

# ANNUAL REPORT JUNE 2019

## Development for Society

## ***Foreword by the General Secretary***

*We have enjoyed June 2019 with full of commitment creativity and dedication. The year 2018-2019 too was a inspiring for us as we achieved notable success in reaching the poor, marginalized and the most vulnerable groups in the communities. In working with the poor and helping them to help themselves, we have enjoyed not only success; we faced limitations too. We have been inspired by the success to move ahead with new hopes and aspirations. From the mistakes, we have learnt- how to coup up with the challenge. However, we have gained diversity of experience through learning by doing.*



*It's our pleasure to note that the organization has grown up and reached its adolescence with diversity of programs and it achieved notable success in program development and management. What makes us different is that the program has been developed through the learning process in directly working with the community people. The program has evolved through the active participation and through a consultative process with the community people in identifying their needs, hopes and aspirations.*

*We are influenced by a vision to work with the people to liberate them from hunger, disease, ignorance and oppression and facilitate them to move ahead towards life, solidarity, integrity, love and decent living. Our role is to catalyst the social movement and action of the people so that they can visualize and dream about a more human future beyond the fractured and struggled present.*

In working with the poor for a decade, *Development for Society* has specialized on poverty reduction strategies, non-formal and formal primary schooling, women and child empowerment, reproductive health services, human resource development and promotion of agriculture and micro-credit.

There is no denying that with decade of long experience, we have learnt to motivate, organize and empower the poor, the destitute and the most vulnerable sections of the community through social awareness, education, and training and local resource mobilization. We are forwarding march with pro-poor and pro-women campaign and advocacy program for sustainable development of the community. It is worth mentioning to note that we are operating social and economic empowerment activities in 265 villages of 12 Upazilas under four districts covering more than 426,345 direct beneficiaries.

Moreover, our strategies are concentrated in providing reproductive health services to the poor, extending training for skill development, promoting fisheries and agricultural input delivery, creating credit facilities along with necessary technical supports to the disadvantaged segment of the population in the community including slum dwellers. Additionally, entrepreneurship development program has been encouraged for the small entrepreneurs. We have also been successful to offer Credit plus Services to the valued group members of our Society. They are linked with other essential services like general & reproductive health services, training and agricultural input delivery. Our micro- finance program is an alternative to the formal banking system for the poor. The recovery rate is extremely high and it is almost 100% in case of women borrowers. We are well prepared to increase loan portfolio in our microfinance and micro-

enterprise development programs to accelerate employment creation for the poor and the marginalized groups.

Development for Society is significantly contributing to the economic growth of the country through promoting crops diversification, increasing crops intensity and crop production and introducing modern agricultural equipments and technologies. We have given equal emphasis for poverty reduction through generation of self-employment and nutritional enhancement of the beneficiaries through poultry, fishery and live stock program development at the community level. It has proven its excellence in creating an opportunity for education to the children of poor and the landless families including street children, working children and adolescent boys and girls living in slums, who either have never been enrolled in a formal school or have been dropped out. The strategic plan of Development for Society appears with a new dimensions incorporating functional application of literacy skills in post-literacy and continuing education to neo-literates through a comprehensive and enhanced system of non-formal education. Learners under this initiative are provided with vocational skills training. Development for Society is offering essential health services to the people within the program intervention areas putting the highest priority to the poorer section of the community and contributing significantly for improving the overall health status.

Advocacy through a participatory process has been given priority to prevent HIV and AIDS and other sexually transmitted diseases. Initiatives have been taken for raising awareness to prevent and control HIV and AIDS and special attention has been given to the vulnerable women within the age group of 15-50 years. Advocacy on gender awareness, domestic violence and legal rights, social mobilization focusing HIV and AIDS, legal aids services etc, remained in-built program of Development for Society.

This report for 2018-2019 mostly documents the achievements and learning points. We hope that it will be useful for the development partners and potential readers.

We appreciate and greatly acknowledge the contribution of all the dedicated staff- member of Development for Society. We consider that the success of Development for Society is the result of our collective efforts.

Finally, we express our thankful gratitude to all the stakeholders, development partners, well-wishers, government agencies, donors' community and board members for being with us in the journey of fighting poverty and to reach the poor, the marginalized and the most vulnerable groups in the community.

Md. Baharul Islam  
Executive Director

## Executive Summary

Development for Society is an association of individuals, who have deep concern and social commitment for public cause and interest. It has been dreaming about more human future for women and children cause and interest too. It came in to being in 1996 in response to the widely felt needs of the most vulnerable and disadvantaged sections of the community.

In addition to poverty reduction, it has proven its excellence in creating an opportunity for education to the children of the poor and the most destitute families particularly, the street children, working children and adolescent boys and girls, who either have never been enrolled in a formal school or have been dropped out from the formal schooling. It has also been moving ahead for women empowerment.

**Legal Entity:** It has been registered with the Department of Social Welfare under the Regulation of Voluntary Organizations. Its registration no. is 46 of 1961, vide no. Dha-04765 dated 11 November 1999. It has been registered with the NGO- Affairs Bureau under the Foreign Donation (Voluntary Activities) Regulation Ordinance 11 of 1978, being the registration no. is 1823, dated 30 April, 2003. It has been registered with the Micro Credit Regulatory Authority, Dhaka. The registration no. is 00369-00813-00250 dated 08 June 2008 and the Income Tax TIN is # 781208189538.

### **Administrative Systems and Structures:**

Development for Society considers human resources as the pre-requisites and pre-conditions for steady growth and development of an organization. Therefore, it has insights to look forward to the upcoming challenges and it puts emphasis on appropriate administrative and financial system and structure. Participatory Management systems including accounts and the bookkeeping are in place and updated. Documentation, monitoring and reporting systems are inbuilt management system of the organization. Development for Society is governed by seven-member Executive Board and twenty one-member General Board who have deep concern for public cause and interest. The Executive Board gives the policy decisions of the organization. The General Secretary, who acts as Chief Executive implements the policy decisions of the Board. Its annual report and yearly financial report is always updated.

