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PKSF

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PKSF Newsletter

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PACE Takes off with the Start-up Workshop

Palli Karma-Sahayak Foundation (PKSF) has launched a new project titled *Promoting Agricultural Commercialization and Enterprises* (PACE). Jointly financed by PKSF and International Fund for Agricultural Development (IFAD), the start-up workshop of the project was held on March 04, 2015 at PKSF Auditorium. Mr. M A Mannan, MP, Hon'ble State Minister, Ministry of Finance and Ministry of Planning was the Chief Guest of the programme while Mr. Mohammad Mejbahuddin, Senior Secretary, Economic Relations Division, Ministry of Finance was the Special Guest. Dr. Qazi Kholiquzzaman Ahmad, Chairman, PKSF presided over the workshop.

Mr. Md. Abdul Karim, Managing Director, PKSF, in his speech, referred to the success and transparency of IFAD-PKSF projects. Mr. Md. Fazlul Kader, Deputy Managing Director (Operations-1), PKSF delivered the welcome speech. Mr. Nicolas Syed, Country Programme Officer, IFAD made some commendable remarks on the activities of PKSF.

Around four hundred officials of different Government and private sector organizations including PKSF and its Partner Organisations (POs) attended the workshop. Mr. M A Mannan, MP, the Chief Guest, commended PKSF for its continuous contribution to the development of the country. He mentioned that IFAD funded projects are playing important role in the economic development of different parts of the country. PACE will be a very effective project in reducing poverty through employment creation, hoped Mr. Mannan.

Dr. Qazi Kholiquzzaman Ahmad, Chairman, PKSF said that all the activities of PKSF are directed to the welfare of people. From an exclusive microfinance organization, PKSF has now grown into a multi-dimensional development organisation. In this regard, he referred to ENRICH, an all inclusive rural development programme of PKSF.

The special guest of the event, Mr. Mohammad Mejbahuddin, Senior Secretary, Economic Relations Division, Ministry of Finance lauded PKSF as an excellent organization in the development sector of the country. He mentioned that PKSF is widely known for its transparency and accountability. He also remarked on the potential of PACE project to create opportunities for the rural entrepreneurs to exploit the benefits of free market. Mr. Md. Abdul Karim, MD, PKSF mentioned that PKSF has been implementing multi-dimensional activities to expedite poverty reduction. PKSF has diversified its financial services to provide quality services to the poor and bring out the people from poverty.

Mr. Akond Md. Rafiqul Islam, General Manager, PKSF and Project Coordinator of PACE project made a presentation highlighting the goals, objectives and activities of PACE. He mentioned that the six-year long PACE project will be implemented across the country. The project will involve other Government and non-government organizations to extend Value Chain related support to the stakeholders. An internet-based marketing platform will be set up to provide market-related information to the entrepreneurs and to facilitate marketing of the commodities produced by the microentrepreneurs. The total cost of the project is USD 92.85 million of which IFAD's contribution will be USD 40.0 million. He also informed the house that apart from providing financial services to the existing 7.0 lac entrepreneurs, the PACE project will provide non financial services to 3.5 lac project participants.

Participants from different organisations took part in the open discussion session. The interventions were largely positive and encouraging. All of them hoped that PACE will play a vital role in enhancing the livelihoods of the farmers and small producers.

Field Visits

● From January 01 to 03, 2015, Mr. Md. Abdul Karim, Managing Director, PKSF visited the ENRICH programme being implemented by different Partner Organisations (POs) of PKSF in the Chittagong district. Dr. Md. Jashim Uddin, Deputy Managing Director (Admin. & Finance), PKSF accompanied him during the visit.

On January 01, 2015, PKSF MD inaugurated the Health Camp, Eye Camp, Blood Donation Camp and Youth Fair organised by **Ghashful** at Mekhal Union under Hathazari upazila of Chittagong.

He was present in the special function organised on the occasion when Mekhal Union was proclaimed as a hundred percent sanitation Union.

On January 02, 2015, he presided over a sharing meeting held at the Head Office of **YPSA**, another PO of PKSF. The meeting was attended by the POs implementing ENRICH programme in Chittagong.

● Mr. Md. Abdul Karim also visited the ENRICH programme of **Prottashy** from March 19 to 23, 2015. Mr. Md. Fazlul Kader, Deputy Managing Director (Operations-1), PKSF accompanied him during the visit. During the visit, they participated in a sharing meeting and a staff conference of **Prottashy**.

The meeting discussed the current activities and future plan of the organisation. Mr. Karim was the chief guest of the programme.

In the staff conference, a prize giving session was organised. Meritorious children of the beneficiaries of **Prottashy** who scored GPA 5 in PSC/JSC/ JDC/ SSC/HSC exams in 2014 and former and current staff of the organisation were awarded stipends, while the staff who made special contributions to different sectors received prizes on the occasion.

PKSF MD, in his speech, mentioned that **Prottashy** is now implementing a number of programmes of PKSF. He hoped that **Prottashy** will continue to work with PKSF in days to come.

● On March 21, 2015, Mr. Md. Abdul Karim, MD, PKSF was present as the chief guest of the inauguration programme of ENRICH at Shualok Union of Bandarban under **Integrated Development Foundation** (IDF), another PKSF PO. Mr. Md. Fazlul Kader, Deputy Managing Director (Operations-1), PKSF accompanied him during the visit.

