

PKSF

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Research book on PKSF's ENRICH program unwrapped



A research book titled *Sustainable Development, Human Dignity and Choice: Lessons from the ENRICH Program, Bangladesh* was unveiled at the PKSF Auditorium in Dhaka on 2 February 2023. The book, which contains impact assessment of PKSF's flagship program ENRICH, was published by the international publishing house Springer Nature.

Dr Mashiur Rahman, Economic Affairs Adviser to the Hon'ble Prime Minister, was present as the chief guest at the event chaired by PKSF Chairman Dr Qazi Kholiquzzaman Ahmad. PKSF Managing Director Dr Nomita Halder ndc gave the welcome speech and Additional Managing Director Dr Md Jashim Uddin presented on the ENRICH program.

Dr Halder highlighted different components of

ENRICH and said that PKSF had already allocated BDT 80 crore in the current financial year to implement the program.

That this study considered 'human dignity' as an indicator of development is very unique, commented Dr Mashiur Rahman. He hoped that ENRICH will be expanded on a larger scale in the coming days.

Dr QK Ahmad said that the ENRICH program seeks to cater to the needs of all stages of human life and ensure access of the target people to resources to increase their capacities.

Dr MA Baqui Khalily, former Professor of the University of Dhaka, and Dr Mustafa K Mujeri, Executive Director of the Institute for Inclusive Finance and Development (InM) discussed on the research book.

Closing workshop of PPEPP-FCDO project

The 'Pathways to Prosperity for Extremely Poor People (PPEPP)' project, co-funded by PKSF and the Foreign, Commonwealth & Development

Office (FCDO) of the UK, ended on 31 March 2023. In view of this, the closing workshop of the FCDO part of the PPEPP project was held on 29 March at PKSF Bhaban.

PKSF Managing Director Dr Nomita Halder ndc chaired the event while Senior Deputy Managing Director Golam Touhid delivered the welcome remarks. Dr Sharif Ahmed Chowdhury, Project Director, PPEPP gave a presentation on the details of the project.

Representatives from FCDO and European Union lauded the achievements of PPEPP project.

The workshop was attended by, among others, senior PKSF officials, representatives of its Partner Organizations, selected members of the PPEPP project and development experts.



'Effective use of digital technologies may reduce gender gap' Speakers at Int'l Women's Day seminar



Human-centered development should be ensured by establishing equity between men and women through technology and innovation. And, thus, technology must be made accessible to all, particularly to women. The comments were made at a seminar titled 'Digital Technology to Reduce Gender Discrimination' at the PKSF Auditorium on 19 March 2023.

PKSF organized the seminar to mark the International Women's Day 2023. PKSF Chairman Dr Qazi Kholiquzzaman Ahmad presided over the event while Managing Director Dr Nomita Halder ndc gave the welcome speech. The keynote presentation styled 'Practice of Gender Sensitivity in Family and Workplace and Digital Technology to Address Gender Discrimination' was made by Mosley Rumman, Deputy Manager, PKSF.

Joyeeta Foundation's Managing Director Afroza Khan, and PKSF's Additional Managing Director Md Fazlul Kader were the panel discussants. Sonia Bashir Kabir, Vice Chair and Governing Council Member, United Nations Technology Bank spoke as the guest speaker.

Stating that there is a lack of cyber security awareness among our women, especially young women, Dr Nomita Halder said both young men

and women should be educated on responsible use of digital technologies. The responsibility is primarily on the parents, she continued, to teach their children about what to watch and what not, what to say and what to avoid on internet platforms, and how to keep themselves from committing cybercrimes.

Afroza Khan stressed on the need for women to enjoy more freedom of movements, which eventually will help the cause of establishing gender equality in societies.

Md Fazlul Kader said that increasing the use of information technologies without any specific goal may further increase inequality. Behavioral change in society is possible by ensuring appropriate use of technologies, he added.

Sonia Bashir Kabir, in her speech, urged women to overcome their inhibitions imposed upon them by various external sources from an early age.

In the closing remarks, Dr Qazi Kholiquzzaman said that Bangladesh ranks first in South Asia in women empowerment. "We have more scopes for improvement. The Smart Bangladesh should be built through human-centered and equality-based development initiatives," he added.

Capacity building training for field officers of ECCCP-Flood

A training titled 'Refresher Training/Workshop for the Implementing Entities' (IEs) Staff' was held from 31 January to 5 February 2023 to strengthen the capacities of nine IEs for the smooth implementation of the Extended Community Climate Change Project Flood (ECCCP-Flood).

A total of 80 officers and 9 Focal Persons of the IEs received the training held at the Christian Service Society (CSS) Ava Center in Khulna. Various important topics related to effective project implementation were taught hands-on during this training course.

All the trainees were taken on a trip to the Sundarbans to witness climate-resilient activities and livelihoods in subtropical regions as part of the training.

PKSF since April 2020 has been implementing ECCCP-Flood, funded by the Green Climate Fund, in five flood-prone districts (Lalmonirhat, Nilphamari, Kurigram, Gaibandha, and Jamalpur). The main activities of this four-year project are: homestead plinth raising, tube-well and climate-resilient sanitary latrine installation on raised plinths, goat/sheep rearing in slatted sheds, flood-tolerant crop cultivation etc.

