



PKSF

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PKSF Newsletter

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PKSF Observes International Women's Day



To uphold the theme 'Time is now: Rural and Urban Activists Transforming Women's Lives', Palli Karma-Sahayak Foundation (PKSF) on March 27, 2018 organized a seminar to celebrate International Women's Day 2018.

Advocate Tarana Halim, MP, State Minister for Information, was the Chief Guest at the event presided over by PKSF Chairman Dr Qazi Kholiquzzaman Ahmad. Social Welfare Secretary Mr Md Zillar Rahman was the Guest of Honor and litterateur Ms Selina Hossain was the Special Guest. Dr Muhammad Shahid Uz Zaman, Executive Director (ED) of Eco-Social Development (ESDO) presented the keynote paper and Dr Nilufar Banu, President of Women for Women and ED of Bangladesh Unnayan Parishad spoke at the seminar at PKSF Bhaban.

In his welcome address, PKSF Managing Director Mr Md Abdul Karim recalled women's contribution in our Liberation War and lauded the government's initiatives to empower women. He noted that PKSF programs are designed with particular focus on women's needs and their empowerment.

Dr Shahid Uz Zaman narrated how women have come a long way from their earlier deplorable conditions to head, as per a 2013 census, a total of 5,63,368 organizations in Bangladesh, 5 times more than that in 2003.

Ms Selina Hossain emphasized on the need for acknowledging women's contributions to society. Underscoring the importance of creating equal opportunities for everyone, she said men and women have to work together to accelerate the country's march forward.

Women are now holding various key offices of the State, said Mr Zillar Rahman. Highlighting women's success in different sectors, he commented that there is a need for special measures to better conditions of the specially-abled women.

State Minister Tarana Halim asserted that women have to play an important role in achieving the Sustainable Development Goals and in ensuring the graduation of Bangladesh to the list of developed countries. She referred to the strong initiatives of Father of the Nation Bangabandhu Sheikh Mujibur Rahman in rehabilitating the distressed women after the Liberation War, and thanked Prime Minister Sheikh Hasina for various women-friendly measures of the government.

Dr QK Ahmad, Chair of the seminar, highlighted the importance of establishing equal rights for men and women. PKSF's programs are implemented to establish human dignity for all and ensure inclusive development, he noted.

Female employees and senior officials of PKSF, EDs and female employees of POs, and representatives from 20 rights organizations attended the seminar.

Special Cultural Evening by CECD



A cultural team of Center for Education and Community Development (CECD) from Vietnam presented a very colourful cultural program at PKSF auditorium on March 5, 2018. Led by CECD Executive Director Ms Pham Thi Hong, the team enthralled the audience with their performances showcasing Vietnam's journey to independence and various indigenous cultures.

They came to Dhaka on the occasion of Vietnam President Tran Dai Quang's three-day state visit to Bangladesh.

PKSF Chairman Dr Qazi Kholiquzzaman Ahmad, Deputy Managing Directors Mr Md Fazlul Kader and Dr Md Jashim Uddin and Senior Editorial Adviser Professor Shafi Ahmed, among others, enjoyed the cultural evening.

As the performances were over, the PKSF Chairman took the stage and showered the visiting delegation with praises. Such events will help Bangladeshis learn about foreign culture, which will broaden their outlook, he commented.

Ms Hong thanked PKSF for allowing them to showcase the Vietnamese culture in Bangladesh, and said steps can be taken to hold regular cultural exchanges between the two Asian countries.



It may be noted that as a leading development institution of Vietnam, CECD provides advisory and technical assistances to PKSF in various programmes. It helped PKSF in establishing Bangladesh's first crab hatchery in Shyamnagar upazila of Satkhira district.

MD's Speech on Ethics & Governance



PKSF Managing Director Mr Md Abdul Karim on February 12, 2018 delivered a lecture titled **Ethics and Governance** for the PKSF officials. During the lecture at PKSF auditorium, Mr Karim, a former top bureaucrat of the country, gave a range of directions to make the PKSF programmes more dynamic, effective and human-centered.

Country's Eligibility to Graduate from LDC list Celebrated



The nation on March 22, 2018 celebrated the recognition of Bangladesh's eligibility to graduate from the United Nation's list of Least Developed Countries to that of developing countries. Led by Managing Director Mr Md Abdul Karim, 50 officials of PKSF took part in a grand rally in Dhaka.

Signing of Agreement



An agreement was signed with Concord Engineers and Construction Ltd on February 4, 2018 for the construction of 13-storey PKSF Display and Sales Centre in Dhaka's Shyamoli. PKSF Deputy Managing Director (Admin) Dr Md Jashim Uddin and Concord Managing Director Mr Shahriar Kamal signed the agreement in the presence of PKSF Managing Director Mr Md Abdul Karim and other senior officials of PKSF and Concord.

PKSF Observes World Water Day 2018

PKSF organized a seminar titled **Exploring Nature-based Solutions to Water Challenges in Bangladesh** on March 21, 2018 to mark the World Water Day with the theme 'Nature for Water'.

Environment and Forest Minister Barrister Anisul Islam Mahmud, MP was the Chief Guest of the event held at PKSF auditorium. He said policymakers, civil society members and people should work together to come up with an integrated plan to solve water-related problems.

In the keynote paper, Dr M Ashraf Ali, a professor of Civil Engineering at Bangladesh University of Engineering and Technology, focused on the use of nature-based technologies in industrial, agricultural and household sectors to minimize water pollution.

He suggested various nature-based technological solutions including green rooftop, rainwater harvesting and recharge, green streets, bioretention and infiltration. He also emphasized on the need for conducting research to explore these technologies.

PKSF Chairman Dr Qazi Kholiquzzaman Ahmad, also Chair of the program, stressed on the importance of adopting



environment-friendly water management systems. Environmental protection should be duly incorporated in economic and social advancement to ensure sustainable development of a country, he noted.

Mr Md Abdul Karim, Managing Director of PKSF delivered the welcome address. Mr SMA Rashid, Executive Director, NGO Forum for Public Health gave introductory remarks.

Representatives from different government and non-government organizations, print and electronic media and development organizations attended the seminar.

Environment and Climate Change Unit

A stakeholder consultation workshop was held on March 07, 2018 at PKSF Bhaban on the proposed project **Community-based Adaptation for the Flood-prone Areas of Bangladesh** under the Green Climate Fund (GCF). PKSF Chairman Dr Qazi Kholiquzzaman Ahmad presided over the workshop in which Dr Kazi Anowarul Hoque,



Additional Secretary, Economic Relations Division (ERD), Ministry of Finance, was the Guest of Honour and PKSF Managing Director Mr Md Abdul Karim delivered the welcome speech. Dr Md Jashim Uddin, Deputy Managing Director (Administration) of PKSF, in his speech, provided

necessary suggestions to finalize the project proposal. Dr. Fazle Rabbi Sadeque Ahmed, Director (Environment and Climate Change) of PKSF presented the draft project proposal. Representatives from different government, non-government, national and international organizations participated in the workshop. It may be noted that in October 2017 PKSF was accredited as the National Implementing Entity (NIE) of the GCF established under the United Nations Framework Convention on Climate Change (UNFCCC).

