

PKSF

P O R I K R O M A



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INSIDE

APART FROM UPDATES
ON REGULAR ACTIVITIES

Seminar to mark World No Tobacco Day	P-02
New project launched to tackle extreme poverty in Bangladesh	P-03
New MFCE project to support micro-entrepreneurs	P-04
Bangladesh exports safe litchis for first time	P-06
Plastic waste being turned into multi-use tiles	P-06
Rajab turns his life around with RMTP assistance	P-09
EU delegation visits PPEPP-EU project area	P-11
RAISE's progress rated 'Satisfactory' by WB	P-12
Homestead gardening on raised plinths brings in extra money	P-13
Indian MFIs seek technical, advisory support from PKSF	P-16
Annual coordination meeting of BD Rural WASH for HCD held	P-16



Palli Karma-Sahayak Foundation (PKSF)

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Seminar to mark World No Tobacco Day Call for cultivation of food grains instead of tobacco

The National Anti-Tobacco Platform organized a seminar at PKSf Bhaban on 28 May 2023 to mark the World No Tobacco Day-2023. Dr Qazi Kholiquzzaman Ahmad, Chairman of Palli Karma-Sahayak Foundation (PKSF), presided over the seminar. Professor Dr Pran Gopal Datta, Former Vice-Chancellor, Bangabandhu Sheikh Mujib Medical University was the Guest of Honor at the program while Professor Dr Arup Ratan Choudhury, Founder President of Association for the Prevention of Drug Abuse (MANAS) and member of the National Drug Control Board and the National Tobacco Control Task Force of Bangladesh was the distinguished speaker. Golam Touhid, Senior Deputy Managing Director of PKSf, delivered the welcome remarks.

Md Hasan Shahriar, Director and Head of Program at anti-tobacco platform PROGGA, made a presentation on 'Stronger Tobacco Control Act for Sustainable

Development: Bangladesh Context' and Dr Sharif Ahmed Chowdhury, Project Director, PPEPP-EU project of PKSf, made another presentation titled 'Grow food, quit tobacco : PKSf's efforts'. In addition, a booklet titled 'কৃষি জমিতে আর নয় তামাক' (No more tobacco on farmlands) was unveiled at the program.



FHP becomes Partner Organization of PKSf



'Society For Family Happiness and Prosperity-FHP' has been enlisted as a new Partner Organization (PO) of PKSf. The PKSf Governing Body, in its 245th meeting held on 28 February 2023, approved the enlistment application of the non-government organization from Kishoreganj. Currently, FHP is conducting its credit activities in 67 upazilas of 11 districts in the country. On 10 May 2023, Dr Tapas Kumar Biswas, the then Deputy Managing Director of PKSf, handed over the first loan approval letter to Krishna Chandra Das, Executive Director of FHP. Senior officials of PKSf and FHP were present on the occasion.

PKSF mourns demise of Dr MA Quassem

Dr MA Quassem, a former member of the Governing Body of Palli Karma-Sahayak Foundation (PKSF), passed away at the capital's BIRDEM General Hospital on 15 April 2023 (Inna lillahi wa inna ilayhi raji'un).

Dr Quassem was a former Director General of the Water Resources Planning Organization (WARPO) and a former member of the Governing Council of Bangladesh Water Development Board. He also served in many top-level positions related to water management. Besides, he was the Chairman of the National Disaster Management Advisory Committee of the Government of Bangladesh. He was also the member of the National Water Resources Council.

PKSF prays for eternal peace of the departed soul and conveys its condolences to the bereaved family.



New project launched to tackle extreme poverty in Bangladesh

To address extreme poverty in the country's poverty-prone regions, development organizations should focus on inclusive growth, said Agriculture Minister Dr Muhammad Abdur Razzaque, MP. He was speaking at the launching workshop of the 'Pathways to Prosperity for Extremely Poor People - European Union (PPEPP-EU)' project at PKSf Bhagan in Agargaon, Dhaka on 24 May 2023.

Speaking as the Chief Guest, the Agriculture Minister said that despite significant achievements in reducing poverty, there are still some areas in the country's north, south, *haor* and hills where poverty rates are very high. He expressed his hope that the PPEPP-EU project would make significant contributions to the Bangladesh government's efforts to further reduce poverty and

attain the Sustainable Development Goals.

PKSF Chairman Dr Qazi Kholiquzzaman Ahmad chaired the event, where Charles Whitely, Ambassador & Head of Delegation, Delegation of the European Union to Bangladesh, spoke as the Special Guest. In the opening speech, PKSf Managing Director Dr Nomita Halder ndc said that PKSf's strength lies in implementing impactful yet low-cost projects that create sustainable income opportunities for the target households.

Charles Whitely, the EU Ambassador, said the PPEPP-EU project was a testimony to EU's continuous commitment to eradication of poverty and inequality in Bangladesh. He also reiterated EU's commitment to work with the Bangladesh government for inclusive growth as Bangladesh transitions towards a Middle Income Country where "no one is left behind."

Currently, PKSf is providing financial, technical and social support to as many as 1.8 crore households of the country for their economic and social development, informed PKSf Chairman Dr Qazi Kholiquzzaman Ahmad.

The PPEPP-EU project aims to lift some 860,000 extremely poor people of 145 Unions in 12 climate-vulnerable districts out of poverty. Funded by the EU, the project provides support for resilient livelihoods, inclusive finance, women empowerment, disability inclusion etc.



Three PKSf employees receive Integrity Awards

In line with the Cabinet Division's Integrity Award Policy, three PKSf employees have received the Integrity Awards for the fiscal year 2022-2023. The awardees are Deputy General Manager Gokul Chandra Biswas, Manager Mst Moslema Khatun and Office Worker Grade-1 Kain Deo.

