

PKSF

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A health worker employed by a PKSF-run project is checking the nutritional status of a child from an extremely poor family in Bagerhat's Morelganj. Story on page 10

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'Bangladesh advances on economic foundation laid under Mujib's leadership'

Speakers state at event organized by PKSf



Bangabandhu's daughter Sheikh Hasina has made Bangladesh a role model for economic development by working on the foundation laid by Father of the Nation Bangabandhu Sheikh Mujibur Rahman during his three-and-a-half-year rule. Speakers said this at a discussion titled 'Father of the Nation Bangabandhu's historic leadership and the country's development' organized at PKSf Bhaban in Agargaon, Dhaka on 27 March 2024.

The event was organized marking the 104th birth anniversary of the Father of the Nation on 17 March, the Genocide Day on 25 March and the Independence and National Day 2024 on 26 March.

Dhaka University Vice-Chancellor Professor Dr ASM Maksud Kamal was the Chief Guest of the event presided over by PKSf Chairman Dr M. Khairul Hossain. Dr Nomita Halder ndc, Managing Director of PKSf, delivered the welcome speech. PKSf's Additional Managing Directors Md Fazlul Kader and Dr Md Jashim Uddin discussed on Bangabandhu's leadership and development of the country. A documentary on Bangabandhu was screened on the occasion.

Dr ASM Maksud Kamal, while describing the context of the struggle for liberation, said that the six-point movement of 1966 shows that there was a demand for independence.

Dr M. Khairul Hossain recalled Sheikh Mujib's leadership in the liberation movement of Bangladesh, and said that there are not many examples in the world that a whole nation jumped into a war at the call of one person as the Bengalis did at the call of Bangabandhu.

At the beginning of the program, Dr Nomita Halder ndc welcomed everyone and discussed on Bangabandhu's leadership and his role in liberating Bangladesh. The role of Bangabandhu's strong leadership in imparting in the people the spirit of freedom is unparalleled, she added.

PKSf Chairman, MD greet new Finance Minister

PKSf Chairman Dr M. Khairul Hossain and Managing Director Dr Nomita Halder ndc, paid a courtesy visit to newly appointed Finance Minister Abul Hassan Mahmood Ali, MP, at the Secretariat on 16 January 2024.

During the meeting, the Finance Minister praised PKSf's multi-dimensional activities in poverty alleviation and assured of his ministry's continued cooperation to PKSf in the future.



Bill & Melinda Gates Foundation keen to work with PKSf



A meeting was held between PKSf and Bill & Melinda Gates Foundation on 13 February 2024 at PKSf Bhaban in Agargaon, Dhaka. The meeting was presided over by Dr Nomita Halder ndc, Managing Director of PKSf. During the discussion, Bill & Melinda Gates Foundation's Deputy Director Leesa Shrader and Senior Program Officer Raania Rizvi expressed their interest in working with PKSf in the latter's financial and non-financial initiatives, particularly in the fields of sustainable poverty alleviation, women's empowerment and digitalization. PKSf's Additional Managing Director Md Fazlul Kader gave a brief overview of these programs. PKSf's General Manager Dr AKM Nuruzzaman presented on PKSf's operations.



Participation of women in economic activities should be increased

Speakers say in special seminar to mark International Women's Day 2024

To mark the International Women's Day 2024, PKSF on 10 March 2024 organized a seminar titled 'Invest in Women: Accelerate Progress' at PKSF Bhaban in Dhaka. The seminar was presided over by PKSF Chairman Dr M. Khairul Hossain. Dr Nomita Halder ^{ndc}, Managing Director of PKSF, delivered special speech.

Prof Dr Eaysmin Ara Lekha, Vice Chancellor of Uttara University; Priti Chakraborty, Senior Vice President of Bangladesh Chamber of Industries (BCI) and Chairman of Universal Medical College & Hospital Ltd; and Golam Touhid, Senior Deputy Managing Director of PKSF spoke there.

Md Hasan Khaled, Deputy Managing Director of PKSF, delivered the welcome speech and Umme Kulsum, Assistant General Manager of PKSF, presented the keynote paper.

Dr M. Khairul Hossain said that participation of women in economic activities should be increased in order to ensure the overall development of the country; otherwise, equality cannot be established. In this regard, Dr Khairul Hossain emphasized on the need for political empowerment of women. Mentioning various women-friendly initiatives of the Bangladesh government for the development of women, he urged women to take advantage of these.

Dr Nomita Halder ^{ndc} in her speech highlighted the contribution of PKSF in women's development, saying that 91% of the beneficiaries of PKSF are women, which is playing a crucial role in women's empowerment in Bangladesh. She urged everyone to ensure equal rights of men and women to inheritance. Dr Halder also emphasized on the necessity for increasing investment for children and adolescents to build a better future generation.

The guest speakers told stories of success in their respective fields after overcoming various obstacles in their lives. Their tales can be a source of inspiration for aspiring women. They said that sufficient investment should be made to increase the participation of women in the overall economic activities of the country. While Bangladesh's progress in women's political empowerment is significant, more effective initiatives need to be taken at the state, the social and the family levels in the country's economic and social spheres, especially in matters of inheritance.

Participants in the open discussion session of the seminar expressed their views on various challenges and ways to overcome them in the process of accelerating women's empowerment in Bangladesh.



Achievements of PKSF's microenterprise development projects significant: WB



PKSF's achievement in the effective development of microenterprises in Bangladesh is significant, says Abdoulaye Seck, the World Bank's Country Director for Bangladesh and Bhutan.

Speaking as the Special Guest in the closing ceremony of the WB-funded 'Sustainable Enterprise Project (SEP)' at PKSF Bhaban on 18 February 2024, he said, "I would like to

congratulate PKSF for its unwavering commitment and leadership to complete the project successfully."

Dr Farhina Ahmed, Secretary of the Ministry of Environment, Forest and Climate Change, was the Chief Guest of the event. She said the government is attaching the highest importance to combatting climate change fallout while continuing the country's economic advancement.

PKSF Chairman Dr M. Khairul Hossain, who presided over the program, revealed that the SEP-supported microenterprises employed more than 300,000 people across the country, most of whom belong to the low-income groups.

