

# PKSF

# P O R I K R O M A



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## Another desalination plant set up in salinity-hit Khulna



Advocate Gloria Jharna Sarker, a Member of Parliament from the reserved seats for women, on 27 July 2022 inaugurated a Reverse Osmosis (RO) water desalination plant, set up with financial and technical support from PKSF, in Koyra upazila of Khulna, a coastal district that faces serious crisis of potable water due to high salinity intrusion, thanks to climate change.

With this, PKSF has so far installed 70 such plants to ensure pure drinking water in six coastal districts – Bagerhat, Barguna, Khulna, Satkhira, Patuakhali and Pirojpur – where potable water is becoming a scarce commodity. A main feature of these plants is that they collect water from open sources instead of extracting groundwater which is depleting fast.

Speaking on the occasion, PKSF Managing Director Dr Nomita Halder <sup>ndc</sup>, also a former Secretary of the Government of Bangladesh, reiterated PKSF's commitment to keep its water and sanitation initiatives on the top of its development agenda.

Dr Halder joined this event during a two-day visit to Khulna and Bagerhat districts from 27-28 July 2022 to monitor the progress made under the Pathways to Prosperity for Extremely Poor People (PPEPP) project. Senior project officials accompanied her during the visit. She inspected a range of farm and off-farm activities of the PPEPP project and expressed her satisfaction over the progress.

## PKSF, BFRI sign MoU to expand new fisheries technologies



PKSF and Bangladesh Fisheries Research Institute (BFRI) signed a Memorandum of Understanding (MoU) on 23 August 2022 for achieving food and nutrition

security and alleviating poverty by boosting fisheries production through partnership and collaboration.

Dr Nomita Halder <sup>ndc</sup>, Managing Director of PKSF, chaired the occasion. Golam Touhid, Senior Deputy Managing Director of PKSF, and Dr Yahia Mahmud, Director General of BFRI, signed the MoU. General Manager Dr Sharif Ahmed Chowdhury along with his team members in the Integrated Agriculture Unit of PKSF, and Dr Md Zulfiker Ali, Chief Scientific Officer and Director (Planning and Evaluation) of BFRI, were also present there. Under the MoU, BFRI, among other services, will provide special and modern fisheries technologies, assist in sourcing quality fish fries – especially of commercially high value and those of endangered native fish species. PKSF, on the other hand, will extend necessary cooperation to BFRI to facilitate the latter's services to the targeted farmers.

## Screening of drama on IRMP's cyclone protection service

Top officials of PKSF and Japan International Cooperation Agency (JICA) met on 08 August 2022 to discuss on a drama prepared on a new financial product aimed at safeguarding people living in coastal Bangladesh from cyclones. Following a cyclone, the product – named 'Cyclone Surokkha' – will provide emergency cash assistance to the members. This service will be provided under the 'Project for Developing Inclusive Risk Mitigation Program for Sustainable Poverty Reduction (IRMP)', implemented by PKSF with financial and technical support from JICA.

PKSF Managing Director Dr Nomita Halder <sup>ndc</sup> chaired the event at PKSF Bhaban. Among others, Senior Deputy Managing Director Golam Touhid, Deputy Managing Directors Md Mashiar Rahman and Dr Tapash Kumar Biswas, and Senior General Manager Md Hasan Khaled were present at the meeting.

From the JICA side, Dr Taisuke Tokuoka, Deputy Team Leader of IRMP, Takeshi Kuwabara, Insurance Expert of IRMP and other senior officials attended the meeting.

## National Mourning Day observed with due solemnity

PKSF on 11 August 2022 organized a webinar to commemorate Father of the Nation Bangabandhu Sheikh Mujibur Rahman and his family members who were assassinated on 15 August 1975. The day is observed as the National Mourning Day in Bangladesh.

Dr Mashiur Rahman, Economic Affairs Advisor to the Hon'ble Prime Minister, was the chief discussant at the webinar – presided over by PKSF Chairman Dr Qazi Kholiquzzaman Ahmad and moderated by PKSF Managing Director Dr Nomita Halder ndc – at PKSF Bhaban.

Recalling Bangabandhu's foresight and diplomatic mettle, Dr Mashiur Rahman said that despite being the leader of a war-ravaged, newly born country, Mujib would display tremendous courage and awareness of reality in diplomatic negotiations. He would always value experience-driven observations of his staff members, said Dr Rahman who served as the Private Secretary to Bangabandhu when the latter served as the Prime Minister of Bangladesh.

Dr Qazi Kholiquzzaman said Bagabandhu's dream was to put smiles on the poverty-stricken faces. "He dedicated his life to liberate the people of Bangladesh in political and socio-economic terms alike." By upholding Mujib's human-centric philosophies in our personal and professional lives, it is possible to realize his dream of a 'Golden Bangla' and Sheikh Hasina's vision of a welfare state, added Dr QK Ahmad.



Stating that anti-liberation, fundamentalist elements were still active in Bangladesh, Dr Halder urged everyone to practise Bangabandhu's secular ideals and to impart them among the younger generations.

Others who spoke at the event included PKSF Board Members Nazneen Sultana (former Deputy Governor, Bangladesh Bank), Aktari Mamtaz (former Secretary of the Government of Bangladesh) and Dr Md Shahid Uz Zaman (Executive Director, Eco-Social Development Organization – ESDO), and PKSF's Additional Managing Director Dr Md Jashim Uddin.

The webinar was part of PKSF's programs to observe the National Mourning Day 2022. Other events to mark this occasion included PKSF employees wearing black badges, offering special prayers at PKSF Bhaban on 14 August, and distribution of special meals at a nearby orphanage and hoisting the national flag at half-mast on 15 August.

Also, PKSF officials placed wreaths at the portrait of the Father of the Nation at Dhanmondi in Dhaka on 15 August 2022.

