

# PKSF

# P O R I K R O M A



2024 July-September  
1431 Ashar-Ashwin

Relief and rehabilitation activities, supported by PKSF and its Partner Organizations, were carried out in areas affected by flash floods in August 2024. *Details: Page 08*

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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

## New IFAD Country Director calls on PKSF Chairman



Dr Valentine Achancho, the newly appointed Country Director of the International Fund for Agricultural Development (IFAD) in Bangladesh, paid a courtesy visit to PKSF Chairman Zakir Ahmed Khan on 8 September 2024.

PKSF's Acting Managing Director Md Fazlul Kader and Deputy Managing Director Dr Akond Md Rafiqul Islam were present at the time. Prior to the visit, Dr Achancho attended the kick-off meeting of the Supervision Mission of PKSF's RMTTP project, funded by IFAD and DANIDA. In the meeting, Md Fazlul Kader gave the opening speech.

## Two new faces on PKSF Governing Body

Two new members have joined the Governing Body of Palli Karma-Sahayak Foundation (PKSF).

Through a circular on 4 September 2024, the Government of Bangladesh appointed Dr Md Taufiqul Islam and Lila Rashid, PhD as the PKSF Governing Body members for a three-year term. They replaced Arijit Chowdhury and Dr Md Abdul Mueyed in the Board.

Dr Md Taufiqul Islam is a professor at the Faculty of Arts & Social Sciences of the American International University – Bangladesh (AIUB). He earned his Bachelor's and Master's degrees from Jahangirnagar University, Dhaka, and was later awarded a Japanese government scholarship. He completed a second Master's degree from Shimane University in 2002, and a PhD from Tottori University in 2005. From 2006 to 2007, he held a Postdoctoral fellowship at the Asia Pacific Research Center, Kobe Gakuin University, Japan. He was also awarded the JSPS fellowship at Kyoto University, Japan.

Lila Rashid, PhD is a retired Executive Director of Bangladesh Bank. During her career, she served in various departments of the central bank in various capacities. Her notable contributions include formulating policies for the



Dr Md Taufiqul Islam



Lila Rashid, PhD

microfinance sector and helping the government establish Microcredit Regulatory Authority (MRA). She also headed the Payment System Department and SME Department at Bangladesh Bank.

Lila Rashid completed her PhD from Jawaharlal Nehru University, India and an MBA from the University of New Orleans, USA. Her first master degree was awarded by the University of Dhaka in physics.

## Adolescent club members help prevent 42 child marriages

PKSF has been implementing the Program for Adolescents since 2019 with the motto 'Investment in adolescents for sustainable development', aiming to foster a future generation imbued with moral values and ethics. Currently, the program is being implemented in 143 upazilas of 55 districts through 66 Partner Organizations (POs) of PKSF. The program supports formation of two adolescent clubs in each Ward – one for boys and another for girls.

So far, 27,468 adolescent clubs have been formed, with 7,88,929 adolescent members, guided by 49,041 mentors.

**Adolescent fair and awareness activities:** During July–September 2024, five adolescent fairs were held alongside 4 anti-tobacco awareness meetings, 50 social and

health awareness activities, 23 soft skills and leadership development training sessions, 4 marathons, 3 cycle rallies, and 45 debates at the upazila level.

**Community engagement:** In the same quarter, 2,791 yard meetings were held with 49,572 participants, including club members, mentors and parents.

The members of the adolescent clubs organized 28 upazila coordination meetings, 1,060 reading circles, and blood grouping for 365 adolescents. They also prevented 42 child marriages, 48 dowry cases, and 88 incidents of sexual harassment, engaging local government. Additionally, they planted saplings around their homes and distributed fruit and medicinal plants.



## Zakir Ahmed Khan takes charge as PKSF Chairman

Former Finance Secretary Zakir Ahmed Khan has taken the office of the Chairman of PKSF. Upon his arrival at PKSF Bhaban on 1 September 2024, he was welcomed by PKSF's Acting Managing Director Md Fazlul Kader and Additional Managing Director Dr Md Jashim Uddin. Deputy Managing Directors AQM Golam Mawla, Md Mashiar Rahman, Dr Fazle Rabbi Sadeque Ahmed, Md Hasan Khaled, and Dr Akond Md Rafiqul Islam were also present there.

Following that, Zakir Ahmed Khan met with the senior PKSF officials who briefed him on the vast range of PKSF activities aimed at poverty alleviation through employment generation in a sustainable manner. Earlier on 28 August 2024, the Government of Bangladesh appointed Zakir Ahmed Khan as the 8th Chairman of PKSF for a 3-year term.

Before joining the Pakistan Audit and Accounts Service in 1970, he served as a Research Associate in the Bureau of Economic Research and as a Lecturer in Economics, University of Dhaka. He also served as a part-time Lecturer in the Department of Finance, University of Dhaka.

Zakir Ahmed Khan retired in February 2009 from the World Bank as its Alternate Executive Director representing Bangladesh, Bhutan, India and Sri Lanka. He served as the Finance Secretary, Secretary of the Internal Resources Division and Chairman of the National Board of Revenue for about five years. He held various senior-level positions in Bangladesh Audit and Accounts Department, Ministries of Power, Energy & Mineral Resources, Civil Aviation & Tourism, Establishment, Finance, Commerce, and Cabinet Division.

Zakir Ahmed Khan also worked as a Senior National Consultant in the public sector financial reform program of the Government of Bangladesh, and as an External Auditor to the United Nations, the United Nations Development Program, the United Nations Fund for Population Activities,

United Nations Industrial Development Organization and the United Nations Economic Commission for Latin America.

