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PKSF Newsletter

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PKSF Observes International Women's Day



PKSF observed the International Women's Day on 24 March 2019, at PKSF. The theme of this year was '#BalanceforBetter'. Hon'ble Social Welfare Minister Mr Nuruzzaman Ahmed, MP, was the Chief Guest of the event presided over by Dr Qazi Kholiquzzaman Ahmad, Chairman of PKSF. Dr Pratima Paul-Majumder, Member of PKSF Governing Body was the Special Guest.

In his welcome remarks, Mr Md Abdul Karim, Managing Director of PKSF informed the house that 92% of the PKSF's members receiving financial and non-financial services are women. This, he said, contributes to the efforts to realize the Goal 5 (Gender Equality) of the Sustainable Development Goals. After his speech, a case-based documentary on women empowerment, produced by PKSF, was shown.

Dr AKM Nuruzzaman, General Manager of PKSF, gave a presentation on "Accelerating Women Empowerment & Gender Integration through Access to Basic Services, Public Resources and Work Opportunities: PKSF Experience". Ms Sanjida Akhter, Associate Professor of Women and Gender Studies, Dhaka University was the panel discussant.

The seminar was attended by the Executive Directors and a number of female staff and members of Partner Organizations. Ms Nujhat Parvin, an ENRICH program Coordinator; Ms Nurjahan Begum, a participant of Beggar Rehabilitation program; Ms Tuktuki Khatun, a member of *Kishori* Club; Belal Hossain, a member of *Kishor* Club; Ms Jainab Begum, a successful entrepreneur; and Ms Shukla Rani Jadab, a member of ENRICH Youth Committee spoke on the occasion.

In the open floor session, participants shared their views. References were made to the prejudiced issues against women included in the text books of schools.

This year, PKSF awarded Ms Nasima Begum, Executive Director, Shishu Niloy Foundation for her lifelong work to improve the lives of poor women and children of south-western Bangladesh. Dr Pratima Paul-Majumder, in her speech, urged everyone to be proactive in protecting women's dignity throughout the year, not just on one specific day.

As the Chief Guest of the seminar, Mr Nuruzzaman Ahmed, MP said that the government is very sincere about women empowerment. He mentioned, in 2010, the number of working women in Bangladesh was 16.2 million, which rose to 18.6 million in 2017.

The Chair of the seminar, Dr QK Ahmad said, PKSF tries to ensure welfare of people from conception to mortal end. He attached importance to the equality of women and men, '#BalanceforBetter'. PKSF is establishing 'Adolescent Girls' Clubs' to help grow leadership qualities among girls. The rights of women cannot be achieved only by words, we must work for it, he added.

PKSF Felicitates its Chairman

PKSF Chairman Dr Qazi Kholiquzzaman Ahmad, the eminent economist, a proponent of human-centred development has been awarded the highest State civilian honour, the Swadhinata Puroshkar (Independence Award) 2019 by the Government of Bangladesh in recognition of his lifelong service for the welfare of the common people, especially the disadvantaged ones. Hon'ble Prime Minister Sheikh Hasina handed over the Award to him at a gala event on 25 March 2019 at Bangabandhu International Convention Centre.



PKSF organized a grand reception to felicitate Dr Ahmad at PKSF Bhaban on 27 March 2019 on this occasion.

Former Finance Minister Mr Abul Maal Abdul Muhith chaired the event while Mr Md Abdul Karim, Managing Director of PKSF, delivered the welcome speech. Celebrated litterateur Ms Selina Hossain spoke as a Special Guest on the occasion. PKSF employees showered petals of roses all the way through the stairs to the auditorium that created a festive flavour. The Guests on the stage were received with *Uttorio* in a traditional way.

Mr Md Abdul Karim, MD of PKSF said that Dr Ahmad's recognition as an economist dedicated to the welfare of poor people through this award has added new colourful feathers to PKSF. It is a great pleasure for PKSF family. He said that Dr Ahmad is a real friend to the disadvantaged people of the society.



He also referred to the ENRICH program, the brainchild of Dr Ahmad, that aims at achieving human dignity by addressing multidimensional poverty and its reduction to achieving sustainable development.

Mr M Syeduzzaman, Former Finance Minister of Bangladesh and the first Chairman of PKSF, referred to the great vision of Dr Ahmad that prescribes a comprehensive approach to reduce poverty in its physical, intellectual and spiritual aspects. He said that Dr Ahmad never begged the recognition of his works. He wished Dr Ahmad a long working life. Mr Syeduzzaman also thanked PKSF's former and current MDs, DMDs, Chairmen and the Board Members for their contribution in upholding the accountability, transparency and efficiency through the successful implementation of different programs and projects.



Mr MI Chowdhury, Chairman of SDF and Mr Abdul Mannan, Chairman of University Grants Commission also spoke on the occasion. Dr Md Jashim Uddin, Deputy Managing Director of PKSF and Professor Shafi Ahmed, Senior Editorial Advisor of PKSF jointly anchored the gala event. Dr Md Jashim Uddin read out the citation, put in the publication of the government to mark the Independence Awards 2019.

The celebration took off with the musical rendition of a lyric composed by Dr Ahmad and put to notation by Shahin Sarker. Besides, the students of the Department of Dance, University of Dhaka performed dance pieces that added extra colour to the festivities.

Members of PKSF Governing Body and General Body and other officials, Executive Directors of different POs and representatives of various government offices and social organizations attended the program.



ENRICH Highlights

PKSF has been implementing the 'Enhancing Resources and Increasing Capacities of Poor Households towards Elimination of their Poverty (ENRICH)' since 2010. Currently, ENRICH is being implemented at 202 Unions of 64 districts in all 8 divisions of the country through 116 Partner Organizations (POs) of PKSF.

RACE in 300 Primary Schools

Joyful and activity-based environment in schools increases the quality of education and substantially decreases the dropout rates. This was revealed in the findings of a pilot project titled 'Reaching all Children in Education (RACE)' implemented by Campaign for Popular Education (CAMPE) with financial support from PKSF.



