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## PKSF Newsletter

Palli Karma-Sahayak Foundation (PKSF)

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## Closing Ceremony of PKSF's Silver Jubilee Celebrations

The closing ceremony of PKSF year-long Silver Jubilee programme took place at the Bangabandhu International Conference Centre on May 10, 2015. Mr. Abul Maal Abdul Muhith, MP, Minister, Ministry of Finance graced the occasion as the chief guest. The special guests of the event were Mr. Abul Hassan Mahmood Ali, MP, Minister, Ministry of Foreign Affairs and Ms. Meher Afroz Chumki, MP, State Minister for Women and Children Affairs. The programme was presided over by Dr. Qazi Kholiquzzaman Ahmad, Chairman, PKSF. Mr. Md. Abdul Karim, Managing Director, PKSF was also present. The members of PKSF's Governing Body & General Body, all PKSF officials including Deputy Managing Directors and staff and Partner Organisation (PO) officials attended the joyful occasion.



Dr. Md. Shahiduzzaman, Executive Director, **Eco-Social Development Organisation (ESDO)** and Ms. Majeda Shawkat, Executive Director, **Naria Unnayan Samity (NUSA)** delivered speeches on behalf of PKSF POs. 2 of the rehabilitated beggars under ENRICH programme of PKSF shared their experiences. Scholarships were awarded to the meritorious children belonging to the poor families connected with the ultra poor programme of PKSF. PKSF also felicitated 3 successful entrepreneurs.

One special aspect of the occasion was the felicitation of two distinguished freedom fighters. They were honoured with lifetime achievement award for their outstanding contribution to our Independence War in 1971. They are: A M Sharfuzzaman, former engineer, Bangladesh Betar and Begum Mushtari Shafi, a writer and leader of women's liberation movement.

In his speech, Mr. Abul Maal Abdul Muhith, MP, the chief guest of the programme expressed his hope that PKSF would contribute to the socio-economic development of the country to a larger extent in future. Mr. Muhith hailed the ENRICH programme of PKSF and said that ENRICH will not only alleviate poverty but also contribute to the overall sustainable development of the poor.

Mr. Md. Abdul Karim, MD, PKSF began his speech with a quote from Rabindranath Tagore 'All these mute faces have to be made articulate'. Since its inception, devoted PKSF officials and its POs are working for the development of the silent rural poor of the country, he said.

In his speech, Dr. Qazi Kholiquzzaman Ahmad, Chairman, PKSF referred to the human-centric poverty alleviation programmes of PKSF. Dr. Ahmad also emphasised on increasing the capacity of people for sustainable development of the country.

The closing part of the programme turned into festivity with the concert of Haider Hossain. 2 PKSF officials namely Mr. G. M. Humayun Azam and Ms. Fatema Khatun Ruma and five POs of PKSF including **VERC, IDF, PROYAS, Desha** and **Prottashy** also took part in the cultural part of the closing ceremony.

## Workshop on Promoting Microfinance for Economic Development in IORA Region

In pursuance of sustainable development initiative of Indian Ocean Rim Association (IORA), an international workshop titled **Promoting Microfinance for Economic Development in IORA Region** was held from April 8 to 9, 2015 at PKSFBhaban. Ministry of Foreign Affairs of Bangladesh and PKSFB jointly organised this workshop. The member countries of IORA participated in this 2-day long workshop to understand the key issues behind the success of microcredit programme.

On April 08, 2015, Mr. Abul Maal Abdul Muhith, MP, Minister, Ministry of Finance, Government of the People's Republic of Bangladesh inaugurated the workshop. Dr. Qazi Kholiquzzaman Ahmad, Chairman, PKSFB was the special guest of the inaugural session. The session was presided over by Mr. Md. Abdul Karim, Managing Director, PKSFB. Senior officials of Ministry of Foreign Affairs, other Government officials, delegates from countries of IORA region, officials of PKSFB and representatives of its Partner Organizations were present in the inaugural session. A total of 19 representatives from IORA member countries and IORA Headquarters participated in the workshop.

In his speech, Mr. Abul Maal Abdul Muhith, Hon'ble Finance Minister highlighted the history of microcredit in Bangladesh, its significant role in women empowerment and socio-economic

development through poverty alleviation. In addition, he also referred to PKSFB's genesis and the significance of its activities.

Special guest of the programme, Dr. Qazi Kholiquzzaman Ahmad briefed the audience on the history of PKSFB. He also talked on the evolution and redefinition of microcredit. He commented that appropriate credit for effective utilization will benefit the poor debtors in the real sense. In addition to microcredit, Dr. Ahmad also emphasised on education and health care programmes.

Four discussion sessions on **Poverty Eradication, Inclusive Growth, Enterprise Development and Financing** were held in this 2-day long workshop. Senior officials of PKSFB,

particularly those dealing with microfinance as well as the experts from Indonesia, India and Sri Lanka took part in these sessions.

The closing session of this 2-day long workshop was held at 4:00 pm on April 9, 2015 at PKSFBhaban. Mr. Abul Hassan Mahmood Ali, MP, Minister, Ministry of Foreign Affairs, Government of the People's Republic of Bangladesh was present as the chief guest, while Dr. Atiur Rahman, Governor of Bangladesh Bank was the special guest in the closing session. Rear Admiral (Retd.) Md. Khurshed Alam, BN, Secretary (MAU), Ministry of Foreign Affairs (Bangladesh) presided over the closing session.



## Promoting Agricultural Commercialization and Enterprises (PACE)

### Value Chain Development Interventions

PKSFB undertook two Value Chain Development (VCD) projects in April-June, 2015. One of these projects titled *Increasing Income of Entrepreneurs through Black Bengal Goat Rearing* has been initiated to implement at three upazilas of Meherpur district. A total of 6000 farmers will receive various technical, technological and marketing support under the project. **Wave Foundation**, a Partner Organization (PO) of PKSFB will implement this project. An agreement was signed between PKSFB and **Wave Foundation** in this regard.