He did his MA in Economics from the University of Dhaka and MBA from Vrije University, Brussels, Belgium. He also studied Development Economics and Development Administration at the Colorado State University as a Hubert Humphrey Fellow.

### PKSF employees officially greet new Chairman

An orientation meeting with the newly appointed Chairman of PKSF, Zakir Ahmed Khan, was held on 9 September 2024 at PKSF Bhaban.

Acting Managing Director Md Fazlul Kader delivered the welcome remarks and gave a presentation on PKSF's history and areas of interventions. In his speech, Zakir Ahmed Khan emphasized on the importance of innovation, research and training, and urged PKSF officials to explore innovative ways of better delivering their services. PKSF's Additional Managing Director Dr Md Jasim Uddin and Deputy Managing Director Md Hasan Khaled also spoke in the meeting.



## National workshop on PPEPP-EU project held

A National Workshop on the Pathways to Prosperity for Extremely Poor People – European Union (PPEPP-EU) project was held on 14 July 2024 at PKSF Bhaban. The event included participants from PKSF, the European Union, 19 Partner Organizations (POs) of PKSF, and Department of Livestock Services, Agricultural Extension, Fisheries, Social Services, Disaster Management and Bangladesh National Nutrition Council.

Speaking as the Guest of Honor, Charles Whitely, the EU Ambassador and Head of Delegation of the European Union to Bangladesh, commented that while Bangladesh has made significant progress, extreme poverty still persists in areas like the Haor and the coastal regions.

The Chief Guest of the event, Md Tofazzel Hossain Miah, the then Principal Secretary to the Prime Minister, said Bangladesh is playing a leading role in this global effort.

Dr Nomita Halder ndc, the then Managing Director of PKSF, praised the PPEPP-EU project as an innovative effort tackling extreme poverty in the most climate-vulnerable

areas of Bangladesh through multidimensional approaches. The workshop featured a panel discussion that focused on key project components – resilient livelihoods, inclusive finance, nutrition and primary healthcare, women empowerment, disability inclusion, disaster and climate resilience, and community mobilization.

**Consultation Workshop:** A consultation workshop on the PPEPP-EU project was held on 15 September 2024 at PKSF Bhaban. Md Fazlul Kader, Acting Managing Director of PKSF, chaired the event, while Deputy Managing Director Dr Fazle Rabbi Sadeque Ahmed delivered the welcome speech.

Project Director Dr Sharif Ahmed Chowdhury and Deputy Project Director Tanvir Sultana, also a Deputy General Manager at PKSF, presented insights on the project's progress and offered recommendations on various issues. Executive Directors, Focal Persons, and Project Coordinators from the POs attended the workshop. During the open discussion, participants from the POs shared project outcomes, challenges, and their experiences.



## Coordination meeting held with Chartered Accountancy representatives



A coordination meeting was held at PKSF Bhaban on 5 September 2024, with representatives from 15 Chartered Accountancy (CA) firms to audit the accounts of 82 active Partner Organizations (POs) of PKSF for the financial year 2023-2024.

PKSF's Deputy Managing Director Md Hasan Khaled and Senior General Manager Bibhuti Bushan Biswas FCA spoke in the meeting. PKSF's Assistant General Manager Dilip Kumar Lahiri presented on the audit process, while Senior General Manager A Khaleque Miah delivered the concluding remarks.

## BD Rural WASH project constructs 2.37 lakh safely managed toilets countrywide



Although open defecation in Bangladesh has nearly been eliminated, the availability of safely managed toilets remains below expectations. To achieve the Goal-6 (clean water and sanitation for all) of the Sustainable Development Goals (SDGs), the Government of Bangladesh has been implementing the Bangladesh Rural Water, Sanitation and Hygiene for Human Capital Development (BD Rural WASH for HCD) project since 2021 through PKSF and the Directorate of Public Health and Engineering (DPHE).

As part of the project, PKSF has already constructed 2.37 lakh safely managed twin-pit toilets in 30 districts, and installed safely managed piped water systems in 60,000 homes. This progress was reported at the 3rd Annual

Coordination Meeting of the project held at PKSF Bhaban in Dhaka on 04 July 2024. PKSF's Additional Managing Director Dr Md Jashim Uddin, while anchoring the event, noted that the five-year project, co-funded by the World Bank and the Asian Infrastructure Investment Bank (AIIB), is being implemented in 182 upazilas across 30 districts through 87 Partner Organizations (POs) of PKSF.

The World Bank's Senior Water & Sanitation Specialist Rokeya Ahmed and PKSF General Manager Md Abdul Matin also spoke at the event. Representatives from the project-implementing POs discussed challenges and solutions for effective project implementation. Additionally, 20 branches of 11 POs were awarded for their outstanding contributions for achieving the project's objectives.

**Workshop on GPS/GIS-based monitoring:** On 18 August 2024, a half-day workshop was held at PKSF Bhaban to introduce a GPS/GIS-based digital monitoring and evaluation system to strengthen rural water supply, sanitation, and project activities for human resource development. Participants included panel officers from the BD Rural WASH for HCD project and relevant officers from the MIS, I&T, Digitalization, and Project Management units.

PKSF's Additional Managing Director Dr Md Jashim Uddin delivered the introductory speech in the first session of the workshop. PKSF's General Manager and Project Coordinator of BD Rural WASH for HCD project Md Abdul Matin and General Manager Mirza Md Nazmul Huq, among others, spoke at the event.

