

37 Years
and beyond
padakhep

এখন নতুন ঊর্ধ্ব



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PADAKHEP MANABIK UNNAYAN KENDRA

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ANNUAL REPORT 2021-22



 **Padakhep**
Manabik Unnayan Kendra

Working Areas of Padakhep



- Northern Region
- Central North Region
- North Eastern Region
- Central East Region
- Central Region
- Western Region
- Southern Region
- Eastern Region

ANNUAL REPORT 2021-22

Acronyms & Abbreviations

ARI	- Acute Respiratory Infection	LGED	- Local Government Engineering Department
ADB	- Asian Development Bank	LGI	- Local Government Institution
AIDS	- Acquired Immune Deficiency Syndrome	ME	- Micro Enterprise
AIGA	- Alternative Income Generating Activities	MFI	- MicroFinance Institute
ANGO	- Associate NGO	MFTS	- Microfinance and Technical Support Project
BARC	- Bangladesh Agricultural Research Council	MoLE	- Ministry of Labor and Employment
BARI	- Bangladesh Agricultural Research Institute	MRA	- Microcredit Regulatory Authority
BADC	- Bangladesh Agricultural Development Corporation	MSM	- Men Who Have Sex With Men
BDT	- Bangladeshi Taka	MSW	- Male Sex Worker
BNFE	- Bureau of Non-Formal Education	MWF	- Member Welfare Fund
BRRI	- Bangladesh Rice Research Institute	NGO	- Non-Government Organization
BWDB	- Bangladesh Water Development Board	NFPE	- Non-Formal Primary Education
CBO	- Community Based Organization	PHC	- Primary Healthcare
CMC	- Center Management Committee	PIDM	- Padakhep Institute of Development and Management
CRHCC	- Comprehensive Reproductive Healthcare Center	PKSF	- Palli Karma Sahayak Foundation
DANIDA	- Danish International Development Agency	PLDP	- Participatory Livestock Development Project
DAE	- Department of Agricultural Extension	PNGO	- Partner NGO
DLS	- Department of Livestock Services	PO	- Partner Organization
DOF	- Department of Fisheries	PRSP	- Poverty Reduction Strategy Paper
DSS	- Department of Social Services	REREDP	- Rural Electrification and Renewable Energy Development Program
EC	- European Commission	RLF	- Revolving Loan Fund
ESD	- Essential Service Delivery	RMC	- Rural Microcredit
EU	- European Union	SDG	- Sustainable Development Goal
FAO	- Food and Agriculture Organization	SHG	- Self Help Group
FCDO	- Foreign, Commonwealth and Development Office (Formerly DFID)	SL	- Seasonal Loan
GCF	- Green Climate Fund	SLDP	- Smallholders Livestock Development Project
GDP	- Gross Domestic Production	SME	- Small and Medium Entrepreneurs
GO	- Government Organization	STD	- Sexually Transmitted Disease
HA	- Health Assistant	STI	- Sexually Transmitted Infection
HDA	- Holistic Development Approach	SVSP	- Special Voluntary Savings Program
HHs	- Households	TG	- Trans Gender
HTS	- HIV Testing Services	ULBs	- Urban Local Bodies
HV	- Health Volunteers	UMC	- Urban Microcredit
IDCOL	- Infra Structure Development Company Limited	UNDP	- United Nations Development Program
IFAD	- International Fund for Agricultural Development	UNICEF	- United Nations Children's Emergency Fund
IFDC	- International Fertilizer Development Corporation	UPP	- Ultra Poor Program
IGAs	- Income Generating Activities	UNO	- Upazila Nirbahi Officer
IIDFC	- Industrial and Infrastructure Development Finance Company	USAID	- United States Agency for International Development
ILO	- International Labour Organization	VARD	- Voluntary Association for Rural Development
INAFI	- International Network of Alternative Financial Institution	VIP	- Voluntary Investment Program
INM	- Institute for Inclusive Finance and Development	WFP	- World Food Program
KGF	- Krishi Gobeshona Foundation	WHO	- World Health Organization

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Statement from Founder and President



A.B.M Siddique
Founder and President



Eradicating Poverty and Empowering the Underprivileged People of Our Society

With immense pleasure and pride, I present to you the Annual Report of Padakhep Manabik Unnayan Kendra, which highlights the progress and accomplishments of the organization in the fiscal year 2021-22. Padakhep is not just a name, but a passion and a dream that I have nurtured for years. It was founded with the aim of eradicating poverty and empowering the underprivileged people of our society. Today, I am proud to say that Padakhep has made significant strides towards achieving this goal.

When Padakhep first started, we had nothing but a vision and a determination to make a difference. Over the years, we have worked tirelessly to improve the lives of countless individuals and communities, by providing them with access to financial services, healthcare, education, and other essential resources. Our efforts have not gone unnoticed, and I would like to extend my sincere thanks to all those who have contributed to our success.

This has been a challenging year for us all, with the pandemic continuing to impact our lives and operations. However, I am proud to say that Padakhep has continued to deliver exceptional results and remain committed to our mission of uplifting the lives of the most vulnerable in our society.

We have navigated through this uncertainty brought by the pandemic, with intermittent lockdowns and restrictions, and challenges with loan repayment forbearance and delayed business recovery. Despite the challenges we faced, we remained steadfast in our dedication to ensuring that our organizational policies emphasize ethical and legal conduct, with a strict zero tolerance

policy towards corruption, bribery, harassment, and discrimination in any work-related situations.

I would like to express my gratitude to the members of our Executive Committee and General Body for their constant support and guidance in shaping the direction of the organization and ensuring its continued success. I would also like to thank our partners and donors, both nationally and internationally, for their unwavering support and encouragement. Without their financial and technical assistance, our work would not have been possible.

Of course, none of this would have been possible without the cooperation and support of the communities we serve. I would like to thank them for their trust in Padakhep and their willingness to work with us towards a better future. I would also like to commend our hardworking and dedicated staff, whose tireless efforts have been instrumental in achieving our goals. They are the backbone of our organization, and I am proud to have them on our team.

Finally, I would like to extend my best wishes to Padakhep for the future. We have come a long way, but there is still much work to be done. I remain committed to our mission of eradicating poverty and creating a more equitable society for all.

Statement from the Executive Director



Md. Saleh Bin Sums
Executive Director



Together we go Forward

Dear Stakeholders,
It gives me immense pleasure to present to you the Annual Report for the financial year 2021-22 of Padakhep Manabik Unnayan Kendra. This year, we mark our 35th anniversary and look back with pride on the journey we have taken over the years. We are also optimistic about the future and are committed to continuing our mission of sustainable value creation for all.

Despite the challenges posed by the Covid-19 pandemic, we successfully navigated the crisis through our focus on digital service propositions and agile strategies. Our recovery in development activity is a testament to the efforts of our dedicated team and our steadfast adherence to serving our stakeholders.

Bangladesh, too, has weathered the pandemic with remarkable resilience. The country has come a long way since its independence, and we are proud to have played a catalytic role in its socio-economic development journey. We remain consistent in supporting the government's priorities of poverty eradication, financial inclusion, entrepreneurship development, and employment creation.

A. B. M. Siddique, the founder of our organization, had a vision to establish a practical approach for providing microcredit to the poor and ultra-poor, enabling them to access institutional finance. We take pride in our allegiance to this vision and the significant impact we have made in this segment. As we transition to the digital era, we continue to prioritize financial inclusion and expedite the process.

I would like to express my gratitude to all our stakeholders for their unwavering support to

Padakhep Manabik Unnayan Kendra. We acknowledge that our successes over the past three decades are the product of the combined efforts of our Executive Committee, General Body, and other stakeholders. We appreciate their leadership and guidance in helping us achieve our mission. We extend our sincere gratitude to all our donors and partner organizations at the local and international levels, including microfinance support organizations, for their reliable support and cooperation in promoting the welfare of the underprivileged. We also express our gratitude to our microfinance clients for their invaluable trust and enthusiastic participation in Padakhep's activities. Our dedicated staff at Padakhep has tirelessly worked towards achieving our goals, and we recognize their collaborative efforts and innovative ideas that contributed significantly to our success. We thank them for their endeavors and team spirit towards our organization. Lastly, we extend our heartfelt appreciation and best wishes to all those who have supported us directly and indirectly in implementing our programs and projects. We look forward to continuing our journey of sustainable value creation in the years to come.

Statement from the Director



Muhammad Risalat Siddique
Director (Microfinance)
Director in Charge (Program and Enterprise)



The realization, Gulshan is not Dhaka and Dhaka is not Bangladesh is vital among the development practitioners to empower potentials for sustainable future.

Bangladesh has an inspiring story of growth and development, aspiring to be an upper middle-income country by 2031, achieving the UN-sponsored Sustainable Development Goals (SDGs) that are aimed at ending extreme poverty for all people everywhere. From being one of the poorest nations at birth in 1971, Bangladesh reached lower-middle income status in 2015. It is on track to graduate from the UN's Least Developed Countries (LDC) list in 2026. To achieve this, Bangladesh needs to create jobs and employment opportunities through a competitive business environment, increase human capital and build a skilled labor force, build efficient infrastructure, and establish a policy environment that attracts private investment. Padakhep Manabik Unnayan Kendra being a development organization has been contributing significantly to these development efforts of Bangladesh.

With a holistic development approach in its DNA, Padakhep Manabik Unnayan Kendra co-creates a development journey with its beneficiaries starting from capacity enhancement, facilitating market connect opportunities, and creating need-based financial choices since 1986. For 3 decades of excellence, Padakhep has been realizing its vision through development intervention projects, social enterprises for assisting communities with market access, and financial inclusion through micro-finance, micro-saving schemes, SME financing, micro-insurance, remittance distribution, Life Enhancement Assistance Program, and so on.

By effectively implementing our plan and the initiatives we outlined at this time last year, Padakhep delivered a great performance in 2022 and continued to invest for a sustainable future.

This year has been a significant year of Padakhep as the organization is at the end miles of its digital transformation drive. As we are stepping into the era of the 4th Industrial Revolution, and a new digitally evolved business landscape post Covid, Padakhep is also deploying a full automation process in every operational aspect. Our branch network has expanded to 274, up from 257, and we have seen an increase of 18% in our membership. Our total savings portfolio has increased by a remarkable 24%, while our loan outstanding has grown by 39.99%. We attribute this success to the overall cultural shift of the organization, including our focus on automation, which has enabled us to improve our efficiency and effectiveness in serving our beneficiaries. As we continue to invest in digital transformation, we are confident that we can bring our portfolio at risk down to 2%. This is an ambitious goal, but one that we believe is achievable through our commitment to innovation and excellence in everything we do.

I convey my gratitude to members, our management, regulatory authorities, financing partners, development partners, donors, implementation partners, advocacy partners, and every concerned stakeholder for extraordinary support in our development effort. I am indebted to every team member for going the extra mile during the pandemic.

PADAKHEP AT A GLANCE HIGHLIGHTS: 2021-2022



Branch Office
274



Active number of borrowers
3,47,282



Disbursed a loan amounting to
BDT 39,059.68 million



Cumulative disbursement stands at
BDT 1,91,963.58 million



Disbursed agricultural credit to
BDT 27,342 million



Total Employees
4,000+



EXECUTIVE SUMMARY

Padakhep Manabik Unnayan Kendra started its journey in 1986 as a non-profit development organization and has been putting a range of people-genial and socioeconomic uplifting activities into implementation to alleviate poverty and disparity in society through boosting up the rural and urban economy.

The past 24 months have been challenging for each of us as individuals, organizations, and societies. As a result of the post-pandemic catastrophe, and the highest ever inflation rate, the past 24 months have been challenging for each of us as individuals, organizations, and societies. As a consequence, the role of the NGOs increased in importance, and they went above and beyond to give everything to the oppressed. With these difficulties in mind, Padakhep has been implementing several diversified projects and programs and focusing on microfinance, agriculture, health, education, and social services. We follow a multidimensional and participatory strategy called Holistic Development Approach (HDA) in implementing our projects and programs.

Our Board and Management Committee are working together to ensure that we not only survive but thrive after the pandemic, all the while continuing to assist our beneficiaries not just as a development organization but also as their "Smart Life".

Our 2022 fiscal year was known as a period of reflection and repositioning as we took proactive measures to transform into an organization suitable for the future. The process of reassessment began with the review of our strategy and our operating model, assessing whether we had the right initiatives and operating structures in place to allow us to thrive over the longer term, irrespective of what the future holds.

It has become abundantly clear to us during this time of transformation that our strategy and operating model must continue to be flexible, resilient, and adaptable in order to meet the needs of our beneficiaries, offer a wide range of products and services, and be able to handle potential disruptions to our workforce, operations, and services in the future. Through our own network of social enterprises and investments, we as an organization are attempting to achieve self-sustainability in Bangladesh.

You can see our efforts to establish a development organization that is prepared for the future by looking through this annual report, which is based on our digital strategy. In this regard, our focus stories give you an overview of particular initiatives we launched in 2022 to combat inequality and serve as a catalyst, building platforms for individuals to reach their full potential.

OVERVIEW



Background

Padakhep Manabik Unnayan Kendra, a national non-government organization, established in 1986 in a small remote village of Barisal district has been assisting the by-passed, disadvantaged, and most vulnerable people of the society in attaining better livelihood and acquiring means to escape the poverty trap. As a national leading NGO, completing a journey of 36 years, it is now (in 2022) working across the country for transforming the poor, and vulnerable community into the change-maker of their fate. It is implementing various programs following a Holistic Development Approach (HDA) in attaining national and universal development goals like Sustainable Development Goals (SDGs). Under the overall canopy of HDA approach, Padakhep has been implementing its interventions under five thematic areas, namely microfinance, agriculture, health, education, and social services/community development. It is worth mentioning that like many organizations in Bangladesh and elsewhere, the organization has undertaken/implemented several projects with the support of development partners including the government.



Legal Status

Padakhep is registered with the following Registration and Licensing Authorities:

- ◆ Directorate of Social Services, Government of the People's Republic of Bangladesh.
Registration Number DSS Bari 234/89; Date of Registration: 03/08/1989
- ◆ NGO Affairs Bureau under Foreign Donation (Voluntary Activities)
Registration Number FDR 731/93; Date of Registration: 07/07/1993
- ◆ Joint Stock Companies, Bangladesh, Societies Registration Act, XXI of 1860
Registration Number S-2215 (58)/99; Date of Registration: 27/09/1999
- ◆ Microcredit Regulatory Authority; License Number 00181-00468-00095;
Date of Issuing License: 15/1/2008



Staff Strength/ Human Resource

Padakhep owns dedicated and skilled manpower to execute the development activities efficiently and dynamically. They have extensive experience and specialization in the areas of microfinance, agriculture, aquaculture, fisheries, health, sanitation, education, environment, community development etc.

As of June 2022, a total of 4000 employees have been working for Padakhep. Of them, 35% are professionals with experience and specialization in the thematic areas such as microfinance, agriculture, aquaculture/fisheries, health, sanitation, education, environment, community development etc. The rest are support staff. The organization maintains a ratio of male and female staff as 65:35.



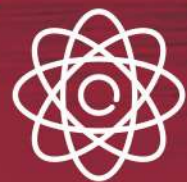
Vision

A world with equity where every potential is empowered to create scalable impact for a sustainable future.



Mission

We enable people to realize their own potentials through CAPACITY enhancement, market CONNECT and financial CHOICES in the landscape of ever-evolving opportunities.



Values

- Momentum for Members
- Action is Adventurous
- Innovation should be infectious
- Growth is Glorious
- Rejoice in Responsibility
- Inspiration in Integrity
- Teamwork beats talent

Empowering potentials for equitable and sustainable future since 1986

Holistic Development Approach: A Poverty Reduction Approach of Padakhep





Development Approach and Strategy

Holistic Development Approach (HDA) is the principal strategy of Padakhep which was undertaken for genuine and sustainable development of the community involving and activating both the stakeholders and the beneficiaries as development partners. It is a multi-dimensional and participatory development approach appropriate for sustainable development of the poor beneficiaries. In order to improve the livelihood of people including the poor, Padakhep has been following this approach through implementing a host of interventions centering on community. Unlike many other NGOs in the country which are confined to Minimalist approach (only Microcredit), Padakhep is promoting or pursuing a Maximalist approach (Microcredit plus HDA approach) to break the vicious cycle of poverty. Padakhep's program interventions are developed in line with poverty reduction strategy of Bangladesh Government and Sustainable Development Goals (SDGs) for addressing the priority issues like education, human resource development, microfinance, agriculture & environment, health & sanitation, child development etc.



Executive Committee

GOVERNANCE

Effective governance and strategy are integral to the sustainability and long-term effectiveness of an organization operating in today's complex and competitive world. Padakhep gives high priority on good governance, accountability and transparency according to the approved constitution of the organization. Padakhep has three tier organizational structures, namely

- 1) General Body (GB)
- 2) Executive Committee (EC) and
- 3) Advisory Committee (AC).

Padakhep General Body is a pool of professional resources in the field of poverty alleviation, income generation, nation building and social work. The General Body, consists of 21 members, holds at least one Annual General Meeting (AGM) in a transparent and democratic process. The General Body elects its 8-member Executive Committee (EC) for a term of three years and approves all the activities of the EC. The President heads the EC. The EC takes required management decisions and advises the Executive Director (ED) in implementing programs and activities of the organization, managing its affairs and also to safeguard the interests of stakeholders involved in different levels. The Executive Director plays a role as Secretary to the EC and also acts as the chief executive of the organization. Padakhep is governed by a set of administrative policies, guidelines and manuals approved by the EC. The EC meets at least 4 times a year or more as deems necessary for the organization.



Padakhep General Body is a pool of professional resources in the field of poverty alleviation, income generation, nation building and social work.



A.B.M. Siddique
Founder and President



Md. Mozibul Haque
Member



Sadiqul Hoque
Vice Chairman



Dr. Khandoker Mokaddem Hossain
Member



Prof.Dr. Md. Mahbubar Rahman
Member



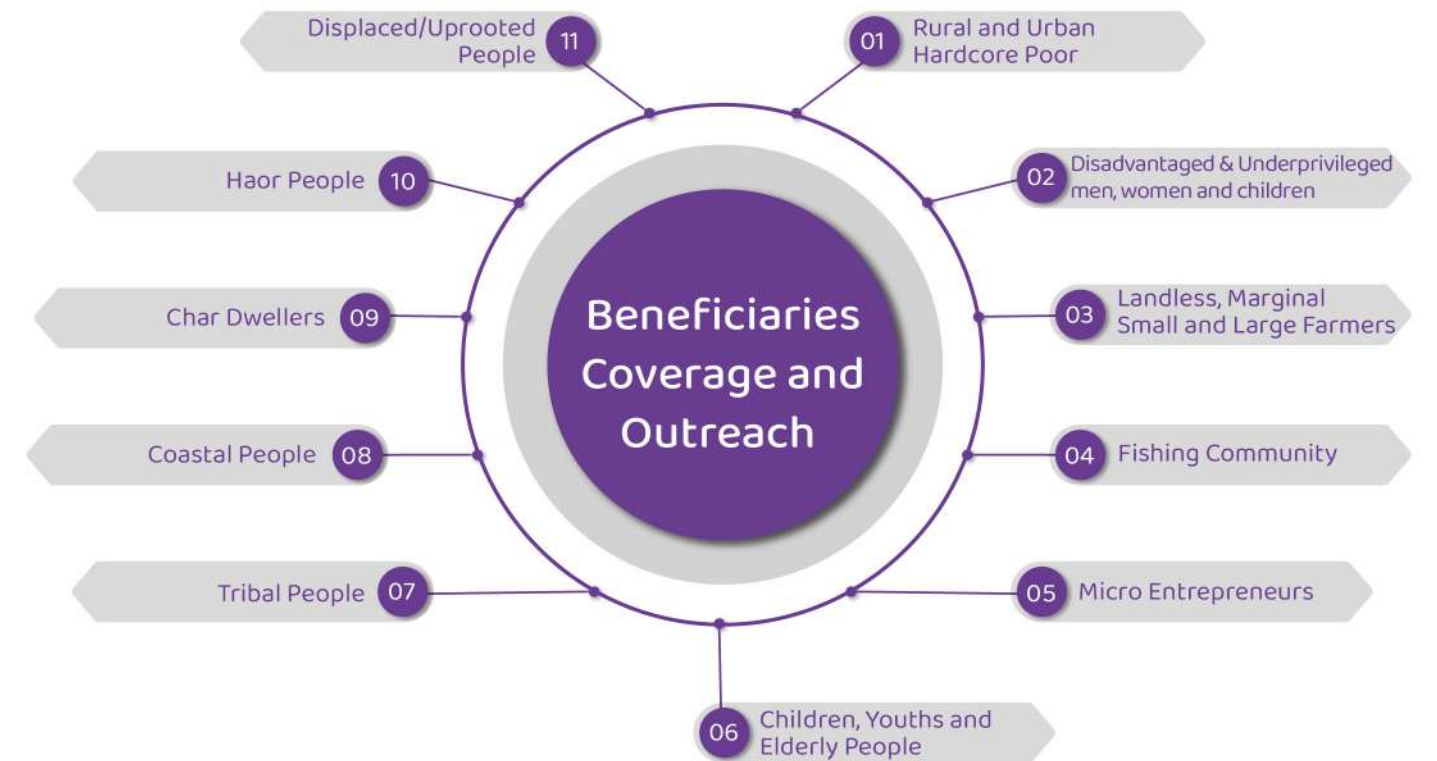
Anowara Sharmeen
Member



Nahid Akter
Member



Md. Saleh Bin Sums
Executive Director



MICROFINANCE



Introduction

As a key tool of poverty alleviation, Padakhep introduced microfinance in 1993 offering a diverse range of collateral-free financing for Micro, Small, and Medium Entrepreneurs along with customized savings products to meet the needs of a population segment that cannot readily access formal financial services. The goal of the microfinance program is to include group members in income-generating activities, provide financial services, empower women, and uproot poverty through increasing income and assets. All the key programs and development initiatives of the organization are reliant on microfinance. It is a major part of Padakhep's broader holistic approach to development, by helping build livelihoods, boosting consumption, and improving access to a range of social services. All microfinance beneficiaries now increasingly have access to Padakhep's other key programs, namely education, healthcare, agriculture, and social development.

Over the years, the microfinance program increased its working area in different locations of the country with diversified savings and credit products/ services. The Microfinance Program is currently serving over 3 million clients including char/haor/baor/tribal/coastal and monga-affected areas. Padakhep receives credit funds and operational backstop support from PKSF and some national and international financing agencies to run the microfinance program smoothly. Padakhep's Microfinance model has become a center of innovation as a result of its client-centric approach, digitizing core field operations and processes, and contemporary enhancements in service delivery.



