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JUNE 2025



**SKS Foundation
dreams to build
a society for all
to live with
dignity and
justice**

**- Rasel Ahmed Liton
Founder & Chief Executive**

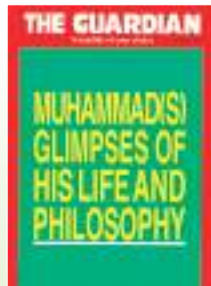


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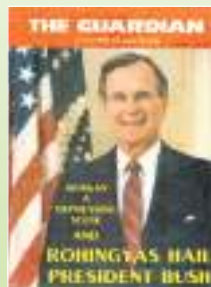
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SKS Foundation dreams to build a society for all to live with dignity and justice

- Rasel Ahmed Liton
Founder & Chief Executive



..... the SKS Management, led by their dynamic Founder & Chief Executive Rasel Ahmed Liton, have framed the 5th Organizational Strategic Plan for July 2024 to June 2029, with the commitment to make SKS more proactive to future issues and priorities in achieving their goals and objectives, through ensuring radical change and sustainable development in the lives of their target people in collaboration with their development partners and stakeholders.

FOCUS ON SKS PROGRAMS

The SKS Foundation came into being on the 1st of December 1987 and has won the status as one of the leading NGOs in Bangladesh through its successful operations of various socio-economic development programs and projects across the country. The organization has already passed over 37 years of its establishment and steps into the 38th year of its glorious journey this year.

Starting to fight the oppression and to ensure the development of the poor and the marginalized char dwellers living in the Gaibandha district of Bangladesh in 1987, now SKS Foundation has covered 169 upazilas under 29 districts of all 8 divisions of the country, serving the program participants across its covered areas in Bangladesh.

Since its beginning, SKS has gradually been diversifying its plans and programs and taking the organizational strategic plan as the guiding principle, aiming to serve a broader number of marginalized communities, especially the poor, landless, ethnic people, marginal farmers, climate victims and other neglected communities, considering the different geophysical contexts of the country.

Currently, the SKS Management, led by their dynamic Founder & Chief Executive Rasel Ahmed Liton, have framed the 5th Organizational Strategic Plan for July 2024 to June 2029, with the commitment to make SKS more proactive to future issues and priorities in achieving their goals and objectives, through ensuring radical change and sustainable development in the lives of their target people in collaboration with their development partners and stakeholders.

Realizing the gradually-changing development paradigm and the emerging needs of deserving communities and the social contexts, in their present Strategic Plan they have chalked out the organizational and programmatic issues and directions in a consultative process, keep-

ing the communities at the center for their present and future actions, and have also taken the Strategic Plan as a roadmap to face the declining development funding landscape in Bangladesh that gradually appears as a new challenge.

In spite of these changing situations and worldwide economic hardships, deep-rooted social inequalities, and climate disruptions, SKS stands firm for serving their target people and remains steadfast in its mission to empower the marginalized, uplift the vulnerable, and drive cherished progress. They are committed to keep their journey of development for building an inclusive future always shining in the years to come.

Accordingly, SKS Foundation's professional and workforce under active guidance and direction of their smart Founder & CE Rasel Ahmed Liton, are working to implement the development activities and projects effectively at their covered areas for bringing about the desired change, creating a new instance of success, for the oppressed communities of the society to uplift their living standard, reducing the distress of these deprived communities.

These initiatives and efforts of SKS Foundation have attracted our attention. So, in this issue of The Guardian, we have focused on SKS, covering its history, programs, problems, potentials, contributions, achievements, present activities and future plans. The issue contains special reflection on SKS' development journey by the Chairperson, an exclusive interview of Founder & CE Rasel Ahmed Liton and a good number of important articles and stories, highlighting the entire scenario of SKS.

Obviously, the interview and articles published here are highly informative, educative and interesting as well. We believe these stories will attract not only the attention of our learned policy makers and our valued readers at home and abroad, rather all of them will, of course, find these very interesting as well.



SKS Foundation: Uplifting Marginalized Communities and Addressing Pressing Issues across Diverse Sectors

Murshed Alam Sarker

Bangladesh is stepping ahead to be graduated as developing country. So, the present journey of the country towards the Sustainable Development Goals (SDGs) reminds us of the critical role that the development organizations like SKS Foundation should play in uplifting the marginalized communities and addressing the pressing issues of diverse sectors. The recent years that we have already passed underscored the importance of resilience, adaptability, and innovation in the face of evolving various challenges of economic and social developments.

The FY 2023-2024 focused on the progress that we achieved, but the year was not without its setbacks. More or less, the whole of development sector faced significant challenges including economic instability, the impacts of extreme weather events and the difficulties of reaching marginalized communities. The most vulnerable areas, particularly the remote and hard-to-reach areas, faced dire consequences. Considering the cold waves, heat waves, and floods tested our capacities and revealed areas, we at SKS strengthen the focus on response mechanisms.

Further more, the economic pressures on our communities and the rising costs of delivering services have highlighted the need for innovative approaches and increased collabora-



Murshed Alam Sarker
Chairperson
SKS Foundation

tion with both governmental and non-governmental partners, I mean especially the NGOs. This year we consider as both significant achievements and profound challenges for SKS Foundation.

So, SKS is committed to act more strategically, delivering targeted interventions, and despite the hurdles, our collective efforts aimed to lead to meaningful outcomes. SKS Foundation's initiatives in social empowerment, economic development, environmental justice, and social services brought positive changes to the lives of many, especially in vulnerable and hard-to-

reach areas. These achievements underscored SKS' commitment to improving the quality of life for those who deserve it the most.

Looking ahead, we must build on these successes while addressing the gaps identified. The development of the SKS Foundation Strategic Plan 2024-2029 will certainly guide the organization's intervention of diverse programs targeting deserving marginalized groups and communities. Our focus will be on expanding our reach, enhancing resilience, and ensuring the sustainability and impact of our programs. We must also advocate for stronger support from local and international partners and allies to ensure that the vulnerable and deserving populations are not left behind.

In concluding, I, on behalf of the Executive Committee and the General Council of SKS Foundation, extend my heartfelt gratitude to the respective authorities of the government, our donors, and development partners, for their continued support and trust in SKS' efforts to addressing the diverse needs of the program participants. Their unwavering commitment to our shared goals is the driving force behind our progress. Together, we will continue to strive for a more just, equitable, resilient, and peaceful society for all, creating a lasting impact with collective efforts in the days to come.



SKS Foundation dreams to build a society for all to live with dignity and justice

-Rasel Ahmed Liton, Founder & Chief Executive

Interview by Md. Munir Hussain

The SKS Foundation was established in 1987 with the vision to fight the oppression and to change the life of the poor and the marginalized char dwellers living in the Gaibandha district of Bangladesh, said Rasel Ahmed Liton, Founder & Chief Executive, in an exclusive interview with *The Guardian*.

In this context, he mentioned that since its beginning, SKS has been following the Organizational Strategic Plan as the guiding principle and the 5th Organizational Strategic Plan framed for July 2024 to June 2029 embodies its strategic choices to become more proactive to future issues and priorities in achieving its goals and objectives for ensuring a sustainable change in collaboration with development partners and stakeholders.

Mr. Liton added that despite worldwide economic hardships, deep-rooted social inequalities, and climate disruptions, SKS remains steadfast in its mission to empower the marginalized, uplift the vulnerable, and drive cherished development across Bangladesh.

He then added that SKS Foundation, however, stands for empowerment, resilience and hope reaching the tar-



Rasel Ahmed Liton
Founder & Chief Executive
SKS Foundation

get people through its diverse programs from its beginning, and this journey of progress and commitment of SKS for building an inclusive future shall remain untarnished in the years to come.

In a long exclusive interview, the Chief Executive replied to several questions covering the entire activities, problems, potentials, developments, successes, achievements, present and future development plans and programs of SKS. His deliberations are quite outstanding, informative, educative and interesting as well. The

excerpts of his valuable interview are presented here for The Guardian readers at home and abroad:

The Guardian: Please give us a short introduction to the founding history of SKS Foundation the way it has come to its present position of success and glory.

Chief Executive: The history of SKS dates back to 1987 when a group of dedicated local young-men and women led by myself, Rasel Ahmed Liton, established the SKS Foundation on 1 December 1987 to fight the oppression and focus on the development of the poor and the marginalized char dwellers living in the Gaibandha district of Bangladesh.

Upholding its core values, SKS Foundation has grown significantly over the last few decades, diversifying its plans and programs targeting a broader number of marginalized communities, i.e. the poor, landless, ethnic people, marginal farmers, climate victims and so many in different geophysical contexts of the country, and become one of the leading non-government organizations (NGOs) in the country.

Since its beginning, SKS has been following the Organizational Strategic Plan as the guiding principle and



The Chief Executive is at his office.

the 5th Organizational Strategic Plan framed for July 2024 to June 2029 embodies SKS Foundation's strategic choices to become more proactive to future issues and priorities in achieving its goals and objectives, it has been striving for a sustainable change in collaboration with development partners and stakeholders as a national non-government development organization.

SKS Foundation stands for empowerment, resilience and hope reaching the target people through its diverse programs from the year it has started. Despite economic hardships, deep-rooted social inequalities, and climate disruptions, SKS remains steadfast in its mission to empower the marginalized, uplift the vulnerable, and drive cherished development across Bangladesh. This journey of progress and commitment of

SKS for building an inclusive future shall remain untarnished in the years to come.

The Guardian: Now, would you mention what vision and mission SKS has set to achieve its target?

Chief Executive: As per our new Strategic Plan, we have set our Vision and Mission to achieve the target of the organization.

Our vision is to build a poverty-free society where everyone has access to resources and lives with voice, dignity and justice.

Our mission is to facilitate the improvement of life and livelihood of the poor through reducing their vulnerabilities, promoting empowerment and improving access to development opportunities and resources. In view of this, SKS Foundation collaborates with the government, including the

local government, private sector, NGOs, networks and donors to ensure sustainable development.

The Guardian: Would you focus on what Core Values followed by SKS?

Chief Executive: SKS Foundation maintains some guiding principles, referred to as the organization's core values, to carry out its mission. These are as follows:

Respect: SKS Foundation treats and behaves with everyone with respect and dignity without any prejudice.

Accountability: SKS Foundation feels accountable to relevant stakeholders for its works, outputs and results.

Gender Sensitivity: SKS Foundation is committed to promoting and maintaining gender sensitivity in its organizational environment, culture and programs.



The Chairperson is speaking in the SKS AGM 2024. The Chief Executive is at his left.

Integrity: SKS Foundation doesn't compromise with professional standards, quality, honesty and regularities of any form.

Transparency: SKS Foundation maintains the highest level of transparency in programs, organizational functions and decision-making.

Professionalism: SKS Foundation values professionalism and strives for innovation in its thought and work process.

The Guardian: Now, would you discuss the Core Competencies of SKS?

Chief Executive: SKS Foundation is uniquely positioned in the development sector due to its strong presence in vulnerable areas and its adaptive program components that address the needs of the most marginalized communities. SKS Foundation's core competencies encompass the following features:

Hard-to-Reach Priority: Established with a mission to support excluded populations, including char dwellers, indigenous groups, and the ultra-poor, who face various forms of marginalization, SKS Foundation is recognized for its unwavering commitment and continuous efforts to assist these communities.

Innovative Vision: Evolved with a forward-thinking approach, committed to growth and diversity through timely actions and innovative solutions, these strategic decisions enable SKS Foundation to advance successfully in multi-disciplinary development.

Collaborative Environment: Fostering a non-bureaucratic culture that promotes a positive working atmosphere for all staff, regardless of hierarchy & gender, SKS Foundation encourages participation, placing staff at the center of its initiatives.

Brand Commitment: Dedicated to upholding its brand identity and rep-

utation in all aspects of its operations, SKS Foundation ensures high standards in partnership execution, self-governance, program and project management, service delivery, and resource management.

Sustainable Growth: Prioritizing progressive growth over revolutionary change, adopting an incremental strategy for both program and organizational development, SKS Foundation views social development as the core around which all other initiatives revolve and values social enterprise to promote resource efficiency and self-reliance.

Adaptability & Responsiveness: Being flexible and open to change, learning from every individual and interacting within the organization, SKS Foundation is committed to responding to emerging needs and opportunities that align with its mission.

Holistic Development Approach: Committed to comprehensive devel-



The Chief Executive of SKS and the then Executive Vice-Chairman of MRA exchanging the document of Annual Performance Agreement signed between SKS and MRA.

opment, maintaining a programmatic focus encompassing social, economic, and environmental dimensions alongside social enterprise initiatives, SKS Foundation emphasizes a rights-based approach to address critical issues whenever opportunities arise.

The Guardian: Would you give us a brief about the system of SKS governance and management?

Chief Executive: SKS Foundation's supreme body is General Council (GC). The General Council consists of 23 Members. The General Council selects the Executive Committee (EC). The Executive Committee, 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 formed by the 23-member General Council. The Executive Committee sits bimonthly centering organizational policy and macro-planning matters while the General Council meets once a year to review and approve the yearly performance, annual budget, work-plan and other strategic issues.

The Chief Executive works as the Member-Secretary of both GC and EC as Head of the Management. A team of senior management works under the guidance of CE for smooth management and implementation of program and project activities of the organization.

The Guardian: Would you inform us about the area coverage as well as the manpower strength of SKS?

Chief Executive: You know SKS is a leading national level NGO. Currently, we are implementing dif-

ferent types of humanitarian and development programs and activities in the char area, drought zone, coastal belt, haor region and urban settings covering the climate change and disaster-affected and hard-to-reach communities in 169 upazilas of 29 districts under the 8 divisions of the country.

At present, a total 3,492 skilled and efficient officials including officers and staff are working at 40 Development Program Offices and 249 Microfinance Offices of SKS Foundation across the country. Out of these officials, 2336 (67%) are male and 1156 (33%) are female.

The Guardian: Now, would you mention about the targeted people as well as the beneficiaries of SKS?

Chief Executive: Our targeted people and program participants belong to marginalized poor, landless, marginal and small farmers and vulnerable groups. Particularly, our focus is



The Chief Executive along with the EC Members seen with the Managers of 10 Best Branches of SKS.

pin-pointed on the poor and hardcore poor, widows, divorcees, abandoned women, women-headed households, youths and adolescents, mothers and children, persons with disabilities, indigenous groups and CBOS, etc.

The Guardian: Well, would you give us an overview about the present scenario of successes and achievements of SKS?

Chief Executive: SKS Foundation's development intervention integrates the service delivery operation with the rights-based approach 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 Basic Service Support. SKS Foundation runs these program sectors taking the respective strategic objectives into proper consideration.

However, the program intervention under the sectors is complementary to each other.

Accordingly, advocacy and communication remains always integral to all SKS programs, raising awareness of rights and entitlements while holding service providers accountable to promote good governance. Through meetings, dialogues, rallies, campaigns, and dissemination of information and messages through its print and audio-visual media, SKS empowered communities to access dignified services, and raise voices concerning their rights. By engaging communities and reaching the stakeholders with its advocacy & communication services, SKS contributes to sensitizing different segments of society towards making a more resilient society.

SKS also emphasizes the development of its workforce from external training in advocacy, leadership, financial management, health, and agriculture. The internship programs provided practical experience for emerging professionals, highlighting SKS' commitment to capacity building.

With a professional workforce, SKS engaged diverse groups - women, youth, vulnerable families, and remote communities, and alongside providing need-based resources, SKS nurtured confidence building in the respective communities as well.

The Guardian: In this context, would you tell us something about the collaboration of SKS for ensuring the development programs of the organization?

Chief Executive: SKS Foundation collaborates with policy-makers, government bodies, like-minded networks, professional alliances, civil society, national and international NGOs, LGIs, mass media, etc. Concerning this, SKS continues partnership and networking with the respective networks, organizations and groups covering the administrative tiers ranging from the national to the local levels.



The Chief Executive is inaugurating the 37th Founding Anniversary of SKS.

SKS performs advocacy and networking concerning human rights, legal aid, gender issues, environmental and climatic concerns, health, education, information rights, etc. Alongside, SKS upholds the spirit of promoting and preserving the socio-cultural rights of the respective community and ensuring a congenial atmosphere in the society. Concerning this, SKS maintains close collaboration with different cultural groups, youth clubs, educational institutions, local administrations and elected bodies, civil society and development partners.

The Guardian: It is learnt that SKS Foundation performs the responsibility of Secretariat of FANSA-Bangladesh. Please tell us something in brief about this.

Chief Executive: Yes, you have heard right. SKS Foundation works as the Secretariat of FANSA-Bangladesh, a network of more than 120 NGOs & CBOs who are implementing programs and running advocacy in the field of WASH.

