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PKSF Newsletter

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Workshop: Quality Education for Sustainable Development



A day-long workshop titled 'SDG 4: Quality Education' was organized at PKSF Bhaban on 2 August 2018 by the 'People's Voice: Strengthening Implementation of SDGs in Bangladesh' platform. Hon'ble Primary and Mass Education Minister Advocate Mostafizur Rahman, MP was the Chief Guest at the program presided over by PKSF Chairman Dr Qazi Kholiquzzaman Ahmad. Ms Rasheda K Choudhury, Executive Director of Campaign for Popular Education (CAMPE) delivered the introductory remarks while Mr Md Abdul Karim, Managing Director of PKSF gave the welcome speech.

Highlighting different initiatives of the Government of Bangladesh to achieve SDG 4, the minister referred to transparency maintained in the teacher recruitment process and special initiatives to enrich the quality of English language teaching in the country. He also said there would be no shabby school building in the country by December this year.

To ensure quality education, Ms Rasheda K Choudhury emphasized on four aspects -- basic human rights to education, ensuring quality of education, reducing gap in the quality of education between rural and urban areas, and increasing budgetary allocation for education. It is very unfortunate that Bangladesh's public spending on education is the lowest among the South Asian countries, she commented.

Mr Mostafizur Rahman, Program Manager of CAMPE, gave the keynote presentation titled 'Sustainable Development Goal 4: Quality Education (inclusive and equitable quality education and promote lifelong learning opportunities for all). Mr Md Abdul Halim, Director General (Additional Secretary), Governance Innovation Unit, Prime Minister's Office, and Dr Md Tariq Ahsan, Professor at the Institute of Education and Research of the University of Dhaka were the panel discussants.

PKSF Managing Director Mr Md Abdul Karim said Bangladesh has made remarkable progress in achieving SDG 4. At present, the net enrolment rate at the primary level is 100 percent while the dropout rate is gradually decreasing -- in 2005, the rate was 47 percent and it slumped to 20.1 percent in 2017. The dropout rate at the secondary level is decreasing as well, added Mr Karim.

The latest education policy has been formulated to ensure quality education for all, which is an integral part of sustainable development, and it was later passed in the Parliament, stated PKSF Chairman Dr QK Ahmad. Proper implementation of this policy would ensure quality education in the country, he observed.

Representatives from the Ministry of Education and different non-government development organizations, and teachers expressed their opinions during the open discussion session of the workshop.

Get Together of PKSF Well-wishers

“Towards Prosperity, Together” – with this slogan, a get-together of PKSF’s well-wishers was arranged on 6 July 2018. Finance Minister Mr Abul Maal Abdul Muhith, Deputy Speaker Mr Fazle



Rabbi Miah, State Minister for Finance and Planning Mr Md Abdul Mannan, Mr. Md. Nojibur Rahman, Principal Secretary to

the Hon’ble Prime Minister of Bangladesh, other government high-ups and PKSF Board members were welcomed by PKSF Chairman Dr Qazi Kholiquzzaman Ahmad and Managing Director Mr Md Abdul Karim. The Deputy Managing Directors and other senior officials of PKSF, senior officials of different government and non-government organizations, representatives of the Partner Organizations of PKSF and eminent civil society members were present on the occasion.

The Finance Minister lauded PKSF’s tailor-made programs to address multidimensional poverty in a sustainable way. He also thanked the PKSF Chairman for arranging such a joyous get-together.

At the beginning of the event, PKSF Chairman Dr QK Ahmad said, with our collective efforts, Bangladesh in future will emerge as a poverty-free country imbued with the spirits of human dignity for all. PKSF Managing Director Mr Md Abdul Karim hoped that PKSF will continue to receive cooperation from all those concerned in its journey to build a sustainably developed nation. Curtains dropped on the event with a magnificent cultural performance by a team of HEED Bangladesh, a PO of PKSF.

R/D signed between PKSF and JICA on new project

PKSF is set to float a new project titled ‘The Project for Developing Inclusive Risk Mitigation Program for Sustainable Poverty Reduction’. In this regard, a Record of Discussion (R/D) was signed between PKSF and Japan International Cooperation Agency (JICA), the co-financier of the project, on 26 September 2018.

PKSF Deputy Managing Director (Program) Mr Md Fazlul Kader and Mr Yasuhiro Kawazoe, Senior Representative of JICA Bangladesh Office signed the R/D in the presence of PKSF Managing Director Mr Md Abdul Karim.

The project will provide financial and non-financial services to the poor households of the country to mitigate financial risk and increase resilience against irregular climatic behavior including natural and man-made disasters.



PKSF stands beside the Dalit community



At Mohipur and Durgapur villages of Polyprayagpur Union in Dinajpur, the Dalit and ethnic minority communities live a very pitiable life. Men and domestic animals live together. With no social acceptance, they have no access to safe water and education.

To help them graduate from excruciation of poverty, PKSF is conducting a range of interventions under its Program Support Fund (PSF) as per the instruction of Dr. QK Ahmad, Chairman, PKSF. Cowsheds and sanitary latrines have been installed for 37 such families under auspices of Gram Bikash Kendra, a PKSF PO. Education Support Centres and semi-deep tube wells have been established in each of the villages. Sewing machines and necessary training have been provided to the women while the promising students are getting scholarships.

ENRICH Highlights

PKSF has been implementing a program titled 'Enhancing Resources and Increasing Capacities of Poor Households towards Elimination of their Poverty (ENRICH)' since 2010. The program seeks to create an enabling environment for the poor to live a humanly dignified life. Currently, ENRICH is being implemented at 201 Unions of 64 districts in all 8 divisions of the country with the cooperation of 116 Partner Organizations (POs) of PKSF. Under the program, a total of 56.92 lac people from 12.47 lac households are being provided with 29 different services including on health, education, and nutrition.

Progress of Ongoing Activities

Educational Assistance: Currently, a total of 1,65,016 students are receiving educational assistance through 6,400 Educational Assistance Centers in 201 Unions. In addition, a total of 18,920 meetings were arranged in this quarter to exchange views with the parents of these students.



