

PKSF

P O R I K R O M A



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Palli Karma-Sahayak Foundation (PKSF)

PKSF Bhaban, E-4/B Agargaon Administrative Area, Sher-e-Bangla Nagar, Dhaka 1207 ☎ 880-222218331-33

☎ 880-222218341 ✉ pksf@pksf.org.bd 🌐 www.pksf.org.bd 📺 facebook.com/pksf.org

Workshop held on 'Reformation and Implementation of ENRICH Program'



A workshop titled 'Reformation and Implementation of ENRICH Program' was held on 20 May 2024 at PKSF Bhaban. PKSF Chairman Dr M. Khairul Hossain presided over the event. In his speech, he said that PKSF and its Partner Organizations (POs) will collaborate to foster the socio-economic development of the poor and the disadvantaged in Bangladesh.

He re-affirmed PKSF's commitment to continuing the ENRICH program at the grassroots to complement the



government's efforts in ensuring prosperity and dignity for the underprivileged.

In the welcome address, PKSF Managing Director Dr Nomita Halder ndc highlighted the possible scope for PKSF's ENRICH program of working together with the Ministry of Health. She remarked that ENRICH could facilitate transferring patients from Community Clinics to Upazila Health Complexes across different parts of the country.

PKSF's Additional Managing Directors Md Fazlul Kader and Dr Md Jashim Uddin discussed on the titular presentation by Deputy Managing Director Md Mashiar Rahman. Executive Directors and representatives from approximately 110 POs involved in implementing the ENRICH program at the grassroots participated in the workshop.

Emergency assistance of BDT 5.71 million provided to Remal-hit people



PKSF has provided financial assistance of BDT 5.71 million to 5,731 families affected by Cyclone Remal in Dacope upazila of Khulna district and Assasuni upazila of Satkhira district.

Each family received BDT 1,000 through Ad-din Welfare Centre and Unnayan Prochesta, two Partner Organizations (POs) of PKSF.

This financial assistance was provided through the Project for Developing Inclusive Risk Mitigation Program for Sustainable Poverty Reduction (IRMP), implemented by PKSF with the technical assistance of the Japan International Cooperation Agency (JICA). The project is being implemented in the coastal areas of Bangladesh through seven POs of PKSF.

This information was shared during the 3rd Joint Coordination Committee (JCC) meeting of the IRMP project held at PKSF Bhaban on 5 June 2024.

The meeting, chaired by PKSF Managing Director Dr Nomita Halder ndc, discussed the progress and upcoming activities of the project. JICA's Senior Representative Takeshi Komori and other senior officials from PKSF and JICA attended the meeting, while officials from JICA Headquarters in Japan joined it virtually.



'PKSF works tirelessly to fulfill Bangabandhu's dream of poverty-free Bangladesh' Says State Minister for Finance at closing ceremony of PACE project



State Minister for Finance Waseqa Ayesha Khan, MP, has stated that PKSF is working tirelessly to build a Bangladesh free from hunger and poverty, as envisioned by Father of the Nation Bangabandhu Sheikh Mujibur Rahman. She notes that PKSF has gained national and international recognitions for its efficiency in poverty alleviation through employment generation. She made these comments at the closing ceremony of the Promoting Agricultural Commercialization and Enterprises (PACE) project at PKSF Bhaban on 28 May 2024. Speaking as the Chief Guest, the State Minister also remarked that PKSF's outstanding work was undoubtedly playing a crucial role in realizing the government's vision of a Smart Bangladesh by 2041.

PKSF implemented PACE from 2015–2023 to develop the microenterprise sector with a particular focus on the commercial expansion of agri-related enterprises. The project – with a budget of USD 129 million – was funded by the International Fund for Agricultural Development (IFAD).



The Special Guest, Dr Arnoud Hameleers, the then Country Director of IFAD Bangladesh, stated that Bangladesh had reached the level of an 'almost developed' country. Highlighting that PACE was the second highest quality project among nearly 700 IFAD-funded projects worldwide, he pledged that IFAD would continue to collaborate with PKSF to increase productivity of Bangladesh's agricultural sector.



PKSF Chairman Dr M. Khairul Hossain, also the Chair of the event, said that apart from creating employment, PACE increased people's technical knowledge and given them dreams of

a better life. He noted that PACE had furthered the country's stride to realize Bangabandhu's dream of economic prosperity, and freedom from discrimination and deprivation for the people.



The Managing Director of PKSF, Dr Nomita Halder, said that under the PACE project, 88 sub-projects had been implemented in 15 agricultural and 15 non-agricultural sub-sectors.

A noteworthy intervention was to protect the ecosystem of the Halda River, thereby increasing production and expanding markets for carp fishes that spawn in the river. She added that 60% of the micro-entrepreneurs supported by this project were women.



PKSF's Additional Managing Director Md Fazlul Kader presented on the success, achievements, and lessons learned from PACE. Board Members of PKSF, representatives of different

development partners and PKSF's Partner Organizations expressed their views during the open discussion session. Additionally, project participants shared their experiences, and a documentary on the project activities was showcased during the event.





