

PKSF

P O R I K R O M A



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Palli Karma-Sahayak Foundation (PKSF)

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PKSF Chairman pays homage to Bangabandhu in Tungipara

Dr M. Khairul Hossain, Chairman of PKSf, has paid tributes to Father of the Nation Bangabandhu Sheikh Mujibur Rahman. On 15 October 2023, he placed a floral wreath at the mausoleum of Bangabandhu in Tungipara, Gopalganj. Then, he stood in solemn silence for some time as a mark of profound respect to the memory of Bangabandhu. PKSf Managing Director Dr Nomita Halder ndc and Deputy Managing Director Md Hasan Khaled were present there.

On 14 September 2023, Dr M. Khairul Hossain took charge as the 7th Chairman of PKSf. The same day, he placed a wreath at Mujib's portrait in the Dhanmondi 32 area of Dhaka.



PKSF celebrates Sheikh Russel Day-2023

PKSF has celebrated the Sheikh Russel Day-2023 marking the 60th birth anniversary of Sheikh Russel, the youngest son of Father of the Nation Bangabandhu Sheikh Mujibur Rahman, in a befitting manner.

To mark the day, PKSf Chairman Dr M. Khairul Hossain paid homage to Sheikh Russel by placing a floral wreath at his portrait installed at PKSf Bhaban on 18 October 2023.

Among others, PKSf's Additional Managing Director Md Fazlul Kader, Senior Deputy Managing Director Golam Touhid, Deputy Managing Directors AQM Golam Mawla, Md Mashiar Rahman and Dr Fazle Rabbi Sadeque Ahmed accompanied the Chairman.

The employees of PKSf also placed a floral wreath on Sheikh Russel's grave at Banani graveyard in the capital the same day.

Sheikh Russel, also the youngest brother of Honorable Prime Minister Sheikh Hasina, was born on 18 October 1964. On the

fateful night of 15 August 1975, he was brutally killed along with most of his family members, including his father.



PKSF provides financial assistance to Cyclone Hamoon victims



PKSF provided emergency financial assistance to families affected by Cyclone Hamoon in Kutubdia upazila of Cox's Bazar district.

The severe cyclonic storm hit Cox's Bazar in the night of 24 October 2023. In response, PKSf provided emergency financial assistance to 1,574 members of Kutubdia branch of Coast Foundation, a Partner Organization (PO) of PKSf, under the 'Cyclone Shurokha Sheba' program of 'The Project for Developing Inclusive Risk Mitigation Program for Poverty Reduction (IRMP)'.

With the technical support of Japan International Cooperation Agency (JICA), PKSf is implementing the Cyclone Shurokha Sheba (Cyclone Protection Services) in the coastal areas of Bangladesh through seven POs.

Work together to build hunger, poverty-free society: PKSF Chairman



Dr M. Khairul Hossain, Chairman of PKSF, urged everyone to work together to build a society free of hunger and poverty as dreamt by Father of the Nation Bangabandhu Sheikh Mujibur Rahman. He called on the Partner Organizations (POs) of PKSF to work for the development of the lives and livelihoods of the rural people by adopting the concept of 'My village - My Town' envisioned by Honorable Prime Minister Sheikh Hasina.

Dr M. Khairul Hossain said these in his speech in a virtual orientation program with the Executive Directors of the POs of PKSF on 30 November 2023.

Dr Nomita Halder *ndc*, Managing Director of PKSF, moderated the event. In her speech there, she recalled the contribution of the outgoing PKSF Chairman Dr Qazi Kholiquzzaman Ahmad and thanked him for further solidifying PKSF's strength.

She also hoped that this journey of PKSF would gain additional pace under the leadership of the newly appointed Chairman.

PKSF's Additional Managing Directors Md Fazlul Kader and Dr Md Jashim Uddin, and Senior Deputy Managing Director Golam Touhid also spoke on the occasion.

The Executive Directors of 12 POs spoke in the open discussion session of the event. They are Dr Md Shahid Uz Zaman of Eco Social Development Organization (ESDO), Khursid Alam, PhD of Community Development

Centre (CODEC), Md Saleh Bin Sums of Padakhep Manabik Unnayan Kendra, Rabeya Begum of Shariatpur Development Society (SDS), Prof Dr Hosne-Ara Begum of TMSS, Mifta Naim Huda of Centre for Development Innovation and Practices (CDIP), Kohinoor Yeasmin of Tarango, Majeda Shawkat Ali of Naria Unnayan Samiti (NUSA), Anwar Hossain of HEED Bangladesh, Mohsin Ali of WAVE Foundation, Md Shahidul Haque of Social Assistance and Rehabilitation for the Physically Vulnerable, and Murshed Alam Sarker of People's Oriented Program Implementation (POPI).

Dr M. Khairul Hossain praised the chief executives of the POs for their diligence. "The desire you expressed to me to assist in the implementation of field-level operations will make me more responsible," he stated.

He also expressed his gratitude to the previous Chairmen and Managing Directors of PKSF for their contributions in bringing PKSF to its current status. On 14 September 2023, Dr Hossain took charge as the 7th Chairman of PKSF.



PKSF Chairman pays courtesy visit to Bangladesh Bank Governor

Dr M. Khairul Hossain, Chairman of PKSF, paid a courtesy visit to Bangladesh Bank Governor Abdur Rouf Talukder on 26 September 2023.

During the meeting, the Central Bank Governor appreciated PKSF's multi-dimensional poverty alleviation activities and assured all necessary cooperation in future.

