



STRATEGIC PLAN

2025-2030

FINANCING INCLUSIVE GROWTH



PALLI KARMA-SAHAYAK FOUNDATION (PKSF)

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PUBLISHED

August 2025

DESIGN & PRINT

Netpark

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PREFACE

CHAIRMAN, PKSF

In an era defined by profound shifts in the dynamics of global development cooperation and national development environment, the imperative for strategic clarity has never been greater before. Bangladesh stands at a critical juncture, having achieved remarkable progress in poverty reduction while simultaneously grappling with persistent challenges such as lack of quality employment, rising inequality, and escalating climate vulnerability. It is within this complex yet promising landscape that Palli Karma-Sahayak Foundation (PKSF) reaffirms its unwavering commitment to inclusive and sustainable development.

This *Strategic Plan (2025-2030)* embodies PKSF's commitment to building a prosperous, resilient, and equitable Bangladesh. It outlines our comprehensive approach to serving low-income people, facilitating their prosperity and well-being by unlocking productive economic opportunities, building resilience, and fostering inclusive institutions.

This Plan is the culmination of extensive internal deliberations, rigorous analysis, and invaluable insights gathered through broad stakeholder engagement and expert validation. It articulates our strategic objectives, defines key strategies, and delineates the thematic areas through which PKSF will operationalize its commitment to driving impactful change. We recognize the critical need for diversified resource

mobilization, digital transformation, robust institutional capacity, and continuous innovation to sustain our mission in a rapidly changing development landscape.

We extend our profound gratitude to the Government of Bangladesh, PKSF Board Members, development partners, Partner Organizations, and our program members whose trust and participation are the bedrock of our success. Their continued support is indispensable to PKSF's ability to deliver transformative change.

We also sincerely thank all individuals who generously volunteered their time, knowledge, experiences, and insights to prepare this vital planning document and provided valuable comments on its final version.

As we embark on this five-year strategic journey, PKSF is poised to leverage its unique strengths and extensive network to foster a more inclusive, resilient, prosperous Bangladesh. This Plan is our commitment to a future where every individual, especially the disadvantaged ones, has the opportunities to build a better life for themselves.


(Zakir Ahmed Khan)

ACKNOWLEDGEMENT

MANAGING DIRECTOR, PKSF

It is with immense delight and a deep sense of purpose that we present PKSF's *Strategic Plan 2025-2030*, a blueprint for our continued commitment to fostering a prosperous, resilient, equitable Bangladesh.

The formulation of this Strategic Plan has been a truly rigorous, inclusive, and collaborative undertaking. It commenced with extensive internal deliberations, drawing upon the collective wisdom and experience embedded within PKSF's diverse departments. This comprehensive internal review was then enriched by rigorous analysis, robust market research, and invaluable insights gathered through broad stakeholder engagement. We actively sought perspectives from our Partner Organizations, ministries of the Government of Bangladesh, development partners, academic institutions, and industry experts. This participatory approach, coupled with expert validation, ensured that the document is not only evidence-based but also deeply reflective of the evolving needs of the communities we serve and the dynamic landscape in which we operate.

This comprehensive planning journey would not have been possible without the firm commitment of many. I extend my profound gratitude to Zakir Ahmed Khan, Chairman of PKSF, and all PKSF Board Members for their visionary leadership, strategic guidance, and unwavering support throughout this process. Their insights were invaluable.

My sincere appreciation also goes to all PKSF colleagues across every department. Their hard work, perseverance, and intellectual contributions were fundamental to bringing this document to life. The dedication of the various teams involved in drafting, reviewing, and refining this Plan is truly commendable.

We are deeply thankful to the Government of Bangladesh (GoB), our development partners, our dedicated Partner Organizations and finally our program participants – the low-income individuals and communities in particular – whose trust, resilience, and aspirations inspire every endeavor of ours.

