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PKSF Newsletter

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PKSF Bhaban

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PKSF Youth Conference 2019 Held



Amid festivities and fanfare, Palli Karma-Sahayak Foundation (PKSF) organized a two-day 'Youth Conference 2019' from 7-8 April 2019 at Bangabandhu International Conference Center in Dhaka. Hon'ble Information Minister Dr Hasan Mahmud, MP, was the Chief Guest at the inaugural session presided over by PKSF Chairman Dr Qazi Kholiquzzaman Ahmad. Mr Md Abdul Karim, Managing Director of PKSF delivered the welcome remarks. PKSF's Deputy Managing Director Dr Md Jashim Uddin spoke on the background of the event. More than 1,600 youth representatives, selected from the grassroots through different competitive events, participated in the conference.

The Information Minister said the youths of Bangladesh has played a big role in the country's stupendous economic growth over the past decade. He hoped that PKSF programs will help youths become more responsible and dutiful citizens.

There were three seminar sessions where youths teamed up to present nine papers on 'Bangabandhu, Liberation War and Bangladesh'; 'Education System in Bangladesh'; 'Skills Development and Employment'; 'Social Ills: Child Marriage, Dowry, Eve-teasing and Drug Abuses'; 'Violence and Terrorism'; 'Equality and Human Dignity'; 'Socio-Economic Discrimination'; 'Climate Change'; and 'Sustainable Development Goals'.

Two seminars were held on the opening day. Social Welfare Minister Mr Nuruzzaman Ahmed, MP, was the Chief Guest in the first seminar, and Agriculture Minister Dr Md Abdur Razzaque, MP in the second. In the third seminar - held on the closing day - Mr Saber Hossain Chowdhury, MP, Chairman of the Parliamentary Standing Committee on Environment, Forest and Climate Change was the Chief Guest and Mr Md Abul Kalam Azad, Chief Coordinator (SDGs), Prime Minister's Office was the Special Guest.

Advocate Md Fazle Rabbi Miah, MP, Deputy Speaker of the Jatiya Sangsad was the Chief Guest of the Closing Session of the conference. He lauded different sustainable development programs of PKSF at the grassroots.

Two anthologies of poems by PKSF Chairman Dr QK Ahmad -- *Bangladesh Amar Thikana* and *Oi Mohamanab* -- were unwrapped during the conference. Raffle draws, a performance by popular folk band Joler Gaan and a musical rendition by the cultural team of HEED Bangladesh of a lyrical poem, *Tarunner Proti Ahawvan*, composed by Dr QK Ahmad added to the festive mood of the mega event.

Environmental Award for PKSF Chairman



PKSF Chairman Dr Qazi Kholiquzzaman Ahmad, the eminent economist and Climate Change specialist, has been awarded the National Environmental Award 2019 in recognition of his lifelong contribution to pro-environment campaigns and education.

On 20 June 2019, Hon'ble Prime Minister Sheikh Hasina handed over the award to Dr Ahmad at an event to mark the World Environment Day-2019 at Bangabandhu International Conference Centre (BICC).

BEA Felicitates QK Ahmad



Bangladesh Economic Association (BEA), a scholarly body of the academics in the fields of Economics and Development, felicitated Dr Qazi Kholiquzzaman Ahmad, Chairman of PKSF, on his being awarded 'Swadhinata Puraskar', the highest State civilian honour of Bangladesh.

BEA President Prof Abul Barakat chaired the felicitation event organized at Institution of Engineers, Bangladesh on 4 May 2019. Bangladesh Bank Governor Mr Fazle Kabir was the Chief Guest.

Farewell to Former Managing Director



Mr Md Abdul Karim successfully served as the 9th Managing Director of PKSF from 1 April 2013 to 30 June 2019. On his last working day at PKSF, a grand event was organized to bid him farewell and honour him with a lifetime achievement award.

The program held at PKSF Auditorium was presided over by PKSF Chairman Dr Qazi Kholiquzzaman Ahmad. Members of PKSF Governing Body and General Body and other officials; Executive Directors of different Partner Organizations of PKSF; representatives from various government offices; and the family members of Mr Md Abdul Karim attended the program.

Mr Karim was honoured with an *Uttariya*, a crest, flowers, important publications of PKSF, and other gifts. A short video on the life of Mr Karim was also shown.

New Managing Director Takes Office



Mr Mohammad Moinuddin Abdullah has joined PKSF as its 10th Managing Director. He took office on 01 July 2019 for a three-year term.

Mr Abdullah had a 35-year successful career in Bangladesh Civil Service. He joined public service in 1983 and, in August 2018, he retired as a Senior Secretary in the Ministry of Agriculture.

Earlier, he served as Secretary in the Ministry of Housing and Public Works, Secretary/Secretary In-Charge in the Ministry of Industries, Director General of the Prime Minister's Office and Divisional Commissioner of Dhaka.

The career-bureaucrat served in different regions of Bangladesh in field administration.

Born in 1959 in Cumilla, Mr Abdullah obtained graduation and post-graduation in Soil Science from the University of Dhaka. In his long illustrious professional career, he participated in various capacity development programs at home and abroad.

PKSF, through a vast range of interventions, is tirelessly working to ensure sustainable development and human dignity of the poor. Mr Abdullah's leadership is expected to add further momentum to these initiatives of PKSF.

Closing Ceremony of UPP-Ujjibito Project



The €1.05-million 'Ultra Poor Programme (UPP)-Ujjibito' -- a component of the Food Security 2012 Bangladesh-Ujjibito project funded by the European Union (EU) -- was implemented from November 2013 to April 2019 in 1,724 Unions. The objective of the project was to ensure sustainable

graduation of nearly 325,000 vulnerable and women-headed households from ultra-poverty.

