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PKSF Newsletter

Palli Karma-Sahayak Foundation (PKSF)

PKSF Bhaban

E-4/B, Agargaon Administrative Area
Sher-e-Bangla Nagar
Dhaka-1207, Bangladesh
Phone : 880-2-8181169
880-2-8181664-69
Fax : 880-2-8181678
E-mail : pksf@pksf-bd.org
Web : www.pksf-bd.org
facebook.com/pksf.org

Seminar on SDG-3: Good Health and Well-being



On 11 September 2019, PKSf organized a seminar on 'SDG-3: Good Health and Well-being' at PKSf Bhaban. Hon'ble Foreign Affairs Minister Dr AK Abdul Momen, MP was the Chief Guest, and Health Education and Family Welfare Secretary Mr Shaikh Yusuf Harun was the Special Guest at the seminar chaired by Dr Qazi Kholiquzzaman Ahmad, Chairman of PKSf. Mr Mohammad Moinuddin Abdullah, Managing Director of PKSf delivered the welcome remarks.

Dr AK Abdul Momen said the Government of Bangladesh is sincerely implementing every development agenda in light of the core essence of the Sustainable Development Goals (SDGs) -- 'Leave No One Behind'. Noting that financing is a major hurdle to implementing the SDGs, the Foreign Minister emphasized on the necessity for public-private and non-governmental collaboration and unfaltering political commitment to steer forward the nation towards sustainable development. Special Guest Mr Shaikh Yusuf Harun, in his speech, highlighted the importance of institutional capacity and skill development for achieving the SDGs.

PKSf Chairman Dr Qazi Kholiquzzaman Ahmad stressed on the need for ensuring a stronger participation of the private sector in realizing the SDGs. Besides, skilled manpower, curbing corruption, appropriate and realistic development planning, and judicious use of resources are key to realizing the SDGs, he commented.

Mr Mohammad Moinuddin Abdullah, the PKSf Managing Director, mentioned that around 60 million people of Bangladesh are currently availing various PKSf services in one way or another. He said PKSf is supporting the Government in the stride to achieve the SDGs in Bangladesh by 2030, and this collaboration will hopefully only get stronger in the days to come.

Dr Md Jashim Uddin, Deputy Managing Director of PKSf, gave the keynote presentation titled 'SDG 3: Good Health and Well-Being: Ensure healthy lives and promote wellbeing for all at all ages'. He highlighted how the PKSf flagship program ENRICH is carrying out diverse interventions to ensure health and wellbeing of people at the grassroots. More than 5 million people have so far availed ENRICH health and nutrition services.

Professor Dr Niaz Ahmed Khan of the Department of Development Studies, University of Dhaka, spoke as the panel discussant. Representatives of different Partner Organizations of PKSf and other guests, including officials from various government offices took part in the open discussion of the seminar.

Pathways to Prosperity for Extremely Poor People (PPEPP) project

PKSF, in April 2019, launched piloting of the 'Pathways to Prosperity for Extremely Poor People (PPEPP)' project, jointly funded by the UK's Department for International Development (DFID) and the European Union (EU). The six-year project, to be implemented through 20 Partner Organizations (POs) of PKSF, seeks to ensure poverty alleviation and sustainable development of around one million extremely poor people.



PPEPP will be implemented in four poverty-prone and vulnerable geographical regions: north-west, coastal belt of south-west, Haor areas of north-east, and severe poverty-stricken selected Unions elsewhere with special focus on ethnic minorities and disadvantaged Dalit communities. The Project Implementation Unit (PIU), established at PKSF, has started identifying extreme poor households in 17 Unions under 10 districts of the foregoing regions.

Meeting of Advisory Committee: The first meeting of the PPEPP Advisory Committee was held on 30 July 2019. Mr Golam Touhid, Deputy Managing Director of PKSF chaired the meeting while Deputy Managing Director Mr AQM Golam Mawla delivered the welcome remarks. General Manager Dr Sharif Ahmed Chowdhury presented on the major activities of the one-year Inception Phase of the project.

Workshop: On 01 August 2019, a workshop on the activities of piloting under PPEPP took place at PKSF Bhaban. Mr Mohammad Moinuddin Abdullah, Managing Director of PKSF inaugurated the workshop. Mr AQM Golam Mawla moderated the event. Dr Sharif Ahmed Chowdhury gave a presentation on proposed interventions, background, objectives and milestones of PPEPP. Executive Directors and representatives from 10 POs of PKSF attended the workshop.

FGD Indicators Finalized: The PIU has finalized the indicators for Focus Group Discussion (FGD) methodology and household survey questionnaire to identify the extremely poor households during the piloting period through a process of repetitive consultation, meeting and workshop. These formats were tested at field-level in four geographically distinctive working areas during 25-28 August 2019. PKSF officials conducted these field-tests.

Coordination Meeting: On 15 September 2019, the fourth coordination meeting of the PPEPP project was held at PKSF Bhaban. DFID Bangladesh Team Leader Dr Simone Field,



Livelihood Advisor Mr ABM Feroz Ahmed and Senior Programme Manager Ms Tasneem Rahman were present at the event. On behalf of the European Union, Ms Meriem El Harouchi, Attaché, Programme Manager-Social Protection, took part in the meeting. PKSF's DMD Mr AQM Golam Mawla and PPEPP project staff were also present there.

On 24 September 2019, the newly appointed Team Leader of DFID Bangladesh's Extreme Poverty Team, Mr John Warburton paid a courtesy visit at PKSF. He was accompanied by his predecessor Dr Simone Field. PKSF's DMD Mr AQM Golam Mawla, GM Dr Sharif Ahmed Chowdhury and other officials welcomed the DFID delegates.

Research Unit: Meeting on Agent Banking

On 15 September 2019, PKSF's Research Unit organized a meeting on agent banking. Chaired by PKSF Managing Director Mr Mohammad Moinuddin Abdullah, the meeting reviewed whether agent banking service in rural areas is contradictory to the essence of integrated financial activities of PKSF. Director (Research) Dr Tapash Kumar Biswas gave a

presentation on agent banking. The meeting also discussed on future work plan of Partner Organizations (POs).

