

# PKSF

## P O R I K R O M A



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## National Mourning Day observed with due solemnity



Palli Karma-Sahayak Foundation (PKSF) on 14 August 2023 organized a special discussion meeting to commemorate Father of the Nation Bangabandhu Sheikh Mujibur Rahman and his family members who were assassinated on 15 August 1975. The day is observed as the National Mourning Day in Bangladesh. Celebrated historian Prof Dr Syed Anwar Husain, also the Bangabandhu Chair Professor at Bangladesh University of Professionals (BUP), was the main discussant of the event, presided over by Dr Qazi Kholiquzzaman Ahmad, the then Chairman of PKSf.

Dr Nomita Halder <sup>ndc</sup>, Managing Director of PKSf, gave the welcome speech at the program held at PKSf Bhaban. She gave a brief introduction of Prof Husain, and said that actions speak louder than words, and so everyone should uphold the ideals of Bangabandhu in their actions.

Recalling Bangabandhu's foresight, Dr Anwar Husain said that Bangabandhu's work was larger than his life. Mujib's achievements in his life are far greater than those of many

celebrated world leaders, he commented. He also highlighted the role of Bangabandhu's wife Fazilatunnesa Mujib in her husband's phenomenal political journey.

Dr QK Ahmad said that the best way to respect Bangabandhu's memories would be to ensure the rights of the people of the country and establish equality in society. Bangabandhu's dream was to put smiles on the poverty-stricken faces, and all of PKSf's programs are designed and implemented to that end, he added.

A documentary titled '*Bangabandhu: Bajre Tomar Baje Bashi*' was screened during the event that ended with a chorus performance of the '*Jodi raat pohale shona jeto Bangabandhu more nai*' song.

Other events to observe the National Mourning Day 2023 included its officials placing wreaths at Mujib's portrait at Dhanmondi in Dhaka and hoisting the national flag at half-mast at PKSf Bhaban on 15 August and PKSf employees wearing black badges throughout the month of August.



## 74th birth anniversary of Sheikh Kamal celebrated

PKSF observed the 74th birth anniversary of Valiant Freedom Fighter Captain Sheikh Kamal in a befitting manner. Kamal, the eldest son of the Father of the Nation



Bangabandhu Sheikh Mujibur Rahman, was born on 5 August 1949 at Tungipara in Gopalganj. To mark the day, PKSf officials placed a floral wreath at Sheikh Kamal's portrait on the premises of Abahani Krira Chakra, a premium sporting club established by Kamal. Later in the evening, a virtual discussion was organized. The then Chairman of PKSf Dr Qazi Kholiquzzaman Ahmad, Managing Director Dr Nomita Halder <sup>ndc</sup>, Additional Managing Directors Md Fazlul Kader and Dr Md Jashim Uddin, and Deputy Managing Director Md Mashiar Rahman, among others, spoke in the event participated by PKSf employees of all levels. Apart from speeches, a special performance reading and recitation of two poems on Sheikh Kamal's life and works constituted the virtual event.





**PKSF gets new Chairman**

## Dr M Khairul Hossain takes charge

Dr M Khairul Hossain has taken the office as the 7th Chairman of PKSF. Outgoing Chairman Dr Qazi Kholiquzzaman Ahmad welcomed Dr Hossain with flowers upon the latter's arrival at PKSF Bhaban in the morning of 14 September 2023. Senior officials of PKSF were present there. Soon after, Dr Hossain went to place wreaths at the portrait of Father of the Nation Bangabandhu Sheikh Mujibur Rahman at Dhaka's Dhanmondi-32. He also stood there in silence for some time in a solemn display of respect to the Father of the Nation.



Earlier on 12 September 2023, the Government of Bangladesh appointed Dr Hossain as the new Chairman of PKSF for the next three years. Before this, he served as the Chairman of Bangladesh Securities and Exchange Commission (BSEC) and the Investment Corporation of Bangladesh (ICB). He has been involved in teaching and research for more than 38 years. He was a Professor of Finance at the University of Dhaka.

Dr Hossain obtained his PhD from Plekhanov Russian University of Economics (PRUE) in 1983. Earlier, he completed his Masters in Economics from the same University. His post-doctoral research work at Prairie View A&M University in Texas, USA focused on the development of financial sector in Bangladesh.



**Orientation meeting:** A special discussion program was organized at PKSF Bhaban on 24 September 2023 to introduce PKSF's newly appointed Chairman Dr M Khairul Hossain to PKSF employees of all levels and to discuss multidimensional activities of PKSF.

In the welcome remarks, PKSF Managing Director Dr Nomita Halder <sup>ndc</sup>, welcomed the new Chairman of PKSF and formally introduced him to PKSF employees.

Activities of different operational units of PKSF were described by Additional Managing Directors Md Fazlul Kader and Dr Md Jashim Uddin; Senior Deputy Managing Director Golam Touhid; Deputy Managing Directors AQM Golam Mawla, Md Mashiar Rahman, Dr Fazle Rabbi Sadeque Ahmed, and Md Hasan Khaled; and General Manager (Audit) A Khaleque Miah.

A documentary on the overall activities of PKSF was screened on the occasion, and Dr AKM Nuruzzaman, General Manager (Program) presented on PKSF's creation, evolution, successes, future challenges and ways out.

Addressing the audience, Dr M Khairul Hossain said that PKSF has played a remarkable role in positively changing the mindset of the rural people and developing their socio-economic conditions. He highly praised the "unquestionable dedication, sincerity and integrity" of PKSF employees, which laid the foundation for PKSF's exemplary success in the field of sustainable poverty alleviation.