Mr. Karim, in his speech, referred to the multiple dimensions of poverty. In addition to financial and capacity building services. He emphatically observed that it is important to ensure health and education assistance for sustainable poverty alleviation. With this in view, PKSF is implementing ENRICH, an all-inclusive development programme, through its POs, added Mr. Karim.

After the programme, PKSF team visited **IDF**'s exhibition farm of Red Chittagong Cattle at Satkania, Chittagong. Then, Mr. Karim attended a meeting of **IDF**. He was the chief guest of the meeting. Mr. Karim said that Red Chittagong Cattle rearing can be a potential sector to help alleviate poverty and socio-economic development of the country.

● PKSF MD visited different activities of **Jagorani Chakra Foundation** (JCF) at Gopalganj. Mr. Md. Abdul Matin, Deputy General Manager, PKSF accompanied him during the visit.

Mr. Karim visited the activities of Shafollo Mohila Samity at Vennabari under Gopalganj Sadar branch of **JCF**.

PKSF team observed that there are sanitary latrines and tube-wells in the households of almost every group member. Moreover, they send their children to school.

The group members have improved their standard of life significantly by making the best utilization of the loans that they receive from **JCF**. Mr. Md. Abdul Karim also met the mid-level officials of 6 Partner Organisations of Gopalganj in a sharing meeting.

● On February 22, 2015, Dr. Md. Jashim Uddin, Deputy Managing Director (Admin. & Finance), PKSF visited **SKS Foundation**, a PKSF PO at Gaibandha to attend a special occasion in which **SKS Foundation** provided financial grants to support a total of 401 families in 4 Unions of Shaghata and Fulchari upazilas. These families lost their homesteads due to flood and river erosion.

Dr. Md. Jashim Uddin was present as the honourable guest of the programme. A total of BDT 26,95,000 was provided as financial grants to the flood-affected people to build up their houses. Dr. Md. Jashim Uddin also reported that PKSF has sanctioned an amount of BDT 1.5 crore as Disaster Management Loan.

Addressing the Crisis of Safe Drinking Water : A Laudable PRIME Intervention

As a result of natural calamities, salinity intrusion on the surface and ground water of the south coastal regions of Bangladesh has increased significantly, causing a critical deficit of safe drinking water. Moreover, tube well water is also not potable due to the risks of arsenic contamination of groundwater. The poor living in these areas are often vulnerable to water borne diseases. In the rainy season, the demand of potable water is met to a certain extent from rain water. But availability of potable water becomes acute in other seasons.

Around 70% people of Shyamnagar upazila at Satkhira district suffer from the crisis of potable water. To solve the problem, PRIME has provided Emergency Loan to the project participants to purchase tank to preserve rain water. But their year-long demand of potable water could not be met. Under these circumstances, since 2013, PRIME has taken initiative to produce and supply potable water under Learning and Innovation to Test New Ideas (LIFT) through **Nowabenki Gonomukhi Foundation**, a PKSF PO.

Two electric Reverse Osmosis Plants have been installed at the PO level. Each plant can produce 16,000 litres of water per day. The production cost of each litre of water is BDT 0.35 and is distributed at BDT 0.60. A total of 9 water tanks (each containing 1000-2000 litres) have been placed at 9 specific places. In addition to motor vans, **NGF** is also using engine boats to supply potable water to the remote areas. **NGF** has appointed a poor beneficiary as the supervisor at every water supply point who collects BDT 0.10 per litre of water. In view of the financial sustainability of the initiative, **NGF** supplies potable water at a higher rate to the rich people of the area. In this regard, 2 dealers collect water from the plants and supply it to the rich households. On the basis of the field-level demand, these plants produce 1000-8000 litres of potable water per day. The demand of potable water is higher from March to June. At other times, people usually use rain water from their water tanks.

In the saline-prone coastal areas, the intensity of water borne diseases has been reduced significantly among the poor through this initiative of PKSF. Potable water has become available to them. Now, there are chances to cultivate vegetables in the homeyards in dry season. The poor are now participating in different economic activities. Gradually, their socio-economic condition is developing.

Another Reverse Osmosis Plant has been installed at Dacope in Khulna. This plant can produce 5000 litres of water per day. Soon, the poor and the ultra-poor of the area will have potable water from this plant at a reasonable price.

PKSF Signs Agreements

● PKSF and the Banking and Financial Institutions Division, Ministry of Finance signed a Subsidiary Loan and Grant Agreement on January 18, 2015 for the project titled *Promoting Agricultural Commercialization and Enterprises* (PACE). Mr. Md. Fazlul Kader, DMD, PKSF and Mr. Arijit Chowdhury, Joint Secretary, Bank and Financial Institutions Division signed the SLGA on behalf of their respective organisations. An e-platform will be set up to facilitate internet-based marketing of the commodities. PKSF will implement this project in the next 6 years across the country. The Financing Agreement of PACE project has been signed between the Government of Bangladesh and IFAD on December 11, 2014.

● On February 01, 2015, an agreement has been signed between PKSF and M/s Abed Holdings Ltd. for the vertical expansion of PKSF Bhaban. Dr. Md. Jashim Uddin, DMD (Admin. & Finance), PKSF and Mr. A K M Barkatullah, Managing Director, M/s Abed Holdings Ltd. signed the agreement on behalf of their respective organisations. Mr. Md. Abdul Karim, Managing Director, PKSF and Mr. Md. Ziauddin Iqbal, GM (Admin.), PKSF were also present on the occasion.

