



গণ উন্নয়ন কেন্দ্র
Gana Unnayan Kendra



ANNUAL REPORT 2023

Empowering For
Resilience
39
1985-2023



Annual Report

2023

GUK

1985-2023

39 Years of fighting poverty



গণ উন্নয়ন কেন্দ্র
Gana Unnayan Kendra

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Acronyms:

AIDS	Acquired Immune Deficiency Syndrome
BMET	Bureau of Manpower, Employment, and Training
BNFE	Bureau of Non-Formal Education
C3ER	Center for Climate Change and Environment Research
CBO	Community Based Organisation
CCG	Cluster Consultative Group
CM	Child Marriage
CMC	Centre Management Committee
CMPC	Child Marriage Prevention Committee
CMT	Central Management Team
COP	Conference of Parties
CRC	Convention on the Rights of the Child
CRAG	Community Resilience Action Group
CSO	Civil Society Organisation
CWDs	Children With Disabilities
DAE	Department of Agriculture Extension
DAPA	District Agricultural Producers Association
DEMO	District Employment and Manpower Office
DRR	Disaster Risk Reduction
ECD	Early Childhood Development
EDC	Education Development Committee
FDMNs	Forcibly Displaced Myanmar Nationals
GBV	Gender Based Violence
GoB	Government of Bangladesh
GOs	Government Organisations
GPA	Grade Point Average
GTA	Gender Transformative Approach
GUK	Gana Unnayan Kendra
IE	Inclusive Education
IGAs	Income Generating Activities
LCOM	Learning Community on the Move
LGED	Local Government Engineering Department
LGIs	Local Government Institute
MHPSS	Mental Health and Psychosocial Support Service
MoU	Memorandum of Understanding
NAHAB	National Alliance of Humanitarian Actors, Bangladesh

NFPE	Non-Formal Primary Education
NNPC	Nari Nirjaton Protirodh Committee
NGOs	Non-Government Organisations
OPDs	Organisation of Persons with Disabilities
PFA	Psychosocial First Aid
PKSF	Palli Karma Sahayak Foundation
PPRC	Power and Participation Research Centre
RRC	Rural Resource Center
PSEA	Prevention of Sexual Exploitation and Abuse
SACCJF	South Asian Climate Change Journalists Forum
SAM	Severe Acute Malnutrition
SASA	Start Awareness Support and Action
SBCC	Social Behavior Change and Communication
SDG	Sustainable Development Goal
SEIP	Skills for Employment Investment Programme
SHG	Self Help Group
SLIP	School Level Improvement Plan
SMC	School Management Committee
SOP	Standard Operating Procedure
SRGs	Self-Reliance Groups
SSC	Secondary School Certificate
TFD	Theater for Development
TiP	Trafficking-in-Person
ToT	Training of Trainers
TTC	Technical Training Centers
TVET	Technical and Vocational Education and Training
UAPA	Upazila Agricultural Producers Association
UCCG	Upazila Cluster Coordination Group
UDMC	Union Disaster Management Committee
UN	United Nations
UNCRPD	United Nations Convention on the Rights of Persons with Disabilities
UNDP	United Nations Development Programme
UNESCO	United Nations Educational, Scientific and Cultural Organisation
UNFPA	United Nations Population Fund
UP	Union Parishad
USAID	United States Agency for International Development
WASH	Water, Sanitation & Hygiene



Message from the Chairperson

It is my pleasure to know that Gana Unnayan Kendra (GUK) is going to publish the annual report of the year 2023. Like previous years, GUK has added one more year with its experience of long journey. Since the inception in 39 years back, the organisation is working for the marginalized poor communities with the aim to bring a sustainable improvement in their lives and livelihoods. It is also working to extend humanitarian assistance to the disaster affected communities as well as forcibly displaced Myanmar nationals very efficiently that has been a factor of value addition to organisation's reputation within the country and abroad.

It has been possible to make the year 2023 a success one due to the combined efforts of everyone associated with GUK including staff members, management team, Executive Committee and General Council members, government officials, development partners, civil society members, people's representatives, community people and project/Programme participants. I would like to convey appreciation to all for their contribution. I would also like to extend big thanks and congratulation to those who invested great efforts for producing the annual report.

My best wishes to GUK colleagues for the coming days. I hope that they would be able to continue their outstanding efforts to support people who are actually in need.

A handwritten signature in black ink, appearing to read 'Anup Kumar Sarker'.

