

PKSF

P O R I K R O M A



2025 January-March
1431 Poush-Falgun

INSIDE

APART FROM UPDATES
ON REGULAR ACTIVITIES

PKSF is a unique development organization, says World Bank P-2

PKSF set to launch SICIP: 12,000 youths to be empowered through skill development P-3

Optimal use of resources a must to combat climate change fallout, Comments PKSf MD P-4

PKSF Chairman exchanges views with IFAD delegation on country's agricultural development P-6

IFAD delegation expresses satisfaction over RMTP project progress P-7

From fields to factory: Shahjahan's success story in Joypurhat P-10

PKSF Chairman calls for long-term interventions to combat drought P-11

PPEPP-EU: European Union praises project's progress P-12

Entrepreneurs show growing interest in adopting advanced technologies P-13

Saudi Arabia eyes collaboration with PKSf on Bangladeshi workers' skill development P-16

Jharna Akter, a microentrepreneur from Munshiganj, turns cow dung into environment-friendly, profitable products. Story on page 05

Palli Karma-Sahayak Foundation (PKSF)

PKSF Bhaban-1, E-4/B Agargaon Administrative Area, Sher-e-Bangla Nagar, Dhaka 1207 ☎ 880-2222218331-33

☎ 880-2222218341 ✉ pksf@pksf.org.bd 🌐 pksf.org.bd 📘 facebook.com/pksf.org.bd

PKSF holds orientation meeting for newly appointed General Body Members

An orientation meeting for the newly appointed General Body Members of PKSF was held on 17 February at PKSF Bhawan. There, they met top officials of PKSF. The meeting was presided over by PKSF Chairman Zakir Ahmed Khan.

PKSF Managing Director Md Fazlul Kader presented on the vast range of activities implemented by this apex development agency.

PKSF Additional Managing Director Dr Md Jashim Uddin and other senior officials were present at the meeting. Among



the newly appointed General Body Members, Dr Zaidi Sattar, Md Khawaza Main Uddin, Md Ziaur Rahman, Shahnaz Sharmeen Rinvi, Dr Sajjad Zohir, Dewan A H Alamgir, Shamsul Huq Zahid, and Sameena Sarker were present there.

PKSF is a unique development organization Says World Bank

The World Bank Global Director for Social Protection and Labor in the South Asia Region, Iffath Sharif, has highly praised PKSF for its contributions to poverty alleviation in

Bangladesh, describing PKSF as a unique development organization. She made these remarks in a courtesy meeting with PKSF Chairman Zakir Ahmed Khan and Managing Director Md Fazlul Kader at PKSF Bhawan on 17 February.

She expressed satisfaction with the progress of the RAISE project and emphasized on its potential for further expansion. She also highlighted the apprenticeship program under RAISE as an exemplary model for enhancing youth employability.

PKSF Chairman Zakir Ahmed Khan stressed on the importance of combining financial assistance with capacity development initiatives to ensure effective utilization of loans by entrepreneurs. Managing Director Md Fazlul Kader reaffirmed PKSF's commitment to workforce development, particularly through capacity enhancement programs under the RAISE project. The meeting was also attended by Aneeka Rahman, Task Team Leader of the RAISE project at the World Bank, and Operations Analyst Masud Rana. From PKSF, Deputy Managing Director Md Hasan Khaled, General Manager (Program) and RAISE Project Coordinator Dilip Kumar Chakravorty, along with officials from the Project Management Unit, were present.



54 years of Independence

PKSF Bhawan is decorated in red and green to celebrate the Independence and National Day.



PKSF set to launch SICIP

12,000 youths to be empowered through skill development

The 'Skills for Industry Competitiveness and Innovation Program (SICIP)' project is set to be launched with the aim of bolstering a skilled workforce in high-in-demand trades, at home and abroad.

The project, with a budget of BDT 62.78 crore, will provide training to 12,000 individuals from marginalized communities of the country on 12 technical trades. Upon successful completion of the training, participants will receive employment support so they can contribute effectively to the national economy. In addition, those aspiring to be entrepreneurs will be provided with financing facilities through Partner Organizations of PKSF.

To implement the SICIP project, a bilateral agreement was signed on 11 March between PKSF and the Skills Development Coordination and Monitoring Unit (SDCMU)



under the Finance Division of the Ministry of Finance. PKSF Managing Director Md Fazlul Kader signed the agreement on behalf of PKSF. The signing ceremony was chaired by Mohammed Walid Hossain, Additional Secretary and Executive Program Director of SICIP. Also, in attendance were PKSF Senior General Manager Md Ziauddin Iqbal, and Deputy Executive Program Directors, consultants and other officials of SICIP.

World Bank Mission praises progress of RAISE project

The wrap-up meeting of the World Bank's Implementation Support Mission for the RAISE project was held on 23 January at the Bangladesh Secretariat. The meeting was chaired by Md Ahsan Kabir, Additional Secretary of the Financial Institutions Division. FID officials and representatives from the World Bank and PKSF, were present. There, the progress of PKSF's RAISE project was described as 'satisfactory'.

Earlier, a pre-wrap-up meeting was held on 22 January with PKSF Managing Director Md Fazlul Kader in the chair. The meeting was attended by PKSF Deputy Managing Director Md Hasan Khaled; General Manager and Project Coordinator Dilip Kumar Chakravorty; World Bank Senior Social Protection Economist and RAISE Task Team Leader Aneeka Rahman; and officials from the World Bank and the RAISE Project Management Unit. The PKSF Managing Director also chaired the Mission's kick-off meeting, held on 13 January.

As part of the Mission, covering the period from 12–30 January, the World Bank delegation visited field-level interventions of the RAISE project in the Faridpur and Khulna districts on 19 and 20 January. In Faridpur, they exchanged views with young micro-entrepreneurs supported by the project through Partner Organizations (POs) Amra Kaj Kory (AKK) and Society Development Committee (SDC). The delegation also visited an exhibition featuring products of young entrepreneurs and apprentices. On 20 January, the team visited activities of RAISE implemented through Nabolok Parishad in Khulna.