In the welcome speech, PKSF Managing Director Dr Nomita Halder ^{ndc} said that SEP is the first-ever microenterprise development project to include the issue of environmental conservation at its core. PKSF currently serves about 20 million people through its Partner Organizations by offering inclusive financing, training, and technical assistance.

WB representatives visit BD Rural WASH for HCD project



A delegation of the World Bank and the Asian Infrastructure Investment Bank (AIIB) completed the Mid-Term Review of Bangladesh Rural Water, Sanitation and Hygiene for Human Capital Development (BD Rural WASH for HCD) project, being

implemented by PKSF, from 2 to 10 March 2024.

The delegation visited field-level activities of the project and participated in progress review meetings with the Project Management Unit (PMU) attended by the Managing Director of PKSF, and senior officials of the government offices concerned.

The delegation of the mission also visited field activities of Mamata, a Partner Organization (PO) of PKSF in Banshkhali upazila of Chattogram on 27 February 2024, and RDS, another PO of PKSF, in Jamalpur Sadar on 2 March 2024. Under the project, 47,760 safely managed water supply systems and 174,775 safely managed twin-pit toilets have been installed by February 2024.

PKSF for collaborative carbon trading solutions in Bangladesh

PKSF hosted a consultation meeting titled 'Carbon Accounting: A Collaborative Approach for Project Development and Climate Action in Bangladesh' on 21 March 2024 at PKSF Bhaban. Dr Nomita Halder ^{ndc}, Managing Director of PKSF, delivered the opening remarks, highlighting PKSF's unwavering commitment to supporting vulnerable communities facing climate hardship.

Dr Fazle Rabbi Sadeque Ahmed, Deputy Managing Director of PKSF, presented on carbon market mechanisms focusing on the progress of Article 6 of the Paris Agreement and its potential in Bangladesh. Dr AKM Nuruzzaman, General Manager of PKSF's Environment and Climate Change Unit, presented on the Unit's ongoing initiatives.

The meeting was participated by representatives from universities, research institutions including BRRI, BARI and BINA, and mass media.



'SHUPONNO SOMAHAR' Environment-friendly microenterprise fair held



PKSF organized a grand fair titled 'Shuponno Somahar: Environment-friendly Microenterprise Fair 2024' from 8-10 February 2024 at Bangabandhu International Conference Center (BICC) with the aim of promoting safe products produced by micro-entrepreneurs supported by PKSF's recently concluded Sustainable Enterprise Project (SEP).

PKSF Chairman Dr M. Khairul Hossain inaugurated the fair while Managing Director Dr Nomita Halder ndc delivered the welcome remarks at the inauguration event. SM Ferdous Alam, Director General (DG) of Bangladesh Standards and Testing Institute (BSTI), stated that micro-entrepreneurs should be facilitated since they have the potential to be tomorrow's industrialists. Additional Managing Director of



PKSF's Partner Organizations, the fair offered a diverse array of value-added products to visitors.

The three-day fair ended on 10 February 2024 with a huge turnout and massive enthusiasm among those who crowded the BICC on the weekend. Sheikh Mohammad Salim Ullah, Secretary of the Financial Institutions Division, graced the closing ceremony of the fair in the afternoon on 10 February 2024. PKSF Chairman Dr M. Khairul Hossain presided over the closing event.

Concrete block-maker Rabiul Islam from Thakurgaon was awarded the Best Environment-friendly Entrepreneur, handicraft-producer Zuena Ferdous Mitul from Rangpur the Best Women-friendly Entrepreneur, Jamdani saree-maker Md Rubel Mia from Narayanganj the Best Employee-friendly Entrepreneur, and flower-grower Sajeda Khatun from Jashore the Best Female Entrepreneur.



PKSF Md Fazlul Kader highlighted the context of organizing the fair. He particularly focused on various activities undertaken by PKSF for the development of microenterprises.

With a total of 77 stalls representing micro-entrepreneurs supported by the SEP of PKSF and 47 stalls representing



Meeting on Digitalization of Microfinance for Inclusive Growth held



A discussion meeting on 'Digitalization of Microfinance for Inclusive Growth' was held at PKSF Bhaban on 17 January 2024. PKSF Managing Director Dr Nomita Halder ndc chaired the meeting. Md Fashiullah, Executive Vice Chairman of Microcredit

Regulatory Authority (MRA) spoke at the meeting.

Md Fazlul Kader, Additional Managing Director, PKSF and M A Matin, General Manager (Digitalization) of PKSF, gave a presentation on 'Digitalization of Microfinance for Inclusive Growth' in the meeting.

Among others, Dr Md Jashim Uddin, Additional Managing Director of PKSF, spoke at the meeting. Representatives of Bangladesh Bank, Bangladesh Computer Council and BUET were present on the occasion.

PKSF's RAISE project signs MoU with Wage Earners' Welfare Board

A Memorandum of Understanding (MoU) was signed between PKSF and the Wage Earners' Welfare Board (WEWB) under the Ministry of Expatriates' Welfare and Overseas Employment, to facilitate effective implementation of the field-level activities of the RAISE project, implemented by PKSF and WEWB.

Under this MoU, mutual cooperation will be extended for ensuring Recognition of Prior Learning (RPL) certification of and providing necessary information for safe overseas employment to youths who complete the apprenticeship program under PKSF's RAISE project, and encouraging youths and returnee migrants to become self-employed.

Dilip Kumar Chakravorty, General Manager (Program) and Project Coordinator, RAISE, signed the MoU on behalf of PKSF and Sourendra Nath Saha, Joint Secretary and RAISE Project Director signed it on behalf of WEWB.

Arif Ahmed Khan, Joint Secretary and Director (Admin & Development), WEWB, and officials from PKSF's RAISE Project Management Unit were present on the occasion.



41 micro-entrepreneurs under RMTP achieve ISO certification

With the help of the Rural Microenterprise Transformation Project (RMTP), implemented by PKSF, 41 micro-entrepreneurs have received ISO certification, 65 BSTI certification and 3 Halal certification for producing safe and quality products. Now, those with ISO certifications are receiving work orders for exporting their products to foreign markets.

