Hon'ble Prime Minister Sheikh Hasina, on 14 November 2019, inaugurated the week-long PKSF Development Fair 2019 at Bangabandhu International Conference Centre (BICC). Speaking as the Chief Guest, she referred to various multidimensional interventions made by the government that brought down the country’s poverty rate from 41.5% in 2005-06 to 21% in 2018. She recalled Father of the Nation Bangabandhu Sheikh Mujibur Rahman’s contribution to rebuilding the war-ravaged Bangladesh and taking up development programs.

Highlighting different PKSF programs, the Prime Minister hoped that these will help materialize the dream of the Father of the Nation to build a ‘Golden Bangladesh’. She also noted that PKSF has come out of the purview of ‘microcredit only’ and has directed its focus to sustainable holistic development of the poor with programs covering health, education, entrepreneur development, technical skill development training, technology transfer in agriculture sector, establishing market linkages etc.

Finance Minister Mr AHM Mustafa Kamal, FCA, MP, the Special Guest of the ceremony, said that when PKSF was established by the government in 1990, the poverty rate in the country was 58.8 per cent, which has now come down to 21 per cent. PKSF can claim recognition for its contribution in this particular area, he noted.

Addressing the ceremony as its Chair, Dr Qazi Kholiquzzaman Ahmad, Chairman, PKSF, lauded the Prime Minister's initiatives to ensure development of the disadvantaged people of Bangladesh. PKSF is implementing human-centered multidimensional inclusive development programs with inspiration from the historic 7 March speech of Bangabandhu Sheikh Mujibur Rahman, the Declaration of Independence of Bangladesh, and the Vision 2021.

PKSF Managing Director Mr Mohammad Moinuddin Abdullah, in his welcome speech, said that when Prime Minister’s presence at PKSF Development Fair 2019 makes it a historic day for PKSF. He expressed his hope that the week-long fair would help micro-entrepreneurs of the country to expand the markets for their products.

Former Agriculture Minister Begum Matia Chowdhury was honored at the ceremony with ‘Lifetime Achievement Award’ for her unparalleled contribution to the welfare of farmers, poverty reduction, agricultural development and establishment of human dignity. After the inaugural ceremony, Prime Minister Sheikh Hasina visited different stalls of the fair.
PKSF has been implementing the ‘Learning and Innovation Fund to Test New Ideas (LIFT)’ program since 2006 to support and scale up financial and non-financial innovative initiatives to expedite inclusive development for the disadvantaged poor and the extremely poor people. As on 31 December 2019, 34 innovative initiatives are being implemented in 47 districts under the LIFT program. This unconventional financing alternative is being carried out in partnership with 56 organizations, of which 43 are Partner Organizations (POs) and 13 non-POs.

The initiatives under the LIFT program are being implemented throughout the country with a view to enhancing inclusive development of the disadvantaged people. The LIFT introduced inclusive financing, capacity building training and healthcare services for elderly poor people and persons with disabilities to establish and uphold human dignity. LIFT is also working with adolescent girls and women subjected to abuse, and wayward/drug addicted youths to bring them back to normal life. Disadvantaged ethnic minorities and Dalit communities are provided with a set of financial and nonfinancial services for their inclusive and sustained development. LIFT is facilitating specialized loan products for thousands of extremely poor and economically backward people living in remote areas including the Haor and Char regions. LIFT has financed in the installation of seven community radios until now, to connect the country's marginalized communities to the integrated development process. LIFT has established 20 desalination plants to address potable water crisis in the coastal area.

New Initiative
PKSF started implementing an initiative under the LIFT program titled ‘Protecting rights to the land, preserving cultural heritage and improving the standard of living of the ethnic groups of the plain lands' through Eco-Social Development Organization (ESDO), a PKSF PO. It is PKSF’s first ever initiative to work for the rights to land ownership of small ethnic groups.

ESDO will work for ethnic groups like Santals, Oraons, Mundas living in Thakurgaon Sadar and Pirgjan upazila. The funding of LIFT is available for land survey, collection and preservation of records, skill development training, exhibition of income generating activities, appropriate services for education, health and preservation of cultural tradition.

PKSF arranged special programs to celebrate the 48th anniversary of the nation's glorious victory in the Liberation War in 1971. As part of the programs, children of PKSF officials took part in drawing and essay writing competitions.

The essay writing competition was divided into 3 categories: a. Class III to V, b. Class VI to VIII, c. Class IX to X. The topic was 'Muktijuddho O Bangadesh' (Liberation War & Bangladesh).

Dr Qazi Kholiquzzaman Ahmad, Chairman, PKSF inaugurated the drawing competition on 14 December 2019 at PKSF Bhaban. PKSF's Managing Director Mr Mohammad Moinuddin Abdullah and Deputy Managing Director Dr Md Jahsim Uddin spoke on the occasion. The drawing competition was divided into 3 categories. Students of up to Class VI drew on the theme -- ‘Bangladesh’.

The theme for the students from Classes VII to X was 'Muktijuddho O Bangadesh' (Liberation War and Bangladesh). In the third group, children with special needs (up to Class X) participated and the topic was open to them.

On 18 December 2019, PKSF organized a special discussion meeting to mark the Victory Day 2019, where prizes were given to children securing the first three positions in both the competitions.
The piloting phase of the 'Pathways to Prosperity for Extremely Poor People (PPEPP)' project was launched on 01 October 2019 at PKSF Bhaban. Mr Md Ashadul Islam, Senior Secretary of the Financial Institutions Division, Ministry of Finance was the Chief Guest of the program, presided over by PKSF Managing Director Mr Mohammad Moinuddin Abdullah.

Ms Judith Herbertson, Head of the Department for International Development (DFID) Bangladesh, and Mr Maurizio Cian, Head of Cooperation of European Union (EU) Bangladesh were present as special guests. The Prosperity project website -- www.ppepp.org -- was also launched in the program.

Referring to the government's commitment to bring down extreme poverty rate to 8.9 per cent by 2020, the Chief Guest Mr Md Ashadul Islam expressed his hope that this project would play an important role in achieving the Sustainable Development Goal-1 (No Poverty).

Ms Judith Herbertson said that inequality, malnutrition, and climate change impacts are some of the acute problems that Bangladesh is facing today. Mr Maurizio Cian identified 'inequality' as a major hurdle to achieving sustainable development in Bangladesh.

So far, PKSF has provided different financial and non-financial services to at least six crore people directly or indirectly, informed Mr Mohammad Moinuddin Abdullah, MD of PKSF in his speech. PKSF's Deputy Managing Director Mr AQM Golam Mawla gave a presentation on the project.