Development for Society believes in result-based management. It has clear written financial and administrative guidelines and the organization is very much loyal to its guidelines and core values of participation in planning, implementation, monitoring and in evaluation.

### **Ability and Capacity to Expand Programs:**

DS is a growing organization with potential. Its Senior Managers have a long and outstanding experience in working with national and international organizations. Its past record suggests that it has been expanding its development interventions with diversity every year. Therefore, it is always ready to take the challenge of expanding its program with potential.

### ***Our History, Our Works***

Development for Society is an association of individuals who have deep concern and social commitment for public cause and interest. It came in to being in 1996 as a response to the widely felt needs of the poor, the destitute and the most vulnerable groups in the community. It started its activities as go in Mia Bazar of Chouddugram Upazila in Comilla District. With the passage

of time, it has celebrated its 23<sup>th</sup> birth anniversary. Though not so fast, it has a steady growth. It has been now operating its development programs with potentials in nine Upazilas of four districts. During the time, it has grown up and reached its adolescence with diversity of programs and it achieved notable success in program development and management. The program has been developed through the learning experience in directly working with the community people. The program has not developed; rather evolved through the active participation of the community people in identifying their needs, hopes and aspirations. We work towards a sustainable development in solidarity with the poor. We work with the people; not by the people and not for the people. We work with the people to liberate them from hunger, disease, ignorance and oppression and facilitate them to move ahead towards life, solidarity, integrity, love and decent living. We catalyst the social movement and action of the people to visualize and dream about a more human future beyond the fractured and struggled present. We are committed to create and recreate a better world, where every body will lead a life of peace, harmony and dignity.

Presently, Development for Society has been operating a variety of socio-economic and socio-cultural programs aims at sustainable development of the poor in its field areas. It has reached in 265 villages of 12 Upazilas under four districts covering more than 426,345 direct beneficiaries. The direct beneficiaries include landless laborers, marginal farmers and the destitute people particularly the women and children.

During the recent time, its reproductive health services to the poor has strengthened; training courses for human resource development and occupational skills training are regularly scheduled for self-employment. Promotion agriculture and fisheries and providing them with agricultural input are highly appreciated in the community. DS micro- credit program is on increased mode to meet up the growing needs of the beneficiaries for their economic empowerment. Additionally, entrepreneurship development has been patronized among the women entrepreneurs for starting up and expanding their business. In operating micro-credit program, DS has earned specialty in offering Credit plus Services to the valued group members. The Credit plus Services are genuinely linked with other essential services like general & reproductive health services, training, education and agricultural input delivery to the beneficiaries. The micro- finance program of DS is an alternative credit facility to the formal banking to the poor. It may be noted that the recovery rate is highly satisfactory and it is 100%. Development for Society is well prepared to expand its loan portfolio in its microfinance and micro-enterprise development program to promote self-employment by the poor to reach the Million Development Goal in poverty reduction. In the reporting year, DS has strengthened its dialogue with the financial institutions to expand its micro-credit program to meet up the growing needs of the beneficiaries.

There is no denying that it has been potentially contributing to the GDP and economic growth of the country through promoting crops diversification, increasing crops intensity and crop production and introducing modern agricultural equipments along with other low-cost technologies. Development for Society has given equal and prime importance for poverty reduction through self-employment and promotion of nutritional fulfillment of the beneficiaries through poultry and duck rearing, fish cultivation and lives stock development at the village level. For social empowerment, it has demonstrated its excellence in creating an opportunity for basic education to the children of the poor. It has reached the street children, working children and adolescent boys and girls living in the slums. The children either have never been enrolled in a formal school or have been dropped out. To this end, the strategic plan of Development for Society appears with a new dimensions incorporating functional application of literacy skills in

post-literacy and continuing education to the neo-literates through a comprehensive and innovative methods of non-formal and formal primary education.

In order to combat ill health of the beneficiaries, Development for Society is offering essential health services to the community people and it has been making notable contribution for the overall health status of the poor. With a view to prevent malnutrition which is a silent disaster throughout the year for the poor, it has reinforced its nutrition program to prevent child mortality. The essential health services are organized through satellite clinics.

**Advocacy through** a stakeholder's participation has been given priority to prevent HIV and AIDS and other sexually transmitted diseases. This delicate issue is inter-linked with adolescent reproductive health, sex education, gender based violence etc. Therefore, the on-going strategies of Development for Society about prevention of HIV and AIDS and other related diseases incorporated a diversified promotional approach. Attempts have been taken for raising awareness to prevent and control HIV and AIDS and special attention has been given to the vulnerable women within the age group of 15-50 years including the women working as low-paid workers in garment factories, hotels and others living in slum areas. Considering HIV and AIDS as a threat for the succeeding generation, DS has developed project proposal to combat HIV and AIDS and it is searching potential donors. Lobbying and advocacy on gender awareness and legal rights, social mobilization focusing on HIV and AIDS, legal aid services remained in-built program of Development for Society. It offers support services to establish women's legal rights for eliminating all types of discrimination against women. As a network partner of DRISTI, Comilla, DS has been organizing social mobilization and advocacy at local level.

Development for Society visualizes and dream about a more human future and has the vision for a just and fair society in which men and women and children can live in peace and dignity.

### **Core Values**

#### **Building on a heritage of people- centered development program**

We place people, particularly the poor, at the center of our development approach and strategies. We believe in the people's ability to create and recreate a better world. Therefore, the people are the basis of our development interventions. We believe in team building and team spirit. We listen to the people and learn from them. We practice mutual trust and mutual respect. We believe in commitment, competence and in creativity. We are open in interpersonal and inter organizational communication. We promote enabling and responsive working environment. We are modest in our behavior and attitude. We are transparent in our works. We are courageous and take the challenge at hand. We work hard and we are caring. We catalyst the social movement and action of the people.