Consultation meeting on guidelines for mini garments



PKSF's Environment and Climate Change Unit (ECCU) has taken an initiative to develop 'Environmental and Social Management Guidelines for Mini Garments' to reduce the environmental consequences in this sector. The Unit organized a consultation session on the

proposed guidelines at PKSF Bhaban on 23 February 2023 in order to get a more comprehensive perspective from academics, practitioners and professionals. PKSF's Deputy Managing Director Dr Fazle Rabbi Sadeque Ahmed chaired the session attended by the mini garment microentrepreneurs assisted by PMK and OSACA, two POs of PKSF.

In addition, academicians from Jahangirnagar University, Sher-e-Bangla Agricultural University, Bangladesh University of Textiles; experts from the National Institute of Textile Engineering and Research, the National Academy for Planning and Development, SME Foundation, Bangladesh Small and Cottage Industries Corporation, and PKSF officials joined the workshop.

Workshop on LRMP project's implementation held

A workshop titled 'Project Implementation and Way Forward' was held on 19 February 2023 at a hotel in Bogura under PKSF's 'Strengthening Resilience of Livestock Farmers through Risk Reducing Services (LRMP)' project funded by the Swiss Agency for Development and Cooperation (SDC). The workshop discussed the continuation of extension services (training, vaccination etc) to cattle farmers after the project period.

PKSF's Senior Deputy Managing Director Golam Touhid was the chief guest at the event chaired by Dr Hosne Ara Begum, Executive Director of TMSS. Md Hasan Khaled, Senior General Manager and other relevant officials from PKSF along with Executive Directors and Chief Credit Coordinators of project-implementing Partner Organizations attended the workshop.



SEP on track to achieve its goals



PKSF's Sustainable Enterprise Project (SEP), funded by the World Bank, has since 2018 been providing financial and technical support to microenterprises of business clusters of the agribusiness and manufacturing sectors to make the businesses environment-friendly. Currently, 64 sub-projects are being implemented in the field under 30 sub-sectors through 47 Partner Organizations (POs).

WB VP meets entrepreneurs: "Microenterprises have a lot of potentials to do more," said Martin Raiser, Vice President, South Asia Region, World Bank after visiting SEP activities being implemented by TARANGO, a PKSF PO, in Mirpur, Dhaka on 26 January 2023. Raiser and other member delegates exchanged views with five female microentrepreneurs. Md Fazlul Kader, Additional Managing Director, PKSF gave a presentation on the SEP. Martin Raiser lauded the contribution of the SEP in the development of loom production using natural dyeing.

Training: A two-day 'Advanced Training on Photography and Social Media Content Production' was arranged for 64 Communication and Documentation Officers working for the sub-projects under SEP on 11-12 and 15-16 January 2023 at the training center of PMUK and ESDO in Dhaka.

Success in Livestock Services Week 2023: The Directorate of Livestock of the Government of Bangladesh organized the Livestock Service Week nationwide this year with the theme 'Smart Livestock, Smart Bangladesh' from 25 February to 1 March 2023. Various sub-projects under SEP participated in these exhibitions and won first prize in various categories in seven districts.

Flower festival in Jashore: A three-day flower festival was organized at Gadkhali in Jhikargachha upazila of Jashore under SEP's 'Ecological farming and expansion of flower business through modern technology' sub-project. Deputy Commissioner of Jashore Md Tamijul Islam Khan inaugurated the festival as the chief guest on 19 January 2023.



Oilseed crop farming on the rise, thanks to PKSF measures

Bangladesh government has taken various initiatives to reduce dependence on the import of edible oil to meet the increasing demand. In line with those, PKSF's Integrated Agriculture Unit has taken various initiatives to convert single-crop land into two crops, two crops land into three crops land and three crops land into four crops land. As part of this, a special initiative titled 'Employment Generation through Oilseed Crops Cultivation Extension, Processing and Marketing' is being implemented by three Partner Organizations. Farmers have been encouraged to cultivate mustard in 79 upazilas of 31 districts.

In FY 2022-23, 1,720 tonnes of mustard was produced on 1,210 hectares of land in the Boro

season. The varieties of mustard include BARI Sarisha 14, 16, 17, 18 and BINA Sarisha 4 and 9. The produce is locally processed into edible oil. Through this, PKSF is contributing to meeting the demand of edible oil at the national level.



Special Initiative

One can buy as much meat as one needs



Rezaul Karim went to buy chicken meat in Fuldighi bazar of Khetlal upazila in Joypurhat district. He can buy a few pieces of meat or at least 150 grams of meat from this shop. Rezaul was saying, "I cannot afford to buy a whole

chicken. No other shop will sell 150 grams of meat, so I came here". The rule of this shop is that minimum 150 grams of meat is to be sold here.

