

PKSF



2022 January-March
1428 Poush-Chaitra

P O R I K R O M A



PKSF Bhaban

📍 E-4/B Agargaon Administrative Area, Sher-e- Bangla Nagar, Dhaka 1207 ☎ 880-2-8181664-69 📞 880-2-8181678

✉ pkssf@pkssf-bd.org 🌐 www.pkssf-bd.org 📘 facebook.com/pkssf.org

PKSF Observes Historic 7 March

Palli Karma-Sahayak Foundation (PKSF) observed the historic 7 March commemorating the landmark speech by Father of the Nation Bangabandhu Sheikh Mujibur Rahman. It was on this day in 1971 that Bangabandhu, in his epic speech at the then Racecourse Maidan (now known as Suhrawardy Udyan), proclaimed in his thunderous voice, "The struggle this time is for our emancipation. The struggle this time is for independence." This speech is widely recognized as the indirect declaration of the country's Independence. Mujib's proclamations inspired the Bengalis to wage a decisive war against the Pakistani occupying forces and eventually secure victory on 16 December 1971. In 2017, the UNESCO recognized the historic speech as part of the world's documentary heritage. To mark the day, the national flag was hoisted atop the PKSF Bhawan as colorful lights adorned the 13-storeyed building in Agargaon Administrative Area, Dhaka. Also, the video clip of the 7 March speech was played at the Bangabandhu

Corner inside the PKSF Bhawan and on the Golden Jubilee Corner of the PKSF website throughout the day.



IRMP Work Plan for 2nd Stage Approved

The first Joint Coordination Committee (JCC) meeting of 'The Project for Developing Inclusive Risk Mitigation Program for Sustainable Poverty Reduction (IRMP)' was held on 28 March 2022 at PKSF Bhawan, Dhaka. The project is being implemented with technical assistance from Japan International Cooperation Agency (JICA).

Dr Nomita Halder NDC, Managing Director of PKSF, chaired the meeting attended by high officials from the JICA's Bangladesh office and expert team for the project. JICA high-ups from their head office in Japan virtually joined the meeting.

The JCC in the meeting approved the work plan for the

2nd stage of IRMP. Under the phase, financial and non-financial services will be provided to the marginal people living in climate change-related disaster-prone areas of Bangladesh through 14 Partner Organizations of PKSF.

Besides, the project will work to prepare policies, guidelines and institutional arrangements to ensure these services for the marginalized people. The target working areas of the IRMP project are the flood-prone Teesta and Brahmaputra river basin in Rangpur division, the coastal areas of Khulna - Barishal and Chattogram divisions, the floodplains in Sylhet division and the drought-prone regions of Rajshahi division.



Effective Empowerment of Women a Must for SDGs

Speakers say in seminar to mark Int'l Women's Day

More than 15 million households across the country enjoy various financial and non-financial services offered through various projects and programs of Palli Karma-Sahayak Foundation (PKSF). And over 90 percent of these participants are women because no development intervention can be sustainable without their active engagement, said PKSF Managing Director Dr Nomita Halder nbc. She was presenting the keynote paper at a seminar organized by PKSF on 10 March 2022 to mark the International Women's Day.

The Education Minister said that household chores like cooking and washing are always considered as women's jobs, but whenever financial perks are involved in these, they become men's jobs. Women need to realize their inherent strength using which they can conquer every odd, she added.

PKSF Chairman Dr Qazi Kholiquzzaman Ahmad said women are given priority in all the activities of PKSF. There was a time when women's participation was nominal at the field level of development activities.

Women used to hand over the money they earned to their husband or father. But the situation has changed. Now women themselves decide on how they would spend their money, which is essential for achieving the Sustainable Development Goals (SDGs).

Dr Niaz Ahmed Khan, Vice-Chancellor of Independent University, Bangladesh, and Dr Mahbuba Nasreen,

Vice-Chancellor of Bangladesh Open University, were the panel discussants.

Representatives of various government offices, PKSF's Partner Organizations, all female staff members of PKSF and other dignitaries participated in the program.

PKSF Chairman Dr Qazi Kholiquzzaman Ahmad presided over the seminar titled 'Gender Equality in Sustainable Development: PKSF and SDG-5'. Education Minister Dr Dipu Moni, MP was the Chief Guest and Sheikh Mohammad Salim Ullah, Secretary, Financial Institutions Division, Ministry of Finance was the Special Guest of the event.

In her speech, Dr Dipu Moni said half of the population of Bangladesh are women but a very small portion of them are involved in decision-making processes. A more effective participation of women in the decision-making processes is required for ensuring sustainable development in the country, she observed.

"The progress of women in Bangladesh took a new turn after 2008. It is true that our Prime Minister, Speaker and Deputy Leader of the Parliament are women. But the participation of women in decision making processes in general is still low. Hon'ble Prime Minister Sheikh Hasina wants increased participation of women in such processes," the Chief Guest continued.



Meeting on Future Collaboration between JICA and PKSF

Top officials of PKSF and Japan International Cooperation Agency (JICA) met at PKSF Bhaban in Dhaka on 17 February 2022 to discuss possible areas of collaboration in future. The meeting also discussed the progress of 'The Project for Developing Inclusive Risk Mitigation Program for Sustainable Poverty Reduction (IRMP)', being implemented by PKSF with JICA's financial and technical assistance.

