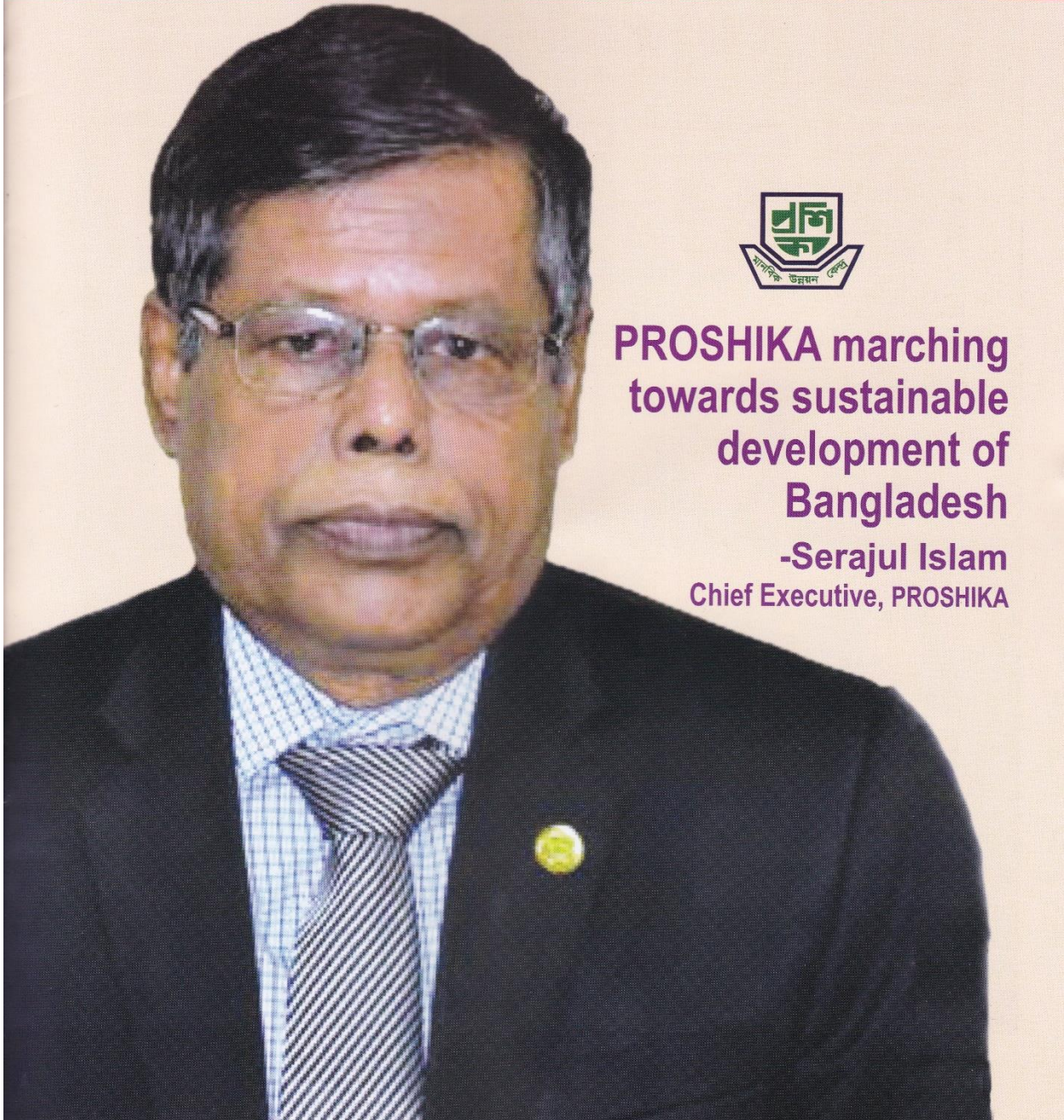


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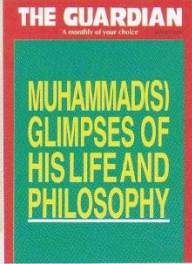


PROSHIKA marching
towards sustainable
development of
Bangladesh
-Serajul Islam
Chief Executive, PROSHIKA

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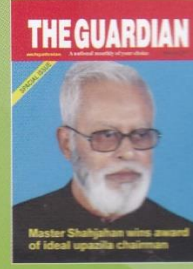
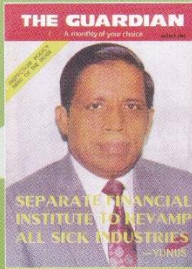
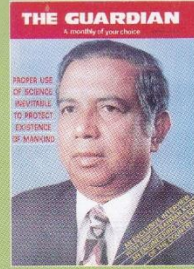
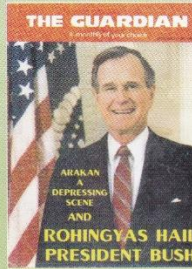
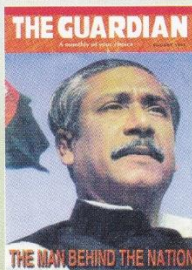
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PROSHIKA marching towards sustainable development of Bangladesh
-Serajul Islam
Chief Executive, PROSHIKA

..... PROSHIKA officers and staff inspired by their Governing Body and led by their dynamic Chief Executive Serajul Islam have been working vigorously to achieve the goal of the organization, through bringing a positive change to the life of rural and urban people of Bangladesh and ensuring the sustainable socio-economic development of the country as a whole.

FOCUS ON PROSHIKA ACTIVITIES

PROSHIKA is one of the prominent NGOs in Bangladesh. This organization was formally started as a human development centre in 1976 by a group of dedicated youths, being imbued with the operation of relief work of Canadian University Service Overseas (CUSO), Logistic Centre Dhaka who worked in CUSO in 1975 after the Liberation War of Bangladesh.

At that time CUSO organized the youth groups enlightened with the spirit of the liberation war and committed to socio-cultural and economic development for better operation of relief work. This group realized that relief work was not the permanent solution of socio-economic development of the country, especially the socio-economic development of the rural poor of Bangladesh.

From this realization, these youth groups shifted the idea from operating relief work to building up a non-government organization (NGO) to ensure socio-economic development of the down-trodden, poor and destitute people of the country side by side the government in an efficient way.

Though at the beginning, they started the development program in Dhamrai, Bhairab, Ulania, Kishoregonj, Barisal and Kotowali areas of Cumilla districts, however, at present, PROSHIKA operates different economic and social development programs through its 96 Area Development Centres (ADCs) that has spread its activities in 4457 villages and urban slums in 140 districts across the country.

PROSHIKA is currently working with 0.03 millions of rural and urban poor households by organizing them into 17035 primary groups. From its beginning till now, PROSHIKA has rehabilitated 13 million poor people of both female and male through various income generating activities.

Besides, over 1.15 million people have attained literacy program, 168 thousand got primary medical services and 717 thousand children received primary education with the active support of PROSHIKA. It also supports 10 million saplings under the country's social afforestation program.

Among many of its development activities, some remarkable ones are leadership development of the poor people, road side plantation, livestock vaccination, agriculture and depositing savings for taking small scale development projects, etc. PROSHIKA has developed its organizational structure and adopted many different development programs in order to stabilize and bring a positive change to the life of both rural and urban poor and to ensure sustainable socio-economic development of the country.

Keeping all these initiatives in aim, PROSHIKA officers and staff inspired by their Governing Body and led by their dynamic Chief Executive Serajul Islam have been working vigorously to achieve the goal of the organization, through bringing a positive change to the life of rural and urban people of Bangladesh and ensuring the sustainable socio-economic development of the country as a whole.

All these initiatives of PROSHIKA have attracted our attention. So, in this issue of The Guardian, we have focused on PROSHIKA, covering its activities, problems, potentials, achievements and future plans.

Accordingly, this issue contains a good number of valuable articles contributed by high officials and experts, including an exclusive interview of the high-profile Chief Executive of PROSHIKA. These stories are highly informative, educative and interesting as well. We believe all these stories will attract not only the attention of our learned policy makers and our valued readers at home and abroad, rather all of them will find them interesting as well.



PROSHIKA: A voice of great herald

Rokeya Islam

In 1975, a few miscreants killed the father of the nation, Bangabandhu Sheikh Mujibur Rahman and his family members and relatives, and tried to block the ways of realizing his dream from this country forever.

The opposite party of the liberation war started devastating troubles. After passing through a dark chapter organizing many movements and armed struggles, the Bengali nation gained independence, under the guidance of Bangabandhu, everything which the nation had lost in the liberation war. Thirty lakh people were martyred, two lakh women were abused and raped, many properties were destroyed. We had a war-torn country, and normally it needed some time to build this. Bangabandhu quickly started the process of nation building. It was then that a part of the military of Bangladesh committed the world's most infernal murder.

PROSHIKA was established in 1976 to fulfill Bangabandhu's dream and to give full shape to his unfinished work. William David, Khushi Kabir, Dr Zafrullah, Dolly Rosario, AHM Noman, Qazi Faruq Ahmed, M. Rahat, and with them Mahbub-ul Karim, Abdur Rab, Serajul Islam, Kamrul Hassan Kamal, Abdul Hakim, Serajul Haque, Asrafuddin Biswas Kantu, Md. Nasiruddin, Samsul Islam, Mohammed Hossain, Md. Solaiman and several others joined in the reconstruction process of war-torn Bangladesh. The battle to change the society is constantly raging in their hearts. They wanted the name of the organization to be



Rokeya Islam
Chairman
Governing Body
PROSHIKA

"PROSHIKA" Which means Training, Education and Work through the organization.

PROSHIKA envisages a society which is economically productive and equitable, socially just, environmentally sound and genuinely democratic.

PROSHIKA's mission is to conduct an extensive, intensive and participatory process of sustainable development through empowerment of the poor.

The objectives are

1. Structural poverty alleviation;
2. Environmental protection and regeneration;
3. Improvement in women status;
4. Increasing people's participation in public institutions; and
5. Increasing people's capacity to gain and exercise democratic and human rights.

In a society where a woman rears a hen and has no right over her eggs, the rights and benefits go to the male of the family; it was against the prevailing custom to have the child's name along with the mother's name on the identity card. PROSHIKA is working for the equity of men and women by breaking bad customs since its birth. This organization was the first to feel the need to have the mother's name attached to the child's identity. PROSHIKA started working towards that goal and achieved success. With the aim of strengthening women's opinion and role in their family, by developing of women's income-increasing work system, they made them self-reliant by providing various trainings and loans.

Ensuring their position in the front row by following a multifaceted action plan aimed for bringing the backward communities forward to the front row. After 1975 there was a different opinion in the country, the best children of the nation, the freedom fighters were narrowed down, poverty surrounded them, and social non-cooperation with them was at an extreme level. PROSHIKA was the first to honor the poor freedom fighters by bringing them under the allowance and improving their standard of living. Not only that, PROSHIKA provides income and employment to these brave freedom fighters in projects under the upazila command.

Prominent language-warrior and journalist Abdul Ghaffar Chowdhury's role as PROSHIKA in the film based on Bangabandhu's



Chairman of PROSHIKA Governing Body Rokeya Islam is addressing the function organized by PROSHIKA on the occasion of International Women Day 2020. Chief Executive of PROSHIKA Serajul Islam is seen present among other guests.

life is unique. PROSHIKA has also produced numerous documentaries, war-based films, dramas, and tale films. The organization started afforestation and so far planted about 10 crore trees.

PROSHIKA is regularly working to preserve and promote the country's history and heritage through its People's Culture Department. Art and literature have been patronizing since its birth. A group of skilled development managers of PROSHIKA have adopted the anti-narcotics initiative as a movement, raising awareness through street plays, distributing leaflets, yard meetings, and making arrangements to lead a beautiful life away from the horrors of drugs. PROSHIKA Human Development Center is providing wheelchairs to the physically challenged to live a healthy and decent life, providing winter clothes to the disabled in their needs. PROSHIKA

Human Development Center is playing a leading role in raising awareness and treating complications like breast cancer. With immense demand for trees, foods and vegetables in urban life yet lack of open space, PROSHIKA in collaboration with Food and agricultural Organization (FAO), a branch of United Nations is playing a unique role in expanding urban rooftop gardens, which will meet the demand for non-toxic fruits and vegetables. Also works towards providing legal aid to indigent people, adolescent health and safety.