PKSF bids farewell to Dr Qazi Kholiquzzaman Ahmad



Eminent economist Dr Qazi Kholiquzzaman Ahmad is a wise, thoughtful and benevolent man. Rising above his personal interest, he is working for the welfare of the people throughout his life. He translated the idea of holistic development into reality to eliminate poverty from the country in a sustainable manner. Speakers said this at the farewell event of Dr Qazi Kholiquzzaman Ahmad, the outgoing Chairman of PKSF, at PKSF Bhaban on 29 October 2023. The newly appointed PKSF Chairman, Dr M. Khairul Hossain, presided over the event. PKSF Managing Director

Dr Nomita Halder ^{ndc} delivered the welcome remarks.

Dr Qazi Kholiquzzaman Ahmad left PKSF on 13 September 2023 after serving as its Chairman for almost 14 years.

Dr QK Ahmad said that Bangabandhu Sheikh Mujibur Rahman struggled throughout his life to bring smiles to the faces of the poor, which also is the guiding philosophy behind all the activities of PKSF. Dr Ahmad thanked the Members of the Governing Body and the General Body as well as employees of PKSF for their cooperation during his tenure as Chairman of PKSF.

PKSF Chairman Dr M. Khairul Hossain said Dr Qazi Kholiquzzaman Ahmad's role in diversifying the activities of PKSF beyond the limited boundaries of microcredit would be remembered.

In the welcome speech, Dr Nomita Halder said Dr QK Ahmad would remain an exemplary figure for his human-centric development thoughts. She also remarked that Dr Ahmad has played a leading role in strengthening the institutional capacity of PKSF and its POs for more than a decade.

PKSF's Board Members Arijit Chowdhury, Parveen Mahmud FCA, Nazneen Sultana, Dr Toufic Ahmad Choudhury and Dr Md Abdul Mueyed, Additional Managing Director Md Fazlul Kader, Senior Deputy Managing Director Golam Touhid, Deputy Managing Director Md Mashiar Rahman and other officials spoke on the occasion. PKSF's Additional Managing Director Dr Md Jashim Uddin moderated the program.

Four new faces on PKSF Board



The newly appointed Board Members of PKSF (from left to right): Dr Shahid Akhtar Hossain, Nurun Nahar, Farzanah Chowdhury and Dr Abdullah Al Mahmud

Professor Dr Shahid Akhtar Hossain, Nurun Nahar and Farzanah Chowdhury have been appointed as Members of the Governing Body of PKSF and Dr Abdullah Al Mahmud, along with the three, as Members of PKSF's General Body.

Their appointments were made at the 34th Annual General Meeting of PKSF held on 20 December 2023 and took effect from 1 January 2024. The PKSF family extends its warmest welcome to them.

The new Board Members replaced Parveen Mahmud FCA, Nazneen Sultana and Dr Toufic Ahmad Choudhury – who

were Members of the Governing Body – and Dr Niaz Ahmed Khan in the General Body as their tenures expired on 31 December 2023.

PKSF Chairman Dr M. Khairul Hossain and PKSF Managing Director Dr Nomita Halder ^{ndc} ceremonially bade farewell to the outgoing Board Members by handing over a stole and a bouquet to each of them after the end of a Board meeting on 20 December 2023. Each of the outgoing Board Members has a decades-long illustrious career in their respective fields of work.



The outgoing Board Members of PKSF (from left to right): Parveen Mahmud, Nazneen Sultana, Dr Toufic Ahmad Choudhury and Dr Niaz Ahmed Khan



PKSF Managing Director meets JICA officials in Tokyo

Dr Nomita Halder ndc, Managing Director of PKSF, met senior officials of Japan International Cooperation (JICA) at its headquarters in Tokyo in Japan on 5 December 2023.

They discussed the progress of the Project for Developing Inclusive Risk Mitigation Program for Sustainable Poverty Reduction (IRMP) and its future plan.

The JICA officials expressed satisfaction over the progress of the IRMP project, which is being implemented in the coastal areas of Bangladesh through seven Partner Organizations (POs) of PKSF with technical support from JICA. The Managing Director of PKSF highlighted Bangladesh's vulnerability to disasters and urged JICA to

expand the project to other disaster-prone areas in Bangladesh. The meeting was attended by, among others, JICA's Senior Advisor (Poverty Alleviation/Financial Inclusion) Dr Sugawara-Sato Suzuka, Senior Deputy Director (South Asia) Fujii Teruaki, Senior Director (Governance & Peacebuilding) Mizoe Keiko, and Director (Governance & Peacebuilding) Kunitake Takumi.

In the Bangladesh delegation, the PKSF Managing Director was accompanied by, among others, Md Fashiullah, Executive Vice Chairman of Microcredit Regulatory Authority (MRA); Md Hasan Khaled, Deputy Managing Director of PKSF, and Salina Sharif, Deputy General Manager of PKSF.

PKSF MD attends Bangladesh Development Dialogue 2023



A special event titled 'Bangladesh Development Dialogue 2023' was held at Krishibid Institution Bangladesh (KIB) in Dhaka on 12 October 2023. The then Planning Minister MA Mannan, MP was the Chief Guest of the event while Dr Nomita Halder ndc, Managing Director of PKSF, was the Guest of Honor.

Former Bangladesh Bank Governor Dr Atiur Rahman, also an Emeritus Professor of Development Studies at the University of Dhaka, was the Special Guest at the event, organized by Social Innovation for Development (SID).

