

Inside this Issue

PKSF General Body & Governing Body Meetings	1
Promoting Agricultural Commercialization and Enterprises (PACE)	2
MoU between PKSF & BLRI	2
Field Visits	3
Summer Tomato Cultivation	4
PRIME & LIFT	5
Community Climate Change Project (CCCP)	6
ENRICH	7
UPP-Ujjibito	8
Training	9
Research Division	10
Credit Operations Status of PKSF	11
SEIP: A new Project of PKSF	12

The 4th Meeting of PKSF General Body

The 4th General Meeting of PKSF General Body was held on June 29, 2015. Dr. Qazi Kholiquzzaman Ahmad, Chairman, PKSF presided over the meeting. The members of the General Body present at the meeting were: Dr. A. K. M. Nurun Nabi, Dr. Mihir Kanti Majumder, Mr. Khondkar Ibrahim Khaled, Ms. Nihad Kabir, Professor M. A. Baqui Khalily, Ms. Bulbul Mohalanabish, Mr. Md. Emranul Haque Chowdhury, Begum Razia Hossain, Mr. Nazir Ahmed Khan, Dr. Nazneen Ahmed, Professor Shafi Ahmed, Mr. Munshi Faiz Ahmad, Begum Monowara Hakim Ali and Mr. Md. Abdul Karim, Managing Director, PKSF.



The meeting started with the introductory words of the Chairman. He spoke of the role of PKSF in establishing human dignity through poverty reduction and self employment with the implementation of multi-dimensional programmes. Dr. Kholiquzzaman noted that apart from economic development, PKSF has also undertaken various health and educational projects to accelerate social development. Dr. Ahmad said that PKSF is working to enhance the capacities of the poor to increase their resilience to the adverse impacts of climate change. The members lauded different initiatives of PKSF and made some important suggestions for further diversification of the activities. The Managing Director submitted the progress report in the realization of the resolutions of the last General Meeting. The meeting largely expressed its satisfaction over the progress of activities. The meeting approved the revised budget for FY 2014-15 and the budget for FY 2015-16. In FY 2015-16, PKSF sets the target of BDT 3,020.00 crore for disbursement to the Partners Organisations (POs).

PKSF Governing Body Meetings

The 197th and 198th meetings of the Governing Body of PKSF were held on June 29 & August 30, 2015 respectively. Dr. Qazi Kholiquzzaman Ahmad, Chairman, PKSF presided over the meetings. The members of the Governing Body present were: Dr. A. K. M. Nurun Nabi, Mr. Khondkar Ibrahim Khaled and Mr. Md. Abdul Karim, MD, PKSF.

The 197th meeting discussed on the revised budget for the fiscal year 2014-15 and on the proposed budget for the fiscal year 2015-16. It approved the proposal to form an e-market platform for marketing of the goods of small entrepreneurs. The 'Compliance Report 2013-14' of 196 Partner Organisations (POs) of PKSF, developed from the observations of external audit, was placed at the meeting. The meeting approved the policy and programmes for the disadvantaged senior citizens in line with 'National Policy on Elderly People 2013' and suggested that the POs will establish social centres and provide services for the elderly people. The meeting also approved the 'Cultural and Sports Programme' for the arrangement different cultural and sports programmes at the local level by the POs.

In the 198th meeting, the Governing Body gave approval to a proposal of PKSF's involvement in Rural Sanitation Project under the technical assistance of World Bank. The meeting also granted loan of various amount in favour of 28 Partner Organisations.

PKSF Newsletter

Palli Karma-Sahayak Foundation (PKSF)

PKSF Bhaban

E-4/B Agargaon
Administrative Area
Sher-e-Bangla Nagar
Dhaka-1207

Phone : 880-2-9126240-3

880-2-9140056-9

Fax : 880-2-9126244

e-mail : pksf@pksf-bd.org

Web : www.pksf-bd.org

Promoting Agricultural Commercialisation and Enterprises (PACE)

IFAD Supervision Mission Visits PACE Project

A Supervision Mission of International Fund for Agricultural Development (IFAD), visited the project area of Promoting Agricultural Commercialisation and Enterprises (PACE) from August 30, to September 11, 2015. An eight member team led by Mr. Hubert Boirard, Country Programme Manager, IFAD visited the project activities in seven districts. During the visit, the mission felt quite satisfied over the progress of the project.

A wrap-up meeting of the mission was held on September 10, 2015 at Bank and Financial Institutions Division of the Ministry of Finance. Mr. Gokul Chand Das, Additional Secretary, Bank and Financial Institutions Division presided over the meeting. Mr. Md. Fazlul Kader, Deputy Managing Director (Operations-1), PKSF and Mr. Akond Md. Rafiqul Islam, Project Coordinator, PACE and General Manager (Operations), PKSF attended the meeting.

Setting up of E-market Platform

PKSF has taken an initiative to establish an e-market platform under PACE project to provide internet-based marketing facilities to the micro- entrepreneurs. A study to assess the possibilities of establishing internet based e-market platform for micro-enterprises has already been conducted by PKSF.

Value Chain Interventions

Income enhancement and employment creation through cow rearing in Char Areas: This value chain sub project is being implemented in five upazilas of Tangail district (Tangail Sadar, Delduar, Bhupur, Nagarpur, Kalihati). A total of 5,000 farmers are receiving technical and technological support under this initiative. **Society for Social Service (SSS)**, a Partner Organisation of PKSF is implementing this subproject at the field level.

Income augmentation and employment creation through Black Bengal goat rearing: This project is being implemented in three upazilas (Meherpur Sadar, Mujibnagar and Gangni) of Meherpur district. A total of 6000 farmers engaged in goat rearing are receiving various technical, technological and marketing support under the project. **Wave Foundation**, a Partner

Organisation of PKSF is implementing this project. The interventions will create employment opportunities for poor people in the project areas.