#### **Our Fundamental Objectives**

Development for Society aims at promoting a participatory approach to actions and reflections that improves education and health, ensures sustainable livelihood, promotes human rights and good governance and builds institutions and networks of the poor.

#### **Our Development Approach**

We adopt non-directive, non-paternalistic and bottom up and participatory development approach to community empowerment. It is highly people centered development approach. It stresses on people's participation in need assessment, project planning, implementation, monitoring and decision making process of the community people and other stakeholders at all level.

## **Our Current Phase of Programs**

- Eradication of Hazardous Child Labor in Bangladesh (2nd Phase) aims at fighting out hazardous child labor in Bangladesh.
  - Vulnerable Group Development (VGD) Programme for 2009-2010 & 2011-2012 cycle.
  - Group Formation, Motivation, Raising Savings Fund and Social Awareness aims at community mobilization for their social and economic empowerment.
  - Training Program for Group Members and Group Leaders aims at community capacity building so that the community people can be pro-active for their own development.
  - Health, Nutrition, Water and Sanitation aims at promoting community health, hygiene and community sanitation.
  - Family Planning Activities aims at controlling population bomb.
  - Coping Mechanism with the Vulnerabilities of Climate Change Project
  - Non-formal Education for Adult and Children aims at promoting life-centered education.
  - Fisheries, Poultry and Livestock Development aim at livelihood promotion of the poor.
  - Agriculture Development aims at promoting food security of the poor.
  - Legal Aid and Arbitration aims at promoting human and women rights and establishing good governance.
  - Social Forestation & Environment Development aims at promoting sustainable environment.
- and Micro-credit Support for self-employment by the poor.

## **Program Experience**

### **Social Mobilization Program with the Vulnerable Groups**

Social mobilization program of Development Society is a cross-cutting component and is a social movement for socio-economic empowerment of the poor. The concept has an extreme positive significance and result, where a real change and development is achieved by collective efforts against poverty and inequality.



## **BCC Activities**



In close collaboration with VIC WOMEN GROUPs, Austria, 'Development for Society' initiated an integrated behavior change communication strategy that includes policy communication and advocacy and social mobilization. The support of VIC Women Group is over. But the experience gained from the BCC project is being replicated in the every project of Development for Society as social mobilization and cross-cutting theme.

'Development for Society' has its own BCC materials like poster, booklet, leaflet, billboards from the very beginning of the project. At the same time, it has organized Street Theater, Jeri-Shari songs (folk song) for the behavior change of the local communities.





The specific objectives of behavior change communications (BCC) are to : (i) foster positive changes in maternal, infant and child caring practices focusing on the basic behaviors clearly impacting on PEM and micro-nutrient malnutrition; (ii) increase the demand for and the utilization of available health, nutrition and food security services in the community; (iii) help develop the capacity of the community to

assess, analyze and address the malnutrition problem of the target groups; (iv) strengthen the capacity of the union and upazila-level staff to train, supervise and support community workers in their BCC tasks during project implementation; (v) advocate for policy support to provide and improve nutrition services by persuading and motivating policy makers and opinion leaders about the need for concerted action in the field of nutrition and about the most effective ways to go about it and (iv) review on going refinement of nutrition-related BCC activities, including inter-personal communications (IPC) materials development and application. It may be noted that the approach to social mobilization has been strengthened through the development of materials, its production and distribution in the project community.

The project has organized orientation sessions on reproductive health for the concerned leading personnel of Upazilla. It has organized the planned orientation on reproductive health for Higher Secondary School Teachers, Madrasha Teachers, School Management Committee members etc. at Upazilla levels. The project has organized the planned workshop on reproductive health for the stakeholders of different levels at Upazilla level. It has organized the planned workshop for the adolescent girls at the field levels. The project has organized adolescents fair for inaugurating adolescent friendly corner. It has organized adolescent's friendly corner and ensured visits by the Doctors. The project has organized several meetings with the parents of the adolescents to share on reproductive health issues. The project has organized special day/rally by the active participation of adolescents. Finally, the project has formed "Adolescent's Forum" to speak and share about adolescent's issues. The project has organized several discussion meetings about the project progress and made required follow up of the program activities.



## **Basic Education Program**

### **Eradication of Hazardous Child Labor in Bangladesh**

Development for Society operated a project titled, Eradication of Hazardous Child Labor in Bangladesh by the financial support of Ministry of Labor and Employment (MOLE). The project successfully ended in April, 2009. As successful completion of the project, DS has been awarded a certificate with a successful completion of the project by the Ministry of Labor and Employment ( MOLE). The project aimed at combating hazardous child labor in Bangladesh. To this end, the project maintained a network of 10 working and street children's schools in the slum areas of Tongi Thana of Gazipur District. The project has provided non-formal primary education to 300 working & street children. Among them, 159 were girls and 141 were boys. After graduation from non-formal primary schools for 24 months, the





learners were provided with occupational skills training. The skills training included tailoring and embroidery. The final evaluation of the project suggests that the enrolled boys and girls have gained the functional skills of reading, writing and simple arithmetic. The parents are happy with the project impact as they visualize and dream about a more human future for their children. The occupational skills training equipped the boys and girls to be self-employed or to be employed in garments and tailoring shops.

### **Non-formal Primary Education, Funded by BRAC**



Development for Society believes that education is one of the pre-conditions and pre-requisites for human and social development and it is a basic human right. Therefore, with the support of BRAC, DS has been implementing non-formal primary education program in Mia Bazar, Chouddugram Upazila of Comilla district. It may be noted that 30 NFPE schools are graduated. In the past year, 900 children were graduated from 30 NFPE schools. Among the graduated children, about 73% were girls and rest of children were boys. Realizing the fact that female literacy is very important for women empowerment as well as for poverty alleviation, Development for Society always promotes the enrollment of more girls in the NFPE schools.

