

Annual Report 2023-2024



Noakhali Rural Development Society (NRDS)

www.nrdsbd.org

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Preface

Established in 1992, Noakhali Rural Development Society (NRDS) has spent over three decades working at the grassroots level to bring lasting change to the lives of marginalized communities across the south-eastern coastal belt of Bangladesh—including Noakhali, Lakshmipur, and Feni districts. What began as a microfinance initiative for small-scale women farmers and artisan groups has grown into a multi-dimensional development organization addressing both economic empowerment and humanitarian needs.

Today, NRDS stands as a symbol of trust and hope for thousands, particularly women, who have been historically excluded from formal economic systems. Our work spans microfinance, education, public health, gender justice, sustainable agriculture, climate resilience, and small enterprise development. In the reporting year, our programs reached over 100,000 families across Noakhali, Chattogram, Cox's Bazar, and Khagrachari—enhancing livelihoods and opening new opportunities for vulnerable communities.

Operating in a region deeply affected by poverty, climate change, and socio-political exclusion, NRDS has remained committed to building inclusive, resilient communities. Our engagement with People's Organizations, Citizens' Alliances, and development partners reflects a rights-based approach rooted in social and economic justice.

Over the last year, NRDS not only expanded its microfinance coverage but also scaled up efforts in advocacy, gender equality, violence prevention, and quality education. We continue to champion women's leadership and economic empowerment by offering access to credit, capacity development, and community-level support services—creating space for women to thrive.

Our heartfelt thanks go to the communities we serve for their active participation, as well as to our clients, development partners, regulators, banks, civil society networks, and our dedicated Executive Committee, General Body, and staff. Your unwavering support and collaboration have been instrumental in our 31 years of advancing inclusive, sustainable development.

Together, we will continue to walk the path of progress—ensuring that no one is left behind.

Thank you for your trust in NRDS.

Abdul Awal
Executive Director

1. Financial Inclusion:

NRDS's Microfinance Program continues to empower rural and marginalized populations across the Chattogram region by expanding access to savings and credit services. The program primarily supports smallholder farm families, women-led enterprises, and micro-entrepreneurs through flexible, collateral-free financial services.

By the end of the reporting year, 95,813 active members were served through 66 branches across 7 districts, including 10 new branches launched in Noakhali, Chattogram, Cox's Bazar, Feni, and Cumilla. Loans are disbursed through Village Organizations (VOs) of 20–40 women, creating a platform for economic participation and peer support.

Loan packages—ranging from Tk. 20,000 to 25,000—are tailored for agriculture, livestock, vegetable cultivation, small trade, and handicrafts. As of June 2024, the average loan balance per borrower was Tk. 37,000. In this fiscal year alone, NRDS disbursed Tk. 468.34 crore to 67,557 borrowers, contributing to a cumulative loan disbursement of Tk. 2,558.99 crore.

To meet the financing needs of micro and small entrepreneurs, the organization introduced Micro Enterprise (ME) loans ranging from Tk. 1–5 lakh. In the reporting year, Tk. 104.94 crore was disbursed under this scheme.



As of year-end, the gross loan portfolio stood at Tk. 250.00 crore with an on-time recovery rate of 99.03%, reflecting strong financial discipline and program sustainability.

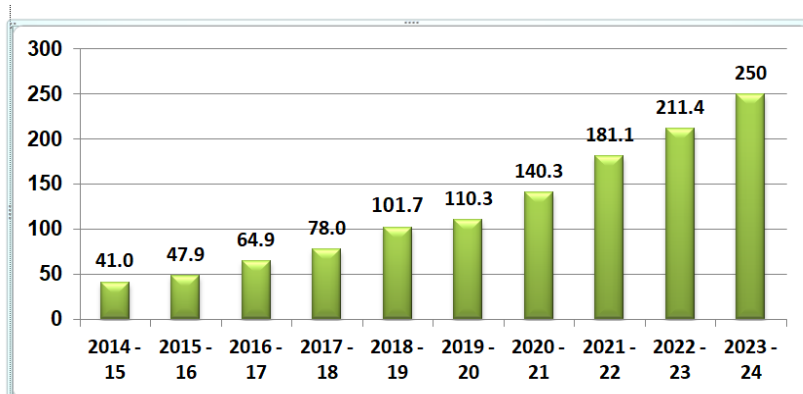
NRDS also promotes grassroots savings to enhance local capital formation. Total member savings reached Tk. 137.57 crore, demonstrating strong community ownership and financial resilience.

To support its growing operations, NRDS secured Tk. 15.30 crore in capital support from banking partners including Uttara Bank, Pubali Bank, One Bank, Mercantile Bank, and NCC Bank. The total outstanding bank loan at year-end was Tk. 31.99 crore, helping scale quality microfinance services effectively and sustainably.