Since SKS Foundation has been playing a vital in the activities of WASH sector, probably marking this, we have been given the responsibility of Secretariat of FANSA-Bangladesh. This is a big responsibility that has been entrusted upon us, and we are performing our duties very actively and effectively in fulfilling the aim of FANSA.

The Guardian: In the end, would you please give your valuable message?

Chief Executive: SKS Foundation stands for empowerment, resilience and hope reaching the target people through its diverse programs from the year it has started. Despite economic hardships, deep-rooted social inequalities, and climate disruptions, SKS remains steadfast in its mission to empower the marginalized, uplift the vulnerable, and drive cherished progress in 29 districts across Bangladesh. This journey of progress and commitment of SKS for building an inclusive future shall remain untarnished in the years to come.

Consolidating the achievement, challenges and learning, SKS has framed the Organizational Strategic Plan 2024-2029. Aligning with the ever-changing development paradigm and the emerging needs of deserving communities and contexts, the Strategic Plan has chalked out the organizational and programmatic issues and directions in a consultative process keeping the community at the center for our present and future actions. While the declining development funding landscape in Bangladesh appears a new challenge, we remain mindful of the evolving challenges and opportunities and are committed to adapting to remain strong following the Strategic Plan as a roadmap.

I, however, extend my deepest gratitude to our governing body, development partners, government agencies, LGIs and community members who have been instrumental in our journey ahead. I also recognize my colleagues' untiring efforts for bringing success for SKS Foundation.



The Chief Executive is distributing prizes among the winners of Annual Sports & Cultural Competitions organized by SKS School & College.

In the end, I would also like to thank The Guardian Authorities and their journalist team for bringing out an exclusive coverage on SKS Foundation, highlighting its activities, achievements and contributions to the development of Bangladesh.

Profile of SKS Chief Executive Rasel Ahmed Liton

Rasel Ahmed Liton was born on 2nd November 1973 in a respectable Muslim Family in the village of Bharatkhal under Saghatapara upazila of Gaibandha district.

Mr. Liton is a man of vast experience in socio-economic and developmental issues, having his own dynamism of decision-making and action-plans. He is objective-oriented, high-caliber, result-focused individual who can make all assignments solely in support of the organization's management team. He usually keeps

the patience for achievements and a restless drive to make things positive and effective.

In 1987 with a group of dedicated local youths, led by Rasel Ahmed Liton, established SKS Foundation with a specific vision and mission.

Since then, Mr. Liton, along with the assistance of these youths and the large workforce of the organization, has been carrying out his role and responsibilities as Founder & Chief Executive.

The major responsibilities since the beginning he took are fundraising initiatives, office management, team management, resource management, monitoring, supervision, report editing and evaluation, including lots of managerial roles.

Under his able and dynamic leadership, SKS Foundation has become

one of the leading NGOs in Bangladesh and its name and fame have spread at home and abroad.

Along with the SKS, Mr. Liton is now actively involved in responsible and dignified positions with different national and international organizations concerned with development, socio-economic, cultural and academic activities.

His competencies are noteworthy. His fascination to work with diverse groups of people, well-understanding capabilities for team-based planning as well as implementing, sound knowledge and perception of development as well as managerial aspects, demonstrating balance between compassion and stewardship during power delegation, and team facilitating environment creation with shared vision and evolving a path to reach it are quite wonderful.

SKS Foundation: Social Empowerment

SKS Foundation's Social Empowerment sector focuses on improving the marginalized, excluded and disadvantaged communities. The sector interventions promote human rights, good governance, women's empowerment, gender sensitivity, child rights protection and development to contribute to creating an inclusive society where everyone enjoys a quality life. By mobilizing communities to foster socio-cultural cohesion and development, SKS' Social Empowerment sector promotes good governance and accountability ensuring that people's rights and entitlements are met. Targeting socio-cultural empowerment, SKS raises awareness and builds capacity of the marginalized and disadvantaged groups including women, men, children, adolescents, the elderly, persons with disabilities and socially excluded groups. The sector aims to amplify the voices and capacities of the target groups ensuring that they have an opinion, bargaining power, and authority in family and societal decision-making. The sector intervention prioritizes community collaboration, the formation, and mobilization of community-based organizations (CBOs), and sensitizing civil societies to sensitize decision-makers, local government institutions and other service providers accountable to the people they serve.

To promote the sustainable development and societal well-beings, SKS' Social Empowerment sector interventions focused on the promotion of human rights and good governance. It sensitized both rights-holders and duty-bearers about their accountability enhancing their capacity for effective service delivery. Alongside, SKS facilitated issue-based events to



Open Budget Meeting.

strengthen the community, organized dialogues between communities and local government institutions (LGIs) and other duty-bearers, and supported pro-poor budget framing, Standing Committee meetings at LGIs, social auditing, community-led monitoring, etc.

Patronizing community gatherings, campaigns, and observances of special days and events, etc, SKS turned the citizens aware of their rights & entitlements. SKS also ensured access to a fair legal system by offering legal aid to those in need and conducting studies, reviewing policies, and developing strategies to address key issues in favor of the community demand. Additionally, SKS advocated for human rights, providing a platform for marginalized voices, and fostering citizen participation in governance.

In 2023-'24, under this component, SKS organized 2,683 events covering vulnerable community groups to

the duty bearers. The events focused on issues like awareness on child rights, gender sensitivity, human rights and governance, and so on while around 49,698 people were covered from different segments of society.

SKS Foundation facilitated the formation, mobilization and strengthening of different people's groups covering the target communities and segments under this component. SKS formed Community-based Organizations (CBOs), Federations and Forums namely Village Development Committees (VDCs), Farmer Groups, Village Savings and Loans Associations (VSLAs), Women Forums, Women Federations, Volunteer Groups, and Youth and Adolescent Groups centering community development and change-making issues. These institutions united communities to campaign for claiming the rights and entitlements in favor of the respective groups and communities. The Federations and Forums acted as

change agents ensuring that the voices of different groups were heard and their rights claimed from the service providers. They served as pressure groups, engaging in watchdog roles and monitoring social development in line with the respective excluded and marginalized individuals, groups, or, communities' entitlements.

The efforts conducted under this component led to the formation of 800 groups and federations/CBOs, mobilizing 20,278 individuals to strengthen community unity and advocate for their rights and entitlements.

SKS Foundation promoted women empowerment targeting to reduce gender disparity through awareness and capacity building, leadership development, and ensuring women's participation in opinion-sharing and decision-making to achieve gender equality. By involving stakeholders such as spouses, family members, community leaders, and organizations, SKS addressed the multifaceted nature of gender inequality. This approach drove cultural and social change challenging stereotypes and norms that perpetuate gender disparity. SKS formed spouse groups and conducted meetings, sessions, dialogues, and training to raise awareness and build capacity for women's rights and gender equality. It engaged individual women, women



Human chain and handing over memorandum.

and girl forums, youth & adolescent groups, community-based organizations (CBOs), schools, colleges, religious leaders, and local government institutions (LGIs) on issues like women's rights, gender equality, violence against women, and sexual and reproductive health and rights. Additionally, SKS supported income-generating activities (IGA) by providing both kind and cash assistance to deserving women. This comprehensive approach ensured a broad & inclusive effort to promote women empowerment and address gender sensitivity in the respective community.

As a result of these interventions in 2023-'24, SKS supported a total of 81,576 individuals. Among them,

42,880 community members and 29,534 spouses and family members were sensitized on gender issues focusing on women empowerment attending 6,389 events and campaigns.

SKS Foundation actively addressed child protection including standing against early marriage and violence against women, both of which hinder child development. Concerning this, SKS organized awareness-building and training sessions, meetings, and orientations on sexual and reproductive health rights, violence against women and children, child protection, and early marriage, etc. These activities were conducted mobilizing the children, adolescents, local communities, teachers, parents, and caregivers. SKS mobilized children and adolescents to raise awareness, voice their concerns, and plan community initiatives. Parents, teachers, caregivers, and local communities were also oriented on child rights, protection and development. SKS also played an active role in preventing early marriage and fostering child-friendly environments in schools covering school authority and community allies. In 2023-'24, SKS Foundation reached 69,196 individuals through 3,330 events, training sessions, and child protection initiatives.



An Adommo Nari of SKS Foundation is receiving the crest from the Divisional Administration.

SKS Foundation: Economic Development

SKS Foundation's Economic Development sector is committed to ensuring livelihood security and increased income of the marginalized people. SKS is supporting the poor & vulnerable to develop their financial base by implementing different programs. Among the program participants under different schemes, women are getting priority and their management in financial dealings is ensured.

SKS Foundation focuses on entrepreneurship development to create more job and livelihood opportunities. Supporting the promotion of effective marketing amplifies these efforts by connecting businesses with customers. SKS Foundation aids this growth by providing training, financial access, and infrastructure support, fostering both new and existing businesses, and monitoring to ensure that these initiatives contribute to the economic development of the communities.

To boost productivity and employability, SKS Foundation provided hands-on training in trades and agriculture to program participants. These trainings focused on skill building and helping program participants adapt and excel in their respective fields. Training topics included crop production, homestead gardening, livestock rearing (such as beef fattening, goat, sheep, and poultry), welding, auto mechanics, tailoring, etc.

SKS Foundation prioritized strengthening the agro-based rural economy, recognizing its vital role in the lives of its program participants, most of who reside in villages and depend on agriculture. To enhance agricultural productivity, SKS provided farmers with access to modern farming techniques, quality seeds, effective pest management strategies, and methods to improve crop yields. By linking pro-



The Members of Village Loan and Saving Association (VLSA) are taking part in group formation meeting.

ducers to broader markets, SKS enabled them to secure better prices and reduce dependence on middlemen. This comprehensive approach significantly boosted participants' livelihoods, leading to more stable and increased incomes.

SKS Foundation provided regular support for poultry and livestock farming as an important economic component of rural livelihoods. SKS offered financial aid through loans for the poor and grants for extremely poor families, alongside technical training and regular health follow-ups in collaboration with the government's Livestock Department. SKS also organized vaccination camps and provided training on silage making to ensure year-round nutritious feed.

SKS Foundation enhanced employability and productivity in the informal sector by providing vocational and technical skills training to 2,078 low-income youths in urban and peri-urban areas. In collaboration with government departments and local entrepreneurs, SKS organized tailor-made

training courses and on-the-job training to create employment opportunities for youths from different areas.

SKS Foundation operates its Microfinance Program as a pivotal tool for poverty alleviation aiming to empower disadvantaged individuals and small businesses economically. By providing small loans, savings options and other financial services, SKS supports participants manage their finances and grow their enterprises.

Under its Microfinance Program, SKS organizes its program participants into groups (Samity), where they are oriented on financial knowledge and encouraged to attend regular meetings. These meetings are venues for depositing savings, processing new credit proposals, and deciding on pertinent matters. This structure promotes leadership, participation in social functions, and overall development, especially among women.

SKS Foundation's Microfinance Program integrates savings as a core component essential for improving the



Training on Financial Management.

economic status of its program participants and driving poverty alleviation. Currently, SKS provides 3 types of savings: General Savings, Voluntary Savings, and Term Deposits. Each option is tailored to promote financial stability and empower low-income individuals to build a secure financial future. By fostering a culture of saving and financial responsibility, these diverse savings options help participants manage their finances more effectively, plan for the future, and improve their overall financial status, ultimately contributing to their economic stability.

General Savings: General Savings is a compulsory scheme for all group members and a prerequisite for accessing loans. Borrowers must regularly contribute to their savings on a weekly or monthly basis, depending on their loan agreements. Members are required to deposit a minimum of Tk. 100/week for the primary loan. Upon leaving the group, members can withdraw the full amount of their savings, provided all dues are cleared.

Voluntary Savings: Alongside General Savings, members have the option to maintain Voluntary Savings at their discretion. SKS offers a member-friendly Voluntary Savings scheme catering to poor depositors often overlooked by commercial banks due to their lower savings amounts. In this scheme, members can save as much as they are able without fixed intervals or

amounts. They also have the flexibility to withdraw their savings, along with accrued interest, during times of crisis or unexpected needs.

Term Deposit: SKS introduced a special Term Deposit savings option allowing both program participants to make one-time deposits. Under this scheme, any member can deposit any amount at any time for a specific period. Savers have the flexibility to withdraw their savings at any time, provided they give a minimum notice of one week. To earn interest, the savings must remain deposited for at least 6 months. .

Credit Schemes

SKS Foundation realizes that capital availability is crucial for sustaining income-generating activities, launching new ventures, and expanding existing businesses. To meet this need, SKS provides collateral-free credit to its program participants particularly the poor in both rural & urban areas following a simple, efficient and affordable process. Borrowers utilize these funds in various income-generating ventures to enhance their socio-economic status. SKS' credit operations are managed through a Revolving Loan Fund (RLF) with loans disbursed to individuals under the banner of respective groups.

SKS offers a variety of loan schemes i.e. Buniad, Jagoron, Agrosor and Sufalon tailored to meet the diverse

needs of its program participants, including interest-free loans for the most vulnerable. The loan products are carefully designed to transform lives & livelihoods.

Buniad: The Buniad Scheme was run as a target initiative to uplift the most marginalized and economically disadvantaged individuals, empowering them to achieve sustainable income and lead dignified lives. This scheme specifically focused on vulnerable groups such as women-headed families, beggars, day laborers, divorced women, widows, child labor-headed households, floating populations, street dwellers, slum residents, homeless individuals, landless farmers, and the elderly and persons with disabilities who have minimal or no income sources. The Buniad Scheme was distinguished by its flexible approach, accommodating the unique needs of the ultra-poor through adaptable terms for deposits, withdrawals, loan repayments, and attendance at group meetings.

Jagoron: The Jagoron Scheme continued focusing on fostering household-based enterprise development in both rural & urban areas supporting a wide range of family-based income-generating activities. These activities encompassed both agricultural & non-agricultural sectors including small businesses. Loan amounts under this scheme ranged from Tk. 20,000 to 99,000 specifically targeting the economically disadvantaged in both rural & urban settings. In urban areas, the scheme met higher participation from women reflecting their greater involvement in the labor market, better access to resources, increased mobility, and a more significant role in household decision-making. This trend underscored the critical role of women in driving economic growth within their communities.

Agrosor: SKS extended its financial services to progressive members through the Agrosor Scheme, designed to support individuals undertaking sig-

nificant economic activities via micro-enterprise development. This scheme empowered individuals to expand or diversify their existing enterprises, transforming them into successful micro-entrepreneurs. Loans under the Agrosor Scheme were meticulously assessed based on household cash flow, business volume, and the borrower's reputation within the community. Eligibility criteria included a minimum of 2 years of business experience, a visible and viable venture, and the potential to create wage labor employment beyond family members. .

Sufalon: The Sufalon Scheme was run as a specialized credit initiative designed to bolster agricultural activities and improve the livelihoods of poor rural and peri-urban farmers. Targeted at marginalized and small farmers, this scheme provided essential support for acquiring critical farm inputs such as seeds, fertilizers, irrigation, and pesticides, along with technical assistance. Sufalon Scheme was adapted to a variety of agricultural sectors, including crop production, fisheries, livestock, food processing, and agricultural machinery with terms tailored to the seasonal and regional profitability of these activities. One of the key features of the Sufalon Scheme was its flexible repayment options, which included one-time, seasonal, or balloon payments that aligned with agricultural cycles. This flexibility, coupled with the option to repay loans after the sale of harvested products, made the scheme particularly popular among those involved in activities like beef fattening and crop cultivation. The scheme also allowed for multiple loans providing farmers with the resources needed to sustain and expand their agricultural ventures.

Special Economic Schemes

To address specific challenges, foster inclusive development, and meet the diversified needs of its program participants, SKS Foundation operates some Special Economic Schemes that include financial support coupled with skills development, agriculture & food

security, education & empowerment, and health & nutrition, thereby addressing social and environmental challenges. These schemes offer multifaceted incentives to stimulate economic activities in designated areas or sectors, enabling participants to manage their economic portfolios more flexibly. For rural-based program participants, SKS offers special agro-based schemes that play a significant role in promoting income, food security, and employment, thereby contributing to income generation. These comprehensive schemes collectively contribute to the economic development and empowerment of SKS' program participants.

ENRICH Scheme: To combat multidimensional poverty, SKS Foundation implemented the ENRICH Program which took an integrated approach to poverty alleviation. The program offered 3 specialized credit services: Livelihood Improvement Loan (LIL), Asset Creation Loan (ACL), and Loan for Elderly People Group (LEPG).