The school is set up within the proximity of the learners' residences. The teachers are selected from the community and they are provided with adequate training on non-formal methodologies. The class size is small that can accommodate 30 learners under each teacher. The BRAC non-formal education method is learner's centered, non-directive and non-paternalistic. The learners enjoy a learner's friendly education environment. They enjoy a sense of teaching-learning process. From the non-formal education curricula, the learners not only learn new things, they also learn behaving differently. From the NFE School, the enrolled students learned the skills of reading, writing and simple mathematics. In addition to literacy and numeric, they learned subjects on social subjects and the issues that the children face in every day life. From that point of view, it can be said that the NFE graduated children have learned functional literacy. BRAC makes a close follow up and monitoring of the NFE schools. As a result, the performance level of the NFE schools met satisfaction.



### **Vulnerable Group Development (VGD) Programme, Funded by Ministry of Women & Children Affairs**

This is a government program being implemented in partnership with NGOs. Development for Society is a national NGO has implementing the Vulnerable Group Development (VGD) Programme for 2009-2010 & 2011-2012 cycle in the Borura, Brahmanpara, Burichang, Chouddagarm & Comilla (South), Ddbidwar, Muradnagar & Meghna Upazilas of Comilla district as one of the implementing partner of Department of Women Affairs (DWA) of Ministry of Women & Children Affairs. The project aims at improving the socio-economic status of 6,644 VGD women and make best effort in materializing it. The main objectives are to build the income earning capacity of VGD women and to socially empower them through training, social awareness, providing credit facility and other support services during the project period and beyond the food assistance period. The project has been designed to mainstream the VGD women in to Normal NGO development interventions. It may be noted that the NGO shall continue their follow up services for 3 years after the project period is over.

## Safe Drinking Water, Sanitation and Social Forestation

With the financial support from Bangladesh NGO Foundation, Development for Society has been implementing the above-mentioned project in Miah Bazar, Chouddugram Upazila of Comilla district. The project covered the following unions: Uzirpur, Gholpasha, Kalikapur, Sreepur, and Kashinagar. The project aims at promoting safe drinking water, providing sanitation education and extending kitchen gardening in the community. A total of 191 tube- wells were distributed among the project participants. Development for Society provided with necessary training on maintenance and repairing of the tube-wells of the caretakers.



104 low- cost latrine constructions were provided to the project participants. 2900 saplings are distributed under the project. It may be noted that the project brought about improvement on sanitation and household environment of the poor and the women participants. As a result, water-born diseases are disappearing in the project area.

1250 women group members received 1250 sapling and 1485 women group members received vegetables seeds. Education and motivation on pure drinking water, sanitation, plantation and kitchen gardening continued to the women participants for such activities as they are the direct beneficiaries from the economic standpoints as well as nutritional development. Moreover, the women picked up the idea of using better quality seeds for better results in the future. The project also improved their vegetables consumptions adding to nutritional values to daily diets.



## Sheep breeding program

With the financial support from Bangladesh NGO Foundation, Development for Society has been implementing the above-mentioned project in Miah Bazar, Chouddugram Upazila of Comilla district. The project covered the following unions: Uzirpur, Gholpasha, Kalikapur, Sreepur, and Kashinagar. The project aims at promoting Sheep Distribution in the community. A total of 80 Sheep were distributed among the project participants. During the reporting period, 40 Sheep have been distributed to the beneficiaries. This year 20 households have been benefited from each Sheep through pure Milk & Meat. Development for Society provided with necessary training on food and nutrition, livelihoods and economic growth; human and animal health and welfare; and natural resources and environment.



## Winter Cloth Distribution

With the financial support from Bangladesh National Social welfare. Development for Society has been implementing the above-mentioned project in Miah Bazar, Chouddugram Upazila of Comilla district. The project covered the following unions: Uzirpur, Gholpasha, Kalikapur, Sreepur, and Kashinagar. The project aims at promoting Winter Cloth Distribution in the Community, A total of 65 person people Distribution 65 set Winter Cloth have been distributed to the beneficiaries. Organizational Program Local helpless families in the affected areas are protected from the severity of winter.



## Housing Program

So far 99 houses have been provided at low interest to 99 poor families in Chauddagram and Nangalkot upazilas of Comilla district, managed by Housing Fund of People's Republic of Bangladesh. These houses are living in peace with their family members as the needs of 99 poor families are met.



## Cow and Goat Rearing Training Center for Poor Women

The Cow and Goat Rearing Training Centre for Poor Women has been set up with the financial support from the Embassy of the Federal Republic of Germany. The Training Center is about 33 x 26 feet. The Center is built on two rooms. One room is used as office room for trainers and the other room is used as training hall room. The training center is equipped with necessary training materials like chairs, tables, black board, white board, machines, equipment, furniture & fixtures etc. This is a full-fledged training centre and it is able to arrange and conduct different courses, workshops, seminars, meetings in an effective manner. It may be noted that the training center was a widely felt need of the beneficiaries and the staff-member of Development for Society. It may be noted that Development for Society has been using the best use of the training center in organizing human development and occupational skills development courses for its beneficiaries and staff-member. Development for Society also organizes staff-meeting, staff- conference and community meeting in the training center. The training center has been appreciated by many visitors, local elite and the CSO members. The training center was inaugurated by Ms. Isolde Rausch, Attachee, and Embassy of the Federal Republic of Germany. The experience of training center suggests that it can cover the training needs of the group members of DS only. During the time, there has been a large demand from the unemployed young boys and girls. They feel the need of equipping themselves in vocational trades so that they can be either self-employed or better employed in the country or overseas countries.





## Training Activities

Development for Society believes that development is educative, dynamic and people oriented. It also realizes that before any successful scheme can be inaugurated; there are necessary pre-requisites and pre-conditions which must be fulfilled. In order to help people to help themselves which are the essence of development, a process of training, education and organization is required. Development for Society believes that knowledge is power and keeping knowledge within ourselves is not encouraging for our succeeding generations. Development for Society promotes training not only to know something new; it encourages training to enhance knowledge, promote skills and change behavior and attitude of the people.