Another VCD project titled *Increasing Income of the Entrepreneurs and Creating Employment through Cow Rearing in Char Areas* has been initiated to promote cow rearing sub sector at five upazilas of Tangail district. A total of 5000 farmers will receive various technical, technological and marketing support under the project. SSS, another PKSFB PO, will implement the project.

### Training

PACE organised training courses on two specific areas for the officials of PKSFB and its POs in April-June, 2015. A 5-day long training course was organised for the officials of PKSFB on *Value Chain Development Design and Project Management*

from June 21 to 25, 2015. A total of 25 officers (from Assistant Manager to Manager level) attended the training course. Resource persons from PKSFB and other specialised organizations conducted the training.



From June 28 to July 02, 2015, two training courses were organised for PKSFB and PO officials on *Micro Enterprise Management and Promotion of Private Business*. Bangladesh Institute of Management (BIM) conducted these courses in its own training venue. A total of 25 PO officials and 24 officials of PKSFB took part in these courses. Resource persons from different organizations including BIM conducted the training sessions.

## Celebrating International Women's Day

To celebrate the International Women's Day, PKSF organised a seminar on May 4, 2015. The meeting focused on the state of women in Bangladesh in the context of universal human rights and our duties thereof. The female members of the Governing Body & General Body of PKSF, Managing Director, Deputy Managing Directors, General Managers, Deputy General Managers & female employees of PKSF, female Executive Directors of the Partner Organisations (POs) including some other representatives attended the seminar. The seminar was presided over by Dr. Qazi Kholiquzzaman Ahmad, Chairman, PKSF.

Mr. Md. Abdul Karim, MD, PKSF delivered the welcome speech. In his speech, PKSF MD informed the house that 90% beneficiaries of PKSF are women. Recruitment of women is increasing in Bangladesh Armed Forces and Police. Female officers from Bangladesh Armed Forces and Bangladesh Police are working successfully to establish peace in the trouble-torn countries of the world including South Sudan. A number of women-friendly policies have been undertaken by PKSF since 1991.

Ms. Salma Akhter, Professor, Sociology Department, University of Dhaka presented a paper in the seminar. She discussed women development from two perspectives (strategic & awareness building). Strategic perspective is related to the policy-making level. Much has been achieved at this level and yet much more is to be done. At present, women have more access to education and they are more conscious of their rights. Earlier, female representatives of the local

government were unable to take any decision. Now the situation has visibly improved. Professor Salma Akhter expressed her hope that women will become more aware of their rights in future.

Those who participated in the open floor session included Mr. Iqbal Ahammed, **Padakhep Manabik Unnayan Kendra**, Mr. Murshed Alam Sarker, **POPI**, Ms. Majeda Shawkat, **Naria Unnayan Samity**, Mr. Anwar Hossain, **HEED Bangladesh** and Ms. Nasima Begum, **Shishu Niloy Foundation**.



In his concluding remarks, Dr. Qazi Kholiquzzaman Ahmad said that the President of the World Bank, in his blog, mentioned of 3 crises in the development indicators of women development. These crises relate to education, employment and violence against women. PKSF Chairman added psychological crisis of women to these. Dr. Ahmad said that both men and women need to demonstrate a more liberal attitude towards women. Compared to earlier days,

women in modern times have achieved a lot but still they have to travel a long way. Dr. Ahmad said, despite women's significant educational, administrative, social and economic advancements over the past decades, they have failed to make significant progress to join the top management level.

PKSF Chairman said, at first we need to change the attitude towards women to ensure women's equal access to and full participation in every sector of the society. He also mentioned that the Constitution of Bangladesh reflects on equal rights for men and women in all spheres of public life.

## The 196<sup>th</sup> Meeting of the Governing Body of PKSF

The 196<sup>th</sup> meeting of the Governing Body of PKSF was held on April 27, 2015. Dr. Qazi Kholiquzzaman Ahmad, Chairman, PKSF presided over the meeting. Members present were: Mr. Md. Abdul Karim, Ms. Nihad Kabir, Dr. A. K. M. Nurun Nabi, Mr. Khondkar Ibrahim Khaled, Dr. Pratima Paul-Majumder and Dr. M. A. Quassem. The meeting expressed its satisfaction and gratitude to the Government of Bangladesh for the issuance of Statutory Regulatory Order (SRO) on March 2, 2015 by the National Board of Revenue. This exempts PKSF from paying taxes on its investment. With a view to making a women-friendly working place, a draft 'policy and work plan' has been prepared and presented in the meeting for approval. The architectural design of the proposed 21 storied commercial building of PKSF at Shyamoly was also presented in the meeting. After a detailed discussion, the design was approved. Moreover, important audit observations of the Partner Organisations found by the internal audit department of PKSF were also presented and reviewed in the meeting.

In the meeting, a total of BDT 444 crore 58 lac was granted as loan in favour of 18 POs of PKSF. In addition, **Social and Economic Enhancement Programme-SEEP** was enlisted as the PO of PKSF and a loan of BDT 5.0 lac was granted in favour of the organisation. The meeting also approved a financial grant of BDT 33.18 lac from PKSF's Programmes Support Fund (PSF) to **Proyas Manobik Unnayan Society**, a PKSF PO, to help its beneficiaries affected in the violence of January to March in Rajshahi and Chapai Nawabganj districts. In the meeting, another financial grant of BDT 5.0 lac was approved in favour of **SHEVA Nari O Shishu Kallyan Kendra** to implement the extended programme (up to December 2015) of its *Shishu Porichorja Kendra* for the orphaned children and victims of the Rana Plaza disaster at Savar. The meeting also expressed satisfaction on the progress of the overall programmes of PKSF.