A presentation was made on the outcomes of RACE project on 24 January 2019, International Day of Education.

Dr Qazi Kholiquzzaman Ahmad, Chairman of PKSF was the Chief Guest of the event, presided over by Ms Rasheda K Chowdhury, Executive Director of CAMPE.

Mr Md Abdul Karim, Managing Director of PKSF and Dr Md Helal Uddin, Director of NGO Affairs Bureau were the Special Guests of the event. Dr Md Jashim Uddin, Deputy Managing Director of PKSF delivered the welcome remarks of the program.

Mr KM Enamul Hoque, Deputy Director, Research of CAMPE presented the outcomes of the RACE project. Professor Shafi Ahmed, Senior Editorial Advisor of PKSF also spoke in the program.

Progress of Ongoing Activities

Healthcare Services: In January-March 2019, a total of 4,00,560 people received various essential healthcare services through courtyard meetings, Static Clinics, Satellite Clinics and Health Camps. Of them, 1,113 people underwent cataract surgery for free.

Education: As of March 2019, a total of 1,72,280 students received educational assistance through 6,606 Educational Assistance Centers in 202 Unions. In addition, a total of 19,393 parents' meetings were arranged.

Bandhu Chula and Solar Home System: In January-March 2019, eco-friendly improved cooking stoves (*Bandhu Chula*) were installed in 163 households and solar home-systems were installed in 106 households.

ENRICH Centres and ENRICHed Homes: A total of 3,019 ward meetings were held in 1,348 ENRICH Centres.

Besides, 3,880 houses have been transformed into ENRICHed Homes in the selected areas.

Beggar Rehabilitation: In this quarter, 101 beggars have been successfully rehabilitated.

Training and Youth in Development: During January-March 2019, a total of 2,167 youths were trained on 'Self-realization, leadership development and duties'. 42 youths found employment and 112 youths engaged themselves in self-employment.

Sports and Cultural Activities: In this quarter, various competitions were organized in 202 Unions for the students of the Educational Assistance Centers of ENRICH and prizes were distributed among the winners.

Special Savings: A total of 112 members have saved BDT 87,680 in January-February 2019 under the program.

Digital Healthcare

21 villages of Sombhag Union at Dhamrai upazila in Dhaka, have been brought under the pilot project titled 'CMED-ENRICH Digital Healthcare Services' under ENRICH. On 10 January 2019, a presentation was made on the outcomes of the project.

Dr Qazi Kholiquzzaman Ahmad, Chairman of PKSF presided over the program while Mr Md Abdul Karim, Managing Director of PKSF was the Special Guest. Dr Md Jashim Uddin, Deputy Managing Director of PKSF also spoke on the occasion.



PACE Highlights

Value Chain Development Sub-project

PKSF implements value chain development sub-projects in different potential economic sub-sectors under Promoting Agricultural Commercialization and Enterprises (PACE) project jointly financed by PKSF and International Fund for Agricultural Development (IFAD).

So far, 63 such sub-projects have been undertaken in different parts of the country that provide technical, technological and marketing supports to more than 250,000 entrepreneurs through different Partner Organizations (POs).

During January-March 2019, PKSF undertook a new value chain sub-project titled 'Agro-products (vegetables and fruits) processing and marketing'. Eco-Social Development Organization (ESDO), a PO of PKSF is implementing the sub-project.

A total of 100 microentrepreneurs of Sadar upazila of Thakurgaon district receive various technical, technological and marketing supports. Currently, these products are under quality control test in the laboratory of Haji Mohammad Danesh Science and Technology University and Dhaka Science Laboratory.

Project Design Mission

In continuation of the PACE project, formulation of a new IFAD supported project titled 'Rural Microenterprise Transformation Project (RMTP)' is going on.

A nine-strong project design mission of IFAD visited the microenterprise (ME) and value chain activities of PKSF in Dhaka, Dinajpur, Bogura, Natore, Sirajganj and Tangail districts from 7-28 February 2019.



Policy Dialogue on Guideline for Microenterprises

A policy dialogue was held on 13 March 2019 at PKSF Bhaban on the updated Guideline of Environmental Health and Safety (EHS) risk management for Microenterprises under PACE project of PKSF. Dr Qazi Kholiquzzaman Ahmad, Chairman of PKSF presided over the event. Additional Secretary of Environment, Forest and Climate Change Ministry Dr S M

Munjurul Hannan Khan attended the policy dialogue as the reviewer of the EHS guideline. PKSF Managing Director Mr Md Abdul Karim delivered the welcome speech at the event.

Consultant Mr Maksudul Amin, gave a presentation on the updated guideline.

Besides, officials of different Ministries and Departments, Deputy Managing Director Mr Md Fazlul Kader and other senior officials of PKSF, representatives of different POs, selected microentrepreneurs and other stakeholders attended the meeting.



Signing of MoU

PKSF has established an e-commerce service named 'SUPONNO' for ME products under Korean Grant Fund of the PACE project. MARS Solutions Ltd. provides the online service. Primarily, 19 products from 15 districts have been selected. The products of 17 POs of PKSF will be sold in eight divisional cities.

MoUs were signed between MARS Solutions Ltd. and the selected POs from 4-6 March 2019. The Executive Directors of 17 POs and Managing Director of MARS Solutions signed the MoUs on behalf of their respective organizations.

PKSF's Senior General Manager Dr Akond Md Rafiqul Islam and Manager Mr Musharraf Hossen attended the event.



Cultural and Sports Program

As part of inclusive development, PKSF is implementing Cultural and Sports Program for children and youths to patronize and promote indigenous country sports and traditional cultural activities. The program is being implemented through 62 Partner Organizations (POs) in different districts.

'Anti-sexual Harassment' and 'Cleanliness' Programs

Different activities are being conducted to raise awareness against sexual harassment in 20 selected working areas of 20 POs. The working areas include rural habitations and educational institutions of the selected areas.

Environment-friendly activities including cleanliness and tree plantation campaigns are also being conducted in these areas.

