

# PKSF

# P O R I K R O M A



2024 October-December  
1431 Kartik-Poush

Happy New Year 2025

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## PKSF is a model institution for Bangladesh: Finance Advisor

Finance Advisor Dr Salehuddin Ahmed has said that Palli Karma-Sahayak Foundation (PKSF) is a model institution for Bangladesh, and other institutions in the country should follow PKSF in terms of practicing honesty and transparency in its operations. He made the remarks while speaking as the Chief Guest at a program to mark the 'PKSF Day 2024' at PKSF Bhaban on 13 November 2024.

Dr Salehuddin Ahmed, who served as the Managing Director of PKSF for almost nine years, said, "PKSF is a world-class institution. It has the capability, experience and reputation to implement programs and projects at the lowest possible cost."

Regarding the reform initiatives of the interim government, Dr Salehuddin Ahmed said, "The current government will work on short-term reforms. And long-term reforms will be carried out by a subsequent, elected government ... We will leave a foot print to be followed by the next elected government to steer the ongoing reforms forward."

Speaking as the Special Guest, PKSF's founding Managing Director Badiur Rahman said, "PKSF has the solid foundation required for long-term stability of an organization.

"Now is the time to increase the use of science and information technologies in its interventions," he added.

PKSF Chairman Zakir Ahmed Khan thanked all stakeholders and development partners of PKSF, government officials, Partner Organizations (POs), Microcredit Regulatory Authority (MRA) and grassroots members. He also pledged to make PKSF's POs stronger and more effective in their service delivery.

In the welcome speech, PKSF Managing Director Md Fazlul Kader recalled PKSF's founding history, and said, under the leadership of Dr Muhammad Yunus, PKSF was established on the basis of completely home-grown ideas and concepts. Its strategy was financing for self-employment generations in a sustainable manner.





## PKSF Day 2024: A glorious journey of pro-poor interventions

As part of the day-long program organized to celebrate the 'PKSF Day 2024' on 13 November 2024, a reminiscence and discussion session was held at PKSF Bhaban. PKSF officials and the Chief Executives of the Partner Organizations (POs) participated in the session.

Presided over by PKSF Chairman Zakir Ahmed Khan, the session was moderated by Additional Managing Director Dr Md Jashim Uddin.



Md Fazlul Kader, Managing Director of PKSF, highlighted the importance of instilling moral values in youth and enriching them with knowledge and information technology to make them more efficient leaders. He expressed his hope that continuous efforts would be made to nurture young leadership.

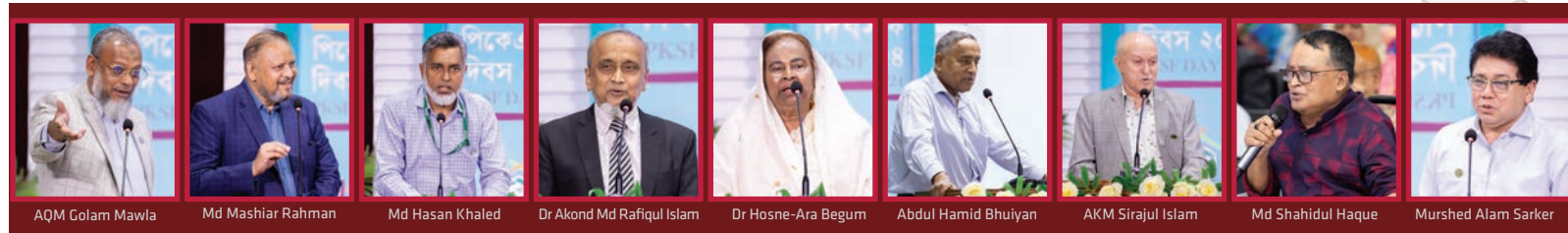
Dr Md Jashim Uddin, Additional Managing Director of PKSF, emphasized on the remarkable growth and progress of PKSF and its Partner Organizations over the past 34 years. He also highlighted the collaborative journey of shared learning and mutual development of PKSF and its POs.



PKSF Chairman Zakir Ahmed Khan, in his closing speech, stressed on the need for continuing collective efforts along with innovation and productive work to improve the institutional standards of PKSF. He also emphasized on the importance of utilizing the experience, knowledge, skills, and potential of PKSF's Partner Organizations and beneficiaries to successfully implement inclusive financial activities for poverty alleviation.

PKSF's Deputy Managing Directors AQM Golam Mawla, Md Mashiar Rahman, Md Hasan Khaled, and Dr Akond Md Rafiqul Islam also spoke at the event. Among the representatives of Partner Organizations, Professor Dr Hosne-Ara Begum, Executive Director of TMSS; Abdul Hamid Bhuiyan, Executive Director of Society for Social Service; AKM Sirajul Islam, Executive Director of Basa Foundation; Md Shahidul Haque, Chief Executive of Social Assistance and Rehabilitation for the Physically Vulnerable; and Murshed Alam Sarker, Executive Director of POPI, spoke at the program.

The celebrations of the PKSF Day ended with a vibrant cultural program featuring modern songs, Rabindra Sangeet, Nazrul Sangeet, band music, and dance performances by PKSF officials and their family members.