On March 29, 2018, a workshop on **Bio-Slurry Management** was jointly organized by the Environment and Climate Change Unit (ECCU) and the Agriculture and Livestock Unit of PKSF in PKSF Bhaban.

Dr Qazi Kholiquzzaman Ahmad, Chairman of PKSF, presided over the workshop. Mr Golam Touhid, Deputy Managing Director (Finance), delivered the welcome speech and Dr Fazle Rabbi Sadeque Ahmed, Director (ECCU), presented the keynote paper highlighted on the uses of bio-slurry and current situation of bio-slurry management, its challenges and probable solutions.

Representatives from PKSF's Partner Organizations, government agencies, academics and researchers participated in the workshop.

PKSF has been implementing the 'Enhancing Resources and Increasing Capacities of Poor Households towards Elimination of their Poverty (ENRICH)' program since 2010. Currently, the ENRICH program is being implemented at 200 Unions of 64 districts in all 8 divisions of the country with the cooperation of 116 Partner Organizations (POs) of PKSF.

Progress of Ongoing Activities

Healthcare Services: A total of 71,376 health cards were sold, and 14,232 Static Clinics and 4,128 Satellite Clinics and 150 Health Camps were organized during this quarter.



Educational Assistance: Currently, 1,62,961 students are receiving educational assistance through 6,400 Educational Assistance Centers in the ENRICH Unions.

Bandhu Chula and Solar Home System: In January-March 2018, eco-friendly improved cooking stoves, popularly known as 'Bandhu Chula', were installed in 179 households, and solar home-systems were installed in 765 households in the ENRICH areas in cooperation with relevant organizations.

ENRICH Centers and ENRICHed Homes: A total of 3,372 Ward Coordination Meetings were held in the 1,227 Ward Centers established so far. Moreover, 127 ENRICHed Homes were established in this quarter.

Number of Rehabilitated Beggars Crosses 1,000 Mark: In FY 2017-18, the target was to rehabilitate 198 beggars from 99 Unions. Of them, 190 beggars were successfully rehabilitated by March 2018. Till now, 1015 beggars have been successfully rehabilitated under the ENRICH program who are currently engaged in different income generating activities.

Community Development: In this quarter, 770 latrines and 849 tube wells (both shallow and deep) were installed in different ENRICH Centers. At the same time, 6,800 family-based sanitary latrines were installed.

Sports and Cultural Activities: Various competitions including football tournament, race, poetry recitation, dance and singing for students and pillow passing for guardians have been arranged in 153 Unions. Prizes have been distributed to the winners of these competitions.

Special Savings Program: A total of 201 members deposited BDT 57,603 in their respective bank accounts in this quarter. In addition, 1,345 members have received savings with matching grants of BDT 1.70 crore after respective policy maturity.

Loan Disbursement: In FY 2017-18, the loan disbursement target from PKSF to PO level in ENRICH Unions has been set at BDT 140 crore and up to March 2018, BDT 89.67 crore has been disbursed. In this FY, the POs have disbursed BDT 27.15 crore to the program participants up to March 2018. Till now, the POs have disbursed BDT 841.63 crore.



New Social Development Partner Institutions of PKSF

The 212th meeting of the PKSF Governing Body approved the proposal of including Fareea Lara Foundation (FLF) and Zamzam Bangladesh (ZB) as Social Development Partner Institutions of PKSF. FLF is implementing maternal and child health program at Gazipur district. ZB is working on healthcare and education for slum children in Sylhet City. Recently, PKSF Chairman Dr QK Ahmad handed over a cheque of BDT 12.9 lakh to Ms Selina Hossain, Executive Director of Fareea Lara Foundation under Socio-economic and Human Capacity Development Program of PKSF. Dr Md Jashim Uddin, DMD (Admin.) of PKSF was present on the occasion.

Agreement Signed to Disburse Loan through BEFTN

An agreement was signed between PKSF and Southeast Bank on January 16, 2018 to disburse loans through Bangladesh Electronic Funds Transfer Network (BEFTN) from PKSF to the POs. Mr AQM Golam Mawla, General Manager of PKSF and Mr A B M Saifur Rahman, Head of Agargaon Branch and Senior Assistant Vice President of Southeast Bank Ltd signed the agreement on behalf of their organizations. Senior PKSF officials including Deputy Managing Directors Mr Md Fazlul Kader and Mr Golam Touhid were present on the occasion.



Chairmen of ENRICH Unions Urged to Play Greater Roles



A daylong discussion was held at PKSF auditorium on February 04, 2018 to exchange views with the Chairmen of 200 Unions under the coverage of PKSF's ENRICH program.

Social Welfare Minister Mr Rashed Khan Menon, MP, was the Chief Guest while State Minister for Foreign Affairs Mr Shahriar Alam, MP, was the Special Guest at the event chaired by PKSF Chairman Dr Qazi Kholiquzzaman Ahmad. PKSF Managing Director Mr Md Abdul Karim delivered the welcome remarks.

Mr Rashed Khan Menon said that the government is working relentlessly for the welfare of the marginalized people. The minister also lauded different ENRICH activities towards sustainable development of the poor and establishing their human dignity.

Poverty reduction has been one of the greatest achievements in the recent history of Bangladesh, commented State Minister Mr Shahriar Alam. He said PKSF and its Partner Organizations (POs) are playing important roles in sustainable poverty reduction of the country by providing different demand-based services.

PKSF Chairman Dr Qazi Kholiquzzaman Ahmad said that in all of its activities, PKSF upholds the spirit of the Declaration of Independence, the Constitution of Bangladesh, and Vision 2021. PKSF will play its due role in the government's strive for sustainable development in Bangladesh, he added. "The goal is common – to eliminate poverty from the country forever, and to help Bangladesh gain a more dignified status in the world."

Highlighting different programs of PKSF being implemented for the sustainable development of the poor, PKSF MD Mr Md Abdul Karim said that PKSF is currently providing various financial and non-financial services to about 1.30 crore households across the country through 276 POs.

In the first half of the day, the PKSF Chairman and senior officials exchanged views with the Union Parishad Chairmen and the Executive Directors of the ENRICH implementing POs. In this session, Dr Md Jashim Uddin, Deputy Managing Director (Admin) of PKSF presented on 'ENRICH Program : Achievement and Experience'.

Social Advocacy and Knowledge Dissemination Unit

The Social Advocacy and Knowledge Dissemination Unit regularly arranges mass rally, parents' assembly, workshops, training and orientation programs to create awareness against child marriage and violence against children and women.

In continuation of this, Ahead Social Organization (ASO), a Partner Organization (PO) of PKSF, arranged an assembly of 3,500 parents at Borotara in Khetlal upazila of Joypurhat district on February 28, 2018. Joypurhat's Deputy Commissioner Mr Md Mokammel Haque was the Chief Guest while PKSF Deputy Managing Director (Finance) Mr Golam Touhid was the Special Guest. The event encouraged the parents to be more aware and responsible to prevent child marriage. In the program, prizes were handed over to the participants of the debate and quiz competitions on Child Marriage.

