Scholarship Award Ceremony 2014

Palli Karma-Sahayak Foundation (PKSF) started its journey with a view to alleviate poverty through employment creation. In the recent years, PKSF has diversified its activities. Development studies reveal that education is one of the main weapons for sustainable poverty alleviation. Educated children become equipped to contribute to domestic and social development. With this understanding, PKSF initiated a Scholarship Programme in 2012 to encourage the meritorious students belonging to disadvantaged and poor families to continue their education. One thousand ultra poor students, who had passed their Secondary School Certificate and Higher Secondary School Certificate or equivalent level examinations in 2013, have qualified for the scholarship delivered under Programmes Support Fund.

A Scholarship Award Ceremony was organised at PKSF Auditorium on March 8, 2014. Meritorious students from the ultra-poor families were awarded scholarship in recognition of their outstanding results in Secondary School Certificate (SSC) and Higher Secondary Certificate (HSC) or equivalent examinations. All the students come from poor families. Their parents are registered members of PKSF’s Partner Organisations (POs). Each student received a scholarship of BDT 15,000 to meet their educational expenses.

Dr. Qazi Khaliquzzaman Ahmad, Chairman, PKSF presided over the ceremony. Mr. Nurul Islam Nahid MP, Honble Minister, Ministry of Education was present as the Chief Guest of the ceremony and Mr. Abdus Sobhan Siddiq, Principal Secretary to the Prime Minister graced the occasion as the special guest. Mr. Md. Fazlul Kader, DMD, PKSF, Dr. Jahangir Uddin, DMD, PKSF and Mr. Golam Toshid, DMD, PKSF were present in the ceremony. In addition, Executive Directors of PKSF POs were also present in the function.

Mr. Md. Abdul Karim, Managing Director, PKSF delivered the introductory speech. He enlightened on the objectives and future plan of this Scholarship Programme. Mr. Karim asserted that education is a human right, and as such it is PKSF’s responsibility to ensure that no hard-working child is denied of education due to financial difficulties. Mr. Karim’s concluding remarks assured the recipients of scholarship that PKSF would always extend support at times of their need, and encouraged them to continue working hard.

Nurul Islam Nahid, the Minister of Education handed over the scholarships to the students. He congratulated them for their achievements and thanked PKSF for helping the poor students to continue their education. He said that if people are armed with knowledge and education, their victory is ascertained. The Minister also mentioned that all the programmes and projects being conducted throughout the country, education is the most effective means of development. It brings joy to the children when they are given new books in the beginning of the year, and it brings hope to the country when through those books, the children become strong-willed and hard working.

Dr. Qazi Khaliquzzaman Ahmad, Chairman, PKSF concluded the ceremony with some wise words. He reminded the audience that today is International Women’s Day. He urged that the discussion on women’s rights and empowerment should continue beyond this day and should be treated as a priority concern in the country. Some action has already been taken, however, there remains a lot more to be done. The Chairman reemphasized the importance of education, and acknowledged that the real obstacle in ensuring access to education was not money, but administrative policies which must be changed. He said PKSF is also gradually changing its perception and culture of microcredit lending to incorporate other factors of development, particularly health and education. He congratulated the students on their achievements and promised them that their efforts would not be unrewarded.
Field Visits by PKSF Officials

Mr. Md. Abdul Karim, Managing Director, PKSF visited Mamata and Integrated Development Foundation (IDF), two Partner Organisations (POs) of PKSF working at the Chittagong region from January 23 to 25, 2014. Mr. Md. Hasan Khaled, General Manager, PKSF accompanied him during this visit.

Mamata conducts diversified health services. It has established a 60-bed and another 20-bed Maternity Hospitals. In addition, the organisation runs 6 Static Health Centers and 36 Satellite Clinics in Chittagong. Mamata is working to prevent TB and Malaria and to ensure children’s health care. Microcredit beneficiaries benefit from the health services of Mamata. The beneficiaries enjoy primary and secondary level of health care services at a minimal cost.

During the visit, Mr. Md. Abdul Karim met the members of the Executive Committee of Mamata. Mamata is working for health awareness and safe working environment and rights of the garments workers in its working areas. Mr. Karim visited a fair, organised by Mamata to celebrate its 30th anniversary. A variety of products produced by the beneficiaries of Mamata had been on display in the fair.

On January 24, 2014, Mr. Md. Abdul Karim, MD, PKSF visited IDF, another PKSF PO. He visited Shiroi and Balaghata branches of IDF at Bandarban. He exchanged views with IDF officials and advised them to conduct the lending activities carefully. He also suggested them to assess the socio-economic demands of the beneficiaries and provide non-financial assistance to the beneficiaries from IDF’s own resources.

Mr. Golam Touhid, Deputy Managing Director, PKSF visited the field level activities of Kuwait Goodwill Fund programmes in Comilla, being implemented by Centre for Community Development Assistance (CCDA), a Partner Organisation of PKSF on January 27, 2014. Dr. M.A. Haider, Training Officer, KGF programme accompanied him during the visit. Executive Director and other officials of IDF also accompanied Mr. Golam Touhid.

Mr. Golam Touhid visited insecticide-free vegetable cultivation by using pheromone trap, conducted by Selina Begum at Asmania. He visited a similar kind of activity run by Khuki Begum at Mohammadpur. He emphasized on the initiatives to prepare posters for popular communication to promote the technology. He also stressed on the development of a Value Chain to cultivate insecticide-free vegetables. Mr. Golam Touhid also visited various sections of Shrimp Hatchery Plant of CCDA. He said that if shrimp fries could be produced and sold from this hatchery, beneficiaries will financially profit from the cultivation of high quality shrimp and it would contribute to the national economy as well.

