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PKSF'S ASSISTANCE IN HALDA RIVER-BASED DEVELOPMENT

FULL GENOME SEQUENCING OF DOLPHIN, CARP FISHES UNVEILED



With the assistance of PKSF, the full genome sequencing of four carp fishes and a dolphin of the Halda river has been unveiled. PKSF's Managing Director Dr Nomita Halder ndc made the official announcement at a virtual meeting on 16 November 2021. She also inaugurated a research and training center with a hatchery in Chattogram.

Prof Dr Manzoorul Kibria and Prof Dr AMAM Zonaed Siddiki presented on the details of this feat. Their research is expected to pave the way for conservation of pure genes of wild carps. The findings can help increase production of these unique fishes and contribute further to the country's economic progress. The relevant information on the genome sequencing has been submitted to the National Center for Biotechnology Information (NCBI). After necessary tests, the carp fishes of the Halda river may be declared as unique species.

PKSF has established the Halda River Research Laboratory at Chattogram University under the 'Promoting Agricultural Commercialization and Enterprises (PACE)' project, co-financed by the International Fund for Agricultural Development (IFAD). It is at this laboratory that the genome sequencing research took place.

In the welcome speech, Md Fazlul Kader, Additional Managing Director of PKSF, stated that the contribution of the Halda fishes to the national economy is around BDT 800 crore. Genome sequencing will help in the scientific branding of the Halda river's fishes as well as pave the way for research on various issues, including diagnosis of diseases of these fishes.

Prof Dr Manzoorul Kibria also made a presentation highlighting various Halda-based activities of PKSF under the PACE project. Terming the Halda one-of-a-kind river in the world, he said this river is the home to such biodiversity of the four fishes (Ruhi, Catla, Mrigel and Kalibaus).

Dr AMAM Zonaed Siddiki, a Professor of Chattogram Veterinary and Animal Science University, gave a presentation on the research. He commented that the data from this genome sequencing could be used by future researchers as reference.

In the concluding speech, Dr Nomita Halder ndc thanked all concerned for implementing various Halda river-based activities. She assured of PKSF's continuous support in addressing various risks and challenges to protect the ecosystem of the Halda, the only natural breeding ground for carp fishes in the country.

'RAISE' PROJECT IN THE OFFING

EMPLOYMENT GENERATION AND CAPACITY DEVELOPMENT OF 1.75 LAC YOUTHS TARGETED

PKSF is set to launch a USD 250 million project, styled 'Recovery and Advancement of Informal Sector Employment (RAISE)', to increase productivity of microenterprises in the informal sector as well as to create decent employment opportunities for the unskilled and semi-skilled youths. An agreement was signed between PKSf and the World Bank, the key financier of the project, on 27 October 2021 in this regard. Dr Nomita Halder ndc, Managing Director of PKSf, and Mercy Miyang Tembon, the World Bank's Country Director for Bangladesh and Bhutan, signed the agreement on behalf of their respective agencies. The World Bank will provide USD 150 million and PKSf will channel the remaining USD 100 million into this 5-year project.

PKSF plans to provide financial services to 1.75 lac youths and microentrepreneurs from various business clusters in urban and peri-urban areas to increase their employability and productivity under the RAISE project to be implemented through 70 Partner Organizations (POs) in the field. Of them, microentrepreneurs adversely affected by the Covid-19 pandemic will get flexible credit services to revive their business activities. PKSf will arrange training on sustainable microenterprise management, skills development for young entrepreneurs, and foreign language training for technically



Happy faces at an electrical house wiring training session

skilled youths who are willing to work in export-oriented industries and to explore overseas job markets. At least 30 percent of the total project participants will be women.

The World Bank organized a virtual workshop on 16 and 17 November 2021. PKSf's Managing Director Dr Nomita Halder ndc, and Additional Managing Director Md Fazlul Kader spoke in the inauguration session of the workshop. In addition, a half-day workshop was arranged on 23 December 2021 to ensure speedy implementation of the RAISE project in the field.

THREE DEALS SIGNED FOR ENHANCING FOOD & NUTRITION SECURITY IN BANGLADESH

PKSF and Bangladesh Livestock Research Institute (BLRI) signed a Memorandum of Understanding (MoU) on 15 November 2021 to ensure food and nutrition security in the country through expansion of livestock technologies. Dr Abdul Jalil, Director General of BLRI and AQM Golam Mawla, Deputy Managing Director of PKSf, signed the MoU on behalf of their respective institutions. Under the MoU, BLRI will provide various livestock technologies and packages, capacity building support to officials and farmers, provide opportunities to perform action research on technologies developed at the farmers' levels etc.

On 17 November 2021, another MoU was signed between PKSf and Bangladesh Institute of Nuclear Agriculture (BINA). Dr Nomita Halder ndc, Managing Director, PKSf chaired the occasion. Dr Mirza Mofazzal Islam, Director General of BINA, and Golam Touhid, Senior Deputy Managing Director of PKSf, signed the MoU. Under the MoU, BINA will provide special and high-yielding varieties of different crops, assistance to implement technologies, technical information support, and training and technological assistance for skill and capacity development of the farmers linked with PKSf interventions.

PKSF and the Department of Agricultural Marketing (DAM) under the Ministry of Agriculture signed an MoU on 21

November 2021 to achieve food and nutrition security and ensure poverty alleviation by developing modern agricultural marketing through partnership and collaboration. Dr Nomita Halder ndc, Managing Director, PKSf chaired the event. Mohammad Yousuf, Director General of DAM, and Golam Touhid, Senior Deputy Managing Director of PKSf, signed the MoU on behalf of their respective organizations.

PKSF CELEBRATES SHEIKH RUSSEL DAY 2021



Sheikh Russel Day 2021 was celebrated across the country with the theme 'Sheikh Russel: Radiant Celebration of Victory and Indomitable Confidence'. To mark the day, PKSf arranged a virtual discussion meeting on 18 October 2021. PKSf's Chairman Dr Qazi Kholiquzzaman Ahmad presided over the meeting while Dr Nomita Halder ndc, Managing Director of PKSf, delivered the welcome remarks.

Additional Managing Director Md Fazlul Kader made a special presentation at the event. PKSf officials of different ranks also spoke during the virtual meeting.

PKSF MANAGING DIRECTOR INSPECTS FIELD-LEVEL ACTIVITIES

PKSF Managing Director Dr Nomita Halder ndc on 27 September 2021 visited a Tissue Culture Lab established and run by Palli Mongal Karmosuchi (PMK), a Partner Organization (PO) of PKSf, under the PACE project. During the visit, Dr Halder inspected different activities including potting procedure of gerbera flower plantlets, and distribution of high value gerbera flower plantlets (produced in the lab) to the farmers. She also exchanged views with entrepreneurs, who deal in flowers, as the Chief Guest of the program.

INSPECTION OF LIFT INITIATIVES

Dr Nomita Halder ndc visited various LIFT initiatives implemented through two PKSf POs - IDF and YPSA - in Chattogram and Bandarban on 24 and 25 November 2021. She was accompanied by Additional Managing Director Md Fazlul Kader. During a visit to an IDF-established *gayal* breeding farm at Faujdarhat in Chattogram, the Managing Director emphasized on the need for introducing poor members to *gayal* farming to ensure sustainable poverty reduction. She also visited an IDF-operated Red Chittagong Cattle (RCC) farm in Satkania, Chattogram, and exchanged views with members engaged in RCC rearing. Then, she visited a *kuchia* hatchery established by IDF in Suwalak Union of Bandarban. Dr Halder witnessed YPSA's capacity building initiatives for persons with disabilities (PWDs) in Sitakunda, Chattogram.