## Call for NGOs to work together on SDGs to create Smart Bangladesh



a seminar titled 'Role of NGOs in Implementation of Sustainable Development Goals (SDGs) in Bangladesh' at PKSf Bhaban in Agargaon, on 7 September 2023. The then Chairman of PKSf Dr Qazi Kholiquzzaman Ahmad presided over the event and the Managing Director of PKSf Dr Nomita Halder <sup>ndc</sup> delivered the welcome speech.

Mohd Monirul Islam, Additional Secretary (SDG Affairs) at PMO, gave a presentation on the SDGs while Md Mashiar Rahman, Deputy Managing Director, PKSf presented on 'Roles of NGOs in Realization of SDGs'.

Dr QK Ahmad mentioned that 27% of the population of Bangladesh are aged between 25 and 29 years. He

Md Akhter Hossain, Principal Coordinator for SDG Affairs at the Prime Minister's Office (PMO), has urged all government and non-governmental organizations to work together to build a developed and Smart Bangladesh by 2041.

He said that Bangladesh has made progress in all indicators of the Sustainable Development Goals (SDGs). To sustain this progress, he emphasized the need for greater dynamism and cooperation in the activities of all public and private sector organizations.

He made the remarks while speaking as the Chief Guest at

urged everyone to work together to provide these young people with the required education, training, and employment prospects.

Dr Nomita Halder <sup>ndc</sup> said PKSf is working towards realization of most of the SDGs – starting from No Poverty and Zero Hunger to Peace and Justice. PKSf's role in the socio-economic progress of Bangladesh over the last three decades had been significant, she added. The seminar was attended by the senior officials of PKSf and its Partner Organizations.

## Special meeting with Dutch experts on livestock sector development

Two officials from Bangladesh Directorate of Livestock and Bangladesh Agricultural Research Council, two researchers from Wageningen Livestock Research (WLR), Wageningen University, Netherlands held a meeting with the livestock-focused officials of PKSf on 1 August 2023.

Dr Sharif Ahmed Chowdhury, Project Director of PPEPP-EU chaired the meeting. Deputy General Manager Tanvir Sultana of PKSf, among others, was present on the occasion.

The meeting was organized as part of the 'Development of a dairy breeding roadmap for Bangladesh' initiative under an agreement signed between the Ministry of Agriculture of Bangladesh and the Wageningen Livestock Research of Netherlands to increase bilateral cooperation.

Dr Sharif Ahmed Chowdhury presented the real picture of dairy farmers in Bangladesh in light of PKSf activities.





## PKSF gets \$80 million projects to combat climate change fallout

The Green Climate Fund (GCF), in its 36th Board meeting in Korea from 10 to 13 July 2023, awarded two new projects – ‘Resilient Housing and Livelihood Support to the Vulnerable Coastal People of Bangladesh (RHL)’ and ‘Extended Community Climate Change Project-Drought (ECCCP-Drought)’ – to PKSF. An agreement between PKSF and GCF was signed on 14 July 2023 in this regard.



The total budget of these two projects is about USD 80 million where the grant from GCF is USD 67 million and PKSF's co-financing is USD 13 million. The RHL will be implemented in seven coastal districts: Khulna, Satkhira, Bagerhat, Bhola, Barguna, Patuakhali and Cox's Bazar. On the other hand, the ECCCP-Drought will be implemented in three northern districts – Rajshahi, Naogaon and Chapainawabganj.

PKSF is implementing another GCF-funded project titled ‘Extended Community Climate Change Project-Flood (ECCCP-Flood)’ in Lalmonirhat, Nilphamari, Kurigram, Gaibandha and Jamalpur districts, directly serving 90,000 people in these flood-prone areas.

### PKSF Managing Director attends GCF Integrity Forum in Thailand



Dr Nomita Halder ndc, Managing Director of PKSF participated in the ‘GCF Integrity Forum’ hosted by the GCF Independent Integrity Unit (IIU) from 13 to 15 September 2023 in Bangkok, Thailand. This year's theme was ‘Partnering for Integrity in Climate Action’. Experts from different countries of the world attended different sessions of the conference.

Dr Halder joined various sessions on preventing corruption in procurement processes, mitigating conflicts of interest, innovative risk prevention tools, etc. She highlighted the activities of PKSF in the forum.



## Discussion held on int'l initiatives on climate change



A consultative meeting on international initiatives on combatting climate change was held at PKSF Bhawan on 5 July 2023.

Honorable Prime Minister's Special Envoy on Climate Change Saber Hossain Chowdhury, MP participated in this meeting presided over by Dr Qazi Kholiquzzaman Ahmad, the then Chairman of PKSF.

Other speakers at the meeting included Professor AKM Saiful Islam of Bangladesh University of Engineering and Technology (BUET); Mirza Shaukat Ali, Director (Climate Change and International Conventions), Department of Environment; Dr Md Nazmus Sadat of Khulna University; and Dr AKM Nuruzzaman, General Manager of PKSF.