## PKSF Day to be celebrated on 13 November

On 13 November 1989, the Hon'ble President approved the proposal of establishing PKSF for alleviating poverty through employment generation. The decision meant the beginning of a new chapter in the country's poverty eradication efforts. To mark the occasion, PKSF has decided to observe 13 November as the PKSF Day. The celebration this year will be held at the Krishibid Institution Bangladesh (KIB) auditorium in Dhaka on Sunday, 13 November 2022. Your kind presence will grace the occasion and make the event more meaningful.





## RMTP : Entrepreneurs experiencing positive changes already



The Rural Microenterprise Transformation Project (RMTP) project works to expand the financial services of microenterprises as well as improve the 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. The project is implementing value chain development activities to expand the markets for comparative advantage, market demand, and growth of agro-based products. Also, there are provisions to introduce new technologies and methods such as

Artificial Intelligence (AI), Internet of Things (IoT), Block Chain, and Crowdfunding Platform for sustainable poverty alleviation.

Currently, this project is implementing 46 value chain sub-projects in the agricultural, fisheries, and livestock sectors, providing technical, technological and marketing support to 4,63,688 entrepreneurs and micro-entrepreneurs.

Meanwhile, 48 vaccine hubs for livestock have been set up in different parts of the country, 43,230 farmers have purchased farm mechanization equipment, and 91,759 members received orientation on nutrition, food, and environment. Moreover, 180 fodder dealer points have been established, 26,260 members linked to the market, and 785 LSPs developed. Under this sector, local chicken meat is being processed and marketed in a safe manner with the technical assistance of GUK in Bogura. The project has supported building of double-layer truck racks for transporting cattle in a safe way.

Some 40,580 seedlings of 11 high-value fruits and crops (black pepper, lemon, mango, red guava, *sharia*, pomelo, rambutan, malta, banana, etc.) have been distributed through 10 Partner Organizations (POs), and 567 demonstration plots have been established in 14 upazilas. In the fisheries sector, seven sub-projects are ongoing.

## Cattle hotel in Sirajganj makes a mark

There are at least 148 livestock markets across the country. These markets (*haats*) usually sit twice a week. But the markets remain alive almost every day as the traders turn up with their unsold cattle on the other days. These cattle are usually kept in temporary sheds nearby or under the open sky. The traders stay around them or in nearby residences for one or two days due to unavailability of hotels in such areas.

Master Shahidul Islam, a cattle trader from Kamarkhand upazila of Sirajganj district, has come up with an accommodation solution for both traders and cattle. He has been dealing cattle for 20 years. He buys cattle from different parts of the country and supply them to other areas, mainly Sylhet and Chittagong. At one point, he realized that the traders faced a number of challenges when they brought in their cattle to markets, as there was barely any facilities for keeping the cattle and stocking their feed.

Shahidul established the country's first 'Cattle Hotel' in his locality in 2020. Initially, the initiative did not gain much traction as the hotel lacked some basic amenities. But things started to turn around when PKSF stepped in. The hotel was renovated as part of the interventions of RMTP, a project jointly funded by



PKSF and IFAD. The renovation included treatment facilities for animals, weighing machines, improved drainage facilities, lighting and ventilation management, and heat reduction management. PKSF's Partner Organization NDP is implementing the project in Kamarkhand. At present, cattle and traders are getting various services under the same roof. Now the hotel, located adjacent to the Baradhul Haat of Kamarkhand upazila, accommodates 10 traders and 150 cattle on an average every day. A trader has to pay BDT 150 for himself and BDT 50 for his livestock for a night's stay. Shahidul's daily income from the hotel is about BDT 9,000. He is currently looking for more land to expand his business.

## New pro-poor housing project on the cards



In a bid to improve the standard of living of the low-income communities, PKSf mulls floating a new project, primarily termed 'Housing Loan for Low-Income People (HLLIP)'. The proposed \$250-million project plans to directly benefit 97,032 families in selected areas of Bangladesh.

To this end, a World Bank (WB) delegation comprising Lead Social Development Specialist Anna O'Donnell and Senior Social Development Specialist Sabah Moyeen met PKSf Managing Director Dr Nomita Halder <sup>ndc</sup> at PKSf Bhaban on 22

August 2022. PKSf's Deputy Managing Director Dr Fazle Rabbi Sadeque Ahmed, General Manager Dr AKM Nuruzzaman and Assistant Manager Md Anisur Rahman were also present at the meeting.

PKSf, jointly with the National Housing Authority (NHA), is currently implementing the WB-funded Low Income Community Housing Support (LICHSP) Project. Describing the project as necessary for ensuring sustainable poverty reduction, Dr Halder expressed her hope that the Bank would stay beside PKSf in realizing the planned second phase of the project.

The World Bank team informed PKSf that they would shortly take necessary measures on PKSf's funding request for the LICHSP Phase-2, currently referred to as HLLIP, which would expand housing microfinance opportunities to a wider number of low-income households and explore new areas of housing like climate-resilient housing, disaster-resilient housing, reducing gender gap through women's access to improved housing facilities, as well as promoting innovations in this field.

## ABASON: BDT 132 crore allocated for FY 2022-23



PKSf, out of its own fund, implements a program titled 'Abason Loan' to extend housing support to disadvantaged groups living in remote areas of the country.

The program is being implemented through 17 Partner Organizations in 51 upazilas of 24 districts of the country. For the purpose of construction of new houses, renovation and expansion of old houses, BDT 164.9 crore was disbursed among 7,153 borrowers till 31 August 2022. BDT 132 crore has been earmarked for FY 2022-23 with a view to expanding the housing loan program.

## RAISE project stands by pandemic-hit young entrepreneurs

PKSf has been implementing the Recovery and Advancement of Informal Sector Employment (RAISE) project through 70 of its Partner Organizations (POs) since 23 February 2022. It aims to ensure earning opportunities for the COVID-19 pandemic-affected micro-entrepreneurs, particularly the young ones, of low-income households in urban and peri-urban areas of the country.