Dr Nomita Halder ndc inspected various LIFT initiatives on 27 December, and on 29 and 30 December 2021 in Khulna and Satkhira districts. The interventions are implemented through HEED Bangladesh, Nowabanki Gonomukhi Foundation

(NGF) and Unnayan Procheshta, all POs of PKSf. PKSf General Managers Dr Sharif Ahmed Chowdhury and Dr AKM Nuruzzaman accompanied her during the visit.

Dr Halder visited a Reverse Osmosis water treatment plant and a sheep breeding farm established and run through HEED Bangladesh in Dacope, Khulna. There, she also distributed sheep among poor, enterprising members.



The PKSf Managing Director visiting an ornamental fish farm

The PKSf MD went on to visit another similar water treatment plant established through NGF at Shyamnagar in Satkhira. She expressed her satisfaction at the distribution of potable water among the members during the dry season.

Dr Halder witnessed various activities – including dairy cattle rearing clusters, milk and dairy product processing at entrepreneurs' level – of Unnayan Procheshta in Tala, Satkhira. She suggested expansion of milk processing activities at the member level to ensure a fair price of milk.

INTERNATIONAL ANTI-CORRUPTION DAY-2021

PKSF, POs ACTIVELY PARTICIPATE IN EVENTS ORGANIZED BY ACC

The International Anti-Corruption Day was observed on 09 December 2021 with the theme 'Your Right, Your Role: Say No to Corruption'. In response to the call of the Anti-Corruption Commission (ACC), Palli Karma-Sahayak Foundation (PKSf) and its Partner Organizations (POs) actively took part in the events organized to mark the day across the country.



As part of the programs, a human chain was formed in front of the PKSf Bhaban at Agargaon in the capital. PKSf Managing Director Dr Nomita Halder ndc led the human chain. PKSf's Senior Deputy Managing Director Golam Touhid, Deputy Managing Directors AQM Golam Mawla, Md Mashiar Rahman, Dr Tapash Kumar Biswas and Dr Fazle Rabbi Sadeque Ahmed, and other officials of different ranks took part in the event.

In addition, Additional Managing Directors Md Fazlul Kader and Dr Md Jashim Uddin, accompanied by other PKSf officials, joined the human chain formed by the ACC in front of the Institution of Engineers in the city. Anti-corruption human chains were also formed by officials of PKSf and its POs at Farmgate and Mirpur 10 in Dhaka. Besides, officials of the PKSf POs actively participated in human chains and discussion meetings arranged to mark the day in different districts and upazilas of the country.

PPEPP PROJECT SCORES 'A-PLUS' IN ANNUAL REVIEW

Jointly funded by the UK's Foreign, Commonwealth and Development Office 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. 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 people in rural Bangladesh.

The PPEPP project, now in its third year, has performed beyond expectations in service delivery, despite formidable challenges posed by the Covid-19 pandemic and natural disasters such as cyclone 'Yaas', salinity intrusion and flooding. It resultantly scored 'A-plus' in the Annual Review by development partner FCDO. This means the project's output has exceeded the expectations. PPEPP fared equally well in the Annual Review 2020 too.

New Campaign: PPEPP launched a campaign titled 'We Can' to inspire potential women entrepreneurs through sharing experiences among themselves. The initiative aims to circulate the stories of successful women entrepreneurs among the members, and help them overcome their financial hardship as well as various social and gender barriers.

The PPEPP project organized a training titled 'My Family, My Flower Garden' to sensitize couples on gender equality. After completion of the training, the couples pledged to establish gender equality in their families. PPEPP-implementing POs are conducting an online registration campaign, helping members of different communities at the grassroots register online for Covid-19 vaccination.

KOMOLA RECEIVES 'JOYEETA' AWARD

After years of financial hardship, Komola Begum started a small broiler chicken farm with 30 chickens with a grant support from the PPEPP project in 2020. The first two batches sold well, and she bought 120 chicks with the profit. Luck did not smile upon her this time, and all the chicks died. But Komola, 30, refused to give up. She took a loan of BDT 40,000 from CODEC, a PPEPP-implementing Partner Organization of PKSF, to construct a chicken shed. With support and encouragement from her husband, a rickshaw puller with irregular income, she has turned the small farm into a small enterprise. Today, she is a proud owner of a medium-scale farm with 400 chickens worth about BDT 85,000. In 2021, the Department of Women Affairs, in recognition of her hard work and success, honored her with the prestigious 'Joyeeta' award.

Face of Success



INTERVENTIONS FOR RISK MITIGATION IN LIVESTOCK FARMING

Corinne Henchoz Pignani, Deputy Head of Cooperation, Swiss Embassy of Bangladesh visited the field-level activities implemented through National Development Program (NDP) under the Strengthening Resilience of Livestock Farmers through Risk Reducing Services Project on 21 September 2021. The project is financed by the Swiss Agency for Development and Cooperation (SDC) and implemented by PKSF for 4 lac livestock farmers of 38 districts.

During the visit, she attended a vaccination camp for livestock under the project in Kamarkhand upazila of Sirajganj district. She also visited a training program of livestock farmers at Bagbari brach of NDP, a PO of PKSF, and talked to the farmers.

On 14 December 2021, PKSF held a meeting with private companies that produce pharmaceutical products for livestock. Golam Touhid, Senior Deputy Managing Director, PKSF chaired the meeting held at PKSF Bhaban. High

officials and representatives from 10 leading pharmaceutical companies, relevant officials from PKSF and project-implementing POs also attended the meeting. The representatives of private companies expressed their interest and commitment to extend support in training farmers and ensuring timely supply of vaccines and medicines to them.



ENRICH: A JOURNEY TOWARDS HOLISTIC DEVELOPMENT OF THE DISADVANTAGED

PKSF has been implementing the 'Enhancing Resources and Increasing Capacities of Poor Households towards Elimination of their Poverty (ENRICH)' program since 2010. The program aims to enhance resources and increase capacities of the poor households by providing various financial and non-financial services in view of the multiple dimensions of poverty so that they can live a dignified life.

TOTAL UNIONS UNDER ENRICH: 198

DIRECTLY BENEFITTED HOUSEHOLDS: 13.38 lac

TOTAL MEMBERS: 59.74 lac

More than 20 development interventions of the ENRICH program are being implemented through 111 Partner Organizations (POs) of PKSF. The ENRICH program reflects the key concepts of human-centered development, which are stated in both the Sustainable Development Goals (SDGs) and the government's Vision 2021.



ENRICH PUBLICATIONS

Samriddhir Pothey Pothey

PKSF Chairman Dr Qazi Kholiquzzaman Ahmad has traveled to different parts of the country to monitor the ENRICH



program and provided necessary directions to make the program more people-centric. The ENRICH Unit has published a photo book titled *Samriddhir Pothey Pothey* to preserve the snapshots of these visits. It contains photographs and brief descriptions of Dr QK Ahmad's field visits.

Bir Muktijoddhader Smritite '71

To celebrate the birth centenary of Father of the Nation Bangabandhu Sheikh Mujibur Rahman and the Golden Jubilee of Independence, PKSF and its POs have organized various events throughout the year.

