

# PKSF

## P O R I K R O M A



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**Palli Karma-Sahayak Foundation (PKSF)**

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## PKSF launches country's first 'Credit Enhancement Scheme'



The microenterprise sector has the potential to emerge as one of the main forces driving inclusive growth in Bangladesh. Currently, more than half of the country's total employment is in the microenterprise sector, but this sector's contribution to the gross national income is only about 25%. To improve this situation, the flow of funds to the microenterprise sector must be increased, Bangladesh Bank Governor Dr Ahsan H Mansur has commented.

Speaking as the Chief Guest at the inauguration ceremony of the country's first-ever 'Credit Enhancement Scheme (CES)'—launched by PKSf—on 24 May, he said that the amount of loans disbursed by PKSf is now about BDT 15,000 crore, which can be increased tenfold. Stressing on the need for 'cashless society', he said PKSf and its Partner Organizations (POs) can play a leading role to this end.

PKSf Chairman Zakir Ahmed Khan presided over the program organized at PKSf Bhawan. Nazma Mobarek, Secretary of the Financial Institutions Division (FID), and Hoe Yun Jeong, Country Director of the Asian Development Bank's Bangladesh Mission, were present as the Special Guests. PKSf Managing Director Md Fazlul Kader delivered the welcome speech. Two presentations were made by Deputy Managing Director Md Mashiar Rahman and Assistant General Manager Md Rawshan Habib.

Zakir Ahmed Khan said, "The CES is being launched to formally involve commercial banks in the efforts of PKSf to transform low-income people of the country into entrepreneurs. Under this scheme, PKSf's POs will take loans from banks and disburse them to eligible entrepreneurs at the grassroots. PKSf will provide guarantee for the entire risk of this loan at the bank level." He also noted that PKSf was working to create a database of micro-entrepreneurs across the country, which will contribute to making the flow of money to these enterprises more dynamic and effective.

FID Secretary Nazma Mobarek praised the contribution of PKSf and its POs in the microenterprise sector, saying that PKSf's loan recovery rate is 99.9% and their loans are not

rescheduled. She called upon the country's commercial banks to increase investment in the microenterprise sector.

ADB Country Director Hoe Yun Jeong said that since 1997, ADB has financed \$370 million in seven PKSf projects. Of this, \$200 million was financed for PKSf's MFCE project in 2023. The CES was launched as a component of this project. "We are optimistic that the Credit Enhancement Scheme will be successful and it will pave the way for further financial innovation in the microfinance sector in Bangladesh."

PKSf Managing Director Md Fazlul Kader said that while the microenterprise sector has immense potential for inclusive growth in the country, the sector lacks the necessary finance and modern technologies. Currently, there are about 9 million microentrepreneurs in Bangladesh, of which 4 million are already organized under PKSf. He emphasized on the need for development of the microenterprise sector through increased financing, use of appropriate technologies, necessary training and time-befitting marketing arrangements.

PKSf signed agreements with five commercial banks and one investment company at the event. BRAC Bank Managing Director and CEO Selim RF Hussain, City Bank Managing Director and CEO Mashrur Arefin, Mutual Trust Bank Managing Director and CEO Syed Mahbubur Rahman, Prime Bank Additional Managing Director Faisal Rahman, Southeast Bank Managing Director (Current Charge) Abidur Rahman Chowdhury and the UAE-Bangladesh Investment Company (UBICO) Limited Managing Director (Current Charge) M M Mostafa Bilal signed the agreements on behalf of their respective entities.

The distribution of the credit guarantee certificates to the POs has begun under PKSf's CES. On 3 June, Md Mashiar Rahman, Deputy Managing Director of PKSf, handed over the guarantee certificates to Md Alauddin Khan, Executive Director, National Development Program (NDP); Md Yakub Hossain, Executive Director, Village Education Resource Center (VERC); and Md Abdul Mozid, Executive Director, Organisation for Social Advancement & Cultural Activities (OSACA).





PKSF's General Body Meeting held on 29 June

## PKSF formulates 5-year strategic plan for inclusive growth

The PKSF Governing Body has approved the 'PKSF Strategic Plan (2025-2030)' to accelerate the stride towards inclusive growth by ensuring sustainable development of the underprivileged, low-income people of Bangladesh. This was approved at PKSF's 260th Governing Body meeting on 29 June.

Presided over by PKSF Chairman Zakir Ahmed Khan, the meeting was attended by Managing Director Md Fazlul Kader, and Governing Body Members Dr Shahid Akhtar Hossain, Nurun Nahar, Farzanah Chowdhury, Prof Dr Md Taufiqul Islam and Lila Rashid, PhD.

The meeting was informed that although the quality and effectiveness of PKSF's activities have been appreciated at home and abroad since the agency's inception, the socio-economic, technological, poverty situations and people's needs have evolved at present. In this context, PKSF has formulated this new strategic plan to ensure sustainable poverty reduction and inclusive growth of low-income people, and accordingly proposed a loan disbursement target of BDT 11,000 crore in FY 2025-26. In FY 2024-25, the amount of loan disbursed from PKSF to its Partner Organizations (POs) was BDT 9,340 crore.

The PKSF General Body, in its 14th meeting held in the afternoon, backed the 'PKSF Strategic Plan (2025-2030)' and approved the revised budget of BDT 10,337 crore for FY

2024-25 and a budget of BDT 12,346 crore for FY 2025-26.

Earlier on 17 June, important suggestions on PKSF's future strategic approach were made by top economists and development experts at a meeting at the PKSF Bhaban. There, the draft strategic plan was reviewed by Dr Bazlul Haque Khondker, Chairman, South Asian Network on Economic Modeling (SANEM); Dr Niaz Ahmed Khan, Vice Chancellor, Dhaka University; Dr Mustafa K Mujeri, Executive Director, InM; Dr Rushidan Islam Rahman, former Research Director, BIDS; Dr Zaidi Sattar, Chairman, Policy Research Institute; Dr Monzur Hossain, Member, Planning Commission (General Economics Division); Zahid Hussain, former Lead Economist, World Bank Dhaka Office; Dr AK Enamul Haque, Director General, BIDS; Mamun Rashid, Chairman, Financial Excellence Ltd; Syed Abu Naser Bukhtear Ahmed, Chairman, Agrani Bank PLC; Professor Dr Mohammed Helal Uddin, Executive Vice Chairman, Microcredit Regulatory Authority; Dr MA Sattar Mandal, former Vice Chancellor, Bangladesh Agricultural University; Mohammad Muslim Chowdhury, Chairman, Sonali Bank PLC; Md Daud Mish ndc, Director General, NGO Affairs Bureau; and Dr Kazi Iqbal, Research Director, BIDS. Feedback and observations on PKSF's draft Strategic Plan were taken from its Partner Organizations on 27 May and from the members of the General Body and the Governing Body on 22 June.



Eminent economists, development experts pose for a photo before the meeting on PKSF's draft Strategic Plan on 17 June.