On 29 May 2023, PKSf Managing Director Dr Nomita Halder ndc handed over the awards to the winners. PKSf's Senior Deputy Managing Director Golam Touhid, the then Deputy Managing Director Dr Tapash Kumar Biswas and other officials were present on the occasion.



Special initiative for development of dairy industry

The geographical settings of Bangladesh show great potentials for the dairy industry. To make the industry profitable, PKSF – through its Integrated Agriculture Unit – is providing different types of necessary support at the family and the semi-commercial levels to produce healthy and quality dairy products in short and long terms.

These products include flavored drinks, toffee, *ghee*, cheese, butter etc. PKSF's Integrated Agriculture Unit is providing technological as well as technical assistance for the production of these dairy products. To enhance capacity of the processors, special training programs are being conducted through experienced and skilled resource persons. In addition, special campaigns on the nutritional qualities of milk and dairy products are being carried out in various educational institutions and public locations.



New MFCE project to support micro-entrepreneurs

PKSF is set to implement a new project titled 'Microenterprise Financing and Credit Enhancement Project (MFCE)' to support micro-entrepreneurs of the country. Through the project, the Asian Development Bank (ADB) will provide USD 200 million in loan for sustainable employment creation by providing financial and institutional support to microenterprises.

In this regard, a Subsidiary Loan Agreement (SLA) was signed between PKSF and the Finance Division,



Ministry of Finance, Government of Bangladesh at Bangladesh Secretariat on 14 May 2023. Abu Daiyan Mohammad Ahsanullah, Joint Secretary of the Finance Division, and Md Fazlul Kader, Additional Managing Director of PKSF signed the SLA.

Initially, one lakh microentrepreneurs across the country will get financial and technical assistance under the five-year project. Furthermore, a pilot Credit Guarantee Fund will be established to increase the access of the Partner Organizations (POs) to commercial banks' financing programs. At least 80 percent of the project participants will be women.

Workshop: From 11-14 June 2023, a half-day virtual awareness workshop was arranged on the MFCE project's goals, objectives, policies, accounting and information management as well as the environmental and social security management in microenterprises. Representatives from 118 Partner Organizations participated in this workshop in 4 batches.

SMART: New project for enterprise development on cards

PKSF is preparing to launch a new project titled 'Sustainable Microenterprise and Resilient Transformation (SMART)' to make microenterprises' production processes and equipment environment-friendly as well as to ensure green growth of this sector.

The \$300 million project will receive \$250 million from the World Bank and the remainder will be sourced from PKSF's own fund. The SMART project was approved in the World Bank board meeting held on 27 April 2023. During the visit of Hon'ble Prime Minister Sheikh Hasina to Washington DC, a Financing Agreement on the project was signed between the

World Bank and the Economic Relations Division on 28 April 2023. The signing ceremony took place at the World Bank's headquarters at a time that marked the 50th anniversary of partnership between Bangladesh and the World Bank.

The SMART project will employ innovative technologies to enhance environmental sustainability of microenterprises. It will benefit approximately 80,000 microenterprises in manufacturing, agriculture, and service sectors, contributing to job creation, productivity enhancement, women's empowerment and expansion of local economies.

PACE supporting over 7 lakh enterprises across country

In addition to providing financial services to microenterprises (MEs), the Promoting Agricultural Commercialization and Enterprises (PACE) project has so far implemented 79 value chain sub-projects in various potential farm and non-farm sub-sectors. Of them, 46 are currently under implementation in the field. Over 7 lakh micro-entrepreneurs and other value chain actors are receiving technical, technological and marketing support through these sub-projects of PACE, co-financed by PKSF and the International Fund for Agricultural Development (IFAD).



Coordination workshop: A coordination workshop was organized at PKSF Bhaban on 7 May 2023 to promote

e-commerce services for microenterprises. PKSF's Additional Managing Director Md Fazlul Kader chaired the event where representatives from M360ICT, an e-commerce service provider, presented on an e-commerce platform designed for ME products.

Workshop on decent work environment: Representatives of five Partner Organizations (POs) of PKSF – GUK, OSACA, Shishu Niloy Foundation, YPSA and UDPS – participated in a workshop, held in Bogura on 21 May 2023, on promoting decent work environment in microenterprises.

Workshop on branding: PACE organized a progress review meeting on 'Quality improvement, branding and online marketing of ME products' at the training center of GUK in Bogura on 22 May 2023.

Workshop on crab hatchery operations: PKSF's Partner Organization Nowabnki Gonomukhi Foundation (NGF) and the Fisheries & Marine Resource Technology Discipline (FMRT) of Khulna University jointly organized a workshop on challenges and opportunities of sustainable crab hatchery operations in Bangladesh at Khulna University on 31 May 2023. Officials of different government and private entities participated in the workshop.

PKSF for bettering housing conditions of low-income groups

PKSF is implementing different housing activities for the disadvantaged and low-income people across the country under a project titled 'Low Income Community Housing Support' and a program styled 'ABASON'.

Low Income Community Housing Support Project: To improve living conditions of low-income people residing in selected municipalities and city corporations of Bangladesh, PKSF and the National Housing Authority (NHA) have been jointly implementing the project funded by the World Bank (WB) since 2016. PKSF, through seven of its Partner Organizations (POs), implements the housing loan activities in 13 towns.

In addition to developing housing status of the borrowers, the LICHs project is significantly contributing to bettering the lives of borrowers of the project in terms of health, education, social dignity, and economic growth.

As of 30 April 2023, PKSF has disbursed a total of BDT 253.98 crore in loans to 11,987 borrowers for construction of new houses and extension or repair of the existing ones. The loan recovery rate in the field is about 98%.

