



Quarterly Newsletter

January-March & April-June 2020 • Joint Nos. & Covid-19 Supplement

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PKSF Bhaban

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

Bangabandhu Corner Opens at PKSF Bhaban



The ceremonial opening of the Bangabandhu Corner at PKSF Bhaban took place on 16 March 2020. Dr Qazi Kholiquzzaman Ahmad, Chairman, Palli Karma-Sahayak Foundation (PKSF) inaugurated the Corner on the second floor of the PKSF Bhaban. The occasion was attended by Mr Md Moinuddin Abdullah, Managing Director and the four Deputy Managing Directors, namely, Mr Md Fazlul Kader, Dr Md Jashim Uddin, Mr Golam Touhid and Mr AQM Golam Mawla and other high officials of PKSF.

PKSF Chairman Dr QK Ahmad noted that we need to cultivate the ideals of Bangabandhu to fulfil the goal of building up a prosperous Bangladesh. He referred to Bangabandhu as the symbol of the liberation of the Bengali nation and as the supreme leader of our freedom movement. He said, we have still many more miles to go to realize the spirit of the liberation and freedom in its true sense which Bangabandhu referred to in his historic address on 07 March 1971. We must work to build up a society free of discrimination, he noted. On this occasion of the birth centenary of Bangabandhu, our combined and concerted efforts will gather further dynamism, Dr Ahmad hoped.

Mr Mohammad Moinuddin Abdullah, the MD of PKSF, expressed the hope that the Bangabandhu Corner, established in this office, would become an important site to all sorts of visitors to know better about the Father of the Nation and the struggles he led with indomitable determination. He called on the PKSF officials to make use of the materials of this Corner and further to circulate these to the future generations.

The participants in this inaugural ceremony enjoyed the video documentation of Bangabandhu Sheikh Mujibur Rahman's historic speech delivered on 07 March 1971.

Three titles authored by Bangabandhu, namely, *Ausomapto Atmajibani (The Unfinished Memoirs)*, *Karagarer Rojnamcha (Prison Diaries)* and *Amar Dekha Naya Chin (The New China as I Saw)* and some other titles on the language movement and socio-political history of Bangladesh and blown-up still photographs of Bangabandhu's life are also on display at the Corner. Facilities are available at the Corner to watch some relevant documentaries.

PKSF has some elaborate series of programs to celebrate the centenary of birth of the Father of the Nation. The establishment of Bangabandhu Corner is one such endeavor.

The scope of PKSF activities have scaled up in dimensions over the years. New programs and projects are being continuously added up. Numerous seminars, workshops and the inception or closing events of various projects take place at frequent intervals. The Communications and Publications Unit feels the pressure of containing news items and photographs within the 16-page Newsletter. However, there was no editorial defense so far. Readers never met such an Editorial. This has been the 'normal' custom so far.

Though sounds repetitive, sometimes some statements become indispensable. We and the entire global population never experienced such an unfamiliar, vile, helpless, strange, ominous and unprecedented period in human history. The terrifying mortality impact of Covid-19 has quaked the world from People's China through Bangladesh to Brazil.

PKSF's primary clientele is the poor population. In their lives, the perpetual reality is poverty and uncertainty an eternal companion. The aggression of Corona has made their lives and livelihoods, present occupations and hopes of future terribly jeopardized.

PKSF and its empathetic employees have displayed their solidarity with the victimized people. PKSF has a long tradition of voluntarism in periods of such crises. Almost on a daily basis, PKSF officials have been in close touch with these vulnerable people. It has also been active to communicate with relevant public offices regarding this issue.

But Corona stalled many of our usual activities. The January-March Newsletter could not be published. From April-June, our activities had to be reorganized with priority on Corona issues. A joint number of PKSF Newsletter will be a new experience for the readers. Mr Md Moinuddin Abdullah, MD, PKSF offered us a very relevant and useful idea. As per his advice, this joint number comes out with a corona supplement. Right from the early days of the pandemic, PKSF has been doing its most. It has always been in communication with its members even at the remote corners of the country. Important measures taken include flexible approach in the repayments of loans; aggressive rehabilitation steps; uninterrupted communication through video conferences. PKSF staff of all rank and file were engaged in awareness campaigns on health and safety guidelines. Covid-19 has unsettled the normalcy of our lives and under its impact, we felt reasonably constrained to publish this joint number with the Corona Supplement.



A day-long training on the Sustainable Development Goals (SDGs) was held on 06 February 2020 to underline the conceptual understanding and the need of superior capacity to implement them. The event was inaugurated by Mr Mohammad Moinuddin Abdullah, Managing Director of PKSF. Mr Abdullah noted that the success of PKSF depends on the performance of its Partner Organizations (POs). So, the capacities of the POs need to be intensified in realizing the SDGs.

The first session of the day was conducted by Dr Md Jashim Uddin, Deputy Managing Director, PKSF, in which development, economics and the fundamental aspects of sustainability were highlighted. He referred to Bangladesh's achievement in reference to the Millennium Development Goals (MDGs) and hoped that such experiences will help realize the SDGs too. He emphasized on the effective planning and the ensuring of good governance to achieve the SDGs. Mr Md Forhad Siddique, Deputy Chief of General Economics Division, Ministry of Planning, presented the framework for the mapping, monitoring and evaluation of the SDGs. Mr Md Alamgir Hossain, Deputy Director of Bangladesh Bureau of Statistics, conducted a session on the localization and evaluation structure. He also presented a process to measure the progress of the SDGs. A total of 28 officials from 15 POs took part in the training. The trainees enthusiastically took part at the open floor sessions of the event.

The Research unit of PKSF has prepared a report on the quantitative study of the returns the farmers receive for the alternative farming against tobacco cultivation. The study included instances of alternative agricultural practices, available incentives and the status of tobacco-free crop cultivation. The study was conducted through some focus group discussions and key informant interviews. The study reveals that about 24% extra financial profit can be made from such alternative crop cultivation, which is about BDT 9,350 per one *bigha*.



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 of 64 districts in all the 8 Divisions of the country through 115 Partner Organizations (POs) of PKSF. Under ENRICH, 57.85 lakh people from 12.62 lakh households get different kinds of services including health, education, nutrition, sanitation, appropriate loan etc. The human-centered and holistic development approach of the program has earned laurels from all quarters of the country and abroad. ENRICH has six major intervention areas: Health, Nutrition & WASH; Education; Skill Development; Financial Assistance; Social Capital Formation; and Environment & Climate Change Adaptation.

Key Activities

Health, Nutrition & WASH: From January-March 2020, a total of 3, 27, 648 people received healthcare services through Static Clinics, Satellite Clinics and Health Camps. Besides, 436 patients underwent cataract surgery for free.



Youth in Development: Currently, around 2 lakh youths are engaged in this component. In January-March 2020, a total of 2192 youths received a 2-day video-based training on 'Self-realization, leadership development and duties of the youth'.

Training and Job Linkage: In this quarter, 2041 unemployed youths received technical training on driving, ICT for Outsourcing, and ICT & MIS for Microfinance. Besides, 15 youths have found employment and another 157 are self-employed.

Special Savings: 170 members have deposited BDT 1, 35, 100 in January-March 2020.

Loan Disbursement: In this quarter, BDT 71.14 crore has been disbursed as loans among the ENRICH members.

ENRICH Center: Currently, there are 1482 ENRICH Centers in 202 Unions. In this quarter, 12 new ENRICH Centers have been established.

Ward Coordination Meetings: The representatives of Union Parishad and members of the program gather in regular meetings every two months at the ENRICH Centers. They usually discuss on the formation of social capital and review development activities. In this quarter, 2142 meetings were held.

ENRICHed Home: In January-March 2020 quarter, 438 households were transformed into ENRICHed homes putting the total number to 13, 451.

Bandhu Chula and Solar Home System: So far, 50,127 improved cooking stoves (locally known as Bandhu Chulas) and 75,058 solar home systems have been provided to the program participants.

Education Assistance: Currently, 1, 72, 314 students receive regular lessons through 6616 Education Assistance Centers in 202 ENRICH Unions. In these Unions, the drop-out rate at the primary level has come down to 0.06%, while it is about 4-4.5% nationwide.



Since 2014, PKSF has been facilitating under the 'Promoting Agricultural Commercialization and Enterprises (PACE)' project, several value chain development and technology transfer sub-projects, offering financial services to micro-entrepreneurs for the potential farm and non-farm economic sub-sectors. The project is jointly financed by PKSF and the International Fund for Agricultural Development (IFAD). So far, PKSF has undertaken 71 value chain sub-projects in 139 upazilas of 41 districts through 46 Partner Organizations (POs). A total of 288,454 micro-entrepreneurs and other value chain actors receive various technical, technological and marketing supports under the sub-projects. Besides, 23 technology transfer sub-projects are in place to provide appropriate technological support to 20,313 micro-entrepreneurs.



Training

- PACE project continuously organizes series of short-term training courses, conducted by business experts, on different aspects of business and microenterprise development for the officials of PKSF and its POs. A training course on 'Strategic guideline for enhancing business knowledge' was organized on 12 January 2020 in which a total of 31 selected officials of PKSF and its POs participated.
- For the production of safe agricultural products and expansion of the market for agro-products through branding, PKSF has introduced Global Good Agricultural Practice (GGAP) and Hazard Analysis and Critical Control Point (HACCP) procedures in different potential agricultural sub-sectors. From 18 to 23 January 2020, 20 officials of PKSF's mainstream programs and PACE project took part in a training relating to GGAP & HACCP.
- A 4-day training on 'Value Chain Project Design & Management' was arranged for 30 selected officials of PKSF and its POs. It took place from 02-05 February 2020.

