

PKSF

P O R I K R O M A



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Palli Karma-Sahayak Foundation (PKSF)

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Dr Mustafa K Mujeri, Prof A K Enamul Haque, PhD join PKSF General Body



Dr Mustafa K Mujeri



Professor AK Enamul Haque, PhD

Renowned economist Dr Mustafa K Mujeri, Executive Director of the Institute for Inclusive Finance and Development (InM), and Professor AK Enamul Haque, PhD, Director General of Bangladesh Institute of Development Studies (BIDS), have joined the General Body of PKSF as Members. They have replaced Md Raisul Alam Mondal and Dr Abdullah Al Mahmud, who successfully completed their terms.

This announcement was made at PKSF's 36th Annual General Meeting (AGM) held on 28 December at PKSF Bhaban-1. At the meeting, the audited financial reports for the fiscal year 2024-25 were approved. Earlier in the day, the 263rd meeting of the PKSF Governing Body was held.

Both meetings were chaired by PKSF Chairman Zakir Ahmed Khan and attended by Managing Director Md Fazlul Kader, Board Members Dr Shahid Akhtar Hossain, Nurun Nahar, Farzanah Chowdhury, Professor Dr Md Toufiqul Islam, and Lila Rashid, PhD. In addition, all Members of the General Body were present at the AGM.



PKSF's special initiative to promote cottage, microenterprises

PKSF has decided to undertake special initiatives to promote cottage and microenterprises. The decision was taken at the 262nd meeting of the PKSF Governing Body held on 28 October. The meeting was chaired by PKSF Chairman Zakir Ahmed Khan and attended by Board Members Dr Shahid Akhtar Hossain, Nurun Nahar, Farzanah Chowdhury, Dr Md Toufiqul Islam, Lila Rashid, PhD, and PKSF Managing Director Md Fazlul Kader. The meeting noted that although cottage and

small industries account for a major share of the total employment in the country, their contribution to the national economy is yet to reach the desired level. To expand this promising sector, PKSF has allocated BDT 4,783 crore in the current fiscal year. By combining this allocation with their own funds and resources mobilized from other sources, Partner Organizations are expected to disburse approximately BDT 90,000 crore among entrepreneurs.

580,000 safely managed twin-pit toilets constructed in 30 districts



A total of 580,000 safely managed twin-pit toilets have been constructed across 30 districts under the Rural Water, Sanitation and Hygiene for Human Capital Development Project of PKSF.

Besides, safely managed water supply systems were also installed at 114,000 households. This information was shared at the project's fourth Annual Coordination Meeting held on 16 October at PKSF Bhaban-1.

Speeches at the coordination meeting were delivered by PKSF Managing Director Md Fazlul Kader and the then Additional Managing Director Mohammad Jashim Uddin, PhD. Among others, Rokeya Ahmed, Senior Water and Sanitation Specialist of the World Bank; PKSF Deputy Managing Director Md Hasan Khaled; and PKSF General Manager and Project Coordinator Md Abdul Matin also spoke at the event.

At the program, 104 branches of 30 Partner Organizations (POs) received special recognition for successfully achieving the project's implementation targets. In addition, during the open discussion session, representatives of the POs shared thoughtful and constructive views on various aspects of the project's implementation.

Since 2021, the Government of Bangladesh has been implementing this specialized project through PKSF and the Department of Public Health Engineering to address the significant gap that prevails in access to hygienic and safely managed toilets in the country and to achieve the Sustainable Development Goal (SDG) 6 (Clean Water and Sanitation). With financial support from the World Bank and the Asian Infrastructure Investment Bank (AIIB), the project is being implemented in 182 upazilas across 30 districts in all

PKSF celebrates 35th founding anniversary



Palli Karma-Sahayak Foundation (PKSF) has completed 35 years since its establishment. To mark the occasion, the PKSF Day 2025 was observed in a befitting manner on 13 November at PKSF Bhaban-1 in Agargaon, Dhaka. The event was chaired by PKSF Chairman Zakir Ahmed Khan, while the welcome address was delivered by Managing Director Md Fazlul Kader.

Zakir Ahmed Khan said over its three-and-a-half-decade journey, PKSF has carried out highly commendable work in poverty alleviation through employment generation. Describing PKSF as a beacon for all institutions in Bangladesh, he noted that, in response to contemporary needs, PKSF has recently formulated its Strategic Plan for 2025–2030. The core objectives of this plan are creation of decent employment, risk mitigation, and capacity building. He called upon all PKSF officials and staff to renew their commitment to ensuring the successful implementation of this Strategic Plan at the field level.

Zakir Ahmed Khan expressed his gratitude to the Government of Bangladesh, development partners, Partner Organizations, field-level members, and other stakeholders of PKSF. He also pledged to further strengthen and enhance the effectiveness of PKSF and its Partner Organizations.

Md Fazlul Kader referred to the history of PKSF's establishment, stating that the Government of Bangladesh founded PKSF in 1990 based entirely on a homegrown

concept, taking into consideration the advice of Dr Muhammad Yunus. Over the past 35 years, PKSF has successfully implemented a wide range of initiatives aimed at sustainable poverty reduction by providing capital, training, technology, and marketing support. He further said, "According to the World Bank, we are the world's largest financier of microenterprises. The Green Climate Fund and the Adaptation Fund have recognized us as their National Implementing Entity, which is a testament to our effectiveness, transparency, and good governance practices. Our image among international development partners is very positive."

He added that PKSF's Strategic Plan has recently been formulated under the Chairman's far-sighted and prudent guidance. "Although this year's anniversary has been observed in a modest manner, its significance is much greater. This marks the first year of implementing our Strategic Plan. We are hopeful that upon its full implementation, we will celebrate a grand anniversary in 2030."

Among others, Deputy Managing Directors AQM Golam Mawla, Md Mashiar Rahman, Md Hasan Khaled, and Dr Akond Md Rafiqul Islam spoke at the event. In addition, officials from all levels of PKSF participated in an open discussion session titled 'Our Commitment.' The anniversary celebrations began with the release of pigeons and a cake-cutting ceremony.



