

# PKSF

## P O R I K R O M A



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## PKSF observes foundation day for the first time in 32 years



'Towards Development with Equity' – with this theme, 'PKSF Day 2022' was celebrated on 13 November 2022. Although established in 1990, Palli Karma-Sahayak Foundation (PKSF) celebrated its founding anniversary this year for the first time.

The opening ceremony of the Day was organized at the Krishibid Institution Bangladesh (KIB) auditorium in the capital with PKSF Chairman Dr Qazi Kholiquzzaman Ahmad in the chair. Dr Gowher Rizvi, International Affairs Adviser to the Honb'le Prime Minister, joined the event as the Chief Guest via a video message. Sharifa Khan, Secretary of Economic Relations Division (ERD), Ministry of Finance, was the Special Guest. PKSF Managing Director Dr Nomita Halder <sup>ndc</sup> gave the welcome address.

One of the main attractions of the event was the participation of former chairmen and MDs of PKSF in the program. PKSF's first Chairman M Syeduzzaman, fourth Chairman Dr Muhammed Farashuddin, first Managing Director Badiur Rahman, ninth Managing Director Dr Md Abdul Karim and tenth Managing Director Mohammad Moinuddin Abdullah joined the inaugural event. Apart from them, present and former members of PKSF's Governing Body, chief executives of PKSF's Partner Organizations (POs), media personnel and other

distinguished people from various walks of life participated in the event.

In the welcome speech, Dr Halder said that PKSF, which started its journey with just BDT 40 crore in 1990 with a vow to alleviate poverty through job creation, has already generated a fund of around BDT 9,000 crore. More than 1.6 crore families are getting various types of services through over 200 POs. She expressed her determination to further accelerate this progress in the future.

Terming his tenure at PKSF an important part of his life, Mohammad Moinuddin Abdullah said that the dedication and efficiency shown by the officers of PKSF and its POs in providing assistance to the victims of the Covid-19 pandemic is commendable.

Dr Md Abdul Karim said that the efficiency of PKSF officials has helped brighten the image of Bangladesh abroad. This is why international development partners are constantly eager to work with PKSF, he noted.

Badiur Rahman stated that the reality three decades ago and the current situation are not the same. PKSF thus should develop and implement area-specific programs for all 91,000 villages in Bangladesh.







Dr Muhammed Farashuddin stressed on the need for PKSf to request the government to let it work for the development of cottage, small and micro enterprises. Then, these initiatives will be able to play a larger role in the national economy, he commented.

M Syeduzzaman said that he felt lucky to have witnessed the growth and progress of PKSf over the past 32 years. He expressed his hope that PKSf would strengthen efforts to eradicate poverty from the country.

Stating that PKSf works in all areas of people's livelihood, Special Guest Sharifa Khan said this institution had proven to be a catalyst to the ongoing 'silent agricultural revolution' in the country. She thanked PKSf for its continuous efforts towards the development of women.

Chief Guest Dr Gowher Rizvi said in his video message, "Bangladesh is a role model of development in the world today ... In order to transform Bangladesh into a developed and prosperous country by 2041 by continuing the progress of sustainable development, everyone must work hand in hand and spread Bangabandhu's ideals and principles from one generation to another".

Dr Qazi Kholiquzzaman Ahmad, in his closing speech, said that sustainable development was a latent spirit of our liberation war. PKSf is working tirelessly to ensure human dignity for everyone by implementing sustainable



development programs in the country with the motto - 'No one is left behind'.

A documentary on the activities of PKSf was screened at the inauguration of PKSf Day 2022. Besides, a commemorative book to mark the day was unveiled and the new website of PKSf was launched on the occasion.

After the opening session, a meeting was arranged with the participation of the chief executives of the Partner Organizations at PKSf auditorium. It was followed by a colorful cultural event in the evening.

Earlier, a press conference was organized on 12 November at the National Press Club to mark the PKSf Day 2022.



## EU to provide €23 million for reducing extreme poverty



PKSF and the European Union (EU) signed a Grant Agreement on 29 December 2022 to implement a new project styled 'Pathways to Prosperity for Extremely Poor People (PPEPP) – European Union'.

The signing ceremony was held at PKSF Bhaban in Dhaka, with PKSF Managing Director Dr Nomita Halder <sup>ndc</sup> and the Head of Cooperation, EU Delegation to Bangladesh, Maurizio Cian inking the agreement, worth EUR 22.81

million, on behalf of their agencies.

The PPEPP-EU project will support 2.15 lakh most vulnerable extremely poor households (about 0.86 million people) in 145 Unions of 12 districts where poverty rates are higher than the national average. The specific objective of the project is to enable the target people to exit from extreme poverty and make significant progress along a pathway towards prosperity.

## PKSF donates BDT 6.81 crore to restore livelihoods Desalination plant inaugurated in salinity-hit Khulna

PKSF donates BDT 6 crore 81 lakh as emergency cash assistance to restore the livelihoods of extremely poor people in the country. PKSf's Managing Director Dr Nomita Halder <sup>ndc</sup> inaugurated the 'Emergency Cash Assistance Program Phase-2' through Mobile Financial Services (Bkash, Nagad, Rocket) in Dacope upazila of Khulna on 23 December 2022.

