



Newsletter ^{Quarterly}

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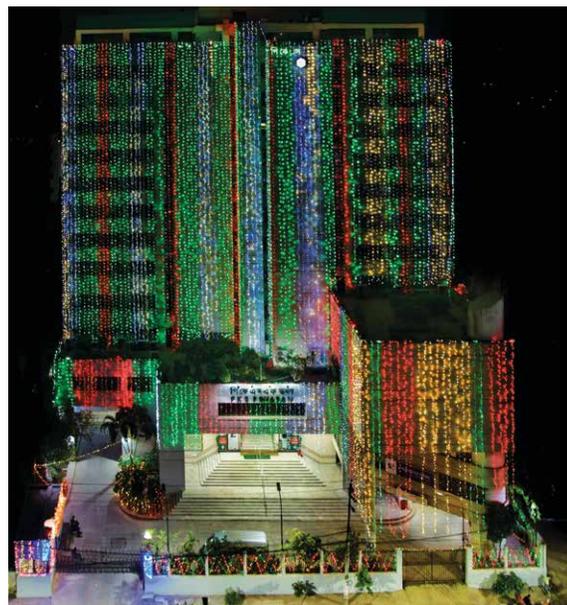
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PKSFB Celebrates Birth Centenary of Father of the Nation

17 March 2020 was that glorious day which marked the birth centenary of Father of the Nation Bangabandhu Sheikh Mujibur Rahman. Though elaborate programs were earlier chalked out to celebrate the occasion nationwide, the Covid-19 pandemic dealt a heavy blow to the plans. However, the Government extended the Mujib Year till 16 December 2021, and announced 10-day special programs from 17-26 March 2021 to celebrate the birth centenary of Bangabandhu and the golden jubilee of Bangladesh's Independence.



PKSFB and its Partner Organizations (POs), in line with the Government of Bangladesh, organized a series of special events. In the early evening of 17 March, the PKSFB Bhaban was lit up with colourful lights and special banners adorned the façade of the building. The illumination in green and red created an attractive visual of our national flag. This was the glowing tribute of the PKSFB employees to the inextinguishable memory of the great architect of the sovereign Bengali nation, Bangabandhu Sheikh Mujibur Rahman.

As part of the celebrations, PKSFB arranged an essay writing competition on 'What I Know about Bangabandhu' for the children of PKSFB officials.

A virtual discussion meeting took place on 25 March 2021 in which the names of the winners were announced. Presided over by PKSFB Chairman Dr Qazi Kholiquzzaman Ahmad, the program was moderated by Deputy Managing Director Dr Md Jashim Uddin who also later handed over the prizes to the parents of the winners. Deputy Managing Director Mr Golam Touhid delivered the welcome remarks. PKSFB Board Members -- Ambassador Munshi Faiz Ahmad, Mr Arijit Chowdhury, Ms Parveen Mahmud, FCA and Ms Nazneen Sultana -- also spoke at the event.

Moreover, 4 Partner Organizations of PKSFB arranged special events in four districts to celebrate the occasion. These are: Eco-Social Development Organization (ESDO) (Thakurgaon, 20 March 2021), MAMATA (Chattogram, 21 March 2021), NABOLOK (Khulna, 22 March 2021), and SKS Foundation (Gaibandha, 23 March 2021).

On 20 March 2021, a 4-member delegation of the Financial Institutions Division (FID), Ministry of Finance, visited PKSFB. The FID team led by Joint Secretary Mr Mrityunjoy Saha visited the 'Bangabandhu Corner' on level-2 of PKSFB Bhaban and watched some video documentaries on Bangabandhu. Other members of the delegation were Mr Kamrul Hoque Maruf, Deputy Secretary; Mr Mohammed Shafiqul Alam, Deputy Secretary and Mr Abdul Mannan, Assistant Secretary.

Environment and Climate Change Unit

Progress Status of ECCCP- Flood Project

PKSF is implementing the 4-year Extended Community Climate Change Project - Flood (ECCCP-Flood) project, financed by the Green Climate Fund (GCF), in 5 flood-prone districts. It will directly benefit 90,000 people. Major activities of the project are: raising homestead plinths, establishing flood-resilient hygienic latrines, installing shallow tube wells for drinking water, goat rearing in slatted sheds, and cultivating flood-tolerant crop varieties. The project-implementing Partner Organizations (POs) have already completed the inception workshops and some have started implementing the activities. Already, 900 household plinths have been raised.

Dr Fazle Rabbi Sadeque Ahmed, Director (Environment and Climate Change), PKSF, inspected the field-level activities of 04 POs from 06-08 February 2021.

Training

PKSF is implementing a project titled ‘Strengthening the Capacity of PKSF, Executing Entities (EEs) and Implementing Entities (IEs) for Effective Participation of GCF Activities in Bangladesh (GCF-Readiness)’. Training workshops were arranged under this project for officials of different ministries and offices -- Ministry of Industries (19 January), Ministry of Agriculture (20 January), Financial Institutions Division (17 February), Ministry of Fisheries and Livestock (24 February), and Barind Multipurpose Development Authority, Rajshahi and different organizations/agencies/departments working under the Ministry of Agriculture in the drought-prone



areas (03 April 2021). Over 200 officials including some Secretaries and Additional Secretaries of the ministries and Divisions attended the workshops.

Consultation Meeting

A virtual consultation meeting on ‘Environmental Management Guidelines for Salt Production’ was held on 16 March 2021.

Mr Md Fazlul Kader, Deputy Managing Director of PKSF presided over the meeting attended by representatives from different ministries, government agencies, research institutes, universities, development partners and PKSF POs.

In addition, Environmental Management Guidelines for Hygienic Dry Fish Production, Safe Vegetable Production, Handloom Weaving Dyeing and Imitation Jewelry have already been prepared.

Inclusive Risk Mitigation Program



‘The Project for Developing Inclusive Risk Mitigation Program for Sustainable Poverty Reduction’, financed by Japan International Cooperation Agency (JICA), is being implemented by PKSF.

The project provides different financial and non-financial services to the poor residing in the cyclone, drought, flood and other disaster-prone areas through selected Partner Organizations (POs). In this regard, a ‘Learning and Dialogue Workshop’ was arranged at Hotel Naz Garden in Bogura on 22 March 2021. The project implementation strategy and its probable services were discussed in the workshop. Members of JICA expert team, officials of the Risk Mitigation Unit of PKSF and 30 representatives from 15 POs attended the daylong workshop.

Pathways to Prosperity for Extremely Poor People (PPEPP)

Jointly funded by the UK's Foreign, Commonwealth & Development Office (FCDO, formerly DFID) and the European Union (EU), the 'Pathways to Prosperity for Extremely Poor People (PPEPP)', popularly known as 'Prosperity' program aims to lift targeted households out of extreme poverty in the selected Unions of some poverty-stricken districts of Bangladesh. PKSF is implementing this multidimensional program in selected upazilas of 3 climate-vulnerable regions of Bangladesh – the Teesta and the Brahmaputra river basins in the northwest, the coastal belt in the southwest, and the haor areas in the northeast. Launched in 2019, the program makes a wide range of interventions on livelihoods, nutrition and community mobilization to improve the lives of the extremely poor people in rural Bangladesh.