Chaired by PKSF Managing Director Dr Nomita Halder NDC, the meeting was attended by Komori Takashi, Senior Representative (Human Development) and other senior officials from the JICA's Bangladesh Office and members of the JICA's Expert Team on IRMP. PKSF's Senior Deputy Managing Director Golam Touhid and Deputy Managing Director Dr Tapas Kumar Biswas also were there. Tomomi Uchikawa, Head of Gender Equity and Poverty Reduction, joined the meeting virtually from the JICA headquarters in Japan.

Md Hasan Khaled, Senior General Manager and Project Director (IRMP) of PKSF, presented on PKSF's activities, possible areas of future collaboration and the progress of IRMP.



Training

PKSF organizes training courses of various lengths for its personnel as well as for the officials of its Partner Organizations (POs). In addition, PKSF's Training Cell provides different customized training to other local and foreign organizations as per their needs. Due to Covid-19, PKSF is currently following an 'Online (virtual) and Offline (class-based)' blending method of training.

Training for PO Officials

In January-March 2022, the Training Cell of PKSF offered 9 online and offline courses to 380 PO officials in 17 batches. Of them, 239 officers in 10 batches took training under 4 online courses while 141 senior and mid-level officials in 7 batches were trained under 5 classroom-based courses.

In this quarter, one student from North South University completed internship at PKSF. Currently, two students from East West University and one from the National College of Home Economics, a constituent college of University of Dhaka, are pursuing internships at PKSF.

The Training Cell arranged a 60-hour training course on 'Tour Guide' for the poor ethnic youth (both male and female) from 6-17 February 2022 at the Hill Cotton Research Center in Bandarban through Integrated Development Foundation (IDF), a PO of PKSF.

Training for PKSF Officials

In January-March 2022, 141 PKSF officials participated

in different training programs/workshops organized by the National Academy for Planning and Development, the National Hotel and Tourism Training Institute, Bangladesh Society for Training and Development, Bangladesh Bureau of Statistics, Japan International Cooperation Agency, the International Fund for Agricultural Development (IFAD), the United Nations Development Program, the Centre for Research and Development, and the Bill and Melinda Gates Foundation.

Dr Fazle Rabbi Sadeque Ahmed, Deputy Managing Director of PKSF, participated in a meeting titled 'Technical Assessment Session of Proposed Forest Reference Emission Levels and/or Forest Reference Levels' held in Bonn, Germany from 21-25 March 2022. The meeting was organized by the United Nations Framework Convention on Climate Change (UNFCCC).



Special Discussion to Mark Genocide Day, Independence Day

PKSF arranged a special discussion on 24 March 2022 to mark two very significant days for Bangladesh – the Genocide Day which falls on 25 March, and the Independence Day, also celebrated as the National Day, on 26 March.

PKSF Chairman Dr Qazi Kholiquzzaman Ahmad delivered the keynote speech styled 'Reminiscence of 25 March Genocide and Historical Leadership of Father of the Nation Bangabandhu Sheikh Mujibur Rahman and Development of the Country on the Golden Jubilee of Independence'. PKSF Managing Director Dr Nomita Halder NDC delivered the welcome remarks at the program.

The event also featured a cultural presentation by PKSF officials. The song '*Bangladesh amar gorbo, amar shopno, amar thikana*' penned by Dr Qazi Kholiquzzaman Ahmad was sung at the beginning. Then '*Tumi bolechile*' written by poet Shamsur Rahman

was recited and the songs '*O amar Bangla ma tor*' and '*Ek sagar rakter binimoye*' were also sung. A video documentary on the brutal genocide of 1971 was shown during the event.

Other events to mark the Independence Day included hoisting the national flag at PKSF Bhaban which was adorned with colorful lights, and offering special prayers after the Zuhur prayers.



SEIP Project

PKSF since May 2015 has been working as one of the key implementing agencies of the 'Skills for Employment Investment Program (SEIP)' project, jointly funded by the Government of Bangladesh and the Asian Development Bank (ADB).

Managing Director Dr Nomita Halder NDC presided over the meeting.

Against the backdrop of increasing demand for geriatric and child care at home and abroad, PKSF plans to conduct training on Caregiving trade with a view to building a well trained workforce in the country. An agreement to this end was signed between PKSF and SDCMU on 17 February 2022.

As of March 2022, a total of 26,770 trainees signed up for training under the SEIP project. Of those who successfully completed the training, 17,800 persons have found employment. Of them, 5,556 opted for self-employment and 12,233 found wage-based employment.

As part of a stringent monitoring process, PKSF's Additional Managing Director Dr Md Jashim Uddin inspected the SEIP activities of Bangla German Samprity (BGS) in Rangpur on 22 March 2022 and TMSS on 23 March 2022.

Recently, 25 orphans have registered with the Shariatpur Development Society (SDS) and 38 persons with disabilities with the Centre for the Rehabilitation of the Paralyzed (CRP) for vocational training under the project. SEIP's Chief Coordinator Md Ziauddin Iqbal, also a Senior General Manager of PKSF, was present at the inaugural event of the CRP-run training program for persons with disabilities on 17 February 2022.