Currently, a consulting firm is conducting the project's final evaluation.

ABASON: PKSF, from its own fund, has been implementing a program titled 'ABASON' since 2019 for the disadvantaged target groups living in remote areas of the country. The program is being implemented in 67 upazilas of 29 districts of the country through 18 Partner Organizations (POs). Up to 30 April 2023, PKSF disbursed a total of BDT 290 crore to 12,675 borrowers under the program.

Dr Tapas Kumar Biswas retires

After a decade-long career at PKSF, Dr Tapas Kumar Biswas has retired. The 24th of May 2023 was his last working day at PKSF. He joined PKSF as Director (Research) on 3 February 2013 and was promoted to the post of Deputy Managing Director on 8 August 2021. Born in Tangail in 1961, Dr Biswas worked in various internationally renowned institutions including Bangladesh Bureau of Statistics, Bangladesh Academy for Rural Development (BARD), International Rice Research Institute (IRRI) in an illustrious career that spanned over 37 years.



From Pabna to Dubai: Bangladesh exports safe litchis for first time

Several litchi varieties are cultivated in Bangladesh. The popular ones among them include Bombay, Kadmi, Bedana and China-3. Being a perishable fruit, litchis could not be exported in the past, despite demands in international markets. Besides, presence of insects in litchis or use of harmful chemicals to eliminate them also stood in the way of exporting them.

However, overcoming these obstacles, Bangladesh has successfully initiated the export of litchis to ethnic

markets. With support from the Sustainable Enterprise Project (SEP), microentrepreneurs under its 'Promoting Safe Litchi Farming through Environment-friendly Practices in Pabna' sub-project sent 50,000 safely produced litchis to Dubai in UAE this season.

The sub-project is implemented through Organization for Social Advancement and Cultural Activities (OSACA), a Partner Organization of PKSF. Three micro-entrepreneurs – Md Shamim Pramanik, Shahinur Rahman Shaheen and Mohammad Abdullah Biswas – have accomplished this achievement.

The sub-project supported local litchi growers in Pabna district with guidance and training on bagging litchis. This method ensures production of litchis without needing to deal with insects.

Dr Sharaf Uddin, Senior Scientific Officer at the Horticulture Research Centre, Bangladesh Agricultural Research Institute in Gazipur, served as a consultant and trainer. Commenting on Bangladesh's potential in litchi cultivation, he says that this particular feat opens up new horizons of exporting the globally popular fruit which grows in abundance in Bangladesh. The litchi bagging technique eliminates the need for using chemical pesticides to control insects. It not only proves to be economically profitable but also provides environmentally safe produce to consumers.

Additionally, bagged litchis tend to be larger in sizes and have attractive colors. Safe from insect infestations and chemical residues, bagged litchis face no barriers in being exported to foreign countries.



Plastic waste being turned into multi-use tiles

In a groundbreaking initiative, plastic waste is being recycled to produce plastic tiles, a first-of-its-kind endeavor in the country. These multi-use tiles, manufactured by micro-entrepreneur Nazir Hossain from Kamrangirchar area of Dhaka, have been developed with the support of the Sustainable Enterprise Project (SEP), being implemented in the area through Resource Integration Center, a PO of PKSF.

The plastic tiles, crafted from discarded polythene bags and plastic waste, have successfully passed initial testing at the laboratory of Bangladesh University of Engineering & Technology (BUET). With their durability and cost-effectiveness surpassing that of ceramic and terracotta tiles, plastic tiles show significant potential for widespread commercial use.

Nazir Hossain's plastic tiles were prominently showcased at the Environment Fair 2023, organized by the Government of Bangladesh to mark the World Environment Day 2023, the theme of which this year was 'Solution to Plastic Pollution.'

The government aims to ensure recycling of 50 percent plastic waste. Experts in the field express optimism that this innovative initiative of turning waste plastic into tiles will contribute to the government's goal of securing green growth in the country.



SEP products showcased on global stage

PKSF, through the World Bank-funded Sustainable Enterprise Project (SEP), is providing financial and technical assistance for the implementation of various initiatives to make microenterprises in agriculture and manufacturing business clusters eco-friendly.

Currently, 64 sub-projects are being implemented under 30 sub-sectors through 47 Partner Organizations (POs) in the field under SEP.

As of May 2023, BDT 736 crore has been disbursed as 'Agrosor' loans and BDT 79.13 crore as Common Service Loans in favor of the sub-projects.

In addition, various activities including value chain development, environmental improvement, and technical assistance are being carried out through these sub-projects.

Skill development: Up to March 2023, a total of 2,557 sub-project officers and 84,476 micro-entrepreneurs received training on various trades including micro-enterprise management, environmental management, accounting and financial management.

SEP products on world stage: Hon'ble Prime Minister Sheikh Hasina and the World Bank President David Malpass attended a function at the World Bank Headquarters in Washington DC, United States, to celebrate 50 years of partnership between Bangladesh and the World Bank.

In addition to the cultural performance, there was a photo exhibition and an exhibition of products, including those of SEP-supported microenterprises, from Bangladesh.



Program for Adolescents

PKSF has been implementing the 'Program for Adolescents' as a mainstream program since July 2019 with the objective of building a future generation imbued with moral values and ethics.

The activities of the program are conducted in four wider categories: Awareness and Moral Values, Leadership and Life-skills Development, Nutrition and Healthcare, and Cultural and Sports Activities.

Recently, a total of 34 officers of PKSF and its Partner Organizations (POs) received training on 'Standardized Curriculum for Adolescent Assessment' developed by the Ministry of Women and Children Affairs in collaboration with UNICEF.