As we now transition from strategic formulation to decisive action, we are committed to diligently implementing this ambitious Plan. Through our collective dedication and unwavering focus, we are confident we will achieve the transformative impact envisioned, building a more prosperous, resilient future for low-income communities across Bangladesh.



(Md Fazlul Kader)

PKSF: FINANCING INCLUSIVE GROWTH

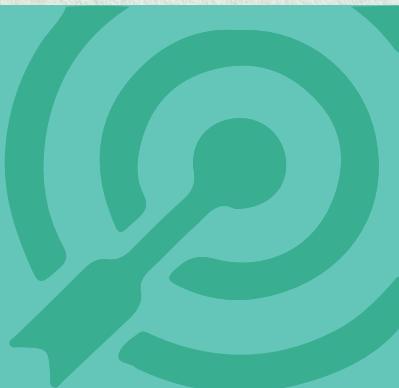


OUR VISION

A PROSPEROUS,
RESILIENT, EQUITABLE
BANGLADESH

OUR MISSION

TO SERVE THE LOW-INCOME PEOPLE
TO ENHANCE THEIR OPPORTUNITIES
FOR DECENT EMPLOYMENT WITH
APPROPRIATE FINANCIAL, RISK
MITIGATION, AND CAPACITY
ENHANCEMENT SERVICES BY
FOSTERING INCLUSIVE
INSTITUTIONS



GUIDING PRINCIPLES



INNOVATION



SOCIALLY JUST



GROWTH POTENTIAL



BUSINESS SOLUTION



CLIMATE-SMART



ENVIRONMENT-FRIENDLY



VALUE FOR MONEY



EVIDENCE-BASED



GOOD GOVERNANCE

PKSF'S EVOLUTION IN A RAPIDLY CHANGING LANDSCAPE

- 1) In 1990, roughly two decades after gaining independence, Bangladesh was still in the early stages of its economic transformation. The country had a GDP of approximately USD 31.6 billion and a per capita income of just USD 283. The economy was predominantly agrarian, with 60-70 percent of the workforce engaged in agriculture, and was marked by disguised unemployment being significant and economic opportunities very limited. Poverty was pervasive, especially in rural areas, affecting 56.6 percent of the population.
- 2) Traditional poverty alleviation efforts, mostly driven by grants and charity, were neither sufficient nor sustainable and most often failed to reach the most disadvantaged. Besides, these efforts were fragmented and lacked coordination. There was growing recognition of the need for a specialized institution to address poverty in a more comprehensive and effective manner. In this context, after long deliberation, the Government of Bangladesh established Palli Karma-Sahayak Foundation (PKSF) in 1990 as a unique second-tier development institution. Its initial strategy was to tackle poverty and unemployment by expanding access to financial services and promoting self-employment, thereby enabling sustainable development for the poor and the disadvantaged.
- 3) Having recognized the critical need for capital to foster off-farm employment, PKSF – in its early stages – adopted microfinance as a strategic instrument. It developed a robust network of Partner Organizations (POs), which were NGOs, to directly serve poor and low-income individuals. PKSF provided these POs with subsidized, perpetual loans and essential institutional development support. This supply of quasi-capital enabled the POs to build ground and attract further financing from the market. While the microfinance sector was relatively small in 1990, PKSF's model significantly amplified its scale and impact, ushering in a revolution in access to finance for millions of poor and low-income people.
- 4) Over time, it became apparent that finance alone was not sufficient to create sustained economic well-being. Recognizing this reality, PKSF diversified its interventions. Various programs supporting enterprise development, skill enhancement, climate resilience, risk management, water, sanitation, preventive healthcare, and housing development were gradually introduced so that low-income people had the necessary skills, technologies, and market access to sustain their livelihoods. With an extensive nationwide network, PKSF now serves more than 21 million low-income households, enabling their pathways to prosperity and sustained economic well-being.
- 5) The development landscape of Bangladesh is rapidly changing, presenting both new challenges and opportunities. Over the past decades, despite remarkable

strides in poverty reduction, including a significant decline in extreme poverty, the economy has struggled to generate enough decent employment for millions of its low-income citizens. Consequently, income inequality and economic vulnerability are on the rise, posing a growing threat to the well-being of a large segment of the population. Economic shocks, climate-related disasters, health crises, and job losses often push vulnerable populations back into poverty, even after periods of improved circumstances.

