Sharing Meeting with PKSF POs

A sharing meeting with the PKSF POs to discuss the progress of various programmes was held on August 21, 2013 at PKSF Bhaban. Dr. Qazi Kholiquzzaman Ahmad, Chairman, PKSF and Mr. Md. Abdul Karim, Managing Director of PKSF with other high officials, Executive Directors and representatives of POs were present in this meeting. The meeting was attended by 360 participants.

Dr. Qazi Kholiquzzaman Ahmad, Chairman, PKSF chaired the meeting. The meeting was divided in 3 sessions.

Dr. Jashim Uddin, Deputy Managing Director (Admin. & Finance) primarily introduced Mr. Md. Abdul Karim, the new Managing Director of the Foundation. He referred to the successful professional career of Mr. Karim. With sincere words of commendations, Dr. Jashim expressed his hope that the POs will find in Mr. Karim the kind of dynamic leadership that PKSF is in need. He requested the participants to discuss frankly on all kinds of activities that they would like to be enlightened upon.

Mr. Golam Touhid, Deputy Managing Director (Operations-2), PKSF, presented a brief report on the activities of PKSF and emphasized on non-financial services.

Mr. Md Fazlul Kader, Deputy Managing Director (Operations-1), hoped that PKSF and its POs will work together to create employment opportunities and improve the quality of lifestyle of the poor in the present socio-economic situation of the country.

Mr. Md. Abdul Karim, Managing Director of PKSF, stated that bringing down the rate of poverty under 29% is one of the main challenges of Millennium Development Goals. With reference to PKSF and its POs, he mentioned about various innovative programmes, specially ENRICH, the household-based comprehensive poverty reduction programme. Mr. Karim said that POs have to monitor their achievement results by using Result Based Monitoring (RBM). For the institutional discipline, POs have to eliminate all kinds of irregularities including financial and administrative mismanagements.
During the open floor session, Executive Directors and officials of POs articulated their suggestions on various issues of the implementation of the programmes and shared their experiences on poverty eradication strategies. They emphasized on enhanced technical support from PKSF to increase the efficiency of the POs.

Suggestions were made from the floor that whether PKSF can negotiate with public universities to include Development Studies in relating to poverty reduction and whether there is any opportunity to work with the poor people working in garments factories and whether the POs can work together with the Agriculture and Livestock Ministry of the Government by signing any Memorandum of Understanding.

To combat the insufficiency of water, large ponds can be dug in khas lands in the char areas. Moreover, extensive expansion of the formalin free vegetable project under Value Chain Project can be undertaken. PKSF can initiate dialogue with the Government for the security of food and human rights. Initiatives can be taken for more profitable marketing of the products produced at the field level with the help of the mass media.

In continuation of the humanization of microcredit programme, PKSF can launch special programmes for the old people. PKSF can play a role to build up awareness at the school, college and university levels. Extreme drought-prone areas can be included in the climate change projects of PKSF, along with the salinity-prone coastal areas; PKSF can help women who are victims of violence, through cluster development programme. Institutional Development Loan can be arranged to establish remote clinics, and implement reproductive health programme and efficiency building programmes for migrant women workers.

Dr. Qazi Kholiquzzaman Ahmad, the Chairperson of the session, said in his speech that in future PKSF will arrange more sharing meetings with the POs on regional basis. He said that steps will be taken to facilitate exhibition and sale of the products produced by the PO members. A large display centre will be hosted as soon as possible in a new building at Shyamoli. The branding of the product will go with the name of the producer, and not with PKSF or the POs. He agreed that climate change is a very important issue and ENRICH will take into account the climatically hazardous situations.

Dr. Kholiquzzaman Ahmad said, PKSF will take necessary action to address problems faced at the local level. To disseminate new and popular information to the poor, PKSF will collect, preserve and share knowledge through television/other media by creating a new unit called Social Advocacy and Knowledge Dissemination.

Importance should be given to the fact that members can improve their lifestyle gradually and free themselves from the traditional concept of microcredit. PKSF will enlarge and diversify the micro enterprise programme in future.

Several proposals were tabled in relating to the issues discussed in the seminar sessions held during PKSF Development Fair 2013. It was proposed that youth employment through training programmes should be strengthened; clubs and libraries should be established to help local people become responsible citizens. He mentioned all should work together to establish human dignity and should create opportunities for the disadvantaged people. The process of including more organizations and more people in these activities should continue.

**PKSF to Launch Agriculture & Livestock Units**

The PKSF Board in its 182nd meeting on June 29, 2013 approved the establishment of ‘Livestock Unit’ and ‘Agriculture Unit’ with the objective to arrange necessary funds to make available sustainable agri-technology and services at the doorsteps of the marginal and small farmers. This is supposed to offer a new boost to agricultural activities and production to ensure food security in the country. PKSF will offer supplementary services to the Government in this regard. These units have been formally inaugurated on September 24, 2013.

Under these units, the organized farmers will receive financial support for agricultural crops on the basis of geographical location, season and production cycle of agricultural commodities. The Units will also provide updated, sustainable and environment-friendly agricultural and livestock technologies and technical services to ensure proper utilization of loan. This will facilitate farmers’ access to and use of services of agri-inputs, marketing, expansion, research and agricultural education at the field level. The Units will also establish value chain of agriculture and livestock-based IGAs, provide support to establish market linkage of agricultural inputs and agri-production-friendly inputs.

During FY 2013-14, these Units will work with 30 selected POs to provide capacity building services and help expand some proven technologies i.e. pheromone trap in vegetable production, porous pipe in rice cultivation, vermi-compost plant, Urea Super Granule (USG) and semi-intensive goat rearing.
Field Visits by Chairman, MD & Other PKSF High Officials

Mr. Md. Abdul Karim, Managing Director, PKSF, visited two Partner Organizations namely Jagorani Chakra Foundation (JCF), and Rural Reconstruction Foundation (RRF) working in Jessore from July 4-6, 2013. Mr. Md. Fazul Kader, Deputy Managing Director (Ops) and Mr. Dilip Paul, Assistant General Manager (Ops) of PKSF accompanied him. Mr. Karim visited a series of development activities including value chain projects (VCP) being implemented by the POs. Moreover, he exchanged views in a meeting with representatives of 11 Partner Organizations working in Jessore, Jhenidhah and Magura at RRF Head office in Jessore.

Mr. Md. Abdul Karim graced the Felicitation & Scholarship Awarding Ceremony organized by JCF on July 4, 2013. As the chief guest, Mr. Md. Fazul Kader, Deputy Managing Director, PKSF, was also present as a special guest.

Mr. Md. Fazul Kader, DMD, PKSF, lauded the glorious journey of JCF and highlighted on its scholarship project. In his speech, Mr. Md. Abdul Karim, MD of PKSF, congratulated the students and proposed that whether the term ‘stipend’ can be used in lieu of ‘grant’ for the awards to the ultra poor meritorious children.

JCF offered Tk. 24.51 lacs as Board fees to 2551 SSC examinees and Tk. 18 lacs as stipend among 360 students scoring GPA 5 from the surplus of Microfinance Programme. Moreover, JCF spent Tk. 10.40 lacs for higher education of 39 students as Prof. Sharif Hossain Scholarship.

Mr. Karim visited JCF’s diversified activities e.g. summer tomato cultivation, beef fattening activity and pisciculture.

On July 4, 2013 the Managing Director of PKSF, visited ‘Automobile Workshop Entrepreneur and Labour’s Efficiency Development and Income Generating Project’ under the FEDEC project. About 40,000 people including labourers and entrepreneurs are working in this sector. He visited the production and marketing activities of fingerlings at Chachra area in Jessore on July 5, 2013. He visited improved modern flower cultivation and marketing project at Gadkhali of Jhikargachha in Jessore district. He also visited RRF training venue and was informed of different activities being implemented by RRF. He also visited pisciculture; hatchery and pro-poor agriculture project being implemented by JCF and exchanged views with local farmers engaged in rearing Black Bengal goats. He also visited Safe Home, a project that provides boarding, lodging and education to underprivileged children of the society, run by JCF. JCF has been running this project titled ‘Children Heaven’ since 2002. He visited a school named ‘Shishu Swarga’. The same day, he visited beef fattening project and inaugurated veterinary lab under FEDEC project.

On August 11, 2013 Mr. Md. Abdul Karim, MD, PKSF visited Prottoyashi, a PO operating at Chittagong. The Executive Director and other officials of the PO intimately exchanged views with him on ENRICH and several other programmes of PKSF.

In Panchgoan union of Maulubazar, ENRICH programme is being implemented by HEED Bangladesh. This PO of PKSF organized an Eye Camp in collaboration with Voluntary Association for Rural Development (VARD) from August 17-18, 2013 in the premises of Moulana Muftazzal Hossain Mohila College. Dr. Qazi Kholiquzzaman Ahmad, PKSF Chairman, Mr. Md. Abdul Karim, Managing Director, PKSF and Dr. Jashim Uddin, Deputy Managing Director, PKSF visited the Eye Camp.
In addition to ophthalmological treatment, services for diabetes and TB were also provided. Some 87 patients went under cataract surgery at the Balaganj Eye Hospital of VARD and another 14 patients received different forms of ocular treatment.

A discussion meeting was held on August 17, 2013. Dr. Jashim Uddin, DMD, PKSF enlightened the assembly on the objectives and scope of ENRICH. He focused on PKSF’s mission to establish human dignity and freedom through enhancement of resources and increasing of capacities of the poor households.

In his keynote speech, Mr. Md. Abdul Karim, Managing Director, PKSF, talked about the family-based development plan for every household that combines their needs, resources and capacities. This kind of Health/Eye Camp is a unique feature of ENRICH. He also mentioned about the education services being provided in this Union. He referred to the bounty of PKSF chairman, who, with his passion for the spread of women education, had donated generously to establish this Moulana Muftazzal Hossain Mobila College in this remote area. Mr. Md. Karim expressed his happiness on this occasion as people receiving treatment from the eye camp would be able to see the light of the lovely world. Such initiatives are great services to humanity, he said.

Mr. Md. Abdul Karim, Managing Director, Palli Karma-Sahayak Foundation (PKSF) visited Tala, Asashuni and Shyamnagar upazilas of Satkhira district on September 25-26, 2013. PRIME is being implemented in these areas by PKSF partners namely Nowabeni Gonomukhi Foundation (NGF), Satkhira Unnayan Sangstha (SUS) and Unnayan Prochesta. Mr. A Q M Golam Mawla, General Manager, PKSF, accompanied the MD during his visit.

During his visit, Mr. Karim was enlightened on different PRIME activities like skill development training of PRIME members, technical services for income generating activities (IGAs), and satellite clinics set up for Primary Health Care services. He took special interest to investigate that how PRIME ultra poor households encounter poverty in one of the world’s most climatically challenged areas through innovative livelihood. He expressed his sincere appreciation for the resilience of these households and assured that PKSF would always extend all possible cooperation in the coming days.

In Shyamnagar, he visited ‘crab fattening’ in brackish water by the members of NGF. This is being financed under the Value Chain Development activity of FEDEC Programme of PKSF. Later, he laid foundation stone of the new LIFT initiative ‘Ensure Safe Drinking Water to Ultra Poor Beneficiaries of Salinity-prone Satkhira at Affordable Cost’ to be implemented by NGF in Shyamnagar.

Personnel of local administration including the District Commissioner, Upazila Nirbahi Officer and Upazila Parishad Chairman and Union Parishad Chairman were also present in different programmes during the Managing Director’s visit. He also attended a discussion meeting with Executive Directors of some PRIME (South) partners namely NGF, SUS, Unnayan Prochesta, JCF, Ad-din, Unnayan and HEED Bangladesh. Deputy Commissioner of Satkhira district was present in this meeting as the Special Guest.

This visit was quite productive since it opened some new windows for closer collaboration between the PKSF partners and the local administration. Mr. Md. Abdul Karim gave valuable advice to the POs to enhance the quality of services rendered by PKSF through PRIME. Mr. Karim also took part in functions of different social welfare activities attended by Dr. A. F. M. Ruhul Haq, Honorable Minister, Ministry of Health and Family Welfare at Satkhira.
ENRICH Moves Ahead

Enhancing Resources and Increasing Capacities of the Poor Households towards Elimination of their Poverty (ENRICH) is a programme that seeks to ensure human dignity and freedom through employment generation and poverty reduction. ENRICH, as a holistic approach to development intends to increase the resources and capacities of the poor households. This will, in the long run, ensure their comprehensive development. It is being implemented through 59 branches of 43 POs. The baseline survey of the third phase has been going on since September 01, 2013. 8 selected POs report that 39000 out of 44148 households have already been surveyed. An ENRICH cell has been established in every PO with 4 development workers, adequate health volunteers and specific number of teachers under the supervision of one Union Coordinator according to the annual plan.

Healthcare Activities
56 health assistants and 486 health volunteers are working for ENRICH Healthcare Activities in 43 Unions. Every household of the Unions is visited by health volunteers once a month and they collect required information. 1,84,280 patients have received healthcare services from specialized doctors of health camp, satellite clinic and static clinic etc.

Educational Activities
Educational activities are being carried out for the enhancement of the quality of education of the primary students and to prevent early drop-outs. At present, 1161 education centres in 43 unions including the 8 unions of the 3rd phase of ENRICH provide afternoon learning courses to 31014 students, of which 14947 are male and 16067 female. The average attendance of the students is 96%. Guardian meetings take place regularly to increase attendance and to operate the centres efficiently.

Plant Cultivation Programme
People are motivated to plant basok around the households and plantation fields of the beneficiaries of the programme. This is likely to improve the income of the poor households and to provide indigenous medicinal raw materials to the producers. Recently, 11,59,788 basok seedlings have been planted by 1661 farmers. In the mean time, 1886 kg dried basok leaves have been sold to Aame Laboratories Ltd and Square Pharmaceuticals Ltd. The beneficiaries have earned Taka 70,926 through this sale. An initiative has been undertaken to distribute vegetable seeds as per the demand of 50,000 households of 43 Unions.

Community Development Programme
Community-based development initiatives have been undertaken in the 35 Unions of the first and second phases of this programme. From 2011-13, 933 sanitary latrines, 34 deep tube-wells, 602 shallow tube-wells, 397 ring culverts and 1.5 km road have been constructed/repaired. In FY 2013-14, installation work of sanitary latrines for 13125 households is going on.

Technical/Vocational Training for Employment Generation
In the financial year 2013-14, a target has been set up to provide vocational training to 600 youths. A 1-month long vocational training on “Certificate in House Keeping” and “Certificate in Food & Beverage Service” has been arranged through Institute of Hotel Management and Hospitality. 12 trainees have received training on House Keeping and 16 trainees have received training on Food & Beverage. These trainings have been completed on October 06, 2013 through the distribution of certificates among the participants. So far, some 28 trainees have received 6-week long training on pilot basis through Bangladesh-German Sontpreeti (BGS)-Vocational Training Centre. 12 persons were trained on “Mobile Phone Servicing” and the other 13 received training on “Electrical House Wearing”.

Youth Development programme
A total of 592 young individuals (229 youths in G4S, 132 youths in PRAN-RFL, and 231 youths in The ACME Laboratories Ltd.) have been appointed in different posts such as Security Guards, Sales & Promotion Representatives (SPR), Sales Representatives (SR) and Medical Representatives (MR) etc. of different organizations. Linkage with different organizations is established to generate new employment opportunities.

Bandhu Chula Programme
Partner Organizations associated with ENRICH programme have been producing and distributing hazard-free quality Bandhu Chulas to the beneficiaries at a very low price. 4032 Bandhu Chulas have been installed till September 2013.

Solar Programme
ENRICH programme helps accomplish the Government’s promise of providing electricity for everyone within 2021. Up to September 2013, 5516 solar lamps/solar home system have been installed to the targeted households.

Special Savings Programme
Under Special Savings Programme, 430 members of 19 Unions have deposited Taka 25,66 lac as savings to their own bank accounts till September 2013.

Loan Disbursement
In the ENRICH Unions, Taka 483.55 crore has been disbursed at the field level till September 2013. In the current FY, this amount is Taka 56.64 crore.
Finance for Enterprise Development & Employment Creation (FEDEC) Project

High Value Flower Cultivation

PKSF started an initiative titled "Introducing high value flower cultivation besides the traditional flower cultivation and expansion of flower market" to develop the prevalent floriculture sub-sector at Godkhali, Jessore under FEDEC project on August 25, 2013. Rural Reconstruction Foundation (RRF), a PO of PKSF is implementing this initiative. It is being financed as Business Development Services (BDS) under FEDEC project. The major interventions of this initiative are: a) introduction of high value flower, orchid and lilium, b) feasibility study of establishing a tissue culture lab and c) development of the packaging system.

Another value chain development (VCD) project is under implementation to develop the sub-sector at Godkhali. Under this project, 660 persons have received training on modern technology of flower cultivation. This VCD is expected to contribute significantly to increase the production and the income of the cultivators.

Environmental Audit of Micro Enterprise

Entrepreneurs are operating different enterprises with the microenterprise loan provided by the POs of PKSF. To know whether they abide by the principles regarding environment, health and safety, an environmental audit has been conducted. A few recommendations to increase the awareness of the entrepreneurs regarding these issues have been made in the audit report.

Successful Completion of Crab Culture

To develop the prospective sub-sector of crab culture, PKSF with the help of Nowabenki Gomumukhi Foundation (NGF), a PKSF PO operating at Satkhira, has recently completed the implementation of a VCP on crab culture on February 28, 2013. NGF made a presentation on the project completion report on August 26, 2013 at PKSF Bhaban. Mr. Md. Abdul Karim, Managing Director, PKSF attended the presentation ceremony and gave different instructions for the betterment of the sub-sector. 45 officials from PKSF and 4 POs attended the function.

It was mentioned in the report that 200 crab cultivators have increased their productivity and raised their income significantly with advanced technical support.

ERD Joint Secretary Visits KGF Programme

A tripartite grant agreement of US$ 10 million was signed among the Government of Bangladesh (GoB), Kuwait Goodwill Fund for Arab Economic Development (KFAED) and Palli Karma-Sahayak Foundation (PKSF) on January 30, 2011 for implementing “Kuwait Goodwill Fund for Promotion of Food Securities in Islamic Countries” known as Kuwait Goodwill Fund (KGF).

Mr. Salim Reza, Joint Secretary (Middle East) & Mr. Nowsher Ahmed Shikder, Assistant Chief (Middle East-3) of Economic Relations Division, Ministry of Finance visited the field level activities of KGF Programme being implemented by SOJAG (Somaj O Jati Gathan), a PO of PKSF of Dhamrai, Dhaka, on September 10, 2013. Ms. Tanvir Sultana, Manager (Operations) & Dr. M. A. Haider, Training Officer, PKSF and officials of SOJAG accompanied them.

The team attended a regular meeting of ‘Kulla Male Group’ at Kandapara Union. The visitors were enlightened on credit & method of loan repayment, service charges, cattle insurance and technical support.
Project Implementing Partners (PIPs) on Board

As of today, CCCP has funded 11 sub-projects with a total budget allocation of BDT 311,594,877 from CCCP. The NGOs are: RDRS Bangladesh, Satkhira Unnayan Sangstha (SUS), Wave Foundation, SKS Foundation, Gana Unnayan Kendra (GUK), Nazrul Smriti Sangsad (NSS), Ashrai, National Development Programme (NDP), Dak Diye Jai, Jhanjira Samaj Kallyan Sangstha (JSKS) and Jagrata Juba Shangha (JJS). An amount of BDT 22,500,000 has already been disbursed as initial advance. These sub-projects are being implemented in some specific upazilas of Kurigram, Nilphamari, Satkhira, Chuadanga, Barguna, Rajshahi, Naogaon, Natore, Bagerhat and Khulna districts.

Project Documents and Infrastructural Design

CCCP has developed its own Operational Manual (OM), Environmental Management Framework (EMF), Social Management Framework (SMF), Procurement Guideline, Monitoring and Evaluation Manual and Sub-project Implementation Manual. CCCP has also prepared some fixed infrastructural designs for the PIPs to be implemented at the community and household levels.

Internal Technical Review Committee

Headed by Mr. Fazlul Kader, Deputy Managing Director (Operations), PKSF, an 8-member internal Technical Review Committee for Detailed Project Proposal (DPP) evaluation had been formed. It will look after the proposed activities as per CCCP’s core goals and objectives. The committee met twice on June 5, 2013 and July 30, 2013.

Sub-Project Grant Agreement Signing Ceremony

A Sub-Project Grant Agreement Signing Ceremony was organized at PKSF Bhaban, on July 21, 2013. Mr. Md. Abdul Karim, Managing Director, PKSF, Mr. Md. Fazlul Kader, Deputy Managing Director (Operations), Dr. Jasim Uddin, Deputy Managing Director (Admin. and Finance), and Mr. Golam Touhid, Deputy Managing Director (Operations) were present. Dr. Nadia Sharmin, Task Team Leader (CCCP), World Bank was also present during the ceremony along with some NGO representatives.

Mr. Md. Fazlul Kader signed the agreements on behalf of PKSF while Dr. Selima Rahman, Executive Director, RDRS, Sheikh Iman Ali, Executive Director, Satkhira Unnayan Sangstha (SUS) and Md. Mohsin Ali, Executive Director, Wave Foundation signed the documents on behalf of the respective Project Implementing Partners (PIPs)/NGOs.

Training on Procurement

The first training on “Procurement” with the participation of 11 PIP representatives was organized by the PMU at PKSF Bhaban, on July 2-3, 2013. PIP personnel supposed to deal with the procurement related issues throughout the project period participated in the training. The PMU officers also took part.

Mr. Md. Abdul Karim, Managing Director of PKSF inaugurated the training session. Mr. Shah Eyamin-ul Islam, Procurement Specialist, CCCP, Mr. Zahir Uddin Ahmed, Deputy Project Coordinator, CCCP and Mr. Md. Zohurul Islam, Procurement Consultant, CASE Project, Department of Environment facilitated various sessions.

World Bank’s Second Implementation Support Mission

A World Bank team of Bangladesh carried out the second implementation support mission for CCCP from September 1 to 30, 2013. As part of the mission, the World Bank had several meetings with the Project Management Unit (PMU) and PKSF management and a team visited 4 Project Implementing Partners (PIPs) of CCCP.

The wrap-up meeting of the mission was held at Bangladesh Secretariat on September 24, 2013. As the Aide Memoire of the Mission, they ranked the progress of CCCP as satisfactory.

Field Visits

The PMU officials made a number of field visits during this quarter which included working area offices of Satkhira Unnayan Sangstha (SUS), Wave Foundation, Jagrata Juba Shangha (JJS) and Dak Diye Jai and six PIPs for field testing of the baseline questionnaire during July-September, 2013.
A Seminar on Farmers' Interest in Insurance Products

A seminar organized by Developing Inclusive Insurance Sector Project (DIISP) was held on September 05, 2013 at PKSF Bhaban to analyze the impacts of the project titled "Farmers' Interest in Insurance Products". The major objective of the project has been to provide Weather Index-Based Crop Insurance services to the poor farmers on a pilot basis with a view to innovating sustainable crop insurance services. International Food Policy Research Institute (IFPRI), in collaboration with Palli Karma-Sahayak Foundation (PKSF) has been implementing a research project since April 2013.

The seminar was presided over by Mr. Md. Abdul Karim, MD, PKSF. Dr. Kailash Ahmed, Deputy Chief of Party of IFPRI, Bangladesh presented a paper in the seminar. Among the senior executives of PKSF, Mr. Md. Fazlul Kader, DMD (Ops), Mr. Golam Tohid, DMD (Ops), Mr. Md. Hasan Khaled, GM (Ops), Mr. Md. Mashhar Rahman, GM (Ops), Mr. A.Q.M. Golam Mawl, GM (Ops) and Mr. Md. Shazzadul Karim, Project Coordinator (DIISP) were present. Mr. Khandaker Alamgir Hossain, Executive Director of Gram Unnayan Karma (GUK) was also present in the meeting.

Coordination Workshop on PRIME Programme

Two separate day-long Coordination Workshops on 'Programme Implementation and Progress Monitoring' were held on September 8-9, 2013 at PKSF Bhaban. The objectives of the Workshops were to assess the progress made so far on PRIME, identify bottlenecks of PRIME activities in the field, and discuss implementation of PRIME 2013-2014 work-plan. 54 Programme Coordinators (PCs) and IGA Implementation Officers of 27 PRIME-implementing Partner Organizations and all concerned officers of PRIME Cell participated in the Coordination Workshops. The Coordination Workshops were inaugurated by Mr. Md. Abdul Karim, Managing Director, PKSF and were presided over by Mr. Golam Tohid, Deputy Managing Director (Ops-2), Mr. A.Q.M. Golam Mawl, General Manager (Ops), Team-leader (PROSPER), and Dr. Sharif Ahmed Chowdhury, Deputy General Manager (Livestock) PC (PRIME) were also present in the Coordination Workshops.

Mr. Md Abdul Karim, Managing Director of the Foundation recommended that a comprehensive initiative comprising of different agricultural, livestock and off-farm income generating activities be taken for the purpose of sustainable development of the ultra-poor.

DIISP Training Workshop with PO Representatives

Developing Inclusive Insurance Sector Project (DIISP) organized a Training Workshop during September 15-17, 2013 regarding the piloting phase of ‘Credit Life Insurance’, ‘Livestock Insurance’ and ‘Health Insurance’ at the field level. Microcredit coordinators and chief accountants of the selected POs have participated in the training workshop. From PKSF, Mr. Md. Hasan Khaled, GM (Ops), Mr. Mohammad Shazzadul Karim, Project Coordinator, DIISP, Mr. Mahbub Elahi, Deputy Project Coordinator, DIISP and Mr. Hasib Ahmed, Deputy Project Coordinator, DIISP participated in the event. Detailed presentations were made in the workshop on ‘Credit Life Insurance’ and ‘Livestock Insurance’ as designed by the Actuary of DIISP.

Designing Result-Based-Monitoring (RBM) System of CCCP

A 2-day long brainstorming workshop was organized on "Designing the Result Based Monitoring (RBM) System of CCCP" at PKSF Bhaban on July 17-18, 2013. Mr. Md. Abdul Karim, Managing Director, PKSF inaugurated the workshop. A roadmap was designed for implementing the RBM system for CCCP; while result frameworks for 3 risk zones for CCCP was drafted in this workshop.
Training and Study Visit

Training wing of PKSF conducts specialized training courses on different aspects of microcredit programme management for PKSF staff and PO officials both at home and abroad. Training programmes are also arranged for other organizations who are not PKSF POs. In addition, study tour/ orientation for foreign representatives and internship for the students of different renowned universities on ‘Microcredit for Poverty alleviation and Development’ programmes are regularly organized. During July-September 2013, the training wing of PKSF organized several training courses. PKSF organized various courses for PO officials and field workers on the basis of the annual demand under mainstream projects as well as for the partner organizations during July-September 2013. These courses were held at PKSF Bhavan in Dhaka and also at other venues. As continuation of organizing training courses for training as per their specific demand, PKSF also conducts such courses of specific outcomes.

As a part of PKSF’s overseas tour for its officials for short term training/ seminar/ workshop/ experience sharing tour/ study tour on regular basis, Dr. Qazi Khaliquzzaman Ahmad, Chairman, PKSF, Mr. Md. Abdul Karim, Managing Director, PKSF and Dr. Jashim Uddin, Deputy Managing Director (Admin. and Finance) of PKSF visited Turkey and Uzbekistan during September 11-20, 2013 and took part in sharing experiences on various microfinance and development programmes for poverty alleviation being implemented in these two countries.

5 officials of Deputy Manager & Assistant Manager level took part in a 15-day training on Training of Trainers (ToT) organized by PATC from August 18 to September 1, 2013.

PKSF organized training for 3 batches at PKSF venue on Internal Audit for NGO/MFIs for 67 senior/mid-level officials of 35 PKSF POs.

PKSF organized training for 2 batches on Monitoring and Evaluation for 44 mid-level officials of 26 PKSF POs.

PKSF organized training for 3 batches on Advanced Microfinance and Institutional Development for 67 senior/mid level officials of 42 PKSF POs.

PKSF organized training for 1 batch on Financial Product Design and Diversification at two venues of Dhaka for 23 senior/mid level officials of 15 PKSF POs.

PKSF organized training for 2 batches on Training of Trainers (ToT) for 44 senior/mid level officials of 16 PKSF POs.

PKSF organized training sessions for 5 batches on Savings Microcredit Management for 111 mid level officials of 50 PKSF POs in 13 different venues in and outside Dhaka.

PKSF organized training for 3 batches on Accounts and Financial Management for 71 accountants of 36 PKSF POs in 2 different venues of Dhaka.

PKSF organized training for 28 batches on Group Dynamics, Savings and Microcredit Management for 661 field workers of 146 PKSF POs in 13 different venues.

PKSF organized training for 2 batches on PRIME Implementation & Microcredit Management for 38 mid-level officials of 13 PKSF POs. These sessions were held in 2 training centres of Dhaka.

PKSF organized training for 4 batches on Maternal, Neonatal, Child and Primary Healthcare for 100 health officers of 8 PKSF POs. These sessions were held in 2 training centres of Dhaka.

PKSF organized training for 1 batch in August, 2013 on Microcredit Management for 19 mid-level officials of IDCOL and its partner organizations.

PKSF organizes exposure-cum-study visits which concentrate on and are devoted to activities of poverty alleviation and microfinance in Bangladesh for the foreign representatives. A team of 11 members from Uganda including Hon Caroline Okao, Minister of State for Micro Finance, Hon Robert Kasule, MP, Chairman for Finance Committee in Parliament, Hon Katoto Hatwib, MP, Hon Sarah Lanyero, District Woman MP and Hon Kwiwucviny Grace Freedom, District Woman MP visited PKSF on August 27, 2013.
Palli Karma-Sahayak Foundation warmly received at its office another important visitor. She was Pham Thi Hong, Policy Advocacy Manager, Centre for Community Health and Development (COHED), Vietnam. She visited PKSF on August 29, 2013. The training unit of PKSF organized an orientation programme to enlighten the Vietnamese guest about the activities of PKSF.

Internship is one area which is one of the basic responsibilities of the Training wing of PKSF. PKSF facilitates internship programme on development and poverty alleviation on the basis of the applications received from the students of renowned universities, institutes and research organizations of the country. PKSF is very selective about accommodating the interns who display sincere and active interest in development studies with concentration on the poor.

4 students from University of Dhaka have completed internship during July-September 2013. Besides, 1 student from North South University and 7 students from University of Dhaka are currently engaged in conducting their internship assignment.

### Agreements Signed with 8 Individual Consultants

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<th>No.</th>
<th>Description</th>
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<tr>
<td>1.</td>
<td>Leather and artificial leather shoes produced by micro and small shoe producers</td>
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<td>2.</td>
<td>Private vocational training service sector</td>
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<td>3.</td>
<td>High value pottery product sector</td>
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<td>4.</td>
<td>Imitation ornaments made of metals, wood, glass, plastic, stones and other materials excluding gold, silver and diamonds</td>
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<td>5.</td>
<td>Traditional Bangladeshi women and children garments accessories sector</td>
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<td>6.</td>
<td>Mechanized furniture of wood, bamboo, metal, others materials</td>
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<tr>
<td>7.</td>
<td>Office supplies sector (plastic products, paper file, staplers, metal items which are usually imported)</td>
</tr>
<tr>
<td>8.</td>
<td>Leather &amp; artificial leather goods</td>
</tr>
<tr>
<td>9.</td>
<td>Dairy processed products sector (small scale production of cheese, ghee and other products)</td>
</tr>
<tr>
<td>10.</td>
<td>Decoration items sector (products of glass, metal, plastic, stone, wood, ceramic etc) &amp;</td>
</tr>
<tr>
<td>11.</td>
<td>Lessons learned from sample VCD projects</td>
</tr>
<tr>
<td>12.</td>
<td>Opportunity analysis for current value chain sub-projects under PEDA &amp;</td>
</tr>
</tbody>
</table>

On behalf of PKSF, Dr. Jashim Uddin, Deputy Managing Director (Admin. & Finance) signed these agreements on August 29, 2013 with eight individual consultants. They are: Mr. Abdul Awal Mia, Ms Nasrul Sharmin Huq, Mr. S. M. Rahman, Mr. Md. Masudur Rahman, Mr. Md. Atif Hossain, Md. Zafreelul Islam Chowdhury Mr. Munzur Aziz and Mr. Ahmed Borhan.

### A New PKSF Unit to Take off Soon

PKSF has recently set up a **Social Advocacy and Knowledge Dissemination Unit** with the objective of building up social awareness on critical issues and dissemination of new and popular information, concepts and technologies basically connected with sustainable poverty alleviation. This unit will collect, preserve and share knowledge in different forms with special focus on disadvantaged people.

A consultation meeting with representatives from Partner Organizations (POs) and PKSF officials was held in PKSF Bhuban on September 23, 2013 to have some inputs for preparing a policy and implementation guideline for this Unit. Mr. Abdul Karim, Managing Director of PKSF, among others, was present in the meeting.

Some of prospective activities of the Unit as have been identified in the meeting in areas of social advocacy are: Drug addiction; Use of formalin in food products; Eve-teasing; Multi-level marketing; Repression on women; Early marriage; Dowry; Child labour; Immunization; Nutrition; Education; Health; Safety; Women education; Adolescent girls’ health etc.

The key areas of knowledge dissemination are: ENRICH; Drop out of students from primary schools; Environmental-friendly agricultural activities; Poultry chain model; Climate change etc.

The activities will be implemented by the POs. PKSF will look after the publicity in the media and preparation of communication tools.
Credit Operations Status of PKSF

Loan Disbursement to POs
During the financial year 2013-14, loan disbursement from PKSF to the POs (Partner Organizations) is Tk. 2855.20 million up to August 2013. Cumulative loan disbursement from PKSF to the POs is Tk. 164135.50 million, as of August 2013 and the recovery rate of loan from the POs to PKSF is 98.16 percent. A summary of PKSF's cumulative loan disbursement and loan outstanding as of August 2013 is presented in the following table.

<table>
<thead>
<tr>
<th>Programmes/Projects</th>
<th>Loan Disbursement (cum. in million Tk.)</th>
<th>Loan outstanding (in million Tk.)</th>
</tr>
</thead>
<tbody>
<tr>
<td>Mainstream Microlend (including TD loan)** Projects:**</td>
<td>149999.70</td>
<td>34310.33</td>
</tr>
<tr>
<td>TSP</td>
<td>258.75</td>
<td>0.00</td>
</tr>
<tr>
<td>LIFT (PKSF PO)</td>
<td>277.71</td>
<td>118.30</td>
</tr>
<tr>
<td>LIFT (Non PO)</td>
<td>55.72</td>
<td>36.76</td>
</tr>
<tr>
<td>LRP</td>
<td>803.80</td>
<td>0.55</td>
</tr>
<tr>
<td>PLDP-II</td>
<td>4130.19</td>
<td>103.67</td>
</tr>
<tr>
<td>REDP-ECL</td>
<td>13.05</td>
<td>0.00</td>
</tr>
<tr>
<td>REDP-MC</td>
<td>31.77</td>
<td>0.00</td>
</tr>
<tr>
<td>EFRRAP</td>
<td>1122.50</td>
<td>21.09</td>
</tr>
<tr>
<td>IFADEP-I</td>
<td>71.20</td>
<td>0.18</td>
</tr>
<tr>
<td>IFADEP-II</td>
<td>14.30</td>
<td>0.00</td>
</tr>
<tr>
<td>JMBA</td>
<td>14.00</td>
<td>0.00</td>
</tr>
<tr>
<td>PLDP</td>
<td>593.91</td>
<td>0.00</td>
</tr>
<tr>
<td>MFTS</td>
<td>2602.30</td>
<td>112.80</td>
</tr>
<tr>
<td>SRLP</td>
<td>491.65</td>
<td>0.00</td>
</tr>
<tr>
<td>MEMSFP</td>
<td>3619.60</td>
<td>336.04</td>
</tr>
<tr>
<td>ID-MFTSP</td>
<td>24.47</td>
<td>0.00</td>
</tr>
<tr>
<td>ID-MEMSFP</td>
<td>10.88</td>
<td>0.00</td>
</tr>
<tr>
<td>Projects Total:</td>
<td>14135.80</td>
<td>732.44</td>
</tr>
<tr>
<td>Grand Total:</td>
<td>164135.50</td>
<td>35042.77</td>
</tr>
</tbody>
</table>

FY Loan disbursement (In Million Taka) PKSF to POs

<table>
<thead>
<tr>
<th>Program/Project</th>
<th>Loan Disbursement (FY 2012-13) Up to Aug-2012</th>
<th>Loan Disbursement (FY 2013-14) Up to Aug-2013</th>
</tr>
</thead>
<tbody>
<tr>
<td>RMC</td>
<td>752.80</td>
<td>871.80</td>
</tr>
<tr>
<td>UMC</td>
<td>205.00</td>
<td>178.80</td>
</tr>
<tr>
<td>ME (GOB)</td>
<td>652.60</td>
<td>659.00</td>
</tr>
<tr>
<td>UPP (GOB)</td>
<td>166.00</td>
<td>268.60</td>
</tr>
<tr>
<td>Seasonal</td>
<td>201.00</td>
<td>507.90</td>
</tr>
<tr>
<td>ASM</td>
<td>368.50</td>
<td>339.40</td>
</tr>
<tr>
<td>DML</td>
<td>0.00</td>
<td>0.00</td>
</tr>
<tr>
<td>ENRICH</td>
<td>21.30</td>
<td>0.00</td>
</tr>
<tr>
<td>ID Loan</td>
<td>0.00</td>
<td>0.00</td>
</tr>
<tr>
<td>LIFT</td>
<td>5.65</td>
<td>0.00</td>
</tr>
<tr>
<td>KGF</td>
<td>0.00</td>
<td>30.00</td>
</tr>
<tr>
<td>Total</td>
<td>2372.85</td>
<td>2855.20</td>
</tr>
</tbody>
</table>

Loan Disbursement from POs to Borrowers
During the financial year 2013-14, loan disbursement from POs to the Borrowers is Tk. 24.65 billion up to August 2013. Cumulative loan disbursement from POs to Borrowers is Tk. 1586.53 billion and the recovery rate of loan from borrowers to POs is 99.57 percent. As of August 2013, the number of borrowers is 7.86 million of whom 90.93 percent are women.
About PKSF

Palli Karma-Sahayak Foundation (PKSF) was established in 1990 with the aim of poverty alleviation through employment generation. Apart from providing financial and technical assistance to the underprivileged segment of the society, PKSF has played a vital role in creating employment opportunities through inventive operational activities. Over the last two decades, PKSF has set some non-conventional and distinctive examples in the process of implementing development activities. PKSF has further broadened and diversified its various mainstream programmes and projects with sincere understanding of its responsibilities to make poverty alleviation a social 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

Members : Sadia Shaheed Sharmin Mridha

Book Post

Sharing Meeting with ENRICH POs

A sharing meeting was held on August 21, 2013 at PKSF Bhuban with the Partner Organizations of ENRICH. Dr. Qazi Kholiquzzaman Ahmad, Chairman, PKSF presided over the meeting. Mr. Md. Abdul Karim, Managing Director of PKSF, Dr. Jashim Uddin, Deputy Managing Director (Admin. & Finance) of PKSF, Executive Directors and Chief Credit Coordinator of ENRICH implementing Partner Organizations and other PKSF officials of different levels were present.

Dr. Jashim Uddin, Deputy Managing Director (Admin. & Finance), PKSF presented the updates of ENRICH programme. He enlightened on the comprehensive and coordinated interventions of ENRICH and informed the house about the recent developments. He mentioned that the vocational trainings on “Certificate in House Keeping” and “Certificate in Food & Beverage Service” of total 30 trainees in two different batches have already been completed.

In his speech, Mr. Md. Abdul Karim, Managing Director, PKSF said that ENRICH programme is a family-based and consolidated rural development strategy being implemented at specific areas of the country for poverty reduction where all tools of poverty reduction are used. He asked the ENRICH implementing Partner Organizations (POs) to spread the purpose of this programme all over the country.

In the open floor session, the participants expressed their views on the positive outlook of the local people regarding this programme; its progress; different problems and possible solutions and they also expressed their views on the existing opportunities of achievement in this programme.

Md. Harunur Rashid, Executive Director of SOLIDARITY, reported that the work in Ghogadaha union has been commendable in the health and education sectors. He reported that SOLIDARITY is implementing ENRICH at ecologically vulnerable areas. Since local economy is largely dependent on agriculture, development of agricultural volunteers can accelerate the IGAs.

Md. Abdul Matin, Director of SOJAG (Somaj-O-Jati Gathan), said that agricultural sector needs more financing because of its potentiality. Credit ceiling for this sector should be higher and terms & conditions should be flexible. He pleaded for free medicine and healthcare services for the poor.

Md. Nurul Amin, Executive Director of JAKAS Foundation, mentioned that dropout rate has decreased significantly because of the education assistance programme. He said that distribution of educational and sports materials can boost up this programme.

In his concluding speech, Dr. Qazi Kholiquzzaman Ahmad, Chairman, PKSF stated that different initiatives can be undertaken in different under ENRICH since there exist differences in geographical location and effects of climate change also vary. Several issues such as increasing capital supply, expansion of credit for the ultra-poor, adequate training, creating volunteers for agricultural development, increasing awareness among the members etc. are already under consideration on priority basis. He further mentioned that PKSF has taken the decision to establish one ENRICH Centre in every ward. He advised the POs to organize campaigns on different issues and suggested that young and adults should be involved in different social development activities. He appreciated the efforts of the POs and asked them to consolidate their initiatives to create a smiling Bangladesh.