Realizing the training needs and importance, Development for Society has been actively upgrading its training mechanism as an important tool for building institutions. It conducts variety of training courses based on perceive needs and felt needs of the participants. It also organizes on the job and skill oriented training courses to develop a skilled workforce both at staff and beneficiaries level.

However, Development for Society has organized the following training for the beneficiaries:

- Modern agricultural technology transfer.
- Seed production and storing technology.
- Fruits and vegetables production technology.
- Small poultry firming.
- Cattle rearing and fattening.
- Rice-fish production technology.
- Agro-forest nursery management.
- PHC, MCH-FP.
- Adolescent health.
- Food & nutrition.
- Development orientation
- Group formation and leadership development.
- Group dynamics and leadership development.
- Human resource management.
- Project planning and management.
- Non-formal education etc.

Recently, Development for Society reviewed its training program and came to a decision that as it has the potential human resources having long and outstanding training background in organizing training courses for senior and mid-managers of national and international NGOs, it would be seeking fund to offer capacity building for NGO managers, leaders and CSO members in the next phase of its program.

## Economic Self-reliance: A Noble Initiative of Economic Empowerment

### Micro-finance Program

Development for Society initiated Micro-finance Program since 1996 in collaboration with VIC Women Group, Austria, BRAC- Bank Ltd, BASIC-Bank Ltd, Mutual Trust Bank Ltd. Southeast Bank Ltd, IFIC Bank Ltd, Midland Bank Ltd & Bangladesh Bank. The aim of this program is to alleviate poverty through facilitating the poor, the marginalized and the most vulnerable groups of the community to get access to resources and thereby empowering them for their socio-economic and socio-cultural development. The formal banking system requires collateral for credit services. Development for Society stands by the poor as guarantor and facilitates the poor people to avail credit at reasonable terms and conditions without any collateral. This process nicely activates a self-sustained credit services to allow the poor people becoming economically self-reliant. The beneficiaries of Micro-finance Program include, landless poor households focusing women and women headed families, people who own less than half an acre of land, people who earn their lining by selling manual labor, the hard core poor, who live below poverty line.



Our Micro-finance program offers three types of credit services to its group members. These are: Credit, Savings and Credit plus Services

### **i. Credit**

The Development for Society provides with credit to its group members to initiate different income generating activities. Members must have some savings with the Development for Society for being eligible for getting loans. The general loan can be taken for employment and income-generating activities while sectoral program loan can be taken for micro-enterprise development such as poultry, livestock, fish culture, agriculture and small shop business and small trade. The loan size usually varies from one thousand to ten thousand taka and is payable by weekly installment and interest rate is 25% Declined method.

### **ii. Savings**

An important part of credit operation is the collection of savings from the group members. Micro-credit experience shows that the regular savings of a group-member ensures better discipline in a group's credit operation and management. From the group member's point of view, savings create an opportunity to save money and they earn profit that is not available in any formal financial institution. Savings opportunities with Development for Society provide group members with fund for consumption children's education and in other investment. It also provides security for old age and serves as a contingency fund during natural disasters when income level fluctuates.

### **iii. Credit Plus Services**

Unfortunately, most of the Micro Credit Programs do not critically analyze the socio-cultural and sustainability aspects of micro-credit program. Although the micro-credit program operated by many NGOs has some immediate benefit, these are not positively influencing different social factors of the micro-credit recipients. As a consequence, sustainable



changes in the life of targeted beneficiaries are not being observed. There is no denying that credit is one of the most essential inputs for promoting the economic status of the poor if it can be included with the holistic integrated development process. Micro-credit operation without any other social component does not necessarily helps the people for social change, changes in human attitudes and behavior. It does not promote knowledge and skills of the credit recipients to coup up with the changing needs and changing environment. Therefore, Development for Society provides 'Credit plus Services' which are linked with other essential services in a participatory manner. The ``Credit plus Services'' has been well accepted by the beneficiaries in the community and the demand for such services is on increase.

### **Major Achievement during the Reporting Period**

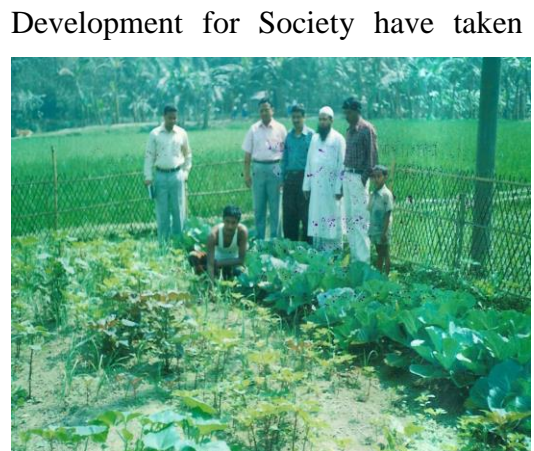
During the reporting period, a total of 1,825 target beneficiaries received training against the annual target of 1,850 which marks 98% achievement. Among the training recipients, 97% are female and only about 3% are male. With regard to the training of program/project staff-member of Development for Society, a total of twenty eight staff received training on different subjects. The twenty eights staff-member attended in eight courses. The annual plan was to train 30 participants. The achievement is over 95%. Among the total trainees, 85% are female and 15% were male.



At beneficiary level, a total of 95% training courses were organized on different development issues. The duration of each course was roughly two days. The courses were on ORS preparation, Gender Equity, Group Management, Livestock & Poultry Rearing, Fish culture, Adolescents Health Care, Reproductive Health Care, Vegetables Production, Kitchen Gardening and Fertilizer Management & Pest Control for Boro Rice production. It may be noted that in some cases, beneficiaries received training on more than one issue.