A 2-day training program was arranged in PKSF Bhaban on February 18-19, 2018 on 'Social and legal responsibilities to prevent child marriage and the abuse of women'. 20 coordinators and social development officers from 20 Unions under the coverage of ENRICH participated in the training session, which was inaugurated



by Mr Golam Touhid, DMD (Finance) of PKSF. Different provisions of the Child Marriage Restraint Act-2017 were discussed. The trainees were motivated with necessary information and inspiration to prevent child marriage for greater social development. In addition, the training also focused on the issues like gender equality, initiatives to prevent violence against children and women, women's rights in the Muslim Family Laws Ordinance, role of Arbitration Councils and Village Courts etc.

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 Organisations (POs) in different districts.

Workshops

Two workshops were arranged on February 25 and 26, 2018 at PKSf auditorium. Participated by the chief executives and focal persons of the program-



implementing POs, these workshops were held to exchange views to determine the implementation strategies and work plan of the upcoming Bangladesh Kishor-Kishori Conference likely to be held in July.

PKSF Chairman Dr Qazi Kholiquzzaman Ahmad presided over the workshops and Managing Director Mr Md Abdul Karim delivered the welcome remarks.

Mr Md Fazlul Kader, Deputy Managing Director (Program), discussed the aspects of the workshops. Eminent poet Mr Asad Chowdhury spoke in the first workshop on behalf of the Ethics Club of Bangladesh.

Field-level Activities

During January-March 2018, around 350 events were arranged across the country including authentic singing of national anthem, painting, handwriting, essay writing, poetry recitation, story-writing, debate, Tagore and Nazrul songs, patriotic songs, folk and regional music, acting and dance etc.



In addition, around 450 sports events were held across the country. The POs also arranged spring festivals, science and innovation fairs, and various programs to celebrate the International Mother Language Day and the Independence and National Day.

On February 3, 2018, **SOPIRET** organized a sports competition in Char Romonimohon of Laxmipur district for more than 100 disadvantaged children.

On March 30, 2018, **Mukti Cox's Bazar** organized Folk Festival-1424 in Cox's Bazar town. Mr Md Mahidur Rahman, Deputy Commissioner (DC) of the district was the Chief Guest.

Jagorani Chakra Foundation (JCF) organized an inter-school football tournament on March 21, 2018 in Chaugachha, Jessore. Students of eight secondary schools who participated in the tournament, took oath to create awareness against drug and sexual harassment.

On March 23, 2018, **Palli Mongal Karmoshuchi (PMK)** organized a sports competition with the slogan 'Say no to militancy : Sports for physical development' at Zirabo Jaigunnesa Hafezia Madrasa. Students of the madrasa took part in various events including biscuit race and 100-meter race.



Dabi Moulik Unnayan Sangstha organized a sports competition in which students of three educational institutions of Tilakpur Union in Naogaon participated in different events. Duck race in the Tulsi Ganga River and 100-metre race for the elderly were special attractions of the event.

On February 28, 2018, **Protyashi** brought out a colorful procession to create awareness against drug abuse. The procession started from Maheshkhali Degree College and ended at the Upazila Parishad premises.

Uplifting the Quality of the Lives of the Elderly People Program

‘Uplifting the Quality of the Lives of the Elderly People Program’ is being implemented among 1.5 lac people of 78 Unions through 52 Partner Organizations (POs). In March 2018, the program was expanded to 22 new Unions, taking the total number of Unions under the program’s coverage to 100.

Committee Formation and Monthly Meetings: In January-March 2018, a total of 1360 village committees, 680 Ward committees and 78 Union committees were formed to ensure participation of elderly people in the implementation of the program.

Training: A two-day training was arranged for the elderly committees -- formed at Union, Ward and village levels -- to apprise them of different activities of the program, responsibilities of committees, management etc.

Support to Helpless Insolvent Elderly People: Under this program, a new provision has been created so that one vulnerable elderly person can be put up with a family. The family, in return, receives BDT 4,000. Till March 2018, provisions have been made to provide support to 26 elderly people in 20 Unions.



Old Age Allowance: Currently, 100 elderly people from each Union under the Program are being provided with the monthly Old Age Allowance of BDT 600 each. A total of BDT 53 lac has been disbursed in January-March 2018.

Special Support: As special support to the ill, poor and vulnerable elderly, a total of 95 umbrellas, 40 walking sticks, 120 commode chairs, 305 blankets and 412 pieces of warm clothes were distributed in the past quarter.

Assistance to Cover Funeral Expenditure: In January-March 2018, a total of BDT 20,000 was disbursed for the funeral expenses of the poor and the destitute.

Social Centers for the Elderly: Up to March 2018, construction of Social Centers for the Elderly were completed in 19 Unions while the same is going on in another 10. Land registration for establishing the Centers has been completed in 8 Unions.

Recognizing Elderly Persons and Best Children: A total of 310 elderly people have so far received ‘The Best Elderly Award’ and 130 youths got ‘The Best Child Award’ for their contribution to building an elderly-friendly society.

IGA Training and Employment: Under the Program, there is a provision to provide special loan assistance and training to the able elderly people to help them engage in income generating activities and contribute to their family income. Up to March 2018, a total of 1,210 elderly people received training on different IGAs.

Celebration of Special Days: On the occasion of the Independence Day, an elderly committee at Daulatdia in Rajbari district, where Karmajibi Kallayan Sangstha (KKS) implements the PKSF Program, brought out a procession and arranged a discussion on March 26, 2018.

RIC, another PO of PKSF, celebrated the International Women’s Day 2018 through a special program attended by elderly women from Pirojpur and Munshiganj districts.



Innovation in Civil Services

The five-member Innovation Team of PKSF attended four meetings arranged by the Financial Institutions Division (FID) of the Ministry of Finance in January-March 2018. On 12 February, 2018, different organizations showcased their concepts on innovation.

PKSF presented a concept on ‘Disabled-friendly Mobile Training: PKSF's New Initiative in Civil Service’. A summary of this concept has been submitted for incorporation

in the upcoming Annual Report of the FID. Another summary report on a micro- innovative project -- Staff Attendance in Biometric System and Application for Jobs in PKSF through its Website -- has been submitted as well.

Mr Golam Touhid, Deputy Managing Director (Finance) of PKSF attended a meeting on innovation arranged by the Cabinet Division on 19 February 2018.

- PKSF Chairman Dr Qazi Kholiquzzaman Ahmad visited ENRICH and LIFT activities, being implemented by Partner Organization (PO) HEED Bangladesh, in Moulvibazar district from January 3-6, 2018. He inspected Kuchia culture, Black Bengal goat and turkey rearing, ENRICHed homes, educational and financial assistance operations, and inaugurated a turkey egg hatching incubator and an ENRICH center. Dr Ahmad also attended courtyard meetings and exchanged views with the local Monipuri people. Later, he visited Moulana Mufazzal Hossain Women's Degree College, participated in a rally of the elderly, inaugurated a football tournament, and attended a program arranged by an expatriate Bangladeshi welfare organization.