PKSF General Body members Mr Helal Ahmed Chowdhury, Dr Nazneen Ahmed and Mr Mohsin Ali, and PKSF's Deputy Managing Director Mr Md Fazlul Kader, among others were present at the meeting.

PKSF's New Managing Director Takes Office

Mr Mohammad Moinuddin Abdullah has taken office as the new Managing Director of Palli Karma-Sahayak Foundation (PKSF). He took over from his predecessor Mr Md Abdul Karim, also a former Principal Secretary, on 1 July 2019 for the next three years.

On the day, a special program was arranged to welcome the new Managing Director to PKSF. Dr Qazi Kholiquzzaman Ahmad, Chairman of PKSF presided over the program. He hoped that PKSF's human-centered activities will gain further momentum under the leadership of Mr Abdullah.

PKSF's Deputy Managing Directors and Senior Editorial Adviser also spoke at the event to welcome him. Members of PKSF's General Body and Governing Body and other officials; and Executive Directors and representatives of Partner Organizations (POs) of PKSF were present there.



Mr Mohammad Moinuddin Abdullah thanked everyone for arranging the program and lauded PKSF's work towards eliminating poverty through employment generation. He also expressed his commitment to add more dynamism and success to PKSF activities.

In a separate meeting on 2 July, the new MD exchanged views with PKSF officials. The four DMDs of PKSF -- Mr Md Fazlul Kader, Dr Md Jashim Uddin, Mr Golam Touhid and Mr AQM Golam Mawla -- spoke at the outset of the meeting. Another five PKSF officials of different levels spoke there.

Mr Abdullah, in his speech, sought everyone's cooperation in duly discharging his duties, and thereby further accelerating

the effectiveness of PKSF's interventions. He also issued instructions to PKSF staff for sincerely and timely performing duties and responsibilities, maintaining mutual respect and harmony among colleagues irrespective of their genders and races, keeping a balance between personal and professional lives, and ensuring maximum transparency in their work. The Managing Director said he would separately sit with officials from each Division, Unit, Cell and project management team to determine on future work plan and due completion of tasks.



Later, in those meetings, Mr Abdullah issued various instructions to accelerate the PKSF operations and make them more effective. During the meeting with the Communications and Publications Unit, he said the PKSF Annual Reports have hitherto been published in English only, a language that very few PO officials understand properly. Hence, he directed, the PKSF Annual Report would be published in both Bangla and English from this year onward.

Prior to joining PKSF, Mr Abdullah had a bright and very successful 35-year career in Bangladesh Civil Service. He joined the public service in 1983. In August 2018, he retired as a Senior Secretary of the Ministry of Agriculture. Earlier, he was the Secretary at the Ministry of Housing and Public Works, Secretary/Secretary In-Charge at the Ministry of Industries and Divisional Commissioner of Dhaka. He served in different ministries of the Government of Bangladesh and in field administration in different regions of the country in various capacities.

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



PKSF has been implementing the Enhancing Resources and Increasing Capacities of Poor Households towards Elimination of their Poverty (ENRICH) program since 2010. ENRICH 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 115 Partner Organizations (POs) of PKSF. A total of 57.85 lac people from 12.62 lac households are provided with appropriate loan, education, health, nutrition and sanitation services under ENRICH.

A New ENRICH Union

The Program formally took off in Daser Bazar Union of Baralekha upazila in Moulvibazar district on 17 August 2019. Forests, Environment and Climate Change Minister Mr Md Shahab Uddin was the Chief Guest of the Program launching event chaired by PKSF Managing Director Mr Mohammad Moinuddin Abdullah. PKSF Chairman Dr Qazi Kholiquzzaman Ahmad was the keynote speaker. Deputy Managing Director Dr Md Jashim Uddin was present there.



Digital Healthcare Service

A workshop was organized on digital healthcare service on 1 August 2019 at PKSF Bhaban for the Executive Directors of the ENRICH-implementing POs. Dr Khondaker Al Mamun, Chairman of CMED (a digital health service providing company) and his associates gave a detailed presentation on their work plan for digitalization of healthcare services. In the workshop, PKSF Deputy Managing Director Dr Md Jashim Uddin was the Chief Guest.

To digitalize the 'Health, Nutrition and WASH' activities of ENRICH, 17 POs of PKSF signed an agreement with CMED on 17 September 2019.

Evaluation of ENRICH

The Institute of Development Studies (IDS) of the University of Sussex, UK has conducted a study on the ENRICH Program titled 'Pathways to Sustainable Development and Human Dignity and Choice'. Dr Martin Greeley, IDS Research Fellow and a renowned development economist, led the research. On 30 September 2019, the IDS submitted the

final report highlighting different ENRICH activities to establish human dignity by eliminating poverty.

Key Activities in Jul-Sep 2019

Health, Nutrition and WASH: A total of 19,73,147 people received various essential healthcare services through courtyard meetings, Static Clinics, Satellite Clinics and Health Camps. Besides, another 710 people underwent cataract surgery for free.

Educational Assistance: Currently 1,75,188 students are receiving regular lessons through 6,606 Educational Assistance Centers in 202 Unions. In these Unions, the drop-out rate at primary level have come down to 0.06%, while it is about 4-4.5% nationwide.



Youth in Development: 25,000 youths were trained on 'Self-realization, leadership development and duties of the youth'.

Training: 1,027 youths were trained on driving, ICT for Outsourcing, and ICT & MIS for Microfinance.

Special Savings: A total of 116 members saved BDT 1,26,281 in July-August 2019.

Loan Disbursement: In this quarter, BDT 144.59 crore was disbursed as Income Generating Activities Loan, Livelihood Improvement Loan and Asset Creation Loan among the ENRICH members.

Sports and Cultural Activities: Various cultural and sports events including football, recitation, dance, singing were organized in the ENRICH Unions.