Integrated Agriculture Unit promoting rice transplanters to lower production costs

Shortage of laborers is a significant challenge faced by rice cultivators in Bangladesh. Additionally, the cost of rice production is rising due to high labor costs. In response, farmers are adopting synchronized cultivation methods to lower production expenses. This method involves planting the same variety of paddy using rice transplanters in a large block field, combining the lands of multiple farmers. This approach ensures uniform growth and maturation, allowing simultaneous harvesting with combine harvesters.

In the last Boro season, farmers in Naogaon, Joypurhat, Dinajpur, and Chuadanga districts used synchronized

cultivation methods to harvest rice on 50 hectares of land. This initiative was implemented under the Integrated Agriculture Unit of PKSF through five Partner Organizations.

The traditional method of planting rice seedlings on one hectare of land costs approximately BDT 12,000-16,000, depending on the region, while using a rice transplanter almost halves the cost. Similarly, harvesting rice with a combine harvester costs BDT 17,000-18,000 per hectare, compared to BDT 24,000-26,000 per hectare using manual harvesting processes — cutting, threshing, and winnowing.

Training held on Advanced Aquaculture Practices in Bangladesh

A training program titled 'Advanced Aquaculture Practices in Bangladesh' was held from 12-14 May 2024 at the Fisheries Training Academy, run by the Department of Fisheries (DoF), in Savar, Dhaka. Fisheries officials from 35 Partner Organizations (POs) under the Integrated Agricultural Unit of PKSF received the training. Dr Md Motaleb Hossain, Director, Fisheries Training Academy; Rezaul Karim, Deputy Director of DoF; and Tanvir Sultana, Deputy General Manager of PKSF were present in the inaugural session of the training.

To enhance the capacity of the fisheries officers, the training covered a range of topics including Modern Fish Farming Technologies, Climate-Resilient Fisheries and Aquaculture in Bangladesh, and Aquaculture & Value-Added Fish and Fisheries Products. The Director General of the Department of Fisheries, Syed Md Alamgir, virtually joined the closing session where Dr Md Abdur Rauf, Chief Scientific Officer (Fisheries Inspection and Quality Control), and Dr Md Abdul Malek, General Manager of PKSF, were present as well.



RMTF trains farmers on cattle rearing, cow fattening in cost-effective ways



The Integrated Agriculture Unit (IAU) of PKSF is providing training on 'Cattle Rearing and Cow Fattening through Cost-Effective Food Management' across the country

through various Partner Organizations (POs). During the training sessions, farmers learn how to prepare Urea Molasses Straw (UMS), Total Mix Ratio (TMR), and silage, and how to use these as cattle feed. They also learn to supplement granular feeds with more nutritious fodders or grasses.

With this knowledge, farmers can now produce cattle feed at affordable prices, resulting in increased productivity and profits at the farmer level. So far, over 700 farmers have received this training.

The IAU was established as a specialized unit of PKSF that would work for increasing food and nutrition security of the people of Bangladesh, a country with very limited resources and an ever-growing population.

The Unit makes a vast range of interventions in the livestock sector. They include ensuring best management practices for cow rearing at the farm level, expanding cow-calf-based meat production, processing and marketing livestock feed locally, cultivating salinity-tolerant grass for livestock, and producing silage and TMR.

PPEPP-EU project celebrates World Health Day



The Pathways to Prosperity for Extremely Poor People – European Union (PPEPP-EU) project celebrated the World Health Day on 7 April 2024 with the slogan "My health, my right". The event featured rallies, discussion meetings, and quiz competitions, engaging members of the Prosperity Village Committees, Mother and Child Forums, Social Development Centers, and Disability Forums. Also, project's members and field officers participated in special programs organized by government institutions at the grassroots.

Branch managers' training: The PPEPP-EU project organized a two-day residential training for 126 branch managers from 19 Partner Organizations (POs) to enhance their project management skills. They were trained on the role of branch managers in unit management, activities related to accessing government and non-government services, behavior change mechanisms and accounting and audit.

Result-Oriented Monitoring Mission: The European Union (EU), the financier of the project, recently conducted a Result-Oriented Monitoring (ROM) Mission for the PPEPP-EU project. From late May to early June 2024, an EU consultant visited Satkhira, Khulna, Rangpur and Dinajpur districts to carry out the Mission. Dr Sharif Ahmed Chowdhury, Project Director of PPEPP-EU, accompanied the consultant.

Initiatives to mitigate the damage of Cyclone Remal: The project collaborated with local government and Cyclone Preparedness Program (CPP) teams to distribute awareness messages and held discussions on pre-cyclone and post-cyclone activities before Cyclone Remal that struck coastal Bangladesh in May 2024. Before the cyclone made landfall in Bangladesh, project officials visited vulnerable households to help them with disaster preparations and safe evacuation, where needed. After the cyclone, they distributed relief materials and first aid, and helped elderly and persons with disability return home from shelters.