The PPEPP project -- jointly funded by the DFID and the EU -- seeks to ensure poverty alleviation and sustainable development of up to 10 lac people through 20 POs. As on 31 December 2019, the Project Implementation Unit has identified 33,338 extreme poor households in 17 Unions in different parts of the country.

**Coordination Meeting**

The 5th monthly coordination meeting of the PPEPP project was held on 23 October 2019 at the British High Commission, Dhaka. Representatives of DFID Bangladesh and PKSF attended the meeting.

The 6th monthly coordination meeting of the project was held on 24 November 2019 at PKSF Bhaban. A 3-member DFID delegation led by Mr John Warburton, Team Leader, Extreme Poverty, DFID Bangladesh, attended the meeting. Livelihood Adviser Mr ABM Feroz Ahmed and Senior Program Manager Ms Tasneem Rahman were the other members of the delegation.

**Workshops**

- On 07 November 2019, a day-long workshop was held at PKSF Bhaban on 'Nutrition component'. 24 Technical Officers and Assistant Technical Officers from 10 POs attended the workshop.
- On 12 November 2019, another workshop was held at PKSF Bhaban on 'The selection process of the extreme poor households, its challenges and probable remedies'. 30 representatives from 10 POs attended the event.

**Environment and Climate Change Unit**

GCF Project Proposals

- Green Climate Fund, under its Simplified Approval Process (SAP), approved a project proposal of PKSF titled 'Extended Community Climate Change Project – Flood (ECCCP–Flood)' in its 24th Board Meeting held on 12-14 November 2019. The major activities of the project will be raising homestead plinths, installing shallow tube-wells, cultivating flood-resilient crops etc. The 4-year project will be implemented in 5 flood-prone districts of Bangladesh.
- Under its Readiness Support Mechanism, GCF approved a project titled 'Strengthening the Capacity of PKSF, Executing Entities (EEs) and Implementing Entities (IEs) for effective participation of GCF activities in Bangladesh' on 26 December 2019.

Consultation Meeting: The Unit has prepared 12 environmental guidelines. The programs and projects of PKSF will follow these guidelines. To update the guidelines by relevant experts, a consultation meeting was organized on 'shoe microenterprise' on 11 December 2019. Mr Mohammad Moinuddin Abdullah, MD of PKSF presided over the meeting. Representatives from different government offices, PKSF POs, and some entrepreneurs attended the event.
PKSF implements value chain development sub-projects in different potential economic sub-sectors under Promoting Agricultural Commercialization and Enterprises (PACE) project, jointly financed by PKSF and the International Fund for Agricultural Development (IFAD). Under the PACE project, so far, 71 value chain sub-projects have been undertaken in 139 upazilas of 41 districts. These sub-projects provide various technical, technological and marketing support to 278,889 microentrepreneurs through 46 Partner Organizations (POs). Further, 23 technology transfer sub-projects are in place to provide technological support to 20,293 microentrepreneurs.

In October-December 2019, seven POs started implementing 7 new value chain sub-projects in different potential farm and non-farm business clusters including Jamdani production at Narayanganj; Eco-tourism in Char Kukri Mukri of Bhola; fisheries, fish products and shrimp culture in some coastal areas; and ecological farming in some char areas.

The entrepreneurs and other market actors engaged in these business clusters are provided with various technical, technological and marketing support under value chain interventions.

From October to December 2019, 6 new technology transfer sub-projects have been undertaken by 6 POs. These sub-projects will work on the following sub-sectors: technology of using cattle urine as bio fertilizer and bio pesticide in crop production and high value fruits and crops cultivation.

Activities at Cox's Bazar

Two hatcheries for crablets production have been established in Cox's Bazar. Crab hatchery technology from Vietnam is already in place at the microenterprise-level at Shyamnagar, Satkhira. Hatcheries will help promote export of crabs and these are environmentally sustainable.

A press conference was organized in Cox's Bazar on 9 November 2019 in this regard. The Project Coordinator of PACE Project, Dr Akond Md Rafiqul Islam, Senior General Manager, PKSF spoke on the occasion. Officials concerned of PKSF and COAST Trust (a PO of PKSF) were present there.

IFAD Consultant's Visit

Ms Eva Pedersen, IFAD Consultant, visited PACE project during 8-17 December 2019 to prepare case studies on different innovative activities including e-commerce service and value chain activities.

She visited the value chain sub-project ‘Safe vegetable production and marketing’ at Dhamrai, Dhaka. Society for Development Initiatives (SDI), a PO is implementing this sub-project.

Innovation for Civil Services

In line with the Government's 'Innovation Strategic Plan and Evaluation Guideline 2015', PKSF has formed a 5-member innovation team under the leadership of Dr AKM Nuruzzaman, General Manager of PKSF.

In FY 2019-20, PKSF innovation team submitted 2 innovative ideas -- Smart Communication and Alor Karkhana, meaning the factory of light (a community-based knowledge hub and library) -- to the Cabinet Division. Moreover, in October-December 2019, the team reviewed the progress of these ideas in its quarterly meeting. During this period, representatives of PKSF innovation team attended a meeting held at the Financial Institutions Division, Ministry of Finance, and presented the progress of these concepts.
At present, ENRICH is providing digital healthcare services to 1.5 million people through 'Health, Nutrition and Wash' component. Each person of the selected 51 Unions will have a personal health account and all health-related information will be digitally preserved.

To analyze and store these information, CMED, a digital healthcare service provider, has developed a cloud-based digital healthcare software.

In October-December 2019, a total of 93 Health Officers and 625 Health Visitors of 50 POs have received training on digital healthcare services conducted by the specialized trainers of CMED.

On 29 December 2019, a day-long orientation meeting was held at PKSF Bhaban on 'Anonde Pori, Noitikotai Jibon Gori' (Study in joy, build a moral life). 100 participants including ENRICH Program Coordinators and Social Development Officers of 31 POs attended the meeting.

Dr Md Jashim Uddin, DMD, PKSF inaugurated the program while Mr Md Mashiar Rahman, Senior GM gave a presentation. Initially, the project will be implemented in 31 Unions.

Mr Anand Kumar from SDRS-ICT made a presentation on a software that helps monitor the students. Mr August Kashed Iran, a handwriting specialist made a presentation on various techniques to improve handwriting.

A total of 3,61,313 people received healthcare services through Static Clinics, Satellite Clinics and Health Camps. Besides, 639 patients underwent cataract surgery for free.

Currently 1,73,111 students are receiving regular lessons through 6,616 Education Assistance Centers in 202 ENRICH Unions. In these Unions, the dropout rate at primary level have come down to 0.06%, while it is about 4-4.5% nationwide.

