



Quarterly Newsletter



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Webinar to Mark the National Mourning Day

August 15 is a black day in the history of Bangladesh. Father of the Nation Bangabandhu Sheikh Mujibur Rahman, along with most of his family members, was brutally killed on this very day in 1975. In remembrance of the 46th martyrdom anniversary of Bangabandhu and to observe the National Mourning Day, Palli Karma-Sahayak Foundation (PKSf) organized a virtual meeting on 12 August 2021. Presided over by Dr Qazi Kholiquzzaman Ahmad, Chairman, PKSf, the event had Dr Mohammed Farashuddin, a former Private Secretary to Sheikh Mujib and a former Governor of Bangladesh Bank, as the keynote speaker. Dr Nomita Halder ndc, Managing Director of PKSf anchored the event.



In her address of welcome, Dr Nomita Halder ndc noted that Bangabandhu had the unparalleled power to reach out to the marginalized people. He sacrificed his life to initiate economic freedom and welfare of the disadvantaged, to ensure women empowerment and above all, to establish a secular state. The wider network of PKSf activities are meant to translate the dreams of Sheikh Mujib into reality. She expressed her hope that PKSf's activities will gain further dynamism to that end.

Dr Farashuddin remembered his days of working closely with Bangabandhu, irrefutably the supreme leader of Bangladesh, which he specified as his biggest lifetime fortune. He referred to some great global leaders who liberated their nations through mass movements. But he pointed out that none of them holds such a unique position in the collective memory through the historic process as Bangabandhu does. He is outstandingly relevant even today and will be ever. The West was skeptical about Bangladesh's future as a free state. But we have stood tall and proud. This prestige we owe to the farsighted and courageous leadership of Bangabandhu. PKSf works as the flag-bearer of his dreams, Dr Farahsuddin added.

Dr QK Ahmad referred to Bangabandhu's historic speech on 7 March 1971. He noted that Sheikh Mujib envisioned a Bangladesh, free of exploitation, deprivation and inequalities. PKSf always upholds his ideals through its programs and activities. Others who spoke in the meeting were PKSf Board members Mr Arijit Chowdhury, Ms Parveen Mahmud, Ms Nazneen Sultana, Ms Humaira Islam and Dr Md Shahid Uz Zaman.

Around 400 persons from PKSf and its Partner Organizations across the country took part in the meeting.



PKSf Bhaban
E-4/B, Agargaon
Dhaka-1207
Phone: 880-2-8181169
8181664-69
Fax : 880-2-8181678
E-mail: pksf@pksf-bd.org
Web: www.pksf-bd.org
facebook: com/pksf.org

Editorial Defense

This is the second time. An editorial defense appears in the PKSf Newsletter. Last year, we came back to office-work as the general holidays were over. And as our editing process progressed, we discovered a critical problem. Maintaining of the periodicity of the Newsletter would lead to pushing back some contents which project PKSf's serious involvement in the activities to redress the sufferings of the poor in the difficult days of corona.

PKSf officials in Dhaka and the thousands of personnel and volunteers of the POs relentlessly worked across the country. The poor found their friends beside them. We did achieve something really exemplary. Moreover, Her Excellency Sheikh Hasina, the Prime Minister of Bangladesh, made a special allocation of BDT 500 crore to PKSf to energize the revival of the rural economy. Our sincere commitment to meet our targets was our strength; everything was in order with the aid of ICT. So, we thought only technical excuses should not postpone the reports of these activities for the next issue. That would look irrelevant bordering on injustice. We found an expedient solution. We published a joint number covering six months together.

This year, after many prohibitive days, we joined our work again on 11 August 2021. In PKSf, there existed a strange reality too. The post of the Managing Director was vacant for long. The new MD joined her office on 8 August. Further, there took place a significant restructuring at the senior management level. These are important contents. Technical bottlenecks must not shelve these important news items for the next number. So, we concluded to publish this extended number that includes 5 months, April-August 2021. Our next number will cover 4 months, from September to December 2021. Anyway, the readers will find good food for reading here, in quantity and variety.

DRC Delegation at PKSf



A delegation from the Democratic Republic of Congo (DRC) visited PKSf on 24 June 2021. A meeting was held between the senior officials of PKSf and the DRC delegation at PKSf Bhaban. The 6-member DRC delegation comprised of Mr Tenday Lua, Ministry of Foreign Affairs; Mr Jean Pierre Otshumbe, Mr Theodore Boniface Socrates Kabeya and Mr Jonas Didier Ntaku, Ministry of Water Resources; Mr Dadou Kapandji, Policy Expert, Office of the President; and Mr Nazir Alam, Honorary Consul of the Consulate of the Democratic Republic of Congo in Dhaka. The meeting explored the possible areas of cooperation between Bangladesh and the DRC and any possible role that PKSf can play in this process.

PKSf Chairman Dr Qazi Kholiquzzaman Ahmad joined the meeting virtually. He welcomed the DRC delegation to PKSf. Emphasizing on the fact that PKSf is a human-centric development institution, Dr Ahmad observed that PKSf would extend all possible cooperation to the government of the DRC in the areas of mutual interests. Dr QK Ahmad underscored PKSf's provision for appropriate financial services including interventions

in the areas of education, health, capacity development etc that cater to the needs of the poor and the disadvantaged in Bangladesh.

Dr Md Jashim Uddin, the then Deputy Managing Director, who led the PKSf team, delivered the introductory speech in the meeting, highlighting the significant role of PKSf in Bangladesh's continuous sustainable development at the grassroots.

PKSf's Deputy Managing Director Mr AQM Golam Mawla gave a presentation on the multi-dimensional human-centric activities that have turned PKSf into an apex development entity of Bangladesh.

The DRC delegation showed keen interest in working with PKSf, requesting the PKSf officials to provide technical guidance to replicate the PKSf model of development in the DRC.

The then Deputy Managing Director Mr Golam Touhid, Senior General Managers Dr Akond Md Rafiqul Islam and Mr Md Ziauddin Iqbal, and General Manager Dr AKM Nuruzzaman were there in the PKSf team. They took part in the discussion, and responded to different queries of the DRC delegation.

New Managing Director of PKSF



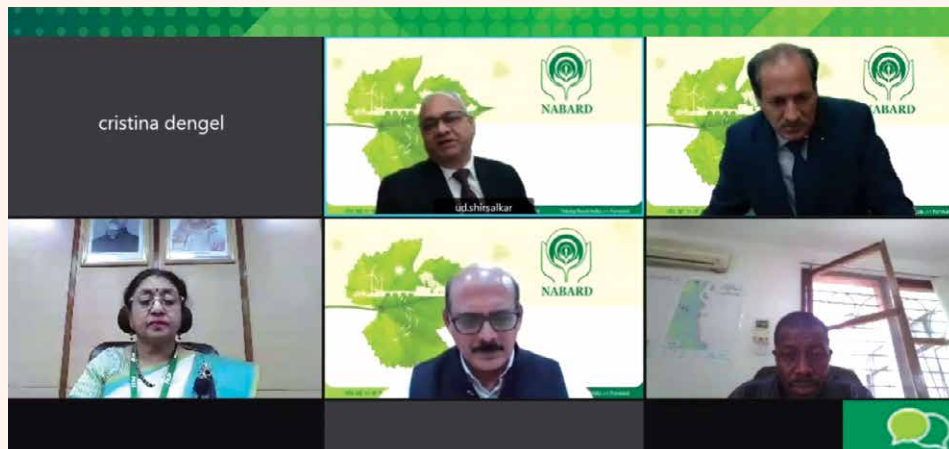
On 08 August 2021, Dr Nomita Halder ndc, a former Secretary of the Government of Bangladesh joined as the 11th Managing Director of PKSF.

Prior to assuming this office, she had a successful 30-year-long career in public service, both at the policy and the implementation levels. In 2014, she was appointed the Private Secretary to Hon'ble Prime Minister Sheikh Hasina. As the Secretary of the Ministry of Expatriates' Welfare & Overseas Employment, she sincerely worked to reform migration governance. She continued improve her professional skills through training programs at home and abroad. She retired from the civil service in 2018. Then, she served as an Honorary Member of National Human Rights Commission, Bangladesh, and a Professorial Fellow at North South University.

Dr Halder had her Bachelor's and Master's degrees from Bangladesh Agricultural University. She did another Master's in Development Administration from the Australian National University. Afterwards, she did her PhD from the University of Canterbury, Christchurch, New Zealand.

Dr Halder is a professionally committed person with a passion to work for the poor, marginalized and disadvantaged people of the country.

PKSF MD Addresses NIE Country Exchange Program of Adaptation Fund



The National Bank for Agriculture and Rural Development (NABARD) of India hosted the 3-day (17, 19 and 24 August) NIE Country Exchange Program 2021 on a virtual platform. Representatives of 12 National Implementing Entities (NIEs) (Dominican Republic, Micronesia, Tanzania, Niger, Indonesia, Benin, Costa Rica, Peru, Zimbabwe, Panama, Bangladesh, and India) of the Adaptation Fund participated in the event. The officials of ECCU of PKSF attended the webinar series.

