



SHARIATPUR DEVELOPMENT SOCIETY

2021-2022 ANNUAL REPORT



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About us

The establishment of SDS took shape from an initiative of some benevolent people who were united to respond to humanitarian crises in Shariatpur District caused by the massive flood devastation in 1988. The aftermath of the flood, the dire need for recovery and rehabilitation activities provoked the local 'benevolent group' to establish a voluntary development organization by its name 'Shariatpur Development Society-SDS, formally launched on the 1st September 1991 and legally established in 1992 under the social welfare department of the government of Bangladesh. Now, the organization is legally known as SDS (Shariatpur Development Society). It's the 31st year of SDS's establishment. Over the years, SDS reached a milestone of directly serving 3.4 million people in 31 Upazilas of 10 Districts with its blended service delivery approach and rights-based program.





Vision And Mission

Vision

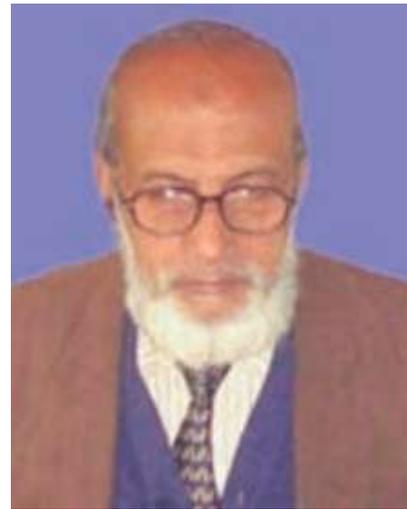
SDS envisions a **JUST** society, Without **POVERTY**, with **EQUALITY** for everyone, and a **DECENT PLACE** to live.

Mission

SDS facilitates community-based initiatives to uplift the socio-economic conditions of underprivileged people, while also establishing their economic, social, cultural, health, political, and environmental rights under an accountable and transparent governance system.

MESSAGE FROM OUR CHAIRMAN

Prof. Md. Serajul Haque
Chairman of Executive Committee



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I am honored to present the Annual Report 2021-2022, showcasing SDS's significant achievements in economic development and sociocultural empowerment. Since 1991, SDS has been dedicated to uplifting marginalized communities. In 2021-22, we made progress in raising awareness, enhancing local agriculture, promoting agro-based enterprises, and empowering women in agriculture. I appreciate our dedicated staff, development partners, and Ms. Rabeya Begum, our Executive Director. Thanks to our committees for their guidance and commitment to transparency. SDS remains unwavering in its mission to create a just society free from poverty and inequality. Together, we can build a community of equal opportunities and prosperity.



RABEYA BEGUM EXECUTIVE DIRECTOR

MESSAGE FROM EXECUTIVE DIRECTOR



We're thrilled to present our Annual Report 2021-2022, showcasing our impactful work in empowering communities and driving sustainable change. SDS remains dedicated to human rights, economic empowerment, quality basic services, environmental sustainability, and organizational growth. Thanks to our committed staff, partners, and supporters for making it all possible. Together, we continue our journey towards a more just and equal society. Your unwavering support means the world to us.

This report encapsulates the remarkable accomplishments of our organization during the period from July 2021 to June 2022. It is a testament to our unwavering commitment to driving social and economic development in underserved communities and fostering sustainable change.

As a non-profit, non-political, non-government voluntary organization, SDS is dedicated to empowering individuals, promoting inclusivity, and catalyzing transformative progress through our diverse range of programs and initiatives. With each passing year, we strive to make a lasting impact in the lives of those we serve.

Economic Empowerment remains a critical focus area for SDS. We fervently believe in enhancing livelihood opportunities, supporting entrepreneurship, and facilitating income generation activities. By equipping individuals with essential skills through development training, providing access to microfinance services, and offering business mentoring, we empower them to break free from poverty and achieve sustainable economic independence.

Ensuring Quality Basic Services for Human Development remains central to our mission. We are dedicated to improving access to education, healthcare, sanitation, and clean water for all. We strive to enhance service delivery, address infrastructure gaps, and promote sustainable development in these fundamental areas by forging strong collaborations with local communities, government agencies, and other stakeholders.

In recognition of the urgent need to address environmental challenges, SDS actively engages in Environment Friendly and Climate Resilient Development. We champion sustainable natural resource management, climate change adaptation, and mitigation strategies. Our initiatives are designed to build climate-resilient communities, reduce vulnerability, and safeguard the environment for future generations.

We actively involve local stakeholders in program design, implementation, and monitoring, fostering community-driven solutions. Innovation for Transformational Change is ingrained in our practices as we continually seek creative and practical solutions to tackle complex development challenges. Knowledge Generation and Capacity Building are integral to our work as we continuously learn, adapt, and empower our staff and communities with the necessary skills and knowledge.

The Annual Report 2021-2022 reflects our accomplishments, milestones, and the challenges we have overcome. We express our deepest gratitude to our dedicated staff members for their professionalism and unwavering commitment to serving the disadvantaged community people. We extend our heartfelt appreciation to our invaluable development partners, network members, and microfinance supporting organizations for their continued support and guidance. We also express our gratitude to SDS's General Committee and Executive Committee members for their meaningful policy guidance, particularly in ensuring transparency and accountability to our beneficiaries, local administration, and the national government.

As we conclude this report, we hold steadfast in our belief that SDS's endeavor to establish a just society free from poverty and inequality will be realized someday. Together, let us continue striving for the overall well-being, Empowerment, and resilience of individuals and communities. We envision a world where every person has equal opportunities to thrive and realize their full potential.

Thank you for your unwavering support, trust, and partnership on this transformative journey.

Rabeya Begum
Executive Director

Genesis & Coverage

The establishment of SDS took shape from an initiative of some benevolent people who were united to respond to humanitarian crises in Shariatpur District caused by the massive flood devastation in 1988. The aftermath of the flood, the dire need for recovery and rehabilitation activities provoked the local 'benevolent group' for establishing a voluntary development organization by its name 'Shariatpur Development Society-SDS; formally launched on the 1st September 1991 and legally established in 1992 under the social welfare department of the government of Bangladesh. Now the organization legally known as SDS (Shariatpur Development Society) It's the 30th year of SDS's establishment. Over the years, SDS reached a milestone of directly serving 3.4 million people in 28 Upazillas of 11 Districts with its blended approach of service delivery and rights-based program.