Cash Transfer

The emergency cash support initiative under the Prosperity has reached its due completion, with the disbursement of nearly BDT 28 crore among some 30,000 extremely poor households to ensure food security for them amid the Covid-19 pandemic.

Under the initiative, each of the selected extremely poor household of 17 Unions in 10 districts received BDT 3,000 per month for 3 months, which it used to buy food, medicine and other essentials. To ensure transparency, the cash was transferred directly to the participants or their immediate family members through Mobile Financial Services (MFS) such as bKash, Rocket, Nagad or agent banking outlets.

Initial field reports suggest that the Emergency Assistance Program (EAP), as it is formally known, helped mitigate the food insecurity in the target households that had little or no income during the pandemic.

'Pushti Bagan'

Under the program, different innovative initiatives to promote good health practices have been undertaken. One of them is 'Pushti Bagan' (nutrition gardens) at community clinics across the working Unions. Partner Organizations (POs) have set up vegetable gardens on the premises of community clinics or other government offices in some selected Unions.

The extremely poor people now feel encouraged in vegetable gardening on their homesteads. This contributes to their nutritional needs and income too. The produce is sold among the locals and in the local market. A third of the proceeds go to the caretaker of the garden and the rest to the respective Prosperity Village Committee.

Prosperity House

'Prosperity House' is a novel idea that leads to multiple income sources (farm, off-farm, livestock, fisheries, etc.). It also encourages the community people to make the best use of their physical capital for income growth. Initially, at least one Prosperity House is being established in some selected Unions. Depending on the success, such houses will be replicated in other working areas.



Prosperity Events

The Prosperity program strengthens linkage with local government and NGOs to ensure necessary services for the extremely poor households. So, meetings are regularly held with the local Upazila Nirbahi Officer (UNO), and officials of the local Livestock, Fisheries, Agriculture, Youth, Woman and Children Affairs, Social Welfare and other upazila-level government offices. These meetings inform the local public and private service providers of Prosperity interventions, and help ensure access of extremely poor people to required services.

ToT for Technical Officers

A series of residential Training of Trainers (ToT) for Technical Officers have been organized. All TOs of the 19 POs took part in the 5-day training meant to enhance knowledge on diverse interventions. The trained TOs later will train and guide the Assistant Technical Officers (ATOs) and the Community Nutrition and Health Promoters (CNHPs) who play important roles in implementing the program in the field. Besides, 312 CNHPs from 7 POs in 12 batches participated in a 3-day residential training course.

Observing International Women's Day 2021

Gender is one of the prime issues of the Prosperity program. The International Women's Day this year was observed with due importance. The POs held rallies and discussions in different working areas to create awareness among the local communities on gender equality.

Promoting Agricultural Commercialization and Enterprises (PACE) Project

Apart from providing financial services for microenterprises, PKSF is implementing value chain and technology transfer sub-projects under the ‘Promoting Agricultural Commercialization and Enterprises (PACE)’ project, jointly financed by PKSF and the International Fund for Agricultural Development (IFAD). It promotes different potential farm and non-farm economic sub-sectors. So far, 74 value chain sub-projects have been undertaken in 15 farm and 15 non-farm sub-sectors. As many as 3,11,619 entrepreneurs and other value chain actors of different microenterprises (MEs) are receiving various technical, technological and marketing support through these sub-projects. Besides, 25 technology transfer sub-projects are in place to provide appropriate technological support to 20,313 microentrepreneurs.

Activities under Additional Financing

The implementation of the 6-year PACE project was scheduled to be completed in December 2020. But the IFAD Executive Board approved its extension by two years and an additional finance of USD 18 million to combat the Covid-19 fallout on the worst affected ME sub-sectors. Of this, PKSF will receive USD 12 million as loan to expand financial services for MEs and the remaining USD 6 million as grant for project management as well as expansion of value chain activities and e-commerce services for ME products. These services are provided in local markets with due maintenance of health and hygiene and decent work atmosphere in MEs.

Training

Nine project officials from PKSF attended a 6-day virtual training on ‘International Training Program on Agri-produce Marketing Models and Plans for Farmer Producer Organization in the Post-Covid Context’. This was organized by the Institute of Livelihood Research Training, from 24-31 March 2021.

IFAD Support Mission

IFAD Supervision Mission evaluates progress of IFAD-funded projects on a regular basis and provides technical and advisory support for effective implementation of project activities. On 21 March 2021, a support mission started developing implementation strategies of PACE and RMTF (Rural Microenterprise Transformation Project) activities. The mission will continue till 21 April 2021.

Discussion Meeting

On 22 March 2021, a discussion meeting was held on commercial tissue culture lab management for flower cultivation and expansion of tulip cultivation in Bangladesh. Presided over by PKSF Deputy Managing Director Mr Md Fazlul Kader, the meeting was attended by Mr Delwar Hossen, the first successful tulip cultivator in Bangladesh; Mr Md Awlad Hossain, Secretary, Flower Grower Society of Bangladesh; Mr Sabas Salehin, Founder, Farm Stock Investment; Dr Atahar-uz-Zaman, Tissue Culture

Consultant, and other agri-entrepreneurs. Dr Atahar-uz-Zaman gave a presentation on tissue culture. PKSF’s Senior General Manager Dr Akond Md Rafiqul Islam and other officials concerned participated in the meeting.

Monitoring of Field-level Activities

The Project Management Unit (PMU) of PACE regularly monitors the progress of value chain sub-projects. In view of the Covid-19 pandemic, the PMU is using virtual platforms, alongside physical visits to provide necessary suggestions to the officials concerned of the Partner Organizations (POs).

During January-March 2021, the project officials visited different field-level activities following necessary health directives. Senior GM Dr Akond Md Rafiqul Islam visited Grameen Jano Unnayan Sangstha (GJUS), Family Development Associations (FDA) and Bangladesh Development Society (BDS) from 5-9 February 2021. He inspected different value chain sub-projects on ecological farming, eco-tourism, fish and fish product, mung bean and aromatic rice, sunflower culture, crab culture and buffalo rearing sub-sectors in Barishal and Bhola districts.



From 16-20 March 2021, Dr Akond Md Rafiqul Islam visited a value chain sub-project titled ‘Increasing income of entrepreneurs by production and marketing of duck meat and eggs in haor areas’ being implemented by Friends in Village Development Bangladesh (FIVDB), a PO of PKSF.

Launched in 2010, the ‘Enhancing Resources and Increasing Capacities of Poor Households towards Elimination of their Poverty (ENRICH)’ program aims to create an enabling environment for the poor so that they can live a dignified life and enjoy universal human rights. Currently, the program is being implemented in 201 Unions of 64 districts through 114 Partner Organizations (POs). Under ENRICH, around 56.82 lac people from 12.86 lac households receive different services including health, education, nutrition, sanitation, appropriate loan, climate change adaptation, skill development etc.