AQM Golam Mawla

Md Mashiar Rahman

Md Hasan Khaled

Dr Akond Md Rafiqul Islam

Dr Hosne-Ara Begum

Abdul Hamid Bhuiyan

AKM Sirajul Islam

Md Shahidul Haque

Murshed Alam Sarker





**PPEPP-EU roundtable discussion  
Speakers call for policy reappraisal to achieve 'No Poverty' Goal**

To mark the International Day for the Eradication of Poverty 2024, PKSf, the European Union, and The Daily Star jointly organized a roundtable discussion under the Pathways to Prosperity for Extremely Poor People-European Union (PPEPP-EU) project. PKSf Chairman Zakir Ahmed Khan chaired the event. Dr Zaidi Sattar, Chairman and Executive Director, Policy Research Institute; Md Muslim Chowdhury, Chairman, Sonali Bank; and Michal Krejza, Head of Delegation of the European Union (EU) to Bangladesh, spoke as the Chief Guest, the Special Guest, and the Guest of Honor, respectively.

In his speech, Dr Zaidi Sattar praised PKSf's "remarkable" efforts in lifting more than 20 million people out of poverty over the past 25 years. He commended the progress of the PPEPP-EU project. He emphasized that PPEPP-EU should be viewed as a program rather than a mere project, as the former encompasses a much broader scope. Dr Sattar stated that poverty is not merely a lack of financial resources but is deeply intertwined with political and social factors. He highlighted that macroeconomic policies play a crucial role in national poverty reduction, as stability and growth are essential for meaningful progress.

PKSf Chairman Zakir Ahmed Khan said, "The potential outcomes and success of the PPEPP-EU project are already observable." He reiterated that poverty reduction should be approached as a program and implemented at the national level to maximize its impact, rather than at the micro level where their effectiveness may be limited. He also stressed on the importance of collaboration between PKSf, development organizations, and NGOs to achieve these goals.

Michal Krejza emphasized that poverty reduction is central to the EU's development policy. While acknowledging Bangladesh's significant progress, he noted that extreme poverty persists, especially in the southern coastal belt.

Highlighting the EU's financial contributions to the PPEPP-EU project, he outlined its key achievements and expressed his hope that the government could apply the experiences from the project to other climate-vulnerable regions, helping more people across Bangladesh.

The Special Guest, Md Muslim Chowdhury, stressed on the importance of establishing market linkages and managing bulk credit flows effectively. He pointed out that Bangladesh still lacks a comprehensive 'big push' framework for development. He said sustainability requires integration with market forces, and linking programs to market dynamics can significantly enhance self-employment opportunities.

In his welcome address, Md Fazlul Kader, Managing Director of PKSf, shared the milestones of PKSf in its 34-year journey and its role in alleviating extreme poverty in Bangladesh. He said studies indicate a reduction in the number of people living below the poverty lines. He stressed that extreme poverty eradication needs sustained commitment and interventions that enable consistent progress and lasting prosperity.

Md Rubaiyat Sarwar, Managing Director of Innovation Consulting Private Limited, made the keynote presentation. Highlighting results from the PPEPP-EU project, he described its flexible approach to addressing household needs and regional contexts through grants, microcredit, technical assistance, emergency aid, and nutrition services.

Other notable participants included Prof Dr Md Taufiqul Islam, Member of the PKSf Governing Body; Syed Abu Naser Bukhtear Ahmed, Chairman of Agrani Bank; Dr Muhammad Abdul Mazid, Chairman of Social Development Foundation (SDF); and Dr Mohammed Helal Uddin, Executive Vice Chairman of Microcredit Regulatory Authority (MRA). Representatives from The World Bank, the UK's FCDO, University of Dhaka, BRAC University, and some of the PKSf Partner Organizations also contributed to the discussion.





## Md Fazlul Kader appointed Managing Director of PKSF

Md Fazlul Kader has been appointed as the Managing Director (MD) of PKSF. The PKSF Governing Body appointed him to the post on 10 December 2024 for a three-year term. He's the 12th MD of PKSF. This makes him the chief executive of this apex development agency.

The PKSF Governing Body led by its Chairman Zakir Ahmed Khan warmly welcomed Md Fazlul Kader with flowers on 23 December 2024 at PKSF Bhaban.

### Professional life of Md Fazlul Kader



Md Fazlul Kader started his career at PKSF on 1 October 1990 as a Management Executive. He was promoted to the post of Additional Managing Director of PKSF on 8 August 2021. He had been serving as the Acting Managing Director of PKSF since 22 August 2024.

In his 34-year-long career, he played a leading role in strengthening the microfinance sector in Bangladesh by enhancing the institutional capacity of PKSF and helping establish over 200 microfinance institutions across the country. He played a key role in the formulation of the Microcredit Regulatory Authority (MRA) Act, 2006 and was the Chairman of the three-member committee formed to formulate the MRA Regulations in 2010.

He has worked in Zimbabwe, South Africa, Sri Lanka, Afghanistan, Saudi Arabia, Bahrain, Jordan, and Morocco as a consultant for various international entities including the World Bank, the Asian Development Bank, and the United Nations Development Program.

Md Fazlul Kader passed his SSC examinations from the then Momenshahi Cadet College in 1979 and HSC from Mirzapur Cadet College in 1981. He completed his Bachelor's in Economics from the University of Dhaka in 1984 and earned an MBA from the IBA of the same university in 1988. Later, he received professional training at various institutions including the Harvard Institute of International Development in the United States, the Asian Institute of Technology in Thailand, and Temenos India Private Limited.

At different phases of his professional career, Md Fazlul Kader has presented keynote papers and provided analytical observations as a panelist in various seminars and workshops at national and international levels on a vast range of issues including strategies for the expansion of microcredit, microfinance regulation, microinsurance, and balancing social and financial goals in microfinance.