### BD Rural WASH for HCD project

## PKSF Additional MD visits project sites, holds meetings

PKSF's Additional Managing Director Dr Md Jashim Uddin held a series of view-exchange meetings with 4 Partner Organizations (POs) engaged in implementing the Bangladesh Rural Water, Sanitation and Hygiene for Human Capital Development Project from 8 to 10 July 2024.

During the visit, Dr Md Jashim Uddin exchanged views with the Executive Directors, Project Focal Persons, Regional Managers and Area Managers of Coast Foundation, Sagarika Samaj Unnayan Sangstha, IDF and Proshika in Noakhali Sadar, Subarnachar, Chattogram and Banskhali areas respectively.

The meetings focused on reviewing the progress of the project and discussing the next action plans. The Chief Executive Officers of these Partner Organizations outlined their steps and strategies for successful implementation of the BD Rural WASH for HCD project.

Md Abdul Matin, General Manager of PKSF and Project Coordinator, and Md Zahid Hossain, Technical Consultant



(Engineer) of the BD Rural WASH for HCD project, also attended the meetings.

## Rustom Ali succeeds in growing ginger in sacks within papaya garden

Ginger cultivation in sacks as an intercrop is proving to be a profitable agricultural technology, especially in shaded areas. Md Rustom Ali from Joypurhat district successfully cultivated ginger in sacks as an intercrop within his papaya garden, following the advice of the agriculture officer from JAKAS Foundation, a Partner Organization (PO) of PKSF.

Rustom Ali cultivated ginger in 1,000 sacks in his papaya garden, spread over 12 decimals of land, with technical support from JAKAS Foundation. The total expenditure for ginger and papaya cultivation amounted to around BDT 60,000. He has already sold papayas worth BDT 13,000 and expects to sell an additional BDT 100,000 worth of papayas this year. His success has inspired many others, who have expressed interest in adopting this method to grow ginger.

In the fiscal year 2023-24, ginger cultivation as an intercrop was undertaken on fallow or uncultivated land in 90 upazilas of 33 districts of the country under the Integrated

Agriculture Unit of PKSF through 33 POs. Ginger cultivation in this method doesn't require dedicated land. This method significantly reduces risk of soil-borne diseases. During natural calamities, sacks can be easily relocated.



## PKSF's ECCCP-Drought project excavates canals in Barind region



To help artificially replenish groundwater levels in Bangladesh's Barind region, 18 Partner Organizations (POs) of PKSF are implementing the Extended Community Climate Change Project-Drought (ECCCP-Drought) in 14 upazilas of Rajshahi, Naogaon, and Chapainawabganj districts. The project seeks to increase water availability by re-excavating ponds and canals and applying Managed Aquifer Recharge (MAR) technology.

From 29 July to 1 August 2024, the ECCCP-Drought project organized a training titled 'Pre-work Measurement' for staff of the Implementing Entities to enhance their understanding of pre- and post-excavation measurement techniques of ponds and canals. 184 staff from both PKSF and IEs attended the training. Dr Fazle Rabbi Sadeque Ahmed, Deputy Managing Director of PKSF inaugurated the training. Additionally, from 6 to 12 September 2024, another training on 'The Rules of Procurement' was held to ensure transparency in procurement processes.

## PKSF expands salinity-tolerant grass cultivation in coastal areas

Nineteen districts in Bangladesh are located in the coastal region, where salinity levels increased by 26% between 1973 and 2009, negatively affecting livestock rearing. Due to higher salinity in soil and water, grass production in these areas is nearly nonexistent, forcing farmers to rely on hay and grain for livestock feed. This over-reliance on grain increases livestock production costs, reducing farm profitability. To address this, the Bangladesh Livestock Research Institute (BLRI) developed salinity-tolerant BLRI Grass-5, aimed at expanding grass cultivation in these coastal areas. PKSF has initiated commercial and semi-commercial production of this grass through its Partner Organizations (POs), Nowabnki Gonomukhi Foundation (NGF) and UNNAYAN PROCHESTA, in the saline-prone areas of Satkhira district. According to farm-level data, BLRI Grass-5 has an annual yield of 45-50 tons per hectare, which is expected to significantly contribute to the commercialization of cattle rearing in the coastal regions of Bangladesh.





### Monitoring oxygen level in pond and disease information via mobile phone Fish farmer Ahmadullah triples production

Ahmadullah, a fish farmer from Neeltapara village in Panchbibi upazila, Joypurhat, has adopted modern technologies for fish farming. Under the RMTP project, he received an aerator and IoT machine through JRDM, a Partner Organization of PKSF. He installed them in the middle of his pond. Previously, it was difficult to monitor water quality, such as dissolved oxygen, pH, ammonia, and temperature, making disease management hard. Now, he receives all these data on his mobile phone, and the aerator

activates automatically when the oxygen level drops. He says, "No matter where I am, I can easily access all the information because my mobile phone is connected to the machine". Many farmers now visit his pond to learn about this technology. In the past, he would produce 4.4 tonnes of fish annually, with a market value of around BDT 1.1 million. His production has increased to 14 tonnes, valued at BDT 4.9 million, by farming carp fishes alongside *pabda* and *gulsha* catfishes at a higher density by using modern technologies.

### Aquaculture in restored ponds: a specialized initiative of Integrated Agriculture Unit



Before restoration



After restoration

Derelict ponds refer to water bodies that have been neglected or mismanaged over time. Such water bodies can be restored and aquaculture initiatives in these ponds can generate employment, increase income, improve socio-economic conditions, restore habitats, promote eco-friendly fish farming, and preserve biodiversity.