## Field Visits

- From June 10 to 13, 2015, Dr. Qazi Kholiquzzaman Ahmad, Chairman, PKSF visited *Lalon Music School* at Kushtia, *New Era Foundation* at Ishwardi, *Palashipara Samaj Kallyan Samity* at Meherpur, *Wave Foundation* at Chuadanga and *Karmojibi Kallyan Sangstha* at Rajbari. Dr. Md. Jashim Uddin, Deputy Managing Director (Admin. & Finance) accompanied him during the visit.

On June 11, 2015, Dr. Ahmad inaugurated an eye camp under ENRICH programme organised by *New Era Foundation* at Salimpur Union of Pabna district. On the same day, he attended a sharing meeting at *Palashipara Samaj Kallyan Samity* at Gangni upazila of Meherpur. He met the members of the Executive Committee and higher officials of the organisation. Then Dr. Ahmad visited 2 education centres and a static clinic run by the organisation under ENRICH programme at Monakhali Union under Mujibnagar upazila.

PKSF Chairman visited *Wave Foundation* at Chuadanga on June 12, 2015. During the visit, Mr. Md. Abdul Karim, Managing Director, PKSF and Ambassador Munshi Faiz Ahmad, member, General Body, PKSF accompanied him. They were appraised of the latest update of the ENRICH programme.

PKSF team also visited 4 ENRICH homes and a family under beggar rehabilitation programme in the village Koya under Shimanto Union, a static clinic under Pichmora branch and the ENRICH Centre of Goalpara village. Then they visited an education centre at Shakharia village and also enjoyed the extracurricular activities of its students.

On June 13, 2015, Dr. Ahmad met the officials of *Karmojibi Kallyan Sangstha* in a sharing meeting at Doulotdia. Then, he visited the ongoing training programmes including sewing, electric and electronics training courses in the technical and vocational training centres of the organisation. Dr. Ahmad also visited the Safe Home programme of the organisation that provides assistance to the girl children of the sex workers at Doulatdia. Then he attended a development fair arranged by the organisation in the Muktijoddha Fakir Abdul Jabbar College ground at Rajbari.



- On April 03, 2015, Mr. Md. Abdul Karim, MD, PKSF visited *ESDO*, a PKSF PO at Thakurgaon. During the visit, he was present as the chief guest in the inauguration ceremony of the 27<sup>th</sup> year of its establishment. Dr. Md. Jashim Uddin, DMD, PKSF was the special guest of the programme. PKSF MD also attended different programmes organised to celebrate the 27<sup>th</sup> anniversary of *ESDO*.

Mr. Karim inaugurated the 27<sup>th</sup> anniversary celebration of *ESDO*. Then he visited different stalls in the development fair. On the same day, he inaugurated *ESDO* Child Hospital.



- From June 6 to 7, 2015, PKSF MD visited different activities of *Mukti Cox's Bazar*. Mr. Md. Mashiar Rahman, General Manager, PKSF accompanied him during the visit. On June 06, 2015, he met the Chairman, Executive Director and Coordinator of the organisation and discussed about various programmes of *Mukti Cox's Bazar*. Mr. Karim also met the members of the Executive Committee of the organisation in a sharing meeting. PKSF MD visited the Income Generating Activities of one Shilpi Akter, a member of *Noksha Mohila Samity* at Boiddoghona village under Cox's Bazar Sadar. Then Mr. Karim visited *Ketki Mohila Samity* at South Ghonapara village. The members of this group manufacture and sell seashell necklaces, earrings, hair buns, hair pins etc.

PKSF MD also visited Omani Cap production project of *Kamini Mohila Samity* at Karulia village under Ramu upazila. Every female member of this group earns up to BDT 3,000 per month by producing Omani Cap. In addition, most of the members of this group are involved in goat rearing.

On June 07, 2015, *Mukti Cox's Bazar* organised a day long ENRICH Development Fair and Health Camp in the premise of Shagormoni High School at Choulfoldondi Union under Cox's Bazar Sadar upazila. Mr. Md. Abdul Karim, MD, PKSF was the chief guest of the programme while Mr. Md. Mashiar Rahman, GM, PKSF was present as the special guest. There were a total of 14 focused stalls in the Development Fair focusing on education, health and nursery. Moreover, ENRICH health camp also provided health care services free of cost.

- Mr. Md. Fazlul Kader, Deputy Managing Director (Operations-1), PKSF visited *Blind Education and Rehabilitation Development Organisation (BERDO)* in Dhaka on May 16, 2015. Mr. Md. Abdul Matin, Deputy General Manager, PKSF and Mst. Sahera Akhter Gini, Assistant Manager, PKSF accompanied him during the visit. Apart from the microcredit programme of the organisation, PKSF team visited different specialised programmes of the organisation conducted to help the blind people. These programmes include residential school, computer training programme, special library, recording room, brail publication programme etc.



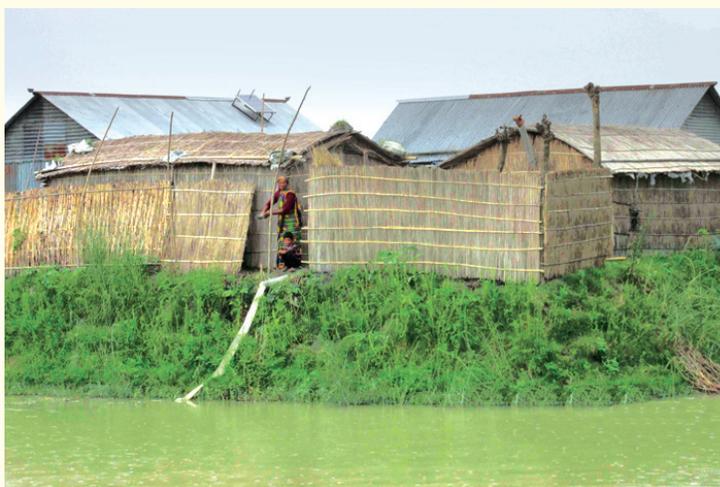
During the visit, Mr. Md. Fazlul Kader met the members of the Executive Committee and other officials of the organisation in a sharing meeting. Moreover, disabled members of different groups under Gazipur branch of the organisation, trainees of the computer training centre and students of the residential school were also present in the meeting.