● Palli Karma-Sahayak Foundation (PKSF) and Development Alternative Incorporated (DAI) signed a Memorandum of Understanding (MoU) on February 19, 2015 Mr. Md. Fazlul Kader, Deputy Managing Director (Operations-1), PKSF and Mr. William T. Levine, Chief of Party, DAI signed the MoU on behalf of their respective organisations.

Under the *Feed the Future* initiative, DAI has been implementing a 5-year long project titled **Agriculture Value Chain** (AVC) in Bangladesh. Feed the Future is an U.S Government's Global Hunger & Food Security initiative, funded and administered by USAID. AVC project aims at achieving economic growth at a large scale to enhance the long-term food and nutrition security of Bangladesh applying a market systems approach. The project is being implemented in 20 districts of the southern part of the country. The targeted agricultural Value Chain activities will increase the income of the on-farm and off-farm sectors of the country. The key objective of the project is to eliminate the constraints between food and non-food agricultural products and agricultural Value Chains. AVC is committed to establish linkages for easy access to finance for farmers and other potential beneficiaries of the project to strengthen agricultural market system.

● A contract has been signed between Palli Karma-Sahayak Foundation (PKSF) and Benchmark Software Bangladesh Ltd. on February 11, 2015 to provide the consulting services for Implementation of Integrated Information System by Upgradation and Modification of Existing Softwares of PKSF. Dr. Md. Jashim Uddin, Deputy Managing Director (Admin. & Finance), PKSF and Mr. Zahidul Hasan Bhuiyan, Managing Director, Benchmark Software Bangladesh Ltd. signed the contract on behalf of their respective organisations. Mr. Md. Ziauddin Iqbal, General Manager (Admin.), PKSF, Mr. M. A. Matin, Deputy General Manager, I.T, PKSF, Mr. Jahid Hasan, General Manager and Mr. Fazlur Rahman, System Analyst, Benchmark Software Bangladesh Ltd. were present during the occasion.

Progress of UPP-Ujjibito Component

Since November 2013, with the support from European Union, UPP-Ujjibito component of Food Security 2012 Bangladesh-Ujjibito project is being implemented at the field-level to alleviate poverty and hunger sustainably from this country. A total of 3.25 lac women headed and ultra-poor households of the project area are being assisted to secure their nutrition, increase purchasing power, ensure access to resource base and promote their social dignity. In addition to financial assistance, the ultra-poor project participants are provided with different kinds of non-financial and technical assistance.

In January-March, 2015, 11,000 participants (6000 UPP and 5000 RERMP-2) received agricultural (livestock and fisheries) training and 1800 participants received 12-30-day long non-agricultural training. It has been observed that by using acquired knowledge from the training, the participants are earning regularly. In the season Kharip-1, bindweed and pumpkin seeds have been distributed among 76,600 participants for homestead gardening. Moreover, vegetable seeds are being distributed among the project participants at free of cost to ensure the nutritional demand of the family. In January-March, 2015, a total of 570 project participants received grants for establishing vermi-compost plants, goat/sheep rearing in the perch system and crab fattening. A total of 50 programme officers (technical) received a 14-day long training in 2 batches on Implementing Income Generating Activities at Youth Training Center in Mymensingh. Moreover, the programme officers (social) are regularly conducting the awareness building sessions regarding food, nutrition and different social issues at the participants' level.

Awareness Raising Initiative for the Ultra-poor

As part of awareness building, Mother's Day, International Women's Day, National Vaccination Day, Global Hand Washing Day, Safe Motherhood Day etc. are being observed under UPP-Ujjibito. During FY 2014-15, a total of 113 events have been observed by the Partner Organisations (POs). 27 POs observed International Women's Day 44 places of 43 Unions of 21 districts. In most of the discussion sessions, upazila Chairman, upazila Nirbahi Officer and Upazila Women Affairs officer of the respective areas were present. Women rights, education and socio-economic activities were highlighted in the sessions.

ENRICH

PKSF has been implementing an all inclusive programme titled *Enhancing Resources and Increasing Capacities of Poor Households towards Elimination of their Poverty* (ENRICH) since 2010. The core objective of the programme is to restore human dignity of the poor by eliminating their poverty. In January, 2015, ENRICH has been extended to 7 more Unions. Currently, the programme is being implemented in 143 Unions of the country.

Establishment of Community Toilet Complex

Using open toilets are very harmful to both health and environment. Ironically, there is no hygienic sanitation facility in the haat-bazars of the rural areas of our country. To address this problem, an initiative has been undertaken under ENRICH to popularise public toilet system. Under the initiative, a total of 10 Community Toilet Complexes will be built in the busy areas of 10 Unions by June, 2015 of which 1 will be reserved for the females.

100% Sanitation & Hand Wash Programme

100% sanitation and hand wash programme has been undertaken to make people habituated in using hygienic sanitary latrines and to wash their hands. Under this programme, the families without any sanitary latrine have been identified in each ENRICH Union and are being provided with a slab and 5 rings to build a sanitary latrine.

A total of 11 ENRICH Unions out of the 43 Unions (selected in the 1st phase) has already been declared as 100% sanitation-ensured Unions. To ensure 100% sanitation for the poor households of the remaining 32 Unions, a total of 5,000 sanitary latrines are being manufactured.

