

PKSF

P O R I K R O M A



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PKSF donates around BDT 2 crore to support flood victims



PKSF has allocated BDT 1.98 crore to provide emergency humanitarian assistance to the flood-hit people of Sylhet and Sunamganj districts. The fund

is being used to distribute emergency food items, water purification tablets and oral rehydration solutions among the flood victims. PKSF is carrying out these humanitarian assistance activities through 99 branches of 11 Partner Organizations (POs) working in the flood-affected areas. In addition to the PKSF fund, the POs are using their own funds to support the flood victims.

PKSF has made all preparations to augment the emergency relief activities, including raising the fund allocation considering the flood situation. In view of this, PKSF has formed a special committee that is monitoring the flood situation.

In addition, a guideline has been formulated on the roles of the POs in operating livelihood interventions during and after the flood.

World Bank team visits PKSF's housing program in Cumilla

Expresses satisfaction over the low-cost housing support project

A World Bank (WB) delegation led by its Country Director for Bangladesh and Bhutan, Mercy Miyang Tembon, visited Cumilla district to observe field-level progress of the Low Income Community Housing Support Project (LICHSP) on 20 May 2022.

PKSF officials, including Project Director Dr AKM Nuruzzaman, accompanied the team during the day-long visit. This was the first visit by a WB Country Director to the region to inspect PKSF activities. The 20 May visit covered Cumilla's Kazipara and Rajapara areas, some 80km southeast of capital Dhaka.

The delegation visited three new homes built with funding from the project, aimed at improving the living conditions of low-income households and informal settlements in selected municipalities.

The WB delegation also included Robin Mearns, Practice Manager; Sabah Moyeen, Senior Social Development Specialist; Akhtar Zaman, Senior Social Development Specialist; and Engineer Md Rafiqul Islam-Sasda.

The WB Country Director expressed her satisfaction over the project's progress and the quality of the houses built with the project's funding.

The project offers flexible financial support of up to BDT 5 lakh, repayable in five years, as well as technical support during and after the construction. Under the project, more than 11,000 houses have been built, extended or renovated, significantly improving their overall living conditions, safety and security and even their income.

LICHSP rated 'Highly Satisfactory'

A recent World Bank Mission has rated the overall progress and quality of the work of LICHSP implemented by PKSF as 'Highly Satisfactory' which is the highest rank given by the World Bank to any project conducted in Bangladesh.

They said, "PKSF has exceeded targets against all the indicators in the Results Framework .. PKSF not only sustained the momentum in housing loan disbursements across all 13 project-approved cities and towns, but also successfully completed the full utilization of the \$16 million shelter credit line, several months ahead of the original project closing date of December 31, 2021".



WB high-ups meet PKSf MD, discuss stronger collaboration



The World Bank (WB) Country Director for Bangladesh and Bhutan Mercy Miyang Tembon, Vice President of the Multilateral Investment Guarantee Agency (MIGA) Junaid Kamal Ahmad and other high officials of the World Bank Group met PKSf Managing Director Dr Nomita Halder ndc to discuss future collaboration between the two entities in eradicating the country's poverty by creating sustainable employment opportunities.

Mercy Miyang Tembon met Dr Halder on 18 May 2022 at PKSf Bhaban. The WB's Practice Manager Robin Mearns, Senior Social Development Specialist Sabah Moyeen and Consultant Engineer Md Rafiqul Islam-Sasda, and PKSf's Deputy Managing Director Dr Fazle Rabbi Sadeque Ahmed and General Manager Dr AKM Nuruzzaman were also present.

PKSf officials shared the experiences of housing loans under the Low Income Community Housing Support Project (LICHSP) funded by the World Bank and the Government of Bangladesh. Mercy Miyang Tembon said such projects should be expanded not only in Bangladesh but also elsewhere in the world.

Junaid Kamal Ahmad, Vice President of the MIGA which is one of the five organizations under the WB Group, met PKSf's Managing Director Dr Nomita

Halder ndc on 19 May 2022. PKSf's Additional Managing Director Dr Md Jashim Uddin, Deputy Managing Director AQM Golam Mawla and General Manager Dr AKM Nuruzzaman were present at the meeting. A highly acclaimed economist, Junaid Kamal suggested PKSf showcase its best practices to international audiences.

On 9 May 2022, PKSf's MD Dr Halder ndc met with a delegation of the WB at her office. They talked about the current progress of the Sustainable

Enterprise Project (SEP) and future collaboration. Among others present at the meeting were PKSf's Additional Managing Director Md Fazlul Kader; Eun Joo Allison Yi, Task Team Leader of SEP; and Zahir Uddin Ahmed, Project Coordinator of SEP.

The meeting followed a field visit by the WB team led by Christophe Crepin, Sector Leader, Social, Environmental and Rural Development Unit, East Asia and Pacific Region. They visited the 'Promoting Environment-Friendly and Specialized Loom Products' sub-project activities implemented through Tarango, an SEP-implementing Partner Organization of PKSf.



First meeting of PKSf's Project Implementation Committee held



The first meeting of the Project Implementation Committee of PKSf was held at PKSf Bhaban on 5 June 2022. PKSf's Managing Director Dr Nomita Halder ndc chaired the meeting.