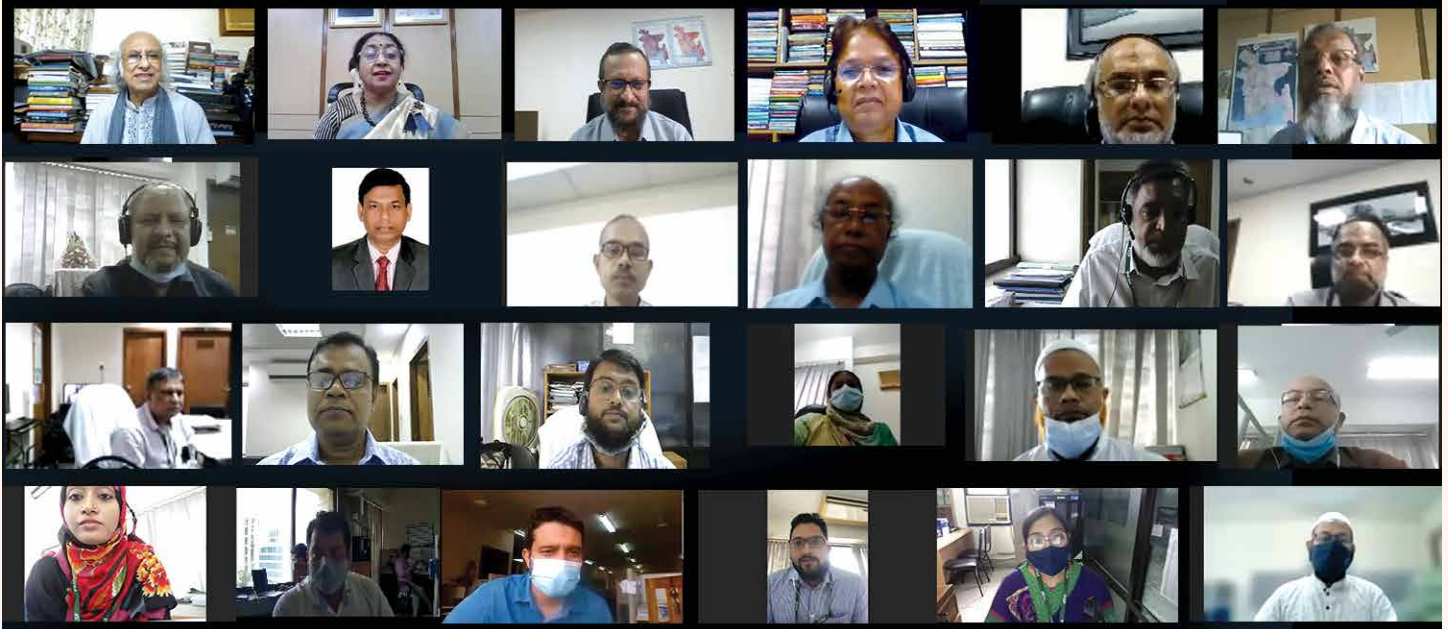
As a panelist, Dr Nomita Halder ndc, Managing Director of PKSF, virtually joined the "Knowledge Fair" session of the event on the final day, 24 August 2021. She noted that PKSF has been relentlessly working toward poverty alleviation to build up a human-centric society since its establishment in 1990. To realize this, PKSF implements various programs to mitigate the sufferings of the poor through its Partner Organizations (POs), spread across the country.

In her speech, Dr Halder shed light on the global risks of climate change with special reference to Bangladesh and referred to the successes of PKSF in the areas of mitigation and adaptation to cope up with the impacts

of climate change. She further referred to the Government initiatives in the formation of Bangladesh Climate Change Resilience Fund (BCCRF), which nominated PKSF to implement the Community Climate Change Project (CCCP). The Government of Bangladesh, the World Bank, the development partners and the civil society leaders had been eloquent in praise of the successful implementation of CCCP. Consequently, PKSF established the Environment & Climate Change Unit (ECCU) in 2015. Later in 2017, Green Climate Fund (GCF) nominated PKSF as its NIE in Bangladesh. Further in 2020, GCF approved the 'Extended Community Climate Change Project (ECCCP)-Flood' proposal submitted by PKSF, which is being implemented now. The interventions within the project include raising homestead plinths, installing sanitary latrines and shallow tube wells for drinking water, and promoting goat rearing in slatted sheds and cultivation of flood-tolerant crops.

Dr Nomita Halder ndc called for increasing cooperation from the Adaptation Fund Board to redress the sufferings of the climate-vulnerable people of Bangladesh. She thanked the Board for the accreditation of PKSF as the NIE in Bangladesh.

PKSF Warmly Receives its New Managing Director



Dr Nomita Halder ndc, a former Secretary of the Government of Bangladesh, joined as the 11th Managing Director of PKSF on 08 August 2021. PKSF employees formally organized a virtual meeting on 11 August to welcome the new MD. This turned out to be a warm occasion, festive in mood and articulation. The event was presided over by Dr Qazi Kholiquzzaman Ahmad, Chairman, PKSF.

Dr Md Jashim Uddin, Additional Managing Director anchored the meeting. Welcoming heartily the new MD, he presented her brief yet rich credentials which contained the success story of a woman's transformation from inheriting the experiences of marginality in her childhood to becoming a person playing a significant role in both policy-making and implementation of public interventions at the national level. Thereafter, one person representing each of the strata of PKSF staff spoke to welcome the new MD.

In his speech, Mr Md Fazlul Kader, Additional MD noted that Dr Nomita Halder ndc has a wide range of experiences about the people at the grassroots. Dr Halder's knowledge will surely contribute to PKSF's achieving its goals and to move forward. PKSF addresses multiple issues from poverty alleviation and gender equity to enterprise development. He vowed to offer his sincere cooperation to the new MD of PKSF in all her efforts to lead the organization.

Senior DMD Mr Golam Touhid also emphasized on the personal and professional experiences of Dr Halder. In the context of the challenges of Covid-19, he hoped that PKSF activities will gear up under the leadership of the new Managing Director.

Prof Shafi Ahmed, Senior Editorial Adviser termed the assumption of the position of the MD of PKSF by a woman as 'epoch-making'. Referring to media sources, he noted that Dr Halder is a person of exceptional professionalism and integrity. She is a stunning symbol of the country's increasing trend in the empowerment of women, he added.

Dr Nomita Halder ndc thanked everybody in PKSF for organizing this event. She lauded PKSF's work towards alleviating poverty through employment generation, which has earned accolades at home and abroad. She committed to play her role to make PKSF more sustainable and dynamic. She stressed on the need for delivering responsibilities with earnestness, and ensuring a gender-sensitive, friendly work environment. She noted that all should cultivate an outlook to respond to positive changes required to accelerate organizational dynamism. She also underscored the merits of using indigenous knowledge and experiences in the planning and execution of diverse programs.

In the closing statement, Dr Qazi Kholiquzzaman Ahmad referred to the vast range of the Foundation's interventions. He noted that PKSF's initial activities revolved mainly around microcredit. Later, PKSF followed the scope provided in its Memorandum of Association and started embracing diversity and multidimensionality within its interventions. This turned PKSF into an exemplary as well as apex human-centric development organization of Bangladesh.

The PKSF Chairman welcomed the new Managing Director and expressed his hope that her leadership will add further momentum to PKSF's developmental activities.

ENRICH

The 'Enhancing Resources and Increasing Capacities of Poor Households towards Elimination of their Poverty (ENRICH)' program of PKSf has been in operation since 2010. ENRICH aims to create an enabling environment for the poor so that they can live a dignified life and enjoy universal human rights. Currently, the program is being implemented in 201 Unions of 64 districts through 114 Partner Organizations (POs) of PKSf. Under ENRICH, around 59.74 lakh people of 13.38 lakh households receive different kinds of services including on health, education, nutrition, sanitation, appropriate loan, climate change adaptation, skill development etc. ENRICH upholds a holistic development approach that works on restoring the self-confidence of the poor people and eventually brings out their latent potentials. This development approach of the program has earned laurels from all quarters at home and abroad.



Progress of Ongoing Activities

To establish human dignity by enhancing the capability of the people, ENRICH works in 6 major intervention areas: 1. Health, Nutrition & WASH, 2. Education, 3. Skill Development, 4. Financial Assistance, 5. Social Capital Formation, and 6. Environment & Climate Change Adaptation. Despite initial setbacks caused by the Covid-19 pandemic in the usual pace of implementation of these interventions, all activities are going on at the Union level with active participation of the POs concerned and program participants.

Health, Nutrition & WASH

A total of 375 health officers and 2,650 health visitors are engaged in providing comprehensive primary healthcare services and nutritional advice to around 56.82 lakh people through 114 POs. In April-July 2021, a total of 2,31,976 persons received healthcare services through Static Clinics, Satellite Clinics and Health Camps. Under the digital healthcare activities of ENRICH, 93 health officers and 625 health visitors under 50 POs are serving around 1.32 million people.

Educational Assistance

Under this component, 1,67,650 students are currently receiving educational assistance at 6,435 Educational

Assistance Centers in 201 Unions. As a result, the drop-out rate at the primary school level in these Unions has reduced to 0.06%, while the national average is 4-4.5%. But, most of the Educational Assistance Centers remained temporarily closed due to the Covid-19 pandemic. However, teachers of these centers maintained regular communications with their students and help them continue their studies as much as possible under the prevailing circumstances.

Financial Assistance

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

In April-July 2021, a total of 315 members deposited BDT 23.66 lakh while BDT 24.64 lakh was given to 190 families upon maturity of their deposits.

Loan Disbursement: ENRICH offers appropriate loans among its members to help them pursue a better life for themselves. Now it has in place three types of credit services -- Income Generating Activities Loan (IGAL), Livelihood Improvement Loan (LIL) and Asset Creation Loan (ACL). In April-July 2021, a total of BDT 165.68 crore was disbursed as loans among the ENRICH members.

Promoting Agricultural Commercialization and Enterprises (PACE)

In addition to providing financial services for microenterprises, PKSf is implementing value chain and technology transfer sub-projects under the ‘Promoting Agricultural Commercialization and Enterprises (PACE)’ project, jointly financed by PKSf and the International Fund for Agricultural Development (IFAD). Under value chain sub-projects, different business clusters are supported in different ways for the enhancement of their productivity and efficiency. So far, the project has undertaken 74 value chain sub-projects in 16 farm and 15 non-farm sub-sectors, providing technical, technological and marketing support to as many as 3,11,619 entrepreneurs and other value chain actors in different microenterprise sub-sectors. In addition, a total of 20,338 microentrepreneurs are receiving appropriate assistance through 25 technology transfer sub-projects.



Monitoring Field-Level Activities

During the ongoing situation, the Project Management Unit (PMU) regularly monitors the progress of value chain sub-projects duly adhering to necessary health directives. Dr Akond Md Rafiqul Islam, Senior General Manager of PKSf, inspected project activities implemented by 2 POs -- Grameen Jano Unnayan Sangstha (GJUS) and Family Development Association (FDA) -- from 17 to 19 June 2021. He visited different value chain sub-projects related to crab culture, eco-tourism, and mung bean, aromatic rice and sunflower cultivation in Barishal and Bhola districts.

In April-August 2021, Dr Rafiqul Islam virtually inspected different value chain sub-project activities of 7 POs of PKSf. These sub-projects include shrimp culture by Nabolok Parishad on 2 June, Halda River conservation and high-value fruit cultivation by Integrated Development Foundation (IDF) and Ghashful from 6-9 June 2021, cultivation of summer onion by WAVE Foundation on 16 June 2021, and prawn hatchery and carp-prawn mixed culture by Center for Community Development Assistance (CCDA), Rural Reconstruction Foundation (RRF) and Jagorani Chakra Foundation (JCF) from 18-24 June 2021. He also exchanged views with the project participants and provided necessary directives for more effective implementation of the project activities.