Till June 2022, BDT 175 crore was disbursed under this project to 45 POs and up to 31 August 2022, BDT 7,1.47 crore was channeled to 6,060

pandemic-affected micro-entrepreneurs.

On 25 July 2022 and 25 August 2022, two virtual coordination meetings were organized with the POs. Md Abul Kashem, RAISE Project Coordinator and General Manager of PKSf, presided over the meetings.

The discussion points of the meetings included the RAISE project's overall objective, target participants, services provided under the project and the status of loan disbursement to the target micro-entrepreneurs.



## Research: LRL helping pandemic-hit people turn around

The COVID-19 pandemic adversely affected the economy, education, food consumption, employment, etc. Income Generating Activities (IGAs) were affected by the pandemic due to nationwide lockdown/restrictions leading to slowdown or halt of activities, which resulted in a sharp drop in income. The Government of Bangladesh responded by announcing stimulus packages in June 2020. Initially, PKSF received BDT 500 crore. Another BDT 100 crore was added to it from PKSF's own fund for launching a subsidized credit program named 'Livelihood Restoration Loan (LRL)'.

A research was conducted in October 2021 on the LRL borrowers to understand the extent of loss and recovery of the affected households. The study found that the average income of the affected households reduced from BDT 29,954 to BDT 14,968 during the pandemic (Figure-1). However, the level of income increased to BDT 27,268 in the post-pandemic period because of proper use of the LRL assistance by the borrowers. Food consumption was affected due to reduced income during the pandemic. Almost 97% of the sample households were able to afford required foods before the pandemic, which decreased to 34% during the

pandemic indicating that lockdown/restrictions negatively impacted their food affordability.

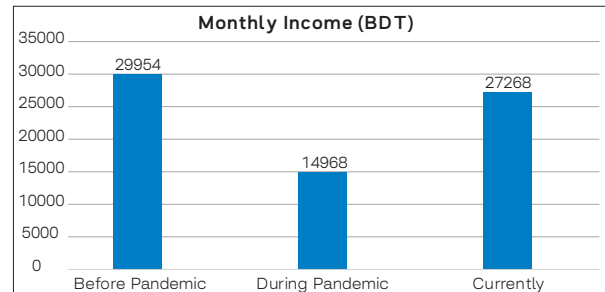


Figure-1: Trend of sample households' monthly income

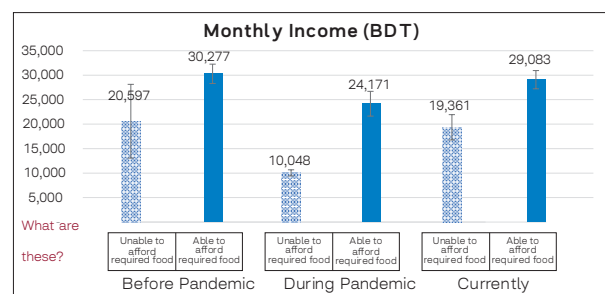


Figure-2: Income level according to food affordability of sample households

## ECCCP-Flood project saving families from being displaced



Dreams turned into reality for the flood-vulnerable people in Lalmonirhat, Nilphamari, Kurigram, Gaibandha and Jamalpur districts. They didn't have to leave their homes during the monsoon-triggered floods this year. They also had access to safe drinking water and sanitary latrines during floods. In the past, they used to take shelter on the embankments or local flood-shelters because their houses would get inundated by flood water. The Extended Community Climate Change Project-Flood (ECCCP-Flood) project of PKSF raised plinths of 6,470 homesteads till August 2022. None of these homesteads were flooded this year. In addition, many along with their livestock and other household assets

from neighboring places took shelters on these raised homestead plinths which thus are also playing vital roles in ensuring their social security.

In addition, these plinths have safe drinking water and climate-resilient sanitation facilities. The project participants are growing homestead vegetables, preparing seedbeds and rearing goats/sheep in slatted sheds. These income-generating activities are adding to their regular income, increasing their resilience to climatic shocks like flood.

In order to share experiences of the project activities and the best practices, 120 members of Climate Change Adaptation Groups (CCAGs) and 40 field officials of the Implementing Entities (IEs) participated in two 'Exchange Visits' on 22 June and 31 August 2022. The visits were organized in Fulchhari of Gaibandha, Islampur of Jamalpur, and Rowmari and Chilmari of Kurigram. The CCAG members visited raised homestead plinths, tube-wells, climate-resilient sanitary latrines, goat/sheep rearing in slatted sheds, flood-resilient crop cultivation, homestead gardening, cultivation of high-value crops.

## ENRICH

ENRICH (Enhancing Resources and Increasing Capacities of Poor Households towards Elimination of their Poverty) is a flagship human centered program of PKSF. It currently serves around 60.30 lakh people of 13.36 lakh households in 198 Unions of 162 upazilas in 62 districts across the country. The program has more than 20 components, including health care, education and financial assistance, through 111 Partner Organizations (POs). The core concepts of human-centered development, as enshrined in the Sustainable Development Goals (SDGs), are reflected in the ENRICH Program.

On 15 August 2022, free diabetes camps were organized under the healthcare component across 198 ENRICH Unions, marking the 47th death anniversary of Father of the Nation Bangabandhu Sheikh Mujibur Rahman. As many as 60,000 residents of these Unions received free diabetes diagnosis test at these month-long camps.

Financial assistance provided under the Special



Savings Scheme of ENRICH is offering a ray of hope to the female-headed families and the specially abled members of ultra-poor families. This helps them create asset. Under the scheme, the participating families can save up to BDT 24,000 in a span of two years. At the end of the term, the amount deposited by the families are matched from the ENRICH program as part of assistance. In the current fiscal year, 189 members deposited BDT 34.76 lakh in their bank accounts. Meanwhile, PKSF provided a total of BDT 2 lakh as matching to 24 members upon successful completion of their deposit terms.