In order to spread insecticide-free vegetable cultivation technology and encourage people to purchase them, PKSF’s Partner Organisation, Society Development Initiatives (SDI) organised an insecticide-free Vegetables Fair 2014 at Dhamrai upazila premises on February 8, 2014. Mr. Md. Abdul Karim, Managing Director, PKSF graced the closing ceremony of the Fair as the chief guest. Mr. Md. Fazlul Kader, Deputy Managing Director, PKSF was present as the special guest.

The Managing Director of PKSF said that such activities of SDI contribute to the increase of production and income of the farmers. He mentioned that SDI has successfully implemented the project at Savar and Dhamrai. The project has encouraged many farmers. Mr. Md. Abdul Karim appreciated the farmers for using such new technology in vegetable cultivation. Mr. Md. Fazlul Kader, DMD, PKSF said that PKSF is aware of the branding and marketing of the vegetables. The farmers informed that vegetable production has increased up to 20% in summer and winter seasons. The annual yield loss in vegetables was 25% because of using chemical fertilizer and insecticide. On the other hand, the loss has been reduced to 5% for cultivating vegetables with organic methods.

From March 12 to 15, 2014, Dr. Qazi Kholiuzzaman Alunad, Chairman, PKSF visited 4 Partner Organisations in Cox’s Bazar and Chittagong. He inaugurated 2 development fairs and attended a regional meeting with the Chief Executives and Credit Coordinators of 18 registered POs in Chittagong. Mr. Md. Abdul Karim, Managing Director, PKSF, Dr. Jashim Uddin, Deputy Managing Director, PKSF and Mr. Md. Mashiar Rahman, GM, PKSF accompanied him during the visit.
Dr. Qazi Kholiuzzaman Ahmad, Chairman, PKSF and other officials of PKSF visited the training centre of Institute of Microfinance (InM) in Cox’s Bazar on March 12, 2014. Professor M.A. Baqui Khalily, Executive Director, InM accompanied them during the visit. At 4 pm, Dr. Qazi Kholiuzzaman Ahmad launched Coast Trust’s online marketing web portal entitled Tattini Bishnukto Shukti O Shaibul (Poison-free Dry Fish and Seaweed from the River) at its regional office. Rezaul Karim Chowdhury, Executive Director, Coast Trust made a presentation on the web portal. PKSF team attended a meeting organised by a PO of PKSF namely Mukti at 5 pm to exchange views. Executive Director of Mukti highlighted on the present activities of the organisation. The Chairman and other members of the Executive Committee, high officials and programme officers of Mukti were present at the meeting.

On March 13, 2014, Dr. Qazi Kholiuzzaman Ahmad inaugurated the Development Fair 2014 of Protasthi at 10 am. The fair featured a number of stalls highlighting ENRICH and its initiatives including Eye Camps, Health Camps, Circumcision Camps etc. The Chairman and Executive Director of Protasthi highlighted the activities of the organisation in their speeches. A total of 600 eye patients received primary treatment in the fair.

The PKSF team attended a regional meeting at Hotel Saint Martine in Chittagong with the Executive Directors and Credit Coordinators of 18 POs of PKSF on March 14, 2014. The representatives of the POs expressed their opinions on the regional problems in implementing their activities.

On March 15, 2014, Dr. Qazi Kholiuzzaman Ahmad attended a sharing meeting on ENRICH and Development Fair 2014, organised by Ghashful, a PKSF PO. There were 29 stalls in the fair to highlight ENRICH activities. The stalls were on Black Bengal Goat Rearing, Red Cow Rearing, Biogas Plant, Agricultural Products and Seeds Preservation, Environment-Friendly Fuel, Production and Use of Vermi-compost and Organic Fertilizer, Use of Pheromone Trap, Use of Granular Urea and Porous Pipe, Hathazari’s Red Chilli Cultivation and Model of an ENRICH House.

Mr. Md. Abdul Karim, Managing Director, PKSF visited Rural Development Sangstha (RDS), a Partner Organisation of PKSF working at Sherpur from March 18 to 19, 2014. Mr. Md. Abul Kashem, Deputy General Manager, PKSF accompanied him during this visit.

On March 18, 2014, Mr. Md. Abdul Karim attended a sharing meeting at RDS. The members of the General Body and Executive Body of RDS were also present in the meeting. The RDS officials asked for PKSF’s assistance to increase the number of branches of RDS, to produce edible oil from rice bran under LIFT and to undertake Risk Reduction Project under CCCP.

On March 19, 2014, a presentation was made on various activities of RDS. Mr. Md. Abdul Karim and Mr. Md. Abul Kashem were present during the presentation which focused on microcredit programmes and other social development activities of RDS. This organisation is contributing to the development of socio-economic conditions of its beneficiaries through its poverty alleviation programmes.

The Managing Director of PKSF launched the Health Care Service programme of RDS for the beneficiaries of microcredit on the occasion of its 20th anniversary. Mr. Md. Abdul Karim said that poor people can be saved from severe diseases with the awareness of the preventive measures through the Health Care Services programme. At the same time, it will reduce their financial risks.

PKSF officials visited the activities of a micro entrepreneur under Microenterprise Programme. This initiative to make wig from waste hair has been a potential enterprise. A total of 75 people have been employed in this wig making initiative and most of them are ultra poor women.

In the afternoon of March 19, 2014, PKSF officials attended a Scholarship Award Ceremony at Shilpakala Academy Bhaban, Sherpur, organised by RDS in celebration of its 20th anniversary. A total of 114 meritorious students belonging to the families of beneficiaries received scholarships. The Managing Director advised the officials to keep close monitoring so that no student is denied of education due to financial difficulties in its working areas. He suggested them to encourage the farmers to use pheromone trap in vegetable cultivation, adopt Maria Model to preserve seeds in a qualitative way and use granular urea and porous pipe.
A Special Initiative of PRIME Project: Vegetable Cultivation in Sacks

Usually vegetable cultivation is almost impossible in salinity-prone coastal areas due to scarcity of fresh water. It is also not suitable in flood-prone areas for water logging problems. However, it has been found that vegetables can be cultivated in sacks, filled with fertile soil and necessary compost and chemical fertilizer. It needs little water to cultivate vegetables in sacks and these sacks are movable. This process is suitable for vegetable cultivation on rooftops too.