- Dhaka Division**
 - Dhaka
 - Munshiganj
 - Faridpur
 - Rajbari
 - Gopalganj
 - Madaripur
 - Shariatpur
- Chattogram Division**
 - Chandpur
 - Laxmipur
- Barisal**
 - Barisal
 - Patuakhali
 - Barguna



ACTIVITIES OF 2021-22

- Training & Research
- SDS Academy (School)
- Low Cost Housing Project
- INSAF (Initiative for socio- economic advancement of fishers on the Padma and Meghna River Basin)
- Harvest-plus BD project-Phase-5
- Social Transformation and through Adolescent and Youths Development (STAY),
- Strengthening Community Resilience to Disaster through School Safety Initiative,
- Grow Green to protect the Planet (G2P)
- Agriculture & Livestock Unit
- LIFT (Loan for land leasing of ultra-poor)
- Promoting Agricultural Commercial Enterprise (PACE)
- Skills for Employment Investment Program (SEIP)
- ENRICH (Samridhi) Project
- Sports & Cultural program
- Probin Project
- Sustainable Enterprise Project (SEP)-Beef Fattening
- Sustainable Enterprise Project (SEP)-Metallic Utensil
- Rural Micro-enterprise Transformation Project (RMTP)
- Recovery and Advancement of Informal Sector Employment (RAISE)
- Ecological Farming Project
- Short research on Loss & Damage of River eroded people



Microfinance Program

- Abason
- Agrosor
- Agrosor-MDP-AF
- Agrosor-MDP
- Agrosor-SEP-2
- Buniad
- EFRRAP
- ENRICH (IGA)
- ENRICH (AC)
- ENRICH (LI)
- LIFT-Goat rearing
- LICHSP-Abason
- Jagoron
- Kuwait Goodwill Fund (Sufalon)
- LIFT (Land Leasing)
- LEPIG (Probin loan)
- LRL (Covid loan)
- SEP Loan

Theme : 1

Rights & Social Empowerment



- 3676 people got legal counseling and support
- 5247 adolescents are sensitized to the negative consequences of early marriage, dowry and polygamy
- 214 Change Agents are developed for organizing awareness and campaign activities
- 18066 women and men are sensitized on social justice, women rights and gender equality
- 46720 children are sensitized on the protection of Child Rights
- 1258 vulnerable women got access to Social Safety Net Services
- 1750 physically challenged people are supported with assistive devices.
- 24090 people are mobilized for ending child marriage
- 761 adolescent girls club are activated who successfully stopped the attempt of 57 child marriages
- 1296 girls received Karate training.
- 9060 Fishersfolk got support from InSAF project.





SDS

ACHIEVEMENT ON STOP CHILD MARRIAGE 2021-2022

SDS has long hands-on experiences in inspiring support for action on violence against women and girls. SDS did huge advocacy and lobbying with local government institutions aiming to stop child marriage. Through different projects; there are activities to provide technical support to the community for raising awareness. SDS also facilitated a 'Helpline' under the Girls Power project with the support of the Government of Bangladesh as well as other stakeholders such as the marriage registrar, religious leaders, teachers, and parents. SDS also has implemented capacity-building activities, gender, and development.

SDS has a strong relationship among community people and CSOs and government institutions mainly the office of the Deputy Commissioner, UNO offices, Police Stations, Offices of Women's Welfare, and union Parishad and Girl forum are actively involved in this implementation process. Civil Society members are involved in various committees like CBO, CSO, Upazila level steering committees of girls forum, etc., and play positive roles on stop child marriage. SDS has associated CSOs where they were scattered and worked separately. Due to collective efforts, the strength of CSOs has been enhanced and effective more. Strong networking among CSOs has been built up which helped them to take collective and joint efforts in reducing violence against girls.

SDS is an active member of the Girls Not Brides national coalition and it is working to end child marriage by taking initiatives at the local and national levels. The organization engaged and incapacitated the community people, especially CBOs and CSOs to protect child marriages. Besides that, SDS raise awareness of the harmful impact of child marriage by encouraging open, inclusive, and informed discussion at the community, local and national level. We also share learning and coordination between the GNB network members and secretariats.

Highlights:

- Increased Self-protection through Karate Training
- 09 numbers girls have been directly involved in Income Generating Activities and 10 numbers of girls are working as associates of different private enterprises after receiving the IGA Training.
- SDS has ensured job placement for 76 adolescents in different private sectors).
- A CPG (Child Protection Group) is working actively
- 16 Child Marriage has been stopped in the working area.
- Most Girls are aware of demerits of Child Marriage
- Girls Sports Group are directly involved in sports and participate in football Inter-School Football and Cricket tournament.
- 25 school teachers are discussing the negative effect of Child Marriage during school time.
- The CPG members are providing awareness to their friends who are yet to be part of the forum which is eventually advancing society.



Initiative for Socio-economic Advancement of Fishers

July 2019-July 2022 achievements of the project are;

- 6060 people from Fishers communities are organized and capable of claiming their rights and entitlements (Financial services, Khas land, water bodies, social safety net, basic health, Agricultural, primary school, legal services, etc.)
- Duty-bearers of public service institutions are more sensitized to providing services and resources to 3000 people of Fishers communities. (Financial services, khas land, water bodies, social safety net, basic health, Agricultural, primary school, legal services, etc.)
- Fisher folk communities are more aware of gender equality and VAWG issues.
- Improved the skill and capacity of the people of the fisher folk community especially the women on the IGA and different trades.
- Fisher folk communities are having financial support from government and non-government financial institutions.
- People's opinion building at local levels for implementing the policies related to the fisher folk community.





Adolescent program

In today's world, children and adolescents are predominantly confined within the boundaries of their family homes. Instead of engaging in regular sports and local club activities, they often form virtual groups on platforms like Facebook, Twitter, and Viber. This shift has led them into a somewhat inconsistent online world, where they may not participate in outdoor festivities or creative endeavors. A lack of interaction with people of different ages, including peers, can leave them feeling isolated, with various factors like a deficient social system, unsafe surroundings, an inadequate education system, and overly permissive family environments contributing to this sense of detachment.

Growing up in solitude, they may struggle to cope with stress, sometimes leading to poor decision-making and even contemplating self-harm. This situation has been exacerbated during the COVID-19 pandemic, and providing this generation with a program tailored to their well-rounded development is imperative. In response to this need, the Pally Karmo Foundation (PKSF) has introduced the Program for Adolescents, with SDS as a partner in its implementation.