Seminar emphasizes on community-based crime prevention to build safe, livable environment



seminar titled 'Building Resilient Communities and Improving Living Environment in Bangladesh,' held on 2 December at PKSF Bhaban-1.

At the event, PKSF Managing Director Md Fazlul Kader delivered the welcome address, while PKSF Board Member Professor Dr Md Toufiqul Islam gave the vote of thanks. Keynote papers on ICT-based crime prevention education and community support models in Bangladesh were presented by Dr Tomoo Okubo and Dr Shiho Tanaka of Kagawa University, Japan, and Dr Naonori

To reduce crime in Bangladesh, community-based crime prevention strategies should be in force alongside conventional law enforcement activities. Crime prevention can be made more effective through urban designs that enhance surveillance and reduce opportunities for criminal activities.

Community engagement, routine monitoring of crime, and the use of digital technologies are crucial to ensuring safe living environments. Speakers expressed these views at a

Kusakabe of Rikkyo University, Japan.

Associate Professor Dr BM Sajjad Hossain of AIUB; Ruhi Das, Executive Director of PKSF's Partner Organization BASTOB; Mifta Naim Huda, Executive Director of CDIP; Md Sohrab Ali Khan, Deputy Executive Director of TMSS; and Tarik Sayed Harun, Director of RDRS Bangladesh, also spoke at the seminar. The speakers emphasized that crime occurs more due to 'environmental factors' than 'human factors,' and stressed on the need for building community-based security systems.

PKSF, IFAD jointly organize Value Chain Expo 2025 in Thakurgaon

To promote the safe and quality products produced by micro entrepreneurs, the 'Value Chain Expo-2025' was organized on 12 December on Thakurgaon's Eco Pathshala ground under PKSF's RMTP project.

The event was jointly organized by IFAD and PKSF. As the Guest of Honor, IFAD Country Director in Bangladesh, Dr Valentine Achancho, said, "What you see in Thakurgaon today is the result of a vision, partnership, and perseverance.

It demonstrates that when inclusive finance, technical innovation, and market opportunities are brought together, rural transformation becomes possible.

I wish to recognise the entrepreneurs present here today. Your determination, creativity, and willingness to innovate are the foundation of Bangladesh's rural economy and the true drivers of sustainable development."

Speaking as the Special Guest, Parimal Sarkar, Joint Secretary of the Economic Relations Division, said many entrepreneurs fail to survive due to shortcomings in product quality, marketing, and market linkage. He noted that if this promising sector is advanced in a planned manner, micro entrepreneurs will be able to make a significant contribution to the national economy.

Lorna Grace, Specialist at the Private Sector Unit, said, "The participation of public and private stakeholders and strengthening linkages between small entrepreneurs and the private sector will further accelerate and sustain value chain activities."

The event was chaired by Dr Md Shahid Uz Zaman, Founder and Executive Director of ESDO. He said, "Various forms of support are being provided to small entrepreneurs so that these initiatives can eventually grow into large enterprises."

At Value Chain Expo 2025, a wide range of products produced by small entrepreneurs were showcased in 36 stalls for a broader audience.



World Bank to provide additional \$150.75 million to RAISE project



A young woman receiving training in 'Refrigeration and Air-conditioning' trade

The World Bank has recently approved an additional financing of USD 150.75 million for PKSF's RAISE project. As a result, the total financing of the project now stands at USD 535.74 million. The project, which is scheduled to be completed in December 2030, will also receive USD 234.99 million in co-financing and parallel financing from PKSF and its Partner Organizations (POs).

Under the additional financing phase, the project will be expanded nationwide instead of urban and peri-urban areas only. This expansion will particularly benefit youth in remote areas. More than 180,000 people are expected to benefit directly, with another four to five times that number benefiting indirectly.

Under this initiative, unemployed youth and entrepreneurs in the informal sector will receive skills development training and credit support. In addition, to increase women's participation in the informal sector, necessary support will be provided for the creation and development of home-based childcare enterprises.

Avg income of RAISE project entrepreneurs up by 45%

A recent World Bank (WB) study has highlighted the remarkable success of PKSF's RAISE project. According to a presentation by WB Economist Aishwarya Patil, the average monthly income of young entrepreneurs under the project has increased by 45 percent, reaching BDT

54,342—significantly higher than the average income of similar informal entrepreneurs (BDT 39,349). Most entrepreneurs have demonstrated notable improvements in business diversification, market analysis, and professional financial management (budgeting and accounting). Currently, the project is providing technical training to 73,000 youth and financial and capacity-building support to 96,000 entrepreneurs.

Workshop on financial management for PO officials

To strengthen financial transparency and accountability under the project, a day-long workshop was held on 18 December with accounts officials from 89 Partner Organizations (POs). At the workshop, PKSF Deputy Managing Director Md Hasan Khaled emphasized on the importance of accurate and timely financial reporting. Technical sessions were conducted on key issues such as budget variance, VAT and tax compliance, and audit processes. Designed around field-level challenges and solutions, the workshop helped participants acquire practical, applicable knowledge.

Visits to project activity sites

Additional Secretary of the Financial Institutions Division (FID) Md Ahsan Kabir and Deputy Secretary Muhammad Amin Sharif visited PKSF's development activities in Barishal and Barguna on 10 and 11 November. During the visit, they observed field-level progress of RAISE, RMTP, and Agrosor programs being implemented by Grameen Jano Unnayan Sangstha, CARSA Foundation, Sangram, and BDS.

During the visit, the officials expressed satisfaction after observing innovative internet-based aquaculture technology (IoT-based aeration systems) under PKSF's RMTP project. Md Ahsan Kabir said for those currently engaged in wage-based employment after training, regular mentoring through the RAISE project should be strengthened to help them become future entrepreneurs. The FID delegation was accompanied by PKSF General Manager and RAISE Project Coordinator Dilip Kumar Chakravorty, along with other senior officials.