This special shops, called 'Livestock Product Outlets' and run under PKSF's Partner Organization (PO) Ahead Social Organization (ASO), cater to the needs of many low-income people like Rezaul. Such shops have been established in seven places in the country. Due to the price hike of essential commodities, these shops are seeing an increased number of customers every day.

These meat shops were established about five years ago to sell products at a fair price for low-income people. Apart from ASO, 6 POs are now operating such outlets. These are Gram Bikash Kendra and Mohila Bohumukhi Shikkha Kendra (MBSK) in Dinajpur; JAKAS Foundation in Joypurhat; Nabolok Parishad in Khulna; Shataphool Bangladesh in Rajshahi and Shariatpur Development Society (SDS).

The members of the POs raise chickens and ducks with loans and sell them through these outlets.

PPEPP distributes food supplements for malnourished kids

A three-member FCDO delegation led by Mark Anderson, Senior Economic Adviser of the British High Commission, visited PPEPP working areas in the northern region of Bangladesh from 1-2 March 2023 to observe field progress made over the last four years. Dr Sharif Ahmed Chowdhury, Project Director of PPEPP, accompanied the team during visit to Dinajpur and Rangpur.

Agreement signing: A Subsidiary Grant Agreement was signed between PKSF and the Finance Division of the Ministry of Finance, Government of Bangladesh, on 7 February 2023 for implementation of the 'Pathways to Prosperity for Extremely Poor People - European Union (PPEPP-EU)' project. Golam Touhid, Senior

Deputy Managing Director of PKSF, and Abu Daiyan Mohammad Ahsanullah, Joint Secretary, Finance Division, signed the SGA on behalf of their respective institutions.

Visits: European Union consultant Paulo Scalia visited the working areas of PPEPP from 12-14 March 2023. The visit was a part of the mid-term review of the PPEPP project.

During the visit, he inspected various activities around farm and off-farm IGAs, nutrition and primary healthcare, community mobilization, climate resilience building, women empowerment and disability inclusion, and expressed satisfaction over the progress made. He termed PPEPP project "one of the best" projects being funded by EU in Bangladesh.

Supplementary food package distribution: The PPEPP project is distributing supplementary food packages worth BDT 2,500 for each household to improve the health condition of children suffering from Severe acute malnutrition (SAM), stunting and wasting.

As many as 800 extremely poor households have received the food package so far, and the process to cover more households is underway.



SEIP project provides training to PWDs, orphaned youths

PKSF is implementing the 'Skills for Employment Investment Program (SEIP)' project to provide skill development training and employment to the youths of the socio-economically disadvantaged families of Bangladesh. The Government of Bangladesh and the Asian Development Bank (ADB) are jointly financing the project. Currently, training activities are being conducted on 17 trades under the 3rd phase of the project.

Apart from regular training programs, PKSF is implementing specialized training programs for persons with disabilities and orphan youth of the country. Besides, PKSF is working to build a trained workforce in providing geriatric and child care services to meet the growing demand for professional caregivers in the country. The National Skill Development Authority (NSDA) is acting as the certifying authority for the training.

A total of 32,998 trainees were registered till March 2023 under the project. Of them, 30,465 trainees have been certified. So far, 21,724 trainees have been employed. Of them, 6,515 people are engaged in self-employment and 15,209 people in wage-based employment. A total of 216 persons with disabilities (PWDs), 300 orphans and 340



Dr Md Jashim Uddin, Additional Managing Director of PKSF, inaugurating a training program at RISDA-Bangladesh, a new training institute in Savar, Dhaka on 21 January 2023

youths have been registered in caregiving trade under the specialized activities of the project.

Md Ziauddin Iqbal, Senior General Manager and Chief Coordinator, SEIP project, visited training activities by JCF and RRF in Jashore district on 31 January 2023.

RAISE project: BDT 376 crore distributed among entrepreneurs

PKSF is implementing the 'Recovery and Advancement of Informal Sector Employment (RAISE)' project -- jointly financed by PKSF and the World Bank -- through 70 Partner Organizations (POs) in urban and peri-urban areas of the country. Under this 5-year project, 1.75 lac youths and micro-entrepreneurs are

receiving capacity development training and inclusive finance to enhance their capacities. So far, 34,189 Covid-19 affected micro-entrepreneurs have received loans amounting to BDT 376 crore and 16,460 micro-entrepreneurs received training on 'Risk Management & Business Continuity'. A total of 3,183 youths enrolled in a 6-month apprenticeship under 1,539 Master Craftspersons on 24 trades.

PKSF's Managing Director Dr Nomita Halder ndc visited the Apprenticeship Program on 22 February 2023 being implemented by Society for Development Initiatives (SDI). She underlined the importance of fostering entrepreneurial ability as well as market-driven skills development.

PKSF has organized capacity development workshop and financial management training for 267 POs' officials. On 22 March 2023, a meeting was held to exchange views on 'Financing the Young Microentrepreneurs'. PKSF's panel leaders, project coordinators of different projects, representatives of the POs attended the meeting presided over by Md Fazlul Kader, Additional Managing Director of PKSF.