Year wise growth of Portfolio

Impact and Governance

The NRDS Microfinance Program has significantly improved the livelihoods of disadvantaged rural families, especially women. By providing capital for income-generating activities, the program has enabled asset-less individuals to build assets, increase household income, and reduce their vulnerability to shocks such as natural

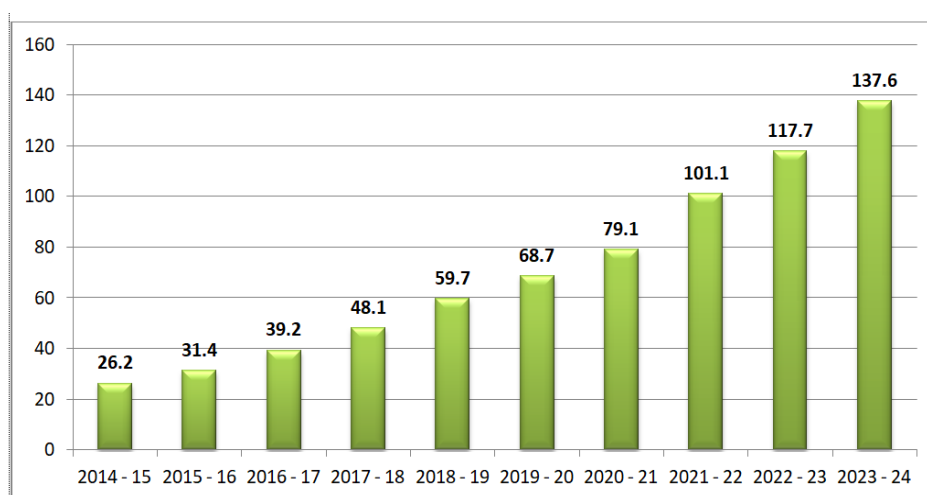


disasters. It has also enhanced clients' financial capacity, risk management skills, and access to better nutrition, healthcare, and education for their children—leading to lasting improvements in living standards.

To ensure transparency and accountability, NRDS maintains a robust internal audit system reporting directly to the Executive Director. The audit team conducts regular evaluations of branch-level financial activities, assesses governance and risk management practices, and carries out special audits, investigations, and inventory verification. This system strengthens operational efficiency and organizational integrity across all levels.

Year-wise Growth of Savings and Progress of the Microfinance Program:

NRDS has established a robust, transparent, and participatory management structure for its Microfinance Program, enabling bottom-up feedback and swift, data-driven decision-making from branch to head office. The program is supported by a reliable, server-based automated system that ensures efficient financial operations and effective fund management across all tiers.



Over recent years, the Microfinance Program has demonstrated consistent growth, driven by a unique operational model and innovative methodologies. Designed to be self-sustaining, the program leverages strategic institutional arrangements and local insights to enhance outreach and impact. It now operates extensively across the Chittagong Division, with a sustained annual growth rate of 10–12%. This expansion has been achieved through opening new branches and gradually increasing geographic coverage using internal resources.



The following table illustrates the year-wise progress of the program in terms of savings accumulation and overall growth:

Table -1: Year wise progress of micro finance program at a glance

Particulars	2019-2020	2020-21	2021-22	2022-2023	2023-2024
District	06	06	06	07	07
Upazilla	25	29	29	29	31
Branch	46	51	53	56	66
Village Organization	3,411	3,624	3,826		
Members	86,987	94,870	1,02,807	93377	95813
Borrower	52,192	56,961	68,115	66515	67557
Loan Outstanding	110,28,92,269	140,29,74,561	1810,555,034	2114125064	2500060362
Recovery %	99.48	96.96	99.53	98.98	98.82
Net Savings	686,584,288	790,946,475	1010,972,188	1177434766	1375763205
Financial Self Sufficiency	123.06	132.56	143.30	151.21	145.87
Profit Margin	18.74	24.56	30.80	33.77	31.44

2. Employment Creation & Income Generation:

Enterprise Development:

NRDS continues to empower marginalized communities by promoting entrepreneurship through microenterprise loans. In the reporting year, it disbursed **Tk. 80.45 crore** to **4,292 small entrepreneurs**, primarily in agro and craft-based sectors such as aquaculture, livestock, agriculture, and handicrafts. These investments not only stimulated small business growth but also significantly expanded rural employment. In parallel, NRDS offered **training and technical assistance** to improve employability and foster sustainable livelihoods, resulting in both direct and indirect job creation across its working areas.



