

A woman with grey hair tied in a bun, wearing a colorful patterned shawl over an orange shirt, holds a green plastic basket filled with purple eggplants. She is looking off to the side with a serious expression. The background is a bright, out-of-focus green field with some plants.

# Annual Report 2019-'20



SKS







A close-up photograph of a plant with green leaves and two pink flowers. One flower is in full bloom at the top, and another is partially open below it. The background is a soft-focus green.

# Annual Report 2019-'20



**SKS**

**SKS Foundation**

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## Message from the Chairperson

SKS Foundation continued development intervention during the year 2019-'20 upholding the significance of its 4<sup>th</sup> *Strategic Plan 2019-2024* as the guiding principle. In line with the strategic direction, SKS concentrated on expanding its working areas targeting to reaching development drives at the door-step of the poor & marginalized. However, as resource becomes the key resort in bringing more people inside the development loop, SKS Foundation reached the milestone of setting its annual budget amounting more than Tk. 10,000 million for the year 2019-'20. This budgetary allocation worked as instrumental to ensure optimum benefit for the deserving poor & vulnerable groups mobilized under social & economic development and other program sectors.

SKS Foundation maintained its organizational regulation in dynamic fashion keeping itself on track following need-based policies & strategies in compliance with relevant policies & law of the land. Again, SKS formulated some of its organizational policies i.e. *Anti-Fraud Management*, *Anti Money Laundering*, *Safeguarding*, and *Advocacy* having due sharing with the relevant stakeholders while some were revised based on the changed context during the year. The policies were enacted accordingly relating to the in-house management & culture of SKS Foundation and running its development drives at the ground.

It's praiseworthy that SKS continued its program implementation focusing more on the challenges and context-specific solution. The zone-specific programs were designed and implemented in compliance with the national direction. The Organization also kept pace on expanding its operational partnership with different development actors and networking with the administration, LGIs & other relevant stakeholders. This helped in guiding and supporting the program participants in a more inclusive manner. And SKS remained quite vibrant in consolidating its program achievement and scaling-up the learning sensitizing the national policy-makers through its networks with like-minded actors & professionals.

The end part of the year marked a huge setback on SKS' progressive development trend due to the COVID-19 pandemic. However, SKS faced the challenging circumstances with patience & alternatives at the organizational level and stood beside the vulnerable people & groups with health, hygiene & food as emergency supports along with cash package for new economic ventures.



Some changed approaches and wider collaboration with different segments ranging from its program participants to the development partners helped SKS Foundation to be beside the people with its experiences & reputation.

The year has ended leaving the brunt of COVID-19 pandemic. SKS has so far tried to face the challenge based on its capacity and track record in supporting the vulnerable during emergency. I, on behalf of the SKS' governing body, thank the management of the Organization for their patient & alternative approaches in facing the global pandemic at its program communities. Special thanks to the government departments, development partners and relevant stakeholders for extending their helping hands to SKS Foundation to be beside the deserving people.

A handwritten signature in black ink, appearing to read 'Ayub Ali'.

**Md. Ayub Ali**



## Foreword

The year 2019-2020 has gone by. SKS Foundation remained beside its program participants with multifaceted development drives integrating its service delivery operation with rights-based approaches. However, the end part of the year was a challenge like anything in keeping the poor & excluded groups on development track due to the COVID-19 threat and recurrent floods. SKS came-up with possible alternatives and stood especially beside the excluded groups i.e. women-headed households, adolescent girls, persons with disability, adibashi focusing its development principle on inclusiveness.

SKS Foundation's 4 Mainstream Program Sectors i.e. Social Empowerment, Economic Development, Environmental Justice and Social Enterprising covered the poor, marginal & vulnerable families & groups with different need-based services in 20 districts under 4 divisions. SKS chalked out and implemented programs feasible for *char*, flood, drought & the coastal belt. SKS' Social Empowerment Sector concentrated in promotion of social protection and human rights mobilizing the excluded groups in favor of their rights & entitlements sensitizing the duty bearers. SKS' advocacy focused in favor of forming a National Char Board and in implementation of the SDGs. All these initiatives ensured around 370,600 peoples' participation through conduction of different activities targeting social protection of the poor & excluded groups.

The economic development ventures mobilized & supported 9,700 poor & disadvantaged groups with capacity building and providing financial support to the program participants who came-up developing micro entrepreneurship. To support the excluded & marginalized at their door-step, SKS concentrated widening its microfinance intervention based on the socio-economic status of the respective communities at the remote & pocket areas and the enclaves with fund flow of TK. 1,178 crore during the year. However, this sector faced a severe setback due to COVID-19 pandemic. Many of the people faced the pain of the monsoon floods too. And again, SKS supported them help themselves in overcoming the disaster & emergencies allocating additional fund. Alongside, SKS mobilized the target communities through capacity building of around 257,000 people on environment protection, disaster risk reduction and climate change adaptation, etc which contributed to the improvement of environmental standards.

SKS provided health, nutrition, WASH including MHM, etc services in the communities on an emphasized manner. Promotion of health & hygiene facilities also helped the vulnerable people saving themselves from the wrath of COVID-19 & flood emergencies.



Relating to these services under social development, around 1,060,000 people were covered. Alongside, under its social corporate ventures, SKS contributed to the promotion of health, education, information & recreation facilities to 1,124,060 people.

Special thanks to our development partners who joined hands with SKS in supporting the poor & vulnerable under planned intervention and emergencies. Thanks to the policy-makers & administration who also complemented in implementing SKS' mission to serve the destitute. SKS remains grateful to its governing body who took the pain in guiding the organization dynamically in such a challenging year. I thank also my colleagues who remained ever ready and served the Organization committedly.

I believe, the *Annual Report 2019-'20* upholds the yearly facts & figures of SKS' intervention as a ready reference.

**Rasel Ahmed Liton**  
Chief Executive



# CHAPTER 1

## Profile of SKS Foundation



***Striving for a Sustainable Change***



# Profile of SKS Foundation

## The Organization Today

SKS Foundation is a national non-government organization rooted in Northern Bangladesh. SKS facilitates multi-faceted development programs covering the poor & marginalized focusing women & children. The Organization has gradually emerged in supporting the poor & oppressed segments of the society to fight deprivation and injustice with multi-sectoral development interventions. SKS works following multi-disciplinary approach with vulnerable groups i.e. ethnic minority, landless, marginal farmers, climate victims, and so on in different geophysical contexts who suffer from exclusion and lack of access to resources. It has grown more visibly over the last 3 decades with diversity in its plans & programs targeting the deserving people. Thus, SKS has been **Striving for a Sustainable Change** in collaboration with the development partners and stakeholders.



### • Vision

*A poverty-free society where everyone has access to resources and live with voice, dignity and justice.*

### • Mission Statement

*SKS Foundation facilitates improvement of life and livelihood of the poor and excluded by reducing their vulnerabilities, promoting empowerment and improving access to development opportunities and resources. SKS Foundation collaborates with government including local government, private sector, NGOs, networks and donors to ensure sustainable development.*

### • Goal

*Quality of life of the poor and excluded groups improved with access to and use of effective and inclusive development opportunity and resources.*





## Unique Features

- Hard-to-reach priority
- Visionary thoughts
- Less hierarchy
- Brand sensitive
- Progressive growth
- Change & adapt
- Holistic approach

## Strategic Aims

1. Combat social inequalities, exclusion and poor governance that perpetuates chronic deprivation and injustice for the poor & voiceless.
2. Promote income security and economic freedom of the poor and marginalized groups and members who suffer serious livelihood challenges.
3. Reduce environmental abuse, climate risks & disaster vulnerability with special focus on those who are critically vulnerable.
4. Increase people's access to basic quality services in health, education and other sectors with reasonable stake and terms.
3. Increase inclusion of the resource poor in economic and financial services, livelihood innovations and marketable skill development.
4. Promote opportunities for social enterprise development, self-employment, partnership and market with special focus on women and adolescent girls.
5. Mobilize critical knowledge and resources from multiple sources including government to help climate change adaptation by communities & institutions.
6. Promote community-based disaster preparedness and environment-friendly actions in livelihood practices including promotion of WASH.

## Strategic Objectives

1. Promote critical awareness & ability of the poor & excluded communities & disadvantaged population to fight against social odds and injustice.
2. Strengthen local institutions and leadership with means and capacity to promote effective and pro-poor service delivery in all essential aspects of life.
7. Develop sector-specific sustainable social business consistent with local demand and affordability that has potential to scale-up.
8. Strength quality service delivery under social enterprises with innovation, diversity and institutional development.



## Program Area Covered

Division	District	No. of Upazila	No. of Union/Pourashava	No. of Village	No. of Household	Participant/People Covered		Total
						Male	Female	
Rangpur	Panchagarh	4	15	75	2,050	4,750	4,475	9,225
	Thakurgaon	3	15	80	3,080	7,450	6,410	13,860
	Dinaipur	10	67	264	7,370	16,290	15,340	31,630
	Nilphamari	4	22	190	29,306	67,951	68,299	136,250
	Rangpur	7	53	241	11,793	25,328	26,245	51,571
	Lalmonirhat	1	15	187	4,010	8,000	13,040	21,040
	Kurigram	4	16	91	15,245	34,676	32,576	67,252
	Gaibandha	7	72	1,128	245,576	391,325	426,821	818,146
Rajshahi	Bogura	8	74	519	19,064	45,306	40,483	85,789
	Sirajganj	6	31	142	8,693	27,820	21,663	49,483
	Natore	2	37	59	1,016	2,722	2,414	5,136
	Pabna	8	74	287	12,337	32,657	29,845	62,502
	Naogaon	5	13	47	2,109	5,023	4,459	9,482
	Rajshahi	6	59	162	4,471	11,929	10,716	22,645
	Joypurhat	5	20	190	3,844	8,995	8,303	17,298
	Chapainawabganj	0	0	0	0	0	0	0
Dhaka	Dhaka	4	44	88	1,970	4,610	4,255	8,865
Khulna	Jashore	3	04	108	15,537	35,015	34,901	69,916
	Satkhira	4	13	351	65,079	143,498	149,355	292,853
	Meherpur	3	18	235	77,850	324,634	330,758	6,55,392
4	20	94	662	4,444	530,400	1,197,977	1,230,358	2,428,335



Head Office



Dhaka Office



Existing Working Area



# CHAPTER 2

## The Year in Review





# The Year in Review

In line with its organizational Strategic Plan 2019-2023, SKS Foundation's development intervention continued in the year 2019-'20 integrating the service delivery operation with rights-based approach in order to attain specified aims and objectives. The development programs were conducted under the well-rooted foundation of 4 Mainstream Program Sectors namely Social Empowerment, Economic Development, Environmental Justice and Social Enterprising. SKS ran the priority program components taking the strategic objectives under the respective Sector into consideration. The program intervention covered the poor, landless, marginal & small farmers' families, vulnerable groups in 20 districts under the char, drought & coastal zone focusing the mother & children, widow, women-headed households, youth especially adolescents, persons with disability, *adibashi* in line with SKS' priority on inclusiveness.



Based on its multisectoral development intervention, SKS contributed in promotion of social protection and human rights through conduction of rights-based programs. Various types of program intervention the Social Empowerment Sector ensured 44,049 peoples' participation targeting social protection of the poor & excluded groups. This contributed in forming & strengthening CBOs & Federations at union, upazila & district level who worked as change makers. Their participation & sensitizing role turned the mass people aware demanding their entitlements while the service providers were sensitized in serving the deserving people accountability.

The Social Empowerment Sector emphasized on women leadership through their awareness & capacity building. In relation to this, different trainings, orientations, workshops, etc were organized. This helped in increasing 85,765 women's mobility and participation in decision-making at family and society. The community women were also mobilized and capacitated for getting themselves involved in economic activities through agricultural & non-agricultural ventures. This contributed in upgrading their livelihood through income earning, involvement in the production activities and market system, increased access to health & nutrition facilities, and fighting social injustice. As many as 51,472 children & adolescents got aware on education, sexual & reproductive health & rights, violence against women & adolescents, consequences of early marriage, dowry, etc. SKS continued its child protection initiative working with 16,724 children at schools, communities and managing the Day care centers. As part of institutionalization, around 70,000 people were covered under formation & facilitation of 2,742 Women Federations, CBOs, VDCs, Youth Groups, Adibashi Cultural Centers, Village Probeen Social Centers, Market Committees, etc at community level.

Targeting to the economic development for building a stronger & lasting livelihood of its program participants, SKS mobilized & supported the poor & disadvantaged groups under its Economic Development Sector. SKS Microfinance, alongside other schemes under social development intervention, continued with the promotion of economic capacity of the poor & disadvantaged communities. In relation to this, SKS continued with awareness & capacity building and mobilizing the program participants towards developing micro entrepreneurship, practicing value chain development & rural marketing, increasing agricultural productivity and creating self-employment opportunities. The program participants, especially women, were formed into savings groups and supported under SKS' loan schemes for entrepreneurship development while small & marginal farmers got agricultural loans centering modern agricultural farming. Centering capacity building, SKS provided 14,258 group members with training on tailoring, cattle & poultry rearing, crop production & homestead gardening, dairy, use of fertilizer & pesticides, handicraft, etc. Alongside, these trained persons were covered under different loan schemes while 158,094 group members were supported. The program participants invested the loan money efficiently based on their knowledge & skills and came-up with success at different ventures making themselves self-employed in different off-farm & on-farm activities during the year.

SKS Foundation remained active & innovative to enhance people's awareness & capacity in environment conservation coping with the effects of climate change. SKS conducted various types of program i.e. Tree plantation, promotion of solar home system, biogas plant & improved cooking system, etc covering especially 180,665 poor & unserved people in the hard-to-reach areas. With mass mobilization and capacity building on environment protection, disaster risk reduction and climate change adaptation, various intervention i.e. disaster preparedness & mitigation activities, promotion of flood adaptive WASH & other facilities, climate-resilient agriculture, etc were taken place. These contributed to conservation of environment, improvement of the environmental standards and



mitigation of environmental hazards. Thus, SKS covered 47,317 people relating to climate change issues and helped supporting in community-based adaptation and building a sustainable livelihood.

Under its Social Enterprise Sector, SKS Foundation continued with promotion of different basic services. In relation to this, SKS organized community campaigns & events for awareness raising on HRSR, ANC & PNC, safe delivery practices, maternal nutrition, newborn care, etc. Covering these issues, SKS provided health care services to 51,472 poor & disadvantaged people organizing health camps, satellite and static clinic under its Social Development Services. Alongside health facilities, the WASH services were promoted mobilizing the change agents, the poor & marginalized communities towards claiming the services as their rights. SKS also promoted some safe WASH services with installation & renovation of context-specific options at different zones. A total of 703,364 people covering 146,000 unserved households and around 222,000 students were covered in educational institutions with safe WASH facilities during the year. Hygiene education focusing on Menstrual Hygiene Management was duly promoted addressing 40,040 people under awareness sessions at groups, communities, schools, mass campaign through folk song, popular theatre, video-show, day observance, etc.

Under Education component, Pre-primary education, Non-formal education and Afternoon education assistance services were promoted by SKS. These initiatives were proven effective in giving education support to the comparatively poor & week 6,898 students which in turn contributed to reducing drop-out from primary schools.

Under its Social Corporate Ventures, SKS Foundation supported in promotion of various socio-economic and peoples' welfare services. SKS' social enterprises mainly helped in promoting basic quality services for the disadvantaged sections. The Social Corporate Ventures contributed to the promotion of health, education, information & recreation facilities to around 1,124,060 people.

SKS focused its advocacy in favor of forming a National Char Board and sensitizing the policy-makers & service providers in implementation of the SDGs. Alongside, SKS conducted collaboration, campaigns & socio-cultural events with a view to awareness building and sensitizing the community people, youth groups, educational institutions, local administrations & LGIs and relevant stakeholders in protecting people's rights on their entitlements and preserving local cultures & customs.

The year ended experiencing the brunt of COVID-19 pandemic in the country while again the prolonged flood created incomparable sufferings especially for the poor & vulnerable groups. SKS complemented the Government mission covering around 363,000 people under various emergency supports to stop spreading the fatal virus, to keep the marginalized people's livelihood & hygiene practice creating awareness, providing health facilities, promoting WASH services as well as distributing food & cash package to the most vulnerable and hard-to-reach people under its intervention.