In addition, he has worked as a trainer in various renowned institutions including Bangladesh Public Administration Training Center, Bangladesh Bank Training Academy, Bangladesh Institute of Bank Management, and the African-Asian Rural Development Organization.





## Professor Dr Md Taufiqul Islam visits ENRICH program



Professor Dr Md Taufiqul Islam, a member of the PKSF Governing Body, visited the Adolescent component of the ENRICH program, implemented through CDIP, a Partner Organization of PKSF, in Kasba upazila of Brahmanbaria district on 23 and 24 November 2024.

During the visit, Dr Islam attended a discussion meeting with representatives from local NGOs and journalists. There, he outlined the criteria PKSF uses while selecting Partner Organizations. He inaugurated a series of events, including a sports competition and a traditional cake festival.

PKSF's Deputy Managing Director Md Mashiar Rahman and Deputy General Manager Dipen Kumar Saha accompanied Dr Islam during the visit.

## Discussion meeting with journalists



A discussion meeting titled 'PKSF's Role in Sustainable Development' was held on 12 November 2024, at PKSF Bhaban, with the participation of media representatives. The event was presided over by PKSF Chairman Zakir Ahmed Khan. During the meeting, PKSF Managing Director Md Fazlul Kader gave a presentation on PKSF's initiatives to ensure sustainable development for disadvantaged people. PKSF's

Additional Managing Director Dr Md Jashim Uddin delivered the welcome speech.

The event was attended by senior PKSF officials and approximately 50 representatives from print and electronic media. In the open discussion session, media representatives shared their perspectives on various aspects of PKSF's activities.

## BDT 21.7 million awarded as educational scholarships to 1,806 students

In the fiscal year 2023-24, PKSF provided BDT 21.7 million in scholarships from its Program Support Fund to 1,806 students. Each student received BDT 12,000. In the current fiscal year, applications from 2,580 students are under review for scholarships.







Cover story

## Preetilata Tripura becomes self-reliant through black pepper cultivation

Spices have been essential to culinary traditions for centuries. The people of the Indian subcontinent have been familiar with cinnamon, black pepper, and pepper since ancient times. Though 57-year-old Preetilata Tripura lacked detailed knowledge of their historical significance, she recognized the potential of black pepper cultivation and took on the challenge of growing this unconventional crop.

A century ago in the same district, Pritilata Waddedar, the first female martyr in the fight against the British colonialism, was honored as a 'Veer Kanya' (Brave Woman). Today, another Preetilata from Koila village in Mirsarai upazila of Chattogram, has gained recognition as a model black pepper farmer, turning her determination into inspiration for others.

Her journey, however, wasn't smooth. Financial struggles and minimal support from her farmer husband pushed Preetilata to take charge of her family's livelihood. She initially cultivated rice, lemons, ginger, and turmeric. True success, however, came when she ventured into black pepper cultivation in 2018 with support from PKSf's PACE project through its Partner Organization OPCA. She, along with 25 local farmers from the hilly-Bengali communities, received training and started cultivating black pepper. Despite the initial challenges, her perseverance began to pay off.

Preetilata shared, "They told me black pepper has good yields and higher profits. In 2018, I planted saplings on 125 poles, with four saplings per pole. The production began in 2021, and I sold 25 kgs of black pepper that year. Last year, I sold 40 kgs."

Since then, she never looked back. She has expanded black pepper cultivation to new areas, including her lemon and jackfruit orchards in the Golachipa village.

Using techniques learned from PKSf's RMTP project, she now also grows and sells black pepper saplings. Among those who started black pepper cultivation with her, only Preetilata has

succeeded in expanding her out-of-the-ordinary venture.

To promote eco-friendly farming, she uses organic fertilizers and pesticides for her crops. Over the past few years, she has earned approximately BDT 2.4 lakh from black pepper, saplings, and inter-crops like ginger and turmeric.

Her success has also positively impacted her family. Her eldest daughter, Mitali, completed her bachelor's degree before being married off. Preetilata's second daughter, Shiuli, is pursuing her bachelor's with honors at Barishal Nursing College. Her son, Amit, has passed SSC and now serves in the police.

In recognition of her achievements, Preetilata was awarded the 'City Group-Prothom Alo Agriculture Award 2024' as the best female farmer. Her resilience and determination have made her a role model for others in her community.





## RAISE project providing training to 1,33,000 youths



PKSF has been implementing the Recovery and Advancement of Informal Sector Employment (RAISE) project in urban and peri-urban areas of Bangladesh since February 2022 to enhance capacity of youths and young micro-entrepreneurs engaged in the informal sector. This five-year project – jointly funded by PKSF and the World Bank – is being implemented through 70 Partner Organizations (POs).

**Inauguration of Psychometric Profiling Program:** As part of PKSF's broader digitalization initiatives, a Psychometric Profiling program to assess the creditworthiness and entrepreneurial capabilities of microentrepreneurs under the RAISE project was launched on 18 December 2024 at PKSF Bhaban. PKSF Chairman Zakir Ahmed Khan was the Chief Guest at the program moderated by PKSF Managing Director Md Fazlul Kader. Additional Managing Director Dr Md Jashim Uddin, senior officials, and members of the RAISE Project Management Unit were present there. In the event, Dr Subrata Rana, CEO of EcoDev Consultancy Pvt. Ltd., gave a presentation.