Ongoing Activities

On 14 January 2019, two PKSF POs -- Karmojibi Kallyan Sangstha (KKS) in Rajbari and Society Development Committee (SDC) in Faridpur organized meetings to raise awareness against sexual harassment and to conduct cleanliness campaigns. Mr AHM Abdul Qaiyum, GM of PKSF and Mr Masum Al Jaki, DM of PKSF were present in the meetings.

On 26 February 2019, RRF, a PKSF PO, organized a girls' handball competition at the premises of Bahadurpur School in Jashore Sadar upazila to raise awareness against eve-teasing and child marriage.

Prottiyashi, another PO of PKSF, organized an inter-school race competition at Maheshkhali upazila of Cox's Bazar on 13 February 2019. The students of different madrasas and schools participated in the competition.

Jagorani Chakra Foundation (JCF), a PKSF PO, organized a *Kishori* (adolescent girls') badminton competition on 30 January 2019 at Bagerhat. Students from 12 educational institutions of

Bagerhat municipality and Mongla upazila took part in the day-long competition.

On 5 February 2019, PRISM Bangladesh Foundation, another PO of PKSF organized a bicycle rally to raise awareness against drug addiction. Around 200 students participated in the rally at Ramgati in Lakshmipur district.



Adolescent Program

In January-March 2019, *Kishori* (adolescent girls') clubs were formed at village/Union levels. Adolescent girls are the members of such clubs. The program aims at creating awareness on the social issues like child marriage, sexual harassment, reproductive health, nutrition, child rights etc.

SEIP Project

PKSF has been implementing the 'Skills for Employment Investment Program (SEIP)' project since 2015. Currently, SEIP is providing skills development training to the disadvantaged, underprivileged and unemployed youths in 13 different trades through 21 training institutes of 26 districts.



Target and Achievement

In the first phase of the project (up to January 2019), a total of 10,011 youths were enrolled in 13 different trades in 400 batches.

Besides, a total of 9882 persons received training and job placement of 7859 trainees (80% of the total number) have been completed. A total of 208 have found overseas employment.

In the second phase of the project (up to February 2019), a total of 2276 youths were enrolled in different training programs.

Of them 1,323 persons successfully completed training from the selected training institutes. So far, 607 trainees have found employment opportunities. In addition, 05 of them found overseas employment.

UPP-Ujjibito

PKSF has been implementing UPP-Ujjibito component of European Union funded 'Food Security 2012 Bangladesh-Ujjibito' project through 36 Partner Organizations (POs) since November 2013 in the remote and poverty-stricken areas of Barisal, Khulna, Rajshahi divisions and coastal districts of Chattogram division.

The impact of UPP-Ujjibito component has been remarkable. Out of 3,25,000 ultra-poor organized members, 1,16,000 have received agricultural and livestock training, off-farm and vocational training. Until March 2019, a total of 66,809 pregnant



women, 85,856 lactating mothers and 242,000 babies (0-59 months) received health and nutrition services from the project.

To increase awareness on health, nutrition and education, 986 adolescent girls' clubs and 1400 primary and secondary school forums have been formed.

The project is implementing different innovative initiatives to create awareness on nutrition, health, reproductive health. In addition, different programs to raise awareness against different social issues are also being organized.

A total of 15,000 ultra-poor members received off-farm training for creating sustainable employment. To increase the income from tailoring, financial grants (BDT 4,500 to each) were provided to 925 project participants.

To create employment opportunities and consequently increase family income, vocational training was provided to 1,000 youths. The project has selected 500 potential youths and allocated BDT 20,000 to each for buying tools or goods for their business.

LIFT Updates

Palli Karma-Sahayak Foundation (PKSF) has been implementing the 'Learning and Innovation Fund to Test New Ideas (LIFT)' program since 2006 to facilitate different innovative initiatives for sustainable poverty alleviation of the poor and extreme poor people. LIFT is a unique program that encourages and patronizes innovative financial and non-financial initiatives to benefit the poor. The program includes 36 innovative initiatives that are being implemented through 56 organizations -- 43 POs and 13 non-POs.

LIFT has recently taken a number of new initiatives on inclusive development of transgender community, establishment of land rights and preservation of cultural heritage of ethnic minorities, making government-run social services more people-friendly, community tourism for youth employment, specialized schools for children with disabilities etc. while scaling up and replication of successful LIFT initiatives are ongoing.

The LIFT program provides specialized loan products for thousands of extremely poor and economically backward people living in remote areas including the Haor and the Char regions.

LIFT has enhanced inclusive and sustainable development efforts for the Dalits, disadvantage ethnic groups and other excluded segment of the society.

It has introduced inclusive financing, capacity building, social awareness, advocacy and healthcare services for elderly poor people and people with disabilities.

The community radio stations, financed by LIFT, broadcast educative and recreational programs on disaster preparedness, education, health, livelihood, social awareness and folk music to

integrate the country's marginalized communities to the ongoing sustainable development process.

In order to ensure potable water supply at an affordable price to the salinity-prone coastal areas, LIFT has installed 20 desalination plants in the South-western areas of the country, directly serving almost 2 lac people. LIFT also distributed 2 thousand rain water harvesting tanks.



PPEPP: A New Project for Inclusive Development

With a view to ensuring sustainable development of the extremely poor people, PKSf is set to start a new project titled 'Pathways to Prosperity for Extremely Poor People (PPEPP)' from April 2019. The six-year project will be jointly funded by the UK's Department for International Development (DFID) and the European Union (EU).

SGA Signed

A Subsidiary Grant Agreement (SGA) for the PPEPP project was signed between PKSf and the Finance Division, Ministry of Finance, GoB on 5 March 2019. Dr Md Jashim Uddin, Deputy

Managing Director of PKSf and Mr Shirajun Noor Chowdhury, Joint Secretary, Finance Division signed the agreement at the Ministry of Finance.

PKSf's Deputy Managing Director Mr AQM Golam Mawla, Ms Mursheda Zaman, Deputy Secretary of Financial Institutions Division and Mr Mohammad Saidul Islam, Deputy Secretary of Finance Division were present at the event.