Healthcare Services

At present, a total of 260 Health Assistants and 1,852 Health Volunteers of 110 POs are providing ENRICH health care services in 143 Unions. Till January, 2015, a total of 28,638 health cards have been sold and 7,183 static clinics, 1,449 satellite clinics & 69 health camps have been organised in the 1st cluster of 43 ENRICH Unions.

Vocational Training & Youth Development

Five technical training institutions have been selected to organise large scale youth development training through which 759 competent youths will be trained up. Moreover, training for 301 youths in 20 batches on 14 trades has already been successfully completed. Currently, the training of another 85 youths on 6 trades is going on. A total of 903 young individuals have already found employment opportunities through ENRICH initiatives and 139 youths are self-employed after successful completion of their training.

Educational Assistance

The children of the poor beneficiaries come to a nearby place hired by the POS. Their parents cannot afford private tutoring for them. Nor can they help the children themselves to train up. By 2015, around 1,11,162 students are being provided with educational assistance at 4,146 afternoon learning centers in 143 Unions.

Bandhu Chula & Solar Home System

Till February, 2015, a total of 10,897 health and environment-friendly improved cooking stoves (Bandhu Chula) and 30,369 Solar Home Systems have been installed.

Beggar Rehabilitation Programme

A total of 215 beggars from 43 ENRICH Unions are in the process of being rehabilitated. It's notable that a total of 202 beggars from 41 ENRICH Unions of the 1st phase have already been successfully rehabilitated through rigorous monitoring and care.

Loan Disbursement Programme

From July, 2014 to January, 2015, an amount of BDT 91.92 crore has been disbursed among 33,412 programme participants. Till now, a total of BDT 647.79 crore has been disbursed from PO to the participants level under ENRICH.

Special Savings Programme

Till January, 2015, a total of 1189 participants have deposited BDT 68.79 lac in their respective bank accounts. So far, 110 participants have already withdrawn their savings with the matching grant of BDT 17.25 lac.

Community Climate Change Project (CCCP)

Community Climate Change Project (CCCP) is a climate change adaptation project under Bangladesh Climate Change Resilience Fund (BCCRF). CCCP aims to enhance the capacity of the selected communities to increase their resilience to the adverse impacts of climate change. The project is being implemented by Palli Karma-Sahayak Foundation (PKSF) with fiduciary support from the World Bank. Initially, CCCP's total budget is BDT 96.25crore (US$12.5 million) and duration of the project is until December 2016. Flood, drought and salinity affected vulnerable areas have been identified as the working area of the project.

Sub-project Implementation at the Field-level

A total of 41 Project Implementing Partners (PIPs) of CCCP are working at 36 climate vulnerable upazilas under 15 districts of Bangladesh. The major field-level activities of CCCP include: raising of homestead plinth; installation of sanitary latrines and tube-wells; demonstration of climate resilient crop, pumpkin cultivation at char areas; pond re-excavation; repairing of road/embankment with tree plantation; improved cooking stove installation; support for Income Generating Activities (crab fattening, goat and sheep rearing, poultry farming, homestead gardening, vermin compost production etc.).

Field-level Achievements

- A total of 4717 household plinths have been raised in this quarter.
- About 137 deep tube-wells and 462 tube-wells have been installed.
- 5 flood shelters-cum-community grounds have been raised.
- 1052 latrines have been installed.
- 2366 cooking stoves have been distributed.
- 45 input support have been provided for crab culture.
- 2689 and 710 project participants have been covered under technical support for goat rearing and duck/poultry farming respectively.

PMU-level Activities

Training

A 3-day long residential training was organised on *Environmental Safeguard & Management of CCCP Interventions and Finance & Accounts* for 14 new PIPs from February 14, 2015. Dr. Fazle Rabbi Sadeque Ahmed, Project Coordinator, CCCP inaugurated the training session. Most of the training sessions were conducted by the Programme Officers and Sector Specialists of CCCP.

Workshop

CCCP organized a workshop on *Desalination Plant* at PKSF Bhaban on January 11, 2015. Mr. Md. Fazlul Kader, Deputy Managing Director (Operations-1), PKSF offered the opening speech. During the workshop, Ms. Dalia Afroz, Asst. Engineer, DPHE and Mr. Md. Lutfor Rahman, Executive Director, NGF gave presentation on the *Overview of Desalination Plant and Technical, Financial and Community Mechanism Issues of Desalination Plant* respectively. Moreover, Eng. Khondakar Maksudul Alam, General Manager, Pharmatex Water Engineering, Mr. Md. Salim Akter Siddiqi, Chief Executive, Prithula Corporation and Eng. Mohammad Rakibul Hasan Titas, Technical In-charge, Osmonic Water Filtration Process also provided presentations on Desalinization Plant individually. After the presentations, the floor was made open for discussion.

Exchange Visits

An exchange visit was organised by RDRS Bangladesh on *Raising of Homestead Plinth* from January 02 to 04, 2015 under overall supervision of Mr. Tariqul Islam, Program Officer (Eng.), CCCP, PKSF. A total of 30 participants from 15 PIPs participated in the visit.

Another exchange visit was organised on *Improved Cooking Stoves* in the project area of Eco-Social Development Organization (ESDO) at Kishoregonj upazila of Nilphamari district on January 27, 2015. A total of 21 project participants and 6 project staff of Jhanjira Samaj Kallyan Sangstha (JSKS) participated in the visit.

An exchange visit was organized at Nowabenki Gonomukhi Foundation (NGF) on *Crab Fattening* from February 26 to 28, 2015. A total of 24 participants from 8 PIPs were present in this visit.