This comprehensive scheme is crafted to enhance the resources and capacities of impoverished households, fostering sustainable development and economic resilience. By addressing various dimensions of poverty with tailored financial support, the schemes empowered households to elevate their living standards and build a more secure future.

Agrosor-RAISE Scheme: SKS Foundation continued its efforts to enhance the capacities of COVID-19-affected micro-entrepreneurs, young micro-entrepreneurs, apprentices, and master crafts persons through hands-on technical training and financial support.

Microcredit in WASH Promotion: In alignment with SDG-6, SKS Foundation continued its efforts to improve access to safe water and sanitation facilities with the provision of microcredit support. By offering credit, motivation, and technical support,

SKS empowered rural households and local sanitation entrepreneurs.

SKS provided Household Water & Sanitation Loans and Market Development Loans targeting local entrepreneurs and women in hygiene markets.

SMAP Scheme: In its ongoing commitment to fostering an agro-based rural economy, SKS Foundation continued to support small & marginal farmers. Under the Small & Marginal Sized Farmers Agricultural Productivity Improvement and Diversification Financing Project (SMAP) scheme, SKS supported 9,186 farmers, of them 9,151 were female, by distributing Tk. 567,409,000 with Tk. 307,964,508 outstanding at the end of the year.

The loan amounts provided under this scheme ranged from Tk. 5,000 to 200,000 tailored to meet the specific needs and capabilities of each farmer. This financial support was complemented by comprehensive training and technical assistance, focusing on 3 key areas: agriculture, agro-machineries, and livestock. Through these efforts, SKS Foundation enhanced agricultural productivity and also contributed to the diversification and sustainability of the rural economy.

Reflection on Microfinance Operation

SKS Foundation's Microfinance Program consistently delivered a strong performance evidenced by a remarkable Cumulative Recovery Rate (CRR) of 99.10% in 2023-'24. This high recovery rate underscored the program's success in fostering a robust repayment culture among its participants.

However, the program encountered some emerging challenges. These trends indicated underlying vulnerabilities, potentially stemming from difficulties in adapting to changing economic conditions or shifts in borrower circumstances. Moreover, the impact of inflation posed additional challenges.



SKS Foundation: Environmental Justice

The sector of environmental justice addresses the inequalities that burden low-income and marginalized groups with environmental pollution, degradation, and climate change hazards. To combat these challenges, SKS promotes environmental protection exploring the resilience & adaptation measures conspiring the geophysical context in the hard-to-reach areas like char & flood zones, drought areas, and the coastal belt of Bangladesh. SKS' intervention makes the people aware of climate change issues, supporting their capacity building in community-based adaptation, and guiding them in disaster preparedness. Alongside, afforestation, the use of renewable energy, waste & fecal sludge management, etc are the major initiatives under SKS' Environmental Justice sector.

SKS has significantly contributed to preserving natural resources, reducing pollution, and mitigating climate change impacts. Its efforts in promoting sustainable land and water use, coupled with ecosystem restoration, have contributed to environment conservation and combating the warming issues. Public awareness campaigns have fostered a culture of environmental stewardship, encouraging individuals, and communities to embrace eco-friendly practices.

SKS advanced environmental protection through afforestation and bio-intensive gardening, including tree plantation and nursery development. In the remote char areas, SKS raised individual and cluster plinths and encouraged communities to plant a diverse range of saplings, such as vegetables, fruits, timber, and medicinal plants targeting to environmental protection.

Improper disposal of fecal sludge and waste led to severe environmental



Human Chain on the occasion of Global Day of Climate Change 2024.

pollution, impacting water, soil, and air quality. To address these issues, SKS Foundation collaborated with Saidpur, Gaibandha, Sreemangal municipalities, and Barisal City Corporation to promote City-wide Inclusive Sanitation (CWIS) and Fecal Sludge Treatment Plan (FSTP) initiatives. These initiatives involved the collection, transport, treatment, and safe disposal or reuse of fecal sludge- semi-solid waste from on-site sanitation systems like pit latrines and septic tanks.

To improve energy access and promote sustainable practices in underserved communities, SKS furthered its commitment to renewable energy and sustainability by supporting the installation of Solar Home Systems for remote, unelectrified, and disadvantaged families, especially in the char areas. During 2023-'24, SKS promoted 755 units of Solar Home Systems and assisted an additional 150 families in acquiring these systems. To ensure the effective use and maintenance, SKS also provided training on the operation and maintenance of the Systems and provided toolkits to the respective families.

Awareness and skill development in Disaster Risk Reduction (DRR) and Climate Change Adaptation (CCA) were crucial for building resilient

communities capable of withstanding and recovering from environmental hazards and climate-related impacts. SKS Foundation realizes that sensitizing the duty-bearers & relevant professionals, and awareness building of the victim communities are the key to combat natural disasters due to climate change. Alongside, SKS emphasized on skill development to equip people with practical knowledge to implement DRR & CCA strategies effectively, such as emergency preparedness, sustainable agriculture, water management, and infrastructure planning. Through comprehensive understanding and capability in DRR and CCA, SKS provided communities with the knowledge, training, and tools needed to reduce vulnerabilities, enhance adaptive capacities, and ensure long-term sustainability and safety in the face of evolving environmental challenges.

SKS actively observed key days related to Disaster Risk Reduction (DRR) and Climate Change Adaptation (CCA), such as the 'International Day for Disaster Risk Reduction' and 'National Disaster Preparedness Day'. These observances engaged stakeholders from district, upazila, union, village, and school levels to raise awareness and sensitize the allies to support enhance community resilience.



The Chief Executive is addressing in the blanket distribution function organized by SKS for the cold affected families. The then Executive Vice Chairman of MRA Md. Fasiullah attended the function as chief guest seen on the podium among other distinguished guests.

Different training courses imparted disaster management knowledge, and equipped individuals & communities with the skills necessary to prepare for, respond to, and recover from disasters. This contributed to reducing vulnerability, minimizing risks, and saving lives by fostering quick decision-making and effective action. The training courses covered essential areas such as early warning systems, first aid, rescue operations, and contingency planning. In 2023-'24, SKS trained 14 Disaster Management Committees (DMCs) and 7 newly reformed Union Disaster Management Committees (UDMCs) on disaster preparedness, roles and responsibilities. Alongside, 240 volunteers received training to act effectively, thereby providing essential services and mitigating the impact of disasters on communities.

Proper tools applied by SKS Foundation significantly enhanced the ability of volunteers and communities to conduct rescue operations, administer first aid, and perform damage assessments with greater precision and safety. Equipped with the right gear, volunteers gained increased confidence and were better prepared to handle various situations, leading to improved protection of lives and property during disasters.

In alignment with the Disaster Risk Reduction (DRR) principle, SKS promoted Disaster-Resilient WASH facilities designed to withstand natural disasters. These resilient infrastructures ensured continuous access to clean water, proper sanitation, and hygiene services during emergencies, playing a crucial role in safeguarding public health, especially in disaster-prone areas.

SKS Foundation continued with the interventions under the Disaster Preparedness and Risk Reduction (DPRR) component targeting effective disaster management and minimizing the impact of natural disasters. The disaster preparedness intervention included planning, training, and equipping communities to respond swiftly & effectively when disasters struck. This included creating emergency response plans, conducting regular drills, establishing early warning systems, and ensuring the availability of essential supplies and medical care. Risk reduction issues, on the other hand, focused on identifying potential hazards and implementing measures to prevent or mitigate their effects. By integrating disaster preparedness and risk reduction, communities enhanced their resilience, reduced the loss of life and property, and recovered more quickly and efficiently post-disaster measures.

SKS Foundation played a pivotal role in empowering communities to better prepare for and adapt to natural calamities. By assisting in the conduct of Community Risk Assessments (CRAs), SKS enabled communities to identify and evaluate the specific risks they faced.

Additionally, SKS supported the organization of bi-monthly meetings for Disaster Management Committees (DMCs), fostering ongoing dialogue and collaboration on disaster preparedness. SKS was also instrumental in developing Contingency Plans, which provided clear, actionable strategies for responding to emergencies. Furthermore, the establishment of an Early Warning System significantly enhanced these communities' ability to receive timely alerts and take preventive measures.

SKS promoted disaster-resilient activities to help communities adapt to and withstand natural disasters. These initiatives included providing moveable geo bags with seeds, mobilizing Village Savings and Loan Associations (VSLAs), constructing, and maintaining roads, raising household and institutional plinths, facilitating food banks, and installing lightning protection rods at schools.

SKS also developed 39 Early Action Plans tailored to context-specific needs, organized 12 consultations to assess the danger level of rivers and address risks, and formed a Resource Pool involving relevant stakeholders to strengthen and advance anticipatory actions.

SKS Foundation and its program participants faced severe challenges due to extreme weather events, including cold-waves, heat-waves, and floods. These extreme conditions particularly affected the most vulnerable individuals in hard-to-reach areas, causing significant hardship and threatening both lives & livelihoods. SKS demonstrated its unwavering commitment to supporting the most vulnerable during times of crisis.

SKS Foundation: Social Development Services

SKS Foundation drives its Social Development Services to enhance access to these essential services for marginalized populations across individuals, households, communities, and institutions. SKS promotes education services covering primary to higher education levels along with the provision of educational aid in different forms. SKS operates Afternoon Education Assistance Centers aimed at preventing the dropout of marginalized children from education. To deliver quality health services, especially to remote and underserved communities, SKS promotes health awareness and provides health services organizing health camps & clinics while supplying nutritious food is also a significant provision. SKS promotes marginalized communities, education & health institutions with access to clean water, safely managed sanitation, and proper hygiene practices. This comprehensive approach under SKS' Social Development Services integrates education, health, and WASH, and contributes to the well-being of marginalized persons, families & communities, and in turn, promotes inclusivity.

SKS Foundation has been pivotal in advancing education in flood-prone, remote char regions and underserved communities. Understanding education's transformative impact, SKS took comprehensive measures to enhance educational outcomes.

SKS operated 120 Afternoon Education Centers for disadvantaged children tutoring 3,418 students, and repaired five school-cum-flood shelters to ensure uninterrupted schooling. By raising awareness among School Management



Celebration of 1000th safe delivery festival

Committees (SMC) and parents, SKS fostered a collaborative approach to enhancing education, contributing to a brighter future for children in underserved areas.

SKS Foundation prioritizes the health of community members with a range of impactful activities. To deliver comprehensive healthcare services, SKS established and enhanced healthcare facilities including clinics, mobile health units, and health camps ensuring improved access to medical care. Health education campaigns and courtyard sessions were organized to raise awareness about health issues. Local community health workers received training, and nutrition programs were implemented by providing vegetable seeds and growing training. Specialized care for newborns and maternal health was emphasized, including cash support for pregnant and lactating mothers. SKS continued its Health Premium Scheme

offering basic health services to all family members. It also supported marginalized individuals by providing assistive devices to persons with disabilities and conducting free cataract surgeries. For adolescents, SKS conducted programs on Menstrual Health Management (MHM) and Sexual and Reproductive Health & Rights (SRHR) addressing their specific health needs comprehensively.

SKS Foundation delivered comprehensive healthcare services integrated with nutrition support to marginalized communities. Through its Primary Healthcare & Nutrition component, SKS engaged medical doctors, midwives, health volunteers, and assistants in regular household visits, providing essential healthcare directly to the communities.

Health professionals visited 32,992 households, offered primary healthcare, and encouraged 1,431 families



Training on WASH Promotion

to create homestead nutrition gardens. Furthermore, SKS provided cash support to 30 of the most vulnerable pregnant and lactating mothers, reinforcing its commitment to enhancing health outcomes in underserved communities.

SKS Foundation demonstrated a strong commitment to the holistic development adolescents by addressing their unique physical, emotional, and social needs through a series of impactful initiatives.

To ensure lasting impact, SKS facilitated the formation of Student Councils & Cabinets providing a platform for adolescents to take on leadership roles, advocate for their rights, and shape their futures. Through these comprehensive initiatives, SKS equipped adolescents with essential knowledge & skills, and also fostered a sense of agency and responsibility, laying the groundwork for a healthier and more informed generation.

SKS Foundation reinforced its commitment to delivering healthcare services to underserved and remote communities. SKS deployed health workers to these areas to conduct primary health check-ups, offer essen-

tial advice, and prepare individuals for consultations at health camps & satellite clinics. These camps and clinics held regularly played a vital role in early diagnosis, disease prevention, and community education on health, hygiene & preventive measures. Covering various specialties such as medicine, gynecology, pediatrics, ENT, and eye care, these services were comprehensive. SKS also ran its Health Premium Scheme. The Scheme covered entire families. To further enhance healthcare access, SKS strengthened community clinics.

SKS Foundation has consistently championed Safe Water, Sanitation, and Hygiene (WASH) by adopting a community and school-led approach that involves local communities, educational institutions, and government departments. Treating WASH as a right, SKS has effectively engaged Local Government Institutions (LGIs) and other stakeholders to ensure access to clean water, adequate sanitation facilities, and the promotion of hygiene habits. This collaborative approach has fostered a strong sense of ownership and responsibility within the communities. To tackle challenges related to drinking water, sanitation, and

hygiene, SKS provided tailored awareness, credit, and grants to households and schools. By constructing and maintaining water supply systems such as wells and piped water, SKS significantly improved access to safe drinking water, especially in vulnerable areas. Alongside, SKS' close collaboration with local government institutions has made lasting contributions to the availability of safely managed WASH facilities contributing to improving public health.

SKS Foundation realizes that access to clean water and proper sanitation is crucial for the development of marginalized communities, significantly impacting health, education, gender equality, and economic empowerment. Improved water and sanitation reduce the incidence of waterborne diseases, leading to better health outcomes. When clean water is accessible, women and girls can save time for education and economic activities. Schools with adequate sanitation facilities see higher attendance and retention rates among girls, leading to better educational outcomes. Proper sanitation also protects the environment by preventing the contamination of water sources.

SKS Foundation significantly advanced health and hygiene practices focusing on critical areas like hand washing and Menstrual Hygiene Management (MHM). Recognizing the importance of these practices in preventing diseases and promoting overall well-being, SKS conducted huge Hygiene Sessions within communities, addressing hand washing and water & sanitation programs across 7,500 households reaching 84,329 people. Through these comprehensive efforts, SKS contributed to improved health outcomes and also fostered gender equality & dignity, ensuring that individuals live healthier and empowered lives.

SKS Foundation: Promotion of Governance and Social Bonding

SKS Foundation mobilizes and sensitizes its program participants & respective communities, professionals & services providers, development partners, policy-makers, the media, and other relevant stakeholders to promote maintaining governance in services and bonding for a congenial living environment in the society. SKS contributes effectively to sensitizing different segments of the bureaucracy & duty-bearers, and the community in general to be responsive to promote & maintain a peaceful living in society. Concerning this, SKS collaborates closely with different tiers of stakeholders, and sensitizes them through its communication channels combined with Interpersonal Media, Print Media and Audio-visual Media. Using these media, SKS Foundation runs its advocacy & networking to promote good governance facilitating interactions between right holders & duty bearers, and fostering strong social bonding mobilizing the masses in the society.

SKS Foundation organized and facilitated various events including discussion forums, conferences, consultations, field visits, campaigns, etc to sensitize duty bearers and raise awareness among right-holders. These events brought together relevant individuals, fostering personal interactions targeted to promote both governance and social bonding.

SKS Foundation actively engaged in advocacy & networking in collaboration with different like-minded & associated alliances. As a member of the National Char Alliance (NCA), advocating for the lives & livelihoods of marginalized char communities through the establishment of a Char



SKS Gold Cup Football Tournament Final.

Foundation/Board. Along with other NCA members, SKS worked to sensitize policy-makers on the pressing issues faced by the char communities.

SKS Foundation along with other FANSA-BD members continued with some grassroots advocacy & networking intervention relating to the implementation of FANSA-BD's Rising for Rights Project. Concerning this, the network facilitated the pre-budget Sava in some cities/towns advocating for an increased WASH budget. With a special focus on Bengali culture and fostering unity among Bengalis regardless of race, region, or gender, SKS celebrated Pahela Boishakh, the first day of the Bengali New Year 1431 with a grand public festival. Through vibrant festivities, traditional performances, and cultural displays, SKS strengthened social bonds and celebrated the richness of Bengali traditions.

In line with the principle of leaving no one behind, SKS Foundation con-

tinued its support for the Adibashi communities by undertaking significant initiatives. In the Netrokona district, SKS constructed an Indigenous Cultural Center and repaired a Dugwell for the Adibasi communities of around 400 families. The Center offered a dedicated space for the Mandi community to regularly practice and preserve their cultural activities. Alongside, in Gaibandha, SKS supported the Santal community by providing musical instruments and costumes to help them sustain their rich cultural traditions. Through these efforts, SKS Foundation played a vital role in empowering these indigenous communities, fostering cultural preservation, and improving their quality of life.