# Summary of Performance 2019-'20

Name of Component	No. of Event/Group	No. of Participant
<b>Social Empowerment</b> Strategic Aim: <b>Combat social inequalities, exclusion and poor governance</b>		
▪ Promotion of Rights & Governance	Different Activities	44,049
▪ Women Empowerment & Reduction of Gender Disparity	8,762 Events	85,765
▪ Protection of Child Rights	1,140 Events	169,762
▪ Institutionalization of CBOs & Groups	2,742 CBOs	70,073
<b>Economic Development</b> Strategic Aim: <b>Promote income security &amp; economic freedom of poor &amp; marginalized</b>		
▪ Marketing & Multiplication	200 Groups	14,258
▪ Economic Support	200 Groups	3,366
▪ Savings Programs for Confidence Building	9,226 Groups	1,58,094
▪ Credit Program	9,226 Groups	112,318
<b>Environmental Justice</b> Strategic Aim: <b>Reduce environmental abuse, climate risks &amp; disaster vulnerability</b>		
▪ Protection & Conservation of Environment	Different Activities	180,665
▪ Awareness & Skill Development on DRR	417 Events	47,317
▪ Flood Resilient WASH Facilities	3,680 Water Points	21,853
▪ Disaster Risk Reduction (Resilient Activities)	392 Events	7,151
<b>Social Enterprising</b> Strategic Aim: <b>Increase people's access to basic quality services</b>		
<b>Services under Social Development Initiative</b> (Priority: Health, Education, WASH, Hygiene)		
▪ Primary Health Care & Nutrition	755 Villages	40,040
▪ Reproductive Health Care for Adolescents	1100 Events	51,472
▪ Health Camps & Clinics	1,535 Camps	33,397
▪ Water, Sanitation & Hygiene	7,147 Events	933,085
▪ Education	820 Schools	16,724
<b>Services under Social Corporate Initiative</b> (Priority: Health, Education, Info. & Comm. Recreation facilities)		
▪ SKS Hospital	-	60,500
▪ Nutonkuri Biddyapith	-	574
▪ SKS School & College	-	1,163
▪ SKS Resource Centre	-	2,575
▪ SKS Inn	-	23,432
▪ Daily Madhukar (Daily Reader)	-	60,000
▪ Radio Sarabela 98.8 FM	-	1,000,000
▪ SKS Printers	-	325



# Mainstream Programs & Priorities

SKS Foundation's development intervention integrates the service delivery operation with rights-based approach in order to attain specified aims and objectives. The development program structure has a well-rooted foundation of 4 mainstream program sectors namely Social Empowerment, Economic Development, Environmental Justice and Social Enterprising. SKS Foundation runs different program components under these Sectors taking the respective strategic objectives into proper consideration. However, the program intervention under the Sectors remains complementary to each other.





# Social Empowerment

SKS Foundation supports the enrolment of its program participants & community in general in claiming their rights & entitlements through sensitizing the duty bearers and building awareness among the community people, enhances participation of women in household decision-making and increases enrolment of ethnic minority groups in mainstream development activities. The Organization concentrates running capacity & confidence building initiatives under its Social Empowerment Sector. Multiple nature of intervention including rights-based activities especially with regard to child rights, early marriage, girls' education, WASH, women's rights and right to information, etc are performed in different regions & contexts. SKS Foundation, based on its recognition, provides legal aid support and performs social empowerment activities in the community and in collaboration with the local allies.

SKS Foundation sensitizes the service providers for ensuring justice in addressing the target groups. In relation to this, SKS emphasizes on capacity enhancement of the group leaders for promoting participation of women and marginalized groups in local power dynamics and decision-making process. The experiences & learning generated at the ground level are taken into sharing with the relevant stakeholders with a view to scaling-up the learning at national policy level.

## Thematic Priorities Addressed in 2019-'20

Priority Issues	People Covered
<b>Rights &amp; Governance Sensitizing the Duty Bearers</b>	<b>44,049</b>
• Accountability & Governance in Service Delivery	31,663
• Pro-poor Budget Facilitation	12,364
• Social Justice & Protection through Legal Support	22
<b>Institutionalization with Inclusion of Excluded &amp; Marginalized</b>	<b>70,073</b>
• CBOs as Community Development Platform-	6,8897
• Federations as Change Makers	780
• Promotion of Social Inclusion	396
<b>Women Empowerment &amp; Gender Sensitivity</b>	<b>85,765</b>
• Women Leadership & Capacity Building	38,373
• Women in Economic Activities	47,390
<b>Protection of Child-rights &amp; Development</b>	<b>169,762</b>
• Protection of Girl Child & Stopping Early Marriage-	169,402
• Child Day Care Centers	360





## Rights & Governance Sensitizing the Duty Bearers

With a view to promoting good governance and accountability in advancing social cohesion, economic growth and providing public services, the duty bearers are sensitized for going through the process of pro-poor planning and implementation and also supported in capacity enhancement for meeting the deserving people's social rights and entitlements. In relation to this, SKS supports in reactivation & reformation of UP Standing Committees with inclusion of representatives from the poor & vulnerable groups. Formation & mobilization of CBOs works in sensitizing the LGIs while UP's open budgeting, community awareness on rights issues, promotion of social protection services, and supporting in promotion of Social Safety Net services with responsiveness, etc are performed.



Name of the Activity	No. of Union	No. of Upazila	Group Members		
			Male	Female	Total
Facilitation of Pro-poor Budget at UP Level	60	10	5,130	7,234	12,364
Inclusion of Community People in UP Standing Committee	60	10	170	193	363
Observance of Days/Events Focusing Rights & Governance	9	7	4,250	5,100	9,350
Advocacy Meeting with Different Govt. Service Departments	26	14	2,475	3,060	5,535
Providing Legal Aid Support Centering Violence Against Women	29	11	220	112	332
Formation of Village-based Producer Groups	15	3	1,115	8,155	9,270
Observance of World Women Day	18	3	2,153	2,831	4,984
Supporting Union Development Coordination Committee Meeting	18	3	1,673	178	1,851
<b>Total</b>	<b>-</b>	<b>-</b>	<b>17,186</b>	<b>26,863</b>	<b>44,049</b>

### Accountability & Governance in Service Delivery

SKS continued with reformation & reactivation of different Standing Committees of LGIs, especially in the Union Parishad, under the component Accountability & Governance in Social Safety Net. Alongside, Formation of village-based producers' organizations was conducted for running advocacy & networking with the respective government line departments centering any community rights issue. The formation & reformation of 2,742 groups of 70,040 people mainly emphasized on the inclusion of poor, marginal & excluded persons in the Committees. The mobilized people continued their roles as pressure groups while they took part in issue-based dialogues with the administration & duty bearers for ensuring governance in service delivery and social protection of the vulnerable groups.

### Social Justice & Protection through Legal Support

SKS promoted the provisions of legal services for the poor who, in many cases, compromise with the local influentials instead of getting justice. SKS mobilized the community women for getting information on government legal aid services. In turn, they acted as change-makers on promotion of legal aid services, and prevention of child marriage, domestic violence, dowry, etc. Different interactive sessions, workshops, dialogues, public hearings, etc were organized in promotion of women rights

& gender development, legal services, distribution of household unpaid care-works, etc.

### Pro-poor Budget Facilitation

Targeting to ensure the social protection of the poor & disadvantaged, SKS concentrated much on promoting the inclusive local governance system through supporting Pro-poor Budget Facilitation process. Targeting to establish a pro-poor budgeting process, SKS supported the Ward Savas for sensitizing 60 UPs' Open Budget declaration process which contributed in participation & awareness of 12,364 people towards raising their voice in favor of meeting the community-demand.





## Institutionalization with Inclusion of Excluded & Marginalized

Targeting to unite the excluded & marginalized and establish their rights & entitlements on deserving services & facilities, SKS facilitates different advocacy & networking initiatives forming CBOs, people's organization, federation of groups, etc. This institution building helps the excluded people in raising their awareness, enhancing capacity & power, and linking them with duty bearers as pressure group. Formation of community-based organizations (CBOs) helps in raising disadvantaged people's voice and claiming their entitlements. The community institutions i.e. CBOs, VDCs, Union Federations, Social Protection Forums, Women Federations, Adibashi Forum, village-based producers' organizations, etc support bargain with duty bearers for their deserving services. The CBOs also apply their capacity in solving problems in the respective community while the Women Federations and other forums mobilize the community women in preserving their rights.



### CBOs as Community Development Platform

SKS facilitated the institution building process forming 992 CBOs and mobilizing their involvement in community empowerment. This helped in ensuring their voices raised in favor of their community and their rights claimed. The institutionalization in the communities in different names i.e. CBOs, VDCs, Union Federations, Social Protection Forums, Women Federations, Adibashi Forum, etc supported to go for bargaining with the duty bearers and service departments for the services they are entitled to.

### Federations as Change Makers

With a view to empowering the community women, the Women Federations were mobilized as the apex authority of the women groups in bargaining with the service providers. Alongside, village-based producer groups and other forums & committees also remained in collaboration with the Women Federations engaging them in watch-dog role and in monitoring their livelihood improvement. As many as 26 Federations & 379 village-based producer groups played responsible role in creating social unity resolving conflicts between community members or groups and by facilitating the introduction of social protection programs. The community groups remained engaged as change makers in facilitating SKS-constructed Community Resource Centers. This contributed in awareness building and creating community's access to information and services on health, education, agriculture, safety net and disaster related services.

### Promotion of Social Inclusion

SKS supported the excluded indigenous groups through awareness raising and building capacity on practicing & preserving their own culture & custom, increasing family income and linking with LGIs to be included in the Social Safety Net services. Considering the elderly people's vulnerability, SKS patronized the elderly people's joyful living in the community arranging special entertainment for them in the Village Proben (elderly people) Social Center. Alongside, the persons with disabilities were also addressed under different program interventions suitable for them. All these initiatives strengthened unity & solidarity among 36 groups accommodating 396 excluded people in the communities.



Name of the Activity	No. of Group	No. of Union	No. of Upazila	Participant		
				Male	Female	Total
Formation of Women Federation at Union & Upazila	26	24	2	0	780	780
Formation of Community-based Organization	1,750	75	18	1,080	48,800	49,880
Formation of Spouse Group	210	22	10	4,170	0	4,170
Formation of Village Development Committee	220	26	5	1,144	1,720	2,864
Formation of VAW Prevention Committee	110	15	11	1,650	550	2,200
Formation of Youth & Adolescent Group	290	12	7	5,220	2,030	7,250
Formation of Elderly People Group	36	4	2	211	185	396
Formation of Farmer Group	100	15	5	2,120	380	2,500
<b>Total</b>	<b>2,742</b>	<b>193</b>	<b>-</b>	<b>15,595</b>	<b>54,445</b>	<b>70,040</b>



## Women Empowerment & Gender Sensitivity

Centering many reasons women cannot enjoy their rights and gender equality in Bangladesh centering many reasons. SKS Foundation has a strong stand against any sort of injustice to women. SKS realizes that poverty, low level of awareness & education, lack of access to and control over resources, violence, male-dominated market system and lack of their mobility in income generation, etc are the secret of inequalities for women. In relation to this, the women empowerment interventions are performed with a view to making the society free from gender inequality in different dimensions i.e. social, economic, political and psychological. SKS' multidimensional program intervention promotes participation of women and men in all sectors. Formation of women groups, CBOs, meeting at village & institution level, inclusion of women representatives at LGI standing committees, etc are performed under the Women Empowerment & Gender Sensitivity component. The events & process cover the areas & issues ranging from family affairs to national policies with participation of community female & male members.

Name of the Activity	No. of Participant		
	Male	Female	Total
Formation of Women Groups at Community Level (New)	0	6,375	6,375
Strengthening Communities through Formation of CBOs (New)	4,049	1,836	5,885
Sensitizing Stakeholders through re-activation of Union Federations	18	574	592
Facilitate UP Standing Committee Meeting	208	160	368
Meeting Involving Spouses & Family Members	5,820	2,210	8,030
Monthly School & College Session on Women Rights Issues	525	710	1,235
Promotion of Online Marketing of Women Entrepreneurs	0	25	25
Establishment of Community-based Business Resource Center	25	225	250
Couple-dialogue on Benefit of Improved Relationship in Family	2,232	2,232	4,464
Sensitization Meeting at Community, Union & Upazila Level	560	1,250	1,810
Meeting with Religious Leaders on Women Empowerment	575	0	575
Sensitization Meeting of Women on Power & Rights Analysis	700	1,150	1,850
Conduction of Session on Sexual & Reproductive Health & Rights	1,950	5,535	7,485
Coordination Meeting of Ending Violence Against Women Forum	220	430	650
Awareness Session with Youth & Adolescent Groups on VAW	2,000	1,520	3,520
<b>Total</b>	<b>18,882</b>	<b>24,232</b>	<b>43,114</b>

### Women Leadership & Capacity Building

In relation to expedite women's social and political empowerment, comprehensive initiatives were taken like conducting training courses, organizing women groups, ensuring women participation in decision-making process and creating women leadership. Various types of event were organized in partnership with local administration & LGIs to raise awareness on gender equality. Awareness building sessions, observance of Days, Youth Congress & Female Oppression Prevention Fortnight, sensitization meetings, workshops alongside the issue-based trainings were conducted. The training courses focused on conceptual understanding, gender equality, gender role against gender-based violence, during & post-disaster violence & its prevention, increased knowledge about self-reliance, and enhancing technical capacities for women's employment creation, etc. The CBO & Federation members also maintained networking with community allies, LGIs in favor of budget provision for the poor women to contribute in recognized, reduced and redistribution of women's unpaid care works (UCW) to enhance their economic empowerment. SKS also led a collaborative



Platform with a view to preventing the gender-based violence in emergencies in different districts. Mass campaign like women gathering, film-show, popular theatre, etc were conducted regularly. Alongside, SKS conducted 120 training courses & 555 awareness sessions round the year. These initiatives contributed to their voice in favor of gender development, prevention of violence against women, child marriage, dowry, etc.

### Women Involvement in Economic Activities

SKS continued mobilizing the women groups centering their issues i.e. bargain with community influential, local institutions and local administrations on gender development, equal wages of labor, inclusion of women members at different bodies at LGIs & community level, etc. The mobilized women groups came up with their leading role under CBOs, Federations, and women entrepreneurship while SKS supported 6,218 women's involvement and active participation in the economic ventures. SKS conducted special programs covering men & women centering advancement of women through involvement in effective economic & income generating activities i.e. homestead gardening, handicrafts, garments business, agricultural interventions, livestock & poultry, small enterprises, organizing women entrepreneur product fair, etc. Alongside, SKS continued mobilizing the society, administration & policy-makers targeting to sensitize them so that there might be some policy directions in favor of women's time & scope for productive works instead of their full-time engagement in unpaid care works. In support of this, SKS facilitated the Day-care Centers that provided big relief for the children's mothers getting engaged in more productive works at family & society level.



## Monzuara's Dreams Scaled up



On 9 December 2019, Monzuara received the crest of Joyeeta award from Mahbub Ara Begum, MP and Whip of the National Parliament at an event in Gaibandha. Monzuara has got the award in recognition for her wining life, leaving behind a past with abuse by husband. She is from Uttar Maddhya Katlamari village under Fulchhari upazilla, Gaibandha. Monzuara Begum, a village grocery shop owner, has won the Joyeeta Award for attaining success by overcoming various difficulties and challenges of her life, and becoming an idol to other women.

*"I was the eldest among seven siblings in my family. Because of extreme poverty, I was married at a very young age. But within 2 months, I was pressurized to pay dowry. My father was not able to pay the dowry and that led to the physical and mental stress upon me. Unable to bear the torture, I tried to commit suicide. But the husband of a local female- member rescued me and gave me hope to live with dignity".* Monzuara described her terrible past.

The negotiation of the local member failed as the people of Monzuara's fathers-in-law's house did not accept her. Rather, she got divorced! Monzuara started working as a housemaid. Meanwhile, she became pregnant. After birth of a girl-child, she was leading a distressed life and finally, she moved to do something for her. Being connected with SKS

Foundation under its SHOUHARDO program as a program participant to upgrade her life and living, Monzuara received Traditional Birth Attendant (TBA) training by BRAC, IGA training by SHOUHARDO III, Leadership and Advocacy Training by Empowerment Knowledge and Transformative Action (EKATA). Completing the trainings, Monzuara felt herself confident and took loan from SKS' SHOUHARDO program, built a tin-shed and started poultry rearing. Passing next 5 years with contentment Monzuara remarried and she got a boy child. Unfortunately, her second husband died after 3 years.

This has brought her thinking about personal and social life. Monzuara said, "Then, I started social work as well as personal to improve the lives of women and children in the village. I've played my role in mobilizing the distressed women especially against poverty, dowry, and any sort of violence against women." Getting further involved with SKS' POWER project, Monzuara scaled-up her role playing as she got associated in relevant activities under the UP-Standing Committee on Violence against Women.

As recognition of her work in community and personal life, in 2019, Monzuara won Joyeeta award. She now has a great plan to be UP member. So that, she can help people more.