Another exchange visit on *Canal Re-excavation* was organized by Nazrul Smriti Sangsad-NSS at Amotoli, Borguna from March 26 to 28, 2015. A total of 12 PIPs participated in the visit. During the visit, the participants shared their knowledge and ideas of field-based activities among themselves.

Seminar & Workshops

A Workshop with the PRIME Implementing POs

On March 15, 2015, a workshop was organised at PKSF Bhaban under *Programmed Initiatives for Monga Eradication* (PRIME). A total of 24 PRIME implementing Partner Organisations (POs) from Jamalpur and greater Rangpur & south-western regions of the country took part in it. Dr. Reazul Islam, International Team Leader, Project Coordination Unit of PROSPER, DFID attended the workshop as the special guest. Mr. Md. Abdul Karim, Managing Director, PKSF inaugurated the workshop. Mr. Golam Touhid, Deputy Managing Director (Operations-2), PKSF, Mr. A. Q. M. Golam Mawla, General Manager & Team Leader (PROSPER), PKSF, Dr. Sharif Ahmed Chowdhury, Deputy General Manager & Project Coordinator (PRIME), PKSF and Project Coordinators & IGA implementing officials from 24 POs participated in the programme. In the workshop, there was a detailed discussion on the field-level experiences and problems in the current political unrest. The workshop also provided important guidelines to the PO representatives regarding their future work plan.

Workshop on the Progress of Implementation of FY 2014-15, Field-level Problems and its Ways out under Agriculture and Livestock Units

In FY 2014-15, Agriculture Unit and Livestock Unit of PKSF have taken an initiative to extend some modern, tested and environment-friendly agricultural technology. Moreover, piloting of an Agriculture Advocacy Centre at the field-level is an innovative move.

A workshop on the progress of implementation of FY 2014-15, field-level problems and its ways out was held at PKSF auditorium on March 18, 2014 under Agriculture and Livestock Units. Mr. Golam Touhid, Deputy Managing Director (Operations-2), PKSF presided over the workshop.

Focal persons and technical officers (agriculture, livestock and fisheries officers) of these Units from the Partner Organisations (POs) of PKSF participated in the workshop. Two separate presentations were given on the overall progress of the field-level implementation of Agriculture and Livestock Units.

During the open floor session, representatives of the POs shared different field-level experiences and gave their opinions for the successful implementation of the activities of Agriculture and Livestock Units. The workshop emphasised on the demonstration of high yielding and profitable crop varieties (such as-spices, floriculture etc.) on the basis of specific working areas and Agro Ecological Zones (AEZ). It was also decided to identify the technical clusters being implemented under Agriculture Unit to provide necessary technical support to the clusters for its sustainable development.

Workshop on Progress of Implementation, Field-level Problems and Steps to Overcome these under KGF Programme

A tripartite grant agreement of US$ 10 million was signed among the Government of Bangladesh (GoB), Kuwait Goodwill Fund for Arab Economic Development (KFAED) and Palli Karma-Sahayak Foundation (PKSF) on January 30, 2011 for implementing Kuwait Goodwill Fund for Promotion of Food Securities in Islamic Countries (Kuwait Goodwill Fund-KGF) to help conduct the food security programmes in Bangladesh through lending services in farming and small business activities & micro enterprises.

In FY 2014-15, an amount of BDT 98.80 crore has been allocated to implement financial and technical services under KGF.

A workshop on the progress of implementation, field-level problems and steps to overcome these was held under KGF programme at PKSF conference room on March 19, 2015. Mr. A. Q. M. Golam Mawla, General Manager (Operations), PKSF presided over the workshop in which officers of KGF programme of PKSF were present. In addition, focal persons and technical officers from 18 Partner Organisations implementing KGF programme were also present in the workshop.

3 separate presentations were given on : The overall progress of field-level implementation of KGF programme during FY 2014-15; Problems in implementing KGF programme at field-level and identification of the flaws; and Implementation strategy of annual work plan of FY 2015-16.

In the open discussion session, the PO representatives talked on different field-level problems. Moreover, they proposed different measures that can be taken regarding the field-level implementation of various agricultural activities. The importance of organic fertilizer and household waste management was recognised and implementation of compost demonstration in the working areas of KGF programme was found to be an answer.

Technical Workshop on Value Chain Development Project

A technical workshop on *Value Chain Development Project Management* was held on March 31, 2015. A total of 50

officials from 25 Partner Organisations (POs) participated in the workshop. Mr. Md. Fazlul Kader, Deputy Managing Director (Operations-1), PKSF inaugurated the workshop. Mr. Goalm Touhid, Deputy Managing Director (Operatios-2), PKSF shared his views in the inaugural session. The panel leaders of PKSF and the officers of PACE project participated in the programme. In addition to financial assistance, PACE will implement different Value Chain Development activities to develop various potential economic sub-sectors of the country. The workshop provided technical guidance to prepare proposal and manage Value Chain interventions.

Mr. Dewan A H Alamgir, Consultant, IFAD provided instructions on preparing proposals for Value Chain Development projects and managing such projects. He also responded to the questions asked by the participants. This technical workshop was very fruitful in terms of enhancing the efficiency of the POs in managing Value Chain Development activities.