PKSF has been implementing the Recovery and Advancement of Informal Sector Employment (RAISE)



project across urban and peri-urban areas of Bangladesh since February 2022 to enhance the capacity of youths and young micro-entrepreneurs from low-income households engaged in the informal sector. This five-year project is jointly funded by PKSF and the World Bank, and is being implemented through 70 POs. Youths from disadvantaged groups, e.g. dalits, ethnic minorities, inhabitants of char, haor, hill tracts, tea estates and coastal areas, and persons with disabilities are getting priority for enrollment in the project.

Project progress (up to January 2025)

50,192 young micro-entrepreneurs received training on 'Business Development and Entrepreneurship Development (BMED)'



17,825 youths completed apprenticeship program while 8,711 apprentices are receiving hands-on technical training



49,971 Covid-19 pandemic-hit micro-entrepreneurs received training on 'Risk Management and Business Continuity (RMBC)'



BDT 1557.15 crore was disbursed as loans from PKSF to POs to provide inclusive finance to micro-entrepreneurs



Optimal use of resources a must to combat climate change fallout

Comments PKSf MD

PKSF Managing Director Md Fazlul Kader has emphasized on the importance of optimal resource utilization to address the impacts of climate change and improve the living standards of climate-vulnerable communities. He was speaking as the Chief Guest at the inaugural session of a two-day activity progress review workshop of PKSf's RHL project held on 30 January at PKSf Bhaban.

The event was chaired by PKSf Deputy Managing Director Dr Fazle Rabbi Sadeque Ahmed, with Executive Directors, project focal persons, and coordinators from 16 RHL-implementing Partner Organizations participating.

PKSF has been implementing the 'Resilient Homestead and Livelihood Support to the Vulnerable Coastal People of Bangladesh (RHL)' project since 2023 to reduce risks to the 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.

Currently, PKSf is implementing RHL in 20 upazilas through 18 Partner Organizations. In 2024, the project trained 5,614 individuals in goat/sheep rearing in slatted sheds, 7,113 in salinity-tolerant vegetable cultivation in homestead courtyards, and 4,834 in crab farming. Additionally, 341 climate-resilient houses and 2,317 slatted sheds were constructed under the project during the same period. The project also supported the plantation of 61,587 trees and assisted 4,123 beneficiaries in cultivating salinity-tolerant vegetables. Furthermore, 1,265 crab farmers received credit support to enhance their livelihoods.

Training held on RHL project implementation and climate change



Acquiring comprehensive knowledge is essential for efficient and effective implementation of climate change projects, commented PKSf Managing Director Md Fazlul Kader. He said this while speaking as the Chief Guest at the inaugural session of a three-day training titled 'Project Implementation and Climate Change Issues' organized for officials of the newly selected RHL-implementing Partner Organizations (POs) on 18 March at PKSf Bhaban.

PKSF Deputy Managing Director Dr Fazle Rabbi Sadeque Ahmed presided over the session. The training was attended by 19 officials from two RHL-implementing POs. During the opening session, a presentation was made on the overall activities of the project, and key aspects of the project's implementation process were discussed.

PKSF Managing Director calls for innovation, effective application of energy-efficient technologies

PKSF Managing Director Md Fazlul Kader said that inventing new energy-efficient technologies and ensuring their effective application are essential to addressing the challenges of climate change in Bangladesh. He stressed on the importance of achieving energy efficiency to tackle both climate change and economic challenges, urging skilled and experienced institutions in the relevant sector to step forward. He made these remarks while presiding over a meeting jointly organized by PKSf and Rahimafrooz Bangladesh Limited. The meeting was aimed at implementing a project titled 'Energy Saving Local Transportation and Water Pump through Renewable Energy in Rural Bangladesh'. The meeting, organized by PKSf's Environment and Climate Change Unit, was held on 10 February at PKSf Bhaban. It was attended by PKSf Deputy Managing Director Dr Fazle Rabbi Sadeque Ahmed, Rahimafrooz Group Managing Director Niaz Rahim, and senior officials from both entities.

Earlier on 7 January, the Environment and Climate Change Unit of PKSf organized a workshop on 'Growth Opportunities and Trend Analysis of Mushrooms in Bangladesh'. Presided over by PKSf Managing Director Md Fazlul Kader, the event was attended by, among others, Deputy Managing Director Dr Fazle Rabbi Sadeque Ahmed and Additional Secretary of the Ministry of Public Administration Dr Abu Saleh Mostafa Kamal.



Jharna's farm: A unique example of cleaner production

Jharna Akter (46), a micro-entrepreneur from Kabutar Khola village in Srinagar, Munshiganj district, has proven that even the toughest hurdles can be overcome with the right approach and appropriate technologies. Despite her long experience in cattle rearing, she faced severe social discontent due to poor waste management on her farm. With support from PKSf's Sustainable Microenterprise and Resilient Transformation (SMART) project, Jharna has transformed her farm into a clean, profitable, and socially acceptable model.

Today, Jharna's farm houses 12 cows, producing about 60 liters of milk daily, which serves as the main source of income for her family. Previously, she used to throw cow dung into a pond near the farm. The pond eventually would overflow into neighboring paddy fields. Located by the side of a road, her farm's waste would create unbearable stench and environmental pollution. Eventually, complaints from neighbors and an order from the local Union Parishad Chairman forced Jharna to consider shutting down her farm.

In this critical situation, a new opportunity emerged when she connected with the officials of the SMART project, implemented in the field through Resource Integration Center (RIC), a PKSf Partner Organization (PO). Through them, she learned about the project's Resource-Efficient and Cleaner Production (RECP) practices and how efficient resource use and improved waste management could make her farm sustainable and environmentally friendly.

Beginning of a new chapter: After joining the SMART project, the PO officials facilitated a solution by arranging for Md Mobarak Hossain, a local organic fertilizer producer, to purchase the dung from Jharna's farm. Jharna shared, "The dung that almost forced me to shut down my farm is now being sold for money — something I never imagined. I learned from the project officials that Mobarak Hossain

produces organic fertilizer commercially and sells it both locally and nationally."

Inspired by this new income opportunity, Jharna decided to venture into organic fertilizer production herself. She took a loan of BDT 4 lakh from the Partner Organization under the SMART project. With the project's support, she established a biogas plant, a waste pit, and a vermicompost unit on her farm. She now uses biogas for cooking, and waste management is no longer an issue.