Anup Kumar Sarker
Chairperson



Message from the Founder and Chief Executive

I am thrilled to share that we have successfully completed another year and embarked on the 40th year of our journey. This significant milestone is a testament to our collective efforts and resilience. Over the past year, our path has been marked by challenges, especially given the global uncertainties brought about by the COVID-19 pandemic, global price hiking and money inflation. Despite these obstacles, the unwavering support and collaboration from government officials, people's representatives, development partners, the private sector, Programme participants, the local community, civil society, and all other stakeholders have been instrumental in propelling us forward. Today, I am delighted to present our Annual Report for the year 2023, encapsulating the diverse activities and initiatives we undertook during this period. Our commitment remains steadfast in contributing to the development initiatives outlined by the Bangladesh Government, ultimately aligning with the achievement of Sustainable Development Goals (SDGs). Through various interventions, we aim to bring about sustainable improvements in the lives of disadvantaged and marginalized individuals, including ethnic groups.

Beyond our developmental endeavors, we stand in solidarity with communities affected by disasters across Bangladesh. Additionally, since the onset of the Rohingya influx in 2017, we have been dedicated to providing assistance to displaced Myanmar nationals and affected host communities in Ukhiya and Teknaf upazilas of Cox's Bazar district. This journey would not have been possible without the cooperation of community members, development partners, government officials, civil society, local government bodies, private sectors, and, most importantly, our Programme participants. Your support has been the driving force behind the seamless execution of our planned activities.

I extend my heartfelt thanks and gratitude to each one of you who has been a constant companion on our journey of working for the betterment of the less fortunate.

I express my deepest appreciation to our dedicated colleagues and the sincere cooperation of GUK's general counsel and executive committee members, which have been pivotal to our success.

Your feedback and suggestions to address our limitations are always valued. We genuinely believe that any form of feedback will be instrumental in refining our future efforts.

With gratitude,

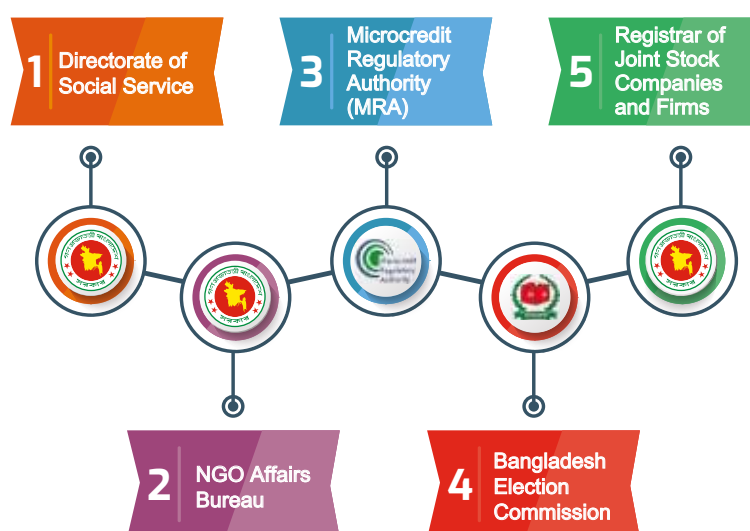
M. Abdus Salam
Founder & Chief Executive

Who We Are

Gana Unnayan Kendra (GUK), a Non-Governmental Organisation (NGO) of national standing, has been dedicatedly engaged in uplifting impoverished, destitute, and marginalized communities, particularly those residing in the north-western region of Bangladesh, since its inception in 1985. Its mission is to foster sustainable enhancements in the quality of life for these communities. Furthermore, GUK has been actively involved in providing diverse forms of assistance to the Forcibly Displaced Myanmar Nationals (FDMNs) and the impacted host communities since the onset of the Rohingya influx in 2017, primarily in the Ukhiya and Teknaf upazilas of Cox's Bazar district. At present, the organisation is implementing various development projects across 17 districts of Bangladesh in collaboration with a multitude of national and international partner organizations, including United Nations agencies.

Legal Status

GUK is registered with the following authorities of the Bangladesh government



Vision

GUK envisions a poverty free equitable society where justice, equality, human rights and dignity of all people are ensured.

Mission

Inspired by the credo “Release not Relief”, GUK works with and for the poor, extreme poor, vulnerable, excluded and all other disadvantaged groups of people especially women, children, ethnic groups and persons with disability to bring about a sustainable positive change in their lives.

Strategic Objectives

GUK has set up the following as its strategic objectives which are considered during designing any programme or project.