PROSHIKA is also making humanitarian contribution in the areas of backward communities, women, children, adolescents, water and climate balance. Backward women in the society have been encouraging by awarding medals to those women who have become economically and socially self-reliant.

PROSHIKA has received special appreciation and award from the government of Bangladesh for its contribution to the agriculture sector. The role of PROSHIKA is also unique in the production of various products like seasonal fruits, onions, potatoes, honey and rearing cattle, poultry, etc. Manufacturing and marketing of water purifiers for safe drinking water is also made.

Various national and international days are observed with importance. Celebrating fifty years of the Liberation War, published a valuable book called "Muktir 50 Golpe Dui Projonmo". In commemoration of the priceless memory of Bangabandhu's birth centenary, PROSHIKA has planted tree saplings in its 17 various Area Development Centers.

Despite all this, there was a big thorn in the throat.



Director General of NGO Bureau AKM Tarqul Islam is addressing the Budget Session 2022-2023 organized by PROSHIKA on Financial Growth and Social Safety Activities. Chairman of PROSHIKA Governing Body Rokeya Islam and Chief Executive of PROSHIKA Serajul Islam are seen present among others.

The organization that was born on the basis of justice and equity to build a society, to establish a democratic social system, but inside that organization there was a poisonous system, dictatorship, autocratic attitude, suppression techniques, and torture and destruction tools.

When talented members and colleagues of him speak against this system, they are increasingly subjected to various forms of torture and operations, including dismissal from their jobs.

The dictatorship was overthrown by a joint democratic decision of the governing body and the general body.

The committee was formed in a democratic process, and the organization got Advocate Abdul Wadud as its chairman. According to the

rules, Moazzem Hossain was elected next time. Abdul Wadud was elected again. After his death, I, Rokeya Islam, was elected as the acting vice chairman. After serving for three months, I became the chairman when the term of the committee expired.

Democratic and fair elections are held during tenure. The Annual General meeting (AGM) of the organization is held every year in the presence of the government representative as per the rules.

Despite all this, our thorn, our bond does not leave behind. As soon as we successfully complete a task, sharp arrows of inhibition are continuously fired from the visible stage. We get bruised, we bleed, we get hurt, but we don't stop. Let's not

stop our progress even for a moment.

We have infinite faith on God's right direction, strategy to follow the leadership, trust, love for the organization like our own life, compassion.

PROSHIKA has always been non-communal in spirit, everyone carries the main ethos of freedom but the organization is non-political, patriotic, committed to playing a leading role in the advancement of the country.

After all, the huge number of workforce is on guard to move the organization forward.

I am a servant of the country development partner organization and I pray that I can fulfill my duty without any hesitation.



PROSHIKA: Members of Governing Body



Rokeya Islam
Chairman



Md. Zahirul Islam
Vice-Chairman



Rafiq Aktar
Treasurer



Mr. Abdul Matin
Member, NGO person



Md. Aslam Uddin
Member



Md. Yakub Miah
Member



Md. Abul Basher
Member



Md. Abdul Khaleque Talukder
Member



Md. Nurul Islam (Tuhin)
Member, Businessman



Ms. Renuka Biswas
Member, NGO person



Serajul Islam
Member Secretary & Chief Executive

PROSHIKA marching towards sustainable development of Bangladesh

-Serajul Islam, Chief Executive
PROSHIKA

Interview by Md. Fazlul Kabir

The history of PROSHIKA dates back to 1976 when a group of youths established PROSHIKA as a centre for human development, depicting its organizational values and development ideology based on the acronym of three Bengali words-Proshikhan (Training), Shikhan (Education) and Kaj (Action) with due permission of the Government and got registration from the appropriate authority in October 1976, said Serajul Islam, Chief Executive, PROSHIKA, in an exclusive interview with *The Guardian*.

In this context, the Chief Executive informed that initially, this program was started in Dhamrai, Bhairab, Ulania, Kotowali areas of Comilla, Kishoregonj, Barisal and Comilla districts respectively, but at present, PROSHIKA operates through 215 Area Development Centre (ADC) and 358 branches covering 7351 villages and urban slums in 55 districts.

He informed that now the organization works with poor people drawn from rural and urban households organized into 37,366 primary groups. He added that from the inception till now, 13 million impoverished of both female and male have so far been rehabilitated in various income generating activities by PROSHIKA.



Serajul Islam
Chief Executive
PROSHIKA

The Chief Executive further added that more than 1.15 million people have attained literacy, 168 thousand got primary medical services and 717 thousand children received primary education with the active support of PROSHIKA and also supports 10 million saplings under the country's social afforestation program.

Mr. Islam, a high-profile development expert of national and international repute, disclosed that behind

the ideas of establishing PROSHIKA were to make a just, secular and a democratic society that will ensure well-being of the poor people; and this ideology encouraged them to build group for both men and women and multiple initiatives were to take to eradicate the poverty from the society.

The Chief Executive said that The PROSHIKA development process has been placing much emphasis on various types of training for the empowerment of the grassroots people since the inception of the organization and pioneered in Bangladesh the concept of Human Development and its integration in the participatory development process.

He then added that PROSHIKA thus helps to develop management and leadership capacity among its workers and group members through training to understand the causes of economic, social, human, cultural, and environmental resource erosion.

In a long exclusive, the Chief Executive replied to several questions covering the history, activities, problems, potentials, role in COVID-19 pandemic, production and marketing activities, farm and project scenario, different issues of development and achievements and the ongoing activi-



The Chief Executive is working at his office.

ties and future plans of PROSHIKA, including the contributions of PROSHIKA to the overall socio-economic development of Bangladesh.

His deliberations are quite outstanding, informative, educative and interesting as well. The excerpts of his valuable interview are presented here for The Guardian readers at home and abroad:

The Guardian: Please give us a brief introduction to the founding history of PROSHIKA the way it has come to its present position of success and glory.

Chief Executive: PROSHIKA- A Centre for Human Development, this very name depicts its organizational values and development ideology. PROSHIKA is the acronym of three Bangla words- Proshikhan (Training), Shikhan (Education) and Kaj (Action). PROSHIKA officially came into existence in 1976. After

the liberation war ended 1971, in the wake of that devastation, Canadian University Service Overseas (CUSO), Logistic Centre Dhaka, was operating relief work in Bangladesh.

For better operation of relief work CUSO used to organize the youth groups that were committed to socio-cultural and economic development, and also enlightened with the spirit of the war. Eventually, they realized that relief work was not the permanent solution of socio-economic development of the rural sector. Hence, the idea shifted from the relief work to building up a Bangladeshi organization through which social and economic development work could be implemented making it a social and economic wheel to reach down trodden, poor and destitute people of the country in the most efficient way possible.

Keeping this idea in mind a group of youth decided to setup a Bangladeshi organization, which came to be

known as PROSHIKA. It was a Bangladeshi NGO created by the united effort of many committed young people who worked in the CUSO in 1975. Later, in October 1976 this youth group established PROSHIKA with due permission of the Government and got registration from appropriate authority.

Initially, this program was started in Dhamrai, Bhairab, Ulania, and Sauria areas of Dhaka, Kishoregonj, Barisal and Manikgonj districts respectively. Behind the ideas of establishing PROSHIKA were to make a just, secular and a democratic society that will ensure well-being of the poor people. This ideology encouraged them to build group for both men and women. Along with this, multiple initiatives were also taken to eradicate the prevalent rise of poverty.

Some of these, being-leadership development of the poor people, road side plantation, livestock vaccination,



The Guardian Senior Staff Reporter Md. Fazlul Kabir meets PROSHIKA Chief Executive Serajul Islam regarding the special coverage on PROSHIKA. Md. Fazlul Kabir (second from left) is seen with the Chief Executive and other high officials of PROSHIKA.

agriculture and encourage depositing savings for taking small scale development projects. In the initial stage, many groups were created having one person in charge to control the inflow and outflow of money. The savings of all the members of each group would be gathered by the leader and used accordingly for generating income. The later stages needed to meet the demand of the rapid growth of society and Bangladesh's economy as a whole.

To keep up with this ever changing nature of socio-economic issues, PROSHIKA developed its organizational structure and adopted many different development programs in order to stabilize and bring a positive change to the rural life.

The Guardian: We know PROSHIKA has earned a high reputation at home and abroad for human development through people's organization building across Bangladesh. Please tell us about this.

Chief Executive: Yes, this is correct. PROSHIKA believes that keeping people engaged in development work then society of the country achieves its development as a whole. Half of the human resource talent lies in the poor community of the society. The most important step towards the empowerment of the poor is to organize and mobilize them to assert their rights. It is impossible for them to fight individually against the factors of underdevelopment.

But united, they can stand tall and let their voices be heard. When organized, they can make their presence felt and bring about changes in the service providing and administrative institution that control their lives and livelihood. About five decades of PROSHIKA's experiences in organizing and mobilizing the rural and urban poor is a testimony to this reality.

PROSHIKA's development activities are spread all over the country. However, there is still enough scope and unattended area for involving the poor in the development process. The area needs to be expanded by conducting surveys, analyzing the environment, identifying problems, and needs. At the same time, capacity constraints are taken into account seriously. The nature extent and magnitude of poverty, the impact, the aspiration for development of poor working in unity is taken into consideration.

PROSHIKA works to expand the area by considering and analyzing all these aspects. The final decision on organization building and area expansion was made on the basis of the results obtained through the collection and analysis of sufficient data. Therefore, PROSHIKA's strategy is to move steadily and slowly towards its development goal. It is, therefore, encouraging the poor to



Cover Opening Function of second edition of the book 'Ami Nari Ami Muktijoddha' edited by eminent writer, poet and novelist Selina Hossain. State Minister of ICT Zonaid Ahmed Pollak, Chairman of PROSHIKA Governing Body and renowned writer Rokeya Islam, writer Selina Hossain and PROSHIKA Chief Executive Serajul Islam are seen present among others.

build primary groups which are popularly known as Semiti at different levels.

PROSHIKA believes neither poverty eradication nor sustainable development can be achieved through following a unitary approach. Hence, much emphasis is given on organization building of the poor, the landless, marginal and small peasants, occupational working people like fishers, weavers and artisans, slum-dwellers and women of all the above categories are organized to form the primary groups.

Through a process of empowerment imparting different human and skill development training, the group members develop their knowledge and skills that help themselves and engage in different income-generating activities with PROSHIKA financial services. A primary group, which is called samiti, consisted of

10-15 members of a homogenous characteristics and same socio-economic condition. However, People's Organization Building has been a key of PROSHIKA activity.

A total of 37366 primary groups have been formed during tide reporting period of which, 28,315 are women's and 9051 men's groups and a total of 450772 group members have been increased during this year of which 343459 are women and 107313 men. To achieve a very effective and sustainable impact against poverty, PROSHIKA needs to expand its program activities in new areas where the target people are not involved in development and income generating activities facilitated either by any NGO or any government agency.

This year PROSHIKA expanded its activities in 7351 villages/slums under 1336 unions and wards respectively. However, there has been some

under-achievement in area expansion this year. PROSHIKA has been able to expand its activities of new 215 Area Development Centers (ADCs).

The Guardian: In this context, would you mention the present vision, mission and objective PROSHIKA has set to attain its target?

Chief Executive: PROSHIKA has already set its vision, mission and objectives to achieve its target through its entire network across the country.

Vision of PROSHIKA
PROSHIKA envisages a society which is economically productive and equitable, socially just, environmentally sound and genuinely democratic.

Mission of PROSHIKA
PROSHIKA's mission is to conduct an extensive, intensive, and



44th Meeting of PROSHIKA Governing Body. PROSHIKA Chief Executive Serajul Islam is seen present in the meeting with Chairman, Board Members and others.

participatory process of sustainable development through empowerment of the poor.

Objectives of PROSHIKA

PROSHIKA's objectives are: i) structural poverty alleviation; ii) environmental protection and regeneration; iii) improvement in women's status; iv) increasing people's participation in public institutions; and v) increasing people's capacity to gain and exercise democratic and human rights.

The Guardian: Would you mention the financial development schemes undertaken by PROSHIKA?

Chief Executive: The most important step in empowering the poor is to build their economic capacity. The main component of human security is the economy. Economic poverty makes worse poverty in other areas of human life/living. PROSHIKA therefore, has been providing consid-

erable importance and support to the economic development of the poor since its inception.

Most of the people in our country do not have enough crop land. As a result, they have to make a living by doing various kinds of work including agricultural labor, other manual labor, small business, handicrafts, etc. It does not lay any affect to change their poverty. They have been poor and helpless for generation to generation. They cannot be financially self-reliant by doing any business due to lack of capital.

Due to various institutional formalities, they do not get enough loan facilities from any source. In such situation the poor people leave the village and move to the city in pursuit of secured life. This puts a huge strain on the city's population.

As a result, they are deprived of access to civic services. Then they start to live in slums and are forced to

work hard. Can't educate children and can't provide healthcare. In this way, they become compel to engage their children as laborers and many of their daughters at an early age due to lack of money. PROSHIKA has implemented financial services programs to protect poor people from such kind of awful economic condition. PROSHIKA provides loan assistance on easy terms to the productive sector considering the poor condition as well as developing their capacity.

PROSHIKA's financial services program has following activities. These are:

Microfinance Activities

Microfinance is a very popular and microfinance based development activity is started from the beginning in Bangladesh.

Through these activities the productive sector of our country is devel-



Chief Executive of PROSHIKA Serajul Islam along with his officers and staff paying tribute to National Martyrs' Memorial at Savar on the occasion of Great Victory Day of Bangladesh.

opened On the fields where PROSHIKA provides microcredit are: Poultry rearing, Livestock rearing, Grain production, Vegetable production, Fish farming, Social forestry, Small business, Local transport, Organic fertilizer production etc. At the same time, it provides loan assistance in various sectors for the development of small entrepreneurs. The rural and urban poor of the country are being benefited from this program.

PROSHIKA Savings Scheme (PSS)

The poor do not get enough work for earning money and surviving all year round. They cannot afford the amount of money that they need to survive because of financial hardship. Moreover, they are unable to meet the financial needs due to family problems, physical and mental illness, PROSHIKA has launched a program called "PROSHIKASavings Scheme" to save members so that

they do not have to sell fixed assets, use little savings or deposits. Total PSS balance till August 2022 is Tk. 306.19 crore.

Economic Social Security Program (ESSP)

The members of the group voluntarily deposit a minimum of one hundred taka per month in these savings scheme. The purpose of this scheme is to provide health facilities to the members, provide scholarships for their children's education, purchase land, build houses and provide financial assistance for legal services. ESSP balance till August 2022 is TK. 120.62.

Double Benefit Savings Scheme (DBSS)

The members of the group can make regular savings deposits as well as deposit their surplus money in this scheme individually in a one-time 'term savings scheme. DBSS balance till August, 2022 is Tk. 59.64 crore.

PROSHIKA Special Savings Scheme (PSSS)

The scheme was introduced to meet the loan needs of the members and to provide the benefits of the accumulated funds. Under this scheme, if they voluntarily save a certain amount of money, they are paid a fixed rate of dividend every month. PSSS balance till August, 2022 is Tk. 353.25 crore.

Lakhpati Savings Scheme

Deposit and withdrawal of savings is a combined process of financial services activities. Members raise their savings to finance household and social activity expenses. PLSS balance till August, 2022 is TK. 8.30 crore.

Financial Services Risk Management Fund (Loan Insurance)

Tk. 8.11 crore has been collected at the rate of 1% of the loan taken under Financial Risk Management Fund and Member Welfare Fund to reduce



Milad Mahfil and Food Distribution Program was organized by PROSHIKA on the occasion of National Mourning Day on 15 August 2022. Member of Parliament Elias Uddin Mollah and Chief Executive of PROSHIKA Serajul Islam are seen offering prayer with other participants in the program.

the risk of death of family members of the party. A total of Tk 1.05 crore has been disbursed from this fund to the concerned members in the financial year 2021-2022

The Guardian: It is learnt that PROSHIKA runs income generating program through productivity and marketing activities based on integrated farms. Please tell us about all those activities.

Chief Executive: PROSHIKA has introduced a credit 'plus plus' system for income-generating employment so that the poor can create a dignified social position through this process. PROSHIKA has taken necessary steps including skill development training, technical assistance and marketing assistance in addition to loan assistance for the poor to make them self-reliant by following the process of self-employment

Water Filter Production and Marketing
The program Water Filter Production was closed till January 2021.

PROSHIKA filter production has been re-launched by the present Management in February 2021 in the interest of public service. Its purpose is to provide safe drinking water to the people at a low cost with the help of this filter technology water of canals, rivers and ponds can be purified. At the same time, money is earned from this project. Yet its production is limited.

The filter is planned to be mass-produced from next year. Its production center has been set up at PROSHIKA's Kamta development area premise. From there, filters are supplied all over the country. Initially, distribution program has been started through PROSHIKA Area Development Offices. In future this filter will be marketed and supplied through distributors. During the year 2020-2021, the target of production capacity of filter has been 400 sets and die production has been 300 sets.

It plans to triple its production in the next financial year. The price of each filter is 5,000 taka and by selling 300 filters PROSHIKA has earned 1 lakh 50 thousand taka.

Honey Production and Marketing
PROSHIKA's Honey Production and Marketing Program is one of the most promising, environment-friendly and income generating activities. Honey production program involves less investment and time yet yields high returns. PROSHIKA produces honey in the process of *Epis melifera*. The species produces more honey, and is less sensitive for infection and diseases, is easily manageable and needs a small place to keep with less labor and less capital. In the past, honey was produced by rearing *Serena* or native species of bees.

In this process a bee colony could produce a maximum of 10 kg of honey, while the *Epis melifera* colony produces an average of 60 kg. Considering all the above factors



Publication Ceremony of the book ‘Muktir 50 Golpa Dui Projonmo’. State Minister of Disaster Management, Relief & Rehabilitation Dr. Enamur Rahman, Chairman of PROSHIKA Governing Body Rokeya Islam and Chief Executive of PROSHIKA Serajul Islam are seen present among others.

related to bee-keeping, the Bangladesh Agriculture Research Council (BARC) has approved a simpler and more profitable technology of bee-keeping for honey production and included it in their technology packages. This technology is now being replicated widely by different organizations all over the country. PROSHIKA's honey is collected from local litchi flowers, mustard flowers, coriander/ black cumin and various flower sources in the Sundarbans.

PROSHIKA bee colony has been set up at Tengra, Tepi Bari, Maona and Gazipur. From these areas, bees can collect nectar and pollen from various flowers of nature and the condition of the bees is satisfactory of this area.

Due to various natural calamities the number of bees of the bee colony decreases at a higher rate. As a result, honey production also decreases pro-

portionately. However, income from selling honey is Tk. 2,96,500.00. Operating expenditure is Tk.157,980.00. Net Income is Tk.138,560.00.

PROSHIKA Integrated Farm in Rangpur
PROSHIKA integrated farm, Rangpur, is situated on the area of 36.00 acres of land. Mainly, agriculture, poultry and fish farming programs are being operating in this farm. Under the agricultural program, during the year 2020-2021, potatoes seed, maize and various vegetables are cultivated in 19 acres of land the year-round.

Potatoes seed are produced in 12.50 acres of land during Rabi season at a cost of taka about 159,809.00. Potatoes seed has been produced 120 tons, of which 96 tons are stored in cold storage. Preserved potatoes seed have been sold in October November during the financial year 2020-2021.

Six acres of land has been leased during Rabi season of this farm. The income from the lease has been about 125,000.00 taka. Maize has been cultivated in 5.60 acres of land in Kharif-1 season.

The cost of production was 134,550 Tk. and 16 tons maize has been produced and the income from this production is about Tk. 269,080. 13,20 acres of land is leased out to other people for cultivating of paddy and vegetables and from the leased land, the income has been 183,000.00 Tk. It is not possible to make any income as the farm was naturally damaged in Kharif 2 seasons. The existing poultry farm at Rangpur has eight open sheds and two control sheds. The poultry farm is rented out. The rental income earned Tk. 60,000 per month. In the financial year 2020-2021, the income from rent has Tk. 560,000.00.



Inaugural Ceremony of Annual Workshop of PROSHIKA. Chairman of PROSHIKA Governing Body Rokeya Islam and Chief Executive of PROSHIKA Serajul Islam along with other high officials of PROSHIKA inaugurating the Workshop by flying ballons.

Carp Hatchery in Rangpur

1. At present, there are 10 ponds in this hatchery.
2. The cost of re-excavation of six ponds is Tk.31,160.
3. Income from the sale of excavated pond soil was Tk. 153,620.
4. Cost of fish production has been Tk.3,29,38.
5. Income from the sale of fish has been Tk. 551,438.
6. Total expenditure in this financial year (2020-2021) has been Tk. 1,034,105.
7. Total income has been Tk. 769,317.
8. Total deficit amounted to Tk. 252,539.

PROSHIKA Integrated Farm in Satkania

PROSHIKA Satkania Agricultural Farm is situated on about 20 acres of hill land in Mahalia at the village of Satkania Upazilla. The farm has six sheds for rearing 45,000 chicks. At present, 32,000 chicks are being reared in five sheds. In addition, a hatchery with a capacity of produc-

ing 74,000 chicks per week is being lying unused. Presently, all the activities of the farm are implemented monitored and decisions are taken by a management committee.

Through this committee the overall supervision of this integrated agricultural farm is done. The farm cultivates a variety of fruits, trees, medicinal and woody plants. A shed has been made in the farm for rearing 25 cows. PROSHIKA Integrated Farm of Satkania has been made suitable for full use of 60 bighas of land. Action plans have been taken to make the farm more profitable in the future. A total of 24 permanent and temporary men and women are working in this form.

The Guardian: Now, would your effect the activities of PROSHIKA Human Resource Development Center situated in Mymensingh?

Chief Executive: Basically, seminars, workshops and discussion meetings of all the other institutes of

the country as well as PROSHIKA's internal training, seminar, workshop and discussion meeting are organized in Regional Human Resource Development Center, Mymensingh.

It is operated on a commercial basis. It is an income generating center. Due to the effect of Covid-19, the scheduled target of this center has not been reached. For the impact of Corona virus, most of the organizations canceled their scheduled activities worth several lakh takas.

The Guardian: What activities are done by your Social Development Program?

Chief Executive: PROSHIKA is working to change the condition of the poor through economic and social development strategies. The purpose of social development programs is to contribute to the implementation of PROSHIKA's vision, mission and objectives. PROSHIKA believes that equal participation of



Assistance is being provided to the disable persons by PROSHIKA. Member of Parliament and eminent singer Momtaj Begum and Chief Executive of PROSHIKA Serajul Islam are seen among others.

poor men and women in the development of the society is essential. The progress of society is not possible without the empowerment of women.

Without the implementation of human rights and constitutional rights, people cannot enjoy complete freedom. Due to lack of awareness of people environmental elements like soil, water and air are have been polluted and human life is almost endangered today. PROSHIKA has been working with community members for a long time to protect the environment and biodiversity and natural resources

PROSHKA is playing an important role in building a cohesive social structure by increasing the social awareness of the people. PROSHIKA is implementing a number of social programs to address the various social issues that exacerbate the poverty of the poor and keep them in a cycle of power and dignity.

The Guardian: Please, focus on your Training Program.

Chief Executive: The PROSHIKA development process has been placing much emphasis on various types of training for the empowerment of the grassroots people since the inception of the organization. PROSHIKA pioneered in Bangladesh the concept of "Human Development" and its integration in the participatory development process.

Human development training is one of the components facilitating the human development process for the upliftment of the poor. This training may also be described as a systematic process of conscientization. Human development training courses aim to provide both PROSHIKA workers and the group members with necessary human skills by improving their personal motivation and articulation which would enable them to analyze this social situation and find ways and means to solve their problems.

It also helps to develop management and leadership capacities. Human development training aims at analyzing process of creation and recreation of poverty. Through this program PROSHIKA workers and group members understand the causes of economic, social, human, cultural, and environmental resource erosion. This program provides the analysis of resource drainage in this way.

A total of 20 training courses were planned in this financial year. But due to the effect of Kovid-19, it has been possible to organize only 09 training courses for staff.

The Guardian: Now, would you mention what you are doing for women development and empowerment?

Chief Executive: You know half of the population of Bangladesh is women. Social development of a country means the development of both men and women. However, women are still comparatively backward than men in the society. *



Wheelchairs are being provided to disable persons by PROSHIKA. Chief Executive of PROSHIKA Serajul Islan accompanied by his colleagues distributing the wheelchairs among the disable persons.

The pressure of family, dependency, social and religious culture has become obstacle to the development of women's abilities. Numerous social and religious rites and practices have been imposed on women so that they could not develop their creativity. In the most cases, they have been deprived of constitutional and human rights practices due to male dominance. They are financially dependent on the family.

They are also deprived of the right to make decisions in family, social and institutional matters. They are still suffering in terms of child marriage, dowry, unjust divorce, lack of freedom for movement and so on. The society does not want to accept their participation in providing leadership in the organizations.

PROSHIKA has been implementing this program for a long time with the aim of making women self-reliant, capable citizens, building better family structures and contributing to the

socio economic field. This is one of the important programs of PROSHIKA which is being run by the entire organization at its own funds. In this financial year 2020-2022, it has been possible to implement this program in 20 development areas of PROSHIKA.

The name of areas are Satkania, Banskhali, Sreenagar, Bhagyakul, Bikrampur, Feni, Sonagazi, Batiknmari, Muksudpur, Nabinagar, Bhangura, Shibpur, Raninagar, Abadpukur, Chapainaqbabganj, Mahananda, Simanta, Shibganjchanpai, Domar and Nilphamari.

The participation of the team members in the above mentioned activities was quite satisfactory. In many cases, not all members were able to attend the event due to Covid-19. However, it is noteworthy that in addition to the PROSHIKA organized group members, people from the community also participated.

Most notably, government officials of local administration, political leaders, and members of civil society, dignitaries, bank officials, insurance field workers, local women councilor, freedom fighters and teachers participated in many of these activities. Many of the programs were broadcast on TV channels, national and local newspapers, and online media.

Besides, in this financial year also, like every year, International Women's Day was celebrated on 8th March. Rallies and discussion meetings were organized in all the development areas and Dhaka Head office. Different issue based leaflets, posters, folders, festoons and banners were made on this occasion. These materials were displayed and distributed among the people.

The Guardian: PROSHIKA is learnt to conduct anti-drug campaign. Please, say something about this Program.



View of Anti-Drug Campaign organized by PROSHIKA Chattogram Center.

Chief Executive: Presently, drug addiction is rampant all over the world. A certain number of people from all walks of life are becoming addicted to drugs. The drug trade has spread around the world as well as Bangladesh. As a result of drug addiction, the addict's family is facing economic, social and professional setbacks. Families of drug addicts are being socially degraded, children's education is being disrupted, the marriage is breaking up in many cases, and intoxicated people are losing their lives untimely. Drug smuggling and illegal trade in the country have put a lot of pressure on the police administration.

PROSHIKA has taken this initiative in the interest of making the people of the society aware about the harmful effects of drugs and keeping the next generation safe from its devastating consequences. PROSHIKA has the support and cooperation of the government towards this activity.

The International Day, Against Drugs on June 30 was implemented in all development areas including PROSHIKA's head office, Dhaka.

Small scale rally were organized in Dhaka and discussion meeting held at the office premises. Posters, banners, festoons and pamphlets were also distributed. It is to be noted that like every other year, this financial year also the certificate received from the Department of Narcotics Control is renewed. Regular reports on behalf of this program are submitted to the Department of Narcotics Control.

It is to mention that the officials of the District Narcotics Control Department and the police officers have enthusiastically participated in tire formal discussions and training organized at the community level. They addressed the meeting and rendered assistance in the implementation of this program.

Due to Covid-19, the target of the described activities could not be fully implemented. As schools and colleges were closed at this time, it was not possible to hold seminars and discussion meetings at school and college. However, this program has implemented many useful works. These include providing assistance in other programs and communicated

with several government officials in order to share the objectives of this program.

The Guardian: Would you also say something about disaster management, relief and rehabilitation activities of PROSHIKA?

Chief Executive: Natural disasters occur here in all most all of the six seasons. Cyclone, tidal surges, heavy rainfall, flooding, droughts, severe cold spells, river erosion, and fires occur in all over die year. At this time, people face severe problems. Poor people suffer a lot. Sometimes their crops, houses and property were fully destroyed so that they have to compel to sell fixed assets in order to survive. The program works to protect people from such natural disasters. During the financial year 2020-2021, the people of Bangladesh like all over the world were faced to disaster of COVID-19.

Due to the pandemic of Corona virus the people of the country suffers a lot. PROSHIKA has worked for the



Relief is being distributed by PROSHIKA officials among flood victims in Banshkhali, Chattogram.

people during the pandemic period in a large scale. The activities which implemented under this program are: distribution of blankets among the cold-stricken people, composing, recording and making of recorded songs to make people aware of the effects of Covid-19. During this disastrous period PROSHIKA has also helped through distributing masks, sanitizers, soaps, bleaching powders, organized health camps and free vaccination cards to group members and members of the community to stay healthy and safe.

The Guardian: How do you work for social forestry and climate change risk management?

Chief Executive: Protecting the environment and keeping the environment clean is very important for development of any country so to Bangladesh. The environment is the habitat and resource of all living things. Excessive use of natural resources is destroying the environ-

ment. Deforestation, land degradation, natural disasters, greenhouse effect, cyclone are the most common causes of human habitation. Poor people have more problems due to environmental degradation.

Excessive use of chemical fertilizers and pesticides has reduced soil fertility. Poor people owning small plots of land are suffering the most. Due to the residual position of pesticides in food, various unknown diseases are being caused in the human body. PROSHIKA is conducting this program with the aim of changing such life threatening conditions and mitigating the effects of climate change.

The activities of this program are: a) Social forestry/roadside forestry b) Nursery development, awareness raising training and c) Maintain communication with government agencies. In the financial year 2020-2022, the program has earned 3 lakh 45 thousand taka by selling trees from the tree planting project. A total of 45 people benefited from it. A plan has

been made plan to earn 1 crore 20 lakh taka in the next financial year.

The Guardian: What does PROSHIKA do for disable persons?

Chief Executive: Disability is a humanitarian problem. In our country, about 10 percent of the people are affected by various disabilities. Mental retardation, physical retardation, cognitive impairment, inability to speak and difficulty moving normally - these are common areas of disability. It shows the neglect of the people in the society towards the disabled people.

There are some disabilities that can be cured. It is very sad that many families who have a disabled child in their family are also seen neglecting and considering him/her a burden. There are not enough institutions in our country for better treatment of disability.

However, the government has introduced various schemes to provide



Relief is being distributed by PROSHIKA officials among flood victims in Gaibanda.

assistance to the differently able people and therefore they are being benefiting Special facilities. We have also been arranged in the hospital for them.

PROSAHIKA is implementing programs to support people with disabilities, especially admission in educational institutions, distribution of wheelchairs, provision of employment and provision of medical assistance. Recently, a Memorandum of Understanding (MoU) has been signed between PROSHIKA for jointly providing medical services to the children with cleft lips. The process of this work is in progress.

Memorandum of Understanding (MoU) have been signed with two organizations for providing the screening of women's breast cancer and healthcare for providing more medical assistance under this program. Its activities will be launched in the coming years. People will benefit from getting this kind of health care.

The Guardian: What legal aid does PROSHIKA offer and for whom this aid is offered?

Chief Executive: PROSHIKA organized group members and community members are assisted through legal aid programs. Usually, in our country the implementation of law is delayed. As a result, people get into the trouble and face financial problems while prosecuting for a long time. Mutual social relations are deteriorated in litigation, enmity grows among the people, opponents are made, lots of resources are wasted and hostile attitudes are manifested. Poor people become victims of lawsuits, lose resources and become destitute. Human-to-human problems can occur, but they can be easily solved by following the easy-to-follow process.

PROSHIKA is working through its *samiti* to raise awareness so that people do not get involved in conflicts. PROSHIKA organizes discussion meeting to aware the people about difference branches of law. Those who have already been sued PROSHIKA helps them to get the legal assistance and advices, PROSHIKA has a panel

of five legal advisers at its central office to provide legal assistance to the group members and community members as well. They are the permanent staff of PROSHIKA's legal assistance program.

The activities implemented under this program during the year 2021-2022 are:

To aware rural and urban poor people about their right as well as different laws; assist the PROSHIKA group members and community members so that they become able to get legal aid from the village court; and; aware and inform them about the activities of District Legal Aid Committee how to seek legal help.

As per the annual plan of the above activities, assistance has been provided to the PROSHIKA group members and community members in 23 legal matters in six districts. The districts are: Faridpur, Gaibandha, Chapainawaganj, Chittagong, Dhaka, Madaripur, Natore and Munshiganj.



The winners of Begun Rokeya Medals awarded by PROSHIKA.

The Guardian: Would you tell us something about people's culture program of PROSHIKA?

Chief Executive: People's Culture Program is one of the most important program to increase social awareness. It is an effective and popular media for raising social awareness. The people of our country can develop the social awareness by using different type of media and techniques. People of different classes and professions have different beliefs, hatred, violence, lack of collective interest for personal gain, neglect to poor, disintegrated relationships, socially unjust acts and behaviors, such as; unjust divorce, dowry, child marriage, unequal distribution of resources, etc.

PROSHIKA is implementing this program to raise awareness about these negative social beliefs and to reform that deprivation both the poor women and men from access to institutional facilities.

The Guardian: Would you mention the role and activities of PROSHIKA during COVID-19 pandemic?

Chief Executive: It is a matter of pain that a huge number of people have died due to the deadly disease COVID-19 all over the countries of the world including Bangladesh. The effects of the Covid-19 wave at different times and the emergence of various species of Covid-19 have had a negative impact on the economics of all countries.

The socio-economic sector of a middle income country like Bangladesh has also been adversely affected. The government has had to spend a lot of money to provide free vaccinations and services to the affected people. In this critical situation, PROSHIKA stands by the need of economic development and health protection so that the financial condition of the organized poor does not become breakable / fragile.

PROSHIKA has conducted its activities as per the instructions issued by the government. Beneficiary groups and community members have been provided with awareness-raising discussions and anti-COVID materials, such as antiseptic soaps, masks, hand sanitizers, antiseptic lotions, etc. to keep them safe from COVID-19.

At the same time, leaflets containing the necessary hygiene related to COVID-19, distribution of folders and recorded folk songs which have been played through PROSHIKA's working area and many cities including Dhaka and countryside.

During this disaster, PROSHIKA has limited its economic activities in accordance with the government's instructions. Though the situation is too deadly, PROSHIKA has achieved moderate success in implementing the program for its organizational ability and sincerity of the staffs.

Besides, a total of Tk, 831.51 crore loan assistance has been provided in this financial year. If the overall situation becomes normal in the next financial year, PROSHIKA will adopt and implement a plan to provide services more and more poor people.

The Guardian: It is learnt that PROSHIKA celebrates and observes different national and international days and events regularly. Please tell us something about this.



View of Social Afforestation Program of PROSHIKA in Kalkini Madaripur.

Chief Executive: In addition to the regular and planned development programs, PROSHIKA celebrates and observes different national and international days and events regularly. During 2020-2021, PROSHIKA celebrates and observes the following national and international days and events:

With due respect, Father of the Nation Bangabandhu Sheikh Mujibur Rahman's death anniversary and National Mourning Day has been held at the central office of PROSHIKA on 15th August 2022. Prayers and discussions meeting was organized and distributing foods to the poor people were the main agendas of the day.

Chief Executive of PROSHIKA presided over the function. The guests discussed the detail of biography and activities of Bangabandhu. Prominent people of the Mirpur area including PROSHIKA's staff were present on the occasion.

On 9th December 2021 Mahiyasi Nari Rokeya Day was celebrated with due dignity at the Central Office. Rallies and discussion meetings were organized at the central office on this occasion. PROSHI-

KA'S Chief Executive, PROSHIKA's senior officials and staffs were present at the event. The event was presided over by the Chairman of the Governing Body of PROSHIKA, Ms. Rokeya Islam.

Martyred Intellectual day was celebrated with due dignity like every year. On this day, wreaths were laid on behalf of PROSHIKA at the Shaheed Buddhijibi Mazar in Mirpur.

Victory Day was celebrated this year as like every year on 16 December. PROSHIKA's staffs from Dhaka office and development area offices adjacent to Dhaka city went to Savar National Memorial with colorful banners and laid wreaths.

This year also PROSHIKA has covered the celebration of International Mother Language and Martyrs' Day with due dignity in all development areas and central office. A group of workers laid a wreath at the central Shaheed Minor.

Like every year, International Anti-Drug Day was celebrated on 30th June 2022 in the central office and development area. On this occasion, a rally and discussion meeting was held at Dhaka. PROSHIKA's Chief

Executive and senior officials were present at the meeting and discussed in detail the importance of the day.

The Guardian: So far it is learnt that PROSHIKA has recently published two important books as part of its education and cultural enhancement activities. Please tell us something about this.

Chief Executive: On the occasion of the publication and unveiling of the book titled "Muktir 50 Golpa Dui Projonmo", a grand gathering and ceremony was organized at the National Museum, Dhaka. This is very significant publication that focuses on different aspects of our great liberation war, involving two generation of the nation.

Honorable Minister of the Ministry of Disaster Management and Relief & Rehabilitation of the Government of Bangladesh, Secretaries, writer and cultural activists and eminent citizens of the country were present on the occasion. In the end part of the occasion, the People's Culture Department of PROSHIKA performed folk songs as well as staged a play called Pratidhvani.



146th Meeting of PROSHIKA Governing Body. PROSHIKA Chief Executive Serajul Islam are seen present in the meeting with Chairman, Board Members and others.

Besides, the second edition of another important book "Ami Nari Ami Muktijoddha" was published under the editorship of eminent Bangladeshi writer, poet and novelist Selina Hossain. On the occasion of the unveiling of the second edition of the book, a function was organized on 21 January, 2021 at Begum Sheikh Fazilatunnesa Auditorium, National Museum, Dhaka.

The event was attended by Kathashayetyeek Selim Hossain, PROSHIKA's governing body chairman and a renowned writer Rokeya Islam and PROSHIKA chief executive Serajul Islam.

The Guardian: It is also learnt that PROSHIKA introduced an award named Rokeya Sommamna and Medals and has started awarding to female person for their outstanding contributions to developments and other socio-economic fields. Please tell us something about this.

Chief Executive: You have heard right. On 21 December 2021, an event organized by PROSHIKA, a total of 13 women, including 11 financially self-reliant women and

two women freedom fighters were awarded 'Rokeya Sommamna and Medals'. The event was held at Bangamata Sheikh Fazilatmnesa Mujib Auditorium, National Museum, Dhaka.

Secretary of the concerned Ministry and Ms. Selina Hossain, a writer and Director General of Bangla Academy, Chairman of PROSHIKA's Governing Body, PROSHIKA's Chief Executive, eminent Kathashayeetyeeks, and Ms. Hasina Mohiuddin, President of Chittagong Metropolitan city Awami League spoke on the occasion. At the end of the program, a classical play called "Pratidhvani Shuni" was staged by PROSHIKA's People's Culture Department.

The Guardian: Would you give an idea about the management structure of PROSHIKA?

Chief Executive: PROSHIKA has been emphasizing participatory planning and activities since its inception. In this case, the Value-based development management process' is followed to communicate and work directly with the beneficiaries group and PROSHIKA staffs. There is no scope to follow the traditional

bureaucratic practice of business, industrial or corporate values.

PROSHIKA's management structure is very much flexible and effective. But its ways of manner, management and process techniques are participatory and friendly as well as people oriented. At the outset of planning, it emphasizes the needs of the beneficiaries through surveys and then conducts formal planning workshops with managers at all the levels of the field and central office.

In this workshop the annual development plan is developed in the light of the overall environmental advantage, organizational capabilities, limitations and resource availability of the organization. As a development organization, PROSHIKA focus more on improving the living standards of the poor than on making its financial gain.

PROSHIKA is very flexible and its policies are changed, modified and expanded as required keeping pace with the times. In this process, management of PROSHIKA develops the policies of all these development activities. However, the chain of command is democratic, mutual



View of Training Program of PROSHIKA in Mymensingh Center.

respect and discipline is very effective. Hence; these values are practiced across the program.

The Guardian: Now, would you mention the performance and achievements of various departments of PROSHIKA in a nutshell?

Chief Executive: PROSHIKA, like all other organizations has a number of supportive departments for the implementation of the programs also, through which a supportive role is played in the management of the work. These usually work for the organization as well as its staffs. These are: Human Resource Department, General Administration, Store and Estate Department, Computer and Information- management Department, Communication and Public Relation Department, Audit and Monitoring Department, Information and Documentation Resource Cell. A brief description of the performance and achievements of these supporting departments are as follows:

General Administration

General Administration is the focal point of the central office. This department includes day-to-day office work supplies needs assess-

ment, office management, departments of staffs work, arranging events and meeting, the needs of different departments of central office, liaising with guests, liaising with publishing houses, catering to development workers at the central office, implementing dining management of central office, filing staff leave, staff travel schedule, workshops, monthly meetings, annual workshop arrangements, chair-table, repair of electronics equipment, ensuring office security and many other functions.

These are the regular activities of this department. There is no such thing as setting any target of activity. As a result of ensuring a congenial office environment and overall cooperation in the implementation of the program, the official activities of PROSHIKA can be completed well. A total of ten staff work in this department, this department is supervised by a Deputy Chief-Executive.

Human Resource Department

PROSHIKA's human resources department usually performs various functions according to the decision of the chief executive of the organization including determining all the information of the office staffs as

well as management This department can be called a 'Database' about the staffs as well management of the organization.

Among Its vital roles filing up the information of the staffs, and the profile, post-position and evaluation of the staff's skills level are mention worthy. PROSHIKA's Human Resources Department usually performs various functions determining the needs of the workers, recruiting new staff, replacing and retaining the workers. In a whole, the regular work; recruitment and permanent employees, staff transfers, promotions, incentives resignation/retirement, voluntary retirement, dismissal, extension of contract, leave without salary, change of responsibilities are done. From July 2021 to June 2022, the employees of 108 were assigned as managers. The following is the number of information according to their responsibilities;

Audit and Monitoring Department

Audit and Monitoring Department is one of the most important departments of any organization. This department controls using the finance/budget, and policies of the organization. The major responsibilities of the department are to conduct



Meeting on Roof Top Gardening Program of PROSHIKA. PROSHIKA Chief Executive Serajul Islam is seen present in the meeting among others.

audit and monitoring the financial activities of the area development center of PROSHIKA and head office as well. In addition to maintaining financial discipline through regular audit and monitoring activities, the department operates in accordance with the policy. The target of the financial year 2020-2021 was to monitor and audit 44 area development center of PROSHIKA. Due to COVID-19 it was not possible to achieve audit and monitor target as per plan. After monitoring auditing on behalf of this department send necessary recommendations to the high officials of PROSHIKA. Some of the major recommendations were made as under:

To provide a short course training on account management issues to the branch manager; to correct as soon as minor deviation occur; to provide the report regularly to the high officials; to write-off wasted and unnecessary materials; and to confirm using similar formats in all the area development centers. Among the program

support departments, this department is responsible for preparing technology based data analysis, format, program, and report designing, data storage and monitor field level activity regularly.

Information Management and Computer Department

Among the supportive departments, Information Management and Computer Department performs important activity like technology based data analysis, format designing, program and report designing, and data storage. The details of the activities implemented by this department for the financial year 2021-2022 are as follows.

Four new reports have been developed for special savings and double profit activities and these have been installed in the development area; four new report formats have been developed according to the needs of Savings and MBRS users; the information of the accounting system of the development area has been processed out and submitted to the

higher authorities; necessary input on staff management system for Human Resource Department has been provided; various activity of central office and development areas such as monthly salary, accounts of staff welfare fund, information of development area and annual leave information have been updated; basic computer literacy and software management training courses have been conducted for staff and managers at the field level;

the information of 15 splited development areas has been prepared as separate independent areas; the service charge accounts of MBRS, PSS and ESSP have been updated as per the new policy; the problems of computer hardware, printers and networks in the central office and development area have been solved; monthly reports sent from the development area have been saved and stored; and in addition, the accounts of the PROSHIKA Staff Welfare Fund have been updated.

Estate and store Department

PROSHIKA has a huge plot of land



A rally is brought out by PROSHIKA on the occasion of International Women Day 2021.

and infrastructure including its own office building. They also leased out to other their unused land and ponds, and built shops and renovated offices. Many building and sheds are rented and leased out for earning money. The managers and staff in charge of this department maintain these as per the plan. Among the activities of this department are fish fanning, tree plantation and sales of trees, leasing out land, production and sale of fruits and vegetables etc. The store is also managed smoothly.

Department of Finance and Accounts

They prepare a monthly income-expenditure account and it is presented at the monthly program progress assessment meeting. This department compiles the report monthly, quarterly, half-yearly and yearly report. The head of this department is PROSHIKA's CFO. The work of this department is conducted under his guidance and advice.

PROSHIKA's finance and account department is rich in skills and consists of skilled, hardworking, dedi-

cated staffs and managers. A total of nine staff and managers work in this department. They perform the day-to-day accounting, banking transactions and accounting work of the central office and received account report from area offices.

This department compiles, analyzes, corrects and clears the accounts, daily office expenses and cost of programs, salaries and allowances, accounts of employee welfare fund, annual income tax account and certification of employees, and carries out all the work of accounting including the work of paying the bills of the employees have been implemented. In addition, the staffs of this department accomplish the work of writing accounts in the ledger, keeping vouchers and all the important accounts through computer.

They prepare a monthly income-expenditure account and it is presented at the monthly program progress assessment meeting. This department compiles the report monthly, quarter-

ly, half-yearly and yearly report. The head of this department is PROSHIKA's CFO. The work of this department is conducted under his guidance and advice.

Department of Information Documentation and Public Relations

The Department of Information Documentation and Public Relation assists the organization in building inter-organizational communication and greater organizational coordination by gathering information from various programs and development areas, analyzing the accuracy of the information and providing that information.

This department regularly prepares and publishes annual and semi-annual reports, quarterly, monthly, annual diaries, PROSHIKA brochures, newsletters (in English and Bengali) of the organization and maintains and updates PROSHIKA's website regularly. In addition, the department is responsible for providing all the information related to the various Government/non-government organ-



View of Fish Project of PROSHIKA.

izations, donor groups, development partners and researchers of home and abroad.

This department is also one of the exchanging information and news of PROSHIKA. In addition, one of the functions of the Information Documentation and Public Relation Department prepare annual activity Report, review and edits various reports of the organization. Annual activity report, yearly calendar and diary have been published by this department. These documents and materials are distributed among the staff of PROSHIKA and various organizations officials and dignitaries of the country.

The Guardian: Please, give your valuable message for all concerned with PROSHIKA activities as well as for the people of Bangladesh.

Chief Executive: PROSHIKA has been working for long to implement economic development as well as social development programs in Bangladesh, and has implemented programs in the financial year 2020-2021 like every year. Even the spread

of COVID- 19 in Bangladesh and people continued to be infected with COVID-19, PROSHIKA's financial and social programs have been implemented as usual course.

It is true that due to COVID-19, the social workers have not been able to visit the development area as per planned target. However, during this time they have been worked with resolving some organizational issues that are not part of their regular work schedule. Quantitative and qualitative aspects of achieving social development programs and sub-sectors of economic development have been done as usual. Information about the achievements of almost every program of the activities performed has made available.

Several case studies on different issues have been done. The person of case studies is PROSHIKA organized group members and have received financial project support from PROSHIKA. It is worth mentioning that they have set an example in the family and community by

acquiring social awareness, self-reliance and project implementation skills. Seeing the results of their improvement from their activities related to PROSHIKA, many poor people became motivated and joined PROSHIKA organized *samiti* and are working with PROSHIKA's assistance to earn financial gain. PROSHIKA has provided a large number of financial projects to the poor women and they are benefiting from this.

The number of front level managers has been increased for field activities and expansion of area. The number of men as well as women in management positions has also been increased. Due to COVID-19 situation of the country, the staff of PROSHIKA has implemented field level the activities despite the risk of their life. However, it has been done through abiding the official COVID restriction issued by Health Ministry of Bangladesh.

PROSHIKA did not collect the weekly installment of their loan from



PROSHIKA is paying tribute to the language martyrs of Ekushey February on the occasion of International Mother Language Day.

group members during that time. However, PROSHIKA has distributed the materials of COVID resistance, such as disinfected soaps, masks, lotion, hand- sanitizers, etc. among the poor without cost. Side by side this; PROSHIKA has distributed blankets to the cold effected people in Chattagram and Rangpur District during the financial year. In spite of this situation, PROSHIKA has been able to achieve its planned target.

I would like to express my sincere gratitude to all the members of the PROSHIKA organized groups and community members, the local general administration of the government and the police administration that have assisted us in making these activities successful. I hope PROSHKA's staffs and managers will continue to work actively in future with a dedicated commitment, ideals, faith and confidence in poor people's welfare activities and development programs. I also thank The Guardian authorities for focusing on our activities and our contributions to the development of Bangladesh.

The Guardian : Would you kindly describe about future dream of PROSHIKA?

Chief Executive: This is a good question, and I appreciate your inquiry about PROSHIKA's future dream. You know that vision is a powerful lighthouse of a desirable future for any development organization, so to PROSHIKA. Our future dreams complies with the vision of Bangladesh government as vision 2041. Vision 2041 strives to eradicate extreme poverty and gain the status of the Upper Middle Income Country (UMIC) by 2030 and the status of the High Income Country (HIC) by 2041, with poverty being absent. The government is trying to formulate the Perspective Plan 2022-2041 (PP2041) with necessary policies and legislation in way to switch Vision 2041 into a growth strategy [1]. A 20-year strategy for earning and achieving the position of a developing nation by 2041 has been drawn up by the government.

In line with the government's vision we are committed to build a sustainable and empowered community having ample economic resources, effective leadership qualities of them and mutual cooperation among the community, family, society and access to different social service providing department of government and non-government agencies. PROSHIKA dreams such a society where everybody has a house, productive land and other resource base, engaged in income generating activities, providing proper education to their children in order to build knowledgably and conscious future generation, taking action for environmental protection and regeneration. Besides, community people are free from hunger, diseases, no child death, abnormal death or untimely death as they are getting enough nutritious foods and proper medical services.

Further, PROSHIKA envisioned such a society in Bangladesh which is free from gender violence, abol-



PROSHIKA bringing out a rally marking the inauguration of Padma Bridge by Prime Minister Sheikh Hasina.

ished dowry and child marriage system, and child labor. The community is contributing to national resource building and living a safe, healthy and peaceful life.

The Guardian: Thank you for describing in length about PROSHIKA.

Chief Executive: I am happy to share experience of our development work with you. Thank you very much.

Profile of Chief Executive Serajul Islam

Serajul Islam, aged 69+, graduated from the University of Jahangirnagar, Dhaka. He worked as Chairman in an NGO called Socio Economic Development for two terms and as President in the Governing Body of Mohishaloha Secondary High School, Dhamrai Upazila, in the district of Dhaka for two terms.

Mr. Islam has been elected treasurer in the Governing Body of an NGO Centre

for Disability in Development (CDD) for the last 15 years and also worked as an adviser in the Savar Nagorik Committee. His major publications in the field of development are-Sampree Bangladesh, Pranthajoner Jibon-Jibika and Dusshason Nirbasan, etc. and also writes column on different development issues in the National Dailies of Bangladesh.

Mr. Islam also worked as a development expert in various projects of small NGOs in Bangladesh deputed by PROSHIKA and also represented PROSHIKA at national and international levels.

He has more than 45 years of experience in the field of rural and urban development, administration, HR management, microfinance, grant management, donor management and liaison with government agencies. He has been working in various capacities in PROSHIKA since 1976.

Mr. Islam started as a volunteer development worker in an international organization named Canadian

University Service Oversees (CUSO) in 1975. He is one of the pioneer workers of PROSHIKA. He started his carrier as a grassroots development manager for 7 years and mid-level manager for 6 years.

He was later promoted to the position of a high level manager in the field operation in microfinance for 10 years. He became the chief of the field operation and worked there for 11 years until he was promoted to the position of Director in the year 2007. Later, he became the Deputy Chief Executive of PROSHIKA in 2014.

Finally, he was appointed as the Chief Executive of the organization in May, 2016. Since then, Mr. Islam, a high-profile development expert of national and international repute has been working as the Chief Executive of PROSHIKA with the commitment to build a better Bangladesh through implementing development programmers of PROSHIKA across the country.



PROSHIKA: Top Management



Serajul Islam
Chief Executive
PROSHIKA



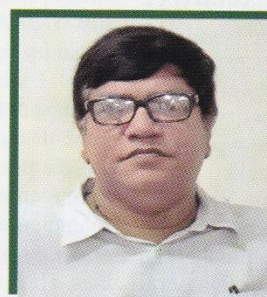
By Md. Abdul Hakim
Deputy Chief Executive
PROSHIKA



Kamrul Hassan Kamal
Deputy Chief Executive
PROSHIKA



Shakti Pada Chakraborty
Chief Financial Officer (CFO)
PROSHIKA



Sheikh Shahid Hossain
Senior Director
Micro Finance Field Operation
PROSHIKA



PROSHIKA: At A Glance

Name of the organization	: PROSHIKA- A Center for Human Development
Establishment date	: 1976
Head Office	: I / 1-Ga, Section-2, Mirpur, Dhaka-1216
Liaison Office	: BPMI Building, Holding No: 213-214 (4th & 5th Floor), Janata Housing, Shahali Bagh, Mirpur-2, Dhaka-1216
Information of Registration	: 1. Joint Stock Company, Government of the People's Republic of Bangladesh. Registration NoS-563 23 Date of registration: 01.10.1976 2. NGO Bureau Affairs, Government of the People's Republic of Bangladesh Registration No: 149 Date: 08.08.1983 3. Microcredit Regulatory Authority (MRA) Bangladesh Bank, Dhaka Certificate No: 00152-03-135-00600 Date: 10.10.2011 4. National Seed Board / Seed Wing, Government of the People's Republic of Bangladesh Reg: No: SW/ MoA / 31120 Date: 30.10.2018 5. Registered by the Department of Narcotics Control (Prevention Education Branch) Registration No .: DNC-02 Date: 09.09.2021 (financial year 2021-2022)
Working Area	: Whole Bangladesh
Area Development Center	: 211 (up to Sept' 22)
Number of Branches	: 367 (up to Sept' 22)
Districts	: 55 (up to Sept' 22)
Upazilas/Thana	: 266 (up to Sept' 22)
Number of Groups (up to Sept '22)	: 38,012 (28.830 women and 9,182 men)
Number of Group members (up to Sept, '22)	: 483,224(373,326 women and 109,785 men)
Loan disbursement (July, 2021- June, 2022)	: About Tk. 1281.00 crore
Loan Outstanding (up to Sept, 2022)	: Tk. 973.69 crore
Savings outstanding (up to Sept, 2022)	: Tk. 878.14 crore
Income (up to Sept, 2022))	: Tk. 133.70 crore
Expenditure (up to Sept, 2022))	: Tk. 125.41crore
Number of Central Office Employee	: 155 (12 women, 143 men)
Number of workers in the development area	: 1914(565 women, 1349 men)
Total staff	: 2,069 (577 women, 1,492 men)



PROSHIKA: The Success Stories

Md. Abdul Hakim

PROSHIKA has brought in a silent revolution in women development and empowerment through its different development programmes and initiatives undertaken and implemented across the country. Some examples of such successful women are categorically reflected here.

Ankhi Chakrabarty-A Successful Woman to Achieve Financial Solvency



Ankhi Chakrabarty once was a broken, tired and disregarded woman in her locality. She was a girl of a Brahmin family. Brahmins are usually poor. They make their living by worshipping at the house of Hindu communities and temples. So, she has to fight against poverty from her childhood.

Ankhi Chakrabarty, the daughter of a Brahmin, married to Pranab Chakrabarty, a son of a poor Brahmin family. She afflicted with the scourge of poverty, joined PROSHIKA Samiti' with the hope of getting rid of poverty. The name of her samiti is 'Golap Mahila Samiti', Ankhi Chakrabarty's home is at Mahajan Para of Banskhali upazilla in Chattagram district She joined PROSHIKA organized group to overcome her poor condition. After joining samiti, Ankhi Chakrabarty realized the need to achieve economic self-reliance and social awareness.

She discussed the need for social awareness and skills acquisition



Md. Abdul Hakim
Deputy Chief Executive
PROSHIKA

through PROSHIKA staff and could learn from members of her group. According to the rules and in time she was brought under development related training. She participated in trainings on development and organization building, health, education, development and empowerment of women, non-formal and adult literacy, respectively.

Through these trainings she could understand the importance of social harmony, organization, the need for good health and financial development. She received loan assistance under PROSHIKA's microcredit scheme, professional and entrepreneurial development activities. With half of loan she set up a tailoring shop for her husband. Her husband is a skilled tailor.

With another half of loan she started raising poultry and cattle in her household premises. She had her a desire to be an educated woman. PROSHIKA has encouraged group

members to send their children to non-formal primary schools. She has encouraged the group members, including members of community to take the corona vaccine on behalf of PROSHIKA.

Ankhi's family is now somehow solvent on the income earned from PROSHIKA aided projects and the tailoring shop of her husband. She has also saved some money and deposited one lakh taka in savings scheme and double profit scheme of PROSHIKA from the income of tailoring shop. She thanks to PROSHIKA's staff and managements for their support to overcome of her all obstacles that caused her miserable.



Masuma Akter's Success- A Saga

This is the story of Masuma Akter, once a deserted woman is now an indispensable resource of the

society as well as her family. Before joining PROSHIKA's samiti, she had lived in extreme poverty. She is now living a prosperous life.

It would not have been possible for her husband who owns small agricultural land to maintain a family of five members including three daughters. Masuma Akter's house is in Paschim Para of Beliswar village in Dhamrai upazila of Dhaka district, PROSHIKA's activities are going on in this village. There are many samiti organized by PROSHIKA, Seeing the changes of the lives of the Samiti's members, Masuma also thought to improve of herself. Masuma saw PROSHIKA's worker

Mr. Abdul Haq visiting her neighborhood group regularly. Observing the worker's activities, she discussed with him about the benefits of joining the PROSHIKA's group. Then she joined to PROSHIKA's group on the advice of the worker for her own development. The name of her samiti is Paschim Para Beliswar Mahila Samiti.

She joined the samiti and regularly attended the meetings of the samiti and accumulated weekly savings. After going for a while like this, Masuma bought a sewing machine with a loan of 30 thousand Tk. from PROSHIKA. She then started making clothes and selling. She is regularly supervising the work of the project and maintaining good relations with relatives. Every one of her village is talking about her success. She is gratefully the women and children of the area by acquiring skills with training in sewing and operating sewing machines. At the same time, she cooperated with her husband in growing vegetables on her own small land. It continues to be their income to livelihood. Like every parents, Masuma and her husband wanted to educate their three daughters. But it becomes difficult to educate the three girls with the small income.

But poverty could not stop Masuma Akter's indomitable will. So, she gradually got higher yields by investing in vegetable cultivation with more loans and continued to try to improve the situation by selling vegetables. She also started a grocery shop with a loan as she could not afford it. Masuma has received another loan from PROSHIKA and invested it in several small businesses. She was earning more money from this business. Her efforts were to educate her daughters and her wish was fulfilled her eldest daughter is now a graduate in B.Sc Honors in

Agriculture and another passed degree with Honors in English Language and Literature. The third daughter is currently studying at Savar University College. The first two daughters are happily married into a good family.

PROSHIKA's support of loan and counseling has given her a firm and secure life. She has now invested Tk, two lakh in a productive project which she received it from PROSHIKA. A good amount of profit is earned every month from this project. She is regularly paying her loan installments. Masuma is currently so much satisfied for her present situation.

She is regularly supervising the work of the project and maintaining good relations with relatives. Every one of her village is talking about her success. She is gratefully acknowledging the role of PROSHIKA which she now achieving.

Sharmin- A Source of Inspiration to Neighbors

Sharmin Akter has proved herself how to eliminate a vulnerable position of women in the society. At the same time, she has also proved how to get rid of a family from poverty.



Sharmin, a group member from Bhararia village in PROSHIKA Dhamrai development area, is an example of how a woman can improve life and livelihood if she is involved in PROSHIKA's development process. In a very short time, Sharmin has been able to bring about a radical change the situation of her family. Her husband's name is Taimur Alam. The name of her samiti is 'Bhararia Pragati Mahila

Samiti'. Sharmin could learn about the organization from a PROSHIKA's staff. It is naturally desirable for a woman trapped out a family which is not to be aware of society, development, organization, empowerment, self-reliance, self-empowerment, rights and politics, etc.

So, it is equally true and applicable for Sharmin. She had been thinking about self-reliance for a long time. But she had no idea or strategy about this dire issue. One day she had a talk with a PROSHIKA worker, working in Bhararia village. Listening to him, Sharmin got a little idea of the importance of development. The worker gave her the idea, if she stays at home as a housewife, she will not get progress.

Women have to take initiative to change their own destiny. The situation of society cannot be understood by being entangled in the web of patriarchal beliefs. Social awareness does not develop without relationships and communication with different organizations. Skills do not develop without productive work and one's ability is not understood. Sharmin got emotional strength after hearing this statement of the worker. When she expressed her desire to join the group, the worker included her as a member of the PROSHIKA samiti. After joining the samiti, she received training on socio-economic issues.

After receiving training in project management, Sharmin Akter received loan assistance from PROSHIKA for rearing cattle. At first she started the project with only two cows. She has continued to earn money by selling their milk. She has sold milk and repaid the loan. After repaying the loan, she took another loan and bought two more cows. She has now six cows on her farm, including a calf. In this

way, after few years, she built a pucca house by earning more money from selling cow's milk. It cost her around Tk. 10 lakh to build the house.

Sharmin had the direct cooperation and support of her husband Taimur Alam in this work PROSHIKA'S staff encouraged Sharmin to save some money. Gradually, she expanded her farm with more loans and her own money. Poultry and pigeons are also reared there.

Sharmin Akhtar feeds the cows with her own hands, cleans the cowshed and gives treatments to the cows from time to time. At present, the amount of Sharmin's capital is several lakh taka/more than lakh taka. Sharmin is now a source of inspiration to neighbors. She has taken all necessary steps to educate her children. She is living happily with her husband. Sharmin has now become an enterprising entrepreneur.

She has proved that when women get freedom, they can do all the work efficiently like men, can achieve self-reliance and can be self-sufficient. She expressed her gratitude to PROSHIKA for her success.

Azida Khatun- A Shining Example of Women Empowerment

It's a journey of a woman who were once an extreme poor, is now a shining example of her society and an elected chairman of Bhangura upazilla. Many women of her surroundings desired to be like her and to follow her life's standard.

Azida khatun, once upon a time, couldn't imagine her present posi-



tion due to intense poverty. Every morning she has to fight against poverty only to collect some food for family and for herself too. She has now not only overcome her poverty but a pioneer of the poor. She started her first journey against poverty as a group member of PROSHIKA named 'Ghaduli Bhumihin samiti' at the PROSHIKA development area of Sharutia village which is situated at Bhangura Upazilla of Pabna district. In 2008, she joined to PROSHIKA samiti.

Her financial condition was very worse before her joining in PROSHIKA samiti. An industrious and motivated to development Azida Khatun received several training courses from PROSHIKA after her joining to samiti. She participated in various financial development and social development training courses organized by PROSHIKA.

Azida Khatun experienced seeing the PROSHIKA group members who overcome their poverty by receiving PROSHIKA training courses and loan for the purpose of agriculture, fish farming, small business, handicrafts, rearing poultry and cattle, etc. She saw her earlier group members how they benefited from these kinds of projects. Then she received loans for various projects from PROSHIKA and applied her maximum effort to gain success from the project. She invested her loan for rearing poultry and cattle, in homestead gardening and sewing and boutique, etc. as per the advice of the PROSHIKA's worker.

Gradually she becomes self-reliant. But she didn't stop herself only for her success. She also encouraged and advised other women of her society to join PROSHIKA's samiti

and to follow her way to become a self-reliant. Everybody took her advice easily seeing her success in this regard.

Azida khatun, somehow, realized that if women were organized everything will possible for them to improve their life. All the women of her society, even all the people of Bhangura upazilla saluted her for her conception of the development of women.

In 2019, she accordingly for their wish, became a candidate of vice-chairman, Bhangura Upazilla of Pabna district and she was elected. For electing her vice-chairman of Bhangura Upazilla, the help and cooperation of the group members of PROSHIKA were key factors of her success.

And the support of the local people of the society of Bhangura was in favor for electing her as a Vice-Chairman. Azida Khatun, believes that the assistance of financial support, trainings, enhancing courage to become successful in any field, there are no alternative without PROSHIKA. She is very much grateful to PROSHIKA, its group members, staffs, managers for her present improved life.

She is now an elected representative of the people and works for the poor especially poor women. Self-reliant Azida Khatun wanted to highly educate her children and to make them self-reliant too. She has two children. One of them is son studying computer science at Shylet Polytechnique Institute and another one is daughter studying BA Honors at Pabna.

Mahfuza Khanam- A Zealous Imitative Career

Fortune always favours the brave. Mahfua Khanam proved it. Once an element of disgust, disgrace and



disregard, is now a representative of the people and a woman leading a life with her head high. She is her own example to imitate. She gratefully said that PROSHIKA provided her the responsibility, the chance and the realization that women are no less than men in any way.

Her full name is Moshamat Mahfuza Khanam Beauty and husband's name is Md. Abdur Rahman, at Kumuria village, of Upazilla and district Naogaon. The name of the samiti of which Beauty is a member is 'Gandharaj Mahila Samiti'. She joined PROSHIKA's samiti in 1997.

She is the bride who belongs in a poor family. At first time, she had no idea about development or organization. After talking to PROSHIKA's worker working in her area, she realized the importance of her own develop-

ment. After talking to the worker, she became a member of the PROSHIKA samiti. According to Mahfuza, she could not easily associated with the development work of PROSHIKA. A hundred-year-old reformed elder of the village have criticized her as well as PROSHIKA.

According to their commentary, these organizations are Christian led organizations. It is not permissible to associate with Christians. Therefore, loan assistance cannot be taken from these organizations. Mahfuza did not listen to their words. Because, no one would bring food to her house if she listened to these people, she added, she will not come forward to redeem the lack of her world. She, herself has to decide about her life. She further stated that with the help of PROSHIKA, many poor women and men have become aware of financial and social issues and become self-reliant.

Thus, she became involved in the development activities of PROSHI-

KA. After a few days, she joined the samiti and received training on poultry rearing. After receiving the training, her idea about PROSHIKA became clear and she started raising poultry and cattle on loan. In addition to being financially profitable from this project, she received another loan and started to make bags and sell them at home. She earned enough money by doing this business. Thus, her project continued to be implemented. She is known to the people of the area as an respected woman. She gained popularity and acceptance through her polite behavior, acquiring leadership qualities and sharing people's joys and sorrows.

At one stage, the people of the area requested her to contest for the post of counselor in the Union Parishad elections in 2019. She was elected councilor in the reserved women's seat in the interest of the people of her village. At the same time, she is working for the development of the area as a people's representative and on the other hand, she is succeeding in implementing financial projects with the loan from PROSHIKA for improving of her family.

"Currently, I have gained the trust of the people as a public representative and I have been serving the people of the area all day long," she added. She said this very emphatically, "PROSHIKA makes people self-reliant by developing their talents. I myself am the best example of it. If I had not joined the PROSHIKA's Samiti, I would never have reached the responsible position of social status that I hold today". In this way, she has expressed her gratefulness to PROSHIKA.



যোগাযোগ

স্থান কার্যালয়
প্রশিকা অফিস
আই/১ প, সেকশন-২, মিরপুর, ঢাকা-১২১৬
ইউ পিএন: ০১৮৮০০০০২৮৮-৬

নিয়োগী অফিস
বিপদসংহার ভবন, বোকেং নং-২১০-২১৪ (৪র্থ ও ৫ম ফলা)
শাহজাদী বাগ মিরপুর, ঢাকা-১২১৬।
স্বাধীনতা: ০১৭১৪-৩৩১০০৮



PROSHIKA: Creating Awareness for Protection from COVID-19

Kamrul Hassan Kamal

PROSHIKA, one of the largest NGOs of Bangladesh, has started the project of 'Creating Awareness for Protection from COVID-19' by its own funds and it is started from March, 2020 and still now it is continued. PROSHIKA has undertaken some practical initiative in consultation with the Government and the local government. And in order to implement these five-member committees were formed at the central level of PROSHIKA and five-member committees at almost all the working areas of PROSHIKA at local level. The members of the central level or the head office are the Chief Executive, Deputy Chief Executives and two other senior directors. The Chief Executive of PROSHIKA is the head of all these committees

Bangladesh experienced a COVID-19 second wave, resulting in the highest number of new cases and deaths in a single day. Lack of availability of protective equipment, crowded living situations and workspaces, inadequate information on the proper use of protective measures, inadequate hand washing and sanitation facilities, and negative influences on family/friends were identified as barriers to COVID-19 preventive practices. This Project can aid policy makers in developing tai-



Kamrul Hassan Kamal
Deputy Chief Executive
PROSHIKA

lored COVID-19 risk communications and mitigation strategies to help prevent future waves of the pandemic.

In order to reduce the severity of COVID-19, a wide-ranging awareness program is needed with the participation of government agencies as well as non-government organizations to inform the general people about the severity of the outbreak and their role and responsibilities. For these reasons, PROSHIKA has taken the project of 'Creating Awareness for Protection from COVID-19'.

The project has been selected for the purpose of implementation for 2.20 million people in all the working areas of PROSHIKA in

the whole of Bangladesh. The areas specially are:- Dhaka, Barishal, Nilfamari, Chattogram Boalkhali, Satkaniya, and Chokariya, Gaibanda, Rajshahi, Greater Faridpur, and Munshigonj districts. PROSHIKA has allocated a budget of around Tk. 26 lakh for this project and about Tk. 26 lakh has already been spent for the project.

Almost all the people of the project area of PROSHIKA exposed to various COVID-19 awareness by PROSHIKA's campaigns including intonation, (via electronic, print, and social media) in the community by counseling through backyard meetings maintaining social distance, distributing of leaflets, giving clothes, making, getting related information from its workers. People shared their need for more information on specific areas related to COVID-19. PROSHIKA distributed free essentials including masks, hand sanitizers, handwashes, soaps and rice, pulses, oil, onions, clothes, blankets, etc. among the people of its project so that they can overcome the hard times of COVID-19 as well as stop taking interest on loans given to them at that time. The people have become aware of this horror and effective awareness has been created among them. As a result, they become more aware than ever of wearing masks and adhering to other hygiene rules.

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PROSHIKA: Finance, Accounts and Financial Services

Shakti Pada Chakraborty

At the end of all the programs there is a planned and over-all budget and the programs are conducted according to the budget. The budgeting of all the activities of the organization and the expenditure of the allocated money, and the profit and loss account of the income-generating activities, the account of daily expenditure, transactions with the bank, the daily accounting and many other activities are done by the accounting department.

PROSHIKA's finance and account department is rich in skills and consists of skilled, hardworking, dedicated staffs and managers. A total of nine staff and managers work in this department. They perform the day-to-day accounting, banking transactions and accounting work of the central office and received account report from area offices.

This department compiles, analyzes, corrects and clears the accounts, daily office expenses and cost of programs, salaries and allowances, accounts of employee welfare fund, annual income tax account and certification of employees, and carries out all the work of accounting including the work of paying the bills of the employees have been implemented. In addition, the staffs of this department accomplish the work of writing accounts in the ledger, keeping vouchers and all the important accounts through computer.

They prepare a monthly income-expenditure account and it is pre-



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CFO
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sented at the monthly program progress assessment meeting. This department compiles the report monthly, quarterly, halfyearly and yearly report. The head of this department is PROSHIKA's CFO. The work of this department is conducted under his guidance and advice.

The most important step in empowering the poor is to build their economic capacity. The main component of human security is the economy. Economic poverty makes worse poverty in other areas of human life/living. PROSHIKA therefore, has been providing considerable importance and support to the economic development of the poor since its inception.

Most of the people in our country do not have enough crop land. As a

result, they have to make a living by doing various kinds of work including agricultural labor, other manual labor, small business, handicrafts, etc.

It does not lay any affect to change their poverty. They have been poor and helpless for generation to generation. They cannot be financially self-reliant by doing any business due to lack of capital. Due to various institutional formalities, they do not get enough loan facilities from any source. In such a situation the poor people leave the village and move to the city in pursuit of security of life. This puts a huge strain on the city's population. As a result, they are deprived of access to civic services.

Then they start to live in slums and are forced to work hard. Can't educate children and can't provide healthcare. As a result, they become compel to employ their children as laborers and marry off their daughters at an early age due to lack of money. PROSHIKA has implemented financial services programs to protect poor people from such kind of awful economic condition. PROSHIKA provides loan assistance on easy terms to the productive sector considering the poor as well as developing their capacity.

PROSHIKA's financial services program has Three activities. These are

1. Microfinance Activities
2. PROSHIKA Savings programme and
3. Financial Services Risk Mitigation Activities.



Discussion Meeting on Women Development and Empowerment.

1. Microfinance Activities

Microfinance is a very popular and microfinance based development activity is started from the beginning in Bangladesh. Through these activities the productive sector of our country is developed. On the fields where PROSHIKA provides micro-credit are: Poultry rearing, Livestock rearing, Grain production, Vegetable production, Fish farming, Social forestry, Small business, Local transport, Organic fertilizer production etc. At the same time, it provides loan assistance in various sectors for the development of small entrepreneurs. The rural and urban poor of the country are being benefited from this program. A total of tk. 1281.00 crore loan has been disbursed during the current financial year (2021-2022). Total loan outstanding till sept.2022 is TK. 973.69 crore.

2. PROSHIKA Savings Programme

The poor do not get enough work for earning money and surviving all year round. They cannot afford the amount of money they need to survive because of financial hardship. Moreover, they are unable to meet

the financial needs due to family problems, physical and mental illness. PROSHIKA has launched a program called ' PROSHIKA Savings program' to save members so that they do not have to sell fixed assets, use little savings or deposits. Under this scheme, the members have accumulated/run up savings of Tk. 425.55 crore for the financial year 2021-2022. Total savings balance till Sept. 2022 is Tk. 878.14 crore. The number of savings depositors member is 4,83,224.

2.1. PROSHIKA Savings Scheme Regular (PSS)

This scheme is a regular savings deposit program for the members. They regularly deposit a fixed amount of money every week. In rural areas the minimum is 50 Tk. per member and in urban areas minimum 100 Tk. A total of Tk. 163.85 crore has been deposited in this scheme during the current financial year (2021-2022).

2.2. Economic Social Security Program (ESSP)

The members of the association voluntarily deposit a minimum of one hundred taka per month in these savings scheme. The purpose

of this scheme is to provide health facilities to the members, provide scholarships for their children's education, purchase land, build houses and provide financial assistance for legal services. A total of Tk. 55.76 crore has been deposited in this scheme during the current financial year 2021-2022.

2.3. Double Benefit Savings Scheme (DBSS)

The members of the association can make regular savings deposits as well as deposit their surplus money in this scheme individually in a one-time 'term savings scheme'. In the financial year 2021-2022, Tk. 22.29 crore has been deposited in this scheme.

2.4. PROSHIKA Special Savings Scheme (PSSS)

The scheme was introduced to meet the loan needs of the members and to provide the benefits of the accumulated funds. Under this scheme, if they voluntarily save a certain amount of money, they are paid a fixed rate of dividend every month. Some 177.10 crore taka has been deposited in this scheme during the financial year 2021-2022.

2.5. Lakhpati Savings Scheme

This Savings Scheme has been launched in the current Financial Year. Under this scheme till June-2022 about TK 6.53 crore has been deposited in various development area offices of PROSHIKA.

3. Financial Services Risk Reduction Activities (Loan Insurance)

Financial Services Risk Management Fund Tk. 9.60 crore has been collected at the rate of 1% of the loan taken under Financial Risk Management Fund and Member Welfare Fund to reduce the risk of death of family members of the party. A total of Tk 1.03 crore has been disbursed from this fund to the concerned members in the financial year 2021-2022.



PROSHIKA: Successes in Women's Economic Development

Shibu Kanti Das

PROSHIKA- A Centre for Human Development has involved a few lakhs of poor families through its different development programs across the country and has created employment opportunities for large number of men and women. Mentionable that among the beneficiaries of PROSHIKA, the number of women is about 80%. They have been able to achieve the dignity in society along with improving economic condition of their families through earned incomes. Most of them have grown as small entrepreneurs.

This has been considered as a big indicator of women empowerment. Till now a few lakh men and women have achieved literacy knowledge. A large number of men and women have already got healthcare facilities. Under the Social Forestation Program, over one crore of different trees have been planted. As recognition for implementing countrywide environment-friendly agriculture program, PROSHIKA has been awarded 'Bangabandhu Agriculture Gold Medal' by the Government of Bangladesh.

Women Development and Empowerment Program

Women are an inseparable and inevitable part of family, society and nation. Without the participation of women, sustainable development is not possible. Half of population of the country is women. In keeping the trend of



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sustainable development running through evaluating the contribution and ensuring the gender equality of women, the roles of non-government organizations side by side government organizations are mentionable.

In this context, the role of PROSHIKA is remarkable. In the issue of women development, PROSHIKA is a sensitive organization. Since its beginning, PROSHIKA has been working to ensure equal development of men and women. One of the development models of PROSHIKA is to involve the women community with the development work and thus to achieve the progress. On the basis of this development model, PROSHIKA has been implementing different programs

to ensure men-women equality, including the issue of women development in all programs of PROSHIKA.

In the beginning of the present century, PROSHIKA fell into institutional crisis that affected the women development programs like all other programs. Overcoming all these hurdles, PROSHIKA, the present management of PROSHIKA has taken further initiatives and programs for women development and empowerment.

Objectives of Program

1. To create competent entrepreneurs among the potential women members,
2. To assist in empowering women,
3. To make awareness among the people of all strata of life in the society and the members of community about the international human rights and the constitutional rights of women,
4. To start household economic based productive small, medium and big projects for women,
5. To use referral system for protecting the children and women from torture and violent incidents,
6. To set network with the government and non-government organizations working for women development.

Activities of Program

1. To organize awareness train-



View of Livestock Farm of PROSHIKA.

ing for development area workers, members of association and community members on women development, women rights, women related laws and women empowerment etc.,

2. To hold discussion meetings for central and development area workers on different issues related to women development and empowerment,
3. To take remedial measure against occurred torture and violence on children and adolescents in development areas,
4. To provide legal aid to the tortured through the government legal assistance committee at district and sub-district levels,
5. To make women and female adolescents aware of their healthcare,
6. To organize discussion meeting for awareness of adolescent marriage, torture of women and children, resistance against rape,
7. To organize discussion meetings and workshops on nationally enacted law related to women affairs,
8. To organize meetings and

seminars on the occasion of national and international days and to participate,

9. To set network with the similar kind of organizations.

Strategies for Implementing Program

The program is implemented through the strategies are as follows:

1. The program is administered from the central office of PROSHIKA,
2. This program is implemented on the basis of annual plan,
3. A program head is discharged his duties at central level to implement the program,
4. The activities are conducted in different relevant issues jointly with the same-minded organizations,
5. To organize gathering in different issues of women development,
6. The activities are implemented through network with the same-minded organizations.

However, PROSHIKA as one of the pioneer organizations in women empowerment in Bangladesh, it continues the women development

initiatives. Along with economic development, PROSHIKA emphasizes in improving women leadership, building their analytical capacities and raising their voice in order to realize their human and constitutional rights.

Women are collapsed by the patriarchal values and age-old anti-development customs and tradition. They are not valued by the male, institutions and state altogether.

PROSHIKA plays role as watch dog to protect women of the society, especially poor women through involving them in productive and economic activities. Moreover, PROSHIKA is working with the purpose of eradicating dowry system, early marriage, illegal divorce, violence within household by their male partners and relatives.

As a gender sensitive organization, PROSHIKA employs its energy for women development. In order to ensure women's legal and constitutional rights PROSHIKA is providing legal service to the destitute women at its Area Development Centres and other community women.

PROSHIKA promoting urban gardening in four cities



PROSHIKA organized a half day long kick off meeting on “Promoting urban gardening by the urban poor in four cities” on 25 October 2022 at AKM Giasuddin Milky Auditorium, Farmgate, Khamarbari, Dhaka. The meeting was presided over by PROSHIKA Chairman, Ms. Rokeya Islam. The special guests were Deputy Director of DAE, Sujit Saha Roy, Senior Technical Adviser of FAO, Mr. Xavier Bouan, Chief Executive of PROSHIKA Mr. Sirajul Islam.

Opening remarks and introduction of the programme were given by Mr. Sirajul Islam, Chief Executive of Proshika and Mr Xavier Bouan, Senior Technical Adviser of FAO. The participants in the Kick off meeting were from DAE, Corporations, FAO, Proshika, Town Federations, NGOs, Nursery Association, successful gardeners, City Councilors, and Media personalities, etc. The meeting was facilitated by Krishibid Sumona Rani Das.

PROSHIKA is going to establish 5000 homestead gardens in Dhaka North and South City Corporation, Gazipur City Corporation and Narayanganj City Corporation. Proshika will train 250 community leaders on sustainable urban garden management. After that TOT, the community leaders will train the 5000 Gardeners. 20 demonstrations will be established in 20 schools, colleges, universities for larger expansion of the technologies among communities. Project will also distribute inputs like vegetables seeds, fruit tree saplings, fertilizers, agricultural tools, etc. to the selected 5000 participants and establish 20 demonstration plots within

these four city corporations’ areas. The keynote presentation was given by Mr. A. K. M. Hasan Sayed, Director of Programme, PROSHIKA.

PROSHIKA in collaboration with the Food and Agriculture Organization (FAO) of the United Nations is implementing urban gardening activities and support urban poor communities in four city corporations-Dhaka North & South, Narayanganj and Gazipur. Key objectives of this projects are to develop complementary healthy food supply sources for urban inhabitants, facilitate urban poor to grow own food to supplement their daily dietary need and increase urban gardening practice amongst the urban poor to maximum use of abundant land and increase food production in four city corporations.

FAO through its Dhaka Food System (DFS) aims to make the city’s food system more inclusive, resilient, and sustainable by supporting the Government of Bangladesh to develop a Dhaka Food Agenda 2041 and is also developing specific interventions, including the development of urban gardening. PROSHIKA Manobik Unnayan Kendra is the implementing partner of this specific DFS initiative.

For sustainability of the project, the house suggested there should be linkages between farmers and service providing organizations like DAE, City Corporation, input seller, NGOS, PROSHIKA, etc. The house also emphasized on hands-on-training for farmers.