SKS Foundation continued to operate Proben Centers and Afternoon Education Assistance Centers, using these hubs to organize its social and educational activities including annual sports events, which brought together disadvantaged community



Observance of Shahid Dibash and Int'l Mother Language Day.

members, including children, their parents, youth, and the elderly. To strengthen family relationships, SKS Foundation organized the Bou-Shashurir Mela which brought together many pregnant & lactating mothers, and featured a diverse array of activities, including fun games, stall exhibitions, showcasing sessions, debates, tree plantation, etc. This initiative fostered greater understanding and cooperation within families while contributing positively to the broader social fabric.

SKS celebrated and observed various national and international days, including Mother Language Day, Independence Day, Victory Day, Probin Day, National Youth Day, Bengali New Year, International Women's Day, Global Climate Action Day, and National Mourning Day, etc. Through these events, SKS effectively engaged the community in meaningful dialogues and actions, enhancing understanding and involvement in critical social and cultural matters.

SKS Foundation consistently developed and distributed different IEC materials showcasing the best practices and valuable insights covering the organizational & programmatic issues and the concerns relating to national policy/strategy. These mate-

rials under SKS' Print Media included newsletters, supplements, Flyers, Study Reports, Annual Reports, Diary, Desk & Wall Calendar, etc. To strengthen FANSA- Bangladesh's policy advocacy targeting the promotion of SMSS following the CWIS approach, SKS Foundation- the FANSA-BD Secretariat conducted a Study on WASH Financing in Bangladesh under the Rising for the Rights project of FANSA-Bangladesh. The study reviewed the WASH financing & sector investment status considering the country's current progress & achievement against the commitments to achieve SDG-6 in Bangladesh. Another study chalked out the key gaps in implementing the policies & strategies, guidelines & regulations concerning SMSS promotion, and framed the advocacy agenda to sensitize relevant stakeholders in widening the scope of CWIS promotion in Bangladesh's urban cities/towns. Alongside, SKS developed & distributed promotional materials such as posters, leaflets, and stickers, tailored to specific program objectives. In observance of various national & international days and events, SKS published special supplements in national & local daily newspapers further amplifying its message and reaching a wider audience.

SKS Foundation maintained its official Website, Facebook page, and YouTube Channel, regularly disseminating news and updates on its organizational and programmatic engagements. Regular processing & dissemination of information, news, etc were continued through these media to reach the target stakeholders. SKS Foundation regularly maintained its Organizational Website uploading information related to SKS' profile, policy and other strategic issues, and news on programmatic events & happenings, etc. This year, SKS developed a new organizational video documentary "SKS Foundation- A Beacon of Hope for the Marginalized based on the spirit of its Organizational Strategic Plan 2024-2029. Another video documentary on the programmatic process & progress was developed by SKS.

SKS actively shared its notable events, achievements, best practices, and program insights through social media, ensuring broad outreach. The newsletter was also circulated via the organizational Website and Facebook page, while audio-visual content was uploaded to the YouTube channel enhancing the reach of SKS' initiatives. Government officials, development partners, practitioners, students, and various stakeholders accessed the Website for information and official purposes. The Facebook page and YouTube channel attracted viewers from across the country and abroad. As part of its media advocacy, a series of issue-based programmatic news segments were aired, including coverage of SKS' major initiatives.

Some special focus was made through TV Channels highlighting SKS' special intervention on different important days/events. Alongside, various news and views were broadcasted on SKS' Community Radio Radio Sarabela 98.8 FM, further extending SKS' outreach.



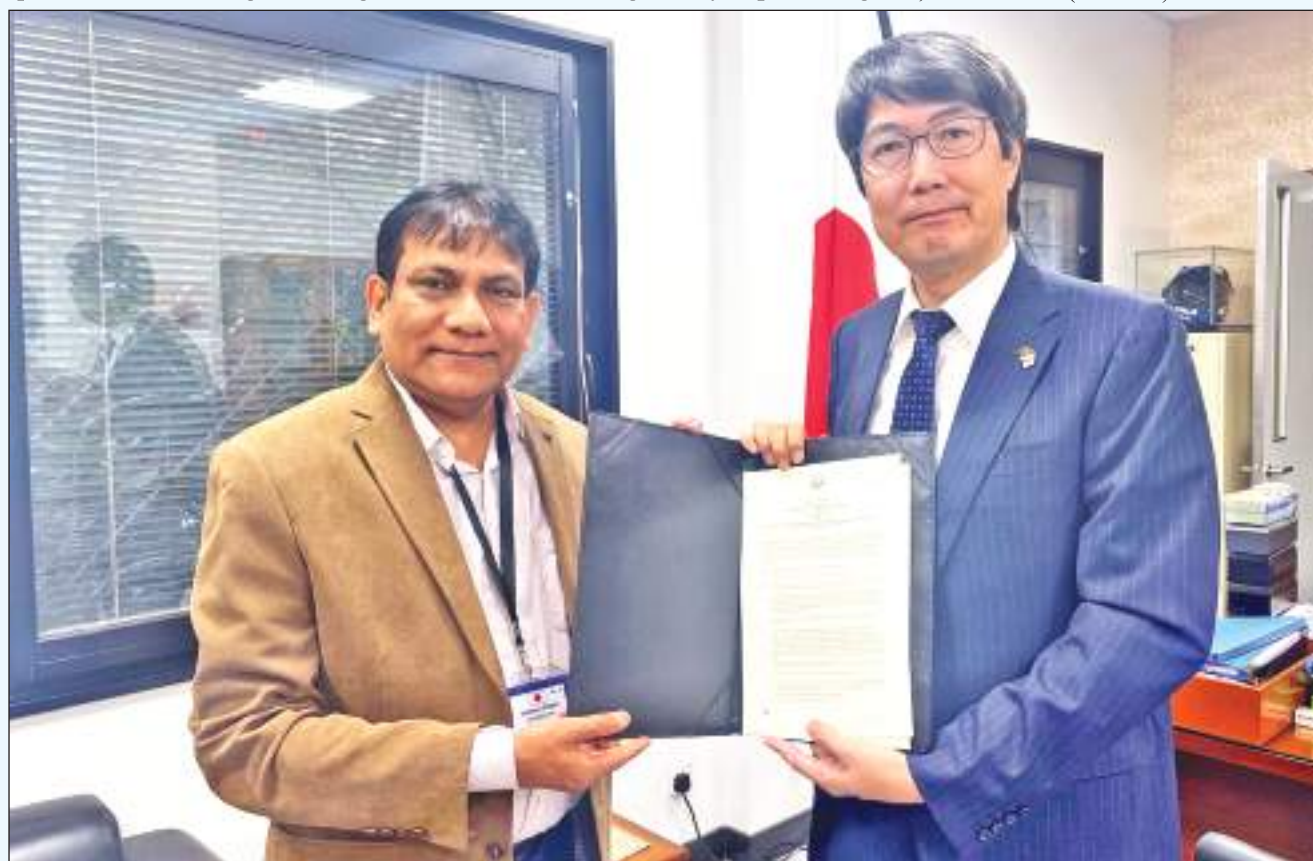
SKS Foundation: Resource Mobilization and Management

SKS Foundation is committed to effective resource mobilization and professional management of the workforce to run the organization dynamically toward its mission. This needs to ensure an adequate number of quality human resources, and financial resources required for need-based program intervention covering the target communities and stakeholders. Concerning this, SKS follows a rigorous process ranging from recruitment to gradual capacity enhancement to maintain a qualified staff strength. Alongside,

SKS mobilizes resources from various sources and manages that efficiently to serve deserving people with demand-based services & facilities. To ensure effective resource management- both the human & financial resources, SKS Foundation steps forward through organizational strategic planning exercises, and budgeting accordingly followed by rigorous monitoring which ensures that resources are allocated & utilized efficiently for maximum impact by the professional staff strength. By optimizing

these processes, SKS enhances its ability to implement programs, deliver essential services, and drive meaningful change in the communities it serves.

SKS Foundation strategically aligns its Human Resource Management (HRM) with the needs of its programs and departments, ensuring a skilled and mission-driven workforce. In 2023-'24, SKS continued with 3,035 individuals as employees including 1,987 males (65.46%) and 1,048 females (34.54%) with 64.02%



The Chief Executive is seen with Japanese Ambassador to Bangladesh concerning a partnership agreement signing.



Training on Savings and Credit Management.

engaged in Microfinance Operations, 10.08% in development programs, and the rest in other responsibilities. However, during the year, SKS hired 1,151 new employees and provided them with the required orientation and training to align them with the organization's values and mission. Under Human Resource Management, SKS searched, and developed & retained the top talents to drive the organization professionally. Its Human Resource Management services continued with regular recruitment, on-job training and professional development centering career growth and maintaining a supportive & inclusive work environment.

SKS Foundation fosters a culture of continuous learning, encouraging employees to pursue learning opportunities and share knowledge with peers. To support both organizational growth and employee satisfaction, SKS regularly assesses skills and knowledge gaps, aligning individual career aspirations with organizational objectives.

SKS implemented a comprehensive training program that included Savings & Credit Management, Office Management & Communication, and MF Software training. A total of 31 training courses were conducted, engaging 953 staff members (820 male & 133 female). The training sessions, utilizing various facilitation methods, were well-received by the participants. The training courses successfully enhanced skills relating to program activities, improved service delivery, increased gender sensitivity, and reinforced the commitment to fair treatment of all individuals.

SKS Foundation significantly searched for and nominated its respective staff members to different training courses both in the country and abroad, impacting 643 personnel across various sectors. Key training included Advocacy Influencing in Nepal, GiE TOT, and Feminist Local Leadership in Thailand, safeguarding and social accountability, project management, healthcare, financial management, fisheries management, and infection prevention.

These transformative programs provided essential skills and knowledge, significantly enhancing project implementation and development efforts, and furthering SKS Foundation's mission and broader development goals.

SKS Internship Program offers fresh graduates practical experiences in development work, serving as a vital bridge between academic learning and professional application. This year, the Internship Program hosted one Intern providing with hands-on exposure to real-world challenges & opportunities in the development sector. Through direct involvement in SKS' diverse program intervention, the Intern gained valuable insights into program/project management, community engagement, and the overall operational dynamics of a leading development organization. This experience enhanced her practical skills and deepened her understanding of the complexities and rewards of working in the development field, preparing for future roles in the development sector.

The SKS Enterprise

SKS Foundation along with its development activities has set up a number of socio-cultural, entertainment, hospital and academic institutions, including media and printing enterprises also. These are reflected here in a nutshell.

SKS School & College

SKS Foundation established & launched the SKS School & College with the mission to contributing to upgrade education standard of Gaibandha district complying with the national and international quality. The SKS School & College was launched on 1 December 2017 at Gaibandha and academic session of the Institution started on 1 January 2018.



The SKS School & College is a 4-storied iconic structure with 50,000 square feet of building space having 30 class rooms and 8 office rooms covering more than 2 acres of land. There are 1,307 enrolled students in this Institution and some 42 teachers in different disciplines with excellent academic background.

SKS School & College is in the process to implement the total academic environment with the most modern digital system. This will ensure easy access to required information and bring about a greater degree of transparency and accountability in overall administration of the School & College. Presently, all relevant information about administration, curriculum, student record, and so on are remaining available in the Institution's Website.

SKS Nutonkuri Bidyapith

The SKS Nutonkuri Bidyapith runs a reputed school in Bharatkhal village under Saghata Upazila, Gaibandha. The school maintains its academic curricula, covering everything from Play Group to Class X. As many as 20 skilled and energetic teachers are committed to teaching around 600 students including boys & girls in the School.



The School authority continues some special initiatives such as rearranging the sections, conduction of extra classes, expanding class duration based on special need, home visit, etc with a view to upgrading the academic performance. This extra effort results in a 100% pass in the Public Examinations. As part of extra-curricular activities, SKS Nutonkuri Bidyapith regularly arranges cultural & sports events centering the students' entertainment. This contributes to developing the students' cultural mentality alongside their regular studies.

SKS Hospital

The SKS Hospital is existing and serving as one of the pioneer private hospitals in Gaibandha. The Hospital renders multi-disciplinary services having all modern facilities. The uncompromised quality services of SKS Hospital have established it as the best healthcare institution in Gaibandha. Every patient enjoys the comfortable access to the Consultant Doctors and full-time Medical Officers from different special ties. The dedicated team of healthcare professionals is committed to the patients in providing the best care upholding the motto 'We care by our acts'.



The SKS Hospital has been ensuring quality health services focusing the poor & disadvantaged segments of Gaibandha. The Hospital has been rendering multi-disciplinary services having different modern facilities. Along with general treatment, an 'Eye Unit' and a 'Dental Unit' are providing specialized services to the respective patients. A total of 12 Specialists including 6 Visiting Doctors have been continuing with their professional services in the Hospital. The Hospital has proven its specialty for right process to diagnose diseases, for reducing treatment expenses, for charging less for SKS group members, for ensuring modern investigation, for ensuring 24-hour quality services. The poor and ultra-poor patients are availing treatment facilities following criteria of Health Premium Scheme while they get 75% discount in Pathological Investigations. SKS Foundation's staff are also provided with 50% discount in getting treatment facilities.

SKS Eye Hospital

Firstly we want to look out that The SKS Eye Hospital is a newly organized well-known Hospital in Gaibandha District. It is developing day by day & different kinds of people/visitors/patient are attracted by the Hospital's for



its various quality service. We advertise everywhere in our district besides other district by banner, leaflet & miking. Through knowing the opportunity of better treatment of our Hospital & our experienced staff, people feels satisfaction.

SKS Inn

SKS INN is situated in the Gaibandha in Radhakrisnopur around 6 acres of area. SKS Inn Radhakrisnopur presents guests an ideal location for training program, business, any types of family party, family tour and pleasure offering comfortable, efficient & renowned hospitality, the SKS Inn provides excellent facilities & professional service with natural green atmosphere & large pond view.

The SKS Inn offers a choice of 68 rooms (AC double & single capacity) & 1 Executive, 4 deluxe & 2 Standard



cottage with modern facilities like LED TV with satellite channel, wi-fi, hot/cold water, mini Refrigerator, & modern furniture, well equipped 2 conference room 35 person capacity, 1 conference room for 100 person capacity & 1 conference room for 200 person capacity also offering 55 person capacity large fine dining jolodhara restaurant & 1 dining hall for 80 person capacity served by nice people with delicious food by experienced chef.

SKS Resource Center

The SKS Resource Center, 20 km far from Gaibandha town, is located at Bharatkali village, Saghata, Gaibandha. The Resource Center is standing by the mighty river Jamuna surrounded by traditional natural views. Standing on a 10-acre of land, the Resource Center is well-equipped with conference, training, study halls & rooms with residential facilities. The year-round fruits, flower gardens, dairy & poultry farms, ponds with the farming of local fishes, Dumba, etc. render any candidate to conduct study/research, especially on the char culture & heritage, context & climate. Presently the Resource Center is equipped with 2 Training/Meeting hall rooms with a capacity of 35 persons. Residential facility with 3 AC & 11 Non-AC Rooms are available in the Center. Delicious Bangla food is served in its traditionally decorated dining room. The walkway surrounding the campus and the availability of Wi-Fi, a full-time



generator, car parking, security, etc. give comfort to the guests staying at the Center for the conduction of any inter-personal event.

Dainik Madhukar

The Dainik Madhukar started its journey in 2008 as one of the best local dailies in Gaibandha and also its e-paper in Rangpur division. The Dainik Madhukar is published independently focusing the striking news and public



interest. With its striking news and attractive features, Dainik Madhukar has got its popularity in Gaibandha and other northern districts. The customers avail the services of the Dainik Madhukar with satisfaction as the Paper is printed 4-color in double demy paper. The daily gives priority on local news, features and stories which are published with priority on local writers, upazila-based

journalists. The Dainik Madhukar, well-equipped with latest computer set with all kind of latest electronic machineries while it is linked with SKS Printers- a well-equipped modern color separation press. Clients from all upazilas of Gaibandha district and also Kurigram, Nilphamari, Ghoraghat, Pirganj, Pirgacha and Bogura avail the services of Dainik Madhukar. Alongside regular reading of the newspaper, Dainik Madhukar office is open for people centering news related purposes, advertisement and collection of old copies of the newspaper.