Officials of Financial Institutions Division and PKSF inspecting post-training employment initiatives

Reshma Khatun's success in eco-friendly flower cultivation



Reshma Khatun checking a pheromone trap on her farm

Wherever one looks in Haria village of Jhikargachha upazila in Jashore, vast stretches of colorful flower fields catch the eye. Yet behind this beauty, flower growers face constant worry. Roses, marigolds, gerberas, chrysanthemums, and many other varieties bloom across the fields. However, at the end of each season, calculating profit and loss becomes difficult for flower farmers. Rising prices of chemical fertilizers and pesticides, excessive water use and irrigation costs, weeds accumulating in the fields, and plant waste left after harvesting—all these challenges create uncertainty over Reshma Khatun (30) as they do for other flower farmers.

Reshma recalls, "Even though I cultivated flowers using the methods inherited from my ancestors, it was hard to bring profits home." Dependence on chemical fertilizers and pesticides increased costs while degrading soil quality. Excessive pesticide uses reduced flower quality, and therefore, flowers often failed to fetch fair market prices. Water waste was another major problem. Over-irrigation would increase electricity bills and put pressure on groundwater.

As losses mounted, continuing flower cultivation on her two bighas of land became an uphill battle. Supporting a five-member family, paying labor wages, and facing income uncertainty at the end of every season—altogether the apprehension was always there.

At this critical juncture, PKSF's SMART project emerged as a ray of hope. With renewed optimism, Reshma joined the project through the Rural Reconstruction Foundation. Though initially hesitant, training gradually changed her mindset. Through the project, she learned about Resource Efficient and Cleaner Production (RECP) practices. The training introduced her to modern flower cultivation methods that reduce costs, minimize waste, and protect the environment. With a loan of BDT 300,000, she began her journey toward eco-friendly flower farming.

Reshma adopted organic fertilizers and bio-pesticides, which

also brought positive health benefits for her and her workers. Instead of chemical sprays, she now uses colored traps and pheromone traps to control pests. This reduced costs, improved flower quality, and extended the shelf-life of flowers. She also abandoned flood irrigation and switched to controlled irrigation using hose pipes, reducing water wastage, lowering electricity bills, and easing pressure on groundwater. Following the project's guidance, she produces organic compost from flower residues. "What I used to throw away is now food for my land," Reshma says. "This compost helps the soil retain moisture and increases fertility."

The results are visible. Her seasonal income has increased from around BDT 175,000 to BDT 225,000—an increase of BDT 50,000 in just one year from two bighas of land. To further modernize her farm, Reshma purchased a mini power tiller, reducing dependence on manual labor and significantly increasing efficiency. Smiling, she says, "Earlier, I needed many workers for cultivation and weeding. Now one worker with a machine can do both."

Today, the flower fields of Haria village no longer reflect only worry; they show change. Reshma now teaches others about eco-friendly flower farming and engages community members through environmental club meetings. Inspired by her success, other flower growers have also started adopting sustainable methods.

Overcoming past losses, Reshma is now a successful flower farmer. She has shown that the right guidance, knowledge, training, timely support, and eco-friendly choices can transform a woman's life, a field, and even the future of a village.

As the soft afternoon light spreads over the fields, rows of marigolds and gerberas sway gently in the breeze. Reshma Khatun stands among her flowers—no sign of exhaustion in her eyes, only quiet hope. She dreams of cultivating diverse flowers, developing her own brand, selling flowers online, and seeing her blooms gain recognition across the country.



Power weeder being used in Reshma Khatun's flower field

20,153 micro-entrepreneurs prepared by SMART project for environmental risk management

Under PKSF's SMART project, a total of 20,153 micro-entrepreneurs have been prepared through training on environmental risk awareness and management strategies, the importance of Resource Efficient and Cleaner Production (RECP), and the necessary steps to initiate such practices. Additionally, 293 cluster-based Environmental Clubs have been formed to serve as a common platform for people from all segments of society. Moreover, with project support, Environment and Climate Change Units (ECCU) have been established in 49 Partner Organizations (POs).

From 13–23 October, the World Bank conducted an Implementation Support Mission. The World Bank delegation led by SMART Project Task Team Leader Keisuke Iyadomi visited field-level activities of various sub-projects implemented through POs in Dhaka, Bogura, Joypurhat, and Rangpur. In the Mission's wrap-up session, the delegation expressed satisfaction with the progress of the project and expressed hope that the practice of RECP within business clusters would have an unprecedented positive impact on the microenterprise sector as a whole.

In addition, the 9th Project Steering Committee (PSC) meeting of the project was held on 23 October, with Nazma Mobarek, Secretary of the Financial Institutions Division, in the chair. The meeting, held at the Bangladesh Secretariat, reviewed the progress of project implementation and noted that overall progress was satisfactory.

Furthermore, a five-day quarterly progress review meeting under the SMART Project was held from 2–6 November. The inaugural session of the meeting was chaired by PKSF Deputy Managing Director Md Mashiar Rahman. A total of 122



Training for micro-entrepreneurs on 'Climate Vulnerability, RECP, and Environmental Management'

officials from 51 Partner Organizations implementing 61 sub-projects, along with SMART Project officials, participated in the meeting.

With the objective of promoting shock-resilient green growth by introducing climate-resilient and resource-efficient practices in microenterprises, PKSF has been implementing the Sustainable Microenterprise and Resilient Transformation (SMART) Project since August 2023. The project is being implemented with the support of the Government of Bangladesh and through joint financing by the World Bank and PKSF.

SICIP-PKSF project being implemented to provide technical training, employment support for 12,000 individuals



Youths attending a training session on 'Electrical Installation and Maintenance'

With the aim of poverty alleviation and developing a skilled workforce, PKSF signed an agreement with the SICIP project authorities under the Finance Division on 11 March 2025. Under this project, a total of 12,000 individuals (30 percent women), with priority given to marginalized communities and members of small ethnic groups from different regions of the country, are being provided with technical training and employment opportunities through 25 Partner Training Institutes. So far, 1,925 trainees have been enrolled under 20 Partner Training Institutes, with women accounting for approximately 30 percent of the total trainees.