The RMTP is being implemented through 75 value chain sub-projects, jointly financed by PKSF, International Fund for Agricultural Development (IFAD) and DANIDA. The project extends financial services for microenterprises, develops value chains for high-value agricultural products, ensures production of quality agricultural produce by micro-entrepreneurs and marginal farmers, and carries out marketing, branding, and certification activities.

Meanwhile, many RMTP-supported microentrepreneurs nationwide are producing and marketing diversified various agricultural products, including cheese, ghee, whey, sweets, yogurt, safe meat, meat pickles, vegetable chips, *Kumro bori*, cold-pressed mustard oil, perilla oil, coffee cultivation, coffee processing, ready-to-cook and ready-to-eat fish products, as well as spice products.



Integrated Agriculture Unit celebrates 10th founding anniversary



The Integrated Agricultural Unit (IAU) of PKSF recently celebrated its 10th founding anniversary. A workshop titled 'Agriculture, Farmers and PKSF in Development Stride' and a day-long display of agricultural products were organized at PKSF Bhaban in Agargaon on 5 March 2024 to mark the occasion.

Presided over by PKSF chairman Dr M. Khairul Hossain, the workshop was graced by Dr Debasish Sarker, Director General of Bangladesh Agricultural Research Institute (BARI), as the Special Guest. Representatives from agriculture-related departments of the Bangladesh government, universities and other institutions were present at the event.

In his speech, Dr Debasish Sarker emphasized on the need for large-scale expansion of agricultural innovations at the field level, ensuring integrated use of crops, fisheries, and livestock.

PKSF Chairman Dr M. Khairul Hossain said PKSF, through its IAU, is making significant contributions to improving socio-economic condition, climate adaptation and mitigation capacity of the underprivileged, marginal, small and medium farmers of the country with particular emphasis on women.

At the beginning of the program, PKSF Managing Director Dr Nomita Halder ^{ndc} spoke on the IAU's inception. To complement the government's efforts, she said, PKSF is implementing an array of activities in boosting sustainable production in the fields of agriculture, livestock and fisheries.

Senior Deputy Managing Director Golam Touhid, who spearheads the management-level operations of the Unit, spoke on the history of the establishment of IAU and how well received it was both at the Partner Organization (PO) level and at the grassroots.

In the day-long exhibition, various POs of PKSF displayed crop, fish, meat, dairy products, frozen products and other items produced by farmers from different parts of the country.



Research: 64% of PKSF scholarship recipients pursued tertiary education

Special scholarships awarded by PKSF have played an important role in improving the academic progress of students belonging to underprivileged families. The Research and Development Cell of PKSF is conducting a study titled 'Effectiveness of the Education Scholarship Provided by PKSF under Program Support Fund (PSF)'. The primary results suggest encouraging results of the scholarship program's effect in the field. PKSF since 2012 has been providing financial assistance to meritorious children of ultra-poor members through its Program Support Fund.

One of the objectives of this study is to verify the effectiveness of the scholarships provided for the purpose of improving the quality of education. Data was collected from 120 students who received scholarships between 2014 and 2019. About 49.17% of the scholarship

recipients reported that their parents were extremely poor, i.e., members of the 'Buniad' program. Eighty-two percent of the scholarship money was spent on educational activities, and 6% to support family needs. Of the scholarship recipients, 88% passed HSC, 64% got admission at the undergraduate level and continued their studies, 4% dropped out from undergraduate courses, and 12% students did not get admitted to the tertiary level of education. Eight percent of the students completed graduation and 12% students could not pass HSC.

Twelve of the respondents were from disadvantaged ethnic minority groups. Of them, 11 are pursuing undergraduate courses and one has already completed it.

Of the scholarship recipients, 45% are currently engaged in various income-generating activities.

PKSF Chairman visits field activities in Panchagarh, Thakurgaon



PKSF Chairman Dr M. Khairul Hossain visited various activities being implemented through ESDO, a Partner Organization (PO) of PKSF, in Panchagarh and Thakurgaon districts from 12-14 February 2024.

While inspecting a tulip garden in Tetulia, he exchanged views with the farmers and discussed about the production process, market potential and future action plans.

On the second day, Dr Hossain visited a tea garden and tea processing factories in Panchagarh. Then, he placed a wreath at Aparajeo '71 in Thakurgaon and paid tribute to the martyrs of the Liberation War. Later, he visited a cheese

factory, a telemedicine center and a safe vegetable cultivation site under PKSF's RMTP project. Appreciating the activities, Dr Hossain said, "Farmers here are getting good prices by producing and marketing safe vegetables through the project, which impressed me".

The same day, he participated in a meeting at ESDO office where he handed over ISO certificates to seven RMTP-supported entrepreneurs.

Then he joined a civic reception program followed by a cultural event. PKSF Chairman, on 14 February, visited a folk museum established by ESDO. During the visit, he was accompanied by PKSF's Deputy Managing Director Dr Akond Md Rafiqul Islam and ESDO's Executive Director Dr Md Shahid Uz Zaman.



PKSF MD calls for microenterprise development for poverty reduction



PKSF Managing Director Dr Nomita Halder ^{ndc} has urged for promoting microenterprise development to ensure sustainable poverty reduction. She made this remark while visiting field-level activities of PKSF being implemented through its Partner Organizations (POs) in Kushtia and Chuadanga from 4-6 February 2024.

During the visit, Dr Halder inaugurated the DESHA Agricultural Research Institute and inspected a range of activities implemented through DESHA Shechsashebi Artho-Samajik Unnyan O Manobik Kallyan Sangstha, Shiropa Development Society, SETU, WAVE Foundation, and Daridra Bimochon Shangstha (DBS) -- all POs of PKSF.