The pandemic has disrupted normal project activities, but the project has responded by distributing masks to 800 girls to safeguard their health. To foster social awareness and instill humanitarian values among adolescent clubs, discussions and quiz competitions centered around the teachings of the Holy Prophet (PBUH) have been organized. Additionally, various meetings have been convened to address critical issues such as childhood, substance abuse, prostitution, dowry, women's rights, child rights, nutrition, and health.





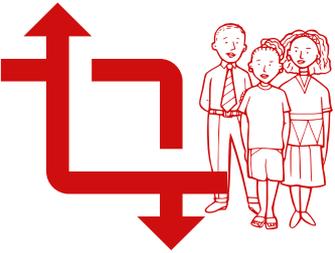
Probin Project

SDS remains committed to the well-being of the elderly and will continue to expand its initiatives to meet their evolving needs. With the support of our dedicated staff, volunteers, and partners, we aim to create a society that respects and honors its elderly population, providing them with the care, support, and opportunities they deserve.

Key achievement during the reporting period (July 2021 to June 2022)

- **Healthcare Services:** SDS has provided healthcare services to 500 elderly individuals, including regular check-ups, preventive screenings, medical treatments, and access to essential medications.
- **Rights Advocacy:** SDS has successfully advocated for the rights of senior citizens, resulting in the implementation of policies and regulations that protect their rights and ensure their dignity and security.
- **Social and Recreational Activities:** SDS has organized social gatherings, community events, and cultural programs that have engaged 200 elderly individuals, fostering social connections, reducing isolation, and promoting a sense of belonging.
- **Elder Abuse Prevention:** SDS has conducted educational campaigns and training sessions on elder abuse prevention, reaching out to 300 community members and equipping them with knowledge and resources to identify and respond to cases of elder abuse.
- **Support Services:** SDS has provided support services to 50 victims of elder abuse, offering counseling, legal assistance, and referral services to ensure their safety and well-being.
- **Improved Mental and Emotional Well-being:** SDS's initiatives have contributed to improved mental and emotional well-being among the elderly population, with 80% of participants reporting increased happiness and life satisfaction.
- **Enhanced Social Connections:** SDS's social and recreational activities have resulted in a 40% increase in social connections and friendships among the elderly individuals involved in the programs.
- **Community Engagement:** SDS has collaborated with local community leaders and organizations to create an age-friendly environment, with 10 community centers implementing senior-friendly infrastructure and services.
- **Increased Awareness:** SDS's awareness campaigns on elder abuse and neglect have reached 500 community members, resulting in increased awareness and understanding of these issues and their prevention.
- **Quality of Life Improvement:** SDS's efforts have led to a 30% improvement in the overall quality of life among the elderly individuals served, as measured by self-reported well-being and satisfaction.

These achievements highlight SDS's commitment to elderly care, including providing healthcare services, advocating for their rights, offering social and recreational activities, addressing elder abuse and neglect, and improving the overall well-being of senior citizens. SDS's initiatives aim to create a society that values and supports its elderly population, ensuring they live with dignity, respect, and fulfillment.



Social Transformation through Adolescent and Youths Development (STAY)



SDS continues to expand its social justice programs, strengthen partnerships, and foster dialogue to bring about transformative change. Together, we can build a just and inclusive society that uplifts and empowers every individual, leaving no one behind.

A key achievement during the reporting period (July 2021 to June 2022)

- **Advocacy for Marginalized Groups:** SDS has successfully advocated for the rights and empowerment of marginalized groups, leading to the implementation of policies that protect their rights and ensure their inclusion. This advocacy has positively impacted the lives of 1,000 individuals from marginalized communities.
- **Awareness Campaigns:** SDS has conducted awareness campaigns on social inequalities and discrimination, reaching 5,000 community members and increasing awareness and understanding of these issues.
- **Educational Programs:** SDS has implemented educational programs for marginalized communities, providing access to quality education for 500 individuals who previously faced barriers to learning.
- **Inclusive Policies:** Through advocacy efforts, SDS has influenced the implementation of inclusive policies and reforms, resulting in improved access to healthcare, education, and employment for marginalized groups. These policy changes have directly benefited 2,000 individuals.
- **Collaborations and Partnerships:** SDS has established partnerships with 10 like-minded organizations and individuals dedicated to social justice, resulting in collaborative initiatives that challenge discriminatory norms and behaviors.
- **Economic Empowerment:** SDS's efforts have led to increased economic opportunities for marginalized groups, resulting in a 30% increase in income levels among 500 individuals.
- **Community Engagement:** SDS has actively engaged with communities, involving them in decision-making processes and empowering them to drive social change. This engagement has resulted in 20 community-led initiatives addressing social inequalities and discrimination.
- **Research and Evidence-based Advocacy:** SDS has conducted research and gathered evidence to support its advocacy work, influencing public opinion and shaping policies that foster equality and justice. This research has been instrumental in informing decision-makers and driving positive change.
- **Increased Social Inclusion:** SDS's initiatives have contributed to increased social inclusion, with 80% of participants reporting a greater sense of belonging and acceptance within their communities.
- **Transformative Change:** SDS's social justice initiatives have created transformative change in the lives of marginalized communities, leading to improved access to essential services, increased empowerment, and a greater recognition of their rights and dignity.

These achievements highlight SDS's commitment to social justice, inclusive societies, and advocacy for marginalized groups. Through their initiatives, SDS aims to challenge social inequalities, fight against discrimination and oppression, and create a more just and inclusive society where every individual has equal rights and opportunities. SDS remains dedicated to this cause and will continue to work collaboratively with communities, government agencies, and stakeholders to drive positive and lasting change.



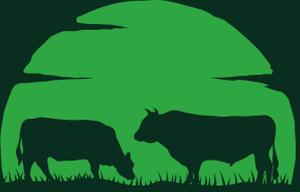
Theme: 2

Economic Empowerment



- 12607 women got involved in income generating activities production and marketing of the agricultural products
- 15200 smallholders got access to the distant vegetable markets.
- 9414 smallholders, including 6612 women, received training on the Income Generation Activities
- Developed cooperative marketing and value chain for 10 high value crops.





Agriculture & Livestock Unit

The activities of the Agriculture and Fisheries and Livestock Unit of SDS started from FY 2013-14 to improve the quality of life of the rural farming community. Under the unit, 8 officers (B.Sc. Agriculture) and 14 field officers (Diploma Agriculture) are providing continuous services for the development of agriculture, fisheries, and animal resources of the area.