From January 12-16, 2018, the PKSF Chairman visited 3 POs -- Resource Integration Centre (RIC), Dak Diye Jai (DDJ) and Community Development Centre (CODEC). He inaugurated 'The Best Elderly Award' and 'The Best Child Award' programs jointly organized by RIC and DDJ in Pirojpur Sadar upazila. Dr Ahmad visited different ENRICH activities at Tungipara upazila in Gopalganj, Sadar upazila in Pirojpur and Nalchhity upazila in Jhalakathi. Also, he inaugurated a bird sanctuary, distributed warm clothes, and attended a development fair, discussion meetings, and cultural and sports competitions. During the stay in Gopalganj, the PKSF Chairman, accompanied by Deputy Managing Director Dr Md Jashim Uddin, offered special prayers at the grave of Father of the Nation Bangabandhu Sheikh Mujibur Rahman in Tungipara.

On February 1, 2018, Dr Ahmad inaugurated the main building of Social Upliftment Society (SUS) in Dhaka and an initiative titled 'Inclusive Development and Sustainable Development of the Bede People' under the LIFT program. He inspected an education center and a health center, and talked to the Bede people there. PKSF Deputy Managing Director Dr Md Jashim Uddin, General Managers Mr AQM Golam Mawla and Mr Md Mashiur Rahman, and journalists accompanied him during the visits.

Dr Ahmad visited People's Oriented Program Implementation (POPI) from February 6-7, 2018 in Kishoreganj. He inaugurated a social center for the elderly people at Gazaria Union of Bhairab upazila, and attended as the Chief Guest a special assistance and an award giving program for the

elderly. He was accompanied by Mr Md Fazlul Kader, Deputy Managing Director (Program) of PKSF.



From February 7-10, 2018, the PKSF Chairman visited IDF and Mamata, two PKSF POs in Chattagram. He inaugurated the ENRICH program and an ENRICH Development Fair at Hathazari and Rauzan upazilas, and was the Chief Guest at an employee assembly in which Managing Director Mr Md Abdul Karim was the Special Guest. Later, they inspected the activities of a value chain sub-project titled 'Conservation and Development of Natural Breeding Ground for Carp Fishes in Halda River'.

On February 12, 2018, Dr Ahmad inaugurated a Youth Badminton and Volleyball Competition organized by Sabalamby Unnayan Samity (SUS), a PO of PKSF, in Netrakona.

Dr Ahmad on March 3, 2018 inaugurated a bicycle race and a procession at Mirpur upazila in Kushtia to create awareness against tobacco cultivation. DESHA, a PKSF PO, arranged these programs.



From March 11-14, 2018, the PKSF Chairman visited different activities of 4 PKSF POs -- DESHA in Kushtia, WAVE Foundation in Chuadanga and Meherpur, RRF in Chuadanga, and New Era Foundation in Pabna. He inspected different activities of ENRICH program and announced the inauguration of ENRICH program in all Unions of Jibannagar upazila of Jessore. In addition, he inaugurated a breeding centre of advanced varieties of local sheep, an ENRICH center, a bicycle rally and a village development fair. He later visited a Black Bengal goat breeding center and ENRICHed homes and attended a prize-giving ceremony of a football competition.

Dr Ahmad on March 15, 2018 inaugurated the stone of the Baul Shilpa Museum at Ujandhol, Sunamganj district. He arranged the program at Baul's home. PKSF Chairman was the special guest. DMD (Admin) of PKSF was also present during the visit.

- Mr Md Abdul Karim Ghoshful and Maniruzzaman Chattagram. He was the Chief Guest in Hathazari upazila. He was also the Chief Guest in allowance and other services for the poor and vulnerable. He was also the Chief Guest in Gumanmardan Union. He was also the Chief Guest in founding anniversary scholarship and award.



From February 15-17, 2018, Dr Ahmad visited different activities of Cox's Bazar. He was the Chief Guest in Educational Assistant clinic, and attended the ENRICH participants. In addition, he inaugurated the Memorial Library. He was also the Chief Guest in 'Development' competition. From February 21-22, 2018, Dr Ahmad visited IDF, another PO of PKSF. During the visit, Mr Ahmad was the Chief Guest in fries in the Halda river.

The PKSF Managing Director Mr Md Jashim Uddin visited Unnayan Sangstha in March 2-4, 2018. He was the Chief Guest in the Agriculture and Livestock. He was also the Chief Guest in visited an ENRICH center. He was also the Chief Guest in a proposed center. He was also the Chief Guest in inaugurated a deep tunnel. He was also the Chief Guest in laid the foundation stone. He was also the Chief Guest in Elderly. He was also the Chief Guest in award program for the

From March 30-31, 2018, Dr Ahmad visited Ad-Din Welfare Centre. He was the Chief Guest in employee assembly. He was also the Chief Guest in and microcredit program.

- From January 2-7, 2018, Dr Ahmad visited DMD (Program) of PKSF. He was the Chief Guest in activities of SANGRA. He was also the Chief Guest in attended an award giving program. He was also the Chief Guest in as the chief guest, he was the Chief Guest in participants of a home visit. He was also the Chief Guest in successful income generating

2018 laid the foundation of Abdul Karim Memorial Village of Dirai upazila in TMSS, a PO of PKSf, on the premises of the house of Mr Md Abdul Karim. Dr Md Jashim Uddin, DMD of PKSf, accompanied them.

Dr Md Jashim Uddin, DMD of PKSf visited two PKSf POs in Bangladesh. He was the Chief Guest of a program for distributing old age special assistances to the ill, elderly from Mekhal and he also attended the 35th anniversary of Mamata and a saving program.



2018, the PKSf MD visited and implemented by Mukti. He inspected an ENRICH Center and a satellite courtyard meetings with Chaufaldandi Union. In the Begum Rokeya Center under the 'Youth in ENRICH'. From there he visited various activities of PKSf in Chattagram. Abdul Karim released fish at Sottar Ghat point.

Dr Md Jashim Uddin, Director visited Dwip Upazila of Noakhali from there he inspected the activities of Livestock Unit of PKSf and a goat rearing, an ENRICH center and a sheep farm. Mr Karim visited a well, a lighthouse and a Social Center for the elderly and as the Chief Guest an award ceremony for freedom fighters.

2018, Mr Karim visited Bangladesh and attended the annual meeting of the organization's health and welfare.

Dr Md Jashim Uddin, Mr MD Fazlul Kader, DMD of PKSf visited different parts of Bangladesh. A PKSf PO in Barguna organized a program for the elderly and handed over cheques to the winners of various competitions, and visited a science fair project. and visited different activities, Kishori

clubs, goat rearing, an Educational Assistance Centre, the home and IGA of a rehabilitated beggar under ENRICH program, and Ashar Alo Rehabilitation Centre for the Specially Aabled.



He also inaugurated a Social Center for the Elderly, and attended as the Chief Guest a cultural and sports program participated by the students of Educational Assistance Centers under the ENRICH program at Pathorghata Union.

- Dr Md Jashim Uddin, DMD (Admin) of PKSf visited Karmojibi Kallyan Sangstha in Rajbari from January 1-2, 2018. He inaugurated the ENRICH program in Khankhanapur Union of the Sadar upazila and visited a Safe Home for the girl children of sex workers. He was the chief guest of a program arranged to give special assistance to the vulnerable elderly of Daulatdia Union.