Crab Culture: A value chain development project on crab sub sector is being implemented in three upazilas (Shyamnagar, Kaliganj and Assasuni) of Satkhira and two upazilas (Koira and Paikgacha) of Khulna district. As many as 6,000 crab farmers will receive technical, technological and marketing support from this Value Chain Development Project. A PKSF PO, **Nowabeni Gonomukhi Foundation (NGF)** is implementing this project at the field level.

Baseline Survey of PACE Project Starts

Palli Karma-Sahayak Foundation (PKSF) and Development Technical Consultants Pvt. Ltd. (DTCL) have entered into an agreement on August 10, 2015 to conduct the baseline survey of Promoting Agricultural Commercialization and Enterprises (PACE) project, jointly financed by PKSF and International Fund for Agricultural Development (IFAD).



Mr. Md. Ziauddin Iqbal, General Manager (Admin.), PKSF and Dr. M.M. Amir Hossain, Managing Director, DTCL signed the agreement on behalf of their respective organizations. Mr. Akond Md. Rafiqul Islam, General Manager (Operations), PKSF & the Project Coordinator of PACE project was present on the occasion. The consulting firm will complete the study in the next three months. The baseline information relating to socio-economic conditions of project participants will be collected under this survey. The findings of the survey will be compared with the findings of mid-term and final outcome surveys to measure the impact of the project.

MoU Signed between PKSF & BLRI

A Memorandum of Understanding (MoU) has been signed between PKSF and Bangladesh Livestock Research Institute (BLRI) on August 25, 2015. Mr. Md. Fazlul Kader, Deputy Managing Director (Operations-1), PKSF and Dr. Nazrul Islam, Director General, BLRI signed the MoU on behalf of their respective organisations. Mr. Md. Abdul Karim, Managing Director, PKSF presided over the ceremony.

Under the MoU, BLRI will disseminate the livestock based technology (cow fattening, quail rearing) and provide training and technical services to implement

respective technology (management of chicken organism security in the commercial firm) and marketing facilities of goods of different Partner Organisations of PKSF.



Field Visits

- PKSF Chairman Dr. Qazi Kholiquzzaman Ahmad visited different projects of **HEED Bangladesh**, a Partner Organisation (PO) of PKSF, on September 11, 2015 at Rajnagar upazila of Munshiganj district. Dr. Md. Jashim Uddin, Deputy Managing Director (Admin. & Finance) accompanied the Chairman during the visit.

During the visit Dr. Ahmad visited a beggar rehabilitation programme, training in tailoring and sanitary latrine installation programme under the ENRICH programme. He also attended a meeting at Munshibazar Union Council premises and launched the ENRICH programme at Munshibazar union in Rajnagar upazila.



- The Chittagong Divisional Workshop of 20 PKSF POs under ENRICH Programme was held from July 23-24, 2015 in Chittagong. Mr. Md. Abdul Karim, Managing Director, PKSF inaugurated the workshop. The workshop participants discussed on the annual work plan and set the target of the ENRICH programme. Among others, Mr. Md. Mashiar Rahman, General Manager, PKSF & Team Leader, ENRICH, Mr. Dipen Kumar Saha, Assistant General Manager, PKSF, Mr. Md. Masum Kabir, Programme Officer and Chief Credit Officers and Union Coordinators of the POs were present in the meeting.

In his speech, Mr. Karim said that PKSF is now extending loan for Income Generating Activities, wealth accumulation and improvement of standard of living for the disadvantaged people of the country through ENRICH.



He asked all the staff to work sincerely in the field for the improvement of the unprivileged people.

- Mr. Md. Abdul Karim, MD, PKSF visited Prottashy, a PO in Chittagong on August 30, 2015. During the visit, he had a meeting with the Executive Director of Prottashy.

- On August 27, 2015, Mr. Md. Fazlul Kader, Deputy Managing Director (Operations-1), PKSF visited different projects of Prottashy. He also attended a workshop as the chief guest on Five Year Planning Vision 2020 at Prottashy Human Resources Development Centre.



In his speech as chief guest, Mr. Kader said that now-a-days it is becoming difficult to implement long term plan as technology is fast advancing. "So we also need to take short term plan to implement the projects", he said. Mr. Kader also emphasised on vertical expansion rather than horizontal.

- Dr. Md. Jashim Uddin, Deputy Managing Director (Admin. & Finance), PKSF visited **Patakuri Society**, a PO of PKSF, at Moulvibazar on September 10, 2015. He also visited different development projects under ENRICH programme in Shatgaon Union under Srimangol upazila and talked to the beneficiaries. Dr. Jashim exchanged views with the Chief Executive of **Patakuri Society** regarding ENRICH programme. He also had a meeting



with union coordinators, health assistants, health volunteers and teachers and talked to beneficiaries under beggar rehabilitation programme and persons who undertook cataract surgery.

Dr. Jashim also visited an education assistance centre in Shatgaon tea garden and donated a cow and a rickshawvan to Shanu Banarjee, a beneficiary of beggar rehabilitation programme. The DMD also visited Shanu's grocery and an ENRICH house of one Varati Santal in Manikchara Tea Garden area.

- Mr. Md. Fazlul Kader, DMD (Operations-1) visited Dushtha Shasthya Kendra, a PO of PKSF on August 20 and 21, 2015 in Durgapur upazila of Netrokona district. He visited one vermi compost unit and Centre for the Elderly people.

- Mr. Kader also visited different activities of Ashroy, a PO of PKSF on September 11-12, 2015. He attended a workshop on Value Chain Programme.