Youth in Development: 15,000 youths received a 2-day video-based training on 'Self-realization, leadership development and duties of the youth'.

Training and Employment: 2,742 unemployed youths received technical training on driving, ICT for Outsourcing, and ICT, and MIS for Microfinance. In this quarter, 44 youths have found employment while another 62 are self-employed.

Special Savings: 115 members have deposited BDT 95,000 in October-November 2019.

BDT 112.49 crore has been disbursed as Income Generating Activities Loan, Livelihood Improvement Loan and Asset Creation Loan.

Eight new ENRICH Centers have been established within this period.

Various cultural and sports events including football, recitation, dance and singing have been organized. Students from ENRICH Education Assistance Centers and members of 'Youth in Development' component took part in these events.

397 households have been so far transformed into ENRICHed Homes.

So far, 50,177 improved cooking stoves (Bandhu Chulas) and 77,302 Solar Systems were provided to program participants.
**Activities in October-December 2019**

- Dabi Moulik Unnayan Sangstha organized a girls' handball competition on 12 December. Eight schools of Naogaon Sadar upazila participated in the event.
- JAKAS Foundation organized a cleanliness campaign at Durgadaho Girls' High School in Joypurhat Sadar upazila on 5 December 2019. On 22 December, Palli Mongal Karmosuchi (PMK) also organized a cleanliness program in Ashulia Talimul Ummah Dakhil Madrasa of Savar upazila in Dhaka with the slogan 'The country is ours, we are responsible to keep our environment clean'.
- On 23 December 2019, Jagorani Chakra Foundation (JCF) organized a triathlon competition in the adjacent area of Jashore Upazila Park. 33 participants from different educational institutions of Jashore took part in 800-meter swimming, 20km cycling and 5km racing competitions.
- Rural Reconstruction Foundation (RRF) organized a mini-marathon competition on 19 December in Jashore Sadar upazila. 108 students from 5 schools participated in this marathon.

**Events to Observe the Victory Day**

- Prottyashi organized a school football tournament on 21 December 2019 at Chakoria Government College, Cox's Bazar.
- Sabalamby Unnayan Samity organized a drawing competition at Singher Bala Union in Netrakona Sadar upazila.

**Celebration of Eid-e-Miladunnabi**

Some of the POs of PKSF arranged different programs to celebrate the holy Eid-e-Miladunnabi, the anniversary of birth and demise of Prophet Muhammad (SM). Highlighting the life of the Prophet (SM), Dak Diye Jai organized a discussion meeting at Pirojpur on 21 December; Mamata organized a quiz competition in Chattogram on 23 December; and PRISM Bangladesh Foundation organized a discussion session at Lakshmipur on 23 December 2019.

**Program Status in Additional Tranche-1:**

Up to November 2019, 550 youths (430 male and 120 female) completed training in 15 different trades. So far, 278 youths (213 male and 65 female) have found employment. 140 of them are self-employed and 138 found wage employment.

**Program Status in Tranche-2:**

As of November 2019, a total of 5,651 youths (4,713 male and 938 female) have been enrolled in 226 batches. Of them, 4,498 youths (3,780 male and 718 female) have successfully completed training in 15 trades by November 2019. So far, 2,663 youths (2,191 male and 472 female) have found employment opportunities. 846 of them are self-employed and 1,817 found wage employment.

PKSF, under (SEIP), provides skill development training on 17 trades under 8 priority sectors identified by the Government of Bangladesh through 67 centers of 38 training institutes.

**Cultural and Sports Program**

The 'Cultural and Sports Program' has been in place since 2016 to help build a culturally sound nation for sustainable socio-economic development. The program seeks to raise awareness against terrorism, fundamentalism, violence against women, drug abuse etc. Currently, 60 Partner Organizations (POs) are engaged in implementing the program involving students of 6817 educational institutions. As of December 2019, more than 10,000 events have been organized across the country. Around 1.5 lac students participated in these events.
PKSF has been implementing ‘Program for Adolescents’ since July 2019 with the motto – ‘Investment in Adolescents for Sustainable Development’. Its key objective is to build a future generation imbued with moral values and ethics. 74 Partner Organizations (POs) are implementing the program in 230 upazilas of 59 districts. About 1,600 Adolescent Clubs and 1,100 School Forums have been formed involving 1.25 lac adolescents. The activities of these clubs are being conducted in four wider categories: (1) Awareness raising and practicing moral values; (2) Leadership and life-skill development; (3) Nutrition and healthcare; and (4) Cultural and sports activities.

The members of Adolescent Clubs and School Forums in the coastal areas, namely, Satkhira, Khulna and Bhola, provided various services to the people affected in cyclone Bulbul.

On 23 December 2019, various sporting kits were distributed among the members of Dhunchi Adolescent Club at Rajbari through Karmojibi Kallyan Sangstha (KKS).

Sustainable Enterprise Project (SEP) – jointly financed by PKSF and the World Bank – has been in place since August 2018. SEP seeks to help microenterprises increase adoption of environment-friendly technologies and enhance their marketing and brand development capacity. Up to December 2019, PKSF disbursed BDT 136 crore to its POs.

A team of the World Bank carried out the 3rd Implementation Support Mission of SEP from 24 November to 5 December 2019. The progress and current status of SEP were discussed during the Mission. The World Bank team rated the project activities as ‘satisfactory’.

The 5th and the 6th evaluation meetings of the Sub-Project Concept Notes (SPCNs) were held on 03 October 2019 and on 5 December 2019. Mr AQM Golam Mawla, Deputy Managing Director of PKSF presided over the meetings.

To evaluate the detailed sub-project proposals (DSPPs) submitted by the POs, the 4th and 5th meetings of the technical committee were held on 17 October and 21 October 2019. Dr Fazle Rabbi Sadeque Ahmed, Director (Environment and Climate Change) presided over the meetings. In the meetings, 10 detailed sub-project proposals (with budgets), submitted by 10 POs, were recommended for approval.

Social Awareness and Moral Values Development:

Awareness raising campaigns against different critical social issues -- dowry, child marriage, eve-teasing, violence against women etc. -- are regularly arranged by Adolescent Clubs and School Forums.

On 30 December 2019, PRISM Bangladesh Foundation organized a courtyard meeting on ‘child-rights and consequences of child marriage’ at Azad Nagar Kishori Club in Ramgati upazila of Lakshmipur. 80 mothers and adolescents attended the meeting.

On 24 December 2019, Gram Unnayan Karma (GUK) organized a discussion meeting and staged a play on ‘personal hygiene, sanitation, dengue, early marriage and dowry’ in Sariakandi upazila of Bogura.