## Community Climate Change Project (CCCP)

Community Climate Change Project (CCCP) under Bangladesh Climate Change Resilience Fund (BCCRF) is a climate change adaptation project that aims to enhance the capacity of selected communities to increase their resilience to the adverse impacts of climate change. This project is being implemented by Palli Karma-Sahayak Foundation (PKSF) with fiduciary support from the World Bank. Initially, CCCP's total budget is BDT 96.25 crore (US\$12.5 million) and the project is due to be completed by December 2016. Flood, drought and salinity-affected vulnerable areas are to be covered under 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; installation of improved cooking stove; support for Income Generating Activities (crab fattening, goat & sheep rearing, poultry farming, homestead gardening, vermi-compost production etc.).



### Field-level Achievements

- A total of 3614 household plinths have been raised.
- About 178 deep tube-wells and 423 tube-wells have been installed.
- 9 flood shelters-cum community grounds have been raised.
- 1252 sanitary latrines have been installed.
- 1882 environment-friendly improved cooking stoves have been distributed.
- 38 input support have been provided for crab culture.
- 805 homestead gardening have been completed; 214 project participants have been engaged to produce vermi-compost.
- 2161 project participants have been covered under technical support for goat rearing and 616 participants were covered under duck/poultry farming support.

### PMU-level Activities

#### Mid-term Review Mission of the World Bank

The mid-term review mission of the World Bank took place from May 18 to June 11, 2015. The members of the mission met the representatives of the PIPs. They visited various activities of CCCP, inspected field-level activities of the sub-projects being implemented by 21 PIPs including 14 new PIPs. The sector specialists of the World Bank had several meetings with the higher officials of Project Management Unit (PMU) and PKSF management. The wrap-up meeting of the mission was held on June 21, 2015 in the conference room of the Ministry of Environment and Forest. The meeting was presided over by the Additional Secretary of the Ministry of Environment and Forest. In the Aide Memoire, the progress of implementation of CCCP was marked as "Satisfactory".

#### Exposure Visit to Vietnam

Led by the Managing Director, a 10-member team including Mr. Md. Fazlul Kader, Deputy Managing Director, PKSF participated in an exposure visit to Vietnam to gather experiences on climate change adaptation from April 12-18, 2015. Center for Education and Community Development (CECD), a voluntary organization of Vietnam coordinated the visit.



#### Exchange Visit on Desalination Plant

Nawabenki Gonomukhi Foundation (NGF) has set up a desalination plant for the people of salinity prone areas in the coastal belt. An exchange visit was organised at NGF on desalination plant from June 16 to 18, 2015. The officials of 2 PIPs namely NGO Forum for Public Health and Sathkhira Unnoyon Songstha (SUS) participated in the visit.

## ENRICH Highlights

PKSF has been implementing a programme titled *Enhancing Resources and Increasing Capacities of Poor Households towards Elimination of their Poverty* (ENRICH) since 2010. The core aim of the programme is to ensure human dignity of the poor households by eliminating their poverty. Up to June 2015, a total of BDT 717.16 crore has been disbursed from the Partner Organisations (POs) to the field-level.

### Building ENRICH Home

An Initiative has been taken to build ENRICH Home (*Somriddho Bari*) in all the ENRICH Unions by ensuring healthcare services, educational assistance and better earning opportunities, environment and living standard. Different steps have been taken to increase the productivity of vegetables and other crops by using households garbage. Besides, special steps have also been taken for cow, goat, duck, chicken and pigeon rearing. As a result, members of the ENRICH Home will have access to healthy life and increased earnings.

### Experience Sharing Visit

**Wave Foundation**, a PKSF PO has established 40 households as ENRICH Homes at Simanto Union under Jibon-nagar upazila of Chuadanga district. In order to replicate the ENRICH Home in other ENRICH Unions, PKSF organized an Experience Sharing Visit in the Simanto Union for the Union Coordinators and Branch Managers of 43 ENRICH Unions (selected in the 1<sup>st</sup> phase). The visitors became inspired after visiting the ENRICH Homes. They expressed their commitment in building such ENRICH Homes in their respective Unions. They felt convinced that the ENRICH Home is very supportive to bring prosperity for a family. Moreover, it helps establish their human dignity and social acceptability and enables them to be self reliant.



### Progress of Ongoing Activities

**Healthcare Services:** At present, a total of 260 Health Assistants and 1,852 Health Volunteers of 110 POs are providing ENRICH healthcare services in 143 Unions. In April-June, 2015, a total of 13,719 health cards have been sold and 2,185 static clinics, 898 satellite clinics, 79 health camps were organized in 43 ENRICH Unions (selected in the 1<sup>st</sup> phase).

**Vocational Training and Youth Development Programme for Employment Creation:** In FY 2014-15, 5 technical training institutions have been selected to organize youth development training through which 759 competent youths will be trained up. Training of 46 youths in 3 trades in 3 batches has been successfully completed in April-June, 2015. Currently, training of another 114 youths in 6 trades is going on. During April-June, 2015, a total of 33 young individuals have found employment opportunities through this ENRICH initiative.

**Bandhu Chula & Solar Home System:** A total of 2,443 health and environment-friendly improved cooking stoves (*Bandhu Chula*) and 2,002 Solar Home Systems have been installed.

**Beggar Rehabilitation Programme:** A total of 212 beggars from 43 ENRICH Unions have been successfully rehabilitated in the 2<sup>nd</sup> phase of beggar rehabilitation programme.