PKSF MD Speaks on Low-Cost Housing

In view of PKSF's proposals to review the sustainable housing system for the poor at a low cost, Housing and Building Research Institute organised a seminar titled *The Role of Housing and Building Research Institute in Rural Housing* on March 28, 2015. Mr. Md. Abdul Karim, Managing Director, PKSF was present as the chief guest of the programme. Mr. Md. Khandaker Akhtaruzzaman, Additional Secretary & Chairman, National Housing Authority, Mr. Md. Abdul Matin, Director General, Palli Unnayan Academy, Mr. Md. Abu Sadek, Director, Housing and Building Research Institute, Mr. Md. Fazlul Kader, Deputy Managing Director (Operations-1), PKSF, 15 officials of PKSF, representatives from 18 selected Partner Organisations of PKSF and officials of Housing and Building Research Institute were present in the seminar.

The 195th Meeting of the Governing Body of PKSF

The 195th meeting of the Governing Body of PKSF was held on February 26, 2015. Dr. Qazi Kholiquzzaman Ahmad, Chairman, PKSF presided over the meeting. Members present were: Mr. Md. Abdul Karim, Dr. A. K. M. Nurun Nabi, Mr. Khondkar Ibrahim Khaled, Dr. Pratima Paul-Majumder and Dr. M. A. Kashem. The meeting approved a loan of BDT 145 crore 75 lac for 16 Partner Organisations of PKSF.

The meeting also resolved to promote Mr. Akond Md. Rafiqul Islam and Mr. Md. Ziauddin Iqbal to the posts of General Managers of PKSF. The meeting also expressed satisfaction regarding the progress of overall programmes of PKSF.

Special Fund

Palli Karma-Sahayak Foundation (PKSF) provided a financial grant of BDT 4,62,000 from its Special Fund to Cheuria Lalon Academy at Kushtia to help the students learn Lalon Songs properly. Teachers and other officials of the Academy will have their salaries from this grant. Moreover, this grant will be used to buy 13 different musical instruments. On February 19, 2015, PKSF provided the grant through DESHA, a Partner Organisation of PKSF. DESHA will also monitor the proper use of the grant.

Training Programmes

PKSF regularly conducts specialized training courses for PKSF staff and PO officials both at home and abroad on different aspects of microcredit and other development programmes. Moreover, training programmes are also arranged for the organisations who are not PKSF POs. Training wing also arranges study tours/orientations for the foreign representatives and internship programme for the students of different renowned universities. During January-March, 2015, this wing has organised several training activities & exposure visits.

Training for PO Officials and Field Workers

Training wing of PKSF provided the following training courses to 948 PO officials and field workers in 41 batches during January-March 2015 on the basis of the demand from the mainstream programmes and projects of PKSF:

Course Title	Level of Trainees	No. of Batches	Days	No. of POs	No. of Participants	Venue
Advanced Microfinanance an Institutional Management	Senior & mid-level officers	1	3	8	18	PKSF
Monitoring and Evaluation	Senior & mid-level officials	1	3	13	21	PKSF
Accounts and Financial Management	Accountants of head offices	1	3	11	18	PKSF
Accounts and Financial Management	Accountants of branch offices	3	4	29	71	3 different venues in Dhaka
Group Dynamics, Savings and Microcredit Management	Assistant officers & field workers	21	4	61	507	13 different venues in and outside of Dhaka
Small and Medium Enterprises Management and Operation	Assistant officers & field workers	8	5	15	192	6 different venues outside of Dhaka
Savings and Microcredit Management	Mid-level officers	4	5	38	79	2 different venues in Dhaka
Internal Audit for Operation of NGO/MFIs	Senior & mid-level accounts & internal audit officers	1	5	3	24	PKSF
Training of Trainers	Mid-level officers	1	5	16	18	InM
	Total	**41**		**Total**	**948**	

Training for PKSF Officials

A 13-day long customized training was organized on *Poverty Alleviation & Development* at Bangladesh Academy for Rural

Development (BARD), Comilla from March 29 to April 10, 2015. A total of 20 officials including 15 Assistant Managers and 5 Deputy Managers of PKSF participated in the training.

Course Design as per Training Need Assessment

The training wing of PKSF has taken initiative to design the course outline and prepare training modules on the basis of the Training Need Assessment (TNA). In this regard, it has already completed the TNA survey from the Deputy General Managers, Assistant General Managers and Managers of PKSF.

Sessions for the Foreign Representatives at PKSF

• On January 06, 2015, Ms. Armene Modi, Chairman, ASHTA NO KAI (For a Better Tomorrow), India visited PKSF. During the visit, she was present in an orientation on different programmes of PKSF. She also visited various field-level programmes of SAJIDA Foundation and FIVDB.

• On January 19, 2015, a total of 9 representatives from Bankers Institute of Rural Development (BIRD), India and 2 representatives from CIRDAP received a day-long orientation on Micro-Finance in Bangladesh at PKSF Bahaban. A total of 8 representatives from 6 renowned banks of India including Director (Training), BIRD and Secretary, CIRDAP, Dhaka took part in the orientation programme.

In view of the request from CIRDAP-Dhaka, an orientation session was organized for 6 students from National Institute of Rural Development and Panchayat Raj (NIRD&PR) of India at PKSF Bhaban on March 04, 2015.

Exposure Visit

In FY 2014-15, a total of 34 officials from PKSF's mainstream programmes, projects and Partner Organisations participated in exposure visits in China, Vietnam and Korea in 3 batches. These visits were on **Poverty Alleviation and Development** issues. These visits were financed by Promoting Financial Services For Poverty Reduction (PROSPER) project, Community Climate Change Project (CCCP) and ENRICH programme of PKSF.