All project coordinators/directors of PKSf-implemented projects were present at the meeting that suggested facilitating small and mid-sized Partner Organizations in implementing new projects for amplifying their capacity.

Training on risk mitigation



A daylong training on 'Disaster Risk, Risk Reduction and Cyclone Guard Services' was organized under 'The Project for Developing Inclusive Risk Mitigation Program for Sustainable Poverty Reduction (IRMP)' with the technical support of Japan International

Cooperation (JICA) on 8 June 2022 at PKSf Bhahan.

A total of 28 officials from Seven Partner Organizations (POs) from the coastal areas of Bangladesh participated in the training program.

Three employees receive PKSf Integrity Award

In line with the National Integrity Strategy of Bangladesh, PKSf awarded 'Integrity Award 2021-22' to three of its employees on 19 May 2022. The awardees of this year are: Md Ashraf Haque, Deputy General Manager; Md Ashraf Hossain, Manager; and Md Rakibul Hasan, Office Staff Grade-2. PKSf's Managing Director Dr Nomita Halder ndc handed over a crest, a certificate and a cheque to each of the recipients.

Md Ashraf Haque joined PKSf in 1999. He obtained his M.Sc. in Economics from Jahangirnagar University. Currently, he leads one of the panels assigned to implement financial operations at the grassroots under PKSf's mainstream programs.

Before joining PKSf in 2009, Md Ashraf Hossain obtained his M.Sc. in Forestry from the University of

Chittagong and Master of Sustainability Science from the University of Tokyo, Japan. Currently, he works in the Human Resources Cell of PKSf.

Md Rakibul Hasan joined PKSf in 2019. He obtained his MA in Bengali from Dhaka College, Dhaka. He is working as an Office Staff Grade-2 at PKSf.



Livelihood Restoration Loan Program

PKSf is implementing the 2nd phase of Livelihood Restoration Loan program with BDT 500 crore received under the fourth stimulus package announced by the government in FY 2021-22. Loan disbursement under the first installment of the package worth BDT 250 crore has already been completed, while disbursement of the second installment package amounting to BDT 250 crore is underway.

As of April 2022, the Partner Organizations (POs) of PKSf disbursed BDT 1,344.34 crore among 3.89 lakh members across the country under two loan schemes of LRL.

In FY 2020-21, a special grant of BDT 500 crore was sanctioned in favor of PKSf under the stimulus

package announced by the government to revive the Covid-19-inflicted rural economic activities and to create self-employment. Adding BDT 100 crore from its own funds, PKSf started a specialized loan program titled 'Livelihood Restoration Loan (LRL)' with a total fund of BDT 600 crore from September 2020. In view of the success and effectiveness of this program, the government allocated an additional BDT 500 crore in 2021-2022 to PKSf.

A recent study on the effectiveness of the LRL program conducted by PKSf's Research Unit found that LRL has successfully restored the livelihoods and economic activities of the participants.

ENRICH: 1 lakh people avail medical services, 291 free cataract surgeries

ENRICH, a flagship human-centered development program of PKSf, is currently being implemented in 198 Unions under 162 upazilas of 62 districts.

Healthcare and Nutrition: During the April-June 2022 quarter, a total of 98,712 people received various essential healthcare services through Static Clinics, Satellite Clinics and Health Camps. Besides, 291 people had their cataracts removed through free of cost at 4 special eye camps.

Education Assistance: In an attempt to improve the quality of the teachers in 6,167 education centers operated in 198 Unions across the country, they are being given subject-related training (Bangla, English and Maths) by master trainers recruited by the government.

Youth in Development: Under the 'Youth in Development' component of ENRICH Program, a video-based training module on 'Self-realization, Leadership Development and Duties of the Youth' is being produced with the help of 'AIMS Bangladesh', a multimedia production company.

Special Savings: In the April-June 2022 quarter, 319 members deposited BDT 67.13 lakh to their bank accounts. Meanwhile, PKSf provided a total of BDT 15 lakh as matching grants to 100 members upon successful completion of their deposit terms.

Financial Assistance: ENRICH offers three types of credit services - Income Generating Activities Loan (IGAL), Livelihood Improvement Loan (LIL) and Asset Creation Loan (ACL). During April-June 2022, a total of BDT 80.36 crore was disbursed as loans among

201 elderly people get tea stalls



The 'Uplifting the Quality of the lives of the Elderly People Program' was launched in 2016 and now is being implemented by 101 POs in 212 Unions across the country. Under this program, elderly people are being provided with old-age-allowance, healthcare services and various assistive equipment. In April-June 2022 quarter, BDT 2.69 crore was disbursed as income generating loans.

Moreover, 361 families were given a total of BDT 7.22 lakh to defray costs of funerals of the elderly members of these families. Meanwhile, BDT 33.62 lakh has been disbursed among 6,724 elderly members as old-age allowance.

Besides, 201 elderly people in as many Unions received a tea stall each under the program. This helped them engage in income-generating pursuits and secure dignity in their families and societies at large.