PKSf and DFID Signed MoU

A Memorandum of Understanding (MoU) of PPEPP was signed between PKSf and the DFID on 31 March 2019. Mr Md Abdul Karim, Managing Director of PKSf and Ms Judith Herbertson, Country Representative of DFID Bangladesh signed the agreement.

PPEPP will implement comprehensive program for the inclusive development of 2.5 lakh extreme poor households of northwest, coastal region and the Haor area of the country. The project will be implemented in about 30 poverty-stricken upazilas.



Social Advocacy and Knowledge Dissemination Unit

Palli Karma-Sahayak Foundation (PKSf) established Social Advocacy and Knowledge Dissemination Unit in 2013 to build awareness on different critical social issues and thereby to establish human dignity of the marginalized people. This Unit disseminates knowledge and ideas for enhancing capability of such people, an activity which, in the long run, helps achieve sustainable development.

To celebrate the International Women's Day 2019, the Social Advocacy and Knowledge Dissemination Unit of PKSf arranged different programs including mass rally and discussion meetings through 82 Partner Organizations (POs) in ENRICH implementing 101 Unions: 18 from Dhaka, 18 from Chattogram, 12 from Sylhet, 8 from Barisal, 11 from Rajshahi, 20 from Khulna, 5 from Mymensingh, and 9 from Rangpur divisions.

Officials of different government organizations; teachers and students of different educational institutions; Imams and local dignitaries were present in these programs.

At present, the Unit is implementing various social development programs in 41 Unions under the ENRICH program through 27 POs. To raise awareness against child marriage, the Unit regularly organizes parents' assembly and mass rally.

On 30 January 2019, Eco-Social Development Organization (ESDO) arranged a mass rally at Auliapur in Thakurgaon Sadar upazila to raise awareness against child marriage, dowry, violence against children and women, terrorism and corruption. The program ended with a performance of *Gambhira* to raise awareness against child marriage, dowry and drug addiction.



To prevent early marriage and violence against children and women, HEED Bangladesh arranged a parents' assembly on 16 February 2019 at Pachgaon Union of Moulvibazar district. There, speakers said that parents, students and teachers need to work together to address these critical social issues. Mr Md Abdul Matin, GM of PKSf was present in both the programs.

Field Visits

- PKSF Chairman Dr Qazi Kholiquzzaman Ahmad visited TMSS and HEED Bangladesh, two Partner Organizations (POs) of PKSF at Moulvibazar district from 16-18 January 2019. He exchanged views with the health inspectors, teachers and officials of ENRICH program of TMSS in Amtoil Union Parishad office and HEED Bangladesh in Adampur Union. He also met the ENRICH officials of 8 Unions of Rajnagar upazila in a coordination meeting arranged by TMSS. Professor Shafi Ahmed, Member of PKSF General Body and Dr Md Jashim Uddin, Deputy Managing Director of PKSF accompanied him.



From 21-22 January 2019, Dr Ahmad visited TMSS at Bogura. PKSF's Managing Director Mr Md Abdul Karim and Deputy Managing Director Mr Golam Touhid accompanied him. They enjoyed a development fair and a cultural program arranged by TMSS. Dr Ahmad exchanged views with the elderly people of Shibganj Union and distributed cheques among the participants of Beggar Rehabilitation component. Then, they visited the Majhpara health center and an ENRICH Center. Dr Ahmad released a video documentary of UPP-Ujjibito and inaugurated an agricultural farm under the LIFT program.



Dr Ahmad visited different POs of PKSF in Chattogram and Rangamati districts from 01-06 February 2019. He attended a meeting at Kodolpur Union. He was also present in a

program reflected on the value chain development project titled 'Conservation of Natural Breeding Ground of Fishes and Development in the Halda River'; both arranged by IDEF. He was the Chief Guest in a cultural and sports competition at Hathazari upazila. PKSF MD Mr Md Abdul Karim chaired the program.

PKSF Chairman and MD jointly inaugurated an elderly fair. Then, wheel chairs, umbrellas and walking sticks were distributed among the elderly. PKSF's Deputy Managing Directors Mr Md Fazlul Kader and Dr Md Jashim Uddin were also members of the team.

From 03-04 February, Dr Ahmad attended a development fair at Guman Mordon Union and a prize giving ceremony of a cultural and sports competition at Mekhal Union, arranged by Ghashful. They visited the Halda River Lab, financed by PACE project, established at Chattogram University.



They exchanged views with the health inspectors, teachers and officials of ENRICH program at Kolompoti Union of Rangamati district.

On 05 February, he visited different activities of ENRICH program, implemented by Center for Integrated Program and Development (CIPD) at Shapchori Union of Rangamati Sadar upazila and exchanged views with the CIPD officials.

PKSF Chairman visited different activities of Rural Reconstruction Foundation (RRF) at Jashore from 27 February to 02 March 2019. He inspected 2 training programs -- 'TT Support Service' and 'TT Freelancing (Data Entry, SEO, Affiliate Market)' -- under SEIP project.

He also exchanged views with the members of UPP-Ujjibito Adolescent Girls' Clubs. PKSF's DMD, Mr Md Fazlul Kader and GM, Mr Abul Kashem accompanied him.

- On 08 February 2019, PKSF Managing Director Mr Md Abdul Karim visited different activities of Mukti Cox's Bazar. Mr Md Fazlul Kader, DMD of PKSF accompanied him during the visit.

They enjoyed a Beach Marathon arranged to raise awareness against fundamentalism and violence against women and a cycle rally to raise awareness against drug addiction. 147

students participated in the Beach Mini Marathon while 80 students participated in the cycle rally.



From 08-09 March 2019, PKSF MD visited different activities of 3 PKSF POs at Cox's Bazar district. He was present in the closing session and the prize giving ceremony of the employees' workshop of IDF. He inaugurated a cleanliness campaign at the sea beach. He also exchanged views with the officials of the POs working at Cox's Bazar. Then, he attended the annual employees' workshop of MAMATA. Mr Karim also visited the seaweed cultivation program of IDF. PKSF's DMD, Mr AQM Golam Mawla and AGM, Mr Md Shorful Islam accompanied him.