As of now, the assessment process of 800 trainees has been successfully completed. Of them 797 have received certification. Among the certified trainees, 148 have already secured employment, while the employment process for the remaining trainees is ongoing.

Under the SICIP-PKSF project, at least 65 percent of certified trainees are expected to be employed within three months of completing training.

‘Coordinated public, private initiatives essential to address climate change impacts’



Due to natural disasters and calamities, Bangladesh suffers economic losses of around USD 3 billion every year, which is equivalent to about 1–2 percent of the country’s Annual Development Program (ADP). In the context, speakers at the closing ceremony of a training workshop titled ‘Climate Change and Climate Finance’ emphasized that, alongside government policies and strategic actions, coordinated initiatives at both public and private levels, as well as enhanced access to international climate finance, are essential to address climate change-induced disasters and all forms of shocks.

The event was held at Bangladesh Institute of Management (BIM) on 18 December. Dr Farhina Ahmed, Secretary to the

Ministry of Environment, Forest and Climate Change of the Government of Bangladesh, attended the event as the Chief Guest while Dr Fazle Rabbi Sadeque Ahmed, Deputy Managing Director of PKSf, attended as the Special Guest.

Dr Farhina Ahmed said approximately USD 5 billion is spent annually on activities to address the impacts of climate change; this accounts for nearly 10 percent of the country’s ADP.

She also said that if government and non-government officials improve their understanding of international agreements and guidelines regarding climate change, and learn how to access global climate funds, they can support the government more effectively in tackling climate change and achieving the Sustainable Development Goals.

Dr Fazle Rabbi Sadeque Ahmed said officials from various government institutions play a crucial role in formulating climate-sensitive policies and strategies to address climate risks and impacts.

He added the training workshop would play an effective role in strengthening government officials’ knowledge and skills in this area.

The training workshop, which began on 2 December under the GCF-Readiness-2 project of PKSf with financing from the Green Climate Fund (GCF), was attended by 150 senior officials from various government institutions of Bangladesh in six batches.

PKSF to provide environment and climate change training support to five universities

PKSF has signed agreements with five universities in Bangladesh to support training on environment and climate change. The signing ceremony was held at PKSf Bhaban-1 on 4 December.

PKSF Managing Director Md Fazlul Kader, Deputy Managing Directors Md Mashiar Rahman and Dr Fazle Rabbi Sadeque Ahmed, and representatives from the universities were present at the event. Under the three-year agreement of the GCF-Readiness-2 project, Sher-e-Bangla Agricultural University, Khulna University, Chattogram Veterinary and Animal Sciences University, Rajshahi University, and

Patuakhali Science and Technology University will receive laptops and projectors to strengthen the sustainability of training activities and institutional capacity.

Through activities implemented in the coastal areas under the GCF-RHL project and in the Barind region under the ECCCCP-Drought project, four Master Trainers will be developed from each university. These trainers will conduct climate-related training at their respective institutions in the future. In addition, awareness seminars and workshops will be organized at these universities for students, teachers, and researchers.

International Day of Persons with Disabilities observed

With the theme ‘fostering disability-inclusive societies for advancing social progress,’ The International Day of Persons with Disabilities was observed on 3 December in the project areas under PKSf’s PPEPP-EU Project.

On the occasion, meetings were organized to discuss the rights of persons with disabilities, ways to ensure their participation in all spheres of life, and approaches to capacity development. Special programs were also arranged featuring successful persons with disabilities from the project areas. In addition, processions, wheelchair distribution activities, and sports and cultural events were organized, with active participation from persons with disabilities. Officials from relevant local government offices were present at these events.



Policy dialogue on challenges, potential solutions in fisheries, crop, livestock sectors



Under the RMTF project of PKSF, three policy dialogues were held on 19, 23, and 27 November at PKSF Bhaban-1. The sessions were titled respectively 'Policy Gaps Related to Small-scale Fish Processing and Marketing in the Domestic Market in Bangladesh', 'Transforming of Agroecological Farming (Beyond Organic) for Ensuring Nutritious and Safe Food Without Compromising Yield and Reduction Input Subsidies and Chemical Fertilizers and Pesticides in Bangladesh', and 'Implementing Good Agricultural Practices for Sustainable Expansion of the Livestock Sector in Bangladesh.' PKSF Managing Director Md Fazlul Kader, chaired the dialogues. Extensive discussions were held on the existing challenges and potential solutions in the fisheries, crop, and livestock sectors.

In the fisheries-focused dialogue, Dr Md Abdur Rouf, Director General (Acting) of the Department of Fisheries, expressed optimism that the government would take necessary initiatives to develop standards for fish products and support the marketing of ready-to-cook and ready-to-eat fish products, including street food, produced by microentrepreneurs. The keynote paper on addressing gaps in the fisheries sector was presented by Professor Dr AKM Nowshad Alam of the Department of Fisheries Technology at Bangladesh Agricultural University. He emphasized on the importance of establishing specific standards by the

Department of Fisheries and formulating clear government policies to expand the ready-to-cook/eat fish products and street food businesses.

In the crop sector dialogue, the Director General of the Department of Agricultural Extension, SM Sohrab Uddin, said organic farming is essential to ensure long-term sustainability in agriculture. The keynote paper was presented by Dr Sheikh Tanvir Hossain, who recommended revisiting the National Agriculture Policy, eliminating policy inconsistencies, developing a comprehensive policy framework for expanding organic agriculture, and placing greater emphasis on investment in organic fertilizer production.

In the livestock-related session, Md Shariful Haque, Deputy Director of the Department of Livestock Services, noted that developing standards suited to the country's context and ensuring proper certification systems would significantly benefit livestock farmers. The keynote paper was presented by Professor Dr AKM Ahsan Kabir of the Faculty of Animal Husbandry at Bangladesh Agricultural University. He remarked that formulating a 'Bangladesh Good Agricultural Practices for Livestock' policy is essential for strengthening competitiveness in the global market. Among others, Dr Akond Mohammad Rafiqul Islam, Deputy Managing Director of PKSF, was present at the policy dialogues.