Notable activities carried out in agriculture units –Introduced of trichome-compost, pheromone trapping, high-yielding new crop varieties, year-round vegetable and fruit production at homesteads, crop demonstration, production of vegetable/fruit seedlings using coco dust, Floating vegetable gardening agricultural advisory center, etc.

Livestock Sector- Introduced Goat rearing in semi-intensive systems, Cattle rearing by ensuring good management practices, Livestock waste management (vermicompost/others), Khaki Campbell/ Jinding breed for eggs, Commercial fodder production, Goat rearing/Sheep rearing, training of members on animal husbandry, training of members on vermicompost, training of members on golden chicken, provision of various types of vaccines and anthelmintic pills etc.

In the fisheries sector - various types of demonstrations, fish farming in cages, fish fry production in ponds, fish farming of extinct species, mixed fish farming, high-value fish farming in tanks, the release of fish-fry in open water etc. Besides, the bio-flocks method of fish farming has been introduced in this area.





HarvestPlus Project



The project is being implemented with the aim of eliminating zinc deficiency in women and children by increasing the supply and availability of zinc-fortified rice through mobilizing small and marginal farmers and encouraging them to produce zinc-fortified rice.

During the reporting period, free zinc-fortified rice seeds were provided to 65 farmers. Besides that, the project conducted 6 workshops, 13 batches of training, 30 no.s farmer meetings maintaining a physical distance. 20 video shows were performed in project areas in Shariatpur and Madaripur districts.





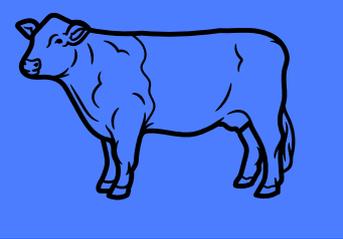
Promoting Agricultural Commercial Enterprise (PACE)

To increase Farmers' Income through Safely Growing Common and High-Value Vegetable Sub-Project. During this reporting period, the notable achievements so far under the project are; 75 High-Value Vegetable Cultivation plots and 82 Safe Method Common Vegetable Cultivation plots have been demonstrated. Provided technical, technological, and financial support to the farmers for the installation of 130 micro-level Vermicompost Production and 5 small-scale commercial Vermicompost Production plants.

160 batches of training have been conducted comprising 4000 Lead Farmers on the subject of safe & High-Value Vegetable Production and Marketing.

In addition, 3 Demo-plots displayed pest control using lighting techniques. 3 billboards have been installed in public places, and those contain messages about the health risk of consuming unsafe vegetables. Moreover, other 3 billboards were installed containing messages about safe vegetable cultivation procedures for the public interests grow to safe vegetables.





Sustainable Enterprise Project (SEP) Beef Fattening

The project has been implemented at 4 Unions (Lauhajong, Srinagar, Bhagyakul, and Mawa) under Lauhajong, and Srinagar Upazila of Munshiganj District.

The project has provided tk. 7 crore loans to 788 farmers to ensure safe production of beef. In addition, the project has implemented various pieces of training to help farmers develop their skills and expertise. Overall, the project aims to promote sustainable and Eco-friendly practices in beef production while providing farmers with the necessary resources to achieve commercial success.

Firstly, by promoting Eco-friendly practices in beef production, the project aims to reduce the environmental impact of the industry. This includes encouraging the use of sustainable farming practices that minimize the use of harmful chemicals and reduce greenhouse gas emissions.

Secondly, the project emphasizes the importance of proper waste management in beef production. This includes the responsible disposal of animal waste and the implementation of recycling practices to reduce waste.

Thirdly, the project provides training to farmers on environmental conservation and biodiversity. This includes educating them on the importance of protecting the natural habitats of local flora and fauna.

Composting is a popular waste management technique that involves converting animal waste into nutrient-rich organic matter that can be used as a natural fertilizer for crops.

The project's efforts to regenerate the local cow breed "Mirkadim" involves several key strategies aimed at promoting the breed's population growth and genetic diversity.

One strategy is to identify and select high-quality breeding stock from the existing Mirkadim cow population. This involves selecting cows that exhibit desirable traits such as high milk production, disease resistance, and adaptability to local climatic conditions. These cows are then bred to produce offspring with similar characteristics, which can help maintain and improve the Mirkadim breed's genetic diversity.

Another strategy is to establish breeding programs to encourage Mirkadim cow reproduction. This involves providing farmers with training on breeding techniques such as artificial insemination and ensuring that veterinary care is available to promote the health of the cows and their offspring.

The project also aims to raise awareness among farmers on the importance of preserving the Mirkadim breed's genetic diversity. This includes promoting the use of Mirkadim cows for breeding, rather than cross-breeding with other cow breeds that can dilute the Mirkadim's unique genetic traits.

By focusing on the preservation and growth of the Mirkadim cow breed, the project aims to promote sustainable and Eco-friendly beef production while preserving the cultural heritage of the local community. The Mirkadim breed is well-adapted to the local environment and requires less intensive management than other breeds, making it an ideal candidate for sustainable beef production in the region.





Sustainable Enterprise Project (SEP) Metallic Utensil



Once upon a time, Palang, Bilashkhan, Baghia, Dasarta, and Khelsi villages of Sadar upazila were famous for the brass industry. In course of time, this industry was disappearing from the Shariatpur district. Where once there were more than 500 small and big factories, now there are only a few factories existing.

To re-generate this industry, SDS has taken initiatives by implementing a project titled “Sustainable Enterprise-Metallic Utensils”. SDS aims to grow this sector as sustainable and eco-friendly.

During the reporting period;

- One polishing unit has been established for brassware polishing in the cluster,
- A demonstration center has been established for brassware display,
- Completed setting up of one model brassware factory,
- Developed a website/e-platform to promote the industries.
- Completed one batch of training in environmental development.





LIFT (Loan for land leasing to ultra-poor)



From June 2018, the project on 'Black Bengal goat rearing' is being implemented in 3 branches of Sadar Upazila of Shariatpur district. Under this program, 65 mother goats were purchased on the breeding farm, which later increased to 146 goats on the farm including kids. Besides that, during the reporting period,

- 36 fodder production plots have been demonstrated,
- Conducted 12 batches of training on goat management,
- Provided technical services to 186 goat rearers,
- Conducted goat vaccination and deworming campaigns comprising 300 farmers.
- 30 group meetings are organized with members.