## Research: Loan programs significantly improving lives at grassroots

An evaluation report has revealed that the PKSF-run loan program has significantly changed the socio-economic status of the members. Their financial conditions were very vulnerable when they enrolled in credit groups. Even three square meals a day were not guaranteed for them. After receiving loan assistance and training from PKSF and engaging in productive and income-generating activities, these members now have food security. They have nutritious food for three meals a day, and at least once a week, their diet includes fish, meat, eggs, etc.

The study was conducted in August 2022 to assess the changes in the socio-economic status of the members of PKSF's loan programs during the nineties. PKSF's Deputy Managing Director Dr Tapash Kumar Biswas conducted the study. Based on the data collected through a Focused Group Discussion (FGD) with seven women who in 1996 joined PKSF's Rural Microcredit program in Bhimpur village of Panchbibi Upazila of Jaipurhat. JAKAS Foundation, a Partner Organization (PO) of PKSF, implemented the program at the grassroots. The

members, currently aged between 55 and 72 years, would deposit only BDT 2 as savings. The first loan they took amounted to BDT 500. Having used the money judiciously, their financial backbone strengthened, and currently the loans they seek amount to BDT 70,000-80,000 offered through 'Jagoron' and 'Agrosor' programs of PKSF.

Thanks to the increased financial strengths, many members have bought land and built houses. At present, most of the members have their own piped water supply systems at home and safe sanitation facilities. Almost all of them were using modern amenities like TV, fridge, electric fans, furniture, smart phones, etc. While talking to the researchers, they said none of them had electric fans even in their bedrooms but now such fans were installed even in their cattle sheds.

The members have invested in various income generating activities such as purchasing rickshaws and vans, rearing cattle, aquaculture, purchasing land, etc. with loans from JAKAS Foundation. As a result their income and wealth continue see a steady increase.



## PKSF Chairman inspects interventions at grassroots



PKSF Chairman Dr Qazi Kholiquzzaman Ahmad visited various activities implemented through different Partner Organizations of PKSf including OPCA, YPSA and IDF in Chittagong division from 1-5 August 2022.

During another visit from 30 August to 2 September 2022, the PKSf Chairman inspected interventions realized through two other POs - WAVE Foundation and Rural Reconstruction Foundation (RRF) in Chuadanga and Jessore districts.

On yet another field visit, Dr QK Ahmad and PKSf Board Member Dr Md Abdul Mueed visited a range of activities of Shapla Gram Unnayan Sangstha and Prayas Manobik Unnayan Society, both POs of PKSf, in Rajshahi and Chapainawabganj from 25-28 September 2022.

Dr Md Jashim Uddin, Additional Managing Director, PKSf, accompanied the PKSf Chairman during both the visits.

They also visited activities of Shataphool Bangladesh in Rajshahi on 25 September 2022 and exchanged views with the senior management of the Partner Organization.

On 26 September 2022, the PKSf Chairman enjoyed a cultural program organized on the occasion of the 23rd founding anniversary of Shapla Gram Unnayan Sangstha in Rajshahi. He later visited the office of Proyas Manobik Unnayan Society in Chapainawabganj.

Dr Qazi Kholiquzzaman Ahmad on 27 September 2022 participated in a special program to inculcate values, morality, altruism and patriotism in youths in Tikoil village of Nejampur. He also visited various interventions under the Promotion of Agricultural Commercialization and Enterprises (PACE) project, implemented by PKSf and co-financed by IFAD. After participating in a cultural program organized by Proyas Folk Theater Institute, he joined a program on Radio Mahananda 98.8 FM as a guest and expressed his views on various issues.

## PKSF bettering lives of elderly people

The Uplifting the Quality of the lives of the Elderly People Program of PKSf is being implemented through 101 Partner Organizations (POs) in 212 Unions across the country.

In the July-September 2022 quarter, BDT 67 lakh was disbursed in income generating loans. Meanwhile, BDT 23.35 lakh was disbursed among 4,671 elderly members as old-age allowance. Besides, assistance for setting up tea-stalls (styled 'Probin Sonali Udyog') has been extended to one elderly person in each of the 201 unions. Of them, 12 members are women. Such activities have created a dignified income opportunity for elderly people. As a result, self-dignity of otherwise helpless and miserable elderly has been restored. Besides,



various sports and cultural events were organized for the elderly members in the unions at regular intervals. Such events help bring back vitality among the elderly people and strengthen inter-generational bond within society.



## PACE project providing start-up loans to aspiring entrepreneurs



The Promotion of Agricultural Commercialization and Enterprises (PACE) project of PKSf is working to revive economic activities in the microenterprise (ME) sector that the COVID-19 pandemic dealt a heavy blow to. In addition to financing MEs and making sub-sector-based value chain interventions, the project works for developing safe and hygienic rural markets, creating decent work environment in microenterprises and expanding e-commerce services in the sector. Currently, the project is implementing 42 value chain subprojects in different farm and non-farm sub-sectors. A total of 221,384 additional micro-entrepreneurs and other value chain actors are receiving various technical, technological and marketing support through these sub-projects.

**Workshop:** The PACE project is piloting a 'Start-up Capital Loan' product for young entrepreneurs to start their ventures and a 'Lease Financing' product for the existing micro-entrepreneurs to help them expand

their businesses. To implement these two financial products, PACE is providing orientation training to officials of 21 Partner Organizations (POs) on relevant policies. During July-September 2022, PACE organized 5 orientation training programs – one each in Shariatpur, Bhola, Dhaka, Chattogram and Cumilla districts – for 170 PO officials.

**IFAD Supervision Mission:** A six-member Supervision Mission of IFAD, the co-financier of the project, evaluated the project progress from 21 August – 1 September 2022. The team, led by Dewan AH Alamgir, visited various microenterprises and value chain activities in Bhola district. They reviewed progress of various activities as well as the sustainability of different value chain interventions under the PACE project.