Color Broiler: A chicken variety with native taste

Bangladesh Agricultural University (BAU) has invented a new poultry breed named 'BAU-Bro color', popularly known as 'color broiler'. This variety is more disease-resistant and heat-tolerant than other poultry breeds. Moreover, the appearance and taste of this chicken is a lot like the native one. Color broiler rearing may emerge as a potential profitable poultry variety to reduce poverty and ensure food and nutrition security. PKSf under the livestock cell of the Integrated Agriculture Unit (IAU), is implementing color broiler rearing demonstration at the field level with the cooperation of BAU. Color broiler rearing has become very popular at the farmers' level because of its negligible mortality rate, convenient rearing method, easy marketing facilities and profitability. Field-level experiences show a farmer can make BDT 15,000

by rearing a batch of 200 color broiler birds for a period of 45-50 days.



RMTP's initiatives for safe food production and marketing



PKSF is implementing the Rural Microenterprise Transformation Project (RMTP), co-funded by the International Fund for Agricultural Development (IFAD), to expand the financial services for microenterprises. RMTP seeks to improve the income, food security, and nutrition status of small and marginal farmers, entrepreneurs, and other market actors involved in the value chains of selected high-value agricultural products.

A total of 3,72,008 entrepreneurs and micro-entrepreneurs are getting various technical, technological, and marketing support under 34 sub-projects of RMTP. The project has disbursed BDT 300 crore as microenterprise loans.

Under RMTP, 8 value chain sub-projects titled 'Expansion of safe Meat and Dairy Market Development', are being implemented in different parts of the country to establish vaccine points, farm mechanization, marketing, nutrition, and food security through the coordination of public and private sector enterprises.

RMTP is providing advanced agricultural technology, mechanization and marketing support in different parts of the country by adopting 19 value-chain sub-projects in the high-value fruits and crop sector. Good Agricultural Practices are followed in agricultural production. In view of this, the project officials have received training on Global Good Agricultural Practices (GGAP) and Hazard Analysis Critical Control Points (HACCP). Furthermore, initiatives have been made to undertake seven value chain sub-projects in the fisheries sector.

The 'Support Mission' of IFAD, from 21 May – 7 June 2022, expressed satisfaction over the progress of the RMTP and provided important suggestions for the proper implementation of the project.

PhD achieved on PKSF's sustainable poverty alleviation programs

A former Principal Secretary of the Government of Bangladesh and former Managing Director of PKSF Md Abdul Karim has been awarded a PhD for his research on the effectiveness of PKSF-led programs in sustainable poverty alleviation in Bangladesh.

Abdul Karim, 65, received the PhD from Bangladesh University of Professionals (BUP). The title of his thesis was 'Searching for Sustainable Poverty Alleviation Approach in Bangladesh: Examining the Palli Karma-Sahayak Foundation Programme'. Based on the poverty reduction program of PKSF in the Monga-stricken greater Rangpur region, Abdul Karim carried out his research under the supervision of Dr MA Baqui Khalily, a former professor of Finance at the University of Dhaka. The external reviewer was Professor Sabur Mollah, Chairman, Financial Management Department at Sheffield University



Management School, UK. This study investigates the impacts of the Programmed Initiatives for Monga Eradication (PRIME) Project on sustainable poverty alleviation using the panel data of 3,864 households in greater Rangpur region for the period 2008-2013.

The findings were reevaluated with new data of 100 PRIME-participant households re-surveyed in 2017. An important objective of the study was to identify the criteria for sustainable poverty alleviation and its determinants. The study found that access to education, healthcare, skill development training, physical infrastructure services, insurance assistance, and local government services could lead to sustainable poverty alleviation.

Md Abdul Karim was the 9th Managing Director of PKSF. He served PKSF for two consecutive terms from 2013 to 2019.

AMA Muhith: A name to be forever cherished in country's economic history

Speakers say in commemoration arranged by PKSf



Former Finance Minister Abul Maal Abdul Muhith's contribution to the formation of a secular, progressive and liberal democratic state was undeniable. In present Bangladesh, it is hard to find such a lion-hearted man like Abul Maal Abdul Muhith. A successful economic mind, Muhith placed the national budget a record 12 times. These observations were made at an event organized by

PKSF on 9 May 2022 at PKSf Bhavan to commemorate Abul Maal Abdul Muhith who passed away on 29 April 2022.

Dr Qazi Kholiuzzaman Ahmad, Chairman, PKSf presided over the meeting and Dr Nomita Halder ndc gave the introductory speech. Abu Saleh Abdul Muiz, brother of late Muhith, gave a memoir about his life and works.

During his tenure as the Finance Minister, Bangladesh witnessed a significant increase in budget size, steady growth and inflation in control. He was one of the driving forces behind Bangladesh taking up mega projects.

In addition to economics, Muhith had keen interest in art, culture, literature and sports. He wrote 31 books on economics, history and other topics and compiled 25 local and foreign books, said the speakers in the meeting. PKSf's Additional Managing Directors Md Fazlul Kader and Dr Md Jashim Uddin also spoke on the occasion. PKSf officials of all ranks participated in the commemoration.

RAISE project marching ahead to generate employment for 1.75 lakh people

PKSF's 'Recovery and Advancement of Informal Sector Employment (RAISE)' project is working to enhance the capacity of 1.75 lac youths and micro-entrepreneurs – based on different business clusters in urban and peri-urban areas – through business management and entrepreneurship development, risk management and life-skills development training as well as financial assistance.