Canadian researchers wish to work with Bangladeshi farmers



On 31 March 2024, PKSF Managing Director Dr Nomita Halder ^{ndc}, along with a four-member delegation from the Global Institute for Food Security (GIFS) at the University of Saskatchewan, Canada, inspected agriculture, fisheries and livestock activities in Chapainawabganj being implemented through Proyas Manobik Unnayan Society, a Partner Organization of PKSF. The delegation visited *Katimon* mango and dragon fruit orchards, onion seed and wheat cultivation, pulse crop production, and aquaculture activities. During the visit, Bangabandhu Research Chair of GIFS Andrew Sharpe said, "We look forward to increasing cooperation between PKSF and Saskatchewan University to augment the capacity of Bangladeshi farmers to ensure food security of the people here."

Inspection of field-level operations of Partner Organizations

Md Fazlul Kader, Additional Managing Director of PKSF, participated as a Special Guest in the annual meeting of Mamata, a Partner Organization (PO) of PKSF, on 8 March 2024. He was the Chief Guest of the inauguration ceremony of 'Palladium Safe Street Food Market' established under the Sustainable Enterprise Project (SEP) of PKSF and operated by Padakhep Manobik Unnayan Kendra, another PO of PKSF, in Rangpur on 10 March 2024.

Dr Md Jashim Uddin, Additional Managing Director of PKSF, visited the field-level activities of PKSF's BD Rural WASH for HCD project being implemented through its POs. The project is jointly funded by the World Bank and the AIIB.



Dr Jashim visited different activities in Dinajpur on 2 and 3 January 2024, in Mymensingh, Sherpur and Jamalpur districts from 21-24 January 2024, and in Patuakhali district from 1-4 March 2024. PKSF's POs Gram Bikash Kendra, Rural Development Sangstha (RDS), PIDIM Foundation, PROGRESS and SAP-Bangladesh are implementing the project in those areas.

He also visited various activities of BEDO, a PO of PKSF, in Naogaon district from 26-28 February 2024. During the tour, he participated in the closing ceremony of a caregiving training course under the Skills for Employment Investment Program (SEIP) project of PKSF.

Program for Adolescents provides training to empower adolescents

A residential training course titled 'Empowering Adolescents' was organized from 18 to 20 February 2024 to develop capacity of the program-implementing officers under PKSF's Program for Adolescents. Dr Nomita Halder ndc, Managing Director of PKSF, inaugurated the training course. In her speech there, she emphasized on the importance of enriching knowledge and skills of the adolescent girls and boys.

From January to March 2024, a total of 506 activities including fairs, and sports and cultural events were organized at the grassroots.

In addition, members of the program take appropriate measures to prevent child marriages, dowry and sexual harassment by informing the local administration.



SEIP project participant wins national-level competition



Rahat Sikder won the first place in the Bangabandhu Sheikh Mujibur Rahman National Skill Competition 2023 (Cooking category). Mohammad Tofazzel Hossain Miah, Principal Secretary to the Hon'ble Prime Minister was the Chief Guest at the award ceremony held at the Biniyog Bhaban in Dhaka on 10 February 2024. Finance Secretary Md Khairuzzaman Mozumder was the Special Guest of the event chaired by Nasreen Afroz, Executive Chairman, National Skills Development Authority (NSDA).

Rahat was trained at 'Food Cadet Lippi's Euphoria Institute of Culinary Arts' in January 2023 under the SEIP project of PKSF. He will represent Bangladesh in the World Skills Competition to be held in France in September 2024.

PPEPP-EU extends nutrition, primary healthcare services for poverty alleviation



The cycle of poverty spans generations, beginning with malnutrition during pregnancy, leading to low birth-weight babies who may grow up into stunted children, and later to 'disadvantaged' adults. This extends the cycle even further where adults struggle to generate income, resulting in intergenerational malnutrition, poor health, and acute poverty. Conversely, well-nourished mothers are more likely to have

healthy babies who are less vulnerable to illnesses. Therefore, prioritizing nutrition is pivotal for improving national health, reducing poverty, and fostering sustainable development. In this context, poverty alleviation initiatives must interrupt the cycle of malnutrition that hampers productivity and growth.

Nutrition is a core component of the Pathways to Prosperity for Extremely Poor People – European Union (PPEPP-EU) project which aims to enhance health outcomes, support early childhood development, and reduce stunting to establish a foundation for a productive life.

The nutrition-specific interventions of the project encompass all 16 direct nutrition interventions (DNIs) outlined by the National Nutrition Services (NNS) of the Government of Bangladesh. These include initiatives such as infant and young child feeding (IYCF), hygiene and sanitation promotion, micronutrient supplementation, deworming, consumption of nutrient-rich foods, acute malnutrition management, and maternal nutrition support. For these, collaborations are made among local health service providers, particularly Community Clinics, Union Health and Family Welfare Centers, Upazila Health Complexes and district hospitals.

Under the nutrition-sensitive interventions, PPEPP-EU establishes different household level farming activities, and ensures clean water, sanitation and hygiene (WASH) and primary healthcare services. These services are provided directly by the nutrition-staff and field-level livelihoods staff.

Through community mobilization, the project removes barriers that hinders nutrition outcome both at extreme poor household and at their community levels.

SEIP phases out Seminar on project's achievement held

PKSF successfully completes the Skills for Employment Investment Program (SEIP) project on 31 December 2023. The project that started in 2015 with the aim of developing the skills of youth to increase their employability trained 38,633 individuals during its lifetime.

Youth from poor, backward communities, women, orphans, persons with disabilities, transgenders and tribal communities predominate the list of the trainees under the project. Three-quarters of youth who successfully completed training have found decent employments.

To mark the project's completion, a workshop titled 'Achievements of PKSF in Youth's Skill Development and Employment: Challenges and Prospects' was held at PKSF Bhaban on 7 March 2024.

Nasreen Afroz, Executive Chairman of National Skills



Development Authority, was the Chief Guest of the event chaired by PKSF's Managing Director Dr Nomita Halder ndc. PKSF's Additional Managing Director Dr Md Jashim Uddin and Senior General Manager Md Ziauddin Iqbal, also Chief Coordinator of SEIP, spoke, among others, at the workshop attended by officials of 57 partner training institutes.

SMART project to impart shock-resilient green growth to 80,000 microenterprises



The five-year SMART project, with a total budget of USD 300 million, aims to provide support to approximately 80,000 microenterprises in the manufacturing, agriculture, and service sectors to increase resource-efficient and resilient green growth of microenterprises.