The pre-wrap-up meeting of the Mission was held on 30 August 2022 with PKSf Managing Director Dr Nomita Halder ndc in the chair. The Mission expressed satisfaction over the progress of the project so far.

The Mission's wrap-up meeting took place virtually on 1 September 2022 with Mafiz Uddin Ahmed, Additional Secretary (Project Management), Financial Institutions Division of the Ministry of Finance in the chair. Md Fazlul Kader, Additional Managing Director, represented PKSf in the meeting.

**Successful prawn PL production in pond:** One of the major problems in prawn culture in Bangladesh is the unavailability of post larvae (PL). To address this, PACE initiated an experimental activity to produce PL in ponds in Tala upazila of Satkhira district through Satkhira Unnayan Sangstha (SUS), a PO of PKSf. Recently, the initiative saw success as the first batch of prawn PL was produced in the ponds.

### Success Story

### Jamdani weaving brings better days

Rina Akhter of Rupganj in Narayanganj district grew up battling extreme poverty. She lost her father at a very young age.

At the age of 10, she started working in a *Jamdani* factory on advice of her cousin. A few years later, she got married. But her husband's financial condition was rather poor. At that time, Rina asked her brothers for financial aid, but to no avail. She returned to her husband and, having no other means of livelihood, resumed her job at the *Jamdani* factory. This did not sit well with her brothers who thought her job was undignifying. At one point, they refused to refer to Rina as their sister.

Rina did not stop at the adverse behavior of her brothers. Instead, she moved forward with indomitable willpower. With her own savings and a loan from PKSf's Sustainable Enterprise Project (SEP), landless Rina bought a plot of land with a house in Rupganj. Apart from living in the house, she set up a *Jamdani* weaving machine.

With the increased income, she bought more machines and taught her husband how to weave *Jamdani*.

At present, 7 people including her husband work in Rina's *Jamdani* weaving microenterprise. Thus, from a haplessly poor worker, Rina has now become an employer, a model for aspiring micro-entrepreneurs.



## Program for Adolescents: 1,566 libraries set up across country



PKSF has been implementing the 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-seven Partner Organizations (POs) are implementing the program in 217 upazilas of 55 districts. As many as 2,309 Adolescent Clubs have been formed under the program having 74,952 members. The activities of these clubs are being conducted in 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 52,509 activities have been conducted so far 2,924 of them in June 2022 alone.

Besides, 1,566 libraries have been set up and 557 study

circles were held in June.

In June 2022, 2,339 yard meetings were held on various issues, and 43,453 club members and their parents participated in these meetings. During this period, the Adolescent Clubs reported to the local administration about 11 incidents of child marriage, 11 cases of dowry and 39 cases of sexual harassments, abuse of women, children and elderly people.

Blood grouping of 74,553 adolescents has been done so far. Health camps are being held. Blood sugar, blood pressure and BMI measurement, guidance for nutritious

food intake, physical exercise, adolescent health and different healthcare services are provided regularly. Moreover, in June 2022, 11,338 packets of sanitary napkins were distributed among members of Kishori Clubs.

Apart from these regular activities, the Partner Organizations have also implemented various activities during the period. Notable among these are discussion meetings with the members of Adolescent Clubs on the World Elder Abuse Awareness Day, prevention of disability, and the Menstrual Hygiene Day; organizing inter-youth club football tournament and parent gatherings; distribution of sanitary napkins and various types of educational materials among the club members; providing training on blood grouping and blood pressure measuring etc.

## PKSF supports construction of 6,368 sanitary toilets

Bangladesh Rural Water, Sanitation and Hygiene for Human Capital Development Project provided classroom and field demo-based hands-on training to 633 Local Entrepreneurs (LEs) with special support from the Project Management Unit (PMU) of PKSF. The project-implementing Partner organizations (POs) of PKSF are working to create at least one dedicated LE under each branch and involve them in the project activities. The POs are providing them with specialized training. Till August 2022, a total of 492 LEs under 21 POs have been trained under this special arrangement.

Recently, PKSF's Additional Managing Director Dr Md Jashim Uddin and General Manager Md Abdul Matin, also the Project Coordinator, visited the special training sessions, titled 'One Branch One Dedicated LE', organized

by 3 POs - Mamata, Young Power in Social Action (YPSA) and Coast Foundation - in Chittagong. Besides, they inspected the field-level activities of the project and spoke to the project participants.

As of August 2022, 1,571 safely-managed water supply systems and 6,368 safely-managed twin-pit toilets have been constructed with the project's assistance.





## Consultation workshop on environmental guidelines held



The Environment and Climate Change Unit (ECCU) of PKSf has taken an initiative to prepare the 'Environmental Guidelines for Plastic Production and its Recycling Management' in order to reduce the negative environmental effects of plastic waste. On 30 August 2022, PKSf hosted a consultation session on the proposed guidelines with a view to gathering wider perspectives from academics and practitioners.

To minimize adverse environmental impacts of fish farming, the ECCU has also taken another initiative to prepare the 'Environment and Social Management Guidelines for Fish Culture'. In order to obtain observations from academics, practitioners and experts, PKSf on 5 July 2022 organized a consultative workshop on the proposed guidelines at PKSf Bhaban.

PKSf Managing Director Dr Nomita Halder <sup>ndc</sup> was the Chief Guest in both the workshops. The sessions were moderated by Md Fazlul Kader, Additional Managing Director, PKSf. The objectives and the procedures for drafting the guidelines in the current environment were outlined by Dr Fazle Rabbi Sadeque Ahmed, Deputy Managing Director, PKSf.

Academics from the University of Dhaka and Sher-e-Bangla Agricultural University, representatives from the Department of Environment (DoE), PKSf's Partner Organizations, micro-entrepreneurs and PKSf officials concerned attended the workshops.