Additionally, she installed transparent sheets on the roof to reduce electricity costs, introduced net ventilation to improve indoor air quality, and fitted nozzles and foggers to ensure moderate water usage. These measures have significantly reduced the waste of electricity, water, and fodder. Consequently, her farm has maintained business growth while preserving environmental sustainability.

Taste of success: These interventions have not only reduced operational costs but also significantly boosted Jharna's income. With further support from the SMART project, the health of her livestock has improved through regular balanced feeding, timely vaccinations, and deworming.

Seeing her success, other farmers in the area are now eager to adopt RECP practices, reinforcing the potential for a cleaner, more sustainable agricultural sector. Jharna proudly says, "The dung that almost closed my farm is now my source of income!"

Jharna Akter's journey is more than just the transformation of a farm; it stands as a testament to how the right support and awareness can turn challenges into opportunities. Today, her farm shines as a model of clean and sustainable production.

The report is jointly prepared by Md Barkat Ullah Babu, Alal Ahmed, and Md Nakebul Kausar.

PKSF Chairman exchanges views with IFAD delegation on country's agricultural development



PKSF Chairman Zakir Ahmed Khan and Managing Director Md Fazlul Kader exchanged views with a delegation from the International Fund for Agricultural Development (IFAD) on 28 January at a local hotel in Dhaka. They discussed the prospects for development of and sustainability in Bangladesh's agricultural sector.

The IFAD delegation included Pieter Nel Boogaard, Managing Director (Office of Technical Delivery); Nigel Brett, Director (Sustainable Production, Markets and Institutions Division); IFAD Bangladesh Country Director Dr Valentine Achancho and Program Coordinator Nabil Rahaman. PKSF Deputy Managing Director Dr Akond Md Rafiqul Islam and Deputy General Manager Md Habibur Rahman were also present in the meeting.

BD Rural WASH for HCD Project Addl Managing Director emphasizes on planned implementation

To ensure the successful implementation of PKSF's Bangladesh Rural Water, Sanitation & Hygiene for Human Capital Development (BD Rural WASH for HCD) Project, Additional Managing Director Dr Md Jashim Uddin urged the Partner Organizations (POs) concerned to follow a structured approach in executing the project interventions. He was speaking as the



Chief Guest at a daylong workshop on 'Progress Evaluation and Target Achievement Strategy' on 12 February. Pabna Protishruti, a PO of PKSF, organized the workshop at Rashid Hall of Pabna Zilla Parishad.

Dr Md Jashim Uddin also inspected various project interventions in Pabna from 11-13 February. The project activities are implemented there through PKSF's POs — Pabna Protishruti, Programme for Community Development (PCD), and Organisation for Social Advancement & Cultural Activities (OSACA). During the visit, he exchanged views with senior officials of the POs.

PKSF AMD inaugurates technical training institute in Bhola

Dr Md Jashim Uddin, Additional Managing Director (AMD) of PKSF, inaugurated the Jano Unnayan Technical Training Institute at Banker Hat in Bheduria Union of Bhola district on 23 January. The training institute, established by Grameen Jano Unnayan Sangstha (GJUS)—a Partner Organization of PKSF—aims to enhance the technical skills of coastal communities and ensure more effective implementation of PKSF's interventions in the region.

As part of his two-day official visit, which began on 22 January, Dr Md Jashim Uddin inspected various field-level activities under different PKSF programs and projects being implemented through GJUS. These activities included in the fields of agriculture, skill development, housing, and income generation. Additionally, he distributed blankets to the poor in Bhelumia Union of Bhola Sadar upazila.



On 23 January, he visited the 'Business Management and Entrepreneurship Development (BMED)' training session for young micro-entrepreneurs organized by GJUS under PKSF's RAISE project. While exchanging views with entrepreneurs, he encouraged them to apply the knowledge gained from the training to expand their enterprises and develop a diverse range of value-added products. During the visit, Dr Jashim also exchanged views with senior officials of GJUS.

ENRICH program

Fair held to promote talent, entrepreneurship

To promote talent and entrepreneurship of young people, a fair was held on 21-22 February under the Program for Adolescents and the Youth in Development components of PKSf's ENRICH program. The fair was organized through the Centre for Development Innovation and Practices, a Partner



Organization (PO) of PKSf, on the premises of Annada Government High School in Brahmanbaria Sadar upazila. Dr Md Taufiqul Islam, Member of the Governing Body of PKSf, inaugurated the fair on 21 February.

Students from around 50 educational institutions of Brahmanbaria district participated in sports competitions, science project exhibitions, and attended interactive lectures. On the final day of the fair, Dr Md Taufiqul Islam handed over prizes to the winners. PKSf Deputy Managing Director Dr Fazle Rabbi Sadeque Ahmed and other local dignitaries were also present at the event.

Since 1 October 2024, PKSf has been implementing the restructured ENRICH program in 176 Unions of as many upazilas in 64 districts through 101 POs. Besides, the Program for Adolescents component is being implemented in 55 additional upazilas. The program encompasses different components including education assistance, healthcare and nutrition, sports and cultural activities, and uplifting the quality of the lives of the elderly people.

Discussion meeting on healthcare, nutrition security held

A discussion meeting on the Health and Nutrition Program – implemented through PKSf's Partner Organizations (POs) – was held on 6 January at PKSf Bhaban. PKSf Chairman Zakir Ahmed Khan, Managing Director Md Fazlul Kader, Additional Managing Director Dr Md Jashim Uddin, and the Executive Directors of 25 POs of PKSf attended the event.

During the meeting, presentations were made on the healthcare programs implemented by three POs. It was followed by an open discussion session.



IFAD delegation expresses satisfaction over RMTP project progress

A delegation from the International Fund for Agricultural Development (IFAD) expressed satisfaction over the progress of PKSf's RMTP project while visiting the field-level interventions of the project in Chattogram on 26 January. The IFAD delegation included Pieterneel Boogaard, Managing



Director (Office of Technical Delivery); Nigel Brett, Director (Sustainable Production, Markets and Institutions Division); IFAD Bangladesh Country Director Dr Valentine Achancho, and Program Coordinator Nabil Rahaman.