### **Vegetables Gardening**

Vegetables cultivation and homestead gardening activities with the active participation of women group members have been an on-going intervention since 1996. Such activities cover several Upazila and districts. The activities were initially supported by a number of donor agencies, including VIC Women Groups, Austria.



Development for Society have taken the responsibility to include activities such as free distribution of seeds/plants and fertilizers including technical counseling and motivation to the beneficiaries. To accomplish these activities, Development for Society has appointed one Agri-in-charge in each Upazila and all kind of expenses have been providing by Development for Society from its own fund. The free distribution of seeds, plants and agricultural counseling is highly appreciated in the community. This component is very important.



Because, vegetables cultivation and consumption have direct relevance to nutritional well-being of the poor people in the community. It has also a nice demonstration effects in the rural communities.

### Livestock Development Activities

Development for Society has started livestock development activities from its inception and gradually the program has been increased. Because, they can do it staying at their homes and they are habituated with livestock development activities.



**Area Coverage:** Upazila : 08

District : 02

Livestock Officer : 02

| Sl. No. | Activities.                             | 2009 | 2010 | 2011 | 2012 | 2013  |
|---------|---|------|------|------|------|-------|
| 1.      | Awareness rising.                       | 850  | 900  | 950  | 1050 | 1200  |
| 2.      | Poultry rearing training.               | 500  | 550  | 600  | 650  | 1,140 |
| 3.      | Duck rearing.                           | Do.  | Do.  | Do.  | Do.  | Do.   |
| 4.      | Goat and cow rearing.                   | 550  | 600  | 700  | 950  | 1,100 |
| 5.      | Vaccination training.                   | 500  | 560  | 680  | 930  | 960   |
| 6.      | Credit provided for poultry rearing.    | 850  | 900  | 930  | 1050 | 1180  |
| 7.      | Credit provided for cow & goat rearing. | 500  | 550  | 680  | 930  | 950   |

Development for Society's activity in poultry rearing services were limited only among the women group members. It was initiated with the credit support from Development for Society. In addition, Development for Society imparted training courses for the women group members on 'Poultry Rearing, Diseases Prevention and Better Care of Birds at the household levels. Currently, this project's activities are continuing by the Development for Society from its own management system. One Poultry-in-Charge have been appointed in each upazila.



More then 20,000 DOCs are distributed in the working upazilas of Development for Society.

Pullets and vaccines supply is comparatively more satisfactory. Cadre wise establishment statuses are: CR 100% (110), KR 99.6% (8,417), MR 48.6% (35) and others 72.5% (450). It is important that 97.3% (8,421) families have been getting eggs, 100% mother are giving half boiled eggs to their kids (cumulative). Out of 2800 target beneficiaries, 2600 (88.6%) families are getting an additional income and 1600 exchange visits were arranged up to September 2008 to share best practices in agriculture activities.



### (c) Fishery

Development for Society has started fisheries development activities since 1997 and gradually the program has been on increase. Because, the group members are very much interested for fisheries development due to its profitability and nutritional importance.



Development for Society provides micro-credit to the beneficiaries and give them adequate training for pond re-excavation and fish cultivation of the program area of the deferent upazilas.

**Area Coverage:** Upazilla : 08  
District : 02  
Fishery Officer: 02

| Sl. No. | Activities.                              | 2009                  | 2010                  | 2011                   | 2012                  | 2013                  |
|---------|--|-----------------------|-----------------------|------------------------|-----------------------|-----------------------|
| 1.      | Awareness Rising.                        | 600                   | 700                   | 800                    | 900                   | 1,100                 |
| 2.      | Fish Cultivation Training.               | 275                   | 300                   | 400                    | 500                   | 900                   |
| 3.      | Fish Cultivation.                        | Do.<br>850<br>hector. | Do.<br>950<br>hector. | Do.<br>1060<br>hectors | Do.<br>1175<br>hector | Do.<br>1300<br>hector |
| 4.      | Pond Re-excavation and Fish Cultivation. | 160<br>190<br>hectors | 170<br>195<br>hector  | 175<br>200<br>hectors  | 180<br>200 hector     | 200<br>320<br>hector  |
| 5.      | Credit Provided for Fish Cultivation.    | 600                   | 700                   | 800                    | 1000                  | 1150                  |

### Training

Development for Society has organized the following training for the beneficiaries:

- Modern agricultural technology transfer.
- Seed production and storing technology.
- Fruits and vegetables production technology.
- Small poultry firming, cattle rearing and fattening.
- Rice-fish production technology.
- Agro-forest nursery management.
- PHC, MCH-FP, adolescent health.
- Food & nutrition.
- Group formation and leadership development.
- Group dynamism and other skill development training and monitoring.

### Input Delivery Services

Development for Society has distributed seeds, seedlings, saplings, fertilizers, fencing etc to the target beneficiaries. It maintained required supervision, monitoring and follow-up etc. The beneficiaries receive these and other related services through group meetings and static and

satellite clinics established by Development for Society making them ``Human Capital`` in production process.

The required financial services for this group of beneficiaries are different from traditional micro-finance. The services are:

- The initial loan ceiling very small.
- Loans coupled with grant for capacity building, consumption smothering and other life cycle requirement.
- Flexible repayment of install.
- Flexible rules for group exercise.
- Flexible savings system.
- Built-in insurance system.
- Training for IGA-beneficiaries.
- Direct food subsidy to improve nutrition and health status of the target population.
- Relief and rehabilitation during and after disaster period.
- Developing community based infrastructure, which have direct impact on the livelihood and welfare of the extreme poor.

### **Achievement in Micro-credit during the Reporting Period**

Formation of new groups of the micro-finance program under the RDP was 15 groups against the annual target of 14 groups. The coverage implies 90% achievement against the target. Fund (RLF) constraint was the main reason of less achievement. Due to the fund crisis, program staff could not form more new groups.

