



ENRICH

A PEOPLE -CENTRIC HOLISTIC PROGRAM

INSIDE THIS ISSUE

PREFACE2

PROGRESS OF ACTIVITIES.....3

NEW FRONTIER IN HEALTH SERVICES.....6

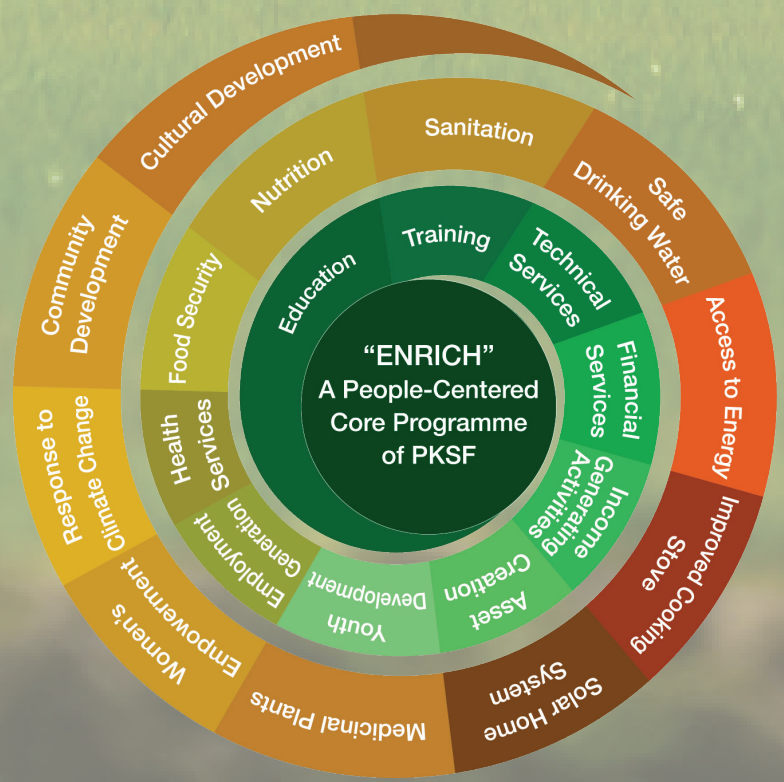
TRAINING ON HEALTHCARE SERVICES.....7

CASE STUDY.....8

COVID FOCUSED INITIATIVES UNDER ENRICH.....9



‘Enhancing Resources and Increasing Capacities of Poor Households towards Elimination of their Poverty (ENRICH)’ is a human-centered total development approach. The overall vision that underpins ENRICH is to work with the poor; to create humanly dignified living standards and enjoy universal human rights. It is not just a collection of individual projects, rather it is an integrated approach.