Bandhu Chula and Solar Home System: In July-September 2018, eco-friendly cooking stoves, popularly known as 'Bandhu Chula', were installed in 76 households, and solar home-systems were installed in 55.

ENRICH Centers and ENRICHed Houses: In this quarter, a total of 1,788 ward coordination meetings were held at 1,271 ENRICH Centres in 201 Unions. In addition, 149 ENRICHed houses have been established.

Healthcare Services: A total of 3,02,000 people were provided with different healthcare services through courtyard meetings,



Static Clinics, Satellite Clinics and Health Camps. Of them, 487 people underwent cataract surgery for free.

Beggar Rehabilitation: A total of 51 beggars were successfully rehabilitated in July-September 2018.

Training and Youth Development Program: In this quarter, 4,590 youths received training in 153 batches on 'Self-realization, leadership development and duties of the youth' under the 'Youth in Development' component of ENRICH. Twelve youths found employment after completing technical training on income generation.

Special Savings Program: Under the program, disabled, ultra-poor and female-headed families are provided with their savings and matching grants which they would use to engage themselves in different income generating activities. A total of 110 members deposited Tk 87,000 in July-September 2018.

IDS Research Team Visits ENRICH Program

The Institute of Development Studies (IDS), University of Sussex, UK, is conducting a research titled 'Pathway to Sustainable Development and Human Dignity and Choice' for a neutral assessment of the ENRICH program. Dr Martin Greely is leading the research work. Dr Asif Mohammad Sahan, Associate Professor of Development Studies, University of Dhaka is working as an associate in the study. In July-August 2018, the IDS research team visited the field-level activities of ENRICH program being implemented by WAVE Foundation, Jagorani Chakra Foundation (JCF) and Rural Reconstruction Foundation in Chuadanga and Jessore; Heed Bangladesh in Sylhet and Moulvibazar; Poribar Unnayan Sangstha in Bhola; Young Power in Social Action (YPSA) in Chattogram; and Nowabanki Gonomukhi Foundation (NGF) in Satkhira.



PACE Project

In addition to financial services for microenterprises, the Promoting Agricultural Commercialization and Enterprises (PACE) project makes value chain interventions in different potential farm and non-farm subsectors. So far, a total of 52 value chain sub-projects have been taken up in different regions of the country.

New Sub-projects

The following two sub-projects were launched under the PACE project in July-September 2018:

Eco-tourism Development: Young Power in Social Action (YPSA), a PO of PKSF, is implementing a value chain development sub-project to promote eco-tourism in Mirsharai and Sitakunda upazilas of Chattogram.

Crab Hatchery Technology Transfer: Another value chain sub-project has been floated to establish and run crab hatcheries at entrepreneurs' level. It is expected that the project will significantly contribute to the development of the potential crab culture sub-sector in the southern coastal areas of the country.

IFAD-Supported New Project

The process to formulate a new project titled 'Rural Enterprise Transformation Project', supported by IFAD, has been initiated. From 2-14 September 2018, an IFAD mission visited field-level activities of PKSF to prepare a concept note on the proposed project. The mission members exchanged views with the representatives of Financial Institutions Division, Economic Relations Division, PKSF and different marketing companies.

The wrap-up meeting was held on 13 September 2018. Mr Golam Touhid, Deputy Managing Director (Finance) and Dr Akond Md Rafiqul Islam, General Manager, attended the meeting on behalf of PKSF.



Preparing Policy Paper

Two policy papers were prepared by expert consultants during July-September 2018. Mr Abdur Rab prepared a policy paper recommending formulation of a policy to identify and remove the environmental constraints to the expansion of non-farm microenterprises through value chain development. On 4 July 2018, he gave a presentation on this policy paper.

Professor Rais Uddin Miah prepared another policy paper to identify and curb the existing policy constraints to promoting agriculture and agro-businesses through business cluster development. It also recommended possible policy interventions in this regard.

Special Mentoring

A special mentoring program has been initiated for the professional development of the female staff of different POs. Eight female staff from as many POs are being provided with skills training.

On 30 July 2018, a meeting was held to exchange views with the selected female staff and discussions took place about their working environment, experiences and future plans.



National Fisheries Week Observed

Participants from six POs implementing a value chain sub-project, titled 'Increasing income of the entrepreneurs through the culture of carp-prawn in improved method and marketing', participated in rallies, discussion meetings and fish-fry releasing events to mark the National Fisheries Week observed from 18-24 July 2018.



LIFT Updates

PKSF has been implementing the Learning and Innovation Fund to Test New Ideas (LIFT), a distinctive poverty eradication program, since 2006. LIFT encourages and patronizes innovative financial and non-financial initiatives intended to benefit the poor through livelihood improvement and sustainable employment generation. As many as 64 innovative initiatives, implemented by 61 Partner organizations (POs) and 18 non-POs in 47 districts, have so far been supported under the program.

Induced Kuchia Breeding Program

PKSF through LIFT is promoting Kuchia culture using modern technologies through 15 POs in 17 districts. On 26 August 2018, PKSF Chairman Dr Qazi Kholiquzzaman Ahmad inaugurated an 'induced breeding program' at the central Kuchia breeding farm, established by HEED Bangladesh, in Kamalganj of Moulvibazar. Dr Md Jashim Uddin, Deputy Managing Director (Admin) of PKSF was also present on the occasion.



Up to September 2018, around six thousand Kuchia fries have been produced in a Kuchia breeding farm established by Gram Bikash Kendra (GBK), a PKSF PO, at Habra Union of Parbatipur upazila in Dinajpur district. The PO sets its goal of producing at least 50 thousand Kuchia fries in the 2018-19 fiscal year.

RCC Demo & Breeding Farm Inaugurated

Cattle rearing is a popular income generating activity for the socio-economic development of the poor. 'Red Chittagong Cattle (RCC)' is a high-yielding breed due to its productive (meat and milk) and reproductive performance (one calf per year), which is better than that of other indigenous breeds. On 6 September 2018, Mr Md Abdul Karim, MD of PKSF inaugurated an Demonstration and Breeding Farm of RCC, established by Mamata at Chondonaish upazila in Chattogram.