The project is implemented through 69 Partner Organizations (POs) of PKSf. Up to June 2022, BDT 177 crore has been made available to the POs to enhance the disbursement among the Covid-19 pandemic-affected entrepreneurs.

From 20-30 June 2022, the World Bank conducted an 'Implementation Support Mission' for the RAISE project. They visited the microenterprise activities of BASTOB, a PO of PKSf, at Atibazar and Kholamora in Keraniganj upazila of Dhaka on 23 June to observe the preparation of loan disbursement in the field.

The World Bank's Senior Economist & Task Team Leader of the RAISE Project Syud Amer Ahmed, Senior Social Protection Economist & Co-Task Team Leader Aneeka Rahman and other officials took part in the visit.



Consultative workshop on environmental and social management of floriculture

Floriculture, an increasingly popular branch of horticulture, is emerging as an effective tool for sustainable development of low-income people in Bangladesh.

With the demand for flowers increasing at home and abroad, PKSf is supporting people engaged in floriculture as a means of livelihood and employment generation.

In line with this, PKSf is preparing 'Environment and Social Management Guidelines for Floriculture'.

To get a wider perspective from academics and practitioners, a consultative workshop on the proposed guidelines was held at PKSf on 11 May 2022. PKSf Managing Director Dr Nomita Halder ndc was the chief guest of the event chaired by Additional Managing Director Md Fazlul Kader.

Deputy Managing Director Dr Fazle Rabbi Sadeque Ahmed PKSf spoke on the purpose of preparing the guidelines in the current context.

PKSF high-ups inspect field-level interventions



Cut off from the mainland by the mighty Jamuna River, Shildaha is a charland formed not so long ago. In the dynamics of erosion and accretion of the river, the char has sustained about 10-15 floods, according to locals, eventually to become a human habitat, which however has no communication infrastructure, no healthcare facilities and a barely functional educational institute. A handful of horse-drawn carts are the only mode of transportation found there. Formal financial services are non-existent.

This remote, hard-to-reach charland in Islampur upazila of Jamalpur district is one of the areas that PKSF Managing Director Dr Nomita Halder ^{ndc} visited during a three-day official tour in the region from 28-30 May 2022. She was leading a PKSF team comprising General Manager Dr AKM Nuruzzaman, Deputy General Manager Salina Sharif, Manager Suhas Shankar Chowdhury, and Deputy Manager Md Mahmuduzzaman and Mamun Ur Rashid.

She began the tour by visiting a training program for livestock farmers at Madhupur upazila in Tangail district. She talked with the trainees who received different services under the Strengthening Resilience of Livestock Farmers through Risk Reducing Services project (LRMP in short).

Dr Halder and her entourage then went to Jamalpur and visited a training center run by Eco Social Development Organization (ESDO), another PO of PKSF. She highly praised the way vocational training on different trades was being conducted for unemployed youths.

The next destination was the district's Islampur upazila, one of the worst poverty-stricken areas of the country. Her first stop was Kasaripara, a neighborhood of bell metal craftsmen. PKSF, through its Promoting Agricultural Commercialization and Enterprises (PACE) project, is making an intervention there to improve the situation of the

once-an-aristocratic craft that is now struggling to exist. She inspected their workshops and pledged to extend all necessary cooperation to provide modern machineries, necessary training, required financial assistance and market linkage support to revive the bell metal enterprises there.

From there, the PKSF team started towards Shildaha Char. After hours of journey by car, boat, horse-drawn carts and on foot, Dr Halder and her team reached a cluster of houses that stood on a plinth raised quite a few feet above the ground level.

Defying sweltering heat and barely walkable, uneven dirt roads, the PKSF Managing Director walked around the charland to see for herself the quality and effectiveness of ECCCP-Flood interventions. She spoke to the project participants there and expressed satisfaction with what the project had accomplished there already.

The next day, the PKSF team started for an even farther charland – Kodalkati, located in Kurgiram district's Char Rajibpur upazila. This upazila recently made headlines for having the highest prevalence of poverty with almost 79 percent of people there living below poverty line, according to a recent study of Bangladesh Bureau of Statistics.





After a meeting with a group of women in the Adarshapara neighborhood, Dr Halder said she was delighted to see a burst of confidence among the women. "They are poor but their eyes were gleaming with dreams of a better tomorrow," said Dr Halder while staring at the charland disappearing into the horizon as her boat was leaving for the mainland.

On the third day of her tour, she visited different activities of Society for Social Service (SSS), a PO of PKSf, in Tangail. She held meetings with SSS officials and visited a school for underprivileged children and a 'Safe Home' for children born in a local brothel. She was full of praises for the humanitarian interventions SSS was making.

Before concluding the tour on 30 May 2022, she participated as the Chief Guest in a program titled "Development Dialogue: Tangail District" organized by the district administration of Tangail.

Apart from officials of the local administration, representatives of all NGOs working in Tangail attended the meeting and exchanged views.

Earlier on 28 May 2022, she graced as the Chief Guest a similar event titled "Development Dialogue: Jamalpur District". Chaired by Deputy Commissioner Mursheda Zaman, the dialogue was attended by top officials and representatives of development organizations working in the district.