From February 25-27, 2018, Dr Md Jashim Uddin visited Ad-Din Welfare Center and Shishu Niloy Foundation in Jashore. He inspected a goat breeding farm under the LIFT program, and United Agro Fisheries Lab, the only pituitary gland-processing center of the country, and exchanged views with top officials of the organization. Then, he visited cluster-based fish farms and exchanged views with the farmers. He also laid the foundation stone of a building of Shishu Niloy Foundation and attended a discussion program as the Chief Guest.

Dr Md Jashim Uddin was the Chief Guest at a program arranged under the Cultural and Sports Program of PKSf at Narisha High School of Dohar upazila in Dhaka on March 24, 2018. He handed over old age allowances and the Best Elderly Awards, distributed prizes among the winners of various competitions, and visited a science fair participated by the students of different schools and colleges.

From March 28-31, the PKSf DMD visited CODEC and HEED Bangladesh in Barguna and Palli Pragati Samity (PPS) in Patuakhali. He exchanged views with ENRICH officials, and program participants of Ayla Patakata Union, and visited the house of a rehabilitated beggar, a health camp, a youth training program and a potable water plant in Barguna Sadar upazila. Dr Jashim Uddin was the Chief Guest of a number of PPS-organized programs including an ENRICH development fair.

- Mr Golam Touhid, DMD (Finance) of PKSf, visited two PKSf POs -- TMSS in Bogura and SHARP in Nilphamari -- from January 9-11, 2018. He attended a program of goat distribution among the physically challenged people under the Ujjibito Risk Fund of TMSS. Mr Touhid inspected driving training for female participants, and an Adolescent Girls' Club (popularly, Kishori Clubs) under the UPP-Ujjibito project. He also visited activities under the Cultural and Sports Program, training programs under the SEIP project and Ishara School run by SHARP.

Accompanied by General Manager Dr Sharif Ahmed Chowdhury and Deputy General Manager Mr AKM Nuruzzaman, the DMD (Finance) visited four PKSf POs -- Bandhu Kallyan Foundation, Ad-Din Welfare Center, Shishu Niloy Foundation and Nabolok Parishad -- from January 30 - February 1, 2018. He inspected different activities of ENRICH program, LIFT, Agriculture Unit, and Fisheries and Livestock Unit, and was the Chief Guest of a program for distributing the 'Best Elderly Award', 'Best Child Award' and allowances among the elderly. Also, Mr Touhid visited the activities of UPP-Ujjibito project, mixed culture of carp fishes and shrimps, hydroponic fodder production, production of saplings using coco dust, turkey rearing, Kuchia fattening, ENRICHed homes etc.



Mr Golam Touhid on February 20, 2018 visited DESHA Shechsashebi Artho-Samajik Unnayan O Manobik Kallyan Sangstha in Kushtia. He inspected different activities including multiple income source generating program, ENRICH centers, and alternative crop cultivation to replace tobacco farming in Baruipara Union of Mirpur upazila.

Food Security 2012 Bangladesh - Ujjibito Project

PKSF has been implementing the European Union (EU)-funded Ultra Poor Programme (UPP-Ujjibito) component of 'Food Security 2012 Bangladesh-Ujjibito' project since November 2013. The project focuses on creating an enabling environment, building up confidence, accelerating financial inclusion and developing capacity of the targeted ultra-poor participants, that will lead to ensuring means of income generation and household food security. This, in turn, would bring about a reduction in the poverty level of extreme poor. They will be provided with skill training and resources to achieve economic prosperity. The project also concentrates on their physical and social wellbeing for sustainable graduation.

The project covers 3.25 lac participants from 1,724 Unions in all districts of Barishal, Khulna and Rajshahi divisions, and all coastal upazilas of Chattogram.

Financial Assistance under Risk Fund

'Risk Fund' is an important component of the UPP-Ujjibito project. Under the fund, participants receive financial assistance in the events of disaster, accidents, chronic and fatal diseases and death of family members. It also helps the ultra-poor households with physically challenged members so that they can be engaged in new income generating activities.

TMSS, a PKSF PO, distributed 600 goats among 300 ultra-poor physically challenged persons under the project on January 10, 2018. Advocate Fazle Rabbi Miah, MP, Honorable Deputy Speaker of the Parliament was the chief guest at the program while Mr Golam Touhid, DMD (Finance) of PKSF was the special guest.

Booklet Publication



The publication ceremony of a booklet titled **Swapno Kishori** was held in Chapainawabganj on March 28, 2018. Proyas Manobik Unnayan Society, a PO of PKSF organized this event. Mr Md Mahamudul Hasan, Deputy Commissioner of Chapainawabganj was the chief guest and Dr AKM Nuruzzaman, Deputy General Manager and Team Leader of UPP-Ujjibito project was the special guest.

SEIP Project

The Skills for Employment Investment Program (SEIP) was initiated in December 2015.

This special project of PKSF provides training on need-based skill development to the underprivileged people of the country.

Training program for 947 people -- 748 male and 199 female -- has taken place in January-March 2018. Out of them, so far, 123 trainees have found overseas employment.

Training Program Visit

On February 14 and March 14, 2018, Mr Jalal Ahmed, Executive Project Director (Additional Secretary) of SEIP, Mr Syed Nasir Ershad, Assistant Executive Project Director (Deputy Secretary) of SEIP and Mr Abul Kashem, Project Coordinator-SEIP and Deputy General Manager of PKSF visited the SEIP training program organized in the technical school of UCEP Bangladesh in Rajshahi. Mr Jalal Ahmed expressed his satisfaction on the contents and scope of the training program and the facilities provided.

Research

The Research Division of PKSF is currently conducting three research works. These are --

1. 'Baseline Study on Sustainable Livelihood and Inclusive Development of Bede Community' in Savar Upazila is being conducted by the Research Division of PKSF. This study was initiated in July 2017 and is scheduled to be completed in June 2018.
2. 'Impact of ENRICH: An Integrated Approach to Poverty Alleviation and Development in Bangladesh'. The Research Division has been conducting the research since November 2017.
3. 'Rural Unemployment in Bangladesh': This study began in August 2016. The research is being jointly conducted with Dhaka School of Economics and Bangladesh Unnayan Parishad.

Promoting Agricultural Commercialization and Enterprises (PACE) Project

PACE project of PKSF is implementing different value chain sub-projects in various farm and non-farm sub-sectors. So far, 50 value chain sub-projects have been taken up in different regions of the country, catering technical, technological and marketing support to 2,46,049 entrepreneurs.

New Value Chain Sub-projects

Seven new value chain sub-projects were initiated in January-March 2018. Five **Promotion of Crab Culture Value Chain Sub-projects** are being implemented through 5 POs to promote export-oriented crab culture in the coastal areas. Some 17,000 farmers of Bhola, Khulna, Satkhira, Barguna, and Cox's Bazar are receiving technical, technological and marketing support under these sub-projects.

A value chain sub-project titled **Increasing the Income of Entrepreneurs and Employment Generation through Production and Marketing of Dairy Products** is being implemented through Uttara Development Program Society (UDPS), providing a range of technical and marketing support to 2,010 entrepreneurs of Shahjampur upazila under Sirajganj district.

Another value chain sub-project titled **Development of Small Automobile Industry of Jashore** has been initiated to provide



technical training and technological support to entrepreneurs and production workers involved in this business sector. Rural Reconstruction Foundation (RRF) is implementing it.