Training activities are conducted on 17 trades through 38 Partner Training Institutes in 31 districts of the country. However, at present, training courses on 15 trades are being offered under the 3rd phase of the project.

On 26 January 2022, a high-level meeting between PKSF and the Skill Development Coordination and Monitoring Unit (SDCMU) under the Finance Division, Ministry of Finance took place at PKSF Bhaban. PKSF

'Enhancing Resources and Increasing Capacities of Poor Households towards Elimination of their Poverty (ENRICH)' is a flagship human-centered program of PKSf. Currently, the program is being implemented in 198 Unions of 162 upazilas in 62 districts across the country.

From January to March 2022, a total of 2,08,344 people received various essential healthcare services through Static Clinics, Satellite Clinics and Health Camps. Besides, 2,224 people underwent cataract surgery at 79 Special Eye Camps for free.



To sharpen their skills, the teachers of 6,167 Educational Assistance Centers operated in 198 Union are receiving subject-related training courses (on Bangla, English and Maths) from master trainers recruited by the government.

In this quarter, 486 members deposited BDT 85.08 lac to their bank accounts under the 'Special Savings'

component. Meanwhile, PKSf provided matching grants of BDT 83.78 lac to 237 members for successfully completing their deposit terms. In January-March 2022, BDT 157.99 crore has been disbursed as loans among the ENRICH members. Besides, 36 homes were transformed into ENRICHed homes in this quarter.

A 2-day workshop on the 'Progress of the Action Plan of the ENRICH Program and the Uplifting the Quality of the Lives of the Elderly People Program' was organized on 27 and 28 March 2022. PKSf Managing Director Dr Nomita Halder NDC inaugurated the workshop.

To enhance the capacity of the health officers of the POs under the ENRICH program and to exchange views with them about the latest health-related knowledge, a training program was arranged for 360 health officers in 7 batches in the January-March 2022 quarter.

Uplifting the Quality of the Lives of the Elderly People Program

In January-March 2022 quarter, BDT 2.69 crore was disbursed as income generating loans among 797 members. Moreover, BDT 7.22 lac was provided for defraying expenses for 361 funerals. In addition, BDT 33.62 lac was disbursed among 6,724 elderly members as old-age allowances.

Meeting on Environmental Management Guidelines for Poultry Farms

The Environment and Climate Change Unit of PKSf arranged a virtual consultation meeting on 'Environmental Management Guidelines for Poultry Farms' on 31 January 2022. PKSf Managing Director Dr Nomita Halder NDC chaired the meeting.

PKSf's Additional Managing Director Md Fazlul Kader gave the welcome speech while Deputy Managing Director Dr Fazle Rabbi Sadeque Ahmed delivered the introductory speech in the meeting. PKSf's General Manager Dr AKM Nuruzzaman

moderated the event. The meeting was attended by officials of the Ministry of Environment, Forests and Climate Change, the Department of Environment, Bangladesh Livestock Research Institute, Bangladesh Agricultural University, Sher-e-Bangla Agricultural University, Patuakhali University of Science and Technology, and PKSf's Partner Organizations.

A total of 40 experts, including representatives of poultry companies were present in the meeting.



PKSF Hosts Orientation for New Recruits of MRA



A team of newly recruited officials of the Microcredit Regulatory Authority (MRA) visited PKSF on 23 February 2022 to learn about the vast range of activities implemented across the country by this apex development agency.

PKSF Managing Director Dr Nomita Halder NDC chaired a workshop attended by MRA Executive Vice Chairman Md Fasiullah, 40 newly recruited MRA officials and PKSF high-ups.

In her speech, Dr Halder said, "In order to ensure sustainable development for the people, everyone should work unitedly and the relevant policies and regulations should be people-friendly." The MRA Executive Vice Chairman thanked PKSF for organizing the event. Top officials of PKSF presented on various aspects of PKSF's activities during the orientation program.

Workshop on Reviewing of PKSF's Procurement Activities

In order to discuss ways to add further momentum to PKSF's procurement processes, a workshop was organized at PKSF Bhaban on 16 March 2022. PKSF Managing Director Dr Nomita Halder NDC chaired the event titled 'Review of PKSF's Procurement Activities: Some Case Studies', attended by PKSF officials of different levels.

Md Sarowar Morshed, Manager (Procurement), gave the titular presentation in which he discussed the reasons of delay in completing procurements, issues with preparing specifications and Terms of Reference (ToR), post-contract management etc as well as what can be done to address these.

A total 80 officials from PKSF's mainstream programs and projects participated in the workshop.



Innovation for Public Service

PKSF's Innovation Team, formed as per the 'Innovation Strategic Plan and Evaluation Guideline 2015' outlined by the Cabinet Division, regularly prepares innovation strategic plans and arranges seminars, workshops, and training on matters related to innovation. As part of the annual innovation strategic plan, updated reports of all of its activities are uploaded on the PKSF website. PKSF's innovation team organized regular meetings in January-March 2022. Moreover, the half

yearly self-assessment action plan of PKSF for the FY 2021-22 has been prepared and was sent to the Financial Institutions Division on 10 January 2022.

On 22 March 2022, the Financial Institutions Division (FID) arranged an online meeting on innovation. PKSF's Deputy General Manager Md Humayun Kabir, Manager Kamrunnahar and Deputy Manager Md Nazmul Hasan attended the meeting.