It requires polythene bags, pebbles or brick pieces, loamy soil, ash, cow dung, vermi-compost or poultry litter, leaky pipes and nets or bamboo platforms for vegetable cultivation in sacks. A half bag of fertile soil and equal amount of decomposed cow dung or poultry litter or vermi-compost and one kilogram ash are to be mixed thoroughly to prepare the soil for vegetable cultivation in sacks. In this process, a layer of pebbles or brick pieces is created at the bottom of the sack, which prevents water logging and stiffness of the soil. Then, there is a layer of dried straw on the pebbles. And the remaining part of the sack is filled with soil, specially prepared for vegetable cultivation. Finally, the sacks are kept on bricks or woods to avoid exposure to salinity. With the use of sticks these sacks can be raised above to encounter flood or water logging conditions. As a result, sacks can be saved from damage due to salinity or water logging.

Various kinds of seasonal vegetables can be cultivated in sacks depending on size. Generally, tomato, brinjal, bottle gourd, sweet gourd, white gourd, chilli, cabbage, cauliflower, radish, carrots, turnip, onion, garlic, lettuce, red spinach, spinach, beans can be cultivated in sacks. It is possible to cultivate vegetables in a sack three seasons a year.

During FY 2013-2014, an initiative has been undertaken to implement an activity entitled, 'Vegetable Cultivation in Sacks' under PRIME. The demonstration plots of vegetable cultivation in sacks are now being installed at salinity-prone Shyamnagar, Assasuni, Kaliganj and Tala upazilas of Satkhira and flood-prone Melandaha, Islampur, Dewanganj upazilas of Jamalpur. Initially, 139 demonstration plots are being implemented by the ultra poor beneficiaries of PRIME. A grant of BDT 8,500 has been provided to each farmer for demonstration plot in this regard.

During FY 2013-14, all the allocated demonstration plots of vegetable cultivation in sacks have been installed by March, 2014. Field visits show that the beneficiaries are being benefited from vegetable cultivation in sacks. And it can be expected that it would bring more success in future. But in the extreme salinity-prone areas, vegetables get damaged due to the crisis of reserved rain water. In addition to the crisis of fresh water, air also becomes saline due to extreme sunshine in the months of Chatto and Baishakh (March-May). This is harmful to vegetable cultivation. But in the rainy season, it is easy to cultivate vegetables. With success from the demonstration plots, vegetable cultivation in sacks will be extended under PRIME in future.

Vegetable cultivation in sacks is comparatively an expensive process. But at places where vegetable cultivation becomes impossible due to salinity and water logging conditions, there is an opportunity to meet the demands of family nutrition through this process. If they can cultivate more vegetables than they need, it will be a source of extra income for them. Generally, it needs BDT 400-450 to prepare a bag for vegetable cultivation. Further, BDT 100-150 is required to purchase seeds, compost, bamboo etc., per sack. A sack can be used three times in a year. Primarily, it has been found that a beneficiary of Gabura Union of Shyamnagar upazila of Satkhira district has earned BDT 200 per sack in the last winter season after meeting the demand of vegetables of her family.

Durga’s Success through Bottle Gourd Cultivation in Sacks

Durga Biswas, an inhabitant of Kumira Union of Tala upazila under Satkhira district, lives with her husband and two children. Her husband is the only earning member of the family who was a swineherd. Eight decimals of fallow land, adjacent to their homestead is their only asset which was uncultivable because of water logging throughout the year. In January 2013, Durga Biswas became a member of Talukdar Mohila Samity of Unnayan Prochesta, a Partner Organisation of PKSF and later she got a training on cultivation of vegetable in sacks in flood and salinity-prone areas under IGA Mapping programme of PRIME by IGA Officers and PA-tech of Unnayan Prochesta. She started vegetable cultivation in sacks with BDT 8500 as grant and BDT 3000 as soft loan. Initially, she cultivated bottle gourd in 40 sacks in her 8 decimals of land. 2-3 seeds were sown in each sack and a bamboo structure was made above the sacks. She regularly watered the plants and applied sufficient amount of vermin-compost. Seedlings came out in a week of sowing and it reached its maturity in 70-80 days. She has been encouraged to cultivate vegetables in sacks. She started to sell bottle gourds from December 2013. After fulfilling the demand of her family, she has sold bottle gourds worth BDT 12,500. Still there were bottle gourds for sale. In this way, she has earned a good amount of money. Now she is planning to increase the number of sacks to cultivate other vegetables. Durga Biswas’ success of bottle gourd cultivation in sacks has encouraged many persons of Kumira to cultivate vegetables in sacks.
Beggar Rehabilitation Programme
The newest initiative of ENRICH targets the street beggars - a first for PKSF - with a view to give them an opportunity to become active and productive members of the society. Five beggars from every ENRICH Union have already been selected (215 in total) for the pilot phase. The programme is currently in its implementing stage, where customized rehabilitation plans are being drawn for every participant in cooperation with the respective Union Parishads. The plan will be time-bound and will include a full financial plan for the participants. All participants will have to be registered voluntarily and to sign an agreement with the condition that they will not resort to begging as a financial means.

From ENRICH, each participant will receive a financial grant worth BDT one lakh, on condition that they will use 70% towards a sustainable IGA, from which monthly income would be about BDT 4000-5000.

Vermi-Compost
952 ENRICH households in 40 ENRICH Unions, each having at least 2 cattle are registered for the vermi-compost programme, which promotes the usage of cheaper and environment-friendly fertilizer. Each household has received a financial grant of BDT 3,000 for installing a vermi-compost plant. ENRICH will also help establish market linkages in this regard.