This initiative was taken to strengthen the income-generating activities of the extremely poor who faced economic shocks due to the Covid-19 pandemic, natural calamities including cyclones and floods, and rising commodity prices. Under the initiative, a one-time grant of BDT 6,000 was provided to 11,350 extremely poor households across the working area of the PPEPP project.

The same day, Dr Halder attended the inauguration of a desalination plant, which purifies water through the reverse osmosis process, to supply fresh water to the salinity-hit coastal communities at Banishanta in Dacope upazila of Khulna district. Advocate Gloria Jharna Sarkar, a Member of Parliament, inaugurated the plant.

The plant has been established through Ad-din Welfare Centre under the PPEPP project and the Environment and Climate Change Unit of PKSf. Before this, the PKSf MD laid the foundation stone of two more desalination plants – one in the Battala Pond area and the other in the Kamardanga area of Mongla Municipality of Khulna.

A total of 70 desalination plants, established by PKSf, are currently in operation and 13 more are in the pipeline.





## WB Regional Director lauds SEP initiatives



John Roome, Regional Director, South Asia Sustainable Development of the World Bank (WB) met Dr Nomita Halder <sup>ndc</sup>, Managing Director of PKSf, on 2 November 2022 at PKSf Bhaban to discuss the progress of the Sustainable Enterprise Project (SEP) and the proposed SMART (Sustainable Microenterprise and Resilient Transformation) project. PKSf's Additional Managing Director Md Fazlul Kader and Deputy General Manager Zahir Uddin Ahmed, also the Project Coordinator of SEP, and the WB's Senior Environment Specialist and Task Team Leader for SEP Eun Joo Allison Yi took part in the meeting. Other officials concerned from the both agencies were also present there.

**Preparation mission for SMART project:** The second preparation mission for the proposed SMART, an acronym for Sustainable Microenterprise and Resilient Transformation, project was conducted by the World Bank from 28 November to 5 December 2022. During the mission, a World Bank team met officials of a number of government agencies and visited the field-level activities of the SEP.

**Laptop and tab distribution:** Laptops and tablets have been provided to the sub-project-implementing Partner Organizations (POs) for the implementation of a



result-based monitoring system under SEP. Dr Nomita Halder <sup>ndc</sup>, Managing Director of PKSf, handed over these devices to the Executive Directors of the selected SEP-implementing Partner Organizations in a ceremony at PKSf Bhaban on 1 December 2022.

**Safe street food festival:** As part of celebrating the World Food Day, a 'Safe Street Food Festival' was organized in Dhaka with support from SEP. Padakhep Manabik Unnayan Kendra, a PO of PKSf, organized this event at the Suchona Community Center in Dhaka from 15-16 October 2022. Md Fazlul Kader, Additional Managing Director of PKSf inaugurated the festival.

**Safe product fair:** The SME Foundation organized the 10th National Small and Medium Enterprise (SME) Fair from 24 November to 3 December 2022 for promoting SME entrepreneurs and expanding their markets. SEP-implementing Partner Organizations, among others, participated in the fair and showcased various environmentally safe products produced by the SEP-supported microenterprises. SOPIRET displayed handicrafts made from natural ingredients and Tarango's stall showcased naturally dyed loom and handicrafts. Meanwhile, a day-long pottery fair was organized with SEP's support at Tala upazila in Satkhira on 5 October 2022.



### Christmas greetings exchanged

Christmas, the biggest religious festival of the Christian community, is celebrated on 25 December. On this occasion, Managing Director of PKSf Dr Nomita Halder <sup>ndc</sup> was felicitated with flowers on 21 December 2022. PKSf Senior Deputy Managing Director Golam Touhid, Deputy Managing Director AQM Golam Mawla, Senior General Manager Md Hasan Khaled and Deputy General Manager Salina Sharif were present on the occasion.

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## Success in commercial production of silage

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Md Rubel Hossain is a 25-year-old youth of Betua village at Ullapara upazila in Sirajganj district. Born and raised in a family ruled by, above anything else, excruciating poverty, Rubel could not afford to continue his studies after the Higher Secondary School Certificate (HSC) examinations.

Now driven by a dire need to support his family, he was feeling even worse as he could not find a sustainable source of income. Rubel, already having access to internet, would watch videos on Facebook and YouTube on various micro and small enterprises. These videos

inspired him to pursue an agricultural initiative but he would not see success.

Rubel then received training on fodder cultivation under an intervention of the Rural Microenterprise Transformation Project (RMTP), implemented through National Development Program (NDP), a local Partner Organization of PKSF which, jointly with IFAD, finances the project.

He gained knowledge about modern ways of producing and marketing silage (green fodder compacted and stored in airtight conditions).

"After the training, I cultivated five types of grass on two acres of land. Also, I received a grant of BDT 15,000 from the project. I used the money to buy a vacuum machine and started producing silage," said Rubel, adding that his business was immediately off to a promising start.