## PPEPP project scores A++ in Annual Review

The PPEPP project, now in its fourth year, has performed beyond expectation in service delivery, despite formidable challenges posed by the coronavirus pandemic and natural disasters such as cyclone Yaas, salinity intrusion and flooding, as it scored A++ in the Annual Review by development partner FCDO. According to the review, the project has significantly improved household food production and food security, increased household productive assets and resilience to shocks, and improved infant and young child feeding. In the last year's Annual Review, PKSf activities performed equally well, also amid the Covid-19 pandemic and similar natural shocks in the working areas.

**Orientation workshops for RBM:** PPEPP has organized a series of hands-on orientation workshops on implementation and data collection for Results-Based Monitoring (RBM). As part of this, a three-day residential workshop was organized in Gaibandha. It was participated by 17 officials from four regional Partner Organizations (POs). PKSf's General Manager and PPEPP Project Director Dr Sharif Ahmed Chowdhury inaugurated the workshop. The participants were mostly Technical Officers and Assistant Technical Officers of the project, who are an integral part of PPEPP's monitoring activities. The trainees also participated in field demonstrations of mock data collection and discussed the findings and challenges of accurate data collection for RBM.

**Prosperity Bari:** The PPEPP project is establishing 'Prosperity Bari' across the 145 working Unions. Each of these households have at least seven types of farm and off-farm IGAs, aimed at generating home-based food production and uninterrupted income from multiple sources to break the poverty cycle. Project participants receive grants support to start the IGAs as well as required skills training and regular technical support at their doorstep. So far, the project transformed 154 target

households into model Prosperity Bari. A recent short qualitative study found these households have higher income, expenditure and saleable asset compared to non-PPEPP households that do not have as many IGAs.

**Project Steering Committee meeting:** The 4th Project Steering Committee (PSC) meeting of the PPEPP project took place virtually on 23 August 2022. Chaired by Sheikh Mohammad Salim Ullah, Secretary, Financial Institutions Division, Ministry of Finance, the meeting was participated by other government officials including Additional Secretary Mafiz Uddin Ahmed, Joint Secretary Md Azimuddin Biswas NDC and Joint Secretary Nur Ahmed. PKSf's Senior Deputy Managing Director Golam Touhid, General Manager and PPEPP Project Director Dr Sharif Ahmed Chowdhury, and Deputy General Manager Tanvir Sultana were also present. Concluding the meeting, the chair appreciated the progress of the project as it is contributing to achieving many of the targets of the Sustainable Development Goals (SDGs).



## All PKSF activities to be fully digitalized



In order to bring all activities of PKSF under complete digitalization, a meeting titled 'Digitalization for Inclusive Growth and Development' was held on 7 September 2022 at PKSF Bhaban. Additional Managing Director Md Fazlul Kader chaired the meeting attended by the Panel Leaders and officials of the RAISE Project of PKSF.

The meeting discussed that digital financing was the need of time to comply with the Government's Digitalization Vision and Inclusive Financing Strategy

2022-26. This would reduce operating costs for loan distribution and collection by the Partner Organizations. Moreover, related policies and strategies would be more effectively adopted by analyzing the nature of various activities through Big Data Analysis under an online and integrated information management system. Besides, through psychometric profiling, it would contribute significantly to determining the creditworthiness and entrepreneurial abilities of those interested in seeking loans. At the same time, the steps taken

under various programs, such as training and financing, can be monitored in real time through formulation of a Case Management System, and the actual status of borrowers can be monitored more precisely through GPS-based monitoring. The officials at the meeting commented that if the proposed digitalization was fully implemented, it would speed up the economic activities, which would in turn help achieve the Sustainable Development Goals (SDGs) by 2030.

## SEIP ensures employment for 19,695 trained youths

Under three phases of the Skills for Employment Investment Program (SEIP) project, PKSF has completed enrollment/ registration of 29,495 trainees till September 2022. Of them, 19,695 (71.49%) have been employed.

On 1 September 2022, Dr Qazi Kholiquzzaman Ahmad, Chairman of PKSF, and Dr Md Jashim Uddin, Additional Managing Director of PKSF, inaugurated the 1st batch's training on caregiving trade at RRF (Rural Reconstruction Foundation), a PO and partner training institute of SEIP, in Jashore. The institute will ensure employment after imparting 06-month training to the trainees.

On 6 July 2022, an agreement was signed with the Disabled Rehabilitation and Research Association (DRRA) under the SEIP project for training persons with disabilities (PWDs) on vocational trades. Under



the agreement, the DRRA will ensure employment of youths with disabilities in Debhata area of Satkhira district. Apart from imparting training, self/wage employment opportunities will be ensured. The Center for the Rehabilitation for the Paralyzed (CRP), another partner agency of SEIP, has already completed training program for 40 PWDs in Manikganj and 21 of them have already been employed.



## SEP provides loan assistance of BDT 682 crore to microenterprises



PKSF is providing financial and technical assistance to microenterprises of business clusters in agribusiness and manufacturing sectors to make the businesses environment-friendly by implementing different activities with the financial support from the World Bank (WB). Till August 2022, a total of BDT 682.20 crore has been disbursed among the POs in microenterprise loans (Agrosor) under 64 sub-projects under the project.

**Review meeting:** The Quarterly Progress Review (QPR) meeting of SEP took place from 1-3 August 2022 at PKSF Bhaban. PKSF's Senior General Manager Dr Akond Md Rafiqul Islam inaugurated the meeting which was followed by a welcome speech by Zahir Uddin Ahmed, Project Coordinator, SEP. The Project Managers of the sub-projects presented the progress of their respective sub-projects in the meeting. The Project Management Unit (PMU) disseminated necessary suggestions to the POs in the meeting.