Microfinance

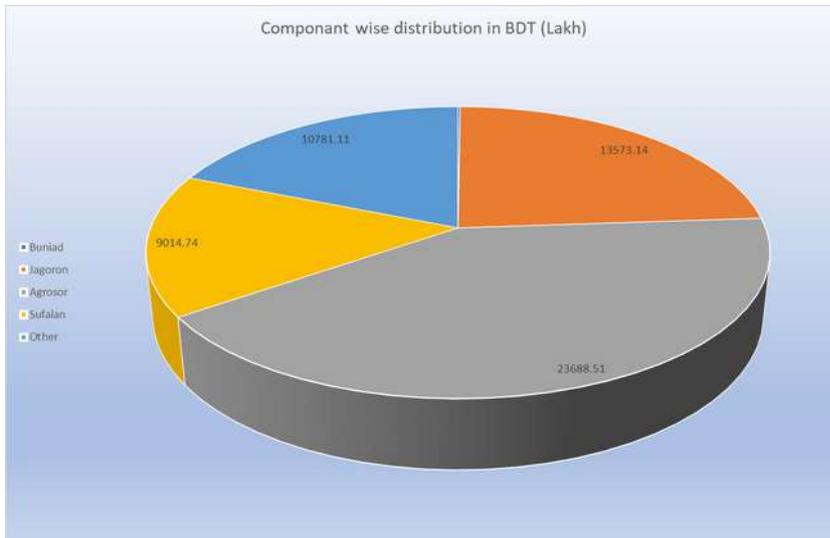


Vision for change

SDS's financial services revolve around its vision to eradicate poverty. With a view to ensuring dignified living, SDS assists the target audience to have access to credit without any administrative and bureaucratic hassle. They do not need to pledge any form of collateral in order to secure a loan. SDS's microfinance has a number of innovative and effective loan products which have been designed to cater to the needs of people from different walks of life. Besides offering credit facility to the target people, SDS extend varied supports such as forming community organizations, raising awareness on issues relating to development, imparting training on skills development, management, and leadership, etc.

- Borrowers: 68692
- Saving: 109.17 (in crore)
- Disbursement: 3330.91 (in crore)
- Outstanding : 383.96 (in crore)
- Recovery: 2946.95 (in crore)
- OTR: 96.83%
- CRR:: 99.23%
- Employment generation Full time: 148651
- Part time: 75479