## Protection of Child Rights

Protection of Child Rights is one of the key thematic principles of SKS Foundation. The child rights issues are considered and taken into exercise focusing on the components like education, entertainment, child labor, etc. SKS' Child Rights & Protection component is addressed under its community development and empowerment program while protection of girl child is especially ensured through awareness building and stopping early marriage. Different awareness raising activities i.e. awareness meetings, meeting with spouse forum, meeting with school & college-going adolescents, awareness campaigns, etc are organized at community level to stop early marriage of girl child. Alongside, advocacy & networking are conducted with the district and upazila line departments like 'Women & Children Affairs', Social Welfare and local administrations. SKS also works closely with the Nari Nirjaton Protirodh Committees and sensitizes the Women Federations with a view to ensuring their watch dog role in stopping child marriage.

Name of the Activity	No. of Event	No. of Participant		
		Male/Boy	Female/Girl	Total
Running of Child Day-care Center	14	178	182	360
Awareness of Early-married Girls on Child Protection	555	7,556	9,980	17,536
Advocacy Meeting on Protecting Child Safety	60	690	810	1,500
Preventing Early Marriage	1,831	943	888	1,831
Session for Early-married Girls on Family Planning	620	0	12,330	12,330
Campaign to Sensitize Local Community against GBV	210	1,620	8,530	10,150
Orientation Session at School on Stopping Early Marriage	60	1,420	2,616	4,036
Session on Child Labor and Cooking Nutritious Food	3,000	0	121,461	121,461
Forming & Mobilizing Student Cabinet	13	263	295	558
<b>Total</b>	<b>-</b>	<b>12,670</b>	<b>157,092</b>	<b>169,762</b>

### Protection of Girl Child & Stopping Early Marriage

SKS organized varieties of awareness building events with a view to mobilizing the community people, especially the parents & guardians, towards protecting the girl child from early marriage. Advocacy & networking were conducted with the district and upazila line departments, local administrations, LGIs and women rights-based forums like Nari Nirjaton Protirodh Committee, Gender-based Violence in Emergency, etc who ensured their watch dog role in stopping child marriage. Different events including community awareness meetings, meeting with spouse forum, meeting with school & college-going adolescents, awareness campaigns, etc mobilized around 169,762 people at community level. All these initiatives supported in stopping child abuse and early marriage at the community level.



### Child Day-care Centers

SKS-run Day-care Centers created a secured & recreative shelter for the children while especially their mothers got a huge relief. This initiative helped the respective mothers getting themselves engaged in more productive works at household and society level to earn additional income for their families. The Day-care-centers were maintained by the trained teachers on the relevant job and management while the children got maintained through recreation and education based on child psychology. A total of 360 children got sheltered at the Day-care-centers during the year.





# Economic Development

SKS Foundation's intervention under its Economic Development Sector aims at livelihood security of the poor & low-earning families through skill & capacity development and access to finance. Getting supported under SKS' Microfinance & other economic schemes, the marginalized people build their financial base implementing different programs relating to agriculture, small-scale business, micro entrepreneurship, skill-based capacity building, etc. The economic schemes of SKS provides a range of financial services to those who are economically weak and not served by the conventional banking system.

The women from the marginalized communities are covered as the prime participants alongside men while they get oriented & mobilized towards developing income generating ventures. The participants are provided with various type of savings & credit facilities on easy terms under the Microfinance and other economic program schemes. The Economic Development Sector of SKS has made a significant contribution in the communities through developing micro entrepreneurs, financial services, value chain development, increasing agricultural productivity and creating self-employment opportunities. Many people have been self-employed in both rural & urban economy while participation of women in economic ventures has improved their livelihood standards fighting poverty.



Priority Issues	People Covered
<b>Entrepreneurship Development &amp; Marketing</b>	<b>15,344</b>
• Development of Productive Program Participants	8,138
• Agriculture Productivity & Marketing	2,567
• Promotion of Poultry & Livestock	3,553
• Promotion of Skills & Employment of Youths	1,086
<b>Special Economic Scheme</b>	<b>3,366</b>
• Financial Support for Better Life & Livelihood	334
• Flood Restoration & Recovery Assistance Loan	2,191
• Microfinance for WASH	538
• Learning & Innovation Fund	303
<b>Microfinance</b> <i>Savings Programs for Confidence Building-</i>	<b>158,094</b>
<b>Credit Program</b>	<b>112,318</b>
• Jagoron (Normal Micro Loan for Rural Poor)	76,225
• Agrosor (Micro Enterprise)	21,367
• Buniad (Micro Loan for Ultra Poor)	1,159
• Sufalon (Seasonal Loan)	3,234
• Small & Marginal Farmers' Agricultural Project (SMAP)	10,333



## Enterprise Development & Marketing

### Development of Productive Program Participants

SKS Foundation mobilized the program participants into development groups and making them aware & capacitated providing issue-based training & orientation. Program participants got trained on income generating ventures i.e. livestock, poultry, crop production, dairy, homestead gardening, nursery, organic fertilizer, tailoring, handicraft, mechanical works, etc and developed their entrepreneurship. Getting financial support from SKS, the trained persons established off-farm & on-farm ventures and in turn contributed to their family's livelihood and socio-economic growth. During the year 2019-'20, SKS provided different type of skill development trainings covering 8,848 program participants. Getting mobilized & skills, the program participant families got involved in producing diversified crops and different income generating ventures. SKS also supported the program participants linking with market facilities to get better price of their products which contributed to their economic security.



Name of the Activity	No. of Group/Event	Participant		Total
		Male/Boy	Female/Girl	
Small Producer Group Formed	62	320	1,310	1,630
Farmers Training on Crop Cultivation	82	119	1,641	1,760
Training on IGA Off-farm & On-farm	165	231	3,304	3,535
Training on Poultry Rearing & Beef Fattening	184	246	3,307	3,553
Input to Different Core Occupational Groups	2,567 Participants	743	1,824	2,567
Conduction of Farmer Group Meeting	252	227	4,299	4,526
Financial Incentive to Families	438	0	1,309	1,309
Observance of Farmers' Field Day (FFD)	5	22	78	100
<b>Total</b>		<b>1,908</b>	<b>17,072</b>	<b>18,980</b>

### Promotion of Skills & Employment of Youths

With a view to developing technical skills and creating employment opportunities for the youth groups of the society, SKS Foundation provided different trade-based vocational training to youth members from different areas. In relation to this, SKS maintained active collaboration with Technical Training Centers and local level entrepreneurs and provided support to the Government Institutes for organizing Vocational Training. The training initiative helped developing entrepreneurship & employability skills of the participating youths while the courses imparted training combining with technical skills & entrepreneurial business issues. Alongside, SKS supported in setting-up a Business Information Centre for the youth groups. The Centre combined commercial development with the opportunity for computer skills training leading to sustainable employment and income stream. During the year, a total of 1,086 youth members

got training participating in a no. of courses. Training modalities were institutional and apprenticeship while the content covered issues like welding, garments, mason, auto mobile, motor cycle mechanic, shallow machine mechanic, pillar making, electronics, beautification, etc. SKS also communicated with different renowned companies of Bangladesh for the trained youths' employment and supported those who initiated any venture as entrepreneur.



### Agriculture Productivity & Marketing

SKS mobilized the farmers and promoted their awareness and bargaining power in getting good price of their products. In relation to this, SKS organized the farmer groups and different market actors and worked with them following Participatory Market System Development approach. This contributed in enhancing technical, economic, social, leadership skills & knowledge of the farmers who in turn got organized into producer & farmer groups. Emphasis was given on technology transfer and quality input to the farmers & producer groups with a view to helping them produce agro-product in an increased manner. During the year, SKS formed 379 producers including 1,460 male & 10,815 female groups while home gardening, value chain-based crop production, promotion of ecological agriculture i.e. vermi-compost, use of organic fertilizer, etc were followed as priority components by the farmers. The producer groups got involved in different crop production and marketing. They got mobilized & engaged in the value chain process, and they themselves came-up to bring their products at local markets maintaining linkage with local entrepreneurs for a regular & better price of their products.



### Special Economic Scheme

With a view to supporting the program participants towards their economic upliftment, SKS provides some financial packages targeting the vulnerable groups & individuals for running various economic & productive ventures. Under this support scheme, small & marginal farmers get agricultural loans, the youth groups & other initiating men & women are provided with financial support for small business & entrepreneurship development. Alongside, livestock & poultry-farming support is provided to the poor & vulnerable families while the disaster-affected families get financial support for disaster preparedness & management. Targeting to develop women entrepreneurs for their economic upliftment, SKS provides financial support to the women members of its program participants.

All these groups covering 158,094 members (Male 3,801; female 154,293) were provided with financial loan relating to beef fattening, off-farm small business, agricultural products, etc. They were also supported with awareness and different skill development trainings and alongside linked with local service providers, local markets, business holders, and so on. This contributed to the development of agricultural production, livestock farming, small business & entrepreneurship and in turn improving their economic standards & livelihoods.



### Promotion of Poultry & Livestock

Since poultry & livestock are profitable components in both rural & urban areas, SKS mobilized the program participants, provided technical training, and linked them with the Government Livestock Department for availing necessary animal health services. Alongside, the respective participants' initiatives were supported with loan provision & grant money for running their livestock & poultry farms in a wider & lasting manner. Under this venture, cow, beef fattening, goat, sheep & poultry rearing were promoted in the rural communities with the involvement of the poor & extreme poor families. During the year 2019-'20, SKS supported 2,665 households under beef fattening and goat rearing schemes. The landless women got special support for engaging them directly or indirectly in the poultry rearing and livestock farmig activities. Besides, SKS supported constructing flood-proof goat housing in char areas. SKS also supported in organizing 15 Vaccination Camps in collaboration with the Livestock Department. All these significantly contributed to the program participants' self-employment, nutritional improvement and in poverty reduction of their families.



### **Financial Support for Better Life & Livelihood**

SKS Foundation's intervention under its Economic Development Sector runs targeting to mobilize, capacitate & support the poor & vulnerable people in building better life & livelihood. Focusing the living standards & livelihood of the program participants, SKS arranged various type of skill development training and simultaneously covered them under different financial support schemes. During the year, SKS distributed Tk. 6,142.18 million covering 200 members as Livelihood Improvement Loan. The Livelihood Improvement Loan helped the program participants purchasing necessary equipment related to income venture and taking other necessary actions. Alongside, Tk. 1.63 million was given among 86 members as the Asset Creation Loan to assist the families in purchasing any kind of productive assets i.e. household land, cattle and other similar domestic assets.



### **Emergency Flood Restoration & Recovery Assistance Loan**

SKS Foundation realizes that any sudden emergency may create a terrible impact on the regular socio-economic status of its program participants. With a view to supporting in such vulnerable situation so that its program participants can cope with and recover from disasters, SKS provides quick financial assistance to the affected families. This emergency support to saves them from selling advance labor or valuable assets and supports them continue a decent life. Centering the seasonal flood occurred in July 2019 covering the

northern districts, SKS provided financial support to the poor flood-affected families to overcome their loss taking the rehabilitation measures. Relating to this, under its Flood Restoration & Recovery Assistance Loan, SKS provided Tk. 12.14 million among 2,281 members under 586 groups while outstanding was Tk. 2.93 million.

### **Microfinance for WASH**

SKS Foundation provides its program participants with special loan support for WASH improvement under its Microfinance for WASH provision. Following the post-flood emergency intervention in 2019, SKS provided the poor & extreme poor households under its intervention areas with loan for repairing & installing the improved water & sanitation facilities. Under this scheme, SKS provided Tk. 1.89 million among 142 poor & extreme members under 72 groups for improving their WASH facilities.

### **Sahos Loan**

SKS stands beside its program participants following any emergency such as flood, river erosion, tornado, etc and supports them under its Sahos Loan scheme. The Sahos Loan provides the poor and vulnerable program participants with the repairing scope of their houses, repairing & maintenance of WASH facilities, restoring their earlier IGA interventions, purchasing seeds for agriculture or any other post-disaster rehabilitation. During the year 2019-'20, the Sahos Loan was mainly availed by the flood-affected families while Tk. 12.14 million was disbursed among 2,281 families who lost their family assets due to flood.

### **Learning & Innovation Fund**

SKS provides financial support to implement any innovative idea relating to livelihood, employment, productivity, health & social dignity of poor families among its program participants. Any innovative and new ideas of the poor families is financed under this fund provision which ultimately contributes to poverty reduction and in turn improvement of quality of life of the program participants. A total of Tk. 220.07 million was disbursed while 409 families came up with innovative ideas during the year.





## Microfinance

### Savings Program for Confidence Building

SKS Foundation mobilizes mainly the poor & marginalized people as its program participants. The program participants are organized into different groups while they get oriented and start depositing a regular amount of money as savings in both compulsory and optional components. This savings scheme works as the entry point of the program participants under the Microfinance Program. The savings fund creates opportunity for the group members to face bad times and unwanted future risk alongside their asset building for a comfortable livelihood. Regular savings is maintained as direct means to increase capital which contributes to self-reliance of the group members. During the year 2019-'20, SKS continued its regular savings schemes titled 1. General Savings 2. Voluntary Savings, and 3. Term-Deposit accommodating a total of 158,094 members (Male 3,801; Female 154,293) under 9,226 groups.

**General Savings** was maintained as a compulsory scheme for every group member of SKS Foundation. Each group member saved a minimum of Taka 20/week. The group members were allowed to withdraw the savings money partially in case of any emergency. The General Savings Scheme was participated by 158,094 members under 9,226 groups during the year while the total yearly amount reached to Tk. 1,047,759,655 under General Savings scheme.

**Voluntary Savings** was run by SKS Foundation to make the group members savings-minded, and to provide them with the opportunity to withdraw the savings money at any crises period. This savings also contributed to increase the organizational working capital to support other schemes and face any unseen challenges. Under the Voluntary Savings scheme, 158,094 members under 9,226 groups saved Tk. 12,07,88,824 depending on their ability for undefined period and withdrew Tk. 11,36,65,444 as and when needed.

### Microfinance Status at a Glance

Particulars	Achievement
Number of Groups	9,226
Member of Groups (Male=3801 & Female=154293)	158094
Member's Savings (in million Tk.)	1047.76
Other Special Savings (in million Tk.)	718.62
Loan Borrowers	129,156
Loan Disbursement (in million Tk.)	6142.18
Cumulative Disbursement (in million Tk.)	35944.93
Loan Outstanding (in million Tk.)	4168.16
Cumulative Recovery Rate (CRR)%	99.55%

**Term-Deposit** of SKS Foundation was continued targeting to increase wider savings intention, more economic security, create future capital and achieve self-reliance of the group members and the Organization as well. This Scheme was run being divided into 3 parts i.e. **Special Savings Program, Double Savings Deposit and Monthly Profit Savings Program**. The **Special Savings Program** was facilitated as a 3, 5, 8 & 10-year scheme with a view to increasing wider savings intention, more economic security and creating future capital for achieving financial self-reliance of the group members while a member saved Taka 100 to 50,000 depending on one's willingness & capacity. During the year, Tk. 10,53,41,985 was deposited by 134,928 members under groups under the **Special Savings Program** during



2019-'20. **Double Savings Deposit** was facilitated targeting to increase self-reliance in fund accumulation, mobilize & enhance internal resources and address any unseen emergency. It was a 7-year Scheme for making the deposited amount double though the members were free to withdraw his/her account any time. Each member was allowed to deposit at least Tk. 25,000 while Tk. 79,689,937 was deposited by 2,957 members under 3,075 groups under the **Double Savings Deposit** during the year. **Monthly Profit Savings Deposit** of SKS Foundation was run targeting to ensure financial profit especially for the local entrepreneurs. The small entrepreneurs in the rural areas took the facilities of this Scheme who didn't get easy access to deposit their capital in the commercial banks & other financial institutions. Each member was allowed to deposit at least Tk. 25,000 while Tk. 100,751,000 was deposited by 450 members who again received Tk. 923,550 as monthly benefit under the Scheme during the year.