**SMART project:** Dr Nomita Halder <sup>ndc</sup> presided over the kick-off meeting of the Preparation Mission of the World Bank for the Sustainable Microenterprise and Resilient Transformation (SMART) project on 22 August 2020. Officials from both PKSF and the WB took part in the meeting. The SMART project has been proposed in light of the experiences and learnings achieved through SEP. The World Bank team, comprising 18 members led by Task Team Leader Eun Joo Allison, conducted the preparation mission. The team visited dairy and pottery sub-projects, implemented through Unnayan Prochesta, in Satkhira and full-grain rice and eco-block sub-projects in Thakurgaon. They inspected the machinery and equipment sub-project of Gram Unnayan Karma (GUK); the native poultry sub-project of Joypurhat Rural Development Movement (JRDM); and the loom sub-project activities of DABI Unnayan Moulik Sangstha. SEP Project Coordinator Zahir Uddin Ahmed and other officials accompanied the Mission during the field visits.

The WB team talked to the SEP-supported micro-entrepreneurs as well as exchanged views with the project-implementing field officers of different

POs. Team leader Allison expressed her satisfaction after visiting fields and acknowledged the potential of the microenterprises for green growth and requested assimilation of the best practices of the sub-projects.

**Training on effective BCC:** The Nudge theory is based on the design of choices that influence people's behavior. It is very useful where conventional communication efforts fail, especially in terms of changing behavior. No development can sustain if effective behavioral change does not accompany it, said Md Fazlul Kader, Additional Managing Director of PKSF, at the concluding session of a two-day training on 23 June 2022. The training program, titled 'Effective Communication for Behavioral Change', was inaugurated by PKSF's Senior General Manager Dr Akond Md Rafiqul Islam on 22 June 2022. Zahir Uddin Ahmed, Project Coordinator, SEP delivered the welcome speech at the inauguration session. Dr Islam commented that SEP is the pioneer in introducing the Nudge theory in the field of development work in Bangladesh. This will open a window of opportunities to use the learnings of a development interventions in the coming days, he commented.

## Innovation

In order to institutionalize the practice of innovation in public services, the Cabinet Division formulated the Innovation Strategic Plan and Evaluation Guidelines 2015. In continuation of this, a discussion meeting was organized with PKSF's Project Coordinators and officials concerned from various projects on 06 September 2022. Deputy Managing Director Dr Tapash Kumar Biswas presided over the meeting. Participants in the meeting discussed various initiatives developed in different projects for public services and mentioned that they regularly send the information to the Chief Innovation Officer. Moreover, the annual self-evaluation report of the Annual Innovation Action Plan for the financial year 2021-22 was sent to the Financial Institutions Division of the Ministry of Finance on time, the meeting informed.

## Training



In July–September 2022, a total of 42 officers of Partner Organizations (POs) were trained in 2 batches under the classroom-based training program. However, training programs remained suspended from 01 August to 15 September 2022 in order to reduce PKSf’s operational expenses.

In order to bring diversity and increase the capacity of PKSf officers included in the resource pool of the Training Cell, 22 personnel were given training on ‘The Art of Facilitation’ from 3–5 July 2022. The courses were conducted by external resource persons experienced in facilitation, in addition to internal resource persons of PKSf. PKSf Managing Director Dr Nomita Halder <sup>ndc</sup> was present at the opening and the closing ceremonies of the training program. Additional Managing Director Dr Md Jashim Uddin was also present at the event.

**Field training programs:** Post-training follow-up and evaluation of effectiveness of training at a specified time is a regular function of the PKSf Training Cell. In continuation of this, two officers of the Training Cell observed the training activities of eight POs of PKSf in August 2022. They evaluated the effectiveness of the

training through prescribed questionnaires and had follow-up discussions with the training participants.

**Internships:** Under the internship program of the Training Cell, five students from the Department of Mass Communication and Journalism of Dhaka University, one studying Child Development and Social Relations at the National College of Home Economics, affiliated to Dhaka University, and two students from the Department of Media Studies and Journalism, University of Liberal Arts Bangladesh, are currently pursuing internships at PKSf.

**International training:** In the July–September 2022 quarter, four employees of PKSf attended conferences, training programs and workshops in different countries. The events were organized by the Green Climate Fund (GCF), the United Nations Framework Convention for Climate Change (UNFCCC), the United Nations Economic and Social Commission for Asia and the Pacific (UNESDAP) and the Asia-Pacific Rural and Agricultural Credit Association (APRACA).

**In-country training:** A total of 654 PKSf officers (one officer having participated in multiple training programs) took part in different training programs, seminars and workshops in the July–September 2022 quarter. These were organized by the Institute for Inclusive Finance and Development, Japan International Cooperation Agency, Bangladesh Rural Development Academy, Bangladesh Institute of Administration and Management, Aspire to Innovate (A2I), National Academy of Planning and Development, Dhaka Chamber of Commerce and Industries, etc.





## Credit Operations

### Loan Disbursement to POs

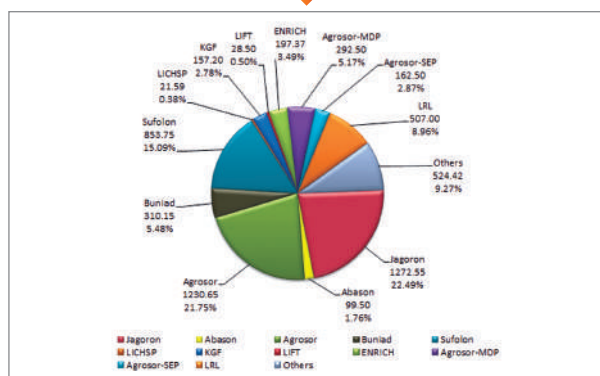
From July 2021 to June 2022, the loan disbursement from PKSf to POs (Partner Organizations) stood at BDT 5,657.68 crore (Table-2). The cumulative loan disbursement from PKSf to POs amounted to BDT 49,103.51 crore (Table-1) and the recovery rate of loans from POs to PKSf is 99.42%. Following is the summary of PKSf's credit operations as of June 2022.

