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01 EDITORIAL

02

Inaugural Workshop of the Long-Term Strategic Plan

04

Inauguration of the "Palladium - Safe Street Food Market"

05

Workshop on "Semi-Annual Implementation Review" held by "Padakhep"

06

Celebration of International Women's Day

07

Celebration of Basanta Baran and Pitha Utsab

08

Annual Picnic and Gathering of "Padakhep"

09

Visit by Padakhep's Executive Board Member to the "Bangladesh Rural WASH for HCD" Project in Mymensingh Zone

10

PKSF Representative Visits Padakhep's "Bangladesh Rural WASH for HCD" Project

11

Implemented Activities of Padakhep's "Bangladesh Rural WASH for HCD" Project

12

Activities of the "ICBC" Project

13

"Samriddhi Mela" Organized Under the 'ENRICH Program'

14

Celebration of World Environment Day with Rally and Discussion

15

Integrated Human and Entrepreneurial Development Training Under the "ICVGD" Project

16

Income-Generating Training Under the "IPCP" Project

18

Community-Level Training on Environmental & Social Safeguards Under the "Sustainable Forestry and Livelihoods (SUFAL)" Project

19

Development Activities of the "UPHSDP-2" Project

23

Visit of GIZ and PKSF Representatives to the Jamalganj Lungbank hati Activities

24

Participation of "Padakhep" in the Hill Tracts Fair

27

Visit by Climate-Resilient Project Team to Jamalganj Lombabuck hati

29

Dr. Muhammad Risalat Siddique Receives Honorary Doctorate

33

Development activities of 'PPEPP-EU' project for poverty alleviation and sustainable development

45

Development Activities of the Rural Micro-Enterprise Transformation Project (RMTP)

49

Development Activities of the RAISE Project by PADAKHEP

53

Inspiring Story: Kamrun Nahar's Journey to Becoming a Successful Entrepreneur

TABLE OF

EDITORIAL



66 "Uniting Experience with Youthful Vision: Where Wisdom Meets Innovation for a **Brighter Future.**"

In an era of rapid transformation, where the pulse of change echoes across every sector, Padakhep Manabik Unnayan Kendra stands at the forefront of a crucial evolution. As our society undergoes a significant shift, particularly in understanding and integrating the dynamic mindset of younger generations/Gen Z/new generation, it is essential for us to adapt our approach to harness the full spectrum of talent and innovation.

We are dedicated to enabling individuals to realize their own potential through capacity enhancement, market connections, and financial choices amidst a landscape of ever-evolving opportunities. This mission is more relevant today than ever as we navigate the crossroads of experience and youthful enthusiasm.

Bangladesh is experiencing a notable transition where the perspectives of younger generations are increasingly influencing both organizational and societal frameworks. The fresh & innovative outlook is reshaping industries and driving new paradigms of thinking. This new generation brings with it a blend of technological fluency, social awareness, and a readiness to challenge the status quo. Their energy and vision are vital to addressing contemporary challenges and seizing future opportunities.

It is imperative to blend enthusiasm with the wisdom and experience of those who have navigated the complexities of our evolving world. Experience offers a foundation of tried-and-tested strategies and insights that can guide innovative endeavors and provide stability in times of uncertainty. On the other hand, the eagerness of youth brings a sense of urgency and creativity that can drive transformative change.

At Padakhep, we are dedicated to achieving this balance. The Microzen software exemplifies how we have combined the seasoned expertise of our mentors with the innovative spirit of younger minds to drive digital transformation and sustainable progress. Our initiatives are designed to enhance individual capacities, connect people with valuable market opportunities, and empower them with informed financial choices. This approach not only promotes personal and professional growth but also supports our broader goal of nurturing an inclusive and forward-thinking society through digital advancement.

Our role as an NGO extends beyond traditional support mechanisms. We must also be catalysts for integrating new ideas with established practices, creating pathways for young innovators to collaborate with experienced professionals. As we continue to navigate this transformative period, let us embrace the challenge of melding experience with youthful enthusiasm. Together, we can build a resilient and dynamic ecosystem that not only addresses the needs of today but also anticipates and prepares for the opportunities of tomorrow.

Let's move forward with a shared vision of innovation and sustainability, harnessing the strengths of all generations to create a brighter future for Padakhep.

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



Inaugural Workshop of the Long-Term Strategic Plan "Sustainable Steps: Together in the Philosophy of **Experience and the Energy of Youth"**

A workshop titled "Sustainable Steps: Together in the Philosophy of Experience and the Energy of Youth" was held to enhance the capacities of civil society organizations and leaders for the long-term strategic planning project "Sustainable Steps." This inaugural workshop took place on May 22, 2024, at Fortis Downtown Resort in Dhaka, kicking off a nearly nine-month initiative involving the top leadership of "Padakhep."

The event was inaugurated by the founder and president of "Padakhep", freedom fighter A.B.M. Siddique. Other notable attendees included board member Nahid Akhtar, Executive Director Mohammad Saleh Bin Sams, and Dr. Muhammad Risalat Siddique, Director of Microfinance and Program and Enterprise Wing, along with various joint directors, deputy directors, senior assistants, and assistants. The ICT Director Muhammad Arrafi Siddique and Microfinance Risk Management and Credit Analyst Advisor Ayesha Khanum also participated online.

In his opening remarks, the president emphasized that "Padakhep", one of Bangladesh's leading national NGOs, has been working since 1986 to empower communities and build a sustainable future based on equality. He highlighted the organization's integrated development strategy-focusing on capacity building, market linkage, and financial support—aimed at alleviating poverty through various development programs. He called for a collective effort to combine experiences and learning to establish "Sustainable Steps." He underscored the importance of maintaining the culture of cooperatives in microfinance, cautioning against drifting away from this principle, which could be detrimental. He stressed the need to address the growing demands of both the communities and the organization.





The workshop commenced with a welcome address by the Executive Director, followed by group work organized around predefined themes. The leadership team was divided into groups to facilitate spontaneous participation and collaboration. Each group presented their observations, issues, and recommendations for effectively implementing the organization's work plans using posters and flip cards.

The Executive Director noted that for the upcoming fiscal year, securing necessary funding, staffing, and strategies is crucial. He urged everyone to prioritize managing arrears, fostering growth, maintaining loan stability, developing disaster response strategies, and controlling employee turnover.

During the workshop, a director remarked that the lively participation demonstrated that traditional annual planning processes could evolve into short, medium, and long-term plans in the development sector. This workshop signifies the beginning of the long-term strategic planning project "Sustainable Steps," aimed at enhancing the capacities of civil society organizations and leaders. The mantra of "Together in the Philosophy of Experience and the Energy of Youth" must be spread among the approximately 7,000 team members nationwide, fostering collective progress and positioning "Padakhep" as a hub for genuine human development both locally and internationally.



The event also highlighted insights and data collected over nine months by "My CFO," presenting budget and achievement reports related to ongoing activities. This session was facilitated by Parvez Sajjad, CEO and founder of "My CFO," along with his team.

"Padakhep" has been providing services to target communities through various initiatives focused on poverty alleviation, social development, climate change adaptation, health, nutrition, sanitation, microfinance and savings, education and skills development, agriculture, and small enterprise development across 26 different projects. The workshop aimed to energize and sustain these activities effectively.





Inauguration of the "Palladium - Safe Street Food Market"

On March 10, 2024, the "Palladium - Safe Street Food Market" was inaugurated with great enthusiasm at Kerani Para Road in Rangpur. This initiative is part of Padakhep's "Sustainable Enterprise Project (SEP)," which focuses on promoting safe street food management practices. The event was honored by the presence of the Mayor of Rangpur City Corporation, Mohammad Mostafizur Rahman.

Key quests included Mohammad Fazlul Kader, Additional Managing Director-1 of Palli Karma-Sahayak Foundation (PKSF), Syed Farhad Hossain, Director and Deputy Secretary of the Environment Department for Rangpur Division, Mohammad Akbar Ali, President of the Rangpur Chamber of Commerce, and Mohammad Ehasanul Haque, Deputy General Manager of the Rangpur BSCIC District Office. Notable members from "Padakhep", including board member Nahid Akhtar, Executive Director Mohammad Saleh Bin Sams, and Dr. Muhammad Risalat Siddique, Director of Microfinance, Program, and Enterprise Wing, were also present.

During the inauguration, speakers discussed essential aspects of market management, including environmental awareness, the integration of eco-friendly and quality food, market management, ensuring food quality, and regular monitoring. They shared various plans to establish the market as environmentally sustainable, such as creating eco-friendly packaging facilities, setting up soap production using recycled cooking oil, obtaining environmental and product quality certifications, forming environmental clubs, and conducting regular meetings. The "Palladium - Safe Street Food Market" features 21 stalls designated for small entrepreneurs. To enhance their skills, specialized training will be provided, along with technical assistance for business growth. Strict guidelines will ensure compliance with food safety and health regulations while preparing food sustainably without harming the environment.

This initiative, funded by the World Bank and supported by PKSF, aims to expand environmentally friendly and sustainable economic activities for small entrepreneurs through the establishment of the "Palladium - Safe Street Food Market." It is expected to improve the quality of life for small entrepreneurs, contribute to a cleaner Rangpur city, and allow residents to enjoy healthy food in a pleasant environment, positively impacting the local economy. All participants expressed optimism about the project's potential.



On February 19-20, 2024, "Padakhep" organized a workshop titled "Semi-Annual Implementation Review 2023-2024" at the Helmet Hall of the Rawa Convention Center in Dhaka, aimed at enhancing its various initiatives in poverty alleviation, social development, climate change adaptation, health, nutrition and sanitation, microfinance, education and skill development, agriculture, and small entrepreneur development.

The workshop was inaugurated and concluded under the leadership of the founder and president of "Padakhep", Bir Muktijoddha A.B.M. Siddique. Key quests included Mohammad Fasiullah, Executive Vice Chairman of the Microcredit Regulatory Authority (MRA), along with representatives from various government and private sectors. Over 700 employees from both the headquarters and field levels participated, including executive directors, joint directors, deputy directors, senior and assistant directors, as well as project, zonal, area, and branch managers.

The workshop commenced with a minute of silence to honor the martyrs of the language movement and the deceased employees of "Padakhep". In his opening remarks, President Siddique thanked all attendees, emphasizing the vital role NGOs played in sustaining the Bangladeshi economy during disasters like COVID-19. He highlighted the comprehensive development roles NGOs have, not just in providing financial aid, but also in improving overall well-being. Reflecting on his experiences, he noted the challenges people faced in securing bank loans, which prompted him to establish "Padakhep" to alleviate these burdens. He reiterated the importance of community culture in microfinance, stressing that moving away from this culture could have detrimental effects.

The Chief Guest from MRA praised "Padakhep" as one of the top ten listed organizations and commended its efforts during the pandemic. Executive Director Mohammad Saleh Bin Sams discussed the various developmental projects currently

underway, including health services for the underprivileged, funded by the government.

Dr. Muhammad Risalat Siddique, Director of Microfinance, underscored the importance of digital transformation to address emerging challenges in the microfinance sector. He called for sustainable programming that ensures surplus funds at the end of the year, enabling the organization to operate independently. "Padakhep" is currently collaborating with over 24 international development partners to achieve the 17 Sustainable Development Goals, having distributed over 15 billion in cumulative intervention funds and served more than one million women through its microfinance program.

During the event, mementos were awarded to the chief and special guests, and six children of "Padakhep" members received scholarships for higher education.



March 8 marks International Women's Day, a day dedicated to recognizing women's contributions, establishing gender equality, combating violence against women, celebrating their achievements, and showing respect and honor towards women. This year's theme is "Women's Equal Rights, Equal Opportunities: Let's Invest in Progress," emphasizing the importance of ensuring women's rights and creating a world free from discrimination to advance socio-economic development both nationally and globally. The theme encourages government, private, and social-cultural institutions to initiate various developmental projects for women's empowerment.

In celebration of International Women's Day, "Padakhep" organized a unique initiative on March 12, 2024, featuring a discussion and a festive event with enthusiastic participation from staff at all levels. The event was inaugurated by the founder and president of "Padakhep", Bir Muktijoddha A.B.M. Siddique. Other attendees included members of the executive board Anwara Sharmin and Nahid Akhtar, Executive Director Mohammad Saleh Bin Sams, Dr. Muhammad Risalat Siddique, Director of Microfinance and Programs, various advisors, and senior officials of the organization.

The discussions centered on ensuring a women-friendly work environment across all sectors of the organization. Speakers highlighted Padakhep's commitment to integrating women into the mainstream of society through diverse empowerment initiatives, promoting equal opportunities and rights for both women and men to enhance human dignity. They specifically addressed the empowerment of female employees and their contributions in the workplace, emphasizing the need for a discrimination-free and equitable work environment.