To mark the completion of the project, a concluding seminar was arranged on 28 April 2019 at PKSf Bhawan.

Dr Qazi Kholiquzzaman Ahmad, Chairman of PKSf was the Chief Guest of the seminar presided over by Mr Md Abdul Karim, Managing Director of PKSf.

Mr Manfred Fernholz, First Secretary, Delegation of the European Union to Bangladesh was the Special Guest of the event. Mr Golam Touhid, Deputy Managing Director of PKSf delivered the welcome remarks.

Dr AKM Nuruzzaman, General Manager of PKSf and Team Leader of UPP-Ujjibito presented on key features of the project.

More than 200 people, including officials of PKSf, European Union and POs concerned, participated in the seminar.

Vietnam's Le Ngoc's Performances at PKSf

Vietnam National Drama Theater, Le Ngoc, took part in the maiden seven-day 'Bangladesh International Theatre Festival' organized by the Ministry of Cultural Affairs from 20-26 June 2019 at Bangladesh Shilpakala Academy.

Ms Pham Thi Hong, Executive Director of Center for Education and Community Development (CECD) of Vietnam led the theater group.

On 23 June 2019, the cultural team presented a very colourful cultural program at PKSf Auditorium. They enthralled the audience with their performances.

Then, Le Ngoc Theatre staged a worship dancing titled 'Ngu Bien (Five Transformations)' that includes 5 characters -- Saint 'Fifth Brother', Saint 'Second Sister', Saint 'Hoang Muoi', Saint 'Aunt Bo' and Saint 'Teen Girl'.



It showcased some traditional aspects of Vietnamese culture only through soliloquy.

Special Fund



Beyond the regular and appropriate financing for the poor and extremely poor, PKSf established a Special Fund in 2010 out of its own resources.

The Fund is used to help poor and ultra-poor people in critical needs. Emergency assistances are also provided to employees of Partner Organizations.

Recently, a donation of Tk 2,00,000 was made from this Fund in favour of Aalok Shikkhaloy, a school at Agargaon, Dhaka for disadvantaged slum children.

PKSf Deputy Managing Director Dr Md Jashim Uddin handed over the cheque to Rasheda Ahsan (Director) and Rawnak Akter (Treasurer) of Aalok Shikkhaloy for the purchase of education materials.

PKSF has been implementing 'Promoting Agricultural Commercialization and Enterprises (PACE)' project -- jointly financed by PKSF and International Fund for Agricultural Development (IFAD) -- since 2015. In addition to financial services for microenterprises, PACE has so far undertaken 63 sub-projects that provide technical, technological and marketing support to over 2.5 lac microentrepreneurs in 127 upazilas of 37 districts through 42 Partner Organizations (POs). Moreover, a total of 20,273 microentrepreneurs are receiving technological support through seventeen technology transfer sub-projects.

Workshops

- » On 25 April 2019, a review workshop on Agrosor program under the PACE project was organized at PKSF Bhaban. Mr Md Fazlul Kader, Deputy Managing Director of PKSF presided over the workshop. Representatives from 30 POs of PKSF participated in the workshop.
- » To review the progress and challenges of value chain interventions under PACE, an annual review workshop was organized on 12 May 2019 at PKSF Bhaban. A total of 50 value chain facilitators from PACE-implementing POs participated in this.



- » A detailed 'Communication Strategy for Nutrition Behavior Change' has been prepared under the project. To implement this, five workshops were organized from 19-27 June 2019 at five different venues in Bogura, Jashore, Savar, and Chattogram. A total of 145 officials from PKSF and its POs attended these workshops.

Policy Dialogue

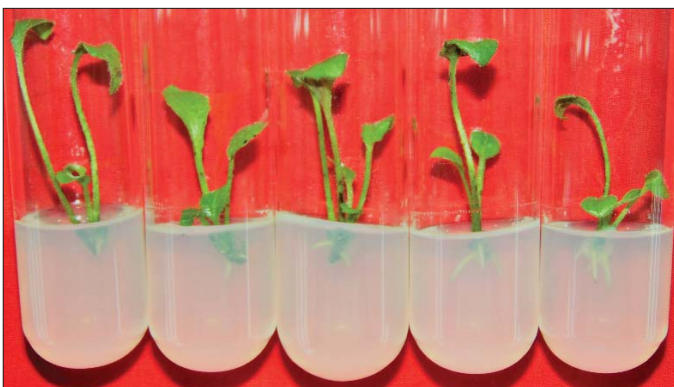
A policy dialogue on 'Promotion of non-firm microenterprises through value chain development' was held on 23 June 2019 at PKSF. Mr Md Fazlul Kader, DMD of PKSF chaired the event while Mr Abdur Rob, a consultant, presented the policy paper. Dr Mustafa K Mujeri, Executive Director of Institute for Inclusive Finance and Development (InM) gave his feedback for improvement. Participants from different

government and non-government organizations, non-farm microentrepreneurs and PKSF officials attended the event.



Final Project Design Mission

In continuation of the PACE project, a new IFAD-supported project titled 'Rural Microenterprise Transformation Project (RMTP)' is currently being formulated. To finalize the project design, a five-member project design mission of IFAD visited different microenterprise and value chain activities of PKSF from 12-23 May 2019. In addition to providing financial services to microenterprises, RMTP will conduct value chain development activities in different potential agricultural sub-sectors like livestock, high value crops, fisheries etc. A wrap up meeting of the mission was held on 23 May 2019. High officials of Economic Relations Divisions, Ministry of Finance, were present in the meeting.



Since 2010, PKSf has been implementing the 'Enhancing Resources and Increasing Capacities of Poor Households towards Elimination of their Poverty (ENRICH)' program. The program aims to create an enabling environment for the poor to live a humanly dignified life. Currently, ENRICH is being implemented in 202 Unions across the country through 116 Partner Organizations (POs) of PKSf.