Mr Karim, visited different activities of 2 PKSF POs at Jashore on 22 March 2019. He laid the foundation stone of the training center of Jagorani Chakro Foundation (JCF). Then, he exchanged views with the senior officials of JCF. He was present in a program arranged to give Integrity Awards to the best employees of Shishu Niloy Foundation. PKSF's DMD Mr AQM Golam Mawla and AGM Mr Md Shorful Islam accompanied him.

- On 09 February 2019, Mr Md Fazlul Kader, DMD of PKSF visited various activities of Coast Trust. He witnessed the seaweed cultivation, safe dried fish production and crab culture being implemented by Coast Trust at Cox's Bazar district. He particularly visited the activities of an entrepreneur, Jahanara Begum, engaged in seaweed, mushroom, coco and coffee cultivation. He was the Chief Guest of a meeting on cleanliness and anti-sexual harassment.

From 21-24 February 2019, Mr Md Fazlul Kader visited different programs of SANGRAM at Barguna district. He exchanged views with the officials of the PO in an employees' assembly. He visited a value chain project: mung bean cultivation in the modern method. He also exchanged views with the farmers who cultivate mung bean. Mr Kader visited ENRICHed homes, households of the rehabilitated beggars and health camps. He also met the elderly people who received wheel chairs and old age allowances. Then, he visited adolescent girls' clubs, goat rearing in perch method, and tailoring program under the UPP-Ujjibito project.

On 24 March 2019, Mr Kader visited different activities of Sabalambay Unnayan Samity (SUS). He was the Chief Guest of a cultural competition and a wall magazine exhibition arranged by SUS.



- On 19 January 2019, Dr Md Jashim Uddin, DMD of PKSF was present in a program arranged to distribute monthly old age allowances by ARAB at Dohar upazila in Dhaka. A total of 6 elderly persons (including 3 freedom fighters) also received elderly awards in the program.

On 22 January 2019, Dr Md Jashim Uddin visited microenterprise program of BASTOB at Keraniganj and Dohar upazilas in Dhaka. He inaugurated an eye camp and attended a program arranged to distribute monthly old age allowances. He exchanged views with the official of the PO.

On 06 March 2019, Dr Md Jashim Uddin was present in a sports and cultural competition program arranged by BASA at Durgapur Union of Kapasia upazila in Gazipur district. He also exchanged views with the participants of 'Youth in Development' component of ENRICH program.

On 15 March 2019, Dr Md Jashim Uddin was present in an employees' workshop arranged by IDF at Rajshahi. Executive Directors of IDF, Shataful Bangladesh, PROYAS Manobik Unnayan Sangstha, Ashrai and Shapla Somaj Unnayan Sangstha were also present in the workshop.



Low Income Community Housing Support Project (LICHSP)

PKSF has been implementing the 'Low Income Community Housing Support Project' funded by the World Bank since 20 October 2016 to improve the living conditions of the low income people residing in some selected Municipalities and City Corporations.

Currently, at the rollout phase, seven Partner Organizations (POs) have been implementing the project in 12 municipalities.

Up to March 2019, BDT 301 million as loan and BDT 7.08 million as grants have been disbursed from PKSF to POs and BDT 253 million as loan to 884 borrowers of five POs implementing the project.



From 12-26 February 2019, a 10-strong team of the World Bank carried out an 'Implementation Support Mission', which visited

the project working areas in Sirajganj municipality and Cumilla City Corporation.

Ms Shilpa Gopala Rao, consultant, World Bank conducted the mid-term evaluation of the project from 9-15 March 2019. She visited the houses of the project participants at Jashore and Sirajganj municipalities.



On 14 March 2019, Ms Rao exchanged views with the Executive Directors and other senior officials of seven project implementing POs.

The meeting was presided over by PKSF Deputy Managing Director Mr Golam Touhid. Sustainability and field-level demand of the housing loan were discussed in the meeting.

Sustainable Enterprise Project (SEP)

To increase the adoption of environmentally sustainable practices by the targeted microenterprises, PKSF is implementing 'Sustainable Enterprise Project (SEP)' with support of the World Bank.

The project and mainstream program officers of PKSF visited 32 sub-project areas of 32 Partner Organizations (POs), to evaluate the Sub-project Concept Notes (SPCNs) and the process of evaluation and selection of the concepts.

Workshop

A day-long workshop on 'Preparing Detailed Sub-project Proposal (DSPP)' was held on 7 March 2019 at PKSF Bhaban for the approved 11 SPCNs submitted by 11 POs in the five sessions of the workshop.

Rules-regulations and guidelines relating to DSPP submission were discussed. PMU officials of SEP conducted these sessions. A total of 22 participants of 11 POs took part.

Internal Meetings of the SPCN Evaluation Committee

On 21 and 29 January 2019, the 2nd and 3rd meetings of the Internal SPCN Evaluation Committee took place at PKSF

Bhaban. Chaired by Mr AQM Golam Mawla, DMD of PKSF, the PMU staff presented the concept notes along with the budgets in the meetings.

Dr Akond Md Rafiqul Islam, Senior General Manager, PKSF; Mr Md Abul Kashem, General Manager, PKSF; Mr Zahir Uddin Ahmed, Deputy General Manager, PKSF and Project Coordinator and supervisors of the concerned POs of PKSF were also present at the meetings.