Field visits



Chairman's visit: PKSF Chairman Dr Qazi Kholiquzzaman Ahmad inspected different field-level activities of Patakuri Society and Padakhep Manabik Unnayan Kendra, two Partner Organizations (POs) of PKSF, in Barlekha, Kamolganj and Rajnagar upazilas of Moulvibazar district from 20-22 March 2023. During the visit, Dr QK Ahmad joined a number of meetings and exchanged views with the local people. He also participated in the new-year festival of the Manipuri community as the chief guest.

Managing Director's visit: PKSF Managing Director Dr Nomita Halder ndc visited different activities being implemented by SKS Foundation, a PKSF PO, in Char areas of Phulchhari and Saghata upazilas of Gaibandha on 15 March 2023. There, she said, "People of char areas no longer want to remain poor. They choose their own path of development. As a result, their condition is changing." She also visited an integrated crop and livestock farm at Nilkuthir char in Phulchhari. She held meetings with the members and inspected the production and marketing system of agricultural products. In a meeting with women, she said, "Every woman in char should become an entrepreneur. Only then, the development will be integrated."

Apart from the courtyard meeting, Dr Halder visited the Market Linkage program of Beauty Begum's 'Integrated Crops and Livestock' and 'Market Linkage' of agricultural produce in Phulchhari Bazar. She also visited a Food Bank, one of the successful programs of SKS Foundation in Saghata upazila, and exchanged views with the female members of the organization.

Dr Halder visited SKS Foundation's microcredit program and social awareness and safety program for the small ethnic group in Gobindaganj upazila. Executive Chief of SKS Foundation Rasel Ahmed Liton and senior officials of PKSF were also present during her visit.

G-9 Banana orchard visit: On 13 March 2023, Dr Halder visited an SEP-supported G-9 banana orchard in Shibganj upazila of Bogra district. It is a climate-smart variety of banana being cultivated in an environment-friendly and safe manner. TMSS, a PO of PKSF, is working to expand G-9 banana cultivation under the SEP project of PKSF. During the visit, the PKSF MD also joined a 'Farmers' Field Day'.

PKSF MD at TMSS Women's Day program: On 14 March 2023, Dr Halder spoke as the chief guest



in a discussion meeting arranged by TMSS at Hotel Momo Inn, Bogura, to observe the International Women's Day. There, she spoke on the need for raising cyber-crime awareness.

Clothing brand E-boshon starts its journey: The PKSF MD inaugurated an e-commerce website called 'E-boshon' (www.eboshon.com) as the chief guest during an exhibition organized to celebrate the NDP Day in Sirajganj on 7 January 2023. SEP-supported microenterprises that are now producing *Sari*, *Lungi*, towels, etc. in an environmentally safe manner will be able to reach out to a wider market through this e-commerce site. The festival organized on the NDP Day showcased other activities and projects being implemented by the PO.

Cattle farm visit: On 22 February 2023, Dr Halder visited a beef fattening sub-project implemented by the Society for Development Initiatives (SDI) in Dhamrai, Dhaka. During the visit, she inaugurated the permanent ramp constructed at Bathuli Haat in Dhamrai, modern WASH facilities, and a digital weighing machine provided by PKSF. Locals commented that an improved environment and better market management have been ensured for local farmers and traders. During the visit, Dr Halder exchanged views with the microentrepreneurs, project officials and media personnel.

Visits by Additional Managing Directors: On 21 February 2023, PKSF's Additional Managing Director Md Fazlul Kader inaugurated a 'Buffalo Development and Breeding Farm' and an 'Animal Health Center' in Bhola district under the 'buffalo rearing' sub-project of the SEP through Grameen Jano Unnayan Sangstha (GJUS), a PO of PKSF. He also visited the modern buffalo fort established by GJUS at a remote char of Bhola. During the visit, Md Fazlul Kader talked to the buffalo farmers and project officials. He also appreciated the activities

of the sub-project and advised them to keep up the good work.

Md Fazlul Kader visited a mini ETP (Effluent Treatment Plant) site, established by National Development Program (NDP) in Sirajganj on 22 January 2023. This plant was established at low cost with technical and financial assistance of the SEP project.

On 21 January 2023, PKSF's Additional Managing Director Dr Md Jashim Uddin inaugurated training programs on 'Fashion Garments' and 'Refrigeration and Air Conditioning' trades arranged under the regular training program of SEIP project. RISDA Bangladesh, a SEIP Partner Training Institute organized these training programs in Birulia, Savar. Dr Jashim Uddin also inspected class room activities of the institute.

Dr Jashim Uddin joined the inauguration program of a training on 'Caregiving' trade arranged by the Specialized Geriatric Care Institute on 1 February 2023 in Singiar of Manikganj.

On 4 February 2023, Dr Jashim Uddin exchanged views with the senior officials of PAGE Development Centre in Cumilla. On 7 February 2023, a regional workshop was arranged under the BD Rural WASH project in Noakhali. He graced the workshop as the Chief Guest. The workshop was attended by the representatives of 27 project-implementing POs.