Cover Story

Production of safe meat on the rise to meet increased market demand

Hasi Khatun, a housewife from Bahiman village in Salop Union of Ullapara upazila in Sirajganj district, has emerged as an inspiration for change through cattle farming. She has become self-reliant and brought prosperity to her household by supplying safely processed beef to the market, thereby contributing to the national economy.

Two years ago, she purchased a calf for BDT 70,000 and began raising it. This year, she sold the cow for BDT 3,80,000. She currently has more than 30 cows on her farm.

Seven years ago, her husband used to operate a grocery shop in a local marketplace. The business incurred losses due to credit issues. She started raising the two bulls they already had at home. Later, through the Rural Microenterprise Transformation Project (RMTP) run by

PKSF's Partner Organization 'National Development Programme (NDP)', she received training on livestock farming, business management, and cattle rearing. This training boosted her confidence, leading her to become a successful entrepreneur.

With financial support from IFAD, PKSF, and DANIDA, PKSF's Partner Organizations are implementing RMTP across 12 districts. A total of 201,480 farmers and entrepreneurs are engaged in cattle rearing activities, adhering to the compliance standards set by the Global Good Agricultural Practices for livestock services.

Safe meat and dairy products produced under the project have already made a significant presence in both domestic and international markets.

Meeting held on coordinated actions against climate change fallout



PKSF's Environment and Climate Change Unit organized a meeting on 16 May 2024 at PKSF Bhaban to share information on its activities with other departments and units. Dr Nomita Halder ndc, Managing Director of PKSF, was the Chief Guest. PKSF's Additional Managing Director Md Fazlul Kader chaired the meeting, Deputy Managing Director

Dr Fazle Rabbi Sadeque Ahmed delivered the welcome remarks, and General Manager Dr AKM Nuruzzaman presented on the Unit's activities. The meeting was attended by, among other PKSF officials, Deputy Managing Directors Md Hasan Khaled and Dr Akond Md Rafiqul Islam.

Training on climate change and project management: To ensure the successful implementation of PKSF's Extended Community Climate Change Project-Drought (ECCCP-Drought), a training session on 'Climate Change and Project Management' was organized for focal persons, branch officers, field officers, and newly appointed project officials from 18 project-implementing Partner Organizations (POs). The training was conducted in 6 batches from 5-6 June 2024 at the head office of JAKAS Foundation, a PKSF PO, in Joypurhat.



PKSF staff unite in post-Eid and Bengali New Year celebrations

A festive event titled 'Eid Reunion and Welcoming Bengali New year 1431' was organized at PKSF Bhaban on 25 April 2024 for PKSF staff members to celebrate at their workplace two of the biggest festivals of the country.

PKSF Chairman Dr M. Khairul Hossain and Managing

Director Dr Nomita Halder ndc delivered special remarks on the occasion. PKSF employees of all levels participated in the event in a cheerful environment.

One of the highlights of the function was cultural performances by PKSF officials and their family members.





Research on Buniad program begins under PKSF Chairman's leadership

A five-day training program on research methodology was recently conducted by PKSF Chairman Dr M. Khairul Hossain. Its objective was to enhance the analytical abilities and research skills of PKSF officials. A total of 20 officials participated in the training, following which a sample questionnaire was developed to conduct hands-on research titled 'Assessment of the Changes in the Living Standard of the Ultra Poor: The Case of Buniad Borrowers of PKSF'. PKSF Chairman Dr M. Khairul Hossain and the trainees visited Social Upliftment Society (SUS), a PKSF Partner Organization (PO) in Savar of Dhaka, on 8 June 2024, to evaluate the impacts of PKSF's Buniad program on the lives and livelihoods of the extremely poor and to pre-test the

research questionnaire. Dr Hossain visited the households of the members and conducted interviews. PKSF's Deputy Managing Director Md Mashiar Rahman accompanied the Chairman during the visit. Additionally, a presentation was made on the activities of SUS, and Dr Hossain provided necessary guidelines to the PO for more effective implementation of PKSF's activities at the grassroots.

During the pre-testing, 4 out of 14 respondents (around 28%) were found to have slipped further into financial hardship, despite PKSF's assistance, for various reasons including sudden death or accident of the breadwinner of the family, financial fraud perpetrated by neighbors or close relatives, and economic impacts of the Covid-19 pandemic.

PKSF MD visits activities at grassroots



On 2 May 2024, PKSF Managing Director Dr Nomita Halder ^{ndc}, visited a cyclone-resilient house in Dacope upazila of Khulna. The 'model house' was constructed by Ad-Din Welfare Centre, a Partner Organization (PO) of PKSF, under the Project for Developing Inclusive Risk Mitigation Program for Sustainable Poverty Reduction (IRMP) with technical support from the Japan International Cooperation Agency (JICA), and implementation support from PKSF.