**Training:** In October–November 2024, a Training of Trainers (ToT) on 'Life Skills Development' was organized in 14 batches. A total of 358 participants, including officials from

Project Management Units and members of the training pool of the POs, received this 4-day training. Some 43,000 apprentices and 90,000 young micro-entrepreneurs are receiving a five-day training on 'Life Skills Development'.

To enhance the effectiveness of the ongoing Business Management and Entrepreneurship Development (BMED) training for developing the capacity of young micro-entrepreneurs, 59 trade-specific technical modules have been developed by the Institute of Professional Training (IPTM). To further enrich these modules, feedback was collected from subject matter experts at PKSF and its POs through 4 validation workshops organized by the Project Management Unit from 4–7 November 2024.

Following this, a day-long Training of Facilitation (ToF) was arranged for PKSF officials on 26 November 2024. Besides, a virtual training on facilitation methods was held from 23–25 November 2024. A total of 240 officials from 70 POs received this training. Under the RAISE project, 90,000 young micro-entrepreneurs are receiving 96-hour BMED training covering topics like business management, life skills, technical training, risk management, and business continuity.

## PKSF promotes drought-tolerant crop cultivation in Barind region



Under the ECCCP-Drought project, PKSF has taken an initiative to expand water-efficient and drought-tolerant crop cultivation engaging 15,000 farmers across 14 upazilas in Rajshahi, Naogaon, and Chapainawabganj districts.

As of 15 December 2024, training on the 'Cultivation of Drought-tolerant Fruits and Crops' has been provided to approximately 3,500 farmers. Additionally, PKSF has provided loans to 15,000 farmers, encouraging them to adopt drought-tolerant farming practices. In addition, the project includes activities such as re-excavating ponds and canals and installing Managed Aquifer Recharge (MAR) systems to replenish groundwater and enhance the use of surface water.



## JICA expresses satisfaction over IRMP project



A discussion meeting on the progress and future plans of PKSF's IRMP project was held on 12 December 2024 at PKSF Bhaban. Presided over by PKSF Chairman Zakir Ahmed Khan, the meeting was attended by senior PKSF officials and a delegation from the Japan International Cooperation Agency (JICA). The JICA representatives expressed their satisfaction over the implementation progress of the IRMP project.

In the meeting, the PKSF Chairman reaffirmed PKSF's commitment to scaling up the IRMP project's interventions. He emphasized on the importance of continuing financial and non-financial services to mitigate the financial risks faced by low-income people due to natural disasters.

PKSF's Managing Director Md Fazlul Kader, and other senior officials, along with Suzuka Sato-Sugawara, Senior Advisor for Governance and Peace Building at JICA Headquarters; Amada Kiyoshi, Special Advisor on Industrial Development and Private Partnership at the JICA Dhaka Office; and other members of the JICA

Expert Team attended the meeting.

Earlier, on 8 December 2024, the JICA representatives inspected the field-level activities of IRMP in the Kutubdia branch area of Coast Foundation, a PKSF PO, in Cox's Bazar. Subsequently, on 9 December, they participated in a Learning & Dialogue Workshop at a local hotel in Chattogram.

## PKSF implements ENRICH program in 176 upazilas

Since October 2024, PKSF has been implementing the ENRICH program under a new framework. The restructured ENRICH encompasses different components including program for adolescents, uplifting the quality of the lives of the elderly people, education assistance, healthcare and nutrition, youth in development, and sports and cultural activities.

The program is being implemented through 101 Partner Organizations across 176 upazilas of 64 districts. Besides, the program for adolescents component is being implemented in 55 upazilas beyond the primary 176 upazilas. Under this component, 8 adolescent fairs, 30 awareness campaigns, 34 training sessions on soft skills and leadership development, 10 marathon races, and 28 debate competitions were



organized in October–December 2024. Moreover, 38 cultural events and 103 indoor and outdoor sports competitions were organized during the same period.

## BDT 7.4 billion disbursed under Abason program



To improve the living conditions of disadvantaged people in the country, PKSF has been implementing the 'Abason Loan' program with its own funds since 2019.

Currently, the program is being implemented in 95 upazilas of 48 districts through 193 branches of 24 Partner Organizations. As of December 2024, BDT 7.4 billion has been disbursed among 28,334 members for the construction of new houses and the repair or extension of the existing ones.



## SMART project disburses BDT 2.32 billion

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. Through this five-year project, financial and technical support are being provided to promote resource-efficient and resilient green growth among 80,000 microenterprises in the manufacturing, agriculture, and service sectors.

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.

Thirty-seven sub-project proposals submitted by Partner Organizations have been approved, of which 27 sub-projects are currently being implemented at the field level following the signing of agreements with the respective Partner Organizations (POs). So far, BDT 2.32 billion has been disbursed for 27 sub-projects among the respective POs. Sub-project proposals for the second phase were invited from the POs during a day-long workshop held on 5 December 2024.

**Implementation Support Mission:** The third Implementation Support Mission of the SMART project, led by the World Bank, was conducted from 8-10 October 2024 to assess the progress of the project's activities. The mission concluded with a closing meeting chaired by the Managing Director of PKSF, Md Fazlul Kader. The delegation, led by the World Bank's Task Team Leader for the SMART project, Ms Eun Joo Allison Yi, expressed satisfaction with the project's progress.