Among others, Mohammad Ashiqur Rahman, Director (SMESPD) of Bangladesh Bank, and Syed Abdul Momen, Deputy Managing Director and Head of SME, BRAC Bank, spoke at the event.

The inauguration session was followed by two technical sessions styled 'Facilitating SMEs for sustainable development' and 'Transforming agriculture sector through investment and innovation'.

Cover Story

SEP-supported concrete block-maker Shahid's success creates a stir

Shaik Abu Shahid, a forty-two-year-old resident of Sonatala village in Bagerhat Sadar upazila, worked as an expatriate in South Korea for approximately 11 years. Upon returning home, he initially started a spice business in Dhaka but faced challenges. Subsequently, he established a chicken farm in Bagerhat, which also failed to bring about the desired success.

Shahid had some experiences of working with concrete blocks in Korea, and now he wanted to try his luck in manufacturing them. He, however, lacked the necessary technical knowledge on how to do it.

It was at this point that he learned about PKSF's Sustainable Enterprise Project (SEP), which aimed to promote entrepreneurship in his region. Shahid underwent various

training sessions conducted by CODEC, the local project implementation organization. Following the training, he received financial support and advisory services to purchase a semi-automatic machine. With these, he set up a concrete block factory.

Additionally, he benefited from online marketing support for product sales.

Shahid said, "We use personal protective equipment following the advice of the SEP. It protects us from health risks, and helps save and reuse the waste produced."

Initially, Shahid began by making concrete blocks for his own house. Word spread, attracting daily visitors interested in the process. Soon, he started receiving orders for concrete blocks, realizing the significant demand in the country. He expanded production, employing three workers, and provided training to masons on the use of concrete blocks under SEP.

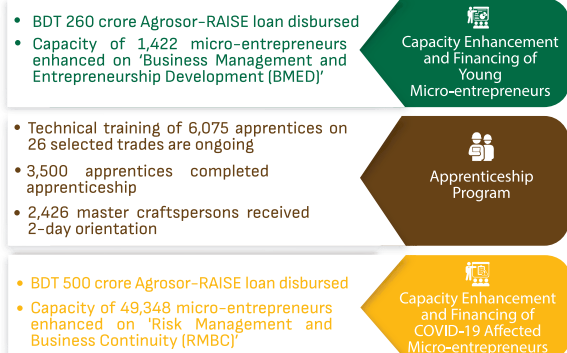
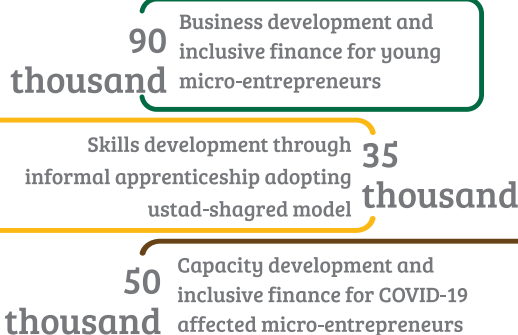
Presently, Shahid receives regular orders, turning into a successful entrepreneur while managing household responsibilities. His success story has gained widespread coverage in the national media. To enhance the factory's capacity, he is constructing a large shed in the Sundarghona area of Bagerhat Sadar upazila.



RAISE providing capacity-boost support to 1.75 lakh youths

The Recovery and Advancement of Informal Sector Employment (RAISE) project, jointly financed by PKSF and the World Bank, is being implemented through 70 Partner Organizations (POs) in the urban and the peri-urban areas

across 333 upazilas of 64 districts in Bangladesh. A total of 1.75 lakh youths and young microentrepreneurs are receiving capacity enhancement support along with inclusive finance under this 5-year project.



New project launched for protecting Haor people from flash floods



The Haor basin is one of the four flash flood-prone areas in Bangladesh threatened by climate change. To solve the plight of the Haor people in Sunamganj district, a project entitled 'Climate-resilient Infrastructure for Sustainable

Community Life in the Haor Region of Bangladesh' is being implemented by PKSF under the IKI Small Grants Funding Scheme of the German Federal Ministry for the Environment. The Project Grant Agreement was signed between PKSF and giz on 14 February 2023 and the project officially was launched on 1 March 2023.

Under the supervision of the Bangladesh office of the German development partner Deutsche Gesellschaft für Internationale Zusammenarbeit (giz), the main activities of the two-year project are (a) construction of Hati protection walls, (b) planting of local varieties along the walls in Hati areas, and (c) raising courtyards of community common spaces for thrashing and drying crops.

Climate-resilient housing for coastal communities on card

PKSF hosted a consultation meeting titled 'Climate-Resilient Housing for Coastal People of Bangladesh' as part of the GCF-funded 'Resilient Homestead and Livelihood Support to the Vulnerable Coastal People of Bangladesh (RHL)' project.

Dr Nomita Halder ^{ndc}, Managing Director of PKSF, chaired the meeting. At the meeting, Additional Managing Director Md Fazlul Kader underscored the need for differential housing design for coastal communities.

Individual architects, representatives from Bangladesh University of Engineering and Technology (BUET), Economic Relations Division (ERD), Ministry of Finance, Rajdhani Unnayan Kartipakkha (RAJUK), Local Government Engineering Department (LGED), Institute of Architects Bangladesh (IAB), and representatives from PKSF's Partner Organizations attended the meeting.



Dr Fazle Rabbi Sadeque Ahmed, Deputy Managing Director of PKSF, described the contexts for discussion by outlining the characteristics of resilient housing and its significance for the GCF-sponsored project.