**Loan Disbursement Programme:** A total of BDT 24.66 crore has been disbursed from PO to beneficiary level during April-June, 2015.

**Special Savings Programme:** In this quarter, members of ENRICH programme have deposited BDT 2.48 lac in their respective bank accounts and withdrawn their savings with the matching grant of BDT 14.03 lac. Till June 2015, a total of 2,294 members have deposited BDT 70.43 lac in their respective bank accounts.

### Initiative to Prevent Early Marriage & Child Labour

Child labour and early marriage are two burning issues in Bangladesh. Initiatives have been taken to prevent early marriage & child labor in the ENRICH Unions. Different steps have already been taken to organize various awareness campaigns including regular yard meetings and weekly group meetings.

### Initiative to Include the Freedom Fighters in the Development Process

ENRICH has undertaken an initiative to help the distressed freedom fighters and to involve them with the overall development process in the ENRICH Unions. At the initial stage, the POs are collecting information of the freedom fighters living in ENRICH Unions.

## Activities under PRIME

### Coordination Meeting with the PRIME Implementing POs

On June 09, 2015, a coordination meeting was organised at PKSF Bhaban under *Programme Initiatives for Munga Eradication* (PRIME). A total of 24 PRIME implementing POs of PRIME (North) and PRIME (South) participated in the meeting. The meeting was inaugurated by Mr. Md. Abdul Karim, Managing Director, PKSF and chaired by Mr. Golam Touhid, Deputy Managing Director (Operation-2) PKSF. Ms. Shahnida Azher, Team Leader, Growth & Private Sector, DFID, Mr. Md. Raqibul Islam, Programme Manager, Growth & Private Sector, DFID and Dr. Reazul Islam, International Team Leader, Project Coordination Unit of PROSPER attended the meeting as special



guests. Besides, Mr. A. Q. M. Golam Mawla, General Manager (Operations), PKSF & Team Leader (PROSPER), Dr Sharif Ahmed Chowdhury, Deputy General Manager (Livestock), PKSF & Project Coordinator (PRIME) and other project related PKSF officials were present in the meeting. PO representatives included Project Coordinators & IGA Implementation Officers. The DFID representatives informed that the ongoing PRIME project has been extended up to June 2016. The meeting mainly focused on PRIME members' categorization based on some

specific graduation criteria developed through field experiments. Members will be classified on regular basis into graduate, transient and vulnerable categories.

### A Special Initiative of PRIME: Quail Rearing

Though quail is a new addition in the poultry industry of Bangladesh, rearing of quail has already become popular in some parts of the country. Meat and eggs of quail have become popular as delicious and nutritious food items. There is an increasing demand of quail eggs and meat in the market. Quail can be reared in a small place and it requires small initial investment. This is characterised by low risk and high return on investment. Growth of quail is faster than other poultry. Requirement of food and severity of disease are also lower than others. So, this has a potentiality to fulfill the nutritional demands of people and increase the income of the ultra poor households.

Small scale quail rearing has been started as a special IGA among PRIME members during Fiscal Year 2014-2105. Primarily, demonstration farms have been set up at 121 PRIME households. Each household got technical support for collection of 100 quail chicks, construction of shed, feed, vaccine and other necessities. Besides, there is a scope of soft loan for the members to meet the additional expenses of the demonstration farms. There are different varieties of quail for profitable business. PRIME participants are especially inspired to rear Japanese Quail, which are popular for egg production.

A demonstration farm with 100 quails can produce 2000-2200 eggs per month, amounting to gross income of BDT 4000-4400, with a net profit of BDT 1500-2000 per month. It has created an opportunity of additional family income of BDT 1500-2000 per month. Some of the members have already expanded farm size with 300-400 quails. Demonstration effect is already visible. Moreover, cluster-based quail rearing has already started in some places. In this regard, steps have been taken for large scale expansion of quail farming among the PRIME members.

### Bithika: A Successful Quail Farmer

Bithika Bawali, with her husband and three children, lives in the remote village of Koilashganj under Satkhira district. Like most of the people of the area, they lived from hand to mouth due to year round unemployment. They are also prone to natural calamities. Fishing and working as day labourers have been their main source of income. Crisis always prevailed in the family. Bithika became a member of *Sheba Mahila Samity* of **Heed Bangladesh**, a PRIME implementing PO of PKSF. Bithika heard about quail farming in their group meetings and became interested. Later, she was provided with various technical support to buy 100 quail chicks (35 days old), their feed, house and vaccine. Only after 7 days, her quails started laying eggs. At present 82% of quails are laying eggs regularly providing 2200 eggs per month. She has now a monthly gross income of BDT 4,400 (each egg for BDT 2). Additional income from quail farming has brought smile to Bithika's family. Bithika's success has encouraged others to adopt quail farming.



## UPP-Ujjibito

### Visit of the European Union Delegation

From June 6 to 10, 2015, Mr. Monjurul Alam, a representative from European Union, visited **Community Development Center (CODEC)** and **Shangathito Gram Unnayan Karmashuchi (Sangram)**, 2 Partner Organisations of PKSF, implementing UPP-Ujjibito at Kalapara and Sadar upazilas of Patuakhali district. He visited the Chapli and Dhankhali branches of **CODEC** and **Sangram** respectively. He also visited the activities of RERMP-2 at Latachapli, Dhulesshor, Mohipur, Pakhimara and Nilganj Unions of Kalapara upazila. Mr. AKM Nuruzzaman, Deputy General Manager, PKSF & Project Coordinator of UPP-Ujjibito and Engineer Ruhul Amin, Deputy Project Coordinator of RERMP-2 component, accompanied him during the visit. In addition, Mr. Ahmed Mahmudur Rahman Khan (APC) and Dr. Md. Faizul Tarik (APC) also accompanied the team.