Production Advancement-Mini Garments Unit:

To create local employment for underprivileged groups, NRDS has established several skill-based initiatives. One such initiative is a **mini garments unit**, where **nine women from vulnerable backgrounds** are engaged in producing ready-made garments and accessories including school bags and purses. In FY 2024-25, the unit generated **Tk. 19.5 lakh** in sales. In addition, NRDS supports rural artisans through producer groups in **handloom, jute, bamboo-cane crafts, seagrass basketry, pottery, and dressmaking**, creating both income and dignity through skill-based enterprise. These efforts are contributing to sustainable economic inclusion and resilience in the region.



3. Education for All:

Education has been a core priority for NRDS since its inception. Through both self-funded and donor-supported initiatives, NRDS has implemented a range of education programs including adult literacy, non-formal primary education, community school facilitation, and child-friendly learning spaces for underprivileged children.

Recognizing that hunger impacts learning, NRDS also advocates for mid-day meals in schools—after identifying that many rural children attend classes on an empty stomach, contributing to poor attention and high dropout rates.

Promoting Universal Primary Education

To address educational exclusion in remote char areas of Noakhali, NRDS partnered with local communities to establish community primary schools where government facilities were absent. Since launch, **over 1,500 students** have completed primary education through these schools, with most advancing to secondary and higher education. These schools have consistently delivered strong results in Primary School Certificate (PSC) exams.



The government adopted four of these schools in 2016. Currently, NRDS supports **Nabagram Bazar Non-Government Primary School** in Kabirhat, while **Char Aminul Haque School** in Subarnachar has been fully managed by the local community since 2018. In 2024, **185 students** enrolled in various classes, and **44 students** completed their primary education the previous year.

Through these efforts, NRDS continues to bring quality education to the most underserved children—ensuring no one is left behind.

Education Scholarship:

To promote continued learning, NRDS delivers four tailored scholarships through its education initiative. NRDS provides these scholarships to support continued education for children of its' microfinance beneficiaries:

Junior School Scholarship

This scholarship supports children of NRDS microfinance beneficiaries who have completed primary school and enrolled in secondary education. In 2023–2024, **2,050 students** received educational materials worth **Tk. 1,500** each, with approximately **61% of the recipients being female**.

Secondary Education Scholarship:

Secondary NRDS provides **Tk. 1,500 grant** to first-time SSC candidates from microfinance member households to cover exam form costs and keep them in school. Formerly girls-only, the scheme became **gender-inclusive in 2024**, when **1,116 students** received support. The grant meaningfully eases rural families' financial burden and helps prevent dropout at a critical stage.



Higher Secondary Education Scholarship

Introduced in 2024, this scholarship aims to **discourage child marriage** and promote **higher education for girls**. It offers **Tk. 1,500 in cash** to daughters of NRDS microfinance beneficiaries to support their **HSC exam fees**. In its first year, **268 female students** benefited from this timely intervention.

NRDS Higher Education Scholarship:

Introduced in FY 2022–2023, the NRDS Higher Education Scholarship is designed to **unlock opportunities for promising students** from low-income families engaged in NRDS's microfinance programs. Currently, **five bright students** enrolled in public universities received a **monthly stipend of Tk. 3,000**, enabling them to continue their education without financial hardship. The support will continue until they complete their academic programs.

4. Woman and Adolescent Girls Health Education Program:

In response to critical gaps in hygiene and reproductive health awareness among rural women in Noakhali, NRDS launched the **Women and Adolescent Girls Health Education Program in February 2019**. The initiative aims to empower adolescent girls and women with essential knowledge on personal hygiene, reproductive health, and social issues affecting their well-being.



Through structured awareness sessions, the program reached **2,400 women** across five upazilas—**Noakhali Sadar, Subarnachar, Sonaimuri, Begumgonj, and Kabirhat**—during the reporting year. Facilitated by eight trained Health Education Facilitators, these sessions were integrated with NRDS's Microfinance platform, ensuring strong community engagement.

Participants openly shared their experiences with **child marriage, dowry, and divorce**,



revealing how a lack of awareness contributed to poor hygiene practices such as open defecation and not using soap for hand washing. The sessions have since led to **behavioral shifts**, with many adopting improved hygiene habits and understanding reproductive health more clearly.

An impact evaluation conducted in **February 2024** with **800 participants** confirmed that while some were previously aware of the issues, they had not applied the practices. The program has now catalyzed a shift toward **healthier, more informed lifestyles** and has

broadened awareness on **child marriage prevention, dowry, gender-based violence, and nutritional needs** of families.

5. Progress on NRDS Health Care Facility:

NRDS is expanding its impact into healthcare with the development of **NRDS Health Care facility**, a modern multi-story facility located near the Noakhali district headquarters. The construction is nearly complete, with final preparations underway. The center is expected to be fully operational by **January 2025**.

This facility will provide **affordable, high-quality healthcare services** to underserved and marginalized communities, with a special focus on NRDS program beneficiaries. Aligned with its mission of holistic development, NRDS aims to address critical healthcare gaps and enhance overall community well-being through this initiative.