The team visited fish fry production, marketing, and environmental conservation activities in the Halda River, implemented through PKSf's Partner Organization, Integrated Development Foundation (IDF), in Hathazari. They also visited pepper production activities under the 'Expansion and Marketing of High-Value Fruits and Crops' value chain sub-project implemented through OPCA (Organisation for the Poor Community Advancement) in Fatikchhari. Additionally, they inspected eco-tourism interventions at Mahamaya Lake, implemented through Young Power in Social Action (YPSA).

PKSf Deputy Managing Director Dr Akond Md Rafiqul Islam, Deputy General Manager Md Habibur Rahman, YPSA Chief Executive Md Arifur Rahman, and OPCA Executive Director Md Alamgir accompanied the delegation during the visit.

'May the progress of PKSF and SSS continue, contributing to build a poverty- and hunger-free nation'

Abdul Hamid Bhuiyan
Executive Director
Society for Social Service (SSS)



The Society for Social Service (SSS) became a Partner Organization (PO) of PKSF in 1992. Established in 1986, SSS initially launched its activities through two branch offices in Tangail Sadar and Madhupur upazilas of Tangail district. Currently, the PO operates in 55 districts through 712 branch offices. Abdul Hamid Bhuiyan has been serving as the chief executive of the organization for the past 39 years, including his role in founding SSS. Under his strong leadership, SSS has grown into a nationally recognized development organization. Abdul Hamid Bhuiyan was interviewed by Mohammad Minhaz Uddin Shaikh, Assistant General Manager of PKSF, and Md Waliullah, Senior Assistant Program Manager of SSS.

PKSF Porikroma: What motivated you to establish SSS?

Abdul Hamid Bhuiyan: National and international development agencies initially focused on relief and rehabilitation activities for the newly independent Bangladesh. I worked in the development organization 'ASA' from 1980 to 1982 and later in 'Dhaka Ahsania Mission' for about six to seven years. The managerial experience I gained during this period, combined with the country's economic crisis, inspired me to pave my own path. I frequently discussed issues such as poverty, development, social superstitions, the upliftment of street children, and the expansion of education with some colleagues. Eventually, we decided to establish an organization to mobilize the general people. We founded the Society for Social Service (SSS) in November 1986. After completing the registration process, the institutional journey of SSS formally began in 1990.

PKSF Porikroma: What are the main activities of SSS?

Abdul Hamid Bhuiyan: Currently, SSS is providing diversified financial services—such as loans, savings, and remittance services—to the general people. SSS is also implementing initiatives in entrepreneurship development, agriculture, fisheries, and livestock development, healthcare, education, child development, and human resource development. Additionally, we are actively engaged in disaster management and rehabilitation activities.

PKSF Porikroma: Tell us something about the educational activities of your organization.

Abdul Hamid Bhuiyan: SSS has been involved in education and child development since its inception. We run the

SSS-Poura Ideal High School for children and adolescents from marginalized and socially excluded communities, often referred to as the 'lower caste' or 'untouchables'. We also operate the technical and vocational training institute for children engaged in domestic labor. In addition, we have established a rehabilitation center for children of sex workers.

PKSF Porikroma: Did you face any social obstacle while rehabilitating the children of sex workers?

Abdul Hamid Bhuiyan: In 1994, we launched two child development centers for 60 street children. Within a couple of months, only a few remained. Upon investigation, we found that the children who had left were from brothels and Harijan Palli. In response, we arranged separate classes for children of sex workers. Later, 'SSS Sonar Bangla Children Home' was established for these children with initial financial support from the ILO, followed by sustained funding from TDH Netherlands in 1999. Initially, the boys at the Home were not allowed to pray at the local mosque. To address this, we arranged religious education for these children by involving local dignitaries. Currently, there are 83 children at the Home. To date, 29 children have been married under the guardianship of SSS, and 42 have been placed in decent jobs.

PKSF Porikroma: What kind of challenges do you face while working with people from different walks of life?

Abdul Hamid Bhuiyan: One major challenge is involving women from disadvantaged communities in economic activities. This issue was particularly severe during the early years of our establishment. However, over time, the situation has improved significantly. Another ongoing challenge is the difficulty in collecting loan installments.

PKSF Porikroma: What kinds of changes have you observed among the people who have received various services from SSS over the past four decades?

Abdul Hamid Bhuiyan: We've observed a significant improvement in the socio-economic conditions of SSS members. There has been notable progress in women's empowerment and their participation in income-generating activities. Many women have become entrepreneurs, while others have secured wage-based employment.

People are now more conscious about food security, nutrition, access to safe drinking water, and the use of sanitary latrines.

PKSF Porikroma: Tangail's Chamcham and handloom industry are renowned worldwide. Has SSS undertaken any special initiative to promote these products?

Abdul Hamid Bhuiyan: Most of the sweet traders in Tangail are members of SSS. We provide training, as well as technical and financial services, to support the establishment of dairy farms. Through SSS's financial and technical assistance, many handloom workers have become loom owners, and many have become large-scale entrepreneurs. We have also created opportunities for them to showcase their products at various national and international fairs and exhibitions.

PKSF Porikroma: What kind of support do you receive from PKSF in implementing field-level activities?

Abdul Hamid Bhuiyan: After being enlisted as a Partner Organization of PKSF, the increasing financial support from PKSF has enhanced our capacity to deliver financial services to our members. PKSF's programs have accelerated the socio-economic development of marginalized communities. Furthermore, PKSF has helped strengthen the capacity and skills of our members through supervision, project implementation guidelines, baseline surveys, evaluations.

PKSF Porikroma: What kind of support have you received from PKSF to develop a strong institutional structure of SSS?

Abdul Hamid Bhuiyan: Officials of SSS have received important trainings facilitated by PKSF. In addition, PKSF's various policies and suggestions have played a crucial role in the institutional development and leadership growth of SSS.

PKSF Porikroma: There is a prevalent criticism in society that NGOs exploit the poor more than they benefit them, particularly pointing to high interest rates on loans disbursed by NGOs. What is your opinion on this?

Abdul Hamid Bhuiyan: Such a notion is completely incorrect. Mainstream financial institutions and banks provide loans only against collateral, whereas NGOs provide loans easily to people of all classes without requiring collateral. Moreover, NGOs offer a variety of additional services to members. If a borrower or guardian passes away, the remaining loan is fully

waived. Financial support is also provided for the education of borrowers' children, for the treatment of critical illnesses, and for disaster rehabilitation activities—all of which are examples of service, not exploitation. The criticism that NGOs charge high interest rates is also wrong. NGOs obtain funds from banks or donor agencies at interest-bearing rates. Additionally, NGOs deliver services directly to people's doorsteps, resulting in relatively higher administrative costs. In contrast, mainstream banks impose numerous hidden charges during loan disbursement, which NGOs do not.