As part of the celebration, PKSF organized a virtual meeting on 24 March 2021. It was attended by 201 freedom-fighters from the Unions covered by PKSF's ENRICH program, valiant freedom fighters working at the management levels in PKSF and its POs, and PKSF Governing Body members. The book titled *Bir Muktijoddhader Smritite '71* (in English, '71 Memoirs of Valiant Freedom Fighters) contains the speeches, poems and wartime memories of the freedom fighters. The book was published in December 2021.

INTERNATIONAL DAY OF OLDER PERSONS 2021

CALL FOR MEASURES TO BOOST TECHNOLOGICAL SKILLS OF THE ELDERLY

The International Day of Older Persons was observed on 1 October 2021 in the country and elsewhere around the world. This year's theme was 'Digital Equity for All Ages'. To mark the occasion, PKSF organized a webinar on 4 October 2021 under the Uplifting the Quality of the Lives of the Elderly People Program. PKSF Chairman Dr Qazi Kholiquzzaman Ahmad presided over the program moderated by Managing Director Dr Nomita Halder ndc.

Dr Halder said PKSF celebrates the day because it works for the disadvantaged people. And, sadly, the elderly people in Bangladesh are disadvantaged in a number of ways.

In the keynote presentation, PKSF's Additional Managing Director Dr Md Jashim Uddin highlighted different PKSF

activities for the welfare of the elderly. He said that the elderly people need to be well acquainted with modern technologies so that they on their own can take care of personal needs such as digital payments and telemedicine services.

In the closing remarks, Dr Qazi Kholiquzzaman Ahmad emphasized on the need for effectively implementing the Parent's Care Act 2013. He suggested that the elderly be encouraged to use digital transactions more frequently.

As part of PKSF's multidimensional poverty alleviation programs, the Uplifting the Quality of the lives of the Elderly People Program has been in operation since 2016. Currently, the program is being implemented in 212 Unions through 102 Partner Organizations (POs) of PKSF.

SEMINAR ON COP-26 OUTCOMES



The Conference of Parties (COP-26) was held in Glasgow, Scotland, United Kingdom from 31 October to 12 November 2021. Ministers, Senior Secretaries, Secretaries and various government and non-government officials participated in the event. PKSf Chairman Dr Qazi Kholiquzzaman Ahmad and

Deputy Managing Director Dr Fazle Rabbi Sadeque Ahmed joined the conference as technical experts.

On 07 December 2021, a seminar titled 'COP-26 Outcome: National and Local Perspectives' was arranged at PKSf Bhaban to discuss necessary initiatives at the national and the local levels in Bangladesh in the context of issues discussed and decisions made at the COP-26. The seminar was presided over by PKSf Chairman Dr Qazi Kholiquzzaman Ahmad. Dr Nomita Halder ndc, Managing Director of PKSf, moderated the event. Dr Fazle Rabbi Sadeque Ahmed presented the keynote paper.

The history of COP, its outcomes, impacts of the conference on the national and the local scenarios in Bangladesh and the role of PKSf and its Partner Organizations (POs) in this regard were discussed in the seminar.

COP-26: PKSf-SUPPORTED CRAB HATCHERY ACTIVITIES SHOWCASED LIVE

In an extraordinary accomplishment, the activities of the country's first-ever successful crab hatchery, set up and run with active assistance from PKSf, were showcased live on 03 November 2021 during the 26th session of the Conference of the Parties (COP-26) in Glasgow, UK. The conference was attended by heads of states and governments, climate experts, and activists. The International Fund for Agricultural Development (IFAD) managed the live showcasing of activities from the crab hatchery premises at Shyamnagar of Satkhira district.

IFAD's Associate Vice President Donal Brown presided over this live showcasing event on the activities of crab culture value chain sub-project under the PACE project. Three crab farmers shared their struggles for survival during the live transmission, citing limited livelihood opportunities as a result of climate change. However, with the assistance of the sub-project, they quickly gained financial stability, which increased their acceptance in their families and communities. In addition, a video documentary on the crab sub-sector was shown. IFAD conveyed its appreciation in writing for successfully organizing and presenting this live event.



Traditionally, the people of coastal Satkhira, Khulna, and Bagerhat districts depended on the Sundarbans for crab collection. Unplanned crab collection from the Sundarbans degrades the unique biodiversity of the world's largest mangrove forest. In view of this, PKSf, with IFAD's support, is implementing a value chain sub-project titled 'Technology Transfer to Entrepreneurs for Operating Crab Hatchery' under the PACE project in Shyamnagar of Satkhira through NGF, a PO of PKSf. This is where PKSf supported the establishment of the country's first successful crab hatchery.

SEIP PROJECT: WORKING FOR EMPLOYMENT GENERATION FOR YOUTHS

PKSf has been working as one of the major implementing agencies of the 'Skills for Employment Investment Program (SEIP)' project since May 2015. The project is jointly funded by the Government of the People's Republic of Bangladesh, the Asian Development Bank (ADB) and the Swiss Agency for Development and Cooperation (SDC). Currently, training activities are being conducted on 15 trades by 29 partner training institutes under the 3rd tranche of the project. Up to

December 2021, a total of 24,617 trainees have been enrolled under the 3rd tranche of the SEIP project. Of them, 23,461 trainees have completed their training and 16,792 have found employment. Besides, 272 trainees have been placed in overseas jobs. The employment generation rate is 72%. In addition, two separate agreements have already been signed with the government to provide training to 400 persons with disabilities and 600 orphaned youths.

ANOTHER 1.68 LAC ENTREPRENEURS, VALUE CHAIN ACTORS TO BE BENEFITTED

PKSF and the International Fund for Agricultural Development (IFAD) jointly finance the 'Promoting Agricultural Commercialization and Enterprises (PACE)' project. The duration of PACE has been extended from January 2021 to December 2022 and IFAD will provide an additional financing of USD 18 million. In the extended period, the project will directly benefit additional 1.68 lac entrepreneurs and other value chain actors of different microenterprises. The implementation of PACE was scheduled to be completed from January 2015-December 2020. But the implementation of the final year's activities was interrupted due to two bouts of general holidays announced by the government to contain the spread of Covid-19.

The financing agreement for the additional funding was signed between the government and IFAD on 16 September 2021. Subsequently, the Subsidiary Loan and Grant Agreement (SLGA) was signed between PKSf and the Finance Division, GoB, on 15 December 2021. Md Fazlul Kader, Additional Managing Director of PKSf, and Sirajun Noor Chowdhury, Joint Secretary of Finance Division, signed the SLGA on behalf of their respective institutions.

So far, the project has undertaken 74 value chain sub-projects. Of these, potential 41 sub-projects have been selected for further expansion. In the extended period, the project will provide support for e-commerce services for ME products, development of local markets, ensuring health and hygiene, and promotion of decent work in MEs.

PKSF is implementing value chain and technology transfer sub-projects under the PACE project. Under value chain



Buffalo rearing in coastal areas

sub-projects, a range of services are provided to different business clusters to enhance their productivity and efficiency for overcoming the constraints in production and marketing. The sub-projects the project has so far undertaken cover 16 farm and 15 non-farm sub-sectors. As many as 3,11,619 entrepreneurs and other value chain actors of different microenterprises are receiving various technical, technological and marketing support through these value chain sub-projects. In addition, 30,868 microentrepreneurs are receiving support for adopting appropriate technologies through 25 technology transfer sub-projects.

