

# Noakhali Rural Development Society-NRDS

House # 1015/1, Road # 6, Block-B, College Road, Master Para  
Maijdee, Noakhali 3800

## Annual Report

### Introduction:

Commemorating three decades of dedicated engagement in the realm of Sustainable Development, the National Rural Development Society (NRDS) reached a notable milestone on July 1st, 2023. This report succinctly outlines the comprehensive initiatives undertaken throughout the fiscal year of 2022-2023.

### Financial Inclusion:

NRDS continues to extend its transformative Microfinance program, imbued with savings and credit services, to the remote and marginalized communities nestled within the Chittagong division of Bangladesh. This program, tailored to the financially underserved, facilitates credit disbursement for agricultural pursuits, small-scale businesses, and nascent entrepreneurial ventures. The ambit of this endeavor encompassed an impressive outreach to 933,377 active members across 56 branches spanning 7 districts. The fiscal year also marked the inauguration of three new branch offices, namely Kabirhat, Islamganj in Noakhali, and Nather Petua in Comilla district. The organizational financial landscape reflects a gross portfolio of Tk. 211,41,25,064, coupled with a commendable 98.98% on-time recovery rate, attesting to its sound operational framework. The financial report culminates with net savings amounting to Tk. 117,74,34,766.00. Evidently a noteworthy stride in local resource mobilization, the fiscal cycle witnessed loan disbursements totaling Tk. 4,15,94,17,000/- to 78,697 borrowers. A testament to innovation, the introduction of the DPS scheme garnered fervent interest among NRDS members. Financial collaboration ensued, with capital infusions from Uttara Bank, Pubali Bank, One Bank, and Mercantile Bank amounting Taka 28.14 crore. Correspondingly, Taka 31.04 crore has been refunded, culminating in a current balance of Tk. 28.24 crore.

### Enterprise Development:

The fiscal year evidenced NRDS's steadfast commitment to enterprise development, epitomized by the disbursement of Tk. 80,44,57,000/- as microenterprise loans benefiting 4,292 recipients. These financial injections were instrumental in nurturing entrepreneurial ingenuity, particularly within agro



and craft-based small enterprises encompassing aquaculture, livestock, agricultural products, and craft-based trades. The ripple effect of these endeavors manifested in a pronounced uptick in employment opportunities for rural people. NRDS, cognizant of its responsibility towards upliftment, diligently pursued strategies fostering sustainable livelihoods and enhanced income streams. A notable facet of this approach entailed the provisioning of training and technological support to marginalized families, augmenting employability prospects. The consequential impact was two-fold: direct employment generation and a subsequent wave of

ancillary beneficiaries, thus engendering enduring socio-economic transformation.

### Production Advancement - Mini Garments Unit:

Among the exemplary ventures undertaken is the establishment of a mini-garments unit. Within this initiative, a collective of 8 women, hailing from vulnerable



backgrounds, have embarked upon the production of diverse readymade garments.

Encompassing attire catering to women, men, and children, this endeavor resonates with artisanal authenticity, owing to the incorporation of hand-loom fabrics. The unit has generated sales worth Tk. 19,50,000.00 during the fiscal year, amplifying its footprint in the realm of readymade garments and handicrafts.

### Social Development Program:

#### Stop Violence against Women:

Unswerving commitment of NRDS to address gender-based violence culminated in the Protect Violence against Women program. This concerted endeavor orchestrated the mobilization of diverse stakeholders, including youth, women, social leaders, and civil society actors, synergizing towards a collective movement against gender-based violence. Central to this initiative was the empowerment of women through community mobilization, translating awareness into tangible action. The program encompassed multifarious activities, encompassing victim support mechanisms, advocacy campaigns against dowry, child marriage and violence, as well as the commemoration of pivotal international observances. A seminal element of NRDS's engagement involved orchestrating quarterly press briefings, effectuating a synthesis of media and court reports, thus amplifying awareness on the pervasive issue.



#### Women and Adolescent Health Education Program:

NRDS's pioneering strides encompass the Women and Adolescent Health Education Program, launched in February 2019, aimed at fostering public and reproductive health consciousness among adolescent women. This educational odyssey, facilitated through health awareness sessions, has garnered participation from marginalized women, reflecting their pronounced receptivity. In a laudable endeavor, 600 indigenous fruit plants have been disbursed among 735 marginalized women across Subarnachar, Begumganj, Kabirhat, and Noakhali Sadar upazilas. This strategic undertaking, bolstered by a 6-month health education curriculum, substantiates NRDS's commitment to environmental equilibrium and responsibility of the community.