Subsequently, Rubel obtained a trade license to start a company called 'RP Agro Feed'. He also opened a Facebook page to promote his product, resulting in a tremendously well response from buyers even from distant places like Pabna, Barisal and Dhaka. At present, he produces and sells over five tonnes of silage per month to earn a net profit of around BDT 35,000.

Currently, Rubel is training local farmers on growing fodder in fallow land.

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## IRMP helps cyclone Sitrang-affected people

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The second Joint Coordination Committee (JCC) meeting of 'The Project for Developing Inclusive Risk Mitigation Program for Sustainable Poverty Reduction (IRMP)' was held at PKSF Bhaban on 07 December 2022. The meeting discussed the project implementation progress and future activities.

PKSF Managing Director Dr Nomita Halder <sup>ndc</sup> chaired the meeting attended by Dr Suzuka Sato-Sugawara, Sr Advisor (Governance & Peace Building Department); Reiko Wakatsuki, Officer (Gender Equality and Poverty Reduction); Takeshi Komori, Senior Representative and Hidekazu Tanemura, Advisor (Project Formulation & Private Partnership) from the JICA's Dhaka office. Senior officials of the Project's Expert Team and of PKSF were also present at the meeting.

The JICA delegation expressed satisfaction over the progress of IRMP being implemented in the coastal areas of Bangladesh through seven Partner Organizations (PO) of PKSF with technical support from Japan International Cooperation Agency (JICA).

To help people recover from the shocks dealt by cyclone Sitrang, BDT 19.17 lakh was recently distributed among 1,577 people in the coastal areas of Char Kukri Mukri in Bhola and 2,256 people of Rangabali in Patuakhali.





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## ADB to provide \$200 million for microenterprises

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The Asian Development Bank (ADB) will provide USD 200 million loan and another USD 1 million in technical assistance under the 'Microenterprise Financing and Credit Enhancement (MFCE) Project' for sustainable employment creation by providing financial and institutional support to microenterprises. This five-year project will be implemented by PKSF across the country through its Partner Organizations (POs).

On 6 December 2022, a Loan Agreement and a Project Agreement for MFCE were signed between the Government of Bangladesh and ADB, and PKSF and ADB respectively.

Sharifa Khan, Secretary of Economic Relations Division, signed the Loan Agreement on behalf of the Government



of Bangladesh, and Dr Nomita Halder ndc, Managing Director of PKSF, signed the Project Agreement on behalf of PKSF. Edimon Ginting, Country Director, Bangladesh Resident Mission of ADB, signed both the Agreements on behalf of ADB.

The project will provide financial and technical support to around 1 lakh micro-entrepreneurs. A pilot Credit Guarantee Fund will be established to increase the POs' access to financing for their microenterprise loan programs. At least 40 percent of the loan proceed will be disbursed in the relatively poverty-stricken areas while 10 percent will be disbursed in the climate-vulnerable areas under the project. At least 80 percent of the total participants in the project will be women.

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## RAISE financing 1.75 lakh youths and micro-entrepreneurs

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PKSF since February 2022 has been implementing the Recovery and Advancement of Informal Sector Employment (RAISE) project through 70 of its Partner Organizations (POs). The 5-year project is jointly financed by PKSF and the World Bank. A total of 1.75 lakh youths and micro-entrepreneurs in urban and peri-urban areas of the country are receiving inclusive finance as well as training which help enhance their human capacities. In line with this, up to 15 December 2022, BDT 342 crore was disbursed under this project to POs for providing inclusive finance to the COVID-19 pandemic-affected micro-entrepreneurs. As of 30 November 2022, BDT 184.32 crore was disbursed by POs among 15,843 micro-entrepreneurs. Additionally, PKSF signed Grant Agreements, worth BDT 59.54 crore in total, for the fiscal year of 2022-23 with 69 POs to enhance the capacities of the project participants through appropriate training.

On 14 November 2022, a meeting was held between PKSF and the World Bank to discuss the overall progress of the RAISE project. Md Fazlul Kader, Additional Managing Director of PKSF and officials from the RAISE Project Management Unit (PMU) were present at the meeting. On behalf of the World Bank, Senior Economist Syud Amer



Ahmed, also the Task Team Leader for the RAISE Project; Senior Social Protection Economist Aneeka Rahman, also the Co-Task Team Leader; and other officials participated in the meeting. A training course styled 'Risk Management and Business Continuity' is currently being offered at the field level to enhance the capacities of the pandemic-affected micro-entrepreneurs.

Also, the RAISE PMU is conducting a 3-day 'Capacity Building Workshop' for the Project Implementation Unit (PIU) staff members at the PO level.

## RMTP: 4 lakh entrepreneurs getting technical, marketing support



The Rural Microenterprise Transformation Project (RMTP) works to expand the financial services of microenterprises to improve the income, food security, and nutrition status of small and marginal farmers, entrepreneurs, and other market actors involved in the value chains of selected high-value agricultural products. 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 various new technologies and methods such as Internet of Things (IoT), Crowdfunding and other digital platforms under this project for sustainable poverty alleviation.

Currently, this project is implementing 60 value chain sub-projects in agriculture, fisheries, and livestock sectors, extending technical, technological and marketing support to 463,688 microentrepreneurs and relevant actors.