Key Programme Focuses

- Livelihood and Food Security;
- Education and Child Protection;
- Skills Development and Facilitation for Employment;
- Inclusive Financing;
- Women Empowerment;
- Disaster Risk Reduction, Humanitarian Response and Climate Change;
- Health, Nutrition and WASH;
- Inclusive Development;
- Safe Migration.

Mainstreaming Issues



Gender



DRR, Climate Change & Environment



Child Protection

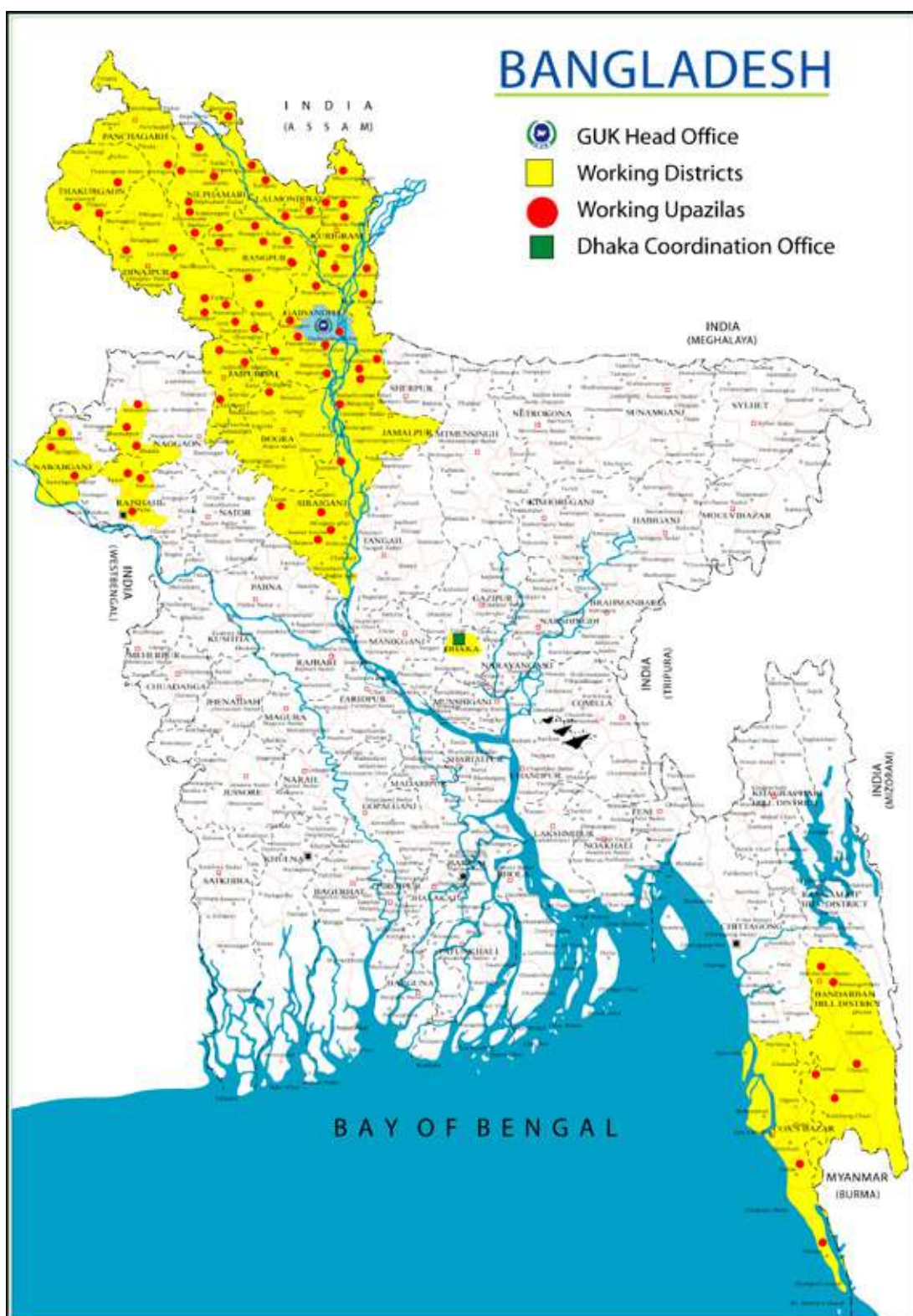


Disability and Ethnic Minority



Footprints

GUK embarked on its journey in Gaibandha district and has since expanded its reach to 17 districts across four divisions (Rangpur, Rajshahi, Mymensingh and Chattogram) in Bangladesh. Currently, the organisation is actively engaged in implementing diverse interventions spanning across 65 upazilas. These efforts are conducted in collaboration with a multitude of national and international partner organisations, including UN agencies. With robust capacity and readiness, GUK stands prepared to respond promptly to disasters that may occur anywhere in Bangladesh.