The World Bank (WB) carried out an Implementation Support Mission for the Sustainable Microenterprise and Resilient Transformation (SMART) project from 11–18 February 2024. The Mission appreciated PKSF's readiness to implement the SMART project.

The World Bank team met with the officials of the Project Management Unit to discuss the project's progress. Another meeting was held with representatives from the potential project-implementing Partner Organizations of PKSF to this end. A tripartite meeting was also held with the Department of Environment (DoE) and Bangladesh Standards and Testing Institution (BSTI) so that the project-supported microenterprises can get necessary clearances smoothly.

The pre-wrap-up session of the Mission was chaired by Md Fazlul Kader, Additional Managing Director of PKSF, on 15 February 2024, where the WB team discussed the Mission findings.

They held the Wrap-up Meeting with the Financial Institutions Division the same day and the Check-out Meeting with the Economic Relations Division (ERD) on 27 February 2024.

ENRICH program

Free cataract surgery: An eye camp was organized in collaboration with Ispahani Islamia Eye Hospital on 14 January 2024 at Douatola Union of Bamna upazila in Barguna district. A total of 232 patients were provided with free services through this daylong eye camp. During the camp, 69 patients were identified as requiring cataract surgeries, which would later be conducted on them free of charge.

Observance of National Social Service Day: A rally and a discussion meeting were organized on the occasion of the National Social Service Day in 197 ENRICH Unions on 2 January 2024. This year's theme for the Day was *Samajsebai Garbo Desh, Smart Hobe Bangladesh*. In the events, the speakers discussed the benefits of the government's social security program and called for more proactive roles of private entities in social services.

Health Camp to mark Birth Anniversary of Bangabandhu: On the occasion of the National Children's Day and Father of the Nation Bangabandhu Sheikh Mujibur Rahman's 104th birth anniversary on 17 March 2024, free health camps were organized and free medicines were distributed to poor patients under the ENRICH program. Art and cultural competitions on the theme of Liberation War were organized as well.

Uplifting the Quality of the Lives of the Elderly People Program



Around 30,000 elderly patients have been provided with healthcare services till March 2024 under the Uplifting the Quality of the Lives of the Elderly People Program. Besides, various recreational activities like cultural and sports events were organized to improve the mental health of senior citizens.

The Program started in 2016 as part of PKSF's multi-dimensional approach to poverty alleviation and ensuring a dignified life for the elderly population. It is currently providing various services to a total of about 3,19,000 senior citizens in 149 Upazilas of 59 districts through 101 Partner Organizations (POs).

Despite limited resources, Bangladesh working to combat climate change fallout Speakers say at post-COP-28 event by PKSf



Despite limited resources, different ministries and departments of the Government of Bangladesh (GoB) are formulating and implementing various plans to deal with and mitigate the impacts of climate change. Speakers expressed this view at a discussion titled 'COP-28: Bangladesh Perspective: Expectations and Challenges' held on 10 January 2024 at PKSf Bhaban in Agargaon, Dhaka.

PKSf Chairman Dr M. Khairul Hossain presided over the event where BRAC University's Emeritus Professor Dr Ainun

Nishat was the Distinguished Speaker and PKSf Managing Director Dr Nomita Halder ndc gave the welcome remarks. PKSf's Deputy Managing Director Dr Fazle Rabbi Sadeque Ahmed presented on Bangladesh's experience at COP-28 held in the UAE in November last year.

In her speech, Dr Halder said PKSf is implementing different activities to protect the poor and the extremely poor people who are vulnerable to climate change impacts.

Dr M. Khairul Hossain said, instead of waiting for assistance from international communities, the GoB has formulated the Mujib Climate Prosperity Plan, the National Adaptation Plan and the National Adaptation Program of Action to deal with the growing effects of climate change on its own. The implementation of these plans is currently underway, he added.

Dr Ainun Nishat emphasized on the importance of conducting environmental surveys before undertaking any infrastructure development project. He said now that Bangladesh is graduating from the list of LDCs, it needs to start finding new allies in international climate discussions.

Inception workshop of RHL project held in Khulna



The Inception Workshop of the Resilient Homestead and Livelihood Support to the Vulnerable Coastal People of Bangladesh (RHL) project was held in Khulna on 29 January 2024. The project aims to provide suitable housing and livelihood support to the climate-vulnerable coastal people of Bangladesh.

Dr Nomita Halder ndc, Managing Director of PKSf, was the Chief Guest and Md Helal Mahmud Sharif, Divisional Commissioner of Khulna, presided over the workshop. Representatives of various government departments, international development partners and PKSf's Partner Organizations (POs), and university teachers, participated in it.

PKSf is implementing the project in seven coastal districts (Cox's Bazar, Bhola, Patuakhali, Barguna, Satkhira, Bagerhat and Khulna) with financial support from Green Climate Fund (GCF). It will directly benefit about 0.35 million poor people.

ECCCP-Flood project hosts meeting in Cox's Bazar



The Extended Community Climate Change Project-Flood (ECCCP-Flood) organized a workshop titled 'Exit Meeting and Strategic Consultation on ECCCP-Flood' on 27 and 28 February 2024 in Cox's Bazar.

AKM Sohel, Joint Secretary and Chief, UN Wing of the Economic Relations Division, was the Chief Guest of the event. In the welcome speech, Dr Fazle Rabbi Sadeque Ahmed, Deputy Managing Director of PKSf, requested all the participants to share their valuable suggestions on the sustainability of the project activities.

Dr Nomita Halder ndc, Managing Director of PKSf was the Chief Guest of the closing ceremony of the workshop attended by 120 participants including Executive Directors, Focal Persons and ECCCP-Flood project staff members of the project-Implementing Entities and the officers of PKSf's Environment and Climate Change Unit.

ECCCP-Drought project's inception workshop held in Rajshahi

Deal signed with 18 local NGOs for implementing project



The inception workshop of the ECCCP-Drought project was held on 15 February 2024 at a city hotel in Rajshahi. The project aims to increase the resilience of climate-vulnerable communities and improve the quality of lives and livelihoods of 2,50,000 people residing in three drought-prone districts – Naogaon, Chapainawabganj and Rajshahi.