Training Calendar for FY 2015-2016

Training wing of PKSF has prepared a training calendar for the financial year, 2015-2016. The calendar has been prepared on the basis of the demand received from 128 Partner Organisations on 11 modules. According to the training calendar, 6500 officials will be trained in 260 batches.

Internship Programme

A total of 7 students from Dhaka University and Bangladesh University of Professionals have completed their internship programme at PKSF during January-March, 2015.

Evaluation and Reformation Modification of Training Modules

PKSF regularly updates its training modules according to the changing demands from the field-level. Accordingly, PKSF and InM are working jointly to modify the training module titled, *Group Dynamics, Savings and Microcredit Management*. In view of the demand from the field-level, the course outline of the module has already been modified. Moreover, the handout preparation of the module is now at the final stage.

PKSF Explores Strategic Partnership with FAO Bangladesh

A high level meeting was held between Palli Karma-Sahayak Foundation (PKSF) and Food and Agricultural Organization (FAO) Bangladesh at PKSF Bhaban on January 28, 2015. The meeting explored the possibilities of cooperation between PKSF and FAO. Mr. Md. Abdul Karim, Managing Director, PKSF led the PKSF team. The representatives of FAO Bangladesh included Mr. Mike Robson, Resident Representative, Dr. Nur Ahmed Khondaker, Assistant Country Representative (Programme) and Begum Nurun Nahar, National Operations Officer & Gender Focal Point. Besides, Mr. Golam Touhid, Deputy Managing Director (Operations-2), Mr. A. Q. M. Golam Mawla, General Manager & Team Leader (PROSPER), Dr. Sharif Ahmed Chowdhury, Deputy General Manager, Mr. A.K.M. Nuruzzaman, Assistant General Manager & Team Leader (Ujjibito), Dr. M. A. Haider, Training Officer (KGF) and Mr. A. M. Farhaduzzaman, Assistant Manager were present in the meeting on behalf of PKSF.

One of the main objectives of both PKSF and FAO is to ensure sustainable poverty alleviation and food & nutrition security of the country. In addition to financial services, farmers should be provided with technical support and advanced farming knowledge to develop the farming output in limited resources of the country. Besides, as the impact of climate change is already being felt, farmers need to adopt climate resilient Good Farming Practices (GFPs). Having nationwide linkage of PKSF and global experience and technical expertise of FAO, both these organisations can play a significant role in shaping sustainable modern farming in Bangladesh.

Both the parties also showed keen interest to work together in some of the priority areas of agriculture including crop, livestock and fisheries. FAO Bangladesh can extend support for capacity building of PKSF and PO officials as well as farmers on new agricultural technology. They can also help farmers adopt Sanitary and Phyto-Sanitary (SPS) measures as per World Trade Organizations (WTO) compliances for exporting farm products to international market. For strengthening possible mutual cooperation, PKSF and FAO Bangladesh agreed to sign a Memorandum of Understanding (MoU).

Credit Operations Status of PKSF

Loan Disbursement to POs

During the financial year 2014-15, loan disbursement from PKSF to the POs (Partner Organisations) is Tk. 12374.70 million up to December 2014. Cumulative loan disbursement from PKSF to the POs is Tk. 200700.01 million, as of December 2014 and the recovery rate of loan from the POs to PKSF is 98.93 percent. A summary of PKSF's cumulative loan disbursement and loan outstanding as of December 2014 is presented in the following table.

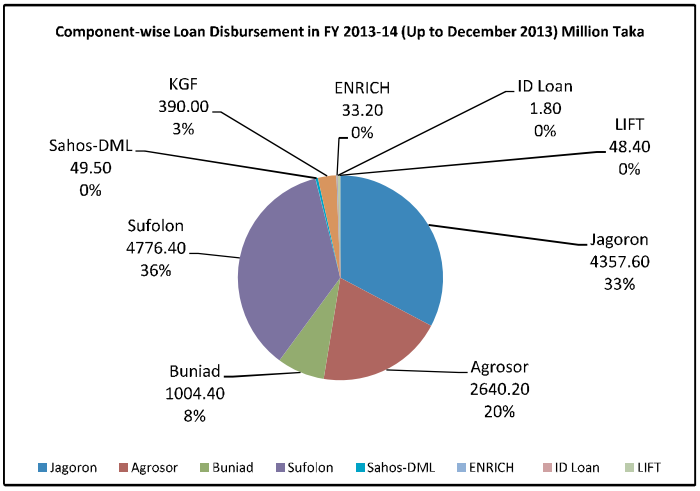
Programmes/ Projects	Loan Disbursement (Cum. in million Tk.) (PKSF to POs)	Loan Outstanding (in million Tk.) (PKSF with POs
Mainstream Microcredit (including ID loan):	186368.05	35365.11
Projects:		
EFRRAP	1122.50	15.59
FSP	258.75	0.00
IFADEP-I	71.20	0.11
IFADEP-II	14.30	0.00
JMBA	14.00	0.00
LIFT	458.88	202.86
LIFT Non-PO	70.72	37.71
LRP	803.80	0.55
MFMSFP	3619.60	133.50
MFTSP	2602.30	8.30
PLDP	593.91	0.00
PLDP-II	4130.19	87.47
REDP-ECL	13.05	0.00
REDP-MC	31.77	0.00
SRLP	491.65	0.00
ID-MFTS	24.47	0.00
ID MFMSFP	10.88	0.00
Projects Total	**14331.96**	**486.09**
Grand Total:	**200700.01**	**35851.20**