Dr Halder also visited a water desalination plant and one of the working areas of the Resilient Homestead and Livelihood Support to the Vulnerable Coastal People of Bangladesh (RHL) project. With a budget of approximately USD 50 million, this five-year project aims to increase the resilience and income of climate-vulnerable coastal communities in seven coastal districts (Khulna, Bagerhat, Satkhira, Barguna, Patuakhali, Bhola, and Cox's Bazar) of Bangladesh, benefiting over 3,50,000 individuals. PKSF's General Body Member Gawher Nayeem Wahra and General Manager Dr AKM Nuruzzaman accompanied the PKSF Managing Director during the visits.



Dr Nomita Halder ^{ndc} visited various field-level activities being implemented through PKSF's POs in Narail and Khulna districts from 21-23 May 2024.

On 21 May, Dr Halder visited the Hatiara Adolescents' Club run by RRF in Sheikhhathi Union of Narail Sadar upazila. She exchanged views with the club members, enjoyed their performances of patriotic songs, and was impressed by their life skills learnings. The following day, the PKSF MD attended a nutrition fair and award ceremony as the Chief Guest. The event was organized under PKSF's PPEPP-EU project implemented through Unnayan, a PKSF PO, in Terakhada upazila of Khulna district. She also distributed agricultural equipment among members of PKSF's programs.

Later, Dr Halder visited various income-generating activities, a Mother and Child Forum, a Prosperity Village Committee, and carpet weaving activities in Anandanagar and Kharbaria villages. She also visited an Adolescents' Club, a Satellite Clinic, and a Nutrition Fair in Ajgara Union of Terakhada upazila. During the visit, she exchanged views with the officials of PKSF's POs working in the region.

PKSF AMDs visit field-level activities



On 16–17 April 2024, PKSF's Additional Managing Director Md Fazlul Kader inspected the agency's activities implemented in the field through OSACA and PCD, two Partner Organizations (POs) of PKSF. On 17 April, he visited local agricultural projects in Bandher Haat and Kazir Haat of Bera upazila in Pabna to assess the feasibility of a modern, technology-based organic agriculture project. During his visit, he spoke to farmers, encouraging them to adopt organic agricultural practices.

Md Fazlul Kader also participated in a view-exchange meeting with entrepreneurs supported through a value-chain sub-project titled 'Enhancing the Income of Entrepreneurs in Char Land through Extension of Ecological Farming System', implemented through PCD with PKSF's support. He emphasized on the need for transitioning from subsistence farming to commercial agriculture, highlighting the importance of accounting for farmers' labor as part of the value. Additionally, he attended a three-day 'Charniketan Boishakhi Sahitya Utsav 1431', organized by OSACA in Chargargari, Ishwardi upazila, Pabna.

On 25 April 2024, Dr Md Jashim Uddin, Additional Managing Director of PKSF, visited the activities of Jagorani Chakra

Foundation (JCF) and the Rural Reconstruction Foundation (RRF), 2 POs of PKSF, in Jashore district. During his visit, he interacted with the Chief Executives, Senior Officials, and Branch Managers engaged in implementation of the BD Rural WASH for HCD project.

From 4–6 June 2024, Dr Md Jashim Uddin visited Satkhira Unnayan Sangstha (SUS) in Satkhira district and Community Development Centre (CODEC) in Bagerhat district. On 6 June, he participated in a discussion meeting with representatives of various POs, which are implementing the BD Rural WASH for HCD project in the region, at the CODEC Training Center in Bagerhat Sadar.

The meeting focused on the project's progress, recent damage caused by Cyclone Remal, and future actions. Dr Md Jashim Uddin also participated in a view-exchange meeting with members of the apprenticeship program of the Recovery and Advancement of Informal Sector Employment (RAISE) project at the SUS head office. He also distributed training materials among 44 apprentices. Furthermore, he visited a summer watermelon cultivation cluster supported through Unnayan Procheshta, and held discussions with some farmers there.



Meeting held on digitalization program implementation



On 13 June 2024, an orientation meeting was held at PKSF Bhaban to discuss the concept and strategy for implementing the digitalization program within PKSF.

PKSF Managing Director, Dr Nomita Halder ndc, gave the inaugural speech at the meeting, highlighting the crucial role digitalization will play in the efficient management of various activities of PKSF in the microenterprise sector.

She urged all departments and units to sincerely cooperate in successfully implementing the digitalization program.

Inception workshops for RHL project held at grassroots



PKSF is implementing the Resilient Homestead and Livelihood Support to the Vulnerable Coastal People of Bangladesh (RHL) project through 16 Partner Organizations (POs) in 19 upazilas across 7 districts (Khulna, Bagerhat, Satkhira, Barguna, Patuakhali, Bhola and Cox's Bazar). The project is financed by the Green Climate Fund (GCF).

The primary goal of the RHL project is to enhance the climate resilience of Bangladesh's vulnerable coastal communities by funding the development of climate-resilient housing and livelihood technologies. RHL will directly benefit 3,50,000 extremely poor individuals.