PKSF Top Officials Inspect Field-level Activities

PKSF Managing Director Dr Nomita Halder NDC visited different districts including Dinajpur, Kurigram, Rangpur, Bagerhat, Khulna, Satkhira and Chapainawabganj between January and March in 2022 to inspect field activities being implemented through Partner Organizations (POs) of PKSF. Senior officials of PKSF accompanied the MD during the visits.

Pro-poor Interventions in the North

Dr Halder undertook a three-day visit to Dinajpur, Kurigram and Rangpur districts from 20–22 March 2022 to gain a better understanding of the reasons of higher



poverty incidence in Kurigram district and the possible ways out. PKSF's Additional Managing Director-2 Dr Md Jashim Uddin and General Manager Dr Sharif Ahmed Chowdhury accompanied her during the visit.

There, she inspected various activities under the Integrated Agriculture Unit, the Learning and Innovation Fund to Test New Ideas (LIFT) program, the Pathways to Prosperity for Extremely Poor People (PPEPP) project, and the Strengthening Resilience of Livestock Farmers through Risk Reducing Services project implemented through Gram Bikash Kendra (GBK) and Eco-Social Development Organization (ESDO).

The LIFT initiatives she visited included integrated fish and snail culture, collection of traditional artifacts of plainland ethnic groups of Dinajpur and aquaculture.

She also visited a range of livelihoods activities under the PPEPP project both in Parbatipur of Dinajpur and in Jatrapur Char of Kurigram. These included homestead gardening, aquaculture and layer chicken farming training. She visited various social platforms formed under the project, including Prosperity Village

Committees (PVCs) and Adolescent Girls' Clubs. During this visit, she distributed assistive equipment like wheelchairs and crutches among persons with disabilities, and watched two street theatre performances on combating social ills.

On 21 March 2022, the PKSF team held a meeting with the Kurigram district administration at the local Circuit House. The meeting was attended by Kurigram's Deputy Commissioner Md Rezaul Karim and officials of different district-level government offices.

The PKSF Managing Director also visited a training session on 'Cattle Fattening and Risk Mitigation' for livestock farmers in the northern district of Kurigram.

PKSF Activities in Chapainawabganj

Dr Nomita Halder NDC inspected various field-level activities of PKSF in Chapainawabganj on 16 January 2022. Deputy General Manager of

PKSF Md Ashraful Haque, Assistant General Manager Md Monir Hossain and Program Development Officer Md Golam Rabbani accompanied her.

During the visit, Dr Halder visited different farm and off-farm activities under PKSF's ENRICH, LIFT and Uplifting the Quality of the Lives of the Elderly People programs, and Sustainable Enterprise Project (SEP). She exchanged views with the members of the disadvantaged *Harijan* and *Santal* communities.



Dr Halder visited a health camp under the ENRICH program at Nezampur Union in Nachol upazila and exchanged views with the doctors, health workers and patients. She handed over wheelchairs to three ailing elderly persons and had a meeting with the members of 'Youth in Development' component under the ENRICH program.

She visited a tea stall run by Md Tabzul Haque, formerly a beggar who has been rehabilitated through the ENRICH program. He received a grant of BDT 1 lac using which he set up the tea stall and now lives a dignified life, having given up begging. In addition, Dr Halder visited an ecological orchard built by an agricultural entrepreneur named Abdul Jabbar on 15 bighas of leased land in Amarak village.

She later visited two groups of an ethnic minority community in Nadai area of Sadar upazila and exchanged views with the members. These members of the Santal community have now improved their standard of living by using various loans and raising cows and goats and cultivating kuchia. Dr Halder also participated in a live program on Radio Mahananda 98.6.

PKSF's Additional Managing Director-1 Md Fazlul Kader visited field-level activities being implemented through different POs including Young Power in Social Action (YPSA), Integrated Development Foundation (IDF) and OPCA (Organization for the Poor Community

Advancement) from 15-19 January 2022. During the visit, he visited eco-tourism activities in Sitakunda upazila of Chattogram and black pepper cultivation in Feni district and exchanged views with the tribal leaders.

Dr Md Jashim Uddin, Additional Managing Director-2 of PKSf, visited the activities of different POs in Chattogram, Bandarban, Khagrachhari and Cumilla districts from 5-9 February 2022. During the visit, he inaugurated a 60-hour tour guide training program for unemployed youth belonging to ethnic minority groups in the hill district of Bandarban. He held meetings with top officials of Chattogram-based POs - OPCA, Ghashful, Mamata, CCDA and IDF. He also joined a discussion meeting titled 'Partnership Development Ideas: PKSf and POs'.



PKSF, BARI Sign MoU

Palli Karma-Sahayak Foundation (PKSF) and Bangladesh Agricultural Research Institute (BARI) signed a Memorandum of Understanding (MoU) on 30 March 2022 with a view to strengthening the country's food and nutrition security and alleviating poverty by boosting agricultural production through partnership and collaboration.



PKSF's Managing Director Dr Nomita Halder NDC chaired the event. Golam Touhid, Senior Deputy Managing Director of PKSf, and Dr Md Saiful Islam, Director (Training and Communication) of BARI signed the MoU on behalf of their respective entities. Dr Debasish Sarker, Director General, BARI was also present there.