Radio Sarabela 98.8 fm

The Radio Sarabela 98.8 fm is the one and only community radio of Gaibandha. The Radio Sarabela has been established by SKS Foundation as a non-profit social entrepreneurship for uplifting the rural & char community of Gaibandha supporting them with the free-flow of relevant information. Radio Sarabela aims to provide necessary information through entertainment with a view to reducing poverty, discrimination and injustice of rural populations. In relation to this, Radio Sarabela works together with community people for making & broadcasting daily 16-hour (7.00 am to 11.00 pm) transmission including programs, talk-shows, news bulletin and Public



Service Announcement (PSA) on social awareness, health, education, agriculture, career, water & sanitation, local culture and her-

itage, live events, sports, disaster awareness, market prices of daily goods, relevant socio-cultural and economic issues, legal aid, rights and empowerment of girls/women and disadvantaged groups such as Dalits, Harijon, Third Gender and ethnic minorities, etc.

The Radio Sarabela is the highest on-airing community radio in Bangladesh. Our coverage area is 25 square km in-air from the Station with 250W transmission power while it is covering all the 7 upazilas of Gaibandha district. Presently, Radio Sarabela is covering about 1 million population of Gaibandha district covering the students, farmers, teachers, girls and women, workers, businessmen, youths, boatmen, fisher-folks, government officials and children. We also have on-line broadcasting that covers the whole and diversity of listeners. 9 skilled and experienced staff and 45 part time youth community volunteers (33 female) are engaged in operating the Radio Station.

Within the short period, Radio Sarabela has built trust among local population and administration. And based on its transmission & quality programs, Radio Sarabela has got a number of national and international awards as recognition.

SKS Printers

Being launched on 1 December 2018 at Gaibandha, the SKS Printers is on service 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 regular operation of this 4-color designing & printing set-up is executed by 17 skilled staff. The clients normally visit SKS Printers for availing services like CTP

Plate, printing, lamination & die cutting while the Printers provides these services efficiently as the only house in the town.

Since quality production delivery is the strength of SKS Printers, its clients express their satisfaction on their valued services comparing with other press/printers in Gaibandha. The SKS Printers has attracted the potential clients providing time-bound and quality services maintaining a good environment in the press.

SKS Foundation: Food Bank-*the lifeline of helpless in crisis*

SKS Foundation in partnership with Oxfam in Bangladesh implemented Resilience through Economic Empowerment Climate Adaptation Leadership & Learning (REECALL 2021) Project, covering the vulnerable people in rural areas to make them more resilient to social, economic, and climate shocks and stress. Under REECALL 2021 Project, the traditional practice called "fist-rice" got credit as an effective tool to deal with the shortage of rice in an emergency. To that idea, SKS Foundation and Oxfam have given a social shape and termed it "Food Bank" under the Asia Community Disaster Preparedness & Transformation (ACT) Project.

Due to climate shocks and stress, Gaibandha is known as a flood-prone char district of Bangladesh as three mighty rivers Brahmaputra, Jamuna and Teesta have crossed the district that triggers flood and river erosion over the years. The nearby low-lying areas such as Fulchari and Saghata upazila of the district get flooded and face river erosion. This turns the lives and livelihoods of the community people leaving them in a vulnerable situation. So, the locality stays at some types of disasters round the year.

When disaster hits the locality, none but themselves are the very first to be and come on to help themselves before reaching outside help. And the Food Bank comes most handy to meet the foremost and topmost need 'food' for themselves. Concerning this, SKS Foundation has been promoting the Food Bank concept at the most disaster-prone areas. SKS consolidated



A Food Bank in Operation.

the achievements and learning of the Food Bank concept while different stakeholders reiterated the replicable value of the Food Bank in a consultation.

Impact of the Food Bank

Bahram Khan, Project Coordinator-REECALL 2021, SKS Foundation: Northern Bangladesh faces disasters like flood, river erosion, etc in every monsoon as a huge area of this part is charland due to the crisscrossed the mighty rivers. This disastrous situation devastates the lives of farmers, fishermen, and other poor & vulnerable groups. Being rooted in this zone, SKS Foundation deals to combat this phenomenon by mobilizing & supporting the disadvantaged based on their experiences & learning. Concerning this, SKS Foundation has facilitated and promoted one of the traditional practices called 'fist-rice' in the disaster-prone char communities to meet the need for food in any crisis. It is called "Food Bank". The Food Bank has been adopted by the community people themselves to meet the food cri-

sis during the disaster. Centering the Food Bank, the local people are encouraged "to save some thing for the future" in the greater need of them in disaster.

Rice, a conventional and available product in every household of the local areas, was opted to save as something. The difference between the traditional fist-rice storing and now the 'Food Bank' is to store and manage the small-amount rice collectively over individually in a common store of community in greater need of the whole community.

The Food Bank idea has come with the help of marginalized people who run out of both food and money in the context of disaster. With a primary view of dealing with the food crisis, community people particularly women keep aside fist-rice and store in Food Bank in normal times, get back when they need or allow others in exchange of getting back.

Being more vulnerable to ill-timed floods and river erosion, and fed up

with unmet promises of aid, a group of women made a plan: set aside a handful of rice from every meal and save it for their crisis period. As the months went by, they found plenty of rice to keep hunger at bay during any emergency. So, from a little rice and a lot of solidarity, the women came up building a Food Bank. Physically, the Food Bank consists of a shed, a storage bin, a ledger book, and a set of scales. The women deposit rice when they're flush, and when they must, they take it out again. Borrowing food or money in desperate times is nothing new to these families; what's new is that now they pay no interest on the loans. The Food Bank is for no one's benefit but their own. Under the Asia Community Disaster Preparedness & Transformation (ACT) Project, SKS Foundation has covered the most disaster-prone 15 villages of Fulchhari and Saghataupazila, Gaibandha where 442 flood-distressed families are directly getting benefits of Food Bank storing and getting the benefit of their rice or money during an emergency.

Dr. Atiur Rahman, Economist and Former Governor, Bangladesh Bank: Over the years, Bangladesh has made significant progress in many sectors. However, we still lack disaster management as the number of catastrophes is scaling up day by day. In this context, it is optimistic that even marginalized people of the char region of Bangladesh have also emerged in the culture of doing something on their own. The people have taken a wonderful initiative, the initiative based on social capital, and emerged from the inner power of the society to build their destiny. From that point of view, Food Bank is a significant initiative, and I would define the Food Bank as a model from where the state and other institutions have lots to learn. It's necessary to build such initiatives to stand on one's own feet and assert one's rights. The culture of collecting fist-rice and thereof helping people has

remained in our society and politics. The Father of the Nation, Bangabandhu Sheikh Mujibur Rahman, also collected fist-rice at the beginning of his political life to pay the education cost of ordinary children. Herein, he used the power within our society itself. So, the spirit of self-help is rooted in our culture. We can build a self-reliant, inclusive, and sustainable society and economy if we can use the power that is existed within our society. In a difficult time, people wake up and get help. But, it cannot be a sustainable and permanent solution to the problem. The permanent solution to the problem is to build an institution to help people. And the institution must be built from and within the community. If the Food Bank stands as an institution, then it will be easier for other institutions to add their grant to help people systematically.

Sadequr Rahman, ADC (General), Gaibandha: The Food Bank is a groundbreaking concept. Before establishing the Food Bank, there were many problems such as borrowing at high-interest rates, assets sold at less price, etc in the poverty-stricken char areas. Higher dependency on traditional money lenders bind them to fall into the vicious cycle of debt and poverty. It was the main problem. The Food Bank is not only useful at natural disasters, but also it was useful at other times and to meet others' needs like education. So, it is an effective measure. Like Food Bank, fodder bank is also playing a vital role to meet the crisis of cow feed. Considering all these, we need to make more people aware and involve them in the food & fodder bank process. Helping poor people from food and fodder banks fall into social safety net program. Alongside government donations, other private institutions have to come forward to donate here to promote the idea.

Kazi Rabeya Amy, Rural Manager, Oxfam in Bangladesh: The Food Bank concept has been taken from

the ancient rural tradition of 'fist-rice'. Centering the intervention of the Asia Community Disaster Preparedness & Transformation (ACT) Project, SKS Foundation & other partners have promoted the concept from family to the community at the local level as a collective effort. So, the Food Bank concept has come up as one of the community initiatives that existed in our rural areas and the custom of depositing fist-rice was under our household mothers to take the precaution for a future emergency.

Prof. Dr. Ahmed Parvez, Dean of the Faculty of Science and Disaster Management, Patuakhali University of Science & Technology: Asking relief is begging. But overcoming hazards using own resources is called intelligence. It's optimistic that people in disaster-prone areas are using their resources to overcome the hazards. Along with rice, as a product of Food Bank or banking, we need to focus on the other simple and common commodities of the respective communities available depending on the geographical or regional locations and conditions. For this, we need to study and find the way of diversified products and their value change and pick the right product for saving or food banking. The Food Bank concept can also be considered to make up one's loss along with other products. For example, there is a 6-month drought in Sudan and no crop is harvested during this time. But in the previous season, people produce a lot of ladies' fingers that they dry, make powder and preserve for the lean season. In the drought session, people mix this powder with water and eat to survive.

Ajeda Begum, a beneficiary of Food and Fodder Bank, President, Roumari CBO, Kurigram: After the introduction of Food & Bank, borrowing money from local and informal moneylenders at high-rate, selling advanced labor and cattle at low-cost in my areas has decreased. Now,

in crisis, we do not go to moneylenders or sell our livestock. We lend money or rice when we need and we payback accordingly when we get back to normal situation. Now, no one in my village goes to starving at least during the flood.

Most. Yarun Begum, President of CBO Alliance, Fulchhari, Gaibandha: As a community person and beneficiary of the Food Bank, I have witnessed and experienced the enormous suffering of people before and after a flood. Here, in my home district Gaibandha, which is one of the most flood-raged areas, we constantly face disasters; flood, river erosion, drought, cold waves, one after another. As a consequence of these calamities, foremost, we face a tremendous food crisis. That time, we would have sold egg-laying chicken or a nice goat at cheaper rates to meet our daily food. Even we would have sold our other valuable assets to combat our food crisis. The food crisis would get worsening when there was no Food Bank. At this time, there is no work. We let the Food Banks others lend, not as borrowing. Not only we the members, but others also get benefit from this Food Bank.

SM Biplob Islam, District Correspondent, Boishakhi Television, Gaibandha: As a journalist, I have interviewed the community people and observed that the Food Bank has played a pivotal role to meet the food crisis during disasters, and lessen the dependency on traditional moneylenders. Now, the people who had to wait for help from outside are no longer waiting for help or selling their valuable livestock or assets to meet their needs during disasters. In the light of this experience, it's necessary to introduce the 'Food Bank' concept to all the flood-affected areas where the lives and livelihoods of the community people become vulnerable at regular intervals.

Jahid Rahaman, Member Secretariat, National Char Alliance: Aside from

natural disasters, 'Food Bank' can also work well during man-made disasters like price hike of household commodities when the poor struggle to meet their daily needs. So, Food Bank is a good initiative that can help in all crises. Along with rice, as an available product at the char areas, Khas or absentee, and barren lands in the char can be utilized in need of char people.

Md. Abu Hanif, Executive Director, Center for Social Development (CSD), Kurigram: Roumari, Chilmari, and Char Rajibpur upazila of Kurigram district are riverine areas wherein the habitants suffer during disaster. In contrast to the problems, there are opportunities as huge lands are lying abandoned in the char areas that could be added along with the Food Bank and also with fodder bank concept. Like fish, rice, fish can be a common commodity since fishes become abundant here during floods.

Krishibid Monir, Gana Unnayan Kendra (GUK), Coordinator- REECALL 2021: We work at Roumari and Rajibpur upazila of Kurigram district. We have 35 Food & Fodder Banks, and accumulated about 17 lac taka at those banks. We have noticed a new practice that poor people are helped to buy and arrange family and social functions like marriage ceremony with support of their Food Bank. What they had worried about for food in crisis, that has been eradicated with support of Food Bank.

Kamal Uddin, Director, Friendship: I think Food Bank is an excellent and useful climate-adaptive idea for the flood and drought-affected people at the chars. From all sides, the idea of the Food Bank and also the fodder bank in feeding the distressed people and their livestock at the char is good and optimistic news for us.

Rasel Ahmed Liton, Chief Executive, SKS Foundation: This is one of the good initiatives therein we

can stand by the poor people with. There was uniqueness in the initiative accompanied by challenges as well. By overcoming some of the challenges, we have come forward to take more steps and make an example. Now, our work is to connect this innovation, the Food Bank, to local and national policy-makers to get the best impact from the practice. Not only flood but also COVID-19 distress has shown us the different patterns and forms of disaster, which can last long and ruin all of our existing systems. So, we need to focus on the community-based and sustainable solution to the problem to save people in disaster. The true strength of the initiative is that the helpless people in time of crisis get their food problem solved by the Food Bank generated and managed by themselves.

Joseph Halder, Director- Advocacy & Communication, SKS Foundation: The reality appears that char land is someone else's land, and the lives of a char are the lives of someone else's. Floods come and go, and everything is changed, but the char people's life and sufferings remain the same. In this context, the good news is that the char people are coming up and overcoming their challenges by themselves. Forming the Food Bank is such a community-generated initiative to save the people in crisis.

Learning Points

1. Food Bank is an effective tool to deal with any type of crisis. It needs recognition and turning it into an institution can systematically help community people in crisis.
2. The true Human rights can be established helping the community stand themselves by their own inner strength than waiting for others' help. To stand by own, Food Bank can be a model to make a self-reliant community.



SKS Foundation: Consultation on Implementation of CWIS Action Plan

A study, on Shit Flow Diagram (SFD), has revealed that 90% of fecal sludge in Gaibandha Municipality, and 61% in Muktingar Union of Gaibandha are not being safely managed. This includes fecal sludge that is not emptied from containment, not delivered to fecal sludge management (FSM) services, and not treated. The SFD findings indicated that the remaining 10% in Gaibandha Municipality and 39% in Muktingar Union are considered safely managed, primarily because the fecal sludge remains contained and is not emptied.

To address these critical sanitation challenges, Gaibandha Municipality and Muktingar Union have developed their Citywide Inclusive Sanitation (CWIS) and Safe Sanitation Services Improvement Action Plans respectively. The Plan's short-term (2024-2026) goals include upgrading unsafe containment systems, converting single-pit toilets to twin-pit systems, and ensuring safe waste transportation. Plans also involve acquiring vacuum tanks, securing land for Fecal Sludge Treatment Plants (FSTPs), and staff training. The medium-term (2027-2030) objectives focus on modernizing all containment systems and achieving full sewage treatment at FSTPs. Long-term (2031 and beyond) plans aim to further improve containment systems and involve the private sector in managing FSTPs.

This was shared in a Stakeholder Consultation on Implementation of the Citywide Inclusive Sanitation (CWIS) Action Plan organized by SKS Foundation in collaboration with the Center for Smart Infrastructure Resilience and



Dr. Mohammad Mujibur Rahman is presenting the Study findings and CWIS Action Plan.

Sustainability (CSIRS), and Women Development Program (WDP). The consultation was held at SKS Inn, Gaibandha on 27 February 2025 under the FANSA-BD's Rising for the Rights Project. Stakeholders including representatives from Gaibandha Municipality, Muktingar Union Parishad, DPHE, NGOs, sanitation workers, media personnel, community leaders, and development organizations attended the event.

A.K.M. Hedayetul Islam, ADC (General) and Administrator of Gaibandha Municipality, graced the consultation as Chief Guest. Dr. Mohammad Mujibur Rahman, Professor of Civil Engineering at United International University and Director of CSIRS, presented the findings. Mohammad Alauddin, Senior Assistant Commissioner and Chief Executive Officer of Gaibandha Municipality, presided over the consultation.

Emphasizing the importance of safely managed sanitation, the Chief Guest urged the stakeholders to work

together for the implementation of the CWIS Action Plan. He also informed that Gaibandha Municipality is ready to extend its collaboration to implement its CWIS Action Plan.

Attending the event as guest of honor, Ahsan Habib, Chairman of Muktingar Union Parishad, opined that this study opened the scope for further working on safely managed sanitation. Other participants in the consultation discussed the key challenges in sanitation, including inadequate sewage systems, waste management, and lack of health awareness. Stakeholders emphasized the importance of active community participation and raising awareness to ensure the successful implementation of inclusive sanitation plans. Stakeholders also recognized the role of local government in planning and implementing CWIS initiatives, allocating sufficient budgets for sanitation services, and establishing CWIS units.

SKS Foundation: WASH Promotion Improves Healthcare Facilities

SKS Foundation implemented the LGI-led WASH in Health project covering Meherpur district since July 2017 to December 2022. Supported by WaterAid Bangladesh, the Project has been promoting inclusive healthcare system through improved WASH facilities at community level healthcare centers targeting the poor and extreme poor population.