DFID Bangladesh Head Calls on PKSF Chairman

A delegation of DFID Bangladesh -- comprising Ms Jane Edmondson, former Head, Mr Jim McAlpine, Acting Head, Dr Simone Field, Acting Team Leader and Nutrition Adviser, and Mr ABM Feroz Ahmed, Livelihoods Adviser -- paid a courtesy call on PKSF Chairman Dr QK Ahmad on 16 August 2018.

PKSF Managing Director Mr Md Abdul Karim and DMD (Admin) Dr Md Jashim Uddin were also present on the occasion. The DFID delegation also exchanged views in a meeting with the senior officials of PKSF. In the meeting, Dr Sharif Ahmed



Chowdhury, General Manager of PKSF presented on different programs of PKSF and various aspects of a proposed project titled 'Pathways to Prosperity for Extremely Poor People in Bangladesh (PPEPP)'. Mr Md Abdul Karim thanked DFID for participating in PKSF's journey towards ensuring sustainable human-centric development of the poor people in Bangladesh.

Field Visit by DFID and EU Delegates

The Due Diligence Assessment (DDA) of the proposed PPEPP project was conducted from 5-16 August 2018. The delegates from DFID Bangladesh and European Union (EU) from 16-19 September 2018 visited different field-level activities being implemented through various PKSF POs namely, Unnayan Procheta, Rural Reconstruction Foundation (RRF), Unnayan and WAVE Foundation in Satkhira, Khulna, Jashore and Chuadanga districts.

Deputy Managing Director (Admin) Dr Md Jashim Uddin, and General Managers Mr AQM Golam Mawla and Dr Sharif Ahmed Chowdhury accompanied them during the visit.

Turkey Hatchery Unit

An initiative has been taken to expand turkey farming across the country through 12 POs of PKSF. On 24 July 2018, Dr Martin Greeley, Research Fellow at the Institute of Development Studies, University of Sussex, and Dr Asif Shahan, Associate Professor of Development Studies, University of Dhaka visited the hatchery unit of a turkey farm established by HEED Bangladesh in Kamalganj upazila of Moulvibazar district.

During the visit, they also witnessed the breeding procedures of traditional Hilly Chicken and Red Jungle Fowl -- both breeds on the verge of extinction -- in the incubator of the turkey hatchery.

In addition, in July-September 2018, different POs provided technical training to people in 18 separate batches, organized nine field days and arranged seven exposure visits.

Uplifting the Quality of the Lives of the Elderly People Programme

As part of its multidimensional poverty alleviation interventions, PKSF has been implementing the Uplifting the Quality of the Lives of the Elderly People program in 234 Unions of 64 districts through 116 Partner Organizations since January 2016.

Committee Formation and Monthly Meeting

A total of 1,800 village committees, 900 ward committees and 100 Union committees were formed to ensure participation of elderly people in the implementation of the program.

Monthly meetings of these committees are being regularly held. In these meetings, committee members discuss and undertake different social development actions for the welfare of the elderly people.

Support to the Destitute Elderly, Old Age Allowance & Special Assistance

Arrangements have been made to provide support to 47 helpless elderly people in 47 Unions up to September 2018.

Old age allowances are given to the underprivileged elderly people to help them find financial means for their basic needs including medicines and medical treatment. A total of BDT 75 lac was disbursed as Old Age Allowance in July-September 2018.

As special assistance to the ill, poor and vulnerable elderly, 376 umbrellas, 550 walking sticks, 225 commode chairs, 908 blankets and 619 pieces of warm clothes were distributed in this quarter.

Assistance for Funeral Expenditure

A total of BDT 5.56 lac was disbursed to defray the funeral expenses of the poor and destitute elderly in July-September 2018.

Social Centers for the Elderly

Construction of 'Social Centers for the Elderly' has been completed in 18 Unions and land registration for establishing the Centers is in progress in 53 Unions.



Awareness Meeting on Dementia

On 15 July 2018, PKSF organized a discussion meeting to raise awareness on dementia among the senior officials of PKSF. Mr Golam Touhid, Deputy Managing Director (Finance) of PKSF

spoke at the meeting. Mr Md Azizul Haque, Secretary General, Alzheimer Society of Bangladesh gave a presentation on dementia and Alzheimer diseases. Senior officials of PKSF also attended the meeting.

Recognizing Elderly Persons and Best Children

A total of 317 elderly people received 'The Best Elderly Award' and 150 youths got 'The Best Child Award' for their contribution to building an elderly-friendly society.

First Meeting of the Bangladesh National Forum for the Elderly

On 23 September 2018, the first meeting of the General Body of Bangladesh National Forum for the Elderly was held at PKSF Bhaban. Dr Qazi Kholiquzzaman Ahmad, Chairman of PKSF and the Forum, presided over the meeting while Mr Md Abdul Karim, Managing Director of PKSF and Vice-Chairman of the Forum, delivered the welcome speech.

Mr Md Fazlul Kader, DMD (Program) of PKSF and Coordinator of the platform, spoke on the background of the Forum's formation. The meeting unanimously approved the constitution of the Forum for the Elderly.



Workshop

A day-long workshop on 'Field-level Implementing Strategies of Uplifting the Quality of the Lives of Elderly People Program' was held on 12 August 2018 at PKSF Auditorium.

PKSF Chairman Dr Qazi Kholiquzzaman Ahmad inaugurated the program. Mr Md Abdul Karim, Managing Director of PKSF, and Mr Md Fazlul Kader, DMD (Program) spoke at the inauguration session. A total of 260 officials -- Program Officers and Focal Persons -- from 98 Partner Organizations of PKSF participated in the program. Mr AHM Abdul Qaiyum, DGM of PKSF gave a presentation on the field-level implementation strategies of the Program.