Health and Nutrition:

On 30 December 2019, Mohila Bohumukhi Sikkha Kendro (MBSK) organized a blood grouping and health camp at Parajpur Fasiladanga Kishori Club, Arjanpur Kishori Club and South Harirampur Kishori Club of Dinajpur; JAKAS Foundation organized a blood grouping camp Paikordaria Kishori Club in Joypurhat Sadar; and ASO organized a health camp at Mazhiyasthal Kishori Club in Khetlal upazila of Joypurhat.

Adolescent Clubs of Satkhira Unnayan Songstha (SUS), Nowabenki Gonomukhi Foundation (NGF), Family Development Association and POPI have established ‘Cooperation and Empathy Corners’ in Khulna, Satkhira, Bhola and Kishoreganj.

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Inauguration

Amid festivity and enthusiasm, the PKSF Development Fair 2019 took place from 14-20 November 2019 at Bangabandhu International Convention Centre (BICC), Dhaka. On 14 November 2019, Hon’ble Prime Minister Sheikh Hasina inaugurated the grand PKSF Development Fair 2019 as the Chief Guest at BICC. Finance Minister Mr AHM Mustafa Kamal, FCA, MP was present at the inaugural ceremony as the Special Guest. PKSF Chairman Dr Qazi Kholiquzzaman Ahmad presided over the event while PKSF Managing Director Mr Mohammad Moinuddin Abdullah gave the welcome speech. At the opening ceremony, former Agriculture Minister Begum Matia Chowdhury was honoured with ‘Lifetime Achievement Award’ for her unparalleled contribution to the welfare of farmers, poverty reduction, agricultural development and establishment of human dignity.

A total of 125 organizations including PKSF’s Partner Organizations (POs), government and non-government organizations, research and IT institutions and service providers showcased different kinds of products in 190 stalls. In the fair, there was a huge demand for the wide range of products manufactured or processed by the grassroots participants of different PKSF programs implemented at the field-level by its POs. The fair witnessed sales amounting to BDT 4.15 crore. On an average, 45,000 visitors flocked to the fair every day.

Seminars

The vibrancy of the fair was compounded by the organization of five seminars held alongside the fair at BICC. PKSF Chairman Dr Qazi Kholiquzzaman Ahmad presided over the first four seminars while PKSF Managing Director Mr Mohammad Moinuddin Abdullah chaired the last one. Cabinet members, distinguished personalities as well as government high-ups participated in these seminars on issues related to various development aspects of Bangladesh.

13 November: Promoting Microenterprise in Bangladesh: Current Status and Future Prospects
Chief Guest: Dr Md Murad Hasan, MP, State Minister for Information
Special Guest: Mr Fazle Kabir, Governor, Bangladesh Bank
Paper: Mr Md Fazlul Kader, Deputy Managing Director, PKSF

14 November: Establishing Human Dignity through ENRICH Program of PKSF
Chief Guest: Mr Abul Maal Abdul Muhith, Former Finance Minister
Special Guest: Mr Md Muslim Chowdhury, Comptroller and Auditor General of Bangladesh
Paper: Dr Md Jashim Uddin, Deputy Managing Director, PKSF and Dr Asif Md Shahan, Associate Professor, Department of Development Studies, Dhaka University

15 November: Implementation of SDGs in Bangladesh: Current Status and Future Prospects
Chief Guest: Dr AK Abdul Momen, MP, Foreign Affairs Minister
Guest of Honour: Ms Sultana Afroz, Additional Secretary of the Economic Relations Division, Ministry of Finance
Paper: Mr Md Mokammel Hossain, Additional Secretary (SDG Affairs), Prime Minister's Office

16 November: Employment in Bangladesh in the Context of Development
Chief Guest: Dr Mashiur Affairs Adviser to the Hon
Special Guest: Mr Md A Secretary of the Ministry of Finance
Paper: Dr Mustofa K Mu Inclusive Finance and Dev

17 November: Livelihood Modern Agricultural Experiences
Chief Guest: Dr Mohamm MP, Agriculture Minister
Cultural Evening

To add to the festivities and colours of the mega event, PKSF organised jubilant cultural programs every evening, from 14-18 November, at BICC. Cultural groups of PKSF POs and renowned artistes took part in the evenings.

The first evening was marked by a performance by the cultural team of Disha; a fusion fashion show on indigenous and mainstream Bengali cultures by MAMATA; and a group kathak dance performance led by Saju Ahmed.

The second cultural evening started with the performances of PKSF home team. Then, popular singers Rafiqul Alam and Oishika Nadi staged a musical performance and Ms Oditi Mohosin presented Rabindra Sangeet.

In the third, there was an indigenous dance performance by DSK cultural team; traditional Potgaan by HEED Bangladesh; and folk songs by Mr Kamruzzaman Rabbi.

The fourth evening featured a performance of Gambhira by PROYASH; an indigenous dance performance of IDF and vocal performance by Jinia Afrin Luipa and Eusuf Ahmed Khan.

Curtain dropped on the cultural evenings of the fair with the performance of the band group Dalchhut that captured the heart of the audience.

Closing Ceremony

The Closing Ceremony of the fair was held on 18 November 2019. Planning Minister Mr MA Mannan MP was the Chief Guest of the event, presided over by PKSF Chairman Dr Qazi Kholiquzzaman Ahmad. Mr Zunaid Ahmed Palak, MP, State Minister for ICT Division, and Ms Habibun Nahar, MP, Deputy Minister for Environment, Forest and Climate Change were present as Special Guests. PKSF Managing Director Mr Mohammad Moinuddin Abdullah delivered the welcome remarks and Deputy Managing Director Dr Md Jashim Uddin gave the vote of thanks.

At the closing ceremony, 3 POs of PKSF were given special recognitions in the ‘Best Stall’ category: Gram Bikash Kendra (first), Grameen Jono Unnoyon Sangstha (first runner-up) and Unnayan Prochesta (second runner-up). Mozzarella cheese manufactured with support of Eco-Social Development Organisation, vertical crab culture model demonstrated by Paribar Unnayan Sangstha, and environment-friendly and sustainable building materials showcased by Dwip Unnayan Sangstha were recognised as ‘Most Promising Products’ displayed at the Fair.

An exclusive part of the closing ceremony was the launching of a book titled Perspectives on People-Centred Development: With Particular Reference to Bangladesh authored by Dr Qazi Kholiquzzaman Ahmad.