On June 12, 2022, Dr Nomita Halder ^{ndc} visited the field activities of the Sustainable Enterprise Project (SEP) at Lakshmipur, Noakhali. During her visit, she observed the activities of 'Virgin Coconut Oil Production Unit, a microenterprise of handicraft sub-sector of SEP, developed by SOPIRET under SEP.

Dr Tapash Kumar Biswas, Deputy Managing Director, PKSf; Professor Mohammed Moslehuddin, Executive Director, SOPIRET and other officers accompanied her during the visit. During the visit, Dr Halder expressed her satisfaction over the decent and women-friendly work environment of the SEP initiative. She also emphasized the need for creating export-oriented market linkages and certification of the products of microenterprises.

Dr Halder visited various activities of Integrated

Agriculture Unit (IAU) of PKSf being implemented by Community Development Centre (CODEC) in Laxmipur on 13 June 2022. Dr Halder inspected a range of interventions, including entrepreneur development in high-value fruit production, HYV and special quality featured crop varieties expansion, carp fish fattening, etc. During her visit, Dr Halder discussed financial and technical aspects of the activities in which PKSf members are engaged.

From 19-23 June 2022, PKSf's Additional Managing Director Md Fazlul Kader visited different activities of the PACE project being implemented by 2 POs, Eco-tourism Value Chain sub-project by YPSA and Crab Culture Technology Transfer sub-project by COAST Foundation, in Chattogram. Besides, he visited a fire-affected area at Soroi Union in Lama upazila of Bandarban district.

PKSf's Additional Managing Director Dr Md Jashim Uddin visited different field-level activities of BASA, a PO of PKSf at Mirzapur upazila in Tangail and Kapasia upazila in Gazipur from 21-23 June 2022.



Environment and Climate Change Unit



Extended Community Climate Change-Flood project prepared socio-economic profile of 12,950 beneficiaries, raised plinths of 5,065 homesteads, installed 181 shallow tube-wells, constructed 1,116 climate-resilient sanitary latrines and 4,472 slatted sheds for rearing goat/sheep, and demonstrated climate-resilient farming among 9,000 farmers as of May 2022.

A three-day Refresher Training was arranged for the Implementing Entities' staff from May 24-26 2022 in Dhaka. PKSf's Additional Managing Director Md Fazlul Kader inaugurated the training. PKSf's Managing Director Dr Nomita Halder ndc was the chief guest of the closing ceremony of the event.

To enhance the capacity and create awareness of government and non-government organizations to participate actively in the Green Climate Fund (GCF) activities, PKSf organized inception workshops in different places of the country under the Readiness Support Program. As of May 2022, inception

workshop titled 'Climate Change, Green Climate Fund and Environment Related Activities of PKSf' were organized in Kishoreganj, Thakurgaon, Khulna and Chattogram. About 1,000 participants including the local Divisional Commissioners and Deputy Commissioners attended the workshops.

A virtual meeting on the collaboration for conducting research between PKSf and RMIT University, Australia was held on 26 April 2022. PKSf's Managing Director Dr Nomita Halder ndc presided over the meeting. Dr Shahadat Khan, Senior Lecturer, RMIT University presented on a research titled 'Green Climate Enabled Housing Using Inter-Familial International Remittances in Rural Bangladesh', jointly developed by RMIT University, Monash University, Central Queensland University and University of Dhaka.

PKSf's Deputy Managing Director Dr Fazle Rabbi Sadeque Ahmed and General Manager Dr AKM Nuruzzaman attended the meeting.

ABASON Loan Program

In a bid to improve the living conditions of the financially disadvantaged people and ensure a dignified social life for them, PKSf has been implementing a program titled 'ABASON Loan' from its own fund since 1 January 2019. The service is offered through 17 Partner Organizations (POs) in 37 upazilas of 19 districts for construction of quality residences.

As of 31 May 2022, BDT 114 crore has been disbursed to the POs that have in turn disbursed BDT 130.5 crore to 5,673 borrowers. During the April-May 2022 quarter, BDT 23.9 crore has been disbursed in loans to 988 borrowers.



SEIP: Initiatives to train 400 persons with disabilities, 600 orphans



PKSF since May 2015 has been implementing the 'Skills for Employment Investment Program (SEIP)' project, jointly funded by the Government of Bangladesh and the Asian Development Bank (ADB). SEIP aims to engage unemployed and disadvantaged youths in sustainable activities by providing market-driven technical training.

The main objectives of the SEIP project are to impart skills training linked to a gainful wage or self-employment through PKSf partners and

selected training institutes, to increase targeted poor people's access to market-responsive skill development training programs, and to ensure job placement of trainees after training.

Under the project, a total of 26,091 youths have already completed the training. Of them 4,587 are women. After completion of the training, at least 70% of them have found employment in different organizations.

In addition to regular technical training, specialized training programs and employment activities are being conducted

under the 3rd tranche of the project. The target participants include 400 persons with disabilities, 600 orphans. Also, 1,800 youths are receiving six-month long Caregiving training.

From 22-24 May 2022, SEIP's Chief Coordinator Md Ziauddin Iqbal, also a Senior General Manager at PKSf, visited field-level activities of the project being implemented by SDS (Shariatpur Development Society) and Naria Unnayan Samity (NUSA) in Sharitapur.