Bangabandhu’s Birth Centenary Celebration

To mark the birth centenary of Father of the Nation Bangabandhu Sheikh Mujibur Rahman, an art competition was arranged under the ENRICH program. Members of its ‘Youth in Development’ component participated in the competition on the theme ‘The Liberation War and Bangladesh’. From 17 January 2021, a 5-day art exhibition was arranged at PKSF Bhaban. Paintings sent by youths from across the country were on display. PKSF’s Managing Director Mr Mohammad Moinuddin Abdullah inaugurated the event which was attended by, among others, Deputy Managing Directors Dr Md Jashim Uddin, Mr Golam Touhid and Mr AQM Golam Mawla.



A creative competition on writing poems and essays/stories, drawing, and contribution of youth to social work was arranged to mark the birth centenary of Bangabandhu Sheikh Mujibur Rahman. On 16 March 2021, a webinar was arranged by PKSF. The names of the winners of the creative competition were announced in the webinar. PKSF Chairman Dr Qazi Kholiquzzaman Ahmad presided over the program. PKSF’s DMD Dr Md Jashim Uddin delivered the welcome speech. Around 350 people including PKSF’s Board members, senior officials, Executive Directors of the POs of PKSF and the winners of the competition attended the webinar.

Health, Nutrition and WASH

During January-March 2021, a total of 1,36,334 people received healthcare services through Static Clinics, Satellite Clinics and Health Camps. Under the digital healthcare activities of ENRICH, 93 Health Officers and 625 Health



Visitors are currently serving around 1.5 million people through 50 PKSF POs.

Education Assistance: Operations of a significant number of Education Assistance Centers remained suspended due to the Covid-19 pandemic. However, with permission from local administrations, 3,806 centers have resumed their activities maintaining social distancing protocols. In January 2021, a booklet on ‘*Mansommoto Shikkha Bistare Samriddhi Karmasuchi* (The Role of ENRICH in the Expansion of Quality Education)’ was published for the teachers of Education Assistance Centers. The booklet has already been distributed in these centers.

ENRICHed Home: In January-March 2021, a total of 13 homes were transformed into ENRICHed homes, putting the total number to 8,578 since the program’s inception.

Financial Assistance

Special Savings: In January-March 2021, a total of 888 members deposited BDT 13.19 lac, and 124 members received BDT 19.24 lac upon maturity of their deposits.

Rehabilitation of Beggars: A total of 18 beggars have been rehabilitated in this quarter with financial assistance from ENRICH.

Loan Disbursement: ENRICH offers three types of credit services - Income Generating Activities Loan (IGAL), Livelihood Improvement Loan (LIL) and Asset Creation Loan (ACL). In January-March 2021, a total of BDT 133.29 crore was disbursed as loans among the ENRICH members.

Sustainable Enterprise Project (SEP)

PKSF is implementing the ‘Sustainable Enterprise Project (SEP)’ to help microenterprises (MEs) of Bangladesh enhance their marketing and brand development capacity and adopt environmentally sustainable business practices. The total budget of the project is USD 130 million, of which the World Bank’s contribution is USD 110 million and PKSF’s share is USD 20 million. This project is currently supporting 40,000 MEs.

The 11th, the 12th, the 13th and the 14th meetings of the technical evaluation committee were held respectively on 15 and 16 February 2021, and 1 and 2 March 2021 to evaluate technical details of the detailed sub-project proposals (DSPPs) submitted by the Partner Organizations (POs). Chaired by Dr Fazle Rabbi Sadeque Ahmed, Director (Environment and Climate Change) of PKSF, the committee included, among others, external technical experts.

Till now, the World Bank has conducted 5 Missions under the project. From 17-28 January 2021, the World Bank carried out a Pre-Mid-Term Review Mission that rated the SEP performance ‘satisfactory’.

A webinar titled ‘Towards Building Back a Better and Greener Bangladesh: Experience from Microenterprises in Bangladesh’ was arranged on 19 January 2021 to share experiences of SEP. Mr Md Fazlul Kader, Deputy Managing Director of PKSF, delivered the introductory speech. Mr Zahir Uddin Ahmed, Project Coordinator of SEP, gave a presentation on the overall progress, achievement and challenges of the project. Mr Christophe Crepin, Practice Manager of the World Bank, described PKSF as a pioneer institution in ensuring easy access to finance for microenterprises.

A total of 154 officials from 22 sub-project-implementing POs received 3-day training in 02 batches on ‘The policy and safeguard documents of SEP’ in February 2021. The training dealt with environmental issues, financial management, procurement and safeguard policies of SEP.



On 7-8 March 2021, a 2-day training program on ‘Awareness Training on GGAP and GMP’ was arranged for the PMU officials of SEP. On 11 March 2021, the officials received training on ‘Communication Strategy and Nudge Theory’ at PKSF Bhaban. Mr Syed Md Saikh Imtiaz, Professor and Former Chair, Department of Women and Gender Studies, University of Dhaka conducted the training program.

Till March 2021, more than 7,000 micro-entrepreneurs under different sub-projects of SEP received training on various issues including skill development, technology transfer, environment-friendly practices, post-harvest management, bookkeeping, factory management and environmental practices. Moreover, the PMU officials regularly visit the field-level activities of SEP. Virtual monitoring of sub-project activities is also on.

ABASON

PKSF takes a holistic approach to implement different programs to eradicate poverty by creating employment opportunities for the disadvantaged people residing in the remote areas of Bangladesh. In line with this, PKSF has been implementing a housing program titled ‘ABASON’ since January 2019 to improve the living conditions of the disadvantaged people.

Currently, the program is being implemented by 16 POs in 33 upazilas of 16 districts. As of 31 March 2021, BDT 489.09 million has been disbursed to 2,104 borrowers for constructing new houses and repairing or extending the existing ones. In January-March 2021 alone, BDT 122.79 million has been disbursed to 722 new borrowers as loans.

Innovation for Public Services

Based on the Government’s ‘Innovation Strategic Plan and Evaluation Guideline 2015’, PKSF has formed a 7-member innovation team of PKSF. The PKSF innovation team has already 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 were uploaded on the PKSF website. PKSF regularly organizes seminars, workshops and training on different innovative ideas. In January-March 2021, PKSF regularly arranged meetings on innovation. The half-yearly self-assessment report of PKSF’s innovation activities for the FY 2020-2021 have been prepared and sent to the Financial Institutions Division (FID).

Uplifting the Quality of the Lives of the Elderly People Program

As part of PKSf's multidimensional poverty alleviation activities, the 'Uplifting the Quality of the lives of the Elderly People Program' is being implemented through 105 Partner Organizations (POs) as a special intervention of ENRICH program. The program provides different kinds of services to 4,05,800 elderly people -- 2,06,596 female and 1,99,204 male -- in 217 Unions.

Union and Ward Elderly Committee: There is a central Union Committee in each Union and a Ward Committee in each Ward. The committees meet usually once a month. But no such meeting could be held in January-March 2021 due to the Covid-19 pandemic. Till now, 42,329 Ward and 4,775 Union committee meetings have been held.

Old-age Allowance: In each Union, 100 elderly people receive BDT 500 per month each as Old Age Allowance. In this quarter, BDT 2.18 crore has been distributed among 7,180 female and 7,324 male elderly persons.