### SKS' Division-wise Status of Microfinance

Name of Division	No. of Branch	No. of Area	No. of Zone	Member	Loanee	Loan Outstanding	Savings Outstanding	Cumulative Recovery Rate (CRR)
Gaibandha	53	53	395	73,770	57,563	1,870,347,998	916,579,625	99.58
Rangpur	50	50	349	64,775	55,409	1,526,042,285	859,314,056	99.68
Sirajganj	28	28	196	19,549	16,184	771,768,134	190,483,047	98.81
<b>Total</b>	<b>131</b>	<b>131</b>	<b>940</b>	<b>158,094</b>	<b>129,156</b>	<b>4,168,158,417</b>	<b>1,766,376,728</b>	<b>99.55</b>



## Credit Program

SKS Foundation facilitates its Credit Program taking its program participants' economic development as the ultimate target. Assessing the people's poverty status and affordability for meeting their regular needs, SKS sets target and widens its credit program to those areas for supporting especially the poor & marginalized as its program participants. Taking the people's general needs into consideration, SKS' Credit Program covers a range of financial schemes for its program participants. This creates the scope of financial inclusion of those who are not generally served by the conventional banking system. Participation of women in SKS' Credit Program is especially focused with a view to contributing to their economic empowerment. The program participants get the opportunity to have credit-facilities under the Rural & Urban Microcredit, Micro-enterprise Development, Livestock Development, Agriculture Development, Disaster Management, Seasonal Loan, and other time-fitting schemes. All these schemes are run under 4 components of SKS' Credit Program i.e. *Jagoron*, *Agrosor*, *Buniad* and *Sufolon*. Following is the achievement status under the 4 components during the year 2019-'20:

### Participants under Credit Service

Name of the Activity	No. of Unit/Event	Participant		
		Male/Boy	Female/Girl	Total
Jagoron (Normal Micro Loan for Rural Poor)	6,138	72	76,153	76,225
Agrosor (Loan for Micro Enterprise Development)	1,678	3,020	18,347	21,367
Buniad (Micro Loan for Ultra-poor)	438	0	1,159	1,159
Sufolon (Seasonal Loan for Disaster Recovery)	Individual Person	5	3,187	3,192
<b>Total</b>		<b>3,097</b>	<b>98,846</b>	<b>101,943</b>

**Jagoron Scheme** was facilitated centering the group members who continued with their small IGAs based on different types of small business like, small cottage activities, small hand loom works, cattle rearing, buying & pulling rickshaw-van, etc. The Loan ceiling maintained under this Scheme was up to Tk. 49,000 with 1-year repayment provision. During the year 2019-'20, Tk. 2,317,091,000 was disbursed among 65,038 members under 6,138 groups while Tk. 1,459,986,435 remained as outstanding.

**Agrosor Scheme** covered comparatively the advanced borrowers who were involved in micro and small entrepreneurship development. Group members under this Scheme were provided with opportunity in development & running of enterprises linking with markets. This Scheme increased capacity & confidence of the recipients on investment & utilization of business money. The loan ceiling under this Scheme started from Tk. 50,000 with 1-year repayment provision. Under the Scheme Tk. 2,521,375,000 was disbursed among 17,563 members remained under 6,459 groups while Tk. 1,840,909,513 as outstanding at the end of the year. This Scheme contributed in creating employment opportunity of the group members.





Type of Loan	Participant		
	Male/Boy	Female/Girl	Total
Sahos Loan	0	2,191	2,191
WASH Micro Loan	0	538	538
Livelihood Option Implementation Loan	1	333	334
Agriculture Loan	11	14,934	14,945
IGA Loan for Person with Disability	63	3,834	3,897
Small and Marginal Seed Farmers Agricultural Productivity Improvement and Diversification Financing Project (SMAP)	106	10,225	10,333
<b>Total</b>	<b>183</b>	<b>32,055</b>	<b>32,238</b>

**Buniad Scheme** supported especially the ultra-poor & disadvantaged people among the program participants. Loan provision under this Scheme was maintained in a flexible manner for the group members with a view to supporting their livelihoods. The borrowers utilized the loan money at small IGAs centering agricultural & non-agricultural products. During the year, SKS supported 1,080 members under 438 groups in poultry & cattle rearing, nutrition & health promotion, etc while Tk. 2,59,70,000 was disbursed & Tk. 15,217,098 remained as outstanding at the end of the year.



**Sufalon Scheme** provided the program participants with support for production of seasonal crops, beef fattening, etc covering a 6-month period. A total of 5267 small & marginal farmers under 2,768 groups were provided with Tk. 12,70,31,000 as loan support while 3,192 farmers grew seasonal crops like potato, paddy, jute, chili, maize cultivation and other crops. The repayment was made after the respective season at single payment while Tk. 55,429,774 remained as outstanding at the end of the year.

## Rozina Turned Millionaire



This millionaire woman is Rozina Begum, wife of Abul Kashem Mondal of Kisamot Holodia, Dhopadanga union, Sundargonj, Gaibandha. Her first asset was a young calf, she bought from her saving and loan from SKS Foundation. The first saving was when she got herself engaged in cash for soil cutting and filling work of SKS Foundation where she used to get Tk. 200/day, save Tk. 50/day. "SKS Foundation paved and taught me a way of saving. Soil cutting and filling work of SKS was my first earning and saving since I got married." Rozina, the 33-year-old woman recollects her past.

The seed of her success was sowed in 2007 as Rozina saved Tk. 2,000 from her daily earning and she got her very first loan Tk. 14,000 from SKS Foundation. Since then, she has been given different amount of loan in 16 phases so far. Last, she has got Tk. 50,000 from SKS Foundation, the organization, all the way of her success, has been there by Rozina Begum. "Every time, I was shortage of money in my need, SKS granted loan, and I made money on that", Rozina pin points.

But Rozina's family had troublesome life after being parted from joint family. "After 2 years of our marriage, my father-in-law parted us without anything. Being parted from in-law's house, we were in desperate to do something by our own. Fortunately, just in 2 months, I got included in cash for soil cutting and filling work of SKS Foundation". Rozina recollects her pathetic past. With other women in the village Rozina was advised to save some money from her daily earning. United, they formed "Surovi Mohila Somity" in 2007, and started to accumulate their saving in one place while working.

With her very first loan from the Somity, Rozina bought a young calf, her first asset, for fattening. With this she started bringing-up and selling Ox as asset in profitable manner. With the rolling of her money at various productive and profitable sectors, now Rozina has made a handful jam of 3.5 bigha land, concrete house, fish pond, vegetable garden, ducks, etc. "I have been able to buy land, make my house concrete, fish at pond, grow vegetable, and milking cow. The price of all these stands about Tk. 80 lac", says Rozina, a happy mother of two school-going children.



# Environmental Justice

The environment & climatic challenges along with other man-made hazards have turned different geophysical contexts vulnerable and slowed down the social and economic developments of the people. Environmental hazards and climate change challenges have increased poverty incidences in different areas including the char & flood zones, drought areas and coastal belt. SKS Foundation experiences floods, river erosion, cyclones, tornados, droughts, groundwater declining, and overall ecology & environmental hazards in its program areas. SKS in collaboration with other stakeholders is trying to explore & promote the resilient & adaptive measures viable for the hard-to-reach areas under its intervention. In relation to this, SKS is making the people aware on environment conservation & climate change issues, building their capacity in community adaptation & disaster management, and strengthening livelihood of the vulnerable supporting them in IGAs, health, nutrition, WASH, food security, livelihood development, etc. SKS promotes diversified approaches & achievements in partnership with different development partners & actors while the respective community people take lead in environment conservation at their homestead and any sort of climatic adaptation in the community.

## Thematic Priorities Addressed in 2019-'20

Priority Issues	People Covered
<b>Protection &amp; Conservation of Environment</b> <ul style="list-style-type: none"> <li>• Tree Plantation &amp; Environment Protection</li> <li>• Fecal Sludge Management</li> <li>• Promotion of Renewable Energy</li> </ul>	<b>176,000</b> 42,474 101,948 31,578
<b>Awareness &amp; Skill Development on DRR &amp; CCA</b> <ul style="list-style-type: none"> <li>• Observance Relevant day</li> <li>• Training of DMCs &amp; Volunteers</li> <li>• Promotion of School Safety Plan</li> </ul>	<b>42,536</b> 23,841 1,290 17,405
<b>Promotion of Flood-resilient WASH Facilities</b> <ul style="list-style-type: none"> <li>• Context-specific WASH Options</li> <li>• Inclusive Sanitation Complex</li> </ul>	<b>26,950</b> 17,300 9,650
<b>Disaster Preparedness &amp; Risk Reduction</b> <ul style="list-style-type: none"> <li>• Planning &amp; Adaptation to Flood Vulnerabilities</li> <li>• Promotion of Disaster Resilient Activities</li> </ul>	<b>60,166</b> 45,691 14,475





# Protection & Conservation of Environment



Name of the Activity	No. of Unit	Participant		
		Male/Boy	Female/Girl	Total
Plantation of Tree Saplings	6,500	4,342	6,530	10,872
Clean & Cleanliness Operation	5,000	15,860	14,640	30,500
Community Mobilization for Vermin Compost	200 HHs	597	505	1,102
Waste Disposal System at Household & Community	2,800HH	8,615	6,180	14,795
Promotion of Improved Cooking Stove	420	3,620	3,380	7,000
Promotion of Solar Home System at Household	2,133	7,679	5,119	12,798
Promotion of biogas plants at community level	30	5,244	4,536	9,780
Fecal Sludge Management in Urban Area	1	52,151	35,002	87,153
Training on Solar Home System & Biogas Plant	10 Batches	1,220	780	2,000
<b>Total</b>	<b>-</b>	<b>99,328</b>	<b>76,672</b>	<b>176,000</b>

## Tree Plantation & Environment Protection

SKS Foundation promotes multipurpose programs in relation to environment protection and conservation of natural energy by mobilizing its program participants. Considering Tree Plantation as a key component to environment protection, SKS focused on social afforestation & bio-intensive family gardening. With a view to protecting environmental degradation, SKS continued with the people's awareness building, especially the vulnerable community, and guided them towards a social mobilization for plantation through community participation. Alongside, SKS helped the community people in nursery development while the people found that as an earning component in their home & community. Relating to this, SKS guided the community to plant environment-friendly tree saplings while 15,000 fruit & timber tree saplings were distributed & planted covering the National Campaign on Plantation and its regular support to the community.

## Fecal Sludge Management

Since safe water & sanitation contributes significantly to environment conservation, SKS focused on fecal sludge management. This helped in keeping the environment safe being a part of the WASH intervention in general. SKS conducted waste management programs in the urban & peri-urban towns with focus on the low-income communities. While the program was implemented in collaboration with the Municipality, the Municipality authority ensured regular services in emptying the latrine pit/septic tanks of the households and discharged the sludge at the Plant/specific site for its hygienic management. In relation to this, SKS constructed and maintained a human Fecal Sludge Management Plant in collaboration with Saidpur Municipality. Alongside, collection and transportation of fecal sludge from the households & slums and transportation of that to the treatment plants kept the town & surroundings clean & protected its environment.





## Promotion of Renewable Energy

SKS promoted renewable energy i.e. Solar Home System (SHS), Biogas System and Improved Cooking Stoves (ICS) covering different unserved households at remote communities. Solar Home System was promoted where electricity is not yet supplied. SKS also trained people on effective use of the Solar Home System while the users themselves took care of O&M of the System. During the year, 16,450 community households were covered with benefits of using gas for cooking food & maintaining a healthy living environment. Alongside, 1,102 households generated organic fertilizer and used that in their garden which in turn contributed to increased production. SKS also continued with its promotion of better environment at household level facilitating its 'healthy home' concept in the communities while, getting encouraged, the households themselves turned their individual homestead as healthy home.



## Awareness & Skill Development on DRR & CCA

SKS Foundation continued with the promotion of awareness and early warning system relating to monsoon flood, river erosion, tornado, thunder bolt, etc as natural hazards. In relation to this, Awareness Session on Thunder Lightening, Disaster Preparedness, Response & Mitigation, Training on Disaster Risk Reduction, etc were had been conducted in the program areas, especially in remote char land & coastal belt. Adaptation relating to livelihood, agriculture pattern & product, preparedness for protection of household & enterprises, etc were covered as components under this intervention. Alongside, SKS facilitated various community-driven initiatives in compliance with the national & international theme & direction of disaster risk reduction (DRR) keeping respective communities at the center.



## Training of DMCs & Volunteers

Disaster Management Committees were activated at union & upazila level ensuring participation and/or opinion sharing of elderly people, women, and physically challenged persons. Alongside, Volunteers groups were mobilized centering disaster management issues engaging mainly the youth groups at community level. Different training courses were organized targeting to the skill development of the Committees & Volunteers. Awareness-building activities were also organized & conducted in collaboration with the Disaster Management Committees at district, upazila & union level. In line with the government policy, SKS organized 153 meetings, orientation and training courses covering 3,840 UDMC members & Volunteers on disaster management issues.

Name of the Activity	No. of Activity	No. of Union	No. of Upazila	Participant Male/Boys	Participant Female/Girls	Total
Basic Training on Disaster Risk Reduction	186	19	3	500	430	930
Training on Facilitation of Emergency Intervention	17	23	5	0	430	430
Conduction of Mock-drill at School & Community	20	3	1	1,762	2,197	3,959
Awareness Session on Thunder Lightening	12	3	1	1,311	1,446	2,757
Session on Disaster Preparedness & Mitigation	21	5	2	1,882	2,317	4,199
Awareness Session on Disaster Response	100	3	1	0	2,500	2,500
Meeting with School-based Teen Brigade	19	3	3	105	131	236
Swimming Training for Children	15	5	5	153	247	400
Bi-monthly Meeting of DMCs	27	8	5	672	406	1,078
<b>Total</b>	<b>417</b>	<b>72</b>	<b>26</b>	<b>6,385</b>	<b>10,104</b>	<b>16,489</b>

## Promotion of School Safety Plan

School disaster preparedness was continued with the formation of School Disaster Management Committee (SDMC) and School-based Teen Brigade targeting to identify and reduce risks within the school environment and remaining ready for facing any emergency. As many as 4,199 students, teachers & SMCs were oriented & mobilized to face disaster and protect assets and academic environment. Training sessions were organized at regular interval on search & rescue, fire-fighting and mock-drill at surrounding community and school level. SKS also observed different national & International days jointly with the concerned government departments on disaster risk reduction covering the areas from community to the national level.



## Promotion of Flood-resilient WASH Facilities

This has been a growing concern that environmental hazards and impact of climate change have been visible as a growing concern. The community people especially in the hard-to-reach areas have already been facing the impact of climate change. Since SKS has a wider working area covering the flood-prone areas, different facilities including water supply & sanitation options are getting affected very badly due to the seasonal floods every year. Believing in safe water & sanitation for safer environment, SKS has significantly been contributing to the communities with the improvement of flood-resilient water, sanitation and hygiene coverage. Promotion of resilient water, sanitation and hygiene (WASH) facilities in the community, schools and health centers are some significant intervention that SKS has been covering with different flood-resilient and environmentally feasible options.

### Context-specific WASH Options

SKS promoted resilient water & sanitation facilities especially for the flood-affected & river erosion-prone communities with a view to reducing sufferings of the vulnerable people with special focus on the women &



children in adaptation with the environmental & climatic hazards. Different types context-specific & disaster-resilient water & sanitation facilities were promoted in consultation with the community people, elected local govt. bodies and DPHE Engineers. Alongside, SKS mobilized and supported the communities raising plinth and constructing safe water & hygienic sanitation options at the highest flood level and avoiding the erosion-prone points of the river.

### Flood-resilient Public Toilet

SKS Foundation promoted Flood-resilient Public Toilet Complex focusing the char areas targeting those locations which normally get inundated during flood and pollute the surrounding areas. The Public Toilets were constructed raising the plinth comparing the highest flood level and taking the everyone's easy access round the year into proper consideration. The constructed Public Toilets were used as sanitation complex ensuring facilities for men, women, persons with disabilities and so on and remained in use while the surroundings got inundated with flood water.





## Disaster Preparedness & Risk Reduction



### Planning & Adaptation to Flood Vulnerabilities

SKS worked with the remote & vulnerable communities to protect their lives & livelihood, and health & education facilities from disaster. In relation to this, SKS mobilized the vulnerable communities targeting their adaptation capacities against natural calamities. The communities got oriented on different resilience actions & techniques relating to flood forecasting & preparedness, homestead plinth raising, production of climate-resilient crops, vegetable gardening for provision of food & nutrition, cattle & poultry rearing, etc. Emphasis was given on the local knowledge & practices, local seeds, locally available resources for promotion of biodiversity preservation, livelihood diversification, processing and marketing while climate-resilient cropping pattern was promoted in the community.



### Promotion of Disaster Resilient Activities

Considering them an important forum combating local level disasters, SKS Foundation organized different trainings, meetings, etc to activate & mobilize the Union Disaster Management Committee (UDMC). In relation to this, 90 meetings were held while the UDMC played role in framing Union Disaster Management Plan covering early warning dissemination, creating emergency fund, etc. UDMC conducted special meeting to reduce losses from flood as they took different initiatives i.e. arranged boat for rescue, opened flood shelters, arranged dry food, etc. They also disseminated early warning to vulnerable community, rescued people and asset of the affected people. The UDMCs also performed different type of activities as per UDMP like road maintenance, U-drain construction, house construction, ensure safety net program for vulnerable people, etc.