Cultural and Sports Program

As part of its efforts to build a culturally enriched nation for sustainable socio-economic development of the country, PKSF is implementing 'Cultural and Sports Program' through 60 Partner Organizations (POs) across the country. The program patronizes school-based activities to promote indigenous cultural practices and sportsmanship, and seeks to create awareness against crimes like terrorism, fundamentalism, eve teasing, violence against women, drug abuse etc.

Field-level Activities

- During July-September 2018, around 200 cultural events (singing of national anthem, drawing, handwriting, poetry recitation, debate competitions, Tagore, Nazrul and patriotic songs etc.) and 250 sports competitions (football, cricket, volleyball, handball, boat racing, mini-marathon, cycling, chess, swimming etc.) were arranged across the country through different POs of PKSF.
- On 25 September 2018, Desha Sechsashebi Artho Samajik Unnayan O Manobik Kallyan Sangstha, a PO of PKSF, conducted a cleanliness and tree plantation campaign at United High School in Kumarkhali upazila of Kushtia.



- On 27 September 2018, Protyashi, another PKSF PO, organized educational institution-based competitions including math quizzes, poetry recitation, extempore speech, essay writing, patriotic songs etc at Dhemoshia Jinnot Ali Chowdhury High School in Chakaria upazila of Cox's Bazar.
- To mark the National Mourning Day, Rural Reconstruction Foundation arranged some school-based competitions -- including on story writing, poetry recitation, debate, letter writing, handwriting -- from 12-14 August 2018 at Sharsha upazila in Jashore.

A total of 432 students from three local schools took part in these competitions.



Innovation for Public Services

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

Under the leadership of PKSF Deputy General Manager (Program) Dr AKM Nuruzzaman, the team has taken an initiative to develop an annual innovation strategic plan and upload it on the PKSF website. Moreover, PKSF regularly organizes seminars, workshops and training programs on innovative concepts of PKSF in bettering its services.

The Cabinet Division and the a2i program jointly organized a 2-day workshop on 'Documentation and Dissemination of Innovation' from 26-27 September 2018 at Krishibid Institute of Bangladesh, to review proper documentation and preservation of the information about and learning from various the innovative pilot projects.



At the workshop, two innovative concepts -- 'Smart Fund Transfer' and 'Real Time Online Training' -- were showcased by the PKSF team.

Field Visits

- Dr Qazi Kholiquzzaman Ahmad, Chairman of PKSf was the Chief Guest at a program arranged by Bangla German Sampreeti (BGS) on 16 July 2018. He handed certificates to those who successfully completed vocational training under the SEIP project. He also inspected the ongoing training activities and other programs at BGS Vocational Training Center. He was accompanied by Mr Md Abul Kashem, Deputy General Manager of PKSf. Delegates from different employer's organizations participated in the program. A total of 75 trainees received certificates, 5 trainees start-up capital cheques of Tk 3 lac each; and 56 trainees got appointment letters from various employers.



From 24-26 August 2018, the PKSf Chairman visited the ENRICH program being implemented by HEED Bangladesh, a Partner Organization of PKSf, at Kamalganj upazila in Moulvibazar district. Dr Md Jashim Uddin, Deputy Managing Director (Admin) of PKSf accompanied Dr Ahmad during the visit.

- PKSf Managing Director Mr Md Abdul Karim from 30-31 July 2018 visited RRF and DESHA, 2 PKSf POs, in Kushita where he inaugurated an Induced Kuchia Breeding Farm, established with the assistance of the LIFT program. He also inspected the progress of a PKSf program that promotes cultivation of alternative crops to curb tobacco farming, and creates multiple income opportunities. Mr Karim was the Chief Guest at the 'Staff Conference 2018' arranged by DESHA. Mr Md Fazlul Kader, DMD (Program) accompanied him during the visit.

From 11-12 August 2018, Mr Md Abdul Karim attended different programs arranged by some POs of PKSf in Chattogram. The PKSf MD was the Chief Guest at an 'Adolescent Conference' arranged by YPSA, IDF and MAMATA -- all POs of PKSf. He also presided over a program arranged by GHASHFUL at Hathazari Upazila Parishad Auditorium to hand over scholarship cheques, old age allowances and 'Best Elderly Awards'. Barrister Anisul Islam Mahmud, Minister for Environment and Forest was the Chief Guest at the program. Mr AHM Abdul Qaiyum,



Deputy General Manager of PKSf accompanied Mr Karim during the visit.

The PKSf MD also attended various programs arranged by different POs in Chattogram from 05-06 September 2018. He was the Chief Guest at a program, arranged by MAMATA to distribute old age allowances and special assistance to the poor and destitute elderly, at Hathazari Upazila Parishad Auditorium. Mr Karim also inaugurated the MAMATA Dairy Farm in Patiya and was the Chief Guest at a discussion meeting of the PO. Then he unveiled the plaques and inaugurated a Red Chittagong Cattle and a Kuchia demonstration farms established by MAMATA at Borofkal in Chandanaish. Mr Karim also met the Vice-Chancellor of the Asian University for Women in Chattogram. Mr AHM Abdul Qaiyum, DGM of PKSf accompanied him during the visit.



- PKSf General Body member and Senior Editorial Adviser Professor Shafi Ahmed from 15-18 September 2018 visited the activities of the 'Reaching All Children in Education (RACE)' project being implemented through the Campaign for Popular Education (CAMPE) with the assistance of PKSf. He inspected eight schools in six Unions of Meherpur and Khulna districts.

During the visit, he exchanged views with the members of local Education Development Committees, students and their parents, teachers, Upazila Primary Education Officers, Assistant Primary Education Officers, Chairmen of Union Parishads, and local dignitaries. He thanked the Chairman and the members of Education Development Committees for their voluntary efforts in enriching of the quality of primary education.



- On 29 August 2018, DMD (Program) Mr Md Fazlul Kader visited Mohila Bohumukhi Shikkha Kendra (MBSK), a PKSF PO, at Shosora Union of Sadar upazila in Dinajpur.

During the visit, he inaugurated an Elderly Center established under 'Uplifting the Quality of the Lives of the Elderly People Program'. There, he exchanged views with the members of an Elderly Committee.