During the visit, Mr. Monjurul Alam visited the groups under RERMP-2 and talked to the ultra poor members of the project about various activities. He visited the households of the members involved in goat rearing & other Income Generating Activities (IGAs) and received training on tailoring & homestead gardening. He emphasised on integrated initiatives of

health, nutrition and education for the sustainable development of the ultra poor.

### The 3<sup>rd</sup> Meeting of Ujjibito Project Implementation Committee

Mr. Md. Golam Touhid, Deputy Managing Director (Operations-2), PKSF chaired the meeting on May 25, 2015 at PKSF Bhaban. Mr. Manjurul Alam, Food Security Advisor, European Union and Mrs. Salma Shahid, Project Director of RERMP-2 attended the meeting. Besides, Mr. A. Q. M. Golam Mawla, General Manager (Operations), PKSF and Mr. AKM Nuruzzaman, Deputy General Manger, PKSF & Project Coordinator of UPP-Ujjibito were present in the meeting. The progress of the components was appreciated in the meeting and it is expected that this project will play a significant role in improving the standard of livelihood of the ultra poor households.



### Orientation Programme for the Microfinance Officials

A total of 7500 microfinance officers from 766 branches of the POs received a day-long orientation programme in 76 batches on May 14, 2015. The prime objective of the programme was to provide a detailed description of the activities of UPP-Ujjibito project and sharpen the capability of the branch managers, accountants and field organizers working under the project.

## Training on Production of Quality Mangoes under Kuwait Goodwill Fund (KGF)

In order to ensure the production of quality mangoes, KGF programme of PKSF organised a special training on the *Technique of Judicious Use of Pesticide to Control Pest and Diseases of Mangoes* and *Mango Orchard Management* for the farmers of Chapai Nawabganj and Naogaon region. A total of 175 participants from 4 Partner Organizations (POs), namely **Village and Education Resource Centre (VERC)**, **Jagorani Chakra Foundation (JCF)**, **Proyas Manobik Unnayan Society (PMUS)** and **Resource Integration Centre (RIC)** took part in the training. The participants learned about organic expansion, production system, controlled use of



pesticide, harvesting, storage and transportation techniques of mangoes. Scientists from the Regional Horticultural Research

Centre conducted the training. To ensure the use of safe and accurate amount of pesticide, power sprayer machines, measuring cylinders, weighing machines, aprons, caps and masks were provided to the participants.

Generally, the farmers of these areas spray pesticide 30-62 times during the

mango cultivation season. This is a real threat to environment as well as health. Now, the farmers who received the training will be able to produce quality mangoes by spraying only at 3

## 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 organisations which are not PKSF POs. Training wing also arranges study tours/orientation for the foreign representatives and conducts internship programme for the students of different renowned universities. During April-June, 2015, this wing has organised several training activities, exposure visits and other programmes.

### Training for PO Officials and Field Workers

Training wing of PKSF provided the following training courses to 1495 PO officials and field workers in 57 batches during April-June, 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 Trainees	Venue
Advanced Microfinance and Institutional Management	Senior officers & mid-level	1	3	8	18	PKSF
Strategic Planning for NGOs/MFIs	Senior officers & mid-level	1	5	13	22	PKSF
Financial Product Design and Diversification	Senior officers & mid-level	2	3	23	41	PKSF
Monitoring Evaluation and Accounts Financial Management	Senior officers & mid-level	3	3	30	60	PKSF
Accounts Financial Management	Accountants of head offices	2	3	21	44	PKSF
Accounts Financial Management	Accountants of branch offices	5	4	63	99	3 different venues in Dhaka
Group Dynamics, Savings and Microcredit Management	Assistant officers and field workers	15	4	52	359	10 different venues in and outside of Dhaka
Small and Medium Enterprise Management and Operations	Assistant officers and field workers	8	5	200	300	4 different venues outside of Dhaka
Savings Microcredit Management	Mid-level officers	7	5	104	233	A venue in Dhaka
Internal Audit for Operation of NGOs/MFIs	Internal audit officers	1	5	12	22	PKSF
Training of Trainers	Mid-level officers	2	5	22	37	InM
Health, Nutrition, Reproduction and Social Awareness Raising	Programme officers of the POs under UPP-Ujjibito project	10	7	38	260	A venue in Dhaka
Total		57		586	1495	

### Training for PKSF Officials

- A 7-day long **Pre-service Training** was organised for 7 newly recruited Assistant Managers of PKSF's mainstream programme from May 5 to 11, 2015.

- A training was organised for 22 PKSF officials on **Preparation and Management of Value Chain Development Project** from June 21 to 25, 2015 at PKSF Bhaban. Resource persons from PKSF and 2 renowned organisations conducted the different sessions of the training.

### Foreign Representatives at PKSF

- On May 10, 2015, Ms. Pham Thi Hong, Executive Director, Center for Education and Community Development (CECD), Vietnam attended the closing ceremony of the silver jubilee programme of PKSF. On May 20, 2015, she gave a presentation for the officials of PKSF on *Agricultural Overview in Vietnam, Observation Sharing and Recommendations on Field Visit in Bangladesh, Characters and Economic Results of*

*Dairy Value Chain in Vietnam.* In response to PKSF's invitation, Ms. Pham Thi Hong, ED, CECD and Mr. Phan Thanh Nam, Senior International Expert, CECD visited PKSF from June 12 to 16, 2015. They visited the activities of SDI, a PO of PKSF at Dhamrai on June 13, 2015. During the visit, they gave a presentation for PKSF officials on *Building Collective Brand Name in Vietnam.*



- Mr. Joyti Chandra Ojha, Chief Executive, Rural Microfinance Development Center Ltd. (RMDC), Nepal visited PKSF on June 22, 2015. During the visit, he participated in a day-long orientation session on different programmes of PKSF.