Technology Transfer

The PACE project has so far taken up 17 technology transfer sub-projects in different farm and non-farm sub-sectors to remove technological constraints in various potential economic sub-sectors.

Recently, a technology transfer sub-project titled **Increasing Income of Entrepreneurs through Establishing Cold Storages** has been initiated. Society for Development Initiative (SDI) is implementing the sub-project in the field.

Training and Workshops

- Two training courses on 'Microenterprise Management and Promotion of Private Businesses' were organized for PKSF officials in January-March 2018. A total of 50 officers participated in these courses.
- PKSF organized two training courses for 40 PO staff on

'Business/Sector Policy Analysis and Advocacy'. Different strategies on microenterprise management were discussed in the training programs.

- In addition, 1,119 field-level micro-entrepreneurs received hands-on training on 'Business Management and Bookkeeping'.

Further, four regional value chain review workshops were organized in Chattagram, Dhaka, Jashore and Bogura in January-March 2018 for PO officials working in these regions. Different issues relating to value chain sub-project management were discussed in these workshops.



Agreement under PACE

PKSF signed two agreements with two ICT organizations to establish an e-platform under the PACE project. One of the agreements was signed with MARS Solution Ltd on 23 January 2018 and the other on 22 January with Ethics Advanced Technology Ltd (EATL). Mr Golam Touhid, Deputy Managing Director (Finance) of PKSF signed both the agreements on behalf of PKSF. This e-platform will facilitate internet-based marketing and branding of products of micro-entrepreneurs. It also will be used to share various important information, learning, experiences and important documents.



Seminar on Strengthening Implementation of SDGs in Bangladesh



PKSF on February 28, 2018 arranged a seminar titled **People's Voice: Strengthening Implementation of SDGs-2030 in Bangladesh** at PKSF auditorium. Two presentations were made on Goal-8 (Decent Work and Economic Growth) and Goal-10 (Reduced Inequalities).

Mr Md Abul Kalam Azad, Principal Coordinator for SDG Affairs, Prime Minister's Office, was the Chief Guest of the seminar presided over by PKSF Chairman Dr Qazi Kholiquzzaman Ahmad. Mr KM Abdus Salam, Director General of NGO Affairs Bureau, discussed on the presentations and Mr Md Abdul Karim, Managing Director of PKSF, delivered the welcome remarks.

In the seminar, Dr Mustafa K Mujeri, Executive Director of Institute for Inclusive Finance and Development (InM) presented on SDG-10, and Dr Tawheed Reza Noor, Assistant Professor of Dhaka School of Economics, on SDG-8.

Highlighting ever-widening inequalities in the country, speakers in the seminar emphasized on the need for reducing the inequality in opportunity for effectively achieving the Sustainable Development Goals (SDGs).

PKSF MD Mr Md Abdul Karim expressed his hope that this platform 'People's Voice: Strengthening Implementation of SDGs-2030 in Bangladesh' will play an important role in the successful realization of the SDGs in Bangladesh. He also informed the house that all the programs and projects of PKSF are designed in line with the SDGs.

There are 169 targets of SDGs and the government has primarily prioritized 39 of these in its efforts to fulfil all of them, said Mr Md Abul Kalam Azad, the Chief Guest. The Seventh Five Year Plan of the government has been prepared in light of the SDGs, he added.

Dr Mustafa K Mujeri, in his presentation said Goal-10 of the SDGs focuses on reducing discrimination and inequality from everywhere. "Inequalities are multi-dimensional and are increasing gradually," he said, calling for well-planned moves to reduce those, particularly the inequalities in opportunity.

In the presentation on SDG-8, Dr Tawheed Reza Noor said that steadily progressive employment and decent work environment are key to ensuring sustainable development. He also highlighted various aspects of discrimination persisting in the work environments in Bangladesh.

While discussing on the presentations, Mr KM Abdus Salam expressed his hope that the NGOs in Bangladesh will align their programs and projects with the SDGs. He called for united and well-coordinated moves to reduce the existing inequalities in different sectors of the country.

Dr Qazi Kholiquzzaman Ahmad, Chair of the seminar, emphasized on the importance of designing human-centred programs to achieve sustainable growth. "Practicing ethics is as important as socio-economic progress for ensuring sustainable development of the country," commented the eminent economist.

Low Income Community Housing Support Project (LICHSP)

In order to improve the living conditions in selected municipalities and city corporations, PKSF is implementing the Low Income Community Housing Support Project (LICHSP) funded by the World Bank (WB). BDT 122.5 million has been disbursed to five POs as loan, which is around 94% of the fund received from the WB, by March 2018.

Through this pilot project, PKSF for the first time is exploring different models of housing finance. At present, 225 households have improved their living conditions by constructing new houses as well as repairing and extending the existing houses with financial and technical assistance from the project. Almost all the borrowers have opened own bank accounts and all transactions are taking place through those as part of this newly designed financing service.

Establishing a centralized database system of PKSF is under process to collect real time PO-level information. Further, an MS Excel-based affordability tool has been updated for the POs and they are using it to assess the repayment capacity of potential borrowers.

In January-March 2018, PKSF actively participated in the coordination meetings with the National Housing Authority (NHA) and the World Bank. The project's procurement plan has been revised and uploaded on the WB website. The Interim Unaudited Financial Reports (IUFR) and the Audit Reports have been submitted to the WB duly. In the aide-memoire of the last WB mission held on 16-21 December, 2017, the PKSF's performance in the project's implementation has been rated as 'Satisfactory'.



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 January-March 2018, the PKSF Training Cell organized training on nine modules under its mainstream programs and projects. A total of 546 senior/mid-level PO officials received training in 25 batches.

Course Title	No. of batches	Days	No. of POs	No of Participants	Venue
Monitoring and Evaluation	3	3	52	61	InM
Credit Operations and Institutional Management	1	4	18	19	InM
Training of Trainers (ToT)	1	5	20	22	InM
Accounts & Financial Management for Branch Accountant	3	4	59	68	InM
Loan Management of Microenterprise	5	4	84	104	InM, PKSF
Automation for Accounts and Information Management of MFIs	3	4	31	63	PKSF
Group Dynamism in Poverty Alleviation: Savings and Credit Management	5	5	49	124	Different Venue (Out of Dhaka)
Business/Sector Policy Analysis & Advocacy (PACE Project)	2	5	26	40	PKSF
ME and SME Operation and Management	2	5	16	45	InM
Total:	25			546	



Foundation Training for Bangladesh Bank Officials

On March 19, 2018, a study visit for the Officers (General) of Bangladesh Bank was organized at PKSF Bhaban as part of their 7th Foundation Training. Sixty newly appointed officers along with two high officials of Bangladesh Bank participated in the visit. Mr Golam Touhid, Deputy Managing Director (Finance) of PKSF delivered the welcome speech at the program. Deputy General Manager Dr AKM Nuruzzaman and Assistant General Manager Mr Dipen Kumar Saha gave two presentations on the operations of PKSF.



E-Learning

As per an agreement signed last year between PKSF and BacBon Ltd on 'Education Software and e-Learning Contents', an initiative has been taken to make an animation video on a training module titled 'Accounts and Financial Management'. The video is now in the final editing stage.