Name of the Activity	No. of Unit/Event	Participant		
		Male/Boy	Female/Girl	Total
Meeting of DDMC, UzDMC, UDMC & UDV	90	2,520	630	3,150
Meeting of School Disaster Management Committee	63	375	315	690
Review of the Risk Reduction Action Plan	186	2,224	2,426	4,650
Develop School-safety Plan	21	1,882	2,317	4,199
Implementation of Small-scale Mitigation Measures	6	1,265	1,236	2,501
Day Observance at School, Union, Upazila & District	26	9,315	9,720	19,035
<b>Total</b>	-	<b>17,581</b>	<b>16,644</b>	<b>34,225</b>



# Emergency Response & Recovery



## Combating Covid-19 Pandemic

Since COVID-19 pandemic situation was worsening in Bangladesh, SKS Foundation complemented the Government mission taking various initiatives to stop spreading the fatal virus and save vulnerable people's life & livelihood in different districts under its intervention. With the emergence of COVID-19 pandemic in the country in March 2020, SKS started various initiatives to stop spreading the fatal virus in Gaibandha and other districts under Rangpur & Rajshahi division, and Satkhira, Jashore and Meherpur of Khulna division. SKS put its efforts best to keep the marginalized people's livelihood & hygiene practice running creating awareness, providing health facilities, promoting safe WASH services as well as distributing food & cash package to the most vulnerable and hard-to-reach people.

As coronavirus was spreading rapidly in the district, SKS supported the establishment of a 100-bed Isolation Centre in Gaibandha and handed over that to the District Coronavirus Prevention & Control Committee for its operation. The Isolation Center had been serving the coronavirus patients separately in the district being managed by the District Administration.

As part of awareness building and providing the professionals & mass people with health & hygiene messages & services, SKS distributed PPEs, masks, hand sanitizers, soaps, hand gloves, etc among and through the doctors, journalists, law enforcing members, NGO staffs & cleaners. Alongside, SKS displayed & distributed Festoons, Banners, Billboards, Leaflets, etc for making the mass people aware on their hygiene habits and social distancing while different type of Hand Washing Devices were installed at various public places in rural & urban areas under different districts.



Name of the Activity	No. of Unit/Event	Participant		
		Male	Female	Total
Support to Setting a 100-bed Isolation Centre	1	120	430	550
Distribution of Surgical Mask	64,000 Nos.	4,600	10,400	15,000
Distribution of Hand Sanitizer	300 Nos.	500	3,500	4,000
Distribution of Soap	10,000 HHs	10,000	30,000	40,000
Installation of Hand Wash Station	30 Communities, Clinics	10,500	49,500	60,000
Distribution of Hand Gloves	6000 Pieces	250	1,750	2,000
Distribution of Food Package	17,75 HHs	4,000	6,000	10,000
Hygiene & Health Package	13,670 HHs	40,500	19,500	60,000
Cash Support for Food Purchasing	4,803 HHs	20,000	10,000	30,000
<b>Total</b>		<b>90,470</b>	<b>131,080</b>	<b>221,550</b>



Hygiene Kits were provided to the poor & disadvantaged families for supporting in hygiene practices and food packages were provided to the poor & distressed families during lockdown situation. Alongside, SKS distributed cash money to enable the poor families buy food during lockdown situation. The poor, day labors, women-headed families, hard-hit people of coronavirus particularly persons with disabilities, aged, abandoned, widow & ethnic people & other low-income families received the Packages and cash support at their door-step in collaboration with the local administration & Union Parishad. Different development partners came forward and supported SKS' mission in serving the vulnerable people. Through this untiring & challenging effort amid COVID-19 pandemic, SKS Foundation supported around 568,500 destitute people of 36,852 families with spending of Tk. 55,979,997 adding grants from development partners with SKS' own fund.

## Supporting the Flood-affected People



A greater shock in the country's northern districts turned the marginalized people marooned with the occurrence of a massive flood especially in the chars and low-lying areas. The chars & river basin areas of Gaibandha & other districts got severely inundated. Agricultural fields got submerged, Public Health situation turned unhealthy as WASH facilities got damaged, transportation system disrupted seriously, livelihoods of the affected families got stopped, and food crisis got high among the affected people. Based on its capacity, long experiences and organizational facilities, SKS Foundation stood beside the vulnerable people providing them with emergency & post-flood support covering all the inundated upazilas of Gaibandha. All sorts of emergency support plans & programs were carried out in coordination with the district administration and service departments.



### Special Package for the Marginalized

The regular earning of the marginalized section faced a severe setback during COVID-19 lockdown. Alongside, the flow of money into the rural economy got slowed-down due to the stopping of the microfinance activities at the grassroots. As a result, various income generating activities came to a standstill while people had spent the money earned from trade and daily wages and become capital less. However, as per Directive from the Government, SKS Foundation resumed its program intervention from 1 June 2020. Taking the corona crisis into proper consideration, SKS started supporting its program participants in line with its revised plan centering COVID-19 pandemic. In relation to this, SKS guided the small & marginal farmers and entrepreneurs especially small traders take feasible income generating option for recovering their loss and regenerating their livelihoods while SKS disbursed Tk. 50 crore. The amount covered a seasonal loan of Tk. 15 crore for the next 6 months for crop production, cow rearing and beef fattening; returning the savings back to the program participants for meeting their basic needs; providing health awareness & hygiene maintenance support to the program participants and staff members so that they can run the program staying safe.





SKS provided drinking water among the affected people who took shelter at different embankments & flood shelters using its Mobile Water Treatment Plants and water boating. Alongside, it installed & repaired Tube-wells and latrines at the shelters and other raised places in collaboration with DPHE. Trained by DPHE, the Women Federation leaders disinfected the contaminated & choked-up Tube-wells and the surroundings of the affected communities. Considering basic needs of the people, SKS provided food support and non-food items to the flood-affected people. The recipients were selected in consultation with respective Union Parishads while the poor, ultra-poor, persons with disabilities, elderly, widows and matriarchal families, etc got priority. Since different water-borne diseases became a common phenomenon among the flood-affected people, SKS organized Medical Camps at the places where affected people took shelter. As many as 34 Camps provided medical services while around 4,799 persons received treatment with medicine as required.

Name of the Activity	No. of Unit/Event	Participant		
		Male	Female	Total
Distribution of Food Package	1,000	2,550	3,050	5,600
Distribution of Non-food Package	1,401	3,300	3,705	7,005
Distribution of Cash for Rehabilitation Activities	3000 HHs	6,800	8,900	15,700
Installation of Latrine at Embankment/Shelter	45	5,200	4,850	10,050
Installation of Tub-well at Embankment/Shelter	54	6,540	7,450	13,990
Distribution of Safe Drinking Water	30,000 Lit.	8,300	9,700	18,000
Health Camp with distribution of medicine	34 camps	699	4,100	4,799
Repairing & Disinfection of Tube-wells	684	14,350	15,850	30,200
Repairing of Hygienic Latrine	500	6,700	8,300	15,000
Distribution of Garments to Elderly People	175 HH	50	125	175
Distribution of Sacrificial Meat	2,881 HH	5,284	6,240	11,524
Distribution of Bleaching for Household Disinfection	2,000 kg	5,150	4,850	10,000
<b>Total</b>	<b>-</b>	<b>64,923</b>	<b>77,120</b>	<b>142,043</b>

Different development partners stood beside the flood-affected people in partnership with SKS Foundation. Alongside, considering household damage and loss of assets, SKS Foundation allocated Tk. 1,650,000 and supported the affected people with health, WASH & food facilities. SKS in partnership with the donors supported 25,048 affected families ensuring their safe water, sanitation & hygiene facilities. A total of 4,836 food packages and 6,175 non-food packages were distributed while 121,044 populations were covered under the emergency support during flood. In addition, SKS distributed Tk. 6 crore as loan for the rehabilitation of the affected families under its Microfinance Program.





# Social Enterprising

Centering the inter-relation between health and poverty, the poor people become victim to ill-health and ill-health people are more prone to poverty. The poor people also suffer from nutritional deficiency and again nutritional deficiencies have consequences for well-being of the future generation. On the other hand, the quality of the teaching-learning process and children's learning environment are also a challenge in Bangladesh. Alongside, different areas under SKS' program intervention, especially in the northern districts, experience social problems like dowry, polygamy, abandoned wife, early marriage, physical & mental torture, etc. These also contribute to poor livelihood, health, nutrition, education and social & familial cohesion of the people especially the children. Taking these issues into consideration, SKS Foundation has been promoting various socio-economic and peoples' welfare ventures under its Social Enterprising Sector. The Social Enterprise ventures have been contributing to the promotion of health & hygiene, education & recreation facilities as well as job openings for the local people targeting to their livelihood development. SKS Foundation is facilitating various intervention under its Social Enterprising Sector dividing the service components into two channels- basic healthcare, hygiene, & nutrition, and education services integrating with social development components; and health, education & socio-cultural facilities under SKS' social corporate initiatives.

## Thematic Priorities Addressed in 2019-'20

Priority Issues	People Covered
<b>Promotion of Health</b>	
Primary Health Care & Nutrition	<b>40,040</b>
• Food & Nutrition for Pregnant & Lactating Mothers	30,286
• Growth Monitoring & Promotion	9,754
<b>Reproductive Health Care for Adolescents</b>	<b>51,472</b>
• Awareness of Students on Health & Nutrition	25,220
• Orientation of Adolescents on Menstrual Health	26,252
<b>Health Camps &amp; Clinics</b>	<b>33,397</b>
• Satellite & Static Clinics	26,091
• Organizing Health Camps	2,324
• Eye Care Camps	4,982
<b>Promotion of Safe WASH</b>	<b>933,085</b>
• Access to Safe Water Supply	356,663
• Promotion of Hygienic Sanitation	251,437
• Hygiene Promotion & Management	317,380
<b>Promotion of Education</b>	<b>16,724</b>
• Non-formal Primary Education (156 Schools)	9,740
• Running Afternoon Education Assistance Center	6,898
• Providing Education Stipend to poor & Talented Students	86
Diversified Social Enterprises	





## Services under Social Development

### Promotion of Health

#### Primary Health Care & Nutrition

SKS promotes comprehensive health services targeting its program participants and other poor & disadvantaged people at the community focusing especially the mothers & children. Integrating with its social development components, SKS engaged the medical doctors and health volunteers in providing health care services who visited the poor households regularly. Under health services, mothers were guided in practicing ANC while their children got immunized following the national campaign. Alongside, supplementary food package for promoting nutrition for pregnant & lactating mothers and children were provided. All these contributed to increasing child immunization, reduction of pre & post natal complication, and disease prevalence especially water-borne diseases at community level.



Name of the Activity	No. of Village	No. of Union	No. of Upazila	Participant		
				Male/Boy	Female/Girl	Total
Distribution of Nutrition Items among Pregnant & Lactating Women	186	19	3	0	30,286	30,286
Session on Child Growth Monitoring	186	19	3	4,720	5,034	9,754
ANC & PNC Services to Pregnant & Lactating Mothers	38	7	3	0	4,660	4,660
Courtyard Session on SRHR & Nutrition Services	372	25	4	4,927	21,325	26,252
Medicines for Pregnant & Lactating Mothers & Children	52	4	3	11,392	13,491	24,883
Visiting Households Centering Health & Nutrition Issues	200	26	6	7,200	18,020	25,220
Strengthening the 'Little Doctor' Initiative in Primary School	18	7	3	129	141	270
Organizing Satellite, Static & Health Camp for Medical Services	120	5	4	3,264	20,745	24,009
Establishment of Homestead Nutrition Garden	75	15	5	98	1,402	1,500
Organizing Eye Camp at Community Level	220	32	7	1,993	1,508	4,502
Facilitate Cooking Demonstration for Ensuring Nutrition	455	15	5	6,905	8,556	15,461
Running Physio Therapy Services	18	4	2	524	333	857
<b>Total</b>	-	-	48	41,152	127,182	168,334

#### Reproductive Health Care for Adolescents

SKS mobilized the adolescents in relation to reproductive health care. Courtyard Sessions were organized with participation of the adolescents while the content covered the issues like their physical & mental changes, menstrual hygiene management, health risk & protection, nutrition & mal-nutrition, early marriage & its negative impact and prevention, importance of breast feeding, caring of pregnant and lactating mothers, micro nutrients and their function, etc. Alongside, married adolescent girls were orientated on health care issues like family planning, ante-natal and post-natal check-up, nutrition, personal health & hygiene, etc. They were also linked with the government health service providers for their required health services on sexual and reproductive health.

#### Organizing Health Camps & Clinics

SKS supported the poor & marginalized with promotion of vaccination & eye services and nutrition packages at community level. Relating to this, special camps were organized at regular interval for providing Polio vaccines and Vitamin A supplements for the under5 children.



Supplementary food packages were provided targeting the pregnant & lactating mothers and under2 children. Alongside, 18 Eye Camps were organized by SKS itself and in partnership with other health institutions to support the poor & unserved. SKS also organized the 120 Satellite, Static Clinics & Health Camps while the community people received healthcare services consulting the MBBS doctors. SKS also provided treatment services on gynecology and obstetrics, skin and breeding, eye care, diarrhea, dentistry, etc organizing Health Camps centering any disaster & emergency situation. SKS continued with its intervention of improving the health awareness level of the mass people while it also renovated the WASH facilities of the Community Clinics at UP level. This contributed to community people's easy access to the Clinics and in turn people started getting the services of medical facilities at door-steps with supply of adequate quantities of medicines to meet people's increased demands.



## Promotion of Safe WASH

SKS' WASH intervention is facilitated in a rights-based manner while the poor and hard-to-reach people are mobilized towards getting safe water and sanitation facilities on priority basis. The community-led and school-led approach are followed while the LGIs and respective government departments and stakeholders are sensitized in promotion of safe WASH facilities. Awareness building and participation of concerned communities, woman groups, students, teachers, religious leaders at rural & urban communities and government line departments is ensured as change agents under the process. SKS especially promotes leadership and participation of women and people with disabilities at household, community & schools relating to decision-making on safe WASH promotion. It supports the deserving communities with implementation of context-specific WASH facilities covering different zones of the country. In line with the National Sanitation Strategy, SKS facilitates the hygienic sanitation coverage mainly making the community people aware on the importance of hygienic latrine use and its interrelated benefit at personal, family & society level. Hand washing is promoted as the prime component under hygiene behavior in relation to latrine use, food handling and other relevant issues. Hygiene messages focusing hand washing are disseminated among the school students and mass people through different types of BCC materials and organizing hygiene events & campaigns at schools, communities, etc.

### Access to Safe Water Supply

Different types of context-based & resilient water options i.e. Tube-wells, Double Platform Tube-wells, Deep Tube-wells, Disability-friendly Water Options, etc were installed at community level. As part of SKS' collaboration, respective Union Parishads, DPHE & other concerned departments were duly consulted relating to community engagement and other technical issues while installing a safe water option. Wider coverage of safe water supply through new installation & repairing of existing water points was ensured at different poor & vulnerable communities under char & coastal zones. Water quality issue was confirmed testing the parameters i.e. bacteria, Arsenic, Iron, Magnesium, etc during installation of each option. Alongside, some Mini Arsenic-Iron removal plants (AIRP) were installed at local health institutions in drought zone.

Name of the Activity	No. of Event/ Installation	Participant		
		Male/Boy	Female/Girl	Total
Community/Union WASH Action Committee Meeting	2,850	32,248	25,952	58,200
Facilitation of UP WASH Standing Committee	55	210	145	355
Facilitation of Student Cabinet Meeting	78	825	390	1,215
Installation of Tube-well at Household	3,000	13,600	10,555	24,155
Water Quality Test for Ensuring Safe Water Supply	1,650	6,346	8,555	14,901
Installation of Water Facility at Health Care Centers	2	4,560	23,445	28,005
Installation & Upgradation of DRR Sensitive Water Point	175	318	540	858
Observance of World Water Day	25	7,500	9,350	16,850
Installation of Hygienic Latrine at Household	5,300	11,007	14,020	25,027
Observance of National Sanitation Month	12	27,000	35,000	62,000
Installation of Inclusive Sanitation Complex	11	4,865	3,960	8,815
Develop Fecal Sludge Management Plant	1	63,500	59,500	123,000
Development of Gender & Disability-friendly WASH Action Plan	38	372	515	887
<b>Total</b>	<b>-</b>	<b>172,341</b>	<b>191,927</b>	<b>364,268</b>

### Promotion of Hygienic Sanitation

Awareness building events were conducted at community level and different types of hygienic latrine were produced & promoted from the SKS-patronized private latrine production centers. Different campaign events were organized which contributed to mobilize the mass people towards sanitation promotion. Periodical meetings & sessions on sanitation with participation of women impacted directly to motivate the community people about sanitation promotion and the proper use & maintenance of the facilities. SKS also provided microfinance support in WASH promotion especially among the poor & disadvantaged families who failed to afford household sanitary latrines by their own after flood. Alongside household latrines, Community Toilets were constructed & renovated at educational institutions and other public places in an inclusive manner emphasizing on menstrual hygiene management and disable-friendly facilities. Fecal Sludge Management (FSM) services were promoted setting provisions for treatment, emptying, collection & transportation of sludge to the treatment plants. During the year, Off-set Latrines were installed at 5,300 households, and Inclusive Sanitation Complexes at 11 schools & madrasahs directly by SKS while 251,437 community people and 1,215 students & teachers were covered at char, flood, drought & coastal zones.