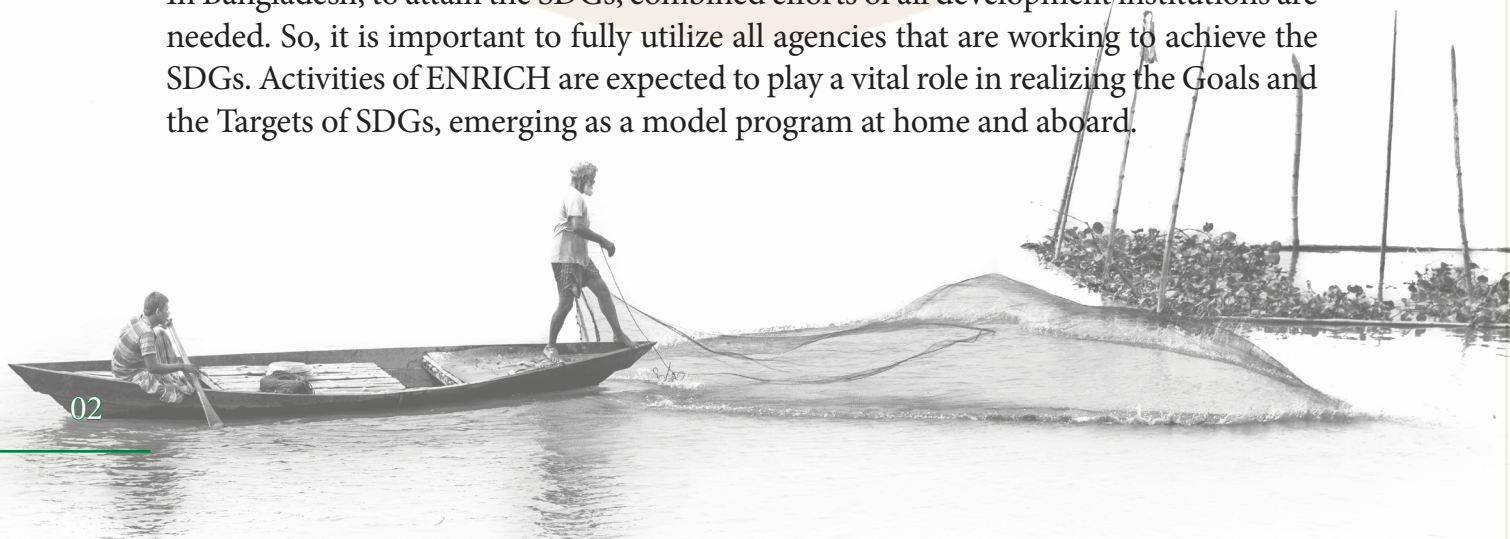
Preface

The PKSF's vision has evolved over the years and it aspires to create a poverty-free Bangladesh, where every citizen will be living a humanly dignified life. PKSF is now working with an aim to support all economic and social action programs through various financial and non-financial services. This program has been designed to bring heterogeneous groups of poor and low income people out of poverty and lead them towards the pathway to sustainable development.

“Enhancing Resources and Increasing Capacities of Poor Households towards Elimination of their Poverty (ENRICH)” is a flagship program of PKSF, conceptualized and encouraged by the honorable Chairman of PKSF, Dr. Qazi Kholiquzzaman Ahmad. It started as a pilot project on 28 February 2010. Presently, almost six million people from 1.32 million households are getting a wide array of services under ENRICH in 202 Unions across the country.

ENRICH has been designed with a focus on ensuring household-based sustainable development. ENRICH aims to facilitate the best utilization of the existing capabilities and resources of underprivileged households. At the same time, ENRICH helps to enhance their capabilities and resources to enable them to come out of poverty. ENRICH has a wide range of components including healthcare, education, skill training, food security and nutrition, awareness-raising, asset creation, social capital formation, climate change adaptation, insurance services, market linkages, and appropriate financial assistance under different loan schemes.

Bangladesh, a forerunner in implementing the Millennium Development Goals (MDGs) - - the predecessor of SDGs, is well on its track to swiftly fulfill the indicators like poverty reduction, child and infant mortality reduction, achieving gender parity in primary and secondary education, and gradually attaining other targets under the SDGs. But the country still has a long way to go in order to fully realize the SDGs. Bangladesh is making every possible effort to achieve the SDGs. ENRICH is implementing around 30 activities which are directly linked to 13 goals of the SDGs. In Bangladesh, to attain the SDGs, combined efforts of all development institutions are needed. So, it is important to fully utilize all agencies that are working to achieve the SDGs. Activities of ENRICH are expected to play a vital role in realizing the Goals and the Targets of SDGs, emerging as a model program at home and abroad.



ENRICH

PKSF has been implementing the 'Enhancing Resources and Increasing Capacities of Poor Households towards Elimination of their Poverty (ENRICH)' program since 2010. ENRICH aims to create an enabling environment for the poor to live a humanly dignified life. Currently, ENRICH is being implemented in 202 Unions of 64 districts in all 8 divisions of the country through 115 Partner Organizations (POs) of PKSF. Under this human-centric total development program, 59.13 lakh people from 13.17 lakh households are being provided with various services including health, education, nutrition, sanitation and appropriate loan. The program is highly praised at home and abroad for its integrated services and also got acknowledgment as a model approach for others in designing further Programs for sustainable development.



Progress of activities

July - September 2020:

ENRICH works in 6 major intervention areas to establish human dignity by enhancing the capability of the people: 1. Health, Nutrition & WASH; 2. Education; 3. Skill Development; 4. Financial Assistance; 5. Social Capital Formation; and 6. Environment & Climate Change Adaptation.

1. Health, Nutrition & WASH

In July-September 2020 period, ENRICH provided healthcare services to 1,36,592 people through Static Clinics. Due to the COVID-19 pandemic, arranging Satellite Clinics, Eye Camps and Health Camps remained suspended during this period. There are 365 Health Officers and 2650 Health Visitors working under ENRICH. Of them, 93 Health Officers and 625 Health Visitors are giving healthcare services to around 1.5 million people through digital healthcare activities under ENRICH.



2. Education

Currently, 1,73,314 students are taken care of in 6,629 Education Assistance Centers in 202 ENRICH Unions. As a result, the drop-out rate at the primary school level in the program areas have come down to 0.06%, while it is about 4-4.5% nationwide. Following the government instructions on the COVID-19 pandemic, ENRICH Education Assistance Centers have remained closed from March 2020.



b) Training and Job Linkage:

Three new trades--Driving, ICT for Outsourcing and ICT & MIS for micro-finance--have been introduced to provide technical training to unemployed youths. Till September 2020, 2,041 unemployed youths have been provided such technical trainings. In this quarter, 15 youths have found employment and 157 others have found self-employment as entrepreneurs.