Intern Program

Five graduate students from the Institute of Social Welfare and Research, University of Dhaka, are currently doing their internship under the UPP-Ujjibito project of PKSF.

In-country Training for PKSF Officials

In January-March 2018, a total of 98 PKSF officials participated in different training programs within the country.

Name of the Training	Date and Venue	Organizer
Training on 'Necessary Manners in the Workplace'	06 January 2018, PKSF Bhaban	PKSF
Training on Financial Management	14-25 January 2018, Bangladesh Public Administration Training Center (BPATC)	BPATC
Leadership and Change Management	2-3 March 2018, Institute of Business Administration (IBA), University of Dhaka	IBA and PKSF
Enterprise Management and Promotion of Private Business	04-07 March 2018, PKSF Bhaban	PACE Project
Introduction to SPSS	18 March-08 April 2018, Nat'l Academy for Planning and Development (NAPD)	NAPD
Higher Course on TOT	19-22 March 2018, Bangladesh Society of Training and Development (BSTD)	BSTD



Scholarship of Asian University for Women

In response to the request of Mr Md Abdul Karim, Managing Director of PKSF, the Asian University for Women (AUW) has agreed to award scholarships to the poor meritorious daughters of the participants of PKSF as interventions to help them pursue higher education at the AUW. A letter was sent to all active POs, requesting them to inform the members about the scholarship. In January 2018 session, a total of 37 students applied for admission at the AUW. PKSF will take steps to help those who will pass the entry test get the scholarship.

Overseas Training

A total of 21 officials (15 from PKSf and 06 from POs) participated in different training programs abroad during January- March 2018.

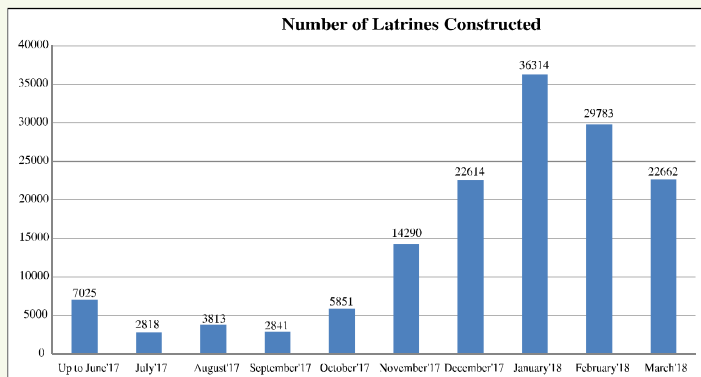
- From 22-28 January 2018, PKSf Managing Director Mr Md Abdul Karim, DMD (Admin) Dr Md Jashim Uddin and Senior Editorial Advisor Professor Shafi Ahmed participated in an exposure visit to Laos and Vietnam at the invitation of Center for Education and Community Development (CECD), Vietnam.
- Mr Rezanur Rahman Tarafder, Manager of PKSf attended a training on 'Entrepreneurship for Small Business Trainers/Promoters Programme (ESB-TP)' from 29 January-23 March 2018, in Gujarat, India. Indian Technical and Economic Cooperation (ITEC) organized the training.
- Mr Md Rabiuzzaman, Deputy Manager of PKSf, and Mr Md Alamgir Kabir, Director of NGF (a PO of PKSf) attended a training program from 19 February-02 March 2018 on Concept Note Development for the Green Climate Fund (GCF) in Bangkok, Thailand. The training was arranged by the Climate Change Asia Initiative and the Overseas Environmental Cooperation Centre, Japan, and the Regional Resource for Asia and the Pacific at the Asian Institute of Technology.
- From 06-07 March 2018, Mr Md Fazlul Kader, DMD (Program) of PKSf attended the Regional Seminar on 'Deepening Financial Inclusion in South Asia', arranged by South Asia Micro-entrepreneurs Network (SAMN) in Colombo, Sri Lanka.
- Mr Md Abul Kashem, Deputy General Manager of PKSf, participated in the Overseas Pedagogy Training for Bangladeshi TVET Trainers (2nd Phase) from 11-24 March 2018 in Singapore. It was arranged by the Institute of Technical Education-Education Services (ITEES), Singapore.
- Seven PKSf officials -- General Manager Mr Bibhuti Bushan Biswas, Manager Mr Rakanuzzaman, Deputy Manager Mr Kazi Abul Hasnat, Assistant Managers Mr Md Ariful Haque, Mr GM Humayun Azam, Mr Md Abdur Rashid and Mr Md Sirajul Islam, and five PO officials -- Mr Shohidul Islam, DGM of Ad-din Welfare Centre, Mr Michel Egerder, PC of JCF, Mr Md Hafizar Rahman, PC of PCD, Mr Md Murshiduzzaman Prodhan, PC of Ashrai and Mr Md Shahnewaz, Coordinator of DDJ -- participated in an exposure visit to Indonesia from 18-22 March 2018. Microfinance Innovation Center for Resources and Alternatives (MICRA) organized the visit.
- Dr Akond Mohammad Rafiqul Islam, GM of PKSf attended a seminar on Second Steering Committee Meeting of VCB-N from 27-29 March 2018 in Vientiane, Laos. The seminar was arranged by Building Network (VCB-N) Project, HELVETAS Swiss Intercooperation.



Output-based Aid (OBA) Sanitation Microfinance Program

PKSf, with the technical assistance of the World Bank, is implementing the 'Output-based Aid (OBA) Sanitation Microfinance Program' project in 238 upazilas of 43 districts through 21 Partner Organizations (POs).

Up to March 2018, a total of 1,48,011 hygienic latrines were installed at the household level as per the project-approved latrine catalogue and BDT 1457.29 million was disbursed as Sanitation Development Loan (SDL) in the field.



Support Mission of the World Bank

From February 10-14, 2018, a World Bank team carried out an Implementation Support Mission to review the project's progress.

They inspected installation works of hygienic latrines in the working areas of YPSA and Prottyashi, and expressed satisfaction at 100% achievement of the quarterly target of the project.