He discussed on the importance of value chain in employment generation of the rural poor people and role of PKSF's PACE project. He said value chain activities would be effective if we can ensure quality of the goods, make attractive packaging and use new technology.



- The DMD visited Munshiganj branch of Sidip, a PO of PKSF on September 19, 2015. He exchanged views with 16 mini garments entrepreneurs of Shakhribazar Mohila Samity at Sonargaon upazila and discussed on the facilities of the workers involved in collecting raw materials for readymade garment, production and marketing. Later, he visited two mini garment projects. These two garment factories produce children's wear. He also visited Munshiganj branch of Sidip and talked to the staff.

Summer Tomato Cultivation

Mamunur Rashid, a marginal farmer of Jamalpur village in Panchbibi upazila of Joypurhat district, struggled to maintain his family with his little income. The only earning member of his family, Rashid could not manage meals for three times.

Especially in summer, when the cost of cultivating paddy goes high, Rashid and his family are almost on the edge of hunger. It was not a tale of one Rashid. Almost all the small farmers of Jamalpur village find difficulties to survive as they cultivate Ropa Aman in summer which is quite costly.



Rashid, with the help from a local government representative in his area, received a loan of BDT 50,000 from PKSF and got training on BARI Hybrid Tomato-4 Cultivation, from JAKAS Foundation, a Partner Organisation of PKSF.

After the training, he started cultivating tomatoes in his 40 decimal of land for the first time. At present, Mamunur Rashid is selling 60-70 kg of ripe tomatoes every day. Mr. Rashid has successfully earned profit by cultivating this off-season tomato. Now, this

tomato is being sold at a price of BDT100 per kg. By continuous harvesting and selling of these summer tomato, farmers are able to take advantage of high market prices.

Being inspired by this success of Rashid, his elder brother Abul Kashem and neighbor Aminur

Islam also cultivated summer tomato on their respective 25 decimal and 16 decimal land.

Usually the local varieties of tomato are grown in winter. But, cultivation of summer tomato has now become very successful. It has brought smiles to the farmer's face.

Programmed Initiatives for Monga Eradication (PRIME)

The primary focus of PRIME is on creating wage-employment and self-employment opportunities for the monga-affected households to ensure their sustainable income across the year. PRIME concentrates on the negative consequences of *monga* in the North and *monga*-like situation in the southern region of Bangladesh to ease the economic hardships faced by the ultra poor in short term, while alleviating poverty in long term.

A coordination meeting was held at PKSF Bhaban on June 09, 2015, under *Programmed Initiatives for Monga Eradication (PRIME)*. All the 24 Partner Organisations (POs) implementing PRIME (North) and PRIME (South) participated in the meeting. Mr. A.Q.M. Golam Mawla, General Manager (Operations) and Team Leader, PROSPER chaired the meeting. Mr. Md. Raqibul Islam, Programme Manager, Growth and Private Sector, DFID and Dr. Reazul Islam, International Team Leader, Project Coordination Unit of PROSPER attended the meeting as special guests.

Among others, Ms. Afroza Sultana, Assistant General Manager (Operations), PKSF, officials of PRIME project

and representatives from POs including Project Coordinators and IGA Implementation Officers were present in the meeting.

The meeting focused on the progress of PRIME, budget implementation of FY 2015-16 and the process of categorization of PRIME members. DFID made a presentation on maintaining *Fraud Register* and *Risk Register* of PROSPER project. The meeting also discussed on the scheduled visit of project formulation mission from DFID in the PRIME working areas in October 2015.



Learning and Innovation Fund to Test New Ideas (LIFT)

Innovation is an incremental or radical improvement in products/services, processes, marketing or organisations so as to improve the quality of life, creation of sustained economic and employment opportunities and improvement of productivity, livelihood, health, education/knowledge, social and other living environment of the poor people. The sustained profits of innovation with individual or community skills and experience can offer a lasting contribution to the enhancement of the lot of the toiling poor. Realizing the importance of innovation as a trail towards growth, PKSF has stepped out from its conventional microfinance activities and exclusively designed a project titled *Learning and Innovation Fund to Test New Ideas (LIFT)*.

Kuchia Fattening: a new Initiative under LIFT Programme

In our country, Mud Eel is generally known as Kuchia. It is quite nutritious and has medicinal value. Kuchia is generally found in shallow and open waterbodies like haor, baor, lake, paddy fields etc. Bangladesh is now exporting Kuchia to 15 countries including Thailand, Taiwan, South Korea, China and Hong-Kong. Bangladesh earned 2.90 million US\$ in the FY 2008-09 which has increased to 14.98 US\$ in the FY 2013-14 out of Kuchia export.

In 2014-15, PKSF has helped to implement 37 household-based Kuchia farming through its eight Partner Organisations on pilot basis under PRIME project. The concerned beneficiaries are expected to earn BDT 2500 to 3000 every month. PKSF has planned to upscale the

household-based Kuchia farming in some selected areas of Bangladesh. Under 'Learning and Innovation Fund to Test New Ideas' (LIFT) programme, PKSF has approved a project titled *Accelerating privileges for natural breeding of Kuchia and creating employment opportunities of poor people through household-based Kuchia farming*. The aforementioned project will be implemented by two Partner Organisations: **Unnayan** and **Nowabanki Gonomukhi Foundation (NGF)** in Khulna and Sathkhira districts respectively. For implementing the two-year pilot project, PKSF has approved BDT 20.19 lakh (loan 10.00 lakh and grant 10.19 lakh) for each PO. PKSF will continue its support to Kuchia farming projects in Khulna region in view of the geographical characteristics of the area.