- To enhance knowledge of the officials of PKSF and its POs, training sessions were organized from February 09-12, 2020 on 'Business management with focus on marketing and market development' for 30 selected officials of PKSF and its POs.

Consultant AKM Shahiduzzaman conducted the training course, which was organized as part of a 6-month long capacity development program of PKSF and PO staff on business management.



Funded jointly by the DFID and the EU, the Pathways to Prosperity for Extremely Poor People (PPEPP) project aims to integrate the extremely poor people with mainstream economic growth and to support them in finding jobs. In its 6-year 1st phase (2019-2025), it concentrates on bringing some 2 million people out of extreme poverty. The working areas of the project stretches to the coastal belt in the northwest and southwest, haor region in the northeast and some extreme poverty-prone pockets of Bangladesh.

Coordination Meeting with POs

A 2-day coordination meeting was held at the PKSf Bhaban on 22-23 January 2020 in which Executive Directors of 19 Partner Organizations (POs) and selected representatives took part. The meeting discussed on the lessons learnt from the piloting phase and formulated directives on the implementation at the actual phase. Mr Mohammad Moinuddin Abdullah, Managing Director, PKSf, chaired the inaugural session of the meeting. 3 PKSf Deputy Managing Directors namely, Mr Md Fazlul Kader, Mr Golam Touhid and Mr AQM Golam Mawla moderated different technical sessions of the meeting.



Workshops

A technical workshop on 'Conceptual Framework of Community Mobilization Intervention' was organized under the Project on 20 January 2020 at the PKSf Bhaban. Representatives from DFID, executive heads of selected Partner Organizations and some other guests were present.

Another technical workshop on 'Conceptual Framework of Nutrition Intervention' was organized at the PKSf Bhaban on 27 January 2020. Representatives from DFID and European Union, representatives from different national/international organizations, executive heads of selected Partner Organizations attended the workshop.

DFID & EU Delegation Visits Working Areas

A high-profile delegation from DFID and European Union

visited PPEPP project areas at Shyamnagar upazila of Satkhira during 4-7 February 2020. There the delegation focused on the challenges of the selection process of the extreme-poor households and the establishment of their linkage with public and private service providers. The delegation exchanged views with the participants of PRIME (an earlier & completed project of PKSf) in Shyamnagar. They also visited the value chain projects of eel fish and crab farming. These projects are in operation with financial and technical assistance from the PKSf.



The DFID delegation included Mr John Warburton, Team Leader, Extreme Poverty, Resilience and Climate Change; Mr ABM Feroz Ahmed, Livelihoods Adviser; and Ms Tasneem Rahman, Program Management Adviser. From the EU were Mr Maurizio Cian, Minister Counsellor and Head of Cooperation; and Mr Manfred Fernholz, First Secretary and Team Leader, Food Security, Nutrition and Livelihood Development. Dr Sharif Ahmed Chowdhury, General Manager and other PKSf officials accompanied the delegation.

Training on Household Selection Process

The Project Implementation Unit (PIU) of the Project organized a series of training sessions on extreme-poor household selection and verification process for the PO staff. The training consisted of theoretical and practical sessions on the household identification, rechecking and comprehensive aspects of PPEPP.

Uplifting the Quality of the Lives of the Elderly People

With the mission of multidimensional poverty alleviation, PKSF is implementing an initiative known as 'Uplifting the Quality of the Lives of the Elderly People', under the ENRICH program, which operates in 219 Unions through 106 Partner Organizations (POs). It serves a total 4, 09, 465 elderly people (female: 2, 08, 421 & male: 2, 01,044).

- **Union and Ward Elderly Committees:** There is a central Union committee in each Union and each Ward has a separate committee. Ward and Union committee meetings are held every month. In January-March 2020, 5426 Ward Committee meetings and 648 Union Committee meetings were held.
- **Old Age Allowance:** 100 selected elderly people from each Union receive BDT 500 per month as Old Age Allowance. In January-March 2020, a total of BDT 2.82 core has been disbursed to 9181 female and 9651 male elderly persons.
- **Healthcare Services:** Till date, 2.10 lac elderly persons received healthcare services from satellite clinics arranged in 35 Unions.
- **Distribution of Assistive Equipment:** In January-March 2020, a total of 4520 blankets, 3180 walking sticks and 224 wheel chairs were distributed among the distressed elderly people.
- **Funeral Support:** On demise of the indigent elders, a one-time financial assistance of BDT 2000 is provided to the family of the deceased for their funeral. In January-March quarter, 545 families received this support.
- **Best Senior Citizens and Offsprings Awards:** In recognition of their special contribution to the society, 3 elders are honored in each Union, and 3 best offsprings receive awards for taking proper care of their parents. In January-March 2020, a total of 134 elderly persons and 164 offsprings got this award.
- **IGA Training:** So far, 15,111 elderly persons have received training on different Income Generating Activities on duck, chicken, goat and cow rearing & small trading.
- **Loan Program for the Elderly:** To help the capable and enthusiastic elderly persons, an elderly-friendly loan policy is in place and BDT 10.0 core has been allocated as loan in FY 2019-2020 for 40 Unions. Till now, BDT 5.40 crore has been disbursed as loan among the POs.
- **Social Centers:** So far, 98 social centers have been constructed in the Unions to ensure social dignity and establish an elderly-friendly atmosphere.



Workshop: Potentials of the Mushroom Production

A workshop on "Mushroom Production in Bangladesh: Properties and Potentials" was organized on January 14, 2020 at PKSF Bhaban. An informative presentation was made by Dr. Abu Saleh Mostafa Kamal, Additional Secretary, Cabinet Division, Bangladesh Secretariat.

Presided over by Dr. QK Ahmad, Chairman, PKSF, the workshop was attended amongst others by Mr Mohammad Moinuddin Abdullah, Managing Director, PKSF and its senior officials. Specialists in the area, Executive Directors of some Partner Organizations (POs) and some mushroom producers. Dr. Nirad Chandra Sarkar, Deputy Director, Mushroom Development Institute, delivered his speech as a specialist speaker. Two mushroom producers shared their experiences of cultivation and marketing of mushroom at the field level.



A 'Mushroom Group' has been formed with the Executive Directors of 12 Partner Organizations participating in the workshop. This group will prepare recommendations regarding the expansion of mushroom production.

Cultural and Sports Program

21st February: Prism Bangladesh Foundation organized a rally and placed a floral wreath on the Shaheed Minar to pay homage to the Language Movement Martyrs in Ramgati of Laxmipur.



Football Competition: Grameen Jano Unnayan Sangstha organized a football tournament on 26 February 2020 in Borhanuddin of Bhola. 8 teams took part in the tournament.

Cleanliness Activities: On 29 February 2020, Nowabanki Gonomukhi Foundation conducted a cleanliness campaign. On March 17, Mohila Bohumukhi Shikkha Kendra (MBSK) conducted a similar campaign marking the birth centenary of the Father of the Nation.

Mini Marathon: Protyyashi organized a mini-marathon competition on 29 February 2020 at Cox's Bazar to raise awareness against drug abuse and violence against women. On 01 March 2020, TMSS organized a mini marathon at Dhunat upazila of Bogura to raise awareness against drug abuse.

Workshop: On 12 March 2020, Jagorani Chakra Foundation organized a workshop on proper pronunciation, recitation and debate at Sreepur upazila of Magura.

Sports: On 02 March 2020, MBSK organized a sports competition at Biral upazila. 800 students took part in this event. On 12 March 2020, JAKAS Foundation organized a Kabadi competition among the students at Joypurhat Sadar upazila.

Wall Magazine Fest: On 10 March 2020, FIVDB organized a wall magazine fest at Baniachang upazila of Habiganj to celebrate Bangabandhu's birth centenary with 5 school teams. On 10 March 2020, students of Laxmipur district participated in a wall magazine competition organized by SOPIRET. Mamata organized a similar competition for the students in Chattogram on 10 March 2020. On 17 March 2020, Bandhu Kallyan Foundation organized a wall magazine competition at Abhaynagar of Jashore on the occasion of 'Mujib Year'.



Program for Adolescents

Health Issues: Integrated Development Foundation organized a 7-day health camp at Collegiate Girls' High School of Boalkhali in Chattogram from February 16, 2020. Various free healthcare services provided in the camp included blood grouping, diabetes test, weight and height measurement. Eco-Social Development Organization organized a blood grouping camp at Shahjadpur upazila in Bogura. JAKAS Foundation organized a courtyard meeting to raise awareness against child marriage, sexual harassment, dowry, violence against women and children at Keshabpur Adolescent Girls' Club at Joypurhat on February 18, 2020. Next day, this PO arranged a nutrition camp and a training program on food and nutrition awareness, and techniques of maintaining nutritional values of food at Chilimpur Adolescent Club in Joypurhat. Sathkhira Unnayan Sangstha distributed various medical equipment at Bahera AT Secondary School and Bhomra Secondary School at Sathkhira Sadar and Debhata upazilas on 20 February 2020. On March 10, JCF also organized a discussion meeting on 'Adolescence and Menstrual Health' and distributed sanitary napkins among the members of 4 Adolescent Girls' Clubs.

Social Issues: Mohila Bahumukhi Shikkha Kendra organized a workshop for members of Adolescents Clubs to raise awareness on various social issues including resistance

against child marriage, sexual harassment, terrorism & drug addiction on February 24, 2020.