Geographic Location

Typically, our priority is directed towards enhancing the overall livelihood conditions of vulnerable and marginalized populations in the following geographical areas.

- Disaster-prone location and/or anywhere disaster hits;
- Poverty-prone location;
- River basin and char (river island) location;
- Most vulnerable and Indigenous community;
- Displaced, migrated and refugee community.

Development participants

The organisation consistently prioritizes the inclusion of the following group of people in its development intervention.

- Poor, extremely poor female and male;
- Person with disabilities;
- Indigenous people;
- Marginalized farmer;
- Small and medium entrepreneur;
- Adolescent, youth and children;
- TiP and GBV Survivor;
- Sufferer from unsafe migration.





Major Achievements, Results and Impacts of the Year 2023

- Two DAPA and seven UAPA in Gaibandha and Kurigram districts are working actively for their own interest even after the project phase out and accessing to government services. Total 99 grass-root farmers' leaders (female-44, male-58, person with disabilities-5, and indigenous/Santal-5) are involved with this association;
- Total 9000 famers (female-7381, male-1619, persons with disabilities-98 and indigenous people/Santal-810) are organised and involved with 300 farmers' groups in Gaibandha and Kurigram districts. Farmers' groups are linked with district and sub-district level different government service providing organisations and group members are getting better services;
- Organisation of Person with Disabilities (OPDs) are being effectively self-managed by a dedicated group of 360 members (female-124, male-236);
- A total number of 4620 people (female-3993, male-627, and person with disabilities-221) have been well organised through involving with 314 CBO/SRG. Group leaders are working efficiently for their communities to avail their rights;
- A total of 2400 adolescents (1920 girls and 480 boys) are actively engaged in various social activities through their involvement in 119 Songlap centers/forums. They are playing a pivotal role in assisting their families with income-generating activities, while also actively working to prevent child marriage, dowry practices, drug addiction, eve teasing, and violence against women and children within the community;
- Number of 2 advocacy forums formed at Fulchhari and Gaibandha Sadar Upazila involving 30 leaders who were elected through democratic process from Community Based Organisations (CBO). These forums are actively working to help the community access available government services;
- A total of 9960 children (girls-4820, boys-5140) from marginalised families in Gaibandha and Nilphamari districts are receiving equitable and quality primary education through 302 NFPE centers/learning centers/child club;
- 236 children (girls-110, boys-126) from marginalised families in Gaibandha district graduated primary education from GUK established and operated 11 Anandalok community primary schools and 1740 children (girls-853, boys-887) are continuing education. In the spirit of the liberation war, these schools have been named after the late prominent personalities;
- The students of GUK established and operated Anandalok community primary schools participated in display and marchpast in celebration of Independence Day and victory day and won the best award;



- A total of 212 girl students of Anandalok community primary schools who graduated primary education were provided with bicycles, bags and umbrella to continue their studies in secondary school. Additionally, 200 primary graduated poor students from government primary schools were provided with bags and umbrella;
- Number of 174 teachers (female-60, male-114) from 78 government primary schools received training on Teaching- learning methodology, classroom management, mental health, child friendly environment, participatory monitoring system and wellbeing etc. and they are now delivering quality education;
- A total 4304 members (female-2309, male-1995) of EDC, SMC, CMC received regular sessions / orientation /training on their roles and responsibilities. They are delivering responsibilities effectively to ensure quality of education;
- Number of 11 master trainers received ToT on Inclusive Education (IE) and subsequently, they provided training to 101 (female -51, male- 50) school teachers. As a result, the school teachers are now significantly more aware and knowledgeable about the principles and practices of inclusive education;
- Total 104 children with disabilities (girls-43, boys-61) enrolled in mainstreaming government primary schools in Tarash sub-district of Sirajganj district. Among them 8 children (girls-1, boys-7) are with severe and multi-disabilities who were enrolled mainstreaming schools after receiving home-based education;
- Total 2157 (female-1896, male-261) parents and caregivers have been aware about disabilities through court yard sessions in Tarash sub-district of Sirajganj district. They are now capable enough to take care of their children with disabilities properly;
- By the initiative of GUK project team, 71 children with disabilities (girls-29, boys-42) received disability card from social service office in Tarash. In addition, 7 children with disabilities received assistive devices from upazila administration;
- A total of 2100 participants, comprising 1575 females and 525 males, have received skills training through various projects, enabling them to increase their family income by engaging in different income-generating activities (IGAs). As a result, their social and economic status has improved significantly. This initiative is contributing to the improvement of the poverty alleviation index of the Bangladesh government;
- A total of 698 youths, (female-198, male-500) including 7 persons with disabilities, and 25 indigenous individuals (Santal), successfully completed a 3-month residential Technical Skills and Vocational course;