Dr Jashim Uddin exchanged views with the representatives of the BD Rural WASH project implementing POs in the training center of FIVDB, a PO of PKSF, in Sunamganj on 25 February 2023. He also visited different field-level activities of TMSS, a PKSF PO, in Tahirpur upazila on 26 February 2023. During the visit, Dr Jashim Uddin joined a number of meetings arranged by TMSS.



PACE project: New sub-projects to support 24k entrepreneurs

PKSF is implementing the Promoting Agricultural Commercialization and Enterprises (PACE) project in its extended period (2021-2023) to restore economic activities in the pandemic-hit Microenterprise (ME) sector. Apart from financing MEs and making sub-sector-based value chain interventions, PACE is working to develop a safe and hygienic rural market, create a decent work environment and expand e-commerce services in the ME sector.

Currently, the project is implementing 46 value chain sub-projects in different farm and off-farm sub-sectors, offering various technical, technological and marketing support to 225,834 additional micro entrepreneurs and other value chain actors.

New Value Chain Sub-projects: Four new value chain sub-projects on safe fish production and marketing, high-value crop production in salinity-affected land, sunflower production and marketing in Shariatpur, Barishal, Patuakhali, Bhola, Barguna districts are being implemented through different Partner Organizations (POs). A total of 4,450 participants are receiving necessary support through these sub-projects.

Special Interventions: PACE initiated interventions to improve product quality, branding and e-commerce-based marketing of ME products under its additional financing phase. Currently, 18 POs are implementing as many

sub-projects, serving 19,500 micro-entrepreneurs with technical and technological support.

Experience sharing visit: A team of Shishu Niloy Foundation and 2 microentrepreneurs engaged in the promotion of imitation gold jewelry sub-sector recently visited India to learn about latest technologies used in this sub-sector. The team gave a presentation on their learning on 24 January 2023 in a meeting chaired by Md Fazlul Kader, Additional Managing Director, PKSF.

IFAD Mission: The Implementation Support Mission of IFAD reviewed the project's progress from 12-21 March 2023 and provided guidance for the smooth completion of the project activities in time. The Mission visited the field-level activities of PACE in Sirajganj, Tangail and Gazipur districts. The wrap-up meeting of the Mission was held on 21 March 2023. PKSF Managing Director Dr Nomita Halder ^{ndc} presided over the meeting.



42 thousand safely-managed twin-pit toilets constructed

Six regional workshops on 'BCC Campaign and Project Implementation Strategy' were held under BD Rural WASH for HCD project in Noakhali, Sylhet, Mymensingh, Rangpur, Cumilla and Chattogram with the participation of senior and mid-level officials of different Partner Organizations (POs). The main objective of these

workshops was to provide a clear understanding of different types of BCC campaigns, project activities and implementation strategies. The workshop also provided a detailed understanding of the project's objectives, indicators, safely managed water supply systems, safely managed toilets and the project's working areas.

One of the important aspects of the BCC campaign is to raise awareness and demand at the community level for installing safely managed water supply systems and toilets. The BCC sessions are being conducted on 5 topics: safely managed water, safely managed sanitation, hand washing, menstrual hygiene management and improved washing behavior of children. Fifty officials participated in each workshop. A total of 11,971 safely managed water supply systems and 42,403 safely managed twin-pit toilets were constructed till January 2023.



Married at 14, then divorced, Reshma earns BDT 40 lakh a year



Suraiya Farhana Reshma of Shajahanpur in Bogura district got married at the age of 14. She was eighth grader back then. Her marriage was not a happy one. Her husband was a drug addict and gambler. After living with him for four years, Reshma returned to her mother and started agricultural ventures on land inherited from her mother and grandmother. Upon completing a training in 2014, she started dealing in vermicompost. She said, “I couldn't maintain records of my transactions. The officials of the Department of Youth Development and GUK (a local NGO) taught me how to keep books.”

Currently, there are 200 concrete rings used for processing earthworms, a key ingredient of vermicompost, at her farm. There are another 200 fruit baskets she uses for this. In addition, she received a fresh grant from the RMTP (Rural Microenterprise Transformation Project) funded by PKSf and IFAD for purchasing necessary machines and started making trico-compost.

Currently, she is producing about 30 tonnes of vermicompost every month. This fertilizer is sold wholesale at BDT 10 per kg from home and at BDT 15 per kg online via her facebook page named *Reshma Krishi Udyog*. There are 25 cows in her farm. Six cows give 35 kg of milk per day. There are 15 goats, 120 ducks, and more than 200 native chickens, pigeons in her farm where she also farms fish and cultivates paddy and safe vegetables. The total amount of her land including the house is six *bighas* (about 2 acres).

Reshma net profit per annum stands at around BDT 40 lakhs, excluding all expenses. Her current capital is over BDT 1 crore. Reshma has provided employment to 16 women at her farm.

Reshma has inspired about two dozen women around to become entrepreneurs, creating self-employment opportunities. Reshma received the 'National Youth Award-2022' from the Department of Youth Development, Ministry of Youth and Sports in recognition of her achievements.