The third mission of the International Fund for Agricultural Development (IFAD), which co-finance the project, evaluated RMTP interventions and expressed satisfaction. Following on-site visits, they praised specifically systematic vaccine campaigns of cattle, high value fodder cultivation, commercial silage production, certification of products, cattle hotel, introduction of double-decker vehicles for transporting cattle, safe vegetable cultivation, production of cold-pressed mustered oil, and BSTI and HALAL certification.

## PACE promoting decent work in microenterprises

PKSF's Promoting Agricultural Commercialization and Enterprises (PACE) project is working to restore economic activities in the microenterprise (ME) sector worst affected by the COVID-19 pandemic. In addition to financing MEs and making sub-sector based value chain interventions, the project is developing a safe and hygienic rural market, creating decent work environment in microenterprises and expanding e-commerce services in the sector.

Currently, in its extended tenure (2021-2023), the project is implementing 42 value chain sub-projects in different farm and non-farm sub-sectors, providing 221,384 microentrepreneurs and other value chain actors with various technical, technological and marketing support.

PACE organized workshop on 'Start-up Capital Loan' and 'Lease Financing' Policy on 29 September 2022 in Thakurgaon district. A total of 33 officials of two Partner Organizations (POs) - Eco Social Development Organization (ESDO) and Gram Bikash Kendra (GBK) - attended the workshop. So far, a total of 203 officials of 21 PACE-implementing POs learned about the implementation strategy of these two financial products, relevant policies and business management.

On 3 October 2022, PACE organized a workshop on promoting decent work environment in microenterprises. The event, chaired by PKSF's Additional Managing Director Md Fazlul Kader, was participated by officials of the different POs. Md Habibur Rahman, PACE Project

Coordinator gave a presentation on 'Decent Work Initiatives for Microenterprises' and highlighted the present work environments in the ME sector and discussed different potential areas of interventions.

Meanwhile, to promote decent work environments in microenterprises, different sub-sector-based initiatives have been taken under PACE. They include (a) development of safe working environment (healthy seating arrangements, hygienic toilets, adequate lighting and ventilation, safety equipment etc), (b) professional skill development training, (c) health protection services.





## RESEARCH

### With proper facilities, persons with disabilities may earn more

A PKSf study finds that the per capita income of a person with disability (PwD), if provided with appropriate facilities, can be higher than the average per capita income of their family members.

The Research & Development Unit of PKSf in mid-2022 conducted the study to examine the effectiveness and sustainability of the pro-PwD livelihood initiatives under the LIFT program of PKSf.

PKSf, under its under LIFT program, is implementing these initiatives with the aim of building an inclusive society through two Partner Organizations including Young Power in Social Action (YPSA). The objective of this program is to make PwDs proactive by giving them skill development training and flexible loans. It was expected that this tailor-made credit program would help create regular income sources for them.

Under a LIFT-funded initiative styled 'Sustainable Livelihood and Inclusive Development of Persons with Disabilities', YPSA provides combined packages of loans and grants to help PwDs engage in suitable income generating activities (IGAs) and avail adaptive equipment, physiotherapy services, health and medical treatment, and necessary training.

The research team comprised PKSf's Deputy Managing

Director Dr Tapash Kumar Biswas, Assistant General Manager Shah Muhammad Ikhtiar Jahan Kabir and Manager Kamrunnahar.

The study specifically attempted to learn about the socio-economic conditions of the PwDs and the implementation method of the LIFT initiative, to assess the services the PwDs receive and the sources of these services, and to identify additional services they may require.

The field survey shows that the program leaves a big impact by orienting the PwDs to different occupations. Among the PwDs, the highest 17.65 percent are involved in small businesses, followed by crop cultivation, and bamboo and cane crafts — about 16 percent each. Around 76 percent of the PwDs have their own income and they contribute about 73 percent of their household income. The per capita income of a PwD is greater than the overall per capita income of their household members.

The size of the loans availed by the PwDs grew by about 50 percent in 3.6 years, despite the economic shocks dealt by the Covid pandemic. While using the loans for IGAs, PwDs on their own utilize them in 31 percent cases, their family members do it in 45.83 percent cases, and the PwDs and their household members jointly use them in 23 percent cases.

### BD Rural Wash Project helps build 14,000 safely managed toilets



Bangladesh Rural Water, Sanitation and Hygiene for Human Capital Development Project formed a Upazila Coordination Committee (UCC) in each of the 78 upazilas to coordinate the project activities. The main objective of this committee is to ensure proper coordination with the

Partner Organizations (POs) implementing the project activities at the upazila level. In October–December 2022, 78 UCC meetings were held in as many upazilas.

Recently, PKSf's Additional Managing Director Dr Md Jashim Uddin and General Manager Md Abdul Matin, also the Project Coordinator, participated in a UCC meeting organized by the Integrated Development Foundation (IDF) at Bannakhali upazila in Chattogram. They also visited the field activities of the Young Power in Social Action (YPSA) and Ghashful, and participated in a view-sharing meeting with the Executive Directors of 20 project-implementing POs and regional representatives of the national-level POs in the Chattogram region.