Despite the ceremonial closing of the fair, the stalls were open till 20 November 2019.
PKSF Chairman Dr Qazi Kholiquzzaman Ahmad visited the activities of different Partner Organizations (POs) in Dinajpur, Rangpur and Bogura from 24 to 29 November 2019. Members of PKSF Governing Body Ms Parveen Mahmud and Dr Toufic Ahmad Choudhury, Deputy Managing Director Dr Md Jashim Uddin, and Senior GM Mr Md Mashiar Rahman accompanied the Chairman.

On 25 November, Dr Ahmad visited construction activities of 37 ultra-poor households under Gram Bikash Kendra (GBK) at Kormokarp Para of Durgapur village in Poliproyagpur Union, Birampur upazila. He witnessed different income generating activities (IGAs) of the beneficiaries of Turipara village in Gopalganj Union of Nababganj upazila. Then, he exchanged views with the youths of small indigenous groups.

PKSF Chairman visited different ENRICH activities of Samakal Samaj Unnayan Sangstha on 26 November at Pachgachhi Union of Pirganj upazila.

On 27 November, he witnessed different ENRICH activities being implemented by Eco-Social Development Organization (ESDO) at Tushvandar Union of Kaliganj upazila in Lalmonirhat.

Dr Ahmad visited different activities of TMSS in Bogura on 28 November. He witnessed different ENRICH activities; visited Gokul female group; and exchanged views with the micro-entrepreneurs and farmers engaged in safe vegetables production. Dr Ahmad was present as the Chief Guest in a seminar on ‘The experiences of TMSS as a development organization in implementing SDGs’.

PKSF Managing Director Mr Mohammad Moinuddin Abdullah visited different activities of 2 POs: JAKAS Foundation in Joypurhat on 05 October and Self-Help and Rehabilitation Program (SHARP) in Nilphamari on 06 October. PKSF’s DMD Mr Golam Touhid, Senior GM Mr Md Hasan Khaled and GM Dr Sharif Ahmed Chowdhury accompanied him. They witnessed different activities of Agriculture Unit, Fisheries and Livestock Unit, ENRICH program, breeding farms of Black Bengal goats, KGF program, Livestock Risk Mitigation program etc.

On 19 December, the PKSF MD inaugurated a ‘Floral Biotech Tissue Culture Lab’ established under the PACE project through Palli Mongal Karmosuchi (PMK), a PO at Savar, Dhaka. Then, Mr Abdullah visited a hospital and a nursing institute run by PMK. PKSF DMD Mr Md Fazlul Kader and Senior GM Dr Akond Md Rafiqul Islam accompanied him.

Mr Abdullah witnessed different activities of People’s Oriented Program Implementation (POPI), another PO at Kishoreganj on 26 December. He visited micro shoe industry business cluster and value chain activities: common service center, re-cycling and shoe factories under the PACE project. Besides, Mr Abdullah inaugurated a ‘Cooperation and Empathy Corner’ (initiated by Jamalpur Adolescents’ Club) and an inter-district football tournament at Chonchara. PKSF DMD Mr Md Fazlul Kader accompanied him.

PKSF DMD Mr Md Fazlul Kader visited different activities of PMK from 05-07 November and of YPSA and OPCA from 28-30 November. He also exchanged views with the POs’ officials.

On 07 December, Mr Kader joined the inauguration ceremony of ‘a queen bee production center, laboratory and information center’ established through Bangladesh Association for Social Advancement (BASA), a PO, under a value chain sub-project of PACE titled ‘Increasing income of honey producers through sustainable honey processing and marketing of honey-based products’.
On 17 December, Mr Kader visited different activities of ESDO, a PKSF PO in Thakurgaon. He was present as the Chief Guest in an 8-day ‘sports and cultural festival’ arranged by the PO. A 126km cycling (participated by 100 adolescent girls) and a mini marathon (participated by 500 youths) competitions were organized on the occasion. Members of Parliament and upazila Chairmen from five districts also joined the festival.

- From 10-13 December, PKSF DMD Dr Md Jashim Uddin witnessed different activities of 4 PKSF POs: Bangladesh Development Society (BDS), SANGRAM, CARSA Foundation and Dak Diye Jai. Mr Dilip Kumar Chakravorty, DGM, PKSF accompanied him.

Dr Jashim Uddin exchanged views with the senior officials of the POs and the successful entrepreneurs. He witnessed different microenterprises: lime production from snail shells; duck, chicken and cow rearing; wooden furniture manufacturing and handicraft items made from coconut shells.

Dr Jashim Uddin was present as the Chief Guest in the Annual employees’ meeting of SANGRAM. He also joined a rally arranged by the PO to mark the 35th anniversary of its establishment. Then, he visited different activities of CARSA Foundation and joined a program arranged to hand over cheques to ultra-poor members.

- On 31 October 2019, PKSF DMD Mr Golam Touhid visited Society Development Committee (SDC), a PO in Faridpur. He witnessed different activities: beef fattening, cow and goat rearing, safe vegetables cultivation, waste cleaning centre, fertilizer production process etc. Then, he exchanged views with the farmers and traders regarding the use of agricultural machineries.

From 08-10 December, Mr Touhid visited different activities of 2 POs: Grameen Jano Unnayan Sangstha and Poribar Unnayan Songstha in Bhola. He also exchanged views with the POs’ officials and some farmers during this visit.

Mr Md Hasan Khaled, Senior GM of PKSF accompanied Mr Touhid on both the visits.

- On 17 October, PKSF’s Senior Editorial Adviser Professor Shafi Ahmed visited SHARP, a PO in Nilphamari. He witnessed different activities of the PO including ornamental fish, tilapia, fish fries and Kuchia culture; goat rearing in perch method; Black Bengal goat and turkey breeding farms; vegetables nursery; commercial production of fodder etc. He also exchanged views with the Executive Director and other officials of SHARP.

Professor Ahmed joined a workshop organized by Gram Bikash Kendra (GBK), another PO, on 18 October in Dinajpur. He visited Santal villages in Parbatipur and Durgapur and also exchanged views with the students from those villages.

On 19 October, Professor Shafi Ahmed joined a morning congregation arranged by ESDO, a PO in Thakurgaon. He also witnessed different activities of the PO including Kuchia culture; vegetables seedlings’ plots; beef fattening; Black Bengal goat breeding farms; processed food from jackfruits and beans; mozzarella cheese production factory; training activities; Lokayon Museum etc. Professor Ahmed also spoke on a special program arranged to felicitate the Executive Director of ESDO for his being honoured with ‘Mahatma Award’ from Delhi, India.
International Disability Day Observed

To celebrate the 'International Disability Day-2019', the Social Advocacy and Knowledge Dissemination Unit of PKSF, on 03 December 2019, arranged different programs including mass rallies, discussion meetings, drawing and debate competitions in 41 Unions of 10 upazilas through 27 Partner Organizations (POs) of PKSF. Local dignitaries and civil society members were present as guests in these events.