A total of Taka 118,864,000 was disbursed in 2018-2019 against a target of Taka 137,630,000 which is 87% of the annual target. Till the end of the reporting period October 2019 a total of Taka 44,312,000 was disbursed under the micro finance program. The female beneficiaries received 97% while rest 3% of the loan was disbursed among the male beneficiaries. Over Taka 69,708,284 was outstanding and Group member's savings of Taka 32,218,588 up to the closing of the reporting year. Loan recovery data shows better performance and over 100%. It was observed that recovery rate of women groups (100%) was higher than the male groups.

### **Achievement in General and Reproductive Health Services**

Development for Society extended the following health, antenatal care, post-natal care, safe delivery, family planning counseling, adolescent health counseling and referral services for STD/RTI and HIV/AIDS, free diagnosis, prescription, counseling and medicine supply to the poorest beneficiaries and extended health referral services of the beneficiaries.



### **Achievement in Family Planning Activities**

The Family planning activities of Development for Society is being implemented in Kashinagur, Ozirpur & Choura Union of the Chouddagram upazila of Comilla district funded by Directorate of Family Planning under Ministry of Health and Family Welfare. A total of 5,313 fertile couples have been getting services like awareness raising, motivation, education, materials supply (birth control pill, condom etc.) under family planning activities. These activities are supervised by 5 skilled



and trained female field workers.

### **Tailoring Training for Poor Women**

During the reporting period, the project has been implemented in Ramna Thana of Gazipur District. The project has been supported by the Department of Social Welfare. The project aimed at building the capacity of poor women in sewing. Therefore, the project organized a six-months tailoring course for 25 poor women in Ramna Thana of Gazipur District. 25 poor women have been benefited from the project.

### **Coping Mechanism with the Vulnerabilities of Climate Change Programme**

During the reporting period, the project has been implemented in Haimchar and Mathlab Upazila of Chandpur District. The project has been supported by the Ministry of Environment and Forest. The project aimed at health and nutrition education to mothers and children. Social protection and health, sanitation, pure drinking water and hygiene will be implemented over 2 years. Therefore, the project implemented two years from October 2012 to September 2014. This project Himchar upazila 36 poor family disburse 36 nos. tube well & 86 nos. sanitary latrine and Mathlab upazila 33 poor family disburse 33 nos. tube well & 86 nos. sanitary latrine of Chandpur District. Total 241 poor family have been benefited from the project.

### **Network Membership**

Presently, Development for Society is the member of the following networks:

- Credit and Development Forum (CDF).
- The Federation of NGOs in Bangladesh (FNB).
- Bangladesh Manobadhikar Samonnoy Parishad-BMSP.
- And MAC-Foundation, Comilla.

In the current phase of activity, it is giving much emphasis to be the member of human and women rights and child rights coalitions and networks to promote just and fair society, where every one can exercise his/her fundamental rights and can lead a dignified life.

### **Present Sources of Fund**

Development for Society has been raising fund from private donors, missions, foundations, embassies, government agencies, and local donation, membership fees, service charges from the Revolving Loan Fund. It also raises fund through partnership projects with national NGOs. In the current phase of activity, Development for Society is moving ahead to raise fund through partnership projects with national and international NGOs. It will also be putting much emphasis to raise fund from bilateral and multilateral agencies to meet up the growing and emerging needs of the poor, the marginalized and the most vulnerable groups in the community.

### **Present Donors**

VIC Women's Group, Austria; Embassy of the Federal Republic of Germany, Bangladesh; Ministry of Labor and Employment (MOLE); Ministry of Women & Children Affairs (MWCA);

Ministry of Environment and Forest; BRAC-Bangladesh.; Bangladesh NGO Foundation; BASIC-Bank Ltd; BRAC-Bank Ltd; Mutual Trust Bank Ltd; Southeast Bank Ltd; Midland Bank Ltd. Department of Social Service, Ministry of Social Welfare; Department of Family Planning under Ministry of Health and Family Welfare; Grihayan Tahabil of Bangladesh Bank; Dristi-Comilla; Local Fund & Development for Society's Own Fund.

### Programme Experience:

| Sl. No. | Name of Donor/Institution  | Purpose  | Period                         | Amount           |                  | No. of Beneficiary | Remarks |
|---------|--|--|--------------------------------|------------------|------------------|--------------------|---------|
|         |  |  |                                | Allocated        | Utilized         |                    |         |
| 01      | VIC Women's Group<br>Vienna, Austria                                     | Drinking Water, Sanitation, Education & Kitchen Gardening    | July 2002 To June 2003         | 232,850          | 232,850          | 750                |         |
| 02      | BRAC-Bangladesh  | Non-Formal Education Program                                 | January-2000 To Dec.-2012      | 41,72,229        | 41,72,229        | 1200               |         |
| 03      | Ministry of Labour and Employment (MoLE)                                 | Education, Skill Development Training & Micro credit         | Nov-2006 To June 2009          | 21,00,000        | 21,00,000        | 300                |         |
| 04      | Ministry of Environment and Forest                                       | Coping Mechanism with the Vulnerabilities of Climate Change  | October-2012 To September 2014 | 40,00,000        | 40,00,000        | 1000               |         |
| 05      | Bangladesh NGO Foundation  | Pure Drinking Water, Sanitation & Plantation                 | June 2007 To June 2018         | 22,25,000        | 22,25,000        | 1520               |         |
| 06      | Department of Family Planning Under Ministry of Health & Family Welfare  | CBD Activities   | December 2007 To June 2010     | Materials Supply | Materials Supply | 5,313              |         |
| 09      | Embassy of Germany   | Cow and Goat Rearing Training Centre for Poor Women          | April 2008 June 2009           | 487,000          | 487,000          | 300                |         |
| 10      | Ministry of Social Welfare   | Vulnerable Women Tailoring Training                          | July 2008 To June 2009         | 180,000          | 180,000          | 60                 |         |
| 11      | DRISTI Comilla   | Community Mobilization to End Violence Against Women Project | May 2009 to March 2010         | 48,800           | 48,800           | 3,000              |         |
| 12      | Ministry of Women & Children Affairs through Department of Women Affairs | Vulnerable Group Development (VGD)                           | May 2010 To December 2012      | 44,03,420        | 44,03,420        | 6,644              |         |
| 13      | Bangladesh Bank  | Grihayan Programme   | July 2009 To June 2017         | 63,00,000        | 52,05,000        | 1450               |         |
| 14      | BASIC Bank Ltd   | Micro-Credit   | July 2007 To Date              | 160,00,000       | 130,00,000       | 1500               |         |
| 15      | BRAC Bank Ltd  | Micro-Credit   | August 2007                    | 60,00,000        | 60,00,000        | 1200               |         |