Till October 2022, a total of 3,492 safely-managed water supply systems and 14,388 safely-managed twin-pit toilets have been constructed in the project's intervention areas across the country.

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## PKSF participates in COP-27

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The Conference of the Parties-27 (COP-27) was organized by the United Nations Framework Convention on Climate Change (UNFCCC) at Sharm El-Sheikh in Egypt from 6 to 18 November 2022. Ministers holding various portfolios, senior secretaries, secretaries, and senior officials of

different departments of the Government of Bangladesh (GoB) attended the conference. Dr Fazle Rabbi Sadeque Ahmed, Deputy Managing Director of PKSF also attended the conference as a technical expert on behalf of the GoB. There, Dr Ahmed presented on global climate finance and Bangladesh's expectations.

**Workshop:** The Environment and Climate Change Unit (ECCU) of PKSF organized a consultation workshop on 'Environmental Management Guideline for Buffalo' on 27 October 2022. The objective was to protect environment while expanding buffalo rearing. Md Fazlul Kader, Additional Managing Director of PKSF was the chief guest of the workshop.

Also present at the event were PKSF's Deputy Managing Director Dr Fazle Rabbi Sadeque Ahmed, academics from different universities, officers from government departments concerned; and representatives from PKSF's Partner Organizations as well as microentrepreneurs involved in buffalo rearing.

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## Farmers in north getting more yields by cultivating flood-tolerant crops

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Floods and river erosion have, quite unfortunately, become an integral part of people's lives in Lalmonirhat, Nilphamari, Kurigram, Jamalpur and Gaibandha districts. Thousands of families in these five districts located in the Teesta, Dharla and Brahmaputra basins are affected by floods almost every year. Roads, housing, tube wells, latrines, livestock etc are damaged due to floods. Besides, the livelihood of the farmers and crops in the field are greatly damaged. Often rendered destitute and helpless, these farmers have to constantly struggle with nature and live in the mercy of natural forces.

Around 10 thousand farmers in these flood-prone districts are now able to cope with flood damage by cultivating flood-tolerant crops. They are cultivating flood-tolerant crop varieties (Bri-paddy 51, Bri-paddy 52, Bari wheat 26 and 30) throughout the year in land where no crops could be produced for more than one-third of a year due to floods. And this has been made possible through interventions of the Extended Community Climate Change Project-Flood (ECCCP-Flood).

Under the ECCCP-Flood, farmers are getting seeds and fertilizers for free. Besides, the project is providing different technical assistance including training on production of flood-tolerant varieties of rice and wheat. The yields of cultivated varieties have also been

promising. Farmers got higher yields by cultivating flood-tolerant varieties than what they would get from farming conventional varieties.

In the current year, the yields of Bri-paddy 51 and Bri-paddy 52 are about 18-20 maunds per *bigha* and of Bari wheat 26 and 30 are about 14-18 maunds per *bigha*. As a result of the project interventions, the farmers in the flood-prone areas are now able to produce crops throughout the year and are living a happy life.





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## ENRICH serving more than 60 lakh people

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The ENRICH program is implemented in 198 Unions of 162 upazilas of 62 districts. Under this program, 111 Partner Organizations (POs) of PKSf are conducting a range of activities to serve around 60.3 lakh people of 13.36 lakh families. Healthcare and Nutrition, Education Assistance, Family Development Plan and Financial Assistance, Youths in Development, Special Savings, and Beggar Rehabilitation are some key components of ENRICH.

**National Youth Day 2022:** With the slogan '*Proshikkhito Jubo Unnato Desh, Bangabandhur Bangladesh*', the National Youth Day 2022 was celebrated across the country on 1 November 2022. To mark the occasion, rallies and discussion meetings were held under the

'Youths in Development' component of the ENRICH program in all 198 ENRICH Unions.

**Training titled 'My Dream to be an Entrepreneur':** A video-based training module titled 'My Dream to be an Entrepreneur' has been developed under the 'Youth in Development' component of the ENRICH program. The training activities kicked off on 17 November 2022 in all 198 ENRICH Unions across the country. Under the training activities, some 19,800 youths will be trained in 792 batches. Youths are receiving specific guidelines about entrepreneurship development through this meticulously designed training course.

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## International Day of Older Persons 2022 celebrated

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The 'Uplifting the Quality of the Lives of the Elderly People' program is being implemented in 212 Unions, including all ENRICH Unions, to serve around 4.05 lakh elderly people. Various allowances, assistive equipment, and healthcare services are provided to elderly people under this program. Social recognition for elderly persons and contributions to the funerals of deceased elderly people are also parts of the program's interventions. Moreover, sports and cultural programs are organized for the mental well-being of elderly people. Currently, 101 POs are implementing the program. Besides, assistance for setting up tea stalls (*Probin Sonali Udyog*) has been given to one elderly person in each of the 201 Unions. Of them, 12 members are women.