Community Climate Change Project (CCCP)

Sub-project Implementation at the Field-level

A total of 41 Project Implementing Partners (PIPs) of CCCP are working in 36 vulnerable upazilas in 15 districts. The major field-level activities of CCCP include: raising of homestead plinth; installation of sanitary latrines and tube-wells; installation of improved cooking stoves, demonstration of climate resilient crop; pumpkin cultivation at char areas; re-excavation of pond; protecting roads/embankments through tree plantation; support for Income Generating Activities (crab, goat, poultry, duck, sheep, homestead gardening, vermi-compost etc.)

Field-level Achievements

Under the CCCP project, a total of 262 household plinths and 3 flood shelters-cum community grounds have been raised, 276 deep tube-wells, 260 tube-wells and 937 sanitary latrines have been installed and 873 improved cooking stoves have been distributed in the project area.

A total of 129 beneficiaries received technical support and training in crab culture; 210 in vermi-compost production; 2235 in goat rearing and 548 beneficiaries received support for poultry farming.

Workshop on Climate Finance

A workshop on *Climate Financing* was held at PKSFBhaban on July 2, 2015. Dr. Qazi Kholiquzzaman Ahmad, Chairman, PKSFBhaban presided over the workshop. Mr. Md. Abdul Karim, Managing Director, PKSFBhaban, gave the welcome speech.



Dr. Fazle Rabbi Sadeque Ahmed, PC, CCCP, made a presentation on *Climate financing-International Perspective* and Mr. Rashadul Islam, Secretary, Bangladesh Climate Change Trust, made a presentation on *Climate financing - National Perspective*.

The workshop participants discussed on the aspects of climate change in Bangladesh and its financing from national and international perspectives.

Among others, representatives from the government, PKSFBhaban and NGOs including the climate experts participated in the workshop.

Seminar on “Road towards Paris-COP-21”

A seminar, jointly organised by PKSFBhaban and **Friendship** titled *Road towards Paris* was held on August 30, 2015 at the conference room of PKSFBhaban.

Presided over by Dr. Qazi Kholiquzzaman Ahmad, Chairman, PKSFBhaban, Mr. Md. Abdul Karim, Managing Director, PKSFBhaban gave the welcome speech. Mr. Shyam Sunder Sikder, Honorable Secretary, Ministry of ICT and Dr. Kamal Uddin Ahmed, Secretary of Environment and Forests attended the seminar as guests of honour.

They discussed on the issues relating to climate change and its devastating impacts. They also pointed out some key negotiating terms for Bangladesh's position in upcoming COP-21 in Paris.

Ms. Runa Khan, Founder and Executive Director of **Friendship** and Dr. Fazle Rabbi Sadeque Ahmed, Project Coordinator, CCCP, PKSFBhaban talked on the ground realities of global warming and what needs to be done to face the impending threats.



Exposure Visit to Vietnam

An 11-member team led by Dr. Fazle Rabbi Sadeque Ahmed, Project Coordinator, CCCP, PKSFBhaban took part in an exposure visit to Vietnam from July 24-30, 2015 to gather experiences on climate change adoption. Center for Education and Community Development (CECD), a voluntary organisation in Vietnam coordinated the visit. Beside vulnerable in terms of the impacts of climate change, Vietnam and Bangladesh have many similarities in economic activities and geo-physical characteristics. In view of this the exposure visit created opportunities to learn some lessons from the potential adaption techniques of Vietnam.



ENRICH Highlights

Divisional Workshops

Seven divisional workshops on *Formulation of Annual Work Plan* were held during August and September, 2015. A total of 143 Union coordinators and 110 chief credit coordinators of POs took part in the workshop.

Chittagong: July 23-24, 2015; participants: 48 (28 Union & 20 chief credit coordinators); venue: YPSA, Chittagong.

Barisal: August 08-09, 2015; participants: 22 (12 Union & 10 chief credit coordinators); venue: BDS, Barisal.

Dhaka & Sylhet: August 19-20, 2015; participants: 70 (30 Union & 27 chief credit coordinators from Dhaka and 8 Union & 5 chief credit coordinators from Sylhet); venue: PKSF Bhaban, Dhaka.

Rangpur: August 28-29, 2015; participants: 39 (23 Union & 16 chief credit coordinators); venue: RDRS, Rangpur.

Rajshahi: September 5-6, 2015; participants: 31 (17 Union & 14 chief credit coordinators); venue: TMSS, Bogra.

Khulna: September 12-13, 2015; participants: 43 (25 Union & 18 chief credit coordinators); venue: RRF, Jessore.

Expansion of ENRICH Programme

Recently, Zamirta Union under Singair upazila of Manikganj district has been included as the 144th ENRICH Union.

Beggar Rehabilitation Programme

Up to August, 2015, a total of 413 beggars have been rehabilitated under ENRICH programme. They are involved in different Income Generating Activities (IGAs) and earning BDT 4,000 per month on an average. In FY 2015-16, another 200 beggars from 100 Unions of the working areas of ENRICH will be rehabilitated.



Healthcare Service

In this quarter, a total of 36,281 health cards have been sold and 5,490 static clinics, 1,155 satellite clinics and 39 health camps have been organised in 143 Unions under ENRICH programme.

Educational Assistance Programme

Up to September, 2015, around 1,15,705 students have been provided with educational assistance in 4,146 afternoon learning centers across all the Unions under ENRICH.

Vocational Training & Youth Development Programme

In July-September, 2015, a total of 114 youths received training in 8 batches. During this period, a total of 19

individuals have found employment opportunities while another 55 have been able to create self-employment through this ENRICH initiative.

Bandhu Chula & Solar Home System

Up to August, 2015, a total of 6,197 improved cooking stoves (*Bandhu Chula*) and 7,162 Solar Home Systems have been installed.