## RMTP assisting in production, marketing of diversified products

PKSF has been implementing the Rural Microenterprise Transformation Project (RMTP), jointly funded by the International Fund for Agricultural Development (IFAD) and the Danish International Development Agency (DANIDA), from 2020. It is promoting diverse activities for production and marketing of safe agricultural produce in the agriculture, fisheries and livestock sectors under 67 value chain sub-projects. A variety of products such as safely produced pickles from buffalo meat and beef, ghee, curd, whey, sweets, silage, cold-pressed mustard oil, vegetables, mangoes, G-9 bananas, avocados, cashew nuts, and various types of spices, as well as ready-to-cook and ready-to-eat products are being produced and marketed through online platforms. Some remarkable activities under the project include distributing G-9 bananas through various outlets in Dhaka; production and marketing of 2,450kg cheese every day; marketing and production of approximately 3,600 metric tons of vermicompost made from cowdung every month as part of environmental conservation and waste management; and production and marketing of around 1,600 metric tons of silage every month.

**IFAD VP's satisfied with RMTP progress:** Dr Donal Brown, Associate Vice President of IFAD, inspected the activities of RMTP in Thakurgaon district on 22 August 2023. The activities included production of cheese, silage and safe vegetables. Dr Brown lauded the progress of the project. Dr Arnoud Hameleers, Country Director of IFAD Bangladesh Office; PKSF's Additional Managing Director Md Fazlul Kader and Senior General Manager Dr Akand Md Rafiqul Islam; and Dr Md Shahid Uz Zaman, Executive Director of ESDO accompanied him during this visit.



## Starting with BDT 400, Kawsar now earns BDT 2 lakh a month



Kawsar, 32, hails from a poor family. Of his four siblings, he is the youngest. Kawsar used to sell vegetables with his father since childhood. With a capital of only BDT 400, he opened a floating shop on Kuakata beach in 2008 and started selling crabs. He would sell around 2kg crab fries daily and would earn around BDT 600.

In 2014, he opened a restaurant named 'Kawsar Bhai's Fish Fry', and started selling about 100kg crab fries and 150kg fish fries per month. In 2022, he became a member of an RMTP value chain sub-project titled 'Production and Marketing of Safe Fisheries Products' being implemented

through CODEC, a Partner Organization of PKSF. Kawsar first received training on hygiene regulations. Furthermore, the project has supported him in diversifying food items including fish burgers, fish balls, fish chips etc. He also received a modern table refrigerator. In addition, he received a loan of BDT 1 lakh and grant of BDT 1 lakh from RMTP for business expansion.

Currently, his restaurant has six employees who prepare and serve food using cold-pressed sunflower oil. He now sells about 750 kg fish and 300 kg crab items every month, earning a net profit of BDT 2 lakh.





## PKSF Managing Director inspects field-level interventions



Dr Nomita Halder <sup>ndc</sup>, Managing Director of PKSF, inspected different activities being implemented through various Partner Organizations (POs) of PKSF in Mymensingh and Haor-adjacent areas in Kishoreganj districts on 25 and 26 August 2023.

Dr Halder started the visit by inspecting the interventions of the BD Rural WASH for HCD project being implemented through Dushtha Shasthya Kendra (DSK) on 25 August 2023. The same day, she visited various income generating activities (IGAs) under Agrosor program being implemented through Society for Social Service (SSS). Later, she visited a tea stall and different IGAs implemented through People's Oriented Program Implementation (POPI) and Pally Bikash Kendra (PBK), and exchanged views with the senior officials of POPI. The next day, Dr Halder inspected a floating school, an Adolescent Girls' Club and various IGAs at Chhatir Char of Nikli upazila in Kishoreganj. Other interventions she inspected included those made under the LIFT program and the PPEPP-EU project, implemented in the field through PMUK.

### Imran turns around the wheel of his fate through ornamental fish farming

Imran Hasan, 32, from Sadar upazila of Joypurhat district was a mobile mechanic by profession. His monthly income was only about BDT 7,000, which made it difficult for him to support a family consisting of his parents, wife and a child. In 2018, he received training on ornamental fish farming through PKSF's Partner Organization JAKAS Foundation that also lent BDT 50,000 to start a business. Later, he took another loan of BDT 2 lakh to expand his venture. Currently, there are 11 species of ornamental fish at Imran's farm that has so far cultured a total of 38 species of brood fish (mother fish).

Imran now earns about BDT 30,000 a month. Apart from selling fish from his farm, he also uses YouTube and Facebook to attract customers. In addition, he has established a sales center to sell equipment for ornamental fish farming, as his success has led the establishment of nine more such fish farms in the area.



### BDT 358 crore disbursed for housing



PKSF, from its own fund, has been implementing a program titled 'ABASON' since 1 January 2019 to improve living conditions of the disadvantaged target groups living in remote areas of the country.

The program is being implemented in 72 upazilas of 29 districts of the country through 181 branches of 24 Partner Organizations (POs).

Under ABASON, BDT 36.72 crore was disbursed to 1,441 members for construction of new houses or repair/extension of the existing ones in July-August 2023. Up to 31 August 2023, PKSF has disbursed BDT 358.39 crore to 15,434 members under the program.

The interventions of this program help secure the welfare of the participating families, better environment for children's education, and increase mental peace and social dignity for them.

## SMART project ready for time-befitting development of microenterprises

PKSF has undertaken the Sustainable Microenterprise and Resilient Transformation (SMART) project to assist microenterprises (MEs) in adopting Resource-Efficient and Cleaner Production (RECP) technologies and promoting green growth within the sector. The five-year project, spanning from 2023 to 2028, has a budget of USD 300 million, with the World Bank (WB) and PKSF contributing USD 250 million and USD 50 million respectively.