The inception workshop of the project was held on 18 April 2024 in the conference room of the Deputy Commissioner of Satkhira district to inform all stakeholders about the project within the working areas of the project-implementing Partner Organizations (POs). Additionally, separate workshops were held in other locations: Bhola on 8 May, Patuakhali on 13

May, Chokoria in Cox's Bazar on 14 May, Dacope in Khulna on 15 May, and Teknaf, Sadar upazila and Maheshkhali in Cox's Bazar on 29 May. In these workshops, participants included local Deputy Commissioners, Upazila Nirbahi Officers, Upazila Chairmen, Agriculture Officers, Fisheries Officers, Livestock Officers, Union Parishad Chairmen, representatives of PKSF's POs, and representatives of the print and electronic media.

Training for newly appointed project officers held: Dr Nomita Halder ^{ndc}, Managing Director of PKSF, attended the closing ceremony of a training program for newly appointed staff and focal persons of the RHL project's implementing POs at the RRF-TARC in Jashore on 21 May 2024. Dr Halder emphasized on the importance of enhancing project implementation strategies among officials at the very onset of the project. RHL aims to mitigate the impacts of climate change-induced disasters in coastal areas by ensuring communities can 'resist flooding, withstand cyclones, and avoid salinity intrusion,' as the project documents state.

From 18 May to 11 June 2024, a total of 165 newly appointed officers received four-day training on project implementation strategies and climate change. The training, conducted in six batches, took place in Jashore and Cox's Bazar. The resource persons included officials of Administration, Training, Audit, Finance, and Accounts departments of PKSF.

BD Rural WASH for HCD project conducts successful cross-visit program

The cross-visit program of the BD Rural WASH for HCD project, implemented by PKSF, was successfully conducted from 4-6 May 2024. The primary objectives of this program were to help the participants gain practical insights into the project's progress and challenges, and identify opportunities for enhancing the quality of its activities.

The program specifically aimed to pinpoint technological errors in safely managed twin-pit toilets and water supply systems, gather user feedback at the field level, evaluate the utilization of various documents, letters, policies, and guidelines provided by the Project Management Unit (PMU), and offer solutions and suggestions for any issues identified during the visit.

In view of this, an integrated team of 87 PKSF officials from the Program Division, the Audit Unit, and the PMU was formed. These officials, divided into 16 sub-teams, conducted cross-visits to 16 branches of 15 Partner Organizations in Mymensingh, Jamalpur and Sherpur districts.

At the end of the visit, each team gave a presentation and briefly discussed their observations. Additional Managing Director Dr Md Jashim Uddin, Sr General Manager (Audit) Bibhuti Bushan Biswas, and General Manager (Program) Md Abdul Matin who also is the Project Coordinator of the BD Rural WASH for HCD project, General Manager (Program) Mirza Md Nazmul Huq provided valuable feedback and suggestions. As of May 2024, the project has successfully constructed 60,780 safely managed water supply systems and 237,383 safely managed twin-pit toilets across the country.



PKSF working to protect Haor residents from flash flood erosion



Considering haor residents' vulnerability to flood, PKSF is implementing a project titled 'Climate-resilient Infrastructure for Sustainable Community Life in the Haor Region of Bangladesh'. This project is funded by the IKI Small Grants program of the International Climate Initiative (IKI), commissioned by the German Federal Ministry for Economic Affairs and Climate Action (BMWK) and the Federal Foreign Office (AA), with support from the Federal Ministry for the Environment, Nature Conservation, Nuclear Safety and Consumer

Protection (BMUV). On behalf of the German government, giz Bangladesh is overseeing cooperation and monitoring the implementation of the project. The project is being implemented through PKSF's three Partner Organizations (POs) in three Unions of Sunamganj district. The main activities of the two-year project include *hati* protection measures (such as CC block revetments or gravity retaining walls), planting native trees beside the walls, and raising plinths of community common spaces for harvesting and drying crops.

Currently, the construction of CC block revetments and gravity retaining walls is in progress. On 15 May 2024, a training program was organized for project officers of the project-implementing POs to enhance their skills in supervising construction works and addressing environmental and social compliance.

SMART project to promote resource-efficient, resilient green growth in microenterprises



PKSF is implementing the Sustainable Microenterprise and Resilient Transformation (SMART) project, jointly funded by PKSF and the World Bank, on behalf of the Government of Bangladesh. This five-year project aims to provide various financial and technical services to about 80,000 microenterprises in the manufacturing, the agriculture, and the service sectors, promoting resource-efficient and

resilient green growth. The total budget for the project is USD 300 million, with the World Bank and PKSF contributing USD 250 million and USD 50 million, respectively. The evaluation of sub-project proposals submitted by the Partner Organizations (POs) of PKSF for implementing the SMART project at the field level is ongoing. Two meetings of the Technical Evaluation Committee were held on 15 May 2024, and 2 June 2024. Dr Fazle Rabbi Sadeque Ahmed, Deputy Managing Director of PKSF, presided over the meetings.

In addition, Masud Iqbal Md Shameem, Director (Environmental Clearance) of the Department of Environment, and Dr Md Ali Ahammad Shoukat Choudhury, a Professor at Bangladesh University of Engineering and Technology (BUET) participated in the meetings as External Members of the committee.

A meeting of the Project Steering Committee (PSC) was held on 15 May 2024. Chaired by Sheikh Mohammad Salim Ullah, the then Chairman of the PSC and Secretary of the Financial Institutions Division, the meeting took place at the Bangladesh Secretariat. The project implementation progress was presented during the meeting, and it was concluded that the progress of the project was satisfactory.

Workshop held on environmental guidelines for microenterprises



A workshop on 'Environmental Guidelines for Microenterprise Activities' was held on 15 May 2024 at PKSF Bhaban. Md Fazlul Kader, Additional Managing Director of PKSF, spoke there about the importance of environmental awareness for sustainable development of microenterprises.

Deputy Managing Director Dr Fazle Rabbi Sadeque Ahmed

presented on the contexts of formulating environmental guidelines for microenterprise activities. Deputy Managing Director Dr Akond Md Rafiqul Islam also spoke there.

General Manager Dr AKM Nuruzzaman presented on the environmental guidelines prepared by the Environment and Climate Change Unit of PKSF.

From worker to factory owner: Salma Begum now earns BDT 60K a month



Newly married Salma Begum's gaze drifted through the window grills, into the horizon where wind was blowing over the lush green paddy fields and, up above in the sky, gray clouds were floating around. On one hand, she was excited about the new life, and on the other, she struggled with the meager income from her husband's daily wages.

After two years of marriage in 2013, as the sadness over the abrupt halt in her education in the 10th grade began to fade amidst financial crises, Salma took a job at a nearby imitation jewelry factory, earning a monthly salary of only BDT 1,300. Salma Begum, a resident of Jalilkot village in Maheshpur upazila of Jhenaidah district, worked in the jewelry factory until 2016. As her salary increased year by year, so did her jewelry-making skills and dreams.

In 2016, Salma became a member of a Value Chain sub-project titled 'Income generating and creating employment of entrepreneurs through imitation gold jewelry production and marketing' under the PACE project of PKSF. After receiving a five-day training and a loan of BDT 50,000 from Shishu Niloy Foundation, a sub-project implementing Partner Organization of PKSF, she set up an imitation jewelry manufacturing factory at her home. In the next stage, she received a 10-day advanced training for making more intricate jewelry items such as *sitahar*, *kanthachik*, *jarwahaar*, and bangles. Initially, her average monthly income was around BDT 3,500, but now it has grown to around BDT 60,000. Currently, 12 workers are employed in Salma Begum's imitation jewelry factory.

The jewelry made by Salma is high in demand in the local markets of Chuadanga and the surrounding districts and upazilas. Her husband, Matiar Rahman, helps her deliver the goods to these areas.

Salma Begum recently spoke about her struggles and dreams at the closing ceremony of the PACE project. In the future, she plans to add more dimensions to her factory. Salma's dreams now extend far beyond the borders of the green paddy fields.



Training held on empowering adolescents

A residential training course on empowering adolescents was organized from 9 to 11 June 2024 to develop the capacity of the program-implementing officers of PKSF's Program for Adolescents.

A total of 34 officers from PKSF and its Partner Organizations (POs) attended the course. From April to June 2024, these officers conducted at the grassroots 490 training sessions on social and health awareness, leadership, and life skills.

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

The key objective is to build a future generation imbued with

moral values and ethics. Under the program, two clubs are formed — one for boys and one for girls — in each ward of every Union in 143 upazilas of 55 districts. So far, 27,000 such clubs have been formed with 700,000 adolescent members.

In April-June 2024, a total of 260 events were organized at the upazila level, including *koishor mela* (adolescent fair), mini-marathons, bicycle rallies, and upazila coordination meetings. Additionally, 549 sports and 151 cultural events were held at Union and upazila levels. Club members, on their own initiatives, engaged local administrations to prevent 35 child marriages, 38 dowry cases, and 97 incidents of sexual harassment.

RAISE providing training on entrepreneurship development

'Enhancing human capacities in microenterprises' — with this motto, the Recovery and Advancement of Informal Sector Employment (RAISE) project, jointly funded by PKSF and the World Bank, started its journey in February 2022.

PKSF is implementing RAISE in the urban and peri-urban areas through 70 POs. Under this 5-year project, 1,75,000 youths and micro-entrepreneurs are receiving inclusive financial services and capacity development support.

Recovery of and Financing for Covid-19 Pandemic-hit Micro-entrepreneurs



BDT 5 billion Agrosor-RAISE loan disbursed



Capacity of 49,971 micro-entrepreneurs enhanced on 'Risk Management and Business Continuity (RMBC)'

Capacity Enhancement of and Financing for Young Micro-entrepreneurs



BDT 6.1 billion Agrosor-RAISE loan disbursed



Capacity of 21,560 micro-entrepreneurs enhanced on 'Business Management and Entrepreneurship Development (BMED)'

Apprenticeship Program



Technical training of 5,065 apprentices on 26 selected trades ongoing



11,349 apprentices completed apprenticeship; of them 7,234 have been employed



4,788 master craftspersons received 2-day orientation



Training

PKSF officials attending a course titled 'Sonjiboni Training' at Rural Development Academy (RDA) in Bogura

Training is a proven strategy for fostering professional development. PKSF continuously endeavors to develop the human resources of its employees and the staff members of Partner Organizations (POs). The Human Resources Cell of PKSF organizes necessary training courses, held both at home and abroad, for bettering skills and efficiency of the PKSF employees. PKSF's Training Cell, on the other hand, organizes training programs for PO officials on a regular basis according to their requirements.

Training programs for PO officials

The PKSF Training Unit currently offers classroom-based training on 11 courses tailored to meet the field-level needs of the POs. During the April-June 2024 quarter, 153 high- and mid-level officers from POs participated in six classroom-based training courses at PKSF Bhaban, conducted in seven batches.

The Art of Facilitation

A three-day training course titled 'The Art of Facilitation' has been launched to diversify content presentation and enhance the presentation skills of officials conducting training, workshops, and meetings for the POs. From 19-21 May 2024, a total of 21 officers participated in the fifth batch of this course.

Small Enterprise Management and Financing

The scope and depth of PKSF's microenterprise lending program at the field level are steadily increasing. Currently, almost half of PKSF's total lending at the PO level is in the microenterprise sector. To efficiently manage the microenterprise loan program, a five-day training course on 'Small Enterprise Management and Small Enterprise Financing Strategy' was launched for high- and mid-level enterprise loan-related officers of PKSF's POs. Training of the course's fifth batch was conducted from 5-9 May 2024.

Leadership for Development Professionals

The ninth batch of the five-day training course on 'Leadership for Development Professionals' was conducted for high- and mid-level officials of the POs from 12-16 May 2024.

Internship activities

During the April-June 2024 quarter, six undergraduate and postgraduate students from various universities pursued internships at PKSF.

Training for PKSF Officials

From April to June 2024, a total of 14 officials attended training programs and workshops in Germany, China and Tanzania. These programs were organized by the Adaptation Fund Board Secretariat and the National Environment Management Council (NEMC), the United Nations Framework Convention on Climate Change (UNFCCC), and the Asian Institute of Technology (AIT) in Thailand. Additionally, 140 PKSF officials participated in various training programs and workshops organized at PKSF Bhaban and other institutions within the country.



A session of a training course on 'Procurement and inventory management' underway at PKSF Bhaban

Credit Operations

Loan Disbursement from PKSF to POs

From July 2023 to April 2024, the amount of loan disbursed from PKSF to POs (Partner Organizations) was BDT 5,578.75 crore (Table-2). The cumulative loan disbursement from PKSF to POs amounted to BDT 61,401.98 crore (Table-1) and the recovery rate of loans from POs to PKSF was 99.6%. A summary of PKSF's loan disbursement and loan outstanding as of April 2024 is given below:

Table-1	Cumulative Loan Disbursement (PKSF-POs)	
Programs/Projctcs	Cum. Loan disbursement (in crore BDT) (Up to April 2024)	Loan outstanding (in crore BDT) (As of April 2024)
Mainstream Programs		
Jagoron	2968.78	2967.72
Agrosor	11732.44	2555.69
Sufolon	13175.16	668.25
Buniad	3850.52	539.32
KGF	1717.15	146.00
ENRICH	1688.18	482.99
LRL	1100.00	204.65
LIFT	274.17	49.83
SDL	69.80	2.21
Abason	397.75	322.65
Others (including ID Loan)	17195.78	23.42
Total (Mainstream)	54169.72	7962.71
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	68.66
Agrosor-MDP	1690.87	403.04
Agrosor-SEP	761.00	126.10
Agrosor-RAISE	1110.80	890.74
Agrosor-MFCE	1113.45	1061.06
Others (including ID Loan)	1072.24	652.31
Total (Projects)	7232.26	3221.13
Grand Total	61401.98	11183.85

Table-2	Loan Disbursement (PKSF to POs & POs to Clients)	
Programs/Projects	PKSF to POs (in crore BDT) (July '23-April '24)	POs to Clients (in crore BDT) (July '23-April '24)
Jagoron	1276.93	33205.53
Agrosor	1508.89	39874.38
Buniad	325.75	1170.46
Sufolon	900.70	7083.27
KGF	214.50	524.42
LIFT	0.00	182.13
ENRICH	209.53	918.13
LRL	0.00	88.56
Abason	123.25	233.90
Others	1019.21	8975.41
Total	5578.75	92256.20

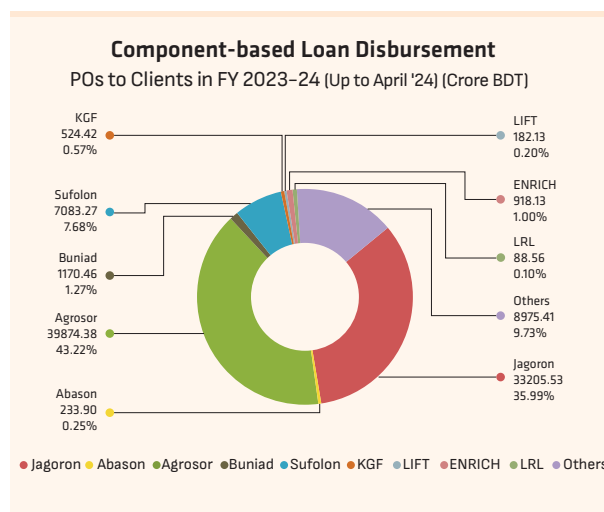
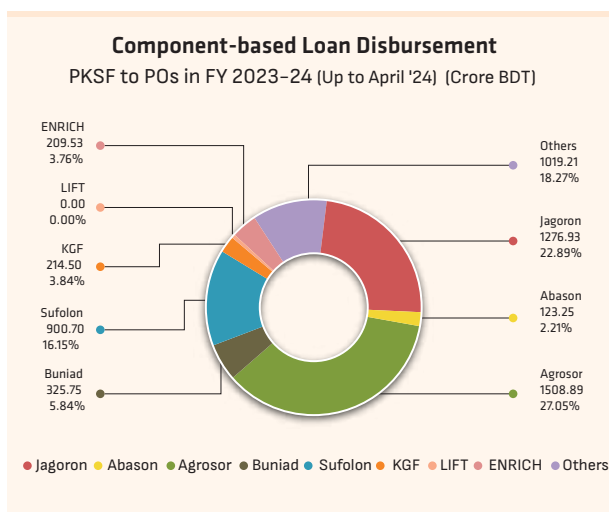
Loan Disbursement from POs to Clients

In the financial year 2023-2024 (up to April 2024), the amount of loan disbursement from POs to Clients was BDT 92256.20 crore (Table-2).

The cumulative loan disbursement from POs to Clients was BDT 7,36,754.70 crore and the recovery rate of loans from Clients to POs was 99.19%.

As of April 2024, the amount of loan outstanding of POs with Clients was BDT 70,043.18 crore.

At the same time, the number of members was 1.99 crore, of whom 91.77% were women.





WB praises PKSF for creating employment opportunities for youth

A World Bank (WB) delegation has praised PKSF's RAISE project for creating employment opportunities for youths from low-income communities in Bangladesh. The 'Environment and Social Standard 10 and Citizen Engagement Mission' of the WB made these remarks while visiting the field-level interventions of the RAISE project in Rangpur and Dinajpur districts on 20 and 21 May 2024.

Impressed by the success of the RAISE project, they noted that the project not only creates job opportunities for youth but also helps them earn respect in their communities. The delegates highlighted that this success would not have been possible without PKSF's strong guidance and support to its Partner Organizations (POs). During the visit, the delegation participated in RAISE's community outreach program and experience-sharing meetings with the project participants.

The WB delegation included Senior Social Protection Economist and RAISE Project Task Team Leader Aneeka Rahman, Senior Social Development Program Specialist Kirti Nishan Chakma, Social Development Specialist Leena Kempainen, Social Development Analyst Silvana Hill, Operations Consultant (Social Protection and Jobs) Nushin Subhan, and Operations Consultant Masud Rana.

Meanwhile, a team of representatives of the World Bank's Bangladesh office expressed their satisfaction over the RAISE project after visiting field-level activities implemented through Eco-Social Development Organization (ESDO) in Thakurgaon district, Mohila Bohumukhi Shikkha Kendra (MBSK) and Gram Bikash Kendra (GBK) in Dinajpur, and RDRS Bangladesh in Rangpur from 19 to 21 May 2024.

WB Mid-term Review Mission: The World Bank conducted the 'Mid-term Review (MTR) Mission' for the RAISE project

from 18 March to 4 April 2024. The Mission evaluated the progress of PKSF's RAISE project as 'satisfactory'.

The pre-wrap-up meeting of the MTR Mission was held on 4 April 2024. It was chaired by PKSF Managing Director Dr Nomita Halder *ndc*. PKSF's General Manager (Program) & RAISE Project Coordinator Dilip Kumar Chakravorty, WB's Senior Social Protection Economist & RAISE Task Team Leader Aneeka Rahman, and other officials from the World Bank and the RAISE Project Management Unit at PKSF were present at the meeting. The WB delegates commended PKSF for its remarkable progress in implementing RAISE.

The wrap-up meeting for the Mission was held later that day. It was chaired by Mafiz Uddin Ahmed, Additional Secretary, Financial Institutions Division (FID), Ministry of Finance. Representatives from the FID, RAISE PMU, and the World Bank attended this virtual meeting. The FID Additional Secretary lauded PKSF and the World Bank's role in making significant progress in the RAISE project.

Previously, the kick-off meeting of the MTR Mission was held on 19 March 2024 at PKSF Bhaban with PKSF's Additional Managing Director Md Fazlul Kader in the chair. Members of the RAISE PMU and the WB officials concerned attended the meeting.



BOOK POST

Advisers: Dr Nomita Halder *ndc*
Dr Md Jashim Uddin

Editorial Panel: Mohammad Minhaz Uddin Shaikh
Suhas S Chowdhury
Masum Al Jaki, Sabrina Sultana