Academic Scholarship: PKSf, under its Programs-Support Fund, awarded scholarships, amounting to BDT 6,72,36,000, to 5,603 students of Higher Secondary level. Children of the participants -- especially of disadvantaged communities such as Dalit/Harijan, small ethnic groups, Bedeset -- of various PKSf programs are eligible for the scholarship. Executive



Directors of the PKSf POs received the scholarship cheques on behalf of the recipients at a program organized at the PKSf Bhaban on 11 April 2019. Dr Qazi Kholiquzzaman, Chairman of PKSf was the Chief Guest of the program chaired by Mr Md Abdul Karim, Managing Director of PKSf.

Training: A two-day training program on 'Enterprise selection and development' was held at PKSf from 24-27 June 2019.



A total of 222 officers from 116 POs took part in it. PKSf's Deputy Managing Director Dr Md Jashim Uddin and Senior General Manager Mr Md Mashiar Rahman spoke in different sessions of the training.

Field Visit: On 21 June 2019, 50 students from Dhaka School of Economics (DScE) visited various field-level activities under ENRICH being implemented by Society for Development Initiative (SDI) in Ghior upazila of Manikganj.



Progress of Regular Activities

Healthcare Services: In April-June 2019, a total of 2,11,748 people received various essential healthcare services through courtyard meetings, Static Clinics, Satellite Clinics and Health Camps. Of them, 710 people underwent cataract surgery for free.

Education: As of June 2019, a total of 1,75,349 students received educational assistance through 6,606 Educational Assistance Centers.

Bandhu Chula and Solar Home System: Eco-friendly improved cooking stoves, commonly known as Bandhu Chula, were installed in 122 households and solar home systems in 39 households in the quarter.

ENRICH Centres and ENRICHed Homes: In this quarter, a total of 3,279 Ward meetings were held at 1,449 ENRICH centers. Besides, 11,911 houses have been transformed into ENRICHed homes in selected areas.

Beggar Rehabilitation: Sixty beggars were successfully rehabilitated in April-June 2019.

Youth in Development: In this quarter, 18,289 youths were trained on 'Self-realization, leadership development and duties of the youth'. Moreover, 45 youths found employment after successfully completing different technical and income generating training programs.

Sports and Cultural Activities: Various sports and cultural events were organized in 202 ENRICH Unions in this quarter.

Special Savings: A total of 93 members saved BDT 69,9000 in April-May 2019 under the program.

Academic Seminar on Extreme Poverty

To share the learning and the best practices of UPP-Ujjibito component and other projects to reduce poverty sustainably and to improve the quality of life of the extreme poor, an academic seminar on four thematic areas of extreme poverty was held on 29-30 April 2019 at PKSF Bhaban.



On 29 April, the first session -- 'Addressing Extreme Poverty: Nutrition Security -- Learning from Ujjibito and other projects' -- was presided over by Dr Ahmed Mushtaque Raza Chowdhury, Former Vice Chairperson of BRAC. Professor Khaleda Islam of Dhaka University presented the keynote paper.

On 30 April, the first session -- 'Addressing Extreme Poverty: Targeting is a key -- Learning from Ujjibito and other projects' -- was presided over by Dr Tapash Kumar Biswas, Director (Research) of PKSF. Dr SM Zulfiqar Ali, Bangladesh Institute of Development Studies (BIDS) presented the keynote paper.



Mr Khandakar Jahurul Alam, Executive Director of CSID chaired the second session titled 'Addressing Extreme Poverty: Disability Inclusion -- Learning from Ujjibito and other projects'. Mr Md Rashidul Islam, Project Coordinator of Handicap International presented the keynote paper.

The second session titled 'Addressing Extreme Poverty: Resilient Livelihood -- Learning from Ujjibito and other projects' was chaired by Dr Reazul Islam, former Int'l Team Leader of PROSPER. Professor MA Baqui Khalily of Dhaka University presented the keynote paper.

Impact Assessment of ENRICH



program, an external evaluation study titled 'Pathway to Sustainable Development and Human Dignity and Choice' was carried out by the Institute of Development Studies (IDS), University of Sussex, UK. The study was led by eminent development economist and researcher Dr Martin Greeley.

On 16 June 2019, an experience sharing seminar, presided over by PKSF Chairman Dr Qazi Kholiquzzaman Ahmad, on the ENRICH program was arranged at PKSF Bhaban.

Dr Martin Greeley made a presentation on his research study. He analyzed the impacts of different ENRICH components in establishing human dignity of the poor.

With the aim of establishing human dignity, PKSF is successfully implementing its flagship development program -- ENRICH. To ensure an independent assessment of the

Workshop: Program for Adolescents

PKSF has launched 'Program for Adolescents' with the theme 'Invest in Adolescents for Sustainable Development'. The goal of the program is to facilitate proper education, values and patriotism among 3.60 crore youths of the country. The



program will be implemented in 230 upazilas of 59 districts from July 2019.

PKSF Chairman Dr Qazi Kholiquzzaman Ahmad inaugurated the Program on 16 June 2019 at an event held at PKSF Bhaban. Mr Md Abdul Karim, Managing Director of PKSF delivered the welcome remarks at the opening ceremony attended by Executive Directors, Focal Persons and Program Officers of selected 68 Partner Organizations (POs) of PKSF attended the function.

After the inauguration ceremony, a two-day workshop on 'Program Implementation Strategies' was held on 16-17 June 2019. The program was followed by a colorful cultural performance by physically challenged children. CIDIP, a PO of PKSF, arranged the program.

Cultural and Sports Program

As part of inclusive development, PKSF has been implementing 'Cultural and Sports Program' for children and youths through 62 Partner Organizations (POs) since 2016. The program covers about 3,500 schools, colleges and madrasas across the country. In April-June 2019, a total of 900 sports and cultural events have been organized. In addition, the Program arranges different events to develop moral values, increase the practice of language, science and technology, and protect environment.