The local Union Parishad Chairman and the donor of the land used for the Elderly Centre were also present. Mr Suman Chowdhury, Assistant Manager of PKSF accompanied him during the visit.

- From 03-04 September 2018, DMD (Admin) Dr Md Jashim Uddin and Dr Martin Greely, Research Fellow at the Institute of Development Studies, University of Sussex

visited the field-level activities of Nowabenki Gonomukhi Foundation (NGF), a PKSF PO, in Satkhira district. To conduct a research on the ENRICH program, Dr Greely inspected the ENRICH program being implemented by NGF at Atulia Union of Shyamnagar upazila.



- Mr Golam Touhid, DMD (Finance) visited Grameen Jano Unnayan Sangstha (GJUS), a PO of PKSF, in Bhola from 17-19 August 2018. He inspected different activities being implemented with financial and technical assistance of PKSF's Agriculture Unit, Fisheries and Livestock Unit, and Kuwait Goodwill Fund (KGF) programs. The interventions he visited included fish culture in cage, preservation and development of indigenous chicken species, demonstration of cow rearing, buffalo rearing, turkey rearing, sunflower cultivation, agricultural machineries, releasing fish fries in open water bodies etc.



From 03-05 September 2018, Mr Golam Touhid visited a central breeding farm of Black Bengal goats at Mohonpur Union in Godagari upazila of Rajshahi district. Proyash Manobik Unnayan Society, a PKSF PO, established the farm with financial and technical assistance of PKSF. Dr Sharif Ahmed Chowdhury, General Manager of PKSF, accompanied him during the visit.

Food Security 2012 Bangladesh Ujjibito

To eliminate poverty and hunger of the extreme poor people in 28 districts of four divisions, PKSF since 2013 has been implementing 'UPP-Ujjibito' component of the EU-funded 'Food Security 2012 Bangladesh Ujjibito' project through its 38 Partner Organizations (POs). Considering multidimensional aspects of the poverty, the project targets three important aspects of human life -- economic wellbeing by ensuring better livelihood and improving asset base, health and physical wellbeing by ensuring nutritional security, and social empowerment through active participation in the community events.

The project is implementing a good number of activities to achieve the expected outcome. As of September 2018, the project made a commendable progress at the output level of all activities. Remarkable achievements of the project include organizing 3,25,000 vulnerable and women-headed households, and providing agricultural training to 1,00,411 members and non-farm training to 14,971 members.



Besides, 1,000 youths received three-month vocational training. Furthermore, the project established 893 adolescent clubs and 1,335 Ujjibito primary and secondary school forums to raise awareness on education, health and nutrition.



The findings of the Mid-Term Evaluation, as highlighted below, corroborates the impacts of the project on the participants.

Annual Household Income

The annual household income of the participants is higher by

BDT 3,962 than the counterfactual or comparison group. This difference in household income can be attributed to the project interventions including skill development, off-farm activities, vocational training and income generating activities.

Per Capita Monthly Food Expenditure

A participant spends BDT 217 (per person per month) more in comparison to the counterfactual group. Higher income of the participant due to the project interventions is one of the main reasons behind this difference.

Food Intake

The project participants, on an average, consume 39 gm more food than their non-project counterparts.

Household Assets

There is a substantial difference in household asset ownership between the participants and the counterfactual groups. The assets per household, on an average, are valued at BDT 32,660 higher among the participants than the counterfactual group.

Inception of Community Library Titled 'Alor Karkhana'

The members of the Ujjibito Adolescent Clubs have established Ujjibito Community Libraries, styled *Alor Karkhana*. Library memberships are open for people of any age.

There are three objectives behind establishing the community libraries -- to create reading habit among the adolescents, to form social capital through transaction of books, and to encourage establishment of a knowledge-based community. As of September 2018, a total of 18 community libraries have been established in various parts of the project's working areas.



SEIP Project

PKSF has been implementing the ‘Skills for Employment Investment Program (SEIP)’, a project of the Government of Bangladesh, since 2015 through 51 branches of 19 training institutes across the country.

View-Sharing Meeting: On 17 July 2018, a meeting was held to exchange views with 30 representatives from 15 training institutes. They shared their experiences of the first phase of the project and opinions on successfully starting the second phase. Mr Md Fazlul Kader, Deputy Managing Director (Program) of PKSF chaired the meeting.

Achievement of Target: A total of 10,011 trainees -- 8,398 male and 1,613 female -- received training, against a target of 10,000, on 13 different trades in the first phase of the project. During the last quarter, training program has started for a total of 651 persons -- 578 male and 73 female -- in 26 batches under the second phase of SEIP.

Job Placement: Up to September 2018, a total of 9,857 persons -- 8,269 male and 1,588 female -- received certificates after successful completion of their training. Of them, 7,445 have been placed in jobs.

Overseas Employment: As of September 2018, a total of 161 trainees found overseas employment opportunity in different



countries including Qatar, Saudi Arabia, The United Arab Emirates, Oman, Bahrain, Kuwait, India, The Maldives, Brunei, Japan, Italy, Singapore, Malaysia etc.

RACE Pilot Project

Providing educational assistance to the school-going children of the members of the poor families is an important component of ENRICH. This flagship program of PKSF follows a holistic development approach for sustainable development especially of the disadvantaged people.

To boost effectiveness of this intervention, PKSF signed a Memorandum of Understanding with Campaign for Popular Education (CAMPE) on April 12, 2018. This led to the launching of a pilot project titled ‘Reaching All Children in Education (RACE)’. The Project took off on 1 May 2018 and covers over 100,000 students of 320 schools across the country. The primary objective is to create better learning environment and help raise



the standard of education in those institutions by providing necessary input and advice to the teachers and the students and their guardians.

The second coordination meeting of the Project was held from 25-26 July at PKSF Bhaban. Progress of and challenges to the project, baseline survey, financial status, school-specific technical assistance etc were discussed at the meeting.