Initiative for the Freedom Fighters

A new initiative with a focus on the freedom fighters has been undertaken under ENRICH programme. In this regard, relevant information of 2,503 the freedom fighters living in ENRICH Unions have already been collected from 90 ENRICH implementing POs. Currently, ENRICH unit is compiling the data for future activities.

Loan Disbursement Programme

In FY 2015-16, the target of loan disbursement in ENRICH Unions from PKSF to PO level is BDT 85 crore. In August, 2015, an amount of BDT 36 crore has been disbursed from POs to participants level under ENRICH.

Special Savings Programme

Under this programme, a total of 2,483 participants have deposited BDT 157.15 lac in their respective bank accounts.

The Story of Shanu Banarjee

Among two brothers and one sister, Shanu Banarjee is the youngest. Shanu lost his father after a few days of his birth. Shanu's elder brother working in Huglichara Tea Estate at Sreemangal at that time, looked after him. As Shanu grew up, he also started working as a day labourer in the tea garden. After some time, Shanu got married and became father of two children. Shanu and his elder brother's family were living happily in the same house.

One day, Shanu suddenly fell sick while working in the tea garden, he was advised by the doctor not to do any hard work. So, Shanu had to leave the job. He was only 30 then. But within a few days, Shanu's elder brother died leaving behind the family in distress. To take care of the family of six, Shanu then started begging.

Under this circumstance, Shanu received a grant of BDT 1 lac under beggar rehabilitation programme of ENRICH. With this grant he bought a cow, a rickshawvan and also set up a grocery shop. Now he is earning around BDT 6,000-7,000 per month which is in fact increasing gradually. Moreover, Shanu Banarjee deposits BDT 500 per month in his bank account. His children are also now going to school. With the improvement of his financial and material state, Shanu now claims attention and respect in the neighbourhood. Shanu has become an example of pride and inspiration for the villagers. That he was a beggar is now a matter of graceful oblivion.



UPP-Ujjibito Highlights

EU team visits UPP-Ujjibito activities

A team of European Union visited **Shotoful Bangladesh** and **Proyas Manobik Unnayan Society**, two Partner Organisations of PKSF implementing UPP-Ujjibito at Rajshahi and Chapainawabgonj districts.

The EU team members Mr. Monjurul Alam and Ms. Gaile visited Sadar and Maharajpur branches of **Proyas Manobik Unnayan Society** and Shampurhat branch of **Shotoful Bangladesh** from July 26 to 30, 2015.

The team also visited the RERMP-2 activities of Aauspara and Gobindopara Unions of Baghmara upazila and Shyampur and Kanshat Unions of Shibgonj upazila. Mr. A.K.M. Nuruzzaman, Deputy General Manager, PKSF and Project Coordinator of UPP-Ujjibito and Engineer Ruhul Amin, Deputy Project Coordinator of RERMP-2 component, accompanied the team. Mr. Mokit-ul Hafiz (APC) and Dr. Faizul Tarique Chowdhury (APC) of Project Management Unit (PMU) were also present during the visit.



Mr. Monjurul Alam met the members of RERMP-2 component and discussed about the effective and efficient utilisation of loan that they receive from PKSF POs. He also visited the households of the project participants involved in goat rearing, tailoring, homestead gardening and other Income Generating Activities (IGAs). During the visit, Mr. Monjurul Alam emphasised on inclusive initiatives concerning health, nutrition and education for sustainable development.

The 2nd Meeting of Project Steering Committee (PSC)

The 2nd Project Steering Committee (PSC) meeting of UPP-Ujjibito was held on August 30, 2015 at the Ministry of Local Government. Mr. Md. Abdul Malek, Honorable Secretary, Department of Local Government, chaired the meeting. Mr. Manjurul Alam, Food Security Advisor, European Union, Mrs. Salma Shahid, Project Director, RERMP-2 and Mr. A.K.M. Nuruzzaman, DGM, PKSF and Project Coordinator (UPP-Ujjibito) attended the meeting.

The meeting discussed on the progress of UPP-Ujjibito project and RERMP-2 component. The meeting expressed

statisfaction over the progress and performance of the component and viewed that this project would play a significant role in improving the standard of lives of the ultra poor people.

UPP-Ujjibito Coordination Meeting

A coordination meeting of UPP-Ujjibito project was held at PKSF Bhaban on September 03, 2015. This project is being implemented in cooperation with Local Government Engineering Department (LGED). EU is providing fund for the UPP-Ujjibito project. Mr. Golam Touhid, Deputy Managing Director (Operations-2), PKSF chaired the meeting. Representatives from 38 UPP-Ujjibito implementing Partner Organisations were present in the meeting. Mr. A.K.M. Nuruzzaman, Project Coordinator (UPP-Ujjibito) was also present.

The meeting discussed about the fund for project management of the fiscal year 2015-16 and progress of implementation in the fiscal year 2014-15. The job responsibilities of the program officers (both social and technical) came under discussion in the meeting.

In his speech, Mr. Golam Touhid said that under this project PKSF has been providing services to 3,25,000 vulnerable and women-headed households in 1724 Unions of Barisal, Khulna, Rajshahi and Chittagong divisions. Mr. Touhid stated that nutritional aspect has got the utmost priority since 42 percent of children below 5 in Bangladesh are stunted.



He also mentioned that under the project, ultra poor people are receiving agricultural and nonagricultural training and also receiving grants for different Income Generating Activities. The project coordinator of **Ahead Social Organization (ASO)** informed that seven project participants who received training on tailoring have joined a local garment factory and they are earning up to BDT 200 per day.