To raise awareness against sexual harassment, different activities -- rallies, workshops, discussions, drama and debate competitions -- are being conducted in 20 selected working areas. In addition, cleanliness and tree plantation campaigns are also being conducted in these areas.

Field-level activities

- » TMSS organized a mathematics, recitation, storytelling, music and dance competition in Adamdighi of Bogura on 11 April 2019.
- » On 30 April 2019, Dabi Moulik Unnayan Sangstha organized a cleanliness program at Chakpran High School in Naogaon.
- » Karmojibi Kallayan Sangstha organized a cleanliness program on 15 June 2019 at Khankhanapur in Rajbari.
- » To create awareness against drug abuse, militancy and child marriage, OSAKA organized a mini cycling event in Ishwardi, Pabna on 6 May 2019. From 8 educational institutions, 78 students took part in the event.
- » Palli Pragati Samiti organized an Islamic cultural program, prize giving ceremony and iftar mahfil at Patuakhali Government Orphanage on 22 May 2019.



- » Grameen Jana Unnayan Sangstha, a PO of PKSF, organized inter-class story writing competition, mathematics, poetry recitation, extempore speech and singing competition on 20 June 2019 at Bhuyarhat Yakub School in Charfesson of Bhola.
- » On 24 June 2019, Protyashi organized an inter-school football tournament at Chakaraia upazila in Cox's Bazar to raise awareness against drug abuse. Eight schools of the upazila participated in the tournament.

Field Visits



» PKSF Chairman Dr Qazi Kholiquzzaman Ahmad was present as the Chief Guest in a workshop arranged by Faria Lara Foundation on 16 April 2019 at Dhandoba Union of Rajendrapur upazila in Gazipur. Representatives of different social awareness groups were present in the workshop. Eminent litterateur Dr Selina Hossain, Ekushey Padak winner Ms Shyamoli Nasrin Chowdhury, Professor Dr Zaheda Ahmad, eminent psychiatrist Dr Mohit Kamal, PKSF's Deputy Managing Director Dr Md Jashim Uddin were also present in the program. They later visited different field-level programs of the organization.

» On 29 May 2019, PKSF Managing Director Mr Md Abdul Karim visited different activities of Rural Reconstruction Foundation (RRF) in Jashore.

He inspected value chain activities and exchanged views with farmers. Then, he inaugurated a fisheries service and information centre. In addition, Mr Karim was the Chief Guest in a workshop on SDG implementation at local level, arranged by Dumuria Upazila Parishad of Khulna, and in the inauguration session of a training program arranged by Bangladesh Shrimp and Fish Foundation.

The PKSF Managing Director visited different activities of

MAMATA, another PO of PKSF from 23-24 June 2019 at Patiya and Hathazari upazilas of Chattogram district. At Monshertek of Patiya, he inaugurated a 'Turkey Parent Stock Farm and Hatchery'. He was also present as the Chief Guest in various programs to distribute Elderly Awards; Best Children Awards; old age allowances; and cheques for beggar rehabilitation.

» From 18- 20 April 2019, Mr Md Fazlul Kader, Deputy Managing Director-1 of PKSF visited various activities of Satkhira Unnyon Sangstha (SUS) and Unnayan Procheshta in Satkhira.

He exchanged views with the senior PO officials and local entrepreneurs and dignitaries. Mr Kader inspected the activities of pro-biotic zones, demo farms, prawn farms and pro-biotic stall of SUS, a dairy farm run by Unnayan Procheshta.

Mr Fazlul Kader visited Center for Community Development Assistance (CCDA), a PKSF PO at Cumilla on 04 May 2019. He exchanged views with PO officials, and visited an activity of the PACE project on increasing income of the entrepreneurs through prawn PL production in floodplains and extension of carp-prawn mixed culture.





On 19 May 2019, Mr Kader visited different activities of Torongo, a PO of PKSf at Mirpur in Dhaka. In addition to microcredit program, the PO manufactures and exports different kinds of products using environment-friendly materials including jute, water hyacinth, Hogla, palm leaves, fibers of banana tree, bamboo, cement bags, jute clothes, packets of chips, rice bags etc.

On 14 June 2019, Mr Kader visited Society for Development Initiatives (SDI), a PKSf PO in Dhamrai. He attended different programs arranged by SDI including science fair, a free medical camp, safe agriculture fair, and awareness raising workshop on production, preservation and marketing of safe vegetables.

» From 28-30 April 2019, Dr Md Jashim Uddin, Deputy Managing Director-2 of PKSf visited different activities of GRAMAUS and ASPADA, two POs of PKSf at Fulpur and Bhaluka upazilas of Mymensingh.

He inspected the activities of Beggar Rehabilitation component of ENRICH program and exchanged views with the teachers, health officers, youths, elderly people and indigenous people. Then, Dr Jashim Uddin enjoyed a cultural program arranged by GRAMAUS Model



Academy under the Cultural and Sports Program. He also exchanged views with the credit officers of the POs.

From 10-11 June 2019, Dr Jashim Uddin visited Shariatpur Development Society (SDS) in Shariatpur district. He inspected Majherchar School at Alaolpur Union of Gosairhat upazila and inspected different activities of SDS in different upazilas.

He also attended an assembly of farmers and branch managers. He inspected training programs, agricultural farm and goat farms run by SDS.

From 21-23 June 2019, he visited SKS Foundation in Gaibandha. He inspected different field-level activities.

» On 11 April 2019, Mr Golam Touhid, Deputy Managing Director-3 of PKSf visited different activities of Center for Innovation Development and Practices (CIDIP) in Cumilla. He attended a farmers' workshop on agricultural mechanization.