To mark the International Day of Older Persons-2022, PKSf organized a webinar on 3 October 2022. PKSf Managing Director Dr Nomita Halder <sup>ndc</sup> presided over the discussion participated by more than 600 people, including elderly persons, experts and development workers. PKSf Governing Body Members Arijit Chowdhury

and Nazneen Sultana, PKSf's Additional Managing Directors Fazlul Kader and Dr Md Jashim Uddin, and Abul Haseeb Khan, Executive Director of Resource Integration Centre, a Partner Organization of PKSf, among others, spoke at the event.





## PKSF celebrates Sheikh Russel Day

Employees of Palli Karma-Sahayak Foundation (PKSF) on 18 October 2022 celebrated the birthday of Sheikh Russel, the youngest son of Father of the Nation Bangabandhu Sheikh Mujibur Rahman. To mark the day, they placed a wreath at Sheikh Russel's portrait installed in the reception area of PKSFBhaban.

## 13,000 clubs working to empower adolescent girls

The Program for Adolescents organized a training on 'Standardized Adolescent Empowerment Package-SAEP' from 26 to 29 December 2022 in Dhaka. Fifteen officers from PKSFB and 20 from the program-implementing POs participated in the training. With the assistance of UNICEF, a team of technical experts assigned by the Ministry of Women and Children Affairs (MoWCA) prepared the training module on 'Standardized Adolescent Empowerment Package-SAEP'.

The Program for Adolescents in 55 districts through 66

Partner Organizations (POs). Initiatives have been taken to form two adolescent clubs (one for boys and the other for girls) at each ward in every Union of 142 upazilas. Up to December 2022, a total of 13,119 clubs have been formed, organizing 2.41 lac adolescent boys and girls under them. In these clubs, yard meetings on various issues take place. Club members and their parents participate in these meetings. Members of these clubs are playing an active role in preventing child marriage, dowry practices, sexual harassments and abuse of women, and reporting them to the local administrations.

## BDT 456 crore disbursed for construction, renovation of houses

PKSF, from its own fund, is implementing a program titled 'ABASON' to improve the standard of living for disadvantaged target groups living in remote areas of the country. At present, the program is being implemented in 51 upazilas of 24 districts of the country through 118 branches of 17 Partner Organizations (POs). Under this program, PKSFB through its 17 POs disbursed a total of BDT 210.52 crore to 9,183 borrowers till 30 November 2022 for construction of new houses, and renovation and expansion of the existing ones.

To improve the living conditions of the low-income community people, PKSFB and the National Housing Authority (NHA) jointly implement a similar project styled 'Low Income Community Housing Support Project (LICHSP)'. Funded by the World Bank, the project is being implemented for low-income communities residing in 13 municipalities and city corporations of Bangladesh through seven POs of PKSFB.

Following the progress of the project, the World Bank has committed to finance a new project worth USD 270 million for expansion of the program across Bangladesh. As of 30 November 2022, PKSFB through its seven POs has disbursed BDT 245.45 crore as loans to 11,684 borrowers for construction of new houses and extension or repair of the existing ones in 13 towns. The loan recovery rate at the field is about 98%. A consulting firm, selected by PKSFB, is currently conducting the Final Evaluation of the project.

In October 2022, the World Bank completed two technical missions simultaneously. During the missions, PKSFB organized a multi-sectoral workshop participated by different stakeholders. Representatives from the World Bank, PKSFB officials and representatives of the seven project-implementing partners joined the event. PKSFB presented its experience and learning of the LICHSP in the workshop. The workshop facilitated a discussion on the initial concept and proposed approach for the new project.



## SEIP project working relentlessly to create skilled manpower



PKSF signed an agreement with Professor Dr Ruhul Haque Polytechnic Institute and Technical Training Center (RHPITTC) on 27 November 2022 making it a partner training institute of the SEIP project. Dr Md Jashim Uddin, Additional Managing Director of PKSf and Prof Dr AFM Ruhul Haque, MP, Chairman of RHPITTC, signed the contract on behalf of their respective entities. Md Ziauddin Iqbal, Senior General Manager of PKSf and Chief Coordinator of the SEIP project and other officials of PKSf and RHPITTC were also present on the occasion.

Under the contract, RHPITTC will provide training on the Electrical Installation and Maintenance and the Fashion Garments trades in Satkhira to enhance efficiency, sector-specific competency and productivity of the participants. Those lagging behind, particularly women,

the poor and members of ethnic minority groups will get priority in this regard. The training institute will also be responsible for ensuring employment for at least 60% of the certified trainees.

Under the Skills for Employment Investment Program (SEIP) project, jointly financed by the Government of Bangladesh and the Asian Development Bank, PKSf has already completed training of 27,971 persons through 36 partner training institutes. Of them, 71% have been placed in gainful employments.

PKSF signed a contract with Ananda Vocational Training Center (AVTC) on 09 November 2022 for facilitating training on the Electrical Installation and Maintenance, and the Fashion Garments trades for the ethnic minority groups of the hill districts of Bangladesh. Dr Md Jashim Uddin, Additional Managing Director of PKSf, and Maniruzzaman Mia, Executive Director of AVTC, signed the contract on behalf of their respective organizations.