- 6) In a dynamic, fast-growing economy like Bangladesh, poverty intensity is expected to decline over the next 5–10 years. This shift demands moving from a traditional poverty-centric focus to one that emphasizes on inclusive growth and vulnerability reduction. Recognizing this evolving reality, PKSF ensures its programs are more growth- and resilience-oriented, creating opportunities for low-income and vulnerable people to thrive.
- 7) Amidst the changing landscape, PKSF will reposition itself to remain highly relevant and responsive to the growing needs of the country's vast low-income population. Staying true to its core mission of employment generation, it will expand financial services for underserved groups such as microenterprises, marginal farmers, and overseas job seekers. Besides, it will promote value chain development, sustainable agriculture, and a circular economy through green production and waste management practices. Furthermore, PKSF will place strong emphasis on human capital development by scaling up skills enhancement programs and promoting preventive healthcare. Moreover, it will promote suitable risk mitigation services to build resilience against income and asset erosion.
- 8) The financial sector is changing fast with the rise of fintech, digital banking, and AI-powered financial services. While these shifts create opportunities for enhanced financial inclusion, they also challenge existing business models. Hence, embracing digital transformation will be critical for PKSF. Investing in fintech solutions, AI-driven business solutions, and mobile financial services will help it stand the test of time and remain relevant and effective.
- 9) PKSF's Partner Organizations (POs), which form a key grassroots outreach network, are entering into a transformative phase as a new generation of leaders takes charge. This transition presents an exciting opportunity to bring fresh perspectives, innovation, and renewed commitment. PKSF will continue to strengthen POs by fostering close collaboration, promoting strong governance, and supporting institutional capacity building efforts.
- 10) Low-income people are highly heterogeneous, thereby requiring segmented interventions. Hence, PKSF will broaden its target groups and partnership modes to better serve and reach these people. Along with its existing network of MFI Partner Organizations, it will actively explore partnerships with banks, fintech companies, insurance providers, the private sector and other stakeholders to better achieve its objectives.

- 11) PKSF relies mostly on concessional financing from development partners. However, securing such funds is becoming less predictable and more expensive, a trend that will accelerate with Bangladesh's LDC graduation. To address this, PKSF will prioritize mobilizing resources from diversified sources. It will increase its focus on domestic markets while continuing to strengthen ties with the government and international development partners.
- 12) The capacity of PKSF will be strengthened to steer the envisioned change. A forward-looking organizational structure will prioritize cross-functional teamwork, specialization, and innovation, while streamlined internal processes will boost productivity and new career development plans will build a skilled and motivated workforce. These measures will position PKSF as a future-ready, knowledge-based institution, capable of delivering sustained and meaningful impact on the lives of millions across Bangladesh.
- 13) The years ahead bring both challenges and opportunities, but PKSF is well positioned to rise to the occasion. This Strategic Plan provides a roadmap for PKSF's journey from 2025 to 2030, ensuring that it remains at the forefront of inclusive and sustainable development. By embracing innovation, expanding financial services, strengthening governance and forging new partnerships, PKSF will continue to empower millions of low-income individuals across the country. The future is full of possibilities, and PKSF is ready to take the next step in its journey of transformation ensuring that no one is left behind and that every individual has the opportunity to build a better life.



STRATEGIC OBJECTIVES

Building upon our renewed Vision and Mission, and in response to the evolving development challenges, the PKSF Strategic Plan is anchored by the following high-level objectives. These objectives represent PKSF's overarching aims, guiding our efforts to create lasting and transformative impact for the low-income people in the days ahead.