After modifying the course based on comments from the first batch of trainees, 5 PKSF officials and 30 PO officials got training in the second batch from 19-22 June 2023.

Risk mitigation services in integrated agriculture sector

Agricultural Mechanization: PKSF's Senior Deputy Managing Director Golam Touhid and Deputy Managing Director Md Hasan Khaled on 09 May 2023 inspected the agricultural mechanization activities, being piloted in Dinajpur through Gram Bikash Kendra (GBK), a PO of PKSF. During the visit, they observed the use of combine harvesters and other agricultural machineries at the entrepreneurial level.

Besides, the Integrated Agriculture Unit of PKSF has started paddy cultivation program in Joypurhat and Chuadanga districts under synchronous systems which can help save about BDT 15-17 thousand per hectare through the use of rice transplanters and combine harvesters instead of conventional farming tools. Moreover, straight row planting of paddy in synchronous systems improves the yield.

LRMP Project: PKSF's Deputy Managing Director Md Hasan Khaled and other PKSF officials visited the

Government Dairy and Cattle Breed Development Farm in Faridpur on 13 May 2023. PKSF's Partner Organization 'Society Development Committee (SDC)' organized the program there.



Field visits by top officials of PKSF



Field visits by PKSF Chairman: Dr Qazi Kholiquzzaman Ahmad, Chairman of PKSF, attended a meeting and exchanged views with the employees of ENDEAVOUR, a Partner Organization of PKSF, in Chunarughat upazila of Habiganj district on 21 May 2023. He was accompanied by Dr Zaheda Ahmad, a former professor of Dhaka University, and Dr Md Jashim Uddin, Additional Managing Director of PKSF. The Chairman and the Executive Director of ENDEAVOUR were present in the meeting. In his speech, Dr QK Ahmad issued necessary directions for the development of the organization.

The PKSF Chairman visited various activities of PKSF's Partner Organization 'Eco-Social Development Organization (ESDO)' in Thakurgaon on 3 and 4 May 2023. During the visit, he inaugurated a mosque built with hollow blocks and a model production center of eco-friendly blocks established under the 'Initiatives for Increasing the Production and Uses of Eco-friendly Construction Materials' sub-project of the Sustainable Enterprise Project (SEP) of PKSF.

In addition, Dr QK Ahmad participated in a development fair organized to mark the 35th founding anniversary of ESDO and visited various stalls. Member of Parliament from Thakurgaon-1 Ramesh Chandra Sen, Thakurgaon Deputy Commissioner Md Mahbubur Rahman, and Superintendent of Police Mohammad Jahangir Hossain were among those who attended the fair. The PKSF Chairman also distributed assistive equipment among the members of the PPEPP-EU project of PKSF. Then, he visited two training programs under the SEIP project. Dr Md Shahid Uz Zaman, Executive Director of ESDO, and local government officials were present during the visits.

Dr QK Ahmad also exchanged views with micro-entrepreneurs and tulip farmers in Tetulia of Panchagarh district about the success of tulip cultivation

supported by the Rural Microenterprise Transformation Project (RMTP) of PKSF.

On 05 May 2023, the PKSF Chairman joined a number of programs arranged by Gram Unnayan Karma (GUK), another PO of PKSF, in Bogura. He inspected a sewing factory run by disadvantaged people in Gabtali Sadar Union. Then, he inaugurated a Social Centre for the Elderly.

He also exchanged views with the senior officials of GUK including its Executive Director Dr Khandaker Alamgir Hossain. PKSF's Additional Managing Director Dr Md Jashim Uddin accompanied the Chairman during these visits.



Field visits by PKSF MD: PKSF Managing Director Dr Nomita Halder ndc said that floriculture has significant potentials for poverty alleviation. The success of PKSF lies in the fact that the entrepreneurs are not only earning money by growing flowers, but also tackling multi-dimensional poverty through this, she commented.

She made the remarks while visiting a sub-project titled 'Promoting Floriculture through Ecological Farming and Introducing Modern Technology' under the Sustainable Enterprise Project (SEP) of PKSF in Ganna Union of Jhenaidah district on 3 April 2023.

During the visit, Dr Halder was accompanied by SEP's Project Coordinator Zahir Uddin Ahmed, also a Deputy General Manager at PKSF, and RRF's Executive Director Philip Biswas. PKSF is providing financial and technical assistance to more than 600 micro-entrepreneurs in Jhenaidah and Jashore districts through the sub-project.

Dr Halder visited several gardens growing high-value flowers including Lilium, Gerbera, Dutch Rose, Eustoma and Carnation.

She also spoke at a meeting arranged to exchange views with the flower growers and traders of the clusters.



Dr Halder said that a large number of people are involved in diverse value chains supported by the SEP. These projects promote women's empowerment as well as multi-dimensional poverty alleviation. She urged everyone to conduct their activities in an environment-friendly manner.

On 14 June 2023, Dr Halder visited various activities being implemented through CDIP, another PO of PKSF, at Ashulia in Dhaka.

Field visits by Additional Managing Directors

PKSF's Additional Managing Director Md Fazlul Kader on 26 May 2023, visited the activities of the 'Pottery and Dairy Farm' sub-project under the SEP being implemented through Unnayan Prochesta, a PO of PKSF, in Satkhira's Tala upazila. He was accompanying Tapan Kanti Ghosh, Senior Secretary of the Ministry of Commerce, Government of Bangladesh.

In the afternoon, they inaugurated an eco-friendly pottery center established under the Pottery (Terracotta) sub-project of the SEP. They then inspected the overall activities of this pottery development center, as well as the activities of vermicompost entrepreneurs under the Dairy Farm sub-project.