Vegetable Cultivation in the Homestead
The first phase of this initiative was effectively implemented in 24,340 households in winter. A total of 10,543.8 kg of vegetable seeds had been distributed. Successful response from the first phase has prompted its continuation in the second phase, targeting 18,150 households in summer. A total of BDT 1 crore has been allocated for the project.

ENRICH Health Programme
Providing De-worming Medicine
The 2nd Phase of the Deworming Programme is currently in progress. All ENRICH households will receive their 2nd round of de-worming medicine by May. This treatment helps combat the fatal effects of helminth diseases caused by improper hygiene habits.

Eye Camp
29 Eye Camps have been conducted throughout the ENRICH Unions by 14 Partner Organisations (POs). Patients received eye check-ups, cataract surgery, and even free prescription glasses. The Eye Camps also featured in the ENRICH Development Fairs conducted by Prottashi and Ghashful.

Sanitation Programme
Households of selected 11 Unions were surveyed for sanitation facilities and in accordance with the data. All households in these Unions with poor sanitation facilities will be provided with sanitary latrines. By June, 2014, a total of 13,125 sanitary latrines will be installed. This project is supported by ENRICH's Community Development Programme.

Third Baseline Survey
The 3rd Baseline Survey has been completed in 43 ENRICH Unions. A total of 247,332 households have been identified in these Baseline Surveys and 185,752 households have been recommended for special interventions.

ENRICH Ward Committees and Centres
Already 189 ENRICH ward committees have been established in 21 Unions to oversee and facilitate ENRICH activities. They conduct monthly meetings to discuss the progress of activities and suggest solutions for problems.

For each ward, an ENRICH Centre will be established where all relevant meetings, trainings and services will be conducted. PKSF will bear a maximum of BDT 70,000 to establish each centre. Construction of the centres is in progress.

Impact Evaluation
Institute of Microfinance will conduct a Mid-Term Evaluation of the Effectiveness of the ENRICH Programme at the Household Level of 21 Unions of Bangladesh. The method evaluation has already been designed.
Ultra Poor Programme (UPP)-Ujjibito

The Ultra Poor Programme (UPP)-Ujjibito, a component of Food Security 2012 Bangladesh -Ujjibito Project, has taken off from November 1, 2013 with financial support of European Union (EU). Under this component, 219 thousand ultra poor members have already been enrolled from 4 divisions in Bangladesh through 766 branches of 38 POs of PKSF. 38 Project Coordinators (PCs), 225 Programme Officers (Technical), 225 Programme Officers (Social) have been recruited. A full-fledged PMU is about to be set up in PKSF.

PKSF provided training on Project Management to 125 senior officials of PKSF POs including 38 PCs. Trainings for the members have started from March, 2014. PKSF has provided necessary training modules to the POs. PKSF organised a coordination meeting on February 20, 2014. Representatives from the selected POs, EU and LGED attended the meeting. Further, on March 10, 2014, another meeting was held at PKSF on Nutrition.

Two meetings were held at LGED Bhaban on March 13 and 27, 2014 to finalize the Communication and Visibility Plan of the project. This plan was drafted and sent for EU feedback. Representatives from EU were present in the meetings. A team from the EU Headquarters visited the Ujjibito activities at Sirajgong on March 7, 2014. PKSF officials visited 24 organizations during January to March, 2014. They found that the activities are in place according to Annual Work Plan.

Social Advocacy and Knowledge Dissemination

With the objectives of building awareness on various socially important issues as well as to disseminate knowledge and ideas in relation to sustainable poverty reduction, PKSF has set up a new unit entitled, Social Advocacy and Knowledge Dissemination. It has been established to provide assistance to the mainstream programmes of PKSF. With special focus on disadvantaged people. It is expected that through this initiative, knowledge and skills would be transmitted throughout the country. These social issues include drug addiction, adulteration of food by formalin, eve- teasing, repression on women, acid throwing, early marriage, dowry and child labour.

This unit has, so far, developed some posters as communication materials on ENRICH programme, Drug Addiction, Eve-teasing and Food Adulteration by Formalin to generate social awareness. The posters have been distributed to different organisations that include the office of the Hon’ble President, Prime Minister, Chief Justice, Speaker, Deputy Speaker, Parliament Members, relevant Ministries, Departments, Directorates, important institutions at the district level and all branches of PKSF’s active Partner Organisations (POs). Besides, slogans used in those posters are also being telecast in PKSF’s regular programme named Unnayan-e PKSF on Bangla Vision channel.

Health Insurance and Health Service: DIISP

Developing Inclusive Insurance Sector Project (DIISP) of PKSF has started implementing Health Insurance and Health Service from January 2014 at the field level through 80 selected branches of 40 Partner Organisations (POs). Borrowers and their family members of the selected branches will receive Paramedic Service and Hospital Cash Benefit Insurance under Health Service and Health Insurance respectively. The objective of Paramedic Service is to ensure health security and access to affordable and standard health services of the poor to create health awareness among them. Beneficiaries of the project will be provided health services from MBBS doctors in addition to the paramedics on a particular day of every month in the working areas of the project. Gradually, the POs will be trained to provide Health Insurance programmes through Paramedic Service.

In January 2014, a total of 11,873 patients received health services from the paramedics and 485 patients were referred to doctors/hospitals. In addition, a total of 25,197 members participated in awareness building campaigns. Insured beneficiaries/family members staying at hospital for more than 24 hours, (except the first day at hospital) will receive an amount of money as per pre-determined rate of insurance under Hospital Cash Benefit Insurance. In January 2014, a total of 2,988 health insurance policies have been sold and BDT 7,86,565 has been collected as premium. A total of 100,000 health cards have been distributed among the beneficiaries to record the information and data of paramedic’s visits and Hospital Cash Benefit Insurance Schemes. Another 100,000 health cards will be distributed gradually to the members.