PKSF Managing Director inspects poverty alleviation activities in Bagerhat



PKSF Managing Director Dr Nomita Halder ^{ndc} inspected activities of the PPEPP-EU project in Morrelganj and Mongla upazilas of Bagerhat from 26-28 December 2023.

While talking to women that make fishing nets in Khalkula village of Doiboggohati Union, she inquired about the processes they go through in the ventures and the profits they make from them. The participants said they would earn about BDT 250 thousand a year from making fishing nets, and this they could accomplish alongside their daily household chores.

Appreciating this, Dr Halder said this is how PKSF stands by the people in the struggle for poverty alleviation. After that, she participated in a nutrition fair organized by the local Mother and Child Forum and Social Development Center.

PACE project ends, providing growth support to 0.6mn micro-entrepreneurs



The Promoting Agricultural Commercialization and Enterprises (PACE) project of PKSf ended on 31 December 2023. In addition to providing financial services to micro-enterprises, a total of 88 value chain sub-projects were implemented in various potential farm and non-farm sub-sectors under the IFAD-funded project. Over 0.6 million micro-entrepreneurs and other value chain actors

received technical, technological and marketing support through these value chain sub-projects.

Entrepreneurship Development Fair: BASA Foundation, a Partner Organization of PKSf, organized a three-day Entrepreneurship Development Fair from 10 to 12 December 2023. Additional Managing Director of PKSf Md Fazlul Kader inaugurated the fair.

Workshop and training: Three workshops on product quality improvement and online marketing of microenterprise products were conducted by IDF, DESHA and Proyas Manobik Unnoyon Society -- three POs of PKSf -- in Khagrachhari, Kushtia and Rajshahi consecutively. Two workshops on promoting decent work environment in the microenterprise sector were held in Bogura and Rajshahi. Besides, a Training of Trainers on summer onion seed production was held on 25 November 2023 in Jashore under the PACE project.

SEP-sponsored 'Suponno Mela' organized in different districts

Micro-entrepreneurs have received essential branding and packaging support under the Sustainable Enterprise Project (SEP) of PKSf. To further promote their products, fairs titled 'SEP Suponno Mela' have been organized in different districts of the country in recent months.

'SEP Suponno Mela' took place at Shimulia Ghat of Mawa River Port on 28 and 29 September 2023. Dairy goods producers from the Munshiganj region featured their products there.

Another fair took place on 6 and 7 October 2023 at Jallarpur Lakeside Park in Narayanganj city, showcasing leather products produced by SEP-supported micro-enterprises (MEs).

Another micro-enterprise fair was held on 20 and 21 October 2023 at Rafiqul Islam Bakul Swadhinota Chattar in Pabna to showcase garments and jaggery products of the MEs under SEP. Additionally, an imitation jewelry fair took

place from 30 September to 1 October 2023 at Ananda Angan square of the Mohila Samity Premises in the capital.

PKSf is actively providing financial and technical support for the implementation of various activities to make the micro-enterprises of agribusiness and manufacturing clusters environmentally friendly through the SEP project, with financial support from the World Bank.



ENRICH Program: 1.5 lakh students receiving educational assistance

Afternoon Educational Assistance Centers are being run under the ENRICH program to prevent dropout of students from pre-primary to class 1 and 2.

Apart from preparing school lessons, students are encouraged to participate in co-curricular activities like poetry recitation, dancing, singing, painting etc. in these centers. Furthermore, moral values are also imparted in these centers.

A total of 5,984 Educational Assistance Centers are being conducted under ENRICH covering around 150 thousand students. At the same time, about 6.4 million people are provided with different nutrition and healthcare services.

PKSf is implementing the ENRICH program in 197 Unions of 61 districts across the country to provide a range of services to about 6.4 million people of 1.3 million households.



Field visits

PKSF Chairman Dr M. Khairul Hossain visited different field-level activities of PKSF in Jashore district on 15 and 16 October 2023. PKSF's Managing Director Dr Nomita Halder ^{ndc} and Deputy Managing Director Md Hasan Khaled accompanied the Chairman.

During the visit, Dr Hossain exchanged views with a few trade apprentices supported by PKSF's RAISE project being implemented through Jagorani Chakra Foundation (JCF), a PO of PKSF, on 15 October 2023. The same day, he visited a JCF-run fish hatchery supported by PKSF's Sustainable Enterprise Project (SEP). During the inspection, PKSF Chairman commended the efforts of the hatchery owners.

Dr Hossain stressed the importance of increasing fish production and ensuring the production of high-quality fish fries in hatcheries, and producing safe products.

On 16 October 2023, Dr Nomita Halder visited Godkhali flower cluster being implemented through Rural Reconstruction Foundation (RRF), a PO of PKSF. She also exchanged views with the flower growers. There, she said, "You have added colors to not only your own area but to the whole of Bangladesh as well by cultivating flowers." The same day, she visited various micro-enterprises being implemented through Shishu Niloy Foundation, another PO of PKSF. Then she spoke to the members of an Adolescent Club there.

Reverse Osmosis Plant inauguration in Mongla: Dr Nomita Halder ^{ndc}, Managing Director of PKSF, inaugurated

a reverse osmosis plant in East Shelabunia of Mongla Port Municipality in Bagerhat district on 19 October 2023. The inauguration ceremony was chaired by Kazi Rajeeb Iqbal, Executive Director of Nabolok Parishad, a Partner Organization of PKSF. Local Ward Councilor Md Nasir was also present there.