IFAD Mission

IFAD Supervision Missions provide technical and advisory support for effective and efficient implementation of project activities and regularly evaluate the progress of projects funded by them. A Technical Advisory Support Mission of IFAD was held from 01-28 April 2021 (RMTP: 01-18 April, and PACE: 19-28 April 2021) to develop strategies for effective project implementation. The Mission provided support to the PACE-AF (Additional Financing) project for implementing different innovative activities. The Mission recommended some strategic moves including i) expansion of value chain sub-projects, ii) development of rural markets with adequate infrastructure that comply with hygiene standards, iii) expansion of existing e-commerce services for microenterprises, and iv) promotion of decent work environments in microenterprises. Moreover, the Mission provided guidelines to the project officials concerned to develop sub-sector-wise strategy papers regarding value chain interventions under the Rural Microenterprise Transformation Project (RMTP).

On 21 August 2021, an IFAD Supervision Mission began evaluating the progress of different activities of PACE. It was the 8th Supervision Mission for this project. Led by Mr Dewan A H Alamgir, the five-member team reviewed the project activities.

Program for Adolescents

The 'Program for Adolescents' has been in operation as a mainstream program of PKSF since July 2019 in 261 upazilas of 59 districts of the country through 69 Partner Organizations (POs). The motto of the program is 'Investment in Adolescents for Sustainable Development'. Under the program, adolescent boys as well as girls clubs and school forums are formed across the country. The activities of the program are conducted in four wider categories: (1) raising awareness on different social issues and practicing good values, (2) leadership and life-skill development, (3) nutrition and healthcare, and (4) cultural and sports activities.

So far, 1,845 Adolescent Clubs having 53,000 members have been established under the program. Also, there are 1,045 School Forums having about 1.22 lac members. A total of 26,075 Yard Meetings have been held on various issues, and 2,892 Group Reading Sessions conducted. Besides, sanitary napkins were distributed among 50,000 adolescent girls. The Adolescent Clubs reported of 404 incidents of child marriage, 120 cases of dowry and 334 cases of sexual harassment, abuse of women, children and the elderly to local administrations.

Observing National Mourning Day

To mark the National Mourning Day and the 46th martyrdom anniversary of Father of the Nation Bangabandhu Sheikh Mujibur Rahman, members of various Adolescent Clubs under 68 POs arranged different events. These included reading sessions on the life and works of Bangabandhu Sheikh Mujibur Rahman, poetry recitation, essay writing, painting, special prayers, distribution of tree saplings etc.

Pro-vaccination Camps

Members of Adolescent Clubs under different POs arranged free registration camps for Covid-19 vaccines. Such clubs under ESDO, WAVE Foundation, Dwip Unnayan Sangstha and Nowabenki Gonomukhi Foundation held registration camps in Sirajganj, Chuadanga, Bhola and Satkhira between 2 and 23 August.

Food Aid

On April 26, Daulatpur Kishori Club under CCDA provided food aid to 16 Covid-hit families at Daudkandi in Cumilla. Jafarpur Milepost Kishori Club under Bandhu Kalyan Foundation distributed food packages among 12 families at Abhaynagar in Jashore on June 5. Bhatbila Adolescent Club under the PO undertook similar activities for 14 poor families on June 2.

Health & Awareness

Low-cost sanitary napkins were distributed among members of an Adolescent Club under Naria Unnayan Samiti in Shariatpur on 17 April. Similar events were organized by Nabolok Parishad in Bagerhat on 21 April and JAKAS Foundation in Joypurhat on 7 June. Besides, a Nutrition Corner was set up by Kuraltala Kishore Club under Nabolok Parishad in Bagerhat on 16 April.



Other activities by Adolescent Club members under different POs during April-August 2021 include:

- Helping a marginal farmer harvest rice (RRF in Jhikargachha of Jashore district on 27 April 2021)
- Discussion meetings on livestock rearing and vegetable gardening (SUS of Satkhira district on 18 April and 05 May 2021)
- Fruit sapling plantation (DUS in Hatia of Bhola on 05 June 2021)
- Distribution of *Iftar* items among the destitutes during the month of Ramadan (RRF, Grameen Jano Unnayan Sangstha and Protyashi from 28-05 April 2021)
- Skill development training sessions and study circles on different social issues (Dushtha Shasthya Kendra, IDF and TMSS from 26 April-05 June 2021)
- Financial Assistance for the artificial limb replacement of a person with disability (WAVE Foundation in Kushtia on 05 May 2021)



PKSF Becomes National Implementing Entity of Adaptation Fund



In another major achievement, Palli Karma-Sahayak Foundation (PKSF) has been accredited as the National Implementing Entity (NIE) by the Washington-based Adaptation Fund.

The decision was made in the meeting of the Adaptation Fund Board held on 03 August 2021. This was formally conveyed to PKSF through a letter sent on 11 August 2021.

A number of government and non-government organizations of Bangladesh applied for this accreditation of high acclaim. However, the Ministry of Environment, Forest and Climate Change of the Government of Bangladesh found PKSF as the most suitable entity and nominated it for the accreditation. On closer examination of PKSF's capability and achievements,

the Adaptation Fund selected this apex development agency of the country as its NIE in Bangladesh for the next 5 years.

PKSF is the 34th entity, and the only from Bangladesh, to receive the accreditation of the Adaptation Fund, established in 2007. This will lead to increase PKSF's access to international funds for addressing climate change fallout in Bangladesh.

Earlier in 2017, PKSF was accredited as the National Implementing Entity (NIE) of the Green Climate Fund (GCF) established under the United Nations Framework Convention on Climate Change (UNFCCC).



ADAPTATION FUND

Environment and Climate Change Unit

ECCCP-Flood

PKSF has been implementing the Extended Community Climate Change Project-Flood (ECCCP-Flood), financed by the Green Climate Fund (GCF), since April 2020. The total budget for the 4-year project is USD 13.33 million, in which GCF's contribution is USD 9.68 million as grant and



PKSF's co-financing stands at USD 3.65 million as loan. The project, being implemented in 5 flood-prone districts, will directly benefit 90,000 people and another 100,000 indirectly. Till now, 1,750 homestead plinths have been raised under the project. Besides, 319 slats have been distributed among the project participants for building slatted sheds for goat rearing. The participants also received training on 'goat rearing in slatted sheds'. In addition, the project helps implementing flood-tolerant crop cultivation activities.

The PKSF Board approved BDT 27,68,82,000 as co-finance loans in favour of 9 project-Implementing Entities (IEs). Of this, BDT 3,80,63,400 has already been disbursed to the IEs. From 14-17 June 2021, officials from the Project Management Unit inspected the project activities being implemented by three POs -- NDP, ESDO and TMSS.

Workshop

PKSF is implementing a project supported by the GCF's Readiness Support Mechanism. Under the project, training to raise awareness is being provided to enhance skills of officials of various government and non-government organizations to increase Bangladesh's accessibility to GCF. As part of this, a workshop was organized on 03 April 2021 in the conference room of Barind Multipurpose Development Authority (BMDA), Rajshahi. Dr Md Abdur Rouf, Additional Secretary, Ministry of Agriculture was the Chief Guest of the workshop chaired by Mr Shyam Kishore Roy, Executive Director of BMDA. Dr Fazle Rabbi Sadeque Ahmed, the then Director (Environment and Climate Change) of PKSF; Professor Sarwar Jahan, Rajshahi University; and Mr SM Imrul Hasan, Deputy Secretary, Ministry of Agriculture gave presentations in the workshop.

Preparation of Guidelines

As part of its regular duties, ECCU prepares Environmental Management Guidelines for various microenterprises funded by different projects and programs of PKSF.



Uplifting the Quality of the Lives of the Elderly People Program

As part of PKSf's holistic activities for poverty eradication, this program is exclusively dedicated to uplift the quality of the lives of the elderly people. It is being implemented by 105 Partner Organizations (POs) in 217 Unions as a special intervention under the ENRICH program. So far, a total of 4,04,560 elderly people (2,05,970 female and 1,98,590 male) have been included in this program.

Union and Ward Elderly Committees

There is a central Union committee in each Union and a Ward committee in each Ward under the ENRICH Unions. The committees meet usually once a month. Till now, 42,329 Ward and 4,775 Union committee meetings have been held. However, no such meetings could be held in April-July 2021 due to the Covid-19 pandemic.

Old-age Allowance

In every Union, 100 elderly people are provided with a monthly old-age allowance of BDT 500 each. During April-July 2021, a total of BDT 3.60 crore was distributed among 7,136 female and 7,282 male elderlies.

Funeral Assistance

On demise of indigent elders, a one-time financial assistance of BDT 2,000 is provided to the families of the deceased persons to defray the funeral costs. In April-July 2021, a total of 857 families received this support.



Healthcare Services

The elderly persons in the program areas get healthcare services from Satellite Clinics in 182 ENRICH Unions. This has been provided in 35 non-ENRICH Unions as well. In April-July 2021, a total of 23,000 elderly people received healthcare services, putting the total number to 2.45 lac since the program's inception.

Loan Program for the Elderly

To help the capable and enthusiastic elderlies, BDT 17.50 crore has so far been granted as loans under the elderly-friendly loan policy. Till now, BDT 15.30 crore has been released from PKSf to the POs concerned while the POs disbursed around BDT 16 crore in the field.

Social Centers for the Elderly

For ensuring social dignity and establishing congenial atmosphere for the elderly, 102 Social Centers for the Elderly have so far been set up in as many ENRICH Unions.



Social Advocacy and Knowledge Dissemination Unit

The Social Advocacy and Knowledge Dissemination Unit of PKSf conducts various development activities to establish equity and equality for the underprivileged people in the society. The regular activities of this Unit include training, orientation programs, mass gathering, observance of different days, rally, meeting etc. However, due to the Covid-19 pandemic, the Unit has brought about some changes in its work plan for FY 2020-21, and is now disseminating awareness raising messages in remote places using community radios, sign boards and loudspeakers.

In April-August 2021, different awareness raising and Covid-19-related messages were aired through various community radios, run by different POs of PKSf: Radio Mahananda (Proyash Manobik Unnayak Society), Radio Meghna (COAST Foundation), Radio Sagargiri (YPSA) and Radio Sagardwip (Dwip Unnayan Sangstha). Besides, on behalf of PKSf, short messages on the rights of women and children, agriculture, climate change issues, disaster management, income generating ideas, anti-terrorism, anti-drug issues etc are regularly broadcast from these community radio stations.