PKSF's Managing Director Dr Nomita Halder ^{ndc} was the Chief Guest of the workshop presided over by Dr Dewan Muhammad Humayun Kabir, Divisional Commissioner (Additional Secretary) of Rajshahi. Parvez Raihan, Director (Local Government) of Rajshahi division, delivered the welcome speech at the event.

Representatives of various government organizations, universities, international development agencies, PKSF and its Partner Organizations, print and electronic media participated in the workshop.

The four-year Extended Community Climate Change

Project - Drought (ECCCP-Drought) is being implemented with the financial support of the Green Climate Fund (GCF). Its major activities include capacity building of the Barind Multipurpose Development Authority in addressing climate change issues, assisting in the establishment of a Managed Aquifer Recharge Centre, re-excavation of ponds, canals/creeks and pond-based groundwater recharge. Also, drought-smart cropping patterns and fruit/forest plantation will be promoted through the project.

The project aims to artificially recharge groundwater at an average of about 9,60,000 cubic meters per year. Also, about 1.2 million cubic meters of rainwater will be stored in 300 ponds to be re-excavated. Besides, 3,500 hectares of cropland will be brought under irrigation by re-excavating 140 kilometers of canals.

PKSF on 13 March 2024 signed agreements with 18 local NGOs for implementing the project at the grassroots. Additionally, an orientation session for the NGOs' focal persons was held at PKSF Bhaban the same day. PKSF Managing Director Dr Nomita Halder ^{ndc}, Deputy Managing Director Dr Fazle Rabbi Sadeque Ahmed and General Manager Dr AKM Nuruzzaman, among others, were present there.



Climate-resilient Haor Project: giz representatives visit project area

PKSF is implementing a project titled as 'Climate-resilient Infrastructure for Sustainable Community Life in the Haor Region of Bangladesh' in haor areas of Sunamganj district with a view to protecting the villages (locally called *hatis*) from erosion by flood waves.

On behalf of the German government, giz Bangladesh is providing technical assistance to the project. A giz delegation visited the project site from 3-6 March 2024 and joined a training program organized for the project officers of the Partner Organizations.

The main activities of the two-year project are a) construction of *hati* protection wall, b) plantation of native trees beside the wall, and c) raising plinths of community common spaces for drying and harvesting of crops.

At present, foundation trench preparation for house slope filling, soil compaction, leveling-dressing and construction of retaining wall for CC block riveting works are in progress.



Training



PKSF officials attending a training course on 'Rural Development and Poverty Alleviation' organized by PKSf at the Rural Development Academy (RDA) in Bogura

Since its inception, the PKSf Training Cell has been dedicatedly striving to enhance the capabilities of the employees of its Partner Organizations (POs).

Training Programs at PO Level

The PKSf Training Cell is currently offering classroom-based training on 11 courses. During the January–March 2024 quarter, 167 high and mid-level officers from POs participated in 6 classroom-based training courses at PKSf Bhaban in 8 batches.

The Art of Facilitation

A 3-day training course titled 'The Art of Facilitation' has been launched with the aim of diversifying content presentation by enhancing the presentation skills of the officials involved in conducting training, workshops, and meetings of the POs. From 27–29 February 2024, a total of 20 PO officers participated in the third batch of this course.

Microenterprise Management and Financing

A 5-day training on 'Microenterprise Management and Microenterprise Financing Strategy' was held from 3–7 March 2024 with the aim of equipping high and mid-level enterprise loan-related officers of PKSf's POs with necessary knowledge and skills to efficiently manage the small enterprise loan programs.

Leadership for Development Professionals

A training course titled 'Leadership for Development Professionals' was conducted from 10–14 March 2024 to develop the leadership qualities of high and mid-level officials of PKSf's POs.

Deputy Directors, Assistant Directors, Zonal Managers, and other officials from various POs participated in the training course.

Internship activities

In the January–March 2024 quarter, an undergraduate and a

postgraduate students from the MIS department of Dhaka University completed the internships at PKSf.

Training for PKSf Officials

From January to March 2024, a total of 39 PKSf officials attended the training programs/workshops in Thailand, Malaysia, India, South Korea, Turkey, Australia and Vietnam. These training programs/workshops are organized by the Asia-Pacific Rural and Agricultural Credit Association (APRACA), Food and Agriculture Organization (FAO) and Bank for Agriculture and Agricultural Cooperatives (BAAC), Asian Institute of Technology (AIT), Thailand and the Easycs Sdn Bhd, Malaysia, Heather House LLP, India, World Bank (WB) and the Korea Environmental Industry & Technology Institute (KEITI), South Korea, and the SAHARA Group Training and Consultancy INC, Turkey.

During the period, a total of 98 officials of PKSf participated in different training programs and workshops organized at PKSf Bhaban as well as at different institutions inside the country.



A session of a training course on 'The Art of Facilitation' in progress at PKSf Bhaban

Credit Operations

Loan Disbursement from PKSF to POs

From July 2023 to January 2024, the amount of loan disbursement from PKSF to POs (Partner Organizations) was BDT 3,890.58 crore (Table-2). The cumulative loan disbursement amount from PKSF to POs stood at BDT 59,713.81 crore (Table-1) and the recovery rate of loans from POs to PKSF was 99.66%. A summary of PKSF's loan disbursement and loan outstanding as of January 2024 is mentioned below.