Objectives of the Microfinance Program

Make funds available to the poor people having no or very limited access to existing (formal) credit facilities

Empower the poor, particularly women

Help create self-employment and sustainable income for the target people through Income Generating Activities (IGAs) and enterprises

Ensure livelihood security of the beneficiaries

Mobilize savings for the poor

Reduce dependency on money-lenders

Enhance the income of the organization for its sustainability



Major Activities and Services



Formation of
Groups (Samity)



Savings
Products



Loan
Products



Formation of Groups (Samity)

The formation of groups (Samity in Bengali) is the 1st step in microcredit operation. Padakhep identifies eligible beneficiaries and organizes them into small homogeneous groups generally consisting of 15-30 members with an average size of 25 in each group. The group members are motivated to attend weekly/monthly meetings, deposit savings and discuss the development and socio-economic problems/issues. Collection of group savings, the realization of credit installment, processing of new credit proposals, and decision-making on other pertinent issues are the regular activities of the weekly/monthly meetings. These activities encourage the poor especially the women towards overall development, enhancing their leadership capacity and participation in social functions. Every member is entitled to credit with the consent/agreement of the group, which acts as a guarantor. Padakhep organizes training for the beneficiaries on IGA management and bookkeeping ensuring that a member understands the credit cycle and effective utilization of the fund as well as investment opportunities. In all, Padakhep tries to transform samity as the center of the community by linking it with IGAs, coupled with education facilities, skill training, comprehensive health packages, and awareness raising on different social including health issues.



Padakhep formed a total of 16,746 groups till June 2022, overwhelmingly female member numbering 3,59,322 (84%) and remainders 67,935 (16%) male groups, comprising 4,27,257 members. The active number of borrowers stands at 3,47,282 at the end of June 2022.

Savings Products

Savings is an inbuilt component of the microfinance program to improve the economic status of the clients leading to their poverty alleviation. It is a mandatory provision for the group members attached to the loan program. Better savings options help the poor build themselves up and make investments in their future, as well as make themselves less vulnerable to being knocked back down when they have an unexpected economic shock and disaster. Padakhep offers flexible withdrawal facilities for savings to its clients so that they could meet their emergencies and demands smoothly. By dint of flexible saving options, clients of Padakhep can avoid selling their valuable and essential assets during emergencies. This has enormous implications for sustainable poverty alleviation as well. Presently the organization is offering four savings products according to the income and ability of the clients.

The savings products are:

- Regular Savings-Weekly
- Regular Savings-Monthly
- Voluntary Savings
- Special Voluntary Savings Program- SVSP (One Time)



Key Features of Padakhep's Loan Products

- ◆ Fully secured/protected.
- ◆ Deposit weekly and monthly as well as on a voluntary basis.
- ◆ Flexible deposit rate, even very small deposits are allowed.
- ◆ Provision of 'any-time' withdrawal.
- ◆ Services provided in clients' area.
- ◆ Transparent accounting system and strong MIS.
- ◆ Competitive interest rate offered to depositors/savers.
- ◆ Compassionate and professional behavior of Padakhep staff.

Regular Savings (Weekly): Regular savings is compulsory for the members and a mandatory option to avail loan. Borrowers have to engage in savings on a regular weekly or monthly basis depending upon their loans. Members have to deposit/save a minimum of Tk. 10 per week for the primary loan by using a passbook in scheduled group meetings which are deposited to the banks by the branch offices. Members are entitled to get 6% interest on deposited savings. When a member leaves the group, s/he can withdraw the full amount of savings (deposited) after recovery of dues (if any).

Regular Savings (Monthly): It is an optional savings program of Padakhep to ensure the financial safety and security of a beneficiary family. Members may deposit ranging from Tk. 100 to Tk. 20,000 over a period of 1-10 years. A depositor can withdraw his/her savings anytime following set rules and regulations. The yearly interest rate on savings is 6% to 13% based on the duration of the deposit.

Voluntary Savings: Apart from committed savings which are done at fixed intervals and frequencies, members may also choose to maintain savings at their will and their voluntary efforts. Padakhep offers client friendly voluntary savings program to the poor depositors who are not welcomed by commercial banks because of their lower savings. In voluntary savings, members can save a small amount according to their ability. In this case, members are always enjoying the right to withdraw the savings with interest in their crisis period as well as at the time of sudden and unpredicted necessities.

SVSP (One Time) Savings: Padakhep introduced Special Voluntary Savings Program-one time depositing savings product to bring the beneficiaries as well as staff members of the remote areas (without banking facilities) under the savings coverage. It was also introduced in the areas where there is no or limited environment/scope for investment. Any person, especially member and staff, can deposit any time, any amount for a specific period of time. Savers can withdraw his/her savings, any time (specially in the emergencies), however, with a notice period of minimum 1 week. Savers are entitled to get profit for the period of savings, however s/he is to keep the money at least for 90 days (3 months)

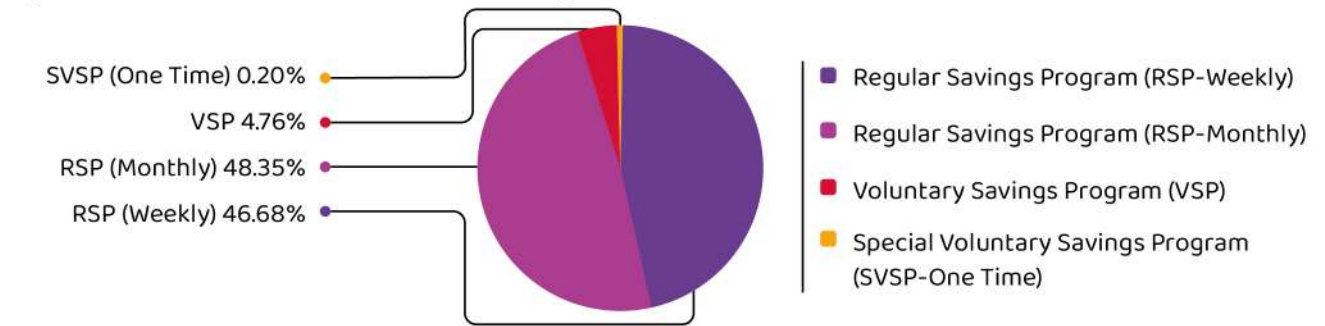
There are three types of SVSPs such as:

- a. One time monthly/yearly: Short term Benefit Scheme -STBS
- b. One time for 5 years and 3 months: Double Benefit Scheme-DBS and
- c. One time for 8 years and six months: Triple Benefit Scheme-TBS.

Table 2.1: Savings mobilization in 2021-22

Savings product	Savings in 2021-22		Savings in 2020-21	
	Member (no.)	Amount (mTk)	Member (no.)	Amount (mTk)
Regular savings (Weekly)	4,27,257	3,703.69	3,37,275	3,053.81
Regular savings (Monthly)	2,80,714	4,063.89	2,34,037	3,162.71
Voluntary savings		395.89		311.65
SVSP (One Time)	233	10.29	285	13.32
Total		8,173.76		6,541.49

Figure 2.1: Product wise share of savings




“The deposited money of Padakhep clients was BDT 5,024.01 million and total amount of savings fund accumulated by the members has gone to BDT 8,173.76 million at the end of June 2022.



Voluntary Investment Program (VIP)

The VIP is an optional savings opportunity for all including staff and members of Padakhep who are interested to invest their earnings/savings into Padakhep. Voluntary and open access savings can mobilize more net savings than compulsory savings and considering the issue, Padakhep has developed a Voluntary Investment Program (VIP) to attract investment.



Key Features of the VIP include

- ◆ Membership is open to all with a preference for Padakhep beneficiary
- ◆ The program operates following a contract between the two parties (Investor and Padakhep)
- ◆ The full annual amount can be invested at any time of the year
- ◆ Likewise, if needed, the investor can withdraw the investment fund at any time following the agreed rules and regulations.

There are two types of policies for disbursement of profit, namely:

1. Disbursement of profit on a monthly basis and
2. Disbursement of profit on a yearly basis.



So far there are 7007 investors under the program, depositing a total of BDT 1,544 million

Member Welfare-Fund

The death of borrowers is a big impediment for the MFIs and for the families of the deceased too as both MFI and family fall into a chaotic situation with the unrealized loans of the departed members. The premature death of borrowers creates a high risk for the MFIs by incurring fund loss from the unrealized loans of the departed ones. Obligation to repay the unpaid debts fall on the heirs of the deceased that turns into a complex situation also for the successors of late borrowers. On the other hand, female borrowers, after the death of their husband fell into uncertain financial crises, if their spouse was the main utilizer/investor of the borrowed money. Therefore, for a sound investment path, protection of life and properties is seriously required.

To reduce particularly death-related credit risk for the debtors, Padakhep has designed and introduced a realistic comprehensive product titled 'Member Welfare Fund (MWF)' since 2000 that deals with death-related problems successfully. MWF frees the successors of deceased debtors from the obligation of repaying the outstanding amount of credit. MWF provides social protection and security to its microcredit members and their families.

Every member under the credit program deserves the facilities of MWF. Before disbursement of the main credit, 1% of the loan amount is realized as a premium and deposited to the MWF intending to cover the risk of the unwanted death of any borrower. In case of death, beneficiaries are exempted from loans after adjustment with this fund (savings). If their spouses or sons implement the IGA on behalf of the beneficiaries, the former is also exempted from the loan after adjustment with the welfare fund. Beneficiaries whose crops, homesteads, and credit-supported IGA/Enterprise are affected or damaged due to natural or man-made disasters, are also assisted with the Welfare Fund thus generated. Padakhep also provides microfinance-plus service for assisting its bonafide clients.



In the reporting year, Padakhep paid BDT 2.35 million as a grant for the funeral ritual of the dead members. In all, Padakhep paid an amount of BDT 174.14 million to 4,615 affected families of borrowers in 2021-22 to cover their family risk.



Loan Products

To stay in income-generating activities sustainably, capital availability is vital. Padakhep provides collateral-free loans to the poor in both rural and urban areas in a simple, efficient, and affordable manner. The borrowers use these loans in various IGAs to improve their socio-economic status. Credit operations are carried out through a Revolving Loan Fund (RLF). Members wait for only 7 days after their association/registration to get the first loan. Commonly a weekly or monthly installment system is followed for repayment and the first installment is given in the 2nd week of the loan i.e. a borrower gets two weeks grace period. The service charge is calculated at a flat rate on the principal of the loan. The general loan can be taken for employment and IGAs while sectoral program loans can be taken for micro-enterprise development such as poultry, livestock, agriculture, and small business/trade. The loan size of Padakhep usually varies from Tk. 5,000 to Tk.10,00,000 depending on the requirement of the investment opportunity. A large number of borrowers are increasingly becoming self-reliant through the operation of such IGAs/Enterprises.

A regular flow of funds to the economic activities of beneficiaries is essential and this demand is gradually increased in both the number and size of the amount. In 2021-22, BDT 39,059.68 million was disbursed under the microfinance program. Cumulative disbursement of microcredit up to June 2022 was BDT 1,91,963.58 million and the net number of borrowers was 3,47,282 while cumulative realization stood at BDT 1,67,200.87 million up to June 2022. The performance of loan recovery of the organization can be claimed satisfactory having a Cumulative Recovery Rate (CRR) of 99.79% in June 2022.



Key Features of Padakhep's Loan Products

- ◆ Loans are not disbursed to the group, but rather to the individual (under the banner of a group).
- ◆ Loans are collateral free.
- ◆ Loans are disbursed after 7 days of enrollment and next or subsequent loans are provided after full payment of the previous loan.
- ◆ Flexible loan duration (weekly and monthly) as per nature of scheme and choice of the clients.
- ◆ Modes of repayment are determined as per the nature of IGA and the choice of the clients.
- ◆ No provision of penalty for late payment.
- ◆ Providing interest-free loans for the farmers/clients who are affected by natural disasters.
- ◆ Collection of loan installments is suspended at the time of any sort of natural disaster. Installments are collected at the end of the cycle in such cases.
- ◆ Provision of rescheduling of the loan without charging additional interest for the farmers affected by natural disasters.

The loan products are designed to fit clients' needs and financially support a heterogeneous of emerging entrepreneurs to create opportunities and transform lives. The microfinance program of Padakhep has the following major products (interventions) each has some specialty of the nature in consideration of the target beneficiaries.

Performance of Jagoron, 2021-22

Member (no.)
2,70,548

Loanee (no.)
2,15,384

Credit disbursed (m Tk.)
15,327.88

Loan outstanding (m Tk.)
9,997.96

Jagoron (Former Rural & Urban Microcredit)

Jagoron is initiated to promote household-based enterprise development in Bangladesh where borrowers are encouraged to undertake family-based income-generating activities (IGAs). The purpose of Jagoron is to provide loans for creating investment opportunities in diversified economic sectors for increasing the income of the rural and urban poor. The target people are also imparted required training on skill development to undertake their IGAs effectively.

“

In Jagoron, there are 2,70,548 members, and of them, 2,15,384 were loanee members. The total amount of disbursement during the year stood at BDT 15,327.88 million and the outstanding amount at the year-end was estimated at BDT 9,997.96 million. Up to June 2022, the cumulative amount of loan disbursed was BDT 86,999.78 million.

Performance of Sahos, 2021-22

Member (no.)
41

Loanee (no.)
41

Loan outstanding (m Tk.)
0.28

Sahos (Former Disaster Management Loan)

Padakhep places significant emphasis on the promotion of self-help and self-reliance in disaster-affected rural communities, encouraging and helping households to stand on their own feet. The Sahos/disaster loan is intended to reduce the effect of shocks for cash from the loss of financial and physical assets of the households immediately after natural disasters. 'Sahos' provide quick financial assistance to poor families; prevent them from selling advanced labor or valuable assets and enable them to find a humble and decent life. Sahos is primarily used for livelihood restoration including repairing houses, tube wells, and latrines; restoring the existing IGAs, and ensuring consumption capabilities during the post-disaster period. It also guarantees the provision of emergency medical services, water, and sanitation. Only the hard-core members of Padakhep are eligible for this interest-free long-term loan with a flexible repayment schedule.

“

So far, 41 members took part in this program and the outstanding loan balance was BDT 0.28 million. The cumulative amount of loan disbursed up to June 2022 was BDT 128.51 million.

Performance of Buniad, 2021-22

Member (no.)
411

Loanee (no.)
411

Credit disbursed (m Tk.)
20.72

Loan outstanding (m Tk.)
8.80

Buniad (Former Ultra Poor Program)

The ultra-poor have historically been left-out of the traditional financial services due to self-exclusion, social exclusion and institutional exclusion. Padakhep started implementing Buniad with the effective collaboration of PKSf as its mainstream program to address the needs of the excluded ultra-poor of the society who had always been chronically left out of the traditional microfinance services. Woman-headed families, beggar, day laborers, divorced women, widows; child labor-headed family parents, floating people, street dwellers, slum dwellers, homeless people, landless farmers, elderly and disabled people with no/scanty source of income are enrolled under this program. The objective of Buniad is to support the ultra-poor people in such a way so that they become capable to create a strong foundation of sustainable income opportunities and human dignity as well as can lift out of extreme poverty. Buniad offers distinctive flexibilities to the extremely poor in terms of deposits and withdrawal of savings, loan repayment, attendance in group meetings, and minimum savings requirement for a fresh loan. With the effective financial and non-financial support from Padakhep, the selected beneficiaries of Buniad program are now involved in different kinds of IGAs, securing their income and improving their livelihoods.

“

In 2021-22, BDT 20.72 million was disbursed under this program. The number of loanee stood at 411 and the outstanding amount at the year-end was estimated at BDT 8.80 million.



Performance of Agrosor, 2021-22

Member (no.)
66,261

Loanee (no.)
59,304

Credit disbursed (m Tk.)
17,282.91

Loan outstanding (m Tk.)
10,682.27

Agrosor (Former Mirco-enterprise Loan)

Padakhep extended financial services to the progressive members to undertake economic activities requiring larger amounts of capital through Agrosor loan. The borrowers can expand their existing enterprises or diversify them, and upgrade themselves into micro-entrepreneurs by using the loan fund. These are individual loans, assessed on the basis of household cash flow, business volume, and the borrower's reputation amongst her/his business peers in the community. A minimum of 2 years of business experience, a visible venture, and the business's potential to generate wage labor employment (other than family labor), are the primary requirements for being considered for a ME loan. Micro-enterprise loans ranged from BDT 30,000 to 10,00,000. A guarantor's signature is required for all ME loan agreements, and the members are required to save BDT 200 per month in addition to the mandatory initial savings of 2.5% of the loan amount. After successful use of an Agrosor loan, the ceiling is increased gradually. Loans are coupled with varying packages or services such as skills training, the provision of using higher quality inputs, technical assistance, and marketing facilities. The program not only helps alleviate the poverty of the borrower families, but also creates substantial wage employment and thus solving unemployment problems of the area/country to some extent.



In the reporting year, a total of BDT 17,282.91 million was distributed and the total outstanding amount-ed to BDT 10,682.27million. The cumulative amount of loan disbursement stood at BDT 72,600.15 million at the end of June 2022.



Performance of Sufolon, 2021-22

Member (no.)
87,532

Loanee (no.)
69,442

Credit disbursed (m Tk.)
4,802.97

Loan outstanding (m Tk.)
3,129.56

Sufolon (Former Seasonal Loan & Agriculture Sector Microcredit)

Sufolon is designed to increase the farm activities enhancing better livelihood of the poor rural and peri- urban households. The loan is exclusively for agricultural activities and is given to the marginal and small farmers to procure farm inputs (seeds, fertilizer, irrigation water, pesticides etc.) during cultivation period with technical support also. The loan has been disbursed in different agricultural activities/sectors mainly for crop productions, fisheries, livestock, food processing and agriculture machineries considering as more profitable ones which vary from season to season and areas as well. The salient features of Sufolon are: provision for flexible repayment, such as one shot, seasonal or balloon repayment, consistent with the seasonal agricultural activities; and the flexibility of availing multiple loans. The provision of the loan repayment in a single installment after the sale of the product has made it very popular among borrowers, especially those engaged in beef fattening and crop cultivation. This unique financial service has created tremendous impetus for the investment in different income-generating activities (IGAs) in the fields of crop cultivation and processing, livestock, fisheries, agro-forestry, agro-processing, etc. The loan also enhances food security of the households.

Providing skill development training and transferring modern technologies to enhance their skills and productivity in the long run are two important features of this loan service. The loan is given for a short period (<1year) depending on the cropping season. Every borrower is eligible to receiving 2 loans: one for regular family consumption and other for seasonal production activities. Padakhep provides loan at the start of particular season and collects the outstanding after harvest, enabling the borrowers to avail the opportunity of utilizing inputs properly and increase their production under Sufolon.



During this time, a total of BDT 4,802.97 million was disbursed to the small and marginal farmers under this program, while outstanding on 30 June 2022 was BDT 3,129.56 million. The cumulative amount of Sufolon loan disbursed up to June 2022 was BDT 23,624.97 million.

Performance of
of LRL (Phase-I),
2021-22

Member (no.)
829

Loanee (no.)
829

Credit disbursed (m Tk.)
35.14

Loan outstanding (m Tk.)
15.79

Livelihood Restoration Loan (LRL) Phase-I

PKSF has recently floated a Flexible financing program titled 'Livelihood Restoration Loan (LRL)' for those worst affected by the Covid-19 pandemic. Honorable Prime Minister Sheikh Hasina announced a stimulus package of BDT 500 crore for use in restoring the livelihoods and economic activities of the Covid-distressed people. Adding BDT 100 crore from its own funds, PKSf started a specialized loan program titled Livelihood Restoration Loan (LRL) with a total fund of BDT 600 crore in September 2020. Using this fund, PKSf is working to revive economic activities and generate employment opportunities for the poor. Apart from those already served by different PKSf programs and projects, trained youths, unemployed individuals, and migrant returnees are also brought under the purview of this program, which makes it an inclusive intervention in the truest sense. This loan is high in demand at the field level, as it immensely helps revive the struggling economic activities of poor entrepreneurs.

LRL aims to revive the economic activities of the poor affected by Covid-19 by creating self-employment opportunities. Under this program, PKSf is providing loan assistance through POs to generate self-employment and rejuvenate the economic activities of the following five pandemic-hit groups in rural areas:



In the reporting year, as a partner organization of PKSf Padakhep disbursed BDT 35.14 million to 829 pandemic hit people. The average loan amount per borrower stands at about BDT 35,300.

Performance of
of LRL (Phase-II),
2021-22

Member (no.)
734

Loanee (no.)
734

Credit disbursed (m Tk.)
35.00

Loan outstanding (m Tk.)
31.13

Livelihood Restoration Loan (LRL) Phase-II

Considering the need of the Covid affected people, Livelihood Restoration Loan-2nd Phase has been started by softening terms and conditions. Target groups are also being redefined as 'Extremely poor', 'Poor', and 'Day Laborer' to make the loans accessible to more people. Moreover, the service charge at the PO-Borrower level has been reduced to 4% from 18% and that of the PKSf-PO level has been sliced down to 0.5% from 5%. The loan tenure has been extended to a minimum of two years from the existing one year.



The loan ceiling depends on the nature of the affected IGA and the need of the member. The maximum ceiling of the loan is BDT 50,000.



Performance of
SDL, 2021-22

Member (no.)
49

Loanee (no.)
49

Credit disbursed (m Tk.)
0.50

Loan outstanding (m Tk.)
0.23

Sanitation Development Loan (SDL)

Many households in rural Bangladesh do not have sufficient cash in hand to upgrade sanitation systems but can afford the cost if they can able to spread the cost over time. To help address this, Padakhep has been implementing the SDL program in two unions of Sreepur Upazila under Gazipur District through its Microfinance Branches. The program aims to ensure union based 100% sanitation facility by providing loan support. SDL is funded by PKSF and World Bank. The goal of the project is to increase access to hygienic sanitation facilities for low-income households in rural areas of Bangladesh through commercial sanitation loans. The loan tenure is a maximum of 1.5 years and the maximum ceiling is fixed at BDT 15,000.



From July 2021 to June 2022, 33 sanitary latrines have been installed and a total of Tk 0.50 million credit support was provided to 33 households.



Performance of
WSS Loan, 2021-22

Member (no.)
7,690

Loanee (no.)
7,690

Credit disbursed (m Tk.)
330.70

Loan outstanding (m Tk.)
232.01

Water Supply and Sanitation (WSS) Loan

Safe water, sanitation, and hygiene are at the heart of sustainable development and critical for survival. Padakhep provides WSS loans to the beneficiaries which include water products and sanitation products. Water and sanitation combined loan product options in specific contexts may also be applicable. The objective of the WSS loan is to increase the provision of safe water supply and hygienic sanitation in selected rural areas of Bangladesh. Padakhep has introduced separate loan products for installing new as well as repairing existing deep tube wells, and for building or renovating improved sanitation facilities.



The loan is given for a maximum of 1 year ranging from BDT 15,000 to 50,000.



Performance of Household Water Loan, 2021-22

Member (no.)
52

Loanee (no.)
52

Credit disbursed (m Tk.)
1.32

Loan outstanding (m Tk.)
1.22

Performance of Household Sanitation Loan, 2021-22

Member (no.)
43

Loanee (no.)
43

Credit disbursed (m Tk.)
1.07

Loan outstanding (m Tk.)
1.00

Household Water Loan and Household Sanitation Loan under Bangladesh Rural Water, Sanitation and Hygiene for Human Capital Development Project

Safe water and sanitation are needed to have a healthy life which people in rural areas are not aware of which makes them vulnerable to various diseases. Besides, poor financial condition is one of the major barriers to safe water and sanitation even if they want it. In this circumstance, the Government of Bangladesh (GoB) intends to implement the Bangladesh Rural Water, Sanitation and Hygiene for Human Capital Development Project with financial support from the World Bank (WB) and the Asian Infrastructure Investment Bank (AIIB) to reform institutions and improve WASH services that meet the 'safely-managed' services in line with SDG targets. PKSF and the Department of Public Health Engineering (DPHE) will implement specific components of the project.