- From June 20 to 25, 2015, a total of 12 delegates from renowned banks and financial institutions of Nigeria visited Bangladesh. The visit was arranged by *Rural Finance Institution Building Program* (RUFIN), Nigeria. On June 23, 2015, PKSF arranged a discussion session for the foreign delegates on the overall activities of PKSF.



### Exposure Visit

- Mr. Md. Abdul Karim, Managing Director, PKSF visited Cambodia from May 23 to 26, 2015 and observed different programmes there including high-tech agricultural activities, harvested fresh water fishery and fishing farm, village hospitals and schools for the poor climate change and adoption activities.

- A number of officials from PKSF's mainstream programme, PROSPER project and ENRICH programme

participated in two exposure visits to Korea. These exposure visits were financed by PROSPER and ENRICH. From April 19 to 25, 2015, a PKSF team of 12 members met the Korean specialists to share experiences on Poverty Alleviation & Development in Korea.

Later, another PKSF team, comprising of 13 members also participated in a further exposure visit of similar nature to Korea from May 23 to 26, 2015. **Korea Microcredit Joyful Union**, Korea coordinated both the visit programmes.



- Mr. A.K.M. Rashedur Rahman, Deputy Manager, PKSF joined an **International Exposure Study Visit on Financial Risk Management and Agricultural Insurance**, organised by Asia-Pacific Rural and Agricultural Credit Association (APRACA) from June 22 to 25, 2015 in the Philippines.

### Internship Programme

A total of 4 students from Dhaka University, New York University, USA and Sher-e-Bangla Agricultural University worked under internship programme at PKSF during April-June, 2015.

### Course Design as per Training Need Assessment (TNA)

In view of the instruction of the Managing Director of PKSF, the training wing has already completed the TNA survey from the Deputy General Managers, Assistant General Managers and Managers of PKSF. Training wing will take necessary initiatives to conduct training as per the TNA survey.

## Bangladesh Climate Change Trust Fund (BCCTF)

Financed by the Revenue Fund of the Government of Bangladesh (GoB), Bangladesh Climate Change Trust Fund (BCCTF) was formed in 2010 to face the adverse impacts of climate change across the country. In view of the request from the BCCTF authority, Palli Karma-Sahayak Foundation (PKSF) is conducting the overall programmes of BCCTF including the selection of NGOs since October, 2011. Based on 3 primary indicators, PKSF selected 55 NGOs out of 115 enlisted organisations of BCCTF. Later, BCCTF selected another 8 organisations. Now, a total of 63 organisations are implementing the BCCTF project.

So far, PKSF received BDT 25.06 crore from BCCTF to disburse among the selected 63 NGOs. Up to June, 2015, a total of BDT 23.60 crore has been disbursed as financial grants among 61 NGOs. Moreover, a total of 54 NGOs have already successfully completed the project of which 44 NGOs have submitted their Project Completion Report (PCR) to PKSF.

### Signing of Contract

A contract was signed between Palli Karma-Sahayak Foundation (PKSF) and Ethics Advanced Technology Ltd. on May 13, 2015 for the implementation of PKSF Web Portal by up-gradation & modification of the existing PKSF website. Mr. Md. Ziauddin Iqbal, General Manager (Admin.), PKSF and Dr. Nizam Uddin Ahmed, CEO, Ethics Advanced Technology Ltd. signed the contract on behalf of their respective organisations. Mr. Md. Mashiar Rahman, General Manager (Ops.), PKSF, Mr. Md. Monirul Islam Mullick, Assistant General Manager (IT), PKSF, Mr. Chowdhury Imadul Islam, Project Manager, Ethics Advanced Technology Ltd. and Mr. Ashraful Karim Chowdhury, Manager (Admin. & HR), Ethics Advanced Technology Ltd. were present during the occasion.



## 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. 17482.81 million up to February 2015. Cumulative loan disbursement from PKSf to the POs is Tk. 205808.12 million, as of February 2015 and the recovery rate of loan from the POs to PKSf is 98.92 percent. A summary of PKSf's cumulative loan disbursement and loan outstanding as of February 2015 is presented below.

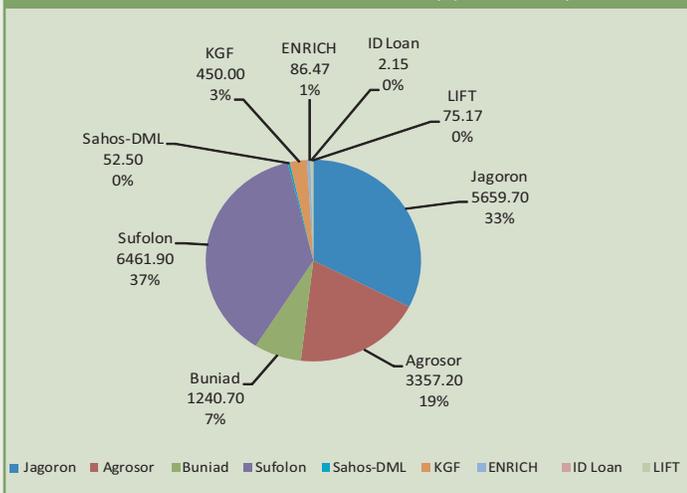
Programs/Projects	Loan Disbursement (Cum. in million Tk.) (PKSf to POs)	Loan Outstanding (in million Tk.) (PKSf with POs)
<b>Mainstream Microcredit (including ID loan):</b>		
BUNIID	14390.20	3014.53
JAGORON	91911.19	17293.34
AGROSOR	29108.90	9824.28
SAHOS	610.20	202.90
SUFOLON	49424.90	5667.47
KGF	2509.00	624.50
ENRICH	566.55	372.22
Others (including ID Loan)	2930.73	37.87
<b>Total (Mainstream)</b>	<b>191451.66</b>	<b>37037.10</b>
<b>Projects</b>		
EFRRAP	1122.50	15.59
FSP	258.75	0.00
LIFT	483.38	220.21
LIFT Non-PO	70.72	35.56
LRP	803.80	0.55
MFMSFP	3619.60	129.00
MFTSP	2602.30	5.75
PLDP	593.91	0.00
PLDP-II	4130.19	87.47
Others (including ID Loan)	671.32	0.03
<b>Total (Projects)</b>	<b>14356.46</b>	<b>494.16</b>
<b>Grand Total</b>	<b>205808.12</b>	<b>37531.26</b>