IFAD's Independent Office of Evaluation (IOE) from 6-21 November 2021 evaluated the performance of the PACE project. Fumiko Nakai, Senior Evaluation Officer of IOE led the 2-member team. The project's contributions to promoting MEs, employment creation and poverty alleviation were reflected in the evaluation.

LRL: A SPECIALIZED FLEXIBLE LOAN PROGRAM TO REVIVE RURAL ECONOMY

The government, as part of a Covid-19 stimulus package, made a special allocation of BDT 500 crore in favor of PKSf during the fiscal year 2020-2021 to revive the pandemic-inflicted rural economic activities and create self-employment.

With an additional allocation of BDT 100 crore from its own resources, PKSf is implementing a flexible loan program, titled Livelihood Restoration Loan (LRL), through 128 Partner Organizations (POs).

The program seeks to restore livelihood means and create self-employment for the pandemic-hit rural agricultural entrepreneurs, micro and cottage industries-related entrepreneurs, trained youths, unemployed youths, and returning migrant workers.

The POs have disbursed around BDT 968 crore among 2.74 lac poor entrepreneurs under the LRL up to December 2021. The average loan size is around BDT 35,300.

SERVICE CHARGE SLICED DOWN

Hon'ble Prime Minister Sheikh Hasina allocated another grant of BDT 500 crore to PKSf in FY 2021-22 to tackle the pandemic fallout. To ensure proper implementation of the program, the existing policies of credit programs have been modified. To make the loan more accessible to the poor, in the revised policy, the service charge at the PKSf-to-PO level has been reduced to 0.5% from the existing 5%. On the other hand, the service charge at the PO-to-borrowers level has been cut down to 4% from the existing 18%.

Furthermore, the existing one-year loan tenure has been extended to a minimum of two years.

PKSF has already disbursed the first installment amounting BDT 250 crore, out of the BDT 500 crore grant, to borrowers till December 2021. The remaining BDT 250 crore will be disbursed to entrepreneurs at the grassroots as soon as the allocation is released.

WE NEED TO BE SELF-RELIANT IN TACKLING CLIMATE CHANGE IMPACTS

[Dr Qazi Kholiquzzaman Ahmad, a renowned economist, development thinker and climate change expert, is the Chairman of PKSf. He has been working on climate change, and human-centered development and research for more than five decades. In recognition of his pro-poor development thinking, poverty alleviation activities and pro-environment campaigns, he has been awarded the Ekushey Padak in 2009, the Swadhinata Puroshkar 2019 (the highest civilian award in Bangladesh) and the National Environment Award 2019. Dr QK Ahmad took part in the COP-26 held in Glasgow, Scotland.

[Sharminur Nahar, a researcher and academic, talked to him about this climate conference.]

Question: You have attended almost every climate conference. What are the positive outcomes of this year's climate conference?



QK Ahmad: I took part as the coordinator of Bangladesh's negotiation team in every climate conference held between 2009 and 2015. The most notable subject of this year's conference was achieving consensus on the Paris Agreement's goal of limiting global warming to 1.5°C. But the temperature has already risen by

1.1°C. So, it would be impossible to limit it to 1.5°C by the end of the century. In addition, countries have committed that they will not allow deforestation and degradation of land after 2030.

Question: Carbon emission is continuously increasing and the world is getting warmer. Can you please describe its impact?

QK Ahmad: The negative impacts of carbon emission are being observed not only in Bangladesh but around the world as well. Natural disasters are increasing even in developed countries. Floods, cyclones, droughts, and other natural disasters are occurring more frequently and in more devastating forms in different regions of the world. In Bangladesh, cyclones, floods, droughts, and, in particular, saline water intrusion and river erosion are increasing alarmingly. As a result, a large number of individuals are turning into climate refugees.

In many areas, it is necessary to repair or raise the embankments to mitigate the impacts of saline water intrusion and tidal surges. However, it is extremely expensive and requires billions of dollars, which is very difficult to collect. A number of small island countries will be severely affected, and many may even cease to exist if climate change continues to worsen. Natural disasters will have a greater impact on Bangladesh than on other countries due to its high population density, about 1,200 people living per square kilometer here. As a result, natural disasters of similar magnitude will affect a larger number of people in Bangladesh than in other countries.

Question: Despite so many problems, hasn't any new step been taken at COP-26?

QK Ahmad: Some steps have been taken while some haven't. It was calculated that the world would be 3.7°C

warmer by the end of this century, had all the promises regarding 'emission of greenhouse gases' made by the countries at the Paris Agreement been implemented. If all pledges made by the countries this time are realized, the world will still get 2.4°C warmer. The next 8-10 years are very crucial. The carbon emission should be reduced according to the prescribed amount during this period. Otherwise, climate change will go beyond control. It has been recommended that the use of coal be reduced and that subsidies for fossil fuels be reduced in order to minimize greenhouse gas emissions. However, it is not clear how such recommendations would be reflected in reality. Besides, more than 100 countries have discussed the prevention of deforestation and land degradation. However, how each of these countries will execute such measures was not discussed.

Question: Tell us something about net-zero.

QK Ahmad: Some countries have stated that they would reach net-zero emissions by 2050, while others have said that it would take until 2060 or 2070. Net-zero means the amount of greenhouse gases released in a given period can be wiped out completely. The amount of greenhouse gases trapped in the atmosphere has now reached a record level in the last two million years, according to the latest report from the Intergovernmental Panel on Climate Change (IPCC).

Question: What promises have been made by Bangladesh in this regard?

QK Ahmad: Bangladesh emits a very small amount of greenhouse gases. And when we consider the total amount of greenhouse gases emitted each year, Bangladesh's contribution is only 0.47 percent. Sheikh Hasina, who is currently the President of the Climate Vulnerable Countries Forum and the Prime Minister of Bangladesh, has highlighted our reality and strongly urged the developed countries to adopt responsible and scientific measures to address climate change financing and other challenges.

Question: What are the steps to reduce (emission of greenhouse gases)?

QK Ahmad: Trains, automobiles, and, if possible, airplanes should run on electricity. Minimize the use of coal and fossil fuels in electricity production, and reduce or abandon the production and consumption processes that involve emission of greenhouse gases. Take immediate steps towards adopting green economy and lifestyle.

Question: Is there any new plan to deal with the impacts of climate change in Bangladesh?

QK Ahmad: So far, I have provided a brief overview of the COP-26. We have our plans and activities in Bangladesh. A number of initiatives are in progress, including Bangladesh Climate Change Strategy and Action Plan, Bangladesh Climate Change Trust, financing in disaster management and tackling climate change and an emphasis in this regard in the Five Year Plans, providing funds to the climate trust fund from the annual budget and allocating fund for different ministries for carrying out climate change activities. In FY 2020, about USD 5 billion was allocated from the annual budget to undertake various measures to combat climate change impacts.

Our own resources are too insufficient to address the impacts of climate change. In COP-15, held in 2009, the developed countries promised that they would provide USD 100 billion per year to the developing countries to address climate change impacts. Now, it is 2021. But the calculation of the developed countries shows that so far they have provided only USD 80 billion. Furthermore, it was decided that half of the funding would go toward mitigation (reducing greenhouse gas emissions) and the other half toward adaptation. But, so far, 80 percent of the total money has been allocated to mitigation and only 20 percent to adaptation. In this COP, there has been a strong demand for allocating half of the funding for adaptation. But, developed countries have said that the amount spent for adaptation in 2019 will be doubled in 2023.