## **ECCCP-Drought project PKSF Chairman emphasizes on long-term interventions to address drought**



A consultation workshop under PKSF's ECCCP-Drought project was held on 14 May at the conference room of the Divisional Commissioner's Office in Rajshahi. PKSF Chairman Zakir Ahmed Khan attended the workshop as the Chief Guest. The event was presided over by Khondoker Azim Ahmed, ndc, Divisional Commissioner of Rajshahi, while Dr Fazle Rabbi Sadeque Ahmed, Deputy Managing Director of PKSF, joined it as the Special Guest.

In his remarks, PKSF Chairman Zakir Ahmed Khan emphasized on the importance of implementing the ECCCP-Drought project in coordination with the Ministry of Land and the local government bodies.

Khondoker Azim Ahmed, ndc, noted that there is a strong rationale for implementing the ECCCP-Drought project in the Barind region. He also assured full administrative support in implementing the project at the field level.

Dr Fazle Rabbi Sadeque Ahmed, Deputy Managing Director of PKSF, gave a presentation on PKSF's activities and the objectives, and operations of the ECCCP-Drought project.

The workshop was attended by the Deputy Commissioners of Rajshahi, Chapainawabganj, and Naogaon districts; the Upazila Nirbahi Officers and Assistant Commissioners (Land) of 14 upazilas under the project's coverage, university faculty members, and representatives from various government departments and print and electronic media. Executive Directors and other officials from 18 ECCCP-Drought project-implementing POs also took part in it.

Following the workshop, PKSF Chairman Zakir Ahmed Khan inaugurated two pond re-excavation initiatives: one in Maria village of Godagari upazila, implemented by Partner Organization SHAPLA Gram Unnayan Sangstha, and the other in Basantapur-Choudwar village of Matikata Union, implemented by WAVE Foundation.

Under ECCCP-Drought, access to water throughout the year has improved for nearly 40,000 people in the Barind region. As of 15 June, re-excavation of 60 ponds and 20 kilometers of canals has enhanced water availability across 14 upazilas in Rajshahi, Naogaon, and Chapainawabganj districts. This has created the potential to increase agricultural productivity across several thousand hectares of farmland and significantly improved livelihoods of the people around. Additionally, 390 Managed Aquifer Recharge (MAR) systems have been installed. These systems are facilitating artificial groundwater replenishment and ensuring year-round access to drinking water for approximately 4,000 households.

Under the project, 136 officials from 103 PKSF POs have received training on 'Climate Change and Development'. At the closing ceremony of the training held on 26 June, PKSF Managing Director Md Fazlul Kader distributed certificates among the participants as the Chief Guest.

### **PKSF MD calls for sustained economic growth without harming environment**

PKSF Managing Director Md Fazlul Kader has called for sustaining the country's economic growth without causing harm to the environment. He noted that maintaining a balance between economic development and environmental sustainability is a major challenge for densely populated countries like Bangladesh, where economic activities are highly concentrated. He emphasized that PKSF is actively working to achieve this balance.

He said these while chairing a consultation meeting on the environmental and social management guideline for rice mill micro-enterprises. The meeting was held at PKSF Bhaban on 7 May. Emphasizing on the concept of turning waste into resources, he said that fly ash, a byproduct from rice husk, can be used as a raw material for hollow block production.

The meeting was moderated by Dr Fazle Rabbi Sadeque Ahmed, Deputy Managing Director of PKSF. The draft of the guideline was presented by Dr Md Ferozur Rahaman, Assistant Project Coordinator of ECCCP-Drought. The meeting was attended by representatives from the Bangladesh Rice Research Institute, Sher-e-Bangla Agricultural University, Department of Environment, Bangladesh Small and Cottage Industries Corporation, Small and Medium Enterprise Foundation, PKSF Partner Organizations ESDO and JRDM, rice mill micro-entrepreneurs, and officials of PKSF.





## Development partners' continued support essential to combat climate change fallout

Every year, Bangladesh loses 1-2% of its GDP to climate change-induced floods, droughts, cyclones, tidal surges, heatwaves etc. While the government continues to implement various programs to tackle these impacts despite resource limitations, long-term initiatives are necessary and continued support from development partners is essential in this regard.

Speakers made these remarks at the closing ceremony of a PKSF project titled 'Climate-resilient Infrastructure for Sustainable Community Life in the Haor Region of Bangladesh', in short 'giz-Haor', at PKSF Bhaban.

The event was chaired by PKSF Chairman Zakir Ahmed Khan. Md Shahriar Kader Siddiky, Secretary of the Economic Relations Division, was the Chief Guest while Dr Fahmida Khanom, Additional Secretary (Environment Wing), Ministry of Environment, Forest and Climate Change, and Ulrich Kleppmann, Deputy Head of Development Cooperation at the German Embassy in Bangladesh, were the Special Guests. PKSF Managing Director Md Fazlul Kader delivered the welcome address. Two presentations were delivered by PKSF Deputy Managing Director Dr Fazle Rabbi Sadeque Ahmed and General Manager Dr AKM Nuruzzaman.

Md Shahriar Kader Siddiky noted the government has implemented over 800 projects through Bangladesh Climate Change Trust Fund, and allocates 6-7% of its annual budget to combat climate change impacts. So far, Bangladesh's two Direct Access Entities to the Green Climate Fund (PKSF and IDCOL) have secured USD 447.3 million for 17 projects. He said, PKSF would undertake a larger-scale projects to expand the outcomes of the giz-Haor project.

Zakir Ahmed Khan said that PKSF ensures the highest quality and effectiveness of its activities by dint of its unwavering integrity, transparency, commitment, and meticulous monitoring. He stated that PKSF would continue its efforts towards sustainable and inclusive development by enhancing adaptation capacities of the climate-vulnerable communities.

Ulrich Kleppmann highlighted that the German government is currently supporting 53 projects in Bangladesh and reaffirmed Germany's commitment to continue this cooperation.



Dr Fahmida Khanom noted that the government alone cannot address the impacts of climate change. "This will only be possible through collective efforts of government and private institutions, as well as NGOs," she said.

Md Fazlul Kader said that as a Direct Access Entity to both the GCF and the Adaptation Fund, PKSF is implementing various initiatives to tackle floods, droughts, and salinity. "Our initiatives are enhancing the adaptation capacity of vulnerable communities and improving their quality of life through sustainable agriculture, water resource management, and disaster risk reduction," he added.

The giz-Haor project, implemented from March 2023 to May 2025, had a total budget of BDT 118.8 million, fully funded as a grant by the German government through giz. Under the project, 1.54 km of CC block revetments and retaining walls were constructed in three Unions of Jamalganj and Derai upazilas of Sunamganj district to protect houses from severe flash flood-induced erosion, benefitting around 7,500 people. The elevation of community spaces has also enabled food crop preservation. Besides, planting trees along the structures has helped conserve local biodiversity.