The Subsidiary Loan and Grant Agreement (SLGA) of the SMART project was signed on 26 July 2023. Additional Managing Director Md Fazlul Kader signed the SLGA on behalf of PKSF and Joint Secretary Abu Daiyan Mohammad Ahsanullah signed it on behalf of the Finance Division (FD).

Zahir Uddin Ahmed, the then Deputy General Manager of PKSF and Project Coordinator of SEP; Md Touhidul Islam, Deputy Secretary of FD; and Mohammad Amin Shorif, Senior Assistant Secretary of Economic Relations Division and other PKSF officials were present there.

The WB carried out the first Implementation Support Mission for the SMART project from 24-26 June 2023. The Mission rated the progress of the project as 'Satisfactory'. Additionally, a team of experts from home and abroad is working to assess the appropriate ME-friendly RECP technologies for the project. To complete the assessment, a team of four specialists on Air Quality Management, Energy Efficiency, Water Management, and Waste Management, visited the field activities of Sustainable Enterprise Project (SEP), another WB-funded and PKSF-run project for ME development in Bangladesh, from 1-6 June and 6-7 September 2023. A knowledge-sharing meeting of the Mission was held on 10 September 2023.

SMART will significantly contribute to enhancing the environmental sustainability of approximately 80,000 microenterprises within the Manufacturing, Agribusiness, and Service sectors. It aims to generate employment opportunities, boost production, empower women, and stimulate local economic expansion.

### MFCE Project: ADB conducts Inception Mission

An Inception Mission for the Microenterprise Financing and Credit Enhancement (MFCE) project of PKSF was conducted by the Asian Development Bank (ADB), the key financier of the project, from 4-13 September 2023.

Led by Manohari Gunawardhena, Senior Financial Sector Specialist of ADB, the three-member team met relevant PKSF officials in a meeting chaired by Md Fazlul Kader, Additional Managing Director of PKSF. Dr Mesbahuddin Ahmed, Assistant General Manager and Project Coordinator, and other project officials attended the meeting. The implementation progress of MFCE was discussed there. The Mission also had a discussion meeting with the Executive Directors and Chief Credit Officers from 10 Partner Organizations (POs) that are implementing the MFCE project in the field.

The Mission visited the project activities in dairy farming, dairy processing and loom production implemented through Programmes for Peoples Development (PPD) in the Sirajganj district.

### ADB's Independent Mission evaluates MDP's activities

An Independent Evaluation Mission was conducted by Asian Development Bank (ADB) from 3-6 September 2023 to inspect the activities of the Microenterprise Development Project (MDP) implemented by PKSF. A three-member team, led by ADB's Evaluation Specialist Shimako Takahashi, conducted the Mission that visited three microenterprises – a layer chicken farm, a dairy farm and an electrical repairing shop – implemented through SDS (Shariatpur Development Society) and Naria Unnayan Samity (NUSA), two Partner Organizations of PKSF that implement the ADB-financed project in Shariatpur district.







## Inclusive Development

### SEIP project trains third gender community

Under the regular and the specialized training programs of the Skills for Employment Investment Program (SEIP) project, enrolment of 38,519 trainees (99.34% of the target) has been completed till September 2023. Among them, 34,801 trainees (6,565 women and 28,236 men) have received certificates. Of them, 25,192 youths – 7,677 in self-employment and 17,515 in wage-based employment – have already found employment.

In addition, training on the Caregiving trade is being conducted in full swing. Through this training, the

disadvantaged people of the country are expected to get overseas employment opportunities with high wages. As of September 2023, a total of 1,799 trainees have been registered for Caregiving courses. Of them, 607 trainees have received certificates from the National Skill Development Authority (NSDA).

Recently, 25 third gender persons have received training on Fashion Garments trade in one batch at TMSS, Bogura under SEIP. Training of another batch (25 persons) on the same trade is now underway.

### PPEPP-EU working to better lives of persons with disabilities



**Nutrition and Primary Healthcare Training:** The PPEPP-EU project trained 165 Technical Officers from 19 Partner Organizations (POs) on Nutrition and Primary Healthcare for service delivery. The 10-day training program, held at Ad-din Training Centre in Jashore, attached special emphasis on ensuring coordination with the local government healthcare facilities. Furthermore, the facilitators discussed integrating Nutrition and Primary Healthcare services with other project components and implementation strategies for applying the technical knowledge acquired from the training.

**Workshop:** The PPEPP-EU project arranged four regional workshops in participation with the project-implementing partners. Project Coordinators, Technical Officers, and MIS Associates from 19 POs, along with PKSf officials, attended these workshops held in four regions (north-western, south-western, Haor and regions inhabited by selected ethnic

minority groups). The workshops reviewed the budget utilization progress, and identified the project's implementation challenges and the ways out.

**RBM orientation:** Under the project, a hands-on orientation workshop on Result-Based Monitoring (RBM) implementation and data collection process was held on 8 August 2023 in Rangpur. Project officials from both PKSf end and relevant POs participated in it. The 3rd round of RBM aims to assess PPEPP-EU's progress against the log-frame targets.

**Skill training for PWD members:** The PPEPP-EU project offers special skill development training to create sustainable income-generating opportunities for Persons with Disabilities (PWDs). The specialized training courses are prepared based on the needs of the PWDs aspiring to engage in income generating activities (IGAs).

Apart from skills development training, the project provides the PWDs with grant and loan support as well as necessary technical assistance to help them effectively pursue their intended IGAs.