During the visit, Tala Upazila Chairman Sanat Kumar Ghosh, Executive Director of Unnayan Prochesta Sheikh Yakub Ali, Executive Director of Satkhira Unnayan Sangstha Sheikh Iman Ali and other officials of the organizations were present.



PKSF's Additional Managing Director Dr Md Jashim Uddin inspected different activities of the Skills for Employment Investment Program (SEIP) project in Birulia of Savar on 18 April 2023. The project's interventions are implemented there through RISDA-Bangladesh. Dr Jashim also graced as the Chief Guest the closing ceremony of training courses on Fashion Garments and Refrigeration and Air Conditioning there.

Rajab turns his life around with RMTP assistance

Rajab Sheikh, 36, opened a livestock medicine shop in Saidabad Bazar of Sirajganj district in 2014. His daily sales would remain somewhere around BDT 1,500, an



amount that was far from enough to make the profits required for a decent sustenance of his family.

In 2022, he was included as a Livestock Service Provider (LSP) in the Rural Microenterprise Transformation Project (RMTP) of PKSF. The project is implemented there through NDP, a Partner Organization of PKSF. Rajab then took comprehensive training on animal husbandry, disease management, and vaccination techniques. Upon completion of the training, he was given a freezer to ensure proper cool chain management.

At present, he sells more vaccines than before and additionally, sells about eight tonnes of cattle feed daily. Other LSPs are also purchasing cattle semen and vaccines from him. Currently, he is providing regular services to 1,200 farmers participating in this project. His monthly income now stands at around BDT 1 lakh. Rajab plans to set up a veterinary hospital in future.

ENRICH working for sustainable development

The Enhancing Resources and Increasing Capacities of Poor Households towards Elimination of their Poverty (ENRICH) program works in 197 Unions of 161 upazilas in 61 districts across the country. Under this program, 110 Partner Organizations (POs) of PKSF are providing a range of services to about 63.22 lakh people of 13.74 lakh households.

The major components of this program include Healthcare and Nutrition, Educational Assistance, Family Development Planning and ENRICH Loan, Youth in Development, Beggar Rehabilitation, ENRICHed Home etc.

Healthcare and Nutrition: The activities of this component are being implemented in 197 Unions through 363 Units. About 63.22 lakh people of 13.74 lakh households are receiving healthcare services and nutrition advice under the component.

Educational Assistance: A total of 5,985 educational assistance centers are being operated under the ENRICH program in 2023. About 1.53 lakh students are receiving educational assistance in these centers.

Family Development Planning and ENRICH Loan: ENRICH offers three types of credit services. They are Income Generating Activities Loan (IGAL), Livelihood Improvement Loan (LIL) and Asset Creation Loan (ACL). Till May 2023, BDT 223.77 crore has been disbursed from PKSF to POs, against which the POs have disbursed BDT 828.28 crore among the members in the field.

Youth in Development: In order to provide skill development training to youths under the component, applications from the youths have been collected. An initiative has been taken to provide training to 216 youths under the SEIP project on 13 trades in 41

ENRICH Unions where 32 POs implement the program.

Beggar Rehabilitation: As part of creating self-employment opportunities and establishing human dignity of beggars, PKSF has successfully rehabilitated 1,331 beggars since 2013. The rehabilitated beggars have now been integrated into the mainstream structure of the society.

ENRICHed Homes: ENRICHed Homes built in every ENRICH Union are creating a supportive atmosphere for the families to increase their income, productivity and capacity, and become culturally sound. Up to April 2023, a total of 96 homes have been transformed into ENRICHed Homes.

Events and Celebrations: On 14 May 2023, the International Mother's Day was celebrated in 197 ENRICH Unions with the theme 'No one can be compared to you, Mother'. In addition, the World Environment Day was observed on 5 June 2023 in these Unions upholding the theme 'Solution to plastic pollution'. Discussion meetings, rallies and tree plantation programs were arranged to mark the events.



2,007 elderlies receive wheelchairs

As part of the multidimensional approach to alleviate poverty and ensure a dignified life for elderly people,



PKSF is implementing the Uplifting the Quality of the Lives of the Elderly People Program in 212 Unions of 149 upazilas in 59 districts across the country. The program is currently providing support to about 3.19 lakh elderly members through 101 Partner Organizations (POs).

As of June 2023, a total of 1.03 lakh elderly members have received healthcare services under the program. So far, BDT 3.96 crore has been disbursed as old age allowances among 7,347 elderly members and BDT 50.53 crore disbursed as income generating loans among 10,807 members. To improve the mental health condition of the elderly members, various sports and cultural activities are organized. As of May 2023, a total of 121 Social Centers for the elderly have been set up and 2,007 elderlies have received wheelchairs.

RMTP: Entrepreneurs produce 2,400-tonne vermicompost a month

The Rural Microenterprise Transformation Project (RMTP) works to diversify production and marketing activities within the agriculture, the fisheries and the livestock sectors through 64 value chain sub-projects. Beef-processed products are already being marketed after obtaining BSTI and Halal certificates with the project's help. Recently, 5 farmers supported by the project, are exporting vegetables to Dubai and UK, and are getting 25% higher prices than those in the local markets.

Furthermore, RMTP-supported micro-entrepreneurs are producing and marketing 2,400 metric tons of vermicompost each month, the market value of which stands at around BDT 1.40 crore.

RMTP rated 'satisfactory': An Implementation Support Mission (ISM) of the International Fund for Agricultural Development (IFAD), which finances RMTP, has rated the progress of the project as 'Satisfactory'. The ISM was conducted from 7 to 17 May 2023.

The 7-member mission visited several value chain interventions in Barishal and Patuakhali districts.