LRL Program

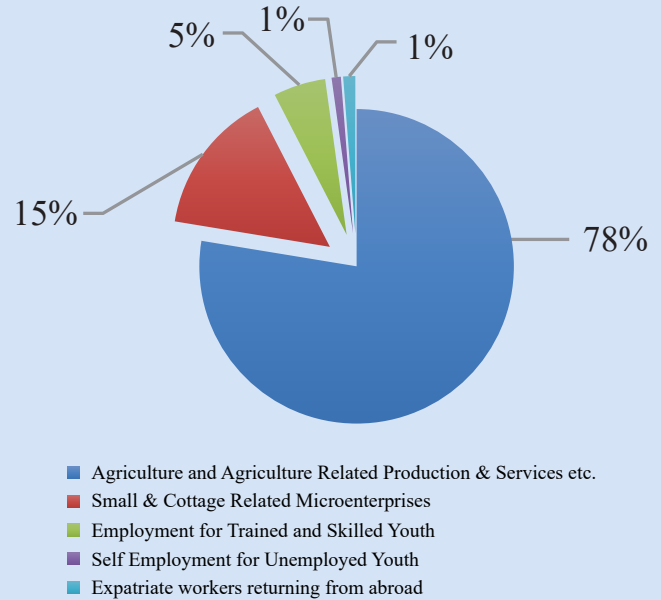
To tackle the adverse impacts of the Covid-19 pandemic, the Government of Bangladesh made a special allocation of BDT 500 crore in favor of PKSf under a stimulus package in the fiscal year 2020-2021. The allocation was aimed at creating self-employment and reviving the Covid-hit economic activities of the rural poor entrepreneurs.

With this stimulus fund of BDT 500 crore, PKSf has launched a special loan program titled 'Livelihood Restoration Loan (LRL)'. Besides, PKSf sanctioned BDT 100 crore from its own fund for the same program. The LRL program is being implemented through 128 selected Partner Organizations (POs) to restore economic activities and create self-employment opportunities for the micro-entrepreneurs related to agricultural activities and small & cottage industry-related entrepreneurs, unemployed youths and returning migrant workers. They are among the worst-affected people in the pandemic.

As of June 2021, the POs have disbursed about BDT 633.52 crore among 1.84 lakh poor entrepreneurs from the loans received from PKSf and the revolving fund. The average loan size per borrower is about BDT 34,400.

In the current fiscal year, the government allocated another BDT 500 crore under a stimulus package, announced by Hon'ble Prime Minister Sheikh Hasina, with a view to tackling Covid-19 impacts, employment generation and overall poverty reduction by reviving the rural economy. Subsequently, PKSf revised its existing policy on the loan program to ensure effective utilization of the fund. To make the loan more accessible to the poor, in the revised policy,

Subsector-wise Disbursement of Livelihood Restoration Loan (LRL) as of June 2021



the service charge at the PKSf-to-PO level has been set at 1% from the existing 5%. On the other hand, the service charge at the PO-to-borrower level has been reduced to 9% from the existing 18%.

PKSf has prepared a plan to disburse BDT 500 crore among 1.25 lakh Covid-19-affected new poor by December 2021.

Low Income Community Housing Support Project (LICHSP)

PKSf and the National Housing Authority (NHA) have been jointly implementing the Low Income Community



Housing Support Project, funded by the World Bank (WB), since 20 October 2016 to improve the living conditions of the low income community residing in selected municipalities and city corporations of Bangladesh. Seven Partner Organizations (POs) of PKSf are implementing this housing loan activity in 13 towns under Part-3 of this project titled 'Shelter Lending & Support'.

As of 31 August 2021, PKSf, through its 7 POs, has disbursed a total of BDT 1,686.60 million as loans to 7,746 borrowers. In April-August 2021, BDT 232.32 million was disbursed to 996 borrowers as loans for the construction of new houses, extension and repair of existing ones.

PKSf, during the same time, has disbursed BDT 22.80 million to 7 POs as grant. In spite of the Covid-19 pandemic, the loan recovery rate in the field is about 98%. The World Bank Mission team has rated the quality and progress of project activities implemented by PKSf as 'Satisfactory'.

Progress of RMTP

In March 2020, PKSf started implementing ‘Rural Microenterprise Transformation Project (RMTP)’, with an estimated budget of USD 200 million, of which the International Fund for Agricultural Development (IFAD) will provide USD 80 million and the Danish government, as a co-financier, has committed to contribute USD 8.3 million. In addition to providing financial services for microenterprises, RMTP will intervene to develop value chains to promote potentially high value agricultural products in three major sectors: crop & horticulture, livestock & poultry, and fisheries & aquaculture. RMTP will support production and marketing of safe agricultural produce. To ensure that, it will introduce Global Good Agricultural Practices (GGAP) and Hazard Analysis Critical Control Point (HACCP) protocols and ‘traceability’ of agricultural products. Moreover, innovative technologies like Artificial Intelligence (AI) and Internet of Things (IoT) will be introduced in the agricultural sector. The project will also extend financial services through big MFIs to strengthen rural enterprises. Further, a crowdfunding platform will be established with technologies like Blockchain for the promotion of microenterprises.

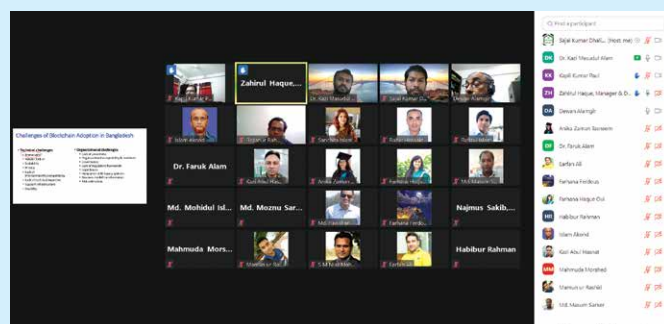
Blockchain Technology to Secure Data

PKSF has taken a distinctive initiative to adopt various types of innovative technologies in poverty alleviation programs. Recently, the Governing Body of PKSf has instructed the officials concerned to take necessary actions to move forward with such technologies for greater transparency and efficiency in its activities and to initiate the blockchain technology under the RMTP to control and secure financial and non-financial information.

Blockchain is an alternative data protection system that is used for storing data and information on loans and also for irrigation, use of fertilizers, pesticides and external interference in agriculture etc. This can ensure security of savings and other financial data of the customers and MFIs and determine the ‘traceability’ of products under sub-sector-based interventions such as value chain development sub-projects.

PKSF and its Partner Organizations (POs) are currently using centrally controlled financial software to manage financial activities at the microenterprise level. It has multiple points of management, making it vulnerable to security breach. Blockchain technology will address these limitations through a centrally controlled software. In PKSf, orientation has already been provided to some officials concerned.

Every year, 2.1 million youths enter the job market in Bangladesh, a tiny portion of them find employment in the formal sector. Ensuring employment for the rest is a big challenge. Engaging them in productive economic activities would be an effective solution to this. Creating the scope for the poor and the extremely poor for their self-employment and wage-employment is a tall task. The primary constraint is the absence of proper financial services. Financial institutions like commercial banks and microfinance institutions (MFIs)



hesitate to offer them financial support. It is no surprise that no sustainable model of start-up capital financing has yet been developed in the world. Advancement of technologies in Behavioral Science has made it possible to determine the business/credit-worthiness of such entrepreneurs. The psychometric profile developed with the use of big-data analysis helps determine these crucial behavioral characteristics of the potential entrepreneurs.

Orientation on Blockchain Technology

RMTP organized 3 virtual orientation sessions on the potentials of blockchain technology in the efficient management of microenterprises. The first one, titled ‘Blockchain technology essentials for Bangladesh’, took place on 29 July and the rest two on ‘Blockchain and its scopes for microenterprises’ on 19 and 26 August 2021.

Led by Dr Akond Md Rafiqul Islam, Senior General Manager, PKSf, 27 PKSf officials (including officials of PACE, RMTP, SEP and MDP) attended these sessions conducted by two subject specialists -- Dr Kazi Masudul Alam, Associate Professor of Computer Science & Engineering at Khulna University, and Dr Md Sadek Ferdous, Associate Professor, Department of Computer Science & Engineering, BRAC University. Apart from the general concepts and processes of Blockchain technology, the potentials and challenges of using this technology in the efficient management of microenterprise program were also discussed.

New Architecture of PKSf Top Management

The Governing Body of PKSf, in its 233rd meeting held on 09 May 2021, discussed the issue of ‘restructuring and streamlining of human resources for more effective and efficient implementation of the Foundation’s operations’. The meeting noted that since the last restructuring of human resources in 2013, PKSf’s financial portfolio and purview of operations have augmented significantly. Besides, it is deemed important to bring about appropriate changes in the activities and the modus operandi of PKSf. Thus, a three-strong committee, consisting of PKSf Governing Body members, was formed for restructuring and streamlining of human resources to bring about more effective and efficient implementation of the Foundation’s operations. The committee discussed in depth and breadth the sincerity, commitment, farsightedness, dutifulness, efficiency and past accomplishments of the top-level officials in realizing PKSf’s vision and mission. They also interviewed some of the senior officials before submitting the recommendations, based on which the PKSf Governing Body in its 235th meeting, held on 25 July 2021, made a set of decisions on restructuring the top management of the Foundation.

In consideration of their experiences and professional services, two former Deputy Managing Directors (DMDs) -- Mr Md Fazlul Kader and Dr Md Jashim Uddin -- were elevated to the newly created ranks of Additional Managing Directors. Mr Golam Touhid, another former DMD, was made Senior Deputy Managing Director. Besides, Mr Md Mashiar Rahman, Dr Tapash Kumar Biswas and Dr Fazle Rabbi Sadeque Ahmed were appointed as Deputy Managing Directors. All of them assumed their new positions on 8 August 2021.

Additional Managing Directors



Md Fazlul Kader

Mr Md Fazlul Kader began his professional journey with his first employment at a large private company of Bangladesh. He, however, left the job and joined PKSf in its very early days in 1990, on the 1st of October, as a Management Trainee. He later rose to the

position of a Deputy Managing Director of PKSf in 2011. He played an important role in transforming PKSf’s financing operations from agriculture-based into microenterprise-focused.