## Hygiene Promotion & Management

To make the common people aware on hand washing, SKS observed the Global Hand Washing Day in collaboration with the administration, service departments & providers and other relevant stakeholders. Alongside, rally & miking, cultural event, discussion session and demonstration session, etc were organized regularly with participation of GO & NGO representatives, students, teachers, parents and civil society representatives to create mass awareness & motivate the people about personal & domestic hygiene management. Community people were motivated and supported with the distribution of 13,670 Dignity Kits for hygiene management. Alongside, different models of Hand Washing Devices were installed at households and public places with special focus on the persons with disabilities. Menstrual hygiene management (MHM) services were also promoted both at schools, communities & households organizing awareness sessions for girls, adolescents & women groups. Awareness messages relating to MHM issues were reached to school girls organizing orientation sessions in promotion of menstrual hygiene management. Relating to COVID-19 pandemic, SKS took various hygiene management initiatives in different districts to stop spreading the fatal virus. SKS created mass awareness, provided them with hygiene maintenance services especially among the most vulnerable and hard-to-reach people. All these initiatives contributed to increasing awareness and understanding mobilizing 568,817 people on proper hand washing with soap as an easy, effective, and affordable way and maintain other aspects of hygiene behavior to prevent water-borne & viral diseases including COVID-19 and save lives.

## Promotion of Education

### Non-formal Primary Education

SKS Foundation facilitates Non-formal Primary Education with a view to contributing to increase the enrolment of students at primary schools especially in the remote communities & char areas. SKS continued this initiative covering the students at 80 government primary schools. The Non-formal Primary Schools were organized with participation of the dropped-out children. Alongside, SKS provided special stipend support to 86 poor & talented students at secondary school level.



Name of the Activity	No. of Event	Participant		
		Male/Boy	Female/Girl	Total
Conduction of Hygiene Session at School & Community	1,520	18,442	25,678	44,120
Developing Hand Washing & Water Safety Plan	1,050	104,958	12,8280	233,238
Installation of Inclusive Sanitation Complex	11	4,855	3,960	8,815
Conduction of WASH Rights Campaign	110	5,025	9,440	14,465
Teachers' Training on Use of IEC & BCC Materials	12	209	74	283
Development of Waste Disposal System at Household	2,220	5,187	5,301	10,488
Conduction of MHM Session at Community & School	1,138	210	17,167	17,377
Observance of Global Hand Washing Day	358	5,973	7,603	13,576
Installation of Hand Washing Devices at Households	359	620	590	1,210
Installation of Hand Washing Facilities at Public Places	369	99,108	126,137	225,245
<b>Total</b>	<b>7,147</b>	<b>244,587</b>	<b>324,230</b>	<b>568,817</b>



Name of the Activity	No. of Center/Event	Participant		
		Male/Boy	Female/Girl	Total
Operating Non-formal Education	80	1,280	1,310	2,590
Running Afternoon Education Assistance Center	236	3,249	3,649	6,898
Parents Meeting for Improving Education & Culture	720	3,130	4,020	7,150
Providing Stipend to Poor & Talented Students	27	35	51	86
<b>Total</b>	<b>-</b>	<b>7,694</b>	<b>9,030</b>	<b>16,724</b>

### Afternoon Education Assistance Centers

SKS identified the weak students in consultation with the teachers of primary schools and conducted Afternoon Education Assistance Centers for their improvement. This initiative supported the weaker students up to class-V and contributed in reducing their drop-out from school at primary level. The Afternoon Education Assistance has been proven effective in reducing drop-out from government primary schools. During the year, SKS continued with 236 Afternoon Education Assistance Centers covering 6,898 students.



## SKS' Social Corporate Initiatives

SKS continued with diversification and scaling-up basic services & facilities targeting its program participants as well as the disadvantaged & hard-to-reach groups under its Social Corporate Initiatives. SKS' Social Corporate Initiatives contributed to the promotion of health, education & recreation facilities as well as job opportunities especially for the local people. During the year 2019-'20, SKS ran the following enterprises under its Social Corporate Initiatives:



### SKS School & College:

The SKS School & College continued maintaining some special & innovative ways to educate its 1,116 students with the engagement of 47 dedicated teachers. With the launching of the college section in July 2019, the Institution kept special

attention in maintaining cordial relation & environment in the campus. Provision of separate common rooms for boys & girls and setting-up the library created scope for recreation and studies beyond text books. Relating to the academic progress of the students, the School Section came up with brilliant result in the SSC examination 2019 with 94.55% pass including 10 GPA-5 and 36 GPA-4. In the JSC examination, 99.32% students passed and 6 of them got GPA-5 and 95 of them got GPA-4 including a general Scholarship. In case of PECE examination, 100% students passed while 30 students got GPA-5 and the rest got GPA-4 including 3 general scholarships. With a view to supporting the poor & talented students, the Institution provided them with scholarship facilities. Tuition fees were also taken half from many of the poor students.



### Nutonkuonri Biddypath Secondary School:

Nutonkuonri Biddypath Secondary School continued ensuring quality education of 555 economically disadvantaged children in Saghata, Gaibandha with the engagement of 19 qualified teachers. During the year 2019-'20, the 'learner

-centered method' was initiated in the school. Alongside, *Nutonkuonri Biddypath* took some initiatives for better education such as extra class for slow learners, extended class time, home visit, etc. Parents meetings were organized every month. As a result, *Nutonkuonri Biddypath* retained its best position in

Saghata upazila while 100% students passed in SSC with 90% 'A Grade' & 12% Scholarship. Alongside, the School offered a wide variety of co-curricular activities including cultural & sports events regularly to give the students chance to expose their talents.



### SKS Hospital:

SKS Hospital continued upholding its quality health services focusing the poor & disadvantaged. The Hospital provided multi-disciplinary services with its general treatment facilities and the 'Eye' & 'Dental' units. During the year, 10 Doctors Continued

with their services regularly. Alongside, some specialist guest Doctors served the Hospital relating to cardiology, Surgery, Child health, Medicine, ENT, Urology, Ortho-Surgery and Gynec & Obs, etc. The Hospital remained open for 24-hour/day with Specialist Doctors and carried out pathological tests. It continued with all its regular services amidst COVID-19 pandemic. The program participants of SKS availed treatment facilities following the Health Premium Scheme while the poor & ultra-poor patients got services at special discount rate. Most of the patients came from different upazilas under Gaibandha district. On an average 30 patients received treatment services every day from each department while around 60,500 patients visited SKS Hospital during the year.



**SKS Inn:** The *SKS Inn* continued as *A Resort for Recreation* offering the interpersonal & recreative facilities for family vacation, business events, training programs, social gatherings, cultural events, etc. The Deluxe Cottages & Rooms hosted the boarders round

the year while the corporate parties & development organizations utilized the Conference Hall & Training Rooms with satisfaction organizing different events. Tourists, professionals, businessmen, doctors, academicians mainly from Bogura, Rangpur, Dinajpur, Rajshahi, Panchaghor, Naogaon, Pabna & Dhaka and some foreigner guests visited regularly and enjoyed the natural beauty of the Resort. The guests enjoyed the children zone, boating in the lake, swimming pool, playground in rustic environment and the live *Boul* song every day. Incomparable choice of Bangla, Thai, Chinese foods refreshed the guests with supply of luscious delicacies by experienced Chefs in the spherical restaurant & coffee shop. During the year, around 23,432 visitors experienced the homely warmth & entertainment in the soothing beauty of SKS Inn.





#### **SKS Resource Center:**

The SKS Resource Center hosted the development professionals, academicians, and tourists being located at the riverside of the mighty *Jamuna*. The Center served the visitors providing its services relating to conference, training, study

halls & rooms with residential facilities. During the year, 83 no. of events took place at the Resource Center accommodating 2,575 persons including development professionals, training participants & visitors from different districts of Rangpur & Rajshahi and from Dhaka. Alongside, 2 students conducted their internship on the development intervention of SKS Foundation being based & utilizing the services of the Resource Center. The visitors enjoyed the rustic atmosphere alongside conducting their missions. They also got refreshed visiting the rivers and the surrounding *char* areas. The Resource Center also played its contribution to SKS Foundation demonstrating new ideas on IGA intervention.



#### **Radio Sarabela:**

The Community Radio *Sarabela* fm 98.8 continued with the broadcasting of programs and news centering livelihoods of the community and the socio-economic development, environment, entertainment & information needs of the region with Special focus on

*char* areas. Relating to these issues, Radio *Sarabela* continued broadcasting around 50 types of program round the year with 16-hour transmission/day. Alongside its regular program, Radio *Sarabela* made special focus on the community people's awareness & rescue from flood and COVID-19 pandemic. Radio *Sarabela* organized a day-long Workshop on Child Journalism for local children to enrich their knowledge on news broadcasting. In the national level competition titled 15th Meena Media Award-2019 organized by UNICEF, Radio *Sarabela* won 5 nominations and finally bagged 2 awards based on the reporting on child rights. It won the 1<sup>st</sup> prize for the report titled Insufficient Contents for Child in the Electronic Media and the 3rd prize for the report titled Children Go to Madrasha Just to Meet Their Parent's Will. Radio *Sarabela* upheld its reputation as the most popular and reliable source of information, interaction and recreation representing the voice of the community people of Gaibandha.



#### **Dainik Madhukar:**

The *Dainik Madhukar* continued being published as a 4-color newspaper with print run of 1,200 copies and circulated in all the districts of Rangpur division & Bogura. The newspaper covered news, features, articles, etc on current happenings & issues

on the national, regional & local areas. Alongside, it focused on agriculture, health, education, gender, child & human rights, livelihoods, sports & culture especially of *char* communities. Weekly basis special pages on literature, children's issues, culture, religion and sports added new attraction for the readers. The *Dainik Madhukar* contributed its readers a lot keeping special focus on the news, views & messages relating to COVID-19 pandemic and the flood emergency. Local & regional writers, cultural activists, lawyers, teachers, researches, freedom fighters, journalists, sportsmen and other professionals found the daily interesting and they contributed with their valuable writings regularly. Around 60,000 readers read the *Dainik Madhukar* while *E-Madhukar* was visited by 900 viewers each month. *Dainik Madhukar* office was visited by 3,500 people regarding news, advertisement & collection of old copies of the newspaper during the year.



#### **SKS Printers:**

The SKS Printers continued with its quality services having modern machineries i.e. CTP machine, by-color Machine RP2C, Cord Machine, Lamination Machine, Spot Lamination Machine, Die Cutting Machine, Glue Binding Machine, Spiral Binding Machine. The SKS

Printers provided its services to the valued customers as the only 4-color printing house in Gaibandha. The Printers ran with recognition and provided services to the govt offices, different institutions, development organizations, professionals, politicians and civil society of Gaibandha, Kurigram, Rangpur & Bogura. With its competitive services, the SKS Printers served more than 325 clients relating to publishing posters, leaflets, books, magazines, registers, daily & weekly newspapers, magazines & documents, note books, etc during the year. With print run of 1,000 copies, printing of a 170-page book i.e. *Muktijuddher Smriti Kotha* with slandered binding was a remarkable publication by SKS Printers during the year.



# CHAPTER 3

## Promotion of Governance & Social Bonding





## Promotion of Governance & Social Bonding

In line with its networking mandate, SKS Foundation maintains regular collaboration with the policy-makers, government departments, LGIs, non-government organizations, mass media and the civil society. The objective is to sensitize them in favor of establishing responsiveness in service delivery and awareness building of the communities for demanding their rights and entitlements. Alongside, SKS upholds the spirit of promoting & preserving socio-cultural practices among the respective community, cultural groups, clubs, institutions, etc. In relation to this, SKS continued with its regular collaboration & communication with the district & upazila administration and the union parishads which helped maintaining smooth coordination with different service providing departments. Being a member of different development committees, SKS also performed its advocacy & networking role with Disaster Management Committees, Information & Rights Committee, Legal Aid Committee, Human Trafficking Prevention Committee, Stop Violence Against Women & Girls Committee, Hospital Management Committee, etc. In preserving the local cultures & custom and ensuring a congenial relation and atmosphere in the society, SKS organized different events and campaigns in observance of various national days & festivals. SKS continued in promoting social & cultural bonding maintaining a cordial collaboration with different cultural groups, youth clubs, educational institutions, local administrations & elected bodies, civil society and development partners. Under this Component, SKS organized different interpersonal events, developed and distributed various print & audio-visual aids targeting the duty bearers and respective stakeholders.

## Interpersonal Media

SKS Foundation continued with its advocacy, networking & communication with the policy-makers, administration, duty bearers, media and other relevant stakeholders centering the issues related to the national, regional & community interest. SKS Foundation continued with its advocacy role in the National Char Alliance (NCA) demanding a Char Foundation/Board as an authority for char development. In relation to this, SKS along with other members of National Char Alliance took part in networking events to sensitize the policy-makers.



Meeting with the legislative level in their offices, organizing & participating in consultations & roundtable discussions, media mobilization and sharing among/with the NCA members were regularly performed by SKS. Considering the magnitude of COVID-19 pandemic and the monsoon flood in the char areas, SKS under the banner of NCA advocated for the char dwellers' lives and livelihood support from the Government of Bangladesh. In this relation, the NCA sought the attention of the Government and policy-makers of Bangladesh upholding an 8-point proposal in the national dailies.

Under the membership of SDG Platform, SKS Foundation attended the dialogues and different events organized targeting the achievement of Sustainable Development Goals (SDGs) at central regional level. The dialogues & events underscored the need for supporting especially the hard-to-reach people for achieving the SDGs while combating the COVID-19 and flood vulnerabilities were pin pointed. Being a collaborative partner of the network of WASH Networks, SKS Foundation took part in the National WASH Budget Advocacy. SKS contributed taking part in the process of placing the demand for WASH budget and analyzing the proposed National budget 2020-'21 keeping priority to fight COVID-19 and maintain progress towards the SDGs.



SKS Foundation chalked out different events in celebrating Mujib Barsho marking the centennial birth anniversary of the Father of the Nation, Bangabandhu Sheikh Mujibur Rahman. As part of it, SKS organized discussion forums at its offices & sister concerns and decorated those accordingly upholding the life and political philosophy of Bangabandhu. SKS sponsored a Bangladesh-India Joint Painting Exhibition on Bangabandhu organized in Gaibandha from 7-17 March 2020 alongside other events in different areas under its intervention. Alongside, SKS Foundation in partnership with the District Sports Association organized the Women Football Tournament in Gaibandha centering the observance of *Mujib Barsho*.



The *Platform on Gender-based Violence in Emergencies (GBViE)* undertook campaigns centering different occurrence and observance of different days & festivals with a view to preventing the gender-based violence in Gaibandha under coordination of SKS Foundation. Alongside, a 3-day training was organized targeting to enhance the understanding & capacity of the networking members while gender equality, gender-based violence, types of violence during disaster, violence prevention and post-disaster services, etc were covered.

With presence of District Relief & Rehabilitation Officer, SKS Foundation conducted a CSO Meeting in Gaibandha with a view to supporting the needy people effectively centering any disaster like flood, COVID-19 pandemic, etc. The Meeting came up with the direction that a database should be framed for conducting emergency response in a disciplined manner.

SKS continued its Media Advocacy with the print & electronic media. Under Media Advocacy, the media representatives made 25 visits to different events & program implementation at the field level and published news and features focusing achievements, challenges, learning, etc on the intervention in their respective media.

SKS Foundation, in collaboration with the district administration observed the Nabanno Utshab marking the harvesting of Aman paddy in all the 7 upazilas of

Gaibandha district amid much zeal and festivity. Colorful rally along with discussion forum was conducted in Gaibandha town and at upazila level with participation of people from all sections of the society. Centering the theme 'Clean Institute, Clean Country', SKS conducted Cleanliness Campaign in Gaibandha under its Socio-Cultural Development & Sports program. The Cleanliness Campaign was held covering different schools in Gaibandha.

Centering its support to the promotion of WASH facilities in the Community Clinics in Meherpur district, SKS Foundation organized a Consultation. The Consultation upheld the learning that having renovated with improved WASH facilities, the Community Clinics were contributing to health promotion in Meherpur district.