FID official visits RMTP activities: Muhammad Amin Sharif, Senior Assistant Secretary of the Financial Institutions Division, Ministry of Finance, recently visited the project's activities implemented through PKSF's Partner Organization 'YPSA' in Chattogram.

He highly praised the activities that included safe cattle rearing and production of processed milk products like *ghee*, curd, buttermilk and sweetmeats.

Commercial production of packaged milk in Barishal:

Mirza Ifte Khairul Hossain is a prosperous dairy entrepreneur who initiated his business on 1 January 2020 by producing 5-kg milk at his own farm. Initially, he sold milk in plastic bottles to various grocery stores. However, due to poor packaging quality and a lack of marketing techniques, he would get poor client response. In 2022, he was selected as a participant in RMTP and received training on production, packaging, marketing and branding of safe dairy products. He also received a grant from the project to establish a modern chilling plant and packaging machine. Now, Khairul has transitioned his business into a successful one. His company 'Mirza Corporation' manufactures and sells 450 litters of packaged milk every day in Barishal, through which he earns over BDT 1 lakh every month.



EU delegation visits PPEPP-EU project area

A delegation of the European Union's Bangladesh office visited the working areas of the PPEPP-EU project in Thakurgaon, Nilphamari and Rangpur districts from 6-8 June 2023. This was the first official visit by an EU delegation since the project's inception in October 2022. The delegation included Finance & Contracts Manager Nicholas Marville and Program Manager (Resilient Livelihoods) Meher Nigar Bhuiyan. They were



accompanied by Project Director Dr Sharif Ahmed Chowdhury and Deputy Project Director Tanvir Sultana from PKSF. Representatives of the project's implementing Partner Organizations were present there.

The delegation held meetings with project participants and local government officials, and visited a range of income-generating activities, including poultry and goat rearing, mat and *pitha* making, aquaculture, tailoring, and bamboo craft making.

Orientation on project implementation: The PPEPP-EU project held a comprehensive orientation program to equip its field staff with the necessary knowledge and skills to effectively implement the project activities. As many as 1,658 officials – including project coordinators, technical officers, area managers, zonal managers, unit managers, accountants, and field mobilizers – participated in the program. The orientation, conducted in 32 batches, covered some crucial aspects of the project including its objectives and budget implementation strategies. Key areas of focus included loan disbursement procedures, categories of participants, providing quality services etc.

SEIP providing training to 31 thousand youths



The Skills for Employment Investment Program (SEIP) project, jointly financed by the Government of Bangladesh and the Asian Development Bank (ADB), aims to provide training to marginalized youths on the trades with domestic and international market demands.

A total of 33,918 (female 6,394, male 27,524) trainees have been enrolled under SEIP till June 2023. Among them, 31,701 trainees have been certified, which is 93% of the total enrollment. A total of 22,450 trainees have been successfully employed. The employment rate is 71%. Out of them, 6,921 are engaged in self-employment and 15,529 in wage-based employment. In addition, PKSf is

also working to create trained professionals, particularly from disadvantaged groups and communities, for providing geriatric and child care services as the demand is increasing gradually. Once trained, they can explore overseas employment opportunities that pay higher wages than those at home.

PKSF Chairman Dr Qazi Kholiquzzaman Ahmad, accompanied by Additional Managing Director Dr Md Jashim Uddin, on 3 May 2023 visited the SEIP activities implemented through Eco-Social Development Organization (ESDO), a Partner Organization of PKSf. They inspected training sessions and spoke to the trainees there. Dr QK Ahmad, who also is a celebrated economist of the country, issued necessary directions to increase the effectiveness of the training courses.

Earlier on 3 April 2023, PKSf's Managing Director Dr Nomita Halder ndc visited Rural Reconstruction Foundation (RRF), a PO of PKSf, in Jashore. There, she inspected the regular training operations of SEIP and spoke to the trainees on various aspects of the training courses offered there.

Meanwhile, Senior General Manager Md Ziauddin Iqbal, also the Chief Coordinator of SEIP, visited the ongoing training and employment programs conducted through the partner training institutes of Shapla Gram Unnayan Songstha, Ashroy Technical Training Center, Rumia Nursing Institute and TMSS in April-June 2023.

RAISE: Project's progress rated 'Satisfactory' by World Bank

PKSF has been implementing the Recovery and Advancement of Informal Sector Employment (RAISE) project through 70 Partner Organizations (POs) in urban and peri-urban areas across 333 upazilas in 64 districts of the country since 2022.

Under this capacity enhancing project, 1.75 lakh youths and young micro-entrepreneurs receive training on risk management and business management along with inclusive financing, which will help them secure gainful employment.

The project also focuses on creating dignified and decent work environments in microenterprises and managing microenterprises maintaining environmental and social standards.

Till May 2023, pandemic-affected micro-entrepreneurs and young micro-entrepreneurs received loans amounting to BDT 494 crore. Apart from this, 31,240 pandemic-hit micro-entrepreneurs received training on 'Risk Management & Business Continuity', 3,455 apprentices received 6-month training on 26 trades and 1,768 Master Craftspersons received 2-day orientation on conducting the Apprenticeship Program of RAISE.

A special Training of Trainers (ToT) on 'Life-skills Development' is ongoing for the officials of Project

Implementation Units (PIUs) of the POs with the aim of providing training to young apprentices. Along with this, 'Life-skills Development' training has been provided to 3 batches of apprentices.

An Implementation Support Mission was conducted by the World Bank, which finances the project, from 21 May to 08 June 2023. The Mission evaluated the project's overall progress as 'Satisfactory'. The Mission held its Kick-off Meeting on 22 May 2023, Pre-wrap-up Meeting on 7 June 2023 and Wrap-up Meeting on 8 June 2023. They praised PKSf for making sound advancement as per the project's results chain.