Training was organised under DIISP from March 23 to 27, 2014 for the paramedics, appointed in 80 selected branches of 40 POs, to improve their efficiency in providing Health Service and Health Insurance at the field level. The areas covered by the training had been: concept of insurance and microinsurance; brief orientation on DIISP; health care and treatment; referral services and awareness building activities of the paramedics; duties and responsibilities of the paramedics under DIISP etc. The training was provided by the project staff and two MBBS doctors of the project.
Implementation of the Sub-projects at Field Level: A total of 27 sub-projects are being implemented in 25 climate vulnerable upazilas of 12 districts through 27 Project Implementing Partners (PIPs). CCCP has distributed BDT 5.5 crore in these sub-projects. At present, major field level activities of the PIPs are: beneficiary selection; providing technical training to the beneficiaries (involved in livestock rearing, treatment of livestock, crab culture etc.); raising of homestead plinth; preparing exhibition farms; pumpkin cultivation in char areas; pond re-excavation in the coastal areas for safe drinking water; repairing/raising of roads/culverts in flood-prone areas; installing environment-friendly cooking stoves; Income Generating Activities (such as, crab fattening in the coastal areas, vermin compost production, vegetables cultivation in the homesteads, poultry farming in a half-bound way etc.).

Sub-projects Approval in the Second Phase: A total of 16 sub-projects, approved in the 3rd technical review committee, have been proposed and finally granted in the 186th Board Meeting, after the presentation and negotiation session. CCCP’s total budget in these sub-projects is BDT 31,52,00,000. The sub-projects are: Strategic Actions Reduce Effects of Salinity (SARES); Adaptation in Food Security, Livelihood and Housing in Saline Intrusion Area; Strengthening Adaptation Mechanism for the Progression of Risky Inhabitants under Transforming Environment (SAMPRITE); Behavioral Change in Agricultural Practice & Household Water Use in the Drought-affected Community of Lalpur upazila; Adaptation with Alternative Livelihood Opportunity (AALO); Community Capacity Building to Face Challenges of Drought as an Effect of Climate Change (CBPDC); Saline-Resilient Community Development Project (SRCDP); Ensuring Food Security and Improving Health Conditions through the Adaptation to Climate Change; Reducing Vulnerability of the Poor and Marginalized Community in Barind Region; Community-Based Climate Change Risk Reduction Management (CBCCRM); Empowering Community People against Flood; Empowering Community People against Drought, Building Resilience of the Sundarbans-dependent Poor and the Extreme Poor Communities to Climate Change through Empowerment and Livelihood Support; Enhancing Resilience and Livelihood Protection of Extreme Marginalized Community from Flood Hazards through Integrated Community-based Approach; Reducing Climate Vulnerability particularly of Flood by Improving Adaptive Capacity of Local Community; Improving the Coping Capacity to Climate Variability and Change for Sustainable Food and Livelihood Security to the most Vulnerable Communities of Moheshkhali upazila.

Call for Detailed Project Proposal (DPP) in the 2nd Phase: In this quarter, the officers of Project Management Unit (PMU) visited the proposed working areas of 74 NGOs in the pipeline after the Project Concept Note (PCN) screening. A total of 30 NGOs have been selected through this process for their successful field level activities in the proposed working areas of the project in the last three years. Office setup and community involvement were assessed during this process. After the field visit, selected NGOs were asked to submit DPP.

Sharing Workshop on DPP Format: A workshop was held on DPP Format and Guideline at PKSF Bhaban on February 16, 2014. 30 selected NGOs were invited in the workshop. DPP formats and manuals were distributed in this workshop. The selected NGOs submitted the DPPs on March 5, 2014. These DPPs were assessed by the PMU. NGOs will be asked to present their Project Proposals gradually.

Training under CCCP
- CCCP organised a 2-day long training for 22 Monitoring Officers and core staff from 11 selected NGOs on Baseline Questionnaire for Data Collection from January 19 to 20, 2014 at PKSF Bhaban.
- Md. Ashraful Islam, Senior Finance and Accounts Officer, CCCP participated in a training on Client Connection, Disbursement, Withdrawal Application and IUFRs organized by the World Bank, on March 13, 2014.
- Ms. Moslemah Khatun, Deputy Manager (Audit), PKSF, Md. Ashraful Islam, Senior Finance and Accounts Officer, CCCP and Mr. Masud Parvez, Finance and Accounts Officer, CCCP participated in a training on Audit organized by the World Bank, on March 31, 2014.

Guideline for RBM Questionnaire: Guidelines to prepare and fill out the baseline questionnaires (for flood, drought and salinity-affected areas) have been finalized and granted for successful implementation of Result Based Monitoring (RBM) system of CCCP. The formats have already been sent to the PIPs.
Finance for Enterprise Development and Employment Creation (FEDEC)

PKSF is providing various financial and non-financial assistances for the sustainable development of the disadvantaged people of the country. **Finance for Enterprise Development and Employment Creation (FEDEC)** is an exceptional initiative of PKSF. This project is being jointly funded by PKSF and International Fund for Agricultural Development (IFAD). Skill development training, capacity building training, creating market facilities etc. are some of the non-financial activities of FEDEC. Following activities have been carried out during January - March 2014 under FEDEC project.

**Industry Visit**
Under Industry Visit programme of FEDEC, 16 PKSF officials visited **Dhaka Dairy Plant** of Milk Vita at Mirpur in two batches. From this visit, the participants got ideas about the supply chain analysis of dairy sub-sector, possibilities and problems of this sub-sector, production and marketing of dairy-products. Following this visit programme, another team comprising of eight officials visited Milk Collection and Processing Centre of Milk Vita at Baghabari at Sirajgonj.

**Workshop**
A day-long workshop was held at PKSF on January 20, 2014. Technical Officers of the Value Chain Development (VCD) projects under FEDEC participated in this workshop. Mr. Md. Fazlul Kader, Deputy Managing Director (Operations), PKSF presided over the workshop. The workshop highlighted on overall progress of the implementation of VCD projects; preparing the Project Completion Report (PCR) on time; future plan to implement such VCD projects in other regions of the country etc.