3. Skill Development

a) **Youth in Development:** Around 2 lakh youths have been organized under this component. Till September 2020, 98,942 youths were provided with a video-based two-day training on self-realization, leadership development and duties of the youth.



4. Financial Assistance

a) **Special Savings:** Under this component, disabled and female-headed ultra-poor families are given a matching grant amount (Tk 20,000 maximum) equal to their two years' savings. They invest the money in different income generating activities.



In the July-September 2020 period, 232 members deposited Tk 1,34,400. So far, 2,388 members have been paid Tk 3.23 crore as matching grants from PKSF under the Special Savings Scheme.

b) Rehabilitation of Beggars: Beggars are given assets equivalent to Tk 1 lakh so that they can engage in income generating activities and enjoy universal rights. Under this component, 1,322 beggars have been rehabilitated so far.



c) Loan Disbursement: ENRICH offers three types of credit services - Income Generating Activities Loan (IGAL), Livelihood Improvement Loan (LIL), and Asset Creation Loan (ACL). In July-September 2020, a total of Tk 32.34 crore was disbursed as loans among the ENRICH members.



5. Social Capital Formation

a) ENRICH center: ENRICH centers function as community hubs. PKSF provides the construction cost of the centers built on lands donated by local communities. It is managed by an 11-member Ward committee consisting of the local Union Parishad members, senior citizens, local elites, teachers, youths, and representatives of the ENRICH-implementing Partner Organizations (POs). There are now 1,482 ENRICH Centers under operation in the program areas.

b) Ward Coordination Meeting: The representatives from local Union Parishads and members of the program gather for a regular meetings every two months at the ENRICH Centers situated in each Ward. They usually discuss the formation of social capital and review development activities. So far, 47,509 meetings have been held at the ENRICH Centers.



6. Environment & Climate Change Adaptation

a) **ENRICHed Home:** The Program inspires its members to make the best utilization of the existing resources of each household. Thus, a normal home is transformed into an ENRICHed home surrounded with income generating activities and eco-friendly amenities. In July-September 2020, 83 ENRICHed homes were developed. A total of 13,621 homes have been transformed into ENRICHed Homes across the country so far.

b) **Bandhu Chula and Solar Home System:** ENRICH inspires eco-friendly and renewable technology. In line with that, improved and eco-friendly special cooking stoves called 'Bandhu Chula' and Solar Home Systems are promoted as an important component. There are 51,312 Bandhu Chulas and 74,925 Solar Home Systems presently being used in the program areas of ENRICH.



New Frontier in Health Service

PKSF, an apex development institution, has been implementing different development programs in Bangladesh including socio-economic activities, employment creation, livelihood development, and women empowerment activities and so many more from the time of its establishment.

Healthcare is a major component of ENRICH. Under this, Static Clinics, Satellite Clinics, Health Camps, Eye Camps, medicine distribution, nutrition & WASH awareness sessions are arranged to ensure quality healthcare services to the rural people.

To run the ENRICH health service program, lots of data forms and registers have been generated, and the information used to be archived manually. Presently, the ENRICH program has spread its roots in 202 Unions in Bangladesh. As a result, it has become difficult to maintain these forms, formats, registers and information manually.



So, PKSF was looking for a digital solution. At the same time, PKSF wanted to incorporate health service-related digital equipment in this program to ensure quality health services. Against this backdrop, CMED Health Ltd, a research-based health service providing institute, has joined hands with PKSF with their research and digital healthcare equipment.

CMED introduced artificial intelligence equipment capable of generating immediate reports on health conditions of patients and able to transfer these data to an online server customized for the ENRICH program. Presently, 50 Unions are implementing Digital Health Service activities under ENRICH. These attempts of PKSF regarding health program has opened up a new horizon for community-level healthcare activities in Bangladesh.

Training on Healthcare Services

There are 365 health officers and 2,650 health visitors working in the 'Health, Nutrition and WASH' component of ENRICH. Of them, 93 health officers and 625 health visitors are providing healthcare facilities to around 1.5 million people under the digital healthcare activities of ENRICH. Training programs were arranged for health officials under

this program every year. However, during the ongoing pandemic, it was difficult to arrange an in-person training as all sorts of gathering are discouraged by the government. Against this backdrop, an online training program was organized to ensure continuous learning of the officials concerned for better implementation of the program at field level.

A total of 371 health officials from 115 Partner Organizations and two Social Development Partner Institutions participated in a training of trainers (ToT) on 'Healthcare and Nutrition'. The training session was conducted in seven batches between 7 and 24 September 2020.