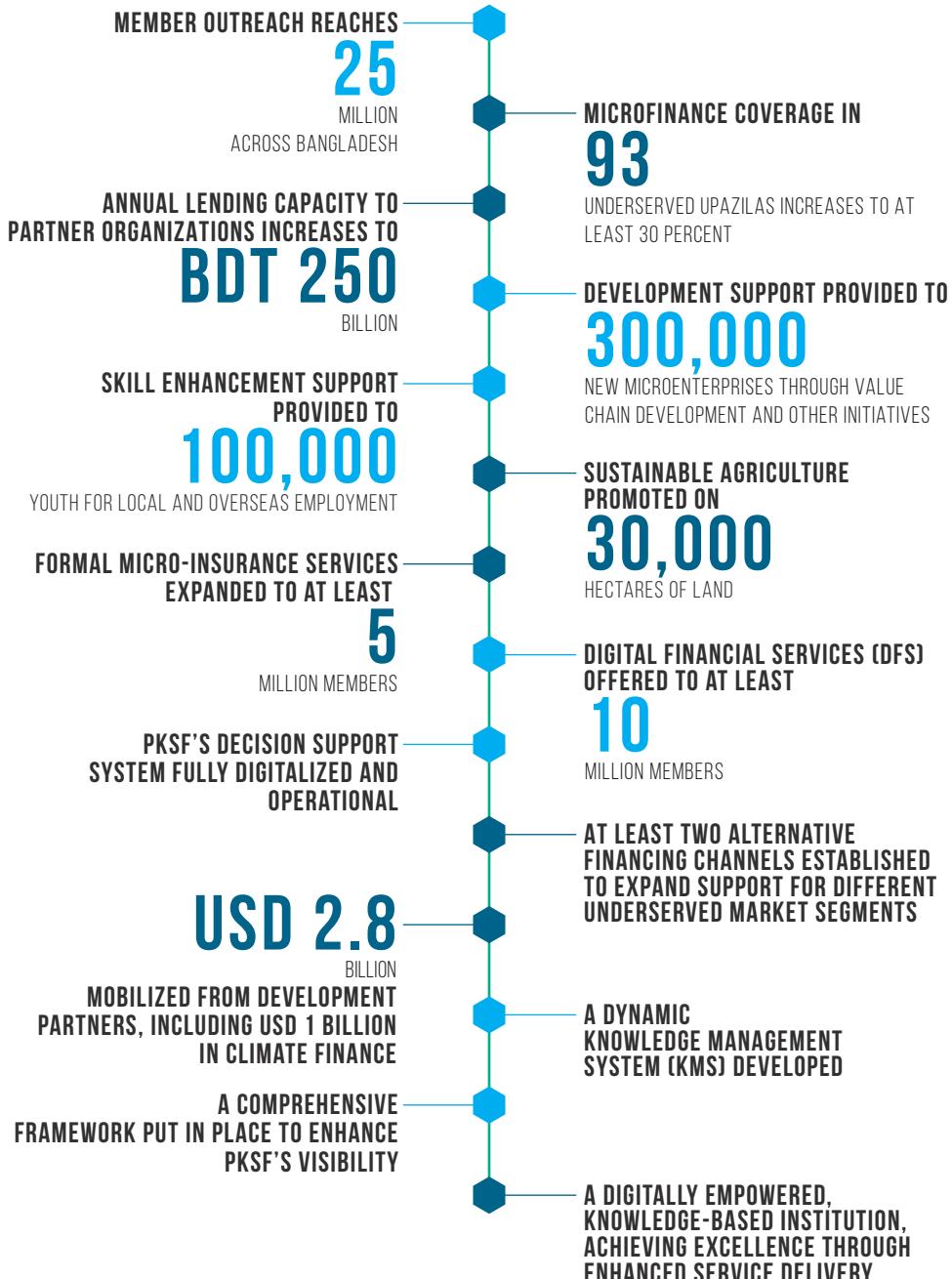
KEY STRATEGIES

The following key strategies outline the fundamental pillars of our work, detailing how PKSF will achieve high-level strategic objectives to drive inclusive and sustainable development. These strategies are further elaborated upon and operationalized in the detailed Strategic Interventions section that follows.