**Publication**
A Bangla booklet titled, *The Success of Summer Tomato Cultivation* on the Value Chain Development project was published by **Jagoronai Chakra Foundation** (JCF), a Partner Organisation (PO) of PKSF. The booklet contains the activities, success and outcome of the project, implemented by JCF in 18 villages of Sharsha upazila in Jessore. It also highlights the technical aspects of summer tomato cultivation. The booklet is expected to be very helpful for the expansion of summer tomato cultivation in other regions of the country. Another Bangla booklet titled *Sonali Asha (Golden Hope)* was published by the **Center for Community Development and Assistance** (CCDA), another PO of PKSF. The booklet describes the interventions and impacts of the VCD project, prawn cultivation, implemented by CCDA in the floodplain areas of Chandina and Debidwar upazilas in Comilla and Akhaura upazila of Brahmanbaria.

**Completion of VCD Projects**
Twenty three Value Chain Development projects have been completed successfully in January-March 2014 quarter. These projects are 1) Moringa (drumstick) Cultivation, 2) Sonali Hen Rearing; 3) Fish Cultivation Project at Ponds-2; 4) Establishment of Prawn Hatchery; 5) Production and Marketing of Hygienic Dry Fish; 6) Production and Marketing of Safe Vegetables-2; 7) Shawl Production by Using Electric Power Looms; 8) Crab Culture-2; 9) Cow Rearing; 10) Fish Cultivation; 11) Spice Cultivation; 12) Cow Rearing in Char Areas; 13) Harmful Pesticides-free Vegetables Cultivation and Marketing; 14) Extension of Salinity-tolerant Paddy Cultivation; 15) Cultivation of Summer Tomato; 16) Cow Rearing in Improved Animal Health Management System; 17) Black Bengal Goat Rearing by **WAVE Foundation**; 18) High Value Flower Cultivation and Marketing; 19) Black Bengal Goat Rearing by **Integrated Development Foundation (IDF)**; 20) Black Bengal Goat Rearing by **Jagoronai Chakra Foundation** (JCF); 21) Black Bengal Goat Rearing by **Jakas Foundation**; 22) Women Entrepreneurs Development in Embroidery and Dress Making; 23) Hatching of Crab Fries from Natural Environment. These VCD projects have contributed significantly to the income of the entrepreneurs and created new employment opportunities.

**Final Outcome Survey of FEDEC Project**
Field level implementation of FEDEC project has been completed on March 31, 2014. **Environement Agriculture and Development Services Ltd. (EADS)**, a consulting firm has been appointed to conduct the final outcome survey of the project in order to assess the overall performance. The consulting firm is collecting data and information in the field.

**Video Documentary**
Bangla Telefilm, a video documentary film-making firm has been appointed to produce a video documentary on Shawl Production Value Chain Development project, implemented by Dabi Mouluk Unnayan Sangstha.

**Training**
Training was organised for 425 mid-level officials of 53 Partner Organisations (POs) in 20 batches on **Microenterprise Management and Lending** under FEDEC project. Besides, 20 officials of the POs received training on **Microenterprise Related Environment and Regulatory Issues**.

Training was organised for 840 entrepreneurs on **Business Awareness and Skill Development** in 42 batches in January-March 2014. The entrepreneurs were trained on various trades like betel leaf cultivation, sesame cultivation, crab culture, embroidery, cow rearing, cow fattening, vegetable cultivation, mango cultivation, agricultural management, maize cultivation etc.
PKSF's training wing conducts specialized training courses on different aspects of microcredit programme management for PKSF staff and PO (Partner Organisations) officials both at home and abroad. Training programmes are also arranged for other organisations who are not PKSF POs. Further, Income Generating Activities (IGAs) training for beneficiaries, study tour for foreign representatives and internship for the students of different renowned universities are organised. During January-March 2014, the training wing of PKSF organised several such training activities.

Training was organised for 26 PKSF officials and 2 InM officials on Public Procurement at PKSF Bhaban from January 18-22, 2014. The training was provided by 9 certified trainers of Chartered Institute of Purchasing & Supply (CIPS).

Training was organised for 50 accountants of 13 POs in 2 batches on Accounts and Financial Management.

Training was organised for 406 field officers of 65 POs in 17 batches on Group Dynamics, Savings and Microcredit Management at 10 different venues in and outside of Dhaka.

Training was organised for 342 field officers of 46 POs in 14 batches on Small and Medium Enterprises Management and Operation at 13 different venues.

Training was organised for 417 mid-level officials of 131 POs on Microenterprise Management and Lending in 21 batches at 4 venues in Dhaka. Finance for Enterprise Development and Employment Creation (FEDEC) project funded this training.

Training was organised for 121 health assistants of 30 POs in 5 batches on Maternal, Neonatal, Child and Primary Health Care in 3 different training venues in Dhaka. This training was funded by Programmed Initiatives for Monga Eradication (PRIME).

Training was organised for 117 mid-level officials of 41 POs in 5 batches on Training of Trainers (ToT) in two different training venues in Dhaka. The training was funded by Ujjibito.

PKSF conducts exposure-cum-study visit/orientation programmes on Microcredit and several other poverty alleviation programmes of PKSF for the foreign delegates of various organisations. A team comprising of 7 members from UTT Microfinance, Tanzania attended such an orientation programme on March 27, 2014. In the orientation programme, they were enlightened on the ongoing programmes of PKSF. At the same time, elaborate discussion took place on Wholesale Lending Model.

Under PKSF's FEDEC, PROSPER projects and ENRICH, 83 officials (47 from the mainstream programmes, 9 from PROSPER, 3 from ENRICH, 22 from the POs and 2 Government officers) were sent abroad (Nepal, Sri Lanka, Indonesia, Vietnam, Philippines and China) on short term exposure visit programmes in 7 batches in FY 2013-2014, to exchange views and experiences about poverty, microcredit and development activities.