Moreover, the Unit is conducting a survey program to identify persons with disabilities at upazila level to ensure their accessibility to different government services. Currently, the piloting of the survey is in progress in 16 Unions of 4 upazilas through 4 PKSF POs: Gram Bikash Kendra (GBK), Eco-

Social Development Organization (ESDO), TMSS and Shishu Niloy Foundation.

Low Income Community Housing Support Project (LICHSP)

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

As of December 2019, PKSF disbursed BDT 536 million as loans and BDT 11.46 million as grants to 7 POs. The POs disbursed BDT 497 million as loans to 1,717 borrowers to construct new houses and to extend or repair existing ones. In October-December 2019, BDT 77.10 million has been disbursed as loans to 265 borrowers.

On 03 October 2019, a World Bank team completed an 'Implementation Support Mission' to provide general implementation and technical assistance. The Mission also visited project sites at Sirajganj, Cumilla, Rangpur, Jashore and witnessed the launching of the LICHSP in Narayanganj.

On 01 October 2019, a review workshop was organized at PKSF Bhaban.

A kick-off meeting under LICHSP was organized at Cumilla City Corporation Auditorium by NHA on 04 December 2019.

On 30 December 2019, a progress review meeting was held at PKSF Bhaban. The meeting discussed on the progress of LICHSP and the challenges faced and loan disbursement plan of the project.

ABASON Program

Palli Karma-Sahayak Foundation (PKSF) has been implementing a program titled 'ABASON' out of its own fund from January 2019 to provide financial and technical assistance to the disadvantaged people living in remote places for construction or repairing of their houses.

The ABASON program is being implemented in 26 upazilas of 15 districts through 56 branches of 15 Partner Organizations (POs).

As of December 2019, a total of BDT 210 million was disbursed to 15 POs while the POs disbursed an amount of BDT 180 million to 703 borrowers for constructing new houses or repairing the existing ones.

<table>
<thead>
<tr>
<th>Partner Organization</th>
<th>Upazila</th>
</tr>
</thead>
<tbody>
<tr>
<td>Ad-din welfare Centre</td>
<td>Sharsa</td>
</tr>
<tr>
<td>Eco-Social Development Organization (ESDO)</td>
<td>Thakurgaon Sadar</td>
</tr>
<tr>
<td>TMSS</td>
<td>Bogura Sadar</td>
</tr>
<tr>
<td>Gram Bikash Kendra (GBK)</td>
<td>Parbatipur</td>
</tr>
<tr>
<td>Shariatpur Development Society (SDS)</td>
<td>Shariatpur Sadar</td>
</tr>
<tr>
<td>JAKAS Foundation</td>
<td>Joypurhat Sadar, Panchhibi,</td>
</tr>
<tr>
<td></td>
<td>Tomirhat, Badalgachhi</td>
</tr>
<tr>
<td>Gashful</td>
<td>Patiya, Antara, Habibzari, Feni Sadar</td>
</tr>
<tr>
<td>Gramer Jano Unnayan Sangratha</td>
<td>Bhola Sadar</td>
</tr>
<tr>
<td>WAVE Foundation</td>
<td>Chaudanga Sadar</td>
</tr>
<tr>
<td>HEED Bangladesh</td>
<td>Moulibazar, Kamalganj, Rajnagar</td>
</tr>
<tr>
<td>Young Power in Social Action (YPSA)</td>
<td>Sikaunda Sadar</td>
</tr>
<tr>
<td>Rural Reconstruction Foundation</td>
<td>Bikargacha</td>
</tr>
<tr>
<td>Sagarka Samaj Ummayam Sangratha</td>
<td>Noborono Chor</td>
</tr>
<tr>
<td>People’s Oriented Program Implementation</td>
<td>Khobergan Sadar, Rajipur and Kuliarchar</td>
</tr>
<tr>
<td>Shataphool Bangladesh</td>
<td>Rajshahi Sadar</td>
</tr>
</tbody>
</table>
Training

PKSF organizes training courses of various lengths at home and abroad for its personnel as well as for the officials of the POs. These courses cover a wide range of areas that are critical to alleviating poverty and smooth operation of different financial and non-financial activities of PKSF. Training for capacity building and improvement of the officials and staff of PKSF and its POs is a regular process.

Training for Partner Organizations (POs) Officials

In October-December 2019, PKSF organized training on 09 different modules for 263 PO officials in 12 batches.

<table>
<thead>
<tr>
<th>Course Title</th>
<th>Days</th>
<th>No of POs</th>
<th>No of Participants</th>
<th>Venue</th>
</tr>
</thead>
<tbody>
<tr>
<td>Accounting for Non Accountants</td>
<td>5</td>
<td>12</td>
<td>22</td>
<td>PKSF</td>
</tr>
<tr>
<td>Procurement and Inventory Management</td>
<td>5</td>
<td>17</td>
<td>20</td>
<td>PKSF</td>
</tr>
<tr>
<td>VAT and Tax</td>
<td>5</td>
<td>17</td>
<td>21</td>
<td>PKSF</td>
</tr>
<tr>
<td>Risk Management</td>
<td>5</td>
<td>18</td>
<td>21</td>
<td>PKSF</td>
</tr>
<tr>
<td>Human Resource Management</td>
<td>5</td>
<td>16</td>
<td>21</td>
<td>PKSF</td>
</tr>
<tr>
<td>Ratio Analysis and Decision Making</td>
<td>5</td>
<td>13</td>
<td>20</td>
<td>PKSF</td>
</tr>
<tr>
<td>Multidimensional Interventions Under PPEPP</td>
<td>4</td>
<td>18</td>
<td>42</td>
<td>PKSF</td>
</tr>
<tr>
<td>Accounts and Financial Management for Branch Accountants</td>
<td>4</td>
<td>24</td>
<td>47</td>
<td>InM</td>
</tr>
<tr>
<td>Microenterprise Financing Program and Management</td>
<td>4</td>
<td>42</td>
<td>49</td>
<td>InM</td>
</tr>
</tbody>
</table>

In this quarter, a total of 33 PKSF officials participated in different training programs within the country.

Training on Small Business and Microenterprise Development

A series of training courses on ‘Different aspects of business and microenterprise development' are being organized for the officials of PKSF and its POs. From 08-09 October 2019, a training was organized for 31 officials of PKSF and its POs on ‘Value Chain Program Facilitation and Sales Promotion'. As part of the training, the participants also visited a business enterprise in Gazipur. Another training on ‘Entrepreneurship Development' was organized from 3-4 December 2019.