Household Water Loan improves access to safe drinking water facilities for people in need. It allows people to access loans for water facilities, empowering them to accelerate change in their own homes and communities – enabling a life of health and happiness. The loan facilitates accessing pipe-water and tube-well for safe water. The loan ranged from BDT 15,000 to 50,000 and average loan size is BDT 25,000.

Padakhep also facilitates poor households predominantly in rural areas for installing offset sanitary toilets by providing soft loans under the project. The sanitary loan is offered to customers seeking to install sanitary latrines in their homesteads. Members could be able to develop low-cost and easy-to-build hygienic offset sanitary toilets by using the loan. It is a need-based term loan, maximum BDT 30,000/- per individual for sanitation facilities including construction/ renovation of household toilets improvements. The loan is given for a maximum of 1.5 years.



The project will be implemented from 2021 to 2025. The World Bank, PKSF, and DPHE will work together in 78 selected Upazilas of 18 districts in 4 divisions. Approximately 1,20,000 households will get a safe water supply and 10,00,000 households will get hygienic sanitation facilities under the project. As a partner organization of PKSF, Padakhep has been implementing two loan components of the project- Household Water Loan and Household Sanitation Loan.

Performance of Refinancing Scheme Loan, 2021-22

Member (no.)
7,975

Loanee (no.)
7,975

Credit disbursed (m Tk.)
300.01

Loan outstanding (m Tk.)
78.54

Refinancing Scheme Loan

The Covid-19 pandemic and the induced global lockdown are truly historic events. The pandemic affected various sectors of the Bangladesh economy. Bangladesh Bank, being the monetary authority of the country, has quickly responded to this call by introducing voluminous refinance schemes, monetary easing, and reviewing the key policy rates to ensure adequate liquidity and fund flows into the financial system to facilitate the faster recovery process of the real economy. Bangladesh Bank (BB) has announced a refinancing scheme of Tk. 250 billion in 2020 for low income professionals, farmers, and micro businessmen. Under this scheme, banks and financial institutions can disburse loans through their branches, sub-branches, agent banking, and mobile financial services (MFS). The loan size is Tk. 75 thousand for microcredit with a repayment tenure of 1 year and Tk.10 Lac for microenterprise credit with a repayment tenure of 2 years. BB charged 1% interest to banks, banks charged 3.5% interest to Micro Credit Financing Institutions (MCFIs) and MCFIs charged 9% interest to customers. Padakhep has received a fund of Tk.60 crore from the scheme through Rupali Bank. In the reporting year Padakhep disbursed BDT 300.01 million to 5,465 Covid affected people.



The performance of the core credit products in 2021-22 is summarized in Table 2.14 with reference to the progress in the previous year. Total BDT 37,434.93 million was disbursed to 3,44,094 borrowers in the reporting year in reference to BDT 26,341.79 million to 2,81,485 borrowers in the previous year.



Strategies of the Program

The important strategies of the microfinance program include:

Upholding and adhering to MRA (Microcredit Regulatory Authority) rules and regulations

Diversifying products to meet beneficiary's demands

Emphasizing the sustainability of its borrowers

Maintaining easy and close contact among the employee/workers as well as between the workers and the beneficiaries

Creating/maintaining dynamic and forward-looking leadership

Decentralizing/delegating authority to the bottom line officials

Focusing on empowerment of beneficiaries, women, and poor in particular

Maintaining participatory process in decision-making

Emphasizing micro-enterprise loans to advanced/graduate members for creating employment opportunities, especially in agriculture

Implementing cluster-based development activities through mobilizing all sorts of local level resources, providing need-based information and technologies to the beneficiaries and communities

Maximizing savings and promoting micro-insurance as part of borrower's resource mobilization and safety of the disbursed credit

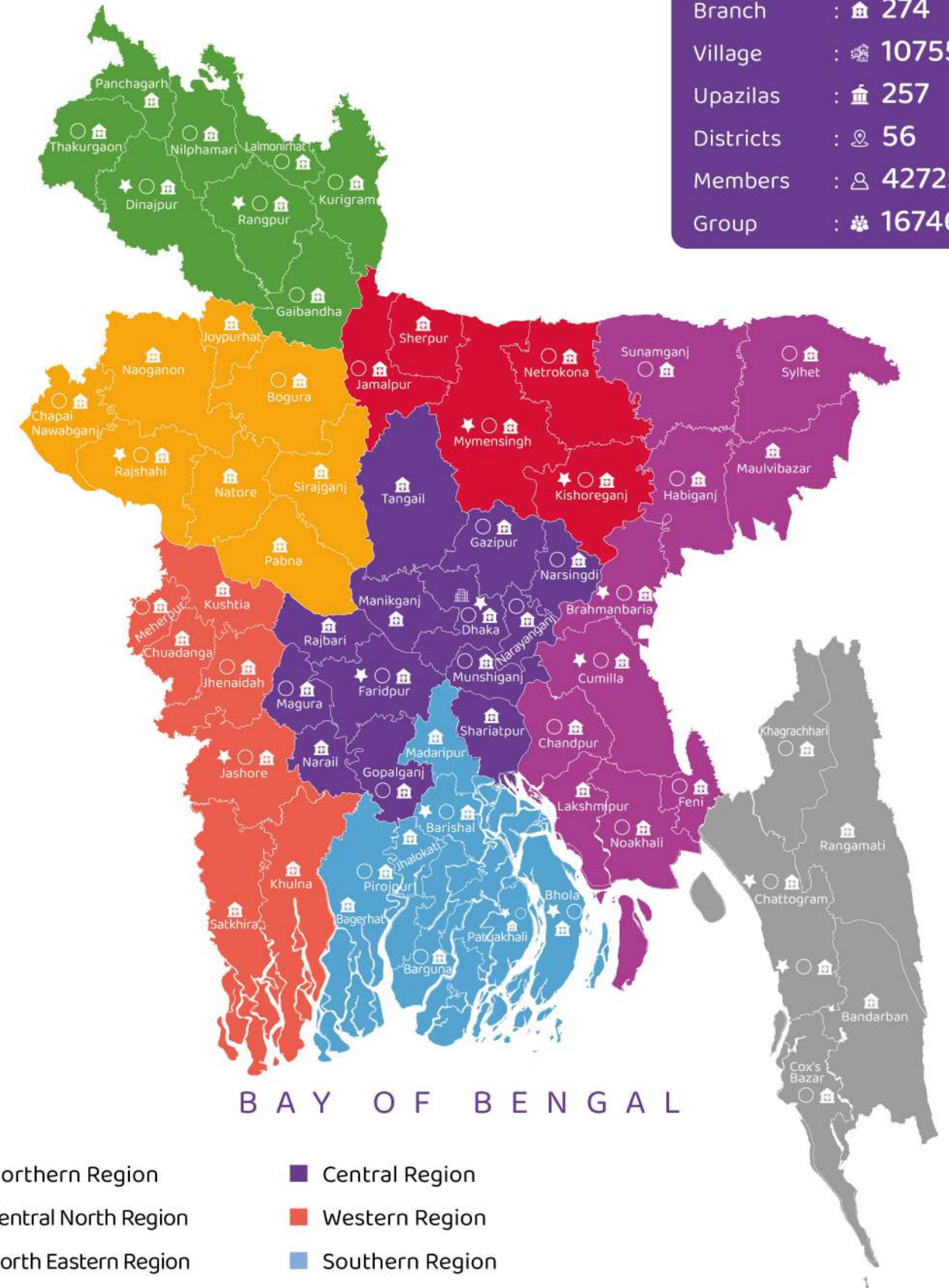
Introducing and operating strong monitoring and supportive supervision

Maintaining linkages and partnerships with the GO, NGO, and private organizations including national/international donor agencies

Reducing/mitigating risks and transaction costs

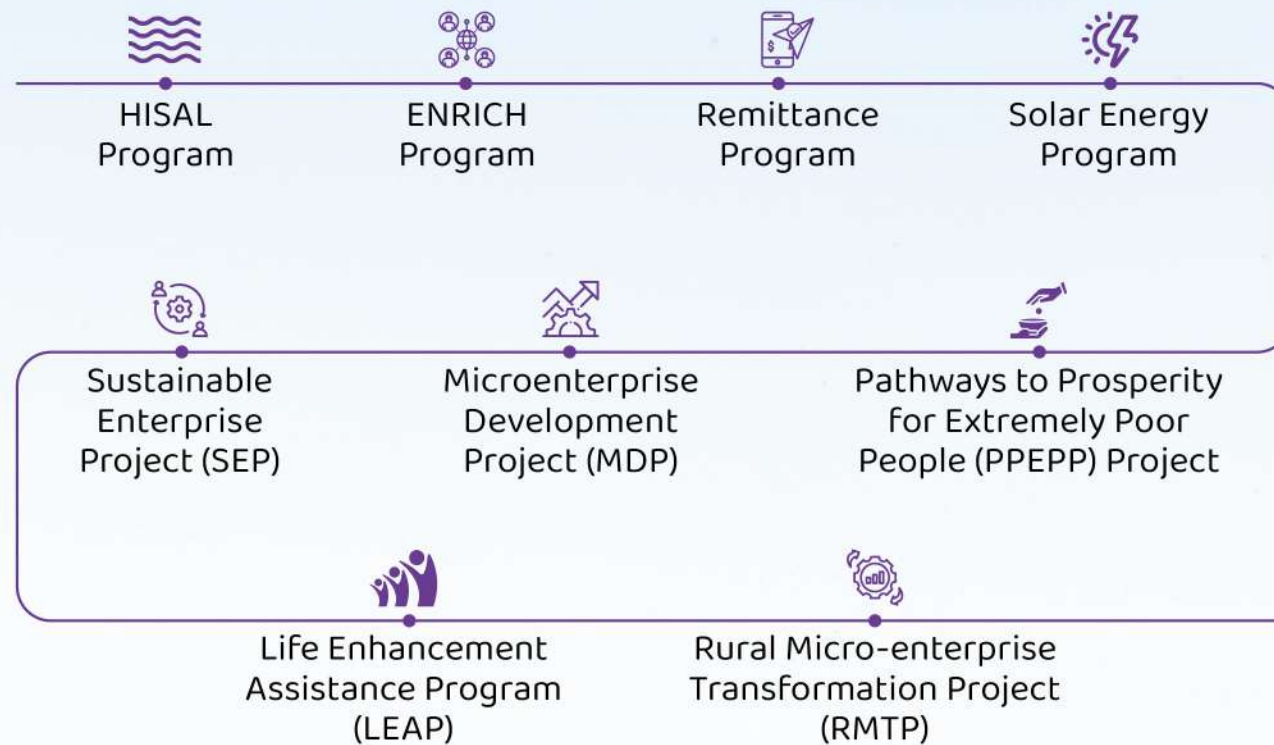
Operational Area and Outreach

Zonal Office	: ★ 15
Area Office	: ○ 65
Branch	: 🏠 274
Village	: 🏡 10755
Upazilas	: 🏘 257
Districts	: 📍 56
Members	: 👤 427257
Group	: 🌿 16746



Northern Region	Central Region
Central North Region	Western Region
North Eastern Region	Southern Region
Central East Region	Eastern Region

Special Programs/Projects



Credit-related performance of HISAL 2021-22

Member (no.)
14,561

Loanee (no.)
6,933

Credit disbursed (m Tk.)
99.50

Loan outstanding (m Tk.)
77.13

HISAL Program

The Haor people constitute a large part of the country's population that still lives below the poverty line. The Haor areas remain under water for over six months of a year, allowing no agricultural activities there during the period. Due to the absence of regular livelihood sources, acute poverty has been plaguing the lives of Haor people for generations. Sustainable development of the country cannot be achieved leaving the Haor people out of the process. Inclusive development of the poor and ultra-poor population by living in Haor and other remote areas is essential for the country to achieve the UN-sponsored Sustainable Development Goals (SDGs).

Padakhep has been working in the haor region of north-east Bangladesh since 2006 with the commitment to the people of these places to make available services including microfinance considering the distressed situation of the area. Haor Initiatives for Sustainable Alternative Livelihoods (HISAL) program was launched seeking to address the problems of livelihood insecurity, vulnerability, and inadequacies of government resources and services in the region. The program is designed to develop the people living in and around the haor region of northeast Bangladesh through an alternative approach by community-based organizations (CBOs). It is the innovative initiative of Padakhep that was specifically designed to meet one of the key development challenges in the haor areas viz. poor coverage of the traditional micro-credit facilities in the areas. Padakhep has been implementing an alternative micro-credit approach in 5 (five) deep haor Upazilas such as Nikli, Mithamoin, and Aushtogram of Kishoregonj district, Azmirigonj of Habigonj district, and Sulla of Shunamgonj district in association with PKSF. Padakhep provides credit support and technical assistance to the ultra-poor people through 30 community-based organizations (CBOs).



Objectives of the HISAL Program

Create micro-credit opportunities for the poor haor people and protect them from the traditional moneylenders

Create employment opportunities for poor households under Self-help Groups (SHGs) in remote and isolated haor areas through CBOs

Create easy payment and service charge facilities

Introduce a sustainable and low-cost model of micro-credit through CBOs

Assist the haor people in undertaking innovative IGAs and

Increase mobility and create social linkage, particularly with the women of haor areas.

Credit-related performance of ENRICH 2021-22

Member (no.)
1,319

Loanee (no.)
1,103

Credit disbursed (m Tk.)
98.30

Loan outstanding (m Tk.)
58.78

ENRICH Program

ENRICH stands for “Enhancing Resources and Increasing Capacities of Poor Households towards Elimination of their Poverty”. It is a flagship program of PKSf. The ENRICH program is a new distinguished model in permanent poverty alleviation and socio-economic development that has provided variation/diversification to the credit program. PKSf started ENRICH as a people-centered program conducted at the grassroots level focusing overall household development of the poor. PKSf works behind the concept, development, and technical support of the program. The overall vision that underpins ENRICH is to work with the poor to create an enabling environment for them to achieve a humanly dignified living standard and enjoy universal human rights.

ENRICH aims to alleviate poverty not only through income generation but by following a holistic approach targeting other crucial aspects including health, education, youth development, community development, etc. The proposed intervention includes a support package in which credit is one of the components. The program has a unique approach that involves the inclusiveness of the entire community including the local government and other relevant community stakeholders in helping to lift poor households out of poverty. The main thrust is to provide integrated support to each poor family to ensure the best possible utilization of their existing resources and capacities. The overall goal of the program is to ensure human dignity and freedom by gradually reducing poverty in a sustainable manner, towards total elimination at the household and community level in the grassroots (unions) and ultimately, throughout the country.

ENRICH program has a unique approach that involves the inclusiveness of the entire community including the local government and other relevant community stakeholders in helping to lift poor households out of poverty. Padakhep has been implementing the program since 2010 in partnership with PKSf. Presently the program is running in Surma and Daserbazar union under Sadar Upazila of Sunamgonj district.



In 2021-22, BDT 98.30 million was disbursed with an outstanding loan of BDT 58.78 million under the program and provided other supports. A detailed description of the health, education, and community development activities of the program.



Objectives of the ENRICH Program

Attain total development of each HH as well as the whole community participating in ENRICH.

Empower the poor HHs so that they can pursue a pathway that would lead them towards the goal of human freedom and dignity.

Ensure freedom from all 'UN-freedoms' and human dignity for all members of all HHs under ENRICH.

Ensure access of all participants in ENRICH to all capacity-enhancing activities such as education, skill training, and health services, essential institutional facilities, appropriate financing for their chosen economic undertakings, necessary market and other information, appropriate technologies, and so on.



Remittance Program

Remittance is playing a vital role in our country and has already changed our livelihoods as well as our economic growth. Moreover, remittance has an effective role in rural infrastructural development. The migrant workers, who send money from foreign countries, are accelerating economic growth and development. Remittances increase the capacity of poor individuals to consume more goods; facilitate the development of financial infrastructure; and provide otherwise unavailable micro-financing for individuals to start small businesses. Thus, remittance has been turned into the second largest financial inflow to our country.

Padakhep in compliance with its vision of making a poverty-free society has been attaching priority to accelerated transfer of foreign remittance to the clients of urban, rural and rural remote areas. Padakhep started Foreign Remittance Service in 2009, more quickly and safely to serve the clients, predominantly those living in the rural areas of Bangladesh. The foreign remittance service of Padakhep has been successfully transferring a significant amount of foreign remittance of the overseas Bangladeshi wage earners to their family members and relatives in a hassle-free process ensuring the highest security and comfort. Over the years, the remittance service network has expanded across the country and all the branches of Padakhep have been brought under the network. The main aim of the program is to pay foreign remittance with a very small amount of service charge after due verification according to the claim of a remittance recipient.

In order to deliver remittance services more quickly and in a professional manner, Padakhep signed remittance services agreements with 28 reputed money exchange houses namely Xpress Money, Money Gram International, RIA, Trans-Fast, etc. These partnership arrangements ensure secure remittance with faster transfer and withdrawal of money from any branch of Padakhep. Padakhep also arranged promotional activities to encourage the clients.



In FY 2021-22, Padakhep transferred an amount of BDT 369.48 million to the clients through 8,153 transactions under the program. Until the end of June 2022, Padakhep served 1,54,453 remittance clients by providing them a total amount of BDT 4,902.73 million.



Solar Energy Program

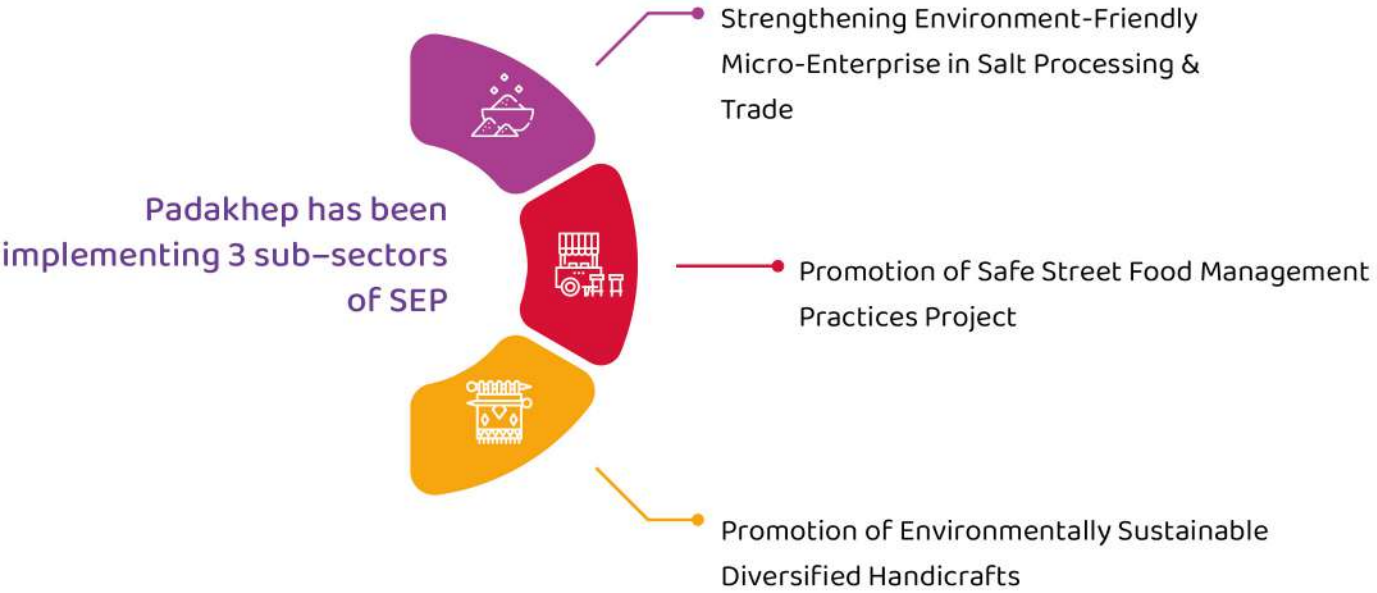
Bangladesh has one of the world's largest domestic solar energy programs. Off-grid solar home systems are improving living standards for people in rural areas of Bangladesh. Solar power is changing the lives of 20 million people in rural areas, who are now able to work, study and go out after dark. The World Bank and other development organizations, along with the private sector, are working with the government to bring affordable, solar-powered electricity to places where the traditional grid doesn't reach. Off-grid solar home systems are improving living standards for people in rural areas of Bangladesh day by day.

Padakhep has been installing the solar home system for the poor and extremely poor families in the communities since 2005. The program aims to improve the livelihood status of the poor people having no access to electricity by ensuring the supply of renewable solar energy and thereby ensuring a clean environment. With the support of IDCOL, Padakhep has installed 19,093 solar home systems, 4,011 solar streetlights, and 101 AC/DC systems in Birol, Panchhari, Pirgachha, Fulbari, and Taragonj Upazilas under TR/KABITA (Grameen Infrastructure Repairing Project, an initiative of Government of Bangladesh).



Sustainable Enterprise Project (SEP)

PKSF launched SEP with the financial support of World Bank to cope with the financial and safety impact of the environmental changes at the economic system of Bangladesh. The distinctive features of the project are to build resilience and promote sustainable technologies and practices among communities in environmentally vulnerable areas, and to adopt basic operational safety norms in project supported enterprises. To maximize the positive environmental impacts, the project will prioritize polluting microenterprise business clusters. This project is helping 40,000 Microenterprises (MEs) from the agriculture and manufacturing sectors of Bangladesh to increase the adoption of environmentally sustainable behaviors and enhance their branding and marketing potential. Thirty-Six types of sub-sectors have been selected for this project.



Credit-related performance of the project 2021-22

Member (no.)
1,785

Loanee (no.)
1,619

Credit disbursed (m Tk.)
213.04

Loan outstanding (m Tk.)
130.31

Strengthening Environment-Friendly Micro-Enterprise in Salt Processing & Trade

In Bangladesh salt is produced from sea water in the coastal areas of the districts mainly of Chattogram and Cox's bazar and the adjoining off-shore islands. A total of 64,000 acres of land are brought under salt production & processing and a large number of farmers are engaged in production & processing of salt in seven upazilas of Cox's Bazar district and Banskhali upazila of Chattogram (Source: BSCIC). Salt production and processing is a potential sub-sector. But most of the people involved in micro-enterprises of this sub-sector are very poor and are not getting technical and financial support adequately. Large number of children is also engaged in salt processing field with health hazard. The MEs are totally unaware about the health & environmental hazards and climate change effects.

Padakhep has been implementing Strengthening Environment-Friendly Micro-Enterprise in Salt Processing & Trade since December 2019 with the financial assistance of Palli Karma-Sahayak Foundation (PKSF) & World Bank in Banskhali upazila under Chattogram district and Chakaria and Cox's Bazar Sadar Upazila under Cox's Bazar district. The aim of the project is to increase the adoption of environmentally sustainable practices by targeted microenterprises. The project is working with 1,000 Micro-enterprises in salt processing & Trade. Finally, about 20,000 community people, labours who are working in salt processing and also MEs will be directly benefited through the project.