Disbursement in BDT (Lakh) 2021-22

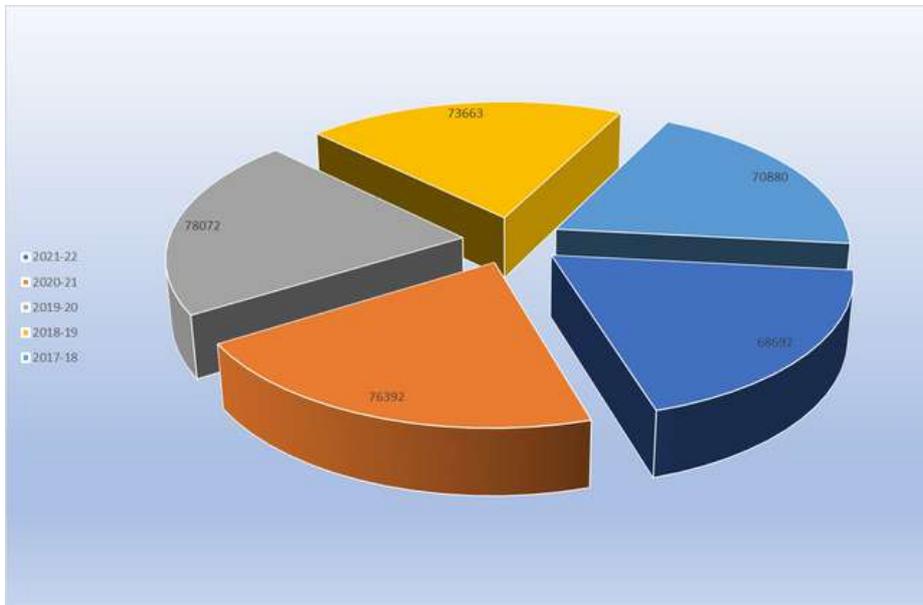


Buniad	76.74
Jagoron	13573.14
Agrosor	23688.51
Sufalan	9014.74
Other	10781.11



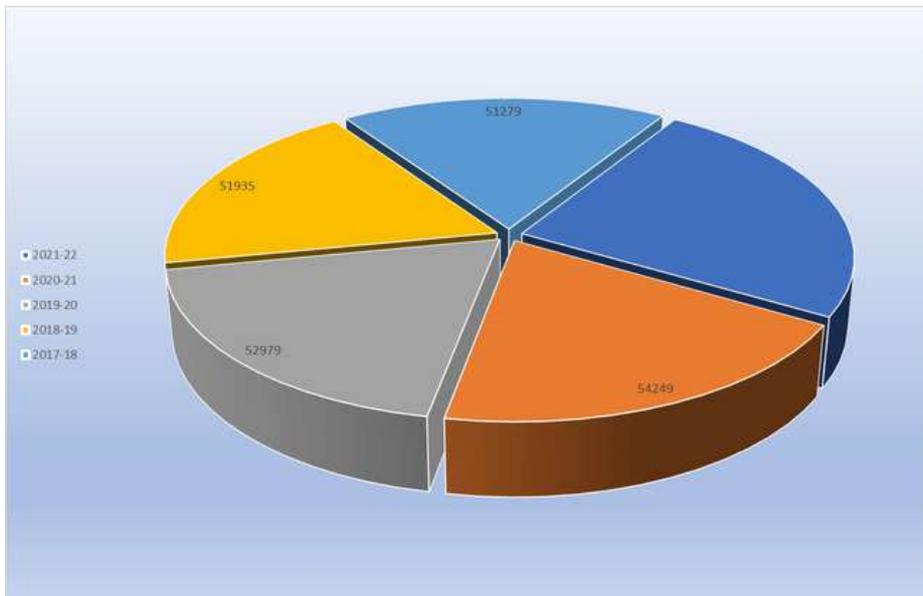
Microfinance

Member last 5 years trends



2021-22	68692
2020-21	76392
2019-20	78072
2018-19	73663
2017-18	70880

Brower last 5 years trends

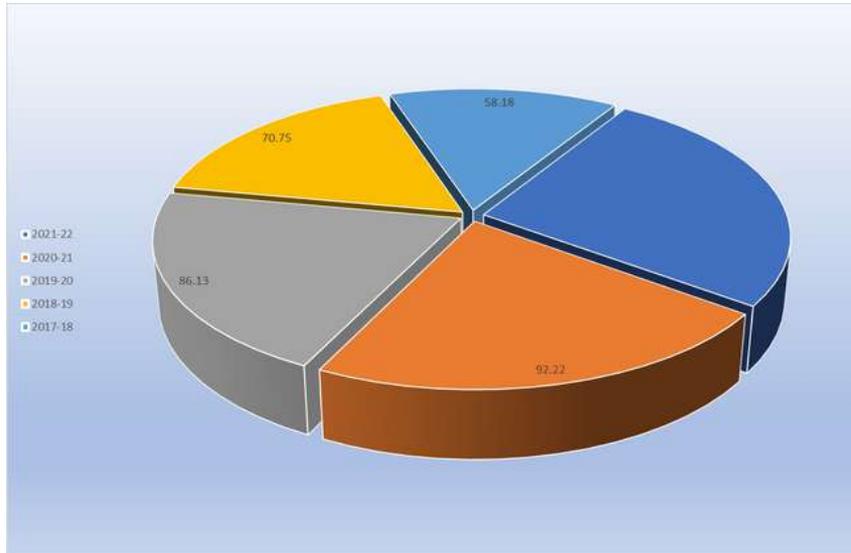


2021-22	68692
2020-21	54249
2019-20	52979
2018-19	51935
2017-18	51279



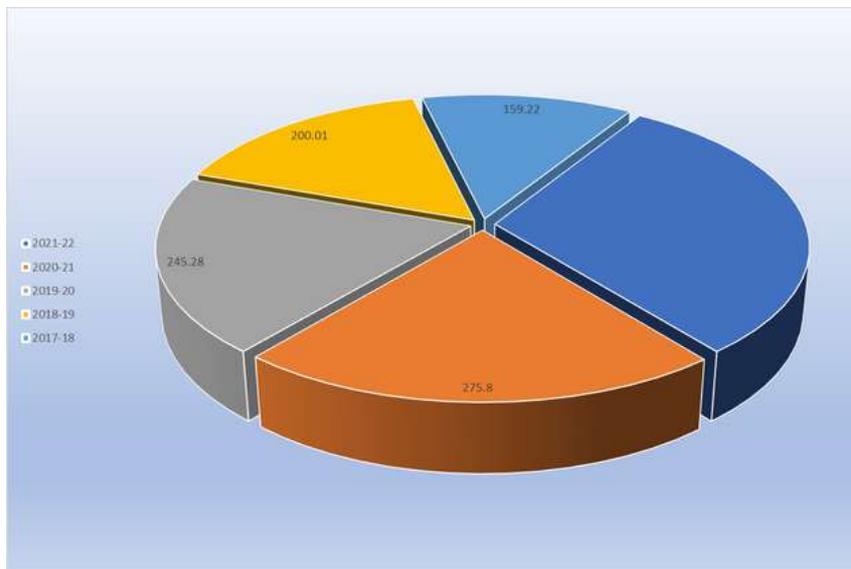
Microfinance

Savings last 5 years trends



2021-22	109.17
2020-21	92.22
2019-20	86.13
2018-19	70.75
2017-18	58.18

Field loan balance last 5 years trends



2021-22	383.96
2020-21	275.8
2019-20	245.28
2018-19	200.01
2017-18	159.22



Microfinance

BUNIAD

Buniad is a credit product with special features that cater to the credit needs of the extremely poor.

- Loan Limit: Up to BDT 40000
- Borrowers: 955

JAGORON

As a credit product, Jagoron is specially designed to serve the moderately poor.

- Loan limit up to BDT 100,000
- Borrowers: 37460
- Amount disbursed: BDT 12244343500

AGROSOR

Agrosor is a microfinance initiative the prime aim of this initiative is to develop the credit needs of middle-income borrowers and entrepreneurs who in addition to their own business persons and medium entrepreneurs. employment would create additional wage employment.

AGROSOR status

- Loan Limit: Up to BDT 30,00,000
- Borrowers: 22385
- Amount disbursed: BDT 9669538000

SUFOLON LOAN

There are many variations in the nature of the weather throughout the year in our country. Seasonal and country climate can be divided into 3 seasons mainly on the basis of production of agricultural products or other economic activities such as Robi, Kharif-1, and Kharif-2. These three seasons are centered around various agricultural products in our country (such as rice, wheat, onion, chili, jute, etc.), vegetables (such as potatoes, tomatoes, carrots, cauliflower, cabbage, coriander, lentils, spinach, etc.) and various seasonal fruits. Beneficiaries involved in all these activities have to provide the necessary preparation of their work, production, and marketing of the product in each case at the beginning of the season or at a specific time. Therefore, after analyzing the overall aspect, the loan payable for a maximum period of 6 months and recoverable in one or more installments as per the requirement of the beneficiaries for other similar activities including the above activities will be termed as “Sufflon, KGF-Sufflon Loan”. Basically, it is considered as a support program for the beneficiaries of microfinance activities.

Sufalon is designed to serve the seasonal credit need of marginal and middle farmers. It is a loan designed mainly to promote seasonal agricultural crop production.

- Up to BDT 5,00,000
- Borrowers: 12639
- Amount disbursed : BDT 7068373000

Microfinance

Probashi Kalyan Loan (PKL)

The main condition of the immigration welfare loan scheme is that the borrower must have a valid Visa/work permit residence permit. SDS introduced from 2017 Probashi Kalyan Loan (PKL) for foreign remittance fighters who are trying to go foreign country but have no money.

- Lone limit : Up to BDT 10,00,000
- Borrowers : 62
- Amount disbursed : BDT 58540000

Land leasing loan

Land leasing loan backward charanchal poor people who have no any cultivate the land.

- Lone limit : Up to BDT 50,000
- Borrowers : 1916
- Amount disbursed : BDT 567428000

Abason (Housing) loan

Abason loan for low-income people who are not capable to build a house.