Training of Trainers

From 09-11 December 2019, a 3-day Training of Trainers (ToT) was organized for the entire Project Implementation Unit (PIU) team of the PPEPP project at the training centre of Eco-Social Development Organization (ESDO) in Thakurgaon.

PKSF’s Deputy Managing Director Mr AQM Golam Mawla inaugurated the training titled 'Efficient Extreme Poor Household Targeting and Data Verification Process'.

In-country Training

In this quarter, a total of 33 PKSF officials participated in different training programs within the country.

<table>
<thead>
<tr>
<th>Subject</th>
<th>No. of Participants</th>
<th>Date and Venue</th>
<th>Organizer</th>
</tr>
</thead>
<tbody>
<tr>
<td>Workshop: Social Accountability Mechanism</td>
<td>04</td>
<td>01 October 2019, National Institute of Local Government (NILG), Agaran, Dhaka</td>
<td>National Institute of Local Government (NILG) under Platforms for Dialogue Project of Cabinet Division</td>
</tr>
<tr>
<td>Workshop: Preparation of a National Action Plan on Skill Development</td>
<td>01</td>
<td>20 October 2019, Hotel Sonargaon, Dhaka</td>
<td>National Skill Development Authority, Prime Minister’s Office</td>
</tr>
<tr>
<td>Workshop: Consultative Workshop on Sustainable Small and Medium Enterprises (SMEs) Development</td>
<td>01</td>
<td>24 October 2019, Bangabandhu International Conference Center (BICC), Dhaka</td>
<td>International Labor Organization (ILO) &amp; Small and Medium Enterprises (SMEs) Foundation</td>
</tr>
<tr>
<td>Workshop: Presentation of Research Report on “Development of SMEs in Bangladesh: Lessons from German Experiences”</td>
<td>01</td>
<td>20 November 2019, CIRDAP International Conference Center, Dhaka</td>
<td>Small and Medium Enterprises (SMEs) Foundation</td>
</tr>
<tr>
<td>Participation in Bangladesh Social Security Conference and Knowledge Fair 2019</td>
<td>08</td>
<td>04-05 December 2019, Bangabandhu Sheikh Mujibur Rahman Novo Theatre, Dhaka</td>
<td>SPSS Program, Cabinet Division</td>
</tr>
<tr>
<td>Foundation Training of the Newly Appointed Assistant Managers</td>
<td>17</td>
<td>03 December 2019 to 28 January 2020, PKSF</td>
<td>PKSF</td>
</tr>
</tbody>
</table>

Integrated Training

From 17-19 December 2019, the PPEPP project organised a 4-day training on 'Multidimensional Interventions under Prosperity project' for the technical staff of the POs selected to implement this project. A total of 21 officials from 8 POs received the training in the 1st batch at PKSF Bhaban. Another 21 PO officials received the training in the 2nd batch from 22-25 December 2019.
Overseas Training and Exposure Visits

A total of 10 PKSF officials participated in different overseas programs in October-December 2019.

<table>
<thead>
<tr>
<th>Subject</th>
<th>Name of the Participants</th>
<th>Date and Venue</th>
<th>Organizer</th>
</tr>
</thead>
<tbody>
<tr>
<td>Workshop: Knowledge Exchange Program on Labor Market Policies and Programs for Changing Economic Structures</td>
<td>Mr Md Fazlul Kader, Deputy Managing Director</td>
<td>21-25 October 2019, Seoul, South Korea</td>
<td>World Bank &amp; Korea Development Institute (KDI)</td>
</tr>
<tr>
<td>Seminar: Twenty Fourth Meeting of the Board of the Green Climate Fund</td>
<td>Dr Fazle Rabbi Sadeque Ahmed, Director (Environment &amp; Climate Change)</td>
<td>12-14 November 2019, Songdo, South Korea</td>
<td>Green Climate Fund (GCF)</td>
</tr>
<tr>
<td>Global Learning Lab (GLL) on ‘Enhancing the Role of Social Protection in a Changing World of Work’</td>
<td>Mr Golam Gilane, Deputy Manager</td>
<td>12-14 November 2019, Ankara, Turkey</td>
<td>World Bank &amp; GIZ</td>
</tr>
<tr>
<td>Experience Exchanging Tour on ‘Rural Sanitation Project under Laos People’s Democratic Republic’</td>
<td>Mr Md Abdul Matin, General Manager</td>
<td>13-16 November 2019, Laos</td>
<td>World Bank</td>
</tr>
<tr>
<td>Seminar: Annual General Meeting (AGM) of the Value Chain Capacity Building Network for Scaling up of Pro-poor Value Chain</td>
<td>Mr Md Mashiar Rahman, Senior General Manager</td>
<td>05-06 December 2019, Bangkok, Thailand</td>
<td>Value Chain Capacity Building Network (VCB-N) under HELVETAS Swiss Intercooperation Vietnam</td>
</tr>
<tr>
<td>Training, Developing and Implementing Exit Strategies for Development Projects</td>
<td>Ms Mahmuda Morshed, Manager</td>
<td>09-11 December 2019, Bangkok, Thailand</td>
<td>Value Chain Capacity Building Network (VCB-N) under HELVETAS Swiss Intercooperation Vietnam</td>
</tr>
<tr>
<td>Procurement Workshop</td>
<td>Mr Md Musharraf Hossain, AGM</td>
<td>10-12 December 2019, New Delhi, India</td>
<td>International Fund for Agricultural Development (IFAD)</td>
</tr>
<tr>
<td></td>
<td>Mr Mohammad Mizanur Rahman, M&amp;E and Knowledge Management Specialist, PACE Project</td>
<td></td>
<td></td>
</tr>
</tbody>
</table>

Internship Program

In October-December 2019, three students studying in 4th year at the Institute of Health Economics, Dhaka University; two students from Geography and Environment Department of Jahangirnagar University; and one student from East West University were doing their internship at PKSF. Besides, a PhD student from Oxford Institute of Population Ageing, University of Oxford is working in PKSF as a visiting researcher under the supervision of Dr AKM Nuruzzaman, General Manager of PKSF.

Research

On 24 December 2019, the Research Unit made a presentation at PKSF Bhaban on a proposal titled ‘Impact of Agricultural Technology Transfer on Productivity, Income and Employment of Farming Households and Institutional Benefits of Implementing POs’.

PKSF Chairman Dr Qazi Kholiquzzaman Ahmad, also the Chair of the program, highlighted the importance of conducting research on the impact of agricultural technologies. PKSF Managing Director Mr Mohammad Moinuddin Abdullah delivered the welcome remarks.