The Community Clinic is a unique Public-Private Partnership initiative to promote healthcare services at the community level in Bangladesh. But the infrastructure of the Community Clinic is at a very dismal state while the community people are not normally interested to seek services. The service providers, especially the healthcare workers, are also reluctant in providing quality healthcare services. The Project has been facilitating capacity & skill development of the community groups and the duty bearers for ensuring the proper functioning of the Community Clinics. The subsequent intervention has also improved the infrastructure of the Community Clinics, especially with the installation of Inclusive Sanitation facilities, and in turn strengthened the overall primary healthcare system.

The ultimate benefit goes to the patients while they feel more comfort having the improved WASH facilities. Sharing of the achievements and learning of the project intervention were further validated by the district policy-makers, service providers, development professionals, academicians, opinion leaders, media people and community allies in a Consultation on 29 January 2020 in Meherpur. The Consultation



Rasel Ahmed Liton, Chief Executive of SKS Foundation, is delivering welcome speech.

came-up with the outcome that the project achievements so far have replicable value in other parts of the country as the Government is very keen to promote healthcare facilities at grassroots through the Community Clinic facilities.

A seminar was organized by SKS Foundation on Pin-pointing the learning of WASH intervention in promoting healthcare services through proper functioning of the Community Clinics, which was participated in by a number local elites, high officials, people's representatives, concerned experts, including the officials of SKS foundation. Here is the summary of the speeches and opinions made by the participants:

In his welcome speech, Rusel Ahmed Liton, Chief Executive, SKS Foundation said that SKS Foundation in partnership with WaterAid Bangladesh has been implementing the LGI-led WASH in Health project in Meherpur as part of its organizational mandate. However, he acknowledged the direct engagement & guidance of the local admin-

istration, LGIs and other relevant service providers & allies who had helped in renovating 29 Community Clinics accommodating inclusive sanitation facilities. He mentioned that Hygiene awareness & promotion had successfully been done at communities & Community Clinics with the help of local allies. He appreciate the print & electronic media as they broadcasted good practices of the Project in their respective medium. He ended with the hope that those would be replicated in other districts/areas of the country.

In his speech of chief guest, Md. Ataul Gani, Deputy Commissioner, Meherpur said that in many parts of the country, the livelihood status has been developed through GO and NGO intervention. In Meherpur, SKS Foundation has been supporting in promotion of WASH facilities in the Community Clinics. He has seen the Community Clinic renovation work of SKS Foundation and that is nice. However, there is difference in delivery of services of the Community Clinics situated in Meherpur Sadar

and Gangni upazila. He hoped that the Civil Surgeon and other high officials would monitor and visit the Community Clinics regularly. Alongside, monitoring system must be improved. He said that they have to think about digitalized monitoring mechanism. While concluding, the chief guest requested SKS Foundation to continue its good works in health & hygiene promotion in Meherpur district.

Kazi Kader Mohammed Fazley Rabbi, Dy. Director, Dept. of Social Welfare, Meherpur attended as special guest. He said though he was comparatively new there in Meherpur with his responsibilities, but he already came to know that SKS Foundation has done a better job relating to renovation of the Community Clinics especially in Gangni upazilla. Awareness-building of the mass people on hygiene habits has also been promoted in Meherpur district. These activities would certainly help in achieving the SDGs-3 & 6. He would try to include his staff to sustain the outcome of this good job.

Aftab Opel, Head of Programs, WaterAid Bangladesh also attended as special guest. He informed that at the starting of LGI-led WASH in Health project in 2017, all the Chairmen of Union Parishads tried to refuse this Project. Now 450,000 people live in Gangni upazila and they have 35 Community Clinics for root level health services. Out of that 29 Community Clinics have been renovated and people are availing quality health services from those. Now the mothers' mortality rate has been decreased in Meherpur and this might be the outcome of the LGI-led WASH in Health project.

In his speech as special guest, M. A. Khalek, Upazila Chairman, Gangni Upazila Parishad, Meherpur said that in Bangladesh, many projects are designed and completed without proper planning. But as far as he was

aware about the LGI-led WASH in Health project, he would like to say that SKS Foundation and WaterAid have designed a people-focused project. In the project life, SKS Foundation has been working for improving the services of community clinics and its safe water & sanitation facilities, patients' sitting arrangement, etc. These are people demand-oriented works. SKS Foundation has spent huge money for WASH awareness at community and upgrading the Community Clinics. He believes the Project has successfully contributed a large number of people getting health benefit undoubtedly. SKS Foundation has renovated 29 Clinics in Gangni and he would like to do the same work for the rest 6 Clinics.

Dr. Alok Kumar Das, Upazila Health & Family Planning Officer, Sadar, Meherpur and Dr. Nurullah Awal, Health Advisor, WaterAid Bangladesh made Keynote presentation. In their presentation they mentioned the project intervention has contributed to the improvement of existing WASH & healthcare services and hygiene behavior practice at the community level which have enhanced improved health and nutrition status. Knowledge and practice of health work-force on different aspects of WASH has improved visibly, the keynote added.

They mentioned that the healthcare centers i.e. Community Clinic, Health & Family Welfare Centers at UP level, etc have been improved and the community people now have access to these facilities and services. Understanding the importance of safe WASH & health facilities, the community people are claiming their WASH & health rights while the duty bearers are feeling their accountability in providing the respective services.

Based on these interventions, the average flow of patients to the

Community Clinics has increased by 30%. The Government has started supplying adequate quantities of medicines to meet people's increased demands from the Community Clinics through the Central Directorate. Most importantly, the service providers namely Community Health Care Provider (CHCP) at the Community Clinic are now more enthusiastic to provide better healthcare services to the recipients. They are also more likely to stay in Community Clinics for the whole day. The basic training organized by the Ministry of Health (MoH) has made the CHCPs more confident. The availability of primary support like WASH within the Community Clinic premises has also boosted their work and performance, they concluded.

There were a number of participants in panel discussion. Among them, Md. Akheruzzaman, Chairman, Dhankhola Union Parishad said that he along with other UP Chairmen of Gangni upazila visited SKS-implemented School WASH Program in Palashbari, Gaibandha under a Learning Exchange program. They found the sanitation work including menstrual hygiene management was nice. The school authorities and students are quite happy with their inclusive sanitation facilities in their schools. That visit sensitized all of our Chairmen in contributing our best to renovate the Community Clinics of Gangni improving the water and sanitation facilities. The construction of inclusive sanitation facilities in the Community Clinics have made our people happy to visit the Clinics comfortably for treatment purposes.

Sufia Khatun, Member, Dhankhola Union Parishad said that SKS Foundation has completed renovation work in 5 Community Clinics in my Union. Before this work there

was no sitting and/or waiting environment for the women and children in the Community Clinics. Now the patients, visitors, especially women and children are visiting the Community Clinics with comfort.

Md. Rafiqul Islam, District Correspondent, The Daily Observer, Meherpur said that SKS Foundation started their activities in 2017. During this 2-year intervention, they have provided training and awareness about health and hygiene to the mass people. This awareness is not to be withdrawn from the mass people. It will be alive after the phase out of SKS intervention. So, they have to utilize the benefit of awareness campaign properly in other parts of the district for ensuring better health services.

Md. Sirajul Islam, Ex-Teacher, Gangni Pilot High School, Gangni, Meherpur informed that when SKS Foundation started their Project activities in 2017, all the Union Parishad Chairmen refused to allow SKS Foundation in Gangni upazila because of their bitter experience in the past with some other NGOs. However, he felt the good spirit of the Project, and based on our relation, he assured the UP Chairmen to give SKS Foundation space to work. Now all the Chairmen acknowledge that SKS Foundation has completed their activities with clean money management. He has visited several Community Clinics and found their excellent service environment.

There were also a number of Floor Participation. Bikash Kumer Das, Dy Director, Directorate of Family Planning, Meherpur was one of them. He said that SKS Foundation has done better job, now they are responsible to sustain this work. He would try to take a part of this work with his office staff.

Md. Sarforaj Ali Sheikh, Executive Engineer, DPHE, Meherpur mentioned that DPHE implements school sanitation, urban pipe line, Tube-well installation, etc. They appreciate SKS Foundation for implementing such kind of public related works.

Farhana Yesmin, Vice Chairman, Upazila Parishad, Gangni, Meherpur stressed that better management of Community Clinic is a prerequisite these days to improve the Public Health facilities. SKS Foundation is doing this very rightly. However, monitoring system needs to be more strong to ensure the uniform health services from all the Community Clinics & Health Centers of Meherpur district.

Anarul Islam, President, CG, Nowapara Community Clinic assessed that before SKS' project intervention, Community Clinics were unclean and overall environment was very disappointing. Now the Community Clinics of Kathuli Union are looking good and their environment is patient-friendly. Respective Union Parishad and UNO should look after these Community Clinics once SKS Foundation closes its project here.

Md. Mosharraf Hossain, Executive Director, PSKS, Meherpur realized that every project has a time duration and strategic plan. So, it is not wise to blame project relating to sustainability. LGI representatives are not also responsible for overall sustainability. The respective service providers and duty bearers should carry the next portion/continuation since they are more skilled on their issues.

Finally, in the speech of chairperson, Dr. Md. Nasir Uddin, Civil Surgeon, Meherpur mentioned that Bangladesh Government planned one Community Clinic for 6,000 people. Under this plan, there were 13,500 Community Clinics established in 1998. But this Project had been banned and it was restarted again in 2009 rightly. Each Community Clinic has a 17-member committee named Community Group (CG). They can also monitor Community Clinic activities and quality of services. SKS Foundation has created nice environment in Meherpur renovating the Community Clinics. Now they have to increase their roles and responsibilities. SKS Foundation has developed a system, they have to continue it. He believes, CG members would take proper care of the Community Clinics under the guidance of the President of the Committee, the respective UP Member. If one donates willingly, it would be received to support the Community Clinic contribute in achieving SDG-3.

Through the discussions the following points are accepted for learning-

-Adequate WASH facilities help improve healthcare facilities at Community Clinic which contribute to increase the patient flow for treatment purposes.

-Improved working environment with hygienic facilities help enhance duty bearers' social dignity which stimulate them to perform their role comfortably.

-Effective operation & management (O&M) of Community Clinic is possible through GO- NGO-community collective engagement while LGIs, through their capacity building, play their catalytic role in running the Clinics.

SKS Foundation: Promoting Opportunities for Women's Empowerment & Rights

SKS Foundation organized a consultation on Promoting Opportunities for Women's Empowerment & Rights (POWER) on 24 February 2021 at SKS Inn, Gaibandha.

The consultation workshop was participated in by a good number numbers of guests. Among them, Rasel Ahmed Liton, Chief Executive, SKS Foundation as Chairman of the workshop; Mr. Abdul Matin, DC, Gaibandha as Chief Guest Ms. Farah Kabir, Country Director, Action Aid Bangladesh as Special Guest; Ms. Mahfuza Khanam Mita, President, Bangladesh Mohila Parishad, Gaibandha as Special Guest. Here is the gist of the speeches and opinions made by the participants;

In his welcome speech, Rasel Ahmed Liton, Chief Executive, SKS Foundation welcomed all participants and expressed his gratitude to contribute their valuable times for the consultation workshop.

He told that women can do all types of works which is proved; also, men can do women's works. Cooking, caretaking of child, household-based works is not only responsibility of women, besides the duty of men. So, They like to present good works in women empowerment to the audience and try to mainstreaming those in government policies.

In this context, he mentioned that district administration can get an idea in relation with women empowerment from the consultation workshop, and if they try to develop action plan regarding this; in that case, initiatives of women development which have taken by People's Republic of Bangladesh could be achieved.



Abdul Matin, DC, is addressing in the consultation as the chief guest.

The chief guest, Abdul Matin, Deputy Commissioner, Gaibandha, began his speech with thanks to SKS Foundation for organizing the learning sharing event after end of the project period with involvement of different levels of stakeholders.

Then, citing an example from the writings of great lady Begum Rokeya, the DC said that once the female was in the house always; but the social environment has changed; now the women are involved with different productive activities in house and outside of house.

In this context, he mentioned that the Government of Bangladesh has taken 10 initiatives for empowering women which are contributing SDG goals in 01,02,05 and 11.

He told that half of population of Bangladesh is female; at once they were only involved with household works; now-a-days, the greatest number of them are involved with productive activities and others are trying to do that. So, they are walking comfortably & in future they would be an important part to make a developed country.

He realized that daycare center is a good and effective initiative of the project that can help the mothers towards professional work.

The DC felt that if women can involve with income in that case, values of male counterpart could be changed & decision-making power of women could be improved in the family and society.

He agreed to provide necessary assistance to confirm registration of Federations by the office of women affairs, and suggested to establish market linkage with different market actors for selling local products with reasonable price.

While ending the speech, the chief guest thanked all again for the nice arrangement and expressed opinions to provide support to continue such type of good works.

Farah Kabir, Country Director, Action Aid Bangladesh, attended as special guest, said that POWER is not only a project, it's a heart-to-heart relationship.

She has given thanks the Netherland Embassy for creating such opportuni-

ty for meeting with rural women, different stakeholders, local administration by the project interventions.

Especially she has given thanks to SKS Foundation for successfully implementation of the project as well. She enjoyed much through the project as achievement is raised at satisfactory level.

They will be benefited if they continue practice which they have learned through project intervention.

She expected that women leadership to be built day by day in future if we could continue our efforts at all levels.

Mahfuza Khanam Mita, President, Bangladesh Mohila Parishad, Gaibandha, joined as special guest, expressed good feelings after viewing good achievements through power point presentation & she said that she learned more from the workshop.

She requested to donor to launch another project for enhancing power of women as well as replicate achievement of POWER project to the wider community.

Musfika Zaman Shafiar, Senior Policy Advisor, Netherland Embassy, shared satisfactory feelings as project participants gained a sustainable result through the POWER project. She expected that result could be continued and will extend to another communities.

She hoped that the Government of Bangladesh would take initiative to sustain the results of POWER project in future; and urged the government to establish a suitable system for women empowerment really. She has shown gratitude to GoB as district representative of government is participating in the program.

Joseph Halder, Director, Advocacy and Communication, SKS Foundation said that Promoting Opportunities for Woman's Empowerment and Rights (POWER) is not only a project.

Actually, it's a way for creating empowerment and claiming rights for the women by the united women. The project has been started journey from 01 January 2016 to 31 December 2020 officially, but the positive effect, achievement, learnings of the project will run for the long term. There were 10 implementation areas of the project; 05 unions under Lalmonirhat Sadar upazila under Lalmonirhat District, another 05 unions under Fulchhari upazila of Gaibandha district.

To improve the conditions and ensure woman's participation in country's development, SKS Foundation launched the "POWER" project with technical assistance of Action Aid Bangladesh, funded by Dutch Foreign Ministry, he added.

He believes that individual, institutions, donor agencies as well as government agencies would give expected assistance to explore achievements and learnings of the POWER project to the large communities. He urged everybody to participate in the consultation workshop willingly and contribute his/her.

There were a number participants in panel discussion. Among them, Bethi Begum, Chairman, Fulchhari Upazila Nari Federation mentioned that total 2500 Poor and Extreme poor women were direct participants of the 05 years long project. Initially organizing women and group formation was the primary task of the program; after that awareness raising of project participants on human rights, women rights, power relation analysis of individual and institutions. She told that around 500 women gained enough skill, knowledge and involved with economically productive activities out of 2500 direct participants. They are sound enough to raise their voice, involved with different committees and playing active role as member of those committees.

She mentioned that women are chronically vulnerable than men of the

upazila as they are getting limited scope to develop herself. So, she urged the representative of Action Aid and SKS Foundation for starting another project either POWER or another named in favor of empowerment of Extreme Poor women of the area.

Minara Begum, Chairman, Lalmonirhat Sadar Upazila Nari Federation said that women involved in IGA implementation process and have been self-dependent as they got seed capital from project side and saved from own earning money.

She informed that Federations of Lalmonirhat Sadar upazila got registration from Women Affairs Department, and in FY2020, registered federations received BDT. 18,000/- and BDT. 60,000/- as grants from GoB.

She said that registered federations and groups flagging out on violence against women, early marriage protection, created recognition on unpaid carework, service received in agriculture, organized seed bank, seed preservation through groups and use as required.

Women received education on use and benefit of organic fertilizer utilization as well as continued practice.

Family members are using homestead-based products among family members as needed.

She expressed that there are limitations for women to access in market system that needs to be addressed.