PKSF Porikroma: Over the course of your 39-year career at SSS, do you feel there have been any shortcomings?

Abdul Hamid Bhuiyan: I have always wished for a society and an institution free from discrimination. In particular, I had hoped that economic inequality would be reduced to near zero. However, as institutions and societies continue to develop, inequality has, unfortunately, been on the rise. I believe that 80% of the problems in society stem from such discrimination. Another aspiration of mine was that every employee of our organization would be fully dedicated to SSS, treating it as their own. In reality, however, there is still a long journey ahead to fully realize this dream.

PKSF Porikroma: Could you share some insights about SSS's future plans?

Abdul Hamid Bhuiyan: To better serve the general people, SSS will continuously update and tailor its services to meet changing public needs and expectations. We envision expanding our operations to 1,500 branches within the next four to five years, and we also plan to extend our activities beyond the borders of Bangladesh. Environmental protection will be a top priority in all our future development initiatives. In the coming years, we will place emphasis on creating dedicated human resources, enhancing skills and capabilities, and advancing digitization within SSS.

PKSF Porikroma: Thank you very much. We wish you good health and success.

Abdul Hamid Bhuiyan: May the progress of PKSF and SSS continue, contributing to the building of a poverty- and hunger-free nation. My heartfelt thanks to everyone associated with PKSF.

Scan to read
the full
interview in
Bangla



BDT 830.6 crore disbursed to construct new houses, repair existing ones

PKSF has been implementing the Abason Loan program with its own funds since 2019 to improve the living conditions of low-income people in the country.

Currently, the program is being implemented in 114 upazilas of 52 districts through 205 branch offices of 25 Partner Organizations. As of March 2025, BDT 830.6 crore has been disbursed among 31,595 members for the construction of new houses and the repair or extension of the existing ones.

From fields to factory: Shahjahan's success story in Joypurhat

Shahjahan Babu, 42, once spent his days buying vegetables from local markets and sending them by trucks to Dhaka. However, the vegetable business came with significant risks, particularly due to frequent price fluctuations and the perishable nature of the produce. He often suffered heavy losses. On days when transportation failed, the unsold vegetables would spoil, as there were no proper storage facilities, causing even greater financial setbacks. Facing growing uncertainty and mounting losses, Shahjahan was trying to find a new path forward.



At this critical moment, JAKAS Foundation, a Partner Organization (PO) of PKSf, extended its support. In 2023, under PKSf's RMTP project, the PO provided him with training and a grant to purchase a tomato sauce-making machine. Shahjahan also invested some of his own funds to expand the business.

Since then, he did not have to look back. He founded a sauce factory and began producing tomato sauce under the brand name of 'King'. He has already secured BSTI certification for his product. Currently, he sells more than two tonnes of tomato sauce each month in Joypurhat, Bogura, Naogaon, and Dinajpur districts. His journey proves that with innovation, and determination, it is possible to rewrite one's destiny!

FID Secretary visits PKSF's field-level interventions

Nazma Mobarek, Secretary of the Financial Institutions Division, Government of the People's Republic of Bangladesh, visited PKSf's field-level activities in Nilphamari,



Panchagarh, and Thakurgaon districts from 24–25 January.

She witnessed PKSf's RMTP project's 'Market Expansion for Safe Meat and Dairy Products' sub-project, and SMART project's 'Promoting Eco-Friendly Construction Materials through Resource-Efficient and Cleaner Production (RECP) Practices' sub-project, implemented through PKSf's Partner Organization ESDO in Thakurgaon. She also visited PKSf's BD Rural WASH for HCD project in Nilphamari and commercial tulip cultivation under RMTP in Panchagarh. She was accompanied by Deputy Secretaries Mohammad Amin Shorif and Muhammad Mizanur Rahman of the Financial Institutions Division, NBR Commissioner Touhidul Monir, PKSf General Manager Gokul Chandra Biswas and Deputy General Manager Md Habibur Rahman, and ESDO Executive Director Dr Md Shahid Uz Zaman.

PKSF member Rabiul Islam Robin awarded 'Best Fisheries Entrepreneur 2025'

The Department of Fisheries and the Bizman Media Limited organized the 'Fisheries Entrepreneur Summit 2025' on 22 February at the Bangladesh-China Friendship Conference Center. At the event, Rabiul Islam Robin, a member of PKSf, was awarded the 'Best Fisheries Entrepreneur 2025' award. He received this award for his outstanding contribution to the production and marketing of value-added fisheries products.

Rabiul Islam Robin is a resident of Parbatipur upazila in Dinajpur district. He received hands-on training from the Agricultural Unit of PKSf on 'Creating entrepreneurs in the production and marketing of value added ready to eat fisheries products'.

With financial support—including a loan of about BDT 2 lakh and grant assistance—from Gram Bikash Kendra (GBK), a Partner Organization of PKSf, Robin established a fisheries product sales center. He has generated a huge response in Dinajpur by producing delicious ready-to-eat fish products.



Every day, he processes and sells products made from 40–50 kilograms of fish. His monthly sales of ready-to-eat fish products reach around BDT 3–4 lakh, and his monthly income stands at approximately BDT 70–75 thousand. Currently, 4 men and 3 women are working at his sales center. Abu Jafar Md Sayem, Senior Upazila Fisheries Officer of Parbatipur upazila, stated that with the financial and technical support from PKSf and GBK, ready-to-eat fish products have now earned a place among the preferred foods of local consumers.

PKSF Chairman calls for long-term interventions to combat drought



The Barind tract in Bangladesh is facing severe drought caused by climate change. It requires implementation of sustainable and long-term interventions to protect the environment, biodiversity, and people of this region. To address these challenges, PKSF Chairman Zakir Ahmed Khan has called for increased international support to complement the activities funded by the Government of Bangladesh.