During the inauguration, Dr Halder highlighted the potable water crisis in the southwestern part of the country and said PKSF attaches priority to ensuring access to safe water for people living in the salinity-hit coastal areas of Bangladesh.

This plant has a capacity of producing 1,500–2,000 liters of potable water per hour, effectively meeting the daily requirements of 400–500 families.

Field visit by Additional Managing Director: Dr Md Jashim Uddin, Additional Managing Director of PKSF, visited new workplaces of youths who participated in the apprenticeship program of PKSF's RAISE project being implemented through Grameen Jano Unnayan Sangstha (GJUS), a Partner Organization of PKSF in Bhola district on 16 October 2023. During the visit, Dr Jashim inspected the activities of the ENRICH program as well as exchanged views with trainees of 'Caregiving' trade at Jano Unnayan Technical Training Institute. He also visited different activities of the RMTP and the SEIP projects. Zakir Hossain Mohin, Executive Director of GJUS, accompanied him.



PKSF participates in Conference of Parties 28 (COP28)



The 28th Conference of the Parties (COP28), the UN climate change conference, was held from 30 November to 12 December 2023 in order to expedite the comprehensive

climate activities. Progress and achievement by the countries in terms of climate change adaptation, mitigation and loss and damage were discussed in this event organized in Dubai, UAE. It was organized in such time when the year was counted as the warmest year in the history. Ministers, Senior Secretaries, Secretaries and senior officials of various government and non-government organizations attended the COP28.

Dr Fazle Rabbi Sadeque Ahmed, Deputy Managing Director of PKSF, also attended the Conference as a technical expert on behalf of the Government of Bangladesh. There, Dr Ahmed presented on the activities of PKSF related to climate change adaptation and finance, and the expectations in COP28.

Caregiving training provided in disaster-prone areas



Opportunities and prospects for agricultural activities in flood-prone areas are decreasing due to natural disasters caused by climate change. It would be possible to combat the impacts of climate change and address floods, droughts and river-bank erosion, if vulnerable communities are trained on off-farm activities.

In view of this, 100 women who are members or close relatives of members, especially wives/daughters/sisters have been provided with caregiving training under the Extended Community Climate Change-Flood (ECCCP-Flood) project.

Jobeda Foundation Nursing Institute (JFNI) and SAIC Institute of Management and Technology (SIMT) facilitated the training in Bogura and Jamalpur districts. Ninety-three trainees passed the assessment conducted by the National Skills Development Authority (NSDA) after completing a three-month-long training course on caregiving trade. It has created opportunities for the trainees for employment both at home and abroad.

PKSF meets World Bank Discusses progress on SMART project



A bilateral meeting on the progress of a project titled 'Sustainable Microenterprise and Resilient Transformation (SMART)', implemented by PKSF with the support of the World Bank, was held on 14 November 2023 at PKSF Bhaban.

Additional Managing Director of PKSF Md Fazlul Kader chaired the meeting attended by, among others, the World Bank's South Asia Practice Manager Christophe Crepin and Senior Financial Economist Gabi G Afram.

Provat Kumar Saha, an Associate Professor of Bangladesh University of Engineering and Technology and a representative of the consulting group appointed by the World Bank to verify the RECP technologies to be applied through the SMART project, gave a presentation on the Resource-Efficient and Cleaner Production (RECP) technologies suitable to the project's interventions. The five-year SMART project will support around 80,000 microenterprises in processing, agriculture and service sectors.

Discussion meeting held to mark International Day of Older Persons



PKSF organized a virtual discussion meeting on 2 October 2023 to mark the International Day of Older Persons. Speaking as the chair of the program, PKSf Chairman Dr M. Khairul Hossain said that the Government of Bangladesh

has taken various initiatives to protect the rights of the elderly. However, that must start from the family, he added.

Dr Hossain commented that parents should impart morals and values in their children in such a way that when they grow up, they respect the elderly and take care of them.

Dr Nomita Halder ndc, Managing Director of PKSf, moderated the event. She urged government and non-government organizations to work together to protect the rights of the elderly people.

Dr Md Jashim Uddin, Additional Managing Director of PKSf, also spoke on the occasion. Members of the Governing Body and the General Body of PKSf, Chief Executives of different Partner Organizations and elderly representatives from 212 Unions participated in this virtual meeting.

As part of a multi-dimensional program to eradicate poverty and ensure a dignified life for the elderly population, PKSf launched the 'Uplifting the Quality of the Lives of the Elderly People' in 2016. The program has so far received a warm response at the grassroots.

Program for Adolescents developing values of youths through 25,000 clubs

PKSF has been implementing 'Program for Adolescents' since July 2019 with the motto of 'Investment in adolescents for sustainable development'.

Its key objective is to build a future generation imbued with moral values and ethics. The program has formed two clubs (one for boys and another for girls) in each Ward of all Unions in 143 upazilas of 55 districts through 66 Partner Organizations.

Under the program, a total of 25,754 clubs have been formed with 600 thousand adolescent members.

During October–December 2023, a total of 1,952 training sessions on social and health awareness, leadership and life-skills issues were organized. During the period, a total of 114 activities were organized at the upazila level.

The events included marathons, cycle rallies, upazila day celebrations and coordination meetings. Under the Sports



and Cultural component of the Program, 569 sports events and 629 cultural activities were organized in the Union and the upazila levels.