FY Loan Disbursement (In Million Taka) PKSf to POs		
Programs/ Projects	Loan Disbursement (FY 2013-14) Up to February-2014	Loan Disbursement (FY 2014-15) Up to February-2015
Buniad	1240.70	1362.80
Jagoron	5659.70	5998.80
Agrosor	3357.20	3582.20
Sufolon	6461.90	5617.50
Sahos-DML	52.50	102.00
KGF	450.00	499.00
ENRICH	86.47	221.41
ID Loan	2.15	0.00
LIFT	75.17	99.10
<b>Total</b>	<b>17385.79</b>	<b>17482.81</b>

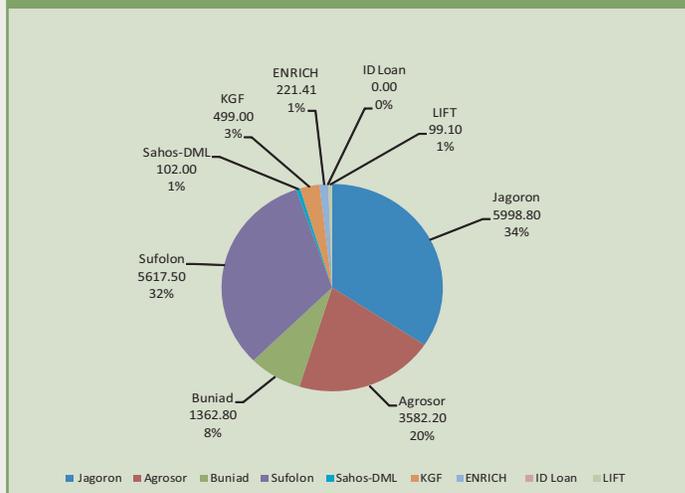
### Loan Disbursement to Borrowers

During the financial year 2014-15, loan disbursement from POs to the borrowers is Tk. 139.80 billion up to February 2015. Cumulative loan disbursement from POs to borrowers is Tk. 1886.28 billion and the recovery rate of loan from borrowers to POs is 99.65 percent. As of February 2015, the number of borrowers is more than 8.48 million of whom 91.17 percent are women.

Component-wise Loan Disbursement in FY 2013-14 (Up to Feb-2014) Million Taka



Component-wise Loan Disbursement in FY 2014-15 (Up to Feb-2015) 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.

## Present Governing Body of PKSF

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

## Editorial Board

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

## Book Post

## Nobel Peace Laureate Kailash Satyarthi Visits PKSF

Nobel Peace Laureate and noted child rights activist, Kailash Satyarthi visited Bangladesh from May 29 to June 01, 2015. He visited Palli Karma-Sahayak Foundation (PKSF) on May 30, 2015. Dr. Qazi Kholiquzzaman Ahmad, Chairman, PKSF and Mr. Md. Abdul Karim, MD, PKSF welcomed Mr. Satyarthi. He also met PKSF's Board members and high officials over a lunch get-together. PKSF team presented him traditional jamdani sari, nakshi katha and a crest. During his visit to Bangladesh, Mr. Satyarthi met the Prime Minister, Finance Minister and Commerce Minister of the Government of Bangladesh, representatives of different Government & Non-Government organisations, media personnel and leaders of civil society.



On May 30, 2015, Mr. Kailash Satyarthi attended the **South Asia Right to Food Conference 2015** as the guest of honour at Krishibid Institution. The programme was chaired by Dr. Qazi Kholiquzzaman Ahmad, Chairman, PKSF. Sheikh Hasina, Hon'ble Prime Minister, People's Republic of Bangladesh delivered the inaugural speech. In his speech, Mr. Satyarthi emphasised on building social and public movement against poverty. Sustainable development cannot be achieved in isolation. All initiatives for poverty alleviation should go hand-to-hand, added Mr. Satyarthi.

On May 31, 2015, Mr. Satyarthi attended a national conference on **Right to Education** jointly organised by PKSF and Campaign for Popular Education (CAMPE). Mr. Md. Abdul Karim, MD, PKSF delivered the welcome speech of the programme. The conference was chaired by Dr. Qazi Kholiquzzaman Ahmad, Chairman, PKSF.

Mr. Karim welcomed Mr. Satyarthi with words of warmth and appreciation. He referred to Mr. Satyarthi's role as a fearless child rights activist. He also mentioned of PKSF's educational assistance programmes being conducted for children.

Dr. Ahmad, in his speech, said that the Right to Education Act will play an important role in implementing national education policy. He said that all policies should be inclusive. Dr. Ahmad emphasised on including all kinds of disadvantaged children in the development programmes for the sustainable development of the country. He also insisted that minimum age of girl marriage should be 18 years.

Nobel Laureate Kailash Satyarthi lauded the achievement of Bangladesh in the social sector. Mr. Satyarthi voiced his concern at the high rate of child marriage in Bangladesh & India and opined that the minimum age of marriage should be 18 for girls. He informed the house that education has been acknowledged as a basic right across the globe since 1949. Mr. Satyarthi identified the spread of fundamentalism, racial conflict, immigration issues and environmental problems as the biggest challenges to social equality. He emphasised on children-friendly education. There should be allocation of sufficient budget in the education sector.

Education Minister Nurul Islam Nahid thanked Mr. Satyarthi for his love for Bangladesh. Mr. Nahid referred to the needs of inclusive education and the measures taken by the government to realize Education for All.