**World Breastfeeding Week observed:** The PPEPP-EU project observed the 'World Breastfeeding Week' from 1 to 7 August 2023, intending to raise awareness about the benefits of breastfeeding for ensuring a healthy life for children. Marking the week, the project carried out a series of activities centering on this year's slogan, 'Enabling Breastfeeding: Making a Difference for Working Parents'.

## BDT 834cr disbursed for development of microenterprises under SEP



A range of financial and technical assistance are being provided to clusters of microenterprises (MEs) in the agribusiness and the manufacturing sectors to make the businesses environment-friendly by implementing different activities through the Sustainable Enterprise Project (SEP), jointly funded by the World Bank and PKSF.

In addition, through SEP, necessary support is being provided to introduce environment-friendly technologies, enhance marketing capacity of the products of the MEs, and develop brands.

Sixty-four sub-projects are being implemented in the fields under 30 business sub-sectors through 47 Partner Organizations (POs). The project, scheduled to be completed by February 2024, has till August 2023 disbursed BDT 754 crore in 'Agrosor' Loans and BDT 80 crore in Common Service Loans in favor of the SEP sub-projects. Besides, various activities including value chain development, environmental development, skill development and production of innovative sustainable products are being conducted through the project.

A total of 45,308 micro-entrepreneurs (21,748 women, 23,560 men) have been trained on various subjects including skill development, microenterprise management, environmental management, digital marketing, etc till June 2023.

**Inauguration of library:** On 22 August 2023, a modern library built with eco-friendly hollow-blocks by Partner Organization ESDO was inaugurated under the Sustainable Enterprise Project. Md Fazlul Kader, Additional Managing Director of PKSF, officially opened the library, established under SEP's 'Initiatives for Increasing the Production and Uses of Eco-friendly Construction Materials' sub-project. Dr Donal Francis Brown, CBE, Associate Vice-President of IFAD, and Arnoud Hamelers, IFAD's Country Director for Bangladesh, among others, were present there.

### CELEBRATING HERITAGE

## Jamdani exhibition festival



A Jamdani festival, supported by PKSF's Sustainable Enterprise Project (SEP), was organized the National Shilpakala Academy. The eleven-day festival titled 'Wearable Art : Jamdani Festival' was inaugurated on 19 July 2023 by Planning Minister MA Mannan, MP.

Gayle Martin, Acting Country Director for Bangladesh and Bhutan, the World Bank, was present there as the Special Guest. Sayeeda Roxana Khan, Executive Director of Sheva Nari O Shishu Kallyan Kendra, delivered the welcome speech during the inauguration. The then Chairman of PKSF Dr Qazi Kholiquzzaman Ahmad and Managing Director Dr Nomita Halder ndc visited the exhibition during the 11-day festival that featured sarees woven in old Jamdani patterns, pattern samples, natural dye materials, diverse products made from Jamdani, installation art, and illustrations on the lives and experiences of Jamdani weavers. Craft expert and designer Chandrasekhar Saha curated the exhibition. Cultural performances, including folk songs and drama, seminars etc were also held there.

SEP, through its 'Promoting Jamdani Products for Premium Market Following Environmental Practices' sub-project, provides financial and technical support to 700 Jamdani microenterprises in Bangladesh.





## PACE project assists in branding, marketing of ME products

In addition to providing financial services to microenterprises (MEs), the IFAD-funded PACE project of PKSf has undertaken 88 value chain sub-projects in various potential farm and non-farm sub-sectors. Currently, 55 sub-projects are being implemented at field-level. Over 6 lakh micro-entrepreneurs and other value chain actors are receiving technical, technological and marketing support through these value chain sub-projects. PACE has already achieved all its targets relating to expansion of financial services and value chain development to promote micro-enterprises. The project is scheduled to end on 31 December 2023.

**IFAD Supervision Mission:** A seven-member IFAD Supervision Mission reviewed progress of the PACE project from 3-12 September 2023. The Mission gave necessary

suggestions to implement the activities of the project by the stipulated time. The Mission visited field-level activities of PACE in Jashore and Jhenaidah districts. On 12 September 2023, the pre wrap-up meeting of the Mission was held with Md Fazlul Kader, Additional Managing Director of PKSf, in the chair. The wrap-up meeting was held on 19 September 2023 and it was presided over by Mofiz Uddin Ahmed, Additional Secretary, Financial Institutions Division (FID), Ministry of Finance.

**Regional workshops:** Two regional review workshops on quality improvement and online marketing of ME products were organized on 26 July and 30 August 2023 in Sunamganj by FIVDB and in Joypurhat by JAKAS Foundation respectively. A total of 80 participants from selected Partner Organizations participated in these workshops.

## Chemical-free safe vegetables being exported with PKSf's support



PKSf's Integrated Agricultural Unit is supporting production, preservation, processing and marketing of safe vegetables through 36 Partner Organizations in

different parts of the country. With the support, safe vegetables are being produced using various modern technologies including organic fertilizers (compost, tricho-compost and vermicompost), granular urea, pheromone traps and colored traps. As a result, the use of chemical fertilizers and pesticides has been reduced and the supply of safe vegetables has increased in the program areas. Safe vegetable sales centers have also been set up there.

So far, 172 safe vegetable production clusters have been developed in different parts of the country. Currently, safe vegetables are being regularly exported from the Nimsar market of Burichang upazila in Cumilla to different countries of the Middle East.