Under the MoU, BARI will provide special and modern high-yielding varieties of BARI-mandated crops, new non-crop technologies, publications and technical information, training for PKSf and its POs' staff, and assistance to disseminate the technologies among the farmers connected with PKSf interventions at the grassroots.

PKSF, through its Agriculture Unit, works to extend sustainable agricultural technologies and capacity building support to the doorsteps of farmers with a view to increasing farming productivity and ensuring food security in the country.

RAISE Project: PKSF, Finance Division Sign SLGA

The Recovery and Advancement of Informal Sector Employment (RAISE) project, jointly financed by PKSF and the World Bank, aims to increase the capacity and productivity of micro-entrepreneurs affected by the

microenterprise development program) will receive skills training in business development, while 35,000 youths from low-income households will receive apprenticeship training. Furthermore, financing and skills for sustainable enterprise management will be offered to 50,000 small entrepreneurs in the informal sector affected by the pandemic.

On 26 January 2022, Finance Division under the Ministry of Finance and PKSF signed the Subsidiary Loan and Grant Agreement (SLGA) for the project. This followed the signing of the financing agreement and the project agreement on 27 October 2021.

The Project Steering Committee (PSC) held its first meeting on 29 March 2022. The meeting was presided over by the Secretary of the Financial Institutions Division. The

Virtual Implementation Support Review Mission of the World Bank was carried out between 26 March and 5 April 2022. RAISE-implementing Partner Organizations are expected to soon start lending to the pandemic-hit micro-entrepreneurs.



Covid-19 pandemic, as well as to engage youths of the low-income families in apprenticeship in urban and peri-urban areas. The project will be implemented over a five-year timeframe. Under this project, 90,000 micro-entrepreneurs through Agrosor (PKSF's

Environment and Climate Change Unit



PKSF, under its Readiness Support Program funded by the Green Climate Fund (GCF), has taken an initiative to organize inception workshops titled 'Climate Change, Green Climate Fund and Environment-related Activities of PKSF' in seven divisional cities. As part of this initiative, PKSF has already organized three workshops in

Mymensingh (9 March 2022), Rajshahi (16 March 2022) and Barishal (21 March 2022). The main objective of these workshops is to enhance capacity and create awareness of government and non-government organizations for effective participation in GCF activities.

ECCCP-Flood

PKSF is implementing the GCF-funded 'Extended Community Climate Change Project-Flood (ECCCP-Flood)' to build flood resilience of the disaster-prone people. The project is being implemented in 5 flood-prone districts (Nilphamari, Lalmonirhat, Kurigram, Gaibandha and Jamalpur). So far, 1,107 Climate Change Adaptation Groups (CCAGs) have been formed, 4,471 homestead plinths raised above the flood level, 108 shallow tube-wells installed to ensure safe drinking water for 24,403 persons, 545 flood-resilient sanitary latrines installed providing safe sanitation to 15,929 persons, climate-resilient high yielding crops demonstrated among 2,895 farmers, and slatted sheds for goat/sheep rearing distributed among 3,219 persons. In addition, 6,360 project participants received necessary training under the ECCCP-Flood project.

ABASON



PKSF, out of its own fund, has been implementing a program titled 'Abason Loan' since 1 January 2019 for disadvantaged groups living in remote areas of the country. At present, the program is being implemented through 17 Partner Organizations (POs) in 37 upazilas of 19 districts of the country. Since the program's inception up to March 2022, PKSF has disbursed a total of BDT 106.64 crore as loans to 4,685 members. In January-March 2022, BDT 27.8 crore was disbursed to 630 members as loans for construction of new houses, and extension and repair of the existing ones.

Study on Water Poverty in Barguna's Patharghata

Patharghata upazila under Barguna district is experiencing a number of major water issues including arsenic contamination, lowering of groundwater level, salinity intrusion and non-availability of proper aquifers. The Research Cell of PKSF conducted a study to investigate a range of issues including analysis of cost and benefit of all possible safe water supply systems in the targeted area.

The study stated that government, non-government and foreign agencies have provided various types of water systems in Patharghata, but most of them are no longer functional due to a lack of proper maintenance and financial support. To solve these problems, the study suggested implementation of an action plan through: i) financial investment, ii) administrative support and iii) community-based committee.

To address the safe water crisis in Patharghata upazila, PKSF can make two interventions. First, all non-functional water systems in 5 Unions of the upazila can be repaired through the POs of PKSF with the help of the local administration. And then, local committees can be formed to maintain these water systems in future. Second, deep tube wells, water treatment plants and pond sand filters can be installed in the area.

LICHSP

PKSF and the National Housing Authority (NHA) have been jointly implementing the Low Income Community Housing Support Project (LICHSP), funded by the World Bank (WB), since October 2016. PKSF is offering housing loans through 7 Partner Organizations (POs) in 13 towns under Part-3 of this project titled 'Shelter Lending and Support' to improve the living conditions of the low income people residing in selected municipalities and city corporations of Bangladesh. In addition to improving the living conditions of participants, the project has brought about positive changes to their lives in terms health, education, social dignity and economic growth.