PKSF signed contracts with two training institutes – RISDA Bangladesh and Specialized Geriatric Care Institute (SGCI) – on 22 December 2022 on providing training on the Caregiving trade. Dr Md Jashim Uddin, Additional Managing Director of PKSf; Md Hemayet Hossain, Executive Director of RISDA-Bangladesh; and Salina Akhter, Managing Director, Specialized Geriatric Care Institute (SGCI) signed the contracts on behalf of their respective institutions.

## Training session on pearl production techniques held

The Partner Organizations (POs) of PKSf are taking to the field various new technologies pertaining to fish and other aquaculture under the fisheries sector of PKSf's 'Integrated Agriculture Unit'. Due to the increased interest in pearl cultivation among farmers, 25 officials from PKSf and different POs received two-day training on 'Pearl Production Techniques in Fresh Water Mussels' at the Fisheries Training Centre in Kotchandpur, Jhenaidah from 20-21 November 2022. Funded by the Sustainable Enterprise Project (SEP) of PKSf, the training was arranged by Shishu Niloy Foundation under the direction of the Integrated Agriculture Unit to promote institutional cooperation.

Nazrul Islam, a pearl farming expert, along with officials of the Fish Seed Production Farm and Fisheries Training Centre facilitated the training.

Following the training, the implementation of integrated fish-pearl farming in ponds, in the form of demonstration



piloting, has already begun through a few selected organizations. In 7-8 months, each mussel in a fish farming pond may produce two image pearls, each of which has a market value of BDT 100. In a 33-decimal pond, the production of mussels, pearls, and fish can generate approximately BDT 420,000 per year.

## Training



*Participants of 'Executive Leadership Training' pose with PKSF officials*

**Training for PKSF Officials:** In October–December 2022, a total of 22 PKSF officials attended training and exposure visit programs organized by the United Nations Framework Convention on Climate Change (UNFCCC), the International Fund for Agricultural Development (IFAD), the Danish International Development Agency (DANIDA) and the Asian Institute of Technology (AIT). In addition, 123 officers participated in different training programs, seminars and workshops in this quarter.

**Executive Leadership Training:** Md Fazlul Kader, Additional Managing Director of PKSF, inaugurated a training titled 'Executive Leadership Training' for future leaders of 25 Partner Organizations (POs) of PKSF on 17 October 2022 at BRAC CDM, Savar. The inauguration session of the 3-day training was presided over by PKSF's Additional Managing Director Dr Md Jashim Uddin.

**Training for POs:** In October–December 2022, a total of 125 senior and mid-level officials of the POs received training in 6 batches on Software-based Loan Monitoring and Supervision, Human Resource Management, Internal Audit, Basic Training of Trainer (ToT), Accounting for Non-Accountants, and Risk Management.

**Webinar for the Future PO Leaders:** On 23 November 2022, a webinar was organized for 50 PO officials who had already completed the 'Executive Leadership Training' to discuss future training options. PKSF's Additional Managing Director Dr Md Jashim Uddin presided over the event.

**Internships:** In this quarter, three students from different Universities completed their internships. Besides, eleven students are currently pursuing their internships at PKSF.



*PKSF officials during a training program at the Asian Institute of Technology (AIT), Bangkok, Thailand*



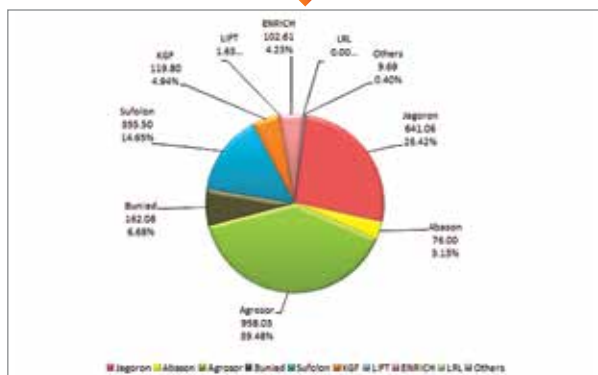
## Credit Operations

### Loan Disbursement to POs

From July 2021 to November 2022, the loan disbursement from PKSf to POs (Partner Organizations) amounts to BDT 2,426.40 crore (Table-2). The cumulative loan disbursement from PKSf to POs is BDT 52,529.91 crore (Table-1) and the recovery rate of loans from POs to PKSf is 99.51%. A summary of PKSf's loan disbursement and loan outstanding as of November 2022 is given below:

Cumulative Loan Disbursement and Outstanding (PKSf-POs)		Table-1
Programs/Projects Mainstream Programs*	Cum. Loan disbursement (in Crore BDT) (Up to November 2022)	Loan outstanding (in Crore BDT) (As of November 2022)
Jagoron	17515.41	2531.78
Agrosor	9782.53	2238.20
Sufolon	11655.11	472.60
Buniad	3319.45	463.85
Sahos	3319.45	140.00
KGF	1443.45	140
ENRICH	1326.26	433.92
LRL	1100	755.55
LIFT	239.35	55.69
SDL	69.8	10.86
Abason	216.50	196.49
Others (including ID Loan)	419.25	44.50
<b>Total (Mainstream) Projects</b>	<b>47087.11</b>	<b>7343.45</b>
EFRRAP	112.25	1.37
FSP	25.88	0.00
LRP	80.38	0.06
MFMSFP	361.96	9.09
MFTSP	260.23	0.17
PLDP	59.39	0.00
PLDP-II	413.02	8.75
LICHSP	170.80	113.10
Agrosor-MDP	1539.62	864.48
Agrosor-SEP	709.20	340.12
Others (including ID Loan)	710.08	612.70
<b>Total (Projects)</b>	<b>4442.80</b>	<b>1949.82</b>
<b>Grand Total</b>	<b>51529.91</b>	<b>9293.27</b>