After the workshop, Mr Touhid was present in an employees assembly of CIDIP. Teachers and health officers of ENRICH program participated in the assembly.

At present, CIDIP is implementing education assistance activities through 157 branch offices.



SEIP Project

PKSF has been implementing the 'Skill for Employment Investment Program (SEIP)' project since 2015. Currently, SEIP is providing skills development training to the disadvantaged, underprivileged and unemployed youths in different trades through 32 training institutes in 26 districts.

Target and Achievement

A total of 10,011 youths were enrolled in 400 batches and 9,882 youths completed training successfully in the 1st phase of the project. Of them, 7,885 have got jobs and 234 trainees have found overseas employment.

In the second phase of the project (up to 28 May 2019), 3,302 youths were enrolled in different training programs. Of them, 2,213 successfully completed training. So far, 1,190 trainees have found employment. In addition, 13 of them found overseas employment.

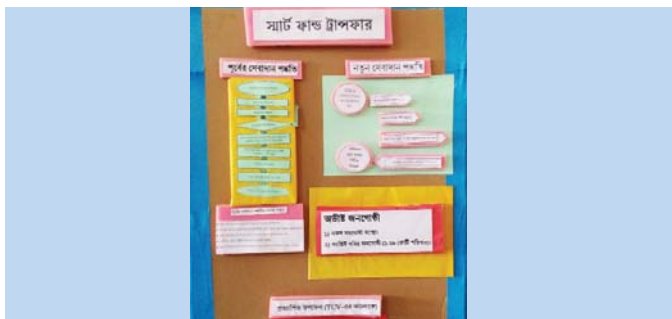
Inauguration of Training: On 16 June 2019, PKSF Managing Director Mr Md Abdul Karim inaugurated 'IT Freelancing' training program under the SEIP project at CodersTrust Bangladesh in Mirpur. Mr Ataul Gani Osmani, Country Director of CodersTrust chaired the event. Former



Education Secretary Mr Md Nazrul Islam Khan, Co-founder of CodersTrust Bangladesh Mr Aziz Ahmad, and CEO of CodersTrust Global Mr Mads Galsgaard, were also present at the ceremony.

Innovation for Public Services

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



Evaluation Guideline 2015' to promote innovative practices in Public Service -- is carrying out different innovative activities.

Led by PKSF General Manager Dr AKM Nuruzzaman, the team has taken an initiative to develop an annual innovation strategic plan and upload it on the PKSF website.

From 26-29 May 2019, a five-day training on 'Innovation in Public Services' was jointly organized by the Bangladesh Insurance Academy and the a2i program. The objective of the event was to promote undertaking different innovative activities to make public services more available, time and cost-effective to the people.

Environment and Climate Change Unit (ECCU)

Submission of Entity Work Programme (EWP) to GCF

PKSF, the Accredited Entity of the Green Climate Fund (GCF), has prepared and submitted the Entity Work Programme (EWP) to GCF on 26 April 2019.

The EWP contains 13 potential projects to be submitted by 2021. One of these projects titled 'Extended Community Climate Change Project-Flood (ECCCP-Flood)' is under the review of the senior management of GCF.



Low Income Community Housing Support Project (LICHSP)

PKSF has been implementing the 'Low Income Community Housing Support Project' funded by the World Bank (WB) since October 2016 to improve the living conditions of the low income people residing in selected municipalities and city corporations.

Currently, in the Rollout phase, seven Partner Organizations (POs) are implementing the project in 12 municipalities. A total of BDT 353 million as loan and BDT 7.08 million as grants has been disbursed from PKSf to POs while BDT 335.60 million as loan has been disbursed to 1,162 borrowers of seven POs.

From 1 to 16 April 2019, a World Bank team carried out an 'Implementation Support Mission' to complete the mid-term review of the project and to provide implementation support.

An experience sharing visit was organized from 6-8 May 2019 in the working area of Ad-din Welfare Centre in Jashore. Officials of four POs participated in it and shared their learning and experiences of the LICHSP project.

On 26 June 2019, a workshop titled 'Learning Sharing Workshop' was organized at PKSf Bhaban. Mr Golam



Touhid, Deputy Managing Director of PKSf inaugurated the event while Dr AKM Nuruzzaman, General Manager of PKSf moderated the sessions. Different issues on housing loan software and field-level experiences of the LICHSP project were discussed in the workshop. Senior officials of the Software Company and the POs, implementing the project, participated in the workshop.

ABASON Loans



PKSf is implementing a program titled 'ABASON' out of its own fund to provide financial and technical support to the disadvantaged people living in remote places for construction or repairing their houses.

The ABASON program is being implemented in 26 upazilas of 15 districts through 15 Partner Organizations of PKSf.

As of June 2019, a total of BDT 150 million was disbursed to 15 POs while the POs have disbursed an amount of BDT 74.4 million to 315 borrowers to constructing or new houses.

Agricultural Mechanization Program

In addition to training, technology transfer and technical support, PKSf is piloting financial services for low-cost agricultural mechanization.

The Agricultural Mechanization Program seeks to address different challenges of agricultural sector including reduction of arable land and adverse effects of climate change. Primarily, it will be implemented in 5 districts: Dinajpur, Chuadanga, Cumilla, Bhola and Joypurhat.

So far, PKSf has disbursed funds to two Partner Organization, Grameen Jano Unnayan Sangstha (GJUS) of Bhola and Ahead Social Organization (ASO) of Joypurhat.

PKSf Chairman Dr Qazi Kholiquzzaman Ahmad handed over the cheque to the GJUS Executive Director to inaugurate the Agricultural Mechanization Program.



PKSF is implementing a project titled 'Sustainable Enterprise Project (SEP)' jointly financed by PKSF and World Bank. The project is providing assistance to microenterprises to increase adoption of environment-friendly technologies and to enhance their marketing and brand development capacity.