Table-1	Cumulative Loan Disbursement (PKSF-POs)	
Programs/Projctcs Mainstream Programs	Cum. Loan disbursement (in crore BDT) (Up to January 2024)	Loan outstanding (in crore BDT) (As of 31 January 2024)
Jagoron	19405.30	2967.72
Agrosor	11430.69	2553.60
Sufolon	13000.06	743.70
Buniad	3771.32	541.33
KGF	1690.15	187.00
ENRICH	1582.15	433.78
LRL	1100.00	289.52
LIFT	274.17	49.83
SDL	69.80	3.06
Abason	375.05	312.48
Others (including ID Loan)	424.21	32.82
Total (Mainstream)	53122.90	8114.83
Projects		
EFRRAP	112.25	1.37
FSP	25.88	0.00
LRP	80.38	0.06
MFMSFP	361.96	9.06
MFTSP	260.23	0.00
PLDP	59.39	0.00
PLDP-II	413.02	8.75
LICHSP	170.80	76.08
Agrosor-MDP	1690.87	513.17
Agrosor-SEP	761.00	162.00
Agrosor-RAISE	988.70	844.95
Agrosor-MFCE	705.95	705.95
Others (including ID Loan)	2655.14	2173.73
Total (Projects)	6590.91	2944.22
Grand Total	59713.81	11059.04

Table-2	Loan Disbursement (PKSF to POs & POs to Clients)	
Programs/Projects	PKSF to POs (in crore BDT) (July '23 - January '24)	POs to Clients (in crore BDT) (July '23 - January '24)
Jagoron	943.88	23530.86
Agrosor	1085.04	26663.26
Buniad	246.55	828.08
Sufolon	725.60	5387.40
KGF	187.50	394.08
LIFT	0.00	136.97
ENRICH	103.50	653.26
LRL	0.00	73.88
Abason	100.55	147.55
Others	497.97	7214.44
Total	3890.58	65029.77

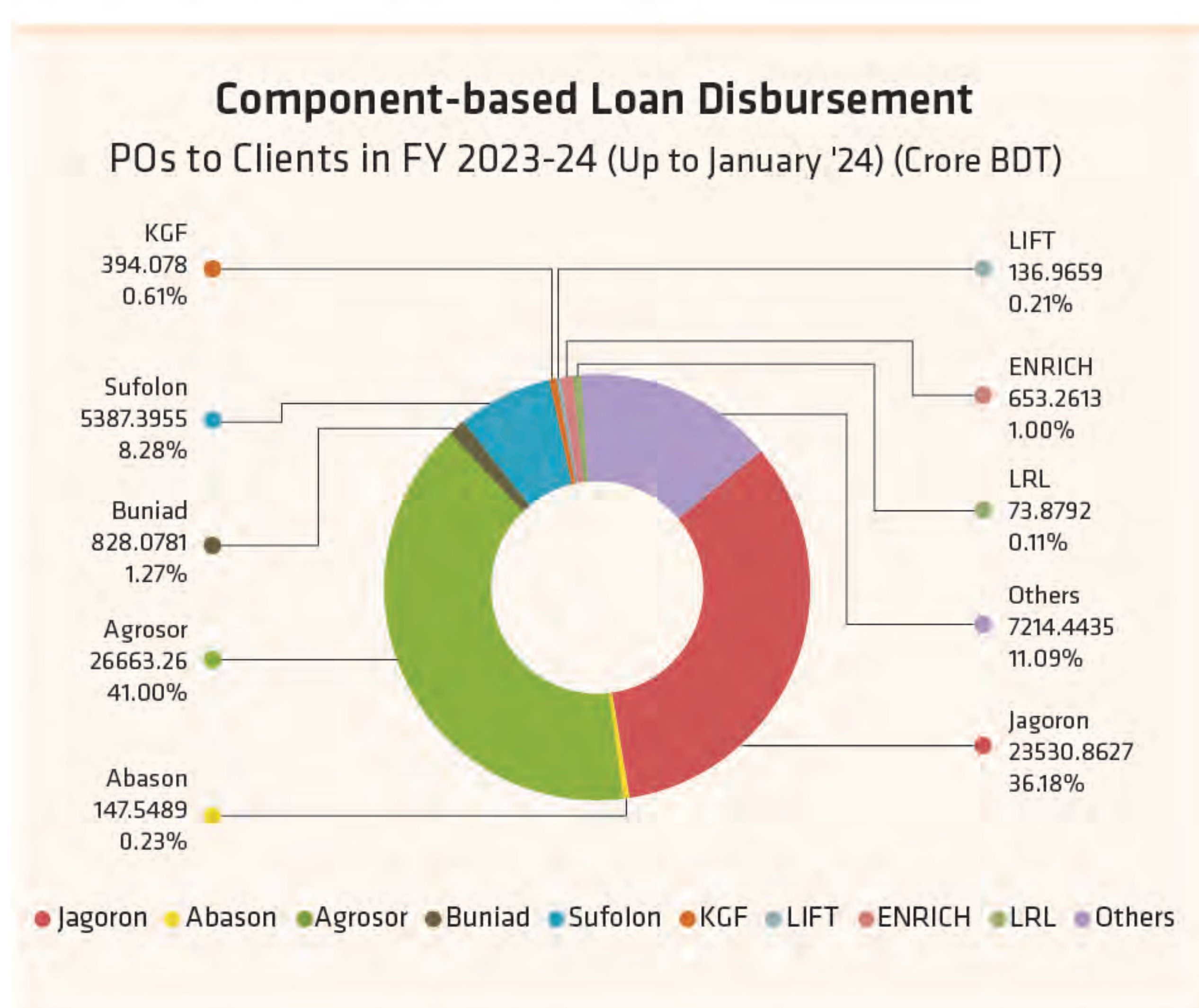
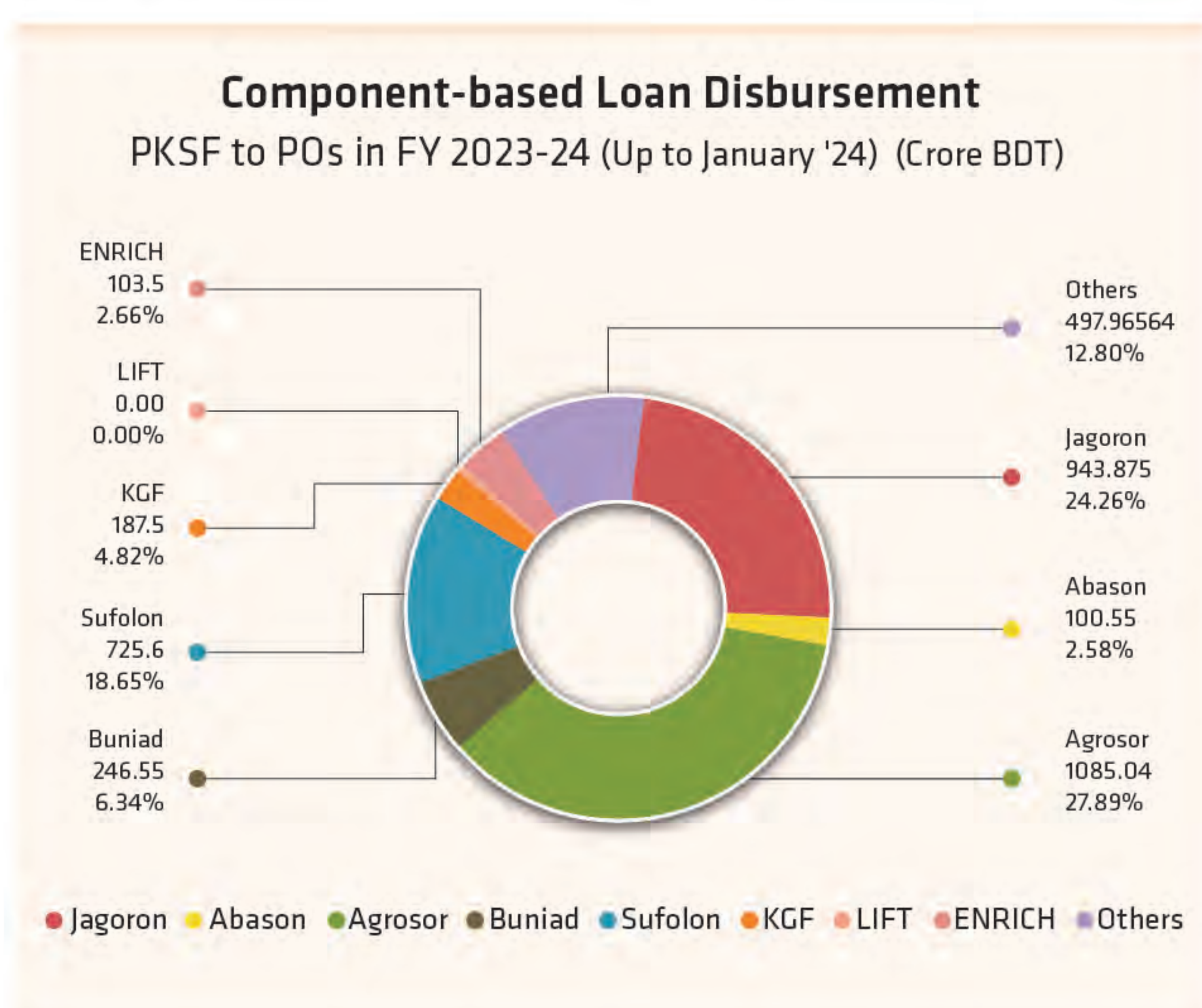
Loan Disbursement from POs to Clients