Component-wise Loan Disbursement : PKSf to POs  
FY 2022-23 (Up to Nov '22) (Crore BDT)

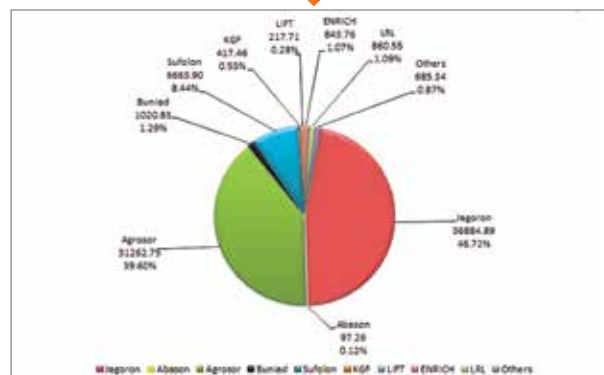


Loan Disbursement (PKSf-POs & POs-Clients)		Table-2
Loan disbursement in FY 2021-2022 (in Crore BDT)		
Programs/Projects	PKSf to POs (July'22-November'22)	POs to Clients (July'21-June'22)
Jagoron	641.06	36884.88
Agrosor	958.03	31262.75
Buniad	162.08	1020.82
Sufolon	355.5	6663.89
KGF	119.8	417.45
LIFT	1.63	217.70
ENRICH	102.61	843.76
LRL	0.00	860.54
Abason	76.00	97.26
Other	9.68	685.34
<b>Total</b>	<b>2426.39</b>	<b>78954.45</b>

### Loan Disbursement from POs to Clients

During the financial year 2021-22, loan disbursement from POs to Clients was BDT 78,954.45 crore (Table-2). The cumulative loan disbursement from POs to Clients is BDT 5,40,393.35 crore and the recovery rate of loan from Clients to POs is 99.24%. As of June 2022, the amount of loan outstanding of POs with Clients is BDT 52,584.20 crore. At the same time, the number of members is 1.75 crore of whom 90.89 percent are women.

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



## Chiefs of two PKSf affiliates receive Begum Rokeya Padak



PKSF congratulates Nasima Begum and Farida Yasmin, who head two of PKSf's affiliate organizations, on receiving the 'Begum Rokeya Padak-2022'.

At Osmani Memorial Auditorium in Dhaka on 9 December 2022, Hon'ble Prime Minister Sheikh Hasina at a ceremony handed over the prestigious award to five women, including Nasima Begum and Farida Yasmin, for their outstanding contributions towards society, women's education and women empowerment.

Nasima received the award for her contribution to

awareness building among women about their rights through the field of rural development. She is the Executive Director of Shishu Niloy Foundation (SNF).

Farida was awarded the Padak for her contribution to the field of women's socio-economic development. She is the Chief Executive Officer of Disabled Rehabilitation and Research Association (DRRA), a Partner Training Institute under the SEIP project of PKSf.

The other recipients of the award are Rahima Khatun, Prof Kamrun Nahar Begum, and Afroza Parveen.

## Gendered pay gap at workplaces must be eliminated: PKSf MD

PKSF Managing Director Dr Nomita Halder <sup>ndc</sup> has said that the wage disparity between men and women at workplaces should be eliminated and the wages of female workers in microenterprises should be increased. She made the remarks while inaugurating the 'Shawoil Finishing and Design Center' at Adamdighi in Bogra district on 17 October 2022. The center is established as a common service center by Dabi Moulik Unnayan Sangstha, a Partner Organization implementing the Sustainable



Enterprise Project (SEP) of PKSf. PKSf's Governing Body Member Parveen Mahmood and Senior Deputy Managing Director Golam Touhid were present as special guests at the inaugural event.

On 22 December 2022, Dr Halder visited different activities of SDS (Shariatpur Development Society) and Naria Unnayan Samity (NUSA) in Shariatpur. PKSf's General Body members Aktari Mamtaz, Ummul Hasna and Mahmuda Begum accompanied Dr Halder during the visit.

The PKSf MD visited the 'Entrepreneurship Safe Vegetable Production' activities in Kazirhat of Naria upazila. She inaugurated a technical training program organized under the SEIP project at the head office of NUSA. Then, Dr Halder inspected the field-level activities of the 'Uplifting the Quality of the Lives of Elderly People Program', the 'Metallic Utensils' subproject under SEP, LICHS project, technical training program under the SEIP project and different agricultural interventions under the Integrated Agriculture Unit being implemented by SDS.

### Book Post

### PKSF PORIKROMA

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