Under PKSF's Integrated Agriculture Unit, 262 demonstrations of aquaculture in such ponds have been established through 35 Partner Organizations to boost fish production and ensure nutritional security. This effort has

restored 6,226 decimals of fallow ponds for fish farming. Following successful outcomes of these demonstrations, 67 replications took place, forming nine clusters.

From these ponds, approximately 102 tonnes of native fish species such as Rui, Katla, Mrigal, Silver carp, Bighead carp, Tilapia, Sarputi, and Shing have been produced, with an estimated market value of BDT 20 million. Additionally, restoring 1,169 decimals of pond dikes also integrated vegetable cultivation, helping produce about 41 tonnes of vegetables, valued at approximately BDT 1.2 million.

In the 3rd week of August 2024, the eastern region of Bangladesh experienced severe flooding due to sudden upstream water surges. Seventy-three upazilas of 11 districts of Sylhet and Chattogram divisions were affected, with the situation being particularly dire in Cumilla, Feni, and Noakhali.

More than 1.44 million members from 1,869 branches of around 50 Partner Organizations (POs) of PKSF were impacted by the floods. PKSF immediately contacted the POs in the affected districts. 8 teams of PKSF officials visited the flood-affected areas to assess the damage, and emergency relief and rehabilitation initiatives were promptly initiated.

**PKSF's Relief Activities:** PKSF contributed BDT 20 million to the Hon'ble Chief Adviser's Relief and Welfare Fund of the Government of Bangladesh, which included one day's basic salary from all PKSF staff. Additionally, approximately BDT 30 million was given as grants to provide healthcare assistance to flood victims. The fund was used to supply essential medicines, water purification tablets, livestock vaccinations, and other necessary support.

**PKSF's Rehabilitation Activities:** Approximately 48% of houses in the flood-affected areas were either partially or completely destroyed, with sewage systems collapsing and drinking water sources heavily contaminated. Poultry and fish farms were nearly destroyed. As part of post-flood rehabilitation, PKSF initially sanctioned BDT 2 billion from its own funds, as soft loans, for the repair of damaged homes, shops, farms, and tube wells. The fund also supported the distribution of Aman rice and vegetable

seeds to farmers. This amount is likely to rise to BDT 4 billion as revolving loans. The disbursement of loans through POs began shortly after the floodwaters receded.

**Activities of POs:** Rescue and relief activities for the flood victims were immediately initiated by the POs of PKSF. Some POs provided special allocations, in addition to their regular financial services, as part of rehabilitation programs.

One day's basic salary of employees donated to Chief Adviser's Relief and Welfare Fund

PKSF: BDT 20 million

Partner Organizations: BDT 18.7 million

CDIP provided free healthcare and medicines to about 5,000 patients in 24 shelters across flood-affected areas. CDIP also distributed water purification tablets, oral saline, soaps, clothing, and sanitary napkins. The total value of the relief distributed by CDIP is estimated at around BDT 0.50 million.

**Dwip Unnayan Songstha** conducted relief and rehabilitation activities for the flood victims in Cumilla, Lakshampur, Feni, and Noakhali. Employees of the organization contributed one day's salary, amounting to BDT 1.57 lakh, to the Hon'ble Chief Adviser's Relief and Welfare Fund. The PO also provided cash assistance of BDT 2 million and encouraged flood-affected people to seek refuge in shelters.

**Ghashful** conducted rescue operations through its emergency rescue team in flood-affected areas, helping people trapped in the rising waters. The PO also opened some of its branch offices as emergency shelters for flood victims. Ghashful contributed BDT 0.50 million, including one day's salary from its employees, to the Honorable Chief Adviser's Relief and Welfare Fund. Additionally, the PO provided dry food, baby food, medicines, and other essentials to 1,110 families, as well as healthcare services, at a total cost of BDT 1.11 million.





**RDRS Bangladesh** distributed BDT 1 million worth of relief materials to 900 families in Moulvibazar district. Priority was given to the homeless, the sick in shelters, the elderly, pregnant women, lactating mothers, persons with disabilities, and the extremely poor.

**Proshika Manobik Unnayan Kendra** contributed BDT 3 million, including one day's salary of its employees, to the Hon'ble Chief Adviser's Relief and Welfare Fund. In addition to rescuing flood victims, the PO distributed emergency relief to around 29,000 members. The PO has also allocated BDT 1.50 billion for long-term post-flood rehabilitation projects aimed at helping the affected communities recover.



Razia Akhter Razu, now 45, has lived a lonely life without a husband or children due to the societal challenges her disability caused. Her dilapidated house was washed away by the sudden floods. She lost everything. With the help of Proshika volunteers, she managed to safely reach a shelter where she received relief. After a few days, the floodwaters receded, and Razia Akhter left the shelter and return to her badly damaged house. A broken piece of corrugated iron sheets used as the roof lay half-buried in the mud.

Despite these hardships, she refuses to give up. "There is the government. There are NGOs. I just need to stay strong. One day, I will rebuild everything," she said with determination radiating in her eyes.

**Shakti Foundation** donated BDT 5 million, equivalent to one day's gross salary of its employees, to the Hon'ble Chief Adviser's Relief and Welfare Fund. The PO provided various forms of assistance to flood victims in Feni, Noakhali, Chattogram, Lakshmipur, and Cumilla. The PO operated 49 health camps in remote areas using three 'Shakti Mobile Clinics', offering healthcare to approximately 7,000 people, who received essential medicines. Additionally, the organization supplied Noakhali General Hospital and Cumilla Civil Surgeon's office with 1,000 I.V. saline units, 5,000 packets of oral saline, and medicines. Shakti Foundation also distributed around BDT 1 million worth of relief materials.