**Training:** To enhance the knowledge and skills of officers appointed under the sub-projects, 131 officers have received

basic training on key project topics so far. Additionally, 18 officials from 16 sub-projects have been provided a training on 'Climate Vulnerability' on 3 December 2024.

**Workshop:** A 'Workshop with Regional Stakeholders' was held on 20 November 2024, at the Rural Reconstruction Foundation auditorium, a Partner Organization of PKSF, in Jashore district. The workshop brought together participants and stakeholders from relevant sub-sectors.



**Visiting field-level activities:** On 20 December 2024, PKSF Chairman Zakir Ahmed Khan and Managing Director Md Fazlul Kader visited the field level activities of the SMART project in Rangpur. During the visit, activities related to environment-friendly construction materials, implemented through the Partner Organization ESDO, PKSF Chairman remarked that the production of these materials would help maintain environmental balance and accelerate the country's economy in a sustainable way.

## PKSF expanding agritourism to boost rural economy



The Agriculture Unit of PKSF is implementing various initiatives to strengthen the rural economy, with agritourism being one of its key focuses. This new activity, implemented by the Ahead Social Organization (ASO), a Partner Organization of PKSF, is centered around the Nandail Dighi. The historic Nandail Dighi is situated in the Punat Union of Kalai upazila of Joypurhat district. The *dighi*, a large water body, covers an area of 59 acres.

Initially, with PKSF's support, a 'ready-to-eat' demonstration was organized near the *dighi*, featuring fish-based snacks such as *samucha*, *puri*, and fish balls. This was later followed by the introduction of Pekin duck meat and rice tortillas sales exhibitions. These tourism-oriented initiatives by PKSF's Agriculture Unit have significantly increased the number of visitors to the area. As a result, agritourism is emerging as an essential driver in improving the financial well-being of local communities, particularly those engaged in fisheries and livestock sectors.





PKSF officials participating in a training course titled 'Addressing Challenges of Resilient and Sustainable Housing in Rural Bangladesh' held in Australia.

As part of institutional development, PKSF regularly arranges training programs to improve skills and efficiency of the employees of PKSF and its Partner Organizations (POs).

**Training program for PO officials:** Considering the field-level needs of its POs, PKSF's Training Unit offers 11 classroom-based training courses. During the October-December 2024 quarter, 224 high- and mid-level PO officials participated in different training courses conducted in 10 batches at PKSF Bhaban.

**Internship activities:** During the October-December 2024 quarter, 11 undergraduate students from the University of Dhaka are pursuing their internships at PKSF.

**Training for PKSF officials:** During this quarter, 11 training programs and 7 workshops were held at various institutions in Bangladesh, organized by PKSF's Human Resources Cell, with 69 PKSF officers participating in them. Thirty PKSF officials attended training and workshops in Australia, Thailand, Germany, Cambodia, Azerbaijan and South Korea.

## WASH interventions ensuring health security for rural communities



Laila Begum – a 27-year-old housewife – lives in Gopaljhar village of Shailomari Union from Jaldhaka upazila in Nilphamari district with her three children. Her husband, Md

Joynul Islam, is a construction worker who earns an average monthly income of BDT 13,000. Due to his profession, he is often away from home, leaving Laila to manage the household and their children alone. To support her children's education, Laila engages in income-generating activities with the loan support from SHARP, a Partner Organization (PO) of PKSF.

As her children grew older, the financial strain of their education increased, as did Laila's concerns about their safety, particularly her daughter's. It became challenging for Laila and her children to use the outdoor toilet at night, especially due to safety concerns. However, building a toilet inside their home was impossible given their limited income.

Through PKSF's BD Rural WASH for HCD project, Laila received financial and technical assistance to address her challenges. With support from SHARP, she constructed a toilet inside her house and improved the water supply system. She also ensured a running water supply system to the toilet, bathroom, and handwashing area, following the project's recommended procedures.

Laila expressed her gratitude for the improved WASH facilities, which have significantly enhanced her family's safety and well-being. Smiling, she shared, "My family is very happy to have this facility. We feel safe now. All rural women should establish such improved WASH facilities."



## 'I have not deviated from promise of serving people'

**Prof Dr Hosne-Ara Begum**

Executive Director

TMSS



TMSS became a Partner Organization (PO) of PKSF in 1991. Since inception, it has played an exemplary role in poverty alleviation in Bangladesh. Prof Dr Hosne-Ara Begum has been serving as the Executive Director for 34 years. Under her leadership, TMSS has emerged as one of the leading development organizations of the country. Her leadership also inspires young development professionals. She was interviewed by Mohammad Minhaz Uddin Shaikh, Assistant General Manager, Communications and Publication Unit of PKSF.

**PKSF:** How did your journey with TMSS begin?

**Prof Dr Hosne-Ara Begum:** My involvement with TMSS began in the early 1980s when a group of poor women from Thengamara village near Bogura Sadar undertook a rice collection initiative to support themselves. However, they struggled to achieve self-reliance. Since I had been helping the distressed people in the village from my childhood, I saw potential in their initiative and expanded it into a structured one through TMSS.

**PKSF:** What are the field-level poverty alleviation activities of TMSS?

**Prof Dr Hosne-Ara Begum:** TMSS initially focused on health and family planning for marginalized people, followed by education. We developed an integrated model called the Health, Education & Microfinance (HEM) Model. With support from PKSF, TMSS operates microfinance and social development activities -- including agriculture, climate resilience, IT, training, and human rights -- through 965 branches nationwide. TMSS also engages in social businesses. We run humanitarian initiatives like old age homes and orphanages as well.