Rural women creating success stories by producing diverse milk products



Organic agricultural practices and solar irrigation system



Microentrepreneurs increasing income by producing ready-to-eat fish items

'Youth can be the driving force of sustainable development'

Md Azadul Kabir Arzoo

Executive Director, Jagorani Chakra Foundation (JCF)



Under the leadership of Md Azadul Kabir Arzoo, renowned non-governmental development organization Jagorani Chakra Foundation (JCF) was established in 1975 in the southwestern region of Bangladesh. He served as the Executive Director of the organization for nearly 50 years since its inception. Jagorani Chakra Foundation was enlisted as a Partner Organization of Palli Karma-Sahayak Foundation (PKSF) in 1990. At present, the organization is implementing various development activities through 841 branches in 369 upazilas. The number of families covered under its programs is approximately 1.05 million.

For PKSF Porikroma, the interview of Md Azadul Kabir Arzoo was conducted by Mohammad Minhaz Uddin Shaikh, Assistant General Manager of PKSF. The interview was facilitated by Md Azizul Haque, Director of JCF, and Md Imtiaz Haider, Senior Manager of JCF.

PKSF: What was your main objective behind establishing Jagorani Chakra Foundation (JCF)?

Md Azadul Kabir Arzoo: The period from 1972 to 1974 was a time in war-ravaged, newly independent Bangladesh. Hunger and poverty were widespread. In 1974, famine struck the country. With the aim of addressing the root causes of the ongoing crises, I, along with some fellow young freedom fighters from the Jashore region who had participated in frontline battles, founded this organization in 1975 under the name "Jagorani Chakra."

PKSF: What kinds of challenges has JCF faced in implementing field-level activities over the past 50 years, and how were they addressed?

Md Azadul Kabir Arzoo: In the beginning, the biggest challenge was gaining people's trust, especially building confidence among poor and marginalized communities. There was also a shortage of financial capital. Social conservatism posed obstacles, particularly in bringing women into public activities or working with the children of sex workers.

PKSF: Do you follow any particular philosophy in undertaking and implementing development programs for the poor?

Md Azadul Kabir Arzoo: Our philosophy is simple yet profound. And that is to awaken the inner strength of people. Our role is to recognize and nurture the hidden potential within poor people and to empower them to illuminate their own path forward. We do not want to give charity; we want to empower.

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

Md Azadul Kabir Arzoo: At the initial stage, we faced a shortage of funds. The financial support from PKSF laid the foundation for launching our microcredit activities. Not only regular loan funds, but PKSF has also provided grants and technical assistance for implementing special projects such as climate resilience, safe food production, and agricultural marketing. In addition, PKSF officials regularly provide skill development training for our staff, policy guidance, and advice on overall management and sustainable development. Their monitoring and supervision help ensure the quality and accountability of our work. Working with PKSF has taught us how to implement large-scale programs effectively and transparently.

PKSF: What programs is JCF currently implementing?

Md Azadul Kabir Arzoo: Human problems are multidimensional; therefore, our activities are also multidimensional. Our major areas of work include resilient livelihoods and agriculture, education, microfinance, health, nutrition and WASH, human rights and protection, climate change and disaster management, and social business.

PKSF: What positive changes have occurred in the social and economic lives of people as a result of JCF's development activities?

Md Azadul Kabir Arzoo: The impact of our five decades of work in our operational areas is now evident. Those who were once considered "untouchable" are now participating in mainstream society with dignity. More than 43,000 ultra-poor women are now self-reliant. Through microcredit programs, more than 5.9 million people have engaged in agriculture and small businesses and are earning incomes. Children born in brothels have been rehabilitated and integrated into mainstream society. Overall, there has been a qualitative improvement in their standard of living.

PKSF: There are allegations that interest rates in microcredit programs are high and that NGOs exploit people. What is your comment?

Md Azadul Kabir Arzoo: These allegations are half-truths or stem from ignorance. The interest rates in our loan programs are reasonable compared to various high-risk sectors of banking. We provide collateral-free loans. Our staff reach remote villages to deliver services and regularly monitor borrowers' activities to ensure proper use of loans. Necessary training is provided for successful implementation. All these costs are included in the interest rate of microcredit operations.

PKSF: Does JCF have any special plans for the next five years?

Md Azadul Kabir Arzoo: JCF always plans with a long-term vision. Among our key plans for the next five years are: bringing all activities onto digital platforms; expanding solar

energy, waste management, and environmentally friendly agricultural practices; transforming existing shelter homes and learning centers for disadvantaged children into modern vocational education and training centers; and reaching more people through expanded operations.

PKSF: How do you see the role of youth in social development activities in the present time?

Md Azadul Kabir Arzoo: Today's youth are far ahead in terms of technology, information, and global perspectives. They learn quickly, embrace new ideas, and can create innovative pathways. I believe that with proper guidance and opportunities, youth can become the main driving force of sustainable development.

PKSF: Is there any event that influenced your intellectual outlook?

Md Azadul Kabir Arzoo: In my childhood, witnessing the cruelty shown toward a mentally challenged woman instilled in me an urge to stand beside helpless people. After Independence, I once saw a man from the 'sweeper' community being served tea in a cup not touched by others at a tea stall, which deeply saddened me. In 1981, a sex worker kissed her newborn child and, in response to my question, said although she did not know the father's identity, the child had given her the complete joy of motherhood. These incidents taught me that true development is not only economic liberation but also liberation of social dignity, education, and human values.

PKSF: We have heard that you have pledged to donate your body after death. What inspired this decision?

Md Azadul Kabir Arzoo: I have spent my life serving people. Rather than letting this mortal body decay in the soil after death, I decided to donate it so that it may contribute to the research and learning of medical students.

PKSF: What advice do you have for development workers?

Md Azadul Kabir Arzoo: I consider all development workers my colleagues. I would say to them: treat your work not merely as a job but as a mission.