As of 31 March 2022, PKSF has disbursed a total of BDT 233.54 crore as loans to 11,146 borrowers for construction of new houses and extension or repair of the existing ones in 13 towns. In the January-March 2022 quarter alone, BDT 26.82 crore was disbursed as loans to 1,291 borrowers.

In addition, PKSF has disbursed over BDT 2.6 crore as grants to the 7 project-implementing POs. In spite of the Covid-19 pandemic, loan recovery rate at field level remained at about 98%.

Social Advocacy and Knowledge Dissemination Unit

The Social Advocacy and Knowledge Dissemination Unit is creating awareness for inclusion of persons with disability (PWDs) in the mainstream development process through its 'Disability Identification Campaign Program'. The aim of this program is to assist underprivileged PWDs to avail 'Shuborno Nagorik Cards'.

On 13 January 2022, the Unit inaugurated a PWD identification campaign and arranged a meeting in Bhola Sadar upazila regarding inclusion of PWDs residing in Ilisha and Kachia Unions where Grameen Jano Unnayan Sangstha (GJUS), a Partner Organization of PKSF, works. In addition, Paribar Unnayan Sangstha (FDA), another PO of PKSF, arranged a meeting on 01 February 2022 in Manpura upazila and another on 17 February 2022 in Charfesson upazila with the same objective.

Under the Unit, around 7,094 students received orientations on 'Negative Impacts of Early Marriage' and 'Nutrition and Reproductive Health'. In addition, awareness-raising messages are being disseminated through community radios, signboards and loudspeakers in 78 Unions.

The Rural Microenterprise Transformation Project (RMP), funded by the International Fund for Agricultural Development (IFAD), works to expand the financial services for microenterprises as well as improve income, food security and nutrition status of small and marginal farmers, micro-entrepreneurs, and other market actors involved in the value chains of selected high value

agricultural products by helping increase their comparative advantage, market demand and growth.

Commercial Tulip Cultivation Shows Promise

Tulips, which traditionally bloom in colder climates, have been successfully grown under a pilot scheme in Tentulia upazila of Panchagarh district. Eight female farmers from Darjipara and Sharialjoth villages of the upazila received technical assistance and training on tulip cultivation under a value chain sub-project titled 'Determining suitability for expansion of tulip flower cultivation in the northern part of the country'. On 01 January 2022, a total of 40,000 bulbs of tulips were planted on 40 decimals of land in three separate spots. The farmers received continuous assistance and guidance from the RMP officials. All bulbs sprouted within a month and eventually bloomed in their full glory. The farmers collectively earned BDT 1.70 lac by selling the flowers and BDT 1.80 lac from entry fees paid by visitors. Thus, tulip cultivation shows significant tourism values as well.



agricultural products. The project is implementing value chain development activities to expand markets of

Rokeya Defeats Poverty by Raising Pekin Ducks

Rokeya Begum was an ordinary home-maker from Baghapara village of Khetlal upazila in Joypurhat district. In addition to doing household chores, she used to rear native ducks for additional income. Due to her lack of technical knowledge and skills, she however was not profiting much from it. In 2021, Rokeya started raising more than 100 Pekin ducklings, a breed usually raised for meat, with the financial and technical support from Ahead Social Organization (ASO) that implements the Integrated Agricultural Program of PKSF in her area.

Two months later, Rokeya sold 38 ducks for BDT 19,000. Later, on advice of ASO's livestock officers, she set up a parent stock farm of Pekin ducks. In order to maintain the purity of the breed, she kept the ducks in a pond fenced with nets. After 6 months, Rokeya started getting eggs from the parent stock farm. She currently gets 850-900 eggs per month from there. She supplies the eggs to a hatchery to produce about 600-750 Pekin ducklings per month. The egg production rate is 65-70

percent. At present, Rokeya Begum is earning approximately BDT 7 lac a year. Her story of defeating poverty by rearing ducks is inspiring many in the low-income rural communities that seek to come out of poverty trap and live a prosperous life.



PPEPP Project

Jointly funded by the UK's Foreign, Commonwealth & Development Office (FCDO) 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.

An FCDO delegation visited the project's climate-vulnerable working areas in the southwestern coastal region of Bangladesh from 16-19 January

during the three-day visit. The FCDO team expressed satisfaction at the overall field activities including income generation, improved nutrition, access to government services, climate-resilience building, disability inclusion and women empowerment. FCDO's newly appointed Deputy Development Director in Bangladesh Duncan Overfield visited PKSf and paid a courtesy call on PKSf's Managing Director Dr Nomita Halder NDC on 30 March 2022.



2022 to observe progress of field-level activities made over the last three years. PPEPP Project Director Dr Sharif Ahmed Chowdhury, also a General Manager at PKSf, and other high officials accompanied the team

Mainstreaming PWDs

Jobeda Begum, 42, from Shoulmari union of Nilphamari district, lost a leg in her childhood in an accidental fire. Since then, she walked with a crutch. Married off early, Jobeda is childless but has an adopted son to look after. Her husband lives in Dhaka for low-paid daily work and can support his family only occasionally. Despite her physical condition, Jobeda took up a domestic help's job to raise her son but soon realized how difficult it was to do the chores with a crutch. She shifted to a dish cleaning job at a nearby restaurant, but her struggle remained.

Late last year, she received a tricycle from the PPEPP's assistive device support program to increase mobility of persons with disability (PWDs). Now Jobeda can move more freely to and from her cleaning job or any other places she might need to go. She can also work comfortably sitting on this tricycle.

Bangladesh Rural WASH for Human Capital Development Project

Jointly funded by PKSf, the World Bank and the Asian Infrastructure Investment Bank, the 'Bangladesh Rural Water, Sanitation and Hygiene for Human Capital Development' project is being implemented by PKSf in 78 upazilas of 18 districts in Rangpur, Mymensingh, Sylhet and Chattogram divisions through 57 Partner Organizations of PKSf.

The project aims to reform institutions and improve WASH facilities to meet the 'safely-managed' service standards in line with Goal-6 of the Sustainable Development Goals (SDGs). The project will extend financial services to approximately 1.20 lac households for safely managed water services and 10 lac households for safe sanitation facilities. An incentive amount of BDT 3,000 will be provided to any family constructing 2-pit latrines.

From February 2022, day-to-day special duty enhancement training activities have been started at the field level for local entrepreneurs (LEs). So far, 289 LEs from 15 upazilas under as many districts have received this hands-on training.



PACE Project

Apart from providing financial services for microenterprises (MEs), PKSF is implementing value chain and technology transfer sub-projects under the 'Promoting Agricultural Commercialization and Enterprises (PACE)' project, jointly financed by PKSF and International Fund for Agricultural Development (IFAD). Under value chain sub-projects, various types of support are being provided to different ME business clusters to enhance their productivity and efficiency.



So far, the project has undertaken 74 value chain sub-projects in 16 farm and 15 non-farm sub-sectors. As many as 3,11,619 entrepreneurs and other value chain actors of different MEs are receiving various technical, technological and marketing support through these sub-projects.

In addition, 30,868 micro-entrepreneurs are receiving

support for adopting appropriate technologies through 25 technology transfer sub-projects.

New Value Chain Sub-projects

The PACE project has been extended considering the negative impacts of the Covid-19 pandemic. In the extended period (2021-2023), the project will directly benefit additional 1.68 lac entrepreneurs and other value chain actors.

During January-March 2022, 41 value chain sub-projects were expanded under PACE for the development of potential farm and non-farm sub-sectors in different regions of the country.

These sub-projects are being implemented for the development of the following sub-sectors: medicinal plant processing, production of dairy products, ecotourism, imitation gold jewelry, processing of fruits and agro products, tissue culture lab, honey production and marketing, crab hatchery, year-round onion production and marketing, native chicken rearing, cow rearing, production of bio-fertilizer from

urban waste, ecological farming, cultivation of high value spices, safe fish culture and fish product production, conservation and development of natural breeding ground the Halda river, duck rearing, cultivation of high value crops in saline lands, expansion and marketing of crab culture technology, safe vegetable production, and aromatic rice production.

Program for Adolescents

The 'Program for Adolescents' has been in operation as a mainstream program of PKSF since July 2019 in 949 Unions under 217 Upazilas of 55 districts. Sixty-seven Partner Organizations (POs) are implementing the program that espouses the motto of 'Investment in Adolescents for Sustainable Development'.

So far, 2,305 Adolescent Clubs having 70,973 members have been established under the program. Under the program, a total of 5,854 group reading sessions conducted so far.

During January-March 2022, sanitary napkins were distributed among 5,919 adolescent girls. The Adolescent Clubs reported of 27 incidents of child marriage, 12 cases of dowry and 51 cases of harassment and abuse of women, children and the elderly to local administrations.

Blood groups of 1,11,789 adolescents have been determined. Apart from this, various healthcare services including blood sugar, blood pressure and BMI measurement, and nutritious food advice are offered to people under the program.

Credit Operations

Loan Disbursement to POs

From July 2021 to March 2022, loan disbursement from PKSf to POs (Partner Organizations) amounted to BDT 3,870.13 crore (Table-2). The cumulative loan disbursement from PKSf to POs was BDT 47,315.97 crore (Table-1) and the recovery rate of loan from POs to PKSf was 99.42%. A summary of PKSf's loan disbursement and loan outstanding as of March 2022 is mentioned below:

Cummulative Loan Disbursement and Outstanding (PKSF-PO)

(Table-1)

Programs/Projects Mainstream Programs	Cum. Loan disbursement (in Crore BDT) (Up to March 2022)	Loan outstanding (in Crore BDT) (As of March 2022)
Jagoron	16531.30	2210.86
Agrosor	8889.21	1907.27
Sufolon	11138.21	671.81
Buniad	3082.82	370.37
Sahos	101.42	1.00
KGF	1292.75	121.30
ENRICH	1139.35	362.65
LRL	850.00	693.81
LIFT	223.22	56.40
SDL	67.85	17.45
Abason	95.50	84.01
Others (including ID Loan)	301.16	35.23
Total (Mainstream)	43712.79	6532.16
Projects		
EFRAP	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	131.27
Agrosor-MDP	1264.87	870.86
Agrosor-SEP	616.50	367.71
Others (including ID Loan)	237.91	167.55
Total (Projects)	3603.18	1556.91
Grand Total	47315.97	8089.08