Speaking during the inaugural ceremony of a training on 'Climate Change and Development' organized under the Extended Community Climate Change Project-Drought (ECCCP-Drought) on 5 January, Zakir Ahmed Khan said, "The disasters caused by climate change pose a direct threat to the human well-being. Therefore, there is no alternative to raising awareness on climate change."

The PKSF Chairman stressed on the need for raising climate change awareness at all levels of society. He also emphasized on implementing development activities while maintaining a balance between climate change and development.

PKSF arranged this training in two batches from 5–16 January and 19–23 January for 66 officers from the project-implementing Partner Organizations (POs).

The training program focused on climate finance, project proposal development, and field-level project implementation strategies. This training will be gradually provided to 200 officials from 100 NGOs under the ECCCP-Drought project.

Dr Fazle Rabbi Sadeque Ahmed, Deputy Managing Director of PKSF delivered the welcome speech in the inaugural session. PKSF's General Manager Dr AKM Nuruzzaman and other officials also participated in the event.

In the closing ceremony of the training held on 23 January at PKSF Bhaban, PKSF Chairman Zakir Ahmed Khan said PKSF's

ECCCP-Drought project, funded by the Green Climate Fund (GCF) and supported by the Government of Bangladesh, is being implemented in 14 upazilas of Naogaon, Chapainawabganj, and Rajshahi districts of Barind tract.

He expressed his hope that such training programs would contribute to developing the capacity of local communities to deal with climate change fallout more effectively.

Zakir Ahmed Khan distributed certificates among the participants and urged them to implement the project with efficiency, transparency, and accountability.

Re-excavation of ponds and canals begins

The ECCCP-Drought project will enhance agricultural activities and improve the availability of potable water through integrated water management in drought-prone districts.

Key project activities include capacity building for government and private institutions, artificial groundwater replenishment, re-excavation of ponds and canals, and the promotion of drought-tolerant crops. The project is expected to directly benefit 215,000 people.

As part of the targets set for the FY 2024–2025, the re-excavation of 90 ponds and 40 kilometers of canals has started across 93 Unions in the project area. Already, the re-excavation of 41 ponds and 17 kilometers of canals has been completed in Porsha, Sapahar, Patnitala, Mahadevpur, Dhamoirhat, and Manda upazilas of Naogaon district.

Local communities, alongside senior officials of the respective upazila administrations and local dignitaries, are actively supporting the implementation of these activities.

Under the ECCCP-Drought project, 300 ponds and 140 kilometers of canals will be re-excavated across 100 Unions in 14 upazilas of Rajshahi, Naogaon, and Chapainawabganj districts.



European Union praises project's progress

A high-level delegation from the European Union (EU) to Bangladesh praised PPEPP-EU progress after a three-day field visit in Satkhira district's remote working areas from 06–08 February. The delegation, led by Dr Michal Krejza, Head of Cooperation, also included Trijntje Talen, Head of Finance Contracts and Audit; Nicolas Merville, Finance and Contracts Manager; and Meher Nigar Bhuiyan, Program Manager – Green Inclusive Development.

During the visit, project members stated that the multidimensional services they received from the project had brought positive changes in their lives. They have been able to undertake climate-smart initiatives in vegetable cultivation, fish culture, poultry farming, livestock raising, tailoring, and handicrafts production on a commercial scale. Later, the delegation visited the climate-resilient agricultural activities and non-farm income-generating activities implemented by the members.



Nutrition, primary healthcare services to prevent income loss of the extremely poor

In just three months, there was a visible change in Raisa's life. This child, from a poor fisherman's family in Shyamnagar, Satkhira district, had suffered from malnutrition since birth. Her body was gradually weakening due to a lack of protein and calories; her skeletal frame, pale skin and eyes, and illness seemed to be her constant companions. She was only eight months old, yet there were no signs of normal growth. Her aversion to food and continuous weight loss were pushing her into further danger. Her mother, Rupali, could sense that something was wrong but didn't know where to seek help.

It was in that situation that Nowabenki Gonomukhi Foundation (NGF), a downstream Partner Organization of the project offered special nutrition support to provide Raisa with high-calorie and nutrient-rich balanced meals. Raisa began to recover within a few months of receiving the necessary care and nutrition. The project's nutritionist, paramedic, and Community Nutrition and Health Promoter (CNHP) not only provided food but also trained Raisa's parents on nutrition awareness. They were also taught how to prepare nutritious meals daily and maintain hygiene. Now, Raisa is a lively child. Raisa's father used to spend BDT 2,500–3,000 monthly on her treatment out of his BDT 15,000 income. With the project's support, this medical expense is now almost zero. The family now eats nutritious food, saves money, and benefits from Rupali Begum's nutrition garden, which is



strengthening their nutrition security. Not only Raisa but also many other malnourished children have regained healthy lives through this project's support that ensured their future economic stability.

In addition, under the PPEPP-EU project, PKSf has established satellite clinics in remote villages of the Haor region through Padakhap Manabik Unnayan Kendra (PMUK). The clinic provides essential medical care to the local population. Subarna Begum, who once suffered complications during childbirth, is now receiving regular health check-ups and consultations at the clinic, ensuring the healthy growth of her newborn. The SAM unit established by HEED Bangladesh in the government hospital of Mongla is providing specialized medical support and therapeutic food (F-75, F-100) to children suffering from severe acute malnutrition. The story of Shabana Khatun of Terokhada upazila in Khulna is equally inspiring. Once plagued by malnutrition, she has now learned to prepare healthy, nutritious meals through training provided by a development organization. Now her children are receiving proper nutrition, securing their future well-being.

Through the PPEPP-EU project, many malnourished families have returned to healthy lives, playing a significant role in their long-term economic stability.

Reported by: Md Rayhan Mostak, Manager (Program), PKSf

SMART project

Entrepreneurs show growing interest in adopting advanced technologies

PKSF has been implementing the Sustainable Microenterprise and Resilient Transformation (SMART) project since 2023, with support from the Government of Bangladesh. Jointly funded by the World Bank and PKSF, this five-year project aims to provide 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. Currently, 40 sub-projects are being implemented. Up to February 2025, BDT 241.61 crore has been disbursed to the POs in favor of these sub-projects. To enhance the knowledge and skills of officers recruited under



the sub-projects, 244 officers have been trained on project fundamentals, 58 officers have been provided with training of trainers (ToT) on environmental vulnerability, 58 officers have been trained on procurement and financial management, and 32 officers have been trained on RECP baseline screening and profiling. So far, 972 micro-entrepreneurs have received training on environmental vulnerability.