International Women's Day: To celebrate this occasion, Young Power in Social Action formed a human chain at Sitakundu upazila of Chattogram on March 08, 2020 with the theme of this year: 'I am Generation Equality: Realizing Women's Rights'. On this day, Sathkhira Unnayan Sangstha organized a discussion meeting and a rally at Debhata upazila of Sathkhira district. Jagorani Chakra Foundation organized a discussion meeting on the history of the Women's Day, a quiz competition and a rally, participated by the members of Adolescent Clubs.



Field Visits

- PKSF Chairman Dr Qazi Kholiquzzaman Ahmad visited the activities of 3 PKSF Partner Organizations (POs) & 1 social development partner organization in Sylhet, Moulvibazar and Sunamganj from 17 to 22 January 2020. PKSF's Deputy Managing Director, Dr Md Jashim Uddin accompanied the Chairman.

Dr Ahmad visited a farm under FIVDB and exchanged views with the members involved in a mini garment cluster and a dairy cluster. As the Chief Guest in an assembly of the elderly, arranged under 'Uplifting the Quality of the Lives of the Elderly People' intervention, Dr Ahmad distributed wheel-chairs, walking sticks, warm clothes & blankets among the elderly persons.

- Dr Ahmad witnessed a health camp and joined an assembly arranged by TMSS. Then he visited the Dhal Purbo Ashram-2 education assistance center and the Baul Shah Abdul Karim Memorial Museum. He also enjoyed a cultural program arranged at the residence of Baul Shah Abdul Karim. Moreover, he witnessed different ENRICH activities of HEED Bangladesh and exchanged views with its officials.

Then, Dr Ahmad visited an education assistance center in Sylhet run by Zamzam Bangladesh under its 'Non-Formal Education with Health and Hygiene Support for Slum Children' program. He was the Chief Guest in a 'Children's Assembly-2020' organized by Zamzam Bangladesh.



- Dr QK Ahmad witnessed different ENRICH activities of ASHRAI and Proyash, two PKSF POs, from 23 to 27 January 2020 in Rajshahi. He exchanged views with the senior officials of the POs. Dr Md Jashim Uddin, DMD of PKSF accompanied the Chairman.

PKSF Chairman Dr QK Ahmad visited Sunamganj and Moulvibazar districts from 27 February to 2 March 2020. Mr Md Moinuddin Abdullah, Managing Director, PKSF, Dr Selim Jahan, former Director, Department of Human Development Report Wing and Poverty Alleviation Division, United Nations Development Program (UNDP) and Dr Md Jashim Uddin, DMD, PKSF, accompanied the Chairman. Dr Ahmad exchanged views with the entrepreneurs of micro-enterprise program of TMSS at

Sunamganj. Then he witnessed a duck farm & a duck hatchery under FIVDB at Shantiganj of South Sunamganj. He also exchanged views with the duck farmers. Dr Ahmad inaugurated the 'Baul Shah Abdul Karim Folk Festival 2020' as the Chief Guest.

Dr QK Ahmad witnessed a poultry farm, a vegetable garden and a malta orchard under HEED Bangladesh at Adampur Union. He exchanged views with the entrepreneurs of the *Monipuri* community and members of the *Khasi* community. He also exchanged views with the teachers, health officers, members of youth and elderly committees under the ENRICH program and some local government representatives. He witnessed an education assistance center and an ENRICHed home. He also visited a health camp arranged under the ENRICH program in the Karimpur tea garden of Munshibazar Union. Dr Ahmad exchanged views with the members of adolescent girls' club and youth forum of the Union. Then, he inaugurated a friendly football match of the elderly people at Karimpur tea garden ground and exchanged views with the tea plantation workers. PKSF Chairman also witnessed an education assistance center of ENRICH program at Monsurnagar Union. He exchanged views with the elderly people at the premises of Union Parishad and distributed monthly old age allowance among the elderly.

- PKSF Managing Director Mr Mohammad Moinuddin Abdullah visited various activities of Unnyan Procheshta and Satkhira Unnayan Sangstha, 2 PKSF POs at Satkhira, from 11 to 12 January 2020. He visited the activities of dairy value chain sub-project, waste management, commercial vermi-compost production etc. at Tala upazila and exchanged views with the concerned entrepreneurs. PKSF MD also witnessed different activities of 'Employment Creation and Income Generation through Improved Carp-Golda Mixed Culture Value Chain Development and Marketing Sub-project'. The activities include summer tomato cultivation, high value red cabbage and broccoli cultivation, cropping pattern and integrated crop management, year-round vegetables cultivation on pond dikes etc. He also visited the demonstration of good aquaculture practice and safe fish culture. Mr Golam



Touhid, DMD, PKSf and Dr Sharif Ahmed Chowdhury, GM, PKSf accompanied the Managing Director.



- Mr Mohammad Moinuddin Abdullah, MD of PKSf visited different activities of value chain sub-project of the PACE project implemented through Grameen Jano Unnayan Sangstha (GJUS) and Family Development Association (FDA), 2 PKSf POs, from 24 to 26 January 2020. He inspected different activities of improved buffalo rearing, management of modern habitat (*Killa*) for buffaloes and natural breeding activities of female buffaloes with improved Murrah breed buffaloes at Char Chatkimara of Sadar upazila in Bhola. This initiative is financed by GJUS. Then, the PKSf MD joined a farmer's assembly organized by GJUS. He also visited different activities of household-level buffalo fattening program, dairy buffalo rearing, high yield Napier and German grass cultivation activities at Veduria Union and Char Fashion upazila.
- PKSf MD Mr Mohammad Moinuddin Abdullah visited different activities of a community-based eco-tourism value chain sub-project being implemented by Family Development Association (FDA), a PKSf PO, at Char Kukri-Mukri. He also joined an environment-friendly boat distribution ceremony and distributed boats among the sub-project participants. Mr Md Fazlul Kader, DMD, PKSf accompanied the MD.
- From 16 to 17 February 2020, PKSf MD Mr Mohammad Moinuddin Abdullah witnessed the credit programs of RRF and CDF, 2 PKSf POs at Jashore. He exchanged views with the senior officials of the POs. Dr Md Jashim Uddin, DMD, PKSf accompanied the MD.
- Mr Md Fazlul Kader, DMD, PKSf visited different activities of the Organization for Social Advancement and Cultural Activities (OSACA), a PO of PKSf at Pabna, from 04 to 06 January 2020. He attended a workshop on 'Five-year Strategic Planning' of OSACA.

From 06 to 07 February 2020, Mr Md Fazlul Kader attended the inauguration ceremony of the 'Enthusiastic Women SME Fair' arranged on the occasion of 'Mujib Year' at the

premises of Chandpur Shaheed Minar and visited different stalls of the fair.

Mr Md Fazlul Kader, DMD, PKSf, visited the activities of a brass, bronze and silver jewelry business cluster under Social Upliftment Society (SUS), a PKSf PO, at Vakurta Union of Savar upazila on 08 February 2020. Dr Akond Md Rafiqul Islam, Senior General Manager of PKSf accompanied the DMD. Mr Kader also exchanged views with the factory owners, wholesalers, retailers and representatives of different business clusters.

- Dr Md Jashim Uddin, DMD, PKSf visited different activities of MAMATA, a PO of PKSf at Chattogram, from 16 to 18 January 2020. He attended a day-long program celebrating the 37th anniversary of MAMATA. Dr Jashim also witnessed different ENRICH activities being implemented by the PO and exchanged views with its senior officials.
- PKSf's Senior Editorial Adviser Professor Shafi Ahmed visited National Development Program (NDP), Development Organization of the Rural Poor (DORP) and Manob Mukti Sangstha (MMS), 3 PKSf POs at Sirajganj, from 06 to 08 March 2020. He witnessed different activities of NDP including training on tailoring, ENRICHed homes, households of the rehabilitated beggars, dairy cattle rearing etc. He delivered the funeral expenditure to a widow of an elderly person. Professor Ahmed visited an education assistance center and an ENRICHed home under DORP at Rajapur Union. He also exchanged views with the elderly and the teachers of some education assistance centers. He witnessed a computer and tailoring training center under MMS. He exchanged views with the elderly members, doctors, health assistants and patients of satellite clinics.



- On 19 February 2020, Dr Sharif Ahmed Chowdhury, Senior GM of PKSf inaugurated a training program titled 'Eel Fish Culture Management & Activities Evaluation' under the Innovative Agricultural Initiatives (IAI) arranged at the head office of Gram Bikash Kendra (GBK). He also witnessed different activities under the Agriculture and Fisheries & Livestock Units, and some innovative agricultural initiatives being implemented by GBK at Dinajpur.



From 01 January 2019, PKSF has been implementing a program titled ABASON out of its own fund to provide financial and technical assistance to the poor people living in remote places for the construction or repairing of their houses. The ABASON program is being implemented in 26 upazilas of 15 districts through 56 branches of 15 Partner Organizations (POs) of PKSF.

As of March 2020, a total of BDT 210 million has been disbursed to 15 POs while the POs have disbursed BDT 230 million to 884 borrowers for constructing new houses or repairing the existing ones. In January-March 2020, an amount of BDT 51.60 million was disbursed as loans to 186 borrowers.