- Lone limit: Up to BDT 10,00,000
- Borrowers: 247
- Amount disbursed: BDT 85725000

LEPIG Loan

LEPIG for senior citizen

- Lone limit : Up to BDT 60,000
- Borrowers :123
- Amount disbursed : BDT 13001000

ENRICH LOAN

The Palli Karma-Sahayak Foundation (PKSF) continues to explore new ways to diversify its microfinance activities. PKSF is providing financial assistance to the poor and landless people of the country, especially in rural areas through micro-credit to help them improve their financial status and standard of living. But even then the standard of living of the poor is not being raised to the desired level. Poor families are not able to meet many needs for their livelihood. Public / private assistance is needed to improve the living standards of the poor and to meet their basic needs. SDS has formulated a policy of 'Living Standards Improvement Loan' to improve the quality of life of the target families under the Prosperity Program as per the policy of PKSF.

Enhancing Resources and Increasing Capacities of Poor Households towards Elimination of Poverty (ENRICH) is a whole family development program funded by the PKSF. Along with covering education and health areas it also facilities for the best utilization of existing resources and capabilities of poor households. ENRICH extends loans for conducting multiple activities simultaneously. The Asset Creation Loan has been designed to assist the households in acquiring any form of productive asset and the Livelihood Improvement Loan offers a credit facility to meet up family consumption, purchase of needed household gadgets and undertaking other actions related to livelihood development.

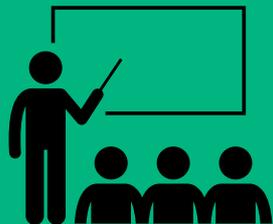
- Lone limit : Up to BDT 10,00,000
- Borrowers : 2213
- Amount disbursed : BDT 758945000

Theme: 3

Quality Basic Services for human development

- SDS health care services reached 32663 families
- SDS Education development program reached 37000 children
- SDS food security program covered 9677 families
- SDS Agriculture program reached 17500 farmers
- WASH program ensured access to safe drinking water for 2300 families, besides that, 3700 families got access to a hygienic latrine
- 860 families are availing of comfortable houses with the support of SDS
- SDS ensured employment for 3800 youth and young women





SDS Education Program

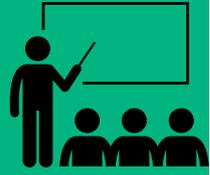


The SDS Education program aims to create opportunities for students from the underprivileged community to get a quality education. The program focuses on creating inclusive learning environments where students from all backgrounds can succeed. It encourages students to be self-directed and take ownership of their learning by offering them various resources and tools. In addition, the program emphasizes developing strong relationships between students and their peers and teachers.

The program also seeks to promote a culture of collaboration and collaboration-based learning in the classroom. The program also promotes student-led activities such as debates, projects, and discussions to further enhance student collaboration and learning.

However, the SDS Education program focuses on providing support to the students. This includes providing access to mental health resources, as well as providing tutoring and mentoring services. The program also seeks to create a safe space for students, where they can freely express themselves and their concerns. All of these measures are designed to ensure that the students can receive the best possible education and have the best chance at achieving their goals.





SDS Academy

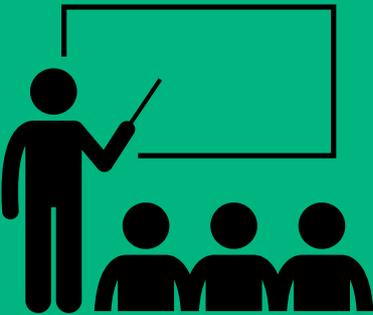
SDS Academy Shariatpur

SDS started its socially responsive education venture through establishing the 'SDS Academy' in 2007. The Academy envisions providing children from low-income communities with a high-quality education, enabling them to maximize their potential and transform their lives. The objectives and aims of the school is masterminding the students with quality education, moral values, technological innovation, and cultural practices. Currently, a total of 502 students from Play to VII grades are getting education under the efficient mentorship of 18 female and 5 male teachers. SDS has a plan to expand the educational facilities to the higher secondary school level. SDS is determined to ensure a better educational atmosphere, with the cooperation of the School Managing Committee, guardians, teachers, and students.

SDS Learning Center.

SDS Facilitates 108 Learning centers. The current number of students in the school is 3240.





School feeding project

The School Feeding Programme promotes educational outcomes by enabling children to attend classes consistently and improving their ability to learn when they are in school. Nearly all countries around the world have some form of school feeding programme. The project is being implemented through SDS in Gosairhat Upazila of Shariatpur district and Kalukhali Upazila of Rajbari district. The project works to improve the school environment, including the distribution of nutritious biscuits to about 39,000 children in a total of 170 primary schools in the two districts. About 430 MT biscuits have been distributed during the reporting period. Besides, Midday-meal has been introduced for students in Kalukhali Upazila of Rajbari district on a piloting basis. It has contributed to significantly higher enrollment rates, improved attendance and a higher number of primary education completions. It also reduces absenteeism and dropout rates even in poverty-prone areas. The fortified biscuits provided through the School Feeding Programme, minimize students' short-term hunger, and create a more positive learning environment and allow students to better concentrate in class.





SDS Health Program

Maternal Health Care and Nutritional Support :

SDS operates 89 satellite clinics and community-based health camps for providing medical services to the clients visiting the centres, the health professionals also regularly visit the outreach households to ensure services are at the doorstep. In 2021-22 some 32663 people took services from the medical centres. On the other hand, the visits of the Center staff (doctor, health assistant, volunteers) served 23,000 people with health advice to pregnant and lactating mothers, distributed iron tablets and immunized children on the government-declared immunization day. SDS's comprehensive health care services resulted in an increased rate of child immunization, reduced level of ante-natal and post-natal complications, and reduced the frequency of disease prevalence, especially waterborne diseases, resulting in the reduction of child mortality. Aside from providing maternal health care services, SDS provided a supplementary food package (comprising of wheat, vegetable oil and yellow peas) for fulfilling the nutritional requirements of pregnant and lactating mothers and children aged below 2 years. The package also includes 'Growth Monitoring and Promotion (GMP)' sessions to regularly monitor the weight growth curve of the pregnant mother and the children aged below 2 years.