Activities performed in 2021-22

- ◆ Conducted baseline study among 1,200 households.
- ◆ Carried out a training needs assessment and conducted training on business development for 850 Micro-enterprises (ME's).
- ◆ Conducted capacity building training on ZIGZAG methods for 1,200 MEs who are involved in salt processing.
- ◆ Conducted training on environment and climate change for 1,200 MEs.
- ◆ Installed 60 Flood tolerant hand tubewells, 30 deep tubewells and 60 sanitary latrines.
- ◆ Established 12 Sheds with water and sanitation facilities.
- ◆ Organized workshop/seminar with the community and relevant stakeholders including GoB officials in the project areas at both district level, Upazila, and union levels.
- ◆ Produced sea salt in Cox's Bazar and endorsed by BSCIC.
- ◆ Developed micro-enterprise on Polythene Recycling.
- ◆ Organized 300 community meetings with community stakeholders to raise awareness on environment, climate change, and health hazards issues.
- ◆ Organized 3 National Level Advocacy Meetings with concerned ministries.
- ◆ Ensured safe drinking water and sanitation facilities for 850 ME's and 15,000 communities/workers who are involved in salt processing and trade.
- ◆ Increased products' access to the premium market.
- ◆ Developed Environmental Club at the community level which is responsible to mobilize the community to address environmental and climate change challenges in their own locality.



Objectives of the Salt Project

Provide technical and financial support to the targeted MEs

Enhance capacity of MEs for addressing environmental and climate change issues

Increase quality salt production and use the same land in aquaculture development

Make the cluster highly profitable and sustainable by mitigating environmental hazards in the cluster

Credit-related performance of the project 2021-22

Member (no.)
193

Loanee (no.)
176

Credit disbursed (m Tk.)
44.42

Loan outstanding (m Tk.)
24.55

Promotion of Safe Street Food Management Practices Project

Street foods are becoming the thrust sub-sector in Bangladesh's economy, as these are indispensable sources of food and nutrition for people with low and middle income and a source of livelihood for many. But street foods are not preferred by the mass people sometimes as those foods are unhygienic and health hazardous. The environment is not favorable due to very high dust in the air and on the street as well. Food handlers also have been found to play prominent roles in the transmission of food-borne diseases and can pose a significant public health problem because of their poor knowledge of safe food handling. Vendors are often poor, uneducated, and lack knowledge in safe food handling, environment, sanitation and hygiene, mode of food display, food service, hand washing, sources of raw materials, and use of potable water. Consequently, street foods are perceived to be a major public health risk. Although, people know that street foods are unhygienic, they prefer eating those foods due to habit and taste. And, its prospects are expected to grow enormously in the immediate future. Considering the health risk of street foods PKSF launched the Promotion of Safe Street Food Management Practices Project as a sub-project of the Sustainable Enterprise (SEP) Project. The project will try to develop and expand environment-friendly technologies which might be helpful to boost the income level of MEs and improve the existing environment of the sub-sector.

Padakhep has been implementing the project to make the street food business profitable and long-term with safe food production, environmental protection, and providing technical and financial assistance to the entrepreneurs. The project is being implemented in Mirpur and Mohammadpur area under Dhaka City Corporation and Rangpur Sadar and Co Bazar area under Rangpur City Corporation with the financial assistance of PKSF & World Bank. The project started in June 2021 and will be ended in May 2023. The project activities will be implemented in the business clusters of the food service sub-sector to improve the overall business and environment of the microenterprises. The project will cover 350 ME's involved in the street food and restaurant business.



Objectives of the Promotion of Safe Street Food Management Practices Project

Ensure safe street food for city dwellers

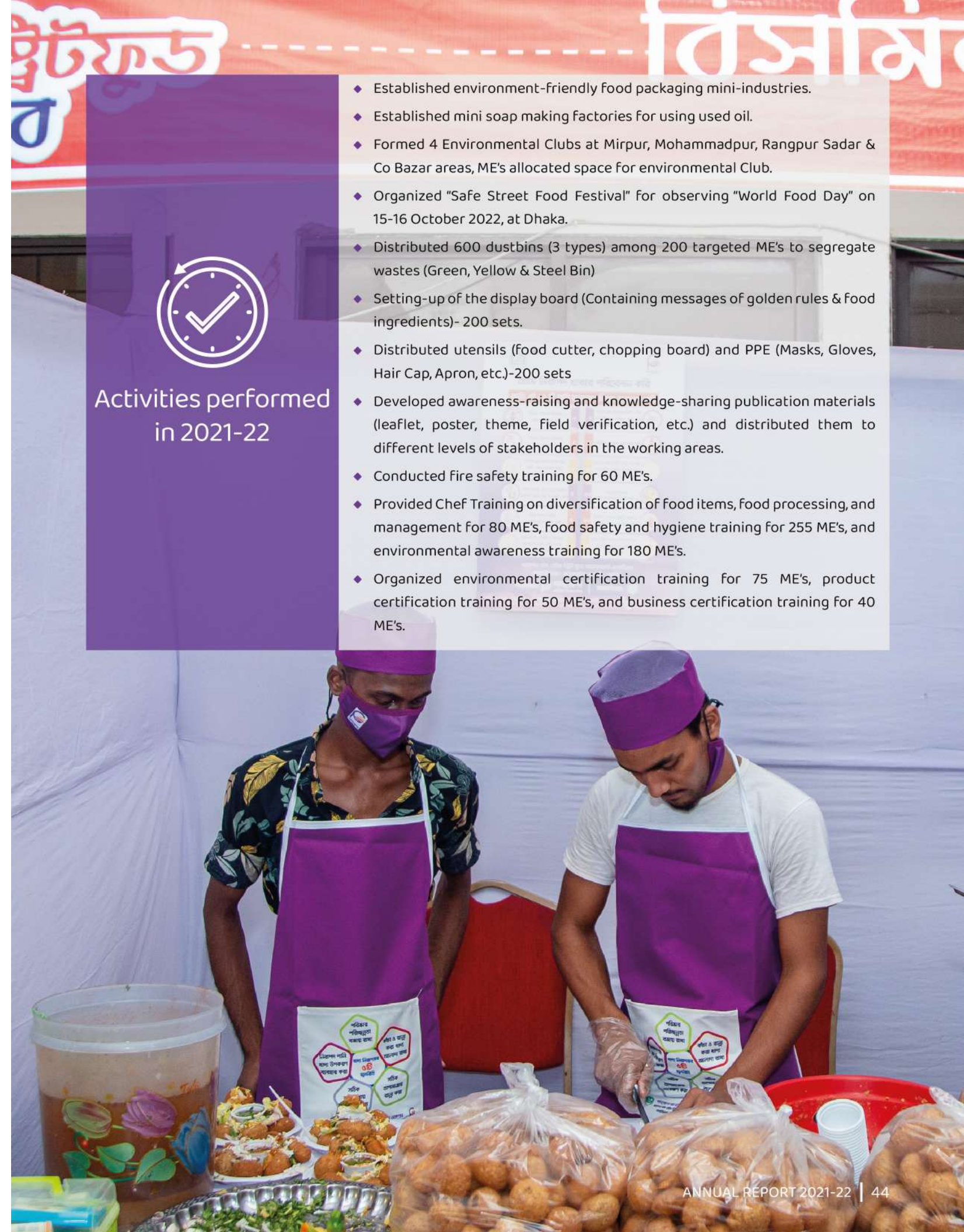
Reduce environmental pollution, occupational hazards, and livelihood risks of street food vendors

Provide technical know-how to ensure the safety of street food



Activities performed in 2021-22

- ◆ Established environment-friendly food packaging mini-industries.
- ◆ Established mini soap making factories for using used oil.
- ◆ Formed 4 Environmental Clubs at Mirpur, Mohammadpur, Rangpur Sadar & Co Bazar areas, ME's allocated space for environmental Club.
- ◆ Organized "Safe Street Food Festival" for observing "World Food Day" on 15-16 October 2022, at Dhaka.
- ◆ Distributed 600 dustbins (3 types) among 200 targeted ME's to segregate wastes (Green, Yellow & Steel Bin)
- ◆ Setting-up of the display board (Containing messages of golden rules & food ingredients)- 200 sets.
- ◆ Distributed utensils (food cutter, chopping board) and PPE (Masks, Gloves, Hair Cap, Apron, etc.)-200 sets
- ◆ Developed awareness-raising and knowledge-sharing publication materials (leaflet, poster, theme, field verification, etc.) and distributed them to different levels of stakeholders in the working areas.
- ◆ Conducted fire safety training for 60 ME's.
- ◆ Provided Chef Training on diversification of food items, food processing, and management for 80 ME's, food safety and hygiene training for 255 ME's, and environmental awareness training for 180 ME's.
- ◆ Organized environmental certification training for 75 ME's, product certification training for 50 ME's, and business certification training for 40 ME's.



Credit-related performance of the project 2021-22

Member (no.)
269

Loanee (no.)
258

Credit disbursed (m Tk.)
50.52

Loan outstanding (m Tk.)
29.33

Promotion of Environmentally Sustainable Diversified Handicrafts

Handicrafts play an important role in rural economy of Bangladesh. The handicraft sector in Bangladesh is comprised of small manufacturing units and mostly located in the rural areas, operated either by the owner themselves or with the assistance of a small workforce of 10-20 people. In the northern region particularly in the Rangpur district, the most visible and popular handicrafts products are including jute products (Shopping bags, baskets, show pieces, Shika, Rope, etc.), caps produced by cloths, false hair making, dress making, Nakshi Kantha, embroidery, design on cloths and dress, pottery, etc. Most enterprises use traditional techniques with or without the use of tools or simple instruments. The total number of workforces associated with the industry stands at approximately over 3 million of which over three-quarters are employed in the textile, jute goods, wood, leather, cane, and bamboo. Many handicraft producers sell their goods in the local market and a few numbers are involved in export. However, there is no denying the fact that despite considerable advancement, the potential of the sector still appears largely unexplored, and the bulk of the resources are untapped. Innovative adaptation is yet to reach a satisfactory level. Besides, the supply-side constraints, dearth of technology, and inadequate export marketing drive continue to be the main impediments to the speedy growth of the industry.

Still, there is no continued and focused attention to handicrafts for up-gradation of skill, creation of a better work environment, and development of clusters for specific crafts with common services and improvement of infrastructures and market development. Besides, quality raw materials are not available for product diversification. On the other hand, there is no set up of a design development center which is very essential for producing new products and product diversification. Craftsmen are not trained to perform better and innovation and technology are not also available for the overall development of the sector. However, Padakhep observed that the handicraft sector can provide a large product variety and range as it is full of diversified culture, the industry needs low capital investment and can provide potential sources of employment, products are high value-added, and handicrafts have various implications, it can be also the potential source of foreign revenue because of higher export, etc. Considering the above issues, Padakhep has been implementing the sub-project for 600 MEs in 5 Upazilas of the Rangpur and Dinajpur districts.

Activities performed in 2021-22

- ◆ Conducted baseline survey among 600 households for identification of baseline information and condition related to MEs.
- ◆ Established cotton production facility from waste recycling.
- ◆ Established rope production facility to make locally available raw materials for handicrafts (carpet, beg, table mat, etc.) and entrepreneurship development.
- ◆ Established environment-friendly and biodegradable packaging production facility for better environmental management options and entrepreneurship development.
- ◆ Established Design Development Center.
- ◆ Signed an MoU with Daraz (the largest e-commerce in Bangladesh) for the promotion of ME's product.
- ◆ Conducted training and orientation for the MEs on product certification, business certification, diversified and innovative handicraft development, and environmental protection.
- ◆ Developed training materials and conducted capacity-building training for the MEs on ecological handicraft production, waste management, adoption of environmentally sustainable practices, occupational health hazards, etc.
- ◆ Organized linkage development meetings/workshops for the MEs with input suppliers, representatives from DoE, BSCIC, handicraft business entities, etc.
- ◆ Organized community meetings with community stakeholders to raise awareness of the environment, climate change, and health hazard issues.
- ◆ Organized special events like project inception, different fair, success stories, learning, etc.
- ◆ Developed awareness-raising and knowledge-sharing publication materials (leaflet, poster, theme, field verification, etc.) and distributed them to different levels of stakeholders in the working area.



Objectives of the Promotion of Environmentally Sustainable Diversified Handicraftsare Project

Improve the standard and quality of handicrafts products by transferring technologies

Improve environmental conditions at the workplace

Provide technical and financial support to increase the capacity of the ME's for ensuring a quality product

Branding handicraft products and expanding the market within and outside the country

Credit-related performance of MDP 2021-22

Member (no.)
368

Loanee (no.)
337

Credit disbursed (m Tk.)
142.03

Loan outstanding (m Tk.)
67.60

Microenterprise Development Project (MDP)

Palli Karma-Sahayak Foundation (PKSF), with the financial and technical assistance of the Asian Development Bank (ADB), is all set to launch Microenterprise Development Project (MDP) for micro-enterprise development in Bangladesh. The MDP will extend financial assistance to 40,000 micro-entrepreneurs, of which 70 percent will be women. MDP is designed to assist micro-entrepreneurs throughout the country in carrying out environmentally sustainable and financially viable enterprises. Environmental and social safeguard measures had been fully ensured for each of the microenterprises. The project supports various microenterprises (MEs) with the objective intending to promote the development of Microenterprises (MEs) for inclusive economic development and rural poverty reduction. By implementing the project, there will be a growth of environmentally and economically sustainable MEs with stronger forward linkages having better opportunities for productive employment.

The project will support improving access to finance for microenterprises through PKSF and its Partner Organizations (POs). Padakhep has been implementing the project all over Bangladesh since November'2019 as a partner organization of PKSF. Padakhep formulated a Gender Inclusion Policy for the project. Padakhep has received a loan of Tk. 27.50 crore from the donor since November'2019. After receiving the loan, as of June 2022, Padakhep has disbursed Tk. 142.03 million at the interest rate of 13.00% through 8 zones & 33 branches of the organization. It has covered 13 districts, 40 Upazilas, 75 unions & 188 villages. The average loan size of MDP Project is Tk. 2,54,215 and the recovery rate is 96.65%.



Credit-related performance of PPEPP 2021-22

Member (no.)
9,963

Loanee (no.)
1,629

Credit disbursed (m Tk.)
55.40

Loan outstanding (m Tk.)
42.20

Pathways to Prosperity for Extremely Poor People (PPEPP) Project

The Foreign, Commonwealth & Development Office (FCDO, formerly DFID) and European Union (EU) have jointly designed the 'Pathways to Prosperity for Extremely poor people (PPEPP)' project which will support extremely poor people to connect with mainstream economic growth and jobs. PKSF is the main executing agency for the project. The project aims to deliver the results and higher-level changes through the following six interrelated and multidimensional components: Livelihoods (resilience building and value-chain development), Nutrition and Health, Community Mobilization, Market Development, Policy Advocacy, and Life-Cycle Grant Pilot. The Project has three cross-cutting areas – Disability, Disaster, and Climate Resilience, and Women's Empowerment Leading to Gender Equality. This comprehensive and integrated project extends a livelihoods graduation model towards a 'pathways out of poverty approach' by adding fresh features to: address barriers that stop the poorest people from pulling themselves out of poverty; make it more cost-effective; and, ensure that it is sustained here after PPEPP's eventual exit. PPEPP project sets its goal to enable 0.25 million extremely poor households (up to 1 million extremely poor people) to exit extreme poverty and make significant progress along a pathway towards prosperity by 2025. The project has two specific objectives:

- ◆ To enable two million people to exit from extreme poverty for good;
- ◆ To support the development of stronger national institutions and systems to deliver the public and private services required by extremely poor people to become resilient and prosper.

The PPEP project is being implemented in selected districts and Upazilas of the regions where the prevalence of extreme poverty is high and the decline over the last decade has been slower than in other areas. These are: North-west region, South-west coastal belt, and the Haor area in the Northeast region of Bangladesh. It will also cover some of the severe poverty pockets around the country.

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Padakhep has been implementing PPEPP project from January 2020 in 5 Upazilas of Kishoregonj, Hobigonj, and Sunamgonj Districts as a partner organization of PKSF.



Activities performed in 2021-22

- ◆ Padakhep distributed 4 types of vegetable seed to 6,009 beneficiaries under the livelihood component of the project.
- ◆ Established 132 duck farms (by distributing 80 ducks/family), 70 poultry farms (by distributing 10 local breed hens/family), 43 broiler hen farms (by distributing 80 broiler hens /family), and 72 poultry farms (by distributing 80 layer breeds /family).
- ◆ Distributed Tk. 18,000/-family as grant money to 38 families to develop entrepreneurs in preparing fishing equipment.
- ◆ Distributed Tk. 18,000/-family as grant money to 48 families to develop entrepreneurs in dry fish processing trades.
- ◆ Provided skill development training to 450 ultra poor members and mobile servicing training to 20 members.
- ◆ Provided stitching training to 75 members and also distributed stitching machines to the participants.
- ◆ Organized coordination meetings with the CMC Committee.
- ◆ Organized 14 field days and nutrition festivals.
- ◆ Extended vaccination service for poultry and livestock.
- ◆ Formed 'Kishoree Club' (with adolescent girls), and 'Mother & Child Forum'.
- ◆ Created Friend Nutrition garden under the nutrition component of the project.
- ◆ Conducted practical sessions for the Community Nutrition and Health Promoter (CNHP) and arranged project briefing meetings.
- ◆ Organized 3 special mother and child health camps where 415 patients received treatment.
- ◆ Three (3) eye camps were conducted treating 305 patients free of cost. Padakhep arranged free cataract surgeries including spectacles for 30 persons.
- ◆ Padakhep is continuing health service through 7 satellite clinics and distributing health kit boxes to the health workers.
- ◆ Thirty two (32) persons were given assistive devices (wheel chair, crutch, walking stick, and hearing aids).
- ◆ Padakhep ensures to get different types of allowances (old age allowance, widow allowance, autistic allowance, and maternity allowance) from the social welfare office.
- ◆ Under the gender component 2 couple forum was formed and provided training on 'My family-My garden' to 40 couples.
- ◆ Provided training on disaster risk reduction to 40 members under disaster and climate resilience activity.



Credit-related performance of LEAP 2021-22

Member (no.)
12,192

Loanee (no.)
12,192

Credit disbursed (m Tk.)
361.81

Loan outstanding (m Tk.)
244.60

Life Enhancement Assistance Program (LEAP)

Home appliance refers to electronic products, devices, or equipment used for various household purposes, such as TVs, refrigerators, ACs, washing machines, etc. Household appliances are the important appliances that are used in our household for various day-to-day functions. These appliances play a major role in the domestic life of the modern family and make our life convenient and comfortable. Unfortunately, a major part of our population has no or limited ability to purchase some products such as TV, fridge, deep fridge, mobile phones, computers, laptops, TAB, woven, blender machines, rice cookers, stitching machines, air conditioners, washing machines, etc. after meeting their daily necessities. Though these products seem like luxury items, the products have a major role in asset creation, expansion of education, income generation, and development of life standard. In all, the use of these products improves livelihood status and simplifies daily activities. Besides one part of the backward population has purchasing capacity but due to a lack of technical knowledge and infrastructure facility, they can't purchase quality products. In this context, Padakhep initiated LEAP in December 2020 to improve livelihood, increase income and create assets for the beneficiaries through an easy supply of quality products. Presently LEAP operates in the country with different branches of Padakhep. Besides the distribution of products (TV, Fridge etc.) to the clients, the organization also provides credit support with a low-interest rate. Till now, Padakhep signed agreements with Singer, Walton, and Fair Electronics and has a plan to expand activities with other reputed organizations.

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Up to June 2022, Padakhep sold 16,289 products of Singer and Walton to the clients. During the time, BDT 361.81 million was also disbursed under this program, while outstanding stood at BDT 244.60 million.