Dr Tapash Kumar Biswas, Director (Research) of PKSF gave a presentation on the research proposal. Three of the PKSF DMDs -- Mr Md Fazlul Kader, Dr Md Jashim Uddin and Mr Golam Touhid -- were present in the program.

In addition, a report on ‘agent banking’ was presented at the 24th Governing Body and the 30th General Body meetings of PKSF on 22 December 2019.

During October-December 2019, the Research Unit has been working on 6 more research studies including the impact study of ENRICH program, impact of CCCP, Pathways to Prosperity Lab under PPEPP, and non-tobacco crop production. Moreover, the Unit has drafted 2 separate policies on PKSF Integrity Strategy and its data access.
Loan Disbursement to POs

During the financial year 2019-20 (up to September 2019), the amount of loan disbursement from PKSF to POs (Partner Organizations) is BDT 6762.32 million. The cumulative loan disbursement from PKSF to POs is BDT 354231.18 million and the recovery rate of loans from POs to PKSF is 99.40%. A summary of PKSF’s loan disbursement and loan outstanding as of 30 September 2019 is mentioned below:

<table>
<thead>
<tr>
<th>Programs/Projects</th>
<th>Loan disbursement (PKSF to POs) Cum. up to September-2019 (in million BDT)</th>
<th>Loan outstanding (PKSF with POs) as of September-2019 (in million BDT)</th>
</tr>
</thead>
<tbody>
<tr>
<td>BUNIAD</td>
<td>24941.50</td>
<td>3344.56</td>
</tr>
<tr>
<td>JAGORON</td>
<td>137969.29</td>
<td>21056.47</td>
</tr>
<tr>
<td>AGROSOR</td>
<td>64494.90</td>
<td>16020.67</td>
</tr>
<tr>
<td>SAHOS</td>
<td>1014.20</td>
<td>116.50</td>
</tr>
<tr>
<td>SUFOLON</td>
<td>89972.20</td>
<td>3662.50</td>
</tr>
<tr>
<td>KGF</td>
<td>8763.50</td>
<td>704.50</td>
</tr>
<tr>
<td>ENRICH</td>
<td>6378.83</td>
<td>3179.85</td>
</tr>
<tr>
<td>SDL</td>
<td>340.00</td>
<td>139.50</td>
</tr>
<tr>
<td>LIFT</td>
<td>1821.97</td>
<td>931.55</td>
</tr>
<tr>
<td>ABASON</td>
<td>175.00</td>
<td>175.00</td>
</tr>
<tr>
<td>Others (including ID Loan)</td>
<td>2975.44</td>
<td>42.83</td>
</tr>
<tr>
<td>Total:</td>
<td>338846.82</td>
<td>49373.92</td>
</tr>
</tbody>
</table>

Loan Disbursement from POs to Clients

During the financial year 2019-20 (up to September 2019), the loan disbursement from POs to Clients amounts to BDT 136.41 billion. The cumulative amount of loan disbursement from POs to Clients is BDT 3709.07 billion and the recovery rate of loans from Clients to POs is 99.61%. At the end of September 2019, the amount of loan outstanding of POs with Clients is BDT 303.83 billion. At the same time, the number of Clients is 14.18 million of whom 91.13 percent are women.

<table>
<thead>
<tr>
<th>Loan disbursement in FY 2019-20 (July 2019 to September 2019) (In Million BDT)</th>
</tr>
</thead>
<tbody>
<tr>
<td>Programs/Projects</td>
</tr>
<tr>
<td>---------------------------------------------------------------</td>
</tr>
<tr>
<td>JAGORON</td>
</tr>
<tr>
<td>AGROSOR</td>
</tr>
<tr>
<td>BUNIAD</td>
</tr>
<tr>
<td>SUFOLON</td>
</tr>
<tr>
<td>KGF</td>
</tr>
<tr>
<td>LIFT</td>
</tr>
<tr>
<td>ENRICH</td>
</tr>
<tr>
<td>AGROSOR-MDP</td>
</tr>
<tr>
<td>LICHSP</td>
</tr>
<tr>
<td>ABASON</td>
</tr>
<tr>
<td>Other</td>
</tr>
<tr>
<td>Total:</td>
</tr>
</tbody>
</table>
Palli Karma-Sahayak Foundation (PKSF) was established in 1990 with the aim of poverty alleviation through employment generation. Apart from providing financial and technical assistance to the underprivileged segment of the society, PKSF has played a vital role in creating employment opportunities through inventive operational activities. Over the nearly three decades, PKSF has set some non-conventional and distinctive examples in the process of implementing development activities. PKSF has further broadened its various mainstream programs and projects with the understanding of its responsibilities to make poverty alleviation a reality.

Palli Karma-Sahayak Foundation (PKSF) organized a special discussion meeting on 18 December 2019 to mark the Victory Day 2019. Mr Tofail Ahmed, MP, was the Chief Guest at the event, presided over by PKSF Chairman Dr Qazi Kholiquzzaman Ahmad. Mr Mohammad Moinuddin Abdullah, Managing Director, PKSF delivered the welcome speech. The event was anchored by Dr Md Jashim Uddin, Deputy Managing Director, PKSF.

Mr Tofail Ahmed, in his speech, highlighted the discriminatory nature of Pakistani rule which, he said, ignited the people of Bangladesh to unite under the leadership of Bangabandhu Sheikh Mujibur Rahman. They rose against the exploitation and deprivation of the West Pakistani rulers and eventually fought out independence through the Liberation War in 1971. Despite repeated imprisonment and repression, Bangabandhu never relented. "Bangabandhu had two dreams. One, the independence of Bangladesh. And the other, the economic emancipation of the people of Bangladesh. Bangabandhu achieved the first dream with his strong leadership, while the other is being realized by his able daughter, Honorable Prime Minister Sheikh Hasina," Mr Tofail Ahmed added.

PKSF Chairman Dr Qazi Kholiquzzaman Ahmad recalled Mr Tofail Ahmed's contribution to the mass uprising of 1969. He said that the message of the historic March 7, 1971 speech has not yet been fully realized. Independence has been achieved, but the struggle for economic emancipation of the people is still on. The eminent economist urged everyone to work unitedly to build a poverty-free, prosperous Bangladesh in the spirit of the Liberation War.

In the welcome speech, PKSF MD Mr Mohammad Moinuddin Abdullah said that the history of our Liberation War had in the past been distorted by the anti-liberation elements in the country. He hoped that this discussion will enlighten the audience about the true history of the Liberation War and thereby be conveyed to the next generations.

As part of observance of the Victory Day, drawing and essay writing competitions were organized for the children of PKSF officials. Prizes were handed over among the winners in this event.