#### Educational Empowerment - Education for All:

Emblematic of NRDS's social responsibility initiatives is the Education for All programs, embodying a triumvirate of scholarships. Underpinning this triad is the fervent pursuit of universal primary education, evidenced by the establishment of community primary schools within remote char areas of Noakhali. These schools, a testament to community collaboration, have bestowed primary education upon 1,072 students, many of whom have seamlessly transitioned into secondary and higher education. NRDS's unwavering support has similarly galvanized Nabagram Bazar Community Primary



School, currently enrolling 150 students in the year 2023, with 30 students successfully completing their primary education in the preceding year.

**Secondary School Stipend:**

NRDS's indomitable commitment to scholarship facilitation is evidenced through a multifaceted approach. Stipends amounting to Tk. 1500.00 were endowed to 968 secondary school students, a majority of whom were girls, magnifying gender-inclusive educational access. The cumulative beneficiaries of NRDS's scholarship largesse have reached an impressive count of 4,105 students. Supplementing monetary support, educational essentials such as school bags, attire, and education materials were disbursed, invigorating the pursuit of knowledge.



**Secondary School Scholarship of Female Students:**

Gender-centric initiatives of NRDS extend to the scholarship empowerment of underprivileged female SSC candidates. This strategic intervention, designed to curb early marriages and bolster higher education aspirations, orchestrated scholarships for 612 deserving students, each receiving Tk. 1500.00.



**Bangabandhu Higher Education Scholarship:** The Bangabandhu Higher Education Scholarship was introduced, bestowing financial assistance upon five university students hailing from disadvantaged backgrounds from July 2022 as per Bangabandhu Higher Education Scholarship Policy 2020 of MRA. On March 1, 2023 the first check of scholarship was officially handed over to the students at the DC office of Noakhali district. This scholarship is being given to the candidates at the rate of Tk. 3000.00 per month and will be continue till the completion of the bachelor degree.



**Catalyzing Upliftment through Housing:**

NRDS's commitment to ameliorating marginalized lives finds expression in its Improved Housing Project, epitomized by the provision of 16 dwelling units within Subarnachar Upazila. These residences, characterized by robust construction and vibrant aesthetics, have emerged as bastions of happiness for their beneficiaries. Enclosed within 600 square feet, each dwelling stands adorned with a fortified tin fence, an artful corrugated iron canopy, and amenities befitting modern living. This endeavor, enriched by the collaborative spirit of POSCO International and the PHP family, resonates with NRDS's enduring pledge to uplift vulnerable segments of society.



**Effort to reduce Vaccine Inequity:**

NRDS's commitment to public welfare materializes in its leadership role within the People Vaccine Alliance. This impactful coalition, aligned with the Philippine Rural Reconstruction Movement (PRRM) and Global Call to Action against Poverty (GCAP), has orchestrated multi-dimensional campaigns aimed at eradicating vaccine inequities. This agenda extends to the overarching goals of universal health care and comprehensive social protection, signifying NRDS's commitment to inclusivity and well-being.



**Construction of Health Care Center of NRDS:**

NRDS's endeavors traverse beyond education and empowerment to encompass healthcare accessibility. The forthcoming establishment of "Noakhali Health Care," a multi-storied medical center poised to deliver low-cost medical services, reflects NRDS's commitment to fostering health and well-being. Set to be operational by January 2024, this endeavor embodies NRDS's commitment to holistic development.



**Commemorating Three Decades:**

NRDS's momentous journey, spanning three decades, culminated in a celebratory ode to Sustainable Development on December 23<sup>rd</sup>, 2022. Hosted at the Noakhali Convention Center, this jubilee witnessed the convergence of staff members, executive and general committee members of NRDS, and esteemed guests, collectively basking in a day-long spectrum of vibrant events.



**Conclusion:** In summation, the Annual Report of NRDS for the fiscal year 2022-2023 bears testimony to an organization resolute in its pursuit of transformative development, exemplified by multifaceted initiatives spanning finance, enterprise, social welfare, education, and healthcare. This trajectory underscores NRDS's commitment to holistic advancement, catalyzing positive change within the communities it serves.