ENRICHed Homes: A total of 411 houses have been transformed into ENRICHed homes in July-September 2019.

PKSF since 2015 has been implementing the Promoting Agricultural Commercialization and Enterprises (PACE) project, jointly financed by PKSF and International Fund for Agricultural Development (IFAD). In addition to financial services to microenterprises, PACE has so far undertaken 64 value chain sub-projects that provide technical, technological and marketing support to over 265,889 microentrepreneurs in 127 upazilas of 37 districts through 46 Partner Organizations (POs) of PKSF. In addition, 20,273 microentrepreneurs/farmers are receiving technological support under 17 technology transfer sub-projects of PACE.

Training

- From 20-22 August 2019, 25 PKSF officials took training on 'Designing Business Model and Exit Plans for Value Chain Interventions' at PKSF Bhaban. The objective was to explore well-designed exit plans for value chain interventions which will help sustain the outcomes of the sub-projects after completion.
- PKSF has taken an initiative to provide short-term on-job training in July-December 2019 to the officials of PKSF and its POs to help them implement various business development activities efficiently.

As part of this professional development program, a training was arranged on 'Preparation of Winning Business Plan' from 15-16 September 2019. A total of 31 officials from PKSF and POs participated in the training.



Supervision Mission of IFAD

Led by Mr Dewan AH Alamgir, a 5-strong IFAD Supervision Mission evaluated the progress of different activities under PACE from 23 July to 4 August 2019.

The Mission visited microenterprises and value chain activities in Hathazari, Sitakunda and Mirsharai of Chattogram district, and Cox's Bazar Sadar upazila of Cox's Bazar district.

The wrap-up meeting of the Mission was held on 4 August 2019 at the Financial Institutions Division (FID), Ministry of



Finance. The meeting was presided over by Mr Arijit Chowdhury, Additional Secretary, FID. Mr Md Fazlul Kader, Deputy Managing Director represented PKSF at the meeting. The Supervision Mission expressed satisfaction at the progress of PACE project implementation.

Independent Office of Evaluation Mission of IFAD

Led by Dr Anne Floquet, a 3-member IFAD Independent Office of Evaluation Mission visited the activities of duck rearing value chain sub-project under PACE in Sunamganj on 24 August 2019. 'Friends in Village Development Bangladesh (FIVDB)', a PO of PKSF is implementing the sub-project.



After the visit, Dr Floquet exchanged views with Mr Md Fazlul Kader, Deputy Managing Director of PKSF.

Cultural and Sports Program

PKSF has been implementing the Cultural and Sports Program since 2016 to help build a culturally enriched nation for sustainable socio-economic development. The program seeks to raise awareness against crimes like terrorism, fundamentalism, eve teasing, violence against women, drug abuse etc. Currently, the Program is being implemented through 60 Partner Organizations (POs) involving students of 5 thousand schools and colleges.



Field-level Activities

- » From 24-25 September 2019, Rural Reconstruction Foundation (RRF) organized a two-day Adolescent Football Tournament at Hamidpur School in Jashore.
- » On 25 September 2019, Jagorani Chakra Foundation organized a sports competition at Kamarali Bohumukhi High School in Kolaraupazila of Satkhira.
- » Moushumi organized a mini-marathon and cycling

competition at Fatehpur High School in Naogaon Sadar on 26 September 2019

- » On 21 September 2019, a science, agriculture and technology fair was organized by Dabi Moulik Unnayan Sangstha at the Central Girls' High School in Naogaon.
- » On 21 September 2019, Mohila Bohumukhi Shikkha Kendra (MBSK) organized a workshop on writing skill, ethics, poetry recitation, leadership and debating skills at Farakkabad NI High School in Birolupazila of Dinajpur.
- » On 12 September 2019 Disha, Kushtia organized an inter-school football competition at Khoksa Janipur Government Secondary School in Khoksa upazila of Kushtia to raise awareness against drug addiction.
- » On 11 September 2019, Sabalamby Unnayan Samity organized a cleanliness campaign and a meeting in Singher Bangla Union of Netrakona to raise awareness on dengue prevention.
- » A workshop on 'poetry recitation and proper pronunciation' was organized by Mamata at Anwara Upazila Auditorium in Chattogram on 27 August 2019.

Program for Adolescents

The Program for Adolescents was launched in July 2019 with the motto 'Investment in Adolescents for Sustainable Development'. Its key objective is to build a future generation imbued with moral values and ethics. The Program is being implemented in 230 Upazilas of 59 districts. Already 1,546 Adolescent Clubs and 1,060 School Forums have been formed across the country.

Bordona Al Amin Adarsh Mahila Madrasa in Satkania and organized its inaugural meeting.

- » Prottyashi organized a competition on article writing, mathematics, poetry recitation and patriotic songs at Chakaria Islamnagar Shaheed Hossain Chowdhury High School in Cox's Bazar on 7 August 2019.

Field-level Activities

- » Karmojibi Kallyan Sangstha organized a rally to raise awareness about dengue fever at Kazi Hedayet Hossain Girls High School in Rajbari on 18 September 2019.
- » Grameen Jana Unnayan Sangstha organized a workshop on leadership skill development on 30 September 2019 at Charsamaiya Bondhujon Secondary School in Bhola.
- » Integrated Development Foundation (IDF), on 17 September 2019, formed a 55-member School Forum in



PKSF Participates in Dhaka Meeting of GCA

On 09 July 2019, Honorable Prime Minister Sheikh Hasina inaugurated the two-day 'Dhaka Meeting of the Global Commission on Adaptation (GCA)' at Hotel Intercontinental in Dhaka.

Marshal Islands President Dr Hilda Heine; current Chair of GCA and former UN Secretary General Ban Ki-moon; CEO of the World Bank, Kristalina Georgieva; GCA representatives and experts from 40 countries attended the



inaugural event. PKSF Chairman Dr Qazi Kholiquzzaman Ahmad was a panel discussant in a seminar of the event.

The Hon'ble Prime Minister Sheikh Hasina visited the PKSF stall in the conference. In the stall, PKSF displayed its climate-resilient ENRICHed home and crab hatchery models.