Partner Organizations	Working Areas (Upazilas)
Ad-din Welfare Centre	Sharsa
Eco-Social Development Organization (ESDO)	Thakurgaon Sadar
TMSS	Bogura Sadar
Gram Bikash Kendra (GBK)	Parbatipur
Shariatpur Development Society (SDS)	Shariatpur Sadar
JAKAS Foundation	Joypurhat Sadar, Panchbibi, Damoirhat, Badalgachhi
Ghashful	Patiya, Anwara, Hathazari, Feni Sadar
Grameen Jano Unnayan Sangstha (GJUS)	Bhola Sadar
WAVE Foundation	Chuadanga Sadar
HEED Bangladesh	Moulvibazar, Kamalganj, Rajnagar
Young Power in Social Action (YPSA)	Sitakunda Sadar
Rural Reconstruction Foundation (RRF)	Jhikargacha
Sagarika Samaj Unnayan Sangstha	Suborno Char
People's Oriented Program Implementation (POPI)	Kishoreganj Sadar, Bajitpur, Kuliarchar
Shataphool Bangladesh	Rajshahi Sadar

Low Income Community Housing Support Project (LICHSP)

PKSF and National Housing Authority (NHA) are jointly implementing the 'Low Income Community Housing Support Project' funded by the World Bank since 20 October 2016 to improve the living conditions of the low income people residing in selected municipalities and city corporations of Bangladesh. 7 Partner Organizations (POs) of PKSF are implementing the project in 13 towns under Part-3 of this project titled 'Shelter Lending & Support'.



As of 31 March 2020, PKSF has disbursed BDT 679 million as loans and BDT 12 million as grants to 7 POs. The POs disbursed BDT 606 million as loans to 2120 borrowers to construct new houses and to extend or repair the existing ones. In January-March 2020, BDT 105 million has been disbursed as loans to 374 borrowers.

Names of POs	Working Areas
Ad-din Welfare Centre	Jashore and Magura Municipality
ESDO	Rangpur City Corporation and Thakurgaon Municipality
NDP	Sirajgonj and Ishwardi (Pabna) Municipality
Pidim Foundation	Narshingdi Municipality and Gazipur City Corporation
TMSS	Cumilla and Narayangonj City Corporation, and Bogura Municipality
Shariatpur Development Society	Shariatpur Municipality
Grameen Jano Unnayan Shangstha	Bhola Municipality

Sustainable Enterprise Project (SEP)



PKSF is implementing Sustainable Enterprise Project (SEP) with financial assistance from the World Bank. The objective of SEP is multi-fold. It helps popularize environment-friendly appropriate technology in the small cluster-based enterprises and provides cooperation to enhance their capacity in the areas of marketing, branding and environmental sustainability.

Chaired by Mr. AQM Golam Mawla, DMD, PKSF, the 7th meeting of the Internal Evaluation Committee for Sub-Project Concept Paper was held on February 9, 2020. The officers of the Project Management Unit (PMU) presented the proposals of the sub-projects and budget submitted by the Partner Organizations (POs). The meeting recommended for the approval of financing of BDT 61 crore under Agrosor in favour of 7 POs.

On February 23, 2020, a team comprising of Ms. Suiko Yoshijima, Leader of the Task Team, the World Bank, Mr. Zahir Uddin Ahmed, Project Coordinator, SEP and some members of PMU visited a sub-project at Bhairab. People's Oriented Program Implementation (POPI), a PKSF PO, is implementing this sub-project of manufacturing shoes and leather goods.



A quarterly meeting to review the progress of the project in the first phase was held on February 25, 2020. 36 PO representatives reviewed the progress of the distribution of credit and several other related matters.

A 'Training for Trainers' titled *SEP Policy and Safeguard Documents* was organized on February 03-06, 2020 with a view to enhancing capacity of the PO officials. 33 officers representing 11 POs took part in the training. In different sessions, the issues discussed ranged from the environmental problems that need to be addressed in various sub-projects under SEP and their financial management to implementing the policies regarding procurement and maintenance of security.

Skills for Employment Investment Program (SEIP)



Palli Karma-Sahayak Foundation (PKSF) has been implementing Skills for Employment Investment Program (SEIP) since 2015 to accomplish the goal of skills development of 24,350 youths, dropped out from the mainstream education through appropriate training. These youths come from disadvantaged families having low-income and are generally known as 'left behind'. At present, training courses are offered through 38 partner training institutions and 67 training centers on 17 trades under 8 priority sectors as determined by the Government.

Progress of Training Courses: Till November 2019, the target fixed for Tranche-1 & Additional Tranche has been achieved. Under Tranche-2 of the Project, at present, activities are right in place with the target of delivering training to 12,000 youths

across the country in 15 trades being conducted in 32 institutions of training. Till March, 2020, out of the total registered 7957 trainees, 5834 have completed their courses. Total number of batches undergoing training at the moment is 81. Of the completers, 2481 have already found wage-employment and 1048 have engaged themselves in self-employment.

Progress of Tranche-3: The draft of 3 Business Plans of Tranche-3 of the Project has been submitted with the concerned wing of the Financial Institutions Division, Ministry of Finance. The target is to train 1050 persons which include disables as well.



The 'Environment and Climate Change Unit' was established in 2016 to integrate different environment and climate change issues in all PKSF mainstream activities.

Progress of New Projects

- Green Climate Fund (GCF), under the Simplified Approval Process (SAP), has approved the 'Extended Community Climate Change Project-Flood (ECCCP- Flood)'. A copy of the agreement (given by the GCF) for executing the project has been duly filled up and submitted to GCF for approval. The 4-year project will be implemented in 5 flood-prone districts of Bangladesh, which will directly benefit 20,000 families. Total budget of the project is USD 13.33 million.



- Under the readiness Support Mechanism, GCF has approved a project proposal titled 'Strengthening the capacity of PKSF, Executing Entities (EEs) and Implementing Entities (IEs) for effective participation of GCF activities in Bangladesh'. A copy of the agreement (given by the GCF) for executing the project has been duly filled up and submitted to GCF for approval. Under the project, different capacity building training (maintaining



the standard of GCF) will be provided to officials of PKSF, different government and non-government organizations.

- Under the Simplified Approval Process (SAP), PKSF has submitted a project proposal titled 'Extended Community Climate Change Project-Drought (ECCCP-Drought)' to GCF. The project will be implemented in the drought-prone areas of Bangladesh. The estimated cost of the project is USD 10.57 million.

Consultation Workshop

On 16 February 2020, a consultation workshop was organized at PKSF Bhaban on the environmental guideline for Dry Fish Production. Mr Md Fazlul Kader, Deputy Managing Director, PKSF presided over the workshop. Experts from BCSIR, BSTI, BFRI, Department of Fisheries, Department of Environment, WorldFish Centre Bangladesh, University of Dhaka, Bangladesh Agriculture University and representatives from the POs of PKSF attended the program.

Innovation for Public Services

Based on the Government's 'Innovation Strategic Plan and Evaluation Guideline 2015', PKSF has formed a 5-member



innovation team under the leadership of a General Manager of PKSF. The PKSF team has developed an annual innovation strategic plan and has taken initiatives to implement the plan.

As part of the annual innovation strategic plan, updated reports of all its activities (up to May 2020) were uploaded on the PKSF website. PKSF regularly organizes seminars, workshops and training on different innovative ideas. Representatives of PKSF innovation team attend the monthly review meeting on innovation matters organized by Cabinet Division and Financial Institutions Division (FID) and present the progress of innovation activities of PKSF.

Training



Training for officials and field-level employees of Partner Organizations

In January-March 2020, PKSF organized training on 11 different modules for 428 PO officials in 20 batches.

Course Title	Days	No of POs	No of Participants	Venue
Internal Audit for Operations of NGOs and MFIs	5	17	21	PKSF
Accounting for Non Accountants	5	16	20	PKSF
Procurement and Inventory Management	5	35	41	PKSF
VAT and Tax	5	17	20	PKSF
Risk Management	5	29	40	PKSF
Human Resource Management	5	15	17	PKSF
Ratio Analysis and Decision Making	5	15	21	PKSF
Software-Based Monitoring and Supervision	4	14	20	PKSF
Accounts and Financial Management for Branch Accountants	4	79	113	InM
Microenterprise Operations and Management	4	74	92	InM
Training of Trainers	5	19	23	InM



Internship

In January-March 2020, 2 students from the University of Dhaka and a student from Independent University of Bangladesh were engaged in internship at PKSF. Besides, a PhD student from the Oxford Institute of Population Ageing, University of Oxford completed his internship as a visiting researcher and received the certificate from PKSF.

In-Country Training and Workshop

In January-March 2020, a total of 51 PKSF officials participated in different training programs within the country.

Subject	No. of Participants	Date and Venue	Organizer
Workshop on Further updating the subjects of training programs	01	15 January 2020 BARD, Cumilla	Bangladesh Academy for Rural Development (BARD)
Training on 'Global Good Agricultural Practice (GGAP) & Hazard Analysis and Critical Control Point (HACCP)'	20	18-23 January 2020 Dhaka	SGS CBE Bangladesh
Training on 'Public Procurement Management'	01	02-20 February 2020, NAPD, Nilkhet, Dhaka	National Academy for Planning and Development
Training on 'Public Procurement Management'	23	04-10 February PKSF Bhaban, Dhaka	PKSF
Training on 'Microsoft Excel'	15	23-27 February 2020, PKSF Bhaban, Dhaka	PKSF
Workshop on 'Preparing Voluntary National Review (VNR)'	01	24 February 2020 SME Foundation, Dhaka	Small & Medium Enterprise Foundation



Workshop on the Impacts of LSD on Livestock Production

Through a range of programs, PKSF extends financial assistance among the poor communities to help them pursue income generating activities. A significant part of these loans is used in the livestock sector, particularly for beef-fattening. Recently, a massive contraction of Lumpy Skin Disease (LSD) of the livestock has been reported in different parts of the country. LSD is an infectious disease generated by the pox-virus. This virus primarily spreads through cows, buffaloes, yaks, giraffes etc. Goats and sheep, however, are usually immune to this. 80-90% animals are vulnerable to LSD infection but the mortality rate is relatively low (1-6%). Infection may lead to temporary or permanent loss of reproductive capability of the bulls and abortion as well as infertility in the cases of cows. It causes impairment to the quality of their skin. Resultantly, farmers incur immense losses.