Meeting of SPCN Evaluation Committee

On 18 April 2019, the 4th meeting of the internal SPCN Evaluation Committee was held at PKSF Bhaban. The meeting was chaired by PKSF Deputy Managing Director-4 Mr AQM Golam Mawla. The SEP Project Management Unit (PMU) presented the concept notes. Sr. General Manager Dr Akond Md Rafiqul Islam, General Manager Dr Sharif Ahmed Chowdhury, Deputy General Manager and Project Coordinator of SEP Mr Zahir Uddin Ahmed, and supervisors of the POs concerned were present at the meeting.

World Bank's Implementation Support Mission

A team of The World Bank carried out the 2nd Implementation Support Mission of SEP from 8-21 April 2019. The progress and current status of SEP were discussed during the mission.

Presentation of DSPPs

A technical committee chaired by Dr Fazle Rabbi Sadeque Ahmed, Director (Environment & Climate Change) of PKSF, has been formed to evaluate the Detailed Sub Project Proposals (DSPPs) under SEP. A two-day meeting of the committee was held on 13 and 15 May 2019. There, representatives of 11 POs presented on their proposals.



Agrosor Loan Disbursement

Under SEP, BDT 570 million was disbursed as loan to 11 POs on 25 April 2019. PKSF's Managing Director Mr Md Abdul Karim and DMD Mr Md Fazlul Kader; officials of the World Bank, PMU staffs and the Executive Directors of the relevant POs were present at the event.

Training

An orientation training program was arranged from 5-7 May 2019 for the newly appointed PMU staffs of Sustainable Enterprise Project (SEP). Also, the employees received training on various occasions in June 2019 on the Project's implementation guidelines, policies and relevant documents.

PPEPP: New Project for Inclusive Development of the Ultra-poor

The 1-year Inception Phase of Pathways to Prosperity for Extremely Poor People (PPEPP) project took off on 01 April 2019. With a set of multidimensional components, the project seeks to ensure poverty alleviation and sustainable development of 2.5 lakh extremely poor households covering up to 10 lakh people during 2019-2025.

A workshop on PPEPP's Results Chain and Logical Framework took place at the Training Center of Gram Bikash Kendra (GBK) in Parbatipur upazila of Dinajpur during 20-24 May 2019. The workshop was conducted by PKSF's Deputy Managing Director Mr AQM Golam Mawla. Officials of PPEPP Project Implementation Unit and representatives of selected POs attended in the workshop.

The second coordination meeting of PPEPP project took place at PKSF Bhaban on 27 June 2019. On behalf of the UK Department for International Development (DFID), the financier of the Project, Team Leader Dr Simone Field and Livelihood Advisor Mr ABM Feroz Ahmed participated in the



meeting. Deputy Managing Director Mr AQM Golam Mawla, General Manager Dr Sharif Ahmed Chowdhury and other officials of PKSF were present at the meeting. The first coordination meeting of the Project took place at the DFID's Bangladesh office on 28 May 2019.

Training

PKSF organizes different training courses at home and abroad of various lengths for its personnel as well as for the officials of the POs. These courses cover a 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.

Training for PO Officials

In April-June 2019, PKSF organized training on 8 different modules for 314 PO officials and staff in 15 batches.

| Course Title | Days | No of POs | No of Participants | Venue |
|--|------|-----------|--------------------|------------|
| Accounting for Non Accountants | 5 | 33 | 41 | PKSF |
| Risk Management | 5 | 16 | 20 | PKSF |
| Software-based Monitoring and Supervision | 4 | 14 | 21 | PKSF |
| Human Resource Management | 4 | 18 | 21 | PKSF |
| Ratio Analysis and Decision Making | 5 | 17 | 21 | PKSF |
| Accounts and Financial Management for Branch Accountants | 4 | 76 | 86 | InM |
| Microenterprise Operation and Management | 4 | 49 | 64 | InM |
| Total | | | | 314 |



Overseas Programs

Five PKSF officials participated in different overseas programs during April-June 2019.

| Name of the Participant | Date and Venue | Organizer |
|---|-------------------------------------|--|
| Mr Md Abdul Karim Managing Director | 21-23 April 2019, Brunei | Govt. of Bangladesh |
| Mr Md Abdul Karim Managing Director | 06-07 June 2019, Japan | Asia-Pacific Rural and Agricultural Credit Association (APRACA) |
| Dr Fazle Rabbi Sadeque Ahmed, Director (Environment & Climate Change) | 08-12 April 2019, South Korea | Green Climate Fund (GCF) |
| Dr Akond Mohammad Rafiqul Islam, Sr. General Manager | 29 April -03 May 2019, Turkey | PRiME (Programme in Rural Monitoring & Evaluation) |
| Mr SM Niaz Mahmud, Value Chain Specialist, PACE Project | 12-21 May 2019, China | Rural Reconstruction Foundation (RRF) |



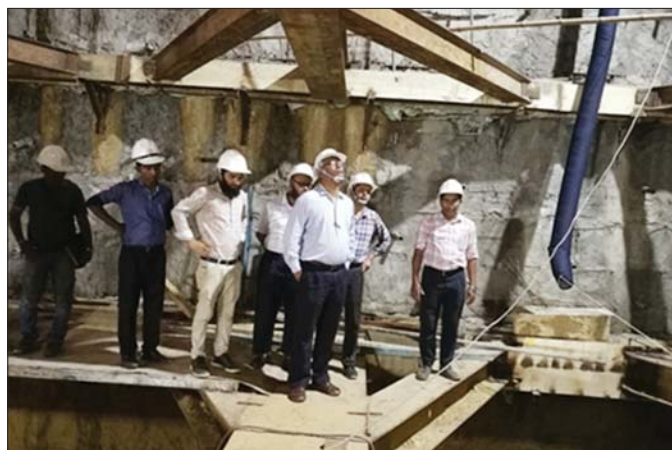
In-Country Training

In this quarter, a total of 127 PKSF officials participated in different training programs within the country.