At a shelter on Feni Hazari Road, a terrible rumbling sound, mixed with heavy breathing and sobbing, filled the air. The Shakti Medical Team happened to be passing by. Upon initial examination by team doctor Abdul Jalil, it was found that a 6-month-old baby, named Shihab, was suffering from pneumonia. With floodwaters surrounding the shelter, Shihab's father, a day laborer, was unable to take his son to a hospital. The medical team immediately took charge of Shihab's treatment, and, thanks to their continuous care, he had made a full recovery by the floodwaters receded.

**Society for Social Service (SSS)** contributed BDT 10 million, equivalent to one day's salary of its employees, to the Hon'ble Chief Adviser's Relief and Welfare Fund. Additionally, SSS distributed 8,071 baby food packets, provided cooked meals to around 300 students, and offered free medical care and essential medicines to 25,716 people. SSS also allocated a BDT 35 million grant for post-flood rehabilitation.

**Uttara Development Program Society (UDPS)** immediately launched emergency relief and rescue operations in five upazilas of Noakhali district. Special attention was given to evacuating the elderly, women, and children, to shelters. The organization provided relief assistance amounting to BDT 0.50 million, which included BDT 0.16 million contribution from one day's salary of all UDPS employees.

Montajer Nessa, a 70-year-old widow from Charruhita village in Lakshmipur, found her home submerged in waist-deep water. Grateful for having received essential supplies, including dry food from SSS, she said, "We have been surrounded by water for 15 days. Today, for the first time, I received help."





VERC distributed emergency relief to 4,900 marginalized individuals in 20 flood-affected branch offices. In total, the PO provided relief valued at approximately BDT 1.90 million.

**Sajida Foundation** conducted special health camps in two flood-affected upazilas in Brahmanbaria. Other POs distributed emergency relief materials worth approximately BDT 46.80 billion to flood-affected areas. These POs include **CCDA, PWF, Sagarika Samaj Unnayan Sangstha, MAMATA, AUP, Jagorani Chakra Foundation, Padakhep Manabik Unnayan Kendra, POPI, Gram Unnayan Karma, Uddipan, Prottayashi, TMSS, Palli Mongal Karmosuchi, Ambala Foundation, IDF, Cost Foundation, BEES, RRF, ADI, SOPIRET, BALAKA, RIC, AFID, F.H.P, YPSA, Prism Bangladesh Foundation, AID-COMILLA, and PAGE Development Centre.**

*[This report is prepared based on information sent by the POs.]*

### Adolescent Club members distribute relief to flood victims in Noakhali

Recent severe floods affected a large number of people residing in 13 districts of the Sylhet and Chattogram divisions. In response, members of the adolescent club, run through PKSF's Partner Organization Sagarika Samaj Unnayan Sangstha, collected BDT 10,000 and provided relief to 50 flood victims in Charbata Union, Subarnachar upazila, Noakhali. Guided by mentors Laila and Ranjid Das, and inspired by Julfikar Ali, coordinator of the ENRICH program, the initiative of the members of the adolescent club drew wide attention.

Other Partner Organizations of PKSF contributed to the relief and rehabilitation activities in flood affected areas under the Program for Adolescents.

### 'Getting sanitary napkins during flood was a great help to me!'

The sudden floods left shops and pharmacies closed, but the menstrual needs of women and adolescent girls continued. Unavailability of sanitary napkins and feeling embarrassed about asking for help compounded their sufferings. As floodwaters rose, people sought refuge in shelters, making access to essentials like sanitary napkins even more difficult.

In response, volunteers from Shakti Foundation, a Partner Organization of PKSF, distributed sanitary napkins to women in flood-affected areas.

One recipient, **Sweety Begum**, said, "When our house got flooded, I couldn't buy sanitary napkins because all the shops were closed. Then the volunteers arrived with exactly what I needed. It was such a relief!"

Since the floods began, Shakti Foundation distributed 3,000 pieces of sanitary napkins to women in shelters,

homes, and medical camps across various parts of Cumilla.



## ENRICH program to be expanded to 200 upazilas



PKSF has been implementing the Enhancing Resources and Increasing Capacities of Poor Households towards Elimination of their Poverty (ENRICH) program to sustainably eradicate poverty and establish human dignity. ENRICH addresses the multidimensional aspects of poverty by providing a range of financial and non-financial services, aligning with the human-centered approach of the Sustainable Development Goals.

Currently, ENRICH is being implemented in 197 Unions of 161 upazilas in 61 districts. At its 253rd Governing Body meeting on 25 June 2024, PKSF decided to expand ENRICH, along with the 'Uplifting the Quality of Life for Elderly People' and 'Program for Adolescents,' to 200 upazilas in 64 districts, starting from the fiscal year 2024-2025.

The restructured ENRICH program will implement healthcare, nutrition, education assistance, youth in development, training, sports, cultural activities along with other social initiatives.

## Success in dry fish business: Bilkis moves in to better house



Bilkis Begum, 36, has lived a life of constant struggle. Her six-member family in Char Fasson upazila of Bhola district, frequently faces natural disasters such as floods, cyclones, and river erosion.

Her husband works as a contract fisherman, depending on others' boats as their only source of income.

Through PKSF's PPEPP-EU project, Bilkis received a two-day training on hygienic dry fish production and marketing.

She also received a grant to purchase essential materials like fish, mosquito nets, filter nets, PVC nets, salt, turmeric powder, and buckets. With the help of her husband and children, Bilkis began processing dry fish.