Question: A wrangling over funding takes place every time. This COP was no different. Has there been any positive change this time?

QK Ahmad: I have already said quite a few things in this regard. Many people ask me what Bangladesh has achieved.

But see, no individual country is exclusively given anything in these conferences. The thing is developed countries provide funds to developing countries. But the fund is disbursed through various agencies, for example, the Green Climate Fund (GCF). A country needs to submit project proposals to these agencies, if it wants to avail funds. So, Bangladesh will have to submit well-prepared project proposals if it wishes to access funds.

Bangladesh has so far received a very small amount of funding from GCF. The fund can be channeled into the country in two ways. One is through an international organization (e.g. UNDP, KFW, etc.), and the other is through a local agency certified as the Direct Access Entity (DAE) of GCF. PKSf and IDCOL are two DAEs of GCF in Bangladesh. Till date, Bangladesh has received a grant of about USD100 million through PKSf and some international organizations.

Question: Why isn't there any realistic solution at the large conferences of COP?

QK Ahmad: According to the rules, a decision can be made only if all of the countries attending the COP agree. A total of 197 countries took part in the COP-26. Every country has one vote. There is no scope to take a decision by the majority. As a result, all decisions are not always acceptable to all countries. Another problem is: discussions, analyses, and conditions are made by experts, but the final decisions are made by politicians. Even after a constructive discussion, when issues go to the hands of politicians, political orientations of the politicians along with internal and international politics become more important.

Question: Thank you so much.

QK Ahmad: Thank you as well.

ECCCP-FLOOD PROJECT

PKSF is implementing the Extended Community Climate Change Project (ECCCP-Flood) with financial support from the Green Climate Fund (GCF). The four-year project has a total budget of USD 13.33 million, in which GCF's grant is USD 9.68 million and PKSf's contribution as loan is USD 3.65 million. The project, being implemented in 5 flood-prone districts, will benefit 90,000 people directly and another 100,000 people indirectly. So far, 2,352 homesteads have been raised following the project implementation guidelines. Under the project, 2,292 slatted sheds have been provided for rearing goats/sheep. In addition, 2,897 farmers have cultivated climate-tolerant and high-value crops. Under the project, 28 shallow tubewells for safe drinking water and 87 sanitary latrines have already been installed on the raised plinths.

Training: A 3-day training on 'Online Monitoring System and Project Progress Review' for the Project Coordinators and Accounts Officers of the implementing entities of ECCCP-Flood project was held from 12-14 September 2021. Dr Nomita Halder ndc, Managing Director, PKSf was present as the Chief Guest.

GCF READINESS SUPPORT PROJECT

PKSF is implementing the GCF Readiness Support project, funded by the Green Climate Fund (GCF). The project provides capacity building training to the officials of various government and non-government organizations to increase Bangladesh's access to GCF.

From 16-26 October 2021, a training titled 'GCF Modalities and Procedures' was arranged at the National Institute of Local Government in Dhaka to increase the capacity of various entities to obtain GCF funds. PKSf Managing Director Dr Nomita Halder ndc chaired the inaugural session of the training. KM Ali Azam, Senior Secretary, Ministry of Public Administration was the Chief Guest of the event while Fatima Yasmin, Secretary of the Economic Relations Division was the Special Guest. A total of 24 officials of various Ministries/Departments received the training.

A 4-day training on 'Quality Implementation of Adaptation Project' was arranged for 75 officers of the ECCCP-Flood-implementing entities from 19-22 December 2021 at Rural Development Academy (RDA), Bogura. PKSf Managing Director Dr Nomita Halder ndc inaugurated the event.

MICROENTERPRISE DEVELOPMENT PROJECT

PKSF is implementing the Microenterprise Development Project-Additional Financing (MDP-AF), financed by the Asian Development Bank (ADB), to mitigate the negative impacts of the Covid-19 pandemic by injecting liquidity in the rural economy. The project aims to disburse BDT 424 crore in loans to revive the economic activities of 30,000 pandemic-hit micro-entrepreneurs.

A virtual workshop titled 'Implementing Gender Inclusive Microenterprise Development Program' was held on 23 and 24 November 2021 with the participation of officials of 97 project-implementing PO.

The workshop was conducted on behalf of ADB by Nasheeba Selim, Senior Social Development Officer (Gender) and Sinora Chakma, Gender Equality and Social Inclusion Specialist (Consultant).



Screen printing underway at a microenterprise

A virtual Review Mission of ADB was held from 5-7 December 2021 to review the MDP-AF implementation progress. At the wrap-up meeting, ADB, Financial Institutions Division and Economic Relations Division expressed satisfaction at the progress of the project.

LOW INCOME COMMUNITY HOUSING SUPPORT PROJECT

PKSF and the National Housing Authority (NHA) are implementing the 'Low Income Community Housing Support Project' jointly to improve the living conditions of the low-income community people residing in municipalities. Seven Partner Organizations (POs) of PKSF have been implementing the project in 13 Towns under Part-3 of this project titled 'Shelter Lending & Support'.

As of 31 December 2021, PKSF, through its 7 POs, disbursed a total of BDT 2067.21 million in loans to 9,855 borrowers and in September-December 2021 period alone, BDT 380.61 million was disbursed among 2,109 new borrowers for construction of new houses and extension or repair of the existing ones.

In the light of the Disaster Management Loan Policy to support the Covid-19 pandemic-affected LICHSP borrowers, a loan disbursement program of BDT 55 million under the Risk Management Support Fund-RMSF is underway. Also, the LICHSP's tenure has been extended till 31 December 2022 due to the Covid-19 pandemic. The World Bank Mission Team, in the routine evaluation of project activities, has rated the progress and quality of the work implemented by PKSF as 'Satisfactory' in each missions.

Following this success, a concept note for a new project titled as 'Housing Loan for Low Income People (HLLIP)' with an estimated budget of BDT 2,300 crore has been submitted to the World Bank.

ABASON LOAN PROGRAM

PKSF is implementing various programs to eradicate poverty by creating employment for the disadvantaged people in remote parts of the country. Alongside other programs, a housing finance program titled 'ABASON' was launched in 2019 from PKSF's own fund to improve the living conditions of the disadvantaged people. The housing loan program is

being implemented by 17 POs in 35 upazilas of 18 districts. As of 31 December 2021, PKSF has disbursed BDT 788.40 millions to 3,410 borrowers and in the September-December 2021 period, BDT 226.20 millions has been disbursed to 935 borrowers for the construction of new houses and repair or extension of the old one.

SOCIAL ADVOCACY AND KNOWLEDGE DISSEMINATION UNIT

The 'Social Advocacy and Knowledge Dissemination Unit', a specialised wing of PKSF, is creating awareness for the enrolment of persons with disability in the 'Disability Identification Campaign Program' in line with the government initiatives.

The objective of this campaign is to assist underprivileged,

disadvantaged persons with disability to get the 'Shuborno Nagorik Card'.

The Social Advocacy and Knowledge Dissemination Unit organized different programs in 35 upazilas of 24 districts through 20 POs to observe the International Anti-Corruption Day on 09 December 2021.

RMTP ASSISTING 4.45 LAC FARMERS, ENTREPRENEURS

PKSF is implementing the Rural Microenterprise Transformation Project (RMTP), co-funded by the International Fund for Agricultural Development (IFAD), to promote microenterprises.