In his three-decade-long career at PKSf, Mr Kader has established himself as an outstanding expert in inclusive finance, and enterprise, human capacity and institutional development. He has exceptionally rich experiences in microenterprise development through financing, value chain development of business clusters and business development services. Throughout his career, he worked in making interventions at policy, strategy and implementation levels. He has so far visited 33 countries.

Mr Kader did his Honours in Economics from University of Dhaka and Master’s from the Institute of Business Administration of the same university. He later received training on livestock development from Asian Institute of Technology, Thailand, and on financial institutions for private enterprise from Harvard University.

Dr Md Jashim Uddin

On 1 December 1991, a little over a year after PKSf was established, Dr Md Jashim Uddin joined PKSf as a Management Trainee. By dint of his charismatic leadership qualities, he became a Deputy Managing Director of PKSf in 2011.

Dr Jashim Uddin, in his 30-year-long career, has closely worked with the Ministry of Finance, the Planning Commission and international development partners to protect the interest of PKSf. He has vast knowledge on the country’s financial policies and development operations, including enterprise development, social mobilization and climate change programs. Enterprising and forward-looking, he plays pioneering roles in formulating and executing PKSf’s interventions for poverty reduction, employment generation, sustainable development, establishing human dignity for all etc.

Dr Jashim Uddin obtained his PhD in Economics from Moscow Management Institute, USSR, and MSc in Mechanical Engineering from the People’s Friendship University, Moscow. He took professional training at home and abroad. He is involved with various professional bodies including Bangladesh Economic Association (BEA).



Senior Deputy Managing Director



Golam Touhid

In December 1991, Mr Golam Touhid started his career at PKSf. Having begun as a Management Trainee, he gradually climbed the ladder and, in 2013, became a Deputy Managing Director of PKSf. Now he has been promoted to the post of Senior Deputy Managing Director.

Mr Touhid is a seasoned professional with a progressive track record of over 23 years in providing leadership in the implementation of microfinance programs for poverty alleviation, intensification and diversification of small-scale farming systems, and strengthening, broadening and deepening of partnerships with local institutions, especially NGO-MFIs.

Mr Touhid gained his B.Sc. (Honours) and M.Sc. degrees in Geography from the University of Dhaka. To sharpen his skills, he participated in various professional training programs in Bangladesh, India, China, Indonesia, Uzbekistan and Turkey. He also worked as a microfinance consultant in Saudi Arabia, Morocco, Bahrain and Jordan.



The restructuring did not affect the position of Mr AQM Golam Mawla who has been working as a Deputy Managing Director of PKSf since 07 November 2018. Before joining PKSf as a Management Trainee in 1994, Mr Golam Mawla earned his Bachelor's and Master's in Management from the University of Dhaka.

Deputy Managing Directors



Md Mashiar Rahman

It was in April 1994 when Mr Md Mashiar Rahman began his journey at PKSf as a Management Trainee.

From the outset, he actively helped different PKSf-supported institutions to grow, which contributed to the growth of PKSf. He was the Field Coordinator of a highly successful extreme poverty eradication intervention -- Programmed Initiatives for Monga Eradication (PRIME) -- financially supported by the UK Department for International Development (DFID, now FCDO). He also is the Team Leader of ENRICH, a flagship holistic development program of PKSf.

Mr Mashiar Rahman obtained his graduation and post-graduation degrees in Statistics from the University of Dhaka. He took part in a number of training programs organized by Bangladesh Public Administration Training Centre and the Asian Development Bank at home, and in USA, India, the Philippines and Indonesia.



Dr Tapash Kumar Biswas

Dr Tapash Kumar Biswas's career at PKSf began in 2013 when he joined

this apex development agency as its Director (Research).

Prior to that, he served as a Class-1 officer at Bangladesh Bureau of Statistics and as a Director at Bangladesh Academy of Rural Development (BARD).

Dr Biswas earned his Bachelor's and Master's as well as PhD in Statistics from Jahangirnagar University. He obtained a Master's of Science degree from Dortmund University in Germany and the Asian Institute of Technology, Thailand. Later, he did a post-doctoral study at the International Rice Research Institute (IRRI) in the Philippines.

He has penned a number of publications and articles. For higher education and advanced professional training, Dr Biswas visited many countries including the UK, Germany, Italy, Singapore, USA, South Korea, Malaysia, the Philippines, Thailand and India.



Dr Fazle Rabbi Sadeque Ahmed

In his first stint at PKSf, Dr Fazle Rabbi Sadeque Ahmed, then a Deputy Secretary

of the Government of Bangladesh, worked as the Project Coordinator of Community Climate Change Project (CCCCP). After the end of his term, he returned to his service of the Republic and resigned from there to join PKSf as its Director (Environment and Climate Change) in 2017.

Dr Sadeque Ahmed's career began at Bangladesh Jute Research Institute as a Scientific Officer. Later, he served two years as a Lecturer at Sher-e-Bangla Agricultural University before joining the civil service in 1990. He also worked as an adviser at the Green Climate Fund (GCF) in 2015-16.

An Agriculture graduate of Bangladesh Agricultural University, Mr Sadeque Ahmed did his PhD in Environmental Science from the University of Aberdeen, UK. He took various professional training at home and abroad.

Microenterprise Development Project - Additional Financing (MDP-AF)

Inaugural Workshop

PKSF is implementing the 'Microenterprise Development Project-Additional Financing (MDP-AF)', financed by the Asian Development Bank (ADB), to mitigate the adverse impacts of the Covid-19 pandemic by injecting liquidity in the rural economy. The inaugural workshop of the project was organized on 07 June 2021. The workshop was chaired by Dr Qazi Kholiquzzaman Ahmad, Chairman of PKSF. Mr Md Fazlul Kader, the then Deputy Managing Director of PKSF gave an elaborate presentation on the project's overview. Other senior officials of PKSF, Executive Directors and chief microfinance officers of 97 Partner Organizations (POs), engaged in implementing the project, were also present in the virtual event.

Fact-finding Mission of ADB

Having found the implementation of the MDP satisfactory and in response to the demand of micro-entrepreneurs at the field level, the ADB has started the process of formulating a new project titled 'Microenterprise Financing and Credit Enhancement Project (MFCEP)' with USD 200 million as loans and USD 1 million as technical assistance grant for PKSF. In this regard, a virtual Fact-finding Mission of the ADB was held from 23 June-27 August 2021. The ADB team was led by Ms Mayumi Ozaki, Senior Financial Sector Specialist. On behalf of PKSF, Mr Md Fazlul Kader, the then DMD; Dr Akond Mohammad Rafiqul Islam, Senior General Manager; and other officials concerned participated in a virtual meeting with the Mission. The proposed design



and implementation schedule of the project were discussed in the meeting. The Mission members expressed their satisfaction at the overall preparation of PKSF to implement the new project.

Progress of Project Implementation

The 2-year MDP-AF, to be completed by June 2023, aims to disburse USD 50 million (equivalent to BDT 424 crore) as loans to revive the economic activities of 30,000 pandemic-affected micro-entrepreneurs through 97 POs. As of 31 August 2021, BDT 422 crore has been disbursed as loans from PKSF to the POs, of which, as of 31 July 2021, BDT 39.81 crore was disbursed as loans among 2,758 micro-entrepreneurs under the project.

Integrity Awards

As per the National Integrity Strategy-2017 of the Government of Bangladesh (GoB), PKSF selected two of its officials for the 'Integrity Award' 2020-2021. They were selected on the basis of 19 indicators as determined by the government. The awardees this year are Mr AKM Faizul Haque, Assistant General Manager (in category 'Assistant Manager and above') and Mr Md Mominul Islam, Officer (in category 'Below Assistant Manager'). Dr Md Jashim Uddin, the then



Deputy Managing Director of PKSF handed over the awards to them on 27 June 2021. Mr AKM Faizul Haque joined PKSF in 2002. He obtained his MSS in Public Administration

from the University of Dhaka. Currently, he is engaged in PKSF's Program Division. Mr Md Mominul Islam started his career at PKSF in 2000. He obtained an MBA from IBAIS University, Dhaka. Currently, he is serving as the Personal Assistant (PA) to Additional Managing Director-1 of PKSF.

Sustainable Enterprise Project (SEP)

To address the increasing importance of ensuring environmental sustainability and simultaneously sustaining the economic progress of microenterprises, Palli Karma-Sahayak Foundation (PKSF) is implementing the ‘Sustainable Enterprise Project (SEP)’. The total budget of this five-year (2018-2023) project is USD 130 million, in which the World Bank’s contribution is USD 110 million while PKSF’s is USD 20 million. SEP is currently working to enable 40,000 microenterprises (MEs) from the agriculture and manufacturing sectors of Bangladesh to adopt environmentally sustainable practices, improve the quality of their products and their brand development capacity.



A total of 64 sub-projects from 30 business sub-sectors have been selected for this project. Up to June 2021, BDT 5,147 million as *Agrosor* loans has been disbursed among the Partner Organizations (POs) under the project.

On 3 May 2021, a virtual meeting of the Technical Evaluation Committee was held to evaluate the Detailed Sub-Project Proposals (DSPPs) -- submitted by BASTOB-Initiative for People’s Self-Development, a PO of PKSF -- under the ‘Machineries and equipment’ sub-sector.

Up to June 2021, a total of 64 DSPPs have been approved by the World Bank (WB) and the grant agreement signing for these has been completed. A total of 27 sub-project contracts were signed in April-June 2021, despite a nationwide lockdown and restrictions imposed to contain the spread of Covid-19.

A World Bank team carried out the Mid-term Review Mission of the SEP from 20-28 June 2021. The Mission rated the status of the project as ‘Satisfactory’, further commenting that the SEP’s performance is better than other projects funded by the World Bank in Bangladesh.

A virtual training on the policy and safeguard documents of SEP was conducted from 4-6 April 2021 to enhance knowledge and skills of the staff under different sub-projects. Environmental issues, financial management, procurement, and safeguard policy of SEP were highlighted in the training. A total of 82 officers from 30 sub-project-implementing POs attended the training. Moreover, in April-June, 894 officers of different ranks were trained by the SEP-PMU and 1,434 micro-entrepreneurs were trained by the POs.

A training workshop was organized virtually on 4 July 2021 to enhance the communication skills of the PO staffers. Project Managers and Documentation Officers of 47 POs participated in this workshop.

On 5 July 2021, a workshop on ‘Most Significant Change’ was organized with the participation of project managers and other officials of SEP-implementing POs. A total of 132 officers from PKSF and its POs took part in it.