ABASON: A New Housing Loan Program Launched

PKSF has launched a program, 'ABASON' for the construction of houses and to extend and repair the existing ones for the poor to improve their living conditions. PKSF will implement it out of its own fund. Primarily, ABASON is being implemented in 26 upazilas of 18 districts through 15 POs of PKSF. As of March 2019, a total of BDT 150 million was disbursed to 15 POs while 8 POs have disbursed an amount of BDT 17.2 million to 78 borrowers. Necessary guidelines and documents have been prepared and distributed to all POs. Besides, to incorporate the 'Housing Product' in the existing software of the POs, necessary training on 'Rules and Main Features' of ABASON has been provided to the senior officials conducted jointly by software firms and POs. Selected working areas (upzilas) of ABASON are-Thakurgaon Sadar, Parbatipur, Bogura Sadar, Rajshahi Sadar, Jhikargacha, Sharsa, Chuadanga Sadar, Naogaon, Joypurhat Sadar, Panchbibi, Damoirhat, Badalgachhi, Shariatpur Sadar, Patiya, Anwara, Hathazari, Feni Sadar, Suborno Char, Bhola



Sadar, Moulvibazar, Kamalganj, Rajnagar, Sitakunda Sadar, Kishoreganj Sadar, Bajitpur and Kuliar Char.

Innovation for Civil Services

A 5-strong PKSF Innovation Team has been formed in line with the Government's 'Innovation Strategic Plan and Evaluation



Guideline 2015' to develop an institutional mechanism of innovation practices in Civil Service. In FY 2018-19, the PKSF Innovation team submitted 3 innovative ideas --Smart fund transfer, Real-time online training and Skill Learning Platform -- to the Cabinet Division. In January-March 2019, the team reviewed the progress of those ideas in the last 3-monthly meetings in PKSF. Representatives of the PKSF Innovation Team also attended 2 meetings held in the Financial Institutions Division. As part of smart fund transfer, BDT 29003 million has already been transferred to the bank accounts of the Partner Organizations through BEFTN and RTGS.

PKSF has piloted the 'Real-Time Online Training' with RRF at Jashore and conducted resource mapping for establishing a 'Skill Learning Platform'. Currently, PKSF is implementing 2 Small Improvement Projects on 'E-Recruitment System' and 'Biometric Staff Attendance System'.

A New Project for Microenterprise Development on the Cards

PKSF is all set to launch a new project for microenterprise development in Bangladesh with the support of Asian Development Bank (ADB). The 'Microenterprise Development Project (MDP)' will extend financial assistance to 40,000 micro-entrepreneurs through 80 POs of PKSF with focus on identified microenterprise business clusters. In view of this, a Loan Agreement and a Project Agreement were signed in NEC-2 Conference Room of Economic Relations Division (ERD), Ministry of Finance, Dhaka on 6 February 2019. ERD Secretary Mr Monowar Ahmed signed the Loan Agreement, while PKSF Managing Director Mr Md Abdul Karim signed the Project Agreement. Mr Manmohan Prakash, Country Director, Bangladesh Residence Mission of ADB signed both the agreements on behalf of his organization.



Environment and Climate Change Unit (ECCU)

Workshop on 'Role of PKSF as Direct Access Entity to GCF'

PKSF received accreditation to the Green Climate Fund (GCF) in 2017. The ECCU looks after it. PKSF organized a workshop on 'The Role of PKSF as Direct Access Entity to Green Climate Fund (GCF)' on 07 March 2019. Dr Qazi Kholiquzzaman Ahmad, Chairman of PKSF presided over the workshop. Mr Md Shahidul Islam, Additional Secretary, Economic Relations Division (ERD), Ministry of Finance was also present in the program. Mr Md Abdul Karim, Managing Director of PKSF delivered the welcome remarks.



Mr Nur Ahmed, Deputy Secretary of the Economic Relations Division (ERD) gave a presentation on 'A Journey towards Green Climate Fund (GCF): ERD's Role and Experience as the

National Designated Authority'. Dr Fazle Rabbi Sadeque Ahmed, Director, ECCU, PKSF made a presentation on 'Access to Green Climate Fund (GCF): Role of PKSF'.

GCF officials from Korea; representatives of different government ministries/departments/divisions, NGO's, social organizations, officers of PKSF and its Partner Organizations, and print and electronic media were present in the workshop.

Green Climate Fund (GCF) Mission

From 02-07 March 2019, three representatives of GCF -- Mr Patric Emiel Van Laake, Ecosystem Management Senior Specialist; Mr Frazier Gomez, Environment and Social Safeguard (ESS) Specialist; and Mr Brett Murphy Barstow, Project Officer, Division of Mitigation and Adaptation -- conducted the first GCF mission to PKSF. The mission reviewed the detailed project proposals and feasibility of the proposed activities, environment and social impacts, budget etc. GCF representatives also met PKSF Chairman Dr QK Ahmad, Managing Director Mr Md Abdul Karim, and Deputy Managing Director Mr Md Fazlul Kader. They discussed about the submitted project proposals of PKSF.

Field Visits

From 07-09 January 2019, Dr Fazle Rabbi Sadeque Ahmed, Director, ECCU visited the small enterprises under Sustainable Enterprise Project (SEP) being implemented by Partner Organizations (POs) namely, PMK, CIDIP, SDI, and SDS at Narayanganj, Munshiganj and Savar.

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

- Dr Md Jashim Uddin, Deputy Managing Director of PKSF presided over the third meeting of the Executive Committee of the 'People's Voice: Strengthening Implementation of SDGs in Bangladesh' platform. The meeting was held on 13 January 2019 at PKSF Bhaban.
- The third meeting of the Steering Committee of the platform was held on 23 January 2019 at PKSF Bhaban. The meeting was presided over by Mr Md Abdul Karim, Managing Director of PKSF while other members of the committee were present.

In the meeting, there was a detailed discussion on the progress of activities of the platform.

- The second meeting of the Advisory Committee of the platform was held on 31 January 2019 at PKSF Bhaban. Dr Qazi Kholiquzzaman Ahmad, Chairman of PKSF presided over the meeting.

Mr Md Abdul Karim, Managing Director of PKSF; Mr Asadul Islam, Secretary of the Financial Institutions Division, Ministry of Finance; Mrs Begum Monowara Hakim Ali, Member of the PKSF Governing Body; Dr M A Quasem,

Former member of PKSF Governing Body; Dr Pratima Paul Majumder, Member of PKSF's Governing Body; Dr Md. Jashim Uddin, Deputy Managing Director, PKSF; Mr Mahbubur Rahman, President, International Chamber and Commerce of Bangladesh (ICCB); and Dr Fazle Rabbi Sadeque Ahmed, Director (Environment and Climate Change) of PKSF were present.