PKSF Chairman Dr Qazi Kholiquzzaman Ahmad, the Chief Guest, said RACE is working on developing a model for enriching the quality of education at primary schools. This model will be replicated and expanded beyond the ENRICH areas gradually. The eminent economist also stressed on the need for imparting in students patriotism, honesty, values and respect for physical labour, alongside their regular lessons.

Special Guest Mr Md Abdul Karim, the PKSF Managing Director, thanked CAMPE for implementing RACE. He hoped that this Project not only would augment the learning skills and attendance of students, but also would improve their sanitation and environmental practices.

Chair of the meeting, Ms Rasheda K Choudhury, Executive Director of CAMPE, said RACE has formed committees at the grassroots that are working to prevent dropout, enrich the quality of education, teach ethics and values, promote health awareness and ensure regular attendance of the physically challenged and other disadvantaged children in school.

Environment and Climate Change Unit

NDA's No Objection to New Project Bid

A detailed project proposal on 'Climate-Resilient Settlement and Improved Water Management in Flash Flood-Prone Haor Areas of Bangladesh' has received 'No Objection' from the Economic Relations Division (ERD) -- the National Designated Authority (NDA) of the Green Climate Fund (GCF) -- of the Ministry of Finance, Government of Bangladesh.

Dr Fazle Rabbi Sadeque Ahmed, Director (Environment and Climate Change) of PKSF gave a presentation at the meeting of the NDA Advisory Board on 24 September 2018.

The project, if awarded by the GCF, will be implemented in 19 upazilas of 4 Haor districts in Bangladesh (Habiganj, Sunamganj, Kishoreganj and Netrakona).

Workshop on Bio-slurry Management

A workshop on 'Bio-slurry Management' was held on 30 September 2018 at PKSF Bhaban.

PKSF Chairman Dr Qazi Kholiquzzaman Ahmad, also the Chair of the workshop, said there are substantial opportunities to use livestock wastage including cow-dung as resources, which in turn will generate employment opportunities, thereby accelerating the socio-economic development of the poor.

Mr Md Abdul Karim, Managing Director of PKSF, in the introductory remarks, said that only a small amount of cow dung is used to produce vermi-compost at present, but it can also be used at a large scale for producing bio-fertilizers, he commented. It is to be noted that cow-dung is being used to produce



bio-fertilizers at Zeola village in Tala upazila of Satkhira.

Participation in Seminar and Workshop

On 18 September 2018, the officials of the Environment and Climate Change Unit of PKSF participated in a day-long seminar titled 'Dhaka Integrity Dialogue-3: Equity and Transparency in Green Climate Fund' at Bangabandhu International Conference Center in Dhaka.

The seminar was organized by Transparency International Bangladesh (TIB).

In continuation of the seminar, the ECCU officials participated as moderators in a training workshop titled 'Improved Access on Green Climate Fund: Role of National Implementation Entities' from 19-20 September 2018.

Sustainable Enterprise Project (SEP) Floated

PKSF has launched a new initiative titled 'Sustainable Enterprise Project (SEP)' to provide assistance to micro-enterprises (MEs) of Bangladesh in adopting environment-friendly technologies, and increasing marketing and brand development capacity.



On 2 August 2018, a Subsidiary Loan and Grant Agreement (SLGA) of SEP was signed between Palli Karma-Sahayak Foundation (PKSF) and Finance Division, Ministry of Finance.

Mr Md Fazlul Kader, Deputy Managing Director of PKSF and Mr Shirajun Noor Chowdhury, Deputy Secretary of Finance Division signed the SLGA. Dr Akond Md Rafiqul Islam, General Manager of PKSF and Mr Zahir Uddin Ahmed, Project Coordinator, SEP, PKSF and officials of Finance Division were present on the occasion. The World Bank has declared the project effective from 08 August 2018.

During a Supervision Mission of the World Bank from 03-13 September 2018, a detailed discussion took place regarding online submission of Sub-Project Concept Notes by Partner Organizations.

In this regard, the SEP Project Management Unit arranged a workshop with PKSF officials concerned. Deputy Managing Director (Program) Mr Md Fazlul Kader chaired the workshop.

Training

Training for POs officials

During July-September 2018, PKSf organized training on nine modules for 336 PO staff in 15 batches.

| Course Title | Days | POs | Participants | Venue |
|--|------|-----|--------------|-------|
| Internal Audit for Operations of NGOs and MFIs | 5 | 22 | 41 | PKSF |
| Accounts & Financial Management for Branch Accountants | 4 | 42 | 74 | InM |
| Microenterprise Operation & Management | 4 | 44 | 73 | InM |
| Software-based Monitoring & Supervision | 4 | 22 | 42 | PKSF |
| Training of Trainers | 5 | 22 | 24 | InM |
| Risk Management | 5 | 15 | 22 | PKSF |
| Procurement & Inventory Management | 5 | 14 | 20 | PKSF |
| VAT & Tax | 5 | 11 | 19 | PKSF |
| Business Sector Policy Analysis & Advocacy | 5 | 13 | 21 | PKSF |



new modules -- Risk Management, Software-Based Monitoring and Supervision, Accounts for Non-Accountants, VAT & Tax, and Procurement and Inventory management -- in July-September 2018.

Training under the Social Development Program

From 26-27 September 2018, a 2-day training on 'Social Development and Accountability' was arranged for 20 ENRICH Program Coordinators and 20 Social Development Officers.

In-Country Training

In July-September 2018, a total of 100 officials participated in different training programs within the country.

| Name of Training | Date, Venue, Organizer |
|---|---|
| Human Resource Management Competencies (HRMC) | 06 July -11 August 2018, IBA, University of Dhaka |
| Providing an Idea about Use of e-GP & CPTU Websites | 09-22 July 2018, PKSf |
| Training of Trainers | 14-26 July 2018, SAIC Institute of Management and Technology |
| Project Appraisal, EIA and Formulation of DPP | 15 July -02 August 2018, NADP |
| Customs & VAT Management | 24-28 July 2018, Institute of Chartered Secretaries of Bangladesh (ICSB) |
| Leadership and Change Management (LCM) | 27-28 July 2018, IBA, University of Dhaka |
| Tax Management | 29 July-01 August 2018, Institute of Chartered Secretaries of Bangladesh (ICSB) |
| Public Financial Management | 05-09 August 2018, NAPD |
| Leadership and Change Management (LCM) | 10-11 August 2018, IBA, University of Dhaka |
| Advanced Microsoft Excel | 28 August-19 September 2018, NAPD |



E-Learning

As per an agreement signed between PKSf and BacBon Ltd on 'Education Software and e-Learning Contents', an animation-based training video titled 'Accounts and Financial Management' has been prepared and uploaded on the official YouTube channel of PKSf in the last quarter.