In addition to extending financial services for microenterprises, the project is working on increasing income, food security and nutrition status of small and marginal farmers, microentrepreneurs and other actors engaged in the value chains of selected high-value agricultural products. A total of 4.45 lac small and marginal farmers, entrepreneurs and other actors will receive technical, technological, and marketing support directly through this six-year project.

The value chain activities are being implemented through this project for production, market expansion, branding etc of high value products in three major agricultural sectors - livestock and poultry, fisheries - and production of various high value crops and horticulture.

The project is taking necessary steps to ensure safe food production by following good agricultural practices (GGAP), following HACCP in agricultural processing and achieving traceability and certification of agricultural products produced and processed by the participants.

VALUE CHAIN SUB-PROJECTS

Safe Meat and Dairy Products: Under the RMTP, implementation of eight value chain sub-projects have already been launched for the development of safe meat and dairy products under the livestock sector. These sub-projects are providing technical and marketing support to 2 lac farmers, entrepreneurs and market actors of 36 upazilas of 12 districts. Certification and traceability of the products produced are being ensured with the help of sub-projects.

Crops and Horticulture: PKSF has approved 19 value chain sub-projects in crops and horticulture sector under the RMTP project. Through these sub-projects, 1.2 lac farmers and small entrepreneurs from 53 upazilas of 36 districts will



Microenterprises following necessary health protocols

get assistance in technical, technological, branding, certification and market expansion. These sub-projects will work on developing high value fruits, crops, flowers and vegetables. An initiative has been taken to cultivate high value tulips in the villages of Sharieljot and Darjipara in Tetulia upazila of Panchagarh district.

IFAD SUPERVISION MISSION

An IFAD Supervision Mission assessed the progress of the various ongoing activities under RMTP from 4-15 December 2021. An 8-member team led by Dewan AH Alamgir participated in the assessment process. However, due to the Covid-19 pandemic, a number of international consultants could participate in the mission virtually only. The Supervision Mission visited small enterprises and value chain activities under the project in Thakurgaon, Dinajpur and Panchagarh districts.

After thoroughly reviewing the project activities, the Mission expressed satisfaction at the implementation progress of the RMTP project. The wrap-up meeting of the Supervision Mission was held on 15 December 2021. Members of the Supervision Mission participated in the online meeting chaired by Ruksana Hasin, Joint Secretary, Financial Institutions Division, Ministry of Finance.

FEASIBILITY STUDY ON SETTING UP WASTE PAPER RECYCLING PLANT

The Research and Development Cell of PKSF has recently conducted a feasibility study to examine the cost-benefit ratio for establishing and maintaining a waste paper recycling plant by recycling and reusing its own waste papers to further strengthen its ecofriendly practices.

The study, carried out from 25 September to 26 October 2021, shows that in 2020, PKSF produced more than 6 tonnes of waste papers. But, a small recycle plant requires 60 tonnes of waste papers (average) yearly. In the study, it is suggested that, PKSF and its POs together can fulfil the requirement of a recycling paper plant. Besides, PKSF can

collaborate with other institutes like universities, government offices and private offices for this initiative.



Sheets of handmade paper being dried in the sun

PROGRAM FOR ADOLESCENTS MARCHING AHEAD WITH 2 LAC ORGANIZED MEMBERS

PKSF has been implementing 'Program for Adolescents' since July 2019 with the motto 'Investment in Adolescents for Sustainable Development'. Its key objective is to build a future generation imbued with moral values and ethics. Sixty-eight POs are implementing the program in 949 Unions of 58 districts.

About 2,113 Adolescent Clubs (724 Kishor Clubs and 1,389 Kishori Clubs) have been formed under the program having 65,548 members. Besides, there are 1,045 school forums comprising of 1.22 lac members. The activities of these clubs are being conducted in four categories: (1) Awareness raising and practicing moral values, (2) Leadership and life-skill development, (3) Nutrition and healthcare, and (4) Cultural and sports activities. During the September-November 2021 period, the adolescent clubs reported about 35 incidents of child marriage, 8 cases of dowry and 83 cases of sexual harassments, abuse of women, children and the elderly to the local administrations. At the same time, 10,838 sanitary napkins were distributed among



members of adolescent clubs. On 09 December 2021, International Anti-Corruption Day-2021 was celebrated in 58 districts with the participation of members of adolescent clubs and in the presence of parents and dignitaries.

In addition, adolescent club members organized various activities such as yard meetings, reading circles and awareness programs, setting up of libraries, blood group identification and Vitamin-A capsule campaign etc.

STARTING WITH A LOAN OF BDT 25K, NASREEN NOW EARNS BDT 2.5 LAC A YEAR



With a loan of only BDT 25,000, housewife Nasrin started cultivating vegetables free from chemical fertilizers and pesticides and now earns BDT 2.5 lac a year. Her chemical-free vegetables reach customers in urban areas, thanks to the e-commerce platforms she's active on. She is a participant of the Promoting Agricultural Commercialization and Enterprises (PACE) project, supported by the International Fund for Agricultural Development (IFAD).

Just three years ago, Nasreen's family was like many others. Her husband was the only earner in the household, and his wages as a day labourer weren't quite enough to live on. They had a small household garden that Nasreen tended by herself. To try to make ends meet, she sold her surplus vegetables at the local market, but it never brought in much money. They were struggling to provide for their two daughters. That began to change in 2019. Some acquaintances in her neighbourhood had gotten involved

with PKSF. Through this contact, Nasreen learned more about the PACE project, an initiative helping rural households across Bangladesh set up and maintain their own agricultural businesses.

Nasreen got her start with a loan of BDT 25,000 and a series of training sessions on everything from the basics of ecological farming, to how to reach customers beyond her neighbourhood, to how to manage a loan. The loan enabled her to start producing on a commercial scale, and the trainings gave her the skills she needed to build her enterprise.

After that, Nasreen gradually started producing vegetables commercially. Today, she produces an incredible variety of vegetables throughout the year – gourds, onions, radish greens, hyacinth beans and string beans, cauliflower, tomatoes, potatoes, chillies – and sells them at both local market and the district market. She's also active on an e-commerce platform that allows her produce to reach customers as far away as the capital city of Dhaka. With the profits she earns, she's been able to send her elder daughter to a local government-run school (her other daughter is still too young to attend). Her business is so profitable that her husband no longer works as a labourer and has begun helping Nasreen in the fields instead. For now, though, she's content in the knowledge that she's already creating better opportunities for her family. Importantly, her hard work is being recognized, and she's starting to notice her success inspiring others too.

[Abridged from a story originally featured on the IFAD website]

SEP : 80% MICROENTERPRISES ADOPTING ENVIRONMENTALLY SUSTAINABLE PRACTICES

As many as 80 percent of the microenterprises (MEs) under the Sustainable Enterprise Project (SEP) adopted at least one environmentally sustainable practice for their businesses. This information was revealed in the mid-term evaluation report of the project which was presented on 21 October 2021 at PKSf Bhaban. A third-party consultant, Pathmark Associate Limited that is conducting an independent study to evaluate the project's progress and status on its half-way mark, also commented 78 percent of the SEP-supported MEs vowed to continue such practices in the future.