A workshop on ‘Procurement’, organized on 28 and 29 July 2021, was participated by 120 officers in two batches. Methods of procurement of the Government of Bangladesh, PKSF and the World Bank were discussed at the workshop.

On 2 August 2021, a presentation was made on a survey titled ‘To identify potential marketing and branding scope and its mechanism for different sub-sectors of SEP’ by Mr Mohammad Naveed Akbar, a consultant. Mr Md Fazlul Kader, the then Deputy Managing Director of PKSF presided over the virtual meeting. Dr Tapash Kumar Biswas, the then Director (Research); Dr Fazle Rabbi Sadeque Ahmed, the then Director (Environment and Climate Change); Dr AKM Nuruzzaman, General Manager; Mr Zahir Uddin Ahmed, Deputy General Manager and Project Coordinator of SEP and other PKSF officials attended the program. In addition, Project Coordinators of 30 POs participated in the event.

A 3-day foundation training on ‘SEP safeguard and policy’ was organized from 31 August to 2 September 2021. A total of 92 new officers recruited under the sub-projects implemented by various POs participated in the online training program.

Pathways to Prosperity for Extremely Poor People (PPEPP) Project

Jointly funded by the UK's Foreign, Commonwealth & Development Office (FCDO, formerly DFID) and the European Union (EU), the 'Pathways to Prosperity for Extremely Poor People (PPEPP)' project aims to lift target households out of extreme poverty in selected Unions of some poverty-prone districts of Bangladesh. PKSF is implementing this multidimensional project in selected Unions of three climate-vulnerable regions of Bangladesh -- the Teesta and the Brahmaputra river basins in the northwest, the coastal belt in the southwest, and the haor region in the northeast. Launched in 2019, the project is now delivering a wide range of livelihoods, nutrition and community mobilization support to improve the lives of the extremely poor (EP) people in rural Bangladesh.

IGA Expansion

PPEPP emphasizes on the expansion of the service delivery under all its components, with special priority on scaling up the income-generating activities (IGAs) undertaken by the target extremely poor households.

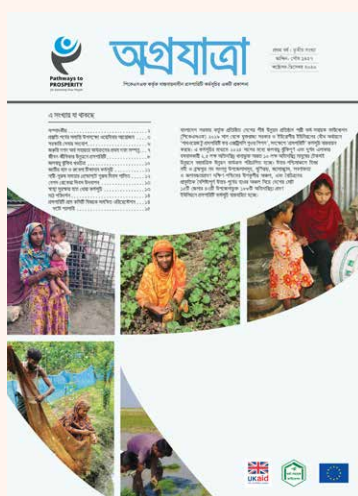
Climate-resilient Livelihood

PPEPP is making a range of interventions at the field level to ensure climate-smart livelihoods for those affected by frequent natural disasters like flash floods, cyclones, tidal surges, coastal waterlogging and saline water intrusion. Besides, the project works to establish market linkages for various farm and off-farm IGAs capable of withstanding climate change impacts.

Vitamin 'A' Plus Campaign

PPEPP played a complementary role in successful implementation of the National Vitamin 'A' Plus Campaign 2021 in the project's working areas from 5-19 June. To mobilize the community people, PPEPP's field-level officials created awareness among the participants during meetings of the Prosperity Village Committees (PVCs) and Maa O Shishu forums, and during regular household visits.

Publication of *Agrajatra*



The latest issue of PPEPP Newsletter titled *Agrajatra*, meaning advancement or progress, has been published. It documents descriptions of different activities of the PPEPP project. Though the nomenclature of the project embodied that it only aims to develop the living standard of the extremely poor, this publication has highlighted the importance of ensuring women empowerment as well as nutrition and food supply to ensure sustainable development of a community.

Masuma Turns around for the Better

Masuma Khatun, 20, is a housewife from Satkhira. Originally from Koira in neighboring Khulna district, she grew up watching river erosion and experiencing other climate hazards including salinity intrusion, cyclones and tidal surges. She said, "My in-laws were in Koira. They had nowhere to go when the embankment suddenly collapsed. They were unable to live there anymore and moved here. They lost their crops, fish, homes, and everything."



Masuma lives with her husband and little daughter in a small mud house on *Khas* (government-owned) land in Shovnali Union. The small river that flows through the other side of the house poses a constant threat. Intrusion of saline water is common and her six-month-old daughter precariously plays along the bank, just feet away from her rickety house. Masuma has no other place to go.

Masuma is now a member of the PPEPP project. She receives support including for livelihoods and improved nutrition. In addition, she has got emergency cash support to buy food, medicine and other lifesaving items amid the Covid-19 pandemic. "I got vegetable seeds from Unnayan (a PPEPP-implementing Partner Organization). I also got money during the emergency period", Masuma said.

PKSF Governing Body Meeting

The 236th meeting of the Governing Body of PKSF was held on 31 August 2021. The news of Governing Body meetings is not a regular content of PKSF Newsletter. But the Covid-19 pandemic has disrupted the usual activities of PKSF like other organizations across the globe. To be specific, PKSF's last in-person Governing Body meeting was held on 26 February 2020. And then, after more than a year and a half, it was in the 236th Governing Body meeting that the members joined physically. Moreover, from the last week of February 2021, the post of the Managing Director of PKSF remained vacant. On 08 August 2021, Dr Nomita Halder joined PKSF as its 11th Managing Director. She physically joined her maiden meeting of the PKSF Board presided over by PKSF Chairman Dr Qazi Kholiquzzaman Ahmad. After the meeting, an informal good-bye event was arranged to bid farewell to Ambassador Munshi Faiz Ahmad, whose tenure at the PKSF Governing Body had just expired. The members of the Governing Body present in the



meeting were Ms Parveen Mahmud, Mr Arijit Chowdhury and Ms Nazneen Sultana. The other member, Dr Toufic Ahmad Choudhury, could not join the meeting due to health reasons. Members present in the meeting were delighted to be together physically once again after a long hiatus caused by the pandemic.

Research

CBA Approach in Climate Risk-prone Areas

PKSF's Research Unit has conducted an ex-post evaluation to assess the sustainability of interventions implemented through Community-Based Adaptations (CBA) approach in various climate risk-prone areas. The purpose of this study was to evaluate the implementation process of PKSF's 'Community Climate Change Project (CCCP)' as an effective grant financing mechanism to community-based climate change adaptation activities. The CBA approach engages communities in the planning and execution of appropriate interventions.

The review reveals that community people were actively involved at various stages of the project. About 90 percent of the total budget was provided as grants from CCCP and the rest from the intervention receivers and PIPs (project-implementing partners). However small, this contribution of the communities developed their sense of ownership over resources, which was critical to the sustainability of the interventions. During the project completion phase, majority of the interventions were handed over to a committee formed by the community. Thereafter, the community bears the cost of interventions. The household survey shows that some major interventions have high sustainability rates. These include hygienic toilets (99.35%), raising of plinths

(98.52%), poultry rearing (85.87%) etc. Rearing goats/sheep in slatted sheds is found to be moderately sustainable with a rate of 61.66% while the score for improved cook stove was only 22.22%. The CBA approach in achieving expected sustainability can be implemented in future projects/programs of PKSF.

Employment Generation through Credit Programs

For the employment-related data, PKSF has a format for all of its credit programs. All active POs of PKSF share 'Employment Report' biannually. It contains the number of persons employed under different credit programs. On 3 June 2021, a meeting was held to discuss the pros and cons of the 'Employment Report' for greater effectiveness.

The meeting was chaired by Mr Md Fazlul Kader, the then DMD of PKSF. PKSF's then Director (Research) Dr Tapash Kumar Biswas and officials from the MIS Unit attended the meeting. The meeting resolved to explore the authenticity of the information on employment generation as provided by the POs. A study on employment generation will be conducted every two years with some representative samples. In this regard, PKSF's Research Unit has prepared a research proposal on employment generation through the credit program of PKSF.

ABASON

PKSF, since its inception, has been implementing various programs to alleviate poverty by creating employment for the disadvantaged people across the country. To supplement these ongoing programs, PKSF has been implementing a housing finance program titled ‘ABASON’ since January 2019 out of its own fund to improve the living conditions of the targeted disadvantaged people. The housing loan program is being implemented by 16 Partner Organizations (POs) through 76 branches in 33 upazilas of 16 districts. As of 31 August 2021, PKSF, through the 16 POs has disbursed BDT 562.20 million to 2,475 borrowers. In April-August 2021, BDT 73.11 million was disbursed to 371 borrowers as loans for the construction of new houses and repairing or extension of old houses.



Partner Organization	Working Areas (Upazila)
Ad-din Welfare Centre	Sharsha
Eco-Social Development Organization (ESDO)	Thakurgaon Sadar
TMSS	Bogura Sadar
Gram Bikash Kendra (GBK)	Parbatipur
Shariatpur Development Society (SDS)	Shariatpur Sadar
JAKAS Foundation	Joypurhat Sadar, Panchbibi, Dharmoirhat and Badalgachhi
Ghashful	Patiya, Anwara, Hathazari, Feni Sadar and Naogaon Sadar
Grameen Jano Unnayan Sangstha (GJUS)	Bhola Sadar
WAVE Foundation	Chuadanga Sadar, Alamdanga and Damurhuda
HEED Bangladesh	Moulvibazar Sadar, Kamalganj, and Rajnagar
Young Power in Social Action (YPSA)	Sitakunda Sadar and Mirsharai
Rural Reconstruction Foundation (RRF)	Jhikargachha
Sagarika Samaj Unnayan Sangstha	Subarnachar
Peoples Oriented Program Implementation (POPI)	Kishoreganj Sadar, Bajitpur and Kuliarchar
Shataphool Bangladesh	Mohonpur and Baghmara
National Development Program (NDP)	Sirajganj Sadar, Kamarkhand and Ullapara

Innovation for Public Services

PKSF has a 7-member innovation team, which was formed as per the ‘Innovation Strategic Plan and Evaluation Guideline 2015’ outlined by the Cabinet Division. The PKSF team regularly develops the annual innovation strategic plan and organizes seminars, workshops and training on matters related to innovation for its staff. As part of the annual innovation strategic plan, updated reports of all its activities are uploaded on the PKSF website.

PKSF’s innovation team organized regular meetings in April-June 2021. The Financial Institutions Division (FID) arranged two online meetings relating to innovation on 5 April 2021 and 12 May 2021. Dr AKM Nuruzzaman, General Manager and Mr Md Ashraf Haque, Assistant General Manager attended the meetings on behalf of PKSF. The FID also arranged an online meeting on 25 August 2021. The meeting discussed an innovative idea, a digital service and a process simplification service that



were implemented in the FY 2020-2021. Apart from Dr AKM Nuruzzaman, Ms Farzana Hamid, Manager, and Mr Muhammad Mahbubur Rahman, Deputy Manager attended the meeting on behalf of PKSF.