Against this backdrop, PKSF organized a workshop titled 'Impact of Lumpy Skin Disease on Livestock Production and its Controlling Measures in Bangladesh' on 23 January 2020 with the objective of disseminating facts on the impact of LSD and the ways to prevent it. Mr Kazi Wasi Uddin, Additional Secretary (Livestock-2), Ministry of Fisheries and Livestock was the Chief Guest of the program, chaired by Mr Mohammad Moinuddin Abdullah, Managing Director, PKSF. Dr Md Gias Uddin, Scientific Officer and Departmental Head, Bangladesh Livestock Research Institute (BLRI), presented the keynote paper. Various issues relating to LSD and its prevention were discussed in the workshop.



Ninth Meeting of PKSF General Body

The 9th meeting of the General Body of Palli Karma-Sahayak Foundation (PKSF) was held via zoom platform on 28 June 2020. Presided over by PKSF Chairman Dr Qazi Kholiquzzaman Ahmad, it was attended by Managing Director Mr Mohammad Moinuddin Abdullah and other members of the General Body.

During the ongoing pandemic, many persons including a number of celebrities died of Covid-19. The meeting solemnly recalled their contributions to the society and prayers were offered for the peace of the departed souls.

It was reported in the meeting that PKSF and its Partner Organizations (POs) had taken a number of initiatives to continue field-level operations, financing to the members to help them resume their economic activities, and to play a constructive role in the rehabilitation of the rural economy through intelligent encounters of the adversities caused by Covid-19. The POs were being regularly advised on addressing the problems faced by the members at the grassroots. It may be noted that a 14-point Guideline has been developed in compliance with the Covid-19 protocol, and all activities at the field level including the continuity of production and marketing of the produces by the entrepreneurs are being carried out accordingly.

From June 2020, PKSF and its POs took steps for uninterrupted financing activities and started disbursing loans among the poor and the micro-entrepreneurs. With the financial assistances, the members, negatively affected by Covid-19, have been enabled to find employment or generate their incomes.

The General Body expressed its heartiest gratitude to Hon'ble Prime Minister Sheikh Hasina for allocating a grant of BDT 500 crore to PKSF for contributing to the dynamism in rural development. The meeting further apprised that different development partners have pledged additional funding for different PKSF projects with a view to helping the participants to cope with the Covid-19 impacts.

The meeting approved the revised budget of BDT 4,261.62 crore for the 2019-2020 fiscal year and the annual budget of BDT 5,050,41 crore for FY 2020-2021.

So far, the PKSF Annual Report has been a publication exclusively in English language. Despite many odds and challenges, the PKF Annual Report 2019 has been published in Bengali as well in June, 2020. Copies of the Bengali PKSF Annual Report 2019 were presented to the PKSF General Body members. Henceforth, the Annual Report will be published in both English and Bengali.

Loan Disbursement to POs

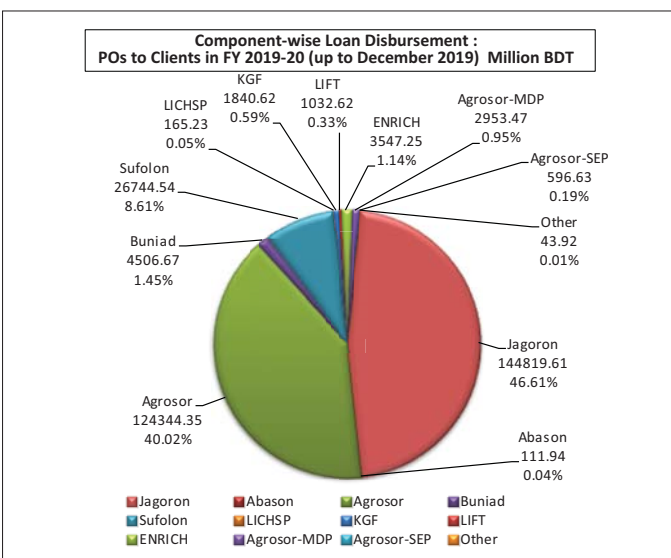
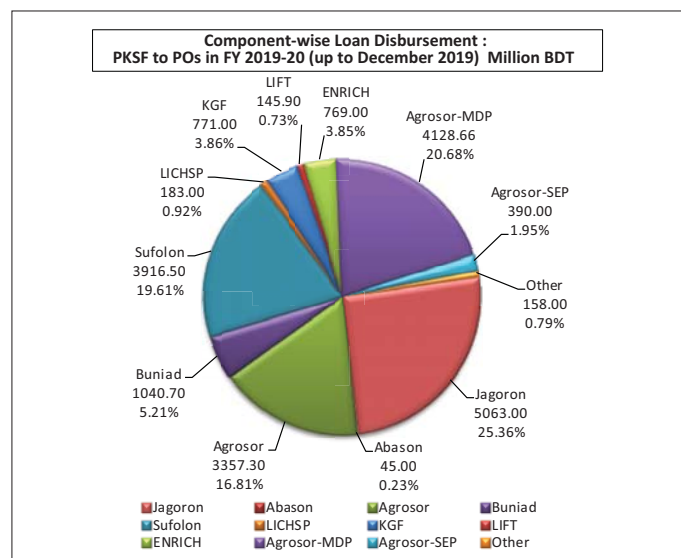
During the financial year 2019-20 (up to December 2019), loan disbursement from PKSF to POs (Partner Organizations) is BDT 19.97 billion. Cumulative loan disbursement from PKSF to POs is BDT 367.44 billion and the recovery rate of loan from POs to PKSF is 99.37%. A summary of PKSF's loan disbursement and loan outstanding as of 31 December, 2019 is mentioned below:

Programs/Projects	Loan disbursement (PKSF to POs) Cum. up to December -2019 (in million BDT)	Loan outstanding (PKSF with POs) as of December - 2019 (in million BDT)
Mainstream Programs*		
Jagoron	140625.89	21159.80
Agrosor	66093.20	15586.78
Sufolon	92320.60	4703.20
Buniad	25527.20	3327.51
Sahos	1014.20	64.00
KGF	9298.50	884.00
ENRICH	7131.83	3556.92
LIFT	1886.65	920.76
SDL	423.00	189.50
Abason	195.00	190.00
Others (including ID Loan)	3040.44	104.83
Total (Mainstream)	347556.50	50687.29
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	536.00	483.80
Agrosor-MDP	4128.66	4128.66
Agrosor-SEP	1410.00	1410.00
Others (including ID Loan)	674.71	0.00
Total (Projects)	19880.43	6219.67
Grand Total	367436.93	56906.96

Loan disbursement in FY 2019 -20 (July 2019 to December 2019) (In Million BDT)		
Programs/Projects	Loan Disbursement (PKSF to POs)	Loan Disbursement: (POs to Clients)
Jagoron	5063.00	144819.612
Agrosor	3357.30	124344.347
Buniad	1040.70	4506.669
Sufolon	3916.50	26744.538
KGF	771.00	1840.619
LIFT	145.90	1032.619
ENRICH	769.00	3547.251
Agrosor-MDP	4128.66	2953.473
Agrosor-SEP	390.00	596.634
LICHSP	183.00	165.23
Abason	45.00	111.935
Others	158.00	43.92
Total	19968.06	310706.85

Loan Disbursement from POs to Clients

During the financial year 2019-20 (up to December 2019), loan disbursement from POs to Clients is BDT 310.71 billion. Cumulative loan disbursement from POs to Clients is BDT 3,869.62 billion and the recovery rate of loan from Clients to POs is 99.60%. At the end of December 2019, amount of loan outstanding of POs with Clients is BDT 328.00 billion. At the same time, the number of Clients is 14.56 million of whom 91.11 percent are women.





PKSF Annual Report 2019 has been published. It is a regular publication of PKSF. So it was never regarded as a news item. But this year it is. It deserves a news value in 2019 since PKSF Annual Report has been published in its maiden Bengali version. As per the thoughtful directive of Mr Md Moinuddin Abdullah, Managing Director, from now onwards, PKSF Annual Report will be published in both Bengali and English. The officials of PKSF and the Partner Organizations (POs) have highly appreciated the Bengali version of the Annual Report. The English version of PKSF Annual Report 2019 was published in due time. Just after that, the Communications and Publications Unit became engaged in the preparations relating to the establishment of the Bangabandhu Corner at PKSF Bhaban. As the Bengali translation of the Annual Report was over, the spread of Covid-19 pandemic stalled all our regular activities. Besides, the printing press was also closed. Though official activities resumed from 31 May 2020, the risk of corona virus infection still persisted putting us to many practical adversities. However, the Bengali version of the Annual Report 2019 has been published with efforts that never were used earlier.



Palli Karma-Sahayak Foundation (PKSF) launched its YouTube Channel 'SAMRIDDHI' on January 10, 2020. The inauguration of the channel on this particular date was prompted as a token of observance of the 'Home-Coming Day' of the Father of the Nation Bangabandhu Sheikh Mujibur Rahman.