ECCCP-Flood Project

Homestead gardening on raised plinths brings in extra money



Thousands of people living in the country's flood-prone districts namely Lalmonirhat, Nilphamari, Kurigram, Gaibandha and Jamalpur are now making additional money from homestead gardening on plinths raised with assistance from PKSF's Extended Community Climate Change Project - Flood (ECCCP-Flood).

As of April-June 2023, plinths of 2,160 homesteads have been raised through the ECCCP-Flood project, directly benefitting 11,745 people living there.

The project participants are cultivating vegetables on the raised homesteads throughout the year. At the same time, they no longer have to leave home with their domestic animals during floods.

The vegetables include green gourd, bean, sweet pumpkin, okra, bitter gourd, eggplant, tomato, papaya,

spinach, red spinach, lemon etc. In addition, fruits and herbs including banana, guava, mango, etc are being planted there.

After meeting their daily needs, many of them are making additional money by selling their homestead vegetables in the local markets.

On the other hand, the fruit trees and herbs planted on the plinths are playing a vital role in protecting the soil from erosion during floods and heavy rains.

ECCCP-Flood, funded by the Green Climate Fund (GCF), is being implemented through nine Implementing Entities (IEs). The project aims to provide climate-resilient shelters, livelihood, drinking water sources, and sanitation systems for people living in areas prone to climate change-induced floods.

In addition to raising the homestead plinths, the project is providing leadership development training, support for rearing goats/sheep in slatted sheds, extension of flood-tolerant and high value agricultural crops, vaccination for livestock, installation of flood-free tubewells and climate-resilient sanitary latrines etc.

The project has organized three exchange visits in Kurigram, Gaibandha and Jamalpur districts. A total of 120 members of the Climate Change Adaptation Groups (CCAGs) and 30 project officials of the IEs participated in them to learn more about the project activities.



A 14-member delegation, led by PKSF's Additional Managing Director Dr Md Jashim Uddin and comprised of officials of PKSF and its Partner Organizations, participated in a 'Knowledge Exchange Visit on Imitation Jewellery' in China from 28 May to 4 June 2023.

Training



Trainees of an 'Executive Leadership Training' course, conducted from 5-7 June 2023, pose with PKSf high officials

Regular training activities: PKSf's Training Cell provides nine class-based training courses. During the April-June 2023 quarter, 126 officials of PKSf's Partner Organizations (POs) took these courses. The total number of individuals receiving the training in different batches in the current fiscal year stands at 503.

Executive Leadership Training: The Training Cell of PKSf organized a specially curated leadership training course for the executives of Partner Organizations with the aim of creating skilled executives at the helm of their organizations.

Under this program, a total of 25 officers of as many POs were trained in the 3rd batch from 5-7 June 2023. So far, a total of 75 officers of 75 POs have been given this training in 3 batches.

New course on leadership: A brand new course, titled 'Leadership for Development', has been launched for developing leadership skills of zonal managers and higher level officials of POs. Senior officials of PKSf as well as eminent external resource persons are conducting the sessions of this course.

The main objective of the course is to play a supportive role in improving the overall integrity of the organizations by developing the leadership skills of the training participants.

Internship activities: A total of 10 undergraduate and postgraduate students of Dhaka University completed their internships at PKSf during the January-June half of 2023. At present, an undergraduate student of United International University is pursuing internship at PKSf.

Training for PKSf officials: In April-June 2023, a total of 52 officials of PKSf took part in knowledge exchange visits, professional training programs, workshops and conferences abroad. These programs were organized by the Asian Institute of Technology (AIT), Vietnam Bank for Social Policies (VBSP), United Nations Framework Convention on Climate Change (UNFCCC), Adaptation Fund Board Secretariat, Ministry of Environment of Rwanda, and Smart Technologies (BD) Ltd.

In this quarter, a total of 45 PKSf officials participated in different training programs, workshops, conferences and orientation programs within Bangladesh.



Participants of a training course titled 'Climate-Resilient Agriculture & Sustainable Farming', conducted by the Asian Institute of Technology (AIT) in Thailand from 21-28 May 2023

Credit Operations

Loan Disbursement from PKSF to POs

From July 2022 to May 2023, the amount of loan disbursement from PKSF to POs (Partner Organizations) was BDT 5,035.23 crore (Table-2). The cumulative loan disbursement amount from PKSF to POs stood at BDT 54,443.86 crore (Table-1) and the recovery rate of loans from POs to PKSF was 99.44%. A summary of PKSF's loan disbursement and loan outstanding as of May 2023 is mentioned below.

Cumulative Loan Disbursement and Outstanding (PKSF-POs)

Table-1

Programs/Projects	Cum. Loan disbursement (in crore BDT) (Up to May 2023)	Loan outstanding (in crore BDT) (As of May 2023)
Mainstream Programs		
Jagoron	18295.97	2767.78
Agrosor	10439.55	2394.74
Sufolon	12186.31	637.25
Buniad	3490.57	499.61
KGF	1492.95	81.30
ENRICH	1448.92	459.58
LRL	1100.00	569.00
LIFT	243.72	47.78
SDL	69.80	6.02
Abason	269.50	237.59
Others (including ID Loan)	434.67	49.86
Total (Mainstream Projects)	49471.97	7750.51
EFRRAP	112.25	1.37
FSP	25.88	0.00
LRP	80.38	0.06
MFMSFP	361.96	9.08
MFTSP	260.23	0.09
PLDP	59.39	0.00
PLDP-II	413.02	8.75
LICHSP	170.80	97.62
Agrosor-MDP	1687.37	835.93
Agrosor-SEP	736.00	264.00
Others (including ID Loan)	1064.62	866.32
Total (Projects)	4971.89	2083.21
Grand Total	54443.86	9833.72