Participants encouraged women employees to be rightsaware, self-reliant, prosperous, and confident, continuously striving for the development of their families, communities, and the nation. The discussions also covered the progress of women in achieving prosperity, developing digital skills, and utilizing technology in the workplace, motivating attendees on how women can succeed in all fields.

"Padakhep" is committed to providing a safe and dignified work environment for women. As part of its empowerment efforts, the organization has taken notable initiatives such as having branches managed entirely by female staff, a practice that continues to grow. The management expects responsible roles from all field staff to reduce the dropout rate of female employees to acceptable levels. Additionally, they reaffirmed their commitment to maintaining a sustainable future based on gender equality and enhancing the organization's women-friendly policies.

The formalities of the 2024 International Women's Day celebration concluded with a pledge to uphold these initiatives.



Until a few years ago, Pahela Falgun and Valentine's Day were observed on consecutive days. However, due to the revision of the Bengali calendar, both occasions have been celebrated on the same day since February 14, 2020.

Spring is often referred to as the messenger of youth and a symbol of new life. Its reputation as the king of seasons has been established throughout history. Spring softens the harshness of winter, rejuvenating nature and uplifting human spirits. In this joyful atmosphere, "Padakhep" welcomed the season with a delightful array of pithas (rice cakes) and vibrant songs.

On February 14, 2024, "Padakhep" held a unique spring celebration on the rooftop of its headquarters in Karwan Bazar. To welcome the king of seasons, female employees adorned themselves in yellow saris, while male colleagues wore traditional panjabis. The event was inaugurated by the organization's president, Bir Muktijoddha A.B.M. Siddique, who expressed that "Padakhep" is like a family, and such celebrations strengthen their bonds. He thanked everyone for their participation.

Following the opening remarks, cultural performances began, featuring poetry readings and both solo and group songs that kept the audience entertained. Alongside these performances, a pitha utsab was held. In busy urban lives, people often find little time for indulgence, especially during the winter months when pithas are traditionally made. The months of Magh and Falgun are especially known for enjoying a variety of pithas.

During the event, a departmental pitha-making competition and fair took place at Padakhep's headquarters. Employees from various departments showcased their creations, including puli, pakon, patishapta, and chitoi pithas, among others. Six stalls were set up for the fair. Based on the judges' evaluations, one stall was awarded the first prize of 5,000 Taka for the best and most delicious pitha, while others received 3,000 Taka each as consolation prizes.

The spring festival was lively, with participation from employees at all levels, turning the event into a wonderful gathering. Sharing the joy of spring, this celebration fostered mutual understanding and cooperation among everyone present.



In a celebration of mutual harmony and camaraderie, "Padakhep" hosted its annual picnic, "Celebrating Togetherness-2024." This event is organized to help employees and their families escape the fatigue of a long work year, providing a refreshing break from routine. The joy of a single day can ease the weariness accumulated over months, reigniting enthusiasm for the busy times ahead.

On February 22, 2024, the "Padakhep" family enjoyed a delightful day at Fortis Downtown Resort, located near Dhaka. Under the careful supervision of the organizing committee, various employees and their families departed from Karwan Bazar, Adabor, Mohammadpur, and Mirpur at 7:30 AM, arriving at the resort by 9 AM. The main festivities began with registration.

The day was filled with sports, fun events, swimming, cultural performances, raffles, and prize distributions, culminating in a joyous atmosphere. Among those present were Padakhep's founder and president, Bir Muktijoddha A.B.M. Siddique, along with executive board members, executive directors, advisors from various departments, and other staff members.

Various engaging games and special events for children were organized to ensure everyone's enjoyment. Medical supplies and medications were also made available for any necessary healthcare during the event. After the closing remarks, participants returned home by 8 PM, marking the end of a successful day.

Picnics play a vital role in breaking the monotony of daily life. Taking at least one day each year to enjoy togetherness, good food, and laughter strengthens bonds among colleagues. Such gatherings facilitate the sharing of experiences and enhance internal communication, contributing to a positive work environment.

Visit by Padakhep's Executive Board Member to the "Bangladesh Rural WASH for HCD" Project Mymensingh Zone



Raising awareness about WASH (Water, Sanitation, and Hygiene) among the public is crucial for improving the quality of life and human resources in underserved rural communities. The "Bangladesh Rural WASH for HCD" project, implemented by "Padakhep", ensures sustainable management and access to safe water and sanitation by establishing safe toilets in rural areas across 116 branches in 79 upazilas of the country. On May 21, 2023, Nahid Akhtar, a distinguished member of Padakhep's Executive Board, visited various development activities in the Baluka branch of the Mymensingh Zone as part of this project. During the visit, she inspected a low-cost toilet installed at the home of Ms. Panna Akhtar, a member of the Basanti M/S group, and Ms. Sweety Akhtar.

Nahid engaged with the members to discuss the advantages and disadvantages of installing these affordable toilets, as well as how the project facilitated their establishment. She also inquired whether the local community was aware of the twin-pit toilet system and gathered opinions on its benefits and drawbacks, providing various suggestions. Additionally, she visited around 25 households to collect information on their use of conventional toilets and to inform them about Padakhep's activities. Following the field visit, Nahid held a special meeting at the relevant zone office with various staff members to discuss member enrollment, regular collections, and outstanding dues. She provided guidance and advice during the exchange of ideas.

Present at the meeting were Padakhep's Senior Assistant Director and Regional Manager, Mohammad Shafiqul Islam, Senior Assistant Director Sabrina Nagat, Assistant Director Sheikh Sakib Ahsan, and Mymensingh Zone's Assistant Director and Zonal Manager Abdul Kaiyum Bhuiyan, along with area and branch managers and other staff members. It is noteworthy that to ensure access to safe drinking water and sanitation in rural Bangladesh, the government, with joint funding from the World Bank and the Asian Infrastructure Investment Bank (AIIB) and support from PKSF, has been implementing the "Bangladesh Rural WASH for HCD" project from 2021 to 2025, in collaboration with various partner organizations, including "Padakhep".

PKSF Representative Visits Padakhep's "Bangladesh Rural WASH for HCD" Project

With joint funding from the World Bank and the Asian Infrastructure Investment Bank (AIIB), the Government of Bangladesh is implementing the "Bangladesh Rural WASH for HCD" project through PKSF from 2021 to 2025. This initiative focuses on improving human resources by providing rural water supply, sanitation, and hygiene. Under this project, with support from "Padakhep" and other partner organizations, the aim is to establish 120,000 safe water supply systems and 1 million safe toilets to ensure sustainable management and access to water and sanitation, thereby supporting the achievement of SDG-6. The project is being implemented by "Padakhep" across 116 branches in 79 upazilas of the country.

On May 5, 2024, a four-member delegation led by Dilip Kumar Lahiri, Assistant General Manager of the Audit Department at PKSF, visited various project activities at the Dapunia branch in the Mymensingh Zone. Also present were Mohammad Shafiqul Islam, Senior Assistant Director and Regional Manager, and Abdul Kaiyum Bhuiyan, Assistant Director and Zonal Manager for the Mymensingh Zone, along with relevant area and branch managers.

The visiting representatives engaged in discussions with branch staff about the overall environment and various aspects of the project. They expressed satisfaction with the project's progress, noting that the branch had implemented 11 sanitation facilities but emphasized the need for further expansion. They provided suggestions for increasing the distribution of sanitation facilities.



Implemented Activities of Padakhep's "Bangladesh Rural WASH for HCD" Project



The "Bangladesh Rural WASH for HCD" project, aimed at improving the human resources of the targeted population through rural water supply, sanitation, and hygiene, is being implemented by "Padakhep" across 116 branches in 79 upazilas. This project focuses on raising awareness among local communities about safe water use and sanitation practices, which are essential for enhancing the living standards of underprivileged rural populations. In March, the project achieved significant milestones, including the installation of 253 two-pit sanitary toilets, 207 safe water usage and sanitation facilities, and the implementation of 60 'Behavior Change Communication (BCC)' campaigns. These activities were carried out with the involvement of branch managers, staff, and local dignitaries. To date, the project has successfully established 3,915 sanitary toilets, 6,003 safe water and sanitation facilities, and conducted 300 BCC campaigns. The completion of the project is expected to significantly enhance the quality of life for the targeted population.

During various meetings held to discuss these activities, speakers emphasized that establishing sanitary sanitation systems is crucial for environmental safety and reducing health risks for the general population. They also highlighted the necessity of improving and ensuring the accessibility of sanitation systems to achieve Sustainable Development Goal 6 (SDG-6), which aims for universal access to safe water and sanitation by 2030. This requires the formulation of timely water management policies and strong coordination among relevant agencies and governmental departments.

It is worth noting that the project is being funded jointly by the World Bank and the Asian Infrastructure Investment Bank (AIIB) and is being implemented by the Government of Bangladesh through PKSF from 2021 to 2025. With support from "Padakhep" and other partner organizations, the project aims to ensure sustainable management and access to water and sanitation by establishing 120,000 safe water supply systems and 1 million safe toilets, thereby aiding the government in achieving SDG-6.

Activities of the "ICBC" Project

Inauguration of a Week-long Training for Trainers



In collaboration with the Bangladesh Shishu Academy, "Padakhep" has launched the "Integrated Child Care Center" project focused on early childhood development, protection, and swimming instruction (ICBC). A week-long training program for ECCD officers and CCC supervisors was inaugurated in Monohordhi, Narsingdi, from May 3 to May 9, 2024. The inauguration was officiated by Tariqul Islam Chowdhury, Program Manager of Bangladesh Shishu Academy, along with notable attendees such as Khalil Ahmed, District Child Affairs Officer of Narsingdi, and Anis Hossain Chowdhury, Joint Director of Padakhep's Program Wing.

The training was conducted in two phases: the first phase covered the implementation process and operational monitoring of child care centers, while the second phase focused on basic first aid services. Following the

training, ECCD officers and CCC supervisors will be able to train caregivers and assistant caregivers using the same methods.

The training was facilitated by CIPRB and BRAC-IED, with participation from two ECCD officers and ten CCC supervisors. The active involvement of all participants made the training vibrant, and a discussion concluded with requests for further effective training sessions in the future.

Basic Training Conducted in Various Upazilas

Basic training sessions were held for 2,500 participants across ten upazilas in four project districts, divided into two phases. These sessions took place in Narsingdi, Lakshmipur, Chandpur, and Bhola districts from June 7-13 and June 23-30, 2024. The training comprised two phases: one on the implementation process and monitoring of child care centers, and another on first aid services. Caregivers learned hands-on how to effectively manage child care centers.

Upon completing the training, caregivers will utilize their acquired knowledge, skills, and quidance to successfully operate child care centers, addressing children's fundamental needs, including nutrition, health care, safety, security, and education. This initiative aims to mitigate the risks associated with inadequate child care and create opportunities for holistic child development by integrating multiple sectors.



During the training sessions, project coordinators introduced the program's goals and objectives. At the end of the sessions, Tariqul Islam Chowdhury and other district child affairs officers visited the training centers, offering guidance and support for effective project implementation.

"Samriddhi Mela" Organized Under the 'ENRICH Program'

With financial and technical support from the Palli Karma-Sahayak Foundation (PKSF), "Padakhep" is implementing the "Samriddhi" program, aimed at enhancing the resources and capacities of impoverished families to eradicate poverty. On June 29, 2024, the "Samriddhi Mela" was held in Sunamganj, hosted at the Bairgaon Government Primary School field from 10 AM to evening. The fair was inaugurated by Nigaar Sultana Keya, Vice-Chairman of Sunamganj Sadar Upazila Parishad, with other local dignitaries in attendance.

The fair featured five stalls, including one for the elderly, a diabetes and blood pressure check-up station, a successful IGA vegetable stall, and stalls for local crafts and traditional sweets. Various entrepreneurs sold their products and provided affordable health services.

Additionally, 25 events, including cultural and sports competitions, were organized. In a thrilling football match, the elderly team triumphed over the youth team 3-2. Recognition awards were given to five individuals for their active contributions, four for being outstanding children, one young member received recognition as an IGA member, and a special recognition was given to a woman entrepreneur.

Two wheelchairs were also provided to two physically challenged individuals. Notably, previous fairs have been organized under the `ENRICH Program', demonstrating Padakhep's significant role in enhancing community welfare. Since 2010, with the support of PKSF, "Padakhep" has been successfully implementing poverty alleviation initiatives in the Surma Union of Sunamganj and, since 2019, in the Dasherbazar Union of Moulvibazar.