Consultation Workshop

ECCU has prepared five environment protocols -- livestock waste management, shoe industry waste management, safe mango cultivation, safe banana cultivation and waste management on power loom and handloom -- for microenterprises. To get expert opinions on the protocol for livestock waste management, a consultation workshop was organized at PKSF Bhaban on 16 September 2019.

Experts from Bangladesh Livestock Research Institute, Department of Livestock Services, Rural Development Authority, German Development Cooperation; representatives from the Ministry of Environment, Forest and Climate Change, Department of Environment; entrepreneurs and representatives from PKSF POs' attended the workshop.

Submission of Project Proposal to GCF

On 22 September 2019, PKSF submitted a project proposal titled 'Extended Community Climate Change Project-Drought' to the Green Climate Fund.

Major activities of the proposed project include excavating solar-based dugwells to supply water for irrigation, pond excavation and re-excavation, installation of submersible tube-wells for safe drinking water and promotion of drought-resilient cropping patterns.

LIFT Activities

Since 2006, PKSF has been implementing the Learning and Innovation Fund to Test New Ideas (LIFT) program.

The objective of the Program is to support and scale up financial and non-financial innovative initiatives to expedite inclusive development for the disadvantaged poor and extremely poor people.

As of 30 September 2019, LIFT supports 34 innovative initiatives being implemented in 47 districts through 56 organizations (43 POs and 13 non-POs).

Till now, seven community radio stations have been financed by LIFT in a bid to integrate the country's marginalized communities to ongoing sustainable development process.

In order to ensure potable water supply at an affordable price in the salinity-hit coastal areas, LIFT has installed 20 desalination plants in the south-western region of the country.

From July 2019, LIFT has been implementing a new initiative titled 'Building social capital to make public services more people-friendly (People's Alliance/Lok-Morcha project)' in 08

Unions of Jibannagar upazila in Chuadanga district and 11 Unions of Singair upazila in Manikganj. WAVE Foundation, a PO of PKSF, is implementing this two-year initiative.

On 30 July 2019, PKSF officials visited Jibannagar Upazila Health Complex and exchanged views with the members of Lok-Morcha committee.





» PKSF Chairman Dr Qazi Kholiquzzaman Ahmad visited different activities of PKSF in Moulvibazar district from 16-20 August 2019. PKSF's Managing Director Mr Mohammad Moinuddin Abdullah, Deputy Managing Director Dr Md Jashim Uddin, and Senior General Manager Mr Md Mashiar Rahman accompanied him.

On 17 August 2019, Dr Ahmad formally declared the inception of the ENRICH program of PKSF at Daser Bazar Union of Baralekha upazila in Moulvibazar district. Forests, Environment and Climate Change Minister Mr Md Shahab Uddin was the Chief Guest of the event.

The PKSF Chairman visited different activities of HEED Bangladesh, a Partner Organization (PO) of PKSF at Pachgaon Union of Rajanagar upazila. He inspected different ENRICH activities including satellite clinics, educational assistance centres, ENRICHed homes and the house of a rehabilitated beggar. He also inspected different LIFT activities such as artificial Kuchia breeding farms; and hilly chicken, turkey, *Kadaknath* chicken, and broiler duck rearing. Dr Ahmad attended different programs arranged by various organizations in Moulvibazar to felicitate him on receiving the Swadhinata Puraskar, the highest State civilian honour of Bangladesh.

» From 12-13 September 2019, Mr Mohammad Moinuddin Abdullah, Managing Director of PKSF visited various activities of Jagorani Chakra Foundation and Rural Reconstruction Foundation in Jashore. Dr Md Jashim Uddin, DMD of PKSF accompanied him. Mr Abdullah inspected different microenterprises including a Black Bengal goat farm, a fish hatchery, *Shishu Shorgo*, and a motorcycle workshop. He exchanged views with the microentrepreneurs and senior officials of the POs. Then, he visited a flower market; floriculture; turkey and quail farms; pisciculture activities; water melon, summer tomato and cucumber cultivation; and year-round vegetable production at Godakhali in Jhikorgachha. The PKSF MD also visited training programs under the SEIP project.

Mr Abdullah visited a flower plant tissue culture laboratory titled 'Green Biotech Bangladesh' established under the PACE project through RRF in Ramnagar of Jashore.

» Mr Md Fazlul Kader, Deputy Managing Director of PKSF too visited Green Biotech Bangladesh in Jashore on 6 July 2019. Through plant tissue culture technology, a large-scale plant multiplication is possible to meet the ever increasing demand for healthy mother plants.



'Food Security 2012 Bangladesh-Ujjibito' Project

The Closing Ceremony and Presentation on Findings of Final Evaluation of 'Food Security 2012 Bangladesh-Ujjibito' Project was held in PKSf Bhawan on 15 September 2019.

Senior officials of PKSf, representatives from the European Union (EU) and the UK's Department for International Development (DFID), representatives of PKSf's Partner Organizations (POs) and of the Local Government Engineering Department (LGED) were present at the event.

The closing ceremony was chaired by Mr Mohammad Moinuddin Abdullah, Managing Director, PKSf. Dr Qazi Kholiquzzaman Ahmad, Chairman of PKSf, was the Chief Guest while Mr Arijit Chowdhury, Additional Secretary, Financial Institutions Division, Ministry of Finance, and Mr Manfred Fernholz, First Secretary, Delegation of the

European Union to Bangladesh were the Special Guests. The EU-funded project was jointly implemented by PKSf and LGED from November 2013 to April 2019. There were two basic components of the project: 1. Cash for Work, implemented by LGED, and 2. Skills and Capacity Development and Awareness Raising, implemented by PKSf.

The PKSf component was implemented through 36 POs in 1,724 unions in all unions of Barisal, Khulna and Rajshahi divisions and the coastal unions of Lakshmipur, Noakhali, Chattogram and Cox's Bazar districts of Chattogram division.