## ENRICH program: 62.53 lakh people receiving various services



PKSF is implementing the ENRICH program in 197 Unions of 161 upazilas in 61 districts across the country. Under this program, about 62.53 lakh people of 13.76 lakh households are being provided with a range of services through 110 Partner Organizations (POs) of PKSF. The major components of this program include Healthcare and Nutrition, Education Assistance, Family Development Planning and ENRICH Loan, Youth in Development, and ENRICHed Home.

**Healthcare and Nutrition:** All the 62.53 lakh people in the ENRICH Unions are receiving healthcare services and nutrition advice.

**Educational Assistance:** In the 2023 academic year, 5,985 educational assistance centers are being run under ENRICH. A total of 1,54,957 students are receiving educational assistance in these centers.

**Events and Observances:** To mark the 48th martyrdom anniversary of Father of the Nation Bangabandhu Sheikh Mujibur Rahman, free diabetes camps were arranged in 197 ENRICH Unions on 15 August 2023. As many as 30,000 residents of these Unions availed this test at these month-long camps.

**Plant distribution:** In August and September 2023, over 3 lakh plants were distributed among students of 5,985 ENRICH educational assistance centers.

### Uplifting the Quality of the Lives of the Elderly People Program

As part of its multidimensional approach to alleviating poverty and ensuring 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. Launched in 2016, the program is being implemented through 101 POs, serving 3.19 lakh elderly members.

In July–September 2023, about 30,000 elderly members received healthcare services under the program. So far, BDT 1.41 crore has been disbursed as old-age allowances among 7,305 elderlies. For mental wellbeing of the elderly, various sports and cultural activities were organized. As of September 2023, a total of 120 social centers for the elderly have been established. Besides, 2,362 elderly members have received wheelchairs.

## BD Rural WASH for HCD Project expands its working area

Initially, the field-level activities of the Bangladesh Rural Water, Sanitation and Hygiene for Human Capital Development (BD Rural WASH for HCD) project were implemented in 78 upazilas of 18 districts under Rangpur, Mymensingh, Sylhet and Chattogram divisions through 57 Partner Organizations (POs).

Later, the project area has been expanded to 162 upazilas of these districts to provide safely managed water supply system and safely managed sanitation facilities to the residents of these upazilas.

For smooth and successful implementation of the planned activities of the project, PKSF selected 20 upazilas of 12 districts, covered by the other implementing entity of the project – the Department of Public Health Engineering (DPHE). Nineteen POs of PKSF are implementing the project in the said 20 upazilas.

Currently, the BD Rural WASH for HCD project is being implemented in 182 upazilas of 30 districts in 8 divisions

through a total of 76 POs.

To achieve the project goals in the expanded working area, fund has been allocated and orientation sessions for field officers are being arranged. Till now, 17 orientation sessions have been organized.

Up to August 2023, a total of 30,969 safely managed water supply systems and 107,610 safely managed twin-pit toilets have been installed under the project.





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## LIFT supports rearing of climate-resilient chicken breeds



PKSF, under its LIFT program, is supporting initiatives of climate-resilient colored broiler chicken rearing in commercial and parent stock farms through different Partner Organizations (POs). Its main objective is to extend chicken breeds that are more productive, climate-resilient and delicious than broiler chickens.

Md Ibrahim is one such entrepreneur supported through Grameen Jano Unnayan Sangstha (GJUS), a PO of PKSF. He received 150 chicks as grants from GJUS. He bought another 100 chicks, set up a slatted shade and started raising 250 colored broiler chicks there.

Md Ibrahim ensures proper brooding, vaccination, supply of balanced food and light management. As a result, the chicken mortality rate has been reduced to 1% and the chickens gain an average weight of 1 kg within 40 days. Ibrahim made a profit of BDT 14,000 in 40 days against his investment of BDT 37,000.



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## Program for Adolescents: 325 child marriages prevented

PKSF has been implementing the 'Program for Adolescents' since July 2019 with the motto 'Investment in Adolescents for Sustainable Development' to build a future generation imbued with moral values and ethics. The program is being implemented through 66 Partner Organizations (POs) by forming two adolescents' clubs (one for boys and another for girls) in each Ward of all Unions in 143 upazilas of 55 districts. So far, 24 thousand clubs have been formed with around 6 lakh adolescent boys and girls.

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 July-September 2023, club formation activity has been raised by 92% and regular meetings and courtyard meetings on various issues with the participation of the guardians were organized. Till now, club members participated in 66 marathons, 151 sports and 154 cultural events, 48 bicycle rallies, and 446 coordination meetings at upazila levels. Besides, 455 libraries have been established in the clubs and 2,153 study circles conducted.

During this period, 1,601 training sessions on 'Social and Health Awareness', 1,926 training sessions on 'Soft-skills Development', 1,162 on 'Leadership Development' activities and 10,797 courtyard meetings on various issues have been organized. Moreover, 2,237 cultural events and 2,475 indoor and outdoor sports events were organized.

So far, blood grouping of 2,005 adolescents have been done. The members of adolescents' clubs reported 325 incidences of child marriage, 451 cases of dowry and 238 cases of sexual harassment to the local administrations for appropriate actions. The program organized a 4-day (24 to 27 September 2023) residential training on 'Adolescent Empowerment' to develop capacity of the program implementing officers.



## Training Activities



Participants of 'Executive Leadership Training' pose with the then Chairman of PKSf Dr Qazi Kholiquzzaman Ahmad, and current Managing Director Dr Nomita Halder ndc.