In the financial year 2023-2024 (up to January 2024), the amount of loan disbursement from POs to Clients was BDT 65029.77 crore (Table-2).

The cumulative loan disbursement from POs to Clients was BDT 7,09,528.26 crore and the recovery rate of loans from Clients to POs was 99.24%.

As of January 2024, the amount of loan outstanding of POs with Clients was BDT 67,773.34 crore.

At the same time, the number of members was 1.95 crore, of whom 91.64% were women.



'Youth's resilience underpins Bangladesh's remarkable development journey'

WB Country Director says while visiting RAISE activity sites



Abdoulaye Seck, the World Bank (WB) Country Director for Bangladesh and Bhutan, has said that resilience and determination of Bangladeshi youth underpin the country's remarkable development journey. He made this remark while visiting field-level activities of the RAISE project, run by PKSF, in Jashore on 5 March 2024.

He said, "... the urban informal sector, where a vast majority of the poor people are engaged, played an important part in reducing poverty in Bangladesh. However, aspiring workers face challenges, including limited technical skills, social norms, and access to finance. Moreover, the COVID-19 pandemic hit (these) sectors, creating hardships for the employed in the informal sector ... By providing a comprehensive package of skills, counseling, and financial

support, the RAISE project helped these workers to improve their capabilities and enhance their income."

Abdoulaye Seck was leading a WB delegation that visited field-level interventions of the Recovery and Advancement of Informal Sector Employment (RAISE) project, jointly funded by PKSF and the World Bank. Ad-din Welfare Centre, Jagorani Chakra Foundation, Rural Reconstruction Foundation and Shishu Niloy Foundation, four of the project-implementing Partner Organizations (POs) of PKSF, are conducting the project's activities in Jashore. He was accompanied by, among others, WB's Practice Manager (Social Protection & Jobs) Cem Mete, Senior Economist (Social Protection & Jobs) Javier Sanchez-Reaza and RAISE Task Team Leader Aneeka Rahman.

EU Head of Development Cooperation praises PKSF interventions

A meeting between PKSF and the European Union (EU) was held on 22 February 2024 at PKSF Bhaban in Agargaon, Dhaka. Dr Nomita Halder ^{ndc}, Managing Director of PKSF, chaired the meeting. The EU delegation led by Michal Krejza, Head of Development Cooperation of the EU Delegation to Bangladesh, included Edwin Koekkoek, Team Leader, Green Inclusive Development and Social Protection; Meher Nigar Bhuiyan, Program Manager, Resilient Livelihoods; and Margherita Capalbi, Program Manager, Agriculture, Food Security and Nutrition.

Dr Sharif Ahmed Chowdhury, Project Director of PPEPP-EU, presented on the progress and results of the project, PKSF's multi-dimensional activities and the potential areas of future cooperation between PKSF and the EU. The EU representatives appreciated PKSF's activities and expressed satisfaction with the overall progress of the PPEPP-EU project.



In the meeting, the EU and PKSF officials discussed about implementing climate adaptation and climate-resilient food system development activities. The EU delegation expressed interest in joining hands with PKSF on these initiatives. PKSF's Senior Deputy Managing Director Golam Tauhid and Deputy Managing Director AQM Golam Mawla, among others, attended the meeting.

BOOK POST

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