The infrastructure built under the project was handed over to representatives of three communities on 8 May while Joan Helms, Portfolio Manager, was present on behalf of giz along with others. The event was also attended by the Deputy Commissioner of Sunamganj, Executive Engineer of the Local Government Engineering Department, and representatives from the local Haor Development Board and the Department of Environment.



## BDT 925 crore disbursed to improve housing conditions of low-income communities

Since January 2019, PKSF has been implementing the 'Abason Loan' program with its own funds to improve the housing conditions of low-income people in Bangladesh. Currently, the program is being implemented in 114 upazilas of 52 districts through 205 branch offices of 25 Partner Organizations.

As of May 2025, BDT 925 crore has been disbursed among 35,166 members for the construction of new houses as well as the repair and extension of existing ones.

## Microinsurance a timely initiative to tackle risks of low-income people: PKSF Chairman



PKSF Chairman Zakir Ahmed Khan has said that microinsurance is a timely and appropriate initiative to mitigate the multidimensional risks faced by low-income people. He thanked the Japan International Cooperation Agency (JICA) for its support through the 'Project for Developing Inclusive Risk Mitigation Program for Sustainable Poverty Reduction (IRMP)', particularly in risk mitigation, skill development, and raising public awareness about insurance. He also requested JICA to continue such cooperation. He made these remarks while presiding over a meeting titled 'IRMP Experience and Way Forward', held at PKSF Bhaban on 20 April.

PKSF Managing Director Md Fazlul Kader said, "If we can bring about behavioral change, many risks can be reduced. It is essential to develop an effective and cost-efficient mechanism to protect the income of low-income people."

Speaking at the event, Kiyoshi Amada, Special Advisor to the Chief Representative of JICA Dhaka Office, described the IRMP project implemented by PKSF as one of the most successful JICA-funded projects in Bangladesh. He mentioned that the achievements and learnings from this project have already been shared with JICA Headquarters.

PKSF Deputy Managing Director Md Hasan Khaled delivered the welcome speech. Presentations and remarks were delivered by IRMP Team Leader Yojiro Fujiwara and Financial

Inclusion Expert Md Zubairul Haque. PKSF Deputy Managing Directors AQM Golam Mawla, Md Mashiar Rahman, Dr Fazle Rabbi Sadeque Ahmed, and Dr Akond Md Rafiqul Islam.

### JICA reaffirms continued support to ongoing PKSF projects

JICA has reaffirmed its commitment to supporting PKSF in its ongoing development projects aimed at reducing poverty in Bangladesh. This statement was made during the 4th Joint Coordination Committee (JCC) Meeting of the IRMP project, which took place on 13 May at PKSF Bhaban.

PKSF Managing Director Md Fazlul Kader highlighted the importance of bringing low-income communities under insurance coverage through innovative approaches.

Kiyoshi Amada, Special Advisor to the Chief Representative of JICA Dhaka Office, said, "PKSF's experience and deep knowledge are invaluable. JICA is eager to continue working together and move forward with PKSF."

Joining the meeting virtually from Japan, Komahashi Rie, Director, Gender Equity & Poverty Reduction at JICA Headquarters, thanked PKSF and its Partner Organizations for their 'excellent' work. She said JICA looks forward to further cooperation under the IRMP project. IRMP Team Leader Yojiro Fujiwara and Deputy Team Leader Taisuke Tokuoaka also spoke at the event.

## LSE Professor meets PKSF Managing Director

A research team led by Professor Dr Robin Burgess of the London School of Economics and Political Science (LSE) gave a courtesy visit to PKSF Managing Director Md Fazlul Kader on 30 June. The research team also included International Growth Centre (IGC) Research Director Tim Dobermann, Country Manager Shahid Vaziralli, and researchers Ashfaqul Haque Chowdhury and Aminul Aman.

At the meeting, the representatives of the International Growth Centre expressed interest in conducting research with PKSF on inclusive economic growth.





## Micro and small entrepreneurs remain overlooked despite major contributions to economy

Micro, small, and medium enterprises (MSMEs) continue to be overlooked in areas such as financing, policymaking, and recognition despite their significant contributions to the national economy. Speakers made this observation at a discussion organized by the Daily Bonik Barta to mark the International MSME Day 2025.

At the meeting titled 'Sustainable Growth and Innovation: MSMEs as the Key Engine', held at Pan Pacific Sonargaon Hotel in Dhaka, speakers noted that nearly 90% of industries in the country belong to the MSME sector, contributing around 25% to the GDP and playing a key role in employment generation. They highlighted that although Bangladesh Bank and relevant institutions are promoting MSME financing, small and micro-entrepreneurs face barriers to accessing credit. They added that large corporate companies are exploiting facilities

intended for MSMEs. To resolve this, it was suggested that small and micro-enterprises be categorized separately with dedicated statistics and financial support. The discussion also featured proposals including cluster-based financing, crowdfunding, and circular economy models. Other suggestions involved introducing family cards for MSME entrepreneurs and agriculture cards for farmers, improving the market ecosystem, and expanding cold storage facilities.

Dr Anisuzzaman Chowdhury, Special Assistant to the Hon'ble Chief Adviser (State Minister rank), said that although the MSME sector may not be visibly prominent, it drives the economy and should not be neglected, as doing so may lead to rising unemployment.

PKSF Managing Director Md Fazlul Kader emphasized on the need to focus on the technological progress, investment, management and policy reform, environmental awareness, and product marketing.

Bangladesh Bank Deputy Governor Nurun Nahar stressed on the need for permanent MSME marketing centers, along with training, and financial literacy initiatives. Micro-entrepreneurs present at the event urged for low-cost marketing options and initiatives to promote local products. The meeting was attended by chief executives from Bangladesh Bank, BIDS, SME Foundation, PKSf, and various banks and business chambers.



## 'Microenterprise development can be a key engine of inclusive growth'

The development of microenterprises can play a vital role in driving inclusive growth in Bangladesh's economy. While microfinance is one of the components of enterprise development, they are not synonymous. For the development of microenterprises, the ways of thinking and the awareness among targeted people should be developed, the inequality of opportunities should be eliminated, and the effective participation of the marginalized people should be ensured.

The views were shared by economist Dr Selim Jahan, also a former Director of the United Nations Development Programme (UNDP), at an event titled 'Small Ventures, Big Future: Microenterprise as Engine of Inclusive Growth in Bangladesh' held at PKSf Bhaban on 23 April.

PKSF Chairman Zakir Ahmed Khan, who chaired the event, said PKSf is currently implementing various projects and programs for skill development. The success of one of PKSf's projects was recently showcased at an international conference organized by the World Bank in Saudi Arabia. In another instance, a PKSf-implemented project was acknowledged globally as best-in-class among around 700 projects supported by IFAD globally.

In the welcome speech, PKSf Managing Director Md Fazlul Kader

said PKSf is financing around 4 million microenterprises and providing various services—additional financing, technical assistance and technology transfer—for value chain development, and production and marketing of value-added certified products. "PKSf is preparing to expand its enterprise development initiatives to increase the productivity of microenterprises to enable them to play a significant role in driving inclusive growth in the country.