| Name of the Subject | No. of Participants | Date | Organizer |
|--|---------------------|------------------------|--|
| Leadership Certificate in Managerial Communication (LCMC) | 1 | 15 March-26 April 2019 | IBA, University of Dhaka |
| Advanced Training of Trainer (AToT) | 5 | 27-30 April 2019 | Bangladesh Society for Training and Development (BSTD) |
| E-Filing Software | 75 | 22 April 2019 | PKSF |
| Orientation Training | 23 | 05-07 May 2019 | PKSF |
| Inclusive Employment for the person with intellectual disabilities in Bangladesh | 1 | 21-23 May 2019 | SWID-Bangladesh |
| Innovation in Public Service | 2 | 26-30 May 2019 | Bangladesh Insurance Academy |
| Building an Innovation Economy in Bangladesh- Innovation Management Perspective | 2 | 12-13 June 2019 | Daffodil International University |
| Guidelines of Different programs of the SEP project | 18 | 17-19 June 2019 | PKSF |

Total 127 participants

Shyamoli Building Construction Project



Construction of the 13-storey PKSF Commercial Building at Shyamoli in Dhaka began on 5 July 2018 under close supervision of consulting firm BRTC-BUET.

Concord Engineers & Construction Ltd is in charge of construction. Shore piling and earth excavation work have been completed. To review the overall progress of the project, three coordination meetings were held on 17 April, 21 May and 27 June 2019 at PKSF Bhaban.

The officials of PKSF as well as BRTC-BUET and Concord Engineers were present in these meetings. The quality of construction materials are regularly checked in the laboratory of BRTC-BUET.

Mass Rally against Child Marriage



PKSF's Social Advocacy and Knowledge Dissemination Unit regularly organizes mass rallies in participation of the POs in different Unions under the ENRICH program.

In line with this, three PKSF POs arranged mass rallies against child marriage in April-June 2019 -- WAVE Foundation in Simanta Union of Jibannagar upazila in Chuadanga district on 20 June 2019; SKS Foundation at Saghata Union of Gaibandha district on 21 June 2019; and RDRS Bangladesh at Debiduba Union of Panchgarh district on 22 June 2019.

Research Activities

The Research Division of PKSF is conducting a study on 'Effectiveness of Community Based Approach in Enhancing Sustainable Resilience of the Climate Vulnerable Communities'. The Primary objective of the research is to assess the effectiveness of Community Based Adaptation (CBA) in the context of Community Climate Change Project (CCCP) of PKSF in enhancing the resilience to climate change. The specific objectives are to:

- evaluate the implementation process of CCCP as an effective grant financing mechanism to community-based climate change adaptation activities through NGOs,
- assess the effectiveness of CBA interventions in enhancing resilience at household and community levels through a set of indicators, and
- assess the sustainability of household and community-based interventions implemented under CCCP.

To assess the effectiveness of the interventions of CCCP, the research personnel are collecting information from 1,125 households in three disaster-prone (flood, drought and salinity) areas of nine districts.

Loan Disbursement to POs:

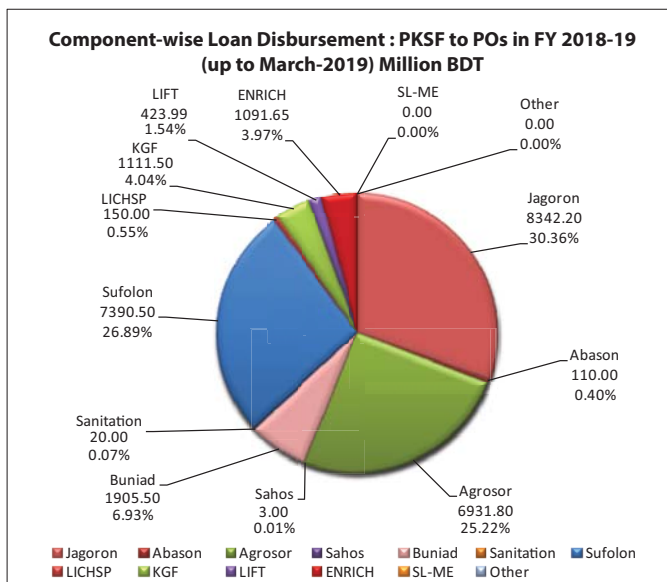
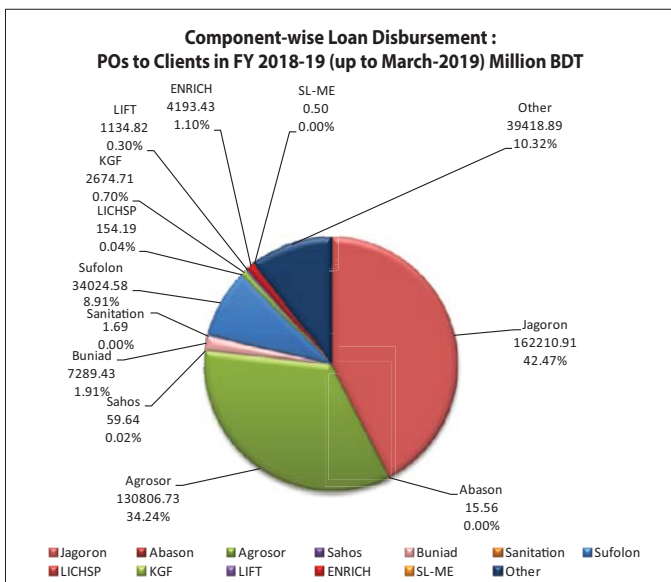
In FY 2018-19 (up to March 2019), loan disbursement from PKSF to POs (Partner Organizations) stands at BDT 27480.14 million. The cumulative loan disbursement from PKSF to POs is BDT 337962.25 million up to March 2019 and the recovery rate of loans from POs to PKSF is 99.37%.