**Cummulative Loan Disbursement and Outstanding (PKSF-POs)**

**Table-1**

Programs/Projects Mainstream Programs	Cum. Loan disbursement (in Crore BDT) (Up to June 2022)	Loan outstanding (in Crore BDT) (As of June 2022)
Jagoron	16874.35	2289.54
Agrosor	9228.99	2027.39
Sufolon	11299.61	522.85
Buniad	3157.37	392.55
Sahos	101.86	1.44
KGF	1323.65	86.50
ENRICH	1223.65	398.64
LRL	1100.00	883.64
LIFT	237.72	65.78
SDL	68.35	14.62
Abason	140.50	126.14
Others (including ID Loan)	309.15	39.58
<b>Total (Mainstream Projects)</b>	<b>45065.20</b>	<b>6848.65</b>
EFRRAP	112.25	1.37
FSP	25.88	0.00
LRP	80.38	0.06
MFMSFP	361.96	9.09
MFTSP	260.23	0.21
PLDP	59.39	0.00
PLDP-II	413.02	8.75
LICHSP	170.80	124.26
Agrosor-MDP	1290.87	794.33
Agrosor-SEP	677.20	372.64
Others (including ID Loan)	586.34	514.75
<b>Total (Projects)</b>	<b>4038.31</b>	<b>1825.45</b>
<b>Grand Total</b>	<b>49103.51</b>	<b>8674.11</b>

**Component-wise Loan Disbursement : PKSf to POs in FY 2021-22 (Up to Mar. '22) (Crore BDT)**



**Loan Disbursement (PKSF-POs & POs-Clients)**

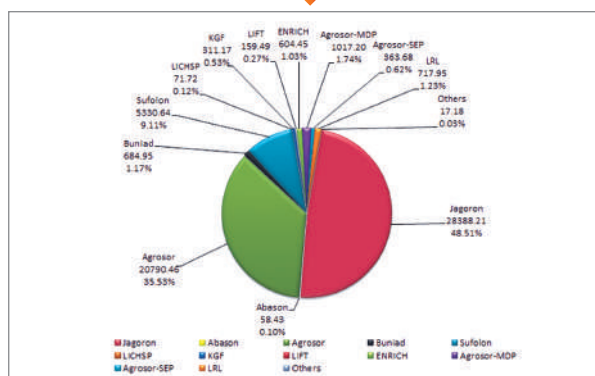
**Table-2**

Loan disbursement in FY 2021-22 (in Crore BDT)		
Programs/Projects	PKSF to POs (July '21-Jun '22)	POs to Clients (July '21-March '21)
Jagoron	1272.55	28388.21
Agrosor	1230.65	20790.46
Buniad	310.15	684.95
Sufolon	853.75	5330.64
KGF	157.20	311.17
LIFT	28.50	159.49
ENRICH	197.37	604.45
LRL	507.00	717.95
Agrosor-MDP	292.50	1017.20
Agrosor-SEP	162.50	363.68
LICHSP	21.59	71.72
Abason	99.50	58.43
Other	524.42	17.18
<b>Total</b>	<b>5657.68</b>	<b>58515.54</b>

### Loan Disbursement from POs to Clients

During financial year 2021-22 (Up to March 2021), the amount of loan disbursement from POs to Clients was BDT 58,515.54 crore (Table-2). The cumulative loan disbursement from POs to Clients stood at BDT 5,17,583.46 crore and the recovery rate of loans from clients to POs was 99.06%. As of March 2022, the amount of loan outstanding of the POs with clients was BDT 49,507.72 crore. The number of members stood at 1.71 crore, of whom 90.83% were women.

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



## SEP-supported Jamdani display center opens in Dhaka



Textiles and Jute Minister Golam Dastagir Gazi, Bir Protik, MP, inaugurated the center as the Chief Guest. PKSF Managing Director Dr Nomita Halder ndc spoke as the Special Guest at the inaugural ceremony on 4 July 2022.

Terming Jamdani a pride of Bangladesh, Golam Dastagir Gazi said that the government always supports artisans in every way possible. "With the consumers' purchasing power growing in Bangladesh, the economic condition of the Jamdani weavers will also improve. I hope *Tanaporen* will help expand the industry further".

A grand Jamdani display center named *Tanaporen* has been launched at a prime location of Gulshan in Dhaka. This initiative was supported by PKSF's Sustainable Enterprise Project (SEP), the Sustainable Jamdani Sub-project, which is implemented by Partner Organization 'Sheva Nari O Shishu Kalyan Kendra'. The outlet showcases and sells Jamdani apparels produced by the SEP-supported artisans of Naraynganj, and establishes linkage between weavers and consumers.

PKSF's MD Dr Halder said, "I believe the weavers will get fair price and become solvent through this project (SEP). Additionally, this project will ensure that these enterprises do not adversely affect the environment in any way."

Others who spoke at the event included Bushra Nishat, Environment Specialist at The World Bank; Sayeeda Roxana Khan, Executive Director of Sheva Nari O Shishu Kalyan Kendra, Jamdani researcher Chandra Shekhar Saha and some Jamdani weavers.

## Specialized training in developing future leadership of POs

There have been changes in the leadership of PKSF POs over time, and this is a constant process. The process of taking over the responsibilities by the next generation chief executives from the founding executive directors of the Partner Organizations (POs) is a big challenge.

In this context, a training course titled 'Executive Leadership Training' was held from 19-21 July 2022 at BRAC CDM, Savar. In the first batch, 25 top-level executives from as many POs were in the training.

Vice Chancellor of Green University Prof Dr Md Golam Samdani Fakir and senior officials of PKSF facilitated the training. Dr Nomita Halder ndc, Managing Director of PKSF, was the Chief Guest at the opening ceremony of the training course.



### Book Post

### PKSF PORIKROMA

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