InM Executive Director Dr Mustafa K Mujeri, BIDS Research Director Dr Kazi Iqbal, and MRA Executive Director Mohammad Yakub Hossain also spoke on the occasion. PKSf Officials of all levels were present at the program.



## Shimul earns around BDT 200k a month through insect farming



When Shimul Hossain (32) from Atghoria upazila in Pabna was overwhelmed with debt and sinking into despair, a YouTube video on Black Soldier Fly farming sparked a new dream in him. He started a completely unconventional venture: Black Soldier Fly farming. Currently, he earns between one and a half to two lakh taka per month by farming these insects.

Shimul started a job in Dhaka after completing a diploma in fashion design from a private institution in Pabna. But due to his deep passion for agriculture, he left the job in 2018 and returned to Pabna. He started duck farming. Unfortunately, continuous losses in the duck farming led Shimul into a debt of BDT 1.8 million. Meanwhile, a YouTube video encouraged him for Black Soldier Fly farming. He received training on this from Bangladesh Agricultural University. Then, he explored the market systems and started Black Soldier Fly farming. With support from PKSf's RMTP project, Shimul expanded his initiative by receiving loans, training, market linkage, and technical support through the Partner Organization Program for Community Development (PCD) for farming Black Soldier Flies.

Shimul found success in Black Soldier Fly farming, within three years. Currently, he is producing around 300 kilograms of larvae per day, with a market value of approximately BDT 72,000. He sells these larvae in Pabna and Dhaka. Shimul is now expanding his operations in Cox's Bazar with an investment of BDT 3 million. He employs seven workers at his two farms. Shimul says, "At one time, the locals thought I was crazy for farming insects. But recently, I exported Black Soldier Fly mother insects (pupae) to India, Pakistan, Nepal, and Bhutan. Entrepreneurs in those countries have also started farming these flies."

The Black Soldier Fly look like a common housefly, and its larvae grow by consuming various types of organic waste. Dried larvae contain nearly 50% high-quality protein. Besides, the production cost is comparatively low. Producing one kilogram of larvae costs only BDT 10–12, while it sells for BDT 50–80. To reduce the cost of fish production and promote safe aquaculture, PKSf's RMTP project is expanding Black Soldier Fly larvae production technology. Under RMTP, 280 entrepreneurs are currently involved in Black Soldier Fly farming in 25 districts. Together, they produce over 70 tonnes of larvae each month, with an estimated market value of around BDT 50 million. This sector has directly created employment opportunities for approximately 600 people.



## PKSF's WASH activities extend from plains to hills and islands

In the hilly areas of Kumira Union in Sitakunda upazila of Chattogram, 15 Tripura families had long been using a single government-constructed toilet. In 2024, under PKSf's BD Rural WASH for HCD project, 11 families—including those of Kanchanmala, Jibonrani, and Kashirong—constructed toilets with loans from SDI, a Partner Organization (PO) of PKSf. Additionally, an incentive of BDT 3,000 for constructing each twin-pit toilet encouraged them to go for this.

Families like those of Fahima, Nazma, Panna, and Minar in Nijhum Dwip used to rely on open, unhygienic toilets. Realizing the benefits of using safely managed twin-pit toilets, they are now encouraged to take loans and construct toilets that are suitable for women, children, and the elderly.

The BD Rural WASH for HCD project, jointly financed by the

World Bank and the Asian Infrastructure Investment Bank (AIIB), is being implemented by PKSf through 88 POs to construct safely managed water supply systems and toilets in 182 upazilas of 30 districts. This project is playing a leading role in achieving the SDG Target 6.2. So far, five lakh households received loans for the installation of safely managed household-based water supply systems and twin-pit toilets.





## 'Effective, sustainable management key to ensuring preventive healthcare'

Public health experts have stressed on the need for expanding preventive healthcare services to prevent income erosion. They noted that the burden of healthcare expenses is a primary hurdle to poverty reduction. These insights were shared at a discussion 'Pathways to Sustainable Health and Nutrition Development' organized at PKSf Bhaban on 27 April. National-level public health experts, a Member of the Health Sector Reform Commission, Executive Directors of Partner Organizations, and senior PKSf officials attended the event.

PKSf Managing Director Md Fazlul Kader said, "PKSf prioritizes poverty alleviation and post-poverty development through sustainable income growth. But out-of-pocket

healthcare expenses is a major cause of income erosion. To address this challenge, preventive healthcare services must be expanded nationwide, and PKSf, in light of the vast experiences from its previous programs and projects, has planned to restructure these services."

Dr Ahmed Ehsanur Rahman, Member of the Health Sector Reform Commission, said, "Healthcare must be a political commitment and the government must enact legislation clearly outlining its role in ensuring healthcare for citizens." Dr Syed Abdul Hamid, Professor at the Institute of Health Economics, University of Dhaka, said, "Today, even three-year-old children are developing breast cancer, and individuals aged 30-35 are suffering from diabetes; these trends highlight the urgent need for school-based awareness campaigns." Dr Md Khairul Islam, Regional Director of WaterAid, said, "Bangladesh's out-of-pocket healthcare expenditure, standing at 73%, remains a barrier to poverty alleviation." Dr Mohammad Abdus Sabur, President of Ad-din Welfare Centre, said, "A preventive healthcare system can be established by ensuring healthy lifestyles, safe workplaces, and environment-friendly housing facilities."

The meeting highlighted the progress, successes, and challenges of PKSf's various health and nutrition initiatives. The event also featured remarks by Dr S K Roy, Chairperson of Bangladesh Breastfeeding Foundation; Zahida Fizza Kabir, CEO of Sajida Foundation; and Mifta Naim Huda, Executive Director of Centre for Development Innovation and Practices.



## IFAD delegates visit RMTP activities

Kaushik Barua, Lead Portfolio Advisor of the International Fund for Agricultural Development (IFAD), and Mashiat Chowdhury, Country Programme Analyst of IFAD Bangladesh, visited the activities of a sub-project titled 'Marketing of Safe Meat and Dairy Products' under PKSf's RMTP project, implemented through its Partner Organization National Development Programme (NDP) in Sirajganj district on 27 May. The delegation visited 'Shokti Silage' production factory run by entrepreneur Tuku Moktar. With the project's support, he received training and technical assistance in silage production and is now producing approximately 70 metric tons of silage per month, generating a monthly income of around BDT 150,000. He informed the delegation that his factory currently employs seven male and five female workers. Additionally, the delegation held discussions with 25 small-scale women entrepreneurs of the Bokul Mohila Samity. Following the visit, the IFAD delegation highly praised the ongoing activities of the RMTP project.