Rural Micro-enterprise Transformation Project (RMTP)

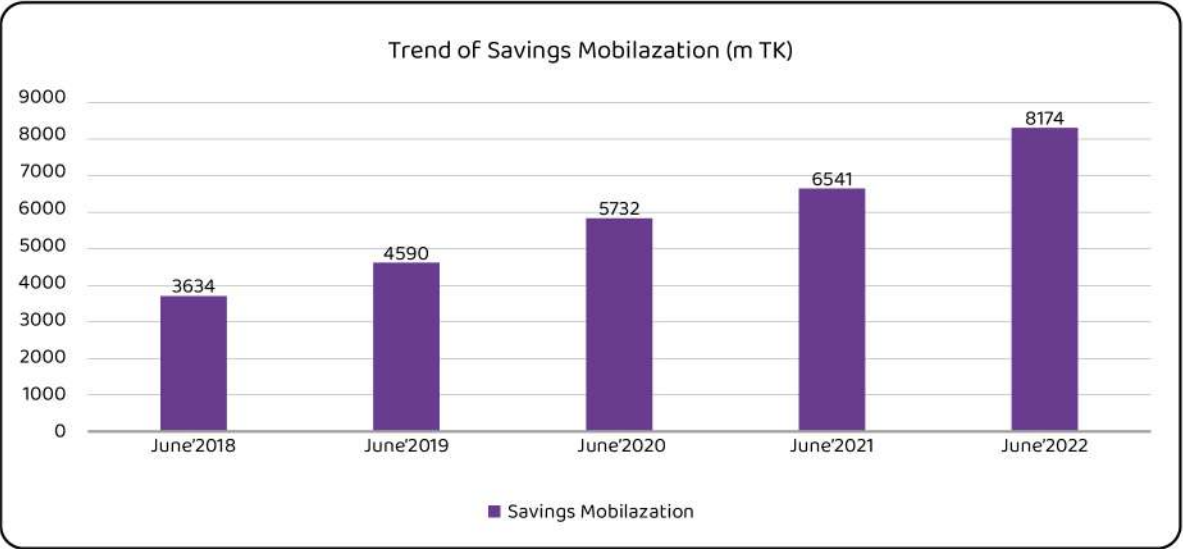
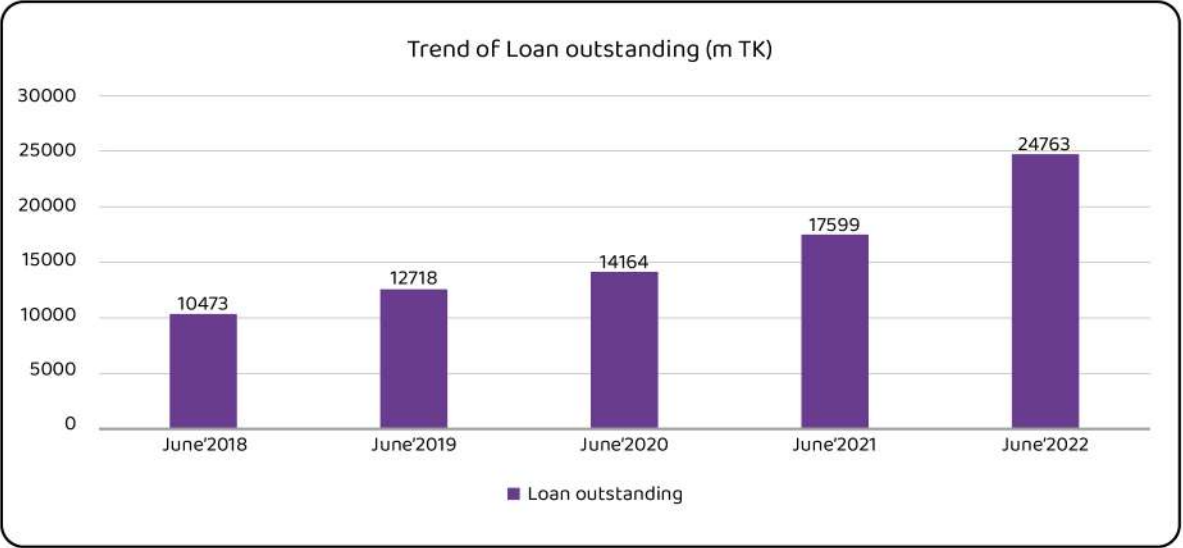
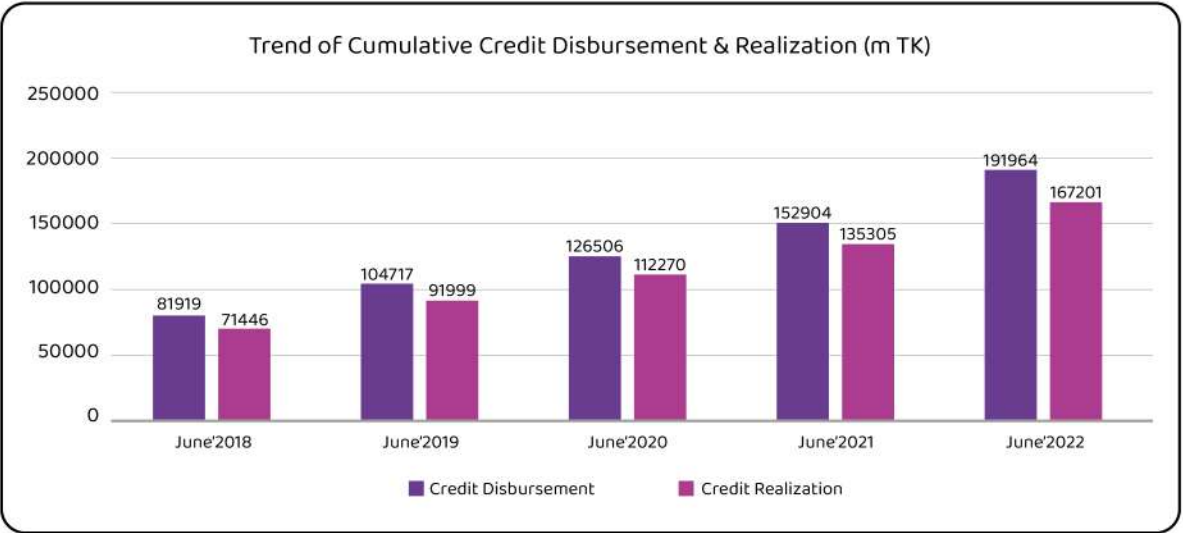
The RMTP, to be implemented all over Bangladesh from 2020 to 2025, focuses on promoting potential agricultural products through value chain expansion in three major agricultural sub-sectors: i) High-value agro products and horticulture, ii) Livestock and iii) fisheries. Padakhep has been implementing a sub-project of RMTP in the name of 'Safe Fish Production and Marketing' at 5 Upzilla under Gopalganj District since June 2022 with the financial assistance of DANIDA, IFAD & PKSF. The main purpose of the sub-project is to ensure safe fish production and marketing. The project is supporting 8000 people who are involved in fishing and fish production input suppliers, service providers, traders and fish processors, fish sellers, etc. During that time target beneficiaries for the project were identified.



Objectives of the Rural Micro-enterprise Transformation Project

- Increase the income of entrepreneurs through safe fish production and marketing.
- Increase the income of entrepreneurs through processed fish production and marketing
- Increase the use of safe fish production equipment and modern production technology at the local level
- Create employment and a sustainable sector by initiating a service market at the local level
- Establish a production and marketing system considering the environment, safe and nutritious food, and climate change issues
- Increase participation of women and youths in entrepreneurship

Microfinance Performance in Last Five years (FY 2018 to 2022)



DEVELOPMENT PROGRAM



Agriculture and Environment



Health



Education and Child Development



Social Services



Agriculture and Environment



Introduction

Agriculture in Bangladesh is vital for people's livelihood, and employment, and contributes to GDP. The sector is at the centre of our economy, decreasing poverty and ensuring food security. Padakhep started the Agriculture Program intending to support agricultural production and address various sectoral problems by offering loans, training, technical assistance, exploring market linkage, consultations, and transfer of knowledge, etc. to the medium and small farmers and sharecroppers. Padakhep initiated a comprehensive approach to integrating the microfinance program with all agricultural interventions focusing mainly on modern and appropriate technology including quality seeds, fertilizer, pest management, and marketing support. Padakhep believes that this in turn contributes to the overall socio-economic condition of the target farmers and the economy as a whole. Microfinance generates/supplies the funds for implementing agricultural programs/projects, like other programs/projects of the organization. Services that are offered to the target groups numbering around 1.5 million households by the agriculture program of Padakhep.



Objectives of the Agriculture Program

Increase production/yield of crops, forests, fishery, and livestock

Ensure food security of the beneficiary communities

Ensure availability of credit and other inputs to the target farmers

Preserve and encourage green tree coverage and produce alternative energy to promote a clean environment

Promote agro-based, self-financed, and sustainable employment and income-generating activities (IGAs)

Encourage agricultural research and infiltration of technology considering the importance of the environment and sustainability



Major Activities and Services



Agricultural
Credit
Program



Aquaculture
Development
Project (AqDP)
under Padakhep
Fisheries Program



Improvement
of Ponds,
Canals Across
the Country
Project (IPCP)



Extended
Community
Climate Change
Project
(ECCCP-Flood)



Agricultural Credit Program

Providing agricultural credit to poor farmers (small, marginal, and landless farmers) can facilitate the timely and sufficient supply of agricultural inputs to promote food production and improve the livelihoods of poor farmers.

Generally, credit accessibility is important for the improvement of the quality and quantity of farm products so that it can increase farmers' income and avoid rural-urban migration. In this context, Padakhep initiated an agricultural credit program intending to involve the marginal and small farmers in agro-based IGAs and reduce their dependency on money lenders. This, in turn, helps increase agricultural productivity, improve livelihood and ensure food security. The working approach, training, and technical support of the organization furnishing the credit program more effective and acceptable to the members. Padakhep provides both agricultural credit and technical assistance to the marginal and small farmers mainly in crop, fishery, and livestock sub-sectors (under the overall agriculture sector).



Padakhep disbursed agricultural credit an amount of BDT 27,342 million among 2,43,097 farmer-clients and agro entrepreneurs during 2021-22.

Crop sector credit in 2021-22

Member (no.)
1,85,430

Loanee (no.)
1,50,721

Credit disbursed (m Tk.)
16,952

Loan outstanding (m Tk.)
10,747

Crop Sector

Credit support is crucial for the farmers engaged in the crop sector. Padakhep provides credit to the farmers on easy terms and at a low interest rate to procure necessary farm inputs such as seed, fertilizer, irrigation water, pesticides, etc. Farmers require funding support also to recover losses due to the failure of crops caused by natural calamities (floods, droughts, cyclones, tidal bores, or river erosion) and damage due to insects, pests, and diseases.

Padakhep provides credit to the farmers before planting and realizes at the end of the cropping season or after the harvest of the crops. The amount of loan varies based on the nature of the crop and the area under cultivation. Integration of credit with technology is carefully done so that farmers could achieve the expected benefit of the efforts. Irrespective of the size of the land, credit is mostly supplied in kinds (inputs like seed, fertilizer, irrigation water, pesticides, etc), coupled with technical support. The loan recovery system is slightly different than that of the weekly installment collection in the microfinance program, generally recovered once at the end of the cropping season. In the reporting year, the organization disbursed BDT 16952 million for crop production activities

Fisheries sector credit in 2021-22

Member (no.)
53,834

Loanee (no.)
43,757

Credit disbursed (m Tk.)
4,922

Loan outstanding (m Tk.)
3,120

Fisheries Sector

Fisheries sector in Bangladesh represents one of the most productive and dynamic sectors in the country. This sector plays a significant role in food security, employment, and foreign exchange earnings in the economy. At present agricultural transformation is taking place in Bangladesh. But unfortunately, fish production cannot fully meet the national requirements due to population growth, reduction of river/canals and wetlands; siltation, unplanned construction of culverts, bridges, dams, and most importantly financial insufficiency of the producers/fishers. To accelerate fish production, Padakhep provides credit support to the fish farm families for excavation and re-excavation of ponds, development of marshy lands, the establishment of fish hatcheries, and new fisheries projects.



In 2021-22, Padakhep extended credit amounting to some BDT 4,922 million to the fish farm families through partner organizations

Livestock and Poultry Sector

Padakhep provides a large amount of financial support to the beneficiaries for livestock-related farming activities. The Program aims to increase livestock production and improve productivity to help ensure the availability, accessibility, and affordability of livestock products. Since its inception, Padakhep has gained vast experience in the livestock sector by implementing different livestock-based projects. In the reporting year, Padakhep provides around BDT 5,468 million to the livestock rearing families to promote livestock-related income generating activities (IGAs). Besides credit, Padakhep also offers a range of services such as training on the scientific method of poultry and livestock rearing and management, supply of improved poultry breeds and cattle, and vaccination for poultry and livestock for the target beneficiaries to start the poultry and livestock rearing initiatives effectively.



Among the 3 broad sub-sectors, 62% of credit money was delivered to crops, 18% to livestock, and the remaining 20% to the fisheries sub-sector.

Livestock sector credit in 2021-22

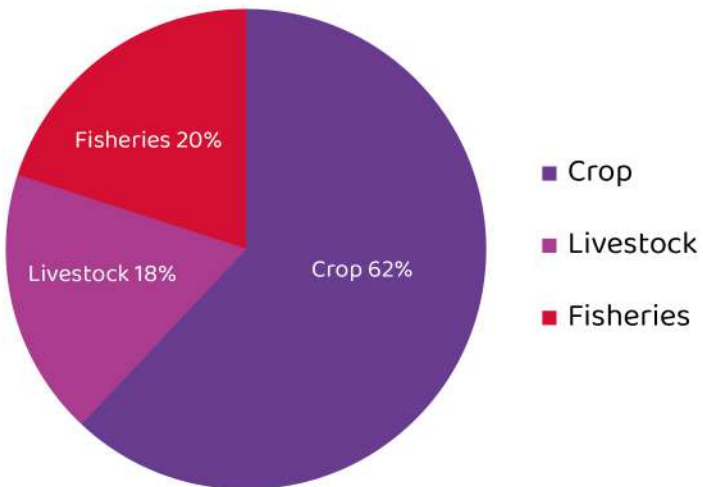
Member (no.)
59,816

Loanee (no.)
48,619

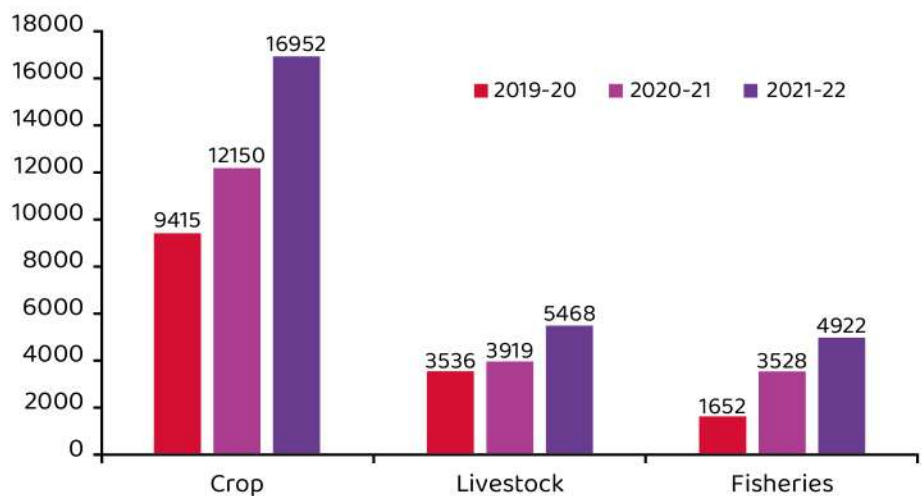
Credit disbursed (m Tk.)
5,468

Loan outstanding (m Tk.)
3,467

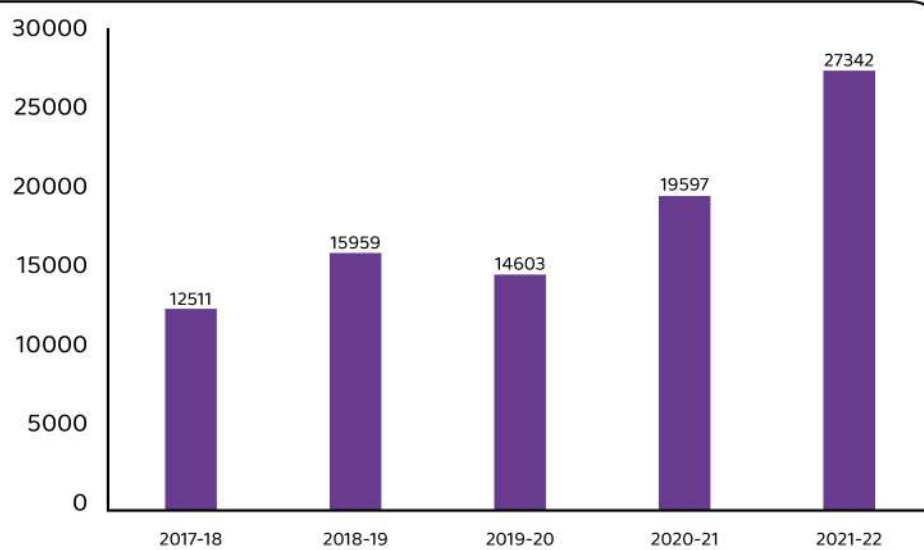
Credit Share



Sector wise Credit Disbursement (m Tk) in last 3 years



Trend of total agricultural credit disbursement (m Tk) in last 5 years



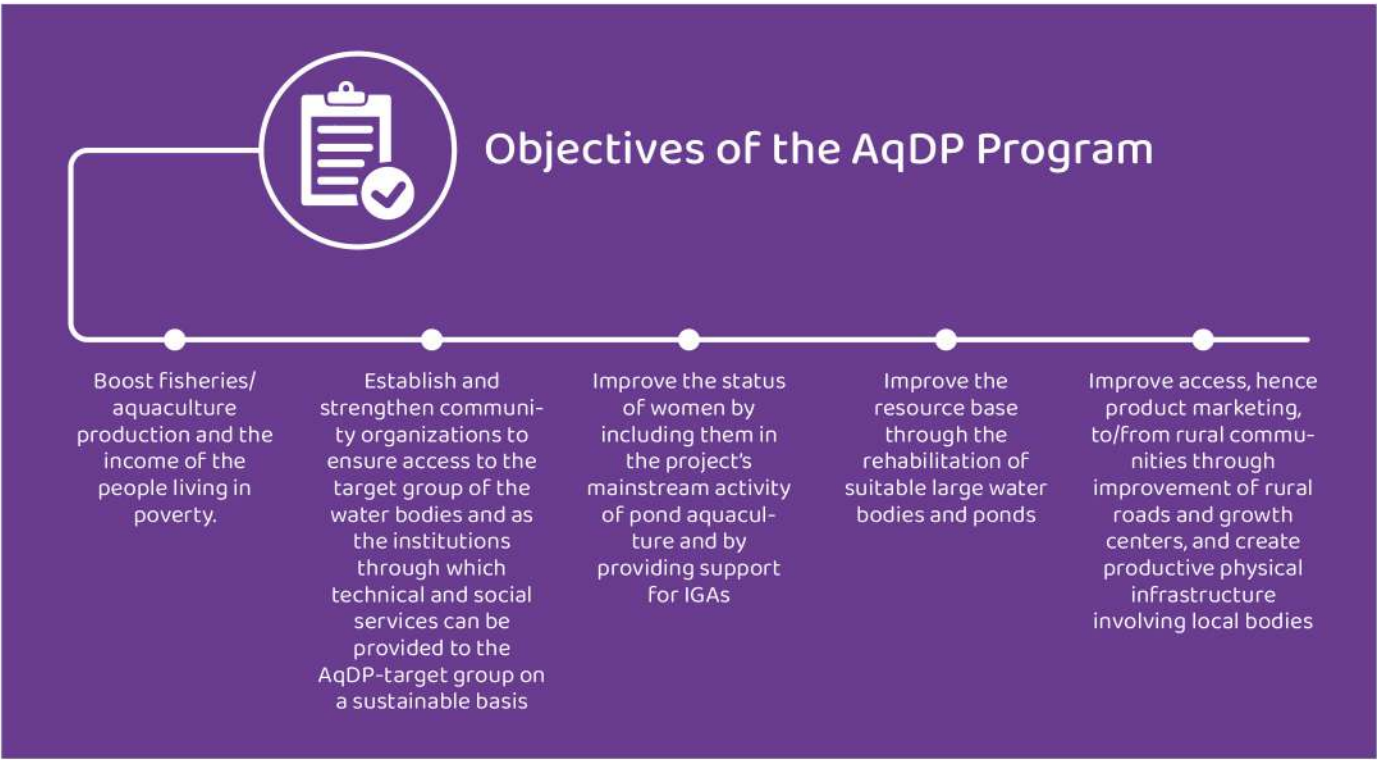
Aquaculture Development Project (AqDP) under Padakhep Fisheries Program

One of the greatest difficulties facing poor fishing communities in Bangladesh is obtaining access and user rights to water bodies. Until recently, water bodies were leased from the government by rich landowners who then hire fishers to work on them as laborers. International Fund for Agricultural Development (IFAD) has persuaded the government to lease water bodies directly to fisher groups that can use their new-found security of tenure to develop such areas and maximize their fishing capacity.

IFAD launched Aquaculture Development Project (AqDP) to improve the living standards and village-life conditions of fishing communities and women's groups in the project area, where a majority of the households live below the poverty line. The project focuses on two disadvantaged groups of rural poor people: (a) landless and near-landless people and women, a category that covers the majority of the small-scale fishing population, and (b) marginal and small-scale farmers, including some large households that make their living from aquaculture.

The goal of the project was to improve the livelihoods of fishing communities, reduce poverty and empower women. The project attempted to enable fishing communities, the poor, and women in particular to get access to water bodies and ponds and arrange credit for generating employment, and increase the productivity of these fishery resources. As a means of empowerment, the aquaculture project reintroduced the concept of land owned by the community for the benefit of the community. By making it possible for fishers to organize themselves into groups, IFAD enables them to work and manage such waterways directly.

Padakhep has been implementing the AqDP as the lead NGO since 2002 with 8 partner NGOs in Rajbari, Faridpur, Magura, Jashore, Jhenaidah, Chuadanga, Meherpur, and Kushtia districts. The project offers financial support to the beneficiaries in the form of credit through Sonali Bank to carry out their IGAs. The project has a credit fund for a comprehensive credit program to support the aquaculture-based IGAs of the beneficiaries with the support of IFAD. Ministry of Fisheries and Livestock is the sponsoring agency and the Department of Fisheries is the implementing agency for this initiative.



Activities performed in 2021-22

Key achievements of the program include

- ◆ About 189450 loanee members are engaged in related IGAs through microfinance support.
- ◆ In all, 128 Lake Fishing Groups were formed up to June 2022 comprising 1415 beneficiaries who are involved in baor fish culture activities.
- ◆ A total of 652 Pond Aquaculture Groups were formed comprising 11015 members who are involved in pond aquaculture activities.
- ◆ Disbursed BDT 58.20 million to the partner NGOs and BDT 315 million to the zonal offices to use the money as a loan for the beneficiaries.
- ◆ Organized meetings, workshops and field visits to review the status and future scope of the project with the participation of the Department of Fisheries (DoF), Sonali Bank, and partner NGOs

Improvement of Ponds, Canals Across the Country Project (IPCP)

Bangladesh is endowed with plenty of surface and groundwater resources. The surface water resources comprise water available from flowing rivers and static water bodies such as ponds, canals, beels, and haors. Despite a large network of rivers and canals across the country, all the arable land cannot be fully utilized during the dry session. On the other hand, during monsoon huge crops are washed away by floods. Many canals and ponds have dried up and are lying unutilized throughout the country. Those should be re-excavated and brought under fish cultivation. As per LGED in-house survey, the country has about 14,910 Khas ponds, 3,493 institutional ponds/dighies and 6,536 khas canals. Out of those, 921 Khas canals (2,372 km) and 1,611 institutional ponds (1702 acres) will be re-excavated. There is ample scope to improve these ponds and canals up to the usable standard for income generating and related economic activities. In this context, a project has been prepared by LGED with a target to improve ponds (khas and institutional) and canals throughout the country to make them perfectly fit to use for fishing, ducking, vegetable production, and other related income generating and economic activities for massive employment (direct, indirect, short-term and long -term) generation with a bonus for environmental integration through tree plantation. On implementation, it would help preserve surface water through the development and re-excavation of ponds and canals, improve the drainage system and forest management through tree plantation and thus maintain the environmental balance and help contain the flood and rainwater.

The Local Government Engineering Department (LGED) under the Local Government Division (LGD) will implement the project by June 2023 in 400 Upazilas under 56 districts of eight divisions. Padakhep has been implementing three packages at 44 districts and 80 Upazilas in Greater Dhaka, Mymensingh, Chattogram, Sylhet, Khulna & Barishal division since March 2020.

The overall objective of the project is to improve ponds/dighies (institutional) and khas canals to usable standard for enhanced surface water reservation capacity and income generating/commercial activities for rural unemployed and poor.

The project will contribute to fulfill government's commitment to provide considerable employment opportunities as well as direct financial help to the unemployed rural poor including the destitute women community. This project will provide a good opportunity for (both educated and uneducated) unemployed young generation to be self-employed and self-helped to upgrade their living standard and contribute to the rural economy thereby.



Objectives of the IPCP Project

Improving ponds to usable standard for multidimensional usages including income generating/commercial activities

Generating direct (short-term) employment opportunities through improvement works of ponds and canals

Creating long-term employment opportunities through income generating/commercial activities

Enhancing environmental integrity and flood management through increased surface water storage, drainage facilities, and planned tree plantation



Activities performed in 2021-22

- ◆ Conducted a digital survey throughout the country.
- ◆ Prepared a real database of unemployed beneficiaries within the command area of individual sub-projects.
- ◆ Formed cooperative associations and provided support to these associations in institutional and financial management capacity building related to the income-generating activities (like fish culture, duck rearing, minor irrigation, vegetable production, etc.).
- ◆ Formulated and prepared a realistic IGA plan for each scheme.
- ◆ Assessed the need for IGA and related training programs to enhance the ability of beneficiaries in materializing the implementation plan of IGA.
- ◆ Facilitated and monitored the implementation of Feasibility/Participatory Rural Appraisal (PRA) activities, training programs, motivational works, etc.
- ◆ Conducted IGA Training
- ◆ Assisted beneficiary groups in carrying out their responsibilities for a loan from the "Ekti Bari Ekti Khamar" Project for implementing IGAs.
- ◆ Prepared progress reports on data collection, database preparation, group formation, IGA, training program, etc. (Monthly, quarterly, yearly, special needs).
- ◆ Organized different capacity-building training for the beneficiaries.
- ◆ Assisted Upazila, District & Regional Project Implementation Unit (PIU) including Regional Coordinators in implementing related project activities approved by the Project Management Office (PMO).
- ◆ Assisted Upazila Engineer and Regional Coordinator in finalization of unemployed beneficiaries' lists, organized weekly, monthly, and annual general meetings regularly, and implemented other financial & institutional capacity-building related activities.
- ◆ Prepared training course modules based on the need assessments and prepared a realistic implementation plan to implement the training programs.

