanmondi, Dhaka	Financial Institutions Division, Ministry of Finance
Training on 'Business/ Sector Policy Analysis and Advocacy'	13-16 May 2018, PKSF Bhaban	PACE Project of PKSF
Training on 'Procurement Regulation'	27-28 May 2018, Dhaka Office of the World Bank	The World Bank
Training on 'Innovation Project Design'	28-30 May 2018, Krishibid Institution, Dhaka	Access to Information (A2I)

Foreign Training: Twenty-five PKSF officials participated in different training programs abroad during April-June 2018.

 From 09-13 April 2018, a team led by PKSF Managing Director Mr Md Abdul Karim participated in an exposure visit to China at the invitation of China International Center for Economic and Technical Exchanges (CICETE).

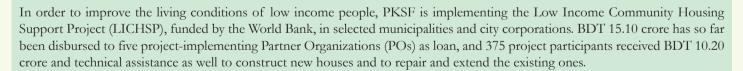


Other members of the team were Deputy General Manager Dr AKM Nuruzzaman, Deputy Managers Mr Mohammad Monir Hasan and Mr Mukul Malakar, and Assistant Mangers Mr Mohammed Mucha Chowdhury, Mr Md Fozla Hossain and Mr Md Irfan Hyder.

 Assistant General Manager Mr Jitendra Kumar Roy and Mr Sheikh Kamran Hasan, Program Officer of SEIP, attended a training on 'Overseas Pedagogy Training for Bangladeshi TVET Trainers (2nd Phase)' from 15-28 April 2018 in Singapore. Institute of technical Education-Education Services (ITEES) organized the training.

- From 17-20 April 2018, Dr Fazle Rabbi Sadeque Ahmed, Director (Environment & Climate Change) of PKSF participated in a workshop titled 'Green Climate Fund Structured Dialogue with Asia' in Vietnam.
- Five PKSF officials -- General Manager Mr Md Hasan Khaled, Managers Ms Umme Kulsum and Ms Kamrun Nahar, and Assistant Managers Mr Mohammed Manirul Islam and Mr Akmal Uddin -- and 3 Value Chain Specialists of PACE project of PKSF -- Mr SM Faruk Ul Alam, Mr Md Rafizul Islam Mondal and Mr SM Niaz Mahmud -- participated in an exposure visit to Thailand from 07-11 May 2018 at the invitation of Asian Institute of Technology (AIT).
- From 29 May-01 June 2018, DMD (Program) Mr Md Fazlul Kader and Director (ECCU) Dr Fazle Rabbi Sadeque Ahmed participated in a workshop titled 'Green Climate Fund: Empowering Direct Access' in South Korea.
- Mr Md Juwel Ahmed Sarker, Program Officer of SEIP project, participated in a training on 'Overseas Pedagogy Training for Bangladeshi TVET Trainers (2nd Phase)' in Singapore from 17-30 June 2018, at the invitation of ITEES.
- From 18-21 June 2018, Mr Md Mizanur Rahman, Monitoring, Evaluation & Knowledge Management Specialist of PACE project, participated in a training on 'Monitoring and Evaluation' in New Delhi, India at the invitation of International Fund for Agricultural Development (IFAD).
- DMD (Program) Mr Md Fazlul Kader, General Manager Dr Akond Mohammad Rafiqul Islam and Deputy General Manager Mr MA Matin participated in an exposure visit to China from 22-24 June 2018 at the invitation of China Association of Microfinance (CAM).

Low Income Community Housing Support Project



A 10-member team of the World Bank (WB) carried out an Implementation Support Mission from 2-10 April 2018 to review the implementation status and progress of project activities. Besides, an 8-member WB team conducted a technical mission from 6-15 May 2018 to assess the engineering inputs provided under the project.

As per the demand of the implementation support mission, PKSF on 27 May 2018 organized a training on housing loan programs under 'Part-3: Shelter Support & Lending' at the project office of IMC, a consultant of National Housing Authority (NHA) in Sirajganj.

Representatives of NHA, IMC, partner organization NDP and Community Development Committee (CDC) participated in the training. In addition, the monthly coordination meeting attended by the representatives of the WB, NHA, IMC, NDP and PKSF was held at the IMC project office on 10 June 2018.



Credit Operations

Loan Disbursement to POs

During the financial year 2017-18 (up to March 2018), the amount of loan disbursement from PKSF to POs (Partner Organizations) is BDT 25742.24 million. The cumulative loan disbursement from PKSF to POs stands at BDT 303292.25 million, and the recovery rate of loan from POs to PKSF is 99.27%. A summary of PKSF's loan disbursement and loan outstanding as of 31 March 2018 is given below:

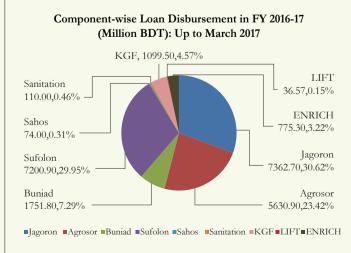
Programs/Projects	Loan Disbursement	Loan Outstanding
Mainstream	(PKSF to POs)	(PKSF with POs)
Programs	Up to March-2018	Up to
(including ID loan)	(Cum. in million	March-2018 (in
(mending 1D loan)	BDT)	million BDT)
BUNIAD	21571.00	3355.08
JAGORON	121929.79	19716.49
AGROSOR	51783.20	14674.23
SAHOS	996.20	290.00
SUFOLON	78474.70	6492.90
KGF	6632.00	844.00
ENRICH	3595.63	2061.11
SDL	295.00	266.00
LIFT	1110.64	472.79
Others (including ID	2930.73	13.73
Loan)		
Total (Mainstream)	289318.88	48186.33
Projects		
EFRRAP	1122.50	13.69
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	141.00	139.55
Others (including ID	701.32	28.00
Loan)		
Total (Projects)	13973.37	364.75
Grand Total	303292.25	48551.08