Low Income Community Housing Support Project

To improve the living conditions of the low-income community people, PKSf and the National Housing Authority (NHA) have been jointly implementing the Low-Income Community Housing Support Project LICHSP) funded by the World Bank since 2016. PKSf is implementing this housing loan service in 13 towns under the 'Shelter Support and Lending'

component of the LICHSP through 7 Partner Organizations (POs). As of 28 February 2023, PKSf has disbursed a total of BDT 251.381 crore as loans to 11,906 borrowers for the construction of new houses and extension or repair of existing ones. In January-February 2023, BDT 3.146 crore was disbursed to 117 members in housing loans. The loan recovery rate at the field is about 98%.

ABASON

PKSf, from its own fund, has been implementing a program titled 'ABASON' for disadvantaged target groups living in remote areas of the country since January 2019. At present, the housing program is being implemented through 165 branches of 18 Partner Organizations (POs) in 67

upazilas of 29 districts of the country. Under this program, PKSf has disbursed a total of BDT 262.52 crore to 11,442 borrowers till 28 February 2023. In January-February 2023, BDT 32.47 crore was disbursed to 1,449 members in financial assistance.

RMTP works on safe food production, good agricultural practices

The Rural Microenterprise Transformation Project (RMTP) works to expand the financial services of microenterprises for improving 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. Besides, there are provisions to introduce Internet of Things (IoT), Crowdfunding and other digital interventions under this project.

Currently, RMTP is implementing 64 value chain sub-projects in agriculture, fisheries, and livestock sectors, extending various support to 463,688 microentrepreneurs and relevant actors. A range of initiatives are being implemented, including vaccination campaign for cattle, high-value fodder cultivation, commercial silage production, products' certification, safe vegetable cultivation, cold-pressed mustard oil production, and the marketing of native chicken meat with both BSTI and halal certification.

The commercial cultivation, demonstration, and marketing of tulip flowers at the farm level in Darjipara village of Tetulia in Panchagarh has earned recognitions both at home and abroad.



Besides, a training of trainers on Global GAP (Good Agricultural Practices) has been provided to 110 trainees to develop master trainers for rearing livestock and growing crops, vegetables, and fruits. Meanwhile, 12,416 farmers have received training on Global GAP and are now cultivating and commercializing agricultural and livestock products following the GAP principles. Additionally, entrepreneurs have obtained 3 BSTI certifications for their dairy products.

Denmark Ambassador to Bangladesh visits tulip garden in Tetulia



Denmark Ambassador to Bangladesh H.E. Winnie Estrup Petersen paid a visit to a PKSF-supported tulip garden at Tetulia in Panchagarh on 13 February 2023.

IFAD's Country Director in Bangladesh Arnoud Hameleers, PKSF Senior General Manager and RMTP Project Coordinator Dr Akond Md Rafiqul Islam and ESDO Executive Director Dr Md Shahid Uz Zaman accompanied the Ambassador.

This year, 20 farmers cultivated tulips on two acres of land in Darjipara village of Tetulia upazila of Panchagarh district through ESDO, a Partner Organization of PKSF under RMTP. The 5-year project - co-funded by PKSF, IFAD and DANIDA - works to sustainably increase the food and nutrition security in the country.

Uplifting the Quality of the Lives of the Elderly People program

The 'Uplifting the Quality of the Lives of the Elderly People' program is being implemented in 212 Union through 101 Partner Organizations to serve around 4.05 lakh elderly people. Various allowances, assistive equipment and healthcare services are being provided to the elderly. Social recognition for elderly persons and assistance to

the funerals of deceased elderly people are also parts of the program. Besides, sports and cultural programs are organized for the mental well-being of the elderly. The program recently provided assistance to set up tea stalls (*Probin Sonali Udyog*) to more than 200 elderly persons in the Unions it is working in. Of them, 12 were women.

ENRICH program

The ENRICH program is being implemented in 197 Unions of 61 districts. A total of 110 Partner Organizations (POs) of PKSF are conducting a range of activities to serve around 60.30 lakh people of 13.36 lakh families. Healthcare and Nutrition, ENRICHed Home, Youths in Development, Financial Assistance, Special Savings, Education Assistance and Beggar Rehabilitation are some key components of ENRICH.



PKSF Chairman Dr Qazi Kholiquzzaman Ahmad poses with ENRICH officials and trainees

National Social Service Day:

On the occasion of the National Social Service Day celebrated nationwide on 2 January 2023, processions and discussion meetings were organized in 197 Unions under ENRICH.

Workshop: A daylong workshop was organized in 3 batches at PKSF Bhaban from 16-18 January 2023 with the participation of 217 Social Development Officers and 119 Supervisors (Education) working in ENRICH Unions. PKSF's

Additional Managing Director Dr Md Jashim Uddin inaugurated the workshop.

Training: From 12 February 2023, a series of training sessions were launched to enhance professional knowledge and technical skills of 363 health officers providing healthcare and nutrition services in the Unions under ENRICH. So far, 261 officers have received this training.

Adolescent program bettering values, morals of adolescents



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.

A total of 66 Partner Organizations (POs) are implementing the program in 142 upazilas of 55 districts across the country.