Md Fazlul Kader, Additional Managing Director, PKSf delivered the welcome speech in the session. The team leader of the research group – Professor Dr AQM Mahbub, Vice-Chancellor of Bangabandhu Sheikh Mujibur Rahman Science and Technology University – and Eun Joo Allison Yi, Senior Environmental Specialist and Task Team Leader of the World Bank, Dr Tapash Kumar Biswas, Deputy Managing Director, PKSf, and Zahir Uddin Ahmed, Deputy General Manager of PKSf and Project Coordinator of SEP along with other officials of the World Bank, PKSf and consulting firm Pathmark were present there.

Dr ABM Shah Jalal, senior advisor and consultant of Pathmark, and Dr M Shafiqur Rahman, a Professor at



Inspection of hygienic cattle waste disposal system

University of Dhaka made the presentation. They remarked that the state of the factories and business premises including the residences of the micro-entrepreneurs has visibly improved and SEP needs to be promoted and replicated for future sustainable business growth.

Eun Joo Allison Yi said that usually it takes a long time to see the environmental benefits. That is why the data primarily shows lower growth. After a few years, the real change would become more visible. Dr AQM Mahbub reported that there are about 10 million MEs that contribute one-fourth of the total GDP of Bangladesh.

TRAINING CONDUCTED TO IMPLEMENT SDGs IN FIELD MORE EFFECTIVELY

PKSf conducted a training program on the Sustainable Development Goals (SDGs) with the participation of Executive Directors and focal persons of various Partner Organizations (POs). The day-long online training course was conducted on 25 October 2021 to enhance the concept and capacity of SDGs among the Partner Organizations.

Dr Nomita Halder ndc, Managing Director, PKSf inaugurated the training. Dr Md Jashim Uddin, Additional Managing Director, PKSf conducted the session.

The key issues of development and economic policy were given priority in their speech. Highlighting the success in achieving the Millennium Development Goals (MDGs) in Bangladesh, they emphasized on the need to ensure effective development and good governance in planning and implementing the SDGs.

Md Monirul Islam, Joint Secretary, SDG Cell at the Prime Minister's Office presented on SDG targets, indicators, SDG mapping and M&E framework. Md Alamgir Hossain, Deputy Director, Bangladesh Bureau of Statistics conducted a session on localization and evaluation of SDGs framework. He also described the process of calculating the progress of SDGs. So far, 147 people from 64 POs have received this one-day training.

INNOVATION FOR PUBLIC SERVICES

Established by the People's Republic of Bangladesh, Palli Karma-Sahayak Foundation (PKSf) encourages its staff to follow innovative approaches in implementing all activities of the Foundation. PKSf has a 6-member innovation team, which was formed as per the 'Innovation Strategic Plan and Evaluation Guideline 2015' prepared by the Cabinet Division. PKSf's innovation team organized regular meetings in September-December 2021.

The Financial Institutions Division (FID) arranged an online meeting relating to innovation on 08 December 2021. Dr Taufiq Hasan, Innovation Officer and Deputy General Manager (Research and Development), Kamrunnahar, Manager (Research and Development), and Md Nazmul Hasan, Deputy Manager (I&T) attended the meeting on behalf of PKSf.

In addition, as per the directives of the Prime Minister's Office, the Financial Institutions Division was asked PKSf to send information on various innovative working methods followed by PKSf.

In this context, detailed information on three innovative approaches – 'disability-friendly mobile training', 'GPS-based monitoring applications', and 'smart fund transfer'- have been sent to the Financial Institutions Division, Ministry of Finance.

TRAINING

In addition to providing training facilities to the Partner Organizations (POs), PKSf's Training Cell provides different customized training to local and foreign organizations as per their needs. During the Covid-19 pandemic, the Training Cell is following the 'Online (virtual) and Offline (class-based)' blending method.

TRAINING FOR POs

The Training Cell of PKSf is currently conducting 11 classroom-based and 4 online courses as demanded by the Partner Organizations (POs). The online courses are: Loan Management in Covid-19 Situation, Micro-Enterprise Analysis & Loan Evaluation, Stress Management, and Human Communication Strategy.

A new online course titled 'Expansion Strategy for Micro-Enterprise Loan Product' has been developed and conducted to strengthen the financial services of the POs.

In September-December 2021, a total of 503 officers of different POs received online training in 21 batches on 4 courses. At the same time, 42 senior and mid-level staff members of the POs were trained in 2 batches on 2 courses (Risk Management as well as VAT & Tax) through classroom-based training.

TRAINING FOR PKSf OFFICIALS

In the September to December 2021 period, a total of 149 officials (mainstream and project staff) participated in different training programs and workshops within the country. The details are given below:

Name of the Subject	Number of Participants	Date & Venue	Organizer
Awareness Training on Noise Pollution Control	24	13 and 31 October 2021 Poribesh Bhaban	Department of Environment (DoE)
Mainstreaming Nutrition in IFAD Funded Projects	02	12 October 2021 Online	International Fund for Agricultural Development- IFAD
ToT on Financial Management	01	26-30 September 2021 SDCMU	Skills Development Coordination and Monitoring Unit
M1 Certification Program: Fundamentals, Principles and General Practices of Project Procurement	02	13 September - 5 November 2021 Online	IFAD
Effective Team Management	16	22 November 2021 PKSF Bhaban	PKSF
Briefing on Integrity Activities of PKSf	20	19 December 2021 PKSF Bhaban	PKSF



Internal training for PKSf officials underway

WORKSHOPS

Name of the Subject	No. of Participants	Date & Venue	Organizer
GCF Modalities and Procedures	03	17-28 October 2021 NILG	National Institute of Local Government (NILG)
National Agricultural Marketing Policy 2021	01	07 September 2021 BARC	Department of Agricultural Marketing
Procurement Workshop	80	15 December 2021 PKSF Bhaban	PKSF

NEW ACTIVITY OF TRAINING CELL

As many as 102 classroom-based trainees visited the Liberation War Museum on the occasion of the Mujib Year and the Golden Jubilee of Independence as part of 'learning tour activities', a newest addition to the training activities conducted by PKSf.

INTERNSHIP PROGRAM

In the Covid-19 situation, the Training Cell has taken steps to conduct online-based internship programs. In September-December 2021, 4 students of Dhaka University and one of Bangladesh University of Professionals (BUP) completed their internship activities. Currently, a postgraduate student of North South University is undergoing internship at PKSf.

FINAL PAYOFF TO DECEASED FAMILY

Md Shariful Islam, Officer (IT), PKSf died on 07 April 2021. PKSf Managing Director Dr Nomita Halder ndc handed over the letter regarding the final payoff of PKSf with Shariful Islam on 22 December 2021 to his wife Afroza Begum.