PKSf is implementing the Rural Microenterprise Transformation Project (RMTP) with funding support from IFAD and DANIDA to promote the development of the microenterprise sector. RMTP aims to improve the income, food security, and nutritional status of small and marginal farmers, entrepreneurs, and other market actors involved in selected high-value agricultural value chains. Besides, value

chain activities are implemented to expand the market for agricultural products. Currently, RMTP is focusing on the traceability of poultry and fishery products. After selecting promising poultry and fish farmers, they are provided with training on food safety protocols and Good Agricultural Practices (GAP).

A dedicated traceability platform has been developed to monitor each step from rearing to retail. The system assigns unique identifier to each flock of poultry and batch of fish during the production phase. To improve transparency, QR codes are generated during packaging for poultry and fish products. Consumers can scan these codes to access detailed information on origin, farming methods, and quality assurance steps. At present the traceable poultry products are being sold in unimart outlet in Dhaka.



## RAISE project enhancing capacities of unemployed youths, micro-entrepreneurs

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 Partner Organizations (POs).

A discussion meeting on 'Changing Nature of Livelihoods' was held at PKSF Bhaban on 14 May. The event was chaired by Md Hasan Khaled, Deputy Managing Director of PKSF. In the meeting, the World Bank presented a summary of their research titled 'Informal Firms in Urban Bangladesh'.



On 13 May, the same World Bank team visited various livelihood programs implemented by Naria Unnayan Samity (NUSA), a PKSF PO in Shariatpur. They held discussions with RAISE apprentices, Master Craftspersons, and young micro-entrepreneurs at NUSA's head office. The World Bank team consisted of Senior Economist Ihsan Azwad, Senior Social Protection Specialist and RAISE Task Team Leader Aneeka Rahman, Economist Aishwarya Patil, and Operations Consultant Masud Rana.

### Research: Larger loans needed to ensure food security

A recent study by PKSF's Research and Development Cell on ultra-poor loan program (Buniad) reveals key insights into the extent of food security achievement. The research, based on a sample of 800 households, shows that overall food security increased over the past five years. However, for members



### World Bank delegation visits RAISE sites

The World Bank's Environmental and Social Framework (ESF) team visited field-level activities of the RAISE project implemented through BASA Foundation in Tangail on 28 April and through Gram Unnayan Karma (GUK) in Bogura 29 April. The ESF team expressed satisfaction with the overall activities of the project, including occupational health and safety (OHS) practices, grievance redress mechanisms (GRM), inclusive participant selection, skill development, and career planning. The World Bank delegation included Country Management Unit representative Nabeel A Shaiban, Environment Specialists Bushra Nishat and Sharlin Hossain, and Senior Social Development Specialist Shariful Islam.

Another World Bank delegation visited field-level activities of the RAISE project implemented through Society for Development Initiatives (SDI), Social Upliftment Society (SUS), and Village Education Resource Center (VERC) in Dhamrai and Savar upazilas of Dhaka on 17 June. The team comprised WB's Senior Finance Officer Tipawan Bhutaprateep and Senior Social Protection Economist and RAISE Task Team Leader Aneeka Rahman.



who solely received Buniad loans, the improvement in food security was not statistically significant. The true impact emerged when graduated members, who progressed from Buniad to larger loan products like Jagoron or Agrosor, showed statistically significant achievements in their food security.

These members, who progressed from Buniad to bigger loans, were found to be approximately 2.15 times more likely to achieve food security compared to non-borrowers. Food security among these graduated members improved by 14.5 percentage points over the last five years, significantly higher than the 7.95 percentage points for Buniad-only borrowers or 4.99 percentage points for non-borrowers.

This highlights a vital point: smaller loans help the ultra-poor begin building capacity, but larger capital is often needed to establish stable, growing livelihoods. These bigger investments allow for sustained economic activities that ensure food security.

PKSF's goal is to empower individuals to move beyond initial support. The journey often starts with Buniad, but the significant improvements in food security happen when borrowers can access the larger.



## SMART project promotes resilient green growth in microenterprises

PKSF is implementing the Sustainable Microenterprise and Resilient Transformation (SMART) project to foster resilient green growth in microenterprises through climate-resilient, resource-efficient technologies. Supported by the Government of Bangladesh and jointly financed by the World Bank and PKSF, this five-year project (2023–2028) provides diverse financial and technical services to approximately 80,000 micro-entrepreneurs in manufacturing and processing, agriculture, and service sectors.

The project has a total budget of USD 300 million—World Bank: USD 250 million and PKSF: USD 50 million. Under the project, 57 sub-projects are currently being implemented at through 45 Partner Organizations (POs). To date, BDT 6,057.7 million has been disbursed as loans and BDT 527.0 million as grants to these POs for ongoing sub-projects.

As of April 2025, financial and technical assistance has been extended to 7,633 micro-entrepreneurs. Various initiatives have been undertaken to promote green growth by implementing climate-resilient Resource-Efficient and Cleaner Production (RECP) practices. As part of these efforts, the project provides assistance to enhance the knowledge, skills, and awareness of micro-entrepreneurs in areas such as Environmental Vulnerability, Environmental Management, Safe Product Production, Use of New Technology, Enterprise Development, and Branding and Certification. Notably, training in these areas has reached 3,723 participants.

As a collective initiative balancing business growth with environmental preservation, 144 'Environment Clubs' have been formed under 29 sub-projects by April 2025. These clubs facilitate various activities aimed at increasing environmental awareness among local communities and business clusters.



On 14 May, Christian Peter, Practice Manager for Environment, Natural Resources, and Blue Economy at the World Bank, paid a courtesy visit to PKSF Managing Director Md Fazlul Kader. In the meeting, the PKSF MD highlighted the effectiveness and importance of the SMART project in promoting resource-efficient technologies, fostering green growth, and enhancing entrepreneurial skills within microenterprises. Christian Peter concurred with this assessment, expressing his hope that SMART will serve as an “exemplary” project. He also said that necessary emphasis should be given on value chains where the best results can be achieved.

An Implementation Support Mission conducted from 8–21 April to assess the SMART project's progress, has reviewed the progress of project components, inspected field activities, and held various engagements. The World Bank delegation specifically observed the progress of resource-efficient technologies. Subsequently, at the closing meeting with the Economic Relations Division and the World Bank Mission on 13 May, World Bank Task Team Leader Eun Joo Allison and Additional Secretary Md Abu Sayed expressed satisfaction with the SMART project's progress.

## RHL project's climate-resilient houses Safe and sustainable shelter during disasters

Cyclone Remal crossed Bangladesh's southern coastal region on 29 May. Over 50,000 houses were damaged across seven coastal districts, with more than 25,000 homes submerged. However, 700 families living in climate-resilient houses built under PKSF's RHL project remained safe. These houses were constructed on raised plinths—4 to 4.5 feet above the ground—by landfilling in the coastal districts. In many cases, neighbors also took refuge in these houses, and several families were able to keep their livestock safe inside the homes. Jahanara Begum, a resident of Borhanuddin upazila in Bhola district, said, “After moving into our new house two months ago, last month's storm submerged all the surrounding homes, but ours remained untouched.”