Intern Program

One graduate student from the Industrial & Organizational Psychology department of University of Dhaka and another Business Administration student from BRAC University are currently doing their internship at PKSf.

Skill-based Training

In order to increase specific professional competencies of the PO officials, the Training Cell of PKSf provided training on five

Foreign Training

A total of 32 officials (17 from PKSF and 15 from POs) participated in different training programs abroad during July-September 2018.

- Assistant General Manager Mr AKM Faizul Haque, Manager Mr Abul Kalam Azad, and SEIP Deputy Project Coordinator Ms Kazi Farzana Sharmin of PKSF attended the 'Overseas Pedagogy Training for Bangladeshi TVET Trainers (2nd Phase)' in Singapore from 15-28 July 2018 at the invitation of the Institute of Technical Education-Education Services.
- Mr Md Humayun Kabir, AGM of PKSF, participated in a training on '2018 Rural and Agricultural Finance Program (RAFP)' in Utrecht of Netherlands from 16-27 July 2018, at the invitation of MasterCard Scholarship under the Boulder Institute of Microfinance.
- From 13-18 September 2018, a team led by PKSF Managing Director Mr Md Abdul Karim participated in a training on sanitation in Vietnam and Thailand at the invitation of Center for Education and Community Development (CECD). Other members of the team were Deputy Managing Director (Program) Mr Md Fazlul Kader, Deputy General Managers



Mr Mohammad Abdul Matin, Mr Dilip Kumar Chakravorty and Mr Md Mesbahur Rahman, and Manager Mr Mahbub Helal Jelani.

- Mr Fazle Rabbi Sadeque Ahmed, Director (Environment & Climate Change Unit) of PKSF from 17-21 September 2018 participated in a workshop on 'Environment Knowledge Exchange Visit (Air/Water/SWM/Marine Litter)' in South Korea. It was organized by the World Bank and Korea Green Growth Trust Fund.
- From 30 July to 03 August 2018, two PKSF officials -- Mr Md Ashraful Haque, AGM, and Mr Md Shorful Islam, AGM -- attended a ToT Course on 'Market Systems Analysis and Intervention Design' in Bandung, Indonesia at the invitation of Value Chain Capacity Building Network Project, HELVETAS Swiss Intercooperation, Vietnam.
- Four PKSF officials -- Dr Md Jashim Uddin, DMD (Admin), Mr Golam Touhid, DMD (Finance), Mr Md Zaman Khondoker, DGM, and Mr Mirza Mohammad Nazmul Huq, DGM -- attended a training program on sanitation in Vietnam and Thailand organized by CECD from 23-28 September 2018.



Low Income Community Housing Support Project

PKSF has been implementing 'Low Income Community Housing Support Project' funded by The World Bank since October 2016 with a view to improving the living conditions of the low income people residing in selected municipalities and city corporations. BDT 178 million has been disbursed as loans and BDT 6.72 million as grants to five project-implementing Partner Organizations -- Ad-Din Welfare Centre (Jashore), ESDO (Rangpur), NDP (Sirajganj), TMSS (Cumilla), and PIDIM Foundation (Narshingdi). Up to September 2018, 513 project participants received BDT 145.26 million as loans to construct new houses and to repair and extend the existing ones.

On 16-26 September 2018, an 11-strong team of the World Bank carried out an Implementation Support Mission to review the status and progress of activities towards the project objectives. They marked the progress of PKSF as 'Satisfactory'. Considering the successful implementation of the project in five

cities, the Mission has given their preliminary consent to expand the activities in eight more cities across the country.



Credit Operations

Loan Disbursement to POs

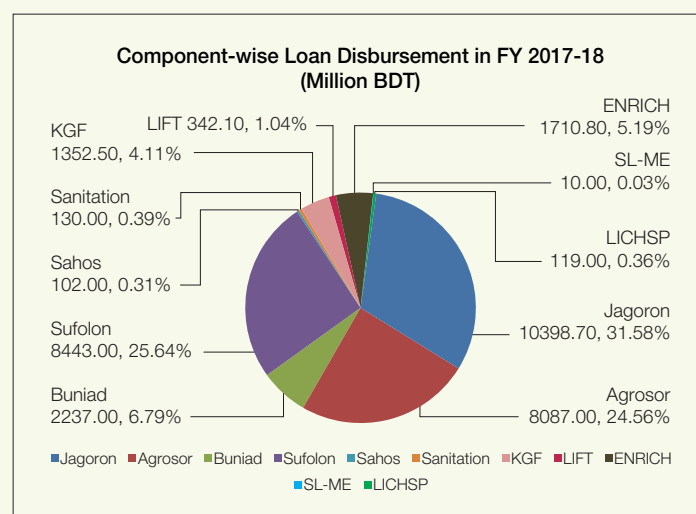
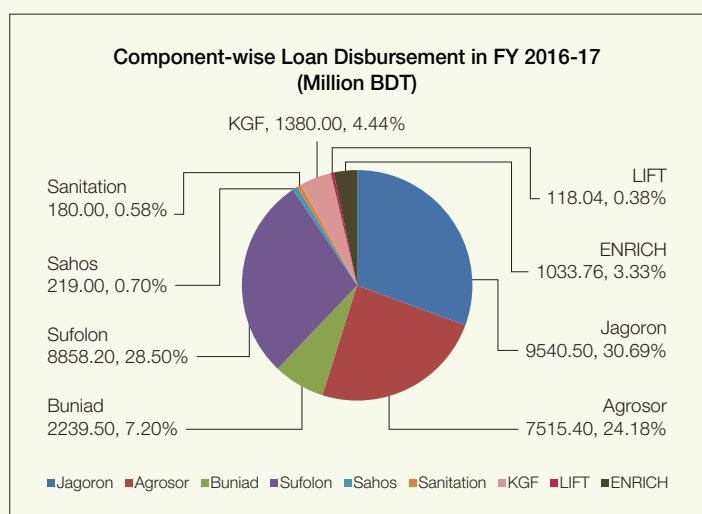
During the financial year 2017-18, loan disbursement from PKSF to POs (Partner Organizations) is BDT 32932.10 million. The cumulative loan disbursement from PKSF to POs is BDT 310482.12 million up to June 2018 and the recovery rate of loan from POs to PKSF is 99.29%. A summary of PKSF's loan disbursement and loan outstanding as of 30 June 2018 is mentioned below:

| Programs/Projects | Loan disbursement (PKSF to POs) Up to June-2018 (Cum. in million BDT) | Loan outstanding (PKSF with POs) Up to June-2018 (in million BDT) |
|--|---|---|
| Mainstream Programmes (including ID loan) | | |
| BUNIAD | 21990.50 | 3205.06 |
| JAGORON | 124465.29 | 19847.06 |
| AGROSOR | 53548.20 | 14659.28 |
| SAHOS | 1011.20 | 300.00 |
| SUFOLON | 79623.40 | 5331.10 |
| KGF | 7032.50 | 876.00 |
| ENRICH | 4392.73 | 2645.41 |
| SDL | 310.00 | 259.50 |
| LIFT | 1194.21 | 529.70 |
| Others (including ID Loan) | 2930.73 | 13.73 |
| Total (Mainstream) | 296498.74 | 47666.83 |
| 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 | 151.00 | 148.09 |
| Others (including ID Loan) | 701.32 | 26.00 |
| Total (Projects) | 13983.37 | 371.30 |
| Grand Total | 310482.12 | 48038.13 |

| FY Loan disbursement (In Million BDT) PKSF to POs | | |
|---|--|--|
| Programs/Projects | Loan Disbursement (FY 2016-17) (From July-2016 to June-2017) | Loan Disbursement (FY 2017-18) (From July-2017 to June-2018) |
| Jagoron | 9540.50 | 10398.70 |
| Agrosor | 7515.40 | 8087.00 |
| Buniad | 2239.50 | 2237.00 |
| Sufolon | 8858.20 | 8443.00 |
| Sahos | 219.00 | 102.00 |
| Sanitation | 180.00 | 130.00 |
| KGF | 1380.00 | 1352.50 |
| LIFT | 118.04 | 342.10 |
| ENRICH | 1033.76 | 1710.80 |
| SL-ME | 0.00 | 10.00 |
| LICHSP | 32.00 | 119.00 |
| Total: | 31116.40 | 32932.10 |

Loan Disbursement from POs to Borrowers

During the financial year 2017-18, loan disbursement from POs to Borrowers is BDT 447.93 billion. The cumulative loan disbursement from POs to Borrowers is BDT 3061.08 billion and the recovery rate of loan from Borrowers to POs is 99.67%. At the end of June 2018, the amount of loan outstanding of POs with Borrowers is BDT 250.57 billion, and the number of borrowers is 10.38 million, of whom 92.01 percent are women.



About PKSF

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

Present Governing Body of PKSF

Dr. Qazi Kholiuzzaman 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

Closing Ceremony of OBA Sanitation Project



PKSF recently has successfully completed the implementation of a pilot project titled 'OBA Sanitation Microfinance Program' on ensuring hygienic sanitation service for the sustainable development of the poor. The closing ceremony of the project was held on 30 September 2018 in PKSF Auditorium.

Mr Kazi Shofiqul Azam, Senior Secretary of the Economic Relations Division (ERD), Ministry of Finance, was the Chief Guest at the event chaired by Dr Qazi Kholiuzzaman Ahmad, Chairman of PKSF. Mr Sanjay Srivastava, Program Leader of the World Bank was the Special Guest.

PKSF Managing Director Mr Md Abdul Karim delivered the welcome speech while Deputy Managing Director (Program) Mr Md Fazlul Kader gave a presentation on various aspects of implementation of the project.

Appreciating PKSF's success in achieving the project's objectives, Chief Guest Mr Azam said that ERD will continue extending its support to PKSF and its POs in implementing such projects in future.

PKSF Chairman Dr QK Ahmad referred to SDG 6 (clean water and sanitation for all) and said hygienic sanitation is essential for ensuring sound health, a prerequisite to sustainable development. The 'OBA Sanitation Microfinance Program' project was a huge success because of the joint efforts of PKSF and its POs concerned, and such programs in future will be equally successful, he commented.

Describing it as a landmark project, Mr Md Abdul Karim said, in the past, it would seem an infeasible idea that the poor of the country would install sanitary latrines by taking loans and then would repay the loans. PKSF, however, has implemented the project successfully and achieved its targets within the stipulated time. Mr Karim said that PKSF is committed to ensuring hygienic sanitation for all as their rights.

Mr Srivastava of the World Bank expressed his satisfaction at the successful implementation of the project despite initial setbacks due to adverse weather conditions and people's reluctance to behavioral change. The World Bank would disseminate this example of PKSF's success in the sanitation sector across the world, he said.

Mr Md Fazlul Kader said that the demand-driven 'OBA Sanitation Microfinance Program' project disbursed BDT 168.2 crore through 21 POs among the participants for construction of 1, 70,689 hygienic latrines. In addition, the POs disbursed BDT 11.19 crore among over a thousand local entrepreneurs to help them expand their businesses of sanitary latrine accessories.

Representatives from various government and non-government organizations, the World Bank, PKSF and its POs attended the program.

PKSF implemented the 'OBA Sanitation Microfinance Program' project at 237 upazilas of 42 districts with the technical assistance of the World Bank. The project started on 23 February 2017 and ended on 30 June 2018.