LOAN DISBURSEMENT TO POs

From July 2021 to December 2021, loan disbursement from PKSf to POs (Partner Organizations) amounted to BDT 26.32 billion (Table-2). The cumulative loan disbursement from PKSf to POs was BDT 460.77 billion (Table-1) and the recovery rate of loans from POs to PKSf is 99.42%. A summary of PKSf's loan disbursement and loan outstanding as of December 2021 is mentioned below:

Table-1: Cumulative Loan Disbursement and Outstanding (PKSF-PO)

Programs/Projects	Cum. Loan disbursement (in million BDT) (Up to December 2021)	Loan outstanding (in million BDT) (As of December 2021)
Mainstream Programs*		
Jagoron	162506.19	21892.56
Agrosor	86325.86	10631.33
Sufolon	109051.10	5572.00
Buniad	30100.70	3469.34
Sahos	1014.20	10.00
KGF	12581.50	1071.00
ENRICH	10646.53	3406.29
LRL	6000.00	5023.10
LIFT	2092.21	514.62
SDL	673.50	199.85
Abason	825.00	728.07
Others (including ID Loan)	5438.14	10807.98
Total (Mainstream)	427254.92	63326.13
Projects		
EFRRAP	1122.50	13.69
FSP	258.75	0.00
LRP	803.80	0.55
MFMSFP	3619.60	90.90
MFTSP	2602.30	3.00
PLDP	593.91	0.00
PLDP-II	4130.19	87.47
LICHSP	1708.00	1380.11
Agrosor-MDP	11580.66	8614.01
Agrosor-SEP	6075.00	4098.80
Others (including ID Loan)	1024.47	328.64
Total (Projects)	33519.19	14617.17
Grand Total	460774.11	77943.30

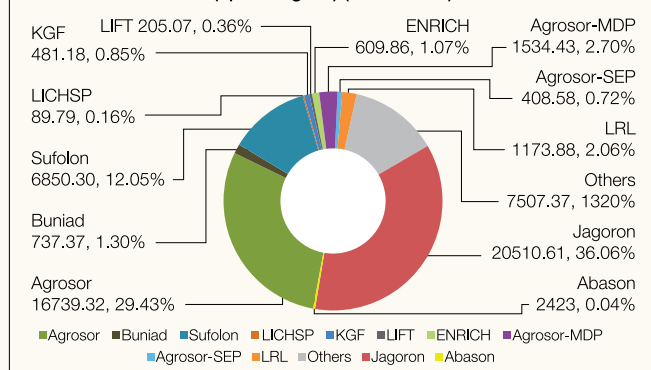
Table-2: Loan Disbursement (PKSF-PO & PO-Clients)

Loan disbursement in FY 2021-2022 (In Million BDT)		
Programs/Projects	PKSF to POs (Jul 2021- Dec 2021)	POs to Client (Jul 2021-Aug 2021)
Jagoron	6488.20	20510.61
Agrosor	6342.50	16739.32
Buniad	1628.50	737.37
Sufolon	4592.50	6850.30
KGF	917.00	481.18
LIFT	0.00	205.07
ENRICH	383.70	609.86
LRL	2570.00	1173.88
Agrosor-MDP	1597.00	1534.43
Agrosor-SEP	928.00	408.58
LICHSP	215.90	89.79
Abason	415.00	24.23
Other	237.45	7507.37
Total	26315.75	56871.98

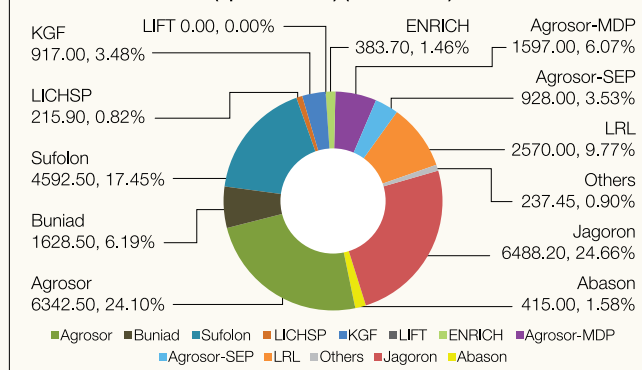
LOAN DISBURSEMENT FROM POs TO CLIENTS

During the financial year 2021-22 (Up to August 2021), loan disbursement from POs to Clients stood at BDT 56.87 billion (Table-2). The cumulative loan disbursement from POs to Clients was BDT 4671.26 billion and the recovery rate of loan from Clients to POs is 99%. As of August 2021, the amount of loan outstanding of POs with Clients was BDT 373.25 billion. At the same time, the number of members was 15.48 million, of whom 90.74 percent were women.

Component-wise Loan Disbursement: POs to Clients in FY 2021-22 (up to Aug. 21) (Million BDT)



Component-wise Loan Disbursement: PKSf to POs in FY 2021-22 (up to Dec. 21) (Million BDT)



WB VICE PRESIDENT VISITS FOOTWEAR MICROENTERPRISE CLUSTER IN BHAIRAB



Hartwig Schafer, Vice President, South Asia Region of the World Bank visited the footwear microenterprise cluster at Bhairab in Kishoreganj on 8 December 2021. He was accompanied by Dr Nomita Halder ndc, Managing Director, Palli Karma-Sahayak Foundation (PKSF); Mercy Miyang Tembon, Country Director, the World Bank; Md Fazlul Kader, Additional Managing Director, PKSF, and representatives from different government bodies, The World Bank and project-implementing Partner Organizations (POs) of PKSF.

Under the Sustainable Enterprise Project (SEP), co-financed by The World Bank, PKSF through its PO 'POPI' is supporting the footwear microenterprises in Bhairab where around 200,000 pairs of footwear are manufactured a day. Bhairab is home to more than 10,000 footwear microenterprises, employing over 120,000 people.

Expressing satisfaction at the SEP's role in sustainable expansion of the footwear-manufacturing microenterprises, Hartwig Schafer said it was great to see what can be done when communities are empowered. The World Bank was proud to be a part of what PKSF was doing there, he added. PKSF Managing Director Dr Nomita Halder ndc said, "We want to eradicate poverty not only by lending money but also by creating employment opportunities in a sustainable way."

Appreciating the effort and enthusiasm of the female micro-entrepreneurs, Mercy Miyang Tembon said, "PKSF is providing flexible financial services to the Covid-19-inflicted enterprises. I am very happy to meet the women who are not only working for themselves but also employing other women. PKSF is doing a wonderful job through this project across the country." Md Fazlul Kader presented on SEP's interventions with particular focus on the footwear-producing cluster.



SHAHIDUL : A TALE OF INDOMITABLE SPIRIT, OF HARDWORK



man considered suicide at one point. The story of his turnaround began in 2018, when he began mixed carp farming with the help of a friend. However, due to a lack of proper technical knowledge in pisciculture, a large amount of fishes died unexpectedly in September 2020. At that time, he met the Fisheries Officer of the Integrated Agriculture Unit of 'Shataphool Bangladesh', a PO of PKSF. The Fisheries

Shahidul Islam (42) is a resident of Dhorsa village in Rajshahi's Mohanpur upazila. Shahidul tried for years to find a job that would allow him to take care of his five-member middle-class family, but to no avail. Overwhelmed with despair, the young

Officer for the organization started giving different ideas for fish farming, e.g. how to keep the water in the pond clean and how to make cheap fish food. Shahidul Islam became very good at fish farming.

Later, in 2020, Shahidul Islam received BDT 1 lac as loan from Shataphool Bangladesh and received training on fish farming. As a result, Shahidul was able to successfully increase fish production and profits even during the Covid-19 pandemic. In 2021, he took a fresh loan from Shataphool Bangladesh amounting BDT 1.5 lac, leased a new pond, and installed aerator machines in both ponds. Fish production nearly doubled, thanks to good management and the installation of aerators in ponds. Previously, the average production of fish in a six-month period was 3.5 tonnes; this year, the average production was approximately 5.7 tonnes. Without deducting any expenses, his profit was approximately BDT 3 lac. Modern fish farming techniques have changed Shahidul's life and saved a family.

BOOK POST

PKSF NEWSLETTER

Advisers : Dr Nomita Halder ndc
Md Fazlul Kader

Editorial Panel : Md Mahfuzul Islam Shamim, Suhas S Chowdhury
Masum Al Jaki, Sabrina Sultana