Build respectful friendships with poor people, listen to them attentively, and value their knowledge and experience. Keep yourself updated about new technologies, development strategies, and global practices. Stay connected with people. No one can do everything alone—build networks.

PKSF: Thank you very much. We wish you good health.

Md Azadul Kabir Arzoo: Thank you as well. I thank **PKSF Porikroma** for giving me this opportunity.

[Before the publication of this interview, Md Azadul Kabir Arzoo passed away on 24 January 2026. The PKSF family expresses deep condolences on his death.]

Scan to read the full interview in Bangla



PKSF constructing climate-resilient homes for 3,000 coastal families



Climate change-resilient houses built in Bhola's Char Fasson upazila

Under the RHL project, PKSF is constructing climate-resilient homesteads for 3,000 families to reduce income and assets losses of poor and extremely poor communities living in coastal areas and to ensure sustainable and safe housing for them. In the low-lying coastal regions of Bangladesh, most of the poor families build their houses with mud, bamboo, and nipa palm leaves (locally known as *golpata*), which are highly vulnerable to natural disasters. Due to low income, lack of land ownership, and other uncertainties, these families are forced to repair or rebuild the same risky houses year after year. As a result,

they remain trapped in a vicious cycle of poverty and debt. The climate-resilient homesteads constructed under the RHL project protect coastal families from disaster risks such as cyclones and storm surges, while also reducing long-term maintenance costs.

So far, construction of 1,624 homesteads has been completed, and 1,508 houses have already been handed over to members, where they are now living with their families. Depending on requirements, these homesteads include land elevation, house construction, sanitary latrines, rainwater harvesting systems, solar electricity, and improved cooking stoves.

ECCCP-drought increases year-round water availability for 50,000 people in Barind

Under the ECCCP–Drought project of PKSF, year-round water availability has been increased this year for nearly 50,000 people in the Barind region of Bangladesh. During this period, 70 ponds and 25 kilometers of canals were re-excavated. A total of 558 rooftop-based Managed Aquifer Recharge (MAR) systems have been installed. In addition, around 6,500 marginal farmers received financial and technical support to cultivate drought-tolerant fruit and crop varieties. As a result, reliance on groundwater extraction for irrigation during the Boro season has decreased.

This information was shared at a meeting titled ‘Promissory Agreement and Progress Review Meeting 2025,’ organized by the ECCCP–Drought Project management unit on 22 October at PKSF Bhaban-1. PKSF Managing Director Md Fazlul Kader attended the event as the Chief Guest. Deputy Managing Director of PKSF, Dr Fazle Rabbi Sadeque Ahmed, delivered the welcome speech. Executive Directors of Partner Organizations, project’s focal persons, and project coordinators participated in the meeting. Notably, to ensure smooth implementation of activities for the 2025–2026 fiscal year, grant agreements were signed with 18 Partner Organizations under the approved grant budget.

Implemented with financial support from the Green Climate Fund (GCF), PKSF’s ECCCP–Drought project aims to enhance the resilience of drought-affected communities to climate change impacts through integrated water resource management.

Drought is one of the major climate change-induced challenges in northern Bangladesh. In the Barind region, the groundwater table has dropped significantly, leading to severe scarcity of both surface and groundwater. This

problem has become particularly acute in most areas of Rajshahi, Chapainawabganj, and Naogaon.

Due to the gradual drying up of rivers and the region’s geomorphological characteristics, groundwater recharge has been disrupted. Rainfall in the region is nearly half of the national average, while the rate of temperature increase is about two and a half times higher than the national level. The stair-like sloping landform causes rainwater to quickly flow away through canals and rivers. The clayey soil cannot retain rainwater effectively, resulting in excessive groundwater extraction for crop cultivation.

During the dry season, water in the Barind region can only be extracted through deep tube wells, which are insufficient even to meet drinking water needs. Moreover, excessive extraction from the upper usable aquifer layers for irrigation further lowers the groundwater table.

To address this situation, rooftop-based Managed Aquifer Recharge (MAR) systems are being installed in selected unions of 14 upazilas across Rajshahi, Chapainawabganj, and Naogaon districts.

So far, 558 MAR systems have been installed. Through these systems, rainwater has begun recharging the shallow aquifers, contributing to groundwater replenishment. During the 2025 monsoon season, approximately 4.5 million liters of water were artificially recharged into the groundwater table through about 112,000 square meters of rooftop catchment areas in the Barind region. The entire process is completed in four stages: 1. Collection of rainwater from rooftops, 2. Filtration through a filtration chamber, 3. Recharge of water into the ground, and 4. Storage in underground aquifers.



A Managed Aquifer Recharge (MAR) system

National Livestock Week 2025 PKSF Partner Organization HEED Bangladesh wins gold medal



At the National Livestock Week 2025, observed with the theme 'Indigenous Breeds, Modern Technologies Advancing Livestock Development,' HEED Bangladesh, a Partner Organization of PKSF, received the Gold Medal in the category of 'Livestock Development and Management.' The award was presented on 26 November at the

Bangladesh-China Friendship Conference Center in the capital by Honorable Planning Adviser Dr Wahiduddin Mahmud. The event was chaired by Honorable Fisheries and Livestock Adviser Farida Akhter. In the same category, Eco-Social Development Organization (ESDO) received the Silver Medal, while MAMATA received the Bronze Medal. These institutions too are Partner Organizations of PKSF.

On the occasion of the National Fisheries Week 2025, in recognition of their significant contributions to the fisheries sector, 27 fish farmers supported by 19 Partner Organizations implementing fisheries activities were recognized as 'Best Fish Farmers'. Additionally, five Partner Organizations were recognized as 'Best Institutions' for their performance in the fisheries sector. These organizations are ESDO, JAKAS Foundation, Sagarika Samaj Unnayan Sangstha, Nowabeni Gonomukhi Foundation, and DESHA, all of which are PKSF's Partner Organizations. Furthermore, under PKSF's agriculture-related programs, five members received the Agriculturally Important Person (AIP) recognition, and 15 were recognized for promoting modern agricultural technologies.