Free Medical Services for the Underprivileged through Satellite Clinics Under the 'ENRICH Program'



Under the 'ENRICH Program', "Padakhep" organizes free satellite clinics and health camps at the union level every month, featuring the presence of specialist doctors. Health care is a fundamental right for every individual. To ensure health services for the poor, marginalized, and underserved populations in rural areas, eight satellite clinics were held in Surma and Dasherbazar unions of Sunamganj Sadar Upazila in March, providing free medical services to 850 patients along with distributing free medications. Specialists from the local health complex participated, supported by Padakhep's branch manager, health officials, and health inspectors, along with local dignitaries. These efforts have significantly benefited the community by improving access to healthcare and enhancing awareness, underscoring Padakhep's crucial role in health service provision.

Celebration of World Environment Day with Rally and Discussion

In celebration of World Environment Day 2024, a rally and discussion were organized in Dasherbazar Union of Sunamganj Sadar Upazila under the `ENRICH Program'. The theme for this year was "Restoring the Land, Combating Desertification, Achieving Drought Resilience." The event, moderated by Social Development Officer Jahedul Islam, featured speeches from Sirajul Islam Siraj, Chairman of Bairgaon Government Primary School, teacher Md. Jewel, UP member Mangal Mia, and Badal Hossain, Branch Manager of the Surma Branch. Local dignitaries and school students participated in the rally, which was followed by the planting of fruit-bearing, forestry, and medicinal trees in various locations.

World Environment Day, celebrated annually on June 5, aims to raise awareness about environmental protection and encourage collective action to tackle issues such as climate change, pollution, deforestation, and biodiversity loss. "Padakhep" has been successfully implementing the `ENRICH Program' to enhance the living standards of rural populations in Surma Union since 2010 and in Dasherbazar Union of Moulvibazar since 2019.



Integrated Human and Entrepreneurial Development Training Under the "ICVGD" Project



In January, the "Investment Component for Vulnerable Group Development (ICVGD)" project, implemented by "Padakhep", provided integrated human development training to 688 beneficiaries across 28 groups over four days. Additionally, 3,228 beneficiaries received six days of entrepreneurial development training in 130 groups.

In March 2024, various demand-based trainings for small business owners were organized in areas such as Mymensingh Sadar, Sherpur Sadar, Dewanganj, Jamalpur, Mohanganj, Netrokona, and Mithamain. These training sessions focused on livestock and poultry farming, vegetable cultivation, garment making, and fish drying. A total of 8,900 beneficiaries were divided into 356 groups for these demand-driven training sessions held at union council offices.

Officials from the Women's Affairs Department visited these training sessions, and livelihood facilitators conducted home visits to provide further support and guidance to beneficiaries.

Distribution of Blankets to the Needy During Winter

As winter approaches, it brings hardships for the poor and vulnerable populations, particularly in northern Bangladesh. The harsh cold and dense fog significantly impact daily life in regions like Rangpur. Responding to this social responsibility, "Padakhep" distributed winter clothing across various locations. On January 21, 2024, "Padakhep" handed over 100 blankets to Mohammad Mobasher Hasan, the Rangpur District Commissioner, to alleviate the suffering of winter-affected individuals.

Additionally, blankets were distributed in the Darshana, Lalbag, and Nazirdigar regions, attended by local dignitaries including
Nasima Jaman Bobby, Chairperson of Rangpur Sadar Upazila, and other community leaders. On January 22, in collaboration with the district commissioner and FNBA, a total of 215 blankets were distributed to the needy at Hazeera Begum Noorani Hafizia Madrasa. The event was attended by Additional District

Commissioner Habibul Hasan Rumi and various NGO representatives. Furthermore, under the supervision of Mohammad Morsheduzzaman, the Zonal Manager for the Bhairab region, winter clothing was distributed in the Surma and Dasherbazar unions of Sunamganj.



Income-Generating Training Under the "IPCP" Project



Under the "Integrated Waterbody Development Project (IPCP)" implemented by "Padakhep" in collaboration with the Local Government Engineering Department, income-generating training has been provided in five upazilas on duck farming, fish and vegetable cultivation, and cattle fattening.

On January 23, 2024, a training session was held in the Kaliganj Upazila of Jhenaidah district, attended by 40 beneficiaries from Sonalidanga Khalpar at the upazila meeting hall. The chief guest was Md. Ahsan Habib, the Upazila Engineer of Jhenaidah Sadar. Special quests included Israt Jahan, the Upazila Executive Officer, Md. Abul Kalam Azad, the Chairman of Kaligani Upazila Parishad, Jahangir Siddique, the Chairman of Barabazar Union Parishad, and Abul Kalam Azad, the Engineer of the Upazila LGED. Another training session took place on January 25, 2024, for 40 beneficiaries at Masud Joyer Khalpar in Faridpur Sadar Upazila, inaugurated by Md. Shahiduzzaman Khan, the Executive Engineer of LGED, Faridpur district.

In February, under the income-generating training program, a total of 160 beneficiaries received training in three upazilas of Faridpur and Gopalganj districts. These training sessions were held at the respective Union Parishads, presided over by SM Jahidul Islam, the Upazila Engineer of LGED in Gopalganj Sadar. He emphasized the importance of the income-generating training programs. The training was conducted by officials from the Upazila Agricultural, Fisheries, and Livestock departments. Md. Ehsanul Haque, the Executive Engineer of LGED in Gopalgani, and Md. Shahiduzzaman Khan, the Executive Engineer of Faridpur, attended as chief quests, along with senior assistant engineers from the LGED headquarters for the IPCP project, the Upazila Parishad Chairman, and the Regional Coordinator of the Dhaka region.

During the training, managers from the Rural Savings Bank assured beneficiaries of support regarding membership in the project's cooperatives and loan facilities.



Community Group Meeting for Climate-Resilient Haor Project

On January 17, 2024, a community group meeting was held in the Lumbabuck hati of Jamalganj Upazila, Sunamganj, under the project "Climate-Resilient Infrastructure for Sustainable Community Life in the Haor Region of Bangladesh," implemented by "Padakhep".

The meeting focused on the alignment of the brick gravity wall and the identification of the ghats (landing areas). Local Union Parishad members and land donors participated in the discussions. During the meeting, the community group expressed no objections to the construction of the brick gravity wall and ghats as per the layout, providing a letter of consent. Although the design included four ghats, the community group strongly advocated for the addition of a fifth ghat.

While reviewing the layout based on the design provided by CEGIS, partial changes were observed. The revised layout was flagged for further attention. Additionally, discussions were held with the school committee regarding the Community Plinth Rising, to which they raised no objections.

Present at the meeting were Eng. Mohammad Jahirul Islam, Senior Assistant Director of "Padakhep"; Masuma Ahmed Kona, Manager; Bishwajit Roy, Area Manager for Sunamganj; and Tapan Kumar Pal, Branch Manager of Jamalganj, along with other attendees. The project is being implemented in Sunamganj district with financial support from the Palli Karma-Sahayak Foundation (PKSF) and GIZ.

Final Workshop for Draft Training Manual on Environmental & Social Safeguards at Community Level

A workshop for finalizing the draft training manual on environmental and social safeguards at the community level was held on February 6, 2024, with comprehensive support from the Forest and Environment Department and funding from the World Bank, as part of the "Sustainable Forestry and Livelihoods (SUFAL)" project. The workshop was jointly organized by Environment Agriculture and Development Services Limited (EADS), "Padakhep", and Management and Training International Limited (MTI). The Chief Conservator of Forests, Mr. Amir Hossain Chowdhury, and the Additional Chief Conservator, Mr. Moinuddin Khan, attended as chief and special guests, respectively. The workshop was presided over by Mr. Gobinda Roy, Additional Chief Conservator and Project Director.

The event began with a welcome address from Mr. AHM Sadikul Haque, Chairman and CEO of

EADS. Following this, a PowerPoint presentation was delivered by Mr. Moniruzzaman Siddique, Joint Director of the program wing. Other notable attendees included Ms. Mousumi Khor, the project's Team Leader and Environmental Specialist, and Ms. Ayesha Siddika, Social Safeguard Specialist and Assistant Director of "Padakhep", along with other project officials. The main objective of the project is to enhance collaborative forest management in project-affiliated forest areas and to increase opportunities for forest-dependent communities to participate in alternative income-generating activities.



Community-Level Training on Environmental Social Safeguards Under the "Sustainable Forestry and Livelihoods (SUFAL)" Project

On April 23, 2024, a training program on "Environmental and Social Safeguards at the Community Level" was held as part of the "Sustainable Forestry and Livelihoods (SUFAL)" project, implemented by "Padakhep". The inaugural session featured Mr. Abdul Mabud, Senior Collaborative Forest Management Specialist and former Additional Chief Conservator of Forests, as a quest speaker.

The training is jointly organized by Environment, Agriculture and Development Services Limited (EADS), "Padakhep" Human Development Center, and Management and Training International Limited (MTI). Present from "Padakhep" and EADS were Team Leader and Environmental Specialist Mousumi Khor, along with Master Trainers Majedul Haque Bayezid, Abdullah Al Masud, Mahbubul Alam, and Sajjad Hossain. Funded by the World Bank and supported by the Ministry of Environment, Forest and Climate Change, the SUFAL project successfully concluded a series of 13 training sessions on June 12, 2024, across various forest divisions. These divisions included Dhaka, Mymensingh, Sylhet, Tangail, Chattogram, Noakhali, Patuakhali, Bholar, and Cox's Bazar, as well as Chattogram North and South and the Wildlife Management and Nature Conservation Division of Chattogram.

The primary goals of these trainings were to provide a comprehensive understanding of environmental and social safeguards for forest-dependent communities, enhance opportunities for these communities to engage in alternative income-generating activities, and improve collaborative forest management in project-affiliated forest areas. Given Bangladesh's vulnerability to the impacts of global climate change, forest conservation and raising social awareness about environmental issues are critically important. Under the SUFAL project, "Padakhep" Human Development Center is actively working on "Community-Level Environmental and Social Safeguards" with the overarching aim of training representatives from 615 forest conservation groups and empowering all community members to play a proactive role in environmental and social protection.

Together, let us cultivate social awareness against deforestation and commit to innovative initiatives for building a greener Bangladesh.

Inauguration of Urban Maternal Health Center in Jamalpur



On February 11, 2024, the Urban Maternal Health Center was inaugurated under the "Urban Primary Health Care Services Delivery Project - Phase II," managed by "Padakhep", in Jamalpur Municipality, PA-01. The ceremony was conducted by Mohammad Moniruzzaman Siddique, Joint Director of the Program Wing at Padakhep's main office. The inauguration was presided over by the Mayor of Jamalpur Municipality, with Mr. Abul Faiz Mohammad Alauddin Khan, Project Director and Additional Secretary of the Local Government Division, as the chief guest. Other notable attendees included local Members of Parliament, the District Commissioner, the Police Superintendent, the Chairman of the Jamalpur District Council, and Padakhep's Executive Director, Mohammad Saleh Bin Shams.

The chief guest highlighted the project's significant contribution to improving maternal and child healthcare. The Executive Director emphasized that this Urban Maternal Health Center was established to provide essential health services to the local population. Through the distribution of Family Health Cards (red

cards), low-income residents will have access to free medical care, ensuring quality primary healthcare, nutritional services, and health services for adolescents, mothers, and children. The event was also attended by various stakeholders, including officials from the microfinance program, local representatives, journalists, teachers, NGO representatives, doctors, nurses, and other members of the community.

To ensure healthcare services for low-income individuals, the Local Government Division has established Urban Primary Health Centers in various city corporations and municipalities. These centers provide comprehensive maternal and child health services along with other medical support. The Urban Primary Health Care Services Delivery Project-Phase II is being implemented under the direct supervision of the Ministry of Local Government, Rural Development, and Cooperatives, with the Jamalpur Municipal Urban Maternal Health Center inaugurated by "Padakhep".

Local-Level Intensive Monitoring Survey Workshop

On February 24, 2024, a workshop on "Local-Level Intensive Monitoring Survey" was organized under the "Urban Primary Health Care Services Delivery Project-2" implemented by "Padakhep" at the Municipal Health Center in Kolabagan, Jamalpur. The workshop was chaired by Mr. Siddikur Rahman, Deputy Project Director of the Administration and Training Department of the Project Management Unit (PMU) at the Dhaka City Corporation. The chief guest was Mr. Muhammad Shahadat Hossain, Director (Joint Secretary) of the Implementation Monitoring and Evaluation Division of the Planning Ministry's Monitoring and Evaluation Sector-03. Special guests included Mr. Aminur Rahman, Assistant Director (Assistant Secretary), and Professor Mohammad Belal Hossain, Team Leader of the Consulting Firm Venus from Dhaka University.

The workshop focused on reviewing the project's progress towards its objectives, developing annual work plans, discussing budgets, allocations, expenditures, implementation, and collecting financial progress data. Attendees included representatives from various zones, areas, and branches of the organization's microfinance program, project staff, NGO representatives, clinic managers, medical officers, doctors, nurses, and other local dignitaries.