Credit Operations

Loan Disbursement to POs

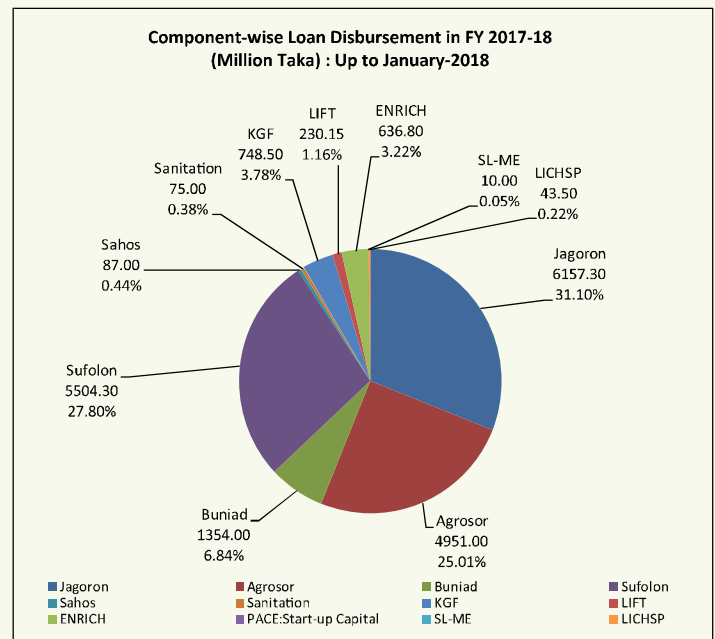
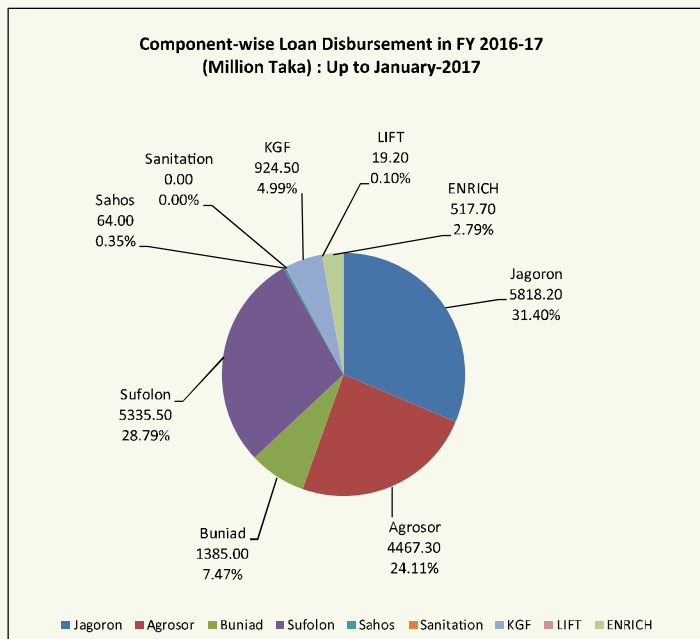
During the financial year 2017-18 (up to January 2018), loan disbursement from PKSF to the POs (Partner Organizations) is BDT 19797.55 million. Cumulative loan disbursement from PKSF to POs is BDT 297347.57 million up to January 2018 and the recovery rate of loan from POs to PKSF is 99.31%. A summary of PKSF's loan disbursement and loan outstanding as of 31 January 2018 is mentioned below:

Programs/Projects	Loan Disbursement (PKSF to POs) Up to January-2018 (Cum. in million BDT)	Loan outstanding (PKSF with POs) Up to January-2018 (in million BDT)
Mainstream Programs (including ID loan):		
BUNIAD	21107.50	3256.09
JAGORON	120223.89	19613.26
AGROSOR	50412.20	14453.99
SAHOS	996.20	342.00
SUFOLON	76684.70	5545.40
KGF	6428.50	796.50
ENRICH	3318.73	1952.58
SDL	255.00	239.00
LIFT	1082.26	452.76
Others (including ID Loan)	2930.73	13.73
Total (Mainstream):	283439.69	46665.32
Projects		
EFRRAP	1122.50	13.79
FSP	258.75	0.00
LRP	803.80	0.55
MFMSFP	3619.60	91.90
MFTSP	2602.30	3.60
PLDP	593.91	0.00
PLDP-II	4130.19	87.47
LICHSP	75.50	75.16
Others (including ID Loan)	701.32	30.00
Total (Projects):	13907.87	302.47
Grand Total	297347.57	46967.78

FY Loan Disbursement (in Million BDT) PKSF to POs		
Programs/Projects	Loan Disbursement (FY 2016-17) (From July 2016 to January 2017)	Loan Disbursement (FY 2017-18) (From July 2017 to January 2018)
Jagoron	5818.20	6157.30
Agrosor	4467.30	4951.00
Buniad	1385.00	1354.00
Sufolon	5335.50	5504.30
Sahos	64.00	87.00
Sanitation	0.00	75.00
KGF	924.50	748.50
LIFT	19.20	230.15
ENRICH	517.70	636.80
PACE:Start-up Capital	0.00	0.00
SL-ME	0.00	10.00
LICHSP	0.00	43.50
Total:	18531.40	19797.55

Loan Disbursement from POs to Borrowers

During the financial year 2017-18, loan disbursement from POs to borrowers is BDT 260.53 billion. Cumulative loan disbursement from POs to borrowers is BDT 2873.68 billion and the recovery rate of loan from borrowers to POs is 99.67%. At the end of January 2018, amount of loan outstanding of POs with borrowers is BDT 239.42 billion. At the same time, the number of borrowers is 10.28 million of whom 91.96 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

Dr. Qazi Kholiquzzaman Ahmad	Chairman
Mr. Md. Abdul Karim (Managing Director, PKSf)	Member
Dr. Pratima Paul-Majumder	Member
Dr. A. K. M. Nurun Nabi	Member
Ms. Parveen Mahmud	Member
Ms. Nazneen Sultana	Member
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Book Post

Haor Conference: Speakers Call for Integrated Initiatives



PKSF organized a daylong Haor Conference-2018 in Sunamganj on March 18, 2018 with the theme 'Sustainable Development of Haor People through Integrated Government and Non-government Initiatives: Challenges and Possibilities'.

State Minister for Finance and Planning Mr MA Mannan, MP, was the Chief Guest of the program chaired by PKSf Chairman Dr Qazi Kholiquzzaman Ahmad. Mr Md Abdul Karim, Managing Director of PKSf and lawmakers from Sunamganj district attended the conference as Special Guests.

Funds may be available for projects in Haor areas but there is a lack of proper management, coordination and timely initiatives, commented Mr Mannan. Stating that people are reaping the benefits of different government initiatives, he said sustainable management and proper coordination will accelerate these initiatives. Referring to the government's will to undertake more development projects in the Haor region, the State Minister stressed on the need for integrated initiatives of government and non-government organizations in this regard.

Highlighting the forward march of Bangladesh, Dr QK Ahmad emphasized on the need for reducing inequality for sustainable development of the country. "Development is a political process and we need people-friendly policy," he observed. The eminent economist said PKSf plans to expand its programs and projects in Haor areas with a view to contributing to the integrated development of the Haor people through its human-centered interventions.

Mr Md Abdul Karim, the PKSf MD, opined that creating regular income sources and diversified employment opportunities is a prerequisite for the Haor people to come out of the poverty cycle. He also highlighted different PKSf programs tailored for the Haor people.

In the first session of the conference, PKSf Deputy Managing Director (Admin) Dr Md Jashim Uddin presented on 'Sustainable Development of Haor People: Non-government Initiatives' and Mr Md Ruhul Amin, Director (Wetlands), Directorate of Bangladesh Haor and Wetland Development, made a presentation on 'Sustainable Development of Haor People: Government Initiatives'.

Mr Md Abdul Karim, MD of PKSf presided over the technical session of the conference held in the second half of the day. Four presentations were made in this session by Dr Fazle Rabbi Sadeque Ahmed, Director (Environment and Climate Change) of PKSf; Mr Zakir Ahmed Khan, Head of Urban Program of Concern Worldwide, Bangladesh; Mr KAM Morshed, Director, Advocacy, Technology and Partnership of BRAC; and Mr Iqbal Ahmad, Executive Director of Padakkhep Manobik Unnayan Kendra.