**PKSF:** What challenges do you face in implementing these diverse activities, and how do you overcome them?

**Prof Dr Hosne-Ara Begum:** At the outset, we encountered significant challenges, including societal norms, religious conservatism, women's backwardness, and strict veiling practices. To address these, we engaged with all levels of society, building trust through repeated visits and respectful dialogue. We prioritized girls' education and involved women in income-generating activities, gradually developing societal acceptance.

**PKSF:** You started working at TMSS about 34 years ago. What inspired you to work in such a development organization?

**Prof Dr Hosne-Ara Begum:** 14 December 1975 was a turning point in my life. That day, I underwent a complex surgery at Rajshahi Medical College Hospital due to unusual physical changes. It was a life-and-death situation. After 6-7 months of treatment, I was discharged as a completely transformed individual, transitioning from 'Abdus Samad' into 'Hosne-Ara'. During those challenging days in the hospital, I vowed that if I survived, I would dedicate my life to serving the underprivileged in society. That promise remains my unwavering motivation.

**PKSF:** TMSS has been working as a Partner Organization of PKSF since 1991. Could you please share how PKSF has contributed to the success of TMSS?

**Prof Dr Hosne-Ara Begum:** PKSF has played a vital role in our institutional development. During our early struggles at the field level, PKSF provided invaluable support by communicating with District Commissioners and UNOs, urging them to assist us. Moreover, PKSF consistently provides both financial and non-financial support, enabling the smooth implementation of our activities.

**PKSF:** TMSS has achieved significant successes in building a strong institutional structure and developing skilled manpower. How has PKSF supported you in these areas?

**Prof Dr Hosne-Ara Begum:** PKSF has provided hands-on guidance. They facilitated staff training, both at home and abroad, organized events, and assisted in creating and preserving essential documents. Senior PKSF officials frequently visited our Bogura office, offering support in strategic planning and operational plan development. I am particularly grateful to PKSF Managing Director Md Fazlul Kader and Additional Managing Director Dr Md Jashim Uddin for their invaluable contributions.

**PKSF:** A common criticism is that the service charge rate of loans provided by NGOs and microfinance institutions (MFIs) is high. What is your perspective on this?

**Prof Dr Hosne-Ara Begum:** I disagree with this criticism. The service charge of loans primarily depends on fundraising and management costs. Our staff members collect installments directly from borrowers' homes, saving the



borrowers expenses and time for visiting our offices. This personalized service increases management costs compared to traditional financial institutions. Moreover, NGOs provide additional services including training and counseling. Unfortunately, critics often lack a proper understanding of these operational realities. It is worth noting that microfinance service charges are not fixed.

**PKSF:** Having worked at the grassroots for so long, do you have special memories that have profoundly moved you?

**Prof Dr Hosne-Ara Begum:** I often encountered women who were neglected or even physically abused by their husbands. With the financial support and opportunities provided by TMSS, these women started earning and contributing to their households. Over time, their husbands' attitudes changed. Their smiles deeply moved me. Those moments continue to inspire me to this day.

**PKSF:** Over the past 34 years at TMSS, do you feel there were any shortcomings in your work? Is there anything you wanted to achieve but could not?

**Prof Dr Hosne-Ara Begum:** One of my primary aspirations was to establish a fully trust-based administrative system in our organization. I had envisaged a work environment with no attendance registers, no rigid time constraints—where everyone would have the freedom to work as they wished. My goal was to promote values such as human rights, equality, fairness, and honesty, which would flourish naturally. Unfortunately, I feel, I have achieved less than fifty percent of this vision. This remains my incompleteness.

**PKSF:** What advice would you give to development workers in Bangladesh, including those in your organization?

**Prof Dr Hosne-Ara Begum:** NGO workers must maintain a pro-poor and service-oriented attitude. They will then earn respect and acceptance within communities, which will ultimately elevate their social status as well.

**PKSF:** Finally, I would like to ask a different question. As a human being, you have experienced life from two perspectives: seeing women through the eyes of a man and men through the eyes of a woman. Do you perceive any differences between these viewpoints?

**Prof Dr Hosne-Ara Begum:** Certainly. Women, especially those who face deprivation, often have less courage and assertiveness than men. However, they possess extraordinary tolerance for hardship and serve as the foundation of their families. On the other hand, men, despite encountering numerous challenges in the outside world, consistently devise strategies to increase family income and fulfill the needs of their loved ones.

**PKSF:** Thank you very much for sharing your insights. I wish you good health and success.

**Prof Dr Hosne-Ara Begum:** Thank you very much as well.



## PKSF works to prevent destruction of houses from flash floods in haor areas

The *haor* areas of Sunamganj are affected by flash floods every year due to the adverse effects of climate change. Waterlogging, destruction of houses, and severe crop damage caused by these sudden floods make the residents of haor areas financially vulnerable. To address these challenges, PKSF has been implementing the 'Climate-Resilient Infrastructure for Sustainable Community Life in the Haor Region of Bangladesh' project since March 2023 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.

A delegation of the German Embassy and giz visited the project's field-level activities on 3-4 December 2024. They expressed satisfaction with the quality and progress of the construction work being carried out under the project. Additionally, training on infrastructure maintenance, animal husbandry, and agricultural activities were organized for

beneficiaries in the project area from 3-5 December 2024.

The project is monitored by giz Bangladesh on behalf of the German government. The total budget of this project is BDT 118.8 million, funded by the German government as a grant through giz.