PPEPP-EU member Roshan Ara wins Joyeeta Award

Roshan Ara, a member of PKSf's PPEPP-EU project, received the 'Joyeeta Award' in Dakop upazila of Khulna. Dakop upazila administration and the Department of Women Affairs honored her with this award recently. This special award was conferred to her on the occasion of the International Day for the Prevention of Violence against Women and the Begum Rokeya Day 2023. Roshan Ara, an erstwhile day laborer, started fish farming in mini ponds, commercial vermicompost production and vegetable farming after being selected as a member of PKSf's PPEPP-EU project.

SEIP provides persons with disabilities with appropriate livelihood training



PKSF is implementing the Skills for Employment Investment Program (SEIP) project to develop the skills of disadvantaged communities, orphans, persons with disabilities, ethnic minorities and transgender youths of the country by providing specialized training to enable them pursue dignified livelihoods.

The Skills Development Coordination and Monitoring Unit (SDCMU) of the Ministry of Finance

recently recognized Mirpur Agricultural Workshop and Training School (MAWTS), an associate training institute of PKSF, as the best training institute and bestowed the 'Alokbartika' title on it for successfully conducting training courses in accordance with the project guidelines and maintaining the highest standards.

As of December 2023, within the regular and specialized training programs of Tranche-3 of the SEIP project, registration has been completed for 14,816 individuals out of the targeted 14,800 individuals, achieving a rate of 100.1%.

The majority of the registered trainees under the project belong to marginalized, disadvantaged, third gender and ethnic minority groups, and are women, orphans, persons with disabilities. Among the registered trainees, 14,279 individuals have already received certification. Of them, 3,740 are female.

A total of 10,172 (71%) successfully trained youths have already found wage-based employment and self-employment. PKSF has been implementing inclusive training and employment programs in Fashion Garments, IT Support Service and Mobile Phone Servicing trades through associate training institutes.

Training for Orphan and Abandoned Youths: PKSF is conducting training on Auto-Mechanics, Electrical Installation & Maintenance, Fashion Garments, Mobile Phone Servicing, Plumbing and Refrigeration & Air Conditioning trades to make 600 orphans and disabled children self-reliant by providing up-to-date technical training on various trades.

Caregiving Training: So far, 1,385 trainees have successfully completed their training on caregiving and received certification from the National Skills Development Authority (NSDA).

Participation in Training: Md Ziauddin Iqbal, Chief Coordinator of SEIP, participated in a training on teaching skills titled 'Pedagogy' organized by ITE Education Services in Singapore from 19-29 November 2023.

RMTP exceeds its target in agricultural production and marketing

Through the Rural Microenterprise Transformation Project (RMTP), PKSF is implementing 67 value chain sub-projects for expanding various activities of safe agricultural production and marketing. The project has achieved its desired objectives over the past years. Analyzing the results of the project, positive results were observed on the target indicators.

The project has achieved 59.3% production of agricultural produce against a target of 21.7%. The RMTP-supported farmers achieved 101.3% sales against a target of 15%. Similarly, farmers' net income rose by 24% while the target was 10%. Besides, the targeted average size of 'Agrosor loans' under the project was BDT 1,60,048, which actually stands at BDT 1,75,975. Under this loan scheme, a beneficiary can take loans amounting from BDT 1 million to BDT 3 million.

IFAD's supervision: A team of the International Fund for Agricultural Development (IFAD), the co-financier of the project, completed the mid-term evaluation of the project from 1-18 October 2023. They visited various value chain

activities implemented through PKSF's Partner Organizations YPSA, IDF and OPCA in Chattogram from 3-6 October 2023. On 18 October 2023, the IFAD team concluded their Mission through a wrap-up meeting chaired by Mofiz Uddin Ahmed, Additional Secretary, Financial Institutions Division. Additional Managing Director Md Fazlul Kader led the PKSF delegation in the meeting.



122,000 twin-pit toilets constructed with BD Rural WASH project's help

PKSF is implementing the Bangladesh Rural Water, Sanitation and Hygiene for Human Capital Development (BD Rural WASH for HCD) Project in 182 upazilas of 30 districts under 8 divisions through 76 Partner Organizations (POs).

A total of 34,880 safely-managed water supply systems and 122,832 safely-managed twin-pit toilets have been constructed till October 2023 under the project. To accelerate the achievement of the targets of the project, a day-long orientation session, titled 'BCC Campaigns and Project Implementation Strategies', was organized at PKSF Bhaban on 1 October 2023. Executive Directors, Credit Chiefs, and Project Focal Persons of the project-implementing Partner Organizations in the newly added working areas of the project participated in it.

PKSF MD attends WASH Summit in Ethiopia: PKSF Managing Director Dr Nomita Halder ndc attended the two-day 'Eastern and Southern Africa Leadership Summit on Accelerating Universal Access to Water, Sanitation and Hygiene (WASH)' held from 14-15 November 2023 at Addis Ababa in Ethiopia. The summit was hosted by the World

Bank and the Ministry of Finance of the Government of Ethiopia. On the first day of the summit, Dr Halder gave a presentation on 'Microfinance to Upgrade WASH for Rural Households: Bangladesh Experience'. Through the presentation, Dr Halder shared experiences of implementing PKSF's 'Bangladesh Rural Water, Sanitation & Hygiene for Human Capital Development' project, co-financed by the Government of Bangladesh, the World Bank and the Asian Infrastructure Investment Bank (AIIB).



Fish fry transportation in oxygenated vans gains popularity



The main purpose of fry transport is to deliver healthy fries to the intended waterbodies. Therefore, the Integrated Agriculture Unit of PKSF is working to expand the technology of transporting fish fries in specially designed oxygenated vans at the field level.