Further, Mr. A.Q.M. Golam Mawla, General Manager (Operations), PKSF participated in a workshop on Untold Side of Asia's Poverty Story from March 10-11, 2014 in the Philippines with financial support from Asian Development Bank (ADB).

During January-March 2014, trainings were organised for 1673 PO officials and field officers on the basis of the annual demand under PKSF's mainstream programmes and projects, provided at PKSF venue and different training venues in Dhaka and outside.

Training was organised for 43 senior and mid-level officials of 33 PKSF POs in 2 batches on Advanced Microfinance and Institutional Management at PKSF Venue.

Training was organised for 406 field officers of 65 POs in 17 batches on Group Dynamics, Savings and Microcredit Management at 10 different venues in and outside of Dhaka.

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PKSF Signs Agreement

Under PACE project, 10 agreements have been signed on Value Chain Analysis on February 3, 2014. These agreements are: 1. High value embroidery products and its accessories; 2. Meat products (processed product of beef, mutton and buffalo meat); 3. Safe dry and processed fish products (i.e. fillet, canned fish etc.); 4. Local production of spices, medicinal plants and relevant processed products (i.e. food supplement, herbal cosmetics etc.); 5. Production of seeds (i.e. rice, vegetables and fruits); 6. Dehydrated fruits; 7. Diversified products of jute (products of combination of jute and leather; products of jute diversified fabrics etc.); 8. Wastage hair processing (from wastage hair to wig productions); 9. Rural mini fashion garments; 10. Dairy products (chilled milk and other processed products of milk).

Dr. Jashim Uddin, Deputy Managing Director (Admin. & Finance), signed the agreements on behalf of PKSF, And the consultants who signed the agreements are: Mr. Md. Zaheerul Islam Chowdhury (1&5), Mr. Foyzul Bari Himel (2), Mr. Md. Saffuddin Khaled (3&7), Mr. Md. Alfar Hossain (4), Mr. Munzur Aziz (6), Mr. Ahmed Borhan (8), Mr. Md. Masudur Rahman (9&10).

An agreement was signed between PKSF and Tele Track on February 9, 2014 to develop 3 video plays on Life, Health, Livestock Insurance and a video documentary that covers socio-economic conditions of the poor and the importance of microinsurance etc. Mr. Ziauddin Iqbal, General Manager (CC), Admin, PKSF and Mr. Emad Ali, Proprietor, Tele Track signed the agreement on behalf of PKSF and Tele Track respectively.

Two agreements were signed between PKSF and Institute of Microfinance (InM) on February 18, 2014 for the Impact Study titled Effectiveness for Prime Interventions at the Household and Institutional Levels: A Longitudinal Approach (Round-2 in South Western Regions and Round-6 in Greater Rangpur Regions). Mr. Ziauddin Iqbal, General Manager (CC), Admin, PKSF and K.M. Tarak, Head (Finance & Administration), InM signed the agreements on behalf of their respective organizations.

To prepare video documentary for a Value Chain Development project entitled, Shawl Production using Power Looms, an agreement was signed between PKSF and Bangla Telefilm on February 26, 2014. Mr. Ziauddin Iqbal, General Manager (CC), Admin, PKSF and Adib Rashid, Director, Bangla Telefilm signed the agreement on behalf of respective organisations.

A Memorandum of Understanding (MoU) was signed on March 4, 2014 between PKSF and the Department of Youth Development to provide financial assistance to the youths trained by the Department of Youth Development under Microenterprise programme for employment creation with their involvement in Income Generating Activities (IGAs).

Dr. Jashim Uddin, DMD PKSF and Mr. Asit Kumar Mukutmoni, Director General, Department of Youth Development signed the agreement on behalf of their respective organisations.

Mr. Md. Abdul Karim, MD, PKSF, Mr. Golam Touhid, DMD
Credit Operations Status of PKSF

Loan Disbursement to POs
During the financial year 2013-14, loan disbursement from PKSF to the POs (Partner Organisations) is Tk. 17385.79 million up to February 2014. Cumulative loan disbursement from PKSF to the POs is Tk. 178666.08 million, as of February 2014 and the recovery rate of loan from the POs to PKSF is 98.50 percent. A summary of PKSF's cumulative loan disbursement and loan outstanding as of February 2014 is presented in the following table.

<table>
<thead>
<tr>
<th>Programmes/Projects</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>Mainstream Microcredit (including ID loan):</td>
<td>164455.12</td>
<td>35859.65</td>
</tr>
<tr>
<td>Projects:</td>
<td></td>
<td></td>
</tr>
<tr>
<td>FSP</td>
<td>258.75</td>
<td>0.00</td>
</tr>
<tr>
<td>LIFT (PKSF PO)</td>
<td>347.88</td>
<td>158.35</td>
</tr>
<tr>
<td>LIFT (Non PO)</td>
<td>60.72</td>
<td>37.94</td>
</tr>
<tr>
<td>LRP</td>
<td>803.80</td>
<td>0.55</td>
</tr>
<tr>
<td>PLDP-II</td>
<td>4130.19</td>
<td>88.47</td>
</tr>
<tr>
<td>REDP-ECL</td>
<td>13.05</td>
<td>0.00</td>
</tr>
<tr>
<td>REDP-MC</td>
<td>31.77</td>
<td>0.00</td>
</tr>
<tr>
<td>EFRRAP</td>
<td>1122.50</td>
<td>21.09</td>
</tr>
<tr>
<td>IFADEP-I</td>
<td>71.20</td>
<td>0.18</td>
</tr>
<tr>
<td>IFADEP-II</td>
<td>14.30</td>
<td>0.00</td>
</tr>
<tr>
<td>JUMBA</td>
<td>14.00</td>
<td>0.00</td>
</tr>
<tr>
<td>PLDP</td>
<td>593.91</td>
<td>0.00</td>
</tr>
<tr>
<td>MFTS</td>
<td>2602.30</td>
<td>49.80</td>
</tr>
<tr>
<td>SRLP</td>
<td>491.65</td>
<td>0.00</td>
</tr>
<tr>
<td>MFMSFP</td>
<td>3619.60</td>
<td>212.00</td>
</tr>
<tr>
<td>ID-MFTSP</td>
<td>24.47</td>
<td>0.00</td>
</tr>
<tr>
<td>ID-MFMSFP</td>
<td>10.88</td>
<td>0.00</td>
</tr>
<tr>
<td>Projects Total:</td>
<td>14210.96</td>
<td>568.38</td>
</tr>
<tr>
<td>Grand Total</td>
<td>178666.08</td>
<td>36428.03</td>
</tr>
</tbody>
</table>