6. Campaign and Mobilization:

NRDS actively engages in strategic campaigns and community mobilization to influence policy and raise public awareness on critical social issues. In partnership with alliances such as *Noakhali Nari Odhikar Jot*, NRDS has led rapid-response initiatives—including rallies, human chains, and memorandum submissions—to advocate for justice, equality, and social accountability.

During the COVID-19 pandemic, incidents of **violence against women (VAW)**, particularly domestic violence, surged to alarming levels. In response, NRDS organized a series of awareness programs across communities involving **village women, youth groups, civil society organizations (CSOs), social activists, and professionals**. These efforts amplified grassroots voices and mobilized citizens to demand systemic change and uphold equity and justice.



Campaigns addressed a range of pressing issues including:

- **Violence against Women**
- **Poverty and Inequality**
- **Climate Change**
- **Sustainable Development Goals (SDGs)**

National and Global SDG Campaigning:

Guided by a **human rights-based approach**, NRDS believes that effective policy advocacy can significantly improve the lives of marginalized populations by advancing sustainable development and empowering communities to claim their rights.

As an active member of national and international CSO networks, NRDS plays a pivotal role in policy campaigning. Its Executive Director is the **Founder Chairperson and Trustee of Campaign for Good Governance (SUPRO)** and serves as the **National Coordinator of Global Call to Action against Poverty (GCAP)**. Through these platforms, NRDS has spearheaded numerous civil society initiatives at local, national, and global levels, positioning itself as a prominent voice in citizen-led movements for social justice and good governance.



7. Human resource development:

At NRDS, human resources are regarded as the organization's greatest asset. Guided by this principle, NRDS adopts a strategic and inclusive approach to workforce management,



emphasizing **procedural justice, transparency, equality, diversity, and talent recognition**. The Human Resources Department ensures seamless operations by maintaining updated staff records, conducting background checks, and managing documentation through an integrated HR management system. These practices support both organizational effectiveness and employee growth.

To further strengthen internal capacity, NRDS operates a **modern, multi-storey residential training center** in Binodpur village, near the Noakhali district headquarters. With facilities for **40 participants**, two training halls, dining, and recreation spaces, the center regularly hosts training sessions and workshops for staff, program participants, and external organizations. This resource hub plays a vital role in continuous learning and human resource development, equipping NRDS staff with the motivation and skills needed to deliver on the organization's mission.

Table-2: Human Resource of NRDS at a glance as on June'2024

#	Type of staff	Male	Female	Total
1	Executive Director	1	0	1
2	Management Level	5	2	7
3	Senior Level Staff	13	5	18
4	Mid-Level	66	5	71
5	Field Level	211	81	292
6	Contractual field staff	2	11	13
7	Support Staff	84	3	87
	Total	382	107	489

8. Donor-Supported Project: Addressing Vaccine Inequity

As a leading member of the People’s Vaccine Alliance, NRDS— in collaboration with the Philippine Rural Reconstruction Movement (PRRM) and the Global Call to Action Against Poverty (GCAP)—implemented a project from July 1, 2022 to March 31, 2024, across the districts of Noakhali, Chittagong, Barisal, and Dhaka. The initiative aimed to address

COVID-19 vaccine inequities by advocating for the removal of intellectual property barriers, promoting national vaccine manufacturing, and reinforcing universal healthcare and social protection systems.



Key interventions included the conduction of baseline and endline surveys, development of position papers for civil society engagement, and the formation of People’s Vaccine Alliances at both local and national levels. The project facilitated the monitoring of vaccine uptake and spearheaded advocacy campaigns to encourage equitable access to COVID-19 vaccines. Additionally, public meetings, citizen rallies, and media engagements—including press conferences and televised discussions—were organized to elevate civil society demands and promote inclusive healthcare for all.

Conclusion

The past year has been a period of dynamic growth, innovation, and deepened impact for NRDS. Grounded in its core values of equity, empowerment, and community resilience, NRDS has continued to drive meaningful change across health, education, livelihood, and social justice sectors.

Through strategic microfinance expansion, enterprise development, and skill-building initiatives, we have enabled thousands of marginalized families to improve their economic standing. Our healthcare and adolescent health education programs have addressed critical knowledge gaps, while infrastructure projects like the NRDS Health Care facility signal our long-term commitment to accessible public health.

At the same time, our advocacy and campaign efforts—both locally and globally—have amplified the voices of the underserved, demanding justice, universal healthcare, and sustainable development. These achievements have been made possible through the dedication of our motivated staff, the support of our partners and alliances, and the trust of the communities we serve.

As we look ahead, NRDS remains committed to inclusive development, institutional strengthening, and fostering a rights-based approach that leaves no one behind. We thank all our stakeholders for their continued partnership and solidarity in our journey toward a more just and equitable society.



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