A World Bank team visited two sub-projects on dairy and loom implemented through the National Development Program (NDP) in Sirajganj and Pabna districts on 20-21 January. The mission also visited the activities of the dairy sub-project implemented through the Resource Integration Center (RIC) in Munshiganj district on 22 January. The officials exchanged views with micro-entrepreneurs and project staff to assess the progress of implementation at the field level and the feasibility of establishing biogas plants.

On 18-20 February, 14 officials, including panel supervisors of PKSF, led by PKSF Deputy Managing Director Md Mashiar Rahman, visited three sub-projects implemented through NDP and the Society for Social Service (SSS) in Sirajganj and Tangail districts. During the visit, they attended a workshop on the implementation strategy of the sub-projects at the NDP Head Office on 19 February. Officials from NDP and micro-entrepreneurs of the loom sub-sector also participated in the workshop. The entrepreneurs said that they want to increase productivity by adopting advanced technology and to ensure environmental protection through improved waste management and RECP practices.

Learning sharing workshop held under Climate-resilient Haor project

A learning sharing workshop was organized under PKSF's 'Climate-resilient Infrastructure for Sustainable Community Life in the Haor Region of Bangladesh' project in Sunamganj on 23 February. PKSF's General Manager Dr AKM Nuruzzaman attended the event. Officials of three project-implementing organizations expressed their views on various challenges in

project implementation and future pathways to scale-up such activities.

PKSF has been implementing the two-year Climate-resilient Haor project since 2023 under the 'IKI Small Grants Programme' of the German government in three Unions of Jamalganj and Derai upazilas in Sunamganj district. The project is monitored by giz Bangladesh on behalf of the German government. The total budget of this project is BDT 118.8 million.

RAISE project coordination meeting held

PKSF Chairman Zakir Ahmed Khan emphasized on the need for quality training for the youth of Bangladesh and creation of decent employment opportunities abroad. He urged PKSF and its Partner Organizations to take a leading role in this regard. He made these remarks while speaking as the Chair of the RAISE project coordination meeting on 25 February at PKSF Bhaban.

PKSF Managing Director Md Fazlul Kader highlighted the importance of developing a skilled workforce suited for technology-driven workplaces. Dilip Kumar Chakravorty, General Manager (Program) of PKSF and RAISE Project Coordinator, gave a presentation on 'Progress of RAISE & Future Pathways'.



PKSF Training Center highlights



Participants of a meeting titled 'Sustainability of Leadership' pose with the Chairman and top officials of PKSf.

Since 1996, PKSf's Training Unit has been conducting demand-driven training courses to enhance capacity of human resources for its Partner Organizations (POs). In adherence to a decision made at the 258th meeting of the PKSf Governing Body on 26 February, the PKSf Training Unit has been renamed 'PKSf Training Center'.

As per the decision, all PKSf-funded training activities—including those for Partner Organizations, PKSf officials, and members—will now be conducted under the overall supervision of the PKSf Training Center. The Center is planning to introduce modern, technology-based digital training rooms, develop a rich resource pool, and offer multiple courses simultaneously.

Training for PO officials

PKSf offers 11 classroom-based training courses tailored to meet the field-level needs of its Partner Organizations (POs). During the January-March 2025 quarter, 228 high- and mid-level PO officials participated in eight training courses conducted in ten batches at PKSf Bhaban.

Meeting held on Sustainability of Leadership

PKSf Chairman Zakir Ahmed Khan has urged microfinance institutions to always undertake demand-driven initiatives for sustainable development and to implement them with utmost honesty and dedication. He made these remarks while presiding over a meeting on 'Sustainability of Leadership' at PKSf Bhaban on 6 February.

PKSf Managing Director Md Fazlul Kader delivered the welcome address, while Additional Managing Director Dr Md Jashim Uddin outlined the context of the meeting. PKSf Senior General Manager Md Ziauddin Iqbal presented the summary of the open discussion. In the meeting, it was decided to organize a new training course titled 'Financial Management for Senior Executives' for senior PO officials. A total of 63 PO officials, who had previously received PKSf's 'Executive Leadership Training', participated in the meeting.

Seminar on role of enterprises in national development

PKSf organized a seminar on 'Entrepreneurship as a Motor of Development and Growth under Varying Contexts' on 3 March at PKSf Bhaban. The seminar was presided over by PKSf Managing Director Md Fazlul Kader, while Additional Managing Director Dr Md Jashim Uddin moderated the event. A total of 114 officials, including senior officials of PKSf, attended the seminar.

Internship activities

Harisul Islam, a student of Logistics and Supply Chain Management at Mae Fah Luang University (MFU), Thailand, has been pursuing his internship under the RMTP project of PKSf since 6 January.

Training for PKSf officials

During this quarter, five training programs and nine workshops were held at various institutions and PKSf Bhaban, with 165 PKSf officers participating. During the same period, a total of 34 PKSf officials participated in five training programs and five workshops in different countries, including Saudi Arabia, Thailand, Rwanda, the Philippines, Indonesia, Germany, and Italy.

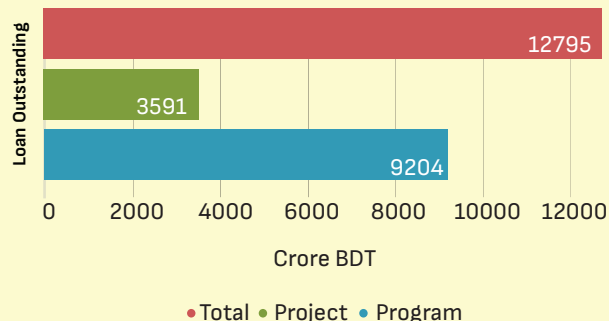


PKSf officials participating in a training course titled 'Youth Workforce Development in the Informal Sector Focusing on Gender Mainstreaming in Indonesia'.

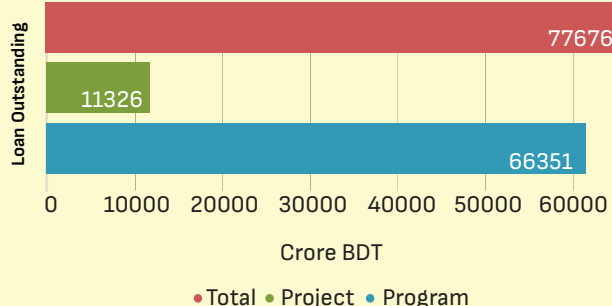
PKSF's Loan Program

Up to December 2024, the amount of loan disbursed from PKSF to its Partner Organizations (POs) was BDT 67,551 crore and from POs to borrowers was BDT 8,24,314 crore. The amount of loan outstanding of PKSF to POs was BDT 12,795 crore and from POs to borrowers was BDT 77,676 crore. Besides, members' savings at the POs amounted to BDT 30,894 crore.

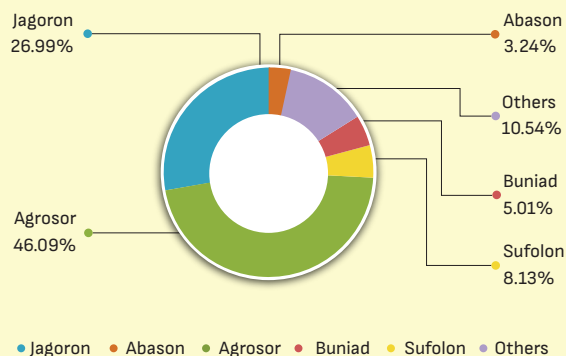
Loan outstanding (PKSF with POs): As of December 2024, the amount of loan outstanding of PKSF with POs was BDT 12,795 crore, of which the loan outstanding under the core program was BDT 9,204 crore (71.93% of the total loan outstanding) and the same under the projects was BDT 3,591 crore (28.07% of the total loan outstanding).



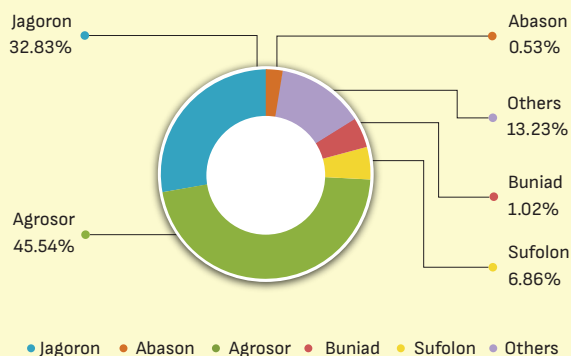
Loan outstanding (POs with borrowers): As of December 2024, the amount of loan outstanding of POs with borrowers was BDT 77,676 crore, of which the loan outstanding under the core program was BDT 66,351 crore (85.41% of the total loan outstanding) and the same under the projects was BDT 11,326 crore (14.59% of the total loan outstanding).



Sector-wise loan outstanding (of PKSF with POs): As on December 2024, the total amount of loan outstanding of PKSF with POs was BDT 12,795 crore -- BDT 3,453 crore in Jagoron, BDT 5,897 crore in Agrosor, BDT 1,040 crore in Sufolon, BDT 641 crore in Buniad, BDT 415 crore in Abason, and BDT 1,348 crore in other sectors.



Sector-wise loan outstanding (of POs with borrowers): As on December 2024, the total amount of loan outstanding of POs with borrowers was BDT 77,676 crore -- BDT 25,503 crore in Jagoron, BDT 35,371 crore in Agrosor, BDT 5,332 crore in Sufolon, BDT 789 crore in Buniad, BDT 408 crore in Abason, and BDT 10,273 crore in other sectors.



Members and borrowers: As of December 2024, the total number of members of POs was 2.01 crore, of whom 1.87 crore were women (93.03% of the total members). At the same time, the total number of borrowers was 1.52 crore, of whom 1.42 crore were women (93.42% of the total borrowers).

Loan recovery rate: As on December 2024, the recovery rate of loans from POs to PKSF was 99.73% and from borrowers to POs was 99.10%.

Non-financial services: Along with financial services, PKSF is providing 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 under the youth program, and capacity-building activities.

Saudi Arabia eyes collaboration with PKSF on Bangladeshi workers' skill development



A six-member delegation from Vision Ambassador, a Saudi Arabian company, paid a courtesy call on PKSF Managing Director Md Fazlul Kader on 12 February.

Led by Ambassador Mohammed bin Ahmed Tayeb, the delegation expressed its interest in collaborating with PKSF to enhance the skills of Bangladeshi workers seeking employment in Saudi Arabia.

They also discussed potentials of exporting fruits and meat from Bangladesh to Saudi Arabia. The visiting delegation noted that PKSF could offer its expertise to contribute to the

'Saudi Green Initiative', an environmental protection and innovative sustainability program of the Saudi government. Appreciating the Saudi delegation's visit, Md Fazlul Kader said the proposed collaboration between PKSF and Vision Ambassador will not only benefit Bangladeshi workers and entrepreneurs, but also positively impact the development of Saudi Arabia.

PKSF's Deputy Managing Directors Md Mashiar Rahman, Md Hasan Khaled, and Dr Akond Md Rafiqul Islam, also attended the meeting.

Ethiopia keen to replicate Bangladesh's success in sanitation

Ethiopia wants to replicate Bangladesh's 'commendable success' in sanitation sector to improve public health. An Ethiopian delegation expressed this hope during a courtesy meeting with PKSF Managing Director Md Fazlul Kader on 5 February. The seven-member delegation was led by Hana Harsemo, WASH Advisor, Amref Health Africa. Earlier, the

delegation met PKSF Additional Managing Director Dr Md Jashim Uddin. He provided an overview of PKSF's diverse interventions. PKSF General Manager Md Abdul Matin gave a presentation on PKSF's BD Rural WASH for HCD project.

Hana Harsemo, the head of the delegation, shared that 18% of Ethiopia's people still practice open defecation. She praised Bangladesh's achievement in reducing open defecation to zero and expressed her hope of using Bangladesh's experience to improve the situation in Ethiopia.



BOOK POST

Advisers: **Md Fazlul Kader**
Dr Md Jashim Uddin

Executive Editor: **Suhas S Chowdhury**
Editorial Associate: **Sabrina Sultana**
Design: **Rakib Mahmud**