FY Loan Disbursement (In Million Tk.)
PKSF to POs

<table>
<thead>
<tr>
<th>Programmes/Projects</th>
<th>Loan Disbursement (FY 2012-13) Up to Feb-2013</th>
<th>Loan Disbursement (FY 2013-14) Up to Feb-2013</th>
</tr>
</thead>
<tbody>
<tr>
<td>RMC</td>
<td>3423.80</td>
<td>4556.70</td>
</tr>
<tr>
<td>UMC</td>
<td>864.30</td>
<td>1103.00</td>
</tr>
<tr>
<td>ME (GOB)</td>
<td>2821.60</td>
<td>3357.20</td>
</tr>
<tr>
<td>UPP (GOB)</td>
<td>863.60</td>
<td>1240.70</td>
</tr>
<tr>
<td>Seasonal</td>
<td>2457.20</td>
<td>3765.40</td>
</tr>
<tr>
<td>ASM</td>
<td>2931.00</td>
<td>2696.50</td>
</tr>
<tr>
<td>DML</td>
<td>14.30</td>
<td>52.50</td>
</tr>
<tr>
<td>ENRICH</td>
<td>90.40</td>
<td>86.47</td>
</tr>
<tr>
<td>ID Loan</td>
<td>2.81</td>
<td>2.15</td>
</tr>
<tr>
<td>LIFT</td>
<td>43.31</td>
<td>75.17</td>
</tr>
<tr>
<td>KGF</td>
<td>490.00</td>
<td>450.00</td>
</tr>
<tr>
<td>Total</td>
<td>14002.32</td>
<td>17385.79</td>
</tr>
</tbody>
</table>

Loan Disbursement to Borrowers:
During the financial year 2013-14, loan disbursement from POs to the borrowers is Tk. 116.25 billion up to February 2014. Cumulative loan disbursement from POs to borrowers is Tk. 1678.13 billion and the recovery rate of loan from borrowers to POs is 99.55 percent. As of February 2014, the number of borrowers is 8.09 million of whom 90.96 percent are women.

[Charts showing component-wise loan disbursement FY 2012-13 (Up to February 2013) Million Taka and FY 2013-14 (Up to February 2014) 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.

His Excellency Iyad Ameen Madani, Secretary General of OIC Visits PKSF

A high level delegation headed by His Excellency Iyad Ameen Madani, Secretary General of OIC paid a visit to PKSF on March 9, 2014. The delegation took part in a post-lunch meeting in PKSF with the Chairman, Managing Director and top senior officials of PKSF. His Excellency Md. Shahidul Islam, Ambassador of Bangladesh to Saudi Arabia was also present in the meeting.

The Managing Director of PKSF made a brief presentation to the delegates about PKSF’s modus operandi, activities and future directions. After the presentation, His Excellency the Secretary General and his entourage made some queries.

His Excellency wanted to know about the high margin between lending rates of PKSF & POs. In reply, the Chairman of PKSF informed that the interest rate of microcredit sector was previously much higher than that of the present. He also noted that the Microcredit Regulatory Authority (MRA) of Bangladesh has capped the rate of interest after a long discussion with the microfinance institutions (MFIs) in a meeting chaired by himself.

Besides, the Chairman also mentioned in the meeting that POs of PKSF charge comparatively low interest rate as they are financed by PKSF at a concessional rate. His Excellency Mr. Madani was also informed that the POs have been instructed to use a part of their net earnings in various social development programs for the poor as well as the surplus that is generated from the credit programme, which is ploughed back as the revolving loan fund.

The Managing Director of PKSF supplemented on the basis of experience that he had gained from his recent visit to Turkey and Uzbekistan, where the rate of interest of microfinance was found to be very high compared to Bangladesh.

In response to a query of the Secretary General, Mr. Fazlul Kader Deputy Managing Director of PKSF informed that PKSF has implemented 43 Value Chain Development (VCD) programmes under Enterprise Development Program so that the competitiveness and quality of micro entrepreneurs is enhanced significantly. He also referred to some examples of value chain development interventions made by PKSF, such as the development of ‘crab farming’ in the southwest part of Bangladesh and ‘sweet water prawn cultivation’ in flood-prone areas.

The Secretary General found ENRICH, a new poverty alleviation approach of PKSF as an interesting direction towards combating different dimensions of poverty. He expressed that country contexts should be taken into account for the replication of this programme in other regions of the world. The Chairman noted the vision and missionary zeal behind this programme and informed the delegation that ENRICH is a comprehensive family and community-focused development programme which has gained momentum through its expansion. He informed that the dropout rate of school-going children under ENRICH unions has gone down significantly in comparison to the average dropout rate at the national level which is about 44%. He also agreed that the programme may not be replicable in the African region where population density is very low but may be implementable in some countries of South East or Far East Asia.

His Excellency the Secretary General of OIC expressed his pleasure and deep gratitude to PKSF management for organising such a nice and informative meeting.