Training

PKSF organizes several training courses at home and abroad of various lengths for its personnel as well as for the officials of the POs. These courses cover wide range of areas that are critical to alleviating poverty and smooth operation of different financial and non-financial activities. Training for capacity building and improvement of the officials and staff of PKSF is a regular process. PKSF always insists on to further organizational efficiency. PKSF follows a calendar drawn well ahead. The schedule is prepared with a close understanding of the possible demands from different wings of PKSF as well as of the Partner Organizations (POs).

In-country Training

In January-March 2019, a total of 09 PKSF officials participated in different training programs in 3 batches within the country.

Name of the Subject	Date & Venue	No. of the Participant	Organizer
Research Methodology for Social Science Researchers	03-22 February 2019 Bangladesh Academy of Rural Development	1	Bangladesh Academy of Rural Development (BARD)
Training Course on "Standard Course on VAT Budgetary Changes 2018-2019"	13-23 February 2019 Skylark Point, Bijoy Nagar, Dhaka	2	Bangladesh VAT Professional Forum
Training on "Protocol Formalities and Articulation"	10-14 March 2019 Bangladesh Society for Training and Development (BSTD)	6	Bangladesh Society for Training and Development (BSTD)

interventions. These training courses are designed to enhance the expertise of the participants for long-term organizational development and sustainability in implementing different programs and projects for inclusive and sustainable poverty reduction. In January-March 2019, PKSF organized training on 10 different modules for 498 PO officials and staff in 23 batches.

Course Title	Days	No of POs	No of Participants	Venue
Internal Audit for Operations of NGOs and MFIs	5	31	42	PKSF
Risk Management	5	18	21	PKSF
Procurement & Inventory Management	5	34	41	PKSF
VAT & Tax	5	36	42	PKSF
Software-based Monitoring & Supervision	4	41	62	PKSF and InM
Human Resource Management	4	18	21	PKSF
Ratio Analysis and Decision Making	5	17	21	PKSF
Accounts & Financial Management for Branch Accountants	4	129	138	InM
Microenterprise Operation & Management	4	79	90	InM
Training of Trainers	5	16	20	InM



Training for PO Officials

PKSF Training cell is literally engaged in providing training on everyday basis and often more than one training session take place simultaneously. It organizes some tailor-made training sessions for the employees of non-Partner Organizations, government and semi-government organizations on different managerial issues and the ways to social development



Intern Program

In spite of the pressing demands from the students and teachers of various universities, institutes and research organizations of

Dhaka and beyond, PKSF is insistent on a very structured selective process to allow the prospective internees to join PKSF for the furtherance of their academic/professional pursuit.

Four students from BUP, Bangladesh University and Stamford University are currently doing internship at PKSF.

Overseas Programs

A total of 06 PKSF officials participated in different overseas programs abroad during January-March 2019.

- Mr Md Abdul Karim, Managing Director of PKSF and Mr MA Matin, General Manager of PKSF participated in an exposure-cum-study visit on 'Use of Artificial Intelligence and Block chain Technology Development in Agricultural Sector' in China from 27 February to 04 March 2019. The visit was arranged by Goodrich International Ltd.



- From 29 January to 01 February 2019, a PKSF team comprising of Ms Farhana Nabi, Manager; Mr Md Monowar Hossain, Assistant Manager and Mr Md Mohidul Islam, Financial Analyst, PACE Project participated in a training on 'No Objection Tracking Utility System



(NOTUS) Training'. The training was financed by the PACE project and arranged by International Fund for Agricultural Development (IFAD) in Colombo, Srilanka.

- Professor Shafi Ahmed, Senior Editorial Advisor of PKSF attended a cultural program in Tripura, India from 06-07 January 2019. He led the HEED Cultural team, which reflected on PKSF activities in its performance.



Research

On 09 January 2019, the Research Division of PKSF arranged a presentation program on the concept of possibilities of usage



and inherent facilities of Randomized Controlled Trial (RCT) associated with various activities of PKSF. Mr Md Abdul Karim, Managing Director of PKSF presided over the program. Dr Abu S Shonchoy, Assistant Professor, Department of Economics, Florida International University, USA gave the presentation. A total of 28 participants including the senior officials of PKSF attended the program.

Besides, a meeting to present a research proposal titled 'Effectiveness of Community Based Approach in Enhancing Sustainable Resilience of the Climate Vulnerable Communities' was arranged by the Research Division of PKSF on 14 February 2019 at PKSF Bhaban. Mr Md Fazlul Kader, Deputy Managing Director of PKSF chaired the event, attended by a total of 21 PKSF officials including Dr Fazle Rabbi Sadeque Ahmed, Director (Environment and Climate Change) and Mr Md Hasan Khaled, Senior General Manager.

Credit Operations

Loan Disbursement to POs

During the financial year 2018-19 (up to November 2018), loan disbursement from PKSF to POs (Partner Organizations) is BDT 13811.40 million. Cumulative loan disbursement from PKSF to POs is BDT 324293.50 million up to November, 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 30 November, 2018 is mentioned below:

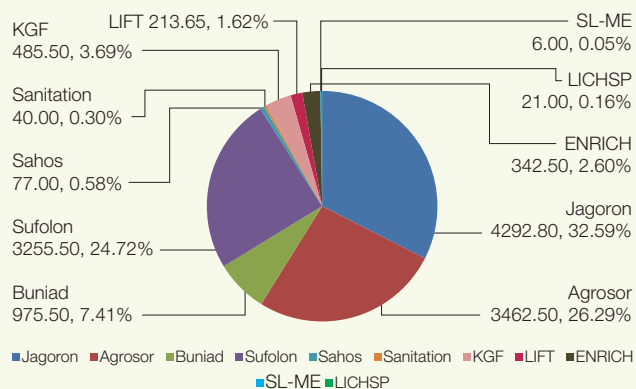
Programs/Projects	Loan Disbursement (PKSF to POs) Up to Nov-2018 (Cum. in million BDT)	Loan Outstanding (PKSF with POs) Up to Nov-2018 (in million BDT)
Mainstream Programs (including ID loan):		
BUNIAD	23013.00	3271.42
JAGORON	128844.29	20090.98
AGROSOR	57283.10	15214.34
SAHOS	1014.20	234.90
SUFOLON	83234.30	4438.20
KGF	7459.50	595.50
ENRICH	4790.41	2627.46
SDL	330.00	242.00
LIFT	1341.61	618.80
Others (including ID Loan)	2957.32	36.23
Total (Mainstream):	310267.73	47369.83
Projects**	0.00	0.00
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	220.00	209.11
Others (including ID Loan)	674.71	0.00
Total (Projects):	14025.76	406.32
Grand Total	324293.50	47776.15

FY Loan Disbursement (In Million BDT) PKSF to POs		
Programs/Projects	Loan Disbursement (FY 2017-18) (From July-2017 to Nov-2017)	Loan Disbursement (FY 2018-19) (From July-2018 to Nov-2018)
Jagoron	4292.80	4379.00
Agrosor	3462.50	3734.90
Buniad	975.50	1022.50
Sufolon	3255.50	3610.90
Sahos	77.00	3.00
Sanitation	40.00	20.00
KGF	485.50	427.00
LIFT	213.65	147.40
ENRICH	342.50	397.68
SL-ME	6.00	0.00
LICHSP	21.00	69.00
Total:	13171.95	13811.38

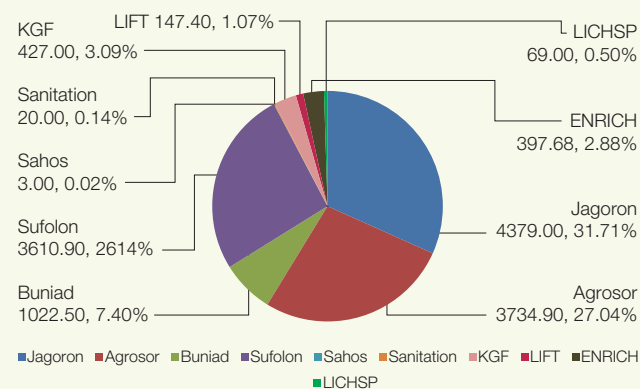
Loan Disbursement from POs to Borrowers

During the financial year 2018-19 (up to November 2018), loan disbursement from POs to borrowers is BDT 195.36 billion. Cumulative loan disbursement from POs to borrowers is BDT 3256.43 billion and the recovery rate of loan from borrowers to POs is 99.62%. At the end of November 2018, amount of loan outstanding of POs with borrowers is BDT 258.63 billion. At the same time, the number of borrowers is 10.41 million of whom 91.67 percent are women.

Component-wise Loan Disbursement in FY 2017-18 (up to Nov-2017) Million BDT



Component-wise Loan Disbursement in FY 2018-19 (up to Nov-2018) Million BDT



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 Kholiquzzaman Ahmad, Chairman

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

Dr. Pratima Paul-Majumder, Member

Ms. Parveen Mahmud, Member

Ms. Nazneen Sultana, Member

Dr. Toufic Ahmad Choudhury, Member

Ambassador Munshi Faiz Ahmad, Member

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Book Post

Seminar on SDG 13: Climate Action



The 'People's Voice: Strengthening Implementation of SDGs in Bangladesh', a PKSF knowledge disseminating platform organized a seminar on SDG 13: Climate Action (Take urgent action to combat climate change and its impact) on 10 February 2019. Mr Md Shahab Uddin, Hon'ble Minister for Environment, Forest and Climate Change was the Chief Guest of the event, presided over by Dr Qazi Kholiquzzaman Ahmad, Chairman of PKSF. Mr Md Abdul Karim, Managing Director of PKSF delivered the welcome remarks. Dr Sultan Ahmed, Director General of the Department of Environment gave the keynote presentation while Dr Asaduzzaman, former Director (Research) of Bangladesh Institute of Development Studies (BIDS) was the designated discussant.

The Chief Guest Mr Md Shahab Uddin said that his ministry is working to combat climate change fallout, keeping in focus the main notion of SDGs –'Leave no one behind'. He stressed on the need for working together to achieve the Sustainable Development Goals (SDGs) by 2030, and for actively engaging local government bodies in climate initiatives by non-governmental entities.

PKSF is working relentlessly for integrated human-centric development in the country, said Mr Md Abdul Karim, MD of PKSF. He informed the house that PKSF is playing an actively complementary role in the government's initiatives to achieve the SDGs in Bangladesh. He also referred to the SDGs-specific projects and programs of PKSF.

The keynote presentation was titled 'SDG 13: Climate action — Take urgent action to combat climate change and its impact'. Dr Sultan Ahmed noted that Bangladesh needs to take its own initiatives for adaptation and mitigation measures.

Dr Fazle Rabbi Sadeque Ahmed, Director (Environment and Climate Change) of PKSF also spoke in the seminar. He informed that PKSF has been directly working on climate change issues since 2012.

PKSF Chairman Dr QK Ahmad, in his speech, emphasized on the need for taking immediate initiatives to tackle climate change impacts. He asked the activists to identify the priority sectors to address the situation. Well-planned initiatives, developing internal capacity, proper utilization of internal resources, skilled manpower, proper coordination and monitoring are important areas for achieving the targets under Goal 13.

Dr M Asaduzzaman focused on the role of the Ministry of Environment, Forests and Climate Change in achieving SDG-13. He noted on the urgency to address the present crisis that threatens us and warned about further deterioration in future. Failure to achieve this goal, we will adversely affect realization of Goal-2 (Zero Hunger) and Goal-6 (Clean Water and Sanitation), added Dr M Asaduzzaman.

High-ups from different government and non-government offices, development partners and PKSF's Partner Organizations were present in the seminar. In the open discussion session, participants discussed on different aspects of climate change fallout and adaptation measures.