- 1** Expanding Inclusive Financial Services
- 2** Promoting Sustainable Microenterprises
- 3** Enhancing Skills for Productive Employment
- 4** Promoting Sustainable Agriculture
- 5** Broadening Risk Mitigation Services
- 6** Supporting Climate Actions and Protecting Environment
- 7** Strengthening Extreme Poverty Reduction Efforts
- 8** Promoting Digital Transformation
- 9** Diversifying and Scaling up Resource Mobilization
- 10** Enhancing Institutional Visibility and Knowledge Sharing
- 11** Building and Strengthening Strategic Partnerships
- 12** Leveraging Research and Advocacy for Policy Influence
- 13** Transforming PKSF to Steer the Change

MAJOR MILESTONES

(milestones are set for direction and subject to change, based on internal and external circumstances)



STRATEGIC INTERVENTIONS

The following sections outline the strategic interventions PKSF will undertake to operationalize the key strategies. We have organized these interventions into distinct thematic areas to ensure a synergistic and targeted approach, preventing scattered efforts and maximizing our collective impact on the ground.

1 INCLUSIVE FINANCE

Access to affordable and appropriate financial services is crucial for inclusive economic growth. Over the years, though Bangladesh has made notable progress in financial inclusion, significant gaps still remain across different regions, economic sectors, and income groups. Nearly half of the adult population still lacks access to formal financial services, with microfinance coverage remaining critically low in many underserved upazilas.

Cottage, micro and small enterprises (CMSEs), which significantly contribute to GDP and employment, persistently face a lack of appropriate financing options. While financing in the agriculture sector has increased, there is still a considerable mismatch between demand and supply, negatively impacting farmers' profits and economic well-being. Overseas job seekers, who are key contributors to the national economy, still have very limited access to suitable financial services.

Safe housing, a basic necessity, remains out of reach for many low-income individuals because financial services for housing in this segment are almost non-existent. Greening the economy is essential in our time. As a climate-vulnerable country, and with future export growth likely tied to sustainable business

practices, Bangladesh will require substantial resources to meet these challenges. Meanwhile, start-ups that are solving many pressing socio-economic issues remain severely underfunded.

While these challenges persist, the financial sector is rapidly evolving, with mobile financial services and fintech solutions emerging as a critical frontier in financial inclusion, with features like digital loan, digital savings, microinsurance, and embedded finance gaining traction, signaling a shift toward more modern and accessible financial solutions.

Against this backdrop, PKSF will strategically expand and broaden its financial services to address these evolving needs, with special emphasis on CMSEs, women-led enterprises, green businesses, e-commerce ventures, start-ups, housing, and overseas employment sector. It will strengthen its focus and investment in digital finance solutions to keep pace with the changing times. Leveraging its unique experience and robust expertise, PKSF will explore innovative financing models, adopt digital delivery modes, and forge new partnerships across the public and the private sectors to better serve unserved and underserved market segments.

2 ENTERPRISE DEVELOPMENT

Microenterprises (MEs) are a key growth engine for the national economy. It has a significant impact on poverty reduction and job creation. With approximately 10 million businesses employing 56 percent of the off-farm workforce, MEs contribute up to 25 percent of the GDP. However, Bangladesh's microenterprise sector still significantly lags behind its peer countries in terms of GDP contribution, employment generation and national value addition. The sector is still riddled with many structural issues, such as an inexplicit policy environment, limited access to finance and markets, low productivity, lack of competitiveness, unsustainable business practices, and growing environmental and climate risks.