In 2023, she earned around BDT 80,000 from selling dried fish. This year, her income increased to BDT 1.2 lakh.

Bilkis has moved from a thatched house to a tin-shed house. Inspired by her achievement, 20 other women have started hygienic dry fish production and marketing.

## BDT 6.31 billion distributed for constructing & renovating houses



Since January 2019, PKSF has been implementing the 'Abason Loan' program, using its own funds to support disadvantaged groups in remote areas of Bangladesh.

PKSF's Abason Loan program is contributing to the realization of housing rights of all citizens as stated in the Sustainable Development Goal 11 -- sustainable cities and communities -- and the National Housing Policy 1993 of the Government of Bangladesh.

The program is being implemented through 193 branches of 95 upazilas in 48 districts through 24 Partner Organizations (POs). As of 31 August 2024, PKSF has disbursed BDT 6.31 billion to 26,256 borrowers for new house construction, as well as the renovation and expansion of existing houses.

## SMART Project: Green growth to be transmitted to 80 thousand microenterprises



PKSF is implementing the Sustainable Microenterprise and Resilient Transformation (SMART) project with the support of the Government of Bangladesh and joint funding from the World Bank and PKSF. This five-year project aims to provide various financial and technical services to about 80,000 microenterprises in the manufacturing, agriculture, and 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.

So far, 16 sub-projects proposed by 14 Partner Organizations (POs) have been approved under the SMART project. BDT 8,465.8 million in loans and BDT 866.6 million in grants have been allocated, while BDT 450.0 million has been disbursed for the sub-projects. An orientation program on 'RECP Baseline Screening and Profiling' was

organized to enhance the skills of officials from the POs in selecting microenterprises and determining the types of Resource-Efficient and Cleaner Production (RECP) practices. Gokul Chandra Biswas, General Manager of PKSF and Project Coordinator of the SMART project, delivered the inaugural remarks at the event held at PKSF Bhaban on 5 September 2024.

Before commencing the implementation of the SMART project, an initiative was taken to conduct a Situational Analysis study to assess the current status of the microenterprise sector in Bangladesh. The study surveyed 5,457 microenterprises across nine sectors in 41 districts, revealing critical gaps in environmental sustainability and highlighting the sector's socio-economic potential which was conducted by Development Technical Consultants Pvt. Ltd. (DTCL) on behalf of PKSF.

On 28 August 2024, a day-long workshop was conducted to outline the necessary actions for the field-level implementation of sub-projects of the selected Partner Organizations under the SMART Project. Acting Managing Director of PKSF, Md Fazlul Kader, addressed the participants during the closing session, while Dr Fazle Rabbi Sadeque Ahmed, Deputy Managing Director of PKSF, delivered the opening speech. Additionally, a meeting of the Project Steering Committee (PSC) was held on 12 September 2024. The meeting, chaired by Amal Krishna Mandal, Chairman of the PSC and Additional Secretary of the Financial Institutions Division, took place at the Bangladesh Secretariat.

## RHL project constructs climate-resilient houses

In line with the Bangladesh Climate Change Strategy and Action Plan (BCCSAP), PKSF is implementing the 'Resilient Homestead and Livelihood Support to the Vulnerable Coastal People of Bangladesh (RHL)' project to strengthen the climate-resilience of coastal communities.

The RHL project is developing adaptive and sustainable livelihood options and providing support for building climate-resilient houses and raising homesteads.

The Green Climate Fund (GCF) approved this five-year RHL project, in the 36th GCF Board held from 10-14 July 2023. PKSF started implementing this project in August 2023.

The five-year project seeks to directly benefit around 360,000 residents and indirectly support 750,000 people living in seven coastal districts: Cox's Bazar, Bhola, Patuakhali, Barguna, Satkhira, Bagerhat, and Khulna.

The project's total budget is USD 49.9 million, with USD 42.2 million as a grant from GCF and the remaining USD 7.78 million in co-financing (loan and in-kind contribution) from

PKSF. Participatory Rural Appraisal (PRA) activities are ongoing to select approximately 82,000 households, with 70,000 households already chosen through 2,500 PRAs.



On 21 November 2024, PKSF organized a workshop titled 'Climate-Resilient Housing for Coastal People of Bangladesh' to gather expert insights, attended by 31 participants.

## Haor project works to prevent destruction of houses from flash floods

The haor basin, one of Bangladesh's four climate hotspots, is frequently affected by flash floods. Waterlogging, destruction of houses, and severe crop damage caused by these sudden floods make the residents of haor areas economically vulnerable.

To address these challenges, PKSf is implementing the 'Climate-Resilient Infrastructure for Sustainable Community Life in the Haor Region of Bangladesh' project under the 'IKI Small Grants Programme' of the German Government. This two-year project is being implemented in three Unions of Jamalganj and Derai upazilas in Sunamganj district. The main activities of the project include *hati* protection measures, planting native trees, raising plinths in community spaces for crop harvesting and drying, and conserving biodiversity.

The project, launched in March 2023, is being monitored by giz Bangladesh on behalf of the German Government. A



Stakeholder Consultation workshop was held on 4 September 2024, in Sunamganj, attended by PKSf's General Manager Dr AKM Nuruzzaman and Sunamganj's Additional District Commissioner Hussain Muhammad Al Muzahid, along with representatives from giz Bangladesh, PKSf and its Partner Organizations, government departments, and the print and electronic media.

