



Newsletter

Sheikh Hasina Inaugurates Development Fair 2013

A gala event took place on the occasion of 23rd anniversary of Palli Karma-Sahayak Foundation (PKSF) and Development fair 2013 in Hotel Pan Pacific Sonargaon, Dhaka on 13 February 2013. Sheikh Hasina, Hon'ble Prime Minister, Government of the People's Republic of Bangladesh inaugurated PKSF Development Fair 2013. Air Vice Marshal (Rtd.) A K Khandker, MP, Hon'ble Minister, Ministry of Planning and Dr. Hasan Mahmud, MP, Hon'ble Minister, Ministry of Environment and Forests attended the occasion as Special Guests. Dr. Qazi Kholiquzzaman Ahmad, Chairman, PKSF presided over the function. Dr. Quazi Mesbahuddin Ahmed, Managing Director, PKSF delivered the welcome speech.



In a confident statement, the Prime Minister said, "Our aim is to eradicate poverty and not to nurture it. We do not want people to lead a disastrous life due to the cumulative burden of loan". She referred to the scope of work and policy guidelines of Microcredit Regulatory Authority (MRA) and stressed on appropriate implementation of them by all concerned. She also mentioned that microfinance transactions have increased by 70% in the last four years. The total outstanding microcredit stood at BDT 18,000 crore when her government took office in 2009, and the figure now stands at BDT 30,000 crore. Bank's financing for the small borrowers has increased by 117%. The Prime Minister said that her government has put ample emphasis on poverty alleviation.

Sheikh Hasina congratulated PKSF for its consistent role in alleviating poverty and empowering people. Sheikh Hasina noted that around 9 million families are directly receiving services from PKSF through some 6,000 PO branches across the country. PKSF has recently formed a disaster management fund with BDT 360 crore to help enhance the adaptive capacity of disadvantaged poor to face the natural disasters.

The Prime Minister handed over scholarships to three meritorious students of ultra poor PKSF beneficiaries and offered recognition of merit to three successful women. In fine, she applauded all the employees of PKSF, Board members and its POs for 23 years of successful journey and a bright future ahead.

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PKSF Newsletter

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New PKSF MD Joins His Office

Mr. Md. Abdul Karim has joined PKSF as its 9th Managing Director on 1 April 2013. With a long and successful track record in his academic life, Mr. Karim obtained his Master of Science degree in Chemistry from the University of Chittagong (1974), Bangladesh. Later, he obtained Master of Social Science degree in Development Administration (1988) from the University of Birmingham, UK.

As a public servant under the Government of the People's Republic of Bangladesh, Mr. Karim served as the Secretary in Ministry of Fisheries and Livestock, Ministry of Commerce, Ministry of Home Affairs and Bridges Division of the Ministry of Communications, the Secretary of Internal Resource Division and Chairman of National Board of Revenue. He also served as the Economic Counselor of Bangladesh Embassy in Belgium. He took part in many professional training programmes at home and abroad.

He also served as the Director of the following important government organizations- Bangladesh Bank, Padma Oil Company Ltd, Jalalabad Gas Transmission & Distribution Company, Bangladesh Petroleum Exploration & Development Company (BAPEX), National Insurance Corporation, and National Tea Company Ltd etc.

He finally retired as the Principal Secretary to the Government of the People's Republic of Bangladesh. Widely known as an efficient official of the public administrative wing, Mr. Karim is also quite known for his keen interest in athletics. He is the former president of Bangladesh Karate Foundation and presently, he is the President of Bangladesh Table Tennis Federation.

He has travelled around 39 countries all over the world and participated in different seminars, workshops and meetings. He is the author of a book titled *Upazila System in Bangladesh*. Besides, his articles have been published in renowned journals.



PKSF organized a welcome meeting for its new MD on 4 April 2013. Dr. Qazi Kholiquzzaman Ahmad, Chairman, PKSF presided over the function. A number of PKSF employees of different levels delivered welcome speeches and assured their continuous support to the dynamic leadership of their new MD.

Mr. Md. Abdul Karim, the new Managing Director of PKSF thanked the governing body of PKSF for appointing him to this post and asked for support from everyone to strive forward for a better and brighter future of the Foundation.

PKSF Bids Farewell to Dr. Quazi Mesbahuddin Ahmed

Dr. Quazi Mesbahuddin Ahmed served as the Managing Director of the Foundation from 21 January 2008 to 31 March 2013. During his tenure, Dr. Quazi Mesbahuddin Ahmed undertook a number of distinctive initiatives for the advancement of PKSF activities as well as diversification of its mainstream programmes.

His dynamic leadership has accelerated the expansion of programme components and added a new dimension in achieving the primary objectives of the Foundation, which is poverty alleviation through employment generation.

The PKSF family organized a farewell meeting on 31 March 2013, the last working day of Dr. Quazi Mesbahuddin Ahmed to say a hearty good bye to him. Dr. Qazi Kholiquzzaman Ahmad, Chairman, PKSF presided over the function. A number of PKSF employees of different levels conveyed their deepest gratitude and respect to Dr. Quazi Mesbahuddin Ahmed as emotions reigned the entire programme. They also thanked him for his guardianship in several matters where the PKSF officials and staff needed assistance.

In his speech, Dr. Quazi Mesbahuddin Ahmed said that he always got support from all members of PKSF and thanked everyone. He also thanked all the members of the Governing Body for their advice and assistance. In the end, he specially thanked Dr. Qazi Kholiquzzaman Ahmad, Chairman of the Foundation.



PKSF Celebrates International Women's Day

On the occasion of 'International Women's Day', PKSf organized a seminar on 'PKSF & Women Development' that was held on 30 March 2013 at PKSf Bhaban. Dr. Qazi Kholiquzzaman Ahmad, Chairman, PKSf chaired the function. Hasanul Haq Inu, Hon'ble Minister for Information, Government of the People's Republic of Bangladesh, graced the seminar as the chief guest.

Dr. Quazi Mesbahuddin Ahmed, Managing Director, PKSf; Dr Jashim Uddin, Deputy Managing Director (Admin. & Finance); Mr. Golam Touhid, Deputy Managing Director (Operations) also attended the seminar. Male and female employees of PKSf including some women employees of PKSf POs took part in the programme.

Dr Jashim Uddin in his welcome speech noted that since its initiation in 1990, all programmes and projects of PKSf have been focused on women. ENRICH, the newest programme in the line also emphasizes on women development.

He mentioned that PKSf has incorporated more social development indexes in its programme dynamics and is determined to establish human dignity of the disadvantaged poor. PKSf has always been dedicated to women empowerment and feels proud to see that many women beneficiaries of the Foundation now run their own enterprises. They have not only stepped outdoor but also are involved with the activities of local government now.

Two papers were presented in the seminar. Ms. Afroza Sultana, Manager, PKSf presented the first paper in which she highlighted the Foundation's role in the area of women empowerment.

She mentioned that two members of the present Governing Body and 5 members of the present General Body of PKSf are women. At present, 36 women employees are working in PKSf at different levels. They are designated with different responsibilities and efficiently handling their tasks in a women-friendly working environment.

She also stated the fact that a total of 27 POs of PKSf are being successfully run by women Executive Directors (E.D). This definitely reflects the potential of women leadership. Besides, women employees of a number of PKSf POs have received national and international awards and recognition of their work and efforts.

Ms. Sharmin Nilormi, Professor, Department of Economics, Jahangirnagar University presented the second paper in the seminar. In her paper, Professor Nilormi made insightful remarks about the position of women in social history at home and abroad and substantiated her remarks with crucial statistical information.

She also referred to Human Rights Declaration of the United Nations 1948 in her speech. She also said that conventional gender disparity breeds social discrimination that makes significant impact on national productivity and socio-economic growth. It is clearly evident from the RMG sector growth of Bangladesh that women empowerment contributes to economic development. She also said, both men and women must work together to establish the fact that in this male dominated society women can play an effective and productive role.

Hon'ble Information Minister, Hasanul Haq Inu in his speech said that the movement for gender parity must be aligned with the fight against poverty, environment degradation and terrorism. Otherwise, inclusive success cannot be achieved in a male-dominated society in which we live. He also emphasized that in the absence of gender equality; women even cannot enjoy their democratic rights in this society.



He further said that women rights involve the guarantee of their equal share of power that will allow their access to asset, human resource development, education, market and politics. In the end, he asked the local government institutions to be more cautious and vigilant regarding women issues.

A good number of persons present in the seminar put some critical questions and some of them made some important commentaries that made the assembly rich and exciting. Many of the PO officials from different parts of the country actively took part in the open floor session.

On behalf of the participants, Dr. Qazi Kholiquzzaman Ahmad thanked Hon'ble Information Minister, Hasanul Haq Inu for his generous presence and insightful speech. He said we must divest ourselves of market economy concept and perceive the concept of social economy. He expressed his contentment since PKSf has already started working in that direction. Finally, he thanked all for their enthusiastic participation.

Usefulness of Vermi-compost

Any kind of good quality soil contains 5% of biomaterials. But in Bangladesh, almost 62% of soil contains less than 1% of such materials. Besides, soil fertility of the southwestern regions has been largely damaged due to salinity and stagnant water in some specific areas.

Bio-fertilizer can play a significant role to increase soil fertility. Organic fertilizer is an eco-friendly agro-input and it is more cost-effective than chemical fertilizers. Among all the organic fertilizers, vermi-compost is the most appropriate in terms of nutritional value and effectiveness apart from being environment-friendly and suitable. Vermi-compost is the product or process of composting various worms, usually earthworm. Earthworms are fed with cow, bull, goat, lamb, duck or dairy to produce worm manure, which is the end product of the breakdown of organic matter by an earthworm.

Production technique of vermi-compost is very easy and cost effective for farmers. It improves moisture-preservation capacity of soil, soil aeration at the same time decreases the loss of nitrogen. Besides, it enhances germination, plant growth, and crop yield and it further improves the growth of the root and its formation. It enriches soil with micro-organisms by adding plant hormones such as auxins and gibberellic acid. Usage of vermi-compost can reduce the usage of chemical fertilizers up to 50% and it can be used for all kinds of vegetables, fruits, flowers and crops production.

In particular, vermi-compost can be very useful in the southwestern regions of Bangladesh where salinity is an acute problem. It can be used to produce vegetables in homesteads where plants can be grown in small pots using equal amount of vermi-compost and soil.

Role of PROSPER in Vermi-compost Production

PKSF PO Grameen Krishok Sahayak Sangstha (GKSS) received funding under the LIFT programme of PROSPER project, jointly funded by PKSF and DFID.

At the initial phase, a vermi-compost production factory was established at the PO level with 800 vermi-compost pits and a total of 305 beneficiaries received training on vermi-compost production and usage technique. This initiative was initially implemented as a pilot venture for one year and later had been expanded after successful and satisfactory outcome results. At present, vermi-compost production is on going at both PO and beneficiary levels with a huge market demand.

To promote and expand this eco-friendly venture in other parts of the country, PRIME programme of PROSPER has implemented a pilot scheme of vermi-compost production at the beneficiary level in the northern and southwestern regions of the country.

After successful implementation of the pilot scheme, PRIME has appointed 28 POs for the establishment of vermi-compost production plant at the beneficiary levels both for small-scale and semi-business households in northern and southwestern regions.

PRIME is directly facilitating the implementing POs with the following services that are being subsequently executed at the beneficiary level by the POs.

- Training on earthworm and vermi-compost production for the IGA implementation officers of PRIME enlisted POs;
- Distribution of training manual and video training manual regarding vermi-compost production and usage at the PO level;
- Training at the beneficiary level by PRIME through its concerned POs with the use of the training manual;
- Grant and single-installment loan in favour of the beneficiaries to encourage them to establish vermi-compost production plant at the beneficiary level through POs;
- Provision of technical assistance for vermi-compost production plant establishment at the beneficiary level through IGA implementation officer and PA of POs.

Current Progress

PRIME cell of PKSF has established 1798 vermi-compost production plants at the beneficiary level of northern and southwestern regions of Bangladesh. It has taken necessary initiatives to establish additional 4000 vermi-compost production plants by May 2013. It is hoped that successful implementation of this vermi-compost production plants at the beneficiary level by PRIME will ensure adequate supply of environment-friendly fertilizer and further reduce the dependence on chemical fertilizer.

It is also expected that regular use of vermi-compost in different agricultural plots will increase the income level of farmers with increasing production of vermi-compost.



FEDEC Undertakes Diverse Initiatives

Finance for Enterprise Development and Employment Creation (FEDEC), a jointly funded project of PKSF and International Fund for Agricultural Development (IFAD), has undertaken 36 Value Chain Development (VCD) projects till now for the development of potential sub-sectors. All these VCD projects are contributing to some positive impacts by creating employment opportunities for entrepreneurs and increasing their income level. During January-March 2013, one new VCD project has been initiated for field level implementation titled 'Salinity Tolerance Paddy Production & Expansion'.

Salinity Tolerance Paddy Production & Expansion

Operational areas of mainstream programmes or projects of PKSF, quite often, experience different kinds of financial loss due to climate change impacts and occurrence of natural disasters. Natural calamities such as Sidr in 2007 followed by Aila in 2009 caused tremendous distress in Satkhira district. Ashshuni upazila faced the worst disaster. By the months of January to February, salinity level increases up to 8-10 DS/Metre, which exceeds the tolerance level of traditional rice crop.

In order to solve this problem, the Government of Bangladesh sanctioned the production of Bridhan-47 and Binadhan-8 in the salinity-prone areas during Boro season in the year 2006 and 2010 respectively. Both Bridhan-47 and Binadhan-8 are the hybrid crops jointly innovated by Bangladesh Rice Research Institute (BRRI) and Bangladesh Institute of Nuclear Agriculture (BINA).



The government of Bangladesh has further sanctioned the production of Bridhan-40, Bridhan-41, Bridhan-52 and Bridhan-53 during the Aman season. All these hybrid crop varieties are innovated by Bangladesh Rice Research Institute (BRRI). Department of Agricultural Extension (DAE), a government organization, has established some limited demonstration plots for the expansion of these hybrid crops at the field level. Besides, supply of salinity tolerant rice seed by BADC is inadequate.

Unnayan Prochesta, a PKSF PO, has undertaken an initiative in their proposed project areas that targets to increase the productivity of *ek-fosholi* (mono crop) lands and to transform fellow lands into 2-3 *fosholi* (many crops) lands through technical assistance and supply of materials for salinity resistant paddy production. 160 farmers from 15 villages of Borodol and Kadakati Unions of Ashashuni upazila of Satkhira district have been selected for this project implementation. PKSF has signed an agreement with

Unnayan Prochesta for the implementation of this year-long project on 25 March 2013.

Business Development Services (BDS)

In addition to VCD project for the development of different potential sub-sectors, FEDEC has recently undertaken the initiative to provide Business Development Services (BDS). Till now, 5 different ventures have received support under BDS. During January to March 2013, one new venture titled 'Black Bengal Goat Rearing for Income Generation and Employment Creation' has started receiving this support.

New Initiative of FEDEC

Till February 2013, FEDEC has undertaken one new venture in Damurhuda, Jiban Nagar and Alamdanga upazilas of Chudanga district. For long, a group of people in these areas are involved with goat rearing in the traditional way. This new FEDEC venture aims to introduce a modern method of goat rearing among these dairy farmers so that their income level can be significantly enhanced with increased number of entrepreneurs and employment opportunities. A total of 150 dairy farmers of all three selected upazilas will receive technical and technological assistance from FEDEC. PKSF has signed an agreement with WAVE Foundation on 28 February 2013 for the implementation of this initiative.

Successful Completion of VCD Project

A 2-year long VCD project titled Crab Culture has recently been successfully accomplished in Shyamnagar upazila of Satkhira district. Nawabeki Gonomukhi Foundation (NGF) implemented this VCD project in 3 Unions of Shyamnagar upazila and a total of 220 beneficiaries received technical and technological assistance. Under this project, farmers received training on the modern methods of crab culture with some material assistance. It is evident that farmers now get higher income and productivity out of this project.



Multi-lateral Activities of Community Climate Change Project (CCCP)

Community Climate Change Project (CCCP) has been conceived to enhance the capacity of selected communities to increase their resilience to the adverse impacts of climate change. The Government of Bangladesh has entrusted Palli Karma-Sahayak Foundation (PKSF) with the responsibility of implementing CCCP at the community level. The World Bank, Bangladesh Country Office is responsible for the financial management of this project. CCCP discreetly follows a transparent selection process of its sub-projects to be implemented by respective NGOs at the field level. CCCP has identified and initially targeted three vulnerable zones: 1) saline-affected coastal areas, 2) flood-affected char-lands and river basins, and 3) drought-affected or rainfall-scarce areas.

Community Climate Change Project

At the initial phase, 49 upazilas from 16 districts have been selected on the basis of intensity of risk and poverty for the implementation of adaptive activities. Project areas will be expanded and re-distributed after successful implementation of first phase. Project proposals from prospective NGOs are being evaluated at two stages. Guidelines have been prepared for proper implementation of CCCP including activity implementation manual, monitoring and evaluation manual, environment management framework and social management framework. All the selected NGOs must follow these manuals for sub-project implementation.

Till March 2013, a total of 496 project proposals have been submitted for funding from CCCP. Project Management Unit (PMU) of CCCP has completed field level inspection for initial evaluation of the proposals received.



A 9-member technical evaluation committee has been formed for advisory support and policy formulation. The first meeting of this technical evaluation committee was held on 17 February 2013 at PKSF Bhaban. Chairperson of the committee placed a number of guidelines to determine the sorting process of the project proposals. Emphasis was put on allocating sufficient fund to undertake the potential activities for increasing awareness, advocacy and capacity and wider publicity since climate change adaptation is a novel concept for the people at grassroots level.

The meeting also remarked that a small segment of CCCP fund can be attributed to tree-plantation but it can only be a part of the main project. All the components of a project must be viable and sustainable so that it can remain focused on target achievement. The committee has selected 30 NGOs and asked them to submit detailed project proposals subsequent to the examination of initial project proposal and other technical factors.

Workshop

A workshop was held on 30 March 2013 to discuss the detailed project proposal preparation in which all 30 representatives of selected NGOs, members of Project Management Unit (PMU) of CCCP, representatives from the World Bank and high officials of PKSF took part. Format of the detailed project proposal submission and guidelines to fill up the format have been discussed in the workshop to provide a clear understanding among the NGO representatives. The deadline of submission of the detailed project proposal for all the NGOs is 15 April 2013.

Another workshop titled 'Community Climate Change Project and Bangladesh Climate Change Strategy & Action Plan' was held on 26 February 2014. Managing Director of PKSF inaugurated the workshop in which PKSF high officials and all project employees participated. In consideration of the fact that climate change is a continuous and shifting concern, participants of the workshop suggested to arrange workshops on a regular basis (preferably at every 2 months) to keep the concerned staff updated and informed. They also suggested that a separate corner in PKSF library could be dedicated to climate change affairs.

Website

A website has been prepared for CCCP and it's being updated to make it more informative and user-friendly. A software is also being installed in the website to facilitate online reporting related to project monitoring and evaluation.

Financial Management

To ensure efficient financial transactions between the World Bank and PKSF, a special online system, 'Client Connection' will be used. Beneficiary Registration Form (BRF) has been already fulfilled to make 'Client Connection' system effective. CCCP has sent 6 months credit demand using 'Client Connection' and BDT 169.3 million has already been deposited in favour of PKSF.



ENRICH Moves Ahead

ENRICH, a pioneering programme of PKSf was initiated in 2010 to bring in diversity and further mobility in the traditional microcredit operations of the Foundation. The underlying rationale of this unique PKSf endeavour is to enhance the existing abilities and resources of the poor households in order to alleviate poverty in a sustainable way.

Branch Establishment and Inclusion of Households

As of February 2013, a total of 58,926 households of initial 21 unions of ENRICH are under coverage of 37 ENRICH branches. Of the 84,582 households surveyed in ENRICH 2nd phase, 66,378 households are eligible for interventions. 14 branches have already been established in additional 14 unions and computer data entry of survey outcomes is ongoing now.

Health Programme

At present, 48 health assistants and 391 health volunteers are working in 35 unions under the health programme. Health assistants visit households of their respective unions once-a-month and collect related information. By February 2013, information of 1,04,300 households and 4, 67,062 individuals have been collected from the initial 21 unions of ENRICH. A total of 85,362 aged persons and children along with 16,504 pregnant women received health services till now. Besides, 25,751 health cards have been distributed and 10,840 static clinics, 1,731 satellite clinics and 89 health camps have been organized. A total of 1, 79,776 health-related leaflets/posters/health notes have been distributed. Household inspection at the 2nd phase under healthcare programme of ENRICH has been initiated in March 2013.

Education Programme

As of February 2013, a total of 28,097 students of which 13,528 are boys and 14,569 are girls are receiving education support through 1,059 evening education centres of all 35 unions of ENRICH.

Medicinal Plant Cultivation

Cultivation of medicinal plants, primarily Basak is an ENRICH initiative to increase household level income and



ensure supply of raw materials to local pharmaceutical industries. Around 0.56 million Basak seedlings have already been planted by 971 farmers of 29 unions while additional 0.34 million will be planted in coming monsoon.

Community Development Programme

Till now, 294 sanitary latrines, 260 tube wells and 35 Pond Sand Filters (PSF) have been built and/or repaired along with 1.5 km road construction and 201 culverts/small bridges have been established in the initial 21 unions of ENRICH. All these activities are regularly inspected by ENRICH unit. Besides, demands from additional 14 unions of ENRICH have been analyzed and BDT 14 million has been sanctioned to build and/or repair 639 sanitary latrines, 341 tube wells, 34 deep tube wells and 196 culverts/small bridges.

Youth Employment Programme

A youth development programme has been specially designed under ENRICH to create youth employment opportunities through the establishment of linkage with different employer organizations. Till now, 592 young individuals received employment opportunities of which 311 in G4S, 67 in Pran RFL and rest 214 in The ACME Laboratories Ltd.

Technical Training for Employment

A policy guideline for youth technical training has been sanctioned under ENRICH. Accordingly, 'Bangla-German Shompreeti (BGS)-Vocational Training Centre' has started the pilot execution of 6-weeklong training on 'Mobile Phone Servicing' and 'Electrical House Wiring'. Both the trainings started from 3 March 2013 in which 15 and 13 young individuals are participating respectively. 50% of the training expenses will be borne by the participants while rest 50% will be made available from ENRICH fund.

Bandhu Chula

As of now, 3,479 health & environment friendly improved cooking stoves have been distributed and additional 1,410 will be made available very soon.

Solar System

ENRICH facilitates high quality solar lanterns/home systems. A total of 1,687 solar lanterns and 3,453 solar home systems have been distributed so far.

Special Savings Programme

A special savings programme has been initiated in 21 ENRICH unions. So far, 21 POs have selected 1,351 members, of which 228 have already been enrolled.

Financial Assistance Programme

ENRICH has undertaken the initiative to provide 3 types of financial assistance among its enlisted beneficiaries to increase their income, livelihood or asset creation. Till now, PKSf has disbursed a total of BDT 184.8 million of which BDT 174.3 million as Income Escalating Loan in favour of 17 POs; BDT 3.91 million as Livelihood Development Loan in favour of 4 POs; and BDT 6.58 million as Asset Creation Loan in favour of 3 POs. The estimated budget of this financial Assistance Programme for FY 2012-13 is approximately BDT 1000 million.

Promoting Agricultural Commercialization and Enterprises (PACE)

Promoting Agricultural Commercialization and Enterprises (PACE) is the newest project of PKSf now being formulated to be launched with the financing from International Fund for Agricultural Development.

Till now, PKSf has implemented three projects funded by IFAD. These are-

- Microfinance and Technical Support (MFTS) Project (069-BD);
- Microfinance for Marginal and Small Farmers (MFMSF) Project (644-BD); and
- Finance for Enterprise Development and Employment (FEDEC) Project (725-BD).

The first two projects have successfully been accomplished while FEDEC is currently being implemented at the field level and is expected to be completed by 31 March 2014.

It is evident from the impact assessment of both the completed projects and the experience of the ongoing FEDEC project, that



provision of technical and technological support in addition to financial assistance has effective and positive correlation to employment creation and poverty alleviation.

Therefore, this new project PACE seeks to combine technical support with financial assistance for a faster expansion of employment opportunities.

DIISP Training on Field Level Implementation

The poor might have the access to financial assistance of organizations like PKSf; they themselves can sometimes mobilise resources; they might also enjoy some education and health services. However they do not have the capacity or efficiency to face some sudden shocks or adversities. But natural disasters like floods and drought, deaths, disability or serious illness of the earning members of the family can leave very distressing impact and then the micro credit received also becomes a heavier burden.

In view of this, PKSf, since 2010, is implementing a project titled Developing Inclusive Insurance Sector Project (DIISP) with financial grant from the Asian Development Bank (ADB). DIISP seeks to safeguard the livelihood of poor households, especially women, from several risks such as accidents, illness, theft or natural disasters and thereby secure their welfare and productive or non-productive assets through the provision of low cost inclusive insurance services (micro-insurance).

DIISP activities are divided into 4 major phases :

- market assessment and micro-insurance product development;
- strengthening of policies, legal and regulatory framework for micro-insurance;
- awareness creation and capacity development and
- micro-insurance piloting at the field level.

The first two phases of DIISP has successfully been accomplished. At present, content development for awareness creation as well as training for staff members of POs are on going with emphasis on enhancing capacity regarding micro-insurance.

A total of 40 POs, (2 branches each) has been selected by PKSf for implementing micro-insurance services of DIISP at the field

level. From March 2013, training for all 80 branches has started. At the initial level, accountants along with area and branch managers of all selected PO head offices and branches are being trained who will subsequently train the field level staff afterwards.

Mr. Md. Shah Alam Mridha, General manager (Audit) inaugurated the first batch of training and Mr. Md. Hasan Khaled, General manager (Operations) delivered the welcome speech. Besides, ADB representative Ms. Natalie Bertsch attended the certificate distribution ceremony of that batch.

A workshop was held on 28 March 2013 under DIISP with the participation of PKSf officials to appraise them of the suggestions made by the Actuary of DIISP regarding microcredit insurance and livestock insurance. The views exchanged and the interactions made in the workshop are likely to increase efficiency in the delivery of services under Developing Inclusive Insurance Sector Project.



Training/Study Visit/Workshop

Training wing of PKSf conducts specialized training courses on different aspects of microcredit programme management for PKSf staff, PO officials, field level workers and beneficiaries both at home and abroad. Primarily, training courses are designed on the basis of annual requisition of PKSf POs. In addition, training programmes are arranged for other organizations on request. All training programmes are aimed at enhancing the capacity of the officials at different levels. IGA training for beneficiaries, study tour for foreign representatives and internship for the students of different renowned universities and institutes on poverty alleviation programmes are some other regular activities of the PKSf training division. During January-March 2013, the training wing of PKSf organized following training courses at PKSf and different training venues across the country and abroad.

Training Courses for PKSf Officials

In-Country Training

FEDEC organized a 2-day long training titled 'Accounting and Financial Management' for 2 batches of PKSf officials in its premises in which 4 PKSf officials participated.

Foreign Exposure of PKSf Officials

- Dr. Fazle Rabbi Sadeque Ahmed, Project Coordinator of CCCP attended a 'Regional Workshop' organized by Asian Development Bank (ADB) during 6-8 March 2013.
- Mr. Fazlul Kader, Deputy Managing Director (Operations) of PKSf visited China from 26 to 31 March 2013 and his visit was financed by Institute of Microfinance (InM).
- A 6-member team of PKSf officials attended an 8-day long study tour in Nepal from 29 March to 5 April 2013. This study tour was financed by FEDEC.

It may be further mentioned that during FY 2012-13, another 70 PKSf officials will be sent on study tours in different countries including Korea, India, Vietnam, Nepal, Indonesia and The Philippines.

All the expenses for these tours will be financed by PROSPER and FEDEC.

Training Courses for PO Officials

In-Country Training Courses at PKSf Training Centre

Strategic Planning for NGO/MFI

PKSf organized a training course on 'Strategic Planning for NGO/MFI' for 20 high/mid-level officials of 16 PKSf POs.

Monitoring & Evaluation

PKSf organized one training course on 'Monitoring & Evaluation' for 20 high/mid-level officials of 15 PKSf POs.

Financial Product Designing & Diversification

PKSf organized two training courses for the high/mid level officials of its POS on 'Financial Product Designing & Diversification'. 43 high/mid level officials of 35 POs attended these training courses at PKSf Bhaban.

Higher Microcredit & Institutional Development

PKSf introduced a training course for the high/mid level officials of its POS on 'Higher Microcredit & Institutional Development'. During January-March 2013, one such training was organized for 25 high/mid level officials of 20 POs at PKSf Bhaban.



PRIME Implementation & Microcredit Management

PKSf organized 5 training courses funded by the PRIME on 'PRIME Implementation & Microcredit Management' for 120 mid-level officials of 55 PKSf POs.



Accounting & Financial Management

PKSf organized training for 2 batches on 'Accounting and Financial Management' for 35 mid-level PO officials from 18 POs. These training courses were financed by FEDEC.

Training of Trainers (ToT)

A Training on Trainers (ToT) was organized at PKSf on 'ME Management & Lending' for mid-level officials of PKSf POs and InM. A total of 20 mid-level officials participated in this training. This course was financed by Institute of Microfinance (InM)

In-Country Training Courses at Outsourced Centres

Group Dynamics, Savings and Credit Management

5 training courses were organized on 'Group Dynamics, Savings Credit Management' for 155 field workers of 21 POs.

Accounting & Financial Management

PKSf organized 14 batches of training on 'Accounting and Financial Management' at 10 different outsourced training centres for mid-level PO officials. A total of 338 mid-level officials from 30 POs participated in these training courses.

Microenterprise Management & Lending

PKSf organized training for 22 Batches on 'Microenterprise Management & Lending'. 507 mid-level officials of 22 POs took part in it. The training course was financed by FEDEC.

Overall Implementation of DIISP

4 batches of training, funded by DIISP, were organized on 'Overall Implementation of Developing Inclusive Insurance Sector Project' for 114 mid-level officials of 39 POs.

Foreign Exposure of PO Officials

PKSf sends on regular basis its PO officials abroad for overseas exposure to make them acquainted with contemporary development approaches. As a continuation of this, PKSf sent 7 officials from 7 different POs on a study visit to Nepal on 29 March 2013. Till June 2013, another 44 PO officials will be sent to India, Nepal, Vietnam and The Philippines.

Training for Beneficiaries

In order to increase the capacity of the beneficiaries in IGA implementation, a total of 4,697 beneficiaries were trained of which 1020 were from FEDEC and rest 3,677 from PROSPER Programme.

Internship Programme

PKSf conducts internship programme on the basis of the applications received from students of renowned universities and institutes. During January-March 2013, 9 students from University of Dhaka and Dhaka International University (DIU) completed their internship.

New Partner Organization (PO)

At present, 272 POs of Palli Karma-Sahayak Foundation (PKSf) are working throughout Bangladesh. Inclusion of new NGOs/MFIs as POs is a regular activity of PKSf. The eligibility factors include concentration, efficiency, experience and sincerity of the applicant organizations.

During January to March 2013, one new MFI, Palli Sheba Sangstha (PSS) has been added. This organization has been accepted as a PO in the 179th meeting of the Governing Body of the PKSf.

A brief profile of PSS, the newest Partner Organization of PKSf is given below:

PSS, a voluntary social development organization is registered under the Social Welfare Department and Microcredit Regulatory Authority (MRA).

The working area of Palli Sheba Sangstha (PSS) covers 25 villages of 3 unions under one upazila of Bhola district. The organization has a loan outstanding of BDT 7.3 million with 812 borrowers.



So far, PSS has organized 1,133 members in 47 groups under its microcredit programme with members savings outstanding of BDT 1.26 million. The organization has so far disbursed BDT 62.78 million in the form of loan among its members. The cumulative loan recovery rate of the organization is 99.64%. The Executive Director of the organization is Md. Faruk Hossain.

Credit Operations Status of PKSF

Loan Disbursement to POs

BDT 13959.01 million has been disbursed under its mainstream microcredit programme and BDT 43.31 million under its projects till February 2013. As of February 2013, cumulative loan disbursement from PKSF to the POs is BDT 150776.50 million and the recovery rate of loan from the POs to PKSF was 98.35%. A summary of the cumulative loan disbursement and loan outstanding of PKSF to POs as of February 2013 is presented in the following table:

Programs/Projects	Loan disbursement (cum. in million Tk.)	Loan outstanding (in million Tk.)
Mainstream Microcredit (including ID loan):*	136669.30	31472.03
Projects:**		
FSP	258.75	0.00
LIFT (PKSF PO)	249.11	118.73
LIFT (Non PO)	55.72	41.64
LRP	803.80	0.55
PLDP-II	4130.19	147.57
REDP-ECL	13.05	0.00
REDP-MC	31.77	0.00
EFRRAP	1122.50	21.09
IFADEP-	71.20	0.18
IFADEP-II	14.30	0.00
JMBA	14.00	0.00
PLDP	593.91	0.00
MFTS	2602.30	214.65
SRLP	491.65	0.00
MFMSFP	3619.60	482.55
ID-MFTSP	24.47	0.00
ID-MFMSFP	10.88	0.00
Projects Total:	14107.20	1026.95
Grand Total:	150776.50	32498.98

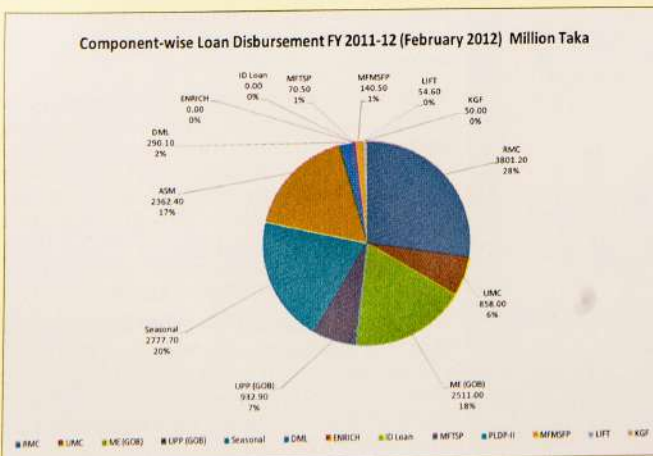
FY Loan disbursement (In Million Taka)

Program/ Project	Loan Disbursement (FY 2011-12)	Loan Disbursement (FY 2012-13) February-13
RMC	3801.20	3423.80
UMC	858.00	864.30
ME (GOB)	2511.00	2821.60
UPP (GOB)	932.90	863.60
Seasonal	2777.70	2457.20
ASM	2362.40	2931.00
DML	290.10	14.30
ENRICH	0.00	90.40
ID Loan	0.00	2.81
MFTSP	70.50	0.00
MFMSFP	140.50	0.00
LIFT	54.60	43.31
KGF	50.00	490.00
Total	13848.90	14002.32

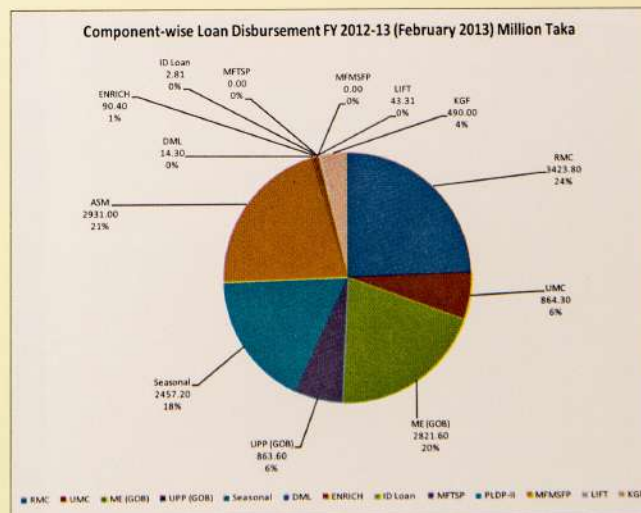
Loan Disbursement from PO to Borrowers

As of February 2013, the POs, through revolving the amount provided by PKSF, have disbursed BDT 906.88 billion among 6.72 million borrowers of whom 91.44% were women. Cumulative loan recovery rate from the borrowers to the POs has been 99.35%.

Component-wise Loan Disbursement FY 2011-12 (February 2012) Million Taka



Component-wise Loan Disbursement FY 2012-13 (February 2013) Million Taka



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 last two decades, PKSf has set some non-conventional and distinctive examples in the process of implementing development activities. PKSf has further broadened its various mainstream programmes and projects with the understanding of its responsibilities to make poverty alleviation a reality.

Present Governing Body of PKSf

Dr. Qazi Kholiquzzaman Ahmad	Chairman
Mr. Md. Abdul Karim (Managing Director, PKSf)	Member
Dr. Pratima Paul-Majumder	Member
Dr. A. K. M. Nurun Nabi	Member
Mr. Khondkar Ibrahim Khaled	Member
Dr. M. A. Quassem	Member
Barrister Nihad Kabir	Member

Editorial Board

Advisers	: Mr. Md. Abdul Karim Dr. Jashim Uddin
Editor	: Professor Shafi Ahmed
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Book Post

PKSF Appoints New DMD



The Governing Body of Palli Karma-Sahayak Foundation (PKSF), in its 178th meeting on 31 December 2012 decided to appoint Mr. Golam Touhid, as a Deputy Managing Director (DMD) of PKSf with effect from 10 January 2013.

Earlier to his present attachment, he was General Manager (Operations) of PKSf since 01 September 2009.

Mr. Golam Touhid completed his M. Sc. in Geography from the University of Dhaka. He joined PKSf on 01 December 1991 as Management Trainee and was confirmed as Manager later. Since then he has been involved with the Operations Division of PKSf. He has a progressive track record of over 23 years in providing leadership in microfinance programmes, intensification as well as diversification of small-scale farming systems, establishing linkage with different stakeholders, broadening and strengthening of partnerships with local institutions especially NGO-MFIs, designing and developing strategic partnerships, capacity building of micro-lending agencies, empowering poor and marginalized communities and mobilizing resources from international donors and development partners, all of which are directed towards poverty alleviation.

Mr. Golam Touhid worked as Microfinance Consultant in Saudi Arabia under Arab- Gulf Fund of Saudi Arabia. He visited many countries such as USA, Canada, China, Indonesia, Uzbekistan, Turkey, Thailand, India and Kenya for professional purposes. He is a Steering Committee member of different agencies such as "Hortex Foundation", Bangladesh Women Welfare Council (BAMKOP), Water Resources Planning Organization (WARPO), Agribusiness Project funded by ADB and Bangladesh Silk Foundation.

Development Fair 2013



Palli Karma-Sahayak Foundation (PKSF) organizes a gala week to celebrate its 23rd anniversary and Development Fair 2013 from 12 May to 16 May 2013 at Bangabandhu International Conference Centre, Dhaka. To add colour and festivity to Development Fair 2013, a variety of programmes have been arranged.

6 theme-based seminars will take place in which renowned people of the country including some ministers and top intellectuals will take part. Different products made by beneficiaries of the Foundation will be on display and sale. Different cultural groups of PKSf POs will perform programmes representing indigenous culture and tradition.

It is worthwhile to mention that Sheikh Hasina, Hon'ble Prime Minister, Government of the People's Republic of Bangladesh announced the official inauguration of PKSf Development Fair on 13 February 2013.