Skills for Employment Investment Program (SEIP)

Training and Employment

Up to August 2021, a total of 22,696 trainees (Female-3,831, Male-18,865) have been enrolled under various SEIP training programs. Of them, a total of 21,063 (Female-3,466, Male-17,597) trainees have completed their training. Some 15,273 youths have found employment up to August 2021. Besides, 272 trainees have found overseas employment.



Updates on Tranche-3

PKSF has signed an agreement with the Government of Bangladesh for implementing training programs of SEIP under tranche-3. A total of 12,000 participants will receive training on 15 trades (3-month course) in 29 training institutes under this tranche. The training program under tranche-03 has started from August 2021 instead of July 2021 due to the Covid-19 pandemic-induced constraints.

Besides, an agreement signing process with the Skills Development Coordination and Monitoring Unit (SDCMU) for providing training to 400 persons with disability (PWDs), 600 orphans on various trades and 2,700 regular youths on caregiving trade is at its final stage. PKSF has already submitted the final draft of the Business Plan to the SDCMU for approval.

Masud Rana, a Successful Entrepreneur

A Computer Science graduate from a government polytechnic college, Masud Rana received his first training on 'Outsourcing' from the Learning & Earning project under the Ministry of Information and Communication Technology. Later, to become an entrepreneur, he enrolled himself in a SEIP training course conducted by Jagorani Chakra Foundation (JCF), a PO of PKSF. At this time, encouraged by some success stories of different online market places, he -- in cooperation with 5 batchmates -- established an outsourcing firm and named it 'Future IT Home'.

His sound communication skills helped receive increasing work orders from the USA, Canada, Australia etc. Masud Rana renamed his firm as 'Rextent' which is registered at Florida in the USA. Now his monthly income ranges from BDT 2,40,000-4,00,000. US companies including Fortune Home Buyer LLC and Savvy Home LLC, and India's Profitship-India are among the renowned clients of his company.



Now, 12 employees work at Rextent LLC Bangladesh office with their monthly salary ranging from BDT 8,000-25,000. The estimated value of Rextent is now around BDT 10,00,000. By next year, he expects to earn around USD 10,000 per month.

Strengthening Resilience of Livestock Farmers through Risk Reducing Services

Palli Karma-Sahayak Foundation (PKSF) has been implementing a project titled 'Strengthening Resilience of Livestock Farmers through Risk Reducing Services', funded by the Swiss Agency for Development and Cooperation (SDC), since 2019 through 15 Partner Organizations (POs). The main objective of the project is to provide training on 'Good Farming Practices' to the livestock farmers to reduce morbidity and mortality risks of livestock.

On 21 June 2021, an 'Agreement Signing and Equipment Handover Ceremony' took place at PKSF Bhaban. Mr Golam Touhid, the then Deputy Managing Director of PKSF presided over the program. Ms Corinne Henchoz Pignani, Acting Head of Cooperation, Embassy of Switzerland in



Bangladesh was present in the event. The high officials of PKSF, SDC, Swisscontact and the POs concerned also attended the ceremony.

Agriculture Unit

PKSF established the Agriculture Unit (AU) in 2013 as one of its mainstream programs. The Unit disseminates modern, handy and environment-friendly agricultural technologies to the poor. In addition, it also establishes market linkages, makes value chain development and provides financial services to the poor and marginal farmers for the betterment of agricultural activities. Besides, the Unit enables the farmers to gain access to resources necessary for boosting up production.



PKSF and BRRI Sign Note of Agreement

A team of PKSF officials met representatives from Bangladesh Rice Research Institute (BRRI) at the BRRI office in Joydebpur, Gazipur on 8 March 2021 to discuss on the ways to expand 'black rice' cultivation in Bangladesh. Based on the discussions of the meeting, a Note of Agreement was signed between PKSF and BRRI on 16 May 2021 to jointly work intensively on 'black rice'. To examine the effectiveness of field-level performance of 'black rice', BRRI expressed its interest to conduct three types of experiment: 1) physiological trial, 2) field trial, and 3) quality test of 'black rice'. PKSF has provided 10 kg seeds of 'black rice' to BRRI to conduct these experiments. BRRI has already completed the physiological trial. Currently, BRRI is conducting the field trial of 'black rice' at the BRRI research field. In addition, the BRRI authority is preserving specimens of the 'black rice' as germplasm in their Gene Bank.

Apart from 'black rice', BRRI expressed its interest to promote its newly developed rice varieties like BRRI dhan 97, BRRI dhan 98, BRRI dhan 100 etc. through the wider network of PKSF.

Fisheries and Livestock Unit

Rabi Chandra, a Successful Fisheries Entrepreneur



Rabi Chandra, a resident of Machhuapara village in Palashbari Union of Parbatipur upazila of Dinajpur district, started fish farming in 2017 in water bodies (3 ponds) of 5-acre. But, Rabi Chandra became very disheartened as the production cost of fish farming continued to rise. Then, he sought help from Gram Bikash Kendra (GBK), a Partner Organization of PKSF.

In October 2018, Rabi Chandra got a fish pellet-making machine through GBK as a grant from the Fisheries and Livestock Unit of PKSF. Then, he started producing fish feed. He used wheat bran, mustard oil-cake, fish meal, molasses, vitamins and mineral salt as raw materials to make fish feed. In the first month, he produced about 750kg fish feed and used it in his own ponds. He found that the growth rate of fishes had increased with the application of home-made fish feed. Following his success, a good number of fish farmers in the area started buying fish feed from Rabi. Then, he obtained a trade license from the Union Parishad and started supplying fish feed to the farmers in the upazila. He set up two more fish pellet making machines. In addition, he has built a small warehouse to store the raw materials of fish feed and a cemented platform to dry fish feed. From 2018 to 2020, Rabi produced around 102-tonne fish feed. In the last 3 years, he earned a net profit of around BDT 8.16 lac from this enterprise.

As it created an additional income opportunity besides fish farming, he applied to the Department of Fisheries for permission of commercial production and marketing of fish feed. His application is being processed.

If he gets the approval, Rabi Chandra hopes to scale up his enterprise by producing and marketing larger amounts of fish feed in the coming days.

Training

Since its inception in 1990, Palli Karma-Sahayak Foundation (PKSF) has been implementing different programs and projects across the country to alleviate poverty through employment generation. PKSF regularly arranges different capacity building training for the officials of the Foundation and its Partner Organizations (POs) to ensure successful implementation of multi-dimensional activities. Along with in-country training, relevant overseas programs are also organized at regular intervals. In spite of the Covid-19 pandemic, PKSF is conducting training sessions through different virtual platforms. Moreover, University students can also pursue their internships at PKSF.

Training for PKSF Officials

In April-August 2021, a total of 281 PKSF officials participated in different training programs within the country.

Subject	No. of Participants	Date and Venue	Organizer	Source of Fund
Innovation Capacity Enhancement of the Innovation Team Members	07	01-02 June 2021, Virtual	Ministry of Finance	Ministry of Finance
Digital Signature	128	12 June 2021, Virtual	Office of the Controller of Certifying Authorities	Office of the Controller of Certifying Authorities
Subject-Based ToT on Microenterprise Financial Analysis and Loan Expansion Strategy	17	23-24 June 2021, PKSF Bhaban	PKSF	PKSF
Environmental Safeguards and Management for Microenterprises	39	05 July 2021, Virtual	Asian Development Bank (ADB)	ADB
Digital Signature	90	21 August 2021, Virtual	Office of the Controller of Certifying Authorities	Office of the Controller of Certifying Authorities

Due to the Covid-19 pandemic, PKSF brought some practical changes in its training activities. Online training programs have been introduced instead of classroom-based sessions. PKSF's Training Cell has already developed 3 new online-friendly training courses as per the requirements of the Partner Organizations (POs). A total of 1,142 officials of different POs have already received online training in 48 batches on these 3 courses. These are: Loan Management in Covid-19 Situation, Microenterprise Financial Analysis and Loan Appraisal, and Stress Management and Human Communication.

In April-August 2021, the Training and the Human Resources Cells jointly organized a 2-day Training of Trainers (ToT) on 'Microenterprise Financial Analysis and Loan Appraisal' for 17 PKSF officials. Besides, an online course titled 'Stress Management and Human Communication' has been prepared into a complete manual and it has been already sent to 72 officials of different POs who received the ToT earlier. The Training Cell has prepared 4 training manuals on: Risk Management, Procurement and Stock Management, Manpower Management, and Basic Training of Trainers.



Internship Program

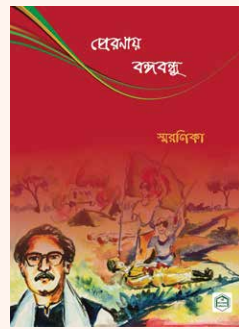
PKSF has taken initiatives to facilitate online internships since public access to PKSF Bhaban is restricted due to the Covid-19 pandemic. Students can now complete their internships at PKSF under the guidance of their respective supervising officers through different online platforms. Four students of Bangladesh University of Professionals (BUP) are pursuing their internships in August 2021.

3 Noteworthy PKSF Publications during Covid-19 Pandemic



The book has a long title. Which in English rendition would be ‘Sustainable Development Goals 2030 & Covid-19: Activities of PKSf and its

Partner Organizations (POs)’. Self-explanatory as it is, this hardcover publication entails the vast range of activities implemented by PKSf and its POs to combat the pandemic impacts. It has been a year and a half since the world started experiencing the dreadful impacts of Covid-19. Millions of lives have perished worldwide, including more than 27,000 in Bangladesh. Social, economic, commercial and international communications, overseas job placements as well as cultural activities have tremendously slowed down. PKSf works for the poor people across the country including the remote haor, coastal, char and hilly areas. The pandemic hindered PKSf’s regular in-person communication with its program and project participants. In view of this, PKSf and its POs soon adopted some situation-specific strategies to continue the operations at the grassroots unabated. The specific query of this book is to portray how the SDGs have been reflected in the implementation of different programs and projects of PKSf. The book also contains analysis of the 17 Goals, and reflects on the social dimensions of diversified PKSf initiatives. Mr Shah Muhammad Ikhtiar Jahan Kabir, an Assistant General Manager of PKSf was in charge of preparing this laborious work which was later edited by Deputy General Manager Mr Md Mahfuzul Islam. The entire publication project was supervised by Dr Md Jashim Uddin, the then Deputy Managing Director of PKSf.