### RAISE Project

## Marzia turns into reality her dream of becoming entrepreneur



Photo: The World Bank

Marzia, the youngest of six sisters, grew up amidst love and care in her family. However, tragedy struck in 2017 when her father passed away unexpectedly, plunging the family into poverty. She couldn't continue her study. This loss impacted her mental well-being, yet she remained resolute in her desire to pursue her dreams.

From an early age, Marzia had a passion for cooking and baking. She loved experimenting with new recipes and exploring the culinary arts. Her life took a turn when a neighbor informed her about the Rural Reconstruction Foundation (RRF), an NGO which was offering a six-month apprenticeship program under the RAISE project. This project, implemented by PKSf, provides technical and life skills training to unemployed youth.

Marzia immediately contacted the RRF Head Office, where she learned she could receive training in her desired trade,

along with life skills development. Then she enrolled in the 'Baking and Pastry Preparation' trade under the guidance of Master Craftsperson Tony Khan. Over the next 6 months, she sharpened her skills.

Upon completing her training, Marzia was determined to start her own business. Utilizing the BDT 21,000 apprentice allowance she received from the project, she launched an online food business, offering a variety of baked goods and homemade meals. To promote her business, she opened a Facebook page named 'Marzia's Dream Kitchen'. Her culinary creations quickly garnered attention, leading to an influx of orders for cakes, biscuits, biryani, Chinese dishes, and traditional Bengali cuisine.

As her online business flourished, Marzia saved enough to take the next step in her entrepreneurial journey. She rented a small shop in Jashore and opened a small restaurant named 'Marzia's Dream Kitchen and Bangla Restaurant'. Now she earns between BDT 20,000 and BDT 22,000 per month.

Through the RAISE project's apprenticeship program, Marzia successfully transformed her passion into a thriving enterprise and became able to support her family. The 5-year Recovery and Advancement of Informal Sector Employment (RAISE) project, launched in February 2022 with joint funding from PKSf and the World Bank, is providing inclusive financial services as well as capacity enhancement support to 1.83 lakh youths and micro-entrepreneurs through 70 Partner Organizations in urban and peri-urban areas of the country.



## Training

A meeting in session to discuss pre-launch issues for a training course on 'Crisis Management in Microfinance Operations'.

**Training programs for PO officials:** PKSF's Training Unit offers 11 classroom-based training courses tailored to meet the field-level needs of its Partner Organizations (POs).

During the July–September 2024 quarter, 161 high- and mid-level PO officials participated in seven training courses conducted in seven batches at PKSF Bhaban.

**Crisis Management in Microfinance Operations:** On 28 July 2024, a meeting was held to launch a five-day training course on 'Crisis Management in Microfinance Operations' for PO officials for the 2024–25 fiscal year. The meeting was chaired by PKSF's Additional Managing Director Dr Md Jashim Uddin.

**Online training activities:** Given the demand, PKSF has decided to offer online training alongside classroom-based sessions to enhance the professional development of PO officials. A digital training platform, developed under PKSF's SEP project, will be used for this purpose. On 14 August 2024, PKSF held a meeting with ADDE SOFT to discuss the platform's utilization.

**Development of training module on 'Climate Change, Environment and Green Climate Fund':** A new training module on 'Climate Change, Environment, and the Green Climate Fund' is being developed in collaboration with PKSF's Environment and Climate Change Unit.

The officials from PKSF, IDCOL, government and non-government organizations, and project-implementing partners of GCF will receive training on this module.

A meeting to review its progress was held on 29 July 2024. The meeting was presided over by PKSF's Acting Managing Director, Md Fazlul Kader.

**Publication of 'Training Booklet':** PKSF's Training Unit has prepared a 'Training Booklet' to help PO officers select appropriate courses based on their professional needs.

**Internship activities:** During the July–September 2024 quarter, two undergraduate and postgraduate students from the University of Dhaka and Southeast University are pursuing their internships at PKSF.

**Training for PKSF Officials:** Five training programs and one workshop were held during this quarter at various institutions and PKSF Bhaban, organized by PKSF's Human Resources Unit, with 165 PKSF officers participating. Additionally, Dr Fazle Rabbi Sadeque Ahmed, Deputy Managing Director of PKSF, attended a meeting in Azerbaijan on the 'New Collective Quantified Goal on Climate Finance (NCQG),' organized by the United Nations Framework Convention on Climate Change (UNFCCC) and the Government of the Republic of Azerbaijan.



Officials of POs attending a training course on 'Human Resource Management'.

# Credit Operations

## Loan Disbursement from PKSF to POs

In the financial year 2024-25 (up to July 2024), the amount of loan disbursed from PKSF to POs (Partner Organizations) was BDT 32 crore (Table-2). The cumulative loan disbursement from PKSF to POs amounted to BDT 63,408.35 crore (Table-1) and the recovery rate of loans from POs to PKSF was 99.69%. A summary of PKSF's loan disbursement and loan outstanding as of July 2024 is given below.