### Training at PO level

PKSF is currently offering classroom-based training on 11 courses. During the July–September 2023 quarter, 147 high and mid-level officers of different Partner Organizations (POs) were trained on 6 courses at PKSf Bhaban.

**Training on Microenterprise Management:** A 5-day training on 'Microenterprise Management and Microenterprise Financing Strategy' has been launched for senior and mid-level enterprise development officers of PKSf's POs to sharpen their skills in effectively managing the microenterprise loan programs. The training of the first batch was held from 27–31 August 2023 with the participation of 21 officers of different POs.

**The Art of Facilitation:** A 3-day training course titled 'The Art of Facilitation' has been launched to diversify content presentation by improving presentation skills of officers involved in conducting training sessions, workshops and meetings of POs. A total of 21 officials of different POs participated in the first batch of this course conducted from 3–5 September 2023.

**Executive Leadership Training:** In order to develop the leadership qualities of officers at different levels of the POs, a total of 75 officers of as many POs were trained in the Executive Leadership Training course in 3 batches. A view exchange meeting was organized on 03 August 2023 with the participation of these trainees. At the meeting, the then Chairman of PKSf Dr Qazi Kholiquzzaman Ahmad, Managing Director Dr Nomita Halder ndc and Additional Managing Director Dr Md Jashim Uddin were present.

**Workshop on Development of Training Programs of POs:** A workshop was organized on 16 August 2023 to motivate the POs to set up training wings/units in their organizations. Workshops were organized on 17 and 23 August 2023 at PKSf Bhaban to expand and upgrade the activities of the training wings of the POs that have training wings/units already. The workshop was attended

by 287 people including Executive Directors and Heads/Focal Persons of Training wings of 158 POs.

**Internship program:** Twelve undergraduate and postgraduate students from various universities underwent internships at PKSf during the July–September 2023 quarter. Of them, 11 students are from the University of Dhaka and one from Bangladesh University of Professionals.

### Training of PKSf Officials

**Foreign Training:** In July–September 2023, a total of 15 officials of PKSf participated in knowledge exchange visits, training courses and meetings abroad. These programs were organized by IMPEX JAPAN Co Ltd, Japan; International Fund for Agricultural Development (IFAD) and International Training Centre of ILO (ITCILO); United Nations Framework Convention on Climate Change (UNFCCC) and Green Climate Fund (GCF).

**In-Country Training:** In this quarter, a total of 424 PKSf officials (one official participating in more than one training) participated in different training programs and orientation programs at different training institutes and PKSf Bhaban.



20 officials of PKSf participated in a training course on Graphic Design from 10 July to 3 August 2023.



## Credit Operations

### Loan Disbursement from PKSf to POs

From July 2022 to June 2023, the amount of loan disbursement from PKSf to POs (Partner Organizations) was BDT 6,719.72 crore (Table-2). The cumulative loan disbursement amount from PKSf to POs stood at BDT 55,823.23 crore (Table-1) and the recovery rate of loans from POs to PKSf was 99.59%. A summary of PKSf's loan disbursement and loan outstanding as of June 2023 is mentioned below:

<b>Table-1 Cumulative Loan Disbursement (PKSf to POs)</b>		
Programs/Projects	Cum. Loan disbursement (in crore BDT) (Up to June 2023)	Loan outstanding (in crore BDT) (As of June 2023)
<b>Mainstream Programs</b>		
Jagoron	18461.42	2758.74
Agrosor	10594.85	2390.37
Sufolon	12274.46	617.25
Buniad	3524.77	492.27
KGF	1502.65	43.70
ENRICH	1478.65	461.06
LRL	1100.00	495.69
LIFT	249.97	52.31
SDL	69.80	5.54
Abason	274.50	236.67
Others (including ID Loan)	441.55	52.77
<b>Total (Mainstream)</b>	<b>49972.63</b>	<b>7606.38</b>
<b>Projects</b>		
EFRRAP	112.25	1.37
FSP	25.88	0.00
LRP	80.38	0.06
MFMSFP	361.96	9.08
MFTSP	260.23	0.06
PLDP	59.39	0.00
PLDP-II	413.02	8.75
LICHSP	170.80	93.21
Agrosor-MDP	1690.87	766.93
Agrosor-SEP	754.00	244.60
Agrosor-RAISE	763.20	726.85
Agrosor-MFCE	517.00	517.00
Others (including ID Loan)	1921.83	1675.19
<b>Total (Projects)</b>	<b>5850.61</b>	<b>2799.24</b>
<b>Grand Total</b>	<b>55823.23</b>	<b>10405.62</b>

<b>Table-2 Loan Disbursement (PKSf to POs &amp; POs to Clients)</b>		
Programs/Projects	PKSf to POs (July'22-June'23)	POs to Clients (July'22-June'23)
Jagoron	1587.08	35056.06
Agrosor	2449.28	42249.31
Buniad	367.40	1183.67
Sufolon	974.85	7493.26
KGF	179.00	511.99
LIFT	12.25	246.00
ENRICH	255.00	1064.12
LRL	0.00	461.93
Abason	134.00	194.39
Other	760.87	15599.97
<b>Total</b>	<b>6719.72</b>	<b>104060.70</b>