A Workshop, organized by SKS in Gaibandha, focused the learning of the inclusive sanitation promotion in schools, Gaibandha. Participated by the representatives from administration, relevant departments, LGIs, educational institutions, media, the Workshop consolidated the learning that inclusive WASH facilities contribute to create enabling environment in school especially for the girl students. SKS along with Saidpur Municipality, Nilphamari hosted an 11-member Mission including government & municipal officials from Nepal. The Mission visited the WASH facilities at Saidpur Municipality, Nilphamari. They appreciated the waste management process as an exemplary one in partnership among SKS Foundation, WaterAid Bangladesh & Saidpur Municipality.





## Print Media

Under the Print Media services, SKS Foundation continued with designing, publication & distribution of different IEC & BCC materials. The publication of the items were conducted centering SKS' program intervention, achievement & learning as well as relevant development issues. The organizational Annual Report 2018-'19 was published based on the program philosophy and progress that SKS made during the respective year covering its multifaceted programs performed in different areas. The Print Media also covered the publication of SKS Diary 2020 and Year Planner 2020 & Desk Calendar 2020 containing SKS' profile, program contents, philosophy & coverage areas, staffing, etc. SKS News, the quarterly English newsletter was published regularly containing news & information on SKS' organizational issues, programmatic events, the SKS Social Enterprises and on the advocacy & networking issues. The organizational Brochure was framed & published upholding profile, philosophy, institutional structure, services, achievements, etc of the organization focusing the SKS Foundation Strategic Plan 2019-2024. Brochure, Flyer, Newsletter, Success Story, etc on project-focused intervention were developed & published. Alongside, different types of Poster, Leaflet, Sticker, etc were developed centering demand of the respective programs & special events and utilized accordingly.

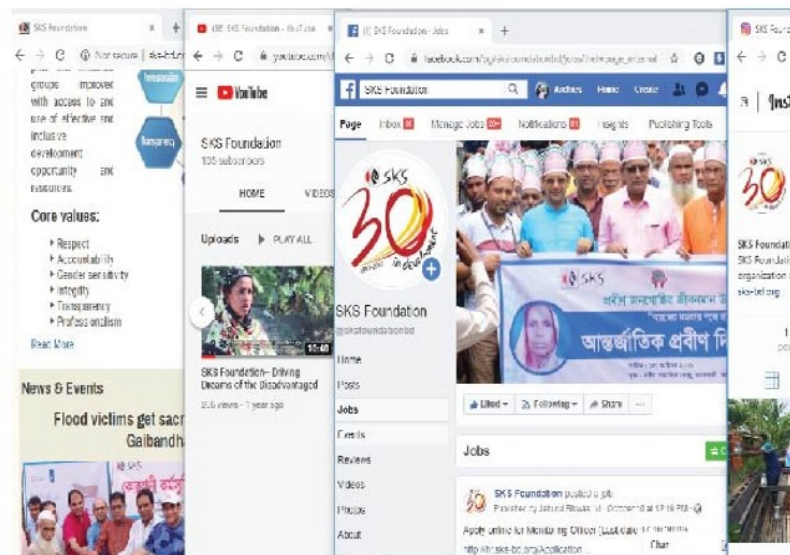


## Electronic Media

Information processing & dissemination was a regular exercise while those were disseminated through various electronic form and reached different category of stakeholders. Under Electronic Media, SKS regularly updated its Organizational Website uploading information related to SKS' profile, policy and other strategic issues, regular publications i.e. news on striking events & happenings, etc. Video documentation on programmatic



success of some projects were conducted in partnership with the development partners and utilized purposefully. The quarterly newsletter SKS News was regularly circulated through the organizational Website. The audio-visual items were uploaded in the YouTube which ensured a wider dissemination of the organizational & programmatic issues. Alongside, the organizational Facebook account was used centering news on the events of SKS Foundation and its Social Enterprises.





# CHAPTER 4

## Resource Management & Mobilization





# Resource Management & Mobilization

## Human Resource Management

With a view to running the organization right on track dynamically, SKS Foundation always keeps a special focus on its Human Resource Management. SKS believes, the quality work-force is the secret in achieving & sustaining the optimum result centering the organization's mission. In line with this, SKS continued its Human Resource Management including talent searching as needed and nourishing their skills in getting the expected services from them maintaining their commitment. The work-force covered both regular & volunteers while SKS guided them maintaining an environment that encouraged professionalism, skills, innovation, partnership & networking at all levels. Focusing its Strategic Plan 2019-2023, SKS Foundation, in the year 2019-'20, emphasized more on its Human Resources Management as an inclusive organization. Relating to this, promotion of gender sensitivity, child safety, disability & environment-friendliness was taken into due consideration in the organizational management and in program intervention as well.

### Staff Structuring & Placement

Since the work-force of SKS Foundation includes both regular & volunteers, SKS maintained the strategic setting of the organization's structure and its staff placement was maintained under the respective department, section, program/projects in line with the organization's Organogram. Over the year 2019-'20, SKS had a total of 3,977 (Male:2,266 & Female:1,711) while 1.58% were based at Head Office, and others at program fields covering 29.14% under Economic Development Sector, 59.31% under Social Empowerment & Environmental Justice Sector, and 10% under Social Enterprising Sector. In relation to meeting the requirements of different programs and projects, SKS recruited 401 staff during the year while the drop-out rate was around 4.95%.

### Staff Development

SKS Foundation continued with its focus on enhancement of knowledge & skills of its staff members while it provided different types of need-based trainings & learning opportunities relating to the organizational development & strategic needs and program operations. With its in-house capacity, SKS organized various in-house training courses while it also availed the scopes of a number of training courses at national level. Training on Savings & Credit Management, Community Score Card Process, Physical Accessibility Audit, Men Care Approach for Wash Behavior Change, Mental Health First Aid, Refreshers



Training on Psychosocial Support, Training on Access to Market, etc were conducted under in-house arrangement with participation of 261 staff members. Alongside, 97 staff members from different level participated training courses at national level on Agriculture Promotion, Ratio Analysis, Microfinance Program, Loan Management of Microenterprises, Vat and Tax Processing, ToT on Beneficiary Selection, Livestock Management, GBV in Emergency, etc. An Exposure Visit was organized in Nepal. A total of 29 representatives including the General Committee Members and senior staff of SKS Foundation attended the Visit. The Visit contributed in gathering some learning on community development investing a small fund in managing the natural resources. While arranging different training courses for its staff members, SKS continued with its provision for Internship of the students from country & abroad. In the year 2019-'20, SKS provided such 4 Interns from Bangladesh & India. Each intern was provided with a broad view of SKS as an organization and supported in realistically assessing their future career decisions.

### Policy Update

Relating to the regulation of the organization in an organized & dynamic fashion, SKS Foundation keeps itself on track by framing, reviewing & revising various policy & strategic documents in compliance with the national policies & strategies. During the year, SKS revised its Policies on Human Resource Management, Accounts, Procurement, Audit, Monitoring and Disaster Management. Alongside, the policies on Anti-Fraud Management, Anti Money Laundering, Safeguarding, Advocacy were formulated having due sharing with the relevant professionals & stakeholders.





# Financial Resource Management

## Independent Auditors' Report To the Governing Body of SKS Foundation

We have audited the accompanying Financial Statements of **SKS Foundation** which comprise the Consolidated Statement of Financial Position as at June 30, 2020, and the Consolidated Statement of Comprehensive Income, Consolidated Receipts and Payments Statement and Consolidated Statement of Cash Flows, for the year then ended June 30, 2020 and a summary of significant accounting policies and other explanatory notes.

### Management's responsibility for the financial statements

SKS Foundation's Management is responsible for the preparation and fair presentation of these financial statements in accordance with International Financial Reporting Standards (IFRS), and for such internal control as management determines is necessary to enable the preparation of financial statements that are free from material misstatement.

### Auditors' responsibility

Our responsibility is to express an independent opinion on these financial statements based on our audit. We conducted our audit in accordance with International Standards on Auditing (ISA), as adopted by The Institute of Chartered Accountants of Bangladesh (ICAB). These standards require that we plan and perform the audit to obtain reasonable assurance about whether the financial statements are free from material misstatement. An audit includes examining, on a test basis, evidence supporting the amounts and disclosures in the financial statements.

### Opinion

In our opinion, the Financial Statements present fairly, in all material respects, the financial position of **SKS Foundation** as at June 30, 2020 and its financial performance and its cash flows for the year then ended June 30, 2020 in accordance with International Financial Reporting Standards (IFRS) and other applicable laws and regulations.

### We also report that:

We have obtained all the information and explanations which to the best of our knowledge and belief were necessary for the purpose of our audit and made due verification thereof.

In our opinion, proper books of accounts as required by law have been kept by SKS Foundation so far as it appeared from our examination of those books, and

In our opinion, the statement of financial position and the statement of comprehensive income dealt with by the report are in agreement with the books of accounts.

Dated: August 31, 2020  
Dhaka

**(ASHRAF UDDIN & CO.)**  
Chartered Accountants



**SKS Foundation**  
**Consolidated Statement of Financial Position**  
**As at June 30, 2020**

Notes	Amount in BDT							2018-2019
	Social & Environment Sector			Economic Sector				
	General Fund	Donors Fund	Total	PKSF	Non-PKSF	Total	Grand Total	
Properties and Assets								
Non-current assets								
Property, plant and equipment	6	461,464,547	-	461,464,547	85,319,674	22,809,763	108,129,437	496,350,024
Current Assets								
Loan to members	7	-	-	-	2,826,418,942	1,341,739,476	4,168,158,418	3,598,696,790
Short term investment	8	64,980,348	-	64,980,348	436,319,160	150,407,225	586,726,385	501,952,307
Advance, deposits and prepayments	9	184,903,886	338,595	185,242,481	590,400	4,139,878	4,730,278	156,693,020
Unsettled Staff Advance	10	-	-	-	10,208,763	62,374	10,271,137	10,625,737
Staff loan account	11	-	-	-	4,738,127	158,951	4,897,078	16,269,511
Staff loan (Motor cycle)	12	-	-	-	8,209,002	-	8,209,002	9,413,374
Stock Accounts	12.1	6,032,580	-	6,032,580	-	-	-	1,541,493
Loan Account PKSF & Non-PKSF Fund		-	-	-	(513,840,588)	513,840,588	-	-
SKS Hospital loan		-	-	-	-	-	-	23,907,637
Accounts Receivable	13	72,069,946	-	72,069,946	75,315,492	14,548,436	89,863,928	74,223,163
Loan account receivable	14	12,878,219	-	12,878,219	-	-	-	56,279,277
Cash in hand		99,516	49,070	148,586	11,163,132	3,702,636	14,865,768	15,916,186
Cash at Bank	15	21,853,436	22,826,968	44,680,404	90,487,255	72,560,451	163,047,706	101,004,204
Total Current Assets		362,817,931	23,214,633	386,032,564	2,949,609,685	2,101,160,015	5,050,769,700	4,566,522,698
Total Properties and Assets		824,282,478	23,214,633	847,497,111	3,034,929,358	2,123,969,778	5,158,899,137	5,062,872,722
Capital Fund and Liabilities								
Capital Fund								
General Reserve	16	220,222,271	-	220,222,271	397,245,835	73,550,211	470,796,046	681,560,540
Statutory Reserve Fund	17	67,278,207	-	67,278,207	44,138,426	10,220,772	54,359,198	50,098,598
Fund Account (BLT)		-	23,214,633	23,214,633	-	-	-	37,845,070
Fund Account (SLMS-SL)		-	-	-	-	-	-	23,959,000
Fund Account (SLMS-SOLAR)		-	-	-	302,759	-	302,759	3,844,333
Total Capital Fund		287,500,478	23,214,633	310,715,111	441,687,020	83,770,983	525,458,003	797,307,540
Non-Current Liabilities								
Long term liabilities								
Loan from Donor		-	-	-	-	-	-	-
Loan from PKSF Fund		-	-	-	424,783,322	-	424,783,322	360,291,658
Loan from ANUKUL Fund		-	-	-	-	43,378,613	43,378,613	54,578,769
Loan from Bank		295,322,535	-	295,322,535	92,775	13,453,543	13,546,318	214,515,211
		295,322,535	-	295,322,535	424,876,097	56,832,156	481,708,253	629,385,638



## Current Liabilities

18	Loan from PKSf (Repayable within one year)	-	429,508,333	-	429,508,333	429,508,333	364,950,001
19	Loan from ANUKUL (Repayable within one year)	-	-	-	24,523,634	24,523,634	26,165,001
20	Loan Account (Bank)-Agriculture	-	12,998,308	-	1,480,281,387	1,493,279,695	1,319,505,132
21	Members savings deposits	-	1,407,126,688	-	359,250,040	1,766,376,728	1,379,869,904
22	Loan Loss Provision	-	90,995,302	-	68,536,572	159,531,874	142,480,701
23	Fund Account (ENRICH)	-	-	-	-	-	-
24	Loan Risk Fund (Others)	-	164,926,197	-	53,450,485	218,376,682	178,917,991
25	Advance Account (ENRICH)	-	-	-	-	-	-
26	Cattle Insurance Account	-	1,816,300	-	107,700	1,924,000	1,924,000
27	Health and Education Fund	-	-	-	-	-	-
	Loan Account -IDCOL	-	-	-	-	-	-
	Insurance Premium Hospital	-	3,250	-	-	3,250	13,890,535
	Loan account others	159,559,863	-	-	-	159,559,863	31,573,504
	Provision for expenses	20,721,899	40,362,610	(13,935,585)	26,427,025	47,148,924	83,379,244
	Staff Welfare Fund	-	794,521	352,461	1,146,982	1,146,982	-
	Advance Account (IGA)	-	-	-	-	-	100,000
	Advance PKSf (ENRICH-GOB)	-	17,464,777	-	17,464,777	17,464,777	14,013,355
	Advance PKSf (PPEPP)	-	2,369,956	-	2,369,956	2,369,956	67,446,941
	Loan from Own Fund	-	-	1,095,778	1,095,778	1,095,778	11,959,984
	Loan From PF	-	-	9,704,167	9,704,167	9,704,167	-
	Accounts payable	61,177,703	-	-	-	61,177,703	-
	<b>Total Current Liabilities</b>	241,459,465	2,168,366,242	1,983,366,639	4,151,732,881	4,393,192,346	3,636,179,544
	<b>Total Capital Fund and Liabilities</b>	<b>824,282,478</b>	<b>23,214,633</b>	<b>847,497,111</b>	<b>3,034,929,358</b>	<b>5,158,899,137</b>	<b>5,062,872,722</b>

The accompanying notes form an integral part of this financial statement.