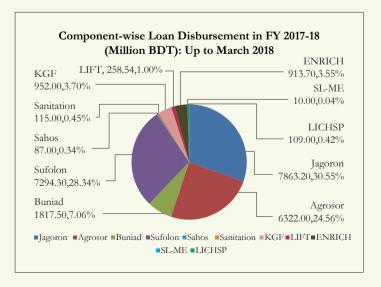
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KGF		
	6632.00	844.00
ENRICH	3595.63	2061.11
SDL	295.00	266.00
LIFT	1110.64	472.79
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Loan)		
Total (Mainstream)	289318.88	48186.33
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LRP	803.80	0.55
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MFTSP	2602.30	3.60
PLDP	593.91	0.00
PLDP-II	4130.19	87.47
LICHSP	141.00	139.55
Others (including ID	701.32	28.00
Loan)		
Total (Projects)	13973.37	364.75
Grand Total	303292.25	48551.08

FY Loan Disbursement (In Million BDT) PKSF to POs		
Programs/ Projects	Loan Disbursement (FY 2016-17)	Loan Disbursement (FY 2017-18)
	(From July 2016 to March- 2017)	(From July 2017 to March-2018)
Jagoron	7362.70	7863.20
Agrosor	5630.90	6322.00
Buniad	1751.80	1817.50
Sufolon	7200.90	7294.30
Sahos	74.00	87.00
Sanitation	110.00	115.00
KGF	1099.50	952.00
LIFT	36.57	258.54
ENRICH	775.30	913.70
PACE:Start-up Capital	0.00	0.00
SL-ME	0.00	10.00
LICHSP	0.00	109.00
Total	24041.67	25742.24

Loan Disbursement from POs to Borrowers

During FY 2017-18, the loan disbursement from POs to borrowers amounts to BDT 337.42 billion. The cumulative loan disbursement from POs to Borrowers stands at BDT 2950.56 billion and the recovery rate of loan from borrowers to POs is 99.66%. As of March 2018, the amount of loan outstanding of POs with borrowers is BDT 248.65 billion and the number of borrowers is 10.38 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 technical assistance underprivileged segment of the society, PKSF has played a vital role in creating employment opportunities through inventive operational activities. Over the nearly three decades, PKSF has set some non-conventional and distinctive examples 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

Ms. Parveen Mahmud, Member

Ms. Nazneen Sultana, Member

Dr. Toufic Ahmad Choudhury, Member

Ambassador Munshi Faiz Ahmad, Member

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Book Post

Seminar Calls for United Moves to Prevent Child Marriage



A seminar, held on 26 April 2018 at PKSF Bhaban, called for raising social awareness and taking effective strategies to prevent child marriage. Cultural Affairs Minister Mr Asaduzzaman Noor, MP, was the Chief Guest at the seminar titled 'Integrated Initiatives to Prevent Child Marriage'. Dr Nasreen Ahmad, Pro-Vice Chancellor of Dhaka University was the Special Guest at the program presided by PKSF Chairman Dr Qazi Kholiquzzaman Ahmad, and Mr Md Abdul Karim, Managing Director of PKSF delivered the welcome remarks.

Our society creates unwarranted distances between boys and girls at early ages, which adversely affects teenagers in becoming aware of the negative impacts of child marriage, Mr Noor commented. An integrated initiative -- involving everyone from the government to the *imams* -- is a must to prevent child marriages, he added.

Dr Nasreen Ahmad, the Special Guest, said it is important that adolescent boys and girls work together to stop child marriage. She also suggested that the religious programs in the rural areas should encourage equal participation of men and women and refrain from making statements that belittle women.

PKSF Chairman Dr QK Ahmad thanked the honorable minister for his interest in an important issue like preventing child marriage. He emphasized that everyone should be vocal to address the limitations of the existing Child Marriage Restraint Act, and the government should take necessary steps to remove those.

A happy and prosperous nation is a prerequisite to sustainable development in Bangladesh, observed Mr Md Abdul Karim. He informed the house that PKSF is implementing various inclusive development programs across the country. In addition, social awareness programs on various issues including prevention of child marriage are being carried out by establishing adolescent girls' clubs and involving school teachers and *imams*, he added.

PKSF Deputy Managing Director (Finance) Mr Golam Touhid presented on PKSF's initiatives in preventing child marriage. PKSF regularly publishes reading materials, makes documentaries and implements different social awareness programs at the grassroots in association with the local government bodies and social dignitaries, he elaborated.

Chairmen and female Members from selected Union Parishads, head teachers of high schools, *imams* and members from *Kishori* Clubs shared their experiences in the seminar. Mohsin Ali, Executive Director of WAVE Foundation spoke on behalf of the POs.

In the programme, TMSS Executive Director Dr Hosne Ara Begum was honored for her notable contributions to socio-economic and women's development in Bangladesh.

A booklet titled 'Hok Shopner Joy' containing success stories of preventing child marriage and a festoon containing important provisions of Child Marriage Restraint Act 2017 were unwrapped in the program.