Table-1 Cumulative Loan Disbursement (PKSF-POs)		
Programs/Projctcs	Cum. Loan disbursement (in crore BDT) (Up to July 2024)	Loan outstanding (in crore BDT) (As of 31 July 2024)
<b>Mainstream Programs</b>		
Jagoron	20260.55	20260.55
Agrosor	12219.79	2717.40
Sufolon	13362.71	464.50
Buniad	3939.27	537.45
KGF	1737.15	60.50
ENRICH	1762.33	500.53
LRL	1100.00	145.29
LIFT	274.42	49.83
SDL	69.80	1.48
Abason	408.50	317.60
Others (including ID Loan)	426.21	167.22
<b>Total (Mainstream)</b>	<b>55560.72</b>	<b>7929.50</b>
<b>Projects</b>		
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	61.54
Agrosor-MDP	1690.87	293.64
Agrosor-SEP	761.00	95.37
Agrosor-RAISE	1371.12	1068.18
Agrosor-MFCE	1192.95	1088.06
Others (including ID Loan)	1347.79	857.58
<b>Total (Projects)</b>	<b>7847.63</b>	<b>3483.60</b>
<b>Grand Total</b>	<b>63408.35</b>	<b>11413.10</b>

Table-2 Loan Disbursement (PKSF to POs & POs to Clients)		
Programs/Projects	PKSF to POs (in crore BDT) (FY 2024-2025)	POs to Clients (in crore BDT) (FY 2024-2025)
Jagoron	13.50	2824.99
Agrosor	15.00	3898.42
Buniad	3.50	107.20
Sufolon	0.00	769.53
KGF	0.00	55.44
LIFT	0.00	13.92
ENRICH	0.00	78.52
LRL	0.00	0.82
Abason	0.00	24.90
Other	0.00	780.86
<b>Total</b>	<b>32.00</b>	<b>8554.60</b>

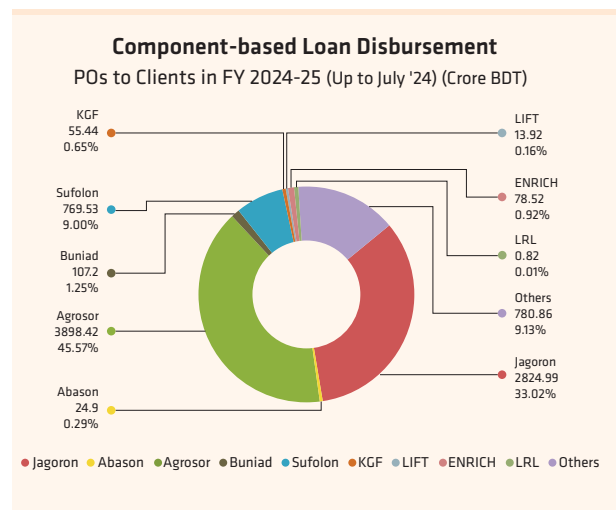
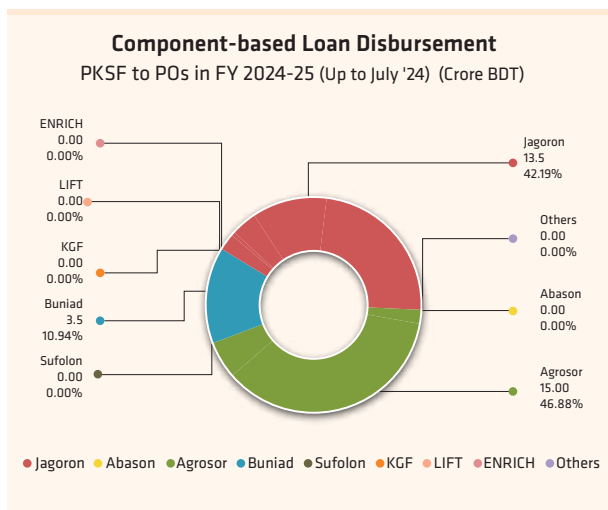
## Loan Disbursement from POs to Clients

In the financial year 2024-2025 (up to July 2024), the amount of loan disbursement from POs to Clients was BDT 8554.60 crore (Table-2).

The cumulative loan disbursement from POs to Clients was BDT 7,68,176.17 crore and the recovery rate of loans from Clients to POs was 99.22%.

As of July 2024, the amount of loan outstanding of POs with Clients was BDT 71,402.10 crore.

At the same time, the number of members was 2.00 crore, of whom 91.90% were women.





## IFAD Mission expresses satisfaction over RMTP's activities

A team led by Dr Valentine Achancho, the newly appointed Country Director of the International Fund for Agricultural Development (IFAD), visited field-level activities of the Rural Microenterprise Transformation Project (RMTP) implemented through PKSF's Partner Organizations (POs), TMSS, JAKAS Foundation, and Gram Unnayan Karma (GUK) from 9-11 September 2024. They inspected safe vegetable farming and production and marketing activities of meat,

dairy and fish products. The Mission praised the activities of RMTP. PKSF's Deputy Managing Director, Dr Akond Md Rafiqul Islam, along with officials from IFAD, PKSF, and its POs were present. The \$200 million 5-year project is implementing value-chain development activities to expand market for comparative advantage, market demand and growth of the agricultural products. The project is being implemented in 47 districts through 53 POs.

## RMTP entrepreneur receives 'Unsung Women Nation Builders Award-2023'

RMTP's successful entrepreneur, Reshma, has received the 'Unsung Women Nation Builders Award-2023', a joint initiative of The Daily Star and IPDC Finance PLC, for her notable development work in remote areas of Bangladesh. On 9 September 2024, at the Krishibid Institution Bangladesh auditorium, she received a trophy and a cash prize of BDT 2 lakh during a ceremony. After her husband

abandoned her, Reshma started an organic fertilizer factory with support from RMTP, while also starting livestock farming and cultivating vegetables. Despite limited financial resources and no formal education, her ventures have flourished due to her determination and hard work. Now, her monthly earnings exceed BDT 4 lakh, with total assets valued at BDT 4 crore. Through her success, Reshma has inspired many others.



### BOOK POST

Advisers: Md Fazlul Kader  
Dr Md Jashim Uddin

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