Meeting held on livestock feed production, marketing, challenges in Bangladesh

A meeting titled 'Livestock Feed Production, Marketing, and Challenges in Bangladesh: Present Situation and Future Actions' was held on 14 October at PKSF Bhaban-1. The meeting was chaired by PKSF Managing Director Md Fazlul Kader. In his remarks, he emphasized on the need to create a business-friendly environment for entrepreneurs engaged in the livestock and poultry sectors. He stressed on the importance of expanding appropriate technologies and mechanization in the sector, as well as ensuring the proper utilization of locally available livestock feed ingredients. He

also highlighted the necessity of promoting commercially high-yielding grass varieties and fermented feed technologies such as silage. Furthermore, he noted that production costs must be reduced through the expansion of value-added dairy and meat products and the development of sustainable business models. The meeting included detailed discussions on time-appropriate, sustainable, and innovation-driven solutions to reduce livestock feed costs, along with PKSF's strategies and future course of action for their implementation. It was informed that PKSF will work in the future to identify existing barriers to cluster-based value chain development in the buffalo and the poultry sub-sectors and address them in locally driven innovative approaches.

Special emphasis to be placed on agro-ecological farming: Managing Director

PKSF Managing Director Md Fazlul Kader has said special emphasis will be given to agro-ecological farming in implementing activities aimed at promoting safe agriculture. He made this remark while delivering speech at a workshop on budget orientation and activity review of PKSF's agriculture-related programs for the 2025-26 fiscal year, held on 9 December at PKSF Bhaban-1.

He noted that excessive dependence on chemical inputs is gradually degrading soil vitality, resulting in declining soil productivity. He further explained that such practices have harmful effects on soil, water, the environment, and human health. He emphasized that the most sustainable and effective way to overcome these challenges is through agro-ecological farming. This approach helps restore the natural fertility of the soil while enabling farmers to ensure production at lower costs compared to chemical-based farming, thereby increasing their profitability in a sustainable manner.



Pineapple farmers in Tangail practicing multiple cropping by using organic fertilizer and pesticides

Capacity Enhancement



PKSF officials after attending a training session titled 'Behavioral Science & Mindset'

The PKSF Training Center (PTC) continues to play an effective role in enhancing the professional skills, innovative thinking, and positive outlook of officials and staff by implementing training plans developed in alignment with the practical needs of PKSF, its Partner Organizations (POs), and various projects. Currently, the PTC is conducting training on 17 modules focused on capacity development for PKSF and Partner Organization personnel.

Training for PO personnel

Based on field-level demands of Partner Organizations, during the October–December 2025 period, a total of 271 senior and mid-level officials were trained under 10 courses in 12 batches through classroom-based sessions held at PKSF Bhaban. During the same period, two new courses titled 'Behavioral Nudge in MFIs' and 'AI in Integrated Training Program (AITP)' were introduced and implemented.

Training for PKSF officials

During October–December 2025, a total of 126 PKSF officials participated in 15 training programs and 10 workshops organized at various institutions within the country and at

PKSF Bhaban-1. Among them, under the RAISE project, 25 officials received training on 'Behavioral Science & Mindset' and 24 officials completed the 'Financial Management Course.' In the same period, four PKSF officials participated in international workshops and conferences held in Brazil, France, and Bhutan.

Field-level training

In the October–December 2025 quarter, the PTC organized five training courses in 12 batches under RAISE, GCF-RHL, ECCCP-Drought, and GCF-Readiness-2 projects. Through these courses, a total of 309 officials and members from government, non-government, and Partner Organizations received training. The courses were on Training of Trainers, Financial Management, Program Orientation, Public Procurement Rules, and Climate Change & Climate Finance.

Internship program

Under the internship program of the PTC, three students completed their internships during the October–December 2025 period. One of them was from the University of Dhaka, another from Bangladesh University of Professionals, and the other from East West University.

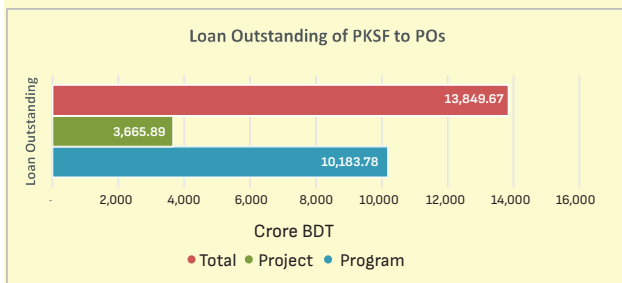


PKSF representative poses with others who took part in a regional consultation titled 'Enhancing Climate Actions in the Hindu Kush Himalaya: Readiness and Access to Climate Finance' held in Bhutan

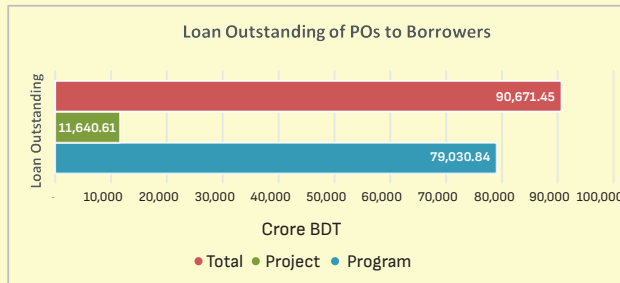
PKSF's loan program

Up to October 2025, the amount of loan disbursed from PKSF to its Partner Organizations (POs) was BDT 74,882.10 crore and from POs to borrowers was BDT 9,64,948.82 crore. The amount of loan outstanding of PKSF with POs was BDT 13,849.67 crore and POs with borrowers was BDT 90,671.45 crore. Besides, members' savings at the POs amounted to BDT 37,395.13 crore.