The main objective of this project was to reduce hunger and poverty in Bangladesh in a sustainable manner. PKSf took various initiatives (including agro-based, non-agricultural, technical training, technical assistance, awareness development, risk management fund etc.) for sustainable progress of approximately 325,000 extreme-poor households by promoting nutrition security, developing capacity on purchasing power of non-food products, resource generation as well as improvement of social status.

According to the final evaluation report, 183,000 poor households under the project graduated from extreme poverty. The remaining 142,000 extreme poor households have been led to a track of sustainable and decent means of living, sustainable development of health and nutrition and increased participation in social activities and increased social empowerment and social inclusion.



PKSF Development Fair 2019

PKSF Development Fair 2019 kicks off on 14 November 2019 to showcase different products manufactured by the participants of various programs and projects of Palli Karma-Sahayak Foundation (PKSF). The fair will continue till 20 November 2019.

Hon'ble Prime Minister Sheikh Hasina will inaugurate the mega event at Bangabandhu International Conference Centre (BICC), Dhaka. She later will visit different stalls. Hon'ble Finance Minister Mr AHM Mustafa Kamal will grace the inaugural event as the Special Guest. Besides, a person will be honoured with a Lifetime Achievement Award for outstanding contribution to the establishment of human dignity, accomplishment of sustainable development and eradication of poverty.



Alongside the fair, five seminars on different development issues including microenterprise, human-centred development, Sustainable Development Goals, employment generation in rural areas, and promotion of modern agricultural practices will take place. Relevant cabinet members and secretaries of the government, academics and social thinkers will participate in the seminars.

Microentrepreneurs from different corners of the country will gather at the BICC during the 7-day fair to display and sell their products. From daily essentials to household items to food and safe vegetables – a vast range of products will be available at the grand fair.

Fascinating cultural events every evening will add color to the Fair's flamboyance. The Fair will be open to all from 9:00am till 9:00pm everyday. You all are cordially invited.

Shelter Lending and Support Component of LICHSP

PKSF and the government's National Housing Authority (NHA) have been jointly implementing the Low Income and Community Housing Support Project (LICHSP), funded by the World Bank and the Government of Bangladesh, since 2016. LICHSP aims to improve the living conditions of low income people residing in selected low income and informal settlements in the designated municipalities and city corporations.

Access of low income people to finance for housing is a perpetual challenge in every country. It is more difficult in the urban areas. The conventional microfinance system offers very little scope for funding in housing which relates to conventional mortgages. The LICHSP, however, offers a comprehensive solution to this problem.

As of September 2019, PKSf disbursed BDT 417.00 million in loans to seven POs, and five of the POs disbursed BDT 419.95 million to 1,452 borrowers to construct new houses and to repair or extend existing houses. The recovery rate for this loan is 100 percent.

POs	Working Area
Grameen Jano Unnayan Sangstha (GJUS)	Bhola
Shariatpur Development Society (SDS)	Shariatpur
Thengamara Mohila Sabuj Sangha (TMSS)	Cumilla, Bogura and Narayanganj
Ad-Din Welfare Centre	Magura and Jashore
Eco Social Development Organization (ESDO)	Thakurgaon and Rangpur
National Development Programme (NDP)	Sirajganj and Pabna
PIDIM Foundation	Gazipur and Narsingdi

World Bank Mission

From 22 September to 3 October 2019, a World Bank team carried out an 'Implementation Support Mission' to review the progress of LICHSP and to provide necessary technical assistance to implement the project. On 26 September 2019, the World Bank and PKSf delegates had a meeting with the Narayanganj City Corporation Mayor Dr Selina Hayat Ivy, marking inception of LICHSP interventions in Narayanganj.



The World Bank team also visited the project sites in Rangpur, Thakurgaon, Jashore and Cumilla. The Mission rated PKSf activities under this project as "Satisfactory".

Innovation for Public Services

A 5-member innovation team has been formed at PKSf in line with the Government's 'Innovation Strategic Plan and



Evaluation Guideline 2015'. Led by General Manager Dr AKM Nuruzzaman, the PKSf team has developed an annual innovation strategic plan and uploaded it on the PKSf website. In 2018-19, PKSf piloted three innovative ideas: Smart Fund Transfer, Real-Time Online Training and Skill Learning Platform.

On 22 August 2019, a Progress Review Meeting was held at the Cabinet Division. General Manager Dr AKM Nuruzzaman represented PKSf at the meeting.

PKSf submitted its evaluation report of innovation strategic plan of FY 2018-19 and the annual innovation strategic plan for FY 2019-20 to the Financial Institutions Division, Ministry of Finance. The PKSf innovation team regularly monitors the progress of the annual strategic plan.

ABASON Program

PKSF is implementing a program titled 'ABASON' with its own fund to provide financial and technical assistance to the disadvantaged people living in remote places for construction or repairing residences. The program is being implemented in 26 upazilas of 15 districts through 15 Partner Organizations (POs) of PKSF. As of September 2019, a total of BDT 150 million was disbursed to the POs while the POs disbursed BDT 129.06 million among 527 borrowers.

Partner Organization	Upazila and District
Ad-din welfare Centre	Sharsa, Jashore
Eco-Social Development Organization (ESDO)	Thakurgaon Sadar, Thakurgaon
TMSS	Bogura Sadar, Bogura
Gram Bikash Kendra (GBK)	Parbatipur, Dinajpur
Shariatpur Development Society (SDS)	Shariatpur Sadar, Shariatpur
JAKAS Foundation	Joypurhat Sadar, Panchbibi, Damoirhat, Badalgachhi, Joypurhat
Ghashful	Patiya, Anwara, Hathazari, Chattogram, Feni Sadar, Feni
Grameen Jano Unnayan Sangstha (GJUS)	BholaSadar, Bhola
WAVE Foundation	Chuadanga Sadar, Chuadanga
Heed Bangladesh	Moulvibazar, Kamalganj, Rajnagar, Moulvibazar
Young Power in Social Action (YPSA)	SitakundaSadar, Chattogram
Rural Reconstruction Foundation (RRF)	Jhikargacha, Jashore
Sagarika Samaj Unnayan Sangstha	Suborno Char, Noakhali
Peoples Oriented Program Implementation (POPI)	Kishoreganj Sadar, Bajitpur, Kuliarchar, Kishoreganj
Shataphool Bangladesh	Rajshahi Sadar, Rajshahi

In order to help the officials involved in implementing the ABASON program gain in-depth knowledge about similar interventions, four experience sharing visits to the working areas of the Low Income Community Housing Support Project (LICHSP) have been arranged till 30 September 2019.