Extended Community Climate Change Project (ECCCP-Flood)

Flood is the most common hydro-meteorological hazard in Bangladesh. The country's 88% landmass falls in the flood-plains and future climate risks in terms of an increased occurrence of high-intensity floods will have severe implications on household welfare across the floodplains.

The poor and marginalized communities living in flood-prone areas generally depend on agriculture for their livelihood which is highly sensitive to climate change. These climate-induced disasters affect habitation, the availability of water, and sanitation systems. PKSF has designed the "Extended Community Climate Change Project-Flood (ECCCP-Flood)" to increase the resilience of the poor, marginalized, and climate-vulnerable communities towards the adverse effects of climate change in flood-prone areas of Bangladesh.

The project has been contributing to achieving three impact areas i.e. 1) increased resilience and enhanced livelihoods of the most vulnerable people, communities, and regions; 2) increased resilience of health & well-being, and food and water security and 3) Increased resilience of infrastructure and the built environment to climate change. Major adaptation activities that are being implemented at the community levels in the flood-affected areas are: cluster-based homestead plinth raises, reconstruction of resilient houses on raised plinths, construction of climate-resilient sanitary latrines, installation of tube wells, goat/sheep rearing in slatted houses, climate-resilient crop cultivation, etc. The project will be implemented in 5 flood-prone districts of Bangladesh-Nilphamari, Lalmonirhat, Kurigram, Gaibandha, and Jamalpur.

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Padakhep launched ECCCP-Flood in Roumari Upazila under Kurigram district with the financial assistance of PKSF and Green Climate Fund (GCF). About 1,000 households of Roumari Upazila will be directly benefited from the project. Through this project, various developmental activities will be implemented with the help of poor and extremely poor people in the rural char areas of Kurigram District. The project started in November 2020 and will end on April 2024.



Objectives of the ECCCP-Flood Project

Increase resilience and enhanced the livelihoods of the most vulnerable people in the flood -affected area

Increase the resilience of the poor, marginalized, and climate-vulnerable communities towards the adverse effects of climate change in the flood-prone areas of Kurigram district



Activities performed in 2021-22

- ◆ Raised the homestead plinth of 700 households to protect the houses from the flood.
- ◆ Provided training to 1,000 beneficiaries on the extension of high-value crops for the flood-prone area.
- ◆ Distributed fertilizer and Flood-resistant Aman (Variety-BIRI 51/52) seeds among 1,000 beneficiaries.
- ◆ Organized training session for 1,000 beneficiaries on climate change and other environmental issues.
- ◆ Provided support to beneficiaries for the rearing of goat/sheep slatted house
- ◆ In the reporting year, BDT 39,059.68 million was disbursed to 3,47,282 beneficiaries with an outstanding loan of BDT 24,762.71 million besides other supports.





Plantation

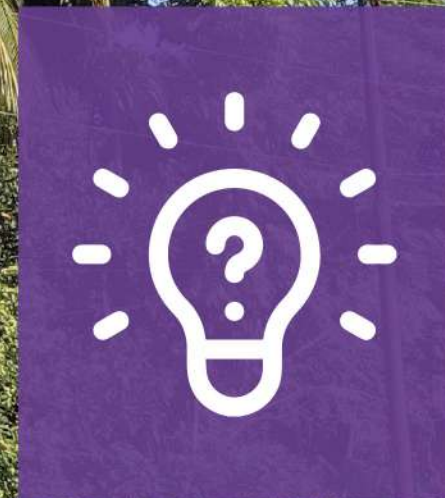
Planting new trees is one of the most effective ways to reduce atmospheric carbon dioxide (CO₂) and limit global warming. Padakhep is engaged in tree plantation activities as a part of economic development and promoting environmental sustainability. Padakhep distributes seeds of crops and vegetables and saplings of timber, vegetable, and fruits for plantation in the homestead of beneficiaries under different projects. Padakhep motivated the beneficiary to plant different tree saplings including the nursery. In the reporting year, Padakhep undertook a tree plantation program on the occasion of National Mourning Day and the 46th Martyrdom Anniversary of the Father of the Nation Bangabandhu Sheikh Mujibur Rahman. Padakhep planted saplings besides homestead and roadside under the program.

Padakhep is also engaged in embankment tree plantation activities to protect the embankment and develop a green belt along the embankment. Padakhep started the embankment tree plantation program in 2000 under IFAD funded Netrakona Integrated Agricultural Production and Water Management Project (NIAPWMP) implemented through DAE. Over 27 km embankment between Jaria and Thakurakona under Netrakona district on the polder of Kangsha River were planted and cared for by Padakhep. Saplings of timber, medicinal, and fruit trees were planted at the beginning of the project. The tree coverage meets not only the needs of the local people for timber and fuel wood but also ensures a clean environment around the area.



Establish Vermicompost Plant

Vermicomposting is an organic and biological process in which earthworm species are primarily used to convert organic matter or biodegradable wastes into manure. Vermicomposts are rich in nutrition and thus, they are widely used as biofertilizers in organic farming and sewage treatment plants. It is a nutrient-rich organic fertilizer and soil conditioner. Every year a good number of vermicompost plants were established in the ENRICH Home under ENRICH program in Surma union, Sadar Upazila of Sunamgonj district. The members of ENRICH Homes are interested to continue the technology considering vegetable production in a chemical-free environment. Padakhep will establish vermicompost plants gradually in all the ENRICH Homes of the project. Environment-friendly fertilizer, vermicompost, is produced by households for their use and/or for sale.



Training and Suggestions

Besides credit and other technical support, Padakhep conducted training courses for the beneficiaries on different IGAs. Every year, a good number of beneficiaries received training on Beef Fattening, Vegetable Cultivation, Goat Rearing, Poultry Rearing, etc. Padakhep also provided agricultural suggestions/advice to the farmers for the improvement of their knowledge on different issues. These services updated the knowledge of the beneficiaries and they can run their agricultural activities smoothly. In the reporting year, Padakhep provides agricultural suggestions to 760 farmers on different issues.





Health



Introduction

Padakhep commenced Health Program to deliver vital primary healthcare services to the people predominantly underprivileged and the poor living in the rural and backward areas of the country. Health is one of the major interventions of the Holistic Development Approach (HDA) of Padakhep. Considering the plight of the underprivileged people in terms of ailments and common diseases, Padakhep undertook the health program, providing necessary and effective primary healthcare services to the doorstep of the target groups so that they can able to lead a healthy life and keep themselves free from diseases. Services of three interrelated segments like general health care, nutrition, and sanitation are provided to the communities. It also combines preventive, curative, and promotional health services with a focus on improving maternal, neonatal, and child health, as well as combating communicable diseases and common health problems. Apart from direct health service, Padakhep put special emphasis on uplifting nutrition status through developing awareness and changing food habits, providing improved sanitation and pure water, and increasing family income as essential factors to improve overall health condition. Increased numbers of people are getting easy access to it as the service is expanded in new localities every year.



Objectives of the Health Program

Making people aware of health, nutrition, and sanitation-related issues.

Making/enabling easy access to health services for poor people.

Helping ensure sound health of the beneficiaries and their families.



Major Activities and Services



Health Awareness Raising



Padakhep has been playing a key role in sensitizing people on preventing diseases and educating the underprivileged to maintain good health. Health, hygiene, and nutrition-related issues are discussed in the group meetings around the year. Through the activities, basic knowledge and information are conveyed to the people about general and communicable diseases, keeping households clean and its necessity, nutritious food, maintaining personal hygiene, care of pregnant/lactating mothers and children, etc. In the reporting period, about 4,020 persons are offered health awareness services by conducting 416 health awareness raising sessions.

Primary Health Care Services



Padakhep provides comprehensive primary healthcare services under different projects to the doorsteps of the people living in backward, remote, and hard-to-reach areas. Currently, 22 health volunteers and 3 health assistants visit the households in the ENRICH Unions under ENRICH program with an emphasis on poor families. Each household is visited at least once a month to collect health-related information about all its members. The collected information is recorded in the HH health cards and also entered into a computer database. Each HV visits 20 HHs per day, conducts health check-ups of the beneficiaries and their children, measures blood pressure, blood sugar level, and weight; monitors growth and provides necessary counseling and support for maintaining good health. HV also provides tips and consultation to the guardians for ensuring the proper growth of their children. The fieldwork is supervised by Health Assistants. The beneficiaries and their family members get health services throughout the year using the health card, depositing BDT 100 only.

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In the reporting year, Padakhep issued a total of 2,775 health cards for the target people. Patients who need further treatment are also advised to visit the satellite clinics held once a week in each ward, with MBBS doctors attending to patients there.



Static and Satellite Clinics

The Health Assistants (HA) conduct static clinics for 20-25 working days a month at branch offices to attend the patients, usually advised by health visitors to go there. Patients with general ailments receive free treatment from the static clinics. Every month on average 200-250 patients regularly receive treatment through static clinics. In 2021-22, 432 static clinics were arranged, treating 4195 poor patients under ENRICH program.

Padakhep arranges satellite clinics at least once a week in remote and backward areas under ENRICH program. HA provides overall assistance in the proper implementation of the clinics. The problems, which are beyond the capacity of the HA, are referred to the satellite clinics. One MBBS doctor provides health services in each satellite clinic, especially to serve referred patients. In addition, specialist doctors from Dhaka or other places are invited to these clinics to provide free or low-cost health services to the community. There is also referral arrangement with both public and private hospitals/clinics for the patients who need specialized health care services. Every month on average 300-350 patients regularly receive treatment through satellite clinics.

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As of June 2022, Padakhep conducted 77 satellite clinics, and around 2,647 patients have been treated in these clinics. Padakhep also operates 7 satellite clinics in 5 Upazilas of Kishoregonj, Hobigonj, and Sunamgonj Districts under PPEPP project.



General Health Camps

Padakhep organized general health camps from time to time for the distressed poor people of the remote/backward areas to extend free-of-cost primary health care services. Usually, specialist doctors attend these camps to provide diagnosis and other health services. However, patients with serious ailments are referred to different public as well as private hospitals/clinics where their treatment is arranged free of cost or at a nominal cost. In the reporting period, 9 health camps were conducted treating 1636 patients in all.



Eye-Camps

Padakhep organizes eye camps at the grassroots to provide treatment for eye diseases free of cost. Eye specialists are facilitating eye camps and check-ups. Padakhep also provides free spectacles and medicines. There is also referral arrangement with both public and private hospitals and clinics for the patients who need specialized eye care services. Cataract patients are screened in these eye camps and are referred to the concerned eye hospital for surgical operation at free of cost. In the reporting period, 5 eye camps were organized where 642 patients received treatment. During that time, Padakhep also arranged free cataract surgeries including spectacles for 66 persons.



Water and Sanitation (WASH)

In Bangladesh, a large section of underserved communities remains deprived of adequate WASH facilities. The issue is most pronounced in urban areas where WASH-related diseases abound among low-income and extremely poor communities. Recognizing WASH as an essential component of sustainable development, Padakhep has been delivering integrated water, sanitation, and hygiene services through several innovative projects. The projects enable underserved communities to have access to safe drinking water and improved sanitation facilities. For providing safe drinking water and sanitation facility, Padakhep installed some new tube wells and sanitary latrines as well as renovated old ones.



Nutrition Activities

Padakhep is implementing different initiatives to improve the nutritional status of women and children through a combination of direct and indirect interventions. The major focus of the program is to improve the nutritional status of extremely poor households, specifically pregnant, & lactating mothers, under 5 children, and adolescent girls. Padakhep tries to change dietary and hygienic practices through awareness-raising activities and counseling. The weight of babies from 0-3 years of age is monitored routinely, checking if they have been suffering from malnutrition. Mothers are motivated to understand their children's nutritional status and are subsequently advised to take care of their children.

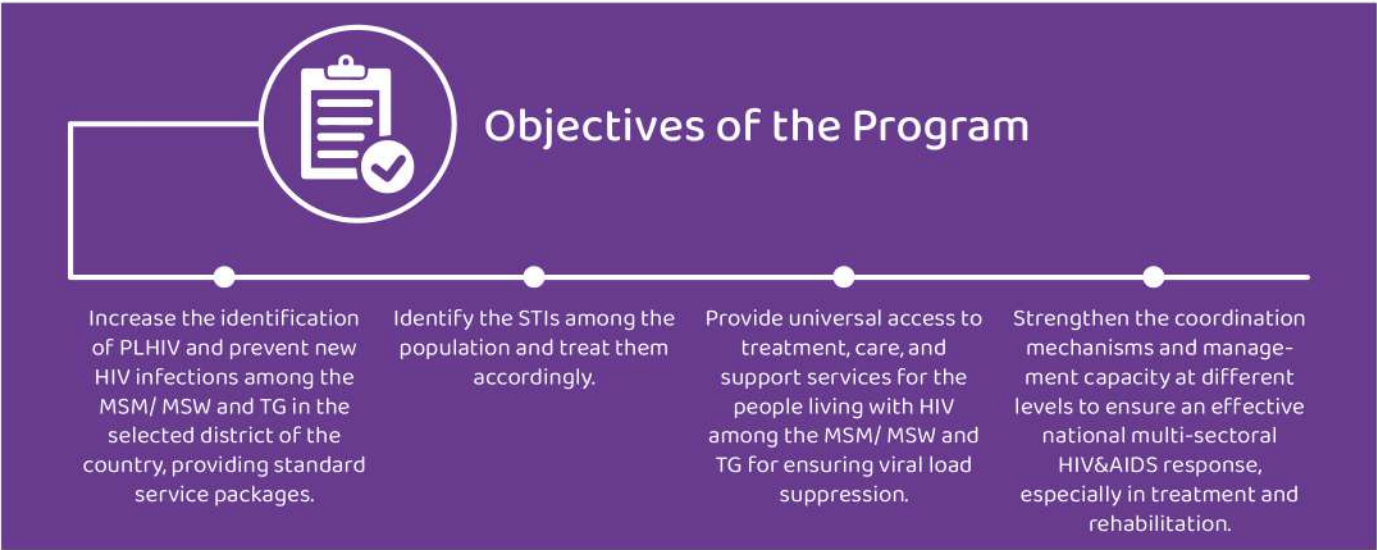
Besides other activities, Padakhep also supplies iron, calcium, and de-worming tablets for pregnant mothers, breastfeeding/lactating mothers and adolescent girls, babies aged 25-60 months, and other family members of the target groups; de-worming suspension for children aged 13-24 months and micronutrient powder sachet for children aged 7-24 months.



In the reporting year, Padakhep distributed 24,620 pcs iron tablets among 822 mothers, 42,534 pcs de-worming tablets among 8,206 persons, 22,435 pcs miracal (Calcium) tablets among 807 persons, and 6,521 pushtikona sachets among 1,030 children under ENRICH program being implemented in Sunamgonj district.

STI and HIV Prevention Service Package for MSM/MSW/TG and their Clients

In Bangladesh, there is a low prevalence of AIDS, with the virus affecting 0.1 percent of the general population. But evidence shows that new cases are on the rise. HIV is spreading beyond the key groups, such as sex workers and injecting drug users. In this context, Padakhep initiated a project entitled "STI and HIV Prevention Service Package for MSM/MSW/TG and their Clients" in Dhaka, Chattogram, Rajshahi, and, Patuakhali districts in December 2021 with the financial assistance of the AIDS/ STD Programme (ASP), DGHS, Ministry of Health and Family Welfare to provide services to end AIDS by 2030 among the particular targeted population in selected districts of the country. The project's main objective is to minimize the spread of HIV and the impact of AIDS on the individual, family, community, and society, working towards ending AIDS in Bangladesh by 2030.





Urban Primary Health Care Services Delivery Project

The health status of the urban poor in Bangladesh has worsened, due to severe poverty and a lack of primary healthcare facilities and resources. The Government of Bangladesh, with assistance from the Asian Development Bank (ADB), prepared the Urban Primary Health Care Services Delivery Project to sustainably improve the health of the urban poor. Padakhep launched the “Urban Primary Health Care Services Delivery Project (UPHCSDP)-II” at Netrokona Municipality in January 2022 with the financial assistance of the Asian Development Bank (ADB) and Local Government Division (LGD), Ministry of Local Government, Rural Development and Cooperatives (MoLGRD&C).



The project aims to improve access, equity, quality, utilization, and institutional sustainability of urban primary health care (PHC) services in all city corporations and selected municipalities, particularly for poor women and children.



Objectives of the Program

Improve accessibility (financial and physical) to Primary Health Care (PHC) services in the urban areas covered by the project.

Ensure the delivery of quality PHC services to the urban populations-the project will ensure essential service delivery (ESD+) package Focused on maternal and child health in urban areas, particularly for the poor.

Increase the utilization of PHC services by the urban poor, especially women, new-born, and children.

Strengthen institutional arrangements for the delivery of PHC services in urban areas.

Increase the capacity of the Urban Local Bodies (ULBs) to ensure the delivery of PHC services, according to their mandate.

Increase sustainability of the delivery of urban PHC services by strengthening ownership and commitment of the ULBs to ensure the delivery of PHC services particularly for the poor.



Activities performed in 2021-22

- ◆ Padakhep provided health services for a total of 1,18,000 population under Netrokona Municipality.
- ◆ Operated 1 CHRCC (Maternity), 2 PHCC (primary health care centers), and 4 satellite clinics in the partnership areas.
- ◆ A total of 68 health management staff has been deployed to manage the project for quality ESD+ service delivery.
- ◆ Padakhep developed two prong service delivery approach-clinic based on integrated service delivery in curative, primitive, preventive primary health care management and a community-based approach that facilitates providing ESP and ESD+ package, e.g., ANC (antenatal care), PNC (post-natal care), hospital delivery including C/S complicated case management, MR & post-abortion care, family planning services, nutritious food supplementation (maternal and child), psychological and medical services for victims (VAW), RTI/STI services, EPI services (routine and I seals campaign), diarrhea treatment, COVID vaccination, ARI treatment, tuberculosis control services, general treatment (basic first aid, emergency care, minor infection and disease control), adolescent reproductive health care, adolescent development program, primary eye care services, diagnostic services, etc.





Education and Child Development



Introduction

Education is an important form of human capital that is essential for improving productivity and furthering economic growth. It is the backbone of a nation and the effective instrument that enforces all development efforts such as human development, poverty alleviation, reduction of gender disparity, and attaining socio-economic development.

Padakhep used to prioritize education as a nation-building element and is implementing several education programs for children belonging to poor families, working children, and poor meritorious children. The whole purpose of Padakhep's education program is to give a better start in life to children of poor families who are unable to attend a school or are forced to drop out due to financial constraints or other socio-economic conditions. In all Padakhep emphasized supporting economic activities along with human capital development through its various educational initiatives.



Objectives of the Education and Child Development Program

- Ensure participation in identifying and assessing the needs of the vulnerable children
- Introduce and promote child/ learner-centered and participatory methods of learning
- Increase attendance of students in the schools/ education centers and encourage them to complete their education
- Extend non-formal primary education to the drop-out children
- Enable the children to establish their rights according to the principles of UNCRC
- Ensure a congenial environment for the healthy growth of children



Major Activities and Services



Afternoon
Education
Center



Out of School
Children Education
Program



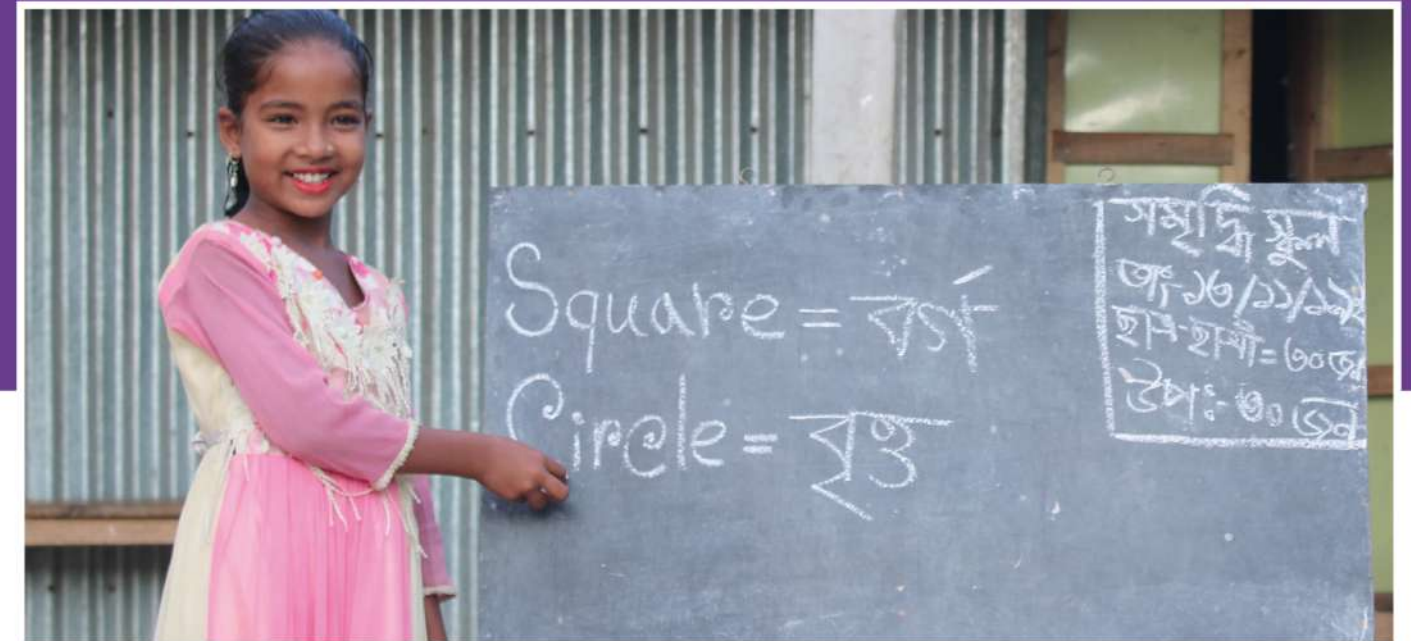
Eradication of
Hazardous Child
Labor in
Bangladesh
(EHCLB)



Scholarship
for the poor
meritorious
students



Bangabandhu
Higher Education
Scholarship



Afternoon Education Center

Primary school dropout in rural Bangladesh is a barrier to attaining the goals of education. Unfortunately, a major part of primary-level students is compelled to leave their studies before completing grade five. The dropout victims are commonly from poor families as their guardians being mostly illiterate, are not conscious enough to support their kids to continue studying. As a result, the students have a fear of school due to poor results. Padakhep started afternoon education centers under ENRICH program intending to prevent the dropout of children from primary-level education. Enhancing Resources and Increasing Capacities of Poor Households towards Elimination of their Poverty (ENRICH) is a specialized program of PKSF, which is being executed with a wide range of diverse services for the development of human dignity.