The meeting also informed that, **National Development Program (NDP)** provided training on tailoring to 25 adolescent girls. After completion of the training the girls have found employment.

Training Programmes of PKSf

Training for PO Officials and Field Workers

The following training courses were offered to 1177 PO officials and field workers in 54 batches during July-September, 2015 in view 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
<i>Advanced Microfinance and Institutional Management</i>	Senior & mid-level officials	1	3	15	24	InM
<i>Strategic Planning for NGOs/MFIs</i>	Senior & mid-level officials	3	5	39	56	PKSF
<i>Financial Product Design and Diversification</i>	Senior & mid-level officials	1	3	11	21	PKSF
<i>Monitoring and Evaluation</i>	Senior & mid-level officials	1	3	11	23	PKSF
<i>Accounts and Financial Management</i>	Accountants: branch offices	7	4	120	149	InM
<i>Group Dynamics, Savings and Microcredit Management for Poverty Alleviation</i>	Field workers	23	5	63	557	12 different venues in and outside Dhaka
<i>Small and Medium Enterprise Management and Operations</i>	Field workers	7	5	22	123	5 different venues outside Dhaka
<i>Savings and Microcredit Management</i>	Mid-level officers	4	5	65	82	InM
<i>Internal Audit for Operation of NGOs/MFIs</i>	Senior & mid-level accountants and internal auditors	3	5	39	62	PKSF
<i>Training of Trainers</i>	Mid-level officers	4	5	53	80	InM
	Total	54	-----	438	1177	



Training for PKSf Officials

- A training was organised for 24 PKSf officials on *Micro-enterprise Management and Business Expansion* under PACE project from June 28 to July 02, 2015 at Bangladesh Institute of Management (BIM), Dhaka.

- International Fertilizer Development Center (IFDC) organised a Training of Trainers (ToT) course in 2 batches under *Accelerating Agricultural Productivity Improvement (AAPI)* project from July 6 to 7, 2015 and July 8-9, 2015 at Krishi Laboratory Building, Khamarbari, Dhaka and Sher-e-Bangla Agricultural University, Dhaka. The training focused on the use of granular urea to increase the productivity of rice. A total of 6 PKSf officials participated in the training. They are: Ms. Afroza Sultana, AGM, Ms. Tanvir Sultana, Manager, Ms. Afrin Sultana, Manager, Ms. Mahmuda Morshed, DM, Mr. Md. Moznu Sarkar, AM and Mr. Md. Alauddin Ahmed, Asst. Coordinator, UPP-Ujjibito project.

- Asia Pacific Rural and Agricultural Credit Association (APRACA) organised a 2-day workshop on August 4 to 5, 2015 at Hotel Purbani, Dhaka on *Bangladesh Capacity Building Workshop on Enhancing Agricultural Insurance Access for Small-hold Farmers and Entrepreneurs towards Sustainable Rural and Agricultural Development*. Three PKSf officials namely, Mr. Md. Hasan Khaled, General Manager,

Ms. Tanvir Sultana, Manager and Mr. A.K.M. Rashedur Rahman, Deputy Manager participated in the workshop.



- *National Academy for Planning and Development (NAPD)*, Ministry of Planning arranged a training on *Human Resource Management* from August 09 to 13, 2015. Mr. Md. Asaduzzaman, Assistant Manager, PKSf participated in the training.

- Mr. A.T.M. Hemayet-Ur-Rahman, Assistant General Manager, PKSf participated in a seminar on *Cross-talk on Digital Resources Management: Step towards Digital Bangladesh* on August 22, 2015. Bangladesh Association of Librarians, Information Scientists and Documentalists (BALID) organised the seminar in cooperation with Centre on Integrated Rural Development for Asia and Pacific (CIRDAP).

- Mr. Md. Alauddin Ahmed, Assistant Project Coordinator, UPP-Ujjibito project participated in a training titled *Universal Health Coverage* from August 16 to 20, 2015. *Centre of Excellence for Universal Health Coverage (CoE-UHC)* arranged the training course in cooperation with *icddr*, *b* and *James P Grant School of Public Health (JPGSPH)*, BRAC University.

- National Academy for Planning and Development (NAPD), Ministry of Planning organised a training on *Office Management* from August 23 to September 03, 2015. Two PKSF officials namely, Ms. Farhana Nabi, Manager and Mr. Md. Ziaul Haque Chowdhury, Assistant Manager participated in the training.

- Mr. Md. Kamrul Hasan, Deputy Manager, PKSF and Mr. Md. Musa Chowdhury, Assistant Manager, PKSF participated in a training titled *Obligatory Government Service Rules* from September 11 to 12, 2015. **Bangladesh Institute of Management** arranged the training.

Foreign Representatives at PKSF

- A total of 15 high-level representatives from National Defence College (NDC), India visited PKSF on August 26, 2015. They took part in an orientation meeting on *Bangladesh Economy and Role of PKSF in Poverty Alleviation* at PKSF Bhaban.



- Shota Yamada, a student from Ritumeikan University, Japan participated in a day-long orientation session on the overall programmes of PKSF on August 19, 2015 at PKSF Bhaban.

- Mr. Rian Ernest, SH, an officer from Aide to the Governor of DKI Jakarta (Legal), Indonesia took part in an orientation session on *PKSF and Microcredit at PKSF Bhaban* from September 16 to 17, 2015.

Exposure Visit

- Mr. Musharrof Hossain, Manager (Operations), PKSF attended the Asia-Pacific Local Champions Exhibition in Cambodia. The Ministry of Agriculture, Fisheries and Forestry of Cambodia, IFAD and PROCASUR jointly arranged the exhibition from August 10 to 12, 2015.