## Cocopeat seedlings boost farmers' income in Joypurhat

Farmers in Joypurhat are adopting safe, pesticide-free vegetable farming using seedlings grown in cocopeat. This eco-friendly practice reduces the use of chemical fertilizers and pesticides, leading to increased crop yields and higher incomes for farmers. Cocopeat, a natural material made from coconut husk powder, is used to grow seedlings without soil. It retains more water than soil and helps plants grow faster.

Md Ripon Mia from Ramchandrapur village in Panchbibi upazila of Joypurhat explained these benefits of cocopeat-grown seedlings. This season, he cultivated vegetables on four bighas of land.

Two years ago, Ripon had to buy seedlings from Bogura. Now, cocopeat-grown seedlings are readily available in Joypurhat. These seedlings require less pesticide and fertilizer while maintaining the size, quality, and freshness of the vegetables, making them highly marketable. For example, brinjals grown from soil-based seedlings used to take 70 days to harvest, whereas cocopeat-grown seedlings reduce the harvesting time to only 52 days.

Under PKSf's RMTP project, JAKAS Foundation, a Partner Organization of PKSf, is implementing a value-chain sub-project titled 'Eco-Friendly Safe Vegetable Cultivation and Market Expansion' in Joypurhat.

Currently, about 11,500 farmers in the region are producing vegetables safely using cocopeat-grown seedlings, inspiring others to adopt this innovative farming practice.



## Orientation on climate-resilient house construction under RHL project

To strengthen the climate-resilience of coastal communities, PKSf has been implementing the 'Resilient Homestead and Livelihood Support to the Vulnerable Coastal People of Bangladesh (RHL)' project since 17 August 2023. The RHL project seeks to reduce risks to lives and assets of coastal people while creating sustainable livelihood opportunities to help them adapt to climate change.

This five-year project is expected to benefit approximately 3.5 lakh poor and extremely poor climate-vulnerable individuals. The project's total budget is USD 49.9 million, with USD 42.2 million as grants from GCF and the remaining USD 7.78 million in co-financing (loan and in-kind contribution) from PKSf.

So far, 82,000 potential beneficiary households have been selected through 3,200 Participatory Rural Assessments (PRAs). Over 5,000 CCAGs have been formed, and more than 10,000 beneficiaries have been trained on climate-resilient practices such as vegetable cultivation, goat and sheep rearing in slatted sheds, and crab farming. Additionally, 60,000 trees have been planted at beneficiary homes, vegetable cultivation is underway on 3,300 homesteads, and

around 1,000 slatted sheds have been constructed for goat rearing.

On 5 December 2024, an orientation program on climate-resilient house construction was held with project implementing organizations. The program was chaired by Dr Fazle Rabbi Sadeque Ahmed, Deputy Managing Director, PKSf. The event was attended by Dr AKM Nuruzzaman, General Manager of the PKSf Environment and Climate Change Unit, officials from the RHL Project Management Unit, and representatives from 16 project-implementing organizations.

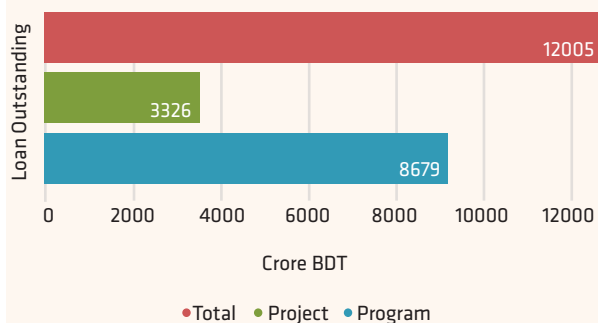




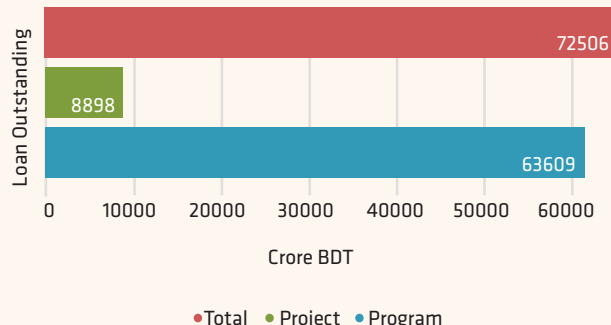
## Credit Operations

Up to October 2024, the amount of loan disbursed from PKSF to Partner Organizations (POs) was BDT 65,601 crore and from POs to borrowers was BDT 7,94,077 crore. The amount of loan recovered from POs to PKSF was BDT 53,596 crore and from borrowers to POs was BDT 7,21,571 crore. Besides, members' savings at the POs amounted to BDT 29,149.90 crore.

**Loan outstanding (PKSF with POs) :** As of October 2024, the amount of loan outstanding of PKSF with POs was BDT 12,005 crore, of which loan outstanding under the core program was BDT 8,679 crore (72.30% of the total loan outstanding) and loan outstanding under projects was BDT 3,326 crore (27.70% of total loan outstanding).