As many as 17,509 Adolescent Clubs have been formed under the program, organizing 3.46 lakh members through them. The activities of these

clubs are being conducted in four wider categories: awareness raising and practicing moral values, leadership and life-skill development, nutrition and healthcare, and cultural and sports activities.

During January-March 2023, the Adolescent Clubs organized regular meetings and yard meetings with participation of their parents. Besides, the POs have implemented various activities during this time.

To stop child marriage, dowry, sexual harassment and abuse of women, children and elders, the members of Adolescent Clubs have taken appropriate measures as well as reported the cases to the local administrations.

The Adolescent Clubs organized discussion meetings on negative effects of substance abuse, terrorism, militancy and extortion.

Football and badminton matches and various other sporting events, and observance of different national days and occasions were among other activities of the clubs.

Training



PO-level training: In January-March 2023, training was provided to 168 high and mid-level officials of different Partner Organizations (POs) through 9 courses under class-based training programs at PKSf Bhaban.

New training course: A new training course titled 'Leadership for Development Professionals' has been launched for the high and mid-level officers of POs. Twenty-one PO officials participated in the 1st batch of the training course held from 12-16 February 2023.

Workshop for PO officers: A total of 50 officers working at various levels of as many POs took a training course titled 'Executive Leadership Training' in 2 batches. In view of the needs of these trainees, a day-long workshop on 'Sustaining Organizational Legacy' was held on 18 March 2023 in Kushtia.

Art of Facilitation course: To develop the officers included in the resource pool of the Training Unit as facilitators, a training on 'The Art of Facilitation' was arranged from 5-7 March 2023.

Internship: Eleven undergraduate and postgraduate students of various universities completed internship at PKSf in January-March 2022. Currently, a student of United International University and another from the University of Dhaka are conducting their internships at PKSf.



Foreign training: In this quarter, 19 PKSf officials participated in foreign training/exposure visits. Among them, 9 officials participated in a training on 'Management and Implementation of Agricultural and Rural Development Projects' in Vietnam and 8 officials participated in a training on 'Project Management with an Emphasis on Agricultural and Rural Development Projects' in Thailand. Both of the training programs were arranged by the Asian Institute of Technology. In addition, one official participated in a conference on 'Microfinance Conference-Issues, Challenges and Direction for Nepalese MFIs' arranged by the National Banking Institute, Nepal. Another official participated in a workshop on 'SUSTAIN Design and Planning Workshop for SECAP Training and Community of Practice (CoP) Kick-Off' arranged by Value Chain Capacity Building Network (VCB-N) Project, HELVETAS Swiss Interco operation in Thailand.

In-country training: In January-March 2023, 207 PKSf officials participated in different training programs/workshops/seminars. The subjects of the training/workshops included E-Governance for Sustainable Development, Development Project Planning and Management, Cryptography, Information and Cyber Security, Fire Safety, Taskforce based on the Response to Disaster Forecast, Data Entry to the Budget Preparation Module of iBAS++ etc.



Credit Operations

Loan Disbursement to POs

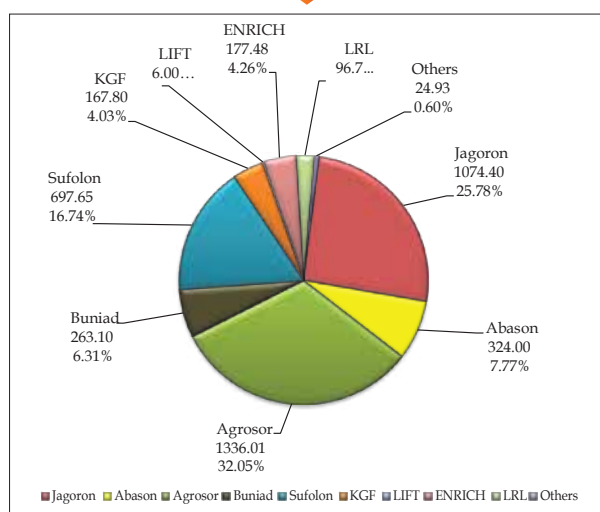
From July 2022 to February 2023, loan disbursement from PKSf to POs (Partner Organizations) stood at BDT 6,168.11 crore (Table-2). The cumulative loan disbursement from PKSf to POs amounted to BDT 53,271.63 crore (Table-1) and the recovery rate of loans from POs to PKSf was 99.47%. Following is the summary of PKSf's loan disbursement and outstanding as of February 2023.