A total of 120 officials from 15 POs working participated in these visits to four different LICHSP working areas to gain a better understanding of financing for construction of new houses, and extension and repair of the existing ones. PKSF conducts intensive monitoring at the field level to ensure quality and effectiveness of the program interventions.



Social Advocacy and Knowledge Dissemination Activities

With a view to improving the social status of and ending gender discrimination against girls in society, the Ministry of



Women and Child Affairs of the Government of Bangladesh observes 30 September as the National Girl Child Day.

To celebrate National Girl Child Day 2019, the Social Advocacy and Knowledge Dissemination Unit of PKSF arranged different programs including mass rallies, discussion meetings and drawing and debate competitions in 41 Unions through 27 PKSF Partner Organizations (POs). Local dignitaries and civil society personnel were present as guests in these events.

To raise awareness on different critical social issues, the Social Advocacy and Knowledge Dissemination unit of PKSF observes the International Women's Day (8 March), World No Tobacco Day (31 May), National Girl Child Day (30 September), National Safe Food Day (2 February) and National Disability Day (3 December) every year through the POs of PKSF.

Sustainable Enterprise Project (SEP)

The Sustainable Enterprise Project (SEP), jointly financed by PKSF and the World Bank, helps microenterprises (MEs) increase adoption of environment-friendly technologies and enhance their marketing and brand development capacity. As of September 2019, PKSF disbursed BDT 102 crores to 21 POs under SEP.

SEP aims to support 40,000 microenterprises from agriculture and manufacturing sectors with a special focus on areas that are environmentally stressed and vulnerable to climate change. Thirty types of sub-sectors have been selected for this project's interventions. A Project Management Unit (PMU) has been formed at PKSF to administer the project activities.

Meeting and Workshops

A Quarterly Progress Review Meeting of SEP was held at PKSF Bhaban on 23 September 2019. Officials of the SEP Project Management Unit and officials from the project-implementing POs discussed the progress of loan disbursement at the field-level and the proposed activities under Component-1 of the project.

On 31 July 2019, a workshop on 'Natural Farming' was arranged for officials of SEP, PACE project, Environment and Climate Change Unit, Agriculture Unit, and Fisheries and Livestock Unit of PKSF.

A brainstorming workshop was held on 09 September 2019 to



develop a Results Based Monitoring (RBM) system. The officials of SEP and PACE project were present in the workshop. Mr Md Fazlul Kader, Deputy Managing Director of PKSF presided over these three events.

Skills for Employment Investment Program (SEIP)

Objective and Achievement

PKSF has been implementing the Skills for Employment Investment Program since 2015. Currently, SEIP is providing skill development training in 17 different trades under 8 priority sectors identified by the Government of Bangladesh. The training programs are conducted through 67 centres of 38 training institutes. SEIP will provide training to 24,350 youths from May 2015 to December 2020 in three phases.

Progress of Training Program

As of August 2019, a total of 900 youths -- 790 male and 110 female -- were enrolled in 36 batches under Additional Tranche-1 of SEIP.

Under Tranche-2 of SEIP, a total of 4,526 youths -- 3,803 male and 723 female -- were enrolled in 181 batches as of August 2019. Up till now, a total of 3,245 youths -- 2,773 male and 472 female -- successfully completed training in 15 trades. Of them, 1,925 youths -- 1,618 male and 307 female -- have found employment opportunities. A total of 1,277 of them are self-employed and 648 found wage employment.

Inauguration of Training

PKSF's Deputy Managing Director Mr Md Fazlul Kader on 20 July 2019 was the Chief Guest at the inauguration ceremony of training on Refrigeration and Air Conditioning, and Plumbing for the first batch of trainees at the Trust Technical Training Institute (TTTI) in Dhaka.

Mr Fazlul Kader, in his speech, stressed on the need for ensuring finances for the aspiring entrepreneurs from among the trainees and thereby boost self-employment in the country.



Training

PKSF organizes different training courses at home and abroad of various lengths for its personnel as well as for the officials of its Partner Organizations (POs) on a range of areas critical to alleviating poverty and smooth operations. Training for capacity building and improvement of the officials of PKSf and its POs is a regular process.

Training for PO Officials

In July-September 2019, PKSf organized training on eight different modules for 323 PO officials in 15 batches.

Course Title	Days	No of POs	No of Participants	Venue
Accounting for Non Accountants	5	12	18	PKSF
Internal Audit	5	32	41	PKSF
Procurement and Inventory Management	5	17	20	PKSF
VAT and Tax	5	16	21	PKSF
Risk Management	5	13	21	PKSF
Software-based Monitoring and Supervision	4	26	45	PKS InM
Ratio Analysis and Decision Making	5	15	21	PKSF
Accounts and Financial Management for Branch Accountants	4	49	66	InM
Microenterprise Ops & Management	4	46	47	InM
Training of Trainers	5	16	23	InM



Ethiopian Delegation's Visit to PKSf

Led by Mr Tirunrh Mitafa, Vice Governor of the National Bank of Ethiopia, a 7-strong Ethiopian delegation visited Palli Karma-Sahayak Foundation (PKSF) on 01 July 2019.

During a half-day orientation program arranged for the delegation, a vast range of issues were discussed including apex mechanism for development and appropriate financing, graduation programs for the extreme poor, suitable livelihoods for the poor, skill development training and entrepreneurship development. PKSf's Deputy Managing Directors Mr Md Fazlul Kader and Dr Jashim Uddin, and other senior officials of PKSf participated in the program.