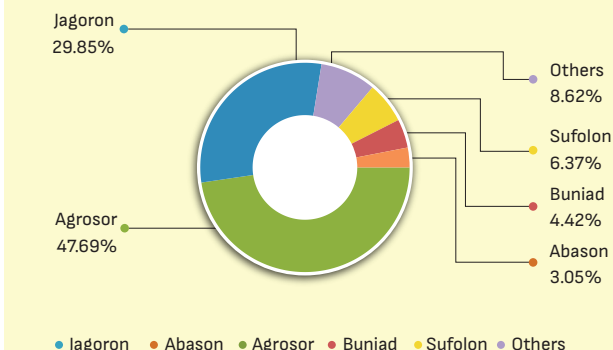
Loan outstanding (PKSF with POs): As of October 2025, the amount of loan outstanding of PKSF with POs was BDT 13,849.67 crore, of which the loan outstanding under the core program was BDT 10,183.78 crore (73.53% of the total loan outstanding) and the same under the projects was BDT 3,665.89 crore (26.47% of total loan outstanding).



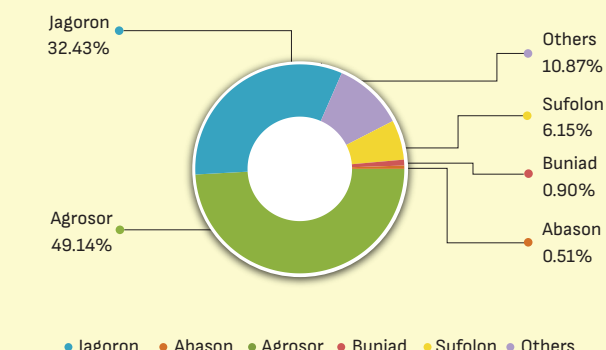
Loan outstanding (POs with borrowers): As of October 2025, the amount of loan outstanding of POs with borrower was BDT 90,671.45 crore, of which the loan outstanding under the core program was BDT 79,030.84 crore (87.16% of the total loan outstanding) and the same under the projects was BDT 11,640.61 crore (12.84% of the total loan outstanding).



Sector-wise loan outstanding (of PKSF with POs): As of October 2025, the total amount of loan outstanding of PKSF with POs was BDT 13,849.67 crore -- BDT 6,604.73 crore in microenterprise loan (Agrosor), BDT 4,134.65 crore in microcredit for moderate poor (Jagoron), BDT 611.99 crore in microcredit for extremely poor (Buniad), BDT 882.21 crore in agriculture loan (Sufolon), BDT 422.03 crore in housing loan (Abason Loan), and BDT 1,194.06 crore is others loan.



Sector-wise loan outstanding (of POs with borrowers): As of October 2025, the total amount of loan outstanding of POs with borrowers was BDT 90,671.45 crore -- BDT 44,553.18 crore in microenterprise loan (Agrosor), BDT 29,401.46 crore in microcredit for moderate poor (Jagoron), BDT 812.52 crore in microcredit for extremely poor (Buniad), BDT 5,580.03 crore in agriculture loan (Sufolon), BDT 466.85 crore in housing loan (Abason Loan), and BDT 9,857.41 crore in other loans.



Members and borrowers: As of October 2025, the total number of members of POs was 2.13 crore, of whom 1.99 crore were women (93.22% of the total members). At the same time, the total number of borrowers was 1.63 crore, of whom 1.53 crore were women (93.87% of the total borrowers).

Loan recovery rate: As of October 2025, the recovery rate of loans from POs to PKSF was 99.84% and from borrowers to POs was 99.08%.

Non-financial services: Along with financial services, PKSF is providing different non-financial services through its POs including health and nutrition, training and 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 for the adolescents, capacity-building activities.

'Global handicrafts market worth billions; policy, strategic measures must for export boost'

Speakers say at PKSf workshop



To transform Bangladesh's traditional handicrafts sector into a well-organized, export-oriented, and sustainable industry, longstanding challenges such as limited access to finance, shortage of skilled workforce, rising raw material costs, inadequate production infrastructure, and weak international branding must be addressed. Speakers made these observations at a workshop titled 'Way Forward for the Development of Handicrafts in Bangladesh,' organized by PKSf on 1 December at PKSf Bhaban-1.

Participants noted that despite having a huge domestic and a global market valued in the billions of dollars, the sector's full potential remains untapped due to the absence of coordinated public-private planning, research, design development, and policy support. To unlock this potential, they recommended easy-term financing, market expansion initiatives, digital marketplaces, establishment of design centers, enhanced training, and stronger export promotion measures.

The workshop was chaired by PKSf Managing Director Md Fazlul Kader, while Deputy Managing Director Dr Akond Md Rafiqul Islam, delivered the welcome remarks. A detailed presentation on the current status, market potential, challenges, and development strategies of the handicrafts sector was delivered by PKSf Deputy General Manager Md Habibur Rahman. The presentation highlighted that handicraft is a traditional and rapidly promising sector in Bangladesh, currently employing approximately 148,000 artisans. Of them, 56 percent are women and are directly engaged in the industry.

Md Fazlul Kader said with necessary initiatives such as easy financing, technical training, and export facilitation, the sector could make even greater contributions in earning foreign currency, empowering women economically, and creating employment opportunities. He called for stronger partnerships between government and private institutions

to transform the sector into a more organized, sustainable, and internationally competitive industry.

The workshop informed that the annual size of Bangladesh's domestic handicrafts market is approximately BDT 10,000 to 15,000 crore. In contrast, the global handicrafts market was valued at USD 1,107.67 billion in 2024. However, Bangladesh's share in this vast market remains less than one percent. In the 2022-23 fiscal year, Bangladesh exported handicrafts worth USD 29.75 million. Speakers noted that the global market is expanding at an annual rate of around 20 percent and is expected to reach USD 2.4 trillion by 2032.

It was further mentioned that major buyers of Bangladeshi handicraft products—such as *Nakshi Kantha*, clay products, bamboo and cane items, Jamdani, jute goods, and terracotta—are the United States, European countries, and Middle Eastern nations. These products, made from locally sourced raw materials, allow for nearly 80 percent value addition.



A woman crafting jute products

BOOK POST

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