Experiences of misery loomed long in the past many months due to Covid-19. But 2020/21 was a time for celebration for Bangladesh for the birth centenary of Father of the Nation Bangabandhu Sheikh Mujibur Rahman and the golden jubilee of Bangladesh’s Independence. PKSf organized a series of special events to mark the occasions. The POs of PKSf also arranged different programs following the health directives. To mark the Mujib Year, a special initiative was taken under the ‘Youth in Development’ component of the ENRICH program of PKSf to internalize impacts of the ideals of Bangabandhu Sheikh Mujibur Rahman on the youths. There are around 2.5 lac members under the ‘Youth in Development’ component of the ENRICH program across the country. On the occasion of the birth centenary of the Father of the Nation, competitions on drawing, composing poems and writing essays/stories were organized. Members of ‘Youth in Development’ component participated in these competitions. The theme of the drawing competition was ‘The Liberation War and Bangladesh’, of the story writing was ‘Bangabandhu and Bangladesh’ and of the theme of the essay was ‘Enriched Bangladesh and the Thoughts of Bangabandhu Sheikh Mujibur Rahman’. Around 8,820 participants took part in these events. A committee was formed to select the winners. An art exhibition was put up at PKSf Bhaban. A total of 71 paintings (selected out of 437) sent by the youths from across the country were on display. A souvenir titled *Preronai Bangabandhu* (Bangabandhu in Inspiration) has been published containing selected poems, stories, essays and paintings.



Education is one of the very important components of ENRICH. This is a flagship program of PKSf. As most of the ENRICH households are extreme poor and disadvantaged, they cannot sufficiently support the education of their children who oftentimes fail to keep pace with their peers in the schools. Eventually, they lose their interest in pursuing education and drop out of schools. ENRICH aims to enhance resources and increase capacities of the poor households. So, if their children drop out from primary schools, increasing of their capacity would remain unattainable. To address this issue, Educational Assistance Centers under ENRICH provide necessary help to these children in the afternoon learning centers. In these centers, children also learn about healthcare, ethics as well as different national days like 21 February, Independence Day, Pahela Baishakh, Victory Day. To enhance the capacity of the teachers of these Education Assistance Centers, a teachers’ manual has been prepared under ENRICH. This manual is supposed to enhance the teachers’ capacity to provide quality educational assistance. This publication also elaborates on the role of family, parents, communities as well as the local government institutions on issues of education. Some contents of this book include ‘Liberation War and Independence’ and a brief biography of Bangabandhu Sheikh Mujibur Rahman, and 4 leading national leaders. It has been prepared in the contextual realities of the environments of the Educational Assistance Centers, socio-economic conditions of the students as well as the capacity and limitations of the teachers with no opportunities of training facilities.

Credit Operations

Loan Disbursement to POs

From July 2020 to August 2021, loan disbursement from PKSf to POs (Partner Organizations) amounted to BDT 49.69 billion. The cumulative loan disbursement from PKSf to POs was BDT 435.82 billion and the recovery rate of loans from POs to PKSf was 99.38%. A summary of PKSf's loan disbursement and loan outstanding as of August 2021 is given below:

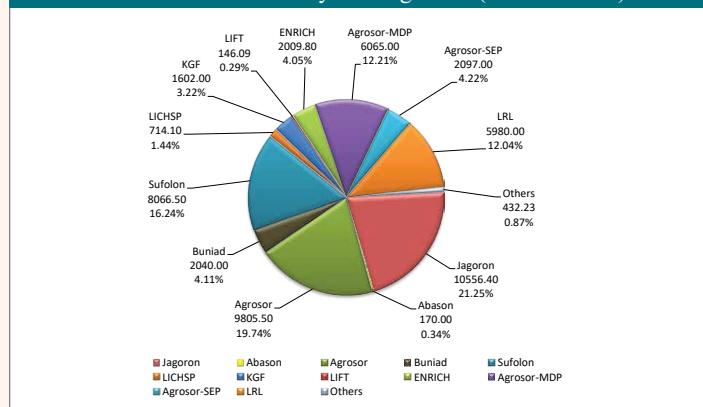
Programs/Projetes	Cum. Loan disbursement (in million BDT) (Up to August 2021)	Loan outstanding (in million BDT) (As of August 2021)
Mainstream Programs		
Jagoron	156335.49	19522.27
Agrosor	80354.86	15739.71
Sufolon	104664.10	2860.50
Buniad	28561.70	2722.54
Sahos	1014.20	10.00
KGF	11669.50	454.00
ENRICH	10282.83	3769.20
LRL	5980.00	5687.00
LIFT	2092.21	622.88
SDL	646.00	217.50
Abason	420.00	350.29
Others (including ID Loan)	2721.59	372.13
Total (Mainstream)	404742.47	52328.01
Projects		
EFRRAP	1122.50	13.69
FSP	258.75	0.00
LRP	803.80	0.55
MFMSFP	3619.60	91.90
MFTSP	2602.30	3.30
PLDP	593.91	0.00
PLDP-II	4130.19	87.47
LICHSP	1492.10	1250.94
Agrosor-MDP	10193.66	7929.17
Agrosor-SEP	108.50	102.98
Others (including ID Loan)	6150.95	3935.00
Total (Projects)	31076.26	13415.00
Grand Total	435818.73	65743.01

Loan disbursement (In Million BDT)		
Programs/Projects	PKSf to POs (July'20-August'21)	POs to Clients (July'20-February 2021)
Jagoron	10556.40	163026.16
Agrosor	9805.50	146139.77
Buniad	2040.00	5694.72
Sufolon	8066.50	43705.80
KGF	1602.00	2664.16
LIFT	146.09	1412.64
ENRICH	2009.80	4656.39
LRL	5980.00	3115.71
Agrosor-MDP	6065.00	5519.99
Agrosor-SEP	2097.00	2254.65
LICHSP	714.10	688.20
Abason	170.00	203.51
Other	432.23	21668.86
Total	49684.62	400750.55

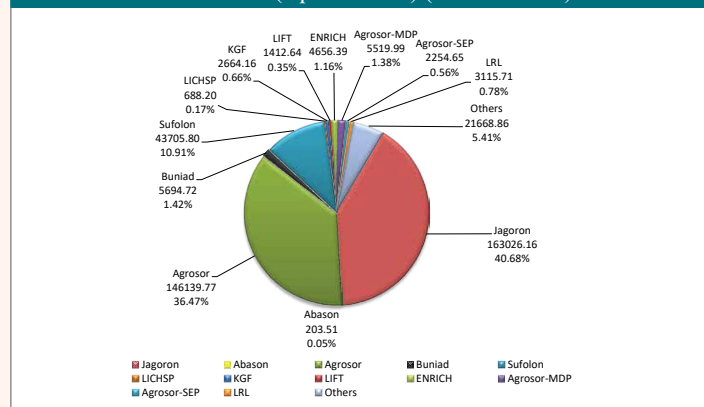
Loan Disbursement from POs to Clients

During the financial year 2020-21 (till February 2021), loan disbursement from POs to clients stood at BDT 400.75 billion. The cumulative loan disbursement from POs to clients amounted to BDT 4,445.02 billion and the recovery rate of loan from clients to POs was 99.01%. As of February 2021, the amount of loan outstanding of POs with clients is BDT 387.31 billion. At the same time, the number of members is 15.30 million of whom 90.71 percent are women.

Component-wise Loan Disbursement :
PKSf to POs from July'20-August'21 (Million BDT)



Component-wise Loan Disbursement : POs to Clients in
FY 2020-21 (Up to Feb'21) (Million BDT)



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 three decades, PKSF has set some non-conventional and distinctive examples in the process of implementing development activities. PKSF has further broadened its various mainstream programs and projects with the understanding of its responsibilities to make poverty alleviation a reality.

Governing Body of PKSF

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Dr Nomita Halder ndc Managing Director	Member
Mr Arijit Chowdhury	Member
Ms Parveen Mahmud	Member
Ms Nazneen Sultana	Member
Dr Toufic Ahmad Choudhury	Member

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Book Post

Webinar on Digital Healthcare & Nutrition Services



One of the focus areas of the ENRICH program of PKSF is healthcare services. In all the 202 ENRICH Unions, around six million people – irrespective of age, gender, or socio-economic standing – are covered by its healthcare services. ENRICH healthcare services received a dynamic uplift with its increasing use of digital devices. It is now available in 51 Unions through an app called ‘ENRICHed SASTHO’ (ENRICHed Safe and Affordable Statistical Tool for Health-Service Optimization). The service is being provided in collaboration with Cloud-Based Medical System (CMED) from March 2020. The app has significantly boosted the efficiency of the health officers. Information related to individual health and socio-economic scenario are updated on a regular basis. Moreover, field-level activities are being monitored from the PKSF office. Gradually, this app will be available in all the ENRICH Unions.

The progress and experiences of the digital healthcare and nutrition activities with this app were shared in a webinar organized on 10 June 2021 and presided over by PKSF Chairman Dr Qazi Kholiquzzaman Ahmad. About 700 persons including the Deputy Managing Directors and Senior officials of PKSF; Professor Dr Khondaker Abdullah-Al-Mamun, Chairman, CMED, Executive Directors of 114 Partner Organizations (POs), health officers, coordinators and visitors of ENRICH in 200 Unions took part in the event. CMED Chairman Professor Dr Khondaker Abdullah-Al-Mamun said that he had plans to further improve the management of digital healthcare system. Executive directors of the POs, Health officers and health visitors pointed out the huge advantages of the app.

Dr Md Jashim Uddin, the then DMD of PKSF, in the welcome speech noted that the digitalization of healthcare services has added a new dimension to the ENRICH program. Mr Md Mashiar Rahman, the then Senior General Manager gave the keynote presentation elaborating on various aspects like data processing & analysis and a number of diagnoses. The efficacies of ‘ENRICHed SASTHO’ were discussed and the results found from the data (March-December 2020) of digital healthcare services through the app of 13.23 lakh people of 50 Unions were presented.

PKSF Chairman Dr Qazi Kholiquzzaman Ahmad expressed his satisfaction at the successful implementation of the digital healthcare services. Dr Ahmad hoped that the digital healthcare services of ENRICH will contribute to build up a prosperous nation.