secured salaried jobs and/or engaged in self-employment. Their active participation in the workforce has not only benefited them individually but has also made a significant economic contribution to their families;

- Total 300 women including 185 from indigenous (Santal) families are well organised and equipped with technical knowledge for Shataranji and embroidery production. This is an exceptional initiative for indigenous women which provides them alternative income earning option beyond their traditional activities;
- A total of 1200 beneficiaries from Rohingya camps and host communities in Ukhiya and Teknaf upazilas in Cox's Bazar were trained on different items of handicrafts. In addition, 1200 trained beneficiaries were involved in mosquito net making. They produced 31115 mosquito nets and they were provided incentives for this. These mosquito nets were distributed among beneficiaries from both Rohingya and Host communities;
- Total 80 Child Marriage Prevention Committees (CMPCs) have been activated and 1920 members (female-640, male-1280) involved with these committees are working actively for prevention of child marriage. Consequently, 65 incidents of child marriage have been prevented this year. Additionally, educational materials provided to 30 child marriage survivors, enabling them to return to education and rebuild their lives with newfound hope;
- 60 GBV committees, consisting of 1200 members (360 females and 840 males), have been motivated at the union, sub-district, and district levels to combat Gender-Based Violence. These committees are now working actively to prevent GBV within the communities;
- Total 240 peer leaders have been trained and they are working to prevent child marriage. They are also providing assistance to the CM and TIP survivors to get services from service providing organisations;
- A total of 2800 change makers, community leaders and religious leaders (female-1200, male-1600) have been trained and sensitized in the Rohingya and host communities in Cox's Bazar district. They are playing important role to prevent GBV in their community;
- Through the dedicated advocacy efforts of diverse projects, 632 grassroots women leaders have been successfully integrated into various standing committees of Union Parishad, empowering them to actively participate in local governance and decision-making processes;



- 35 NNPCs at union level have been activated and those are functional, reducing violence against women through the proactive efforts of the members;
- Awareness campaigns, including day observations, courtyard meetings, tea stall discussions, folk songs, and IEC materials, have successfully increased social awareness about GBV, CM, TIP, SBCC, women's rights, and violence against women, fostering a positive mindset among marginalized communities;
- A total of 15700 group members have been oriented about various toll-free hotline numbers provided by the government, empowering them to access essential services when needed;
- Shelter home established at GUK head office premises as a safe space for GBV and CM survivors. GBV and CM survivors are being provided shelter support for their protection as well as psychosocial counselling. In 2023, total 110 GBV and CM survivors received psychosocial counselling by trained counsellor;
- Training arranged on Mental Health and Psychosocial Support (MHPSS) for 30 police personnel stationed at Women Help Desks at their respective police stations;
- Training on MHPSS provided to 180 community health workers so that they can support the survivors;
- Total 28922 awareness sessions conducted for 322452 (female-240783, male-81669) participants on GBV, early and force child marriage, dowry, illegal divorce, polygamy, domestic violence, family planning, Sexual Reproductive Health (SRH), reproductive health, PSS etc. in 17 Rohingya camps and 3 host communities in Cox's Bazar;
- Total 20 grass-root women leaders, actively engaged in various projects implemented by GUK, were honoured with the 'Joyeeta' award recognizing their remarkable achievements and significant contributions to the family as well as society;
- Total 7497 people (female-7284, male-213) have been oriented about disaster, climate change, climate resilient agriculture and gender transformative approach, coping mechanism, disaster preparedness, adaptation, mitigation. These people are now mitigating economic losses by practicing disaster and climate resilient agriculture;
- Through advocacy initiative, 9 UP have adopted action plan and implemented actions like installation of latrines on raised platforms and flood-resilient tube wells, construction of wooden and bