PKSF Awards Academic Scholarship

On May 11, 2017, Palli Karma-Sahayak Foundation (PKSF) organised the Scholarship Award Programme-2017 at PKSF auditorium. A total of 3,424 poor meritorious children of the participants of different PKSF programmes and projects received the scholarship this year. Dr. Qazi Kholiquzzaman Ahmad, Chairman, PKSF chaired the function while Mr. Mostafizur Rahman, MP, Hon’ble Minister for Primary and Mass Education was the chief guest. Mr. Md. Abdul Karim, Managing Director, PKSF delivered the welcome speech and Dr. Md. Jashim Uddin, Deputy Managing Director (Admin.), PKSF presented on PKSF’s role in enhancing education. Members of PKSF Governing Body and General Body, PKSF officials, Executive Directors and representatives of 55 Partner Organisations (POs), 100 students and their guardians were present in the programme.

A total of BDT 4,10,88,000 was disbursed as scholarships from the Programmes-Support Fund of PKSF. Each student received an amount of BDT 12,000.

Mr. Md. Abdul Karim, in his welcome speech, focused on the importance of primary education and said human life, poverty and development – all are multidimensional. PKSF has taken initiatives to assist the poor meritorious students to help them continue and improve their education, he added.

In his presentation, Dr. Jashim Uddin highlighted different development programmes of PKSF including the education assistance activities for children under the ENRICH, Special Fund and Programmes-Support Fund. PKSF has so far disbursed around BDT 12.5 crore as scholarships. In addition, special grants are given to the educational institutions that serve the poor and the ultra poor. PKSF has so far spent around BDT 25 crore for supporting education, he added.

Mr. Mostafizur Rahman lauded the education assistance programme of PKSF and urged other institutions to come forward to accelerate the development process of the country. The chief guest expressed his hope that Bangladesh will achieve the Sustainable Development Goals (SDGs) within the 2030 deadline as it did in the case of the Millennium Development Goals (MDGs). And to make this happen, the Government needs support of organisations like PKSF, he added.

The chief guest later handed over scholarship cheques to 100 students. The PO representatives received the cheques on behalf of the other recipients.

Dr. Qazi Kholiquzzaman Ahmad informed the house that PKSF has been giving this scholarship since 2012. It has been found that the dropout rate in the areas of PKSF interventions has substantially come down. Though PKSF started its journey as a microfinance institution, now its vision is fundamentally human-centric, added Dr. QK Ahmad. Highlighting the importance of education in achieving the SDGs, he expressed his hope that PKSF will play a vital role in the country’s journey to that destination.
Outcome Presentation Ceremony of National Water Convention 2016

Palli Karma-Sahayak Foundation (PKSF), Bangladesh Unnayan Parishad (BUP) and NGO Forum for Public Health on June 7, 2017 jointly organised the Outcome Presentation Ceremony of National Water Convention 2016. The Convention was originally held on December 28-29, 2017 at the PKSF auditorium. Barrister Anisul Islam Mahmud, MP, Hon’ble Minister for Water Resources, was the chief guest and Mr Kazi Shofiqul Azam, Secretary to the Economic Relations Division (ERD), Ministry of Finance, was present as the special guest at the programme chaired by PKSF Chairman Dr Qazi Kholiquzzaman Ahmad. Mr Md Abdul Karim, Managing Director of PKSF, delivered the welcome speech while Mr SMA Rashid, Executive Director of NGO Forum for Public Health, gave a presentation on the outcome of the National Water Convention 2016. Dr Nilufar Banu, Executive Director of BUP, made the introductory remarks.

Members of the PKSF Governing Body and the General Body, senior PKSF officials including Deputy Managing Director (Admin) Dr Md Jashim Uddin and Deputy Managing Director (Finance) Mr Golam Touhid, senior officials from different Government agencies, officials of development and research institutes, and representatives of the PKSF Partner Organisations also attended the programme.

A report was published based on the resourceful findings of the 2-day National Water Convention titled “Sustainable Water Regime in Bangladesh: Availability, Management, Access” in December last year. Thirteen keynote papers were presented by eminent water experts, renowned academicians, researchers, top government officials, international and national NGO professionals during the convention.

At the beginning, the PKSF Chairman said the Convention last year saw extensive discussions on 13 thematic areas concerning water-related issues in Bangladesh. The publication compiles the proceedings and recommendations made in those sessions.

Dr QK Ahmad said the per capita water availability in Bangladesh in 7568 cubic metre, is much higher than that in neighbouring India and Pakistan. Yet, the people of Bangladesh, particularly those living in the climate-vulnerable and hilly areas, suffer water crisis. The disparity in the seasonal and spatial distribution of water is primarily to be blamed for this. He emphasised on the need for promoting integrated water-resource management in Bangladesh for achieving Goal 6 (Ensure access to water and sanitation for all) of the United Nations-sponsored Sustainable Development Goals.

Mr Karim, the PKSF Managing Director, in his speech highlighted the importance of water for survival and development. He also focused on different water-related interventions made by PKSF and the significance of those, particularly in the climate-vulnerable and hilly areas.

BUP’s Dr Nilufar Banu spoke on the achievements Bangladesh has accomplished in water management despite various obstacles.

The ERD Secretary said the 7th Five Year Plan attaches special importance to water resources. As part of this, the government has already signed an agreement with the Netherlands for Delta Resource Planning. Mr Shofiqul Azam commented that more events like the National Water Convention should be arranged to follow up on the recommendations that came from the last year’s Convention.

The Hon’ble Water Resources Minister praised highly of the publication and pledged to respond positively in light of the findings. Terming water management a difficult subject to deal with, Barrister Anisul Islam Mahmud said management of water depends on a range of other issues like biodiversity, geographical location, sources of water flows etc. In order to safeguard coastal people and their assets, the government has already successfully completed the Coastal Embankment Improvement Project, he added.

Dr Md Jashim Uddin, Deputy Managing Director, PKSF delivered the vote of thanks at the end of the ceremony. He spoke on the background of the convention and expressed hope that the outcome of this convention would help formulate effective water-related policies to meet demands of the people.
Palli Karma-Sahayak Foundation (PKSF) organised a seminar titled **Tobacco: A Threat to Health and Development** on May 28, 2017 at PKSF Bhaban to mark the **World No Tobacco Day 2017**.

PKSF Chairman Dr. Qazi Kholiuzzaman Ahmad chaired the seminar. Mr. M.A. Mannan, MP, State Minister for Finance and Planning, graced the programme as chief guest while National Professor Brig. (Rtd.) Abdul Malik, Founder and President, National Heart Foundation of Bangladesh was the special guest. Mr. Md. Abdul Karim, Managing Director, PKSF gave the introductory speech. Mr. Golam Touhid, Deputy Managing Director (Finance), PKSF presented on the negative impacts of tobacco consumption on health and agro-economy.

Representatives from different anti-tobacco institutions and campaigners, members of PKSF Governing Body and General Body, representatives of PKSF’s Partner Organisations and PKSF officials were present in the programme. A video documentary titled **Tobacco and Endangered Health** highlighting tobacco-induced health hazards was shown in the seminar.

In the introductory remarks, Mr. Md. Abdul Karim noted that around 1 lac people in Bangladesh die every year due to tobacco consumption. While the tobacco sector has some material contribution to the national economy as it provides revenues and creates jobs, tobacco consumption leads to numerous health hazards and the Government eventually has to spend more in the health sector. Smoking is prohibited in selected public places and on public transports according to the ‘Smoking and Usage of Tobacco Products (Control) Act 2005’, but it is in far short of enforcement, added the PKSF MD. He also stressed the need for raising mass awareness against tobacco consumption.

Mr. Golam Touhid, DMD of PKSF, in his presentation, highlighted the dreadful effects of tobacco on agriculture, environment, public health and economy. He suggested that tobacco farmers be provided with soft loan facilities and capacity building training for growing alternative crops. Mr. Touhid also urged for a national anti-tobacco platform in which PKSF can play an emphatic role.

Dr. QK Ahmad, Chairman of PKSF, released an anti-tobacco poster, published by the Social Advocacy and Knowledge Dissemination Unit of PKSF.

National Professor Brig. (Rtd.) Abdul Malik related how the use of tobacco can lead to the most common non-communicable diseases. He emphasised on the need for controlling tobacco consumption through restrictions on production, usage and sales, as well as warming messages printed more prominently on tobacco packets. Professor Malik said that tobacco control interventions can also include anti-tobacco mass media programmes, pictorial health warnings in textbooks, awareness campaigns and higher taxation on tobacco products. In his speech, Mr. M. A. Mannan reiterated the Government’s determination to make Bangladesh a tobacco-free country by 2040. The chief guest also lauded different development programmes of PKSF. He expressed his hope that PKSF, with the help of its Partner Organisations across the country, can make this initiative successful.

Dr. QK Ahmad, the Chair of the seminar, said that the use of tobacco predominantly inflicts negative effects on human health and thereby on national economy. He stressed on the need for making people aware of the health hazards of smoking through anti-tobacco campaigns. He told that chemical fertilizers and pesticides used for tobacco cultivation reduce soil fertility, increase water pollution, threaten biodiversity and accelerate deforestation.

The PKSF Chairman highlighted the role of the youths in preventing the social ills like child marriage, oppression of women, tobacco consumption etc. The precondition to sustainable development is inclusive development, added Dr. QK Ahmad. He announced the formation of an anti-tobacco network with representatives from various anti-tobacco institutions. Mr. Golam Touhid, DMD of PKSF will work as the coordinator of the network.
Value chain development interventions: PKSF, in addition to financial services for microenterprises, is also promoting value chain interventions in different farm and non-farm subsectors under the PACE project. So far, 39 value chain subprojects have been taken up in different regions of the country. As many as 1,63,637 entrepreneurs and farmers now receive technical, technological and marketing support through these subprojects.

PKSF took up 10 new value chain subprojects, being implemented through its Partner Organisations (POs) during April-June 2017. Of them, Gram Bikash Kendra is implementing ‘Improving Income and Livelihood of Entrepreneurs through Production and Marketing of Aromatic rice’ subproject among a total of 5,000 farmers under four upazilas of Dinajpur, Shariatpur Development Society (SDS) and TMSS are implementing two other subprojects in Bogra and Shariatpur respectively on producing seasonal and high-value vegetables using safe production methods. Two value chain subprojects titled ‘Creating employments through setting up commercial farms of indigenous chickens’ were initiated during the quarter. Society for Social Service (SSS) is implementing this subproject in Bhuapur and Gopalpur of Tangail. Ghashful is implementing a subproject -- Increasing Income of Farmers through the production and Market Development of Safe Vegetables and Spice Crops -- among 1,800 selected farmers of Hathazari upazila in Chittagong. Two subprojects on promoting goat rearing using perch method technology are being implemented by Muktipath Unnayan Kendra and Young Power in Social Action (YPSA).

A subproject titled ‘Increasing Income and Creating Employment through the Promotion of Dairy Business Cluster’ was launched in Sirajganj. Uttara Development Program Society (UDPS) has started implementing a subproject titled ‘Increasing Income of the Entrepreneurs through the Production, Processing and Marketing of Herbal products’ in Natore district. ‘Increasing income through the production and marketing of Tant fabrics by using power-looms’ is being implemented by Dabi Moulik Unnoyon Sangstha.

Mung bean export under value chain project starts:
Mung bean produced by the farmers in Barguna, Bhola, Jessore, Jhenidah, Chuadanga and Magura districts under the PACE value chain subprojects is now being exported abroad. Initially, the produce is being exported to Japan through a private company named Grameen Euglena. From April to June 2017, Grameen Euglena purchased 42.74 tonnes of mung bean from the subproject farmers who are getting higher profits now. The export is expected to rise in future.

Spawning of fishes rises in Halda:
Spawning of carp fishes increased remarkably during this year in the Halda River, the only natural breeding ground of carp fishes. The Daily Ittefaq, a leading vernacular daily, revealed that mother fishes laid 1680kg eggs in the Halda as of April 21, 2017. Reports by other newspapers corroborate this. PKSF is implementing a value chain subproject titled ‘Conservation and development of natural breeding ground of Halda River’ through Integrated Development Foundation (IDF). The rise in spawning has a positive correlation with PACE activities like preventing people from fishing in breeding season, raising awareness, producing hatchlings using modern technologies, providing training to farmers on hatchery management, using bio-pesticides in croplands on the Halda banks, direct surveillance by guards and cooperation with the local administration for protecting the breeding ground etc.

Technology transfer:
To overcome the technological constraints that exist in different potential economic subsectors, effective and appropriate technologies are being distributed through the PACE project. In April-June 2017, PKSF initiated a process of transferring technology of high-yielding Barhi date cultivation to Sitakunda upazila of Chittagong and Charfassion of Bhola through YPSA (Young Power in Social Action) and Family Development Association respectively. Besides, the PACE started providing perch-method goat rearing technology to
500 farmers of Gangni upazila of Meherpur through Daridra Bimochon Sangstha (DBS), high value dragon fruit cultivation technology through Society for Social Service (SSS), and technology for cultivating black pepper, ginger and turmeric to 1,200 farmers of Fatikchhari and Mirsarai upazilas of Chittagong through OPCA.

Subsector studies: A process of conducting studies on six subsectors was initiated during April-June 2017. The subsectors are mixed culture of carp and gilda fishes, small-scale fish feed mill, commercial farming of indigenous chicken breeds, artificial insemination services in private sector, and cultivation and processing of isabgul (psyllium). Value chain interventions will be made for the development of the subsectors as per the recommendations of the findings.

Microenterprise review workshop: A ‘Microenterprise Program Review Workshop’ was organized on June 15, 2017. PKSF’s Deputy Managing Director (Programme) Mr Md Fazlul Kader chaired the workshop attended by the Executive Directors and senior officials of 30 Partner Organizations. PACE Project Coordinator Mr Akond Md Rafiqul Islam, also General Manager (Programme), moderated the discussion sessions. Participants exchanged their views on different aspects of microenterprise development.

Training: Two training courses were organized at the Institute for Inclusive Finance and Development (InM) and the Credit and Development Forum (CDF) on ‘Value Chain Project Design and Management’ for 50 PO officials. Training sessions on subsector analysis, project design and management were held. Also, a four-day training course on Business/Sector Policy Analysis was organized for 20 PKSF officials from June 11-14, 2017 at Bangladesh Institute of Management (BIM). The participants learned about technical aspects of policy analysis and policy formulation in different businesses and sectors.

Signing of Agreements

On June 8, 2017, an agreement was signed between PKSF and Dr. Md. Nuruzzaman, an independent consultant to conduct a sub-sector study titled Small scale fish feed mill establishment: Opportunities, constraints and possible interventions.

The same day, another agreement was signed between PKSF and Dr. Habibur Rahman Khandker, an independent consultant for conducting a sub-sector study titled Prawn-carp mixed fish culture: Opportunities, constraints and possible interventions.

Another agreement was signed that day between PKSF and Dr. Md. Shakhawat Hossain, an independent consultant, for conducting a sub-sector study titled Private sector artificial insemination (AI) services for livestock development in Bangladesh: Causes of limited expansion and possible interventions.

On June 15, 2016, an agreement was signed between PKSF and Prof. Dr. Abu Faiz Md. Jamal Uddin, an independent consultant. Under the agreement, a technical feasibility study on Extension of Nandini (Lisianthus) Flower Cultivation in Bangladesh will be conducted.

The same day, PKSF signed an agreement with Dr Gayanath Sarker, an independent consultant, for conducting a technical feasibility study on Cultivation and Processing Isabgul in Bangladesh.

Another agreement was signed between PKSF and independent consultant Dr Sachchidananda Das Chowdhury that day for conducting a sub-sector study on Indigenous Poultry Farming. The study will identify commercial viability of indigenous poultry farming.

Mr. Md. Ziauddin Iqbal, General Manager (Admin.), PKSF, signed all the six agreements on behalf of PKSF.
Uplifting the Lives of the Elderly People Programme

PKSF is implementing ‘Uplifting the Lives of the Elderly People Programme’ in 78 Unions through 52 Partner Organisations.

- The monthly meetings of 473 elderly committees -- 20 at the Union level, 278 at the village level and 174 at the ward level -- were held in the April-June 2017 quarter.
- In this quarter, 16 fairs for the elderly were organised in different working areas. There were several stalls displaying fishing nets, vermi-compost and hats made by the elderly. Apart from this, cultural programmes showcasing baul songs, plays and chorus songs. There were also arrangements for health camps at the fairs.
- Nineteen POs disbursed BDT 18,00,00 (monthly BDT 500/person) to 3,600 elderly people as old-age allowance during April-June 2017. Under this programme, a total of BDT 38,74,500 has so far been provided as old-age allowance.
- A PO distributed 20 umbrellas, 20 walking sticks, 40 commodes, 15 pieces of warm clothes and 15 blankets to the elderly people of a Union.
- Seventeen POs disbursed BDT 93,000 to cover the funeral expenditure of 72 deceased elderly people (BDT 1,500/person) in this quarter. BDT 3,12,000 was disbursed for funeral expenses of 214 elderly persons till June 2017.
- Construction of ‘Social Centres for the Elderly People’ has already been completed in most Unions. Registration of land for establishing the Centres in three Unions is expected to be completed soon.

- Twenty senior citizens have been awarded in recognition of their contribution to society. Local Upazila Chairmen, Union Parishad Chairmen, government officials and distinguished citizens were present in award ceremonies.
- For proper implementation of activities at the field-level, ‘Uplifting the Lives of the Elderly People Programme’ unit has published a ‘Field-level Implementation Guideline’. The 56-page guideline contains strategies and detailed instructions that will help focal persons and programme organisers better implement the programme.
- Arrangement have been made for the victims of landslides in June 2017 to stay in the Social Centre at Wagya Union of Rangamati. Local people are also helping the landslide victims cope the situation.

General Body Meeting Held

The sixth meeting of the current General Body was held on June 6, 2017. PKSF Chairman Dr Qazi Kholiuzzaman Ahmad chaired the meeting attended by General Body members Dr AKM Nurun Nabi, Dr Pratima Paul-Majumder, Mr Khondkar Ibrahim Khaled, Dr MA Quassem, Mr Md Fazlul Huq, Mr Nazir Ahmed Khan, Dr Nazneen Ahmed, Professor Shafi Ahmed, Mr Munshi Faiz Ahmad, Mr Ishtiaq Uddin Ahmad, Mr SM Wahiduzzaman Babur, Ms Bulbul Mohalanabish, Mr Md Mohsin Ali, Dr Ramanimohan Debnath, and the PKSF’s Managing Director Mr Md Abdul Karim. A video documentary on the PKSF’s activities was displayed during the meeting, an initiative highly praised by the General Body members.

Dr. QK Ahmad added that PKSF now provides ‘appropriate loans’ to its programmes and project participants.

The meeting approved the revised budget for FY 2016-17 and the budget for FY 2017-18. The meeting expressed its satisfaction at the progress of PKSF’s activities.

The meeting also nominated Ms. Monowara Begum, Executive Director of Prattyashi (a PO of PKSF), as member of the PKSF General Body.
ENRICH

Enhancing Resources and Increasing Capacities of Poor Households towards Elimination of their Poverty (ENRICH) is being implemented through 112 POs in 153 Unions of 62 districts. The overall vision that underpines the ENRICH is to work with the poor, to create an enabling environment for them to achieve a humanly dignified living standard and enjoy universal human rights.

Training DVD released: Mr Md Abdul Karim, Managing Director of PKSF, unwrapped the DVD of a video-based digital training module in the PKSF office on May 07, 2017. The module includes short stories and drama clips highlighting the graces of humanity, truth, beauty and collective welfare. Deputy Managing Director (Admin) Dr Md Jashim Uddin, Deputy Managing Director (Finance) Mr Golam Touhid and other senior officials of PKSF were present at the event.

Video-based training at the field level: A total of 25,710 youths in 857 batches were given a two-day video-based digital training at the field level in June 2017. The goal was to evoke self-realisation, leadership qualities and social responsibilities among the young people.

Training of Trainers (ToT): The ‘Youths in Development Programme’ intervention under the ENRICH was kicked off in FY 2016-17. A total of 1,528 youth groups have been formed so far and around 50,000 youths have been organized. A two-day video-based digital training module on self-realization, leadership development, and social responsibilities has been prepared. A total of 264 officers took part in a two-day ToT (Training of Trainers) at the PKSF office in April 2017.

Progress of ongoing activities

Health service: A total of 290 Health Assistants and 2,049 Health Inspectors are providing ENRICH healthcare services. In April 2017, 278 health officers completed a two-day healthcare and nutrition training inaugurated by PKSF Chairman Dr Qazi Khaliquzzaman Ahmad. Besides, a 5-day training for Health Inspectors was completed in May 2017. Also, 61,305 health cards were sold, and 9,168 static clinics, 1709 satellite clinics, 106 health camps were organised during this quarter.

Educational assistance: Currently, 1,34,136 students are getting educational assistance through 5,300 education centres in 153 Unions.

Bandhu Chula & Solar Home System: Thanks to the awareness campaigns conducted under ENRICH, a total of 700 eco-friendly improved cooking stoves, popularly known as ‘Bandhu Chula’, and 2,603 Solar Home Systems were installed during April-May 2017.

ENRICH Centre and ENRICH Home: Twenty-five ENRICH Centres were established this quarter. A total of 1,636 Ward Coordination meetings were held in 672 Ward Centres established so far. Moreover, a total of 2,940 ENRICHed houses have already been established.

Beggar rehabilitation: A total of 413 beggars (202 in FY 2013-14 and 211 in FY 2014-15) from 43 Unions of the 1st phase of ENRICH interventions and 415 beggars (212 in FY 2015-16 and 203 in FY 2016-17) from 106 Unions of the 2nd phase have already been successfully rehabilitated.

Community development: Under the Community Development Programme, 3,696 sanitary latrines, 2,994 shallow tubewells, 75 deep tubewells and 1,555 culverts/bridges have been provided. At the same time, 44,701 ultra-poor families received sanitary latrines and 35 Pond Sand Filters were installed. Also, construction of public toilet complexes has been completed in 10 Union Growth Centres (near Hat/Bazaars or public places).

Special savings: A total of 8,264 members deposited Tk 2.14 crore in their respective bank accounts till May 2017. As of now, 763 members have received savings with matching grant of Tk 1.04 crore after policy maturity.

Loan disbursement: Tk 103.38 crore has been disbursed from PKSF to PO level till June 2017. Under the ENRICH loan programme so far, an accumulated amount of Tk 561.61 crore has been disbursed from POs to participants. Also, efforts are on to form farmers’ associations to accelerate growth of rural economy.
• Dr. Qazi Kholiquzzaman Ahmad, Chairman, PKSF visited Pirojpur and Barisal districts from April 6 to 9, 2017. Dr. Md. Jashim Uddin, Deputy Managing Director (Admin.), PKSF, Mr. Md. Mashiar Rahman, General Manager, PKSF, and Mr. Md. Irfan Haider, Assistant Manager, PKSF accompanied him during the visit.

Dr. QK Ahmad inaugurated a social centre for the elderly people, established by Resource Integration Centre (RIC), a PKSF PO. He also attended a rally of the elderly people as the chief guest while Dr. Md. Jashim Uddin was the special guest. The PKSF Chairman inaugurated an ENRICH Health Camp and an ENRICH Centre run by CARSA Foundation, a PKSF PO. During the visit, he held meetings with members of elderly committees, youths and ENRICH Ward Committees. Dr. Ahmad also visited the income generating activities of a rehabilitated beggar, an ENRICHed home, and an ‘afternoon learning centre’ under the ENRICH programme of CARSA Foundation. Later, he exchanged views with the CARSA Foundation officials.

The PKSF Chairman also exchanged views with the senior officials of ICDA, another PO of PKSF, during the visit.

• A high-level delegation led by Dr. Qazi Kholiquzzaman Ahmad, Chairman, PKSF visited different activities of Sojag, a PO of PKSF, at Dhamrai upazila of Dhaka on June 2, 2017. The delegation comprised Mr. Md. Abul Kalam Azad, Chief Coordinator (SDG), Prime Minister’s Office, Mr. Khandakar Rakibur Rahman, Director General, NGO Affairs Bureau, Prime Minister’s Office, Mr. Md. Mokammel Hossain, Joint Secretary, Prime Minister’s Office, Dr. M. A. Quassem, member, Governing Body, PKSF, Mr. Md. Abdul Karim, Managing Director, PKSF, Dr. Md. Jashim Uddin, DMD, PKSF, and Mr. Md. Mashiar Rahman, GM, PKSF.

The delegation witnessed different ENRICH activities including health and education assistance programme at Sombhag Union of Dhamrai. In addition, the Executive Director of Sojag also gave a presentation on the overall progress of the programme and different development initiatives of the organisation.

During the visit, the delegates exchanged views with the rehabilitated beggars and their family members at Sojag Centre. They also visited fruit and medicinal plant cultivation, vegetable cultivation on homesteads, dairy cattle rearing, goat rearing and pigeon rearing in ENRICHed homes. The delegation visited a satellite clinic, a dairy farm, a cow breeding centre, a youth training centre, and an ENRICH Centre. They later exchanged views with the members of an ENRICH Ward Coordination committee and the participants of the ‘Uplifting the Quality of the Lives of Elderly People’ programme there.

• From March 30 to April 02, 2017, Mr. Md. Abdul Karim, MD, PKSF visited different activities of Ghoshful, a PKSF PO. Dr. Md. Jashim Uddin, DMD (Admin.), PKSF and Mr. Md. Mashiar Rahman, GM, PKSF accompanied the MD during the visit.

The PKSF MD attended an ENRICH Development Fair, organised by Ghoshful at Mekhal Union of Hathazari upazila in Chittagong, as the chief guest. Mr. Karim visited different stalls and inspected the health camps and eye camps organised there. He handed over crests, cheques, blankets, bed sheets, umbrellas, and walking sticks to the selected elderly people of the area. Later, he attended a meeting to exchange views with the Chairman and 12 members of Mekhal Union Parishad.

• Mr. Md. Fazlul Kader, DMD (Programme), PKSF visited different activities being implemented by Society for Social
Service (SSS), a PO of PKSF, at Tangail on April 15, 2017. During the visit, he exchanged views with the senior officials of the organisation. In the meeting, he discussed about the credit and different development programmes including education, child development, beggar rehabilitation, value chain development, poultry and cattle farming, health, agriculture, disaster management, relief and rehabilitation, and programme for the elderly people. Later, he inaugurated an Elderly Centre, established by SSS with PKSF’s support.

- From May 19 to 20, 2017, Mr. Md. Fazlul Kader, DMD, PKSF witnessed different activities of ESDO, a PKSF PO, at Thakurgaon. He attended the closing programme of the Replicable Model Tournament of table tennis, organised by ESDO. He handed over the scholarship cheques to 93 poor meritorious students for their outstanding results in the Secondary School Certificate exam. The PKSF DMD also visited different stalls of the participants of SEIP project and exchanged views with the employer organisations.

- Dr. Md. Jashim Uddin, DMD (Admin.), PKSF visited different activities of Gram Bikash Kendra (GBK) and Mohila Bohumukhi Shiksha Kendra (MBSK), 2 PKSF POs, from April 11 to 12, 2017. Mr. A. Q. M. Golam Mawla, and Dr. Sharif Ahmed Chowdhury, both General Managers of PKSF, accompanied him during the visit. They exchanged views with the members of Santal community, an ethnic minority of Bangladesh, at Jotbari Union in Birampur upazila of Dinajpur district on April 11, 2016. GBK is implementing different development programmes there with the financial and technical support from the PKSF. Later, on April 12, 2016, Dr. Md. Jashim Uddin inaugurated a LIFT-funded Black Bengal goat breeding farm established by MBSK at Uthrail Union of Dinajpur upazila. He also visited a development fair organised by MBSK.

- On May 24, 2017, Dr. Md. Jashim Uddin inspected different activities of ENRICH programme being implemented by RDRS Bangladesh, a PKSF PO. Mr. Md. Mashiar Rahman, GM, PKSF accompanied the DMD. During the visit, he chaired a cheque distribution programme (for the insolvent freedom fighters) at Vojonpur Union of Tetulia upazila in Panchagarh. A total of BDT 10 lac was disbursed among 10 freedom fighters in the programme as allowance. The PKSF DMD also distributed equipment for income generating activities to two beggars and sanitary latrines among the ultra poor, and inaugurated ENRICH centres.

- Dr. Md. Jashim Uddin visited a LIFT initiative for the gypsy community (Bede) at Savar, Dhaka on May 29, 2017. The initiative is being implemented by Social Upliftment Society (SUS), a PO of PKSF. Mr. A. Q. M. Golam Mawla, GM, PKSF and Mr. Dilip Paul, DGM, PKSF accompanied him during the visit.

- Mr. Golam Touhid, DMD (Finance), PKSF inspected different activities of Programme for Community Development (PCD) and Jagorani Chakra Foundation (JCF), two PKSF POs, at Pabna district. Dr. Sharif Ahmed Chowdhury, GM, PKSF accompanied him during the visit. Mr. Touhid visited different activities of LIFT, UPP-Ujjibito and ENRICH programmes implemented by PCD and the Fisheries and Livestock Unit activities implemented by JCF.

Mr. Touhid inaugurated an ENRICH Centre and a “Subject-wise Basic Training Programme-2017” for the teachers of 26 ‘afternoon learning centres’ under the ENRICH education assistance activities. He also exchanged views with the doctors and patients of the satellite clinic and inspected beggar rehabilitation activities of PCD.

The PKSF DMD visited a number of activities of the Agriculture Unit and Fisheries and Livestock Unit being implemented through JCF, including demonstration blocks of pheromone traps and granular urea application, carp cultivation, beef fattening, dairy farms, bio-security-based layer and Sonali chicken rearing, and an integrated farm house.
Cultural and Sports Programme

As part of inclusive development programme for sustainable poverty alleviation, the PKSF has been implementing ‘Cultural and Sports Programme’ for children and youths through 10 Partner Organisations (PO) in different districts since March 2016. However, 52 more POs were included in June 2017 to expand coverage of the Programme.

Field-level activities

Grameen Jana Unnayan Sangstha (GJUS) organised a handball competition on 8 April 2017 in Bhola. Mr. Mokhtar Hossain, the district Superintendent of Police, inaugurated the competition. It organised school-based volleyball competition on 29 April 27. Ms Parvin Akter, Principal of Bhola Govt College, was the chief guest at the event and Mr. Yarul Alam Liton, General Secretary of District Sports Association, was the special guest.

Muktio Cox’s Bazar, a PKSF PO, organised a handwriting and painting competition on 10 April 2017 on Cox’s Bazar Central Shaheed Minar premises. A total of 180 students from different local schools participated in the competition. Representatives from socio-cultural organisations, journalists, teachers and officials of Muktio Cox’s Bazar attended the prize distribution ceremony. The organisation also organised a daylong recitation and correct pronunciation workshop on 9 June 2017.

The final event of inter-school sports competition was held at Patiya in Chittagong on 18 April 2017. The Integrated Development Foundation (IDF) organised the competition participated by 250 students from 18 schools. Mr Md. Abdullah Al Mamun, Upazila Nirbahi Officer of Patiya, among other local dignitaries, was present at the prize giving ceremony. Mr Jahirul Alam, Executive Director of IDF, chaired the function. It also organised tree plantation and cleanliness programme on 20 May 2017 in Boalakhaloo upazila of Chittagong. Students planted trees and cleaned their classrooms and schoolyard. The IDF provided a dustbin to the school. Students also had their blood group identified, and weight and height measured. On 23 May 2017, the IDF organised a poetry recitation, folk dance and storytelling competition at Boalakhaloo Upazila Auditorium in Chittagong. Ms Afia Akter, Upazila Nirbahi Officer of Boalakhaloo, was the chief guest at the prize-giving ceremony.

Jagorani Chakra Foundation (JCF) organised a literacy and quiz contest on 17 June 2017 in Jessore. Thirty students from five secondary schools of Jessore competed in the event in which they recited their own poems and rhymes, and read out letters and stories. It also organised a workshop on debate, recitation and correct pronunciation on 26 April 2017 in Jessore. A total of 43 students from six schools took part in the competition inaugurated by distinguished poet and journalist Mr Fakhrul Alam. On 18 May 2017, JCF organised a swimming competition in Jessore. More than 100 participants from 12 schools participated in the competition held at MM College Pond. Mr Majedur Rahman Khan, a Deputy Secretary of Bangladesh Government, Mr Md Mizanur Rahman, Principal of MM College, and JCF Executive Director Mr Azadul Kabir Arju distributed prizes among the winners.

Partner Orgnisation CIDIP held a poetry recitation competition in Comilla on 25 May 2017. Fifty students from five local high schools took part in the competition. On 21 May 2017, CIDIP organised a cleanliness campaign in Tongibari Upazila Sadar of Munshiganj district. The Upazila Parishad chairman inaugurated the event participated by teachers and students from local government primary schools.

A similar event was organized by SKS Foundation in Gaibandha on 24 May 2017. The Mayor of Gaibandha Municipality inaugurated the cleanliness campaign participated by some 50 students of Gaibandha Islamia High School, municipal councillors, employees of the municipal authorities, development workers, and teachers. SKS Foundation also organised a three-day fair on agricultural technologies from 6 to 8 April 2017 in Gaibandha.

The organisation arranged ‘SKS Gold Cup Football Tournament 2017’ at the Bhartakkhal High School ground in Saghata upazila of Gaibandha in May 2017. Advocate Fazle Rabbi Mia, MP, Deputy Speaker of Jatiya Sangsad, was present as chief guest and distributed prizes. The prize-giving ceremony was chaired by Mr Russel Ahmed Liton, founder and executive chief of the SKS Foundation.

Publications

The Cultural and Sports Programme unit has published a ‘Field-level Implementation Guidline’ to support the focal person and programme organisers at the field level in smoothly implementing different activities.
SEIP

PKSF is implementing ‘Skills for Employment Investment Program (SEIP)’ to develop skilled workforce through skills training and therefore placing them in productive self and wage employment which will in turn improve their sustainable livelihood. During April-June 2017, a total of 773 people have started training on different trades.

Certificates awarded

Seventy-five trainees received certificates on April 21, 2017 after successful completion of training on IT support services, web and graphics design, and electronics and electrical works. PKSF Partner Organisation (PO) ESDO facilitated the training courses. Mr Jalal Ahmed, National Project Coordinator of SEIP and Additional Secretary for the Ministry of Finance, was present as the chief guest at the certificate-awarding ceremony.

On May 11, 2017, a programme was organized at Daffodil International Professional Training Institute (DIPITI) to award training certificates and welcome new trainees. Mr Javed Ahmed, acting secretary to the Ministry of Expatriates’ Welfare and Overseas Employment, was the chief guest of the programme attended by, among others, Mr Md Abul Kashem, SEIP Project Coordinator and a Deputy General Manager of PKSF.

Job fair held

To create employment opportunities for those trained under the SEIP, a job fair was held in Khulna on May 24, 2017. Mr Md Abul Kashem, SEIP Project Coordinator and a DGM of PKSF, was chief guest at the event while Mr Md Mofidul Islam Tutul, director of Khulna Chamber of Commerce and Industries, was the special guest.

Another job fair was organised at Ahsania Mission Vocational Training Institute in Jessore. Mr Jitendra Kumar Roy, Deputy Project Coordinator of SEIP and an Assistant General Manager of PKSF, attended the event as the chief guest.

Jagorani Chakra Foundation, a PKSF Partner Organisation, arranged a similar event on July 23, 2017. Mr Md Abul Kashem, SEIP Project Coordinator and a DGM of PKSF was the special guest there.

LIFT: Meeting with POs on Desalination Plants

On June 8, 2016, PKSF held a meeting with 12 Partner Organisations (POs) operating desalination plants installed under the LIFT programme to ensure wider coverage and better supply services of potable water for the salinity-hit communities in the coastal areas. The meeting was chaired by Dr. Md. Jashim Uddin, Deputy Managing Director (Admin.), PKSF. Mr A. Q. M. Golam Mawla, General Manager (Programme), Dr. Sharif Ahmed Chowdhury, General Manager (Programme), other PKSF officials and the Executive Directors and senior officials of the POs took part in the meeting. The meeting discussed the existing state of potable water production at the plants and its distribution, challenges to rendering better services and the possible ways out. Dr. Md. Jashim Uddin asked the POs to come up with detailed plans to ensure the optimum use of the plants so that a larger number of people, particularly the extreme poor, can reap the benefits.
Training

Training for PO officials & field workers

The Training Unit of PKSF organised the following training courses for 283 officials and field workers of the PKSF POs during April-June 2017. Training sessions on seven different modules were held in different training venues, including PKSF, InM and CDF.

<table>
<thead>
<tr>
<th>Course Title</th>
<th>No. of Batches</th>
<th>Days</th>
<th>No. of POs</th>
<th>No. of Trainees</th>
<th>Venue</th>
</tr>
</thead>
<tbody>
<tr>
<td>Training for the senior and mid-level officers</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Advanced Microfinance and Institutional Management</td>
<td>1</td>
<td>3</td>
<td>18</td>
<td>19</td>
<td>PKSF</td>
</tr>
<tr>
<td></td>
<td>2</td>
<td>3</td>
<td>35</td>
<td>47</td>
<td>InM</td>
</tr>
<tr>
<td>Monitoring and Evaluation</td>
<td>2</td>
<td>3</td>
<td>32</td>
<td>44</td>
<td>InM</td>
</tr>
<tr>
<td>Internal Audit for Operation of NGOs/MFIs</td>
<td>2</td>
<td>5</td>
<td>33</td>
<td>37</td>
<td>PKSF</td>
</tr>
<tr>
<td>Accounts and Financial Management</td>
<td>1</td>
<td>3</td>
<td>16</td>
<td>20</td>
<td>PKSF</td>
</tr>
<tr>
<td>Savings and Microcredit Management</td>
<td>2</td>
<td>5</td>
<td>31</td>
<td>45</td>
<td>InM</td>
</tr>
<tr>
<td>Accounts and Financial Management</td>
<td>3</td>
<td>4</td>
<td>36</td>
<td>47</td>
<td>InM</td>
</tr>
<tr>
<td>Training for field workers</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Small and Medium Enterprise Management and Operations</td>
<td>1</td>
<td>5</td>
<td>21</td>
<td>24</td>
<td>CDF</td>
</tr>
<tr>
<td>Total</td>
<td>14</td>
<td></td>
<td>222</td>
<td>283</td>
<td></td>
</tr>
</tbody>
</table>

PRA in six batches at PKSF Bhaban. The training provided guidelines regarding the mechanism, strategy and field-level implementation of the Participatory Rural Appraisal (PRA). There was also a daylong visit to Sojag, a PKSF PO, at Dhamrai so that the participants can have a clear conception of the credit programmes and market linkage development.

Foreign Delegates at PKSF


Internships

In April-June, 2017, four students from the Institute of Social Welfare and Research, University of Dhaka, underwent internship on Results-Based Monitoring (RBM) under UPP-Ujjibito project at PKSF.

In-country training for PKSF officials

The Human Resources Division of Palli Karma-Sahayak Foundation (PKSF) provides training to its officials through different government and non-government development agencies. During April-June, 2017, the Division organised training on different modules for 116 officials in nine batches.
## International Study Visits

- From April 16 to 22, 2017, a 15-member team (9 officials from PKSF, 2 from the Government and 4 from PKSF POs), led by Dr. Md. Jashim Uddin, DMD (Admin.) PKSF and Mr. Goalm Touhid, DMD (Finance), PKSF, participated in a study visit on Value Chain and Enterprise Development organised by Center for Education & Community Development (CECD) in Vietnam. The visit was financed by PACE project.

- A 14 member PKSF team, led by Mr. Md. Fazlul Kader, DMD (Programme), PKSF participated in a study visit to Laos on Value Chain, Agriculture and Livelihood Improvement Models and Community Development from May 7 to 13, 2017. This visit too was arranged by CECD and financed by PACE project.

- Ms. Anjuman Ara, Programme Officer, SEIP, PKSF attended a training on Overseas Pedagogy Training for Bangladeshi TVET Trainers organised by Institute of Technical Education-Education Services (ITEES) in Singapore from April 16 to 29, 2017.

---

<table>
<thead>
<tr>
<th>Training/Workshop</th>
<th>Date &amp; Venue</th>
<th>Organizer</th>
</tr>
</thead>
<tbody>
<tr>
<td>Training on Integrity</td>
<td>May 21, 2017 PKSF</td>
<td>PKSF</td>
</tr>
<tr>
<td>Financial Management &amp; Disbursement Clinic</td>
<td>June 13-14, 2017 The World Bank</td>
<td>The World Bank</td>
</tr>
<tr>
<td>Results-based Monitoring (RBM) Framework and Methodology Preparation</td>
<td>May 09, 14, 15, 2017 PKSF</td>
<td>PKSF</td>
</tr>
<tr>
<td>Business/Sector Analysis and Advocacy</td>
<td>June 11-14, 2017 Bangladesh Institute of Management (BIM)</td>
<td>PKSF &amp; BIM</td>
</tr>
<tr>
<td>Procuring Entity (PE) User Module</td>
<td>May 3-5, 2017 Dohatex New Media, Khilgaon</td>
<td>CPT Unit, Ministry of Planning</td>
</tr>
<tr>
<td>Organization Administration of e-GP system</td>
<td>June 04, 2017 e-GP Lab, CPTU Bhaban</td>
<td>CPT Unit, Ministry of Planning</td>
</tr>
<tr>
<td>Training of Trainers (ToT)</td>
<td>May 08-11, 2017 a2i Room, Prime Minister’s Office</td>
<td>Access to Information (a2i) Programme, GoB</td>
</tr>
<tr>
<td>Pre-service training for newly recruited Assistant Managers</td>
<td>April 23-June 21, 2017 PKSF</td>
<td>PKSF</td>
</tr>
</tbody>
</table>
PKSF launched the Low Income Community Housing Support Project (LICHSP) in October 2016 with the objective to improve the living conditions in selected settlements inhabited by low income people in five designated municipalities of Bangladesh. There are plans to expand the project to another eight cities. PKSF and the National Housing Authority (NHA) are jointly implementing this five-year project. PKSF through its selected Partner Organisations (POs) facilitates access to credit for shelter improvements, construction, and cluster development. The total budget of the project is USD 18 million, of which USD 16 million is being used as housing loan and the remaining USD 2 million as grant for project operations. In line with the existing laws and rules of the Government of Bangladesh and The World Bank, the Project Management Unit (PMU) has developed necessary guidelines for this project. Trainings on housing loan, housing constructions, finance and environmental management framework were given to the PO officials concerned. In addition, a workshop on “Software Development” was held on May 17, 2017 at the PKSF Bhaban. Representatives from the software development company and POs were present there. The World Bank organized a training session on “Financial Management & Disbursement Clinic” on 13-14 June 2017, in which LICHSP Project Coordinator Dr AKM Nuruzzaman, also Deputy General Manager (Programme) of PKSF, and Mr Md Ashraful Islam, Assistant Project Coordinator (Finance and Accounts), participated.

### Working areas of five Partner Organisations

<table>
<thead>
<tr>
<th>Sl.</th>
<th>Working areas (1st two years)</th>
<th>Partner Organisations</th>
</tr>
</thead>
<tbody>
<tr>
<td>01</td>
<td>Rangpur City Corporation</td>
<td>ESDO</td>
</tr>
<tr>
<td>02</td>
<td>Sirajganj Sadar Municipality</td>
<td>NDP</td>
</tr>
<tr>
<td>03</td>
<td>Jessore Sadar Municipality</td>
<td>Ad-din Welfare Centre</td>
</tr>
<tr>
<td>04</td>
<td>Narsingdi Sadar Municipality</td>
<td>PIDIM Foundation</td>
</tr>
<tr>
<td>05</td>
<td>Comilla City Corporation</td>
<td>TMSS</td>
</tr>
</tbody>
</table>

PKSF has signed grants and loan agreements with its POs and BDT 3.2 crore has already been disbursed as loans. The Project Management Unit officials are continuously monitoring the activities at the field level.

### A New Partner Organisation of PKSF

Social Assistance and Rehabilitation for the Physically Vulnerable (SARPV) has been enlisted as a Partner Organisation (PO) of PKSF. The 208th meeting of the Governing Body of PKSF, held on April 24, 2017, approved the enlistment of the new PO. SARPV is registered under the Voluntary Social Welfare Agencies Registration and Control Ordinance 1961, and certified by Microcredit Regulatory Authority. SARPV operates microcredit programmes in six upazilas of Cox’s Bazar, Chittagong and Bandarban districts. As of June 2017, SARPV has 7,087 members and the loan outstanding was BDT 9.49 crore. The cumulative loan recovery rate of SARPV is 99.88% while debt to capital ratio is 6.09 : 1.

On June 22, 2017, Mr. Md. Fazlul Kader, Deputy Managing Director (Programme), PKSF, handed over a cheque of BDT 5 lac to Mr. Md. Shahidul Haque, Chief Executive and General Secretary of the Executive Committee of SARPV. Mr. Md. Mesbahur Rahman, Assistant General Manager, PKSF, Mr. Mohammed Manirul Islam, Assistant Manager, PKSF and Mr. Md Minhaj Uddin, Finance Secretary of SARPV, among others, were present at that time.
Credit Operations Status of PKSF

Loan disbursement to POs

During the financial year 2016-17 (from July 2016 to April 2017), loan disbursement from PKSF to the POs (Partner Organisations) is BDT 27181.23 million. Cumulative loan disbursement from PKSF to the POs is BDT 273594.84 million up to 30 April, 2017 and the recovery rate of loan from the POs to PKSF is 99.26 percent. A summary of PKSF’s loan disbursement and loan outstanding as of 30 April, 2017 is presented below:

<table>
<thead>
<tr>
<th>Programmes/Projects</th>
<th>Mainstream Microcredit (including ID loan)</th>
<th>Loan Disbursement (Cum. in million Tk.) (PKSF to POs)</th>
<th>Loan Outstanding (in million Tk.) (PKSF with POs)</th>
</tr>
</thead>
<tbody>
<tr>
<td>BUNIAD</td>
<td>19520.80</td>
<td>3416.10</td>
<td></td>
</tr>
<tr>
<td>JAGORON</td>
<td>112914.99</td>
<td>19400.13</td>
<td></td>
</tr>
<tr>
<td>AGROSOR</td>
<td>44459.20</td>
<td>13446.91</td>
<td></td>
</tr>
<tr>
<td>SAHOS</td>
<td>764.20</td>
<td>156.00</td>
<td></td>
</tr>
<tr>
<td>SUFOLON</td>
<td>70208.40</td>
<td>6501.99</td>
<td></td>
</tr>
<tr>
<td>KGF</td>
<td>5520.00</td>
<td>995.00</td>
<td></td>
</tr>
<tr>
<td>ENRICH</td>
<td>2476.96</td>
<td>1645.29</td>
<td></td>
</tr>
<tr>
<td>SDL</td>
<td>170.00</td>
<td>170.00</td>
<td></td>
</tr>
<tr>
<td>Others (including ID Loan)</td>
<td>2930.73</td>
<td>13.63</td>
<td></td>
</tr>
<tr>
<td>Total (Mainstream)</td>
<td>258965.27</td>
<td>45745.05</td>
<td></td>
</tr>
<tr>
<td>Projects</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>EFRRAP</td>
<td>1122.50</td>
<td>15.59</td>
<td></td>
</tr>
<tr>
<td>FSP</td>
<td>258.75</td>
<td>0.00</td>
<td></td>
</tr>
<tr>
<td>LIFT</td>
<td>743.99</td>
<td>271.93</td>
<td></td>
</tr>
<tr>
<td>LIFT Non-PO</td>
<td>75.72</td>
<td>10.00</td>
<td></td>
</tr>
<tr>
<td>LRP</td>
<td>803.80</td>
<td>0.55</td>
<td></td>
</tr>
<tr>
<td>MFMSFP</td>
<td>3619.60</td>
<td>91.90</td>
<td></td>
</tr>
<tr>
<td>MFTISP</td>
<td>2602.30</td>
<td>3.60</td>
<td></td>
</tr>
<tr>
<td>PLDP</td>
<td>593.91</td>
<td>0.00</td>
<td></td>
</tr>
<tr>
<td>PLDP-II</td>
<td>4130.19</td>
<td>87.47</td>
<td></td>
</tr>
<tr>
<td>LICHSP</td>
<td>7.50</td>
<td>7.50</td>
<td></td>
</tr>
<tr>
<td>Others (including ID Loan)</td>
<td>671.32</td>
<td>0.01</td>
<td></td>
</tr>
<tr>
<td>Total (Projects):</td>
<td>14629.58</td>
<td>488.55</td>
<td></td>
</tr>
<tr>
<td>Grand Total:</td>
<td>273594.84</td>
<td>46233.60</td>
<td></td>
</tr>
</tbody>
</table>

<table>
<thead>
<tr>
<th>Programmes/Projects</th>
<th>FY Loan Disbursement (In Million BDT) PKSF to POs</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td>Loan Disbursement (FY 2015-16) Up to April-2016</td>
</tr>
<tr>
<td></td>
<td>Jagoron</td>
</tr>
<tr>
<td></td>
<td>Agrosor</td>
</tr>
<tr>
<td></td>
<td>Buniad</td>
</tr>
<tr>
<td></td>
<td>Sufolon</td>
</tr>
<tr>
<td></td>
<td>Sahos-DML</td>
</tr>
<tr>
<td></td>
<td>SDL</td>
</tr>
<tr>
<td></td>
<td>KGF</td>
</tr>
<tr>
<td></td>
<td>ENRICH</td>
</tr>
<tr>
<td></td>
<td>LIFT</td>
</tr>
<tr>
<td></td>
<td>LICHSP</td>
</tr>
<tr>
<td>Total</td>
<td>25475.18</td>
</tr>
</tbody>
</table>

Loan disbursement to borrowers

During the financial year 2016-17 (from July 2016 to April 2017), loan disbursement from POs to the borrowers is BDT 297.39 billion. Cumulative loan disbursement from POs to borrowers is BDT 2549.40 billion and the recovery rate of loan from borrowers to POs is 99.68 percent. At the end of April 2017, amount of loan outstanding of POs with borrowers is BDT 204.22 billion. At the same time, the number of borrowers is 9.90 million of whom 91.74 percent are women.

Component-wise Loan Disbursement in FY 2015-16 (up to April-2016) Million Taka

Component-wise Loan Disbursement in FY 2016-17 (up to April-2017) 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.

Food Security 2012 Bangladesh - Ujjibito Programme

PKSF has been implementing the Ultra Poor programme (UPP)-Ujjibito, a component of the EU-funded ‘Food Security 2012 Bangladesh-Ujjibito’ project, since 2013. Formulated in line with the PKSF’s ultra-poor programme, the UPP-Ujjibito is being implemented in accordance with the global goal of ending hunger and the pertinent directives. A total of 3,25,000 ultra-poor families in 28 poverty and vulnerability-stricken districts of the country’s southern and western regions. Following are the major activities, apart from the regular ones, done in the April-June 2017 quarter:

Information sharing workshop: The workshop was held at the TMSS Foundation’s Bogra office on June 19, 2017. TMSS, a programme implementing Partner Organisation, organised the event. Training certificates, grant cheques, equipment for young girls’ clubs and appointment letters for the Programme members were distributed at the event graced by the additional deputy commissioner of the district administration as chief guest.

School opened for children with disability: A specialised school for children with disability was launched in Bogra’s Dhuntai upazila on June 19, 2017. Dhunat municipality mayor GM Badsha established the school with inspiration from the ‘Afternoon Schooling of Children with Disability’ activity run under the Ujjibito Protibondhi Unnayan Clubs. During the inauguration ceremony, new school uniforms were distributed among 122 children. Bogra-5 lawmaker Mr Habibur Rahman was the chief guest at the event.

Blood grouping camp held: Under the UPP-Ujjibito, blood grouping is being done for female students of selected schools, pregnant and lactating mothers and other members of the Programme. They are also being given blood group cards. In the April-June 2017 quarter, a total of 32,000 people availed this service.

Present Governing Body of PKSF

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

Editorial Board

Advisers : Mr. Md. Abdul Karim
Dr. Md. Jashim Uddin
Editor : Professor Shafi Ahmed
Members : Sharmine Mirida
Sabrina Sultana

Book Post

Interest-free Loan for Flood-hit Haor People

In the wake of flash floods across some 4,450 sqkm area of haor districts of Sylhet, Sunamganj, Habiganj, Moulovibazar, Kishoreganj and Netrakona in April-May 2017, PKSF granted interest-free loans of Tk 20 crore to the flood affected people. The loans were disbursed through eight Partner Organisations (POs) to help the flood-hit people meet emergency needs. It also directed the POs to temporarily suspend collecting loan installments and allow members to draw savings without any limit. The POs at the same time were asked to appropriate their special funds to supply drinking water, provide primary healthcare services, take measures to prevent spread of waterborne diseases, facilitate shelters for the elderly, children and women, and take necessary steps to ensure supply of fodders and feeds for the livestock of the flood-affected people.