Celebration of National Children's Day and Independence Day



To celebrate National Children's Day, the Urban Primary Health Care Services Delivery Project (UPHSDP-2) organized various activities in Netrokona Municipality, PA-1. The mayor of Netrokona, war hero Alhaj Nazrul Islam Khan, attended as the chief guest.

On this day, the Urban Maternal Health Center provided free blood grouping and health services. Additionally, awareness campaigns on dengue were conducted, and an essay competition was organized for school students. A total of 429 individuals received free health services, 167 had their blood groups tested, and 77 students participated in the essay competition. The chief guest distributed prizes to the winners of the competition. Project officials, local representatives, teachers, and other dignitaries were present at the event. The local community expressed their gratitude to "Padakhep" for the free health services and urged for more such initiatives to benefit the underprivileged in the future.

Celebration of Safe Motherhood Day

Safe motherhood refers to ensuring the health of mothers during pregnancy and the well-being of both mothers and infants postpartum. It aims to reduce maternal mortality rates and prevent neonatal deaths and long-term illnesses. The focus of prenatal care is to ensure the health of both mother and child while preventing and treating complications related to pregnancy. A decline in maternal health can have detrimental effects on families, communities, and the nation.

This year, as in previous years, Safe Motherhood Day was observed on May 28, 2024. Various activities were organized under the "Urban Primary Health Care Services Delivery Project - Phase II" by "Padakhep" in Netrokona Municipality, PA-1. Activities included awareness campaigns about safe motherhood, special meetings with pregnant mothers, distribution of nutritious food, and discussion sessions. The event was led by Project Manager Wasim Akram, where topics such



as the importance of Safe Motherhood Day and the role of Urban Maternal Health Centers in ensuring safe motherhood were discussed. Participants included the municipal executive officer, councilors, and doctors from the Urban Maternal Health Center.

This year's theme was "Give Birth in a Hospital, Save the Lives of Mothers and Newborns," with the slogan "To Save the Lives of Mothers and Children, Visit Health Centers." Safe Motherhood Day has been observed since 1998 to promote safe maternal health, reduce maternal mortality, and ensure the health of newborns.

EPI Vaccination Program in Jamalpur



The Extended Program on Immunization (EPI) is a vital initiative in healthcare. Under the "Urban Primary Health Care Services Delivery Project - Phase II," "Padakhep" launched the EPI vaccination program in Jamalpur Municipality, PA-01, through the Urban Maternal Health Center and two urban health centers. The vaccination campaign commenced on January 10, 2024, at Urban Health Center-1, providing services for pregnant women, children, and adolescents from 9 AM.

The EPI program offers free vaccinations against ten diseases: tuberculosis, diphtheria, tetanus, whooping cough, polio, hepatitis B, haemophilus influenzae type B, measles, and rubella.

Group Meeting for Pregnant Mothers

A health awareness group meeting for pregnant mothers was held on June 26-27, 2024, under the "Urban Primary Health Care Services Delivery Project - Phase II" in Jamalpur Municipality, PA-1. The meeting took place on June 26 at the Urban Maternal Health Center in Kalabagan and on June 27 at the home of Tirutha Sarker in Urban Health Center-2. The meeting focused on safe motherhood and various aspects of prenatal care.

Topics discussed included safe check-ups during pregnancy, balanced nutrition, the importance of hospital deliveries, and newborn care. The primary goal of prenatal care is to ensure the physical and mental well-being of pregnant mothers so they can give birth to healthy children and effectively breastfeed and care for their infants.

The clinic manager emphasized these objectives during the meeting. The councilor encouraged pregnant mothers to consult healthcare providers at least four times during pregnancy-



specifically at 16, 28, 32, and 36 weeks. If any physical complications arise, immediate medical advice should be sought. A total of 36 pregnant mothers participated in the meeting, and nutritious food was distributed afterward. Other attendees included the clinic manager, family welfare inspectors, family welfare assistants, paramedics, and counselors.

Visit of Government Representatives to Urban Maternal Health Center



On January 23, 2024, the mayor of Jamalpur Municipality visited the Urban Maternal Health Center, which operates under the "Urban Primary Health Care Services Delivery Project (UPHCSDP-Phase II)" implemented by "Padakhep". The municipal executive officer and all municipal councilors were present during the visit.

Additionally, on February 16, 2024, Ms. Jannatul Bakiya Khan Riya from the Planning Ministry's Project IMED visited the Urban Maternal Health Center and various activities within the project area in Netrokona Municipality, PA-1. She conducted key informant interviews (KII) with physicians, in-depth interviews with local representatives, and focus group discussions (FGD) with clients. During the visit, the representatives expressed satisfaction with the quality of services and the various infrastructural improvements at the Urban Maternal Health Center.

Free Medical and Family Planning Camps at Urban Maternal Health Center

The Urban Maternal Health Center, managed under the Local Government's Urban Primary Health Care Services Project, is dedicated to providing healthcare services to the general population. Urban Primary Health Centers have been established across various city corporations and municipalities to ensure maternal and child health services, among other healthcare offerings.

In January 2024, two medical camps were organized under the "Urban Primary Health Care Services Delivery Project - Phase II" in Jamalpur Municipality, managed by "Padakhep" in Partnership Area (PA) 01. The first medical camp was held on January 25, 2024, at Habibur Rahman Monowara High School in the Komppur Mathpar area, in collaboration with CRHCC. The second camp took place on January 29, 2024, at Jungolpara Secondary School, organized by the Urban Maternal Health Center. Both camps provided free health services, blood tests, health education for pregnant women and adolescents, as well as nutritious food.



Moreover, on February 8, 2024, a free family planning services campaign was held at the Urban Maternal Health Center in Netrokona Municipality under PA-1 of the project. This campaign benefited 60 individuals who received free family planning services.

Visit of GIZ and PKSF Representatives to the Jamalgani **Lungbank hati Activities**

The "Climate-Resilient Infrastructure for Sustainable Community Life in The Haor Region of Bangladesh Project," implemented by "Padakhep" with funding from the German development agency (GIZ) and the Palli Karma-Sahayak Foundation (PKSF), is actively engaging local communities. On March 4, 2024, a courtyard meeting was held in Lungbank hati, Jamalganj branch of Sunamganj District. During this meeting, representatives from the donor organizations provided essential guidance regarding the project's activities.

Present at the meeting were officials from GIZ and PKSF, the project focal person, Program Wing Project Manager Masuma Ahmed Kona, Senior Assistant Director Eng. Zahir Ahmed, and other key personnel, including the Assistant Director and Zonal Manager from the Bhairab Zone, the Area Manager from Sunamgani, the Branch Manager from Jamalganj, as well as project coordinators, project



engineers, accounts officers, project officers, local representatives, and donor organization representatives. After the visit, a discussion session was held between the representatives of the donor organizations and the field staff of the project.

Higher Education Scholarships

"Padakhep" has been providing "Higher Education Scholarships" to the talented children of its members and staff. From July to December 2023, six new students received scholarships. The recipients are:

- · Jashore Zone: Jesmin Khatun (Dhaka University), Riya Khatun (Rajshahi University)
- Rangpur Zone: Samrat Mohanto Joy (Hajee Mohammad Danesh Science and Technology University), Sadia Khandakar Lona (Rajshahi University), Mohammad Minhazur Rahman Setu (Rajshahi University), and Shahjada Mohammad Murad Parvez (Sher-e-Bangla Agricultural University).

Each selected student receives a one-time scholarship of BDT 10,000 and a monthly stipend of BDT 3,000, continuing until the completion of their degree. To date, "Padakhep" has awarded a total of BDT 19.56 lakh in scholarships to 40 talented students. The "Higher Education Scholarship" program was initiated in July 2021 to support the deserving children of members and employees associated with "Padakhep".





As in previous years, the Ministry of Chittagong Hill Tracts Affairs organized the Hill Tracts Fair, which took place from February 14 to 17, 2024, at the Sheikh Hasina Hill Complex on Bailey Road in Dhaka. The fair was open to all from 9 AM to 10 PM each day, attracting a diverse crowd and creating a vibrant gathering reminiscent of a hill community in the heart of the city. Over the four-day event, 97 stalls showcased various products, including handwoven items like gamchha (towel), sarees, lungis, bags, skirts, and T-shirts, along with handmade shawls, blankets, bamboo crafts, and a variety of local agricultural products such as Binni rice, pineapples, cashews, and hill honey. Unique vegetables like kachkol (cassava) and jhum (hill) crops were also featured.

In addition to showcasing handicrafts, food stalls offered traditional dishes, including chicken bharta, various hill vegetables, and Binni rice pithas (cakes). The bamboo cups of tea gained significant popularity during the fair. Cultural performances featuring artists from the hill districts were held daily from 6 PM to 9 PM.

"Padakhep" set up a stall to highlight its various activities, particularly showcasing products from microcredit beneficiaries, with an emphasis on items produced by hill community members. The stall featured agricultural products, handicrafts, and traditional woven goods, as well as local food items.

The fair aimed to introduce the life, culture, clothing, history, and traditions of the hill communities to the people of the plains, while promoting and marketing products from indigenous tribes to enhance their economic self-sufficiency. The fair was inaugurated by the convenor of the Chittagong Hill Tracts Agreement Implementation and Monitoring Committee. The closing ceremony was attended by the Deputy Minister of Chittagong Hill Tracts Affairs, along with other dignitaries from the Ministry and local district councils.

Monthly Teacher Coordination Meeting for Out-of-School Children Education Program in Feni

To provide real education to the underprivileged, poor, and drop-out students in rural areas, "Padakhep" is implementing the "Out-of-School Children Education" program in Feni District. As part of this initiative, a teacher coordination meeting was held on January 22, 2024, at the Munshirhat Ali Azam School and College auditorium in the Fulgazi Upazila. The meeting was chaired by Kamrul Islam, the district manager of the Bureau of Non-Formal Education, and conducted by the Upazila Program Manager, Md. Morshed.

The meeting featured about 70 teachers and 5 supervisors, who shared evaluations of their work. Discussions included student stipends, textbooks, and educational activities, as well as challenges and solutions encountered in the field. Topics such as children's rights, education, health, nutrition, safety, and overall development were also thoroughly discussed, emphasizing the need for greater initiative and awareness among stakeholders.

Currently, educational activities are ongoing for 2,100 students across 70 non-formal education institutions in Fulgazi Upazila.

"Padakhep" continues to play a leading role in the socio-economic development of the country, especially in underprivileged regions, by implementing various programs aimed at achieving sustainable development in health, education, and employment. The organization is dedicated to bringing children back to school, providing health services in remote areas, enhancing women's skills through training, and engaging in income-generating activities for overall community development.





"Padakhep" Introduces Sustainable Lithium-Ion Batteries in the LIP Program

Lithium-ion (Li-ion) batteries are rechargeable batteries that have gained significant popularity in recent years due to their lightweight design and long lifespan. Compared to traditional lead-acid batteries, lithium-ion batteries are much more advanced and environmentally friendly. They are primarily used in electric vehicles (EVs), bikes, and scooters, driving a revolutionary change in the transportation sector. As the use of lithium-ion batteries increases, the efficiency of energy storage will also improve, leading to transformative changes in the country's energy landscape. These batteries have a higher energy density, enabling vehicles to travel longer distances and charge more quickly, resulting in lower electricity consumption.

Since 2022, "Padakhep" has been selling a variety of products under the "LIP" (Life Enhancement Assistance Program) with easy terms for its staff and members. The program continually adds new products based on customer needs. Recently, "Padakhep" has taken a groundbreaking initiative by introducing lithium-ion batteries. The organization plays a vital role in sustainable development by enhancing the capabilities of marginalized communities, improving market connections, providing financial support, and enhancing living standards.

On December 5, 2023, "Padakhep" launched the distribution of lithium-ion batteries at its Basabo branch in Dhaka, followed by an event at the Kotwali branch in Chattogram on December 26. The program's Joint Director, Eng. Mohammad Rakibul Hasan, along with the Dhaka Region Manager of the microfinance program, Abul Basar, and other senior staff members, were present at the events.

The use of lithium-ion batteries reduces the need for frequent replacements, as a single battery can last up to eight years. Additionally, these batteries come with GPS tracking systems, allowing users to monitor, control, and ensure the security of their batteries through mobile phones. Members can now also obtain loans to purchase lithium-ion batteries directly from any "Padakhep" branch.



Visit by Climate-Resilient Project Team to Jamalganj Lombabuck hati

"Padakhep" is implementing the "Climate-resilient Infrastructure for Sustainable Community Life in The Haor Region of Bangladesh Project," funded by the Palli Karma-Sahayak Foundation (PKSF) and the German development agency GIZ, in the Lombabuck hati area of Jamalganj, Sunamganj District.

