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PROSHIKA.

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PROSHIKA Takes Part With Its Development Steckholder



Annual Activity Report 2023-2024

PROSHIKA: A Centre for Human Development



Pictures of PROSHIKA Governing Body Meeting



বিশেষ নোট: এই পৃষ্ঠায় গভার্নিং বডির ১৫২তম ও ১৫৩তম সভার আরো দু'টি ছবি দিবেন। ছবিগুলো আলাউদ্দিন/আহাদ ভাইয়ের থেকে সংগ্রহ করতে পারবেন এবং আপনি নিজের মতো সেট করে নিয়েন।

Pictures of PROSHIKA Genaral Body Meeting





Massage From The Chairman

বিশেষ নোটঃ চেয়ারম্যান আপার ছবি পাল্টানোর অপশন রয়েছে। বেটার ছবি সংগ্রহ করতে পারলে দিতে পারেন।



I am pleased to learn that PROSHIKA is publishing its annual activity report of 2023-2024 financial years. As per I observed, the report has included both performance of financial and social development activities of the said year.

Regardless of previous year's performance, the level of achievement is seemed to be a bit better and. However, I believe, the happenstance of flood to the North-Eastern region reduced a little achievement. Yet, I am happy to whatever performance achieved is satisfactory.

It is to be recognized that social phenomenon will arise and the bad ones must be eradicated through effective action. PROSHIKA's leaderships are aware of it and they understand the social and economic dynamics, thus they are able to overcome emergent risk and challenges in the right time. There is no smooth pitch in the environment to work as expected. Having knowledge and experience, PROSHIKA leadership has proved how to avoid and encounter the difficult condition and regain strengths to continue its development efforts.

I further believed that the performance that made in this financial year (2023-204) has to be appreciated. Whatever outcomes have been achieved its credits must go to each and every worker and managers.

The Chief Executive Mr. *Serajul Islam* has led the whole performance process and his guidance leads to achievement.

Lastly, I would like to thank them who has worked for developing this report.

Best wishes

Rokey Islam

Chairman, governing body of PROSHIKA

Massage From The Chief Executive

বিশেষ নোটঃ সিরাজ ভাইয়ের ছবি পাল্টানোর অপশন রয়েছে যদি বেটার ছবি সংগ্রহ করতে পারেন (আহাদ/আলা্উদ্দিন ভাইয়ের থেকে)।



I express my happiness that our respective team and personnel being able to publish the yearly report of financial year 2023-2024 in due time. We tried our level best to deliver socio-economic services to our valued beneficiaries as usual. During this financial we have faced several social and environmental disturbances that hindered our plan of action. Thus, in some cases we lag behind compare to our annual target. However, we overcome the bad effect of flood that occurred to the North-Eastern region of the country. We delivered necessary services them to our capacity.

We tried our best to implement yearly action plan in order to produce expected outcomes through several programs. But things do no go our way of thinking, so we had to revise our plan of action a bit.

My all colleagues work hard to reach the expected target and we arrived very close to target. In this sense, I can say we are proceeding towards our goal.

My colleagues work hard for producing and delivering high quality services to our organized and community members for uplifting their life and livelihood.

I thank them for their untiring work and finally those who have developed this report in a decent manner.

With very best,

Serajul Islam

Chief Executive, PROSHIKA

Working Districts of PROSHIKA

এটার ম্যাপ সাধারণত আলাউদ্দিন ভাইয়ের থেকে নেওয়া হয়। দয়া করে আপনি আলাউদ্দিন ভাইয়ের থেকে নিয়ে নিবেন। এ ব্যাপারে আমার সহযোগিতা লাগলে জানাবেন, সহযোগিতা করবো।

Members of PROSHIKA General Body



Ms. Rokeya Islam
Chairman



Great Freedom Fighter
Md. Zahirul Islam, Vice-Chairman



Ms. Rafiqua Akhter
Treasurer



Mr. Md. Aslam Uddin
Member



Mr. Md. Abdul Khaleque
Talukder Member



Ms. Renuka Biswas
Member



Mr. Md. Yakub Miah
Member



Mr. Abdul Matin
Member



Mr. Md. Nurul Islam
(Tuhin), Member



Mr. Md. Abul Kalam Azad
Member



Professore Dr. Abdul Kashem
Member



Ms. Bela Bhokta
Member



Mr. Bikash Kumar Das
Member



Dr. Helal Uddin Ahmed
Member



Ms. Hamida Begum
Member



Mr. Md. Sultan
Jahangiri, Member



Adv. Md. Nurul Islam
Matubbor, Member Renuka



Mr. Md. Mizanur Rahman
Member



Ms. Manjuara Begum
Member



Mr. Masrurul Islam
Member



Ms. Sabina Islam
Swapna, Member



Mr. Md. Nasir Uddin
Member



Mr. Shamsul Islam
Member



Mr. Md. Solayman, Member



Ms. Jesmin Akhter, Member

বি: দ্র: ছবিগুলো
আপনার মতো করে
সেট করে নিন

Members of PROSHIKA Governing Body



Ms. Rokeya Islam, Chairman



Great Freedom Fighter
Md. Zahirul Islam, Vice-Chairman



Ms. Rafiqua Akhter
Treasurer



Mr. Md. Aslam Uddin
Member



Mr. Md. Yakub Miah
Member



Mr. Bikash Kumar Das
Member



Ms. Renuka Biswas, Member



Mr. Md. Abdul Khaleque
Member



Mr. Abdul Matin, Member



Mr. Md. Nurul Islam Tuhin, Member

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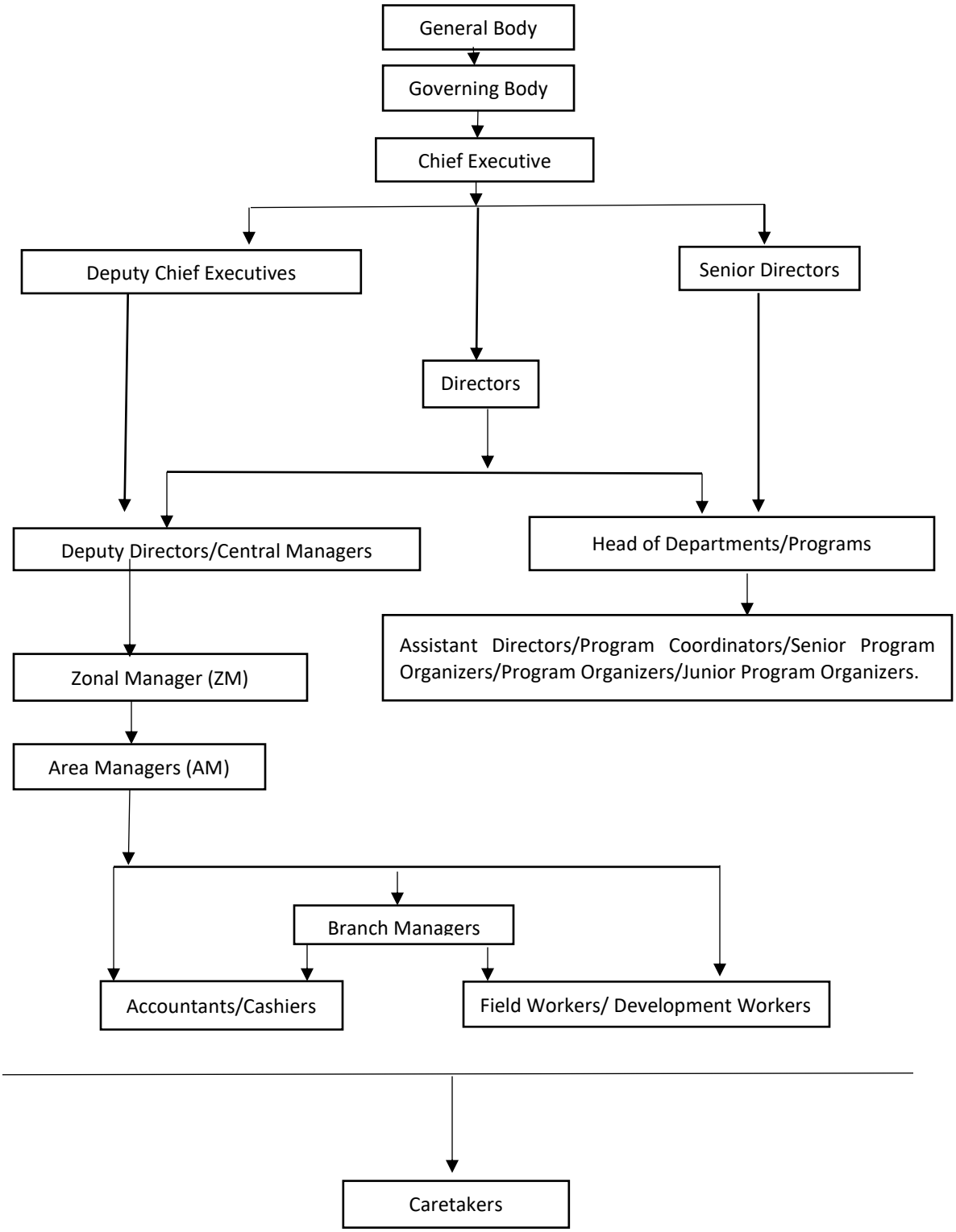
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- iv) PROSHIKA Implanted Projects ana
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PROSHIKA Organogram



At a Glance

(Up to June, 2024)

Name of the organization	:	PROSHIKA: A Center for Human Development
Establishment date	:	1976
Head Office	:	I / 1-Ga, Section-2, Mirpur, Dhaka-1216
Information of Registration	:	1. Joint Stock Companies & Farms, Government of The People's Republic of Bangladesh.Bangladesh Registration No: S – $\frac{573}{23}$ 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 Duration: 14.05.2014-13.05.2025 3. Microcredit Regulatory Authority (MRA) Bangladesh Bank, Dhaka Certificate No: 00152-03135-00600 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 2023-2024)
Working Area	:	Whole Bangladesh
Number of Village	:	7,928
Number of Union	:	2,146
Number of *Upazilla*/Thana	:	207
Area Development Center	:	253
Number of Branches	:	444
Districts	:	46
Number of Groups	:	65,669 (47,056 women and 18,613 men)
Number of Group members	:	655,990 (493,563 women and 162,427 men)
Loan disbursement	:	Tk. 2,254 crore
Loan Outstanding	:	Tk. 1,531.88 crore
Savings outstanding	:	Tk. 1,230 crore
Income (July, 2023- June, 2024)	:	Tk. 274 crore
Expenditure (July, 2023- June, 2024)	:	Tk. 232 crore
Number of Central Office Employee	:	247 (46 women, 201 men)
Number of workers in the Area Development & HRDC Center	:	2,927 (983 women, 1,944 men)
Total staff	:	3,174 (1,029 women, 2,145 men)


বাংলাদেশ হাউস বিল্ডিং ফাইনান্স কর্পোরেশন

Establishment History

During independence war, Pakistani army destroyed the infrastructure and retarded the economic structure and production system. At this time, people faced socio-economic condition severe hardship. Industries closed and several millions people became jobless as well as suffered from social instability. To rescue poor people from those problems many international aid agencies started relief work in Bangladesh. Canadian University Services Overseas (CUSO) was one of them. The local staffs of CUSO with experiences of service delivery and mobilization formed an organization named "PROSHIKA: A Centre for Human Development" in 1976. PROSHIKA is acronyms Which is made up of three Bengali words *Proshikkhan, Sikkhan and kaj*. After establishment of the organization, it has been changed its development approach from relief delivery to community/group based development approach and started work on social economic and cultural empowerment of the poor both rural and urban areas. PROSHIKA realized that without formation of peoples' organization it was not possible to bring change to the lives of poor. Organization is one of the means to unite people and to develop their consciousness and make people capable so that they can take initiatives to change their poverty.

PROSHIKA understood that equally both women and men should be developed. Therefore, separate groups are formed for male and female members. PROSHIKA wanted to develop leadership capacity, project management skills, communication skills, mobilization skills and to entrance in the product market, to participate in community and social functions. As time passed, PROSHIKA could achieve these by developing several social and economic developments programs in order to make the poor self-reliant. To do this PROSHIKA adopted two pronged strategy, namely economic and social development & empowerment. Through building poor peoples' organizations and imparting social development training, PROSHIKA develops their capacity so that they can claim their due rights from the government's service delivery institutions as well as ensuring life security. At present, PROSHIKA continues to develop this method on a larger scale.

Recovery from Disastrous Situation of PROSHIKA

An organizational stalemate had happened in 2009 due to maladministration operated by former Chairman *Qazi Faruque Ahmed*. Keeping aside the development activities of PROSHIKA, he formed a political party named "*Oikya Bodha Nagorik Andolan*" which was entirely anti-development process. As he directly involved in politics, the government of Bangladesh and donor community opposed his political intention and they refrained from giving donation to PROSHIKA for development work. As a result, all the programs become squeezed. To save PROSHIKA from these devastating actions of *Qazi Faruque* Ahmed the governing body of that period called an emergency meeting where he was also requested to attend but he did not attend. In this situation, majority members decided to suspend him from the post of Chairman. The body then appointed new Chief Executive and formed a management committee. In 2014, the new management committee took change of PROSHIKA and worked hard to bring PROSHIKA in a secured position. The present Chief Executive along with senior management developed some effective policy and management strategies through which today PROSHIKA is being run its microcredit programs and introduced several social development programs. At present, all the programs are in well operation.

PROSHIKA Vision, Mision & Objectives

Vision

To contribute to the economic, social and cultural development of the country.

Mision

Serving the poor community of the society with financial assistance, developing skills and enhance creativity and leadership capacity.

Objectives

1. To Contribute the capacity building of poor communities;
2. To play a role in empowering women and girls;
3. To raise awareness of the poor men and women on social development;
4. To build the resource base of the poor and contributing to the development of entrepreneurship;
5. To contribute or to take the initiative to the development of the environment;
6. To build the organizational resource base of the poor people; and
7. To play a role in ensuring the constitutional and human rights of the people.

Governance System

General Body is the highest body of PROSHIKA. At present, the body is consists of 26 members. This body elects the Governing Body through election process where including Chairman, Vice-Chairman and Treasurer and it's elected for three years. The Annual General meeting of General Body held once in a year. The governing body and the general body govern PROSHIKA. The bodies are sole authority of controlling and decision making regarding organizational system operations. In every three month, governing body's meeting is organized. The body reviews the progress and process of programs and evaluate the limitations if there any. It appoints the chief executive and decides if his duration of service should be extends or not. Besides, it takes decision about strategic issues, which are critical for development of PROSHIKA. This body is comprised of ten members and its duration is three years.

Ethics

- Accountability, transparency, professionalism and discretion in decision-making and responsibilities;
- Safe and staff-friendly environment;
- pragmatic and people-centred approach to development activities; and
- Above all honesty and loyalty.

Strategy

The strategy of the organization is to ensure maximum alternative use of resources and potential development of stable income for livelihood of the group member which will progressively empower the underprivileged people, establish an order, peaceful and just society.

Core Values

- Organizing unorganized people by forming groups;
- Making them aware of life and livelihood, environment, socio-economic context, etc. in group based management;
- Establishing health, nutrition, social and financial security;
- Provide skilled human resources, stable income and livelihood;
- Ensuring self-employment and inclusive financial services; and
- Conducting research, innovation and research in development extension, etc.

Code of Conduct

- Committed to the organization's vision, mission, objectives, policies and procedures and confidentiality of the organization;
- positive leadership and attitude in the office;
- Punctuality in the office;
- Showing equal respect to all religious, cultures and genders in the work place;
- Adherence to the discipline and decorum of work place.
- Mutual trust, team work, cooperative mentality, equal opportunity among the staff;
- Showing honesty in responsibilities of work place and environmental concerns; and
- Not showing any discrimination among the employee.

PROSAHIKA Pays Tax and VAT to The Respective Governments Department regularly.

EXECUTIVE SUMMARY of PROSHIKA ACTIVITIES

The year July 2023-June 2024 has rather been a difficult one for PROSHIKA. Yet much of the target set for the reporting year plan has been achieved. In many cases PROSHIKA program activities suffered due to some natural calamities, and due to unfriendly socio-political situation prevailing after the national parliamentary election and sudden political and power changes in the country. It has been a hard time indeed but, as always, PROSHIKA faced it with much courage and determination coming out successful in most cases.
A brief summary of the annual achievement by programs is presented bellow.

People's Organization Building (POB)
Organization building is at the core of PROSHIKA programs. All other activities revolve around this activity. Hence much emphasis is given on the organization building of the poor to firm primary groups which the poor are given development education and credit for coming out of poverty.

During this reporting period, a total of 65,669 primary groups have been formed in 7,928 villages/slums 2,146 unions/wards of 207 Upazilas in 46 Districts. Of these primary groups,47,056 and 18,613 have been women's and men's groups respectively consisting of 655,990 group members.

Financial Development Services Programs
To be successful in alleviating poverty, the first necessary step is to increase income, creates employment opportunities for the poor and prevent their income erosion. For this purpose, PROSHIKA provides various financial services to its group members. Financial services programs include 1. Microfinance Activities; 2. PROSHIKA Savings Scheme; and 3. Loan Loss Compensation Scheme (Loan Insurance).

Social Security Services Programs
To alleviate people from poverty, not only economic empowerment is enough, but also awareness and capacity building on various social and environmental issues are required. So, PROSHIKA is implementing various social and natural resource development activities for its group members. These include: training in various subjects, expanded social and human development programs, health programs, social forestry programs, women development and empowerment program, anti-drug Campaign program, etc.

Health Program
PROSHIKA's Health program aims to meet the need that contribute to the identification and resolution of maternal, child and adolescent health problems including ensuring integrated nutrition; organizing health camps; engaging the disabled in developmental activities; networking with doctors, various hospitals and clinics; joint activities with other organizations to carry out health campaigns; implementation of integrated nutrition programs and inclusion of healthcare opportunities in health campaigns such as breast screening and smart healthcare, which is planned to implement these activities in the health program.

Program for Development of Differently Able People
Identification of the disabled for development and rehabilitation of the

physically challenged; providing them with assistive devices; medical care such as therapy and psychological counseling; and disbursement of loans to create employment opportunities for them; PROSHIKA is working on issues such as providing education to disabled children. Apart from this, campaigns are also conducted to increase public awareness about disability.

Training Programs

PROSHIKA has been focusing on various types of training to empower people at the grassroots since its inception. This training can also be described as a systematic process of making people aware of various things. The training course aims to impart necessary skills through personal motivation and speech to PROSHIKA staff and group members, which will enable them to analyze social situations and find ways and means to solve those problems. Currently, PROSHIKA conducts two types of training programs. One is General Training and other is Skill Development Training program.

Research Program

Believing in the adage `Before you progress, practice yourself', PROSHIKA began the Research program to develop more sustainable and productive and productive technologies, management practices and production methods that it asks other to follow. The objective is to measure the possibility of success and the risk involved before they are handed off to the group member, so that they do not face any financial debacle later.

Integrated Agriculture Farm

There are two integrated agriculture farm in PROSHIKA. One is situated in *Satkania Upazilla of Chattragram* district and the other one is in Rangpur district. There are different productive unites such as potato production, wheat production, fish culture, vegetable production, poultry and hatchery farm, cow rearing etc. These farms were established with the aim of achieving economic self-reliance and employment generation.

Income Generating Activities

PROSHIKA provides not only credit, but also income generating work through various social service work including various types of productive work to earn or do business through proper training, technical support. These income generating jobs provide marketing facilities as well as social and other development services. This method is recognized as a pioneering effort for PROSHIKA. PROSHIKA's income generating programs include PROSHOKA *Lalit Kala* Academy, *Naogaon* School, HRDC Kotta, Water Filter Manufacturing and Marketing and Honey & Oil Production and Marketing Program.

Collaborative Projects

During the financial year 2023-2024, PROSHIKA is implementing three collaborative projects in urban and sub-urban area and in the southern region of Bangladesh. The projects are `*SuFL*' which is being implementing in the southern region of Bangladesh. The second one is `ASSET' and "BD-Rural Wash for HCD.

Present Announced Budget of PROSHIKA & Review Budget for The Last Few Years

For the financial year 2024-2025, PROSHIKA has set a budget of Tk. 40,376,189,660 to carry out its whole activities such as Financial Services including all Social Security Services programs, Programs, Collaborative Projects and others. Table No. 1 below mentions the amount of budget allocated for various sectors of PROSHIKA. Last year this budget amount was more than 4 thousand crore taka.

Table 1 : Allocated Budget for various sectors during the financial year 2024-2025

Programs	Budget Allocated
Women Development & Empowerment	4,005,500
Differently Able People	600,000
Anti-Drug Campaign	2,460,400
Disaster Management, Relief & Rehabilitation	30,312,500
PROSHIKA Health Program	2,605,750
Legal Aid	1,504,000
People's Cultural Prog.	2,720,000
Social Forestry & Climate Change Prog.	750,000
Training and Research	4,7,00,000
Social Program Budget (Total)	**49,658,150**
Collaborative Projects	**671,025,000**
Financial Services Programs (Total)	**39,615,497,193**
Others	**20,004,658**
Total	**40,377,189,660**

Table No. 2 is shown here the various sectors of the allocated budget for the last three years.

Table 2: Allocated budget for the last Three years of PROSHIKA

Sectors of Budget	Budget Tk. in crores 2022-2023	Budget Tk. in crores 2023-2024	Budget Tk. in crores 2024-2025
Financial Services Programs	2759.30	3814.49	40,36.00
Social security Services Progs.	1.7	26.03	4.97
Others	10.5	1.42	2.00
Collaborative Projects	2.65	17.27	67.10
Total	**2781.6**	**4,072**	**4,038**

Table 3: Allocated budget for the Social Security Services, Projects and others for the last three financial years.

Description	2021-2022	2022-2023	2023-2024
Women Development & Empowerment Prog.	899,000	10,682,000	4,005,500
People Cultural Prog.	899,000	7,903,000	2,720,000
Differently Able People	899,000	6,715,924	600,000
Anti-Drug Prog.	200,000	7,485,120	2,460,400
Disaster Management Prog.	1,000,000	16,774,.000	30,312,500
Legal Aid Prog.	-	6,749,000	1,504,000
Tarining & Research Prog.	-	10,155,450	4,7,00,000
Social Forestry & Climate Change Prog.	-	-	750,000
PROSHIKA Health Program	-	-	2,605,750
Collaborative Projects	46,488,076	4,900,637	671,025,000

The table 4 illustrates the budget plan of the Financial Services Programs for the last three financial years (Tk. in crores).

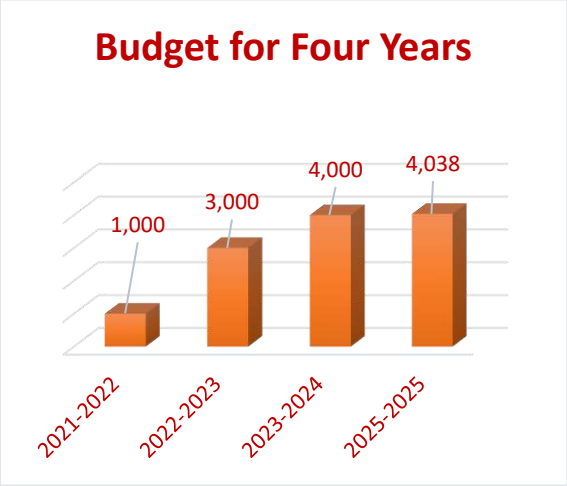
Table 4: The Last three years budget plan of Financial & Other Financial Services Program of PROSHIKA

Program	2021-2022	2022-2023	2023-2024
Financial Services Prog.	1,340.16	2538.47	3677.86
Other Financial Prog.	132.91	220.83	272.45

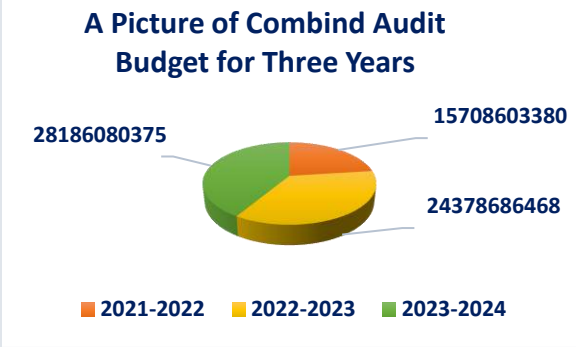
PROSHIKA has been announcing the budget regularly. Which is much higher every year than the previous year. Due to the tireless work and sincere efforts of the PROSHIKA staff, the amount of money in the budget is increasing. The staff are committed to achieving announced budget each year. As a result, they succeeded in achieving it. Thus, PROSHIKA revolving loan fund is gradually increasing. In the last annual workshop 2023, a budget of Tk. 4,000 crore was announced for the financial year 2023-2024 and the budget announced for the previous year i.e. 2022-2023 was Tk. 3,000 crore. For the financial year 2024-2025, PROSHIKA has set a budget of Tk. 40,38 crore.

Below is a comparative picture of PROSHIKA's announced budget for the last four years.

Here, the estimated budget shows (Tk. in crores).

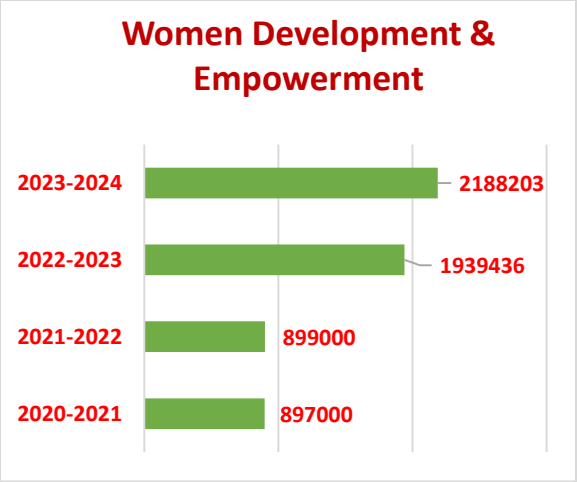


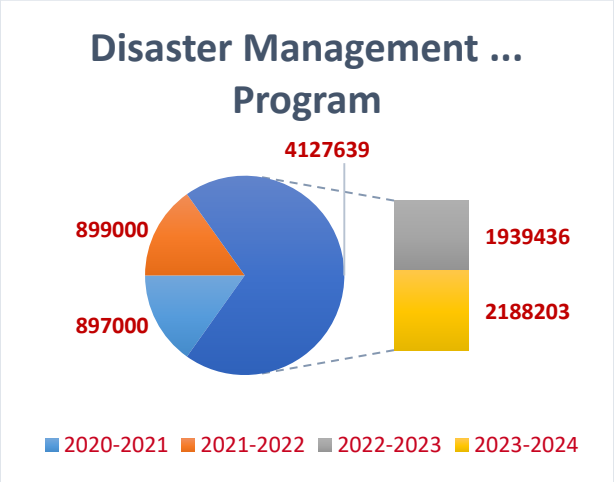
There is a comparative picture of the last three years combined budget as per the audit report of financial and social security services programs, collaborative projects and others (Tk. in crores) in the bellow diagram.

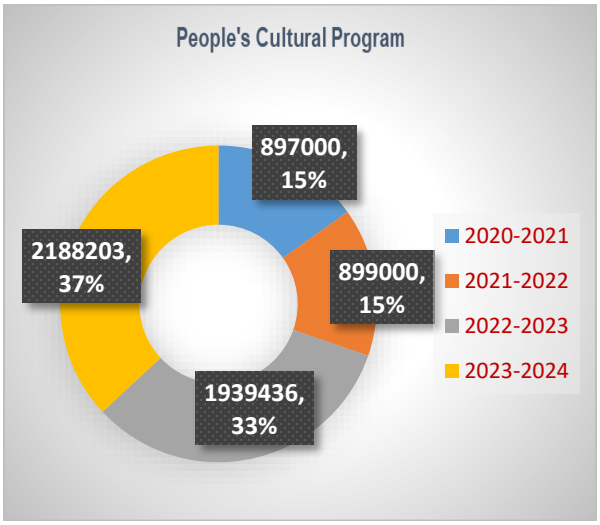


In 2009, PROSHIKA faced severe financial losses due to the chaotic situation of the organization. As a result, economic programs along with social programs are temporarily closed. But, from 2014 onwards, all the PROSHIKA programs started in full swing. Emphasizing the need for social development of the country, the decision was taken to conduct the social programs with complete self-financing and according to the decision, the programs were launched gradually. A certain amount of budget is estimated for these social security services programs and the amount of that budget is spent on those programs.

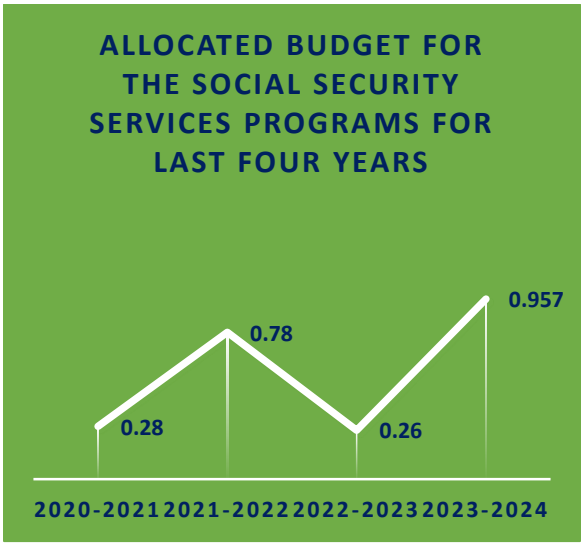
Diagrams in the this chapter show the comparative budgets of PROSHIKA's Social Security Services Programs individually over the last four years (as per Audit Report).







There, in the diagram is a comparative picture of the allocated cumulative budget for social security services programs over the last three years (Tk. in crores).



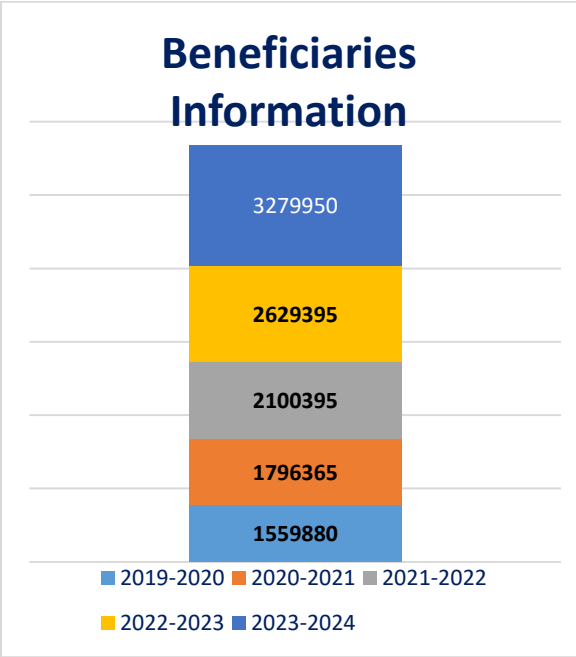
Review The Statistical Report on the Achievements of The Last Few Years

At this stage, the comparative report along with the information of the progress of several years of the overall PROSHIKA's various programs were presented through various images in this chapter.

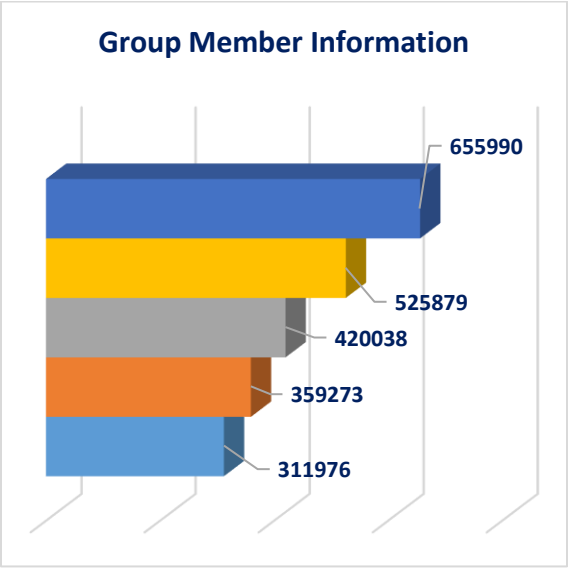
The figure on the side shows the cumulative comparative number of women group members of PROSHIKA in the last five years including the current financial year:



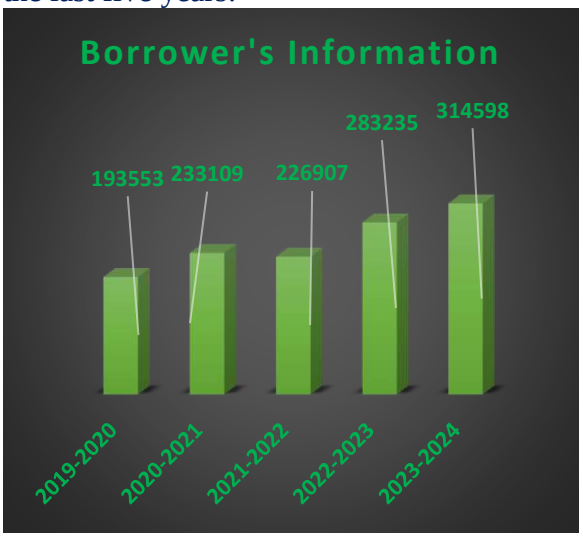
The number of beneficiaries of PROSHIKA in Bangladesh is more than 32 lakh and 80 thousand. Among them, the number of women beneficiaries is about 24 lakh. The figure below shows the comparative number of beneficiaries for the last five years including the current year.



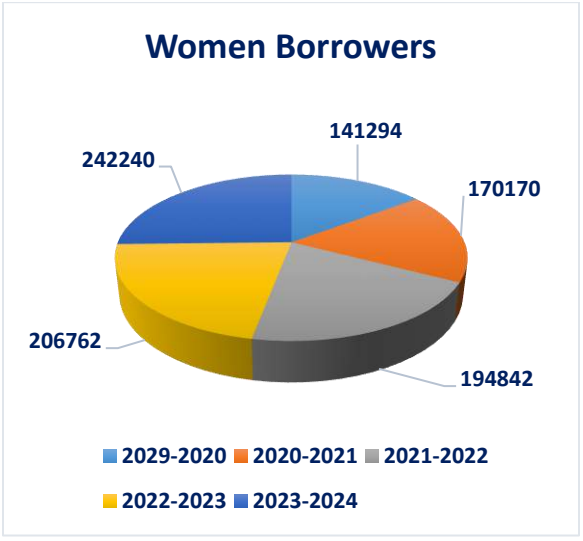
The group members of PROSHIKA increased 130,111 during the financial year 2023-2024 from the last year and the total number of group members during the reporting period is 655,990. The following diagram shows the number of group members of the *samiti* for the last five years including this financial year.



Following is the picture of the borrowers of the last five years:

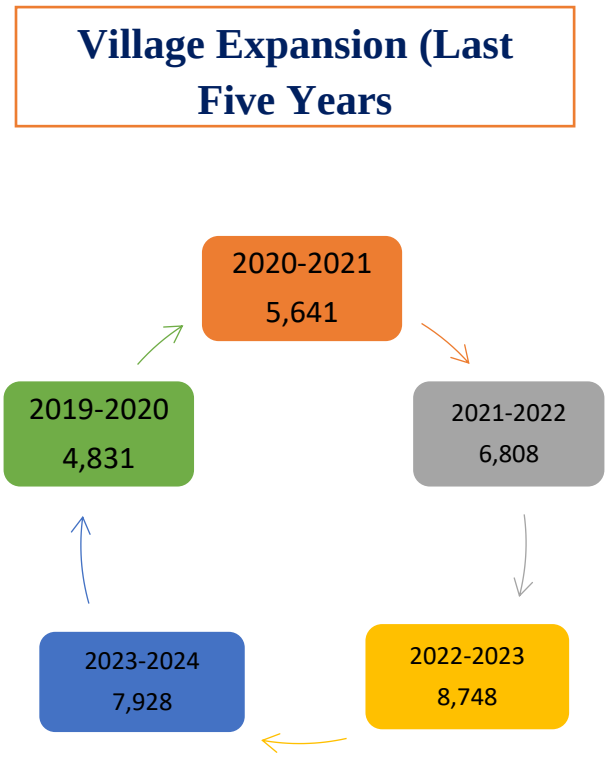


Women borrowers are always preferred in PROSHIKA. 73% of total borrowers. Here is the consistent picture of women borrowers for the last five years.



Working Area Expansion

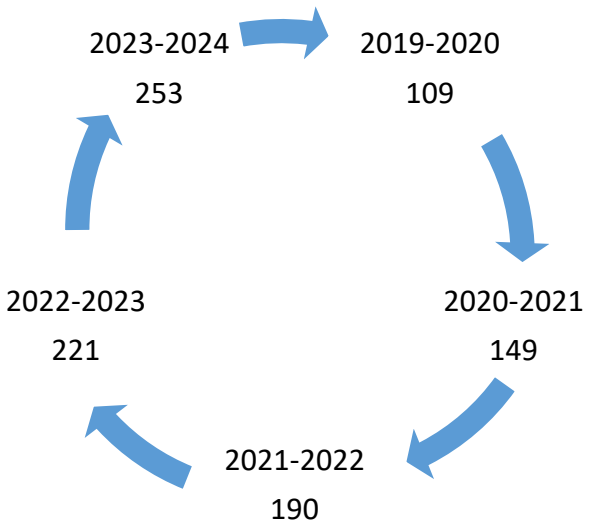
The working area of PROSHIKA was gradually increasing every year. Here the number of growing villages (cumulative Figure) across the country is highlighted in the last five years through the diagram.



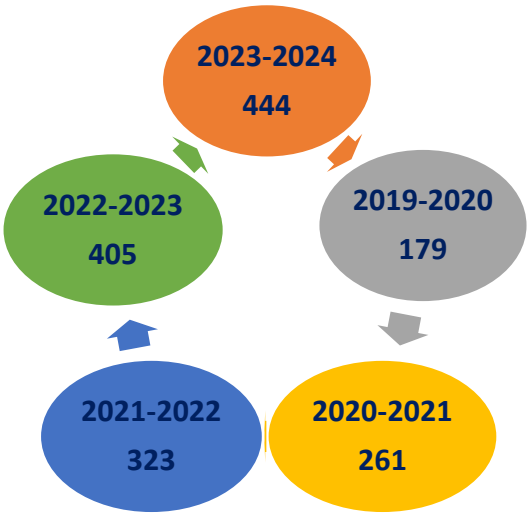
People's trust and confidence to PROSHIKA is increasing due to their simple working methods and policies. Based on the needs of the people, the number of development area offices and branch offices is constantly increasing along with the increase of PROSHIKA working area every year.

The following diagrams indicate the number of cumulative Area Development Centres (ADC) and Branch Offices in the last five years.

ADCs Information



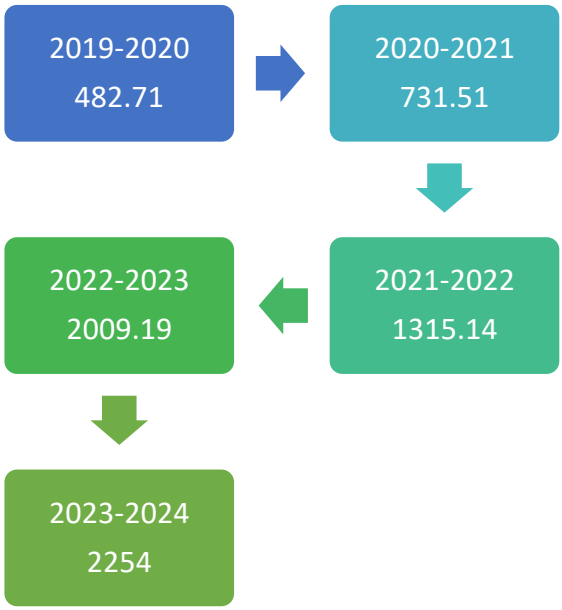
Branches Information



Financial Services Information

In this chapter the pictures shows the Loan Disbursement, Loan Outstanding, Savings Outstanding and other financial services information of the last five years Tk. in crores (cumulative figure).

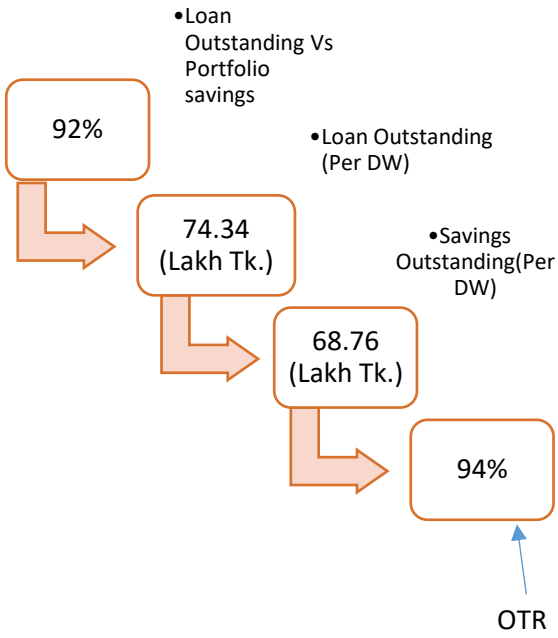
Loan Disbarment Information over the last five years (Tk. in crores)





The picture below shows The Savings Outstanding cumulative figure (Tk. in crores)





Above the picture shows Loan Outstanding (per DW), Savings Outstanding (per DW)) and percentage (%) of Loan Outstanding Vs Portfolio Savings and OTR (%) during the reporting year 2023-2024.

PROSHIKA Management Structure and Process

PROSHIKA has been emphasizing participatory actions since its inception. In this case, the 'value-based development management process' is followed to communicate and work directly with the beneficiaries group. There is no scope to follow the traditional bureaucratic practice of business, industrial or corporate values.

PROSHIKA management structure is very much effective but flexible and its policies are modified and expanded as required keeping pace with the times. 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 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 focuses more on improving the living standards of the poor than on making its financial gain. However, the chain of democratic command, mutual respect and discipline is very effective hence; these values are practiced across the program.

Programs and Departments of PROSHIKA are divided into four main categories:

A. Financial Services Programs;
B. Social Security Services Programs;
C. Income-generating Programs and Projects; and
D. Supportive Departments.

People's Organization Building (POB) Program

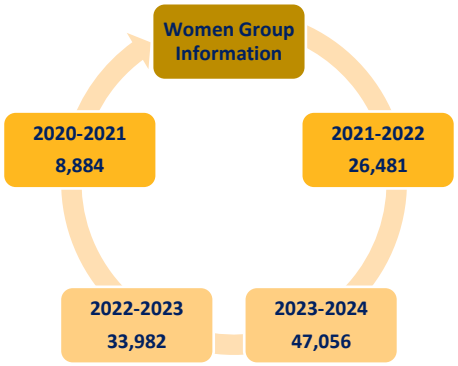
Primary groups or *samitis* are at the heart of PROSHIKA's poverty eradication and sustainable development efforts. All other activities revolve around this activity. Hence, much emphasis is given on the organization building of the poor to form primary groups, which the poor are given development education and credit for coming out of poverty.

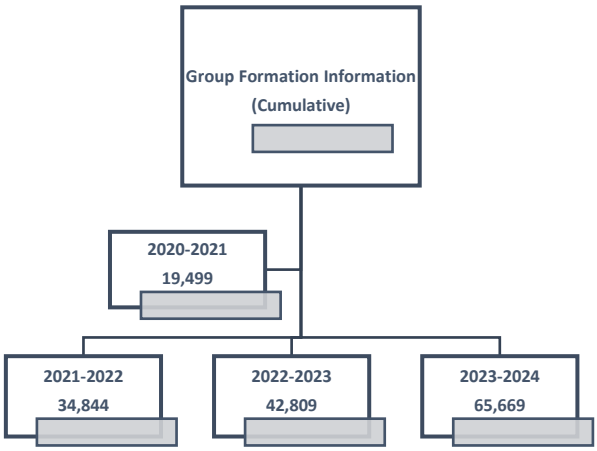
Primary Group Formation

Neither poverty eradication nor the fight against the forces of under-development is possible individually. On the other hand, both can be achieved unitedly. Therefore, in achieving the goal of poverty eradication and sustainable development, PROSHIKA has placed much emphasis on the organization building of the poor as the first step of its development strategy and formed primary groups.

The landless, marginal and small peasants, occupational working people especially the poor fishers, artisans, slum-dwellers and women of all the above categories are organized to form the primary groups. Through a process of empowerment involving much human and skill development training, the group members then helps themselves and engage in different income-generating activities with PROSHIKA financial services. A primary group is called in PROSHIKA s*amiti* and it consists of 20-25 members of a homogenous nature in each *samiti*. Constant counselling by PROSHIKA workers helps the group members achieved group cohesiveness and PROSHIKA's support services, such as technical assistance, advices, etc. also help the change their socio-economic condition. In this way, members achieve group cohesiveness and PROSHIKA's support services, advices, etc. help the change their socio-economic condition.

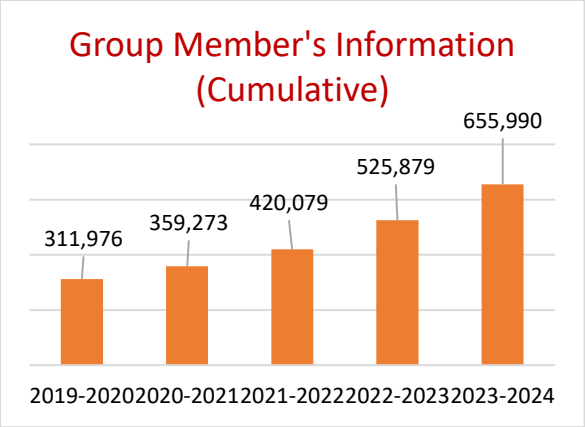
During this period (2023-2024), a total of 65,669 primary groups have been formed in 7,928 villages, 2,146 Unions/wards of 207 *upazillas*. Of these primary groups, 47,056 have been women's and 18,613 men's groups respectively consisting of 655,990 group members and among them 493,563 are women members.





The group members of PROSHIKA increased 130,111 during the financial year 2023-2024 from last year and the total number of group members is now 655,990 in the financial year.

Here a comparative picture of the group member's information over the last five years respectively.





Men Group Member's Information Over The Last Five Years		
2019-2020 104,802	2020-2021 95,897	
2021-2022 103,491	2022-2023 115,924	2023-2024 162,427

PROSHIKA has pioneered the concepts and methods for organization building among the poor living in the rural and urban areas and encouraged them to organize themselves into primary groups, popularly known as *samitis*. The primary groups form at the villages, unions/wards, *upazila* and district levels. The process constitutes the basis of the participatory development and spur on acquisition and strengthening of human, socio-economic and cultural resource bases of the poor.

In the reporting period 2023-2024 alone, PROSHIKA has facilitated the formation of group 22,860 cumulatively, among them 13,074 women's and 9,786 Men's groups. The total Group members has been increased 130,111 out of which 83,608 are women's and 46,503 are men's group members. As planned, formation of primary groups and group members has been able to reach its target during the financial year.

Area Expansion

Once organized, the poor gain strength to fight for their rights in eliminating poverty and injustice from society. However, to achieve a very high and sustainable impact on poverty, PROSHIKA expanded its activities to a number of new areas. Up to the financial year 2023-2024, PROSHIKA expanded its activities in 7,928 villages/slums, 2,146

unions/wards and 46 Districts respectively. PROSHIKA has been able to expand its activities to number of 253 Area Development Centres (ADCs) and 444 Branches respectively during the reporting period.

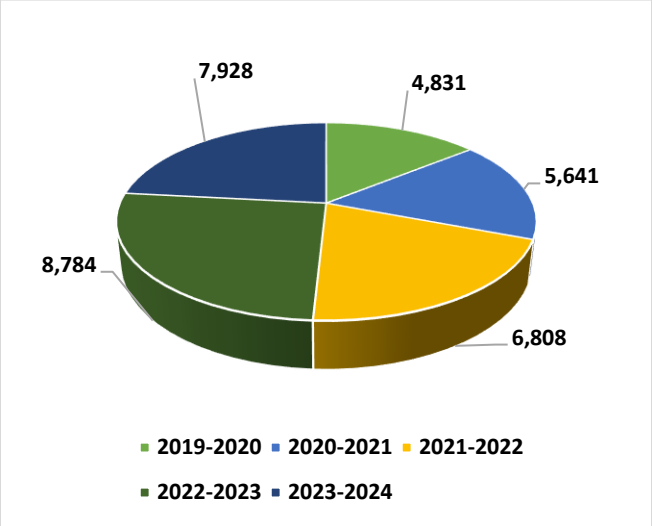
Here given a table in the bellow to shows information of area expansion. In this reporting period. PROSHIKA couldn't able to expand new villages for various reasons, such as: flood in the south-east areas of the country, changing the political power, etc.

Table : Area Expansion information, 2023-2024

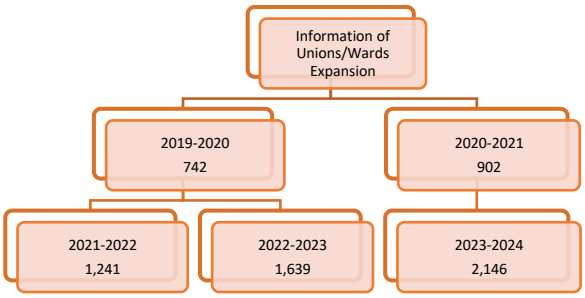
Type	Achievement (2023-2024, 1 year)	Up to June 2024
Village	-	7,928
Union	507	2,146
Upazila	-	260
District	1	43
ADC	32	253
Branches of ADC	39	444

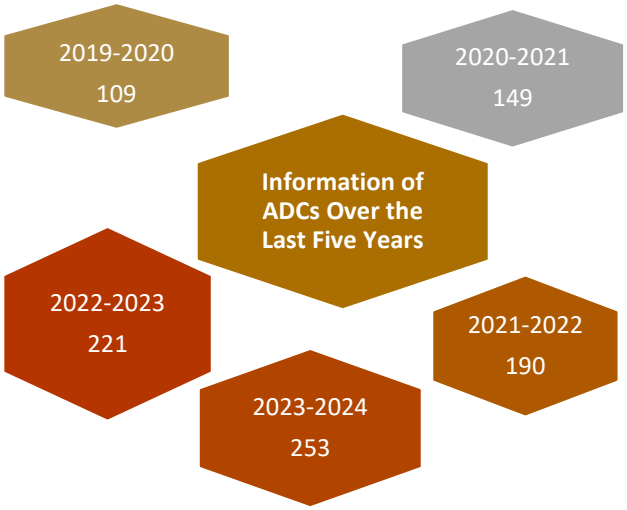
The working area of PROSHIKA was gradually increasing every year. Here the number of growing villages, unions/wards, ADCs and Branches of PROSHIKA (cumulative Figure) across the country is highlighted in the last five years through different diagrams.

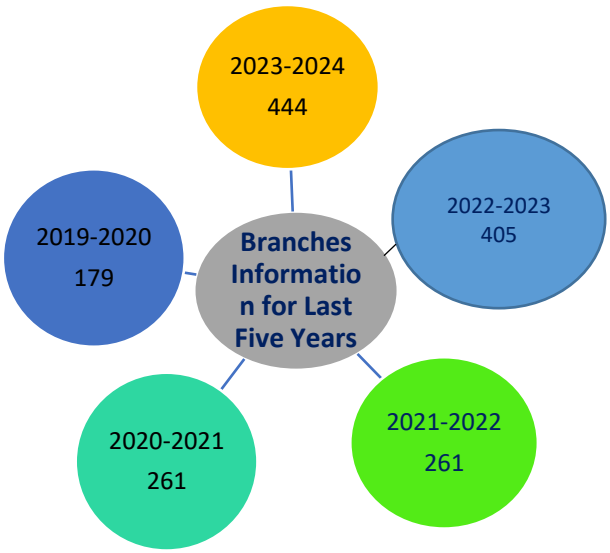
Village Expansion (As on Cumulative Figure)



Information of ADCs and Branches Expantion in Unions/wards over the last five years







Small & Medium Enterprise Development

Small and medium Enterprise (SMEs) are recognized as important driving force of economic growth, innovation and employment creation. But in Bangladesh, they do not get enough eccess to finance, adequate technical support and sufficient capacity-building initiatives. Identifying these issues, PROSHIKA has implemented Small & Medium Enterprise Development (SMED) program in November 2023.

PROSHIKA's SMED program is meant to help the medium entrepreneurs further develop their present level of activities through promoting small medium enterprises to a higher businessman and creating a greater employment opportunities. For this purpose, PROSHIKA selects small & medium entrepreneurs and provides them loans ranging from Tk. 5 lakh to Tk. 2 crore depending on their business type and scope. From November 2023 to November 2024, PROSHIKA has given loan to the 72 entrepreneurs and the total amount of loan given to these 72 people is 7 crore 28 lakh Tk.

Financial Services Departments (FSD)

It is well-known that the road to a poverty-free society is a long one and fought with formidable challenges. Every year PROSHIKA's interventions and achievements help it find new ways to cope with these challenges and mark a new beginning. Every year's efforts thus make qualitative difference in PROSHIKA's journey towards freedom from poverty and leads the organization from strength to strength. This years' experience too has significantly advanced PROSHIKA's development vision and meaningfully enriched its approaches.

To be successful in alleviating poverty, the first necessary step is to increase income and to create employment opportunities for the poor and prevent their income erosion. For this purpose, PROSHIKA has implemented financial services programs to protect the poor from dire financial distress conditions and provided loan assistance on easy terms to the productive sector to enhance their capacity as well as consider the poverty.

PROSHIKA provides various financial services to its group members such as 1. Microfinance Activities; 2. PROSHIKA Savings Schemes; and 3. Loan Loss Compensation Scheme (Loan Insurance).

1. Microfinance Activities

The process of Microfinance Activities constitutes the basis of the participatory development and spur on acquisition and strengthening of human, socio-economic and cultural resource bases of the poor. Under this program, 2,388 crores of taka as loan has been disbursed to the group members of the *samiti* from the revolving loan fund as on June, 2023-2024.

Financial achievements, here in the table given, shows the differences between the last year (2022-2023) and the reporting year (2023-2024).

Table : Financial Achievement (Tk. in crores)

Type of Achievement	Achievement (Up to June 2023)	Achievement (Up to June 2024)
Loan Outstanding	1236.95	1,599.82
Savings Outstanding	1,074	1,318
Loan Disbursement	2,009	2,388
Loan Collection	1602	2,234
Savings Withdrawal	303	456
Savings Collection	610	669
Total Income	222.95	325
Total Expenditure	200.50	248

PROSHIKA Savings Schemes

PROSHIKA Savings Scheme for its group members is based on certain principles like security of group savings, life insurance, risk coverage for damages caused by natural disasters, accessibility, etc. The life and property risk coverage aspects of the savings scheme are unique in Bangladesh. These facilities include five more types of financial services. These are 2.1. PROSHIKA Savings Scheme (PSS); 2.2 Economic-Social Security Program (ESSP); 2.3. Double Benefit Savings Scheme (DBSS); 2.4. Special

Savings Scheme (PSSS); and 2.5. *Lakhpati* Savings Scheme (PLSS).

From the compensation of PROSHIKA Savings Schemes, Tk. 2,388 crores has been given to the 655,990 group members up to June 2024.

The table, here, shows a comparison during the reporting year with the previous year of PROSHIKA Savings Schemes.

Table : Achievement of PROSHIKA Savings Schemes (Tk. in crores)

Particular	Achievement Up to June 2023	Achievement Up to June 2024	% of Up to 2024
PSS	364.50	403.76	31%
ESSP	158.14	185.39	14%
DBSS	71.55	80.02	6%
PSSS	462.97	620.38	47%
PLSS	16.90	28.67	2%
Total	**1,074.06**	**1,318.22**	**100%**

2.1. PROSHIKA Savings Scheme (PSS)

This scheme has been introduced as PROSHIKA Savings Scheme (PSS) for its group members. They regularly deposit a fixed amount of money every week. In rural areas the minimum is 50 taka per member and in urban areas minimum 100 taka has deposited in this scheme. In PROSHIKA Savings Scheme Tk. 364.50 crores have been deposited up to June, 2024.

2.2. Economic-Social Security Program ESSP)

Due to some unique components, the program has gained immense popularity among the members of the *Samiti*. Group members participating in this program are provided to their children's education and scholarships and medical facilities. The group members voluntarily deposit a minimum of one hundred taka per month in this savings scheme. Up to June 2024, a total amount of Tk. 185.39 crore has been deposited in PROSHIKA for this scheme.

2.3. Double Benefit Savings Scheme (DBSS)

PROSHIKA launched this savings scheme in 2005 and has introduced this scheme for the members of the *samiti* who are interested in depositing their savings in the 'PROSHIKA Savings Scheme' as well as making a lump sum deposit of surplus savings. Initially, the name of this scheme was 'PROSHIKA Fixed Deposit Scheme'. Later it was renamed as 'Double Benefit Saving Scheme' (DBSS). Till June 2023, the savings amount of this program is Tk. 80.02 crore.

2.4. PROSHIKA Special Savings Scheme (PSSS)

PROSHIKA launched this scheme for the group members of the *Samitis* from July 2016. Under this scheme, the members are paid dividends every month for their savings. In this scheme 620.38 crore taka has been deposited from various Area Development centres and Branches of PROSHIKA up to June 2024.

2.5. *Lakhpati* Savings Scheme (PLSS)

This savings scheme has been launched in the financial year 2022-2024. Under this scheme, till June, 2024, about Tk. 28.67 crores have been deposited from various Area Development centres and Branches of PROSHIKA.

3.Loan Loss Compensation Fund (Loan Insurance)

A current fund of the Loan Loss Compensation has total 508,242,065 taka. The money of this fund is given as compensation to the borrowers in case of death. An approximate of Tk. 33,949,695 has been paid for compensation to the concerned group members during the financial year July 2023 to June 2024.

Women Development and Empowerment Program



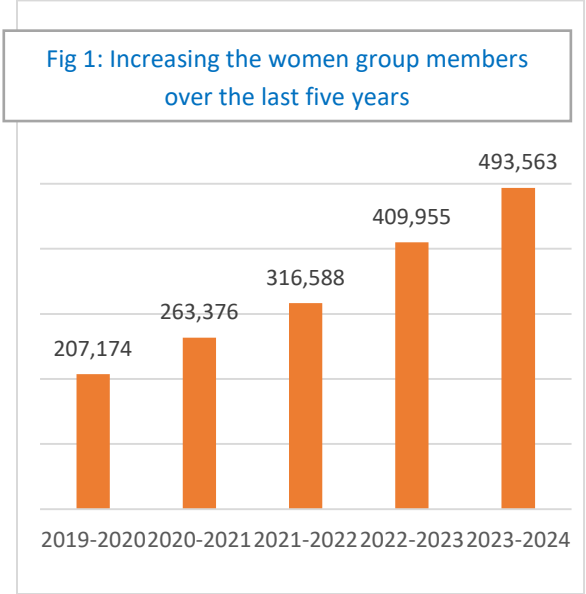
During 2023-2024, a total of 47,056 women's groups out of 65,669 groups have been formed (Figure 1 shows the women groups over the last five years). A total of 655,990 group members undertook the 47,056 project which is 72 per cent of total projects (Fig. 2 shows the of women's group formation over the last five years) and (Fig. 3 shows the percentage of women's group formation over the last five years). The amount of loan disbursed to women's groups was Tk. 1645.42 crores. It has been noticed that more than 73 per cent of PROSHIKA's total credit support goes to women-run projects which signifies a favorable gender outlook (Fig.3). PROSHIKA believes that the economic emancipation of women along with social and cultural development eventually contribute to the empowerment of women. Therefore, women's empowerment has always been a hallmark in PROSHIKA's process of Development.

PROSHIKA perceives women's empowerment as an ongoing dynamic process, which enhances women's ability to change those structures and Ideologies that keep them subordinate. This process also enables them to gain more access to resources and decision-making. Therefore, women Development and Empowerment program has been designed to make sure that this happens and assigned the program to monitor and help implement PROSHIKA's integrated activities for the development of women.

Naturally, PROSHIKA has facilitated formation of about half a million women's groups since 2018. On the average 73 per cent of its total credit support goes to women-run projects. Women Development & Empowerment program per se, but a cross-cutting component that has a bearing on all other programs of PROSHIKA.

A total of 47,056 women's groups have been formed till June 2024 and 13,074 women's groups formed during the reporting year 2023-2024. The increasing trend of women's group formation is shown in Fig. 2 for four years and the increasing ratio

of men-women's group in Fig. 3 as on.



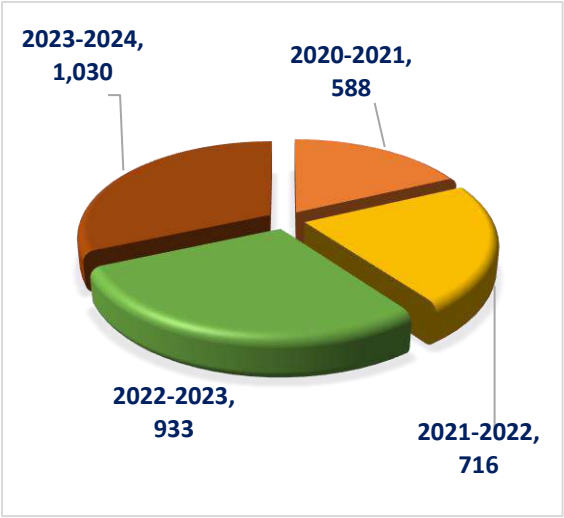


Fig.2: Women's Group Formation Last Four years

A total of 47,056 women's groups have been formed till June 2024 and 13,074 women's groups formed during the reporting year 2023-2024. The increasing trend of women's group formation is shown in Fig. 2 for four years and the increasing ratio of men-women's group in Fig. 3 as on.

PROSHIKA places special emphasis on the recruitment of women staff. The number of women staff has substantially increased over the years and during the reporting period it has been 12 per cent higher than previous year.

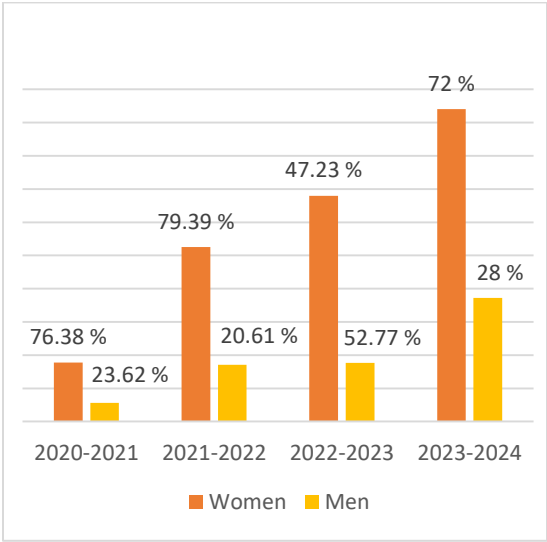


Fig. 3: Increasing Ratio of Men-Women's Group

PROSHIKA places special emphasis on the recruitment of women staff. The number of women staff has substantially increased over the years and during the reporting period it has been 12 per cent higher than previous year.

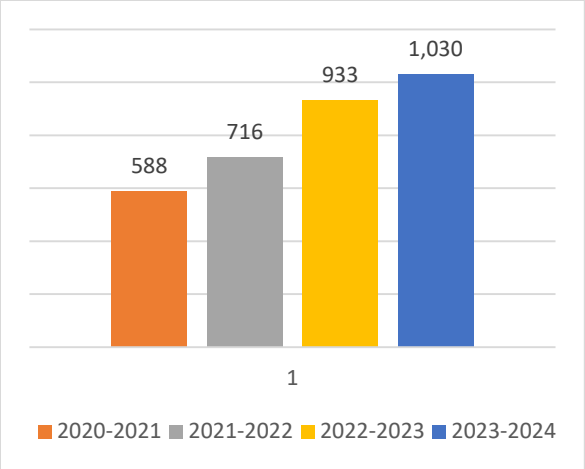


Fig. 4 shows the increasing trend in women staff recruitment.

Women Development & Empowerment Program's Activities at Group Level

The staffs of Women Development & Empowerment (WD & E) Program visited 53 primary groups in 53 ADCs during the reporting period (2023-2024). This program works to create a congenial atmosphere for healthy and natural development of women so that PROSHIKA's pronounced policy of empowering the poor women can be achieved. While visiting the ADCs the staffs of this program monitor both the qualitative and quantitative participation of the members, and identify their problems and take measures accordingly through field management to solve those. They also audit the gender sensitivity among the group members. The WD & E program's staffs organized 53 discussion meetings among the group members in ADCs about the social oppression, such as dowry, physical torture, illegal divorces, polygamy and unequal wages alongside their own income-generating activities, women's right, development & empowerment of women, prevention early marriage, to create women entrepreneurs, etc. In those discussion meetings, a total of participations were 2,709 among them 2,035 were women and 676 were men. Leaflet, about those containing matters has been distributed from every meetings among the participants.

Professors, *upazila* executive officers, *upazila* vice-chairman, police officers or in charge Thana, members of reserved women's seats, Headmasters of secondary and primary schools, assistant teachers, NGO representatives, public representatives, political figures, representatives of civil society, members of communities and groups, managers and staffs at all levels of PROSHIKA were present in those discussion meetings.

Puberty with Adolescence Girls and Breast cancer Discussion Meetings: PROSHIKA held a discussion meeting on puberty with 7th and 8th grade girls of secondary schools in *Mustafapur* and *Charmuguria* development areas. Spontaneous participation in an inertia-free environment involves awareness-raising discussions about menstruation, especially in adolescence girls. Also, on the occasion of Breast Cancer Day celebration on 10th October, received training on breast cancer screening and prevention organized by Oncology Center (*Muhammadpur*, Dhaka) and participated in several meetings.

Rupali Chakma is now a self-reliant Women

Rupali's story is no different--once a poverty stricken women, now an honorable member of her community. Yet, it has to be told

Rupali Chakma, husband *Nirmal Chakma* lives at a village named *Kala Bagan* in Kaptai, *Rangamati*. It was very difficult for Rupali to the family with her husband's meager income from working in the *Chandraghona* paper mill and and educate her children. In such a situation, *Rupali Chakma*, with the help of the president and workers of the PROSHIKA *Samiti*, joined the *Maitree Mahila Samiti* (Code No. 525) and regularly attended meetings and savings.

Through regular meetings of the *Samiti* and savings, *Rupali* invests in her family profession and makes traditional hill clothes (*khami, kurti*, dupatta, *shwal*, fan, bag, cap, etc.) by taking financial services on easy terms for income-generating work of PROSHIKA.

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Rupali buys all the materials and raw materials for her handicraft/weaving industry from the city market once a week and processes the yarn, dyes, etc. at her own home to make clothes. She sells the made clothes at designated shops in the local market. In addition, people from the surrounding villages, neighborhoods, and neighborhoods buy their necessary clothes from *Rupali's* house. As a result, the task of marketing has become much easier for *Rupali*. Therefore, the scope of the business has gradually expanded, as a result of which *Rupali* is financially profitable and has become prosperous compared to before. In addition to eliminating poverty in the family, she is able to educate her daughter.



By dealing with the multifaceted adverse environment in the field of textile industry management, such as purchasing raw materials, selling ready-made clothes, and managing transportation, *Rupali's* experience in dealing with people and knowledge of understanding people have increased compared to before. She has become aware of interacting with people from different walks of life in society. As a result, her family and social status have been standard as before.

Rupali Chakma is spontaneously involved in all the programs implemented by PROSHIKA Human Development Centre. She said that with the cooperation and advice of PROSHIKA staffs, her personal and family life has become financially prosperous and her social status has increased. Therefore, she and her family are grateful to PROSHIKA.



Some snapshots on the above of Seminars & Discussion Meetings on “Women Development and Empowerment” about Prevention of Violence against Women and Children, Children and Rape, Prevention of Dowry & Early Marriage, Creation of Income & Employment opportunities for the Women.

Types of Meetings	Women	Men	Total
Discussion meetings with the community & group members on the development and empowerment of women	1,364	337	1701
Meetings for exchanging of idea on the development and empowerment of women	229	81	148
Meetings for preventing violence against Women & Children and rape	513	345	168
Discussion meetings with the adolescence girls	220	17	237

Table 1: Above the table reveals different women activities against violence against women.

Professors, upazila executive officers, upazila vice-chairman, police officers or in charge Thana, members of reserved women's seats, Headmasters of secondary and primary schools, assistant teachers, NGO representatives, public representatives, political figures, representatives of civil society, members of communities and groups, managers and staffs at all levels of PROSHIKA were present in those discussion meetings.

Puberty with Adolescence Girls and Breast cancer Discussion Meetings: PROSHIKA held a discussion meeting on puberty with 7th and 8th grade girls of secondary schools in *Mustafapur* and *Charmuguria* development areas. Spontaneous participation in an inertia-free environment involves awareness-raising discussions about menstruation, especially in adolescence girls. Also, on the occasion of Breast Cancer Day celebration on 10th October, received training on breast cancer screening and prevention organized by Oncology Center (*Muhammadpur*, Dhaka) and participated in several meetings.



These pictures shows the different activities on different issues of Women Development & Employment Program.

Like every year during the reporting period (2023-2024) too, PROSHIKA organized and celebrated 25th November is an International Day for the Prevention of Violence against Women and 8th March is International Women's Day through its Women Development & Empowerment Program. On these days, PROSHIKA organized spectacular rally and discussion meetings with its at all levels staffs. The Women Development & Empowerment Program published its regular magazine *"Unnayaner Lakhkhay Driro Paéy Egie Chola Nari*" (2nd Edition) during this year. Besides, this program of PROSHIKA and 12 like-minded organizations jointly implemented multiple programs and worked with 48 women-led organizations on various issues.

Health Programs



General objectives of this program are to improve overall health status of the poor; and help to reduce the occurrence of the common diseases that the poor most.

PROSHIKA's health program aims to meet the needs that contribute to the identification and resolution of maternal, child and adolescent health problems including ensuring integrated nutrition; organizing health camps; engaging the disabled in developmental activities; networking with doctors, various hospitals and clinics; joint activities with other organizations to carry out health campaigns; implementation of integrated nutrition programs and inclusion of healthcare opportunities in health campaigns such as breast cancer screening and smart healthcare.

According to implement these activities in the Health Program during the current financial year, the Health Program has been divided into three parts. The programs are 1) Program for Development of Differently Able people, 2) Women, Adolescent and Child Health Program and 3) Breast Cancer Screening Program and 4) Smart Health Program.

A.

Program for Development of Differently Able People



During the period 2023-2024, Program for Development of Differently Able People on the activity for disability and development that PROSHIKA started to integrate disabled people in its development process was continuing at on average 253 ADCs and 253 discussion sessions were held for on average 158,125 participants to raise their awareness about disability. Moreover, a total of 755 disabled people and their members of their families was included in the PROSHIKA organized group and provided with treatment and assistive device supports. PROSHIKA refers the differently able people to the Center for Disabilities and Development (CDD) and the Centre for Rehabilitation of the Paralyzed (CRP) at *Savar* provided necessary technical support and a total of 31 relevant training PROSHIKA provided to the disabled persons and their family members. PROSHIKA considers a disabled person, very much, a part of its development process and accordingly started a program "Development of Differently Able People".

To raise people's awareness of disability, PROSHIKA developed its activities in 253

areas and find out 755 new differently able people during the reporting period 2023-2024. PROSHIKA provides Wheel chair to 05 physically challenged person, 597 white-PROSHIKA assists to get government's allowances to the 51 persons and help to get proper treatment to the 49 disabled people. During the financial year 2023-2024, a total of stick for the visually impaired, and other assistive devices are provided to 158 differently able people. Beside these,

Tk. 16,967,000 disbursed as a loan to 755 disabled persons and their family members, among them 452 are women and 323 are men.

Mariom's Life Is Now Full of Her Dreams

Mariom Begum, from village *Mowlubhipara, Gopalganj*, was a physically challenged since her birth and once she was a broken, tired and beaten women. Upon receiving a loan for the physically challenged people from PROSHIKA, she found a profession and a life she dreamed of.

Mariom Begum, age 56, a winner in the struggle for life, has had one leg amputated since her birth, she had to walk on one leg and for this, she had to suffer mental and physical abuse in her family and society. Her life after marriage was not a happy one. After the death of her husband at a young age, the family went through a financial crisis with four children. *Mariom* felt helpless with four little

children. No one from the community or family came forward to help him financially or in any way. In such a difficult time, PROSHIKA *Gopalganj* Development Area Office stood by her and included her in

its *samiti*, gave her courage and all the necessary support to establish a small-scale goat and poultry rearing farm at home with a loan from PROSHIKA.

Self-confident and courageous *Mariom* moves forward on the road of development ignoring all obstacles. She converted the small "chicken and goat farm" into a big farm by taking a few rounds



of loan from PROSHIKA and established a meat shop and a saloon from the proceeds. She was, thus, able to build a two-storied building for herself from the proceeds of her business.

She has taken the last loan of Tk. 3 lakh from PROSHIKA and is paying the installments regularly. The amount of her deposit in PROSHIKA Savings Scheme is Tk. 40,500 and the ESSP is Tk. 11,500. Despite of her physical handicap, this self-assured woman could not be stopped from moving forward.

Mariom Begum has brought up her four children by teaching them and currently one son is living abroad. She has established herself as a respected, successful and self-reliant woman in the society by her own efforts and has also set herself as an example as a source of inspiration for all other disabled women. She is grateful to PROSHIKA her as the first step in her successful life.

Distribution of cash money, food, winter clothing and other assistive devices and supports

During the reporting period 2023-2024, under this program 561 persons with disabilities have been identified from various PROSHIKA's working areas and treatment arrangements have been made for 49 persons with disabilities. Out of these 532 visually impaired persons have been provided white-stick , 51 people have been assured of receiving government allowance, 5 people have been provided with wheel chairs and 31 people have been given disability related training. All identified disabled persons and their families have been assisted with various mobility aids, food, money, winter clothes, etc. Also, under the initiative of Dream for Disability Foundation, *Brahmanbaria*, a donation of Tk. 65,000 has been provided for the "Wheel Chair Cricket" tournament for disabled people in Dhaka, *Rajshahi, Khulna* and *Chattagram* divisions; 20,000 was given as grant to the organization "Training and Rehabilitation Center for the Disabled". For all this purposes, 1,207,000 taka have been spent during the financial year



2023-2024. The differently able people and their family members of *Kalurghat, Bibirhat, Jhitka, Harirampur, Madaripur, Fatikchari, Bibirhat, Shakhipur, Paharika, Shalban, Tangail, Lauhojang, Paba, Padma, Mahanonda, Ghatail, Lalkhanbazar, Madaripur, Nazirhat, Kampaniganj, Rajshah*, etc areas have been given these supports.

Table 1: The table 1 shows the amount of loan disbursement and distribution of cash money, the amount of Tk. for distributing assistive/supportive devices, other supports, etc. during the reporting period to the differently able people and their family members.

Name of Recipient	No. People	Type	Amount (Tk.)
Differently able people & their family members	**755**	**Loan**	**16,967,000**
Family Members of Differently able people	**544**	**Loan**	**40,590,000**
Differently able people & their Family Members	594	Financial Aid, food, winter clothing, other supportive devices, educational aspects, etc.	1,207,000
Differently able people	5	To distribute wheel chair	-
Differently able people	532	To distribute white-sticks, crutches, walkers, hearing aids & others	------
Differently able people	49	To get treatment	----
Differently able people	51	PROSHIKA helps to get them government allowances	------
Celebrating International Day of Differently able people	----	In the 65 PROSHIKA Development Area Offices.	--------

Celebrating International Day of Differently able people

Like every year this year too PROSHIKA has also celebrated the International Disability Day in Central Office and Area Development Centres. On this day, rallies and discussion meetings were organized in 65 development area offices of all over the country as well as Head Office.

B. Breast Screening Program

Two years ago PROSHIKA has decided to include Breast Screening Program in Health Programs. Considering the importance of women health, especially breast cancer, PROSHIKA has decided to include Breast screening Program. Now a days, breast cancer of women has been increased throughout the world, Bangladesh is one of them. As our country is not so available in health care facilities, like to access hospital, clinic, lake equipment of diagnosis diseases, availability of medicine, ignorance, lake of awareness development process, economic constrains, etc. contribute in aggravation of the acuteness of breast cancer in our society.

PROSHIKA carries out awareness raising programs on various diseases in various regional development offices across the country to identify these inaccessibility of women and give them proper guidance, among which the women's breast cancer screening program is the main one.

Here is a contract with a Health Care Provider to run this program on a mutual aid basis. In this reporting period (2023-2024), that institution mutually with PROSHIKA has conducted a special discussion meeting in PROSHIKA's Development branch Offices- *Dhamrai, Bhairab, Dohar, Batikamari, Banagram,Musudpur and Gazipur* to train about the screening process. By organizing these PROSHIKA health camps, a total of 699 women have been screened out for breast cancer and that is why, general health care has been provided to them. PROSHIKA refers them to the specialist doctors for necessary tests and treatment of these diseases.



C. Women, Adolescent and Child Health Program

Recently PROSHIKA has included Women, Adolescent Girls and Child Health Program in its Health Programs. The program covers the identification and treatment of maternal, child and adolescent health problems. It is planned to implement this program in remote rural areas of the country, where the people of the area are not still aware about such types health problems. PROSHIKA has been implementing this program in its working areas across the country to prevent women and adolescents from women's common health problems. The aim of this program is to make women and adolescents aware about these diseases. For this purpose, PROSHIKA has held discussions and exchange meetings with the students of schools in two development areas in the financial year 2023-2024 and the program has spent Tk. 50,000 in the reporting period



D. Smart Health Program

PROSHIKA considers the issue of health care for the common people of the country very seriously from the ideological and humanitarian perspective. Out of social responsibility towards society and people, PROSHIKA is committed to solving the health problems of marginalized and low-income women and men. PROSHIKA wants to deliver health services regularly and reliably to the doorsteps of more than seventeen crore people of the country based on the concept of 'a healthy' nation is measurement of development. Keeping this goal in mind, the new "PROSHIKA Smart Healthcare Program" has initially started working in *Banshkhali*, *Upkul* and *Paba*, *Rajabarihat* and *Godagari* areas development centers of *Rajshahi* district and in Chittagong district. Three central workers and two medical assistants has implemented this program at the field level.

The following activities have been completed from last July 2023 to June 2024.



PROSHIKA's Smart Health Care Program organized a free medical camp and discussion meeting on all kinds of cancer awareness at PROSHIKA *Bhavan* by three oncologists from Peerless Hospital, Kolkata. Seventeen cancer patients are treated in this camp, among them three breast cancer patients and 14 other cancer patients. A free medical camp on physiotherapy was conducted with the help of PROSHIKA's smart healthcare program along with Platinum Physiotherapy and Rehabilitation Center and 51 patients were treated through this camp.

During the financial year 2023-2024, routine activities of the program such as providing medical services to 3,160 men and women in 140 villages and selling 768 OPDs and 21 IPD health cards with a total value of Tk. 332,400, out of which PROSHIKA received 157,800 Tk.

People's Cultural Program



Various types of beliefs, hatred, violence, neglecting poor women and men, social injustice, actions and behavior, depriving people from getting institutional opportunities, all these negative social beliefs reformed and established in our country. PROSHIKA People's Culture Program has implemented its activities to raise awareness about the issues.

It has been noticed that the actual experiences of the poor expressed through songs, ballads and plays devised, improvised, performed and witnessed by the people themselves, create an unprecedented level of awareness. These performances not only entertain but generate discussions and eventually actions. These have more than stirred up people's critical consciousness concerning social and economic realities leading to moral development, unity and activism.

People's cultural program is an important program for raising social awareness. It is an effective and popular means of raising social awareness issues like social injustice, dowry, polygamy, fatwa, arbitrary divorce, gender discrimination, illiteracy, unjust possession of public resources by the power-cliques, superstitious health practices, degradation of environment and its consequences, and the positive impact of various development actions on the lives of the people constitute a large variety of potential elements for democratic representation.

Using indigenous cultural forms to advance the development process is one of PROSHIKA's many unique innovations. As an effective motivational tool for raising people's awareness against various social injustice as well as asserting their rights it has proved very successfully. PROSHIKA institutionalized this approach and brought such activities under People's Cultural Program.

The process starts with building different networks between like-mended cultural and social organizations throughout the country

and organizing cultural troupes to spread the intended message which urges people to act.

PCP has the following components:

- Grassroots cultural troupe formation among the poor in urban and rural area of PROSHIKA's development centers;
- Area–based cultural network formation with the community cultural groups;
- Celebration of national international days; and
- Organize performances and fairs.
- Organize performances and fairs.

Every year folk cultural festivals, village fairs and other cultural events are organized in suitable locations where people from different ADCs gather in thousands and participate in making the festivals and event color and vivacious. PCP also celebrates different national days like Independence Day, Victory day, Bengali New Year's Day, etc. During the reporting period, however, PCP paid its maximums attention to make telefilm and its related works and to subscribe a YouTube channel for PROSHIKA works. In addition to these, PCP also regularly attended in the several workshops like roof-top gardening, semi-urban gardening, green city clean city, annual general meeting, government body meetings and other meetings or workshops. Relevant meeting and workshops for PROSHIKA activities to strengthen their inherent qualities naturally PCP has to participate in those curriculums. PCP also performs a `*Geetialekhya Pear Chand'*and participate at the month long book-fair on the occasion of `*Amar Ekushe* Book-fair' at the premises of Bangla Academy.

Conducting and Performing Cultural Programs During the Reporting Period (2023-2024):

During the reporting financial year 2023-2024, a small cultural troupe of the department under the leadership of Hon'ble Chairman *Ms. Rokeya Islam,* Director Mr. *Abul Kalam* Azad under the team management of the Central Day celebrations participated in the International Mother Language Day celebrated at *Agartala,* the capital of Tripura State, India. It was at the invitation of India Bangladesh Friendship Council and 40 organizations from Bangladesh and India participated. Out of these, PROSHIKA was the only one organization honored with the crest for its contribution in economic, social and cultural fields. Apart from the central office, the list of organizations where plays and songs are performed on the invitation of–

- India Bangladesh Friendship Council at Center for Human Resource Development, PROSHIKA;
- Annual Central Workshop at Human Resource Development Centre, PROSHIKA;
- *Dhamrai, Kawakhola* field of PROSHIKA;
- Liberation War Museum, Dhaka;
- Bangla Academy;
- Rajshahi University;
- *Bogura* writer circle;
- Twenty Bengali *Parishad* Dhaka;
- English New Year 2024;
- PROSHIKA participated in the month-long book fair of Bangla Academy under the Ministry of Culture. A bookstall of

PROSHIKA has been set up where apart from PROSHIKA publications or related workers and individuals publications are displayed as well as development and research books, memoirs, magazines etc. are displayed; and

- Audio Video Production - For Green City Clean City - 2 shot and 1 edited. 4 of the educational programs have been shot but 2 have been edited, 4 documents have been edited by shooting videos of the past management's corrupt activities of the Human Resource Development Center. Moreover, the footage of various programs and workshops has been edited and uploaded on the PROSHIKA Facebook page. The official Facebook page posted more than the target. Similar to the original post now shares, links shared and edited.

Table: The table shows the details of the implemented activities:

Description	Target	Achievement
Celebrated National and International days at the ADCs level.	421	485
Celebrated National & International days and participated at the Head office level.	5	9
Video upload in PROSHIKA's vlog	18	4
Developing audio/video clips	8	8
Uploading several posts in Facebook Page	150	320

Anti-drug Campaign



Due to the wide spread of drugs in all over the country, the youth has become terribly addicted to drugs and as the drug market has expanded everywhere in the country, a class of unscrupulous traders has become an obstacle to the development of the country and the development of a healthy society. In order to overcome this situation and to prevent the spread of drugs and to make the youth aware, PROSHIKA Human Development Centre has adopted the drug addiction prevention and awareness raising program `Anti-Drug Campaign' in 2018 with the support and cooperation of the government. The aim of this program is to sensitize the youth about the dangers of drugs and personal, family, social, economic and moral degradation.

PROSHIKA Human Development Center has taken this program in order to make the people of the society aware about the harmful effects of drugs and to keep future generations free from its addiction and to build a drug-free and healthy society. The government has support and cooperation for this program of PROSHIKA to build anti-drug social movement and awareness. It should be noted that PROSHIKA is implementing this program equally in both rural and urban development areas.

Objectives of the program are:

- The objective of this program is to sensitize the youth about the dangers of drugs and personal, family, social, economic and moral degradation.;
- Building a healthy and conscious society free from drugs; and
- To create a beautiful environment in the country and society by preventing

the family, financial, social damages of drug addicts.

Area of the program implemented during the year (2023-2024):

- Number of ADCs – 245;
- Number of Branches- 440
- Number of *upazilas* – 266; and
- Number of Districts – 43

Implemented of Program Activities in the financial year (2023-2024)

- Participation in events organized by the Narcotics Control Directorate and PROSHIKA program review meeting with Narcotics Control Directorate officials;
- Review meeting and Discussion with community and group members;
- Discussion and exchange review of ideas on harmful aspects of drugs with school-college's teachers-students as well as interact with them ;
- Review exchange meetings with local government administration such as chairmen, members, mayors and councilors;
- Discussion meeting with representatives of district, *upazila* and union *parishads*;
- To arrange people's cultural activities for the youth about Anti-drug awareness;
- Observance of International Anti-Drug Day;
- Anti-narcotics rally at district and *upazila* level;
- Collection of case studies;
- Creation and distribution of anti-drug and awareness campaign materials to the mash people; and
- To aware the people about drug addiction through yard meetings among the group members.



The Directorate of Narcotics Control to the PROSHIKA CEO



Here the pictures of different activities of the Anti-Drug Program.

During the reporting period 2023-2024, the activities undertaken by PROSHIKA to free the youth from drug addiction and develop them into efficient manpower are, anti-drug awareness through discussion yard meeting in the community level, meeting on exchange of opinions with school and college students on the harmful aspects of drugs, discussion meetings with Local Government Administration, Chairman, Member, Mayor and councilors, discussion meetings with PROSHIKA's staffs and managers on the harmful aspects of drugs, discussion meeting with officials of District Narcotics Control Directorate, anti-narcotics rally at district and *upazila* level, observing International Anti-Narcotics Day on June 26th and collecting case studies. For this purpose, in the financial year 2023-2024, the said activities have been implemented in 34 development areas of PROSHIKA and anti-drug rallies have been held at the *upazila* and district level along with the observance of International Anti-Drug Day on June 26th. A total of 9765 people participated in the said activities out of which 5425 women and 4340 men. Also met with the officers of the District Narcotics Control Directorate and the anti-narcotics telefilm "*Amar Santan Amar Bholbasa*" was screened in various development area offices. This program has spent Tk. 1,902,168 during the financial year (2023-2024) for completing its all activities.

Every year on 26th June. PROSHIKA Human Development Centre has been observing the day with special importance in line with the ongoing efforts to create awareness and social movement against drugs. In 2024, the theme of the day was "The Evidence is Clear, Invest in Prevention". In continuation of this, PROSHIKA has celebrated the day with due dignity and importance.



PROSHIKA's Anti-Drug rallies in all over the country on June 26th 2024



Case Study

Magic Touch That Changes Sohel's Destiny

The burden of the family, neglected and hated by the society, drug addicted *Sohel* regained a healthy, beautiful and normal regular life with the sincere efforts and counselling of PROSHIKA'S Anti-drug Campaign Program.

Sohel was the only beloved child of his parents. He has an educated and well-ordered life. Get married in a good house. *Sohel* was living a very beautiful life with his wife and parents. But sudden death of his father caused *Sohel*'s life to collapse. *Sohel* cannot accept the pain of losing his father. He gets depressed and suddenly his life is thrown into disarray. After the death of his father, the responsibility of the family fell on his shoulders. *Sohel* made up his mind to do a business to manage the burden of the family. But he was in trouble with the capital of the business, he sought financial help from his mother and did not get a positive response from his mother and he broke mentally. At one point, he sold some parts of his father's land and collected the capital and started the business. His business and life were going well. At this stage of success, *Sohel* 's life comes to his old friend. The friend offered him to move to Dhaka for a better business. *Sohe*l responded to it and came to Dhaka for his business. The business was going well in Dhaka. Since coming to Dhaka, *Sohel* 's friend has repeatedly persuaded him to take *Yaba*. At first he did not agree. But at one point, he was curious and consumed from a friend and consumed *Yaba* gradually. Taking *Yaba* regularly, he does not oversee his business as a result, his business collapses. On the other hand, relations with the family deteriorate and are completely separated from business and family. The drug addiction, the turmoil of the family, the loss of business were all over him. But nothing could get out of the drug.

In such a situation, he met with a staff of PROSHIKA's Anti-Drag Campaign Program. The staff was convicted *Sohel* to do counseling after counseling, he was receiving treatment for drug free at the Rehab Center. He returned well with rehab's treatment for 6/5 months and became again addicted to the drug after suffering a mental injury. But eventually he was able to return to his life following the good treatment and disciplined life of the rehab center. Through the various programs of the rehab center, he has received thorough education on how to stay healthy in the early days, how to build good relationships with family and society, and how to make himself a good minded person, and by applying them in his life, he is living a completely healthy life today.

*Sohe*l thinks nothing can be happier than a drug-free life. Everyone should lead a healthy and normal life and avoid and say 'No' to any drug.

Table: Numerical targets and achievements of this program during the reporting period (2023-2024).

Description	Target	Achieve.	Women	Men	Total
Awareness discussion meeting with the community people	432	534	8,850	1,820	10,670
Meeting with the students	264	259	12,690	5,440	18,130
Meeting with the union chairman, member, counselor & the prominent persons of the society	210	191	1,100	1,000	2,100
Participation in people's culture program	32	05	124	51	175
Display the short film on Anti-drug	22	02	582	388	970
Celebration International Day on June 26th (No. of ADCs).	228	217	5,425	4,340	9,765
Meeting with the staff of ADCs	50	40	124	192	316
Mobilization for anti-drugs	22	02	494	405	900
Meetings with Directorate of Narcotics Control	08	12	02	12	14



Above images are related to various activities of the program Anti-Drug`.

Social Forestry & Climate Change Program



Since the establishment of PROSHIKA in 1976, various programs including poverty alleviation and sustainable social forestry have been implemented through conservation and revival in the environment. The role of the tree resources is immense in combating the conservation and development of the environment and the adverse effects of climate change. PROSHIKA has been implementing afforestation and sapling distribution programs in various places including houses, roadsides, fallow lands, educational institutions through training (human and skill development) of its group members, raising awareness, providing technical assistance and financial support when they needed.

Social Forestry is one of those programs which manifests PROSHIKA's commitment to environmental protection and regeneration. The program also helps generate substantial income for those who participate in this program. Through this program, the poor achieved usufruct rights on the public as well as private land brought under this program through lease agreements with different land owning agencies and individuals.

Group members are encouraged to get involved in social forestry activities for the development of the program and add to their family in come as well. PROSHIKA motivates them with necessary credit and technical support. PROSHIKA planted about 100 million trees and protected 8,669 acres of natural Sal forest since inception of the program.

During the financial year 2023-2024, under PROSHIKA's Social Forestry and Climate Change Program, extensive tree plantation and sapling distribution programs were implemented. 8,05,000 (Eight Lakh Five Thousand) saplings distributed across the country in PROSHIKA's own development area/branch office premises, HRDC (*Koitta*), educational institutions, community afforestation. In this financial year, 843 trees of PROSHIKA's Social Forestry Program were sold for Tk.56,17,933 and 3,70,759.00 takas were officially paid to 76 beneficiaries of the afforestation. PROSHIKA gets Tk.11,23,586 as dividend.

Tree planting and saplings distribution is an ongoing program. Tree planting and saplings distribution programs have been implemented in 2024 every year to tackle the adverse effects of climate change and the adverse effects of climate change. The decision was taken from the central office to implement tree planting and saplings at the Branch Office of PROSHIKA. It was formally decided to inaugurate the local level public representatives, government private officials and to plant and distribute different species of saplings from each office.

As a regular work of tree-planting, during the reporting period of 2023-2024, through this program of PROSHIKA has been planted 50 lakh fruit, forest and medicinal plants in various road-side, premises of school-colleges, office courtyards and various playgrounds in *Pabna's Bera* Municipal Area, *Rangunia, Madunaghat,* H*alda, Hathazari* Development Area of *Chattagram, Dohar, Dhamrai* Development Area of Dhaka, *Harirampur* Development Area of *Manikganj, Raninagar* Development Area of *Naogaon*, *Sadarpu*r Development Area of *Faridpur, Louhganj* Development of *Munshiganj* Area, *Natore* and *Singra* zone's Area Development Centre.

The program activities have also received high appreciation from great many GO, NGO and donor agencies both within the country and abroad. The activities of this program are: a) Social forestry/roadside forestry b) Setting up nurseries; c) Homestead Plantation; d) Strip and Block Plantation; e) Institutional Planation; and f) Maintaining Communication with Government Agencies; g) Natural (Sal) Forest Protection.

Nursery Development

In order to enhance the supply of good quality seedlings, PROSHIKA persistently encourages its group members to undertake plant nursery projects since this is the basic input in afforestation. The group members also undertake this project as it has tremendous potential for income generation. PROSHIKA, besides credit support, provides appropriate training for growing seedlings of good quality, and provides technical support



at the field level for nursery development.

Homestead Plantation

PROSHIKA's Social Forestry Program started with small-scale homestead plantation. Quality seedlings and saplings are the basic inputs for afforestation and reforestation program. Hence, PROSHIKA encourages its group members to undertake plant nursery projects and provides all sorts of technical and credit supports to its group members to establish quality nursery.

Nursery has tremendous potential for income generation and PROSHIKA provides appropriate training for growing seedlings of good quality for nursery development.

Strip and Block Plantation

The program brings unutilized land under extensive plantation. This has both environmental and aesthetic value and help to combat reduce soil erosion as well. This year various species of trees have been planted in different areas which will echo-friendly benefit the people of the country of the surrounding areas.





However, PROSHIKA inspires its group members to get involved in raising strip plantations on the side of feeder roads of union council, *upazila parisad*, embankments of Bangladesh. They are also involved in raising block plantation on private land under a long-term lease agreement on a harvest-sharing basis.

During the financial year 2023-2024, it has been possible to earn total 5,617,933 taka from the sale of trees, PROSHIKA earned taka of 1,123,586 from the tree plantation project through Social Forestry Program. PROSHIKA's 76 Group members earned Tk. 370,759 and the land owners earned Tk. 4,123,588 during the financial year 2023-2024. In the last financial year 2022-2023, a total of Tk. 13 lakh and 15 thousand was earned from the sale of trees. Its total beneficiaries are 75 group members. It is noteworthy that this program is an employment opportunity for PROSHIKA group members.

Legal Aid Program



As the poor are the most vulnerable section of the society, it is true that they need financial support but they need legal assistance to reduce their vulnerability as well. Therefore, PROSHIKA extends its support to cover the legal assistance of its group members and also all the poor of its working areas and legal aid related vulnerabilities of the society at large a number of policies and activities. This includes : prevent child marriage, family violence against women and girls, eviction, rape, acid throwing, dowry settlement, prevention of women and child abuse, etc. functions of village court to protect men, women and adolescent girls of rural and

urban poor communities about legal rights and provide legal assistance to victims .

Law enforcement and implementation is a very important thing for any society or state. Law is needed in need of economic, social, human and morality and to protect dignity, balance and justice. Laws have been enacted and implemented to solve various crimes, governance, exploitation, oppression, torture found in our society. In all those laws, PROSHIKA has implemented the Legal Aid program to ensure the access of the people of all sections of the society and equal rights of the law.

For solving this purposes, PROSHIKA Human Development Centre has been working on socio-economic development, empowerment, and elimination of prejudice, exploitation, torture and violation of human rights of the poor women, girls and men for more than five decades. In view of the situation and experience described above, PROSHIKA has taken initiatives to provide legal assistance all most all over the country. PROSHIKA has constituted an Advocate Panel consisting of 06 members to provide prompt and effective assistance. If any unfair activities are happened against poor women and children at the field level of PROSHIKA working area, they go there to investigate the incident and collect information about its activities. After reviewing that information, the members of the advocate panel recommend the type of legal assistance to inform the relevant authorities and provide security to the people involved in the problem. In addition, PROSHIKA takes necessary initiatives to provide legal assistance in a coordinated manner with the cooperation of the government's lawyer panel and other legal aid institutions. At present there are legal assistance program activities in different development areas of PROSHIKA.

PROSHIKA Legal Aid Program generally provides legal aid to those

- Women and children;
- Those who have committed no crime but are in jail as criminals before the law;
- Those who are indigent and do not have money and capacity to handle the case;
- PROSHIKA group members;
- People for trial in village courts;
- Any person in receipt of Old Age Allowance;
- VGD card holder distressed mothers;
- Women and children with acid burns;
- Widowed, destitute, deserted or distressed women; and
- People unable to earn.

Legal Aid Program helps PROSHIKA organized group and its members, deprived poor people in its working areas. The implementation of laws in our country is delayed. As a result, people get into trouble and face financial problems while pursuing the case for a long time. A lot of resources are lost in this process. Enmity between people increases. It deteriorates mutual social relations. Rivalry is created and hostile attitudes are expressed. Poor people became victims of lawsuits and lost everything and became destitute. Human-to-human problems may arise, but if they are solved in an effective way by following the easy-to-solve method, mutual relations are strengthened. PROSHIKA is working to raise awareness at the *Samiti* level so that people do not get involved in any conflicts among them.

PROSHIKA organizes discussion meetings with the poor people on various aspects of

law so that they do not become resource less due to litigation. PROSHIKA has provided legal assistance and advice to those already involved in litigation.

During the reporting period, above activities have been implemented in total 43 development areas of PROSHIKA as per annual plan. The development areas are: *Bhanga, Palashbari, Khulshi, Gopalganj, Buriganga, Keraniganj, Dhamrai, Sitakunda, Madaripur, Chanpai Nawabganj, Natore, Manikganj, Gazipur, Narayanganj, Gaibanda, Phulchari, Rangpur Sadar, Tongi Sadar, Singra, Sirajdikhan, Kalkini. Nagarpur, Muksudpur, Shibganj, Naugon Sadar, Raninagar, Banshkhali, Poba, Rajabari Hat, Vanga, Charvadrason, Adamzi EPZ, Shakhipur, Paharika, Vuzpur, Ramgar, Kaptai, Rangamati, Panchlaish, Shersah, Baklia-Shantirhat, Chandgaon and Dakkhinkhan* Development areas.

Case Studies

A Force To Be Reckoned With

Organization is a key to power one must not ignore.

Salma Begum, Husband - Mubarak Hossain (Expatriate), Father - *Abdus Samad*, Village - *Jhinia* Post, *Taktarchala*, Sakhipur, Tangail. About 20 years ago, *Mubarak Hussain* and *Salma* married according to the rules of Islam in accordance with the Muslim *Shariah* in front of the witnesses. Both of them were married for 2 lakh taka *Denmohor*.

Meanwhile, after a few months of marriage, *Mubarak Hossain* moved to Saudi Arabia again and *Salma Begum* became the mother of 5 children in their married life. In this way, 20 years passed away of their married life. Suddenly Mubarak's depression has been seen to his wife and the children. Communication gap has been decreased to his family. Even phone call with his wife is being less. Not only that, gradually reduced all the costs of the family. It can be seen, that he did not pay any costs to his wife and children. In this way, *Salma Begum* has spent about 5 years of hardship with her children.

Shortly after, *Mobarak Hossain* came home from Saudi Arabia for a 6 month leave.

After his coming back to the country, a steam roller going on his wife and at one point he says that he won't want to live anymore with his wife *Salma Begum*.



After hearing this, Salma Begum totally broke down thinking where will she go now with 5 children. The reason behind this is *Mubarak*'s love affair. At this moment of danger, Salma Begum came to get PROSHIKA's legal assistance. After talking to Mr. *Ratan*, the Zonal Coordinator of PROSHIKA along with *upazila* Executive Officer, *Sakhipur*, *Salma Begum* arbitrated against *Mobarak Hossain* for negotiation and through the arbitration, finally they arranged for Salma to return to her family with children.

Salma Begum is now a successful and a proud housewife of her family. She feels a wonderful attraction for PROSHIKA and always expresses her honest gratefulness to PROSHIKA's legal assistance.



Above pictures present the different activities of the Legal Aid Program during the reporting period 2023-2024.

Other implemented activities are:

- Maintaining contact with the Police Administration and discussing legal aid programs;
- Liaison with the area where legal aid activities continue;
- Continuing communication with the representative of civil society;
- To provide overall cooperation in court case work; and
- Collecting some case studies from different development areas.

Disaster Management, Relief and Rehabilitation Program



PROSHIKA has been doing relief and rehabilitation work to protect people from natural calamities since her birth. PROSHIKA, in this work, has many achievements. In 1984, construction of 11 two-storied cyclone centers and 135 km. afforestation of coastal areas has worked to prevent natural storm surges by creating green belts. In 1988 and 1998, PROSHIKA provided various types of assistance to the people affected by the severe floods of the country such as financial assistance, distribution of food items, provision of agricultural inputs etc. Moreover, relief and rehabilitation work has been done with the help of World Food Program (WFP) among the flood-affected people in coastal areas called *'Sidar'*.

During the year 2023-2024, DMRRP distributed dry food, medical supplies, winter clothing and cash money for house to repaire the victims of flood, eviction of fire and for social unrest. More than Tk. 4 and half million have been disbursed in several ADCs working areas and in the slums of Dhaka city for these purposes.

Sudden Flood of *Satkania*, Chattagram

Flash flood in *Satkania upazila* of *Chattagram* in August 2023 which no one has had the misfortune to see such a flood in a hundred years, all the villages of Satkania *upazila* were submerged in the flood water and all the villages of the 6 unions in the southern part of *Chandnaish Upazila* were submerged under the water as well. All the houses, crops, cattle, fish farms, poultry farms in the flood affected areas were submerged under the water and the people were almost destitute. Taking into account such losses in these areas, PROSHIKA stopped collecting its loan installments from the people of those areas and considering

most affected victims, PROSHIKA gave 3 thousand taka each of 120 people. and a total of 360,000 taka has been given for this purpose to the flood victims. Apart from this, tree saplings are also distributed among the affected people. In *Chakaria*, PROSHIKA



has also provided cash money to the flood victims and provided scholarship to the talented students in that locality. *Iftar* materials were distributed among the 350 families in the *Jhilpar* slum of Mirpur affected by the fire on 11.03 2024.

Various calamities are a recurrent phenomenon in a disaster-prone delta like Bangladesh and the poor are the worst victims of these incidents. PROSHIKA, having worked with its relief and rehabilitation activities since 1984, has gained considerable knowledge and expertise in disaster management. Eventually, PROSHIKA has set a process in motion through which it can rush to the helpless people to reduce their sufferings ensure their rehabilitation in shortest possible time.

Among the six seasons here, various types of natural calamities occur in most of the seasons. Heavy rains, floods, storms, droughts, severe cold wave, river erosion, and fires occur all most all over the year. At this time, people face several natural disasters. Crops, houses and property were destroyed. They have to force to sell fixed and other assets for survival. DMRRP works to protect people from such natural calamities.

In this reporting period 2023-2024, PROSHIKA distributed 4,612 blankets to the poor, the value of which was 1,426100 taka. The services were provided among the affected people in Rang*pur, Domar, boragari, Debiganj, Nilphamari Sadar, Razabarihat, Poba, Kompaniganj, Nasirnagar, Shaghata, Bonarpara, Badiakhali (Shaghata), Tulshighat, gaibandha, (DC Office), Palashbari, Hindu-Buddhist-chriscian Oikkayparishad (Gaibandha), Bholahat, Mirpur, Manikganj and all the ADCs of Manikganj districts.*

Flash Terrible Flood in The South-Eastern part of The Country

PROSHIKA tries to be with the people of the country according to its ability in any disastrous condition. Very recently, it was not an exception during August 24-remembrance of terrible floods in the south-eastern part of the country. PROSHIKA has stood by the people of its working area throughout the entire period of flood and provided them with various help and support as possible.

In August 2024, PROSHIKA has implemented various activities including rehabilitation of the flood affected people and distributing dry foods, drinking water, clothes, cash money, medicinal supplies, sanitary napkins, to manage doctors for treatment the people of those areas, etc. In this south-east flood, the cost of distributing relief among the victims was Tk .415,051. In addition, one day's salary of PROSHIKA workers has been given as a grant of Tk.30 lakh to the Government Relief Fund.

Bangladesh is a disaster prone area but the resources of the country are very limited.

Hence, it is very necessary to undertake disaster mitigation program. Disaster management and conducting emergency relief programs during disasters is essential. PROSHIKA is committed to implement and accelerate this program jointly with the Ministry of Relief and Rehabilitation, Government of Bangladesh.

Table: The table shows the details of blankets distribution

The Name of Area	Products	Quantity	Amount of money
Rangpur	Blankets	500	187,500
Domar	Blankets	200	60,000
Boprabari (Domar)	Blankets	100	30,000
Debiganj	Blankets	200	60,000
Nilphamari Sadar	Blankets	250	75,000
Rajabarihat & Paba	Blankets	300	90,000
Kompaniganj	Blankets	200	60,000
Nasirnagar	Blankets	300	90,000
Shaghata (Bonarpara)	Blankets	500	150,000
Badiakhali(Shaghata)	Blankets	250	75,000
Tulsighat	Blankets	220	66,000
Gaibandha	Blankets	280	84,000
Gaibandha DC Offic	Blankets	50	15,000
Gaibandha aikkaya Parishad	Blankets	280	84,000
Bholahat	Blankets	100	30,000
Mirpur	Blankets	357	107,100
Matrisadan, Manikganj	Blankets	25	12,500
All ADCs of Manikganj	Blankets	350	105,000
Total	**Blankets**	**4,612**	**1,426,100**

Policies for Risk and Vulnerability Management

activities that cover financial risk of its group members and health related vulnerabilities of the society all large.

PROSHIKA Savings Scheme

PROSHIKA Savings Scheme (PSS), a life and property risk coverage policy for group members, is unique in Bangladesh. If a member dies or loses the homestead through a natural disaster, she/he is reimbursed double the amount of her/his savings as damages. Succor to a deceased member's family in such cases, is quite substantial. The family gets their savings deposit multiplied by the number of years of savings.

Dividend and Compensation under PSS

A compensation fund under the PSS has been to compensate for the death of group members, damages to their houses or homesteads caused by river erosion, tornado, etc. two per cent of the savings balance of the groups is transferred to this compensation fund on 30th June every year.

In case of destruction or damage to the homesteads and houses by river erosion, cyclone or tornado, twice the amount of the savings deposit of the member is paid as compensation, yet the member's savings deposit remains intact. The member enjoys the same right on that deposit like other members.

In case of death of a group members, the group member's family receives the savings deposit multiplied by the number of years of savings with PROSHIKA. However, the amount is never less than double the deceased's savings balance. The compensation will have to be paid, completing all the related steps, within three months of the death of a member.

Economic-Social Security Program (ESSP)

An internal study conducted among the PROSHIKA-facilitated group members revealed that a good number of members have the capacity, and they are interested as well, to save more money for their future benefit. Yet they had no such opportunity to save, except the PSS. They were reluctant to keep their money with commercial banks because of complicated procedures of opening and maintaining bank accounts. PROSHIKA adopted the ESSP scheme and put into effect from July 1999 to address the issue and to ensure a secured future for the group members. This scheme will cover housing, education, health and some other facilities for the regular savers as well.

Participatory Livestock Compensation Fund

Livestock Compensation Fund has been introduced in 1990 to pay for the loss caused by the sudden death of farm animal and poultry. The groups contribute 3-5 per cent of the purchase value of the animals in this fund. This fund covers death risk of cattle, goat and chicken.

Activities Mitigating Health Hazards

Combating Arsenic Problems

PROSHIKA made a very quick response when arsenic contamination of tube-well water started assuming a severe from in different parts of the country. PROSHIKA along with ADAB, CEN, BELA, and NGO Forum for drinking water supply and sanitation, first submitted memorandum to the Prime Minister of Bangladesh. Immediately after submission of the memorandum, the government took the necessary steps to effective the proposal. PROSHIKA, itself initiated several activities

in this respect. Water samples from deep and shallow tube-wells from different arsenic-prone ADCs were collected and sample tests were carried out to detect the level of arsenic presence.

In December 1996, a mini laboratory was set up to check the efficiency of the low-cost arsenic removal system. In the same period, PROSHIKA also took initiatives for networking with NIPSOM, Asia arsenic Network, Disaster Forum, University of *Jadavpur,* International Association of water Quality and G.A traders/MERCK.

PROSHIKA since reviewed its policy on water supply and its implementation to avoid future calamities arising out of contaminated water (e.g. arsenic, fluoride, toxins, etc.). Short term initiative like distribution of test kits to the affected areas and low-cost arsenic removal systems, built and operated on a participatory basis, were taken. Long-term initiatives include watershed management, water harvesting and preservation in tanks, ponds and wetlands and more selective use of ground of water to maintain the ecological balance.

As more and more tube-wells are getting arsenic-contaminated, PROSHIKA, under three separate joint venture deals, has lately brought cheap, simple and sustainable technologies from Canada, Belgium and Germany to combat arsenic contamination.

All three technologies, already commissioned in various parts of the arsenic contaminated areas of the country, yielded quite satisfactory result. Not only the supply of arsenic-free safe drinking water has been assured but various water-borne disease have been removed as well.

PROSHIKA and Canadian International Water Purification Limited (CIWPL) have formally entered into an agreement to manufacture low-cost water purifiers for household use both in urban and rural areas in Bangladesh.

PROSHIKA installed "*Hydropur*", the country first ever surface water treatment plant. This most sophisticated water purification device, installed at *Patgram* in *Tungipara*, proved an excellent technology for providing safe water from any source of surface water.

Under a separate agreement with SIDKO Limited, a collaborative Company of Germany, PROSHIKA has already set up "Continuous Shallow Ground Water Arsenic Removal Plants" at *Chanpai Nawabganj* and *Bhanga* which are operating to the fullest satisfaction of the local people. It has no maintenance cost at all and has high removal efficiencies. Besides, the plan is capable of removal other impurities simultaneously. The plans so far installed by PROSHIKA under various joint ventures in different parts of the country, have started yielding positive results. The local people considers these blessings for them as they are getting safe drinking water.

Program for Development of Differently Able people

PROSHIKA considers a disabled person very much a part of its development process and accordingly started a Program for Development of Differently Able People. To raise people's awareness on disability, people has been given orientation on the issue through the discussion sessions in the PROSHIKA working areas. A number of disabled people and members of their families have been included in the PROSHIKA groups and many children with disabilities were admitted to the local school

and PROSHIKA-NFP school under the direct supervision of PROSHIKA.

Besides a reference number of people with physical disabilities have been provided with home therapy or exercises and PROSHIKA has helped many physically challenged children to overcome their various disabilities through successful surgery. Center for Disability and Development (CDD) of *Savar* and Centre for Rehabilitation of the Paralyzed (CRP) provided necessary technical support and relevant training on PROSHIKA behalf.

Activity to Support River Erosion Victims

Due to river erosion, lakhs of people in Bangladesh lose all of their belongings every year and become penniless overnight. PROSHIKA has always tried to stand by their side. But lately it has come up with an integrated and more organized effort to rehabilitate these people. In collaboration with Bangladesh Bank, PROSHIKA implanted a project to build house and all preparatory work (beneficiary selection, land purchase, housing material construction) has been completed. For this purpose, 490 decimals of land has been registered in the name of 399 families.

Assistance to Tornado, Slum Eviction and Fire Victims

Incidents of fire in various slums of Dhaka and Khulna, and the villages of PROSHIKA working areas were quite frequent. Therefore, PROSHIKA extended its assistance to those who lost their belongings, and in some cases even life, in an all-consuming fire. Cash money, rice-pulses, clothes were distributed among the affected people of areas. At the same time, all types of assistances were provided and medical supplies, dry food and clothing were distributed among the tornado affected victims.

Environment Agriculture and Climate Change Adaptation



The impact of climate change in rural and urban areas is intimately linked. As the sustainability of rural livelihoods declines and disaster risk increases, the migration of rural to urban has been increasing rapidly. PROSHIKA has been working at urban and rural agriculture for climate change mitigation, environmental protection and food security.

Over the past 49 years, PROSHIKA has played a crucial role in providing food and nutrition security, as well as livelihoods for millions of millions of people in agricultural sector. Due to its success, the focus is increasingly shifting from food security to nutrition, sustainability, and food exports. BDP 2100 aims to ensure long-term water and food security, economic growth, and environmental sustainability while reducing vulnerability to natural disasters and building resilience to climate change and other delta challenges through integrated strategies.

PROSHIKA practices people led approaches for program implementation at grass root level. PROSHIKA's integrated approach promotes adaptation to address the impacts of climate change in agriculture and environmental protection and to protect resources and improve access to the tools and knowledge needed to adapt to the adverse

climate impacts and adopt sustainable practices to build resilience. It has bolster local resilience and supplement people's experiences.

PROSHIKA's SUSTAINABLE AGRICULTURE AND ENVIRONMENT PROTECTION ACTIVITIES



Ecological Agriculture Program (EAP)

Continuous use of chemical fertilizers and insecticides in our agriculture is gradually rending the fields unproductive and destroying ecology. PROSHIKA has been concerned about this disastrous practice for long and has committedly been engaged in popularizing this alternative agricultural method which is sustainable, productive, equitable and conductive to bio-diversity. It takes into account the whole ecology of which human being is a part.

For the majority of people in Bangladesh, agriculture is the primary source of livelihood. Most of these people are landless laborers, small and marginal peasants and are dependent fully or partly on agriculture or agriculture-related activities for their livelihood. Agriculture also contributes substantially to the economy of the country. An attempt to raise agricultural productivity was made by introducing modern technologies through the use of chemical fertilizers and agro-chemicals, irrigation and high yielding varieties. These technologies have been largely damaging the agro-ecosystem, productivity of soil, stability of production, farmers' economy and human health.

PROSHIKA's ecological agriculture undoubtedly has aroused interest among the national policy makers. This is evident from the visits they make to PROSHIKA's agriculture farms and is reflected in the policymaking process. From 1978, PROSHIKA began spreading ecological practices among its group members by growing verities of seasonal vegetables including 'multi-purpose trees' in their house stead areas. Gradually, the practice was extended in two other inter related areas: crop production (1990) and seed production (1997).

Ecological Agriculture which concentrates on increasing production with lessons learnt from nature and not aggressively act upon it

in the case of chemical-dependent agriculture. The methods of ecological agriculture based on modern ecological science combined with indigenous PROSHIKA's greatest recognition for establishing the practice of ecological agriculture is receiving the *"Bangabandhu National Award for Agriculture 2000".* The award has been given in recognition of PROSHIKA's outstanding contribution to ecological agriculture. It caries one gold medal, Taka 10,000 in cash and a citation. The award was handed over by the President Justice *Shabudddin Ahmed* to PROSHIKA.

Urban Agriculture Program

Under The Environment, Climate Change and Adaptation Program, PROSHIKA Human Development is implementing Urban Agriculture Extension programs in two City Corporations of Dhaka, and *Narayanganj* & *Gazipur* City Corporations.

PROSHIKA implemented two projects in urban areas on a small scale since 2022 in collaboration with Food and Agriculture Organization of the United Nations - Dhaka North and South City Corporations, *Narayanganj* and *Gazipur* City Corporation. Roof garden campaign was implemented in DMA mainly for improved nutrition projects in urban areas. Encouraged by the successful implementation of the two projects, Beneficiaries linked with different service providers and e-agriculture service for technology transfer. After analyzing and considering all these aspects, PROSHIKA took the initiative to run a self-financed program called Urban Agriculture Program to implement agricultural work in urban and semi-urban areas by the urban poor in four cities and the budget for financial year allocated at Tk. 10,505,000 to manage of this program,

knowledge, and with emphasis on a method of cultivation that takes into account the whole ecology of which man is a part.

Rapid urbanization gives birth to numerous problems such as declines green space, increase in heat island effect and loss of biodiversity in urban areas. Impetuous urban growth is making huge demands on urban food system. Urban gardening has an important role to play in improving the economy, environment, and health of cities in Bangladesh. Therefore, the step should be taken now to maintain a better life and livelihood in the future and to meet the shortage of agricultural land and production caused by the massive urbanization. Urban gardening allows low-income families to meet their needs for vitamins, minerals and plant protein by providing direct access to fresh, nutritious fruit and vegetables every day.

Similarly with urban gardening project, small semi-urban and slum dwellers involved positively with urban agricultural activities. Different agricultural approaches were practiced by the gardener and made a good harvest from their garden. Local facilitators were developed by urban agriculture for longer support for the gardener. On average 25kg/decimal vegetables were produced in a garden. Some 10 % of their production sold by them.

Impact of technical consultation meetings on Urban Agriculture (2023-2024)

In order to expand urban agricultural activities, in the financial year 2023-2024, 35 technical consultation sessions attended by 1,398 beneficiaries, 5 motivational sessions were held with 236 horticulturist students and 7 types of summer seeds were distributed to 593 people through 29 refreshers courses.

Impact analysis of technical consultation meeting with data of total 148 gardeners through field level monitoring for impact assessment of urban agriculture activities is as follows:

- Increased vegetables production through fertilization, thinning and management of Indian spinach , bottle guard's leaf, and spinach;
- Controlled Leaves of curled and stem rot disease of pepper and egg-plants using bio-pesticides;
- Followed by Three-G cutting system in gourd's tress, hand pollination and application of fertilization, it has been possible to increase the yield of gourds;
- Used by homemade organic-pesticides, it has been possible to control insecticides in bean;
- Used by bio-pesticides, it has been possible to control insecticides in *karala* and increased to produce it as well; and
- Applied pesticides to mango, guava, lemon, *malta* and dragon trees, it has been possible to increase yield along with plant growth.

Green City, Clean City Program



The term ‘green city’ refers to a city of greenery – that of trees, plants, etc. while the term ‘clean city’ refers to a city that is free from pollution and environment degradation. Both these terms are relative in nature. A city that has many trees than buildings all over will be free from environmental problems as trees help to purify the air and maintain the cycle of nature. When a city is kept free from pollution and virtuous it attracts the attention of tourists and visitors and earns a prominent place in the lives of its citizens.

The idea of green city is based on the harmonious development of human and nature, pursues harmonious and sustainable development of economy, resources, and environment, and finally achieves a perfect living area with convenient transportation, efficient use of natural energy, and good living environment.

Cleanliness gives a fresh and good look to our surroundings. Cleanliness minimizes the entry of rats, cockroaches, and other parasitic

worms or insects. Cleanliness gives rise to a good character by keeping body, mind, and soul clean and peaceful.

Creation of a livable atmosphere with good air and less pollution, use of sustainable energy sources to reduce emissions, modern building construction with high energy efficiency and low consumption, new mobility concepts with a focus on pedestrian and bicycle paths.

Green City, Clean City Program

Dhaka has a population of over three crore. It is unfortunate that, as a result of stressed environmental conditions, most of this city is unable to keep the pace for development. Water pollution, Depletion of Groundwater, inadequate sanitation, open dumping of waste, and loss of forest cover are the problems. These impacts on the health of the people and also does an economic impact on the country. Similarly, water diseases like diarrhea, jaundice, and dengue are increasing daily on the basis of pollution done by us and are affecting both human health and economic productivity.

This situation demands a proper solution in the management of rapidly growing urban environmental problems. The grade of the environment needs to be monitored regularly and scientific work needs to extend beyond the laboratory and become more community-centered. While the regulatory agencies continue to play their role Programs that are community-based are required. This will help the people understand local problems and take necessary actions to improve the local environmental conditions and come up with new relative options to help save the environment.

Green & Clean city program has launched by PROSHIKA with the vision of developing a cleaner and greener environment for our urban centers. This city-wide program focuses on environmental assessment, awareness, advocacy and action on schools-colleges children who are the future citizens. The underlined realization is that ‘each one of us is responsible for the current state of our environment and we cannot wait for someone else to solve it’.

Green City, Clean City Program’s Mission

Green city, Clean City Program’s aims to deploy responsibility to the people for the assessment of environmental consequences and improvement in all major cities with governments and other private organizations. Things are not under control when there is the absence of proper garbage and sewage. In this situation, the city Dhaka will soon become unfriendly.

The program is made up for helping spreading awareness about the green and clean environment. The people also monitor things which are carried on or things which are happening which affects the environment. If we take nature for granted and not take necessary steps then, our city will perish and so will we.

In The Financial Year 2023-2024

PROSHIKA has taken steps to implement this program to keep the city clean and green. Later this program will be implemented in other cities of the country. Under this program, awareness campaigns and afforestation initiatives have been taken up on waste management in schools, colleges, raw markets, roads and public-private organizations. Dust bins are being distributed in schools, colleges and raw markets to keep the cleanliness drive in motion and saplings

are being planted in school-colleges premises and streets.

Students were given a practical idea of what to do in such activities, including keeping the city clean and conducting awareness campaigns on waste management in schools and colleges, and a total of 86 dustbins were distributed to 10 schools and colleges. Similarly, a total of 40 dustbin were distributed in 4 markets along with awareness campaign among raw market committee and traders.

A total of 1,652 trees were planted in 5 schools and colleges by campaigning among the students about the important role of tree planting in environment conservation. A total expenditure of Tk. 412,000 was spent on distribution of dustbin and planting of trees during the reporting period 2023-2024.

Training Program



PROSHIKA, from its inception, realized that a skilled, trained and efficient workforce can guide the organization towards achieving its desired goals. Because, an organization, how strong and dynamic, is depends largely on trained and skilled human resources. Keeping this aim in mind, PROSHIKA established a department `Training and Research'. Especially in the 90s, the activities of the Training and Research Department have made an outstanding contribution to the creation of skilled human resources through skill and human development training at every level staff of the organization and beneficiary group members as well. A dynamic organization considers human resources as human capital and provides training regularly as per the needs of the workforce which is a long-term capital investment and subsequent benefits for the organization.

Training helps the PROSHIKA staff and its group members develop analytical skills and positive attitudes towards social change, and allows them to acquire management and operational skills as well as to best utilize their potential as human beings. During the reporting period 2023-2024, PROSHIKA conducts two types of training. One is i) Human Development Training Program and other is ii) Skill Development Training Program.

Human Development Training Program: HDT helps the staffs to develop analytical skills, makes them aware about the causes of poverty, helps them build positive attitudes towards the poor, aims to impart necessary skills through personal motivation and

speech, managerial skills specially for the newly recruited probationary managers in order to make them conversant with the culture, knowledge, system, process and policies of the organization which will enable them to analyze social situations and find ways and means to solve those problems.

Achievement During The Reporting Year

The Human Development Training Department has imparted training to 997 people in 40 disciplines in the financial year 2023-2024, among them 302 are female and 695 are male trainees. About 25 million people have been provided with PROSHIKA's human development training since inception.

HDT is conducted both formal and non-formal settings. Formal training courses are held at PROSHIKA's Human Resource Development Centre(HRDC) at *Koitta* near *Manikganj*, and urban Area Development Centres (ADCs). Besides, there are numerous non-formal training courses organized by the HDT program at the village where it works. Here the numerical data of various training courses of the HDT program for the financial year 2023-2024 is provided through the table.

Table 1: HDT program achievement during the financial year 2023-2024

Type of training	Number of training courses			Number of percipients		
	Target	Achievement	%	Women	Men	Total
Orientation Course	18	18	100 %	142	334	476
Accounting Management Training	04	01	25%	15	21	36
Computer education & software management	08	18	225 %	129	270	399
Basic Management Training	12	03	25%	16	70	86
Total	42	40	89	1,320	997	

Skill Development Training Program: PROSHIKA, since its inception, has been focusing on various kinds of Skill Development Training to skill the staff and in empowering the grassroots people as well. Skill Development Training strengthens all PROSHIKA activities and combines them into an integrated whole. Naturally, it remains a key component in PROSHIKA's development process. PROSHIKA tries to make its training program ever useful. Training Program also organized workshop for the PROSHIKA staff and the group members as well to promote their understanding of several development issues.

PROSHIKA provides skill development training to its group and its community members. It includes enterprise management training, technical development training, apprenticeship & dual training, skill upgrading training. Mid-level management training and intensive & hi-tech technical skill development training programs.

Achievement During The Period 2023-2024

Under Skill Development Training Program, two trainings on Tailoring Dress Making were provided in the reporting period 2023-2024. The number of trainees in the two trainings was 40, of which 36 were females and 4 were males. Tailoring dress making center are located at the two development area centres of PROSHIKA - *Palashbari and Domar*.

Program for Research

Program for Research has been mainly established at *Koitta* in *Manikganj*, to develop more sustainable and productive technologies, management practices and production methods to be followed by others. The main objective of the research project is to assess the possibility of success and the risk involved before they handed over to the group members so that they do not face any financial problems and to complement the theoretical knowledge of the group members practical skill obtained from various training programs.

Currently, PROSHIKA Research Program at *Koitta* has the following components:

a) Ecological Agriculture; b) Livestock (Dairy Farm); poultry Parent Farm and Poultry Hatchery; c) Fisheries Farm; d) Pest and Natural Enemy Interaction in low Input Rice Cropping Systems.

The progress and utility of some components of the project are presented below:

Ecological Agriculture

In order to develop a sustainable Alternative agro-system, PROSHIKA undertook an action research initiative and started this demonstration farm at the HRDC at *Koitta*, *Manikganj* in 1987. The farm undertakes various activities to:

a. Produce safe and poison-free food;
b. Continue research on ecologically sustainable and more productive agro-system;
c. Aid the group members and PROSHIKA workers in their training on alternative agro-practices;
d. Generate income towards PROSHIKA's endeavor for financial viability;
e. Demonstrate the research results so that people may be aware of the achievements and may use these results in their own projects.

Since its establishment, the achievements of the farm have been quite significant. For example, without using any chemical fertilizer, different types of crops are being produced here successfully. Weeds are being successfully used as a source of fertility, as an indicator of infertility, and also as a controller of soil erosion. Although no chemical pesticide has ever been used in this experimental farm, instances of severe pest attacks in the paddy fields are rare.

It has inspired the group members to switch to alternative agriculture and give up the conventional one which became economically and environmentally unsustainable. They are now absolutely convinced that alternative agro-practice is better and are determined to continue with the method.

Livestock Farm

Research Program on livestock development for increasing productivity, minimizing cost and developing efficient and pragmatic management practices in the livestock sector have been taken. The projects include mini-scale dairy production; and poultry, hatchery with commercial parent stock farm.

Dairy Farm

The dairy farm is used to provide opportunities of skill training in livestock rearing and management for both staff and group members.

Poultry Parent Stock Farm and Poultry Hatchery

Livestock rearing is a significant activity in the rural economy of Bangladesh. Since it demands very little capital and still less extra time, almost all the rural families are very keen on undertaking a poultry-rearing project. The poultry farm at *Koitta*, established in 1990, supports their ventures displaying models and supplying them with the latest research results. Eventually, PROSHIKA provides credit assistance and training to these group members to take up such projects.

Fisheries Farm

PROSHIKA is actively engaged in fisheries research both within the organization and outside, in collaboration with various national and international organizations. These research activities mainly concentrate on improving fisheries management and fisheries technology. Many of the innovative ideas need to be tested, and if they are found effective and successful, they need to be demonstrated to the group members who would eventually take up various fisheries projects as EIG activities. In view of these, PROSHIKA established its model fisheries farm at *Koitta* with three ponds on about 3.9 acres of land.

Pest and Natural Enemy Interaction in low Input Rice Cropping Systems.

This project has been undertaken by Irrigation and Tilling Technology Service Program to find out the best possible options for adoption by the working scientists and by the farmers at the farm level. Two different management patterns are practiced in this research.

A Research Project Between PROSHIKA and North South University, Dhaka

During the financial year 2022-2023, a Memorandum of Understanding has been entered between PROSHIKA and North South University, Dhaka has been set forth the intensions of both the parties for increased collaboration, cooperation, and interaction and it is being continued in the financial year 2023-2024 as well.

The MoU promotes joint research & publications , internship & training opportunities, grants mobilization for research and other academic activities through an institutional collaboration between NSU and PROSHIKA, which will be beneficial to both the organizations.

PROSHIKA's Natural Hazard mitigation activities

Combating Arsenic Problems

PROSHIKA made a very quick response when arsenic contamination of tube-well water started assuming a severe from in different parts of the country. PROSHIKA along with ADAB, CEN, BELA, and NGO Forum for drinking water supply and sanitation, first submitted memorandum to the Prime Minister of Bangladesh. Immediately after submission of the memorandum, the government took the necessary steps to effective the proposal. PROSHIKA, itself initiated several activities in this respect. Water samples from deep and shallow tube-wells from different arsenic-prone ADCs were collected and sample tests were carried out to detect the level of arsenic presence.

In December 1996, a mini laboratory was set up to check the efficiency of the low-cost arsenic removal system. In the same period, PROSHIKA also took initiatives for networking with NIPSOM, Asia arsenic Network, Disaster Forum, University of *Jadavpur,* International Association of water Quality and G.A traders/MERCK.

PROSHIKA since reviewed its policy on water supply and its implementation to avoid future calamities arising out of contaminated water (e.g. arsenic, fluoride, toxins, etc.). Short term initiative like distribution of test kits to the affected areas and low-cost arsenic removal systems, built and operated on a participatory basis, were taken. Long-term initiatives include watershed management, water harvesting and preservation in tanks, ponds and wetlands and more selective use of ground of water to maintain the ecological balance.

As more and more tube-wells are getting arsenic-contaminated, PROSHIKA, under three separate joint venture deals, has lately brought cheap, simple and sustainable technologies from Canada, Belgium and Germany to combat arsenic contamination.

All three technologies, already commissioned in various parts of the arsenic contaminated areas of the country, yielded quite satisfactory result. Not only the supply of arsenic-free safe drinking water has been assured but various water-borne disease have been removed as well.

PROSHIKA and Canadian International Water Purification Limited (CIWPL) have formally entered into an agreement to manufacture low-cost water purifiers for household use both in urban and rural areas in Bangladesh.

PROSHIKA installed "*Hydropur*", the country first ever surface water treatment plant. This most sophisticated water purification device, installed at *Patgram* in *Tungipara,* proved an excellent technology for providing safe water from any source of surface water.

Under a separate agreement with SIDKO Limited, a collaborative Company of Germany, PROSHIKA has already set up "Continuous Shallow Ground Water Arsenic Removal Plants" at *Chanpai Nawabganj* and *Bhanga* which are operating to the fullest satisfaction of the local people. It has no

maintenance cost at all and has high removal efficiencies. Besides, the plan is capable of removal other impurities simultaneously. The plans so far installed by PROSHIKA under various joint ventures in different parts of the country, have started yielding positive results. The local people considers these blessings for them as they are getting safe drinking water.

PROSHIKA plans to relaunch this program for the benefit of the general public, taking into consideration the above mentioned successful work on arsenic mitigation. For Arsenic Mitigation and PROSHIKA Water Filter Program, PROSHIKA has allocated budget Tk. 127,753,000 for the financial year 2023-2024.

Collaboration with different partners

PROSHIKA has the vast experiences in implementation of different collaborative and partnership projects with different agencies and institutes. PROSHIKA has collaborative projects implemented with government agencies like BARC and Ministry of Agriculture, DAE, SRDI, BARI, BRRI, BAU, DLS, BFRI, DOF, Ministry of health and family planning, Bangladesh Silk Foundation, Ministry of Environment and Forest, Ministry of Fisheries and Livestock, Directorate of Non-formal primary education under different projects. PROSHIKA believes in collaborative and partnership work with different development agencies like GOs, NGOs (National & International),

To mitigate the climate change effect and improvement of nutritional status among the urban poor PROSHIKA has implemented two urban agriculture projects with collaboration of FAO in Dhaka North City Corporation, Dhaka South City Corporation, *Gazipur* City Corporation and *Narayanganj* City Corporation under Dhaka district.

Income Generating Programs and Projects

PROSHIKA provides not only credit, but also income generating work through various social service work including various types of productive work to earn or do business through proper training, technical support. These income generating jobs provide marketing facilities as well as social and other development services. This method is recognized as a pioneering effort for PROSHIKA.

Following this approach, PROSHIKA is managing and implementing the mentioned and described income generating programs.

PROSHIKA Honey Production and Marketing Program



Just like the year before the beekeepers are showing interest in rearing *apis melifera* than *cerena* (indigenous species) bee keeping since its pioneering introduction by PROSHIKA. The species produces more honey and is less sensitive to infection and diseases, is easily manageable, and needs a small place to keep. The average production per *melifera* colony is about 60 kg of honey while the *cerena* colony produces an average of 10 kg. Considering all the above factors related to bee-keeping, The Bangladesh Agriculture Research Council (BARC) has accepted this technology and included it in their technology packages. This technology is now being replicated widely by different organizations all over the country.

Contribution to Country's Agriculture

PROSHIKA has undertaken this program as one of the most promising, environment-friendly and income generating activities of capital and time yet yields high returns. Honey bees can help increase the agricultural and horticultural productivity through cross pollination. The bees produce royal jelly, pollen grain, bee venom, propolis and wax and contribute significantly to higher yield in agriculture and horticulture if they are scientifically kept, managed and used.

Varieties of PROSHIKA Honey

PROSHIKA Honey Production and Marketing Program is one of the most promising, environment friendly and income generating activities. Honey Production Program can earn more in less time with less investment. PROSHIKA honey produces in the *Apis mellifera* process. PROSHIKA honey is collected from local litchi flower, mustard flower, coriander/black cumin and various flower sources of nature.

Marketing

The quality of PROSHIKA honey produced scientifically by the PROSHIKA group members is better than what is available in the market. Therefore, it is in high demand and is sold at reasonable prices in locally and nationally. PROSHIKA honey is approved by Bangladesh standards and Testing Institute (BSTI) for its high quality. During the financial year 2023-2024, a total of 7,544 kg honey has been sold which has been collected from various flowers from all over the country and honey has been collected from *Sundarban*.

PROSHIKA Model Apiary and Honey Production

To conduct training and experiment further towards the development of bee-rearing, PROSHIKA runs 3 model apiaries. This honey collection depends on when, where and what type of honey is available and seasonally. The developed variety of *melifera* bees are reared in these apiaries through 175 bee-colonies. During the reporting year 2023-2024, a total of 3,836 kg honey has been produced in these apiaries. Due to various natural calamities, the number of bees in bee colonies decreases at a high rate. As a result, honey production also decreases at a proportional rate. Honey production of black cumin and coriander flowers decreases due to untimely heavy rainfall. Further expansion of Bee-Colonies is in progress. It is expected that honey production will be qualitative in the future with the currently adopted method.

Table: Achievement in Honey Production Process During The Year 2023-2024

Bee colony (including bees)	Existing	Plan	Achieve.	%	Total
Bee frame (including bees)	90	20	85	425	175
Number of model apiary	580	100	260	260	800
Bee colony (including bees)	2	1	1	100	3

Table: Honey production During The Year (2023-2024)

Component	Plan	Achievement	%
Honey from mustard flower	3,500	2,018	58
Honey from coriander/black cumin	1000	780	78
Honey from Lychee flower	1,500	1,038	69
Total	**6,500**	**3,836**	**59**

Apart from their own production, PROSHIKA also buys honey produced by PROSHIKA trained group members and their honey is also similar quality. In the financial year 2023-2024, PROSHIKA purchased 5,879 kg of honey produced from group members. These honeys included mustard, coriander/black cumin, litchi, mixed flower honey and honey collected from the Sundarbans as well.

PROSHIKA Mustard Oil and Marketing

In the middle of the financial year 2023-2-24, PROSHIKA set up a mustard oil crusher at

Kaitta, Manikganj and PROSHIKA produced mustard oil from this crusher with its own workers. Mustard oil quality produced from PROSHIKA's crusher is very good for human health. Therefore, Bangladesh Standards and Testing Institute (BSTI) has approved the product and sale of PROSHIKA's Mustard oil after analyzing its quality.



During the financial year 2023-2024, PROSHIKA produced 1,602 litres of mustered oil from its crusher *at Koitta, Manikganj*. PROSHIKA has been able to create huge demand for its mustard oil across the country and all the produced oil from PROSHIKA's crusher has been sold.

PROSHIKA Water Filter Production and Marketing

Water can be purified potable in various ways among these are: boiling water, filtering, distillation or chemical purification. PROSHIKA's water purification filter purified water for drinking by preserving all the qualities of water. It is being marketed as '*Bisuddha*'. Its purpose is to provide safe drinking water to the mas people at a low cost. With the help of this filter, water from canals, rivers and ponds can be purified. At the same time, PROSHIKA can earn from money by producing and selling these purified water filter `*Bisuddha*'.

Water that makes people healthy and safe by drinking is called safe water. Some of the qualities of safe water are : no soluble matter harmful to health; presence of sufficient minerals beneficial to health; absence of any harmful pathogens; and the water should be colorless, tasteless and clear.

Some of the unique qualities of PROSHIKA Water Filter '*Bisuddha*' are:

- The filter can be safely used without electricity at an affordable price;
- Canal, river, stream, ponds and tap water can be purified naturally;
- No chemicals are required;
- No need to boil water;
- It does not require the use or modification of any cartridges;
- Can be used safely for more than 10 years without any operating costs;
- This is only a one time investment to use;
- Water quality tested and certified by BUET, ICDDRB, NGO Forum for Drinking Water, Department for Public Health;



- Protects against all water borne diseases.

During the financial year 2023-2024, a total of 284 pieces water filter has been manufactured and all the filters have been sold as well. It is being marketed at a very affordable price and is priced at just Tk.6000. Currently its production is limited. There are plans to produce more filters from next year. Its manufacturing facility has been set up at *Kamta* in PROSHIKA *Saturia* Development Area. From there the filters are supplied all over the country. Initially the distribution of water filter was initiated through PROSHIKA Development Area Office.

In December 2021, a factory was constructed to manufacture filters in the *Kamta* Development Area. This program was closed until 2021. Present management authority re-launched the program in February, 2021 for the purpose of the mas people's interest.



HUMAN RESOURCE DEVELOPMENT CENTER (HRDC, (*Koitta*)

As part of PROSHIKA financial sustainability HRDC has placed in the first position having with necessary implements of production and marketing facilities. This center has a glittering background of delivering human and skills development training and income generating functions. It is a huge entity in terms of land size, service delivery and infrastructural facilities. This center is established for propagating development ideas and models for social development. There are several agriculture production units/projects and infrastructures are being used by the different national, local and international organizations in order to organize their different programs. Among many other projects and activities following projects and services are remarkable and through which employment being generated and earned income as well as organizational financial sustainability.

PROSHIKA Human Resource Development Centre (HRDC), Located in *Kaita, Saturia Upazila, Manikganj* District near Dhaka, in a noise-free environment, is an attractive and ideal venue for organizing official meetings, conferences, seminars, educational tours, several trainings and family banquets. There are several residential buildings spread over about 37 acres of land, modern AC conference rooms for workshops and seminars, training rooms for skill development and spacious dining hall for catering. The eco-friendly architectural style of this campus building and the natural beauty surrounded by greenery is very impressive. You, your family and your friends are invited to PROSHIKA Human Resource Development Centre (HRDC) to enjoy the cool breeze touching the clear water of the lake, the chirping of birds.

PROSHIKA Human Resource Development center is one of the most dazzling, attractive, well furnished, and well designed as well as an eye-soothing infrastructure in Bangladesh. It is mainly used for organizing training, workshop, seminar, symposium, meeting, planning workshop, and theatre. There are 6 training venues, several buildings which are used as accommodation for participants, guest quarters and staff quarters. This center is used by the international, national, regional and local organization and government agencies. There are two dining hall and delivered delicious food to the clients as per their requirement and taste.



During the financial year 2023-2024 this center has accomplished following economic projects/activities and services:

A. **Income from Agricultural Projects**

SL.	Description	Income (In BDT)
1.	Agro product sales	1,356297.00
2.	Fruit sales	140830.00
3.	Fish sales	644352.00
4.	Honey sales	45775.00
5.	Sales fattened cow	430,000.00
6.	Sales of shopping bag	4543.00
7.	Sales of green coconut	22,515.00
8.	Cock/chicken sales	2717164.00
9.	Sales of Mustard oil	7,000
10.	Milk sales	20055.00
11.	Pond lease	250000.00
12.	Lease rental	2500.00
13.	Miscellaneous	34500.00
A.	**Total income**	**5,675,531.00**

B. Income from Material Services

SL.	Description	Income (in BDT)
1.	Hall room rent	2050068.00
2.	Accommodation charge	8010322.00
3.	Food sales	13098522.00
4.	Photocopy charge	13391.00
5.	Service charge	773267.00
6.	Computer rent	3150.00
7.	Sweets sales	57600.00
8.	Sales of curd	22200.00
9.	Income from kids' entertainment park	187570.00
10.	Miscellaneous income	819951.00
11.	Bank interest	1775.00
B.	**Total Income**	**25,037,816**



Individuality or specialty of PROSHIKA HRDC

- Location;
- Architectural style of premises;
- Pleasant environment and scenic natural beauty;
- Modern AC conference/training rooms with 400 beds;
- Group discussion rooms;
- A rich library; and
- Spacious dining hall.

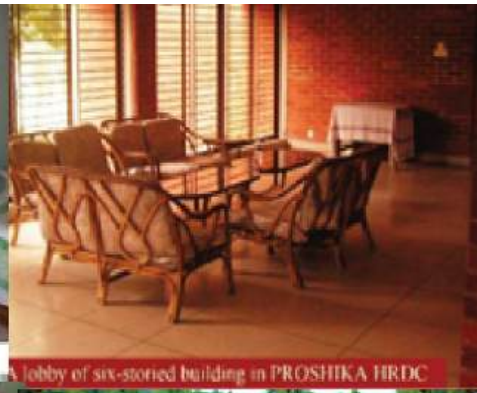
The centre is situated on 37 acres of land and most the land are used as lake for fish culture, agriculture production (rice, seasonal vegetables and cow rearing, poultry and honey production. It is considered as one of the best location of visit and visited by the people from home and abroad and the people of different districts of Bangladesh as well feel proud as such kind of centre is located in our country.

Accommodation facilities-

- Uttaran-6 storied building with 142 single/double beds in 75 AC rooms;
- *Niketan* – 4 duplex cottages with 20 seats for family vacations;
- *Athiti Niloy* – guest rooms of 12 single/double bed;
- *Sanghati* – Male Dormitory of 104 seats in 24 rooms; And
- *Sampriti* (1 & 2)-Female dormitories (4 storied buildings) of 24 rooms with 72 beds.













For which PROSHIKA Human Resource Development Center is unique

- Educational tours and family picnics;
- Organizing cultural/entertainment events;
- Organizing conferences, seminars, workshops, trainings, meetings, etc.

Other Services

- Standard services, security personnel, first-aid treatment and ambulance facilities, CC cameras and WIFI facilities, etc.

Importantly here mentioned that, this center is mainly used as a center for earn income for PROSHIKA and developing skilled human resource as well. At present, a management team has been set up for renovate the center and resume and mobilize the resource base of the center and started the service delivery at a satisfaction level.

Prospects of HRDC

PROSHIKA is interested to make this center a hub of educational institutions and economic development. Considering the potential of the center and interest of the local civil society groups several educational institutions can be established in this center. As a result, students from all over Bangladesh would be benefited through studying in the institute. From the following list, any one or two institute could be established.

The proposed institutes are:

1. Social development research center;
2. Agriculture institute;
3. Technical and vocational institute;
4. Nursing institute; and
5. General university.

To establish any one of the above-mentioned institutes it would cost BDT at least hundred million. However, we would seek some part of fund from foreign donors, local donors and business organizations of the country.

Contact for booking

PROSHIKA Human Resource Development Center (HRDC)
Kaitta, Saturia, Manikganj.
Mobile : 01711736820
Email : proshikahrdc@gmail.com
Website: proshikahrdc.com
PROSHIKA: A Center for Human Development
PROSHIKA *Bhavan,* I/1-Ga, Mirpur–2
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Mobile : 01888000285-6
Email : pmuk@proshikabd.com

For special needs:

Mizanur Rahman Khan
Director
Mobile : 01927143427
and
Aminul Islam
Deputy Director
Mobile : 01716106364

Integrated Agricultural Farm, *Rangpur*



The Financial year 2023-2024 (Income)

Total Expenditure, during the financial year 2023-2024 was Taka 259,703,15 (Two crore 59 lakh 70 thousands 3 hundred and fifteen taka) and total income during the same financial year is about taka 26,831,830 (Two crore 68 lakh 31 thousand and eight hundred and thirty taka) and net profit was Tk. 861,515 only.

Income from seed potatoes production during the period 2023-2024

During the reporting period 2023-2024, seed potatoes were produced 218 M. Tons for which production cost was about 6,539,693 taka (65 lakhs thirty nine thousand six hundred and ninety three taka) and these seed potatoes were produced from 41 acres of land through contract farmers at Integrated Agricultural Farms of *Rangpur* and *Dinajpur*. A total income by selling seed potatoes was about 12,887,981 taka and net profit Tk. 6,348,288 (63 lakh 48 thousand two hundred and eighty eight taka).

Rangpur Farm



Income from maize production during the period 2023-2024

During the financial year 2023-2024, maize has been produced 37 M. Tons from 17 acres of land from which the farm earned a total of Tk. 1,066,121 by selling produced maize and here noted the production cost of maize was Tk. 965,750. The potential profit from the sale of maize during the reporting year is estimated to be around Tk. 100,371.

Income from Other Sectors During the Financial Year 2023-2024

During this reporting period, the farm couldn't profit from fish cultivating. Moreover, the farm has to face losses in fish farming this year. From poultry shed rent, a total of Tk.233,000 has been profited, and by selling vegetables & fruits, and others the farm has profited around Tk. 18,856 only during the financial year 2023-2024.

Farm Related Information

PROSHIKA *Rangpur* integrated agricultural farm is situated on 38 acres of land. Basically, in this farm, grain seed production, poultry rearing, fish fry production and fish farming activities are conducted. Under this program, seed potatoes, maize, papaya and various types of vegetables have been cultivated on 25 acres of land throughout the financial year

of 2023-2024. The poultry farm has nine open sheds, one hatching breeding facility with state-of-the-art standards for chick production. Five acres of land has been used for poultry farm. There are one large and one small shed for seed drying, grading and processing and two large ponds for fish farming and for this purpose, 4 acres of land has been used. The office building of this farm, social forestry and other establishments have been included in 4 acres of land.

Rangpur Carp Hatchery



PROSHIKA Carp Hatchery is located at *Payaraband* in *Mithapukur* area of *Rangpur* region and it is situated on the area of 7.84 acres of land. At present, the hatchery has 10 ponds of various sizes out of which ten ponds have been re-excavated during the financial year. During the period of 2023-2024, fish production cost was Tk. 738,516 and by fish selling the income is 1,125,165 taka.

The Current Situation of The Hatchery of the Financial year 2023-2024

The activities of PROSHIKA *Payaraband* Development Area started in May 2023 and from month of May it was connected with the activities of PROSHIKA's Carp Hatchery.
Land area is 7.84 acres
Number of ponds is 10
Office room 1, guest room 2 and there is one hatchery infrastructure in this farm and there are 110 different species of trees in this farm.

The Situation of The Ponds

There are about 10000 cultivable fish in 6 ponds like *Katla, Rui, Mrigel, Puti,* Silver Carp, Grass Carp, *Brighet,* Curfew etc. The other four ponds have telapia, pressure fry, paddy fry. Currently, the average weight of each fish is 400 grams and the total weight of fish is 3,504 kg.

Agricultural Activities

Some plants like papaya, banana, litchi, bell, *catbel* and pendant were planted in the agricultural land inside the carp hatchery. These number are mentioned respectively here-papaya, banana, *lichi, bell, katbell,* and pendant.

The Financial Status of the Carp Hatchery

During the financial year 2023-20234, the total expenditure has been 738,516 taka and the total income has been 1,125,165 taka. Therefore, the amount of profited Tk. is 386,649.

Integrated Agricultural Farm, *Satkania, Chattagram*



This farm is established on 60 *Bigha* of hill land at *Mahalia Mauza* of *Satkania Upazila in Chattagram* district. A hatchery has been established using the latest technology by the world famous Chick Master Machineries in this farm. Through this machine, eighty five thousand chicks are produced here every week. The farm has a hatchery capacity of 50,000 chickens through a total of 5 sheds including a two-storied shed.
Currently, there are six regular staffs and 16 contractual staffs are working in this farm. The profit earned from this project used to pay the salaries and other expenses of the farm workers and the previous arrears of feed and other items.

In the month of February 2023, 26 cows were experimentally reared in this farm for fattening. Out of these, 18 cows have been sold and the remaining cows are still being reared in the farm. The current price of these bullets is above 2 lakh takas.

There are different species of mango trees, such as *Amrupali*, *Haribhanga*, Bari-4, Bari-12, and other varieties; and 35 *Vietnamy* coconut trees that bear fruits. Banana, lemon garden and several other varieties fruits trees have been planted as well. The farm currently has 4,500 timber trees and jackfruit trees along with other fruit trees. Different varieties of fish are being cultivated in the ponds from the east and north sides of the farm. About 2,200 feet of paved boundary wall has been constructed on 3 sides of the farm.

Several Parts of Satkania Farm



During the financial year 2023-2024, *Satkania* Farm was hit by a terrible flood. In that flood of August 2023, poultry were washed away with chickens and some chickens that could be rescued also died due to various post-flood diseases. Due to this problem, egg production of 8th and 9th batch were hindered. As a result, none of these farms have been able to make any profit from poultry during the reporting period. For the same reason, out of 26 cows of the farm, 25 cows have to be sold at a loss. However, it was possible to earn a very small amount of money by selling mangoes, coconuts, bananas, olives, *amlaki*, jackfruits, and vegetables that produced in the farm.

Support Departments

Support departments play a crucial role in supporting the overall functioning of an organization by providing specialized services, resources, and expertise. While they may not directly generate revenue, their contributions are essential for the efficient and effective operation of revenue-generating departments. Proper management and coordination of support departments are important for optimizing organizational performance and achieving strategic goals.

Support departments can vary depending on the nature of the organization and its industry. Common examples of support departments include human resources, information technology, accounting and finance, legal, marketing, facilities management, maintenance, research and development, quality control, and customer service.

Like all other organizations, PROSHIKA also has several support departments. Here, in the annual report, is details of a few support departments and their activities and achievements of the financial year 2023-2024.

Human Resource Department

Management is a crucial element in an organization, and the HR Department does just that. The human resource (HR) department is defined as a department that manages the most vital and valuable resource of an organization: the employees. It does this by managing the employees from their search, screening, firing, recruiting, and training. The HR department also administers employee-benefit programs. Within an organization, HR is responsible for screening, recruiting, and training employees and implementing employee processes. In effect, HR departments are responsible for managing an organization's entire employee experience, from when an individual applies to a position to when they begin working at the organization and, finally, when they leave it.

According to follow all above the functions, PROSHIKA's Human resource department entails aligning the organization's workforce with its goals and vision.

PROSHIKA activities are gradually expanding in different parts of the country. As a result, the organization is constantly increasing in size. Currently PROSHIKA's HR department is mainly performing routine tasks under recruitment, personal information management, documentation and storage, and enrollment. The tasks associated with employee transfer, promotion, incentive, dismissal, retirement, performances analysis, storage of all other information including personal information of the employee, evaluation and implementation of decisions based on evaluation. Also all the information of the employee is provided as per the necessary needs of the concerned managers.

The most essential function of this department is recruitment. It works in various areas such as employee engagement, statutory compliance, data management, and different others, one of the most critical areas of focus for it is attracting, selecting, and placing suitable candidates for PROSHIKA. This department maintain a

process of learning qualified applicants for a position, and selection is locating and choosing the best applicant for that position. Its aims is to recruit the right person for the job is vital.

There are six staffs in this department and they are well educated and trained in Human Resource management related functions as well. They are active, sincere, vigorous and motivated in doing their assigned jobs within the stipulated period.

During the reporting period, 2023-2024, a total of 797 new staffs were recruited in the development areas of PROSHIKA and head office as well. It should be noted here, the staffs have been appointed on contractual basis and apprentice. A number of 152 employees were given the responsibility of manager in the Development area offices. The number of employees, who were terminated, resigned, expired, discharged, dismissed, death, were 351. A total of 189 staffs have been promoted from position in various posts. At present, the total number of employees in the central office, development areas and IAF, HRDC, SMED and projects are 3178 among them women are 1,030 and 2,148 are men. Further information are detailed here in the tables.

Table 1: HR information regarding the reporting financial year 2023-2024

Recruitment			Retirement, resignation, and expired			Appointment cancellation, resignation, dismissal and other			Total number of employee (on June 2024)		
Women	Men	Total	Women	Men	Total	Women	Men	Total	Women	Men	Total
219	578	797	05	25	30	82	239	321	1,030	2,148	3,178

Table 2 : Upgraded responsibilities to managers in the development area the year 2022-2023

Central Manager (CM)		Zonal Manager (ZM)		Area Manager (AM)		Branch Manager (BM)		Total
Women	Men	Women	Men	Women	Men	Women	Men	
02	20	04	20	09	24	20	53	152

Table 3: Promoted the staffs to different higher position

Director	D. Director	S. A. Director	A. Director	PM	SPO	PO	JPO	SFO	Total
15	11	20	14	23	24	12	58	12	189

Note: D. Director—Deputy Director; S. A.—Senior Assistant; A—Assistant, PM—Program Manager; SPO—Senior Program Officer; PO—Program Officer; JPO—Junior Program Officer; SFO—Senior Field Officer; FO—Field officer

Table 4: Permanentization of staffs

Director	Program Officer	Senior Program Officer	Program Officer	Junior Program Officer	Senior Field Officer	Field Officer	Total
01	04	05	09	34	587	29	669

Table 5: The Information of employees in ADCS, HRDC, IAF, SMED, Projects and Head Office

Development Area Offices			Central Office			Projects, IAF and Projects			Staff of Koitta		
Women	Men	Total	Women	Men	Total	Women	Men	Total	Women	Men	Total
955	1,897	2,852	39	168	207	7	33	40	28	47	75

Information Management and Computer Department

Among the supportive departments, Information Management and Computer Department reforms important activity like technology based data analysis, format designing, program and report designing, and data storage.

An IT department is considered the heart of any organization. There is no alternative to information for effective and efficient planning, execution of the plan, and take critical decision. The Computer in Development Program serves that purpose for PROSHIKA.

ICT department is considered as the main department for any organization or organization especially financial institutions. PROSHIKA Human Development Center is no exception. There is no substitute for information and communication technology for effective and efficient planning, execution of plans and critical decision making. This department has been working towards that goal for training.

This year the Department of Information Management and Computers has developed several new information systems for effective monitoring and decision making which are heavily involved in information support to strengthen the program of development in PROSHIKA. Several information management changes have been made to provide new information to contribute to the development of the organization and this department has performed all types of system maintenance work throughout the year.

PROSHIKA Human Development Center implements various programs to help in the process of poverty alleviation and empowerment of the poor. It is possible to reach the desired goal of training through proper implementation of various programs. Many departments play important roles for the smooth implementation of these programs.

Information management and computer department is one of them. However, without the support of this department, the overall progress of training, smooth implementation of the program and long-term success are not possible.

To improve frontline management efficiency, to bring all its functions of training under online management and to make massive progress in training computerized MIS, the department has taken up the following activities:

- Information System Development;
- Information system implementation;
- Hardware and software support;
- Documentation;
- ADC computerization;
- Data processing;
- Desktop Publishing; and
- Human resource development.

The details of the activities implemented by the department for the financial year 2023-2024 are as follows: A massive data entry was undertaken last year by the staff of the Credit and Savings, Accounting, Human Resource, Administration and Development Program Monitoring and Computerized All Information Program. This program provides complete support in desktop publishing for all departments and programs of education. Computerization of all development areas including new development areas has now been completed under the Department's Computerization Program. The total number

of computerized development areas as on 30 June 2024 stood at 225. Customized Information Systems developed and modified for use in development areas the same. Five of these are already operational and the remaining one will be operational in the first half of EMIS 2023-2024.
The following is the progress report of the activities carried out by the Information Management and Computer Department during the last financial year (July 2023-June 2024) in implementation of the program.

Software Related Tasks:

- Preparation of monthly salary slips of central office and development area;
- Salary also updated for junior and senior staff in Pay System;
- Deduction of remaining money from sale of honey, oil and rice in Pay system;
- Development area systems such as - MBRS, Savings, Special Savings, Double Benefit, PLSS and Accounts Software - have been given the necessary support;
- A number of new essential reports have been created in Savings Software;
- Any Desk support has been provided through voice calls and mobile phones, saving time and money in development areas;
- Branch-wise data entry has been arranged for development area. Arrangements are made for updating data in key development areas by entering branch-wise data;
- The PLSS Software have been re-engineered which is currently being worked on in the development area.
- Data from several development areas have been added and subtracted from one area to another;
- In the last financial year, the data of 61 development areas have been divided to form full development areas. These 61 development area data are separated to generate area wise data;
- Up-to-date with new software by fetching data from the development area for overall support in the work of Audit;
- Human Resource Department - Personal Management System: Prepared some new reports and provided immediate necessary assistance to solve various problems in all their work;
- Accounts of Staff Welfare Fund are up-to-date as on December 2021; And

Salaries and other necessary support are being provided for the SEED program.

2. Hardware Related Tasks:

- Provided necessary support for the servicing of computers and printers in all development areas;
- The data of development area coming from MBRS, Savings, Accounts Software from the development area is stored on a monthly basis;
- If necessary, computer, printer, networking support is being provided by going to the development area;
- Some development areas have multiple computers and are performing tasks via local networking; And
- This department created an opportunity to manage the overall activities by bringing the current central office computer, printer under the local network.

2. Documentation Related Tasks:

This department assists in the documentation of correspondence, documentation, reports, policies etc. of various programs. All the

works currently being done by this department are mentioned below:

- All the documentation of various programs is being executed despite the lack of computers in the central office;
- To enter the monthly report of the development area in the central office and prepare the final report;
- Composing important correspondence of various programs; and
- All correspondence from various government/private organizations is compiled from this section.

Department of Communication and Public Relations (CPRD)

CPRD spent much time this year in collecting news, conducting media and public relations activities other than its scheduled work. Press releases were prepared on various PROSHIKA programs and performances for publication in daily newspapers. Besides, reports/stories on success of different PROSHIKA programs have been collected from the field and prepared these for publishing in various program's magazines and annual activity report. Also information about PROSHIKA programs was provided to a number of researchers and students of different universities and organizations.

CPRD acts as the MIS coordination point of all PROSHIKA programs and disseminates that information as needed—thus establishing a two-way flow of communication both internally and externally.

To put it simply, the Communication and Public Relation Department (CPRD) is PROSHIKA's information Centre. It provides greater intra-organizational communication and facilitates organizational information collection, documentation and dissemination system.

It routinely collects materials from different information sources for storage, duplication and dissemination. All PROSHIKA programs in different tiers (from ADCs to head office) and all other who need such information have access to it. The Communication and Public Relation Department prepares and publishes annual activity report, annual diary, calendar, PROSHIKA brochures, quarterly Bengali and English newsletter, minutes of the review and planning meetings, etc. It maintains a widely browsed PROSHIKA website and other PROSHIKA online page

CPRD provides information about PROSHIKA to donors, government agencies, development partners, and development workers from home and aboard. It also prepares reports/stories on the success of different PROSHIKA's programs and provides them to different newspapers and periodicals for publication.

During the reporting period, CPRD has successfully performed its regular activities as well as published widely-acclaimed Annual Activity Report July 2023-June 2024 (English), Brochures (Bengali & English), wrote many features and case stories on best practices and performances of various PROSHIKA programs and got them published. Through the year, CPRD prepared a number news stories on PROSHIKA activities and ensured their publication in all the PROSHIKA online pages.

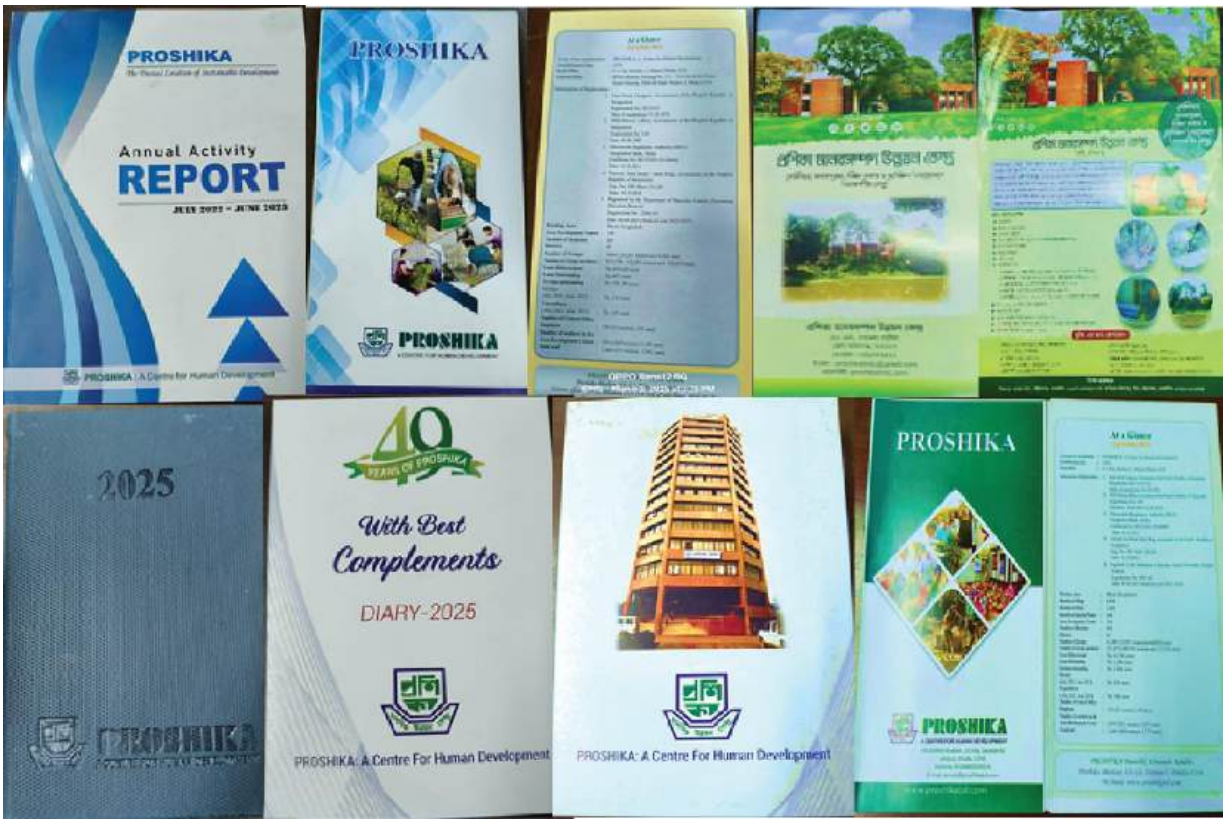
CPRD Activities, 2023-2024

Annual Activity Report

Collecting information from all PROSHIKA programs CPRD prepared, and published PROSHIKA' annual activity report, July 2022-2023, "PROSHIKA The Trusted Location of Sustainable Development". The report was distributed among the government agencies, donors, development partners, members of civil society etc. They annual activity report received much acclaim for its outstanding quality and production. In this financial year, the work of the annual report for the financial year 2023-2024 has also been completed and it has been given for printing.

PROSHIKA At-A-Glance and Brochures & PROSHIKA HRDC At-a-Glance and Brochures (Bengali & English)

CPRD also prepares and publishes PROSHIKA At-A-Glance, A compilation of vital programs achievements, and a PROSHIKA program brochures every six months in both Bengali and English. PROSHIKA HRDC At-a-Glance and Brochures (Bengali & English) prepares and publishes this year too as well as these publications appeared on time.



Dairy and Calendar

As a regular work to routinely prepares and publishes dairy and calendar, PROSHIKA's CPRD has been done this work this year as well very smoothly. Here is the pictures of diary and calendar in the below.

Minutes of the review Meetings

CPRD routinely prepares the reports and records the minutes of monthly, quarterly and half-yearly program implementation review meetings, governing body & general body's meeting's minutes has also been routinely prepared This year too it has been successful in performing these activities.

Public affairs: Providing Information to Donors, government and Non-government Agency

Supplying the donors, government and Non-government agencies with various information on PROSHIKA activities, and frequently providing them with multitudes of data, detailed analysis of PROSHIKA activities and progress has been CPRD's important responsibility this year as well.

Media relations

CPRD has been able to maintain an excellent relationship with the media of PROSHIKA's different online pages in keeping them informed of the new developments and on-going activities of PROSHIKA. CPRD prepared many press release on various PROSHIKA programs and performances, for publication in the online media pages of PROSHIKA.

Public Relations

There has been growing interest in PROSHIKA and its activities among the common people, students, researchers, academics, development practitioners, government agencies, etc. from around the world. CPRD has been provided them with information about PROSHIKA round the year. It supplied necessary information to donors, government agencies, development partners, members of civil society and other interested sectors whenever called upon, and kept constant contact with other organizations and provided them with necessary information and documentation.

Document collection. Storage and Distribution

CPRD collects documents produced by different programs. It also catalogues and supervises the duplication and compilation process of all these materials and stores and distributes the as needed.

Others

- CPRD routinely handles publicity and advertisement needs of PROSHIKA and it did the same this year as well.
- This department prepared PROSHIKA's code of conduct & strategy, gender policy, and translate the staff policy Bengali into English.
- The department prepared different reports and stories in English and Bangla on various positive aspects of PROSHIKA's different programs.

The Collaborative Projects

1. Sustainable Forestry and Livelihood (SuFL) Project

Bangladesh Forest Department (BFD) under the Ministry of Environment Forest and Climate Change is implementing "Sustainble Forest and Livelihoods (SuFl) project" from July 2018 to June 30 2023 with the financial support from IDA and Gob. Although, the duration of the project time has been increased as its purposes have not been solved in the project mentionable time. The main objective of the project is to improve cooperative forest management and increase alternative employment opportunities for forest dependent communities in specific areas (Coastal District Bhola, Patuakhal;I and Barguna). The aim of the project is to improve forest resource management and increase direct participation pf people in forest conversation and restoration, reduce direct and indirect dependence on forest resources through alternative livelihoods of forest-dependent communities and improve the afforestation environment outside the forest.

2. Accelerating and Strengthening Skills for Economic Transformation (ASSET) Project

World Bank and Ministry of Education, Government of Bangladesh has financed for the project ASSET. PROSHIKA started this project from July 2024. The aim and the objective of the project is to develop the skill of the young people (both male & female) providing by skill development training so that they can easily get skills related based job. The duration of the project is two years and 11 criteria of trainings have been operated by PROSHIKA's a group skilled trainers team.

3. BD-Rural Wash for HCD

BD Wash project's aim & objectives has to develop Water-sanitation and Hygiene condition in the villages of Bangladesh. PROSHIKA started this project 2024 and it will end on October 2025. The project is being working with PROSHIKA's 97 branches at 47 Upazilas in 17 Districts of rural areas in Bangladesh. It is financed Tk. 19.50 crores by the World Bank (WB), AIIB and PKSF in a consortium manner.