- Mr. Md. Fazlul Kader, Deputy Managing Director (Operations-1), PKSF participated in a workshop titled *Asia-Pacific Regional Forum on Climate Change Finance and Sustainable Development* from September 01 to 03, 2015 in Jakarta, Indonesia. The workshop was jointly organised by Ministry of Finance of Indonesia and UNDP Bangkok, International Institute for Environmental and Development (IIED) and Department for International Development (DFID).

- Asia-Pacific Rural and Agricultural Credit Association (APRACA) arranged a workshop titled *International Training on Risk Management & Agricultural Insurance* from September 21 to 25, 2015 in Bangkok, Thailand. Mr. Md. Hasan Khaled, General Manager (Audit), PKSF attended the workshop.

Internship Programme

Two students worked under internship programme at PKSF during July-September, 2015. One of them is from the Department of Banking & Insurance, Dhaka University and other is from the Department of Applied Sociology, ASA University of Bangladesh.



Research Division

The Research Division of PKSF has conducted a study to assess the impact of microcredit programmes on employment generation conducted by PKSF POs. A total of 1368 households from **Jagoron** and **Agrosor** programmes of **Thengamara Mohila Sabuj Sangha (TMSS)** and **Jagorani Chakra Foundation (JCF)**, two POs of PKSF, were selected for the study. The households enrolled before December 2010 and which received at least three loans from the respective programme were interviewed.

The study finds that out of the total economically active population of the households, 64 percent are employed full-time, 34 percent are employed part-time and the rest of them are unemployed. Of the total full-time employed population, 94 percent are employed throughout the year while 3 percent each are seasonal and irregular employees. Around 76 percent of the total samples are found to be able to generate employment by utilising the credit received from PKSF and its POs.

The study finds that **Agrosor** has created 68 percent employment while for **Jagoran**, it is 32 percent. Of the total number of employees, 45 percent are full-time and the rest are part-time. The study result shows that **Agrosor** programme has created 14 percentage points higher full-

time employment than **Jagoron** programme. However, **Jagoron** and **Agrosor** have created 2.88 and 4.30 percent employment and the overall average is 3.72. In case of per household full-time equivalent employment, **Jagoron** creates 1.34 and **Agrosor** creates 2.65 with an average of 2.11 percent. Percentage of total female employees is 15, of which 19 percent are the beneficiaries of **Jagoron** and 13 percent are the beneficiaries of **Agrosor** programme.

The overall contribution of TMSS in employment generation is about 31 percent while JCF's contribution is about 33 percent with an average of 32 percent. TMSS and JCF jointly create 0.67 percent full-time equivalent employment per household, in which TMSS contribution is 0.73 percent and JCF contribution is 0.60 percent.

PKSF and MFI individually create 0.68 and 0.70 percent full-time equivalent employment per household. Of the total employees hired, 68 percent people are employed on daily basis, 16 percent on monthly basis, 5 percent on hourly basis and 4 percent each on yearly and weekly basis. The rest are hired on contractual and seasonal basis.

The study also finds that the remuneration for a male is about 68 percent higher than that of a female and 3 percent of the total employees received some kind of training.

Credit Operation Status of PKSF

Loan Disbursement to POs

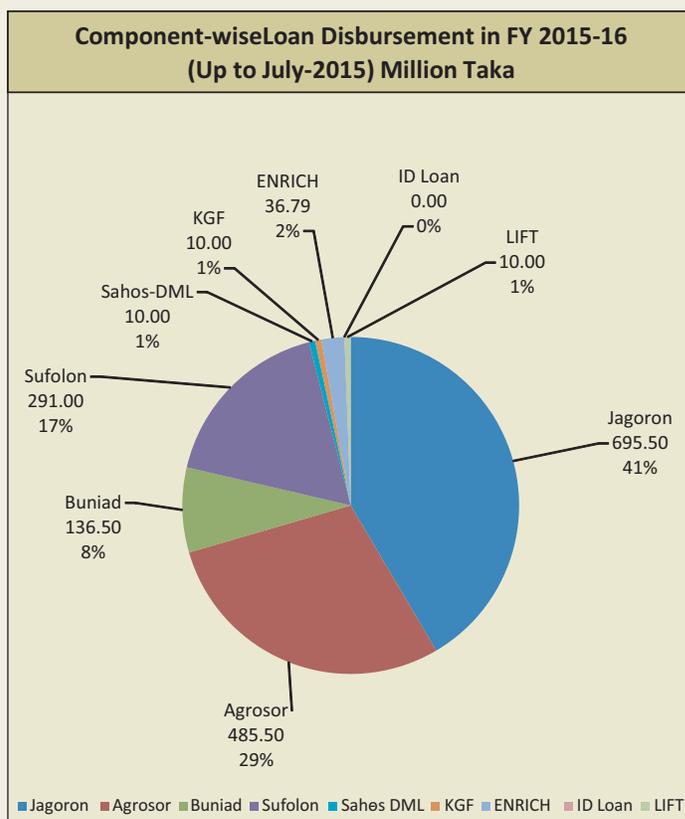
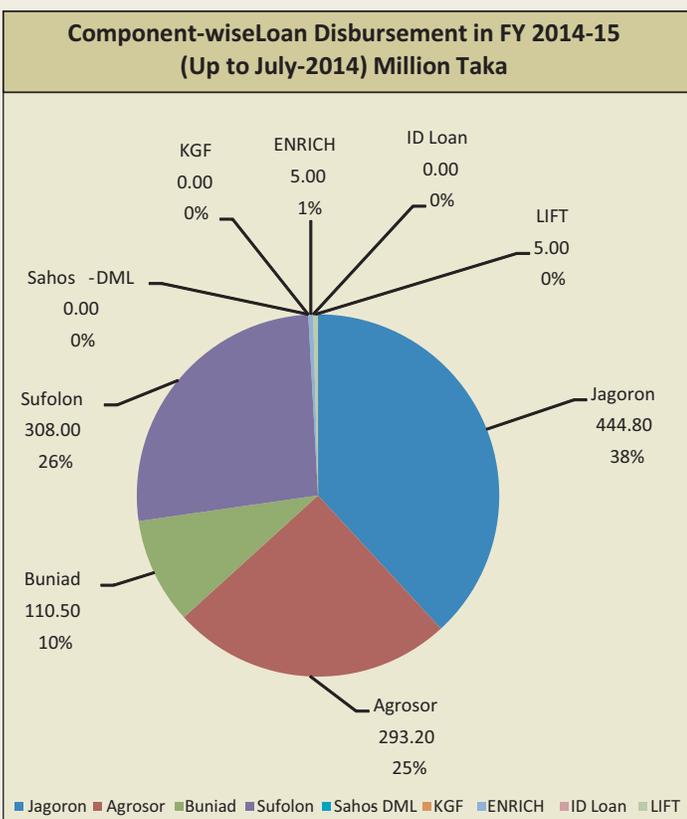
During the financial year 2015-16, loan disbursement from PKSF to the POs (Partner Organisations) is Tk. 1675.29 million in July 2015. Cumulative loan disbursement from PKSF to the POs is Tk. 218237.37 million, as of July 31, 2015 and the recovery rate of loan from the POs to PKSF is 98.95 percent. A summary of PKSF's cumulative loan disbursement and loan outstanding as of July 31, 2015 is presented in the following tables:

Programs/Projects	Loan Disbursement (Cum. in million Tk.) (PKSF to POs)	Loan Outstanding (in million Tk.) (PKSF with POs)
Mainstream Microcredit (including ID loan)		
BUNIAD	15324.40	3072.45
JAGORON	95811.69	17819.12
AGROSOR	31530.30	10207.41
SAHOS	638.20	198.00
SUFOLON	53789.70	5871.37
KGF	2980.00	711.00
ENRICH	825.20	574.52
Others (including ID Loan)	2930.73	27.13
Total (Mainstream):	203830.21	38480.99
Projects		
EFRRAP	1122.50	15.59
FSP	258.75	0.00
LIFT	534.08	229.92
LIFT Non -PO	70.72	30.80
LRP	803.80	0.55
MFMSFP	3619.60	121.90
MFTSP	2602.30	3.60
PLDP	593.91	0.00
PLDP - II	4130.19	87.47
Others (including ID Loan)	671.32	0.03
Total (Projects):	14407.16	489.86
Grand Total:	218237.37	38970.850

FY Loan Disbursement (In Million Taka) PKSF to POs		
Programs/Projects	Loan Disbursement (FY 2014-15) Up to July-2014	Loan Disbursement (FY 2015-16) Up to July-2015
Buniad	110.50	136.50
Jagoron	444.80	695.50
Agrosor	293.20	485.50
Sufolon	308.00	291.00
Sahos-DML	0.00	10.00
KGF	0.00	10.00
ENRICH	5.00	36.79
ID Loan	0.00	0.00
LIFT	5.00	10.00
Total	1166.50	1675.29

Loan Disbursement to borrowers

During the financial year 2015-16, loan disbursement from POs to the borrowers is Tk. 13.65 billion in July 2015. Cumulative loan disbursement from POs to borrowers is Tk. 1983.57 billion and the recovery rate of loan from borrowers to POs is 99.67 percent. As of July 31, 2015, the number of borrowers is more than 8.55 million of whom 91.18 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	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	: Masum Al Jaki Sharmine Mridha Sabrina Sultana

Book Post

SEIP: A new Project of PKSf

PKSF has initiated a new project titled *Skills for Employment Investment Program* (SEIP) to generate employment by providing demand-based skill development training to the disadvantaged people of the country. SEIP has already taken off its journey on May 7, 2015.

The key objective of the project is to increase financial capacity and establish human dignity of the trainees by providing demand-based skill development training. To achieve the goal, SEIP aims to ensure self and wage-based employment to at least 70 percent of the trainees. This will enable them to sustainably improve their living standard.

The Finance Division under Ministry of Finance, Government of Bangladesh (GoB) is working as an executive agency to implement the project. The Finance Division has also established a separate wing namely, 'Skill Development Coordination and Monitoring Unit' (SDCMU) to implement the project. Under the supervision of SDCMU, different organisations are implementing the project along with PKSf. Asian Development Bank, Government of Bangladesh and Swiss Agency for Development and Cooperation (SDC) are jointly financing the project.



In the first phase of the project, PKSf plans to create employment opportunities for 10,000 people by providing them training in three years. Under the SEIP project, the youths belonging to the families connected with micro-credit programmes of PKSf will receive three and six-month long technical and vocational training on 13 areas. SEIP will bear all the training related expenses.

Recent Development of SEIP

On August 16, 2015, a workshop was held on SEIP implementation at PKSf Bhaban. The workshop was presided over by Mr. Md. Abdul Karim, Managing Director, PKSf. PKSf officials and representatives from 83 Partner Organisations (POs) were present in the workshop.

Presided over by Mr. Md. Fazlul Kader, Deputy Managing Director (Operations-1), a discussion meeting was held with the Project Management Unit of SEIP on September 16, 2015. The meeting discussed on the progress of implementation of the project. Mr. Md. Fazlul Kader provided important guidelines regarding the implementation of SEIP.

SEIP invited Request for Proposal (RfP) from different training institutions to select training institutions. A total of 44 organisations have submitted RfP. An RfP evaluation committee has been formed to select quality training institutions.