On May 27, 2024, senior officials and engineers from GIZ, PKSF, and The Centre for Environmental and Geographic Information Services (CEGIS) visited the site to inspect the construction of a gravity retaining wall. They reviewed various technical aspects of the project, confirmed that the work was proceeding correctly, and provided guidance on various project issues. The visit included representatives from donor and technical agencies, local government officials, and Padakhep's regional managers and project staff.

The two-year project focuses on several key activities, including constructing protective measures for selected hats, reforesting with local tree species alongside the walls, and raising community spaces for crop threshing and drying. Currently, activities such as filling earth into foundation trenches, compacting soil, leveling, and preparing for the construction of retaining walls are underway in the project area.

Muhammad Arafi Siddique Joins as Director (ICT)

Recently, Muhammad Arafi Siddique has joined "Padakhep" as the Director of the ICT Department. He brings extensive experience from Canada, where he served as a Regional Sales Engineer and Product Manager at Shelly Automation, overseeing operations across the country. Additionally, he has worked for several organizations in Bangladesh. Arafi holds a Bachelor of Applied Science in Electrical Engineering from the University of British Columbia in Vancouver, Canada.



Ayesha Khanam Appointed as Advisor (Risk Management and **Credit Analyst)**

Ayesha Khanam has joined "Padakhep" as an Advisor in the Microfinance Operations Division. She previously worked as a Fraud Analyst (Senior Detection) and Senior Credit Analyst at TD Bank Group. Ayesha earned dual Bachelor's degrees in Economics and Political Science from Carleton University in Canada.



Professor Dr. Mohammad Rofiqul Islam Joins as Education Advisor at "Padakhep" School and College

Recently, Professor Dr. Mohammad Rofigul Islam has taken on the role of Education Advisor at "Padakhep" School and College. He has held various prestigious positions, including Principal of Lalmatia Government Women's College, Deputy Director at the Directorate of Secondary and Higher Education, and Assistant Professor at Barisal Government BM College. He holds a B.Com (Honors) and M.Com in Accounting from the University of Dhaka, as well as a Ph.D. in Economics from Jahangirnagar University.



Dr. Muhammad Risalat Siddique Receives Honorary **Doctorate**

Dr. Muhammad Risalat Siddique, Director of Microfinance, Program, and Enterprise Wings at "Padakhep", has been awarded a Doctor of Business Administration (DBA) degree from the Institute of Business Administration (IBA) at Dhaka University. His research focused on "Digital Transformation and Media Use Among Low-Income Populations." The announcement was made following a Syndicate meeting on February 4, 2024.

In his extensive research, Dr. Siddique emphasized the contributions he has made to the national economy and his experiences in facilitating positive changes within various organizations. He has previously worked in both domestic and multinational firms, focusing on planning and marketing in fast-moving consumer goods, health, food, education, IT, and agriculture. He has also chaired the Digital Marketing Standing Committee of the Bangladesh Association of Software and Information Services (BASIS).

Following the announcement of his doctoral degree, Dr. Siddique received warm congratulations from colleagues at "Padakhep". A celebration event was held in the organization's seminar room, where Executive Director Mohammad Saleh Bin Shams expressed his congratulations. Other attendees included Advisor and former Secretary Mohammad Shahjahan Majumdar, Dr. Risalat Siddique, and members of the Executive Board, along with various department directors and staff.

















Human Resource Development at "Padakhep"

Human resource development is a vital process that transforms an organization's workforce into valuable assets. Training plays a crucial role in this development, as it is a planned initiative designed to enhance employees' knowledge, skills, and perspectives. Through training, employees can acquire practical knowledge, competencies, qualifications & the latest techniques for performing their tasks effectively. Thus, training is the key to employee success. To continuously improve staff performance, "Padakhep" organizes various training programs for field and head office employees. From January to June 2024, the Human Resource Development Unit provided several important training sessions based on internal and external needs. Key highlights include:

- · Basic Orientation Training: 1,026 newly hired employees received this training.
- · Team Dynamics, Savings, and Microfinance Management: A total of 262 individuals, including 84 newly appointed community managers and 178 community managers who completed their probation, attended this training.
- · Anti-Money Laundering and Counter Financing of Terrorism: 68 senior staff members from the head office participated in this session.
- Financial Reporting Law-2015: 37 employees were trained on this topic.
- · Accounting and Financial Management: 324 assistant branch managers received training.
- · Management and Leadership Development: 33 branch managers participated in this program.
- Business Analysis and Entrepreneur Development: 29 loan officers underwent classroom-based training on advancing borrowers.

Additionally, 42 senior managers and area managers received training on managing, supervising, and monitoring microfinance activities.

External Training: In collaboration with external organizations, training was provided on several topics, including:

- Promoting Leadership in Microfinance Institutions: 1 branch manager.
- · ME & SME Employees Development: 2 assistant branch managers (loan).
- E-GP Training: 1 senior assistant director.
- · Microenterprise Management & Financing Strategy: 1 senior manager and area manager.
- Financial Systems, Tax, VAT & Internal Audit: 1 senior manager.
- · Regulatory Requirements: 1 manager.

From PKSF, 11 additional employees received training on topics such as:

- Training of Trainers (ToT): 1 senior manager and area manager.
- · Human Resource Management: 1 senior manager.
- The Art of Facilitation: 1 assistant director.
- · Procurement & Inventory Management: 1 manager (Admin and Accounts).
- VAT and Tax: 1 senior manager.

Summary

From January to June 2024, a total of 2,003 employees benefited from issue-based training, including 1,992 through internal programs and 11 through external sources. This comprehensive training initiative underscores "Padakhep" s commitment to human resource development and the enhancement of employee skills.



Training Activities of PIDM

A skilled workforce is essential for the development and prosperity of both organizations and nations. To ensure sustainable and long-term development, it is crucial to cultivate competent human resources. In pursuit of this goal, "Padakhep" established the "Padakhep" Institute of Development and Management (PIDM) in 2008, adjacent to its main office in Adabar, Dhaka. The institute is equipped with modern technological facilities, along with dining and accommodation arrangements for trainees.

PIDM operates in collaboration with various organizations, including "Padakhep", the Palli Karma-Sahayak Foundation (PKSF), the Local Government Engineering Department of the Government of Bangladesh, the Federation of NGOs in Bangladesh (FNB), the Institute of Microfinance (InM), and the Microcredit Regulatory Authority (MRA). Between January and June 2024, PIDM successfully conducted training for 3,571 employees/beneficiaries from 86 development partner organizations, including one exam, 15 meetings, and 40 training batches. Key training topics included:

- Microfinance Management
- Accounting and Financial Management
- Trainer Training (ToT)
- Skill Development for PTI Instructors
- Entrepreneur Development
- · Women's Leadership Development
- Basic Training
- Savings and Microfinance Management
- · Business Development and Life Skills Development

PIDM's training programs play a significant role in bridging the gap between necessary knowledge and competencies for trainees. Additionally, food, venue, and accommodation services were provided during the exam, meetings, and training sessions.

Employee Welfare Fund and Financial Security for Members

To provide immediate support for employees facing personal or family emergencies, "Padakhep" has established an Employee Welfare Fund. The fund offers assistance in various scenarios, including:

- · Injuries or fatalities resulting from accidents
- Treatment costs for chronic illnesses affecting employees
- · Medical expenses for family members suffering from chronic diseases
- · Medical assistance for female employees during childbirth

From January to June 2024, the fund distributed a total of 2 million BDT to 95 employees from both the head office and field operations. To date, a cumulative total of 28 million BDT has been allocated in assistance.

In addition to this fund, "Padakhep" has created a Member Welfare Fund, considering the financial risks for members involved in microfinance activities. Under this fund, provisions are made for loan recipients, including immediate grants for burial expenses upon their death. Specifically, 3,000 BDT is granted for loans up to 500,000 BDT, while loans exceeding this amount receive 5,000 BDT. Furthermore, if a member or their primary earner passes away, any outstanding loans are waived, and their accumulated savings are returned.

Between January and June 2024, a total of 1,206 member families received 5.036 million BDT in assistance across various zones. During the grant distribution, branch managers and local leaders were present to provide support.

In instances of natural disasters, accidents, or disabilities, additional special grants were distributed to 1,504 members, totaling 11.08 million BDT. Overall, 2,710 individuals received 115.8 million BDT in total assistance.

Condolences



During the period from January to June 2024, "Padakhep" mourns the loss of one of its employees, which is a deeply sorrowful event. The late employee was Mohammad Zakaria, Community Manager-2 at the Gazipur Sadar branch in the Dhaka North Zone, who passed away on June 15, 2024, at the age of 36.

In light of this untimely and tragic loss, the "Padakhep" family expresses profound condolences to the grieving family members and prays for the eternal peace of his soul.



Development activities of 'PPEPP-EU' project for poverty alleviation and sustainable development

Bangladesh, a riverine country, is home to various water bodies, among which the haor wetlands are significant. According to the Bangladesh Haor and Wetland Development Board, there are 414 haors in the country, while the Bangladesh Water Development Board counts 423. The haor regions, primarily in the northeastern districts of Kishoregani, Habigani, and Sunamgani, are characterized by lush green landscapes that transform dramatically with the seasons—flooded during the monsoon and rich with rice fields in the dry season. This unique geography plays a vital role in the political, economic, and cultural history of the region. However, the inhabitants of these areas face numerous challenges, living in precarious conditions akin to floating rafts.

In line with government efforts, "Padakhep" has been working tirelessly for the upliftment of marginalized populations in the haor regions. To combat extreme poverty and promote sustainable development, the Pathways to Prosperity for Extremely Poor People (PPEPP) project, now rebranded as PPEPP-EU, is being implemented in the Nikli, Mithamoin, and Austogram upazilas of Kishoreganj district. This three-year project, funded by the European Union and the Palli Karma- Sahayak Foundation (PKSF), aims to enhance the capabilities of 215,000 families to alleviate poverty and ensure sustainable development. The initiative focuses on increasing the adaptive capacity of ultra-poor populations and facilitating access to essential government and private services through strengthened institutional frameworks.









Significant Activities from January to June 2024

On March 9, 2024, a six-member team led by Dr. Sharif Ahmed Chowdhury, Project Director of PPEPP-EU from PKSF, visited various project activities in Nikli and Karapasha unions of Kishoreganj. The team included key personnel such as Mr. Maksud Alam, Concern Officer, and other senior program managers.

During the visit, the team inspected several successful initiatives, including:

- · Sohorabanu's Farm: Highlighting the success of a female entrepreneur.
- · Village Committee Meetings: Participation in meetings of the Prabhati Prosperity Committee.
- Household Visits: Assessing the living conditions of a pregnant woman.
- Prosperity Homes: Evaluating housing initiatives for improved living standards.
- · Social Development Center Activities: Engaging with the Ekota Social Development Club for adolescents.
- High-Value Vegetable Cultivation: Observing innovative agricultural practices.
- · Agricultural Product Marketing Centers: Assessing local marketing strategies.
- · Livestock Farming: Reviewing Integrated Grazing Activities (IGA), including sheep farming, cattle rearing, and pigeon breeding.

Following the day-long inspection, the project director held a meeting with all officials from the Nikli unit, sharing his insights and providing necessary guidance for further project improvements.

Through these efforts, the PPEPP-EU project aims to create a lasting impact on the livelihoods of the ultra-poor, fostering sustainable development in the haor regions of Bangladesh.

Union Disaster Management Committee Meetings

Under the PPEPP-EU project, Union Disaster Management Committee meetings were held across 14 unions in the Nikli, Mithamoin, and Austogram upazilas to empower ultra-poor communities in disaster and climate resilience. During these meetings, members of the ultra-poor population were integrated into the committees, enabling them to voice their concerns easily. The committee assured support for the families in need through this platform. Attendees included project staff, local union council members, PVC members, and various community representatives.

Monthly Meetings of the Disability Forum and Advocacy on Budget Allocation

To ensure quality services and opportunities for the ultra-poor population, the project organized monthly meetings of 13 disability forums in Nikli, Mithamoin, and Austogram, along with an advocacy session focusing on budget allocation. Discussions included budget allocation, disability allowances, the current status of IGAs (Income-Generating Activities), small businesses, healthcare, and the celebration of Disability Day. Speakers addressed the provision of various services and benefits for individuals with disabilities. They highlighted the satisfaction of disabled members who received allowances and successfully implemented IGAs, emphasizing improvements in their quality of life and increased social acceptance. Attendees included union council chairpersons, ward members, union secretaries, dignitaries, and project staff from "Padakhep".



Establishment of Social Development Centers (Adolescent Clubs) and Awareness on Sanitary Napkin Usage

The usage rate of sanitary napkins among ultra-poor households is significantly low, often leading to health issues due to the use of old and unclean cloths. Key barriers include lack of awareness about reproductive health, unavailability of quality sanitary products within affordable ranges, and social stigma around purchasing these products. To address this, awareness-raising meetings on sanitary napkin usage were held at Social Development Centers (Adolescent Clubs) in Ghagra (Mithamoin), Adampur (Austogram), and Karapasha and Gurui unions (Nikli). The primary aim was to increase awareness about sanitary napkin usage and establish supply points within the Mother and Child Forum and adolescent clubs. Additionally, the initiative sought to foster the development of adolescents as health workers, promote gender empowerment, enhance reproductive health knowledge, and encourage participation in various community development activities.





Meetings with Parents of the Mother and Child Forum

Three gender-sensitive meetings were organized for members of the Prosperity Mother and Child Forum and their parents within the Nikli, Mithamoin, and Austogram units. The main objective was to eliminate gender-based discrimination within families and communities, promoting women's empowerment and fostering social movements. Participants included parents of forum members, such as husbands, mothers-in-law, fathers-in-law, and siblings. These meetings aimed to raise awareness among men about their positive roles in families, initiate positive changes in the community, strengthen family bonds, encourage joint decisionmaking, and enhance women's status within the household.

Through these initiatives, the project is working to create a more inclusive and supportive environment for vulnerable populations, fostering resilience and promoting gender equality.

Couple Forums and Producer Groups Meetings

Under the PPEPP-EU project of "Padakhep", six couple forums were established within the Nikli, Mithamoin, and Austogram sub-project units, accompanied by monthly meetings. The primary goal of these meetings was to eliminate gender-based inequalities within ultra-poor families and communities, while promoting women's empowerment and encouraging social movements. Additionally, the forums aimed to ensure better nutritional services for ultra-poor women and children, providing specialized nutrition-centric services for women of reproductive age and adolescents. A total of 144 members attended these monthly meetings, consisting of 72 women and 72 men. Discussions, led by assistant technical (nutrition) workers, focused on issues related to malnutrition, gender disparities, food and nutrition, and care practices for pregnant and postpartum women.



Food Selection and Cooking Demonstration for Age-Based **Nutritional Needs**

Among the various activities aimed at combating malnutrition, ensuring the consumption of nutrient-rich foods at the household level is crucial. Often, proper selection and preparation of age-appropriate food can be overlooked, hindering the intake of nutritious meals. Under the nutrition and primary healthcare component of the PPEPP-EU project, demonstrations on "Age-Based Ideal Food Selection and Cooking Methods" were conducted across six Mother and Child Forums and 18 PVCs in Nikli, Mithamoin, and Austogram. The events featured cooking demonstrations focused on "Ideal Recipes for Infant and Child Nutrition," prioritizing the participation of parents of children under five, pregnant and postpartum women, adolescents, persons with disabilities, and the elderly.

These demonstrations provided essential information on the nutritional needs of children aged 0 to 59 months and strategies for maintaining the nutritional quality of meals during preparation at the family level. Participants learned practical techniques for cooking nutritious meals in a healthy and cost-effective manner, empowering them to apply this knowledge in their homes.



Activation Meeting for Community Clinic Management Committee (CG) Members

In March 2024, an activation meeting was held for members of the Community Clinic Management Committee (CG) groups under the PPEPP-EU project, aimed at ensuring health services for the ultra-poor population across all ages in Nikli, Mithamoin, and Austogram. The meeting addressed various topics, including CG operations, committee responsibilities, strategies for improving service quality, sensitive interactions with service users, outreach to ultra-poor individuals, and providing accurate services to the elderly, mothers and children, and persons with disabilities.

Provision of Nutrient-Rich Foods for Malnourished Children

One of the primary causes of child malnutrition in Bangladesh is the inadequate intake of nutritious food among children aged 6 to 23 months. Many children in our country are vulnerable to malnutrition and infections, which significantly contribute to child mortality. To combat malnutrition and reduce mortality rates, the project implemented a nutrition and primary healthcare component in the Nikli sub-project unit. High-quality, calorie-rich supplementary foods, such as nutrient khichuri and nutrient halwa, were provided for four malnourished (MAM) children in the Nikli, Karparsha, and Chatirchar unions. Before distributing the ingredients, mothers were given recipes and cooking instructions for preparing the nutrient khichuri and halwa.

Forum-Based Events for Members of the Social Development Center

Under the project's social development center, events were organized for the members of the adolescent club. In three subdistricts—Nikli, Mithamoin, and Austogram—six events were held where club members participated in quiz competitions and speeches on women's empowerment. The adolescent girls showcased their talents and expressed their views on women's empowerment and related topics. Participants were delighted to share their thoughts, and prizes were awarded to the winners. Project staff, local PVC members, parents, and other dignitaries were present at the events.



পিপিইপিপি-ইইউ প্রকল্প

কশোরী ক্লাবকে সক্রিয়করণ ও ইভেন্ট অ

স্থান: কেওয়ারজোড়, মিঠামইন, কিশোরগঞ্জ।

তারিখ: 28/02/2028 হ ঃ

বাস্তবায়নে: পদক্ষেপ মানবিক উন্নয়ন কেন্দ্ৰ

রিগরি সহযোগিতায় : ইউরোপিয়ান ইউনিয়ন ও পিকেএসএফ

টি ফর এক্সট্রিমলি পুওর পিপল - ইউরোপিয়ান ইউনিয়ন (পিপিইপিপি:





Event Organization for School-Based Adolescent Clubs

The project also organized events for school-based adolescent clubs in Nikli, Mithamoin, and Austogram, covering 14 schools. Club members engaged in quiz competitions and delivered speeches on child marriage, enhancing their understanding of women's empowerment and personal development. Participants expressed their enjoyment and noted that they learned a great deal from the events. Schoolgirls, teachers, and project staff were present to support and facilitate these activities.

Orientation on Existing Government Services at the Upazila Level

Under the project, two orientation sessions on "Awareness of Existing Government Services at the Upazila Level" were held. Organized by 'Podoshekh', these sessions aimed to enhance the capabilities of the ultra-poor population to ensure sustainable development and health services for all age groups. One session took place in the conference room of the Austagram Upazila Health Complex, and the other was organized by the Upazila Nirbahi Officer (UNO) in the Upazila Parishad Hall.

The health complex event included community clinic CG group members and was attended by the relevant Upazila Health and Family Planning Officer, medical officers, health inspectors, health assistants, CHCPs, and nutrition committee members. The session at the Upazila Parishad Hall featured PVC members and officials from local government serviceproviding institutions. It was presided over by the Upazila Nirbahi Officer, Ms. Dilshad Jahan.

During the sessions, representatives from various government service-providing institutions informed attendees about their respective services and assured their commitment to improving the lives of disadvantaged populations in poverty alleviation efforts. Speakers emphasized that the government's initiatives cannot be implemented alone; cooperation among both government and non-government organizations is essential. They also promised full administrative support for all activities undertaken by 'Podoshekh'. The events were attended by project staff, local representatives, journalists, teachers, and beneficiaries of the Prosperity program.

Formation of Adolescent Centers for Social Development

In February 2024, two non-budgetary and one budgetary social development centers (for adolescents) were established with the aim of creating a nutrition-friendly environment, enhancing the capabilities of men and women, fostering mutual respect and relationships, and developing leadership and life skills. These centers were set up in the Gurui, Ghagra, and Adam Pur unions. The primary goal is to nurture adolescents as promoters of health and nutrition at the community level. Additionally, the centers aim to raise awareness among adolescents about various social issues related to nutrition and reproductive health, while encouraging unity and participation in community development initiatives.



Adolescent Health

As part of the 'PIPIEPP-UEU' project's nutrition and primary healthcare component, three specialized health camps focused on "Gynecological and Child Health" and two camps for "Adolescent Health" were organized in the Nikli, Mithamoin, and Austagram units. A total of 427 individuals received free medical services through these five health camps, including 30 children, 10 pregnant women, 38 postpartum mothers, 87 adolescents, and 28 elderly women. Medicines and sanitary napkins were also distributed to the patients.

The health camps were conducted under the leadership of Dr. Sajeeb Ghosh, the Upazila Health and Family Planning Officer. Medical services were provided by Dr. Ananya Debnath from Abdul Hamid Medical College Hospital, Dr. Mohammad Ali from Mithamoin Upazila Health Complex, and Dr. Yusuf Ali from Austagram Upazila Health Complex.

Celebration of International Women's Day Under the **Project**

On March 8, International Women's Day was celebrated in the Nikli, Mithamoin, and Austagram upazilas under the 'Podoshekh' PIPIEPP-UEU project. The celebration involved collaboration with PVCs, adolescent clubs, mother and child forums, disability forums,









and local government authorities. The theme for this year's International Women's Day was "Invest in Women for Equal Rights and Opportunities." The event aimed to acknowledge women's contributions, promote gender equality, combat violence against women, celebrate their achievements, and foster respect for women. The day featured a rally and discussion sessions, with enthusiastic participation from various community members and project staff.

29th National Deworming Week Celebration

To raise awareness among ultra-poor communities, the 29th National Deworming Week 2024 was celebrated in three upazilas: Nikli, Mithamoin, and Austagram. Campaign activities took place across 14 unions and included public announcements, distribution of posters and leaflets, discussion sessions, and rallies. These efforts successfully increased public awareness regarding health and hygiene.

Participants included PVC members, adolescent clubs, mother and child forums, disability forums, local residents, dignitaries, and officials from government institutions and hospitals. Project staff were also present during the celebrations.

Distribution of Grants and Materials for Income-Generating **Activities**

As part of the project's income-generating activities related to crop cultivation, materials were distributed to ultra-poor members in several unions of the Nikli unit on February 15, 2024. In total, 17 individuals received seeds, fertilizers, materials for fencing, bamboo for structures, cement posts, and signboards. Similar distributions took place on February 24 in the Austagram unit and on February 27 for ultra-poor members. Additionally, on February 17, 2024, in the Ghopa Dighi and Chhatir Char unions of Mithamoin, materials including a van for agricultural product processing and marketing were provided to three ultra-poor members.

In March 2024, 19 individuals in Mithamoin, Austagram, and Nikli received materials for hygienic shrimp production and marketing, including containers, nets, masks, caps, gloves, umbrellas, knives, and aprons. In Nikli, seven members in the Nikli Sadar, Karparsha, Gurui, and Chhatir Char unions received grocery items. In the same area, one ultra-poor member received support to establish a Prosperity House, which included vegetable cultivation in bamboo structures, sewing machines, fruit saplings, and a ring slab. A member was also given a tank, aerator machine, van, and net for transporting fish. Additionally, health materials such as vaccines and deworming tablets were distributed to prevent diseases in poultry and livestock.

In Karparsha, one member received supplies for a tea shop, another for an auto parts service center, and one member in Ghagra received materials for a poultry business. The project also provided sewing machines and livestock to several members for entrepreneurship initiatives. Furthermore, six goats were given to three impoverished members in Ghopa Dighi, and twelve sheep were distributed to three advancing members in Ghagra. Project officials attended the distribution events to oversee the process. Lastly, in Nikli Sadar Union, Five ultra-poor members received 50 local chickens along with a coop and feed. To promote fish marketing, an ultra-poor member was provided with storage trunks, display boxes, ice boxes, cutting devices, and hygiene supplies. In the Karparsha, Gurui, and Chhatir Char unions, 14 ultra-poor members received fishing gear materials to support income-generating activities, including dinghy boats and net-making supplies.



Needs

Under the nutrition and primary health care component of the project, various vegetable seeds were distributed to ultra-poor households to establish home gardens, aiming to fulfill their food and nutritional needs. To ensure year-round vegetable cultivation, seasonal seeds are provided to project members each season. Recently, in 14 unions of the operational area, seeds for seven types of vegetables-bitter gourd, okra, sweet pumpkin, datashak, bottle gourd, green beans, and chichingawere distributed to 1,400 families during the Kharif-2 season.

Skill Development Training on Crop Cultivation, Fisheries, and Livestock

On March 6, 2024, a training session on cattle fattening and dairy farming was held in the Nikli Sadar union. A total of nine training sessions were conducted on safe animal husbandry and agriculture. In this two-day training focused on crop cultivation and livestock management, 25 members from ultra-poor families participated, receiving valuable discussions and advice on relevant topics. The training was honored by the presence of the Upazila Livestock Officer, Dr. Mohammad Abu Hanif.







পিপিইপিপি-ইইউ প্রকল্প

উন্নয়ন কেন্দ

প্রহেলিকা সামাজিক উন্নয়ন কেন্দ্র (কিশোরী), ঘাগড়া, মিঠামইন, কিশোরগঞ্জ

াগিতায়: ইউরোপিয়ান ইউনিয়ন ও পিকেএসএফ

এক্সট্রিমলি পুওর পিপল - ইউরোপিয়ান ইউনিয়ন (পিপিইপিপি-ইইউ) প্রকল্প



Orientation for Community Clinic CG Group Members

To ensure sustainable development and enhance the capacity of ultra-poor communities, an orientation was organized for CG group members of the community clinic at the Austagram Upazila Health Complex. The orientation aimed to guarantee health services for all ages in ultra-poor populations. Key personnel included the Upazila Health and Family Planning Officer, medical officers, and technical staff from the 'Padoshekh' project. Topics discussed included CG management, committee responsibilities, improving service quality, and sensitive interactions with service recipients.

Skill Development Training on Crop Cultivation and Field Day

From February 27-28, 2024, a two-day training session on cultivating climateresilient/high-yielding crop varieties was held in the Kastul union of the Austagram unit. Twenty-five members from ultra-poor families participated in this training, focusing on high-yielding crop cultivation. The training featured the presence of the Upazila Agriculture Officer, Mr. Abhijit Sarkar. Additionally, a field day related to crop cultivation was conducted in the Ghagra union of the Mithamoin sub-project unit on February 28, 2024.

Formation of Mother and Child Forums

The health and nutrition of mothers directly impact the health of their unborn children. During pregnancy, a mother's nutritional needs increase significantly. Ensuring adequate nutrition for pregnant women is crucial; prolonged anemia or insufficient nutrient intake can lead to birth defects and hinder brain development in the fetus, resulting in disabilities and long-term health issues for the child. To address this, mother and child forums were established to ensure health services for children under five, pregnant and postpartum women, and to reduce maternal and child mortality rates.

These forums provide detailed discussions and advice on the health and nutrition of mothers and their unborn children. As part of the "PIPIEPP-UEU" project, two non-budgeted mother and child forums were formed into budgeted forums in the Kastul union of Austagram through the nutrition component of the Nikli unit.

Blood Grouping Campaign Through Adolescent Clubs

Knowing one's blood group is essential, especially for pregnant women, to prevent potential complications during childbirth. Under the nutrition and primary healthcare component of the project, a plan was devised to determine blood groups to create a list of potential blood donors among various age groups in the community. On February 20, 2024, a free blood grouping campaign was organized by the adolescent club in the Ghagra union of the Mithamoin operational area. The campaign successfully determined the blood groups of 107 individuals, including pregnant and postpartum women, adolescents, and their family members. This initiative will help create a local list of potential blood donors.



Inter-Adolescent Club Event

The role of adolescents in the socio-economic development of the country is crucial. As part of the project, an interadolescent club event was organized for members from the Nikli Sadar and Karparsha unions. Members from the Ekta and Aparajita social development centers participated, engaging in competitive speeches, discussions on women's empowerment, government services, and adolescent health. The event allowed adolescent club members to express their thoughts, and participants received awards. The event was facilitated by Community Mobilization Technical Officer Md. Saidul Islam, with attendance from project staff, local PVC members, parents, and dignitaries.

Street Theatre Performance

To raise awareness in the community about establishing a just, poverty-free, and prosperous society, the "PIPIEPP-UEU" project has been conducting various activities. As part of this, a street theatre performance was organized to inform and engage community members on important topics such as livelihoods, nutrition, primary healthcare, disability, gender, disaster management, and climate adaptation. The theatre aimed to promote behavior change through entertainment, reaching audiences at the union level and encouraging community participation.

Rehabilitation of Homes for Vulnerable Members

The project has been rehabilitating the homes of ultra-poor PVC members in the Nikli and Mithamoin areas. The aim is to enhance the knowledge and capacity of ultra-poor communities to cope with the impacts of disasters and climate change. Additionally, efforts are made to connect these communities with various service providers to reduce disaster risk and enhance preparedness. Under the PIPIEPP-UEU project, assistance for home repairs has been provided to minimize losses during emergencies, allowing vulnerable members to express their gratitude for the support received.





Nutritional and Primary Healthcare Services Through Satellite Clinics in Haor Areas

To ensure health and nutrition services for ultra-poor populations in remote haor areas, the "Padoshekh" project has organized satellite clinics across 14 unions in Nikli, Mithamoin, and Austagram, serving 9,971 ultra-poor families and the general public. These clinics offer services such as blood pressure checks, blood grouping, diabetes and hemoglobin testing, dressing, suturing, injections, nebulization, and referrals to suitable health centers. Additionally, weight, height, and mid-upper arm circumference measurements are conducted for pregnant and postpartum women, children aged 0-59 months, adolescents, the elderly, and people with disabilities, allowing for the identification of malnutrition and provision of necessary health advice.

In June 2024, 36 satellite clinics provided various services to a total of 750 members. The ongoing work of the PIPIEPP-UEU project alongside local government health service providers is increasing awareness of health and nutrition in the community.

To eliminate malnutrition, the nutrition and primary healthcare component of the project continues to operate 16 mother and child forums, 1 social development center for adolescents, and 13 for adolescent girls. Monthly sessions are held to provide nutritional advice, covering topics such as balanced diets, the importance of consuming colorful vegetables, regular deworming, proper hygiene practices, and the significance of family meals and home gardens for nutritional needs. Iron and folic acid supplements are also provided through community clinics and union health centers as part of the collaborative effort to combat malnutrition.

Installation of Awareness Billboards

As part of the project, awareness billboards were installed in the Nikli, Mithamoin, and Austagram upazilas to educate PVC members, adolescent clubs, mother and child forums, and the general public about the benefits of consuming fish. This initiative has increased awareness in the community about fish consumption, leading to greater interest in utilizing community clinic services.



Development Activities of the Rural Micro-Enterprise **Transformation Project (RMTP)**

Bangladesh's economy remains predominantly rural and agricultural, with 80% of the population engaged in the informal sector. To transform this situation, it is crucial to foster economic activity in rural areas through adequate financing, technology transfer, training, market expansion, and job creation. The development of micro-enterprises is vital for the overall economy. To address the challenges faced by marginalized producers and small entrepreneurs, the Rural Micro-Enterprise Transformation Project (RMTP) plays a significant role. By incorporating innovative technologies and best practices, the project aims to directly assist 450,000 small entrepreneurs in producing safe, nutritious, high-value agricultural products and expanding their market reach.

Co-financed by the International Fund for Agricultural Development (IFAD) and Danida, and with technical support from the Palli Karma-Sahayak Foundation (PKSF), the RMTP is implementing various activities in five upazilas of Gopalganj district under the value chain sub-project titled "Safe Fish Product Production and Marketing." The main objective of the project is to sustainably improve the income, market connections, food security, and nutritional status of small fish farmers and entrepreneurs through value chain development activities. Below are notable development activities implemented from July 2022 to January 2023.









Field Visits by the Executive Director of RMTP

On March 24, 2024, the Executive Director of the organization, Mr. Saleh Bin Shams, visited various ongoing activities of the RMTP. Accompanying him were other officials including the Joint Director of Finance and Accounts, Mr. Shamsuzzaman, Project Coordinator and Assistant Director Mr. Rafigul Islam, Assistant Director and Zonal Manager of Faridpur Mr. Shafikul Islam, Area Manager of Gopalgani Mr. Anwarul Islam, Agricultural Facilitator Mr. Lemon Mia, and Branch Manager of Gopalgani Sadar Mr. Nasir Uddin.

During his visit, he inspected demonstration plots for semi-intensive technology for safe fish and shrimp farming, the "Ready to Cook" enterprise, biofloc-based fish farming, and black soldier fly production. He also inaugurated the "Ready to Cook" enterprise of Mr. Mojahidul Islam Abir from Noshib Agro and Fisheries in Kotali Para, which is supported by the project. Following the inauguration, he toured various activities related to fish collection, receiving, processing, cutting, gutting, washing, weighing, packaging, and marketing, offering praise and guidance on how to enhance safety and sustainability.

Additionally, he visited the exhibition on biofloc technology for safe fish production established in the yard of beneficiary Forman Ali and assessed various technical activities. He expressed appreciation for the initiatives related to the honesty feed mill, black soldier fly production, and fish food production at Kazi Agro Fish Hatchery.

After the field visits, he held a meeting at the Faridpur area office with all area managers under the Faridpur zone and branch managers from Gopalganj, discussing the overall progress of the microfinance program.

Training on Good Handling Practices under RMTP

The development of the micro-enterprise sector is crucial for the overall economy. To support the growth of this sector, the RMTP provides significant assistance to marginalized producers and small entrepreneurs through appropriate financing and addressing other challenges. The project aims to directly support 450,000 small entrepreneurs in producing safe, nutritious, high-value agricultural products and expanding their market reach.

In line with this objective, training on "Good Handling Practices" was conducted on January 18, 2024, for 25 workers engaged in safe fish and fish product marketing and transport in Guadhana, Tungipara, under the RMTP. Another training session was held on January 23, 2024, in Ulpur Minapara, Gopalganj Sadar, for 25 fish farmers. The training was facilitated by the Assistant Fisheries Officer of Gopalgani Sadar, Syedul Islam Bhuiya, and Mr. Ashikur Rahman Khan, proprietor of Smart Fish Point, along with RMTP's value chain facilitator, Mr. Lemon Mia. Support for the training was also provided by the Assistant Value Chain Facilitator of Tungipara, Mr. Shahidul Islam, and Mr. Tarek Bapari from Gopalgani Sadar.



These efforts contribute to the RMTP's overarching goal of enhancing the safety and quality of fish products in the market, ultimately benefiting the local economy and communities involved.

Training on Best Practices and Modern Technologies in Fish Farming for Lead **Farmers**

Under the RMTP project, a two-day training on "Best Practices in Fish Farming" and "Use of Modern Technologies in Aquaculture" was provided to 40 lead farmers on January 10-11, 2024, at the Gopalganj area office and on January 14-15, 2024, at the Gopalpur Government Primary School in Tungipara. Each session catered to 20 lead farmers. The training was facilitated by value chain facilitator Mr. Lemon Mia, Assistant Fisheries Officer Syedul Islam Bhuiya from Gopalganj Sadar, and Assistant Fisheries Officer Mr. Robiul Islam from Tungipara. The training was supported by Assistant Value Chain Facilitators Mr. Shahidul Islam and Mr. Tarek Bapari from the respective upazilas.







Training on Business Management for Small Entrepreneurs and Producers' Association Members

On January 16, 2024, a full-day training on "Business Management" was conducted for 25 fish farmers involved in safe fish and fish product marketing and transport at the Benabari Government Primary School in Tungipara. The training was led by business management teacher Mr. Saidur Islam from Gimadanga Government High School and facilitated by Mr. Lemon Mia. The training was supported by Assistant Value Chain Facilitator Mr. Shahidul Islam from Tungipara.

Success Story of Saiful: A dynamic Fish Farmer

In Bangladesh, many individuals cultivate aquarium fish to enhance their home or office decor. The demand for exotic ornamental fish has been rising, and local production has increased to meet this need. One such successful entrepreneur is Md. Saiful Islam, a 35-year-old from Bhattai Dhoba village in Kashiani, Gopalganj district. He has established himself as a young entrepreneur in colorful fish farming through hard work and perseverance.

Initially, Saiful faced numerous challenges in producing ornamental fish, leading to several failures. However, he eventually connected with the officials of PADAKHEP under the RMTP. With their guidance and support, he leased 20% of a pond and began farming with 20 Japanese carp and 30 Oranda goldfish in net cages. Saiful became a member of the RMTP's value chain project focused on safe fish product production and marketing, receiving a grant of 10,000 BDT for his ornamental fish farming as an alternative livelihood.

While the market for colorful fish was initially limited, the demand has significantly increased, encouraging more farmers to enter this sector. Saiful's farm now hosts 150 Japanese carp (brood), 950 comet goldfish, 4 blackmoor goldfish, and 160 Oranda goldfish, with a total market value of approximately 225,000 BDT. He invested 125,000 BDT in brood fish, nets, drums, and feed. To date, he has sold colorful fish worth 45,400 BDT, bringing him great satisfaction and hopeful for further profits.

Saiful plans to expand his colorful fish farming activities and has begun constructing a hatchery for breeding purposes. His initiative has sparked significant interest among local fish farmers, showcasing the potential of aquaculture in the region.



Development Activities of the RAISE Project by PADAKHEP

In Bangladesh, 86.2% of total employment is in the informal sector, with 78% linked to micro and small enterprises, which play a crucial role in the sustainable economy (Labor Force Survey, 2016-2017). The global COVID-19 pandemic and economic downturn have severely impacted small entrepreneurs in urban and suburban informal sectors. To support these entrepreneurs in continuing their business activities, enhancing young entrepreneurs' initiatives, & developing technical skills, the Recovery and Advancement of Informal Sector Employment (RAISE) project has been implemented. This initiative aims to lift unemployed youth out of technology traps and low-wage cycles, ultimately fostering dignified employment.