| Programs/Projects | Loan disbursement (PKSF to POs) Up to Mar-2019 (Cum. in million BDT) | Loan outstanding (PKSF with POs) Up to Mar-2019 |
|--|--|---|
| Mainstream Programs (including ID loan):* | | |
| BUNIAD | 23896.00 | 3413.11 |
| JAGORON | 132807.49 | 20892.20 |
| AGROSOR | 60480.00 | 15952.15 |
| SAHOS | 1014.20 | 164.50 |
| SUFOLON | 87013.90 | 6052.90 |
| KGF | 8144.00 | 952.00 |
| ENRICH | 5484.38 | 2910.64 |
| SDL | 330.00 | 195.50 |
| LIFT | 1618.19 | 834.36 |
| ABASON | 110.00 | 110.00 |
| Others (including ID Loan) | 2960.73 | 30.73 |
| Total (Mainstream): | 323858.88 | 51508.08 |
| 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 | 301.00 | 281.84 |
| Others (including ID Loan) | 671.32 | 0.00 |
| Total (Projects): | 14103.37 | 479.05 |
| Grand Total | 337962.25 | 51987.13 |

| Programs/Projects | Loan Disbursement (PKSF to POs) | Loan Disbursement: |
|-------------------|---------------------------------|--------------------|
| Jagoron | 8342.20 | 162210.91 |
| Agrosor | 6931.80 | 130806.73 |
| Buniad | 1905.50 | 7289.43 |
| Sufolon | 7390.50 | 34024.58 |
| Sahos | 3.00 | 59.64 |
| Sanitation | 20.00 | 1.69 |
| KGF | 1111.50 | 2674.71 |
| LIFT | 423.99 | 1134.82 |
| ENRICH | 1091.65 | 4193.43 |
| SL-ME | 0.00 | 0.50 |
| LICHSP | 150.00 | 154.19 |
| Abason | 110.00 | 15.56 |
| Other | 0.00 | 39418.89 |
| Total: | 27480.14 | 381985.07 |

Loan Disbursement from POs to Clients:

During the financial year 2018-19 (up to March 2019), loan disbursement from POs to Clients is BDT 381.99 billion. The cumulative loan disbursement from POs to Clients is BDT 3443.06 billion and the recovery rate of loan from Clients to POs is 99.60%. At the end of March 2019, the amount of loan outstanding of POs with clients is BDT 287.78 billion. At the same time, the number of clients is 10.66 million of whom 92 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.

Governing Body of PKSf

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 (Managing Director, PKSf)
Dr. Pratima Paul-Majumder, Member
Ms. Parveen Mahmud, Member
Ms. Nazneen Sultana, Member
Dr. Toufic Ahmad Choudhury, Member
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Book Post

World No Tobacco Day Observed



To mark the 'World No Tobacco Day', National Anti-Tobacco Platform (NATP) and Palli Karma-Sahayak Foundation (PKSF) jointly organized a seminar and 'Tobacco Control Award' program on 12 May 2019. Dr Qazi Kholiquzzaman Ahmad, Chairman of PKSf and Convener of NATP presided over the program. Agriculture Minister Dr Md Abdur Razzaque, MP graced the event as the Chief Guest while National Professor Brig Gen (Rtd) Abdul Malik, Founder and President of National Heart Foundation of Bangladesh was the Special Guest.

The Agriculture Minister said that despite widely known adverse impacts of tobacco, its consumption is not reducing. In Bangladesh, around BDT 30,000 crore is spent every year for treatment of diseases caused by tobacco consumption and cultivation while the government earns around BDT 22,000 crore in revenues from the tobacco sector. Dr Md Abdur Razzaque emphasized on the need for expanding cultivation of alternative crops to curb tobacco farming.

National Professor Abdul Malik, the Special Guest, lauded PKSf's initiatives to promote alternative crop cultivation to tobacco. He asked everyone to stand against tobacco.

Dr Sharif Ahmed Chowdhury, General Manager of PKSf gave a presentation on 'Tobacco-Free Bangladesh by 2040: PKSf's Steps'. He informed the house that the revenue from tobacco cultivation is much less than the cost of health hazards caused by tobacco cultivation and consumption.

Dr Mahfuzur Rahman Bhuiyan, Coordinator of NATP and Project Manager, Hypertension Control Program of National Heart Foundation of Bangladesh highlighted the recent activities and future goals of NATP.

PKSF Chairman Dr QK Ahmad said that tobacco is a global problem. NATP's objective is to discourage the use of tobacco in any form, stated Dr Ahmad. He focused on the increasing interest of the tobacco farmers in alternative crop cultivation instead of tobacco due to PKSf's intervention.

Dr Ahmad informed the house that PKSf is currently implementing 'Production of Alternative Crops and Multiple Income Sources to Control Tobacco Cultivation' project in Kushtia, Lalmonirhat, Cox's Bazar and Bandarban through DISHA Kushtia, ESDO, and Young Power in Social Action (YPSA).

In the program, NATP gave 'Tobacco Control Award 2019'. The awardees this year are Young Power in Social Action-YPSA (Organizational category), Professor Pran Gopal Datta (Individual Initiative), and Bangladesh Cancer Society (Research/Publication).

This year, NATP recognized Ms Syeda Sajia Afroz Rumpa with a 'Special Award' for her research on 'Land Degradation and Marginalization from Tobacco Cultivation in Bangladesh: a Case Study of Alikadam upazila, Bandarban'.