Reproductive Health Care and Health Education for the Adolescents

In 202-21, SDS facilitated the establishment of 'Student Cabinets' in schools and organized 96 Orientation Sessions, which include physiological changes in the adolescent stage, adolescents health risk & risk protection, nutritional requirement and the symptoms of malnutrition, negative consequence of early marriage and significance of the prevention of early marriage, the importance of breastfeeding, menstrual hygiene and management, care of pregnant and lactating mothers, micronutrient and their function, symptoms, sources, etc. Besides, special orientation sessions were organized to educate adolescent girls on their sexual reproductive health and rights so that they can challenge the social malpractices of dominating women's sexual and reproductive sovereignty. SDS in 2021-22 provided need-based health care services e.g. antenatal and post-natal health check-ups, nutritional education, orientation on personal health and hygiene etc. to some 300 married adolescent girls etc.

Primary Health Care Services:

SDS provides community-based healthcare services through Satellite Health clinics, Community Health Camps, and Eye Camps by partnering with public and private healthcare institutions. In 2018, SDS reached to some 9174 people either with health care facilities or health education. Also provided specialized healthcare services by medical professionals (e.g. MBBS doctors) to 9000 patients through 89 Satellite Clinics organized at the community level; provided treatment services to 400 people through organizing 7 Health Camps. Besides, in collaboration with the Government of Bangladesh, SDS observed World Health Day and World Population Day and raised awareness across the community. SDS also organized training/orientation sessions to improve the quality of the services of the Community Health Clinics.



SDS Legal Aid Program

SDS Legal Support Program is an initiative to ensure all individuals can access legal resources and advice. In addition to providing legal advice, the Legal Support Program SDS also offers legal document preparation, referrals to legal aid providers, and other educational services.

During the reporting period, The legal Support Program has successfully provided individuals with access to legal advice and resources. The program reached over 504 victims of gender-based violence at the family and community levels and provided them with legal advice and document preparation services.

SDS has also been successful in providing legal assistance to underserved communities. It has provided legal services to individuals who can not avail from elsewhere. This has been especially true for individuals in rural areas, where legal resources are often hard to come by.

The Legal Support Program has faced several challenges at some times. One of the biggest challenges is that the program is still in its infancy and is still trying to figure out what works and doesn't. There have been issues with communication between the government and local NGOs, as well as with the level of resources being provided to individuals.

The program has also been limited in reaching individuals in need. Due to budget constraints, the program has been unable to expand its reach to more rural areas. This has made it difficult for individuals in these areas to access legal resources.

Overall, the SDS Legal Support Program has been successful in its initial stage. It has provided individuals with access to legal resources and advice that they might not have been able to access otherwise. However, it has faced several challenges, such as communication issues and a lack of resources. In the future, the program must address these challenges to continue providing legal assistance to those who need it most.

Theme: 4

Environment Friendly & Climate Resilient Development, and Disaster Risk Reduction



- 306 units of SHS (Solar Home System) and 5 units of SIS (Solar Irrigation System) are installed that replaced the monthly consumption of 600 liters of kerosene/ diesel oil.
- 6051 climatic-displaced families are supported with BDT 20.2 million
- 11, 539 floods affected families received cash support of BDT 46.5 million
- 2730 families affected by COVID-19 are supported with BDT 23.9 million
- 105,564 people of 20330 disaster-affected families got free medical support
- 25187 people are sensitized to community based adaptation and low-carbon development practices.
- 20000 seedlings and saplings are distributed among the school children
- 15000 people are trained on DRR and adaptation practices





Ecological Farming Project

In December 2019, a value chain sub-project titled 'Increasing Income of Grassland Entrepreneurs through Extension of Ecological Farming Systems' was initiated with financial and technical support from IFAD and PKSF.

The goal of this project is to promote and encourage ecological farming practices that are beneficial for the environment and for local communities. The objectives are:

- To increase awareness of the environmental and economic benefits of ecological farming.
- To encourage and motivate local communities to implement ecological farming practices.
- To provide training and resources to farmers and other stakeholders on implementing ecological farming practices.
- Establish agricultural networks and collaborations among local farmers, communities, and other stakeholders.
- To develop and promote research and development on ecological farming practices.
- To promote sustainable rural development through the implementation of ecological farming.

The project started with 4,000 farmers of Naria, Vedarganj and Jajira upazilas of the Shariatpur district with the aim of increasing the production of common and high-value crops through natural farming techniques and expanding the market by reducing production costs and extending the duration of the project again in 2021. As a result, 2,000 more farmers joined the project, bringing the total number of members to 6,000.



Strengthening Community Resilience to Disaster through School Safety Initiative,

This project is being implemented with the aim of social development through adolescent and youth development in 20 secondary schools of Sadar Upazila of Shariatpur district.

Major achievement:

- Formation of 20 clubs for teenagers and young adults (100 club members in each school, 70 and 30 youth)
- Training on rights and welfare among club members - 440 people
- Establishment of resource centre- 10
- Training of club members on protection and gender equality - 4 batches (123 people)
- Girls Karate Training - 1 Batch (20 Girls)
- Life Skills Training for Adolescents and Youth - 22 batches (557 people)
- Printing and distribution of Information Education Communication (IEC) materials – 2000 copies
- Awareness Session on Covid-19 - 20 Batches (1200 People)



Theme: 5

Organizational Sustainability



Organizational sustainability is a top priority for development in the modern world. Companies strive to develop sustainable practices that will ensure the longevity of their operations and the well-being of their stakeholders. This progress report will provide an overview of the steps that have been taken to ensure organizational sustainability.

To begin with, a sustainability policy was created to outline the goals and objectives of the organization. This policy includes a number of guiding principles, such as reducing the impacts of operations on the environment, increasing energy efficiency, and minimizing waste. The policy also sets out goals to be achieved within a given time frame and establishes ways to measure and monitor progress.

The organization has also identified several areas of focus for its sustainability efforts. These include increasing the use of renewable energy sources, reducing the environmental impact of transportation, and improving the efficiency of waste management. To implement these initiatives, the organization has invested in new technologies and taken measures to educate staff and the public about sustainable practices.

Furthermore, the organization has taken steps to engage stakeholders in the sustainability process. This has included conducting surveys to identify the needs and concerns of stakeholders, holding workshops to learn more about their perspectives, and creating an online platform to receive feedback.

Finally, the organization has developed a system for monitoring progress and assessing outcomes. This system includes regular reporting on energy usage, emissions, and waste management, as well as metrics to measure the success of initiatives.

Overall, the organization has made meaningful progress towards sustainability, but there is still much work to be done. Going forward, the organization will need to continue to develop and implement strategies to reduce the environmental footprint, engage stakeholders, and monitor progress.

Development Partners

International Partners



National Partners



PKSF
Palli Karma-Sahayak Foundation



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