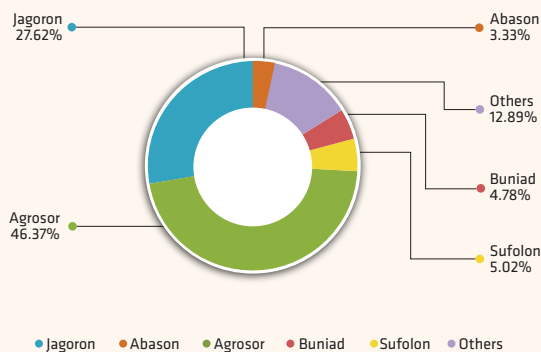


**Loan outstanding (POs with borrowers):** As of October 2024, the amount of loan outstanding of POs with borrowers was BDT 72,506 crore, of which loan outstanding under the core program was BDT 63,608 crore (87.73% of the total loan outstanding) and loan outstanding under projects was BDT 8,898 crore (12.27% of the total loan outstanding).



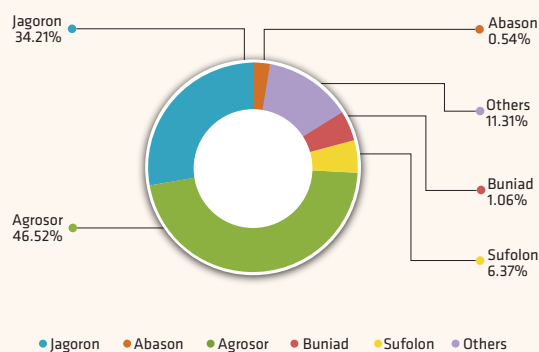
### Sector-wise loan outstanding (PKSF with POs)

As of October 2024, the total amount of loan outstanding of PKSF with POs was BDT 12,005 crore -- BDT 3,315 crore in Jagoron, BDT 5,566 crore in Agrosor, BDT 602 crore in Sufolon, BDT 574 crore in Buniad, BDT 400 crore in Abason, and BDT 1,548 crore in others sector.



### Sector-wise loan outstanding (POs with borrowers)

As of October 2024, the total amount of loan outstanding of POs with borrowers was BDT 72,506 crore -- BDT 24,804 crore in Jagoron, BDT 33,727 crore in Agrosor, BDT 4,615 crore in Sufolon, BDT 769 crore in Buniad, BDT 390 crore in Abason and BDT 8,202 crore in others sector.



**Members and borrowers:** As of October 2024, the total number of members was 2.04 crore, of whom 1.88 crore were women (92.16% of the total members). At the same time, the total number of borrowers was 1.54 crore, of whom 1.43 crore were women (92.86% of the total borrowers).

**Loan recovery rate:** As of October 2024, the recovery rate of loans from POs to PKSF was 99.69% and borrowers to POs was 99.12%.

**Non-financial services:** Along with financial services, PKSF is implementing different non-financial services through its POs including health and nutrition, training & development, uplifting the quality of the lives of the elderly, education scholarships, value-chain development, agricultural technology extension, flood- and salinity-tolerant crop cultivation, ensuring safe drinking water supply in salinity-prone areas, cultural and sports activities, and capacity-building activities. As of 30 June 2024, PKSF disbursed BDT 476.65 crore as grants to implement these non-financial services.



## City Group-Prothom Alo Agriculture Award-2024 PKSF-supported five entrepreneurs awarded



To honor farmers, entrepreneurs, and agricultural scientists, the 'City Group-Prothom Alo Agriculture Award-2024' was held on 31 December 2024, at the Pan Pacific Sonargaon Hotel in the capital. A total of 1,064 applications were submitted for the awards.

The jury, led by former Vice Chancellor and Professor Emeritus of Bangladesh Agricultural University, Dr MA Sattar Mandal, evaluated the submissions and selected the winners. Eight individuals received awards in 6 categories, including a lifetime achievement award. Notably, five of the awardees were supported by PKSF's RMTP project. Of them, young entrepreneur Md Golam Sarwar from Thakurgaon won in the 'Best Agricultural Entrepreneur' category for producing and marketing maize silage as cattle feed.

Two PKSF-supported entrepreneurs received the 'Best Woman in Agriculture' award. Preetilata Tripura from Koila

village in Khagrachari achieved remarkable success in black pepper cultivation. The other winner, Masuma Akter from Bogura, produces beef pickles and exports them to 17 countries.

Md Shohidul Islam, another PKSF-supported entrepreneur from Kathalbari, Lalpur, Natore, received the 'Best Agricultural Brand' award for his branding of 'Rosella Tea'. Additionally, Kazi Ashraf Hassan, Executive Director of Society Development Committee, a Partner Organization of PKSF, won the 'Best Agricultural Innovation' award for his work in household waste management and the production of organic fertilizer.

The awards were presented by former caretaker government advisor Hossain Zillur Rahman, the Chief Guest of the event. Matiur Rahman, Editor of Prothom Alo, and Zafor Uddin Siddiqui, Executive Director of City Group, handed over the crests to the awardees.

## Exhibition of RMTP's fish products held at Bangladesh Agricultural University



An exhibition of a variety of fish products was held at Bangladesh Agricultural University (BAU) on 17 October 2024 in Mymensingh. The event, organized by the Department of Fisheries Technology, was inaugurated by Professor Dr Md Rafiqul Islam Sarder, Dean of the Faculty, and Dr Akand Md Rafiqul Islam, Deputy Managing Director of PKSF.

The exhibition was arranged under PKSF's RMTP project. Prominent participants included Sabir Agro, Saudai Bazar, and Abid Agro. The event featured a diverse range of processed fish varieties as well as fish products, including pangasius and tilapia cutlets, fish strips, fish balls, fish powder, pangasius sauce, and frozen fish.

### BOOK POST

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