Ninety-seven members are operating these vans with the help of various Partner Organizations. One such member, named Md Shamsuddin, is seen in the picture. A resident of Parbatipur in Dinajpur district, 48-year-old Shamsuddin bought his oxygenated van with BDT 75,000 with the help of PKSF's PO 'Gram Bikash Kendra'. Using the van for transporting fish fries, he now earns about BDT 12,000 per week.

Research: 32% rise in income of livestock farmers with proper training

A recent study showed that the average income of farmers who received training in livestock rearing was about 32% higher than that of untrained farmers. This was revealed in a study titled 'Effectiveness of Extension Services Provided under LRMP: A Way Forward' conducted by the Research & Development Cell of PKSF.

The objective of the study was to evaluate the impacts of training on Good Animal Husbandry Practices under the project titled 'Strengthening Resilience of Livestock Farmers through Risk Reducing Services Project (LRMP)'. Training is provided on appropriate cattle selection process and cattle feed management for milk production and fattening. In June 2023, primary data on livestock rearing, income, expenditure, morbidity, mortality etc. were collected from a total of 600 farmers participating in the project in 12 districts.

In this survey, data was collected from both types of farmers -- those who participated in the training and those who did not. Cattle sale and milk production were identified as the two main sources of income for farmers.

The study found that the average income of farmers who received training in milk production was about 30% higher than that of farmers who did not participate in such training. The report also revealed that about 67% of the cattle sold are native breeds and the rest are hybrids or exotic breeds.



Training

PKSF Chairman Dr M. Khairul Hossain and Dr Nomita Halder ndc pose with newly appointed Assistant Managers participating in Foundation Training Course

Foundation training for newly appointed officials: A 6-week basic training course for the newly appointed Assistant Managers of PKSF started on 14 December 2023 at PKSF Auditorium. PKSF Chairman Dr M. Khairul Hossain inaugurated the training.

In his speech there, Dr Hossain urged the appointees to perform their duties with diligence, sincerity and honesty to add further dynamism to the efforts of PKSF for the welfare of the people.

The Managing Director of PKSF, Dr Nomita Halder ndc, welcomed the newly appointed Assistant Managers to the PKSF family, and said that efficiency and transparency are the hallmarks of PKSF employees and the new officials should take this forward.

Additional Managing Directors Md Fazlul Kader and Dr Md Jashim Uddin presented on 'Poverty alleviation and financing for employment: Development of finance and lending among poor people and experience of PKSF' and 'Contexts of PKSF's establishment, its mission, vision and strategic approach' respectively.

Deputy Managing Director Md Hasan Khaled and Deputy General Manager Salina Sharif also spoke at the event.

Training for PKSF Officials: In the October-December 2023 quarter, a total of 47 PKSF officials attended knowledge exchange visits, professional training courses, workshops and conferences in South Korea, Thailand,

Japan, United Arab Emirates, Singapore, Ethiopia, India and Greece.

In this quarter, a total of 134 officials of PKSF participated in different training programs, workshops, conferences, orientation sessions and pre-service training courses organized at different institutions and PKSF Bhaban within the country.

The Art of Facilitation: The second batch of training titled 'The Art of Facilitation' was held from 29-31 October 2023 with the participation of 21 top-level officials from different Partner Organizations (POs).

Microenterprise Management Techniques: The third batch of a training titled 'Microenterprise Management and Microenterprise Financing Strategy' was held from 3-7 December 2023.

Leadership for Development Professionals: A training course titled 'Leadership for Development professionals' has been launched with the aim of developing leadership qualities among high and mid-level officers of PKSF's POs. Twenty-one officials from POs participated in the 6th batch of the training course held from 17-21 December 2023.

Internship Program: An undergraduate student and a postgraduate one of the MIS department of Dhaka University were pursuing internships during the October-December 2023 quarter.



PKSF officials pose for a photo during a study visit on 'SME Financing & Credit Guarantee Scheme' from 11-13 December 2023 in Seoul, South Korea



Participants of a training course on 'Development Management' pose with senior officials of Bangladesh Academy for Rural Development (BARD) in Cumilla

Credit Operations

Loan Disbursement from PKSF to POs

From July 2023 to October 2023, the amount of loan disbursed from PKSF to POs (Partner Organizations) was BDT 1,772.85 crore (Table-2). The cumulative loan disbursement from PKSF to POs amounted to BDT 57,596.09 crore (Table-1) and the recovery rate of loans from POs to PKSF was 99.64%. A summary of PKSF's loan disbursement and loan outstanding as of October 2023 is give below:

Table-1	Cumulative Loan Disbursement (PKSF-POs)	
Programs/Projctcs Mainstream Programs	Cum. Loan disbursement (in crore BDT) (Up to October 2023)	Loan outstanding (in crore BDT) (As of October 2023)
Jagoron	18942.15	2841.45
Agrosor	11050.44	2475.18
Sufolon	12597.96	526.70
Buniad	3655.27	513.37
KGF	1604.65	112.70
ENRICH	1516.72	426.87
LRL	1100.00	374.52
LIFT	274.17	57.86
SDL	69.80	4.11
Abason	347.55	297.14
Others (including ID Loan)	996.19	619.12
Total (Mainstream)	52154.90	8249.01
Projects		
EFRRAP	112.25	1.37
FSP	25.88	0.00
LRP	80.38	0.06
MFMSFP	361.96	9.07
MFTSP	260.23	0.00
PLDP	59.39	0.00
PLDP-II	413.02	8.75
LICHSP	170.80	83.61
Agrosor-MDP	1690.87	628.27
Agrosor-SEP	754.00	197.50
Agrosor-RAISE	828.70	740.70
Agrosor-MFCE	8.57	0.00
Others (including ID Loan)	1512.42	1136.63
Total (Projects)	5441.19	2065.25
Grand Total	57596.09	10314.26