Education is a major component of ENRICH program which is dedicated to preventing dropouts from primary schools and offering learning assistance to underprivileged students in coping with their studies. This unique educational program is directed towards the improvisation of child talent and is currently being implemented in ENRICH enlisted 21 unions. Afternoon education centers are established in all the villages. Education service is available to all the HHs of the unions. Padakhep has been operating the centers in Surma union of Sadar Upazila of Sunamgonj district since 2010 and in Daserbazar union since 2019 with the financial support of PKSF. The students reading in playgroup, class I, and class II are assisted in these teaching centers to prepare for the next day's tasks, given that often there are no facilities and educational support for the students at their homes. These education centers take special care of the students who are generally slow learners and need extra help, and time to grasp material taught at their regular schools. The centers operate from 3-5 PM every day except Friday after the children finished their regular school hours.

They are not only assisted in their studies but also given extra-curricular activities such as recitation of poems, dancing, singing, drawing, etc. They are treated in a friendly manner so that they find these centers very attractive to attend. All the local students from government, non-government, registered, and community schools are entitled to receive the educational facilities of ENRICH. These education centers play a crucial role in the education program by monitoring attendance in schools to keep the dropout rates at a minimum level.

For each centre, a teacher is assigned for providing learning support to 20-30 students by holding a two-hour class/session every day over six days a week. Teachers, mostly women, are locally recruited with less than 35 years of age and having a minimum of S.S.C level education. Students are aided to organize their daily lessons/homework assigned by the school. A guardian committee including the parent of students is also formed in each center. ENIRCH recruited Social Development Workers to carry out a monthly meeting with the guardian committee. This program currently provides tuition assistance to 2340 underprivileged children predominantly living in rural areas through 78 education centers in 2 unions.



Out of School Children Education Programa

Bangladesh offers free and compulsory primary education to all school-aged children, and the government adopts various steps to make it successful as nobody would be left out of school. However, still, a considerable number of children have been out of school because of dropout or have never been enrolled in school due to poverty. These children need intensive care and support to continue their education and retain grade six schooling adjusting themselves to the new and challenging secondary school situation. In this perspective, the out-of-school children aged between eight and fourteen were brought to the school through the 'Out-of-School Children Education Program'. It is a laudable step on the part of the government to give the light of education to those who have dropped out of school or have never been to school. The project aims to provide primary education through a flexible Non-Formal Education system to about nine lakh out of school children of the 8-14 years age group. One of the objectives of this program is to get the children enrolled in secondary school after the completion of primary education and brought them into the mainstream of formal education.

Under the program, the Bureau of Non-Formal Education (BNFE) will set up more than 32,000 learning centers across the country. Each student in urban areas will get an education stipend of TK 300 per month and a rural student will get Tk 120 a month after their enrolment. The students will be enrolled under the "Out of School Children Program as Second Chance Education", one of the components of the Primary Education Development Program (PEDP)-4. Currently, BNFE is running a pilot program through which one lakh students in six districts - Dhaka, Chattogram, Kishoreganj, Gaibandha, Sylhet, and Sunamganj are getting an education. Piloting will end by next year. The interventions are designed in an effort to overcome the barriers and challenges causing dropouts. Each learning center will consist of one teacher and around 20-30 students. Each learner will be provided with one set of school uniforms and one school bag each year. At these centers, the course duration will be three and a half years -- six months each for grades 1, 2, and 3, and one year each for grade 4 and grade 5. After completing each grade, the students of grades 1 to 4 will appear in Final exams; fifth graders will appear in the Primary Education Completion (PEC) exams.

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BNFE is engaging 53 nationally reputed NGOs to implement the program in 61 districts. Padakhep has been implementing the program since December 2020 in 5 Upazilas under the Feni district and will end on June 2023.



Objectives of the Program

Identify children aged between 8-14 years who are dropped out and never enrolled in school.

Establish 350 learning centers.

Provide education to 10500 children and mainstream them into the formal education system.

Community mobilization to encourage parents to enroll their children.



Activities performed in 2021-22

- ◆ Identified 10,500 children aged between 8-14 years who have dropped out and never enrolled in school.
- ◆ Organized district-level orientation workshops with the stakeholders.
- ◆ Organized 5 Upazila level orientation workshops and 38 union level workshops with the relevant stakeholders.
- ◆ Established 350 learning centers.
- ◆ Provided education to 10,500 children and mainstream them into the formal education system.
- ◆ Formed 350 Center Management Committees (CMC).
- ◆ Completed community mobilization to encourage parents to enroll their children in the schools.





Eradication of Hazardous Child Labor in Bangladesh (EHCLB)



Padakhep Manabik Unnayan Kendra has initiated a project entitled Eradication of Hazardous Child Labor in Bangladesh (EHCLB) Since November 2021 at Cumilla City Corporation with the financial assistance of the Ministry of Labor and Employment (MoLE), GoB. The main purpose of the project is to provide non-formal education and skill development training through multi-purpose centers to 893 children aged between 10-16 years engaged in different identified hazardous work in Cumilla City Corporation. The project will end on October 2022.



Objectives of the Program

Eradicate child labor from hazardous jobs and educate child labor through NFE so that they can realize their jobs more closely.

Provide information on hazardous jobs to develop awareness to take measures.

Support child labor to replace their existing hazardous jobs through skill development training to enhance child labor capacity to initiate income generating activities.

Provide micro-credit to the child laborers through their parents for economic and social development activities to engage them in the mainstream of the development process.

Develop CMC (Centre Management Committee) to ensure local-level involvement and participation.



Activities performed in 2021-22

- ◆ Established 36 Non-Formal Education Centers.
- ◆ Established 44 training centers for skill development training.
- ◆ Distributed education materials.
- ◆ Conducted monthly CMC meetings.
- ◆ Carried out baseline survey for selection of 893 children (Aged between 10-16) who are engaged in hazardous child labor.
- ◆ Conducted the selection procedure of the child labor engaged in the identified hazardous works through a baseline survey.
- ◆ Conducted training needs assessment.
- ◆ Provided non-formal education and skill development training on different trade courses (beauty parlour/hairdressing, radio and TV mechanic, handicraft, tailoring, boutique, block print, embroidery, carpentry, automobile mechanic, mason, and plumbing, etc.) to 893 child laborers.
- ◆ Conducted advocacy programs on personal hygiene, health hazards, labor rules, and social responsibilities for 893 child laborers and 11 Center Management Committees.
- ◆ Ensured local participation through CMC's awareness and parents of the child labourers through CMCs.
- ◆ Provided stipend @TK 160 for NFE and @TK 200 for STD/month/students for 893 child laborers.
- ◆ Established good working relations with government agencies.



Scholarship for the poor meritorious students

In Bangladesh, every year a good number of meritorious boys and girls are compelled to discontinue their education halfway through, for lack of money. As a result, a major part of the students of poor families is deprived of higher education. Considering the situation, PKSf mobilized a fund for these students which have been distributed as a scholarship among the selected poor students by its partner organizations since 2012. It is a regular activity of PKSf aimed at providing financial support to meritorious but poor students from remote rural areas of Bangladesh who otherwise would be unable to continue their higher studies due to financial hardship. Students are screened and selected from the list prepared by partner organizations for extraordinary performances of very poor meritorious students from remote rural areas. Through the awarding of scholarships, PKSf tries to address the issue of poverty eradication in a larger and more futuristic way. A good number of meritorious students from poor households per year will be eligible for this support. The scholarships are awarded in recognition of their brilliant results in SSC and HSC or equivalent examinations. They are also eligible for two consecutive scholarships if they are successfully promoted from the 11th year to the 12th year at the HSC level. Each selected student received an amount of BDT 12,000 in one installment. In 2021-22, a total of 56 poor meritorious students from different Zones of Padakhep were delivered cheques of financial assistance totaling an amount of BDT 6,72,000 to continue their education.



Till now, a total of 680 poor meritorious students from Padakhep have been given scholarships worth BDT 90,24,000 from PKSf's Programmes-Support Fund. For distributing the cheque of 'Education Scholarship', Padakhep arranged programs at the field level attended by local elites, GO, and NGO officials.



Bangabandhu Higher Education Scholarship

Padakhep started Bangabandhu Scholarship for the meritorious children intending to awaken and strengthen the new generation in the flow of consciousness, history, and tradition of the liberation war. Students studying in higher education with higher secondary education will be able to apply for scholarship. The selected students will get BDT 10,000 for one time and BDT 3,000/ per month until they complete their higher education. Padakhep awarded the Scholarship for the first time to 25 meritorious students worth BDT 8,98,000 from its Microfinance network on the occasion of the birth centenary of the Father of the Nation, Bangabandhu Sheikh Mujibur Rahman.



Social Services



Introduction

Social services are a range of public services intended to provide support and assistance to particular groups, which commonly include the disadvantaged. These services aim at building stronger communities and promoting equality and opportunity. Padakhep believes that, for sustainable development, the community should be considered the center of all social development activities and since its inception Padakhep is committed to providing quality services to the community. Padakhep is striving to meet the varied needs of the community by assisting those who are experiencing economic hardships, helping families to become self-reliant, and providing community-based services to protect, stabilize and strengthen families. Padakhep has been performing some activities for the overall development of the community under different programs/projects. Under community-based interventions, problems faced by a community are identified first, which may include: the need for tube wells and sanitary latrines at public places (schools, colleges, mosques, temples, libraries, etc.), small bridges and culverts for public use, lack of community awareness or capacity for immediate response to natural disasters, and so on. However, Padakhep does not address such problems in all cases by itself. It does whatever is within its means, sensitizes and canvasses to the right and the appropriate service providers for action concerning relevant cases, and usually that works.

Major Activities and Services



Relief and
Rehabilitation



COVID – 19
Response
Activities



Warm Cloth
Distribution



Tube well and
Sanitary Latrine
Installation/
Repairing



Beggar
Rehabilitation



Awareness
Campaigns



Sports and
Cultural
Activities



ENRICH
Center



ENRICHED
Home



Uplifting the
Quality of
Lives of the
Elderly People
Program



Vulnerable
Group
Development
(VGD) Program



Relief and Rehabilitation

Bangladesh is a disaster-prone country. Every year, the people of Bangladesh witness excessive rain or storms, flood or cyclone, or drought. Natural disaster causes loss of life, crops, livestock, and other properties/assets, sometimes severely. Whenever any catastrophe takes place, the local poor people become the worst victims of such misfortunes, women, and children in particular. To reduce their vulnerabilities, Padakhep has incorporated relief and rehabilitation activities into its disaster management programs.

In May-June 2022, Bangladesh witnessed one of the worst floods in its history. A devastating flood hit the northeast region of Bangladesh that caused severe damage mainly in Sylhet, Sunamgonj, Maulabhibazar, Netrakona, Kishoregonj, Hobigonj, and Kurigram districts. The flood caused massive destruction in these areas, particularly to marginalized communities. The flood lasting a long time is a curse to the people of these areas as it causes a huge loss of life and property. To help the victims survive the devastation caused by the flood as well as to rehabilitate them in the post-flood period, Padakhep initiated a massive flood relief program. Padakhep distributed a FI (food items) and NFI (non-food items) relief package (including rice, lentil/dal, salt, chira, gur, biscuit, OR Saline and water purification tablets) to more than 6,000 severely affected households of the districts in close coordination with District, Upazila administration and local government representatives. Padakhep also organized health camps instantly for people suffering from waterborne diseases or other health problems.



COVID-19 Response Activities

The whole world is fighting against the deadly COVID-19 disease for the last three years and the marginalized community among us has been affected the most during this pandemic. Padakhep has been actively involved in response activities from the onset of the global pandemic COVID-19 and continues to support operations for vulnerable communities. Padakhep joined this humanitarian response program spontaneously from its strong sense of social responsibility. The organization has extended different types of services to fight against the pandemic. As a part of the continuous COVID-19 response initiative, Padakhep has distributed food & hygiene packages including cash to destitute and low-income families through microfinance branch offices around the country. Padakhep is committed to supporting those highly vulnerable and marginalized communities who are struggling to meet their basic daily requirements during this crisis. It also has donated money in June 2020 to the Prime Minister's relief fund to effectively combat the situation arising out of the pandemic. Apart from these, Padakhep is carrying out various awareness campaigns as well to keep people safe from Covid-19 contraction. Padakhep distributed leaflets to create awareness among local communities on prevention and safety measures against the virus. The staff of Padakhep has been going door-to-door to sensitize and inform communities as well. Padakhep also has set up portable hand-washing devices in different places of its working areas to encourage and facilitate proper hand washing. In the reporting year, Padakhep organized vaccine registration programs to aware the local people and ensure their easy access to vaccination. Padakhep also distributed masks to create awareness among local communities on prevention and safety measures against the virus. The community workforce of Padakhep had talked with the locals as well, to raise awareness among them about the do and don'ts during this pandemic.



Warm Cloth Distribution

During the last cold wave in January 2022, Padakhep distributed blankets among the poor people of the Sitakunda area. The activities were carried out with the collaboration of the Union Parishad and the sitakunda branch of Padakhep. The Union Parishad representatives and the local elites were engaged and extended their all-out cooperation and conducted supervision to ensure the smooth distribution of blankets among the distressed people.



Tube well and Sanitary Latrine Installation/Repairing

Water and sanitation are one of the major focused areas of Padakhep. It is one of the most important aspects of community well-being because it protects human health, extends life spans, and is documented to provide benefits to the economy. Padakhep installs/repairs tube wells and sanitary latrines in its working areas under different projects/programs with the objectives to protect the poor people from water-borne diseases; lessening their expenditure on treatment, and keep up their productivity for continuous earnings. In this connection, the community people ignited and made hygienic latrines and water options for their safety from various diseases. It is also mentionable that when a particular community or union level action is identified, the organization takes necessary steps to accomplish it if it is within the capacity of the organization; otherwise, efforts are made to identify the appropriate service provider(s) and mobilize its support for the purpose. Padakhep also operates a loan program to improve access to safe drinking water and sanitation facilities for people in need. It allows people to access loans for water facilities and improved sanitation systems, empowering them to accelerate change in their own homes and communities-enabling a life of health and happiness.



Awareness Campaigns

Padakhep takes awareness building and sensitization initiatives such as issue based courtyard sessions, orientation, and day observation with the active participation of the community people. Different national and international days/weeks were observed through rally and discussion sessions where Padakhep, District, and Upazila level government officials, NGO representatives and the local people participated. Padakhep also arranged cultural programs in its working areas under different projects to aware the local people about the social evils (such as child marriage, child labor, drug addiction, dowry, eve teasing, violence against women, trafficking of women and children, etc.) and superstitions which hinder individual and social development. The community people, children, and adolescents were involved spontaneously in the events.



Beggar Rehabilitation

Begging is a national problem. Many of us in our society are involved with begging willingly or unwillingly. Begging can be eradicated from society by improving the socio-economic condition of these beggars and establishing their human dignity. To create opportunities for those who want to quit begging and return to normal life, Padakhep has been implementing a beggar rehabilitation program with the financial assistance of PKSf to rehabilitate the beggar by involving them in IGAs.

The program follows a customized rehabilitation plan formulated for every beggar in cooperation with his/her respective Union Parishad. Under this program, each participant receives a financial grant of BDT 1 lac on the condition that he/she would use 70% of the grant in a sustainable IGA. The target beggars are assisted by providing in kind (not cash support) as per their wish list. The assets include cow, goat, poultry, auto rickshaw, etc. Up to June 2022, out of 43 beggars of Surma union of Sadar Upazila, Sunamgonj district enlisted through a survey; 12 were selected and they were provided with documents of homestead land for living, milking cows and financial assistance for erecting houses, grocery shops, and running capital for operating a small business. The rehabilitated beggars are now involved in different IGAs and living with dignity in society. Most of them are free from the curse of begging through long-term development plans and support.



Sports and Cultural Activities

Along with economic development, it is essential to give attention to the physical and mental development of the children and young generation. For this, Padakhep arranged cultural and sports programs under different projects for children and young people to make them culturally and ethically enriched. Through these activities, Padakhep aims to promote indigenous cultural practices and sportsmanship by patronizing different school-based and community-based activities. Padakhep also provides financial support for sports and cultural activities in different educational institutes. The cultural events create awareness against different social odds and crimes including terrorism, eve teasing, violence against women, drug abuse, child marriage, etc. The cultural program not only entertained but also manipulated them towards positive turning for development. In the reporting year Padakhep arranged 10 football tournaments under ENRICH program. The sports and cultural programs are arranged in cooperation with the local people.



ENRICH Center

An ENRICH center is being established in every ward of the 150 ENRICH unions. It is a component of ENRICH program. This center is serving as a community hub for people of the ward to socialize and liaison with one another. The center is, in fact, a multipurpose entity. The necessity of establishing a community interactive center in each Ward of a Union becomes immensely important to empower people and give voice to their demands and aspirations. These interactive and community-owned centers play a pivotal role in bringing people together under a single umbrella, involving them in development planning and implementation, resolving disputes more efficiently, and making people aware of their rights and obligations as well as hosting GO & NGO service deliveries. Community people are encouraged to meet and socialize in ENRICH center and undertake joint activities for the common welfare. So far Padakhep has established nine ENRICH Centers in nine Wards of Surma union of Sunamgonj Sadar Upazila in collaboration with the Union Parishad and community.



ENRICHed Home

The concept of the Enriched home or Samriddhi bari has emerged from the ENRICH program's focus on the best utilization of existing resources of each household. The idea is to utilize the homestead land to the best extent possible through proper planning, taking into account the amount of land available. An ENRICHed home contains house(s) for the members of the family to live in and also to use for relaxing and entertaining. There is a sanitary latrine and, usually, a tube-well for drinking water. Economic activities conducted at the homestead include livestock, poultry, and pigeon rearing; cultivation of vegetables, lemon, sajna, fruit, and other trees, and medicinal plants. Flowers are cultivated to create an aesthetic environment. There is also either a solar home system or a biogas plant. An improved cooking stove for cooking without being affected by smoke is used. Environment-friendly fertilizer vermi-compost is produced by the household for own use and/or for sale. Of course, all ENRICHed households are covered by ENRICH education, health, and all other components. The establishment of ENRICH homes is expanding fast, both as a result of persuasion and demonstration effect.



Up to June 2022, Padakhep has established 49 ENRICHed homes in different ENRICH unions. The income and wellbeing of these families have increased sustainably.



Uplifting the Quality of Lives of the Elderly People Program

In Bangladesh, due to improved quality of life, the number of elderly people is increasing rapidly. This should be seen as an emerging challenge as the elderly will have special needs and require different care giving services. Most of the elderly people in Bangladesh suffer from some basic human problems, such as poor financial support, senile diseases, and absence of proper health and medicine facilities, exclusion and negligence, deprivation, and socioeconomic insecurity. Older people in many cases have been treated as a burden and suffer neglect by their families and society, primarily due to poverty. Moreover, they become dependent on the other family members and lose respect and gradually fall into many frustrations. PKSf aims to help in reducing the miseries of elderly people by introducing the Elderly People Program in line with the government's elderly policy. The program assists elderly people to access social safety services, financial benefits, and primary health care services of the elder person. The major activities of the program are: establishing social centers for the elderly people in every Union, providing old age allowance, distribution of assistive materials (walking sticks, commode chairs, wheelchairs, blankets, etc), provision of special savings and pension funds, recognizing elderly persons' contribution to society and of the best children for serving their parents, providing appropriate credit and IGA-based training facilities to the poor elderly people, provision of physiotherapy and geriatric nursing, rehabilitation of the poor and distressed elderly in the community and creating special social facilities for the elderly people.



Padakhep started the program as a partner organization of PKSf in Surma union, Sadar Upazila of Sunamgonj district. At the beginning of the program, a survey was conducted on the elderly people in the working area and 1,591 elderly persons were identified and included in this program, wherein 796 women and 795 men. Nine ward committees and one union committee have been formed. During the reporting period, 96 elderly people or senior citizens were given old age allowance in cash amounting to BDT 2,88,000 in the 1st phase and 93 senior citizens received cash amounting to BDT 2,79,000 (each at the rate of BDT 3,000) in the 2nd phase. As a part of the activities, a social center for elderly persons is also running in Surma Union, equipped with the facilities of newspaper, TV, carom, ludo, chess, etc.



ENTERPRISE DEVELOPMENT AND OPERATION



Vulnerable Group Development (VGD) Program

Padakhep has been implementing the "Vulnerable Group Development (VGD)" program at Ishargonj Upazila under Mymensingh district since August 2021 with the financial assistance of the Ministry of Women and Children Affairs (MoWCA). The VGD program is the largest social safety net/security program for ultra-poor HHs to improve the socio-economic condition of the VGD beneficiaries. Padakhep formed groups with the VGD card holders. After group formation, the organization oriented them on their roles and responsibilities related to different development issues. The main activities of the program are to provide training on IGAs, awareness development on health, personal hygiene, nutrition, savings collection and management, monitoring of food distribution among VGD card holders by Local Government, etc. The organization provides services to 8,000 VGD card holders of the Upazila and collected monthly savings from them.



Activities performed
in 2021-22

- ◆ Formed VGD group with 8,000 vulnerable women.
- ◆ Carried out a training needs assessment.
- ◆ Provided skills development training to 8,000 vulnerable women on awareness development on health, personal hygiene, nutrition, etc.
- ◆ Supervised the activities of the staff and prepared their performance appraisal and training needs assessment of the staff in the area of data collection, data compilation, and reporting, facilitating training to the staff about M&E.
- ◆ Provided IGA training to 8,000 vulnerable women on vegetable gardening, poultry, livestock, etc.
- ◆ Provided business development training to 3,000 vulnerable women on grocery shop, tailoring, etc.
- ◆ Engaged 3,000 vulnerable women in Income Generating Activities (IGA).
- ◆ Ensured food security of 8,000 vulnerable women under the VGD program.





Padakhep Institute of Development and Management (PIDM)

Padakhep started a training institute in the name of Padakhep Institute of Development and Management (PIDM) in December 2008 with a commitment to build the capacity of personnel through training, workshop, and other related activities/programs. PIDM, located near Padakhep's head office in Dhaka, contributes to the development of the staff of Padakhep and partner organizations as well as beneficiaries. At present, PIDM offers a complete package including modest living, dining, and training facilities.

The six-storied complex of PIDM is equipped with modern and state-of-the-art amenities and facilities. Four of the training hall rooms are fully air-conditioned and well-equipped with modern training accessories. Trainers/facilitators of PIDM are highly experienced and have acquired professional skills through participation in both local and overseas training programs. In the reporting year, 8803 participants received training from PIDM (3512 Participants from Padakhep and 5291 from outside), and 69 persons availed of PIDM services as a guest.