To address these challenges and unlock the full potential of microenterprises, PKSF will significantly scale up its financial services for microenterprises. It will tap more domestic and international resources, partner with the broader financial sector (Banks, NBFIs, BB etc.)

and private sector stakeholders, and diversify financial products and services. Along with finance, it will also broaden technical and capacity building support services. It will heavily focus on value chain development, market promotion and technology transfer to enhance productivity and competitiveness. A key focus will be on integrating MEs into demand-driven, efficient, and profitable value chains, promoting competitive import-substituting and export-oriented business clusters. Furthermore, PKSF will prioritize promoting environmentally sustainable practices such as resource-efficient cleaner production (RECP) and green growth within MEs, and will intervene in value chains to develop shared business solutions and facilitate backward-forward market linkages, including supporting relevant medium and large enterprises. Besides, PKSF will advocate for proper policy recognition of microenterprises, so that they are unbundled from CMSME sector and addressed separately.

3 HUMAN CAPITAL DEVELOPMENT

Bangladesh's workforce is largely underskilled and possesses poor human capital. That's why most of them find themselves employed in the informal sector where low wages and poor working environment remain the norm. Those who migrate overseas also find themselves in very similar situations. Approximately 2.2 million Bangladeshis enter into job markets every year with limited skills and few decent employment opportunities.

PKSF recognizes that equipping individuals with relevant and market-driven skills is essential for generating

productive employment and promoting entrepreneurship. Hence, PKSF will scale up its skill development initiatives for youth, women and low-income people to equip them with the skills and confidence needed to enter the labor market, start and manage businesses, and pursue overseas employment opportunities. Besides, recognizing the link between health and economic well-being, PKSF will promote preventive healthcare and hygienic water and sanitation practices to assist individuals and communities to lead healthier and more empowered lives.

4 AGRICULTURE DEVELOPMENT

Agriculture remains central to Bangladesh's economy, employing 40 percent of the workforce and contributing 14 percent to the GDP. Its development is crucial for rural livelihoods, poverty reduction, and food security. However, the agriculture sector still faces many challenges such as a monocentric focus on primary production, adverse impacts of climate change, enormous post-harvest loss, rising input costs, declining soil fertility, excessive groundwater use,

and unsustainable agricultural practices.

To address these, PKSF will promote climate-smart agriculture, agro-ecological farming, agro-processing, value addition to primary agricultural produce, agri-mechanization, and good agricultural practices to improve productivity, resilience and farmers' earnings. Besides, PKSF will promote stronger value chains and better market access for agricultural produce along with appropriate financing.

5 RISK MITIGATION SERVICES

PKSF recognizes that poor households are vulnerable to a wide range of shocks that disrupt their lives and livelihoods. These setbacks often occur when the primary earner dies, income-generating activities are interrupted, livestock perishes, or a family member becomes seriously ill, leading to large out-of-pocket expenses and indebtedness.

Risk mitigation measures such as awareness building, climate adaptation,

and micro-insurance are essential to reduce income loss, stabilize household economies, and promote resilience. In this context, PKSF will expand and scale up risk mitigation initiatives to enhance the resilience of low-income households. It will streamline and diversify micro-insurance services to address life and livelihood risks. Besides, it will strengthen household risk management capacities, encourage good environmental practices, and support climate resilience.

6 ENVIRONMENT AND CLIMATE CHANGE

Over the years, both the frequency and the intensity of climate-induced disasters—such as floods, cyclones, salinity intrusion, droughts, and river erosion—have significantly increased in Bangladesh, affecting the livelihoods of millions and threatening long-term economic growth. Besides, growing economic activities also negatively affect the environment.

Recognizing this urgent need, PKSF is now placing stronger emphasis on

mainstreaming environmental and climate change considerations into all its programs and projects. These include promoting climate-smart agriculture, resilient livelihoods, safe housing, resource-efficient cleaner production (RECP) practices, and the circular economy across PKSF's extensive portfolio. Besides, PKSF will deepen its engagement with global and national climate finance providers to mobilize more resources for supporting climate actions and protecting environment.