Table-2	Loan Disbursement (PKSF to POs & POs to Clients)	
Programs/Projects	PKSF to POs (in crore BDT) (July '23-October '23)	POs to Clients (in crore BDT) (July '23-October '23)
Jagoron	480.73	12978.75
Agrosor	524.84	14328.20
Buniad	130.50	447.07
Sufolon	323.50	2552.23
KGF	102.00	185.43
LIFT	0.00	76.73
ENRICH	38.07	355.38
LRL	0.00	44.43
Abason	73.05	74.13
Other	100.17	4878.31
Total	1772.85	35920.64

Loan Disbursement from POs to Clients

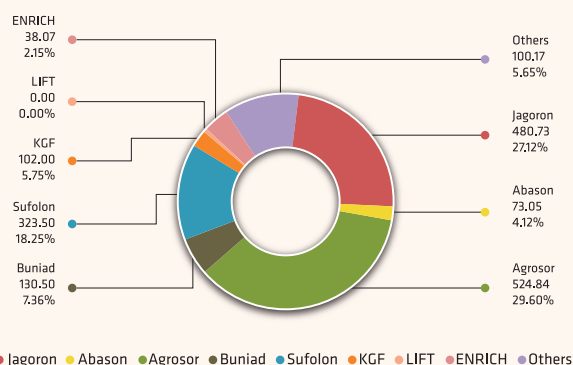
In the financial year 2023-2024 (up to October 2023), the amount of loan disbursement from POs to Clients was BDT 35,920.64 crore (Table-2).

The cumulative loan disbursement from POs to Clients was BDT 6,80,419.14 crore and the recovery rate of loans from Clients to POs was 99.29%.

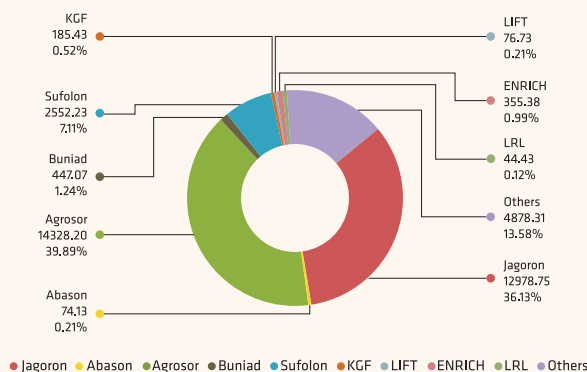
As of June 2023, the amount of loan outstanding of POs with Clients was BDT 65,705.90 crore.

At the same time, the number of members was 1.95 crore, of whom 91.45% were women.

Component-wise Loan Disbursement
PKSF to POs in FY 2023-24 (Up to October '23) (Crore BDT)



Component-wise Loan Disbursement
POs to Clients in FY 2023-24 (Up to October '23) (Crore BDT)



EU Ambassador praises PKSF activities in alleviating poverty



Charles Stuart Whiteley, Ambassador and Head of the European Union Delegation to Bangladesh, has praised the field-level interventions of Palli Karma-Sahayak Foundation (PKSF). "We see life has been transformed through quite small-scale grants and loans. People are rearing fish, vegetables, poultries and livestock in rural

areas, which help them graduate from poverty," he commented while visiting Satkhira district to see PKSF activities there on 18 October 2023.

PKSF Managing Director Dr Nomita Halder ndc; Edwin Peter Jozef Koekkoek, First Counsellor of European Union; and Sara Luisa Fonseca Silva, Attaché of the EU Delegation to Bangladesh accompanied the EU Ambassador. The EU delegation appreciated the progress made under the Pathways to Prosperity for Extremely Poor People-European Union (PPEPP-EU) project, financed by the EU. During the visit, members of Prosperity Village Committees (PVCs) shared how the project's interventions are positively changing their lives and livelihoods and how they are overcoming the challenges on the pathway to prosperity.

They visited various project-supported income-generating activities such as poultry and goat rearing, small businesses, tailoring, and bamboo crafts-making.

'Proud to work with Government for development of Bangladesh' World Bank delegation comments after visiting PKSF activities

A World Bank delegation led by Nicole Klingen, the World Bank's South Asia Regional Director for Human Development, visited field-level interventions of the 'Recovery and Advancement of Informal Sector Employment (RAISE)' project, jointly funded by PKSF and the World Bank, in Dhaka's Savar and Dhamrai areas on 2 October 2023.

Society for Development Initiatives (SDI) and Social Upliftment Society (SUS), two POs of PKSF, are conducting the project's activities in the field.

"We are investing a lot in health and education and, of

course, in the jobs and safety nets agenda to make sure that people ... get opportunities to contribute to economic development for future while Bangladesh is striving to achieve higher levels of economic development We are very proud and happy to be working with the Government of Bangladesh on this agenda," Nicole Klingen said during the visit.

She was accompanied by S Amer Ahmed, RAISE Task Team Leader at the WB, Anika Rahman, RAISE Co-Task Team Leader at the WB, and Dilip Kumar Chakravorty, General Manager (Program) and RAISE Project Coordinator of PKSF.



BOOK POST

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