Distribution of Assistive Equipment: A total of 33,848 blankets, 1,18,611 walking sticks, 881 wheelchairs, 6,289 umbrellas, 11,463 pieces of warm clothes and 5,622 commode chairs have so far been distributed among the distressed elderly people.

Funeral Assistance: On demise of indigent elders, a one-time financial assistance of BDT 2,000 is provided to the family of the deceased persons to defray the funeral costs. In January-March 2021, this support was provided to 512 families, putting the total number to 9,010.

Best Senior Citizens and Best Children Awards: In recognition of their special contribution to the society, 3 elders are selected and annually honored in each Union while 3 best children receive awards for taking proper care of their parents. So far, 2,537 elderly persons and 1,327 best children have received these awards.

Healthcare Services: Till now, 2.33 lac elderly persons received healthcare services from Satellite Clinics, with



23,000 in this quarter alone, organized in 35 Unions under the program.

Loans for the Elderly: To help the capable and enthusiastic elderly, an elderly-friendly special loan policy is in place. BDT 9.30 crore has been disbursed among the POs while the POs disbursed BDT 11 crore as loans among the program participants.

Social Centers for the Elderly: To ensure social dignity and establish congenial atmosphere for the elderly people, 102 Social Centers have so far been set up in each ENRICH Union.

Platforms for the Elderly: Two National Platforms -- 'Platform for the Elderly, Bangladesh' and 'Bangladesh Dementia Friends Committee' have been launched for the elderly people to ensure their basic social rights and safety.

Low Income Community Housing Support Project (LICHSP)

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

In January-March 2021, BDT 388.79 million was disbursed to 2,145 borrowers as loans for constructing new houses and extending or repairing the existing ones. Since inception, BDT 1454.29 million has been disbursed as loans to 6,748 borrowers. Also, up to March 2021, BDT 22 million

was disbursed as grants. In spite of the Covid-triggered adversities, the loan recovery rate in the field is about 98%.

Due to travel restrictions during the pandemic, the World Bank conducted a Virtual Implementation Support Mission from 8-18 March 2020 to provide implementation support, reviewed progress against project targets, and agreed on key actions and changes to be addressed in the project restructuring. During the Mission, a virtual progress review meeting was held on 10 March 2021. Mr Golam Touhid, Deputy Managing Director of PKSf chaired the meeting while Dr AKM Nuruzzaman, General Manager of PKSf moderated it. The World Bank Mission rated the project activities as 'Satisfactory'.

Field Visits

PKSF Managing Director Mr Mohammad Moinuddin Abdullah visited the activities of four Partner Organizations of PKSF -- YPSA, CIPD, IDF and MAMATA in Rangamati, Bandarban and Chattogram from 28-31 January 2021. PKSF's Deputy Managing Director Dr Md Jashim Uddin accompanied the MD.

On 28 January 2021, Mr Abdullah visited a recreation and therapy room for children with disabilities at a physiotherapy center run by YPSA in Sitakunda. He also witnessed different activities of the Agriculture Unit and the Livestock and Fisheries Unit being implemented by YPSA. These include black rice cultivation and processing, native chicken rearing in the cage, vermicompost production, indigenous fish culture and a model farm of goat rearing in slatted sheds.

Mr Abdullah witnessed the activities of a value chain sub-project of PACE titled 'Increasing income of micro-entrepreneurs through bean seed processing'. Raw bean seeds are dried in a dehydration machine to make dried bean seeds, locally known



as *Khaishsha*. Then, he distributed assistive equipment and old age allowances among elderly persons and persons with disabilities. The PKSF MD also joined a discussion meeting as the Chief Guest. In the meeting, the Chief Executive of the PO made a presentation on different PKSF-supported programs that are being

implemented by YPSA.

On 29 January 2021, Mr Abdullah visited different activities of Centre for Integrated Programme and Development (CIPD). He witnessed different ENRICH activities in Sapchhari Union of Rangamati Sadar upazila including backstrap loom production which is also known as Bain weaving and a mushroom production center of Brishmala Chakma. He also exchanged views with the members, elderly persons and youths under the 'ENRICH' program and the 'Uplifting the Quality of the Lives of the Elderly People Program'.

The PKSF MD also exchanged views with the Executive Director and the Board members of CIPD at its head office. Ms Nirupa Dewan, Advisory Academician of CIPD and former member of the National Human Rights

Commission was also present at the meeting. The meeting discussed different activities of CIPD.

Thereafter, Mr Abdullah visited the activities of IDF at Rangamati. During the visit, the Executive

Director of the PO made a presentation on different activities of the organization. The Honorable Vice Chairman of Chittagong Hill Tracts Development Board was also present in the event. Then, the PKSF MD visited the process of the dehydration of *Basak* leaves and a Red Chittagong Cattle farm of IDF at Satkania upazila in Chattogram.



On 30 January 2021, PKSF MD Mr Abdullah visited a *Kuchia* hatchery under IDF in Bandarban. He also distributed sewing machines among the female members of Mro indigenous community in Chimbuk of Bandarban.

Mr Abdullah visited the activities of MAMATA on 31 January 2021. He witnessed a training program for the micro-entrepreneurs at the training center of MAMATA in Charkanai Habilash Dwip of Patiya upazila, Chattogram. He also visited MAMATA dairy farm, training and exhibition center and the grassland for the cattle of the farm.

Then, Mr Abdullah exchanged views with the senior officials of the PO. The meeting discussed savings and credit programs as well as different projects of the organization. The PKSF MD joined the closing ceremony of a training program on 'Management of Cow Rearing and Dairy Farm' arranged by MAMATA.

On the same day, Mr Abdullah joined the joint meeting of 7 POs of PKSF at Chattogram. The Executive Directors and representatives of IDF, YPSA, MAMATA, CODEC, Prattyashi, OPCA and Ghashful attended the meeting and articulated their views.

Dr Md Jashim Uddin, Deputy Managing Director of PKSF, visited the field-level activities of GBK, a PO of PKSF, on 1 March 2021. He exchanged views with the senior officials of the

organization. The Executive Director of GBK made a brief presentation on its ongoing activities. Dr Jashim Uddin, in his speech, said that PKSF maintained regular communication with the POs through virtual media and provided necessary suggestions during the general holidays as proclaimed by the Government to contain the Covid-19 pandemic. This initiative of PKSF helped the POs continue their activities, added Dr Jashim.

On the same day, Dr Jashim exchanged views with the members of Buzruk Patanosa, Bongram, Rupa and Sonali female groups under Sadullahpur Branch of SKS Foundation, another PO of PKSF. He also visited the field-level activities of the PO. Dr Jashim witnessed an integrated agricultural farm of Mst. Lovely Begum, a member of Rupa female group. There, he visited safe vegetable cultivation and rearing of duck, native chicken and pigeon in sheds. Dr Jashim also witnessed indigenous fish culture and rice cultivation in the logo method. He also exchanged views with the Executive Director and senior officials of SKS Foundation.

On 02 March 2021, Dr Jashim visited the field-level activities of Gram Unnayan Karma (GUK), a PKSF PO. He also exchanged views with the Executive Director, Directors, and senior officials of GUK. In the meeting, the Senior Director of the PO made a presentation on the activities of GUK.

Research

The Research Unit of PKSF conducted two major research studies in January-March 2021. These are: 'Agricultural Technology Transfer and its Impact on Productivity and Livelihoods: Experience from Farmers and Branch Level Activities' and 'Methods of Estimating the Demonstration Effect: A Case of PACE Project of PKSF'.

The Research Unit also provided necessary assistance on preparing ToRs, formulating questionnaires, reviewing inception reports, and preparing final reports of different projects.

Moreover, the Research Unit provided special technical assistance on conducting midterm evaluation for the Sustainable Enterprise Project.



The Unit takes care of the Integrity Strategy of PKSF. 2 PKSF officials were selected for the 'Integrity Award' for the fiscal year 2020-2021. The selection process followed 19 indicators as determined by the Government of Bangladesh.

As per the instruction of the Financial Institutions Division (FID), a draft work-plan on National Social Security Strategy (NSSS) has been prepared. The final work-plan has been sent to the FID after primary evaluation by the Cabinet Division.

Mr Moinuddin Abdullah Says Goodbye to PKSF

Mr Mohammad Moinuddin Abdullah took his exit from Palli Karma-Sahayak Foundation (PKSF) on 25 February 2021. A retired Senior Secretary of the Government of the People's Republic of Bangladesh, Mr Abdullah joined as the Managing Director of PKSF on 1 July 2019. Though his stay with PKSF was brief, in fact less than 2 years, Mr Abdullah set a glowing example of comprehensive leadership.



This is worthy to remind the readers that under the directive of this immediate past Managing Director, the PKSF Annual Report saw its publication in Bengali in addition to the existing English version. The larger part of his unfulfilled tenure with PKSF was reigned by corona (and still is). But he provided the all-too-needful and efficient instructions under those contrary situations so that PKSF activities could run smoothly. And as corona made a less aggressive face, he visited the fields in person. His experiences as the Secretary of the Ministry of Agriculture and his long association with people even earlier in his professional career helped him provide a wise leadership in PKSF. He was a priceless MD of PKSF.

All PKSF employees literally felt sad to know of his unexpected departure. A virtual meeting was organized on 8 March 2021 to say goodbye to him. All in PKSF including all the Deputy Managing Directors shared a warmth of joy as he was due to join a noble position on the one hand, but they also felt the weight of pain for his exit on the other.

We wish Mr Moinuddin Abdullah all success and glory in the position of the Chairman of Anti-Corruption Commission, Bangladesh, which he has duly joined.

Program for Adolescents

'Investment in Adolescents for Sustainable Development' – with this motto, the Program for Adolescents operates in 59 districts of the country through 69 Partner Organizations (POs). Its activities are conducted in four wider categories: (1) Raising awareness on different social issues and practicing good values, (2) Leadership and life-skill development, (3) Nutrition and healthcare, and (4) Cultural and sports activities.

Youth Club Activities

So far, 1,843 youth clubs have been established under the program having 52,000 members. Besides, there are 1,045 school forums comprising 1.22 lac members. A total of 24,704 yard meetings have been held on various issues. 2,704 reading sessions in groups have been conducted. The Adolescent Clubs reported 400 incidents of child marriage, 120 cases of dowry and 326 cases of sexual harassment, abuse of women, children and the elderly to the local administration.



On February 23, an essay/story writing competition was organized at Tripura Kishori Club under JAKAS Foundation in Joypurhat. Later, sanitary napkins were distributed among teenagers at low prices.

On February 24, Chardakatiya Kishori Club under Nabolak Parishad organized a library management and book distribution program and a workshop on correct pronunciation of the adolescents at Chitalmari, Bagerhat.

A day-long cultural and sports competition was organized at Dargapara Kishori Club under DISHA in Kushtia on March 11 to promote the physical and mental development. 75 teenagers from two clubs and school forums participated in 6 events.

In Pirojpur, Umedpur Abashan Kishori Club, Moddho Bashbaria Kishori Club and Seutibaria Kishori Club under Dak Diye Jai organized a singing, dance and poetry recitation competition on March 16.

TMSS-supported Boga and Modho Digolkanda Kishori Clubs organized a workshop on leadership qualities, development of savings attitude, library establishment and management, and importance and quality of food at Sonatola of Bogra on 21 March. Later, books were distributed to establish a community library.

Healthcare

On 15 March, 11 adolescent clubs under Palli Pragoti Samiti (PPS) organized health camps on blood grouping, blood pressure measurement and diabetes testing in Patuakhali.

On March 2, Rural Reconstruction Foundation (RRF) organized training on primary healthcare and distributed first aid kits at Gabukhali Kishori Club in Jashore.

A meeting on nutrition and hygiene was held on February 23 by MAMATA at Barkhain Kishori Club, Sarkarhat Kishori Club and Taylardwip Kishori Club in Anwara upazila of Chittagong.

An adolescent club under Gram Unnayan Karma (GUK) distributed nutritious food in Sariakandi, Bogra on March 1. Prottyashi organized discussion and training on measuring of blood pressure and distributed blood pressure machines at Shilpara Adolescent Club in Chakaria upazila of Cox's Bazar on 22 March.

Parents' Assembly

Samantosen Kishore Club, under Jagorani Chakra Foundation (JCF), held a parents' meeting on February 23 at Rupsha upazila of Khulna. On 26 February, JCF organized a similar event at Khajura Kishori Club Jashore. Issues of cyber security and parents' role were discussed. Bandhu Kallyan Foundation organized a parents' meeting on February 25 at Gazipur Savarpara Kishori Club at Abhaynagar, Jashore.

Observance of International Mother Language Day

Five adolescent clubs of Integrated Development Foundation (IDF) observed the International Mother Language Day on 21 February in Bandarban.

Muhuripara Adolescent Club under Mamata organized poetry recitation competition in Chattogram on this occasion.

Celebrating Bangabandhu's Birth Centenary

To mark the birth centenary of Father of the Nation Bangabandhu Sheikh Mujibur Rahman, adolescent clubs under SOPIRET organized a poetry recitation and painting competition at Lakshmipur Collegiate High School on March 21. Dushtha Shasthya Kendra (DSK) organized a discussion, attended by Gavina Adolescent Club members, on Bangabandhu at Durgapur in Netrakona. To mark the occasion, adolescent clubs of TMSS distributed pens, balloons and chocolates to children.

Celebrating Women's Day

On the occasion of the International Women's Day, IDF organized a discussion meeting at Satkania in Chattogram on March 15. An adolescent club of Satkhira Unnayan Sangha (SUS) organized a quiz competition and discussion meeting on the consequences of child marriage in Debhata of Satkhira.

Clothes for the Needy

On 03 March, Muslimpara Adolescent club of IDF set up a corner to keep clothes for the people who are in need in Kuhalong Union of Bandarban.

Skills for Employment Investment Program (SEIP)

Palli Karma-Sahayak Foundation (PKSF) has been implementing the ‘Skills for Employment Investment Program (SEIP)’ project since May 2015. The project is jointly financed by the Government of Bangladesh, the Asian Development Bank (ADB), and the Swiss Agency for Development and Cooperation (SDC). Under phase-2 of the project, training courses are offered on 17 trades in 31 districts through 38 Partner Training Institutes (PTIs).

Training and Employment: Till March 2021, a total of 22,017 trainees (Female-3,643, Male-18,374) have been enrolled. Of them, 19,569 have completed their training. Besides, 14,508 youths have found employment and 268 trainees have found overseas employment. Under SEIP, BDT 7.2 million has been disbursed as start-up loans among 128 skilled trainees to help them engage in self-employment.

Business Plan Development under Tranche-3: The agreement signing process on ‘Providing Training to 1000 Persons with Disability (PWD)’ is at the final stage.



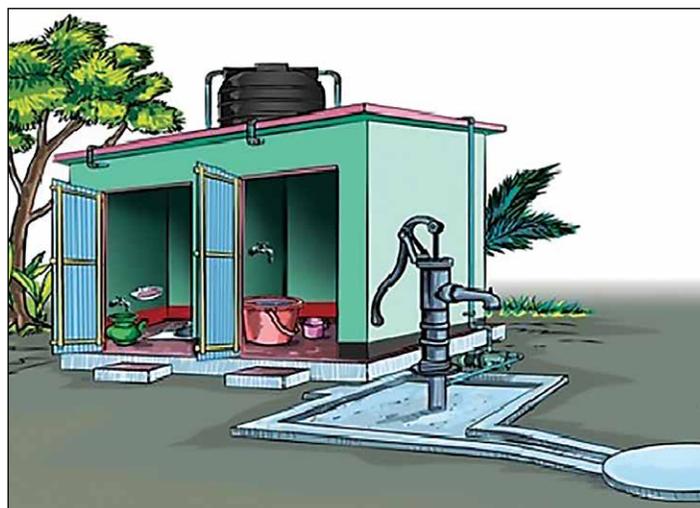
RAISE Project

The ‘Recovery and Advancement of Informal Sector Employment (RAISE)’ project aims to increase capacity and productivity of informal sector entrepreneurs to develop skills of the youths from low-income families, and to help small entrepreneurs especially those affected by the Covid-19 crises. The project has already been approved by the World Bank (WB) Board. The total estimated budget of the project is USD 250 million (USD 150 million from the WB and USD 100 million from PKSF).

From 27-29 April 2021, the World Bank, under its Global Learning Event, organized a virtual event titled, ‘Economic Inclusion for the Poorest-moving to Scale’. It had 12 parallel sessions. Mr Md Fazlul Kader, Deputy Managing Director of PKSF, gave a presentation on the experiences of PKSF and Bangladesh in the first session titled ‘Critical Design Decisions at Early Stages of Scale-up’. Representatives from 40 different countries shared their experiences in the event.

Rural Water, Sanitation and Hygiene for Human Capital Development Project

The ‘Bangladesh Rural Water, Sanitation and Hygiene for Human Capital Development’ project will be jointly implemented by PKSF and the Department of Public Health Engineering (DPHE) in 78 selected upazilas of 18 districts in Rangpur, Mymensingh, Sylhet and Chattogram Divisions from 2021-2025. PKSF, the World Bank (WB) and the Asian Infrastructure Investment Bank (AIIB) will finance the project that aims to reform institutions and improve WASH facilities to meet the ‘safely-managed’ service standards in line with SDG-6. Approximately, 1.2 lac households will get safely managed water supply and 10 lac households will get hygienic sanitation facilities under this project. The total budget for PKSF is USD 328.94 million. The field-level implementation of the project will be launched very soon.



Fisheries and Livestock Unit

In addition to usual financial assistance, the Fisheries and Livestock Unit of PKSf disseminates appropriate technologies, build capacity of the members and establish value chain and marketing systems for fisheries and livestock products and by-products.

Gayal Rearing Activities and Biofloc Technology

The Innovative Agricultural Initiatives (IAI) under the Fisheries and Livestock Unit of PKSf is implementing an initiative titled 'Poverty alleviation through conservation, development and rearing of *Gayal* at the farm level' through 2 PKSf POs -- Integrated Development Foundation (IDF) and MAMATA. Currently, there are 16 *Gayals* in the IDF farm. Establishment of a *Gayal* breeding farm at MAMATA is at its final stage.

The Unit has been implementing biofloc technology through its POs since 2019. It is an innovative, eco-friendly and cost-effective technology in which toxic materials of fish and shellfish such as nitrate, nitrite and ammonia can be converted into useful products, which become a proteinaceous feed. This technology can yield as much as 10-15 times higher production than the existing fish cultures.

Biofloc Technology Turns the Wheel of Sohel's Fate

Hon'ble Prime Minister Sheikh Hasina's call to youths for becoming entrepreneurs highly inspired Sohel, a high school dropout from Chaugachha of Jashore. He looked for new ideas on social media. Then, he became interested in fish farming using biofloc technology. Afterwards, Sohel contacted Shisu Niloy Foundation (SNF), a PKSf PO, for technical and financial support to start fish farming using biofloc.



SNF provided him with a loan of BDT 1 lac and necessary technical assistance to set up a 16.5×12.5×4 feet tank in his courtyard. In the first batch, Sohel made a profit of BDT 86,020. The success of Sohel has inspired many youths. Currently, about 100 entrepreneurs are receiving financial and technical assistance through 31 POs of PKSf to pursue fish culture using biofloc technology.

Agriculture Unit

The Agriculture Unit (AU) of PKSf disseminates modern, handy and environment-friendly agricultural technologies, establishes market linkages, makes value chain interventions etc. And it provides appropriate financial assistance in view of the sectorwise duration of agricultural, season, production cost, demand, type and size of farms.



PKSf has undertaken an initiative to expand rockmelon cultivation in Bangladesh. Rockmelon, known as *Sammam* in the Arab countries, is a variety of muskmelon. This highly valued exotic fruit is called rockmelon as its outer skin looks like a rock. Rich with various antioxidants, the fruit contains potassium, calcium, vitamin A and C which help prevent and cure high blood pressure and asthma. Moreover, its beta-carotene helps prevent cancer. Rockmelon has almost 90% water content that helps people stay hydrated as well as maintain digestion. Farmers in Bangladesh will be benefitted from cultivating rockmelon, hitherto an imported fruit.

Shariatpur Development Society (SDS), a Partner Organization (PO) of PKSf, has been piloting the adaptability and productivity of Rockmelon in the climate of Bangladesh for the past two years. In 2020-21, a total of 05 PKSf POs -- Unnayan Pracheshta, SDS, JAKAS Foundation, ASO and YPSA -- cultivated rockmelon in about one acre of land in each area under the guidance and technical support of the Agriculture Unit. Farmers engaged in this cultivation made a net profit of over BDT 1 lakh from 33 decimals of land. Fruits are being harvested and marketed within 75-80 days of plantation. Due to high profit and short cultivation period, the cultivation of rockmelon is likely to be extended in Bangladesh.

Training



Training for PKSF Officials

In January-March 2021, a total of 65 PKSF officials participated in different training programs, workshops and seminars within the country.

Subject	No. of Participants	Date and Venue	Organizer
Public Procurement Management	06	30 Jan-04 Mar 2021, Online	Engineering Staff College
Professional Skills Development	01	30 Jan-11 Feb 2021, Institute of Public Finance (IPF)	Skills Development Coordination and Monitoring Unit (SDCMU)
Public Procurement Management	02	02 Feb-04 Mar 2021 Online	Engineering Staff College
Professional Skills Development	01	27 Feb-11 Mar 2021 Institute of Public Finance (IPF)	Skills Development Coordination and Monitoring Unit (SDCMU)
Global GAP and Good Manufacturing Practice (GMP)	26	07-08 Mar 2021 Online	PKSF
Public Procurement Management	02	07-27 Mar 2021 National Academy for Planning and Development (NAPD)	NAPD
DPP Preparation Consultation Workshop on 'Sustainable Development through Creating Employment Opportunities for the Poor in Extreme Poverty-Prone Areas'	01	14 Mar 2021 Department of Disaster Management	Department of Disaster Management
Foundation Training Learning Follow-up and Good Governance	16	14 Mar 2021 PKSF Bhaban	PKSF
Agri-Produce Marketing Models and Plan for Farmer Producer Organizations in Post Covid Context	09	24-31 March 2021 Online	Institute of Livelihood Research and Training

Participation in Seminar

Dr Tapash Kumar Biswas, Director (Research) of PKSF, participated in a seminar titled 'Research Highlights' at Bangladesh Academy for Rural Development (BARD), Cumilla on 31 March 2020. In the seminar, the BARD officials presented the results/reports of its 07 recently completed research studies. The main objective of the seminar was to review and publish the results of those

research works as well as to share various ideas and practices in the field of research.

Training for PO Officials

The spread of Covid-19 pandemic has put some unavoidable constraints, movements are restricted. So, the Training Cell of PKSF is presently conducting on-line training courses instead of the classroom-based programs for the officials of its Partner Organizations (POs). A total of 746 PO

officials have received a 4-day online training on ‘Operation Management in Covid-19 Situation’ in 32 batches.

In view of the demand and requirements of the POs, the training cell has prepared two online training modules: ‘Microenterprise Analysis and Loan Appraisal’ and ‘Stress Management and Human Communication’.

During January-March 2021, a total of 396 PO officials received training in 16 batches.

Subject	No. of Batches	No. of Participants
Microenterprise Analysis and Loan Appraisal	13	324
Stress Management and Human Communication	3	72
Total	16	396

Internship

To contain the spread of the dreadful Covid-19 pandemic, public access to PKSf Bhaban remains restricted. Under these circumstances, arrangements have been made to switch over to online internship. At present, students are using various online platforms to continue their internship procedures under the guidance of their supervising officers at PKSf.

In March 2021, three students from Bangladesh University of Professionals (BUP) have completed their internship. In January-March 2021, a total of 8 students of Business Studies, 1 from the Institute of Health Economics, 1 from the Management Information Systems of the University of Dhaka, and 1 from Bangladesh University of Professionals (BUP) have been pursuing their internship at PKSf.

Microenterprise Development Project (MDP)

Implemented with the assistance of the Asian Development Bank (ADB), PKSf’s new project ‘Microenterprise Development Project-Additional Financing (MDP-AF)’ aims to mitigate the Covid-19 fallout by increasing liquidity in rural economy. This project will provide BDT 424 crore as loans to some 30,000 Covid-hit micro-entrepreneurs to help them revive their economic activities. Besides, the ongoing activities of PKSf (i.e., use of mobile phone-based transaction technology in microenterprises, marketing support to microentrepreneurs through e-commerce platforms and capacity development activities) will be implemented on a larger scale with the technical assistance grant of USD 0.50 million.

A Subsidiary Loan Agreement was signed between PKSf and the Finance Division, Ministry of Finance, Government of Bangladesh on 2 February 2021. Mr Shirajun Noor Chowdhury, Joint Secretary of Finance Division, and Mr Golam Touhid, Deputy Managing Director of PKSf signed the agreement. The project will be implemented across the country through 98 Partner Organizations (POs).



Inception Mission of ADB

A virtual ADB Inception Mission for MDP-AF was held on 22-24 March 2021. Led by Ms Jyotsana Varma, Principal Country Specialist of ADB, the Mission held a virtual meeting with PKSf’s Deputy Managing Director Mr Md Fazlul Kader and the officials of the Project Management Unit. The ADB Mission expressed their satisfaction at the overall preparation for the implementation of the project.

Livestock Risk Mitigation Services

PKSf’s ‘Strengthening Resilience of Livestock Farmers through Risk Reducing Services’ project, financed by the Swiss Agency for Development and Cooperation (SDC), seeks to provide training on good farming practices, vaccination, financial services for reducing risks of mortality in livestock and preparing awareness materials to livestock farmers. Besides, the officials of the Partner Organizations (POs) will receive capacity building training.

In January-March 2021, 193 officials of 06 POs received training on Project Implementation Strategy, Data Collection and Preservation Method for Farmers’ Database, and Livestock Risk Mitigation Services. The POs are: Dwig Unnayan Sangstha, DESHA-Kushtia, WAVE Foundation, Shataphool Bangladesh, Dabi Moulik Unnayan Sangstha and JAKAS Foundation.

Credit Operations

Loan Disbursement to POs

During the financial year 2020-21 (up to March 2021), the amount of loan disbursement from PKSF to POs (Partner Organizations) was BDT 35.13 billion. The cumulative loan disbursement from PKSF to POs stood at BDT 421.27 billion and the recovery rate of loan from POs to PKSF was 99.37%. A summary of PKSF's loan disbursement and loan outstanding as of March 2021 is given below:

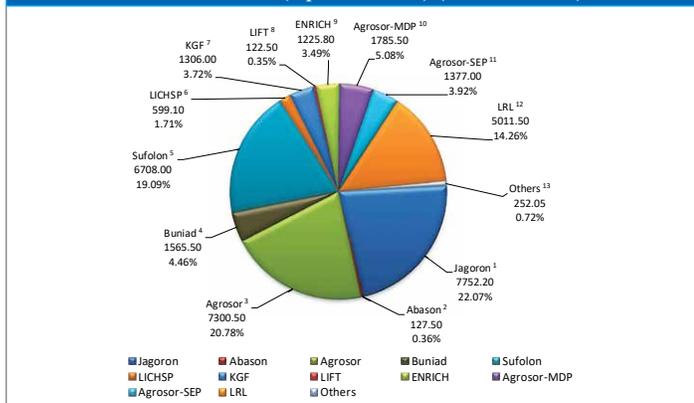
Programs/Projetcs	Cum. Loan Disbursement (in million BDT) (up to March-2021)	Loan Outstanding (in million BDT) (As of March 2021)
Mainstream Programs		
Jagoron	153531.29	20932.01
Agrosor	77849.86	16553.65
Sufolon	103315.60	6294.00
Buniad	28087.20	3019.90
Sahos	1014.20	10.00
KGF	11373.50	1211.00
ENRICH	9498.83	3683.32
LRL	5011.50	5011.50
LIFT	2068.62	749.16
SDL	624.50	15.50
ABASON	377.50	328.41
Others (including ID Loan)	2836.89	467.38
Total (Mainstream)	395589.48	58275.82
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	1377.10	1200.71
Agrosor-MDP	5914.16	4660.30
Agrosor-SEP	4487.00	3637.00
Others (including ID Loan)	768.46	92.91
Total (Projects)	25677.78	9788.13
Grand Total	421267.26	68063.95