Md. Khalilur Rahman, UP Member, Kanchipara Union Parishad, Fulchhari Gaibandha said he learned more and more from POWER project, informed that Kanchipara UP is implementing different activities for ensuring women empowerment.

Women groups' leaders are informing to UP about violence against women/child in case of occurred in their community for legal action, and they raised

voice against violence against women and early marriage.

He suggested to establish recognition of unpaid carework through the POWER project and to continue women empowerment issues through others projects.

Women are marketing their project and shopping required goods freely, and if anybody throws a rough language to any women, in that case, UP is trying to remove his wrong step as well as to take legal action against the person, he added.

Lucky Begum, Member, Kanchipara Union Federation, Fulchhari Gaibandha said that they have solved different important cases in relation with violence against women/child violence uniquely through groups, local government institutions, stakeholders.

It's a grate achievement of the POWER project in relation with women empowerment that, project participants got scope to go to national parliament for creating a demand to change national policies in favor of women.

Follow up and assistance requested to all beyond of POWER Project.

A unique group of women involved with tub well repair and maintenance after devastating flood; the news of their good achievement broadcasting by TV channel, they have received remuneration @10,000/- for their good voluntary works & spent the money for procuring service for the community, she ended.

Santona Rani, Chairman, Rajpur Union Federation, Lalmonirhat has shown her gratitude to SKS and POWER project to provide adequate support in case of women empowerment.

Due to raised capacity of project participants, they are communicating freely to different GO-NGO offices.

Local administration allotted 1000 Kgs rice for the daycare center of Rajpur union. They have received 04 swing

machines from local administration. She is expecting assistance in favor of women empowerment.

LGSP project has provided 05 swing machines to the Rajpur Union Federation.

Beli Begum, Chairman, Gazaria Union Federation, Fulchhari, Gaibandha mentioned that in the year 2017, 2018 and 2019 she has received Joyeeta award from government institution and in 2019 received Nasrin Smriti Award.

From UNO of Fulchhari upazila, eligible women have received 07 swing machines, the Daycare center received a solar panel and BDT. 10,000/- for managing day care center.

Electricity bill of daycare center is provided by local UP. Little meal for daycare center is arranged by local UP. Numbers of early marriage stopped by the groups with assistance by UNO.

She, owever, is expecting assistance from Action Aid, SKS, local elite, administration for push up to front those who are waiting in the back.

Shah Alam Jadu, Secretary, Fulchhari Press Club, Gaibandha said that he has developed/produced encouraging reports on the achievements of POWER project several times.

He earned experience from the project when he has gone to capture news by own initiative. Participants of the project are following the instruction of the Prime Minister that, "a single inches will not be unproductive of every homestead."

Advanced women/leaders are assisting to eligible persons to involve with different types of safety net programs operated by the social welfare department.

Male presented themselves on the view of different angle/ men counterpart are sharing household-based works with women- he felt impressed after viewing the change through POWER project's intervention.

SM Biplob, District Correspondent of Boishakhi Television said that he was feeling happy to participate in the consultation workshop and released a numbers of video reports on the achievements of POWER project broadcasted through Boushakhi Television.

Imagine works done by women during flood/after flood like- maintenance works of tub well done by women groups, rescue and setting up families in the safer places during flood etc.

Women are playing football in the rural areas in front of their family members- it's impressing for all.

A woman from Lalmonirhat stated that they came up from dark area; another woman tailing that if we get a mike to say something to the audience- in that case we will continue to speak- all are encouraging sign for the development of our country.

Phone numbers of all service providing agencies is available to women & they are communicating freely for getting services

Women are trying to stop early marriage in their community by making a phone call to UNO, Police, UP bodies, journalist if so, happen in the community.

Women are requesting to the journalist to publish news by mentioning women's name as they are doing the social works.

Moreover, the correspondent requested to the project authorities to continue/ again launching the project to grow awareness of women who are living behind at present.

Most. Ojifa Begum, Chairman, Kulaghat Union Nari Federation, Lalmonirhat mentioned that they would be able to say something in such type of meeting- the theme was dream at once to them.

She realized that women are feeling mankind presently, not women. They have learned about fundamental rights through the project

They have participated in sensitization meeting at UP, community school, different types and levels of meeting- this type of initiatives have given them a new pathway and source of light in their life.

She then requested to be a company of their journey to development through another project

Most. Janti Akter, Chairman, Fulchhari Union Nari Federation, Gaibandha mentioned that before involvement with the POWRE project, she was involved only homestead-based works; now she is doing business outside of her house.

She learned more and more through participating different trainings; meeting arranged by the POWER project. She received JOYEETA Award in 2018 on Women Economic empowerment. She told that by this time community people acknowledged unpaid care works as they have learned through the project.

Md. Helal Uddin, South Asia Advocacy Coordinator, Action Aid-Bangladesh, who played a vital role in designing of POWER project, was feeling happy to view and hear the successes of project which told by the project participants in the consultation meeting.

The POWER project is designed on to reduce violence against women, disaster management, adopt with climate change, economic empowerment of women combinedly.

He realized that to establish actual empowerment of women, the project has given emphasized on 04 areas:

1. Reduce workload of women in unpaid care work
2. Increase engagement of women in productive/income generating

works especially agriculture

3. Create market access of women randomly
4. Reduce violence against women

During formulation of the project, they had some confusion that the project may hamper family relationship between husband and wife; actually that could not happen.

He is feeling happy to know that relationship between family members increased & harmonical relation is existed within family members

Points for Learnings

1. Women can be self-dependent economically by participating in economically productive activities through equal distribution of unpaid care works.
2. Increased dignity of women in the family, society as well as in decision making process as a result of economic empowerment of women.
3. Women are participating actively in different committees of different govt. non-govt. and service providing institutions (Local govt. institution, SMC, Market committee, etc.) uniquely; this type of initiatives can help to increase women friendly environment and can play important role to reduce discrimination.
4. It's possible to create year-round income opportunities for women as well as meeting family level nutrition through cultivating climate friendly sustainable agriculture.
5. Women are capable to produce Agricultural production as well as operating business if they can get required information, skill, opportunity and support of policies.
6. Unpaid care work, Climate friendly agriculture and Economic empowerment of women is well accepted by the society; so, the concept can be expanded in the wider community.

Results through project's intervention

1. Group based business initiatives created by 200 groups; like as puffed rice making and marketing, making sweet packet & shopping bags, processing turmeric & marketing, grocery shop, tailoring, beef fattening, making sweet, Agri-productions etc.
2. Enhanced awareness on negative effect of climate change, as a result of capturing knowledge on climate tolerant Agri- varieties. Expanding disaster tolerant agriculture; like as floating garden, platform and bag process, increasing cultivation of disaster tolerant variety.
3. Preserving seeds of local variety as a result of establishing seed bank and grain store. Reduced dependency on Hybrid and supplied seeds, cultivating crops through cost effective way timely as quality seed is available in their hand, safely preserving seeds during flood.
4. Women groups are working at local, national and international level through networking to get acknowledgement as farmer like central farmer alliance, prantojon etc.
5. Women leaders are working together as group and like-minded organization to reduce violence against women. As a result, they are getting legal information and consultation easily.
6. 12 participants have received JOYEETA award at upazila, 02 Participants at District level and 01 participant at Divisional level as contribution in Economic Development, Social Development, Education and reduce domestic violence against women.
7. 10 numbers of Union Federation purchased land of establishing seed bank by their own money; in where project constructed a house for seed bank.

SKS Foundation: A Reception Offered to the Joyeetas

SKS Foundation offered the reception to its 27 Joyeetas recognizing their great job in their personal and social lives and as an inspiration for other women coming forward and following the pathway. The reception took place at SKS Inn, Gaibandha on 15 May 2023.

The reception was attended by more than 100 dignitaries including government officials, LGI representatives, development professionals, local allies, the media people, including the concerned officials of SKS Foundation.

In the reception Joyeetas are defined as Icon, so that other women can follow them to achieve the accomplishments as Joyeetas did. So the stories and accomplishments of Joyeetas can inspire the others to get involved in social work. Besides government, NGOs, like SKS Foundation has come forward to foster these Joyeeta what others need to follow.

Dubbing all women as Joyeeta, one of the lady guest said, "Joyeeta is a symbolic name given to the courageous women who face and overcome their struggles, and then help others to overcome their struggles. These women paid extra push and pull to change themselves and society and then have become examples to others. In the true sense, we, every mother in our house is Joyeeta, because we take the helm of our families and shape the families." She then urged all stakeholders to search the Joyeeta living around.

Upholding the importance of women's empowerment, Rasel Ahmed Liton, Founder & Chief Executive, said, "Half of the country's population is women. Yet this half of its population (women) is disadvantaged. Leaving this disadvantaged group behind, we cannot achieve SDGs. Thus, SKS Foundation wants this backward group to be advanced. As a development organization, SKS will take any initiatives towards the development of the women."



The joyeetas are in the reception ceremony.

Santona Rani, one of the Joyeetas from the Rajpur union of Lalmonirhat Sadar, said, "We have a guardian, he is none but Rasel Ahmed Liton, the Chief Executive of SKS Foundation, who has been guiding us. We, holding the hand of the SKS Foundation, have come to the limelight from the deep darkness. The Joyeeta Award has given me a lot of appreciation. Now, people respect me and have elected me their Union Parishad Member."

Sahana Begum, another Joyeeta from Badiakhali union of Gaibandha Sadar recalled her past saying, "Like other girls, I was married off at the age of 15, and all of my struggles started after my husband got sick. Since then, I have been managing our 5-member family. To sustain, I fought, and I won over my struggle eventually. In this patriarchal society, we women have a lot of obstacles. However, in my troubles, I have found SKS Foundation beside me."

Congratulating Joyeeta, Joseph Halder, Director, Advocacy & Communication of SKS Foundation, stated that SKS Foundation believes, to whom or with whom it works, they make SKS enriched. SKS Foundation in turn feels dignified to avail such opportunity of honoring them. He also referred to the

case study booklet 'Amader Joyeetara' and upheld that, "No element of the stories of the booklet is unfamiliar. The stories are about the usual events or problems that particularly the Joyeetas used to face and have overcome in their social and personal life. The hard work of this artwork will be paid off if the stories got circulated and other women get inspired."

Applauding the initiative, the participating dignitaries urged all to foster Joyeeta in all possible ways and develop a database of Joyeeta targeting to utilize their services for the society in the proper manner.

Out of these 27, three are from Lalmonirhat, and the rest of them are from Gaibandha and have been awarded as Joyeeta in 4 categories, namely Prevention of Repression; Economic Development, Social Development, and Successful Mother, out of the 5 categories under the national initiative titled 'Joyeeta Onneshone Bangladesh'.

As a token gift from SKS Foundation, each Joyeeta received a booklet 'Amader Joyeetara' written on their struggles and successes, and a monetary honorarium of BDT 10,000.

SKS Sponsored Ishrat Nishat Natya Puraskar



The winners and organizers are on the Dias of the Ishrat Nishat Natya Puraskar Festival. Rasel Ahmed, Chief Executive of SKS Foundation is seen present among them.

SKS sponsored Ishrat Nishat Natya Puraskar for the year 2022 & 2023. The (Puraskar) Award is presented in memory of the late noted thespian Ishrat Nishat, centered on the stage drama of Bangladesh.

The 1st award ceremony was held on 19 January 2023. Alongside the famous theatre organizers and activists, Rasel Ahmed Liton, Chief Executive of SKS Foundation attended the event. The event was presided over by the legendary actress Ferdousi Majumdar. The event took place at the National Theatre Hall of Bangladesh Shilpa-kala Academy, Dhaka.

On this occasion, Nasiruddin Yousuff Bacchu, Co-chairperson, Ishrat Nishat Natya Puraskar Executive Committee, said, "A new milestone has been created in the history of stage drama of Bangladesh by bestowing this Award."

In a greeting speech, Rasel Ahmed Liton said, "A good culture is the prerequisite of all development. So, SKS Foundation, being a development organization, considers its involvement with theater as a part of its development drives."

Ferdousi Majumdar urged all for the continuation of the award and thanked all, especially to SKS Foundation, for supporting in organizing the event.

The Award was given in 8 categories and the recent awardees are- AKM Yusuf Hassan Orko (Best Music & Set Design); Amlan Biswas (Best Lighting Plan); Sukarna Hassan (Best Actor - Male); Monami Islam Konok (Best Actor - Female); Badruzzaman Alamgir (Best Playwright); Sanjoy Sarker Muktonil (Best Director); and Batighor (Best Production).

The awardees were given a crest, certificate, and a monetary honorarium of BDT 25,000 each.

SKS sponsored 2nd award giving event was held in a festive mood on 9 February 2024 at the National Theatre Hall of Bangladesh Shilpakala Academy, Dhaka. Masud Ali Khan, an Ekushey Padak-winning renowned actor, graced the ceremony as chief guest. Mamunur Rashid, another Ekushey Padak-winning theatre activist, was the special guest.

Among other dignitaries, renowned theatre activist & organizer Nasir Uddin Yusuf, Chairperson, Ishrat Nishat Natya Puraskar Bastobayon Committee; Sara Zaker, Co-chairperson of the Committee, and Rasel Ahmed Liton, Chief Executive of SKS Foundation- the sponsor of the event, attended the celebration.

A 9-member Jury Board watched and evaluated 33 dramas staged in 2023 for the award. The Award was given in 9 categories i.e. Best Production, Best Director, Best Playwright, Best Female Actor, Best Male Actor, Best Light Designer, Best Set Design, Best Costume Design, and Best Music Composer. The Best Production Award-winning theatre group received Tk. 100,000 as prize money, crest and certificate while winners in other categories each received a crest, certificate and Tk. 25,000 as prize money.

Introduced in the past year, with cooperation from the Ministry of Cultural Affairs, the Ishrat Nishat Natya Puraskar has turned to be a national festival of the theatre-loving people.

SKS Foundation: Some Success Stories

SKS Foundation contributes in promotion of social protection and human rights through conduction of rights-based programs. Referring to the relevant cases, among many of SKS successful stories, some are presented here.

Manobadhikar Padak Winner Umme Habiba

Habiba used to talk about women's reproductive health and sexual rights, people viewed Umme Habiba negatively and started passing comments about her. But she did not think of these as obstacles and expanded her reach. When she hears of child marriage, she gets together with local government officers and other stakeholders and goes there to prevent it.

Some people, particularly the families of the bride and groom started spreading rumors about Habiba and complained to the family. She was temporarily under stress and disheartened. But she did not stop and continued to work to bring to light the problem of child marriage facing her peers.



When she had difficulty shutting down a child marriage, she took help from the group, SKS Foundation, teachers, Union Parishad, Upazila administration, police, and media. She stopped 10 child marriages like this.

She resides in Taluk Rifaitpur village of Badiakhali Union of Gaibandha. She completed her HSC exams this year. Her father is Md. Kazi Anwar and her mother is Nazima Begum.

She used to go out of the house despite her family's protests. In 2019, SKS Foundation nominated her as youth editor. She used to hold monthly meetings and training and formed groups. Habiba says, "If the administration keeps on supporting me, then my team and I will prevent every single child marriage in our village. This is our aim."

Domestic Violence Survivor Hosne Becomes An Empowered Entrepreneur

Hosne Ara Begum, once a victim of domestic abuse, she has now transformed into a successful entrepreneur, receiving multiple recognitions, including the 'Joyeeta' Award at the sub-district and district levels and the Award of 'Sreestho Uddomi Nari' at the divisional level.

Born in the northern Dhangaora village of Ballomjhar Union in Gaibandha, Hosne Ara's life was filled with struggles from an early age. After completing her secondary education, she was married off under family pressure in 2006. However, she admitted in college for continuation of her study after marriage. But when her husband took her to Dhaka, her studies came to an abrupt halt. Due to her husband's drug addiction, extramarital affairs, and domestic violence, she endured physical and mental abuse.



When her husband married another woman, the abuse worsened, forcing Hosne Ara to return to her in-laws' house with her three daughters. Initially, she survived on a small allowance from her husband, along with agricultural work and poultry farming. However, when her husband stopped providing financial support entirely, she was in big trouble to manage the family and for this she decided to enroll in a boutique training program conducted by the Department of Youth Development.

Upon completing her training, Hosne Ara proudly received her certificate. When her husband found out, he visited their home, asked to see the certificate, and, in a fit of rage, tore it into pieces and threw it into a pond. Devastated but determined, she realized that her husband had systematically obstructed every opportunity for her progress—from halting her education to denying her financial independence.

With unwavering determination, Hosne Ara decided to leave her abusive husband in 2022 and start a new life.