Introduction

Padakhep established several income-earning enterprises intending to make the organization self-sustained and self-financed. Besides ensuring the sustainability of the organization, these enterprises also have a social goal. The profit of the enterprises is reinvested for expansion and furthering social benefit by providing goods or services at a competitive/cheaper price to help the people. The specific objectives of development and operation of the Enterprises include, inter alia:

- ◆ Contributing towards financial self-sufficiency of the organization
- ◆ Ensuring a profitable and sustainable agricultural production system and raising the purchasing power by increasing the real income of the beneficiaries.
- ◆ Offering training to public and private sector professionals working in extension, development, and social activities.
- ◆ Building the capacity of the stakeholders to promote their enterprises.

Padakhep Printing and Packaging

Padakhep Printing and Packaging is a self-financed press of the organization that aims to publish quality printing materials for clients at a reasonable price using modern techniques and the latest equipment. The venture started its journey in June 2008 as an income-generating enterprise of Padakhep. It regularly publishes inter alia routine publications of Padakhep and reports of its different divisions and projects, yearly diary, calendars, newsletters, annual reports, brochures, posters, greeting cards, booklets, folders, forms, formats, registers, visiting/business cards, pads, etc. At present, the enterprise is working with different organizations maintaining a very good reputation.



Padakhep Institute
of Development
and Management
(PIDM)

The
Enterprises in
operation are:



Padakhep Printing
and Packaging

HUMAN RESOURCE DEVELOPMENT



Introduction

Human Resource Development (HRD) is an integral part of any organization, particularly for the development organization; that is working for the emancipation of poverty, exploitation, and discrimination from society. HRD has different approaches and modalities for the capacity building of staff and beneficiaries of which training is a significant one. The organization carries out training and workshops for capacity building and professional development of its staff as a human resource through a wide range of training, orientation and exposure initiatives. Staff is also trained through participating in different workshops, seminars, consultations, and dialogues both inside the country and overseas as well. It carries out training for building the capacity of its staff throughout the year both at its Head office in Dhaka as well as at the field offices. Besides, Padakhep arranges different types of workshops with HQs and field level officials. The workshops mainly focus on the target and achievement of the yearly plan. Padakhep has two training centers in Dhaka and Chattogram with dormitory facilities for residential trainees. Both the training centers are equipped with all types of training aids, furniture, and accommodation facilities. Moreover, training facilities are also available in all zonal offices.

Activities Performed in 2021-22



Staff Training
(internal and external)



Beneficiary
Training



Dissemination Workshops on the
Role Delineation Order of the
Urban Primary Health Care in
Bangladesh, Local Government
Division/European Union



Staff Training (Internal and External)

Internal training is organized both for head office staffs and field office staffs. Diversi-fied internal training initiatives such as basic orientation training, staff development training, training of trainers (ToT), skill development training, and need-based courses for the targeted staff are arranged to develop their hidden potentiality. The internal training is organized at the training hall of Padakhep in Dhaka, Chattogram, and at the zone offices. Apart from the in-house capacity to deliver training courses by several technically skilled trainers, Padakhep also hires external resource persons to meet the need for additional skill training requirements. In 2021-22, a total of 3577 employees from HQs and field offices participated in development and management related training courses.

“

In addition to internal training, Padakhep staff members received training on various aspects offered by other organizations. During the year, a total of 81 staff from Padakhep received training on different subjects organized by PKSF, MRA and CDF. Among them 23 officials participated in 7 courses organized by PKSF, 5 officials attended 2 courses offered by MRA, 9 officials attended 4 courses offered by CDF, 2 officials participated 2 courses organized by Bdjobs and remaining 42 officials attended 1 course offered by Robi 10 Minutes School.

Beneficiary Training

Every year, Padakhep conducted training courses for the beneficiaries of different projects to update their knowledge on need based issues. In 2021-22, the beneficiaries of different projects received training on various subjects described in the following Table.

Name of the project	Subjects of Training/IGA	Level of Participants	Total no. of Participants
ENRICH	Beef fattening, organic vegetable cultivation, goat rearing, poultry rearing, dairy-cow rearing using advanced technology, fish cultivation in ponds etc.	Beneficiary	150
PPEPP	Different IGAs	Beneficiary	450
	Mobile servicing	Beneficiary	20
	Stitching	Beneficiary	75
	Disaster risk reduction	Beneficiary	40
Promotion of Safe Street Food Management Practices Project	Fire safety training	MEs	60
	Chef training on diversification of items, food processing, and management	MEs	80
	Food safety and hygiene training	MEs	255
	Environmental awareness training	MEs	180
	Environmental certification training	MEs	75
	Product certification training	MEs	50
	Business certification training	MEs	40
Promotion of Environmentally Sustainable Diversified Handicrafts	Capacity building training on innovative handicraft marketing	MEs	125
	Environmental certification	MEs	40
	Business certification	MEs	120
	Diversified handicraft product and online marketing	MEs	150
	Basic training on environmental management	MEs	275
	Initiative to export market access	MEs	20
Extended Community Climate Change Project (ECCCP-Flood)	Extension of high-value crops for the flood-prone area	Beneficiary	1000
	Climate change and other environmental issues	Beneficiary	1000
Strengthening Environment-Friendly Micro-Enterprise in Salt Processing & Trade under Sustainable Enterprise Project (SEP)	Capacity building training	MEs who are involved in salt processing	1200
	Environmental and climate changes issues	MEs	1200
	Business development	MEs	850
Vulnerable Group Development (VGD)	Skills development training	Vulnerable women	8000
	IGA training	Vulnerable women	8000
	Business development training	Vulnerable women	3000



Dissemination Workshops on the Role Delineation Order of the Urban Primary Health Care in Bangladesh, Local Government Division/ European Union

The main purpose of the assignment was to disseminate findings of the project 'EU Support to Health and Nutrition to the Poor in Urban Bangladesh'. The objective of the assignment was to enhance the capacity of 3,600 Mayors & Councilors of 328 Pourashavas on their role and responsibilities to ensure primary healthcare services in the urban areas of Bangladesh. The major issue covered was to enhance the capacity of 3,600 Local Government Institutions (LGIs). Padakhep developed a database of 150 Pourashavas from LGIs and Government Representatives and analyzed the existing health structure under Municipality. Padakhep developed a training module and conducted 3 "Project Dissemination Workshops" successfully at Chattogram, Rangpur, and Khulna divisions for LGIs and Government Representatives. The main purpose of the project is to disseminate the findings of the 'EU Support to Health and Nutrition to the Poor in Urban Bangladesh' Project. The role of urban health actors and the role of LGD & LGIs were mainly discussed in the workshops. A total of 161 participants from different professionals attended the workshop.



FINANCIAL STATEMENT



G. KIBRIA & CO.
CHARTERED ACCOUNTANTS



**INDEPENDENT AUDITORS' REPORT
TO
THE GOVERNING BODY
OF
PADAKHEP MANABIK UNNAYAN KANDRA
(MICROFINANCE PROGRAM)**

Introduction

We have audited the accompanying consolidated Financial Statements of Microfinance Program of Padakhep Manabik Unnayan Kendra, registered under MRA License No. 00181-00468-00095, which comprise the consolidated Statement of Financial Position as at 30th June 2022 and the related consolidated Statement of Comprehensive Income, consolidated Receipts and Payments Statement, consolidated Statement of Cash Flows, consolidated Statement of Changes in Equity for the year ended and a summary of significant accounting policies and other explanatory notes.

Management's Responsibility for the Consolidated Financial Statements of Microfinance Program

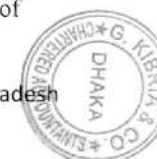
Padakhep Management is responsible for the preparation and fair presentation of these consolidated Financial Statements of Microfinance Program in accordance with International Financial Reporting Standards (IFRS), Rules and regulation issued by Micro Credit Regulatory Authority (MRA), Other applicable laws and regulation and for such internal control as management determines is necessary to enable the preparation of consolidated Financial Statements of Microfinance Program that are free from material misstatement, whether due to fraud or error.

Auditors' Responsibility

Our responsibility is to express an independent opinion on these consolidated financial statements of Microfinance Program based on our audit. We conducted our audit in accordance with International Standards on Auditing (ISA). Those standards require that we comply with ethical requirements and plan and perform the audit to obtain reasonable assurance about whether the consolidated financial statements of Microfinance Program are free from material misstatement.

An audit involves performing procedures to obtain audit evidence about the amounts and disclosures in the consolidated financial statements of Microfinance Program. The procedures selected depend on the auditors' judgment, including the assessment of the risks of material misstatement of the consolidated financial statements, whether due to fraud or error. In making those risk assessments, we consider internal control relevant to the entity's preparation and fair presentation of the consolidated financial statements in order to design audit procedures that are appropriate in the circumstances, but not for the purpose of expressing an opinion on the effectiveness of the entity's internal control. An audit also includes evaluating the appropriateness of accounting policies used and the reasonableness of accounting estimates made by management, as well as evaluating the overall presentation of the consolidated financial statements of Microfinance Program.

Head Office : Sadharan Bima Sadan (5th Floor) 24-25, Dilkusha Commercial Area, Dhaka-1000, Bangladesh
Branch Office : Plot 51, Floor-2, Road 14, Block-G, Niketon, Gulshan-1, Dhaka-1212
TEL OFF : 02-223388071, 02-223355324, 48812330, 48812331
E-mail : gkibria@gkibriaandco.com, kibria03@hotmail.com, Web: <http://gkibriaandco.com>



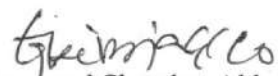
We believe that the audit evidence we have obtained is sufficient and appropriate to provide a basis for our audit opinion.

Opinion

In our Opinion, the Financial Statements give true and fair view, in all material respects, the consolidated financial position of Microfinance Program of Padakhep Manabik Unnayan Kendra as at 30 June 2022, and its financial performance and its consolidated Statement of Cash Flows for the year ended 30 June 2022 in accordance with applicable laws and regulations including MRA guidelines; International Accounting Standards (IAS) and International Financial Reporting Standards (IFRS).

We also report that:

- We have obtained all the information and explanations which to the best of our knowledge and belief were necessary for the purpose of our audit and made due verification thereof and found satisfactory;
- In our opinion, proper books of accounts as required by law and MRA Act. & Rules have been kept by **Padakhep Manabik Unnayan Kendra** so far as it appeared from our examination of those books and,
- In our opinion the Statement of Financial Position as at 30 June 2022, Statement of Comprehensive Income, Statement of Receipts and Payments dealt with by the report are in agreement with the books of accounts.


 Mohammad Showket Akber, FCA
 Partner
 Enrol.no.970
 G. Kibria & CO.
 Chartered Accountants
 DVC: 2210010970AS119236

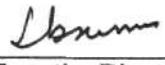
Dated: 01 October, 2022
 Place : Dhaka
 Ref: GKC/22-23/A/090



PADAKHEP MANABIK UNNAYAN KENDRA
MICROFINANCE PROGRAM
CONSOLIDATED STATEMENT OF FINANCIAL POSITION
AS AT 30 JUNE 2022

Notes	Amount in Taka	
	30/06/2022	30/06/2021
PROPERTY AND ASSETS		
Non Current Asset	1,073,554,683	1,203,853,739
Property, Plant and Equipment	345,820,154	343,092,582
Term Deposits	727,734,529	860,761,157
Current Assets	29,055,426,584	22,703,101,547
Loan Outstanding	24,819,943,135	17,665,613,235
Loan to Other Microfinance Organisation	53,635,104	60,625,811
Loan to Members	24,762,713,039	17,598,837,543
Logistic Loan	3,594,992	6,149,881
Other Loan	354,198,382	354,208,679
Receivables	64,198,968	30,351,927
Interest & Overheads Receivable	-	60,425,709
Advance, Deposits & Prepayments	2,687,859,506	2,214,988,932
Inventories (Stock & Stores)	6,069,072	3,668,785
Unsettled Staff Advance	14,649,796	15,087,280
Cash and Cash Equivalents	1,108,507,725	2,358,757,000
Total Assets	30,128,981,267	23,906,955,286
CAPITAL FUND AND LIABILITIES		
Capital Fund	2,564,321,793	1,814,669,619
Cumulative Surplus	2,188,978,014	1,514,291,057
Statutory Reserve	243,219,779	168,254,562
Revaluation Reserve	132,124,000	132,124,000
Non Current Liabilities		
Term Loan - Net of Current Maturity	8,641,725,391	6,499,875,682
Current Liabilities	18,922,934,083	15,592,409,985
Term Loan - Current Maturity	4,177,488,656	3,310,023,254
Other Fund	4,101,841,673	3,831,367,524
Members' Savings	8,173,762,840	6,541,485,286
Members' Welfare Fund	609,581,359	389,384,086
Grant Received in Advance(PKSF)	53,531,101	14,644,923
Provision for Expenses	990,151,488	840,940,446
Loan Loss Provision	816,576,966	664,564,466
Total Capital Fund and Liabilities	30,128,981,267	23,906,955,286


 Deputy Director (F&A)


 Executive Director


 Mohammad Showket Akber, FCA
 Partner
 Enrol.no.970
 G. Kibria & CO.
 Chartered Accountants
 DVC: 2210010970AS119236

Dated: 01 October, 2022
 Place : Dhaka
 Ref: GKC/22-23/A/090



PADAKHEP MANABIK UNNAYAN KENDRA
MICROFINANCE PROGRAM
CONSOLIDATED STATEMENT OF COMPREHENSIVE INCOME
FOR THE HALF YEAR ENDED 30 JUNE 2022

	Notes	Amount in Taka	
		2021-2022	2020-2021
A. INCOME			
Interest on Members Loan	29.00	4,138,334,234	3,312,740,523
Bank Interest	30.00	10,963,872	8,820,871
Grant for Projects (Reimbursement)	31.00	73,950,737	33,691,905
Operational Others Income	32.00	4,505,395	3,354,330
Total Income		4,227,754,238	3,358,607,629
B. EXPENDITURE			
Interest on PKSF Loan	33.00	105,443,195	82,841,377
Interest on Bank Loan	34.00	546,186,393	511,509,309
Interest on Member Savings	35.00	455,234,597	342,657,818
Interest on Other Loan	36.00	507,674,908	513,513,504
Total Financial Cost		1,614,539,093	1,450,522,008
Salaries and Allowances	37.00	1,361,656,901	1,078,724,534
Overhead Expenses	38.00	233,015,803	167,854,466
Communication Expenses	39.00	25,768,845	22,434,947
Program/Project Expenditure	40.00	72,910,157	31,081,216
Miscellaneous Expenses		950,587	1,073,362
Total Operating Expenses		1,694,302,293	1,301,168,525
Depreciation		15,457,468	16,382,353
Loan Loss Expenses		153,803,210	186,556,991
Provisional Expenses		169,260,678	202,939,344
Total Expenditure		3,478,102,064	2,954,629,877
Excess of Income over Expenditure (A-B)		749,652,174	403,977,752
		4,227,754,238	3,358,607,629

Deputy Director (F&A)

Executive Director



Mohammad Showket Akber, FCA
Partner
Enroi.no.970
G. Kibria & CO.
Chartered Accountants
DVC: 2210010970AS119236

Dated: 01 October, 2022
Place : Dhaka
Ref: GKC/22-23/A/090

PADAKHEP MANABIK UNNAYAN KENDRA
MICROFINANCE PROGRAM
CONSOLIDATED STATEMENT OF RECEIPTS AND PAYMENTS
FOR THE HALF YEAR ENDED JUNE 30, 2022

	Notes	Amount in Taka	
		2021-2022	2020-2021
Opening Balance		2,358,757,000	1,313,984,469
Cash in hand		30,949,396	11,415,432
Cash at bank		2,327,807,604	1,302,569,037
RECEIPTS			
Savings Fund Investment	7.01	989,164,111	962,782,290
Statutory Reserve Investment	7.03	71,102,159	87,371,844
Loan to Other Microfinance Organization	8.00	5,200,000	300,000
Loan to Members	9.00	31,890,699,694	24,560,795,188
Logistic Loan	10.00	3,989,522	4,805,799
Loan from Program Wing	11.02	10,297	14,300
Advance, Deposits and Prepayments	15.00	2,307,896,929	867,039,975
Inventories (Stock & Stores)	16.00	3,301,938	7,849,189
Unsettled Staff Advance	17.00	355,286	243,265
Loan From PKSF	21.01	941,716,000	933,458,000
Project Fund -Long term	21.02	6,617	338,334
Loan from Commercial Bank -Short term	22.02	16,616,320,225	16,918,151,705
Others Fund (Receipts)	23.00	4,551,476,850	2,853,014,920
Fund from CPF	23.01	82,966,082	300,720,678
Fund from SWF	23.02	2,474,451	7,183,734
Fund from SVS & IP	23.03	16,459,029	45,513,051
Loan from Gratuity Fund	23.04	16,635,722	112,291,436
Loan from SSD Fund	23.05	8,213,010	22,896,880
SHS Fund	23.06	1,681,380	34,066,196
Voluntary Investment Program (VIP)	23.07	1,035,312,697	1,988,052,006
Loan from Central Accounts	23.08	2,977,001,598	-
Group Development Fund	23.08	-	21,698,224
Payables	23.09	2,227,000	-
Staff Welfare Fund	23.10	6,259,785	5,930,100
Contributory Provident Fund (CPF)	23.11	177,609,798	149,428,950
Staff Loan from CPF	23.12	42,183,614	17,607,092
SVS & IP	23.13	51,220,369	43,885,506
Staff Loan	23.14	42,715,697	29,750,891
Gratuity Fund	23.15	75,135,370	63,400,098
Advance Security	23.16	-	3,600
COVID -19 Fund	23.18	12,519,948	9,194,778
Staff Savings Deposit (SSD)	23.19	861,300	1,391,700
Members Savings	24.00	5,184,248,226	4,127,516,319
Members' Welfare Fund	25.00	394,338,375	279,381,625
Grant Received in Advance(PKSF)	26.00	91,407,191	36,037,896
Capital Expenditure (Annexure -A)		1,634,773	973,295
Total Revenue Income		4,162,843,279	3,353,302,267
Interest on Members Loan (Service Charge)	29.00	4,138,334,234	3,315,046,596
Bank Interest	30.00	10,963,872	8,820,871
Grant for Projects (Reimbursement)	31.00	9,039,778	26,092,222
Operational Others Income	32.00	4,505,395	3,342,578
Total		69,574,468,472	56,307,360,680



Notes	Amount in Taka	
	2021-2022	2020-2021
PAYMENTS		
Investments :	927,239,642	1,538,482,522
Savings Fund Investment	7.01 789,980,734	1,391,286,016
Loan Loss Provision Investment	7.02 83,894	94,933
Statutory Reserve Investment	7.03 137,175,014	147,101,573
Loan to Members	9.00 39,059,225,190	27,995,162,500
Logistic Loan	10.00 1,434,633	1,091,911
Advance, Deposits and Prepayments	15.00 2,780,767,503	1,565,211,875
Inventories (Stock & Stores)	16.00 5,702,225	10,806,700
Unsettled Staff Advance	17.00 -	753,490
Loan Repayment to PKSF	21.01 799,097,665	641,408,334
Project Fund -Long term	21.02 26,522,931	100,979,041
Bank Loan Repayment - Short term	22.02 13,723,107,135	14,056,409,262
Others Fund (Payments)	4,331,336,659	2,031,063,292
Fund from CPF	23.01 403,384,853	511,462,867
Fund from SWF	23.02 31,610,500	5,379,719
Fund from SVS & IP	23.03 131,469,228	18,068,601
Loan from Gratuity Fund	23.04 54,214,138	235,528,004
Loan from SSD Fund	23.05 20,959,410	25,017,369
SHS Fund	23.06 3,470,000	44,007,189
Voluntary Investment Program (VIP)	23.07 2,791,449,669	829,006,215
Loan from Central Accounts	23.08 490,295,051	-
Group Development Fund	23.08 -	43,396,448
Staff Welfare Fund	23.10 6,246,085	5,927,000
Contributory Provident Fund (CPF)	23.11 176,287,766	149,426,947
Staff Loan from CPF	23.12 41,035,397	17,260,510
SVS & IP	23.13 50,965,869	43,647,406
Staff Loan	23.14 42,012,015	29,420,310
Gratuity Fund	23.15 74,562,830	63,366,068
Advance Security	23.16 -	3,600
COVID -19 Fund	23.18 12,508,248	8,765,639
Staff Savings Deposit (SSD)	23.19 865,600	1,379,400
Savings Return	24.00 3,551,409,927	3,317,672,402
Member Welfare Fund	25.00 174,141,102	169,537,945
Grant Received in Advance(PKSF)	26.00 17,499,085	23,548,809
Capital Expenditure (Annexure -A)	19,850,656	8,774,441
REVENUE EXPENDITURE	3,048,626,394	2,487,701,156
Financial Expenses	1,417,426,602	1,212,974,593
Interest on PKSF Loan	33.00 106,474,141	82,841,377
Interest on Bank Loan	34.00 546,001,743	524,333,554
Interest on Member Savings	35.00 274,745,003	227,558,496
Interest on others Loan	36.00 490,205,715	378,241,166
Operating Expenses	1,631,199,792	1,274,726,563
Salaries and Allowances	37.00 1,301,379,027	1,053,783,743
Overhead Expenses	38.00 230,449,853	167,136,962
Communication Expenses	39.00 25,583,801	22,462,371
Program/Project Expenditure	40.00 73,013,052	30,270,125
Miscellaneous Expenses	774,059	1,073,362
CLOSING BALANCE	1,108,507,725	2,358,757,000
Cash in Hand	18.01 26,222,257	30,949,396
Cash at Bank	18.02 1,082,285,468	2,327,807,604
Closing Balance and Total Payments	69,574,468,472	56,307,360,680

The accompanying notes form an integral part of these financial statements.

Deputy Director (F&A) Executive Director

As per our separate report of even date annexed.



Dated: 01 October, 2022
Place : Dhaka
Ref: GKC/22-23/A/090

Mohammad Showket Akber, FCA
Partner
Enrol no 970
G. Kibria & CO.
Chartered Accountants
DVC: 2210010970AS119236

**PADAKHEP MANABIK UNNAYAN KENDRA
MICROFINANCE PROGRAM
CONSOLIDATED STATEMENTS OF CHANGES IN EQUITY
FOR THE HALF YEAR ENDED 30 JUNE 2022**

Particulars	Statutory Reserve	Revaluation Reserve	Cumulative Surplus	Total
Balance as at 01 July 2021	168,254,562	132,124,000	1,514,291,057	1,814,669,619
Surplus for the year	-	-	749,652,174	749,652,174
Transfer to Statutory Reserve	74,965,217	-	(74,965,217)	-
Prior Year Adjustment	-	-	-	-
Balance As at 30 June 2022	243,219,780	132,124,000	2,188,978,014	2,564,321,793

Particulars	Statutory Reserve	Revaluation Reserve	Cumulative Surplus	Total
Balance as at 01 July 2020	127,856,787	132,124,000	1,150,711,080	1,410,691,867
Surplus for the year	-	-	403,977,752	403,977,752
Transfer to Statutory Reserve	40,397,775	-	(40,397,775)	-
Prior Year Adjustment	-	-	-	-
Balance As at 30 June 2021	168,254,562	132,124,000	1,514,291,057	1,814,669,619

Deputy Director (F&A) Executive Director

Dated: 01 October, 2022
Place : Dhaka
Ref: GKC/22-23/A/090