In the last one decade, PKSF activities have been multiplied quantitatively with significant diversification. PKSF's interventions have become increasingly poor-friendly and community-driven and these seek to touch all aspects of human life from 'conception to coffin'. SAMRIDDHI YouTube channel plans to present the PKSF multi-dimensional programs reflecting their diversity and success stories to the viewers/subscribers of home and abroad.

In a humble ceremony organized at PKSF Bhavan, Dr Qazi Kholiquzzaman Ahmad, Chairman, PKSF inaugurated the maiden airing of the channel. The welcome speech was delivered by Mr. Mohammad Moinuddin Abdullah, Managing Director of the Foundation. Senior officials of PKSF including the Deputy Managing Directors attended the event.

The link of the Channel: <https://www.youtube.com/channel/UC1675eH8gewZTCHin59Z8Uw>

To visit SAMRIDDHI Channel, please scan the QR code on to your phone.



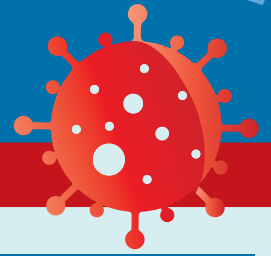
Seminar on Equality and Inequality



A special seminar on "Equality and Inequality" was organized on January 29, 2020 at PKSF Bhaban. The keynote speaker was Dr. Selim Jahan, former Director, Human Resource Development Report Wing and Poverty Alleviation Division of United Nations Development Program.

In his extempore but highly engaging presentation, Dr. Selim Jahan put emphasis on the existing discriminations among the people of Bangladesh in terms of wealth distribution and access to opportunities offered by the State. He brought in the global perspective and highlighted on the unemployment and poverty situations of Bangladesh in spite of the continuous annual GDP growth.

Mr. Mohammad Moinuddin Abdullah expressed his gratitude to Dr. Selim Jahan for his consent to deliver a lecture at PKSF. Dr. Q K Ahmad, the Chair of the seminar, referred to various PKSF's activities that effectively supplement the poverty alleviation programs of the Government to include the large sections of people left behind the web of development. The open floor sequence of questions and answers became highly enlivened with the audience's interactions with the speaker.



PM Sheikh Hasina Allocates BDT 500 Million to PKSF



The small and medium enterprises of the country are faced with new challenges for survival under the severe impact of Covid-19. Prime Minister Sheikh Hasina has announced a stimulus package of BDT 200,000 crore in this regard. In a press conference organized on May 14, 2020 at the Gono Bhaban, she made this announcement. PKSF will have BDT 500 crore from this allocated amount to be used in its programs for financial assistance in the rehabilitation of the rural economy.

A meeting was held on July 22, 2020 to prepare the framework of the activities in this regard. It was chaired by Mr. Md. Asadul Islam, Senior Secretary, Financial Institutions Division Ministry of Finance. Mr. Md. Moinuddin Abdullah, Managing Director and other high officials of PKSF, Mr. Arijit Chowdhury, Additional Secretary, Ms. Zakia Sultana, Additional Secretary, Mr. Md. Shukur Ali, Joint Secretary and Ms. Mursheda Zaman, Deputy Secretary, FID were present in the meeting.

On behalf of PKSF, the meeting was informed that the allocated funds would be spent under the inclusive financial assistance initiatives that address the demands of small and marginal farmers and entrepreneurs and of the ultra-poor communities. These poor as well as the persons of low income groups like the agricultural workers, rickshaw-pullers, transport workers, small farmers and traders are feeling the unbearable heat of Covid-19. It was stated that the restoration of normalcy is a critical condition for the fair price of the products of the small entrepreneurs and for ensuring uninterrupted productivity. The farmers need to prepare for the next crops and hence need financial

assistance. The allocated funds will be used as a 'revolving loan fund' to help move the economic activities of the victims belonging to the marginal population of the country.

Many PKSF members of the rural areas could manage a living with some limited financial assistance for the price of a cow or the establishment of a small shop. Transportation became a problem as the government declared general holidays in the wake of corona leading to a halt in the supply of milk to the market. And the confectioners and small traders had to shut down their shops. They all are very hard-hit. Some entrepreneurs started their business with the first instalment just before the advent of corona. Some marginal communities have become simply helpless since most of them are day-laborers. They are to be included under this special stimulus package for the creation of jobs. PKSF continues dialogues with its POs to find out the best possible solutions to address this teething problem. Most appropriate measures will be taken.



The inclusion of PKSF in the Prime Minister's stimulus package is certainly a recognition by the Government of the three decades' long laudable activities of the Foundation with the rural communities. PKSF has made it a point that micro-credit is not the only answer to poverty alleviation. PKSF has been promoting small enterprises for some years now out of its long experiences. It offers necessary training and consultation, closely monitors the activities and extends help in marketing the products. PKSF actively supports in the planning and execution of business clusters. Many of the PKSF-funded entrepreneurs are victims of the adverse economic impacts of Covid-19. This stimulus package will be efficiently disbursed to lessen their sufferings.

Wash your hands with soapy water for at least 20 seconds at frequent intervals.

PKSF's Interventions during the Covid-19 Crisis

Countries and communities, in the East & the West, rich or poor, developed or developing reel as Covid-19 rages on across the globe. Bangladesh is no exception, lives and livelihoods here came under serious threats. To contain the spread of the dreadful Covid-19, the Government announced general holidays across the country from 26 March to 30 May 2020. Despite this unprecedented situation, different program and project units of PKSF were in regular communication with the Partner Organizations (POs) through cell-phones and video conferences.

Video Conferencing

PKSF Chairman Dr Qazi Kholiquzzaman Ahmad exchanged views with the chief executives of various Partner Organizations (POs) through two videoconferencing sessions held on 12 and 16 April 2020. PKSF's senior management including Managing Director Mr Md Moinuddin Abdullah, 4 Deputy Managing Directors, namely Mr Md Fazlul Kader, Dr Md Jashim Uddin, Mr Golam Touhid and Mr AQM Golam Mawla and the Senior General Managers, among others, took part in the conferences. Mr Anir Chowdhury and Ms Purabi Matin, officials of the Government's a2i project joined these sessions and added their remarks. Dr Md Jashim Uddin, DMD, PKSF anchored the virtual meetings. The chief executives of the POs put up the realities of the Covid-induced situations and reported about their individual activities.

On 14 April 2020, a meeting of the PKSF's Senior Management Team (SMT) was held via videoconferencing. Chaired by Managing Director Mr Md Moinuddin Abdullah, the meeting was attended by all the 4 Deputy Managing Directors and the Senior General Managers of PKSF.

To address the adversities posed by the Covid-19 pandemic, PKSF has formulated short, medium and long term plans of actions. PKSF employees of all levels donated 40% of the

Bangla New Year bonus this year for relief operations.

1 day's salary of all employees of PKSF and its Partner Organizations added with the contribution of the Foundation's Program Support Fund, was donated to the Prime Minister's Relief Fund. Recommendations made relating to the recuperation of the country's micro-finance institutions (MFIs) were submitted to the PM's office while handing over the cheque.

A letter signed by the PKSF Managing Director, reflecting the roles of PKSF's financial and non-financial interventions for development activities at the grassroots was later sent to the Hon'ble Prime Minister, the Finance Minister, the Cabinet Secretary, the Principal Secretary to the PM, the Finance Secretary, the Senior Secretary of the Financial Institutions Division and the Governor of Bangladesh Bank.

Key Recommendations & Resolutions of the Meetings

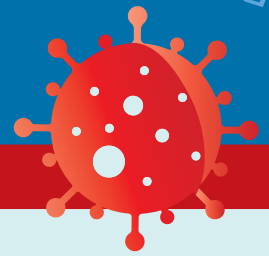
The chief executives of the POs of PKSF made the following comments/recommendations in the video-conferences mentioned earlier.

- (a) Taking measures on the one hand, to prepare grounds for the POs through their countrywide network to work in collaboration with government agencies for emergency relief and health services and on the other, to create conducive spaces for reviving the financing services.
- (b) Sending of letters from PKSF to the Deputy Commissioners of all districts soliciting their cooperation.
- (c) Initiating steps for communication with the government to resume their financial operations on a limited scale with full compliance to the health guidelines.
- (d) Taking initiatives to disseminate the news about the donation to the PM's Relief Fund from PKSF & its POs other activities through the print and electronic media.

It is noteworthy that the loan outstanding at the field level, as of December 2019 amounted to about BDT 32,800 crores. Between 25 March and 25 May 2020, a total of BDT 5,000 crores in principal amount and BDT 1,200 crore in service charges are in default at the field. The figure would be higher as the monthly salary & allowances of the officials/staff amounting to about BDT 200 crores plus operational costs are added to it. Borrowers' savings with the POs amount to about BDT 12,400 crores.



Avoid touching your eyes, mouth or nose.



PKSF collected detailed information on various humanitarian activities carried out by its POs in the wake of Covid-19 pandemic and prepared a report on the basis of the data gathered.

As per the directives of the Hon'ble Prime Minister, the Partner Organizations (POs) have been conducting awareness campaigns among people at the grassroots. The POs have so far spent about BDT 27 crores in the forms of emergency food assistance (with packets containing rice, pulses, potato, edible oil etc.) to the victims and cash assistance to the local government representatives and administration. Besides, the POs have taken initiatives to form medical teams with their own doctors and nurses for consultation and treatment of the Covid-19 patients.