To address the impacts of climate change in coastal regions, PKSF has been implementing the Resilient Homestead and



Livelihood Support to the Vulnerable Coastal People of Bangladesh (RHL) project—funded by the Green Climate Fund—since 17 August 2023 in seven coastal districts. Under this five-year project, 700 climate-resilient houses along with homestead plinths have already been constructed. In addition, the project is supporting activities like goat rearing in slatted sheds, homestead vegetable cultivation, tree plantation, and crab farming to improve the livelihoods of the beneficiaries.

## 'I will continue to work for the betterment of the poor'

**Dr Md Shahid Uz Zaman**  
Executive Director  
Eco-Social Development Organization (ESDO)



*Dr Md Shahid Uz Zaman has played a pivotal role in founding one of Bangladesh's leading non-governmental development organizations—Eco-Social Development Organization (ESDO)—and has been serving as its Chief Executive for nearly 38 years. ESDO became a Partner Organization (PO) of PKSf in 1991. Currently, ESDO is implementing various development initiatives across 53 districts through 506 branch offices covering approximately 3.5 million families. Dr Zaman was interviewed by Mohammad Minhaz Uddin Shaikh, Assistant General Manager of PKSf.*

**PKSF:** What was the background of establishing Eco-Social Development Organization (ESDO)?

**Dr Md Shahid Uz Zaman:** The formal journey of ESDO began in 1988. While I was still a student, I was involved in several clubs, including a student-run organization called the 'Ha Ja Ba Ra La Institute'. In 1988, two years after I got admitted to university in 1986, a devastating flood hit the country. Although Thakurgaon was not typically a flood-prone area, almost all parts of the district were inundated that year. Even Dhaka city was affected, and the university had to be closed. Returning home to Thakurgaon, I witnessed how severely unprepared the local people were in dealing with such a disaster. Around 15 of us from the 'Ha Ja Ba Ra La Institute' rescued around 250–300 displaced families, initially sheltering them on elevated roads and later relocating them to Thakurgaon Government College. With our own limited funds, we managed to provide them with food and basic necessities.

During the flood, several international organizations initiated relief and rehabilitation activities in Thakurgaon. As a local group of enthusiastic youth, the 'Ha Ja Ba Ra La Institute' caught their attention, and they expressed interest in collaborating with us. Later, in November 1988, we registered as an organization under the Ministry of Social Welfare and named 'Eco-Social Development Organization (ESDO)'. At the time of its founding, ESDO had no infrastructure of its own. In 1991, PKSf provided its first financial support to ESDO—an amount of BDT 50,000. Initially, we were unsure how to ensure proper disbursement and recovery. A PKSf official came to Thakurgaon and stayed for four days to guide us through the process. ESDO has always remained deeply grateful to PKSf for its timely support and guidance.

**PKSF:** You graduated from university with excellent academic

results. You could have chosen a career in teaching, civil service, or any other prestigious profession. Why did you choose to dedicate your life to working for the rural poor?

**Dr Md Shahid Uz Zaman:** I was born in Ranisankail upazila of Thakurgaon district. There was a neighbourhood called Mahmud Para, where most of the people lived in extreme poverty. As a child, I used to play with the boys from that area, and I would often think—while I could go home and have plenty to eat, my playmates wouldn't have that same privilege. This disparity deeply saddened me. Later, when our family moved to the Thakurgaon district town, the poverty scenario remained all too visible. Most of our neighbours were poor, including members of the indigenous Santal and Oraon communities. From that time, a strong sense of responsibility began to grow within me. I made a promise to myself that if I ever got the opportunity, I would work for the betterment of the poor.

**PKSF:** Please tell us about the core objectives of ESDO.

**Dr Md Shahid Uz Zaman:** Our organization is driven by two primary objectives: to reduce human poverty, and to alleviate income poverty. ESDO mainly works through microfinance programs. In line with our 'Strategic Plan 2030', we align our activities with the Sustainable Development Goals (SDGs). Currently, we are contributing to 15 of the 17 Goals. ESDO's work spans a wide range of areas including poverty alleviation, livelihood development, youth empowerment, education, WASH, climate change, human rights, good governance, and nutrition, and agriculture.

**PKSF:** Does ESDO have any special program for women's empowerment?

**Dr Md Shahid Uz Zaman:** We provide necessary training to enhance women's participation in handicrafts, along with implementing initiatives to improve their technical skills. Nearly 40,000 women are now involved in the production of floor mats alone. We also engage disadvantaged women in dairy farming and ensure fair prices for the milk. Our support for cheese production is one such example. We assist in certification as well as in marketing. Currently, around 90% of cheese factories in Thakurgaon are operated by women, with approximately 30,000 women involved in supplying milk to these factories. PKSf's RMTF project and KGF program are providing significant support in these initiatives.



**PKSF:** Does ESDO have any specific initiatives to tackle the impacts of climate change?

**Dr Md Shahid Uz Zaman:** ESDO has a dedicated wing focused on climate change issues. We are working on waste management and plastic recycling, particularly in areas like Narayanganj City Corporation and Cox's Bazar. In flood and drought-prone regions, we have implemented two projects supported by PKSf. Nationwide, we have planted over 10 million trees. We have also established a folk museum where water samples from nearly all rivers of Bangladesh are preserved. In addition, a pilot initiative has been undertaken jointly by ESDO, POPI, SKS, and NDP to create an emergency fund of BDT 10 million to provide immediate assistance to disaster-affected communities.

**PKSF:** What kind of support are you receiving from PKSf?

**Dr Md Shahid Uz Zaman:** PKSf has provided essential support to ESDO in terms of institutional development, financial management, ensuring good governance, accountability, and smooth implementation of activities. PKSf has helped us grow by assisting in policy formulation, training our staff, and offering both off-site and on-site technical support, all of which have played a vital role in getting us where we are today. In addition, we benefit from PKSf's financial assistance.

**PKSF:** Some people claim that NGOs charge high interest rates on microcredit. What is your response to this allegation?

**Dr Md Shahid Uz Zaman:** It is inaccurate to make such claims without knowing the updated figures from the past 10 years. The reality is that the rate once stood at 30%. Over time, it has been brought down gradually, and currently, ESDO operates all its microcredit components at a combined rate of 18.5%. It's important to note that our operational costs are significantly higher than those of banks, as our credit programs require intensive monitoring. However, by increasing the use of technology in monitoring processes, it will be possible to further reduce the interest rate in the future.

**PKSF:** What has been your experience regarding the eradication of monga in northern Bangladesh?

**Dr Md Shahid Uz Zaman:** Around 2006, PKSf undertook initiatives to eliminate monga in the northern region through the PRIME project. Mohammad Jashim Uddin, currently the Additional Managing Director of PKSf, led the project. PKSf also conducted a study on monga, in which ESDO actively participated. People in the affected areas were engaged in year-round income-generating activities. As a result, although general poverty still exists in the region, the severe form of monga is no longer seen.