BD Rural Wash for HCD: Coordination meeting, workshop held

The first Annual Coordination Meeting of the Bangladesh Rural Water, Sanitation and Hygiene for Human Capital Development (BD Rural Wash for HCD, in short) project was held on 26 May 2022. The meeting was chaired by Dr Md Jashim Uddin, Additional Managing Director of PKSf.

Md Abdul Matin, General Manager and Project Coordinator of BD Rural Wash for HCD, gave a presentation on the work plan, implementation strategy and progress of the project.

Rokeya Ahmed, Task Team Leader, World Bank, and Md Tabirur Rahman Talukder, Project Director, Department of Public Health and Engineering also spoke at the event.

PKSF arranged a training and workshop on 'SDG-6 and Project Implementation Strategy' at SKS Inn, Gaibandha from 23-25 June 2022 under the project to increase capacity of PKSf officials. During the event, two presentations were made on the project and its implementation strategy, and a group work was conducted. Besides, participants visited field-level activities of the project in eight groups.

The five-year project, jointly financed by the Government of Bangladesh, the World Bank and the Asian Infrastructure Investment Bank (AIIB), is working to ensure 'safely managed' water, sanitation and hygiene facilities for 5.4 million people of 18 districts of Bangladesh.



PACE Project



PKSF is implementing the PACE project in its extended period (2021-23) to restore economic activities in the worst affected microenterprise (ME) sector in the Covid-19 pandemic. Along with financing MEs and making sub-sector-based value chain interventions, PACE is working to develop a hygienic rural market, create a decent work environment and expand e-commerce services in the microenterprise sector.

Currently, PACE is implementing 42 value chain sub-projects in different farm and non-farm

sub-sectors, providing technical, technological and marketing support to 221,384 additional entrepreneurs and value chain actors.

Workshop: PACE organized virtual workshops on 'Start-up Capital loan' for new entrepreneurs and 'Lease Financing' for existing entrepreneurs on 7 April 2022. The officials concerned of the Partner Organizations attended the workshop. Subsequently, a series of workshops were held in Dhamrai on 21 April, in Jashore on 19 May and in Sirajganj on 25 May.

IFAD Mission: The International Fund for Agricultural Development (IFAD), the co-financier of PACE, conducted an 'Implementation Support Mission' from 15 May-6 June 2022. The mission visited the project's activities in Chattogram and Cox's Bazar districts. It expressed satisfaction over the progress of PACE.

On 7 June 2022, the wrap-up meeting of the mission was held with PKSF's Managing Director Dr Nomita Halder [nha](#) in the chair.

Field Visit by IFAD Team: From 18-19 May 2022, a four-member team comprising officials from IFAD's head office visited the project activities in Jashore and Chuadanga districts. The team was led by Nigel Brett, Director, Operational Policy and Results Division (OPR) of IFAD. PKSF's Additional Managing Director Md Fazlul Kader and Senior General Manager Dr Akond Md Rafiqul Islam accompanied the team.

PPEPP Project

PKSF is implementing the 'Pathways to Prosperity for Extremely Poor People (PPEPP)' project jointly funded by the UK's Foreign, Commonwealth & Development Office (FCDO) and the European Union (EU) to lift target households out of extreme poverty in selected Unions of three climate-vulnerable regions of Bangladesh.

The PPEPP project has completed its first round of Results-Based Monitoring (RBM) to track progress against inputs and take corrective measures accordingly. Findings show that participant households have now improved food and nutrition security and a slightly higher income and expenditure by about BDT 500-600 per month on average.

The RBM also found considerable increase in saleable assets across the regions, with average saleable assets now standing at BDT 21,750, which is about BDT 8,000 higher compared with the assets they had at the time of their enrolment in the program in 2019-2020.

PPEPP builds climate resilience in climate-vulnerable regions by creating awareness through

early warning system in PRE-DISASTER period and supporting the relief and rehabilitation efforts DURING and AFTER the disaster. As part of these, the project delivers climate-awareness messages among participants and the local communities through various platforms and billboards set up along the roads and in open markets.



Program for Adolescents

four wider categories: (1) Awareness raising and practicing moral values, (2) Leadership and life-skill development, (3) Nutrition and healthcare, and (4) Cultural and sports activities.

A total of 49,585 events have been conducted so far, with 1,700 of them having taken place in May 2022 alone.

Besides, 1,555 libraries have been established and 491 study circles held so far. Till May 2022, a total of 1,800 yard meetings were held on various issues. A total of 39,924 club members and their guardians participated in these meetings. Moreover, a total of 6,095 packets of sanitary napkins were distributed among members of Kishori clubs.

During this period, the adolescent clubs reported to the local administration about 18 incidents of child marriage, 12 cases of dowry and 29 cases of sexual harassments, abuse of women, children and the elderly.

PKSF has been implementing 'Program for Adolescents' since July 2019. Sixty-seven Partner Organizations (POs) are implementing the program in 217 upazilas of 55 districts.

So far, about 2,303 adolescent clubs have been formed under the program having 74,179 members. The activities of these clubs are being conducted in

BDT 3.78 crore allocated as scholarships

In 2021-22 FY, a total of 3,156 students of higher secondary level are getting scholarships, totalling BDT 3.78 crore, from PKSF. Each student will receive an amount of BDT 12,000 per year and the scholarships will be handed over to individual students at field level by the PKSF Partner Organizations.