PKSF Deputy Managing Director Dr. Md. Jashim Uddin gave the opening and closing speeches in the training sessions. He also took part in open discussions during the sessions. He suggested that such online training be arranged every two months to further develop the skills of the health officials working under ENRICH. Dr. Md. Jashim Uddin thanked the health officials for their dedication to service during the COVID-19 crisis.

Mr. Md. Mashiar Rahman, Senior General Manager (Program) at PKSF and the Team Leader of ENRICH, conducted a session on the healthcare and nutrition activities of ENRICH. Dr. Md. Saleh Mahmud Tushar, who is currently working at the Covid-19 Unit of Dhaka Medical College and Hospital, conducted a session where he discussed about COVID-19 in details and briefed the participants on their responsibilities during the pandemic. Deputy General Manager of PKSF Mr. Dipen Kumar Saha exchanged greetings with the participants and conducted the introductory sessions.

The 371 trained Health Officers will impart training to 2,650 Health Visitors who would eventually provide healthcare services to about six million people in 202 Unions under ENRICH across the country.

These Health Visitors will play a significant role in raising awareness about COVID-19. They will also make people aware of the importance of having nutritious diet and maintaining hygiene during the pandemic.

Case Study

Hundreds and thousands have lost their jobs in Bangladesh while many others faced wage cuts due to the adverse impacts of the COVID-19 pandemic.

A number of studies have revealed that the pandemic has inflicted certain adverse impacts on the country's economy, especially on employment and small enterprises.

Md. Abul Basher is the owner of a small fishery. He started the small enterprise in 2019 with a capital of Tk 80,000. His fishery business was running well. But the Covid-19 pandemic came as a curse. Immediate shutdown of markets, restrictions on public gathering, transportation halt for COVID-19 in Bangladesh hit his business hard. Wholesale buyers stopped coming to his farm for buying fishes. It became hard for him to afford the maintenance cost of his fishery. He was afraid of losing his business. At this point, Mousumi, a Partner Organization of PKSF that is implementing ENRICH program at Cheragpur Union, Naogaon, came forward and provided Mr. Basher with Tk 50,000 under the IGA Loan Scheme of ENRICH for proper conservation of his farm. He felt it was like a blessing from God. Now he is doing decent business. He is very thankful to PKSF for its appropriate loan scheme under ENRICH.



Covid-focused Initiatives under ENRICH

The COVID-19 pandemic is the defining global health crisis of our time and the greatest challenge we so far have faced. The world has now almost reached the tragic milestone of one million deaths, and humans are suffering an almost intolerable burden of loss. Bangladesh is also feeling the heat of this flame.

COVID-19 has spread over many countries in the world and at the same time a lot of rumors and misinformation have also been spread. Risk communication and community engagement activities are one of the most significant priorities for battling the misinformation. In Bangladesh, an overpopulated country, it was a big challenge to make people aware about COVID-19 and the relevant health protocols. Initially, it appeared that social distancing is tough while taking public commutes and living in the rural areas. In the context of massively populated and lower-middle-income countries like Bangladesh and rural areas where a significant proportion of the total population lives hand to mouth, it was difficult for them to survive with no savings and work, no health service and assistance. In ENRICH Unions, the program came forward with different activities during the COVID-19 crisis. These include community awareness sessions, neighborhood-based interpersonal sessions, distribution of daily commodities and financial assistance. Glimpses of some of these activities are as follows.



Community health awareness activities through leaflet distribution in Kalipur Union, in Chattogram district where ENRICH is being implemented by PKSF-PO 'Uddipan'.



Painting social distancing circle in a public place as a part of awareness activities during COVID-19 pandemic in Bishnandi union, Narayanganj.



Daily commodities and food assistance during the COVID-triggered general holidays for ultra-poor families by ENRICH youth forum in Alangi Union of Jhinahaha District.



Financial assistance to a home-stuck ultra-poor family during the general holidays in Bishnandi Union, Narayanganj where CEDER, a PKSF PO, implements the ENRICH program.



Community health awareness activities through hand washing training in Kalipur Union, where ENRICH is being implemented by PKSF-PO Uddipan.



An ENRICH youth forum under BASA distributing daily commodities for free among those in need in Durgapur Union of Gazipur.



Bottles of hand sanitizers ready for distribution during the COVID-19 pandemic under ENRICH program in Majidpur Union, Comilla by Shakti Foundation.



Face mask distribution and awareness building about hand washing and social distancing conducted by Bishnandi Union ENRICH team in Narayanganj district



ENRICH health service providing personnel prepare themselves to ensure continuous support to the COVID-affected people.



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