**Mohammed Masud Alam**  
Assistant Director Finance

**Rasel Ahmed Liton**

**Md. Ayub Ali**  
Chairman

As per our report of same date

**Ashraf Uddin & Co.**  
Chartered Accountants

Dated: August 31, 2020  
Dhaka



**SKS Foundation**  
**Consolidated Statement of Comprehensive Income**  
**For the year ended June 30, 2020**

Particulars	Amount in BDT						2018-2019
	Social & Environment Sector			Economic Sector			
	General Fund	Donors Fund	Total	PKSF	Non-PKSF	Total	
<b>Income</b>							
<b>Contribution- (Donor Grants)</b>							
Grants from foreign donation	270,000	-	270,000	-	-	-	328,491,137
Grants from GoB/PKSF/Anukul	-	-	-	20,675,652	317,077	20,992,729	26,488,578
Grants Income	-	282,220,112	282,220,112	-	-	-	10,903,576
	270,000	282,220,112	282,490,112	20,675,652	317,077	20,992,729	365,883,291

**Contribution - Economic Program (Micro Finance)**

Service charge on Loan to Borrowers	-	-	-	524,204,967	211,903,438	736,108,405	723,898,780
Sale of forms & Pass Book	-	-	-	1,505,521	606,815	2,112,336	2,590,187
Member Admission fees	-	-	-	456,651	205,676	662,327	675,260
Interest on FDR	-	-	-	18,067,543	6,776,416	24,843,959	491,455
Received from Term Deposit	-	-	-	-	-	-	20,975,747
Others	-	-	-	6,005,329	1,725,902	7,731,231	8,474,575
	-	-	-	550,240,011	221,218,247	771,458,258	757,106,003

**Contributions - Social Business Program**

SKS Education Program	24,766,382	-	24,766,382	-	-	-	35,076,302
SKS - Training Centre	43,626,042	-	43,626,042	-	-	-	54,662,214
SKS Hospital	43,018,165	-	43,018,165	-	-	-	43,927,541
SKS Radio	2,969,925	-	2,969,925	-	-	-	2,198,291
SKS Solar	46,967,907	-	46,967,907	-	-	-	25,284,443
SKS Printers	9,016,603	-	9,016,603	-	-	-	4,140,516
	170,365,024	-	170,365,024	-	-	-	165,289,307

**Contribution - SKS/Program Participants**

SKS Foundation contribution for Bilateral Projects	-	6,263,110	6,263,110	-	-	-	-
Overhead from bilateral project	39,962,615	-	39,962,615	-	-	-	23,250,807
Interest on Bank Deposits	12,215,775	431,106	12,646,881	549,791	67,390,759	67,940,550	749,030
Others - Program Participants contribution	3,079,230	-	3,079,230	1,164,524	-	-	38,325,683
	55,257,620	6,694,216	61,951,836	1,714,315	67,390,759	69,105,074	62,325,520
<b>Total Income</b>	<b>225,892,644</b>	<b>288,914,328</b>	<b>514,806,972</b>	<b>572,629,978</b>	<b>288,926,083</b>	<b>861,556,061</b>	<b>1,350,604,121</b>

Particulars	Amount in BDT						2018-2019 Total
	Social & Environment Sector			Economic Sector			
	General Fund	Donors Fund	Total	PKSF	Non-PKSF	Total	
		</					



Legal fees	-	-	-	306,257	376,699	682,956	682,956	488,097
Training	-	-	-	4,455,665	1,351,140	5,806,805	5,806,805	21,297,718
SKS Training Center & Hospital expenses	14,589,314	-	14,589,314	-	-	5,806,805	14,589,314	37,329,426
Program support expenses	-	-	-	-	-	-	-	62,057,071
Others expenses	1,218,688	834,333	2,053,021	1,067,956	567,118	1,635,074	3,688,095	18,537,833
Office maintenance	2,671,985	-	2,671,985	-	5,208,397	5,208,397	7,880,382	4,490,311
Office rent	580,035	7,380,243	7,960,278	7,373,032	7,635,129	15,008,161	22,968,439	15,186,350
Printing and stationery	1,488,567	2,106,000	3,594,567	5,157,052	1,215,657	6,372,709	9,967,276	10,739,017
Postage, telephone and electricity	4,175,484	1,848,088	6,023,572	2,969,112	1,800,681	4,769,793	10,793,365	8,345,636
Repairs and maintenance	678,952	565,306	1,244,258	3,750,473	-	3,750,473	4,994,731	7,802,430
Representation (entertainment)	661,791	459,932	1,121,723	1,251,713	454,366	1,706,079	2,827,802	3,981,746
Subscription & Donation	13,188,305	369,205	13,557,510	3,502,401	127,290	3,629,691	17,187,201	9,881,395
Miscellaneous Expenses	8,231	1,852,329	1,860,560	1,399,048	935,988	2,335,036	4,195,596	492,421
LLPE	-	-	-	16,385,906	58,440,231	74,826,137	74,826,137	77,558,158
Social Development Expenses	70,154	652,068	7,720,498	-	30,000	14,799,130	14,799,130	270,528
Office supplies and utilities expenses	7,068,430	-	7,068,430	-	-	-	7,720,498	310,960,488
	73,028,533	23,953,800	96,982,333	71,715,645	81,477,315	153,192,960	250,105,139	
<b>Logistic Costs</b>								
Fuel and maintenance	3,797,881	1,459,662	5,257,543	2,470,056	2,510,660	4,980,716	10,238,259	9,806,622
Local transport	2,769,704	16,621,053	19,390,757	3,177,736	2,379,902	5,557,638	24,948,395	11,953,617
	6,567,585	18,080,715	24,648,300	5,647,792	4,890,562	10,538,354	35,186,654	21,760,239
<b>Total Operating Expenses</b>	<b>129,002,250</b>	<b>128,734,764</b>	<b>257,737,014</b>	<b>301,085,383</b>	<b>188,638,784</b>	<b>489,724,167</b>	<b>747,391,027</b>	<b>723,421,703</b>
<b>Particulars</b>	<b>Amount in BDT</b>						<b>2018-2019</b>	
	<b>Social &amp; Environment Sector</b>			<b>Economic Sector</b>		<b>Grand Total</b>	<b>Total</b>	
	<b>General Fund</b>	<b>Donors Fund</b>	<b>Total</b>	<b>PKSF</b>	<b>Non-PKSF</b>			
<b>Financial Expenses</b>								
Interest on Members Savings	-	-	-	56,767,480	12,937,416	69,704,896	69,704,896	56,301,932
Interest on loan account	24,333,727	-	24,333,727	150,001,307	105,786,618	255,787,925	280,121,652	128,245,654
Service charges paid	-	-	-	-	-	-	-	47,772,999
	24,333,727	-	24,333,727	206,768,787	118,724,034	325,492,821	349,826,548	232,320,585
<b>Program Inputs Costs</b>								
Education and Training Inputs	15,028,594	24,866,756	39,895,350	-	-	39,895,350	39,895,350	857,547
Project inputs	9,211,643	125,071,070	134,282,713	19,576,389	-	153,859,102	153,859,102	259,473,588
Health Inputs	7,500,000	-	7,500,000	-	-	7,500,000	7,500,000	11,237,083
IGA Inputs	7,337,518	10,241,738	17,579,256	-	-	17,579,256	17,579,256	8,193,642
Facilities Development	53,052,180	-	53,052,180	-	-	53,052,180	53,052,180	3,348,201
	92,129,935	160,179,564	252,309,499	19,576,389	-	271,885,888	271,885,888	283,110,061
<b>Total Expenditure</b>	<b>245,465,912</b>	<b>288,914,328</b>	<b>534,380,240</b>	<b>527,430,559</b>	<b>307,362,819</b>	<b>834,793,377</b>	<b>1,369,173,617</b>	<b>1,238,852,349</b>
<b>Surplus for the year</b>	<b>(19,573,268)</b>	<b>-</b>	<b>(19,573,268)</b>	<b>45,199,419</b>	<b>(18,436,736)</b>	<b>26,762,683</b>	<b>7,189,415</b>	<b>111,751,772</b>
<b>Total</b>	<b>225,892,644</b>	<b>288,914,328</b>	<b>514,806,972</b>	<b>572,629,978</b>	<b>288,928,083</b>	<b>861,556,061</b>	<b>1,376,363,033</b>	<b>1,350,604,121</b>

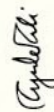
The accompanying notes form an integral part of this financial statement.



**Mohammed Masud Alam**  
Assistant Director Finance

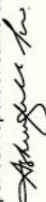


**Rasel Ahmed Liton**  
Chief Executive



**Md. Ayub Ali**  
Chairman

As per our report of same date



**Ashraf Uddin & Co.**  
Chartered Accountants

Dated: August 31, 2020  
Dhaka



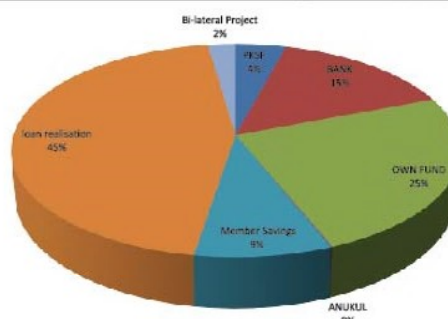
## Programs/Projects Run in 2019-'20

Program/Project	Development Partner
South Asia WASH Result Project in Kurigram	WaterAid Bangladesh
WASH in School Project (WinS) in Gaibandha	
WASH 4 Urban Poor Project & Urban Sanitation, Hygiene and Water Advancement (USHWA) Project in Nilphamari	
LGI led WASH in Health Project in Meherpur	
Max NutriWASH Project in Satkhira and Jashore	Max Foundation
Initiative for Married Adolescent Girls' Empowerment (IMAGE Plus)	TDH-Netherlands
Sustainable Livelihoods for Marginalized Communities Living in Gaibandha District (SLMC) Project	Andheri-Hilfe Bonn, Germany
Prevention of Avoidable Blindness Project (Eye Care Project)	
SHOUHARDO III Program (Strengthening Households Abilities to Respond to Development Opportunities)	CARE-Bangladesh
Strengthening Gender Equality and Social Inclusion in WASH in Bangladesh (SHOMOTA) Project	World Vision Bangladesh
Resilience through Economic Empowerment, Climate Adaptation, Leadership and Learning (REECALL II) project	Oxfam
Empowering Local and National Humanitarian Actors (ELHNA) Phase II	
Making Market Work for Women (MMWW) Project	ActionAid Bangladesh
Promoting Opportunities of Women Empowerment and Rights (POWER) in Gaibandha	
Promoting Opportunities of Women Empowerment and Rights (POWER) in Lalmonirhat	
Vocational Skills Building and Employment Opportunities for Marginal Youth (YEP) Project	VSO Bangladesh
Reducing Harmful Traditional Practices (RHTP) Project	Helvetas Swiss Intercooperation
Strategic Partnership Convening and Convincing Project (SPCC)	
Education Support Program (ESP)	BRAC
Enhancing Resource and Increasing Capacities of Poor Households toward Elimination of their Poverty (Sammridhi) project (Saghata, Bharatkhal, Kamalerpara and Boali Unions)	Palli Karma Sahayak Foundation (PKSF)
Pathways to Prosperity for Extremely Poor People (PPEPP)	
Learning and Innovation Fund to Test New Ideas (LIFT)	
Developing Inclusive Insurance Sector Project (DIISP)	
Livelihood Improvement of Elderly People Project	
Social Inclusion of Disability and Sustainable Livelihood Improvement Project	
Cultural and Sports Karmasuchi	
Micro Credit Program (Buniad, Jagoran, Agroshor, Shahash, Sufalon)	
Micro Enterprise Development Project (MEDP)	
Small and Marginal Sized Farmers Agricultural Productivity (SMAP) Improvement and Diversification Financing Project	Bangladesh Bank
IDCOL Solar Home Systems Program	Infrastructure Development Company Ltd. (IDCOL)
Promotion of IDCOL Improved Cooking Stove Project	
Agriculture Support Program Loan	Private Banks

**Fund Received in 2019-'20**

Particular	Amount
PKSF	4.17
BANK	15.01
OWN FUND	24.67
ANUKUL	0.11
Member Savings	8.61
loan realisation	45.11
Bi-lateral Project	2.31

100





## Governance & Policy Management

The Executive Committee (EC), subject to advice and supervision of the SKS General Council, determines the strategic directions based on situation, context, experiences and legal directions to administer the wheels of the organization towards achieving the goal of SKS Foundation. The 7-member Executive Committee performs as the apex body relating to the policy direction which is formed by & from the 23-member General Council. The Executive Committee sits bi-monthly centering organizational policy & macro-planning matters while the General Committee members meets once a year to review & approve the yearly performance, annual budget, work-plan and other strategic issues.



Chairperson  
Md. Ayub Ali  
Development Practitioner



Vice-Chairperson  
Mst. Parvin Akter



Treasurer  
Prity Day  
Head Teacher (Retired)



Executive Member  
Mst. Sharifa Begum



Executive Member  
Rafiqul Islam Sarker



Executive Member  
Md. Nashir Uddin Faruq  
Development Practitioner



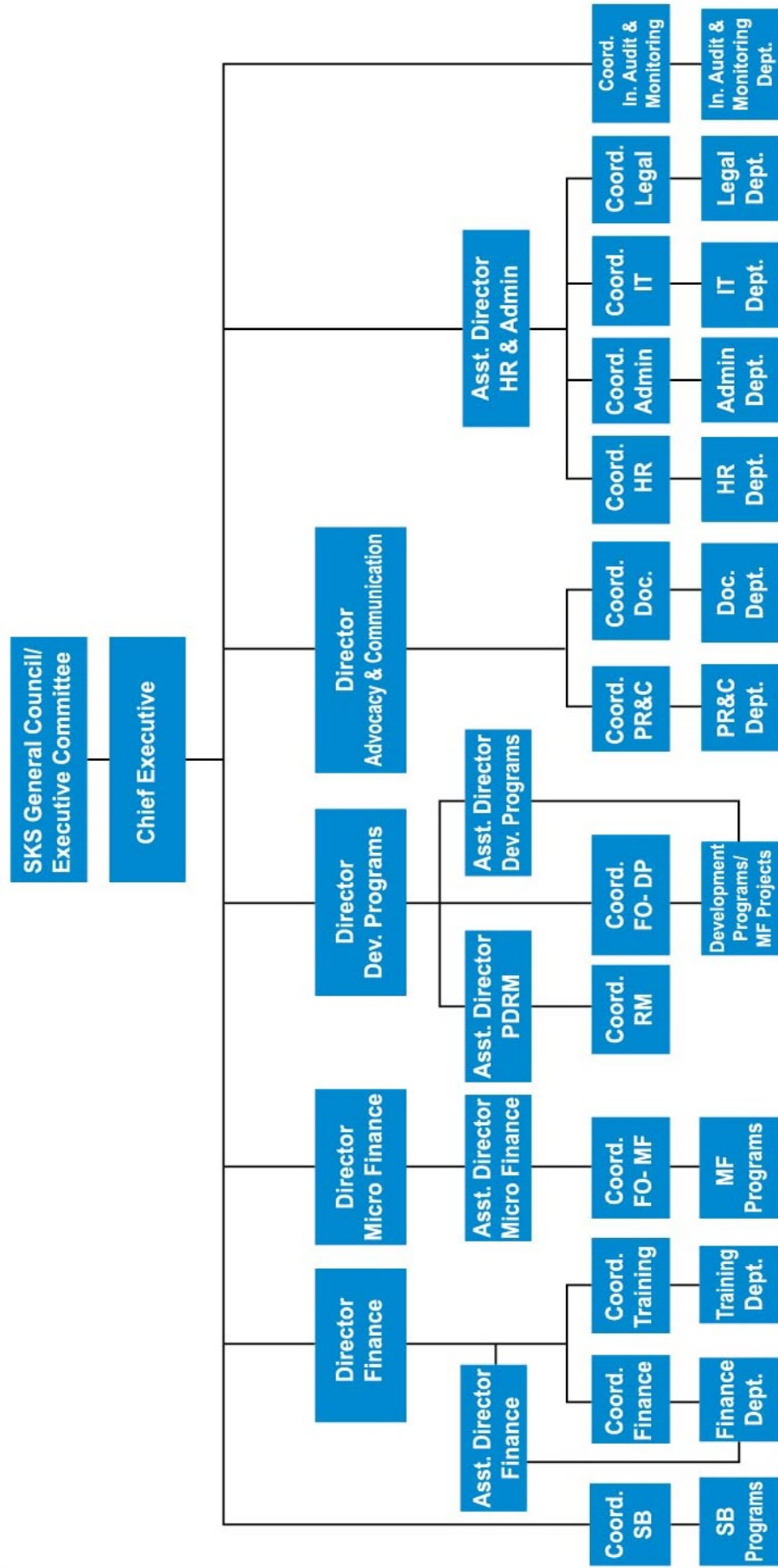
Member Secretary (Ex-officio)  
Rasel Ahmed Liton  
Chief Executive, SKS Foundation





**SKS**

# Organogram of SKS Foundation



Note: Dev.: Development; PDRM: Program Development & Resource Mobilization; Coord.: Coordinator, SB: Social Business; MF: Micro Finance; FO: Field Operation; DP: Development Programs; PR&C: Public Relation & Communication; RM: Resource Mobilization; Doc.: Documentation; HR: Human Resource; IT: Information Technology; In: Internal



## Achievement So Far

Year of Establishment	1987
<b>Program Intervention Area</b>	
Branch/Project Office	235
Total District Reached	20
Total Upazila Reached	187
Total Union Covered	958
Total Village Covered	6,066
Total Household Covered	652,306
<b>People Served under 4 Program Sectors</b>	
- <b>Social Empowerment</b>	1,728,652
- <b>Economic Development</b>	1,000,775
- <b>Environmental Justice</b>	526,905
- <b>Social Enterprising</b>	
-Services under Social Development Initiative)	1,064,362
-Services under Social Corporate Initiative	
-SKS Resource Centre	64,411
-SKS Hospital	184,671
-Nutonkuonri Biddyapith	982
-SKS School & College	1,632
-SKS Inn	118,490
-Daily Madhukar	108,000
-Radio Sarabela 98.8 FM	1,000,000
-SKS Printers	325
<b>Training Provided</b>	
-SKS Staff & Volunteer	3,285
-Community People	452,300
-LGI Representative	12,200
<b>Policy Document &amp; IEC/BCC Material</b>	
-Organizational Policy	22
-Training Module	20
-IEC Material	31
-BCC Material	80
<b>People Benefited</b>	<b>4 million</b>












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**Dhaka Office:** College Road (Nearby City Complex), Ashkona, Daksinkhan, Dhaka-1230

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