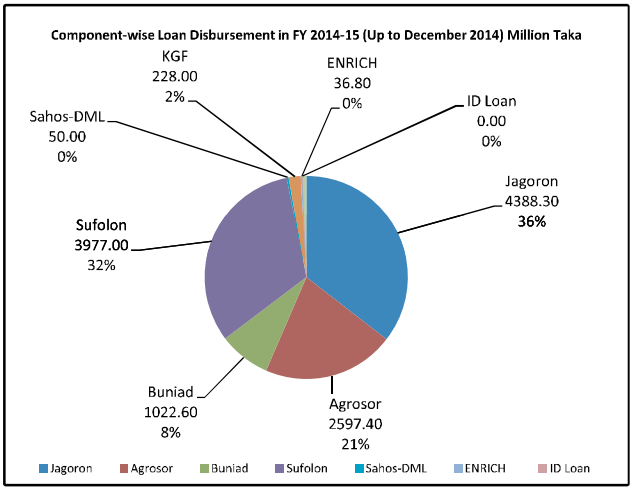
FY Loan Disbursement (In Million Taka) PKSF to POs

Programse/ Projects	Loan Disbursement (FY 2013-14) Up to December-2013	Loan Disbursement (FY 2014-15) Up to December-2014
Jagoron	4357.60	4388.30
Agrosor	2640.20	2597.40
Buniad	1004.40	1022.60
Sufolon	4776.40	3977.00
Sahos-DML	49.50	50.00
KGF	390.00	228.00
ENRICH	33.20	36.80
ID Loan	1.80	0.00
LIFT	48.40	74.60
Total	**13301.50**	**12374.70**

Loan Disbursement to Borrowers

During the financial year 2014-15, loan disbursement from POs to the borrowers is Tk. 100.60 billion up to December 2014. Cumulative loan disbursement from POs to borrowers is Tk. 1847.08 billion and the recovery rate of loan from borrowers to POs is 99.65 percent. As of December 2014, the number of borrowers is more than 8.30 million of whom 91.14 percent are women.





About PKSF

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

Present Governing Body of PKSF

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

Editorial Board

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

Book Post

Examplary Feat of Professional Integrity

Rupna Sen is a simple woman of Chittagong. She works in a non-government organisation. She is not poor but she has to be thrifty to run her family. Rupna Sen is a field worker of Prottashy, a Partner Organisation (PO) of PKSF. Prottashy provides different financial and non-financial services in different areas of Chittagong. Rupna Sen works under Prottashy's Urban branch of Rajkhali. She always performs her responsibilities very skilfully. At the same time, she also maintains a good professional relationship with the staff and programme participants of Prottashy. Rupna is always cordial to them.

It was December 2014. A winter evening. Evening droops in too sharply. Completing her field visit, Rupna was heading towards the office. Cold wind was blowing continuously from the north. Suddenly, Rupna Sen was struck by a bus. She suffered a serious fracture in one of her hands and she was badly injured. Even at such crucial hours of physical pain, Rupna did not forget her responsibilities. She held her bag full of money in one hand, while her other hand was bleeding badly. There was more than BDT 2 lac in her bag that she collected from the groups. Her responsibility towards the office and the poor was more important to her than her serious physical injuries. Instead of going to the hospital, she first went to the office and handed over the money to the office accountant. Everyone in the office was shocked to see her condition. They immediately provided her first aid. But, her physical condition worsened. Then she was taken to the hospital. After completing her medical check up, the doctor informed of a severe fracture in her left hand and she had to undergo a surgery immediately. Rupna joined the office after one month's treatment at the hospital. Her sincerity and sense of duty is a unique example for others.

Sheuli Barua is another committed field worker of Prottashy in Chittagong. She joined Prottashy in 2007. At present, she monitors 26 groups, 623 members and 507 borrowers. Sheuli Barua, a widow, is always very conscious of her responsibilities. She has a school going son and there is none in the family to help her. In spite of her personal crises, she performs all her official duties diligently. At the same time, she also maintains a good relationship with the group members. Sheuli Barua is readily available for anyone needing assistance and also does her routine door-to-door visits. In course of performing her duties, she has to face different kinds of experiences during her group visits.

In October 2014, Ohida Begum, a group member of Prottashy, tried to flee with BDT 2 lac. Sheuli Barua got the message at 12:30 am and immediately went to Ohida's house. But she did not find Ohida there and started towards the local bus stand soon. By this time, Ohida and her family had got into the bus. Sheuli Barua reached the bus stand just before its departure. While she asked Ohida to get down the bus, local police took the side of Ohida. Police asked Sheuli Barua to prove the offence brought against Ohida. She showed her Pass Book and other documents along with the photographs. The police verified the documents. Then they helped Sheuli Barua and she could make Ohida and her family get down the bus. It was midnight then. That night she kept Ohida at the group leader's house and then came back home. It was dawn.

Next day, Sheuli Barua requested Ohida to pay the money of the group. At first, she had been unwilling. She persuaded Ohida in many ways. After some days, Ohida paid all the amount. All the group members appreciated Sheuli Barua for her sense of responsibility toward the groups.