Special Activities under ENRICH

To review the Covid-19 situation in the working areas of PKSF's ENRICH program, 3 separate videoconferences were organized on 22, 23 and 24 April 2020. Moderated by PKSF's Senior General Manager Mr Md Mashiar Rahman, these meetings were attended by concerned officials of PKSF and 202 Union Coordinators from the 115 ENRICH-implementing POs, the Team Leaders of the ENRICH and the Elderly programs. The PO representatives pledged to carry out activities including provision for washing hands in detergent-mixed water, spraying disinfectants, distribution of awareness leaflets, communicating awareness messages through loudspeakers, display of banners and festoons and distribution of relief materials and masks. A special set of guidelines on ENRICH interventions during the Covid-19 pandemic has been developed and disseminated among the POs. ENRICH operations are in place in the light of these guidelines.



Mask distribution under Cultural & Sports Program

Palli Mangal Karmasuchi, a PO distributed 300 masks and hand sanitizers in a mosque at Zirabo, Savar on 21 March 2020. Coast Trust, another PO, also distributed masks in the area adjacent to Banglabazar Ideal Institute, Cox's Bazar on 24 March 2020.



Community Radios Building up Awareness

As an endeavour to supplement development activities, PKSF's Social Advocacy & Knowledge Dissemination Unit has for years been supporting establishment and transmission of community radio stations in different parts of the country with a view to raising awareness among the disadvantaged communities. Under the present circumstances, special Corona-related awareness messages have been prioritized and aired through the radio stations: Radio Mahananda (Proyash Manobik Unnayan Kendra), Radio Meghna (Coast Trust), Radio Sagargiri (Young Power in Social Action - YPSA) and Radio Sagardwip (Dwip Unnayan Sangstha). Eight 30-minute programs, produced with assistance from PKSF, were telecast around the year on these radio stations. These focus on a range of issues including women's and children's rights, agriculture, gender issues, primary and general health awareness, climate change, disaster management, rural development, practical tips for income generation and awareness against crimes, terrorism and drug abuse.

Special Measure under SEIP

The Government of Bangladesh has decided to provide a grant of BDT 5,000 to each trainee under the Skills for Employment Investment Program (SEIP) to support their affected families during the Covid-19 pandemic. Accordingly, a total of BDT 9,775,000 has been deposited into the individual bank accounts of 1,995 trainees.

Initiatives to Add in Extra \$274mn for Three Microenterprise Projects



Microenterprises across the country suffered a heavy blow as manufacturing and marketing of their products collapsed during the months-long countrywide general holidays proclaimed as a safety measure from Covid-19. Under these circumstances, PKSF has taken initiatives to collect additional funds totalling \$274 million for three projects, namely Promoting Agricultural Commercialization and Enterprises: PACE (\$19 million), Sustainable Enterprise Project: SEP (\$105 million) and Microenterprise Development Project: MDP (\$150 million).

The prospective amount will be spent for uninterrupted operation of the microenterprise activities to be operated with compliance to Covid-19 health regulations. Agrosor loan will be made available to the micro-entrepreneurs to supplement their current capital to resume their business operations. It will be used to provide protective equipment to the workers and for extending financial assistance to them and further in the health awareness campaigns. An official letter has been sent to the Senior Secretary of the Financial Institutions Division, Ministry of Finance, with a request to ask the Economic Relations Division to take appropriate actions in availing the required funds from the development partners for the aforementioned projects. Positive responses have been received from the development partners regarding the additional financing proposals.

The 6-year long PACE project, co-financed by the International Fund for Agricultural Development (IFAD), is due to be

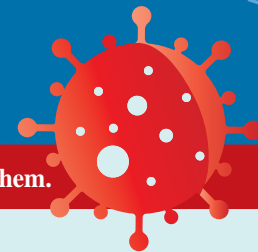


completed by December 2020. The project was being steered forward as per its action plan, stipulated budget and fixed targets. However, the break of general holidays across the country under the compelling impact of corona deterred various interventions for the value chain and technology transfer sub-projects in the closing year. Hence, efforts are in place to extend the project's tenure by one year. A letter has been sent to the relevant office of the government soliciting an additional loan of \$12 million and a grant of \$7 million from the IFAD.

The progress of the World Bank-financed SEP has been stalled on the one hand for the non-availability of workers' requisite protection equipment to diminish the health risks and on the other, for the challenges faced by the micro-entrepreneurs to resume their businesses for the scarcity of working capital. In this context, PKSF has sent a letter to the competent department of the Government asking it to request the World Bank to allocate an extra funding of BDT 850 crore (about \$ 105mn) to facilitate resumption of businesses of the micro-entrepreneurs. Of this amount, BDT 550 crore will be disbursed as credit for providing working capital at an easy and reduced service charges (9%). And the rest BDT 300 crore will be necessary to meet the expenses for the purchase of workers' protection equipment and financial assistance to them; for the interest and subsidies payable to the Partner Organizations and for the costs involved in health awareness campaigns and management of the project.

The MDP, funded by the Asian Development Bank (ADB) is again due to be completed by 31 December 2020. This project has provision of \$50 million for loan and \$0.5 million for technical assistance. The entire loan amount has been disbursed among the micro-entrepreneurs. A letter has been sent to the competent office of the Government asking them to request the ADB through the Economic Relations Division for quick disbursement of \$150 million as requisitioned earlier. This amount will be used for the compensation of the material loss incurred by micro-entrepreneurs consequent to the advent of Covid-19 pandemic and for the resumption of their economic activities.





PPEPP Emergency Assistance Initiatives

The PPEPP project has taken initiatives to provide emergency assistance to some of the extremely vulnerable poor households in the wake of COVID-19, cyclone amphan and the ongoing flood situations. The general holiday declared by the government of Bangladesh put a stop to the wage-earning of the workers of the informal sector. They are also suffering from scarcity of food. In this context, the PPEPP started emergency assistance interventions for 30 thousand extremely poor households. Primarily, these interventions are in place in the 17 piloting unions of 10 districts under PPEPP. The households will be selected from the extremely poor households identified through household survey in the 17 piloting unions.

The Project Implementation Unit (PIU) formed by PKSF conducted a qualitative study in the 17 piloting unions to look into the coping mechanism of these extreme poor households. The study, conducted telephonically, reveals that most of the extremely poor have no access to wage-income and are suffering from food shortage. Many resorted to consumption rationing, others borrowed heavily from neighbors and relatives. Many are constrained to take meals just once a day.

Free Potable Water for Amphan Victims

As part of its response to the cyclone amphan, initiatives were taken from the project to distribute drinking water for free to some of the most affected families at Satkhira district from June 20, 2020. Some 9.62 lac liters of potable water were distributed among the extremely poor households in Gabura and Anulia unions. And WHO health guidelines were ensured in the process.



Monitoring Field Operations Using Virtual Technologies

Though the field-level activities came to a near standstill in the beginning of coronavirus spread in the country, PKSF soon adopted situation-specific strategies to steer forward the operations at the grassroots.



Constant and close monitoring is a key reason behind the massive successes of PKSF's interventions in different parts of the country. In order to keep the pro-people operations uninterrupted, virtual technologies are being increasingly used as a way to avert coronavirus contraction risks.

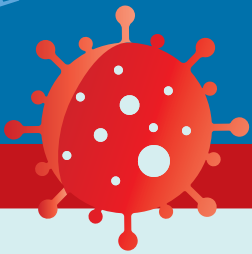
Under the leadership of PKSF's Deputy Managing Director Dr Md Jashim Uddin, three panels are responsible for implementing

the ENRICH and the Uplifting the Quality of the Lives of the Elderly People programs. In order to get a real picture of the situations in the field, a number of virtual meetings were held in July with the PO officials engaged in implementing the programs at the grassroots. Various issues including achievement in the past fiscal year, discussion on the allocation in the current fiscal year and determining action plans were discussed in details in these meetings.

Three virtual meetings were held with the PO officials concerned and CMED Health Limited, which is implementing the Digital Health Component of ENRICH, on 21, 23 and 26 July 2020. Dr Md Jashim Uddin, Deputy Managing Director of PKSF, issued a range of instructions on both regular operations and special Covid-focused services.

Furthermore, a training session was organized for the health officials under the ENRICH and the Elderly programs to better prepare them to provide health services in the time of Covid-19. Plans are there to provide on-demand training to the Program Coordinators and other officials under ENRICH.

Similar approaches are being adopted in implementing other programs and projects of PKSF.



Avoid crowded places. Don't go out unless it is extremely pressing.

SEIP Interventions during the Pandemic

PKSF closed all training programs temporarily from 18 March 2020 in accordance with instructions from the Skills Development Coordination and Monitoring Unit (SDCMU) of the Ministry of Finance consequent to the spread of Covid-19.

New Project

In view of the communication made by the World Bank, PKSF is set to implement a new project titled 'Recovery and Advancement of Informal Sector Employment' (RAISE). The objective of the project is to increase employability and productivity of the micro-entrepreneurs financially assisted by PKSF and to involve the youths of the low-income families in work with the provision of apprenticeship.

The Project Management Unit (PMU) of SEIP is working closely with the World Bank on the project design. A Virtual Preparation Mission of the World Bank took place from 8-16 July 2020. The approximate budget of this project is \$250 million, in which the World Bank's share will be \$150 million and PKSF will contribute the rest \$100 million. The RAISE



project is expected to start from January 2021 and as it is launched, training and financial support will be provided to about 50,000 micro-entrepreneurs, severely affected by the Covid-19 pandemic.