Using her savings, she established 'Swapna Kutir,' a boutique business specializing in handmade garments.

Soon, her craftsmanship gained recognition, and her reputation spread. Seeing her potential, the Recovery and Advancement of Informal Sector Employment (RAISE) project of SKS Foundation partnered with her in June 2023 to train underprivileged women in boutique work. Through this collaboration, she provided six months of training to four marginalized young women, helping them become financially independent. Currently, she is training two more women under this initiative.

Beyond that collaborative relationship, the RAISE project played a crucial role in elevating Hosne Ara's story. Now, Hosne Ara dreams of educating her three daughters and transforming 'Swapna Kutir' into a hub for women's empowerment.

Abdul Khaleque's Loneliness to Fullness

At 73, Md. Abdul Khaleque found himself facing a harsh reality he never imagined. A resident of Dhakkhin Kamalerpar village in Gaibandha's Saghata upazila, he and his wife were left to fend for themselves after their five children, burdened with their own families, declined to take care of them. "All my life's earnings were spent raising my children and ensuring they got married. Now, in my old age, I am left with neither strength nor savings," he lamented, his voice heavy with sorrow.

Yet, Khaleque's story is not one of despair but of hope and transformation. His lifeline came from an unexpected source- the Probin Club, a community initiative formed by SKS Foundation in 2018. On February 17, 2022, during the club's regular Ward Committee meeting, members discussed Khaleque's dire situation. With unanimous agreement, they endorsed him for an Elderly Provision grant to uplift his living conditions.

Two months later, on April 10, 2022, Khaleque received a cheque for Tk. 15,000. Determined to turn his life around, he used the money to open a small tea stall at Kamalerpara Union Parishad Bazar. Naming it the Probin Sonali Uddog Tea Stall (Golden Initiative Tea Stall for the Elderly), the

venture was modest at first-a simple spot for locals to grab a cup of tea.

Within months, his stall was bustling with customers. Realizing he couldn't manage it alone, he hired an assistant to help keep up with the growing demand. After paying his employee's daily wages, Khaleque now earns Tk. 300 every day. For a man once consumed by loneliness and financial hardship, this was a remarkable turnaround.

"Today, I am rich-not just in money but in companionship," Khaleque shared with a smile. "Every cup of tea I sell brings me joy and fills my day with purpose. My tea stall is more than a business-it's my new family."

From despair to independence, Md. Abdul Khaleque's journey is a testament to the power of community and resilience. His tea stall stands as a shining example of how even the smallest acts of support can transform lives.

Fazar Ali's Revolution on Char

Fazar Ali is a passionate farmer who lives in a char, cultivates a variety of crops including vegetables, rears cattle, goats, and poultry, and raises bull. "I, after not being able to continue my study onward grade 9 for the scarcity of my family, started working in agriculture, and at a point, I fall in love with agriculture which attracts me. Even though I had lost my arable land in the riverbed, I lease land and grow crops and vegetables. But all of these I would do with my traditional knowledge of agriculture. And agriculture is the only living of my family, still, then I had to manage all expenditures and costs aside from repaying credit, and I had very little money in hand almost nothing," said Fazar Ali mentioning his life involvement and struggling in agriculture.

"But 2 years ago, on the advice of the staff of SKS Foundation, I started growing Bizli Plus Chili instead of native chili. And to my utter surprise, I started getting more chili, more money ever than before as the harvesting was more and more. The more I harvest, the more it yields (Joto Tuli Toto Bare)" said Fazar Ali, a 37-year-old adult farmer, with a big smile on his face.

However, living by the Jamuna River, Fazar Ali and his



family had come across a hard time created by the river. In 1999, he was just 13 years old children when he first experienced the rage of the Jamuna River. "Our house, so far, has been engulfed nine times, shifting after shifting, my family has come to this place that does not belong to us, and we rent it. Ten years ago after losing our house in the river bed, we came here to Jamuna Bazar at Pachim Deluabari village in Fulchari union of Fulchari upazila under Gaibandha district. Our original house was on Pansipara at Haatbari village of Saghata union of Saghata upazila of Gaibandha district. Not only our house but also the arable land we had lost in the riverbed. Along with that, my study went ruined and I could not study further than grade 9 as my family could not afford to send me studying. Every time we experienced erosion, we also lost our arable land."

He lives in a joint family number of 14 -members including his father mother and brothers and bears the family expenses from his agricultural revenue. Although he is not highly educated he has a great dream for his two sons, one of them reads in class 3, and from the agricultural revenue, he has bought a homeland on the mainland.

Housewife Alea Begum Turns to An Entrepreneur

Alea Begum lives in Nijparz village at Balapara union of Kaunia upazila of Rangpur district with her husband, a son, and a daughter. Days passed, and the two children grew up with increasing needs in opposition to the income of her husband. To meet up the need of the increasing number of members, she wanted to do something at her home and she wanted to start a poultry farm as a means. But for this, she needed big money. Who will give that money to her, who even does not have any deposit and a mortgage for the bank loan? Yet, she searched for finance for her proposed poultry farming. But alas, no one, except SKS Foundation, was willing to finance her potential entrepreneurship.

To start Alea's poultry farm, SKS Foundation gave her Tk. 1, 00,000 and a primary orientation on poultry raising management on 18th July 2018. Then, she allocated this amount to make a poultry shed and bought 500 pic chicks and their feed. During the raising time, the technical officer continued to visit her poultry shed and provided her with supportive assistance. Just in 30 days of incentive care, her poultry farm earned a net profit of Tk. 35,000. Inspired by his prof-



it, she received another Tk. 1, 50,000 and started a dairy farm, beside the poultry farm, with a Holstein Friesian cow.

This time, she started getting support from the upazila live-stock department along with a technical officer. In line with that, in the 3rd phase, she received another Tk. 2, 00,000 and let her husband start a feed business at the nearby market. On 4 October 2021, for the 4th phase received another Tk. 2, 00,000 and brought another Holstein Friesian cow. Now, on her dairy farm, there are 5 Holstein Friesian cows and 4 heifers. Alongside, 700 pic chickens are on the poultry farm.

In the 4 years of her entrepreneurship journey with SKS Foundation, Alea, not only established herself but also established her husband and children. Now, her estimated asset is Tk. 19, 22,000 from three businesses i.e. dairy, poultry, and poultry feed shop. Further, her son studies at a private university in his 4th year in computer science, and the daughter studies at the national university in 3rd-year honors in economics. "With that financial resource, I have been able to make my materials and human resources. I am thriving with money, materials, and man. These all have been possible for my tremendous willpower and the help I had from SKS Foundation," said the successful entrepreneur Alea.

Flood Early Warning System Brings Hope of Edge for Bilkis Begum and Her Villagers

Gobindopur, a village nestled along the banks of the Brahmaputra River in Holdia union under Saghata upazila, Gaibandha, has long endured the wrath of annual floods. These floods would ravage the village, leaving homes submerged, crops destroyed, and lives disrupted. Before 2020, there was no reliable mechanism to predict these disasters. The villagers relied on traditional guesswork, often making decisions based on personal intuition rather than accurate data.

In response to this chronic crisis, a collaborative initiative brought hope to Gobindopur. SKS Foundation, Concern Worldwide, Care Bangladesh, RIMES (Regional Integrated Multi-Hazard Early Warning System), and ECHO (European Union Civil Protection and Humanitarian Aid Operations), in partnership with the Bangladesh Water Development Board (BWDB) and the Flood Forecasting and Warning Centre (FFWC), introduced the Flood Early Warning System.



Bilkis Begum was among the 90 villagers selected and trained to interpret these messages. Equipped with the skills to understand and act on the forecasts, Bilkis not only prepared her household but also took on the role of a disseminator and interpreter, sharing the messages with those who lacked access to mobile phones or struggled to grasp the information.

In the early days of the system's implementation, not everyone welcomed the innovation. Bilkis faced skepticism and ridicule from some villagers who dismissed the warning messages. "Are you Allah? How dare you predict the flood?" they scoffed.

The success of the system in Gobindopur inspired wider adoption across the five unions, fostering a culture of preparedness and resilience. Bilkis Begum emerged as a respected community leader, her efforts demonstrating the transformative power of technology and collaboration in mitigating disaster risks.

The Flood Early Warning System stands as a testament to the power of partnership. By combining the expertise and resources of organizations like SKS Foundation, Concern Worldwide, and RIMES with the technological capabilities of BWDB and FFWC, the initiative has transformed lives in Gobindopur and beyond.

For Bilkis Begum and her fellow villagers, what was once a source of uncertainty and fear has become a beacon of hope, ensuring that the floods no longer dictate their fate but instead empower them to act with foresight and resilience.

Education Support Center Helps Children Overcome Educational Challenges

Fahim and Fuad, nine-year-old twin brothers, live in the Sankipara area of Bharatkali union in Saghata upazila, Gaibandha district, along the bank of the Jamuna River. Their family was displaced by river erosion and now faces extreme financial hardship. Their father works as a day laborer, while their mother does household chores for neighbors. Their elder brother studies part-time and works at a tea stall to support the family. With their parents constantly busy earning a living, Fahim and Fuad are often left without supervision or educational support. Despite attending school, the brothers struggled to keep up. Teachers assigned homework regularly, but the twins had no one to guide them at home. Their family couldn't afford private tutoring, and their parents lacked the time and education to help. The children began falling behind, and their motivation to continue school started to fade.

"Our teachers often give us homework, but at home, it's difficult to do it on our own," Fahim shared. "We can't afford a tutor, and our parents can't help because they're busy working all day."



Recognizing the needs of children like Fahim and Fuad, SKS Foundation stepped in. On 2 February 2018, they launched the Sankipara ENRICH Education Support Center, operating from a rented house. The center provides daily academic support (except Fridays) from 2:00 p.m. to 4:30 p.m. to 13 children—from playgroup to grade two. It offers a safe and nurturing environment where children receive help with homework and develop a deeper understanding of their lessons.

The change was immediate and impactful. With structured guidance and a peaceful learning space, Fahim and Fuad began to thrive. Their academic performance improved, and their confidence grew. They now complete their homework on time and participate more actively in school.

Their mother expressed heartfelt gratitude: "Although we struggle to survive, we want our children to continue their studies. This center has been a blessing for us."

Fecal Waste Turns into Wealth

Saidpur Municipality, a bustling town-city in Nilphamari district of Rangpur Division, is home to 127,268 people across 18,808 households. Spanning just 34.42 square kilometers, this communication and business hub generates an enormous amount of waste daily—40 metric tons of household waste and 149,000 liters of human waste.

In the absence of a proper fecal sludge management (FSM) system, residents resorted to unsanitary practices. Many connected their toilets directly to drains, contaminating the environment and public water sources. Others relied on sanitation workers, who indiscriminately dumped waste beside streets or drains, creating unbearable conditions for nearby residents. The pervasive stench and health hazards left the town's population in distress, demanding immediate intervention.

Recognizing the urgency of the situation, Saidpur Municipality partnered with SKS Foundation and WaterAid Bangladesh to establish a comprehensive FSM system. A Memorandum of Understanding (MoU) was signed on February 18, 2016, marking the beginning of a transformative journey.



The Municipality allocated 170 decimals of land in Vagar, Surki Mohalla, Ward No. 11, constructed linking roads, and provided electricity connections. WaterAid offered technical and financial support, while SKS Foundation led the implementation. Construction of the FSM Plant began in 2018 and was completed in 2020. The facility, equipped with 20 unplanted drying beds and four planted beds, started operations in 2021, supported by four donated vacutugs for transporting sludge from households.

The FSM plant now processes an average of 15,000 liters of human sludge daily, with a capacity of 26,000 liters. It has also integrated 0.8 metric tons of household waste into its operations, producing 1.5 metric tons of co-compost (soil conditioner) per month. So far, the plant has produced 13 metric tons of co-compost, selling 10 metric tons to the Dasherbandi Sewage Treatment Plant for a total of BDT 150,000.

Beyond waste management, the project has stimulated economic growth. Five local entrepreneurs now oversee garbage collection, creating employment for 16 individuals. The FSM initiative has not only reduced environmental pollution but has also transformed waste into a valuable resource, fostering a healthier and more sustainable Saidpur Municipality.

A Plinth Turns into Life & Livelihood

Md. Akbar Ali, a 72-year-old char-dweller, has spent much of his life displaced by the shifting sands and relentless currents of the Jamuna River. Like many others in Lalchamar village, located in Kapasia union under Sundarganj upazila



of Gaibandha district, Akbar Ali endured decades of instability. River erosion forced him and his neighbors to move repeatedly, eventually taking shelter on a government dam in nearby Kamarer Vita in 2012. Despite returning to their ancestral land in 2020, life remained fraught with challenges, particularly due to waterlogging during heavy rains and floods.

The return to Lalchamar in 2020 brought little relief. Waterlogging made farming impossible, leaving the villagers without a stable source of livelihood. For Akbar Ali, the situation was even more dire. Aging and unable to work, he lived a modest life caring for his bedridden wife on a 5-decimal homestead that frequently submerged during floods. Each monsoon forced the couple to seek shelter elsewhere, highlighting their vulnerability and dependence on others for survival.

In August 2021, the Northern Bangladesh Disaster Preparedness (NOBADIP) Activity, implemented by SKS Foundation in partnership with Care Bangladesh, began addressing the plight of flood-prone villagers. Community consultation meetings identified the most vulnerable residents, and Akbar Ali was selected for assistance by the Union Disaster Management Committee (UDMC). The intervention focused on raising plinths to mitigate waterlogging. The earth-filling work on Akbar Ali's homestead began on January 31, 2022, and was completed in just nine days on February 8, 2022. The raised plinth provided a stable foundation for living and farming.

The raised plinth transformed Akbar Ali's life. It became a productive mini-vegetable garden, where he now grows papayas, sweet gourds, and snake gourds. This not only provides him with food security but also a means of earning income. For the first time in years, Akbar Ali feels self-reliant and no longer has to leave his home during floods.

Expressing his gratitude, he said, "No longer do I need to move and seek help for my shelter and means. It is and will remain one of the greatest gifts of my life as it has become the source of my life and livelihood."



Rasel Ahmed Liton's contribution in social development as the Founder & Chief Executive of SKS Foundation, drew the attention of Dhaka Education Board. As a result, the Board set a question on his motive behind the establishment of SKS Foundation for students in Junior School Certificate Examination 2018. The question is hereunder.

রত্নপুরী

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জুনিয়র স্কুল সার্টিফিকেট পরীক্ষা, ২০১৮
বাংলা (সৃজনশীল + নির্মিত + বহুনির্বাচনি অঙ্গীকৃত)

বিষয় কোড :

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সময়—৩ ঘণ্টা

পূর্ণমান—৪০+৩০+৩০=১০০

নিচের উদ্দীপকটি পড়ে ১৮ ও ১৯ নং প্রশ্নের উত্তর দাও:—

এস. কে. এস ফাউন্ডেশনের কর্ণধার রাসেল আহমেদ লিটন ১৯৮৭ সালে কিছু অসহায় মানুষের পাশে দাঁড়ানোর নিমিত্তে এই ক্লাব গঠন করেন। তিনি অসহায় মানুষদের ঘারে ঘারে তাদের সংগঠিত হওয়ার আহ্বান জানান। তাঁর আহ্বানে সাড়া দিলে তিনি এসব মানুষের সামাজিক নিরাপত্তা, শিক্ষা, জেজ্ঞার সমতা ইত্যাদি বিষয়ে কাজ শুরু করেন। বর্তমানে হাজার হাজার পরিবার এর সুফল ভোগ করছে।

১৮। উদ্দীপকের রাসেল আহমেদ লিটন এর কাজ 'ভাব ও কাজ' প্রবন্ধে কোনটির সাথে সম্পর্কযুক্ত?

- (ক) একটি সাময়িক উত্তেজনার মুখে ত্যাগের অভিনয় করেছেন
(খ) তিনি মানুষের ভাবের ঘরে চুরি করেছেন
(গ) লোককে শুধু কথায় মাতিয়ে মশগুল করেছেন
(ঘ) মানুষের স্পিরিটটাকে মঙ্গলের জন্য ব্যবহার করেছেন

১৯। উদ্দীপকের লিটন সাহেবের কাজের মূল উদ্দেশ্য—

- i. দেশের সর্বাঙ্গীন উন্নতি ও মুক্তি
ii. মানুষের ব্যক্তিগত কল্যাণ সাধন
iii. ভাব ও বাস্তবধর্মী কর্মতৎপরতা

নিচের কোনটি সঠিক?

- (ক) i ও ii
(খ) i ও iii
(গ) ii ও iii
(ঘ) i, ii ও iii



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