Cummulative Loan Disbursement and Outstanding (PKSf-POs)

Table-1

Programs/Projects	Cum. Loan disbursement (in Crore BDT) (Up to February 2023)	Loan outstanding (in Crore BDT) (As of February 2023)
Mainstream Programs		
Jagoron	17948.74	2694.87
Agrosor	10140.73	2351.21
Sufolon	11997.26	671.60
Buniad	3420.47	499.94
KGF	1491.45	131.80
ENRICH	1401.13	459.40
LRL	1100.00	674.28
LIFT	243.72	55.29
SDL	69.80	7.61
Abason	237.25	212.16
Others (including ID Loan)	423.43	43.17
Total (Mainstream) Projects	48473.98	7801.34
EFRRAP	112.25	1.37
FSP	25.88	0.00
LRP	80.38	0.06
MFMSFP	361.96	9.08
MFTSP	260.23	0.12
PLDP	59.39	0.00
PLDP-II	413.02	8.75
LICHSP	170.80	105.34
Agrosor-MDP	1645.87	886.58
Agrosor-SEP	732.50	312.22
Others (including ID Loan)	935.37	803.55
Total (Projects)	4797.64	2127.06
Grand Total	53271.63	9928.41

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



Loan Disbursement (PKSf to POs & POs to Clients)

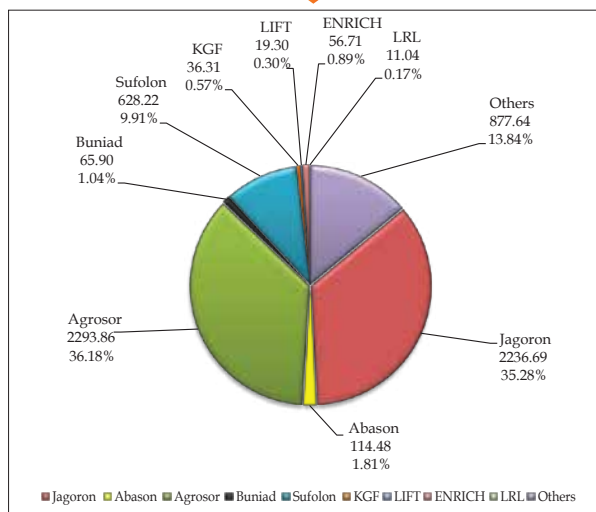
Table-2

Loan disbursement in FY 2022-23 (in Crore BDT)		
Programs/Projects	PKSf to POs (July'22-February'23)	POs to Clients (July'22)
Jagoron	1074.40	2236.69
Agrosor	1336.01	2293.86
Buniad	263.10	65.90
Sufolon	697.65	628.22
KGF	167.80	36.31
LIFT	6.00	19.30
ENRICH	177.48	56.71
LRL	324.00	114.48
Abason	96.75	11.04
Other	24.93	877.64
Total	4168.11	6340.15

Loan Disbursement from POs to Clients

In the financial year 2022-23 (in July), loan disbursement from POs to Clients was BDT 6,340.15 crore (Table-2). The cumulative loan disbursement from POs to Clients stood at BDT 5,46,733.50 Crore and the recovery rate of loan from Clients to POs was 99.25%. As of July 2022, the amount of loan outstanding of POs with Clients was BDT 52,431.65 crore. At the same time, the number of members stood at 1.77 crore, of whom 90.92 percent were women.

Component-wise Loan Disbursement : POs to Clients FY 2022-23 (In July, 2022) (Crore BDT)



PKSF felicitates Saidul Haque for receiving Ekushey Padak

Md Saidul Haque, Executive Director of the Blind Education and Rehabilitation Development Organization (BERDO) -- a Partner Organization (PO) of PKSF -- received the Ekushey Padak this year for his contribution to social service. On 20 February 2023, Honorable Prime Minister Sheikh Hasina handed over the country's second highest civilian award in a ceremony at the Osmani Memorial Auditorium in the capital. Including him, a total of 19 individuals and 2 organizations were honored with the Ekushey Padak this year. Under the leadership of Md Saidul Haque, BERDO has been implementing various activities at the field level as a PKSF PO since 2008. PKSF felicitates the awardees, including Md Saidul Haque, for receiving the Ekushey Padak.



WB to support Bangladesh become upper middle-income country



The World Bank's Country Director to Bangladesh and Bhutan Abdoulaye Seck said that the Bank will support Bangladesh in the latter's journey to become an upper middle-income country and eventually a high income country.

"USD 1.25 billion will be presented to the Board of Directors of the World Bank along with the new Country Partnership Framework for Bangladesh on 27 April 2023. This Country Partnership Framework will discuss how the World Bank will support Bangladesh in the

journey to become upper middle income country and very soon a high income country," Abdoulaye Seck said in a meeting at PKSF Bhaban on 28 March 2023.

PKSF Managing Director Dr Nomita Halder ndc gave welcome speech in the meeting titled 'Housing Loan for the Low-Income People: the findings of the final evaluation of Low-Income Community Housing Support Project (LICHSP)'. She said that LICHSP is a demand-driven project which is evaluated as 'highly satisfactory' by the development partner. She stated that PKSF is always very sincere and committed in implementing projects.

PKSF's Additional Managing Directors Md Fazlul Kader and Dr Md Jashim Uddin spoke on different World Bank-funded projects of PKSF. Dr AKM Nuruzzaman, General Manager, PKSF gave a presentation on 'PKSF's Journey with the World Bank and LICHSP' while Sonya M Sultan, Lead Social Development Specialist of the World Bank, presented on 'The World Bank Reflection on LICHSP'. Fazle Rabbi Sadeque Ahmed, Deputy Managing Director, PKSF delivered the closing remarks and the vote of thanks.

Book Post

PKSF PORIKROMA

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