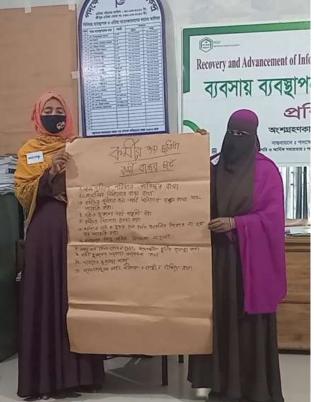
Jointly funded by the PKSF and the World Bank, the RAISE project has been operational since February 2022. It encompasses 70 organizations across 333 upazilas in 64 districts, targeting 175,000 young people and small entrepreneurs over a five-year period. The project focuses on building capacity in risk management and business continuity through inclusive financing, ultimately leading to sustainable employment. It also emphasizes creating a dignified work environment while maintaining environmental and social standards.

PADAKHEP implements the RAISE project in 25 upazilas across 10 districts. The target population includes young members of families involved in PKSF-supported loan programs, comparatively marginalized small entrepreneurs and their families, disadvantaged









groups such as Dalits, ethnic minorities, inhabitants of char and haor areas, hill tracts, tea gardens, coastal areas, and youth with disabilities.

The primary objectives of the project include:

- Financing the recovery of business operations for small entrepreneurs affected by COVID-19.
- Enhancing the capacity of low-income youth and small entrepreneurs to expand their initiatives.
- · Providing apprenticeship training to low-income youth through mentor-student models and facilitating employment opportunities.

Training and apprenticeship programs for capacity building are vital components of the project's ongoing activities. Below are significant developmental activities carried out from January to June 2024.

Visit by PKSF Officials to PADAKHEP's Muktagacha and **Baluka Branches**

From May 6 to May 8, 2024, Mr. Faizul Tariq Chowdhury, Program Manager of PKSF, and Accounts Officer Soma Saha visited PADAKHEP's main office, Muktagacha branch, and Baluka branch to review ongoing activities of the RAISE project. On the first day, they engaged in discussions and exchanged views on the RAISE project at the main office, as well as reviewed relevant documentation.

Following this, they examined the records for the "Advancing RAISE Loan" and "Advancing RAISE Youth Loan" programs under Muktagacha and Baluka branches. They visited Selina Akhtar's business, a small entrepreneur affected by COVID-19, at Muktagacha branch, and also reviewed the business of young entrepreneur Ms. Basena at Baluka branch.

During their visit, the officials provided valuable feedback and guidance for the ongoing projects, emphasizing the importance of supporting small entrepreneurs in their recovery and growth efforts.

Training on Risk Management and Business Continuity under the RAISE Project

In January 2024, a three-day training program on "Risk Management and Business Continuity" was conducted under the Recovery and Advancement of Informal Sector Employment (RAISE) project at the Ashuganj branch. Project officials, along with the respective zone's Assistant Director, Zone Manager, and Area and Branch Managers, facilitated the training, which included participants from the project's beneficiary groups. This initiative aims to reactivate the business activities of small entrepreneurs affected by COVID-19 and enhance their capabilities to effectively manage risks and achieve success in their ventures.



Since February 2023, a total of 85 training sessions on risk management and business continuity have been implemented across 10 districts, covering 8 zones, 15 upazilas, and 15 branches, scheduled to continue until December 2023. The main objectives of the training include:

- Business planning
- Financial management (income and expenditure accounting)
- · Risk analysis
- Implementing various risk management strategies
- · Conducting business in accordance with proper planning for sustainable growth

The RAISE project, supported by the PKSF and the World Bank, is being implemented through 25 branches across 22 upazilas in 15 districts.

Business Management and **Entrepreneur** Development Training under the RAISE Project

The RAISE project aims to enhance the capabilities of 175,000 young individuals and small entrepreneurs across the country through risk management and business continuity training, while also promoting inclusive financing for sustainable employment. The project emphasizes creating a dignified work environment for small enterprises and ensuring adherence to environmental and social standards.

Under the second component of the project, significant ongoing activities include providing inclusive financing (Advancing RAISE Loan) to help young individuals and small entrepreneurs from low-income families expand their



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businesses. Recently, eight batches of a 16-day (96-hour) training program on "Business Management and Entrepreneur Development" have been completed, with additional training activities scheduled to commence in the last week of June across nine branches in areas like Mirpur, Mohammadpur, Badda, Ashkona, Kamrangirchar, Kapasia, Sripur, Mochak, and Baluka.

The business management and entrepreneur development training is being implemented in four phases:

- 1. General business management training (20 hours/4 days)
- 2. Life skills development training and field visits (40 hours/6 days)
- 3. Risk management and business continuity training (12 hours/2 days)
- 4. Technical subject-specific training and field visits (24 hours/4 days)

To date, eight training sessions have been successfully completed as part of this comprehensive program.

Community Outreach Activities

The Community Outreach program is being implemented through telephone communication, distribution of leaflets and posters, and courtyard meetings in the project areas. In this reporting period, a total of 15 community outreach activities were conducted in Mirpur, Mohammadpur, Badda, Ashukona, Kamrangirchar, Kapasia, Sripur, Mochak, and Baluka. During these outreach programs, discussions were held with participants regarding inclusive financing (Advancing RAISE Loan) and training in business management and entrepreneur development to help young individuals and small entrepreneurs from low-income families expand their businesses. Additionally, various awareness topics were discussed, including nutrition, substance abuse, dowry, child marriage, eve teasing, terrorism, and extremism.

Apprenticeship Program under the RAISE Project

The apprenticeship training under the RAISE project is an ongoing initiative aimed at enhancing the skills of young individuals from low-income families through hands-on training under master craftsmen or experienced artisans. This program also provides wage-based and self-employment support, as well as inclusive financing to start businesses. Activities are currently being implemented in the areas of Adabor, Mirpur, and Mohammadpur in Dhaka. In total, 100 apprentices are receiving six months of technical training in various trades under the guidance of 50 master craftsmen. Recently, on April 30, 2024, a training program was completed, involving 98 apprentices under 49 master craftsmen in different trades. Additionally, a two-day orientation session and the third batch of apprenticeship training were held in May 2024, where the responsibilities of the master craftsmen were discussed in detail. A new batch involving 51 master craftsmen and 103 apprentices began training in May, which will conclude on October 31, 2024.

Current training trades include: Fashion Garments/Dress Making and Tailoring, Mobile Phone Servicing, Sewing Machine Operation, Small Engine Repair and Metal Works, IT Support Technician, Baking and Pastry Preparation, Consumer Electronics, Electrical Installation and Maintenance, Housekeeping and Food and Beverage Service, Motorcycle Servicing, Carpentry.

Participants in this training are expected to significantly contribute to the industry's production and development while aligning with the culture and values of their work environment.



Inspiring Story: Kamrun Nahar's Journey to Becoming a Successful Entrepreneur

Kamrun Nahar, 34, was born in 1990 in Mamariashpur village, Mallikbari Union, Baluka Upazila, Mymensingh District. She comes from a family of seven, including her parents, siblings, husband, and a son. After completing her Master's degree, Kamrun initially sought employment but harbored a dream of becoming an independent entrepreneur. Inspired by this vision, she decided to start a poultry farm.

To gain experience, Kamrun visited several layer chicken farms and learned from online resources. She invested a total of 1.5 million Taka, combining her savings with loans from friends and financial institutions, to establish a farm in 2022 in Kulabo village, Baluka, with a capacity for 1,200 chickens on 10 decimals of land.

Kamrun manages the farm herself, while her husband, Jahangir Alam, helps on weekends despite working for a private company. Local wholesalers purchase eggs from her farm, and when egg production halts, she sells the chickens to them. Initially, her farm generated an income of around 70,000 Taka per month. However, her business faced challenges during the COVID-19 pandemic, leading to significant setbacks.

In October 2021, feeling despondent due to these difficulties, Kamrun learned about the PKSF loan program and joined the Chandni Women's Group at the Baluka branch, securing a loan of 150,000 Taka. When she needed more funds to expand her business, she contacted the RAISE project and learned about the training and youth loan opportunities for young and small entrepreneurs from low-income families. In January 2024, she obtained a loan of 350,000 Taka from the RAISE Youth category to build a new shed for her poultry farm, which now houses 3,200 chickens.

In February and March 2024, Kamrun completed a 16-day training program on "Business Management and Entrepreneur Development," funded by the PKSF and the World Bank. This training covered general business management, life skills development, risk management, business continuity, and technical subjects.

Before the training, Kamrun managed her business without understanding how to navigate challenges effectively. After receiving training from the RAISE project, she feels optimistic and believes she can run her business more successfully and overcome obstacles.

Her monthly income has now stabilized at 70,000 Taka, and she produces about 1,100 eggs daily. Financially self-sufficient, Kamrun enjoys a stable life with her family. With aspirations of becoming a large-scale entrepreneur, she dreams of establishing a poultry farm with a capacity of 10,000 chickens, which will provide employment opportunities for other young individuals from low-income families. She is hopeful that these young entrepreneurs, after receiving training from her, will successfully manage their businesses and contribute to the country's socioeconomic development.





"দক্ষ মানব সম্পদ তৈরিতে অঙ্গীকারবদ্ধ"

পিআইডিএম এমন একটি প্রশিক্ষণ কেন্দ্র যেখানে রয়েছে

- শীতাতপ নিয়ন্থিত কনফারেন্স রুম ও ট্রেনিং হল (৪টি)।
- ডরমিটরি ও আবাসন ব্যবস্থা
- ডাইনিং-এ খাবারের সুব্যবস্থা
- সার্বক্ষণিক জেনারেটরের ব্যবস্থা
- নামাজের জন্য পৃথক রুম

- নিজস্ব দক্ষ প্রশিক্ষক দল ও অত্যাধ্বনিক প্রশিক্ষণ উপকরণ বিনোদনের জন্য আধুনিক উপকরণ
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- ফ্রি হোম ডেলিভারি সুবিধা।*

*(শর্ত প্রযোজ্য)





বাড়ির পাজেই বিশ্বস্তুতার নাম













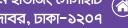
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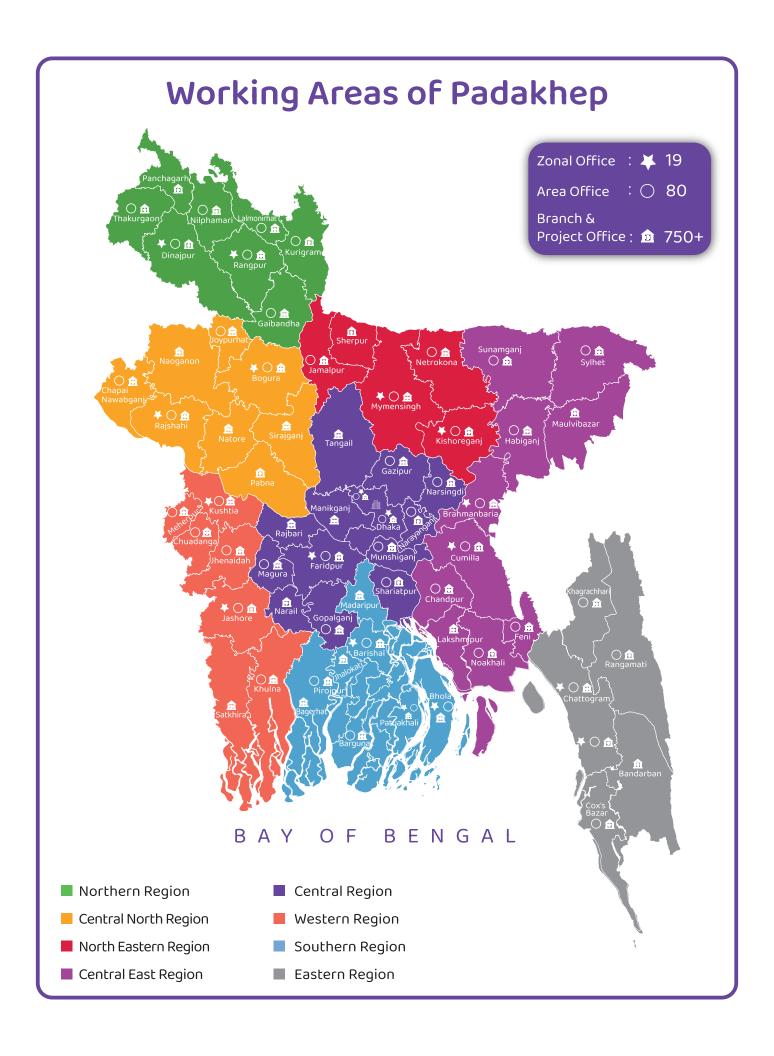
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