Loan Disbursement in FY 2020-21 (In Million BDT)		
Programs/Projects	PKSF to POs (July to March 2021)	POs to Clients (July-December 2020)
Jagoron	7752.20	111032.20
Agrosor	7300.50	86080.39
Buniad	1565.50	4013.33
Sufolon	6708.00	25444.72
KGF	1306.00	1778.12
LIFT	122.50	1068.97
ENRICH	1225.80	3269.75
LRL	5011.50	2677.73
Agrosor-MDP	1785.50	2902.04
Agrosor-SEP	1377.00	1526.26
LICHSP	599.10	438.08
ABASON	127.50	131.35
Other	252.05	33328.28
Total	35133.15	273691.23

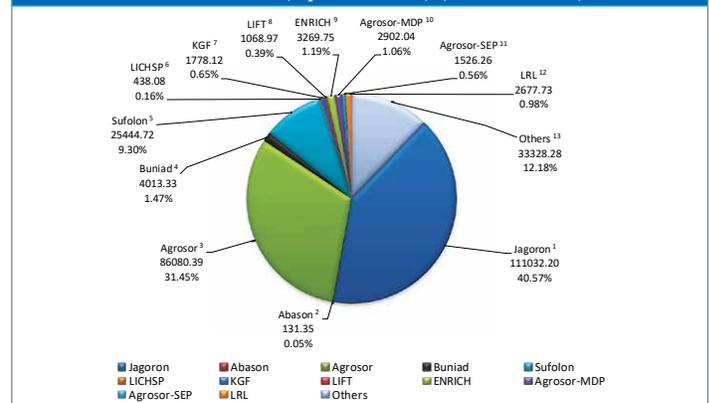
Loan Disbursement from POs to Clients

During the financial year 2020-21 (up to December 2020), the amount of loan disbursement from POs to clients was BDT 273.69 billion. The cumulative loan disbursement from POs to clients was BDT 4317.96 billion and the recovery rate of loan from clients to POs was 98.99%. As of December 2020, the amount of loan outstanding of POs with clients was BDT 351.35 billion. At the same time, the number of members stood at 14.84 million, of whom 90.68 percent were women.

Component-wise Loan Disbursement : PKSF to POs in FY 2020-2021 (Up to Mar. 21) (Million BDT)



Component-wise Loan Disbursement : POs to Clients in FY 2020-2021 (Up to Dec. 20) (Million BDT)



About PKSF

Palli Karma-Sahayak Foundation (PKSF) was established in 1990 with the aim of poverty alleviation through employment generation. Apart from providing financial and technical assistance to the underprivileged segment of the society, PKSF has played a vital role in creating employment opportunities through inventive operational activities. Over the 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

Dr Qazi Kholiquzzaman Ahmad	Chairman
Mr Mohammad Moinuddin Abdullah Managing Director, PKSF (Till 25 February 2021)	Member
Ambassador Munshi Faiz Ahmad	Member
Mr Arijit Chowdhury	Member
Ms Parveen Mahmud	Member
Ms Nazneen Sultana	Member
Dr Toufic Ahmad Choudhury	Member

Editorial Board

Advisers	: Mr Mohammad Moinuddin Abdullah Dr Md Jashim Uddin
Editor	: Professor Shafi Ahmed
Members	: Suhas Shankar Chowdhury Sharmine Mridha Sabrina Sultana

Book Post

Celebrating the Golden Jubilee of Independence



Inspired by the clarion call of the Father of the Nation Bangabandhu Sheikh Mujibur Rahman, the entire nation literally jumped into the war of liberation in March 1971. This 9-month long blood-lit war saw its victory in December, same year. And the world saw the birth of a new sovereign nation at the cost of 3 million martyrs and violation on 0.2 million women. In 2021, we celebrate the Golden Jubilee of our Independence. To mark the occasion, PKSF on 24 March 2021 organized a webinar in which the 1971 warriors delivered their heroic as well as tragic experiences. For the Bengalis now around fifty, this was a rare occasion to listen to them. Presided over by Dr Qazi Kholiquzzaman Ahmad, Chairman, PKSF, the welcome address of the event was delivered by Mr Md Fazlul Kader, DMD, PKSF. The webinar was anchored by Dr Md Jashim Uddin, DMD, PKSF.

Some 201 freedom-fighters from the Unions covered by PKSF's ENRICH program took part in the event. Which brought back the live ambience and passions of those glorious days. Persons now on the Boards of 22 Partner Organizations of PKSF (12 as Chairmen & 10 as Executive Directors) operating in various parts of the country had been freedom fighters themselves. They also attended the webinar.

In his welcome address, Mr Md Fazlul Kader noted that for us this is a rare fortune since we are simultaneously celebrating the birth centenary of the Father of the Nation and the Golden Jubilee of our liberation. Imbued with the spirit of independence, and under the leadership of its Chairman Dr QK Ahmad, PKSF is working for the underprivileged people of Bangladesh to realize the dream of Bangabandhu to turn this country into prosperous land, he further noted.

The reminiscences of some 20 freedom fighters deeply touched the listeners. All linked with the webinar experienced a journey back to 1971. They could feel the stance that charged the freedom-fighters to liberate the motherland. Their tales of vanquishing the Pak army led us both to cheers and tears. The freedom fighters hailed from different regions of the country, from Chattogram to Panchgarh stretching to Rajshahi, Sylhet, Khulna, Jashore and Barisal. The listeners felt excited to know of one combat in which 26 Pak soldiers gave in. But the following story of mortal wounds of a freedom fighter made their eyes wet.

Dr Qazi Kholiquzzaman Ahmad, Chairman, PKSF and also of the webinar, made an announcement that a book, compiling the reminiscences of these valiant freedom-fighters, will be published by PKSF in which the stories of those who could not speak out in the webinar for constraints of time would also be included. 'The new generation must know the first-hand story of our war of liberation', he noted. Moreover, Dr Ahmad commented that the dream of Bangabandhu and the spirit of our liberation should not only be nestled in words. We must sincerely and passionately believe in them and work together to translate these into reality.

Of the members of PKSF Board, Ambassador Munshi Faiz Ahmad, Mr Arijit Chowdhury, Additional Secretary, FID, Ms Nazneen Sultana, Former Deputy Governor of Bangladesh Bank and Ms Parveen Mahmud, Chairperson, UCEP spoke on the occasion.

The number of attendees in the webinar was more than 500.