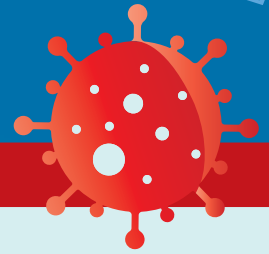
Impact of Covid-19 on Micro-entrepreneurs' Livelihoods and Businesses: A Survey

A limited, informal survey was conducted on the businesses and livelihoods of the micro-entrepreneurs involved with 20 value chain sub-projects of the Promoting Agricultural Commercialization & Enterprises (PACE) project to measure the impacts of Covid-19. A total of 160 micro-entrepreneurs (113 males & 47 females) under the working areas of 25 Partner Organizations (POs) in 23 districts participated in the survey. 4 key findings could be identified which are noted below.

1. 159 of the 160 respondents believe that Covid-19 pandemic has adversely affected the sale of their products/services. Only one respondent, a woman dealing in rearing local breeds of chicken noted that the pandemic did not impact her business.



2. While identifying the reasons for the slump in sales, 84 respondents (53%) referred to the lack of customers, 78 micro-entrepreneurs (49%) to the limited operations of the marketplaces, 61 persons (38%) to transport crisis and 54 (34%) to the problems of marketing.
3. In order to keep their business activities and livelihoods operational, the micro-entrepreneurs adapted 9 ways. 72 of them (45%) shrunk their enterprises, another 72 people (45%) used their savings, 63 (39%) took loans and 37 (23%) sold their products at reduced profits. Besides, some resorted to alternative businesses, farming, selling and mortgaging assets, and marketing products via e-commerce platforms.
4. On what can be done to help them under these circumstances, the respondents enlisted 6 priority demands. 99 micro-entrepreneurs (62%) sought financial incentives, 98 (61%) emphasized on online marketing or alternative local markets and local facilities to store products, and 84 (53%) wanted loans on easy conditions. They also referred to the need of necessary advisory services, supply of required protective health equipment, and extension of loan schedules.

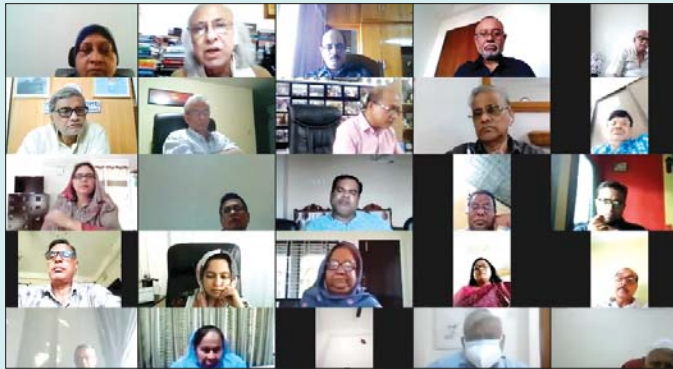


Despite Covid-19 & Natural Calamities, Bangladesh Continues Stride to Realizing the SDGs

Speakers say in a webinar organized by PKSF

Bangladesh has managed to continue its journey towards achieving the Sustainable Development Goals (SDGs) and economic growth despite the setbacks posed by Covid-19 and the impact of natural calamities like amphan and floods, speakers observed in a webinar organized by PKSF on 25 July 2020.

Hon'ble Planning Minister Mr M. A. Mannan, MP was the Chief Guest at the program presided over by PKSF Chairman Dr Qazi Kholiuzzaman Ahmad. Ms Zuena Aziz, Principal Coordinator (SDG Affairs), Prime Minister's Office, and Dr Shamsul Alam, Member (Senior Secretary), General Economics Division, Planning Commission also spoke on the occasion.



Speakers in the virtual meeting discussed on the assessment of Bangladesh's progress in SDG implementation as stated in the Sustainable Development Report-2020, prepared by the Sustainable Development Solutions Network, and on the impact of Covid-19 and the ongoing flood situations in realizing the SDGs in Bangladesh.

Hon'ble Planning Minister Mr. M. A. Mannan said that the Covid-19 epidemic has created challenges to development initiatives and economic growth, but the government has in place appropriate plans of actions to address the situation. Referring to the political commitment of the government to implement the SDGs within 2030, he hoped that government development activities would be duly geared up in the post-Covid period.

Ms Zuena Aziz, in her speech, reiterated the government's commitment and sincerity to protect the lives and livelihoods of the poor and that the government has significantly increased social protection expenditures in the budget of the current Fiscal. Noting that the SDG goals are embedded in the economic plans of the government, she hoped that Bangladesh would be able to achieve the SDGs by 2030.

Planning Commission Member Dr Shamsul Alam noted that Covid-19 contraction rate is declining in Bangladesh. He emphasized on the need for carrying on economic activities for uninterrupted progress and economic growth. However, all must work maintaining all the health safety rules. He also highlighted the various steps taken by the government to implement the SDGs.

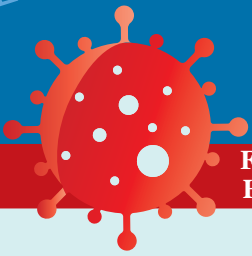
PKSF Chairman Dr. Qazi Kholiuzzaman Ahmad, in his speech, termed the government actions to tackle the Covid-19 pandemic as farsighted in the perspective of present-day realities. He highlighted on the importance of ensuring transparency in the areas of planning, finance and implementation of development activities. Dr. QK Ahmad noted that in the process of achieving the SDGs, emphasis must be put on quality education.

Mr. Mohammad Moinuddin Abdullah, the Managing Director of PKSF said in his welcome speech that in the global reality of the Covid-19 pandemic, public-private partnership and cooperation must be strengthened to ensure the realization of SDGs in Bangladesh.

On June 30, 2020, the Sustainable Development Report 2020 was published projecting the progresses made by different countries in achieving the SDGs. Mr. Mahfuzul Islam Shamim, Deputy General Manager (SDGs), PKSF made a presentation on the report in the webinar. The Sustainable Development Solutions Network published the report after reviewing data from various sources, including the governments, the World Bank, the World Health Organization and the International Labor Organization, informed Mr. Shamim. As per the report, Bangladesh ranks 109 out of 166 countries in the world in the progress towards achieving the SDGs and stands fifth among the South Asian countries and is ahead of India, Pakistan and Afghanistan.

Based on the indicators, assessment of the progress of Bangladesh shows that out of the total 85 indicators evaluated, it has already achieved the target in 26 indicators; there are very few obstacles in achieving 17 indicators, 16 have moderate challenges and 24 have significant challenges. There are not enough data on SDG-9 and 17 in Bangladesh, the report mentioned.

Dr. Md. Jashim Uddin, DMD, PKSF gave the introductory speech in this virtual meeting. Mr. Mohsin Ali, Executive Director, WAVE Foundation; Dr. Niaz Ahmed Khan, Professor, Department of Development Studies, University of Dhaka; and Ambassador Munshi Faiz Ahmad, Member, Governing Body, PKSF, offered remarks on the presentation. The webinar was attended by executive directors and senior executives of various PKSF Partner Organizations and journalists from the electronic and print media.



For medical assistance relating to Covid-19, contact: National Call Centre-333;
Health window-16263; IEDCR-10655; Health-line for Specialists-0961167777.



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 programs and projects with the understanding of its responsibilities to make poverty alleviation a reality.

Governing Body of PKSf

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Mr. Mohammad Moinuddin Abdullah (Managing Director, PKSf)	Member
Ambassador Munshi Faiz Ahmad	Member
Mr. Arijit Chowdhury	Member
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Book Post

PKSF Donates to PM's Relief Fund



PKSF, in realization of its humanitarian motto, has always been responsive, with all its activism and material capacity, to face the challenges of natural or man-made disasters. In the past, it came forward in many national crises. In the event of combatting the Covid-19 pandemic, PKSf took early, rapid and active steps of relief and rehabilitation to help out the suffering poor and further to collaborate with the Government measures.

To complement the Government's measures to combat the spread of Covid-19, PKSf donated BDT 4 crore to the Hon'ble Prime Minister's Relief Fund. PKSf Chairman Dr Qazi Kholiqzaman Ahmad and Managing Director Mr Md Moinuddin Abdullah handed over the cheque of the donation to Dr Ahmad Kaikaus, Principal Secretary to the Hon'ble Prime Minister on 10 May 2020. While handing over the cheque, PKSf Chairman Dr QK Ahmad briefly spoke on the present initiatives and future work-plans of PKSf and its POs to face the Covid-19 challenges. It is to be noted that the employees of the POs donated 1 day's salary to the contribution made to the Prime Minister's Relief Fund.

PKSF Responses to Face Covid-19 Challenges

PKSF and its Partner Organizations (POs) have been keenly active during the pandemic in relief operations across the country maintaining all health guidelines. The POs took immediate measures on their own and mobilized resources of about BDT 270 million. The POs have, by the end of July, mobilized BDT 85 million and distributed some 1, 34, 438 food packets containing rice, lentils, potatoes, cooking oil etc. to more than 1,34,000 families. The POs have distributed some emergency health safety kits containing hand gloves, soaps, sanitizers, masks and PPEs to the health service providers that cost about BDT 12.37 crore. Besides, cash donation of about BDT 20.7 million has been given to the relief funds of the representatives and officials of the local government.

Many POs formed special health services teams involving their doctors and health workers. These teams attended Covid-19 patients and offered medical consultations to the communities. Some POs made their office spaces/guest houses/training centres available for the accommodation of the members of the medical teams and extended assistance to get the dying or ailing patients admitted to the hospitals. They were in constant touch with the people.

Above all, the POs made aggressive campaigns to create social awareness on health issues related to Covid-19 as per the directives of the Hon'ble Prime Minister.