|    |                       |              |                          |             |             |      |  |
|----|-----------------------|--------------|--------------------------|-------------|-------------|------|--|
|    |                       |              | To Date                  |             |             |      |  |
| 16 | Mutual Trust Bank Ltd | Micro-Credit | June 2012 to Date        | 3,50,00,000 | 3,50,00,000 | 1900 |  |
| 17 | Southeast Bank Ltd    | Micro-Credit | June 2015 to Date        | 2,50,00,000 | 2,50,00,000 | 850  |  |
| 18 | IFIC Bank Ltd         | Micro-Credit | August 2015 to June 2017 | 15,00,000   | 15,00,000   | 50   |  |
| 19 | Midland Bank Ltd      | Micro-Credit | June 2016 to Date        | 6,00,00,000 | 6,00,00,000 | 1550 |  |

## Executive Committee

| Name of person     | Designation       | Educational Qualification | Occupation  | Years of term of Office |
|--------------------|-------------------|---------------------------|-------------|-------------------------|
| Nazma Begum        | Chairman          | MSS                       | NGO Service | 2016 – 2019             |
| Md. Baharul Islam  | General Secretary | B.Com                     | NGO Service | 2016 – 2019             |
| Md. Yusuf Ali      | Treasurer         | M.Com                     | NGO Service | 2016 – 2019             |
| Md. Abdur Razzak   | EC-Member         | B.A                       | Business    | 2016 – 2019             |
| Amrul Hasan        | EC-Member         | BSS                       | Business    | 2016 – 2019             |
| Hasina Begum       | EC-Member         | BSS                       | Teacher     | 2016 – 2019             |
| Mst. Nasrin Khatun | EC-Member         | B.A                       | Service     | 2016 – 2019             |



## Audit Report

Development for Society is updated with the annual audit report. Audited report approved by Executive Council and forwarded to the donor agencies, NGO Affairs Bureau, Micro Credit Regulatory Authority and Department of Social Welfare.

### Development for Society

#### Balance Sheet As at 30 June 2019

| Particulars                                | 30-06-2019        | 30-06-2018        |
|--|-------------------|-------------------|
| <b>PROPERTY AND ASSETS:</b>                |                   |                   |
| <b>A. Non-Current Assets:</b>              |                   |                   |
| Fixed Assets                               | 5,485,674         | 5,555,024         |
| MAC Foundation                             | 79,591            | 79,591            |
| Investment in FDR                          | 5,070,389         | 4,401,149         |
| <b>Total Non-Current Assets:</b>           | <b>10,635,654</b> | <b>10,035,764</b> |
| <b>B. Current Assets:</b>                  |                   |                   |
| Loan to Group Members                      | 69,708,284        | 61,361,482        |
| Staff Loan                                 | 46,840            | 86,340            |
| Bicycle Loan                               | 3,000             | 5,400             |
| Office Rent Advanced                       | 152,000           | 127,250           |
| Cash in Hand                               | 55,939            | 921,330           |
| Cash at Bank                               | 5,602,432         | 2,677,657         |
| <b>Total Current Assets:</b>               | <b>75,568,495</b> | <b>65,179,459</b> |
| <b>Total Properties and Assets:</b>        | <b>86,204,149</b> | <b>75,215,223</b> |
| <b>CAPITAL FUND AND LIABILITIES:</b>       |                   |                   |
| <b>C. Capital Fund:</b>                    |                   |                   |
| Capital Fund/Cumulative Surplus            | 15,633,071        | 11,945,770        |
| Provision for Surplus Fund                 | 1,563,307         | 1,194,577         |
| <b>Total Capital Fund:</b>                 | <b>17,196,378</b> | <b>13,140,347</b> |
| <b>D. Non-Current Liabilities:</b>         |                   |                   |
| Bangladesh Bank. (Grehayn Tahabil)         | 2,016,000         | 1,736,000         |
| Mutual Trust Bank Ltd.                     | 2,288,742         | 5,014,752         |
| Southeast Bank Ltd                         | 10,000,000        | 3,527,026         |
| Midland Bank Ltd                           | 15,281,137        | 18,194,074        |
| <b>Total Non-Current Liabilities:</b>      | <b>29,585,879</b> | <b>28,471,852</b> |
| <b>E. Current Liabilities:</b>             |                   |                   |
| Force Savings                              | 26,190,122        | 22,216,305        |
| Voluntary savings                          | 825,566           | 1,045,847         |
| Fixed Savings                              | 0                 | 1,175,000         |
| Staff Provident Fund                       | 803,743           | 588,835           |
| Staff Job Security                         | 335,845           | 325,545           |
| Group Members Fixed Deposit Savings        | 5,202,900         | 3,267,800         |
| Group Members Insurance                    | 3,876,222         | 3,205,112         |
| Loan Loss Provision                        | 2,187,494         | 1,778,580         |
| <b>Total Current Liabilities:</b>          | <b>39,421,892</b> | <b>33,603,024</b> |
| <b>Total Capital Fund and Liabilities:</b> | <b>86,204,149</b> | <b>75,215,580</b> |