The scholarships are awarded every year from PKSF's

Program Support Fund (PSF) originally initiated in 2011 as part of the agency's multifaceted programs to ensure sustainable development of particularly the disadvantaged ones. The Fund also extends flexible loans as well as other necessary support for education, health, disaster management and different social development activities.

Sustainable Enterprise Project (SEP)

Sustainable Enterprise Project (SEP) is working with over 50,000 microenterprises from agribusiness and manufacturing sectors to increase the adoption of environmentally sustainable practices at their businesses and scale up their product quality and brand development capacity. A total of BDT 644 crore has been disbursed among the POs in microenterprise (Agrosor) loans in favor of 64 sub-projects under SEP till May 2022.

To equip the project staff with better knowledge of marketing, a three-day training was organized in two batches from 29-31 May 2022, and 5-7 June 2022. One officer from each of the 64 sub-projects participated in the training that took place at the training centers of Padakkhep Manabik Unnayan Kendra and Eco-Social Development Organization (ESDO) in Dhaka. Zahir Uddin Ahmed, Project Coordinator of SEP inaugurated the first batch of training and handed over the certificates at the end of the sessions.

On June 5, 2022, the SEP staff engaged local stakeholders in celebration of the World Environment

Day in 37 districts. Upholding this year's theme – Only One Earth: Living Sustainably in Harmony with Nature – they organized awareness rallies, seminars, discussion sessions, as well as planted trees and distributed waste management kits across the SEP fields.

Project Managers and Focal Persons of the SEP have been trained on Nudge Theory and its application. The training, conducted online, took place twice with participation of the officers of 41 sub-projects on 7 April and 22 May 2022.



Black pepper cultivation in hills showing promise of reducing import dependency

Pritilata Tripura has become self-sufficient through black pepper cultivation in the hilly areas of Mirsharai upazila, Chattogram. She resides at Koyla Bara Para village of Karerhat Union with her husband and children. She has 90 decimals of land including her homestead. She started black pepper cultivation out of her interest in agricultural farming and new technologies. Her current income from black pepper is giving her hope for a bright future.

Three years ago, Pritilata received a two-day training, arranged under PKSf's PACE project, on black pepper cultivation. Then, she started cultivating the spice on 25 decimals of hitherto fallow land with financial and technical assistance from PACE through OPCA, a Partner Organization of PKSf.

She cultivated vegetables, ginger and turmeric as intercrops, as it takes 2-3 years to harvest black pepper for the first time after planting the saplings. In the first two years, she earned BDT 45,000 by selling intercrops, BDT 15,000 from black pepper cuttings/saplings. In the 3rd year, she collected 10kg black pepper from her orchard and earned BDT 7,000. She hopes that every year she will earn BDT 25,000 by selling cutting/saplings, BDT 35,000 from black pepper and BDT 15,000 from intercrops for the next 20 years.

The climate and soil quality of Mirsharai and Fatikchhari upazilas are very congenial to black pepper cultivation. So, the experimental cultivation of this high-value crop has been initiated in these areas.

Having witnessed the groundbreaking outcomes under this technology transfer sub-project, more than 500 farmers in the area have already started black pepper cultivation, taking the demonstration effect to around 2600%. As a result, the availability of high-quality, safe black pepper in the domestic market is increasing, helping reduce dependency on imports.



Training

Training for POs: In April-June 2022, a total of 193 officials of the Partner Organizations (POs) of PKSf in nine batches received training on eight courses. Of them, 24 officials of the POs received online training and 169 senior and mid-level officials received classroom-based training.

Internship Program: Currently, two students from East West University and one from the National College of Home Economics, a constituent college of the University of Dhaka, are pursuing internships at PKSf.

In-country Training: In the past quarter, a total of 326 officials of PKSf participated in different training programs/workshops/seminars organized by the World Bank, the Ministry of Finance, the Planning Commission, the Improved Coordination of International Climate Finance, the Centre for Research and Development, BRAC, and Bangladesh Academy for Rural Development.

Other Events: General Manager Dr AKM Nuruzzaman participated in a workshop titled 'Enhanced Direct Access' from 21-23 June 2022 in Costa Rica. Md Moznu Sarkar, Deputy Manager, participated in a

training program on 'Food Safety in the Dairy Sector' from 16 May-03 June 2022 in Copenhagen, Denmark.

On 06 June 2022, PKSf arranged a training titled 'Best Practices in Public Relations' for its officials. PKSf's Chairman Dr Qazi Kholiquzzaman Ahmad, Managing Director Dr Nomita Halder ndc and Additional Managing Director Dr Md Jashim Uddin conducted the training sessions.



Credit operations

Loan Disbursement to POs

From July 2021 to May 2022, BDT 4,578.22 crore was disbursed from PKSf to POs (Partner Organizations) (Table-2). The cumulative loan disbursement from PKSf to POs was BDT 48,024.06 crore (Table-1) with a recovery rate of 99.47%. A summary of PKSf's loan disbursement and loan outstanding as of May 2022 is given below.