PKSF will also build the capacity of its Partner Organizations (POs) to better utilize climate finance. This strategic shift will better equip grassroots-level institutions to address climate risks, promote green practices, and contribute

to national resilience-building efforts. By 2030, PKSF envisions becoming a fully climate-integrated institution, with all of its programs and projects designed to promote environmentally sensitive and climate-resilient development.

7 EXTREME POVERTY REDUCTION

Despite significant reductions in poverty, extreme poverty still persists, with multidimensional factors compounding vulnerabilities. Extreme poverty manifests in various forms, including lack of income and productive resources, hunger, malnutrition, ill health, limited or no access to education and basic services, homelessness, unsafe living conditions, social discrimination and exclusion, feelings of marginalization, capability and entitlement deprivation. Intersectionality makes extremely poor

families more vulnerable to poverty and destitution. Programmatic interventions, in collaboration with other actors and agencies, are necessary for creating sustainable pathways for lifting people out of extreme poverty. To this end, PKSF will mainstream extreme poverty reduction in all of its programs and projects. Besides, it will increase collaboration with other stakeholders and design and implement customized programs to better contribute to eradicating extreme poverty.

8 DIGITAL TRANSFORMATION

The rapidly evolving technological landscape is a defining feature of our time. It is reshaping the future of work and influencing emerging economic opportunities. At the same time, technological advancements offer powerful tools to better address different development challenges.

In recognition of this, PKSF will heavily invest in digital transformation to unlock new economic opportunities and enhance

the quality of its development initiatives. It has already started implementing a comprehensive Decision Support System (DSS), which will streamline workflows, reduce costs, and improve decision making. Besides, it will take enhanced measures to support fintech solutions, AI-driven business models, and digital financial services, positioning itself as the changemaker in transforming the inclusive financial sector into a digitalized system.

The rapidly evolving technological landscape is a defining feature of our time.

9 RESOURCE MOBILIZATION

Bangladesh needs substantial resources to promote inclusive growth and successfully achieve the Sustainable Development Goals (SDGs). Key development areas such as micro and small enterprises, climate action, skill development, agriculture, housing etc. face significant resource constraints. PKSF's current reliance on concessional funds and modest retained earnings limits its ability to respond effectively to these needs, especially as LDC graduation will further reduce concessional financing options.

To this end, PKSF will scale up and diversify its resource mobilization capacity. Building on its robust capital base, low leverage, excellent asset quality, and unique business model, PKSF will increase its focus on domestic resource mobilization by partnering with Bangladesh Bank, banks, non-bank financial institutions (NBFIs) and other financial sector players. It will strengthen its relationship with the Government of Bangladesh (GoB) to mobilize more resources to achieve

shared objectives. Besides, PKSF will reinforce and expand its ties with international development partners to bring in more foreign resources to better achieve Bangladesh's development goals. Furthermore, crowdfunding may also emerge as an important source of resources for achieving some of PKSF's objectives. Moreover, PKSF will capitalize on its unique position to access large-scale international climate finance (such as the GCF) to support a range of public and private sector initiatives, thereby offering significant scope to accelerate national economic growth and reinforce PKSF's mission and institutional strength.

These efforts will channel financing to marginal farmers, CMSEs, low-income families, overseas workers, climate-affected communities, and other underserved groups. As this strategy unfolds, PKSF will become a more effective and competitive development finance institution capable of delivering large-scale, sustainable impact aligned with national priorities.

10 COMMUNICATION AND KNOWLEDGE MANAGEMENT

Effective communication enhances visibility, amplifies impact, and drives institutional growth. Despite a rich history of generating diverse and valuable knowledge in the development field, PKSF has so far placed very limited focus on communication strategy and knowledge management practices, hindering its ability to fully share insights and influence broader development discourse.