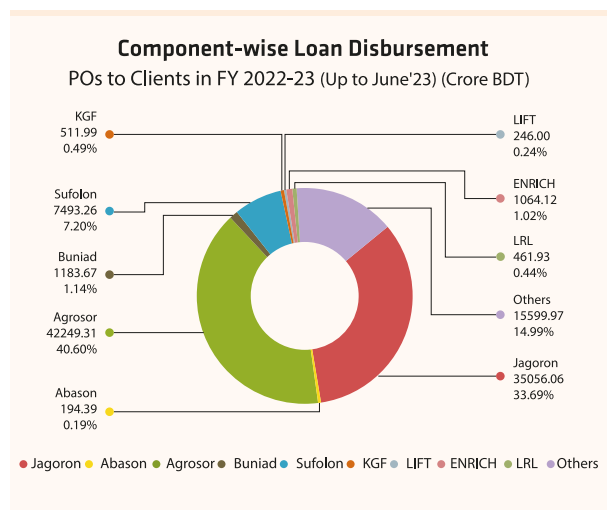
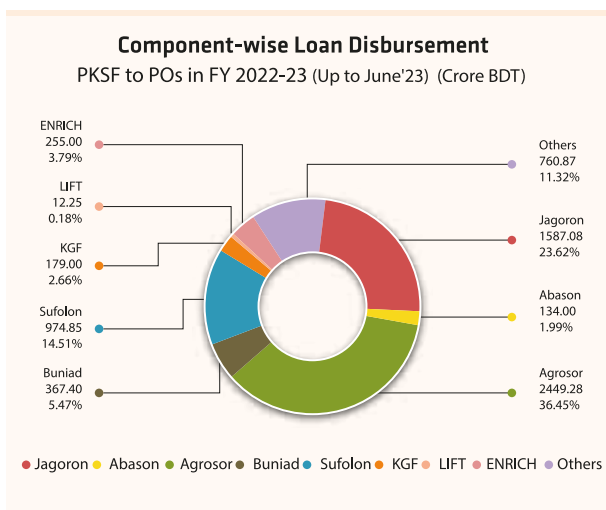
### Loan Disbursement from POs to Clients

In the financial year 2022-23 (up to June 2023), the amount of loan disbursement from POs to Clients was BDT 1,04,060.70 crore (Table-2).

The cumulative loan disbursement from POs to Clients stood at BDT 6,44,808.65 crore and the recovery rate of loans from Clients to POs was 99.38%.

As of June 2023, the amount of loan outstanding of POs with Clients was BDT 64,129.56 crore.

At the same time, the number of members was 1.89 crore, of whom 91.27% were women.



## Bangladesh on right track to become upper-middle income country

### Says WB Acting Country Director at RAISE project's event



Souleymane Coulibaly, the then Acting Country Director of the World Bank for Bangladesh and Bhutan, expressed his hope about Bangladesh becoming an upper-middle income country. "Bangladesh is one of the fastest growing economies in the world. I strongly believe that the country is on the right track to become an upper-middle income country by 2041, as Bangladesh has maintained its economic growth over the years despite the COVID-19 pandemic."

He made this remark while speaking as the Guest of Honor at a discussion meeting titled 'Development of Microenterprises in Bangladesh: Role of RAISE Project' organized by PKSf on 5 September 2023. Dr Qazi Kholiquzzaman Ahmad, the then Chairman of PKSf, presided over the discussion meeting. Dr Nomita Halder <sup>ndc</sup>, Managing Director of PKSf, gave the welcome address.

Dr QK Ahmad said that Bangladesh needs to invest in microenterprises if the country wants to benefit from the demographic dividend. Development of microenterprises requires implementation of capacity enhancement activities along with financial services, he added.

In a presentation on 'Development of Microenterprises in Bangladesh: Prospects and Challenges', Md Fazlul Kader, Additional Managing Director of PKSf, highlighted the role of various activities and projects of PKSf in the development of microenterprises.

Dilip Kumar Chakravorty, General Manager (Program) of PKSf and Project Coordinator, RAISE presented on various aspects of the Recovery and Advancement of Informal Sector Employment (RAISE) project.

Former Dhaka University Professor MA Baqui Khalily discussed on the presentations. Some participants of the RAISE project shared their experiences at the event. Besides, representatives of the POs participated in the open discussion session. Officials of PKSf and representatives of the World Bank and the Wage Earners' Welfare Board (WEWB) also participated in the event.

To enhance human capacities in microenterprises, the RAISE project was launched in February 2022 jointly funded by PKSf and the World Bank.

## WB Vice President praises field-level interventions of PKSf

An inclusive development approach is necessary for Bangladesh to become an upper middle-income country. Inclusion of the "bottom 40 percent of society" is important to make development sustainable financially, socially and environmentally.

The World Bank's Vice President (Operations Policy and Country Services) Ed Mountfield made the remarks while visiting PKSf's interventions implemented through Shariatpur Development Society (SDS) and Naria Unnayan Samity (NUSA) in Shariatpur district on 6 July 2023.

"It's really important that we support micro-businesses, help people develop business skills, entrepreneurial outlook, ... get good jobs that give them dignity and allow them to be included in the development process," he commented, adding that the PKSf activities he had visited were really impressive.

The WB delegation led by the Vice President visited field-level interventions made under two projects –



Recovery and Advancement of Informal Sector Employment (RAISE) and Sustainable Enterprise Project (SEP), both financed by the World Bank and implemented by PKSf. During this visit he was accompanied by, among others, PKSf's Additional Managing Director Md Fazlul Kader and WB's External Affairs Advisor Uwimana Basaninyenzi and Lead Economist S Amer Ahmed.

### BOOK POST

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