Loan Disbursement (PKSF-PO & PO-Clients)

(Table-2)

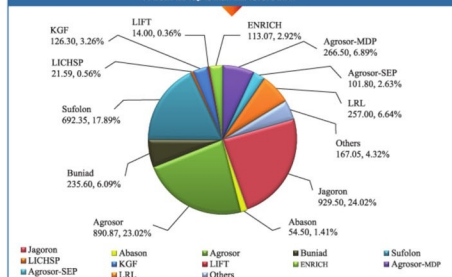
Loan disbursement in FY 2021-2022 (In Crore BDT)

Programs/Projects	PKSF to POs (July 2021-March 2022)	POs to Clients (July 2021-October 2021)
Jagoron	929.50	7084.44
Agrosor	890.87	6168.40
Buniad	235.60	262.61
Sufolon	692.35	1740.36
KGF	126.30	107.95
LIFT	14.00	60.07
ENRICH	113.07	207.49
LRL	257.00	281.49
Agrosor-MDP	266.50	482.95
Agrosor-SEP	101.80	130.85
LICHSP	21.59	29.90
Abason	54.50	10.89
Other	167.05	2562.73
Total	3870.13	19130.14

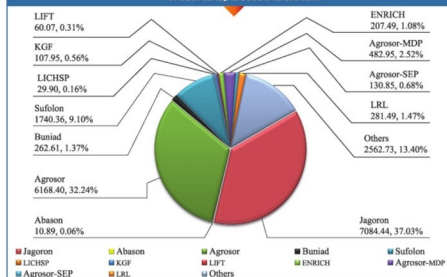
Loan Disbursement from POs to Clients

During the financial year 2021-2022 (Up to October 2021), loan disbursement from POs to Clients stood at BDT 19,130.14 crore (Table-2). The cumulative loan disbursement from POs to Clients was BDT 4,80,569.05 crore and the recovery rate of loan from Clients to POs was 98.98%. As of October 2021, the amount of loan outstanding of POs with Clients was BDT 40,830.67 crore. At the same time, the number of members was 1.60 crore of whom 90.82 percent were women.

Component-wise Loan Disbursement: PKSF to POs in FY 2021-22 (Up to Mar 22) (Crore BDT)



Component-wise Loan Disbursement: POs to Clients in FY 2021-22 (Up to Oct 21) (Crore BDT)



Bangabandhu's Birth Anniversary & National Children's Day Celebrated

On 17 March 1920, Bangabandhu Sheikh Mujibur Rahman, the architect of independent Bangladesh and the greatest Bengali of all times, was born at Tungipara in Gopalganj. To celebrate his 102nd birth anniversary and the National Children's Day-2022, PKSf organized a range of programs.

As part of these, PKSf officials paid homage to the Father of the Nation by placing a wreath at his portrait on the premises of Bangabandhu Memorial Museum on March 17. This year, the theme of the national Children's

Day was 'Commitment of Bangabandhu's Birthday: Equal Rights for All Children'.

Earlier on 16 March 2022, PKSf organized a virtual discussion meeting to celebrate the occasion. Participated by PKSf employees of all levels, the event was presided over by PKSf Chairman Dr Qazi Kholiquzzaman Ahmad while Managing Director Dr Nomita Halder NDC gave the welcome speech.

A special prayer was offered after the Zuhr prayers at PKSf Bhaban. Special lunches were offered to children living in an orphanage in Agragaon.

PKSf's Partner Organizations also arranged rallies, discussion meetings and cultural programs across the country on the day. A total of 2,384 Adolescent Clubs under the Program for Adolescent and 6,167 Educational Assistance Centers under the ENRICH program arranged similar programs in all the 64 districts of the country.



Environmental Protection Just as Important as Economic Growth

Dr Nomita Halder says in SEP Workshop

PKSf Managing Director Dr Nomita Halder NDC said that environmental concerns had previously been the "missing piece" in the prevalent development interventions until they were incorporated in the Sustainable Enterprise Project (SEP) of PKSf. "Growth is essential for eradicating poverty and it is time we realized the importance of ensuring environmental conservation and business growth at the same time," she said. She made the remarks while inaugurating a 5-day virtual knowledge-sharing workshop, titled 'Adoption of Environmentally Sustainable Practices and Environmental Certifications by MEs', on 28 March 2022.

PKSf's Additional Managing Director Md Fazlul Kader and the World Bank's Senior Environment Specialist Eun Joo Allison Yi made the opening remarks in the workshop.

In the concluding speech of the workshop, the World

Bank's Country Director Mercy Miyang Tembon said that SEP is helping microenterprises (MEs) access digital financing. At the same time, micro-entrepreneurs are showing greater interest in environment-friendly supply chains to enter wider markets through various innovative use of digital technologies, she added.

In a session on the fifth day of the workshop, SEP's Project Coordinator Zahir Uddin Ahmed made a presentation titled 'Scope of green financing in ME sector'.

More than 150 participants including senior officials of PKSf and SEP Project Management Unit, Executive Directors and focal persons of SEP-implementing Partner Organizations, and officials of the World Bank attended the sessions of the workshop that continued till 05 April 2022.

Book Post

PKSf PORIKROMA

Advisers : Dr Nomita Halder NDC
Md Fazlul Kader

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