The delegation took a keen interest in the PKSf's activities dedicated to alleviating poverty and ensuring human dignity for all. The Ethiopian delegates visited PKSf as part of their Bangladesh visit to gain experience on 'poverty alleviation through inclusive financing and development' programs.



In-country Training

In July-September 2019, a total of 71 PKSF officials participated in different training programs within the country.



Training Title	No. of Participants	Date and Venue	Organizer
Accounting for Non-Accountants (AFNA)	06	From 05 July-23 August 2019 (6 classes in 6 weeks) Institute of Business Administration (IBA)	IBA, University of Dhaka
Impact Assessment of the Credit Wholeselling Program of SME Foundation	02	11 July 2019 SME Foundation	SME Foundation
Preparation of Reports and Write-Ups	08	14-18 July 2019 Bangladesh Society for Training and Development (BSTD)	BSTD
Procurement	40	02-04 September 2019 PKSF Bhaban	PKSF
Advanced Microsoft Excel	15	From 24 September 2019 (8 classes in 4 weeks) New Horizons Computer Learning Centre (NHCLC)	PKSF and NHCLC



Overseas Programs

Nine PKSF officials participated in different overseas programs during July-September 2019.

Subject	Name of the Participants	Date and Venue	Organizer
Training on Community-based Microcredit and Sufficiency Economy Development	Mr Md Azmal Haque Khan, Manager	23 June – 06 July, 2019 Bangkok, Thailand	Colombo Plan Secretariat and Thailand International Co-operation Agency
Korea Climate Technology 2019	Dr AKM Nuruzzaman, General Manager	24-26 July 2019 Seoul, South Korea	Ministry of Science and ICT (MSIT), South Korea
Training on 5 th Annual Boulder Rural and Agricultural Finance Program (RAFP)	Mr Md Mesbahur Rahman, Deputy General Manager	22 July-02 August 2019, International Training Centre of the ILO, Turin, Italy	Food and Agricultural Organization (FAO) Scholarship under Boulder Institute of Microfinance
Financing Agreement-related Negotiation Program for Rural Microenterprise Transformation Project (RMTP)	Mr Md Fazlul Kader, Deputy Managing Director	06-08 August 2019 Rome, Italy	International Fund for Agricultural Development (IFAD)
KOICA-Yonsei Master's Degree Program in Community Development	Mr Md Abdul Karim, Manager	18 August 2019-19 December 2020 South Korea	Korea International Cooperation Agency
Conference on Green Climate Fund (GCF) Global Programming	Mr Fazle Rabbi Sadeque Ahmed, Director (Environment & Climate Change)	19-23 August 2019 Songdo, South Korea	Green Climate Fund (GCF)
Adaptation Fund Accreditation & Event on Expanding Access to Global Climate Funds in the Asia Pacific	Mr Md Rabi Uzzaman, Deputy Manager	02-06 September 2019 Bangkok, Thailand	Adaptation Fund Board Secretariat & United Nations Framework Convention on Climate Change (UNFCCC) Secretariat
Workshop on IFAD Financial Management	Mr Md Mohidul Islam, Financial Analyst, PACE Project of PKSf	23-24 September 2019 Da Nang, Vietnam	International Fund for Agricultural Development
Training on Honey Production and Marketing	Mr Md Habibur Rahman, Assistant General Manager	26 September-4 October 2019 Fujian & Zeng Hu, China	Bangladesh Association for Social Advancement (BASA)



Loan Disbursement to POs

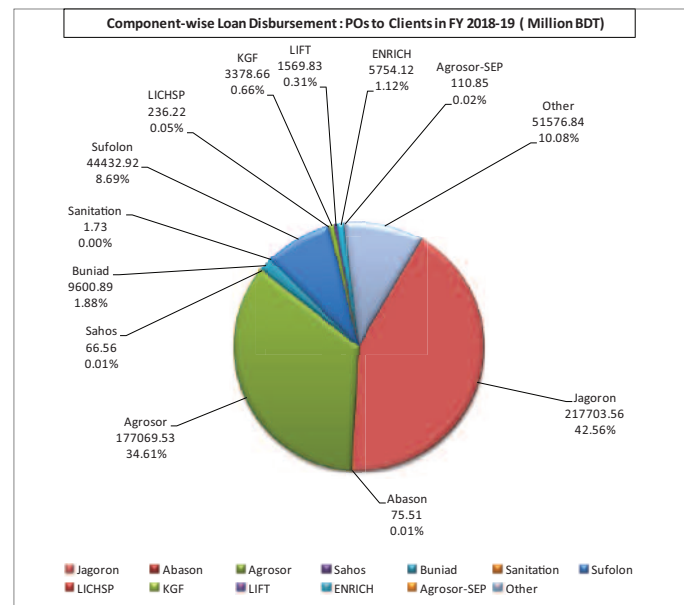
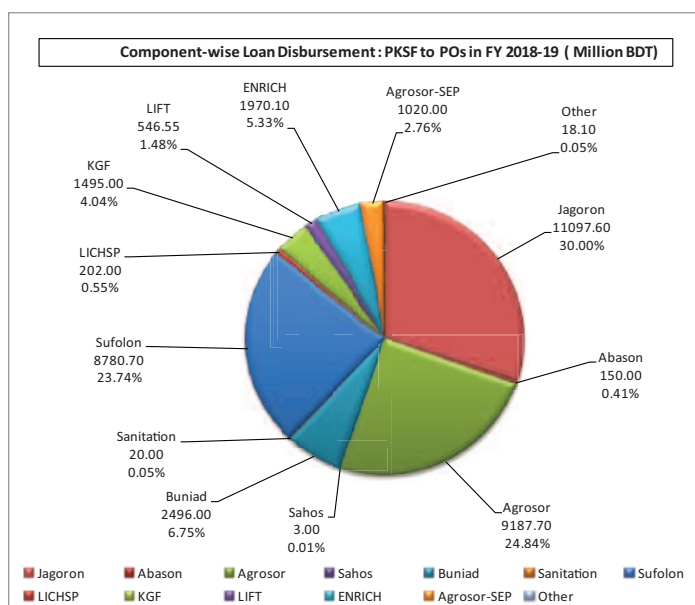
During the financial year 2018-19, loan disbursement from PKSf to POs (Partner Organizations) stppd at BDT 36986.75 million. The cumulative loan disbursement from PKSf to POs is BDT 347468.87 million and the recovery rate of loan from POs to PKSf is 99.43%. A summary of PKSf's loan disbursement and loan outstanding as of 30 June 2019 is mentioned below.