**PKSF:** What are ESDO's future plans?

**Dr Md Shahid Uz Zaman:** There is a growing demand for skilled manpower in Europe. We are planning to establish an overseas-based skill development center or a technical institute where young people will be trained as highly skilled human resources. We also aim to set up a skill-based university in Bangladesh. Infrastructure development for this initiative is already underway, along with other administrative and managerial preparations.

**PKSF:** Do you have any advice for development professionals working in Bangladesh's NGO sector?

**Dr Md Shahid Uz Zaman:** There are promising opportunities for professional success in the NGO sector, and these prospects are likely to improve further in the future. The microfinance sector, in particular, holds immense potential. Those who choose to build a career here will not only be helping disadvantaged people but, if they perform well, they will also enjoy a level of financial security that can surpass many other professions.

**PKSF:** Thank you very much.

**Dr Md Shahid Uz Zaman:** Thank you, too.

Scan to read the full interview in Bangla



## ENRICH improves living standards of disadvantaged communities

The ENRICH program is being implemented in 176 Unions of 176 upazilas across all 64 districts of Bangladesh through 106 Partner Organizations (POs). In addition, the Adolescent component of the program is being carried out in all Unions of more 55 upazilas.

Under the Healthcare and Nutrition component, health visitors visited approximately 1.44 million households as of April 2025, delivering healthcare services to nearly 4.6 million people. During this period, 10,601 static clinics were conducted by ENRICH health officers, 1,491 satellite clinics were held with the assistance of local MBBS doctors, and 277 health camps were organized with specialist physicians. Through these initiatives, around 150,000 individuals received health care services by April 2025. Moreover, 155 special eye camps were organized, through which 1,693 underprivileged individuals received cataract surgeries for free.

As part of the Education Support component, approximately 80,000 students are currently receiving tutorial classes at 3,168 after-school learning centers.

To foster moral values, soft skills, and organizational capabilities among adolescents, 22,277 adolescent clubs are currently operating under the Adolescent component.

Under the Youth in Development component, 1,995 youth clubs have been formed in 176 Unions. Members of these clubs actively participate in raising awareness on various social issues, as well as in environmental conservation.

As part of the elderly support initiative, 1,740 clubs have been formed for elderly citizens, where nearly 22,000 members meet regularly. Finally, under the Sports and Cultural component, 1,891 sports competitions and cultural events were organized in ENRICH's working areas up to April 2025.

## PPEPP-EU project



Pathways to Prosperity for Extremely Poor People - European Union (PPEPP-EU) is a second-generation poverty reduction project co-funded by PKSF and the European Union. The project delivers multidimensional services aimed at sustainable development of 2.15 lakh extremely poor families living in 145 extreme poverty-prone Unions through 19 Partner Organizations (POs).

The PPEPP-EU project observed the National Nutrition Week from 28 May to 03 June. This year's slogan was, "Nutritious Food for All, from Children to the Elderly". The project organized nutrition fairs, discussion session, rallies, counseling on nutritious food intake, and demonstrations of healthy cooking methods. Besides, nutritional and primary healthcare services were provided through satellite clinics. During the discussions, participants were informed about the components of a balanced diet, health benefits of vegetables and fruits, and the importance of essential vitamins and minerals.

### Expanding UPS technology in Haor to address cattle feed crisis

Many farmers raise cows and buffaloes in the Haor region of Kishoreganj during the dry season. However, once the monsoon arrives, the grazing lands submerge, causing severe shortage of cattle feed. This shortage can be addressed using the 'Urea Preserved Straw (UPS)' technology, developed by Bangladesh Livestock Research Institute (BLRI). The technology allows preservation of the leftover straw collected from rice fields during harvesting using a special process. Under the PPEPP-EU project, this initiative is being piloted through promoting microenterprises in Itna, Mithamoin, and Austagram upazilas through three POs. The initiative will provide sustainable income opportunity for the project participants by promoting microenterprises and offering new employment opportunities.

### Autism Awareness Day observed

The PPEPP-EU project observed the World Autism Awareness Day on 22 April. Under the theme 'Welcoming Neurodiversity, Building a Sustainable Society', the project organized discussions, rallies, cultural events, and street theatre performances across its community platforms, including the Village Committees, Mother and Child Forums, PWD Forums, and Social Development Centres. The programs were facilitated by the project's technical staff. The primary goal of the events was to create awareness about Autism Spectrum Disorder (ASD) at the community, dispel common misconceptions, and highlight the importance of viewing autism as a natural variation of the human brain.

## Training activities

### Training for PKSF officials

Between April and June 2025, a total of 99 PKSF officials participated in nine training programs, one workshop, one seminar, and one orientation program held at various institutions across the country and at the PKSF Bhaban. During the same period, 22 PKSF officials took part in one training program, five workshops, one inspection program, and one knowledge exchange visit in Thailand, Fiji, Indonesia, Bhutan, Vietnam, Malawi, Greece, and Turkey.

### PKSF Training Center

Since 1996, PKSF has been designing, developing, and conducting various demand-driven training courses to enhance the capacity of the officials of its Partner Organizations (POs). The PKSF Training Cell is now operating as the PKSF Training Center. Currently, the Training Center offers classroom-based training under 12 different courses. During the April-June 2025 quarter, a total of 180 mid- and senior-level PO officials received seven training courses in eight batches. Notably, a new course titled 'Crisis Management in Microfinance Operations' was introduced in June 2025.

The PKSF Training Center organized a seminar titled

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



### Internship activities

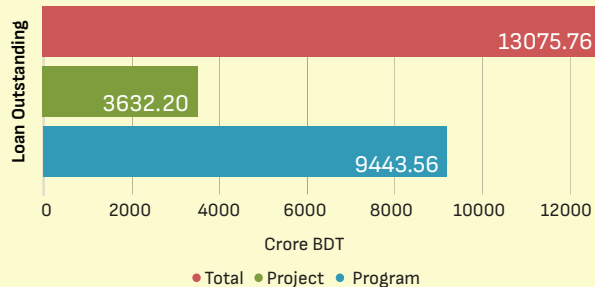
During the April-June 2025 quarter, a total of eight students—seven from the University of Dhaka and one from the College of Home Economics—pursued internships at PKSF.



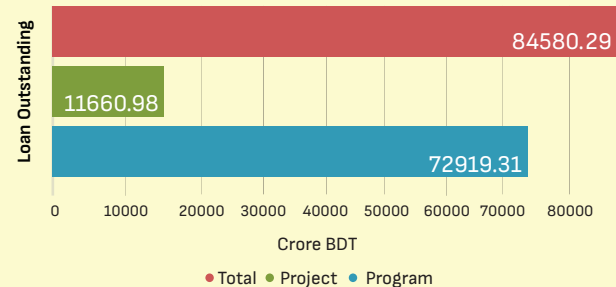
## PKSF's Loan Program

Up to April 2025, PKSf disbursed BDT 70,122.48 crore to its POs and the POs disbursed to its borrowers BDT 8,91,114.95 crore. Loan Outstanding of PKSf with POs and POs with borrowers respectively BDT 13,075.76 crore and BDT 84,580.29 crore. Besides this, Member Savings to the POs is BDT 33,458.37 Crore.