Loan Disbursement (PKSF to POs & POs to Clients)

Table-2

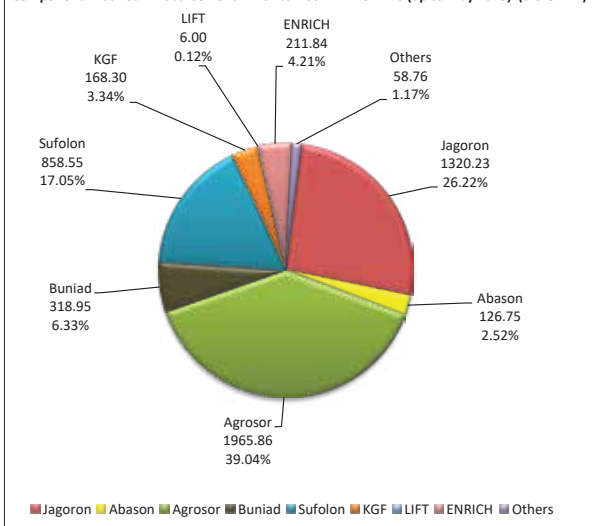
Loan disbursement in FY 2022-2023 (in crore BDT)

Programs/Projects	PKSF to POs (July'22-May'23)	POs to Clients (July'22-April'23)
Jagoron	1320.23	28421.31
Agrosor	1965.86	33960.84
Buniad	318.95	959.38
Sufolon	858.55	5634.00
KGF	168.30	429.05
LIFT	6.00	203.40
ENRICH	211.84	866.41
LRL	0.00	427.06
Abason	126.75	159.92
Others	58.76	13320.27
Total	5035.23	84381.63

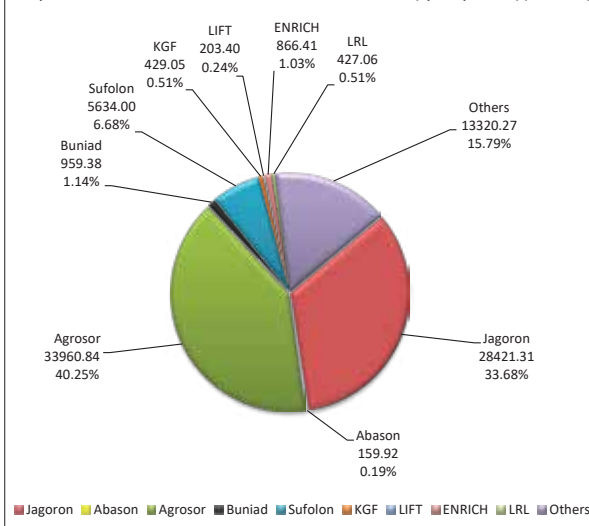
Loan Disbursement from POs to Clients

In the financial year 2022-23 (up to April 2023), the amount of loan disbursement from POs to Clients was BDT 84,381.63 crore (Table-2). The cumulative loan disbursement from POs to Clients was BDT 6,25,129.58 crore and the recovery rate of loans from Clients to POs was 99.25%. As of April 2023, the amount of loan outstanding of POs with Clients was BDT 62,575.91 crore. At the same time, the number of members was 1.91 crore, of whom 91.21 percent were women.

Component-wise Loan Disbursement : PKSF to POs in FY 2022-23 (up to May 2023) (crore BDT)



Component-wise Loan Disbursement : POs to Clients in FY 2022-23 (up to April 2023) (crore BDT)



Indian MFIs seek technical, advisory support from PKSf

A 16-member delegation of the Association of Microfinance Institutions of West Bengal (AMFI-WB), India visited PKSf on 3 May 2023. They participated in a meeting titled 'Sharing Experience: PKSf's Intervention in Poverty Alleviation'.

PKSf Managing Director Dr Nomita Halder ndc chaired the meeting where Additional Managing Director Md Fazlul Kader gave the keynote presentation on the evolution of microfinance industry in the Indian subcontinent with a special focus on the Bangladesh contexts. The presentation also highlighted the history of PKSf and its operational procedures.

The Indian delegation expressed keen interest in replicating the PKSf model in India and sought technical and advisory support from PKSf to this end. In response, Dr Halder said PKSf would extend necessary technical assistance for the development of the rural communities in India.



2nd annual coordination meeting of BD Rural WASH for HCD held

The 2nd Annual Coordination Meeting of the Bangladesh Rural Water, Sanitation and Hygiene for Human Capital Development (BD Rural WASH for HCD) project was held at PKSf auditorium on 14 May 2023. PKSf's Additional Managing Director Dr Md Jashim Uddin gave the welcome speech at the event.

Md Fazlul Kader, Additional Managing Director of PKSf, spoke about the relevance of the project's goals with the WASH sector reality in Bangladesh in light of the Sustainable Development Goals (SDGs).

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

Rokeya Ahmed, Senior Water Supply and Sanitation Specialist of the World Bank, also spoke in the meeting.

Executive Directors and focal persons of 57 project-implementing Partner Organizations (POs) participated in the event and shared their views during the open discussion session.

With the support of the World Bank and the Asian Infrastructure Investment Bank (AIIB), PKSf is implementing the BD Rural WASH for HCD project in 78 upazilas of the country.

The project offers technical, advisory and financial services to ensure safely managed toilets for 10 lakh families and safe water supply system for 1.2 lakh families across Bangladesh.



BOOK POST

PKSf PORIKROMA

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