Programs/Projects	Loan disbursement (PKSF to POs) Cum. up to June-2019 (in million BDT)	Loan outstanding (PKSF with POs) as of June-2019 (in million BDT)
Mainstream Programmes (including ID loan)		
BUNIAD	24486.50	3450.26
JAGORON	135562.89	21161.32
AGROSOR	62735.90	16261.83
SAHOS	1014.20	121.50
SUFOLON	88404.10	5282.40
KGF	8527.50	956.00
ENRICH	6362.83	3496.17
SDL	330.00	162.50
LIFT	1740.76	890.91
ABASON	150.00	150.00
Others (including ID)	2975.44	45.83
Total (Mainstream)	332290.10	51978.71
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	353.00	325.75
Others (including ID)	1694.71	1020.00
Total (Projects)	15178.76	1542.96
Grand Total	347468.87	53521.67

Programs/Projects	Loan Disbursement (PKSF to POs)	Loan Disbursement: (POs to Clients)
Jagoron	11097.60	217703.56
Agrosor	9187.70	177069.53
Buniad	2496.00	9600.89
Sufolon	8780.70	44432.92
Sahos	3.00	66.56
Sanitation	20.00	1.73
KGF	1495.00	3378.66
LIFT	546.55	1569.83
ENRICH	1970.10	5754.12
SL-ME	0.00	0.50
LICHSP	202.00	236.22
Abason	150.00	75.51
Other	1038.10	51687.18
Total	36986.75	511577.20

Loan Disbursement from POs to Clients

During the financial year 2018-19, loan disbursement from POs to Clients stood at BDT 511.58 billion. The cumulative loan disbursement from POs to Clients is BDT 3572.66 billion and the recovery rate of loan from Clients to POs is 99.62%. At the end of June 2019, the amount of loan outstanding of POs with Clients was BDT 298.18 billion. At the same time, the number of Clients is 13.91 million of whom 91.12 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

Dr. Qazi Kholiquzzaman Ahmad, Chairman
Mr. Mohammad Moinuddin Abdullah, Member
 (Managing Director, PKSf)
Dr. Pratima Paul-Majumder, Member
 (Till 7 July 2019)
Ms. Parveen Mahmud, Member
Ms. Nazneen Sultana, Member
Dr. Toufic Ahmad Chowdhury, Member
Ambassador Munshi Faiz Ahmad, Member
Mr. Arijit Chowdhury, Member
 (From 28 August 2019)

Editorial Board

Advisers : Mr. Mohammad Moinuddin Abdullah
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Book Post

National Mourning Day Observed



Palli Karma-Sahayak Foundation (PKSF) observed the National Mourning Day 2019 with due solemnity and fervor. This year marked the 44th anniversary of the martyrdom of Father of the Nation Bangabandhu Sheikh Mujibur Rahman. He along with most of his family members were brutally assassinated on the night of 15 August 1975. Special prayers were offered on 15 August 2019 for the peace of the departed souls. The Managing Director and other officials of PKSf were present in the event held at PKSf Bhaban.

On 22 August 2019, a special discussion titled 'Bangabandhu, Liberation War and Bangladesh' was arranged at PKSf Auditorium. PKSf Managing Director Mohammad Moinuddin Abdullah chaired the event. PKSf Chairman Dr Qazi Kholiquzzaman Ahmad was the Chief Guest and Lt Col (retd) Quazi Sajjad Ali Zahir, Bir Protik, was the Chief Speaker. PKSf officials of all levels were present in the program.

Lt Col (retd) Quazi Sajjad Ali Zahir recalled his memories of the glorious Liberation War of Bangladesh in 1971. The grand tales of valor and sacrifice, of gigantic hurdles and splendid accomplishments left the audience in sheer awe. Pin-drop silence enveloped the tightly packed PKSf Auditorium as the decorated Freedom Fighter went on to elaborately describe the struggles they underwent to liberate the nation from the heinous Pakistani misrule.

Dr Qazi Kholiquzzaman Ahmad, the PKSf Chairman, too reminisced his experience of working under the wartime government of Bangladesh. He recalled how he was moved by the 7 March speech of Bangabandhu Sheikh Mujibur Rahman in 1971. "His emphatic proclamation 'The struggle this time is for independence, the struggle this time is for liberation' has forever been etched in my heart," he said. The eminent economist also recalled his memories of Bangabandhu's glorious return to independent Bangladesh on 10 January 1972.

Mr Moinuddin Abdullah, the PKSf Managing Director, highlighted different anecdotes from the life of the Father of the Nation. He said that welfare of the masses of the country were at the core of Bangabandhu's development vision. Bangabandhu was, is and will forever be an integral part of the lives of the Bengalis, he commented.

The program started with a one-minute silence in honour of the August 15 massacre victims. PKSf's Deputy Managing Director Dr Md Jashim Uddin gave the welcome remarks. Governing Body members Ambassador Munshi Faiz Ahmad and Dr Toufic Ahmad Chowdhury also spoke at the event.

As part of the programs to mark the National Mourning Day, an essay-writing competition was arranged for the children of PKSf employees. Dr Qazi Kholiquzzaman Ahmad handed over prizes to the winners of the competition during the program.

Also, PKSf employees wore black badges throughout the month of August, and two giant drop-down banners were hung month-long in front of the PKSf Bhaban to pay tribute to the Father of the Nation Bangabandhu Sheikh Mujibur Rahman.