Cummulative Loan Disbursement and Outstanding (PKSF-POs)

Table-1

Programs/Projects Mainstream Programs	Cum. Loan disbursement (in Crore BDT) (Up to May 2022)	Loan outstanding (in Crore BDT) (As of May 2022)
Jagoron	16718.15	2272.70
Agrosor	9076.19	1994.34
Sufolon	11223.11	554.30
Buniad	3117.62	389.38
Sahos	101.42	1.00
KGF	1313.95	107.80
ENRICH	1183.85	385.09
LRL	850.00	669.63
LIFT	229.72	58.48
SDL	68.35	16.23
Abason	114.00	101.62
Others (including ID Loan)	305.96	39.32
Total (Mainstream)	44302.32	6589.88
Projects		
EFRRAP	112.25	1.37
FSP	25.88	0.00
LRP	80.38	0.06
MFMSFP	361.96	9.09
MFTSP	260.23	0.26
PLDP	59.39	0.00
PLDP-II	413.02	8.75
LICHSP	170.80	128.36
Agrosor-MDP	1283.37	837.95
Agrosor-SEP	644.00	375.24
Others (including ID Loan)	310.47	239.61
Total (Projects)	3721.74	1600.88
Grand Total	48024.06	8190.56

Loan Disbursement (PKSF-POs & POs-Clients)

Table-2

Loan disbursement in FY 2021-2022 (In Crore BDT)

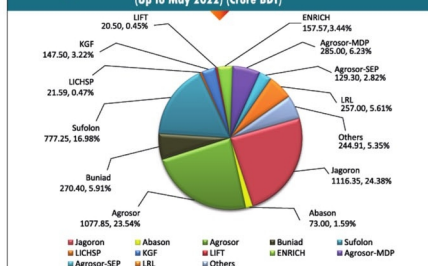
Programs/Projects	PKSF to POs (July 2021-May 2022)	POs to Clients (July 2021-December 2021)
Jagoron	1116.35	12419.78
Agrosor	1077.85	11220.01
Buniad	270.40	464.90
Sufolon	777.25	3125.03
KGF	147.50	183.06
LIFT	20.50	97.82
ENRICH	157.57	366.52
LRL	257.00	534.94
Agrosor-MDP	285.00	714.53
Agrosor-SEP	129.30	210.96
LICHSP	21.59	46.89
Abason	73.00	26.91
Others	244.91	4346.88
Total	4578.22	33758.22

Loan Disbursement from POs to Clients

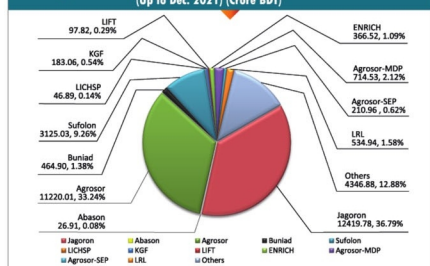
During the financial year 2021-22 (up to December 2021), the POs of PKSf disbursed among clients a total of BDT 33,758.22 crore (Table-2). The cumulative loan disbursement from POs to clients stood at BDT 4,95,197.12 crore and the recovery rate of loan from clients was 99.05%.

As of December 2021, the amount of loan outstanding of POs with their clients was BDT 44,300.67 crore. At the same time, the number of members was 1.65 crore of whom 90.82 percent were women.

Component-wise Loan Disbursement : PKSf to POs in FY 2021-22 (Up to May 2022) (Crore BDT)



Component-wise Loan Disbursement : POs to Clients in FY 2021-22 (Up to Dec. 2021) (Crore BDT)



PKSF to expand Bangabandhu rice variety



Bangladesh Rice Research Institute (BRRI) released a high-yielding zinc-rich rice variety named 'BRRI Dhan 100 (Bangabandhu Dhan 100)' in 2021, on the occasion of the birth centenary of Father of the Nation Bangabandhu Sheikh Mujibur Rahman. The

amount of zinc in this variety is 25.7 mg/kg which can meet about 30-60% of the daily zinc requirement of a human body. In Bangladesh, about 44.6% of children and 57.3% of women suffer from zinc deficiency, which can result in stunted growth of children. The life cycle (from seedling to harvest) of BRRI Dhan100 is almost equal to and the yield is slightly higher than that of the Boro Season's BRRI Dhan 74, about 19% higher than that of BRRI Dhan 84.

In coordination with BRRI, PKSF's Integrated Agriculture Unit supported cultivation of this variety on about 20 decimals of land in the 2021 boro season for the first time. Initially, 2 kgs of breeder seeds were supplied from BRRI. The seeds have been cultivated in Damurhuda upazila of Chuadanga district through WAVE Foundation, a PKSF PO. About 480 kgs of rice have been produced from the seeds, of which 300 kgs can be used as breeder seeds.

School-goers of disadvantaged communities get bicycles



Seventy-five school-going children of disadvantaged families in Chapainawabganj received a bicycle each on 27 June 2022. PKSF, through its Partner Organization Proyas Manobik Unnayan Society, donated these bicycles to 43 girls and 32 boys, most of whom are from extremely poor ethnic minority groups living in the northern district.

PKSF Managing Director Dr Nomita Halder ndc virtually joined the bicycle handover program, organized by Chapainawabganj district administration, as the chief guest. Thanking PKSF for the bicycles, the children said they would now be able to easily commute to and from schools, which would help them study better.

Book Post

PKSF PORIKROMA

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