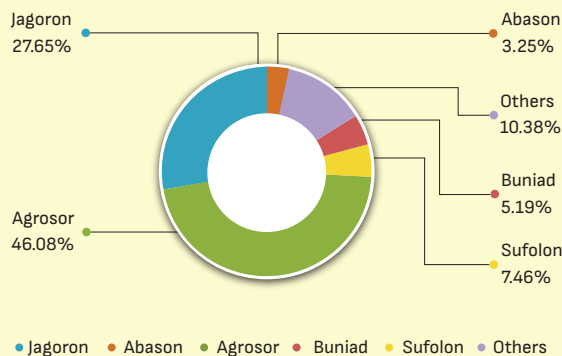
**Loan outstanding (PKSf with POs):** As of April 2025, the amount of loan outstanding of PKSf with POs was BDT 13,075.76 crore, of which loan outstanding under core program was BDT 9,443.56 crore (72.22% of the total loan outstanding) and the same under project was BDT 3,632.20 crore (27.78% of total loan outstanding).



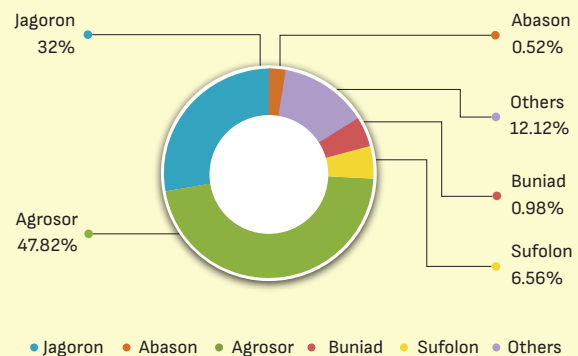
**Loan outstanding (POs with borrowers):** As of April 2025, the amount of loan outstanding of POs with borrowers was BDT 84,580.29 crore, of which the loan outstanding under the core program was BDT 72,919.31 crore (86.21% of the total loan outstanding) and the same under project was BDT 11,660.98 crore (13.79% of total loan outstanding).



**Sector-wise loan outstanding (of PKSf with POs):** As on April 2025, the total amount of loan outstanding of PKSf with POs was BDT 13,075.76 crore -- BDT 6,024.86 crore in Microenterprise Loan (Agrosor), BDT 3,614.94 crore in Microcredit for Moderate Poor (Jagoron), BDT 678.53 crore in Microcredit for Hardcore Poor (Buniad), BDT 975.46 crore in Agriculture Loan (Sufolon), BDT 425.22 crore in Housing Loan (Abason Loan), and BDT 1,356.75 crore in Others Loan.



**Sector-wise loan outstanding (of POs with borrowers):** As on April 2025, loan outstanding of POs with borrowers was BDT 84,580.29 crore -- BDT 40,445.35 crore in Microenterprise Loan (Agrosor), BDT 27,062.06 crore in Microcredit for Moderate Poor (Jagoron), BDT 829.46 crore in Microcredit for Hardcore Poor (Buniad), BDT 5,546.75 crore in Agriculture Loan (Sufolon), BDT 441.60 crore in Housing Loan (Abason Loan), and BDT 10,255.07 crore in Others Loan.



**Members and borrowers:** As of April 2025, the total number of members of POs was 2.11 crore, of whom 1.97 crore were women (93.36% of the total members). At the same time, the total number of borrowers was 1.59 crore, of whom 1.49 crore were women (93.71% of the total borrowers).

**Loan recovery rate:** As on April 2025, the recovery rate of loans from POs to PKSf was 99.82% and borrowers to POs was 99.03%.

**Non-financial services:** Along with financial services, PKSf is providing different non-financial services to the low income people 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.



## Newly appointed Audit & Accounts Cadre officials oriented on PKSF

PKSF Chairman Zakir Ahmed Khan has urged all public and private sector officials to work with “a mindset to serve” for the welfare of the people of Bangladesh, including the low-income and disadvantaged communities. He made the call while presiding over a program organized at PKSF Bhaban on 16 June for the newly appointed officers of the 43rd BCS.

A total of 37 officers — including 32 newly appointed ones of the Audit & Accounts Cadre of Bangladesh Civil Service (BCS) — participated in the event titled ‘PKSF in Practice: An Orientation on its Overall Operations, Audit and Finance’, hosted by the PKSF Training Centre and organized by the Financial Management Academy (FIMA).

PKSF Managing Director Md Fazlul Kader and FIMA Director General Ayesha Khanam delivered the welcome remarks. Md Fazlul Kader stated that PKSF, through its 178 Partner Organizations, is providing financial and non-financial services to over 20 million families. PKSF’s Senior General Manager Bibhuti Bhushan Biswas presented on ‘Financial Transparency in Action: PKSF’s Best Practice in Accounting’, General Manager Dr AKM Nuruzzaman on ‘PKSF: A comprehensive journey through programs and innovations’, and Deputy General Manager Mohammad Shakawat Hossan Majumder on ‘PKSF Audit Insights: Building trust through transparency’. The event was moderated by PKSF Senior General Manager Md Ziauddin Iqbal.

## PKSF, British Council mull collaboration on youth’s English skills

Alongside technical skills, soft skills, particularly language proficiency, are extremely important to develop a skilled workforce. English language competency can significantly enhance the employability of youths in both national and international labor markets, said PKSF Managing Director Md Fazlul Kader. He made these remarks during a meeting between PKSF and the British Council on 3 June at the PKSF Bhaban.

The meeting discussed the need for enhancing English language skills along with technical training for apprentices under PKSF’s RAISE project. Fazlul Kader noted that there is scope for collaboration with the British Council in two areas: to improve communication capacity through English language training for PKSF staff, and to boost the employability of RAISE apprentices. From the British Council, Country Director Stephen Forbes and other senior officials

attended the meeting. Md Hasan Khaled, Deputy Managing Director of PKSF; Dilip Kumar Chakravorty, General Manager and Project Coordinator of RAISE; and officials from the RAISE Project Management Unit also attended the meeting.



## New PKSF project to tackle safe drinking water crisis in coastal areas

PKSF is set to implement a project titled ‘Access to Safe Drinking Water for the Climate Vulnerable People in Coastal Areas of Bangladesh through Solar-generated Reverse Osmosis Water Treatment Facilities Project in Bangladesh’. This USD 5 million project will be funded by the Adaptation Fund. To implement this three-year project, PKSF signed a grant agreement with the Adaptation Fund Board on 9 March

2025. Under this project, 180 desalination plants using Reverse Osmosis technology will be installed in Khulna, Bagerhat, and Satkhira districts. Through these facilities, approximately 43.2 million liters of potable water will be distributed among the poor during the project period. The project is expected to ensure access to safe drinking water for around 180,000 disadvantaged individuals.