To address this, PKSF will strategically invest in strengthening its Communication and Knowledge Management (C&KM)

systems. This involves developing a dynamic knowledge management system to promote transparency, facilitate institutional learning, and enable evidence-based as well as iterative decision making. Simultaneously, PKSF will promote a clear and compelling institutional identity, strategically leveraging modern communication media to enhance its visibility, deepen stakeholder engagement, and solidify its credibility as a leading development finance institution both at home and abroad.

11 STRATEGIC ALLIANCE AND INSTITUTIONAL DEVELOPMENT

PKSF recognizes that financing inclusive growth and sustained economic well-being requires close collaboration among diverse stakeholders, including the Government of Bangladesh, regulatory bodies, MFIs, banks, tech companies, the private sector, and international development partners.

To achieve this, PKSF will broaden and deepen its engagement with key government ministries such as Finance, Environment, Agriculture, Expatriate Welfare, and Local Government—and strengthen ties with regulators like the Bangladesh Bank, Microcredit Regulatory Authority (MRA), and the Insurance Development and Regulatory Authority (IDRA). It will also work closely with banks, NBFIs, fintech companies, and the private sector to expand inclusive financial services. Moreover, given the importance of technology, knowledge, and funding, PKSF will reinforce its relations with international development partners and build strong collaborations with academia, research institutions, think tanks, and media.

PKSF recognizes that inclusive institutions are key to sustainably serving the low-income people. From this recognition, PKSF has developed a network of low-income people-friendly institutions, known as Partner Organizations (POs), across the country. PKSF will continue to strengthen these organizations through enhanced financial, technical, capacity building and advisory services. Besides, it will promote digitalization of POs and enhance their digital financial service delivery and human resource capability.

**PKSF recognizes
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12 POLICY RESEARCH AND ADVOCACY

PKSF has a strong track record in contributing to employment generation, poverty reduction, and sustainable development of Bangladesh. While these achievements are significant, PKSF lacks systematic research initiatives to support its activities and relevant national policies. Hence, PKSF will harness research as a strategic tool for planning, program design, formulation of operational policies, and implementation.

Systematic research initiatives will be undertaken to strengthen the institutional

capacity of PKSF to design its programs and projects more effectively. This approach will enable PKSF to generate relevant knowledge, anticipate emerging trends, and design targeted interventions that meet the evolving needs of targeted segments of the population.

Besides, by actively sharing findings through publications, policy briefs, and national dialogues, PKSF will strengthen its position to contribute meaningfully to shaping low-income people-friendly policies and actions.

13 ORGANIZATIONAL TRANSFORMATION

In order to transform PKSF into a dynamic, knowledge-driven, results-oriented organization, its existing structure must evolve to address emerging challenges and opportunities. The current framework, largely shaped in the 1990s, has served its purpose effectively but now requires greater adaptability, integration, and responsiveness. To effectively navigate the growing yet complex development challenges such as lack of decent employment, income inequality, and climate vulnerability, a more agile,

collaborative, and performance-focused organizational structure is essential.

Against this backdrop, PKSF will modernize its organogram, digitalize workflows, promote cross-functional teamwork, encourage specialization where necessary, and foster a culture of synergistic efforts. It will introduce a new performance appraisal system, create a befitting career development plan, and promote staff well-being and a proactive work culture.



IMPLEMENTING STRATEGIC PLAN

The implementation of this Strategic Plan will be guided by an adaptive and systematic approach, ensuring PKSF remains responsive to the dynamic development landscape. This will involve the development of detailed annual operational plans for each strategic area, meticulously mapping the required resources to align with implementation priorities. A robust Monitoring and

Evaluation (M&E) framework, featuring clear, objectively verifiable indicators (OVIs), will be central to tracking progress and assessing impact. Through regular monitoring reports and an institutionalized annual review process, PKSF will facilitate continuous learning, identify gaps, and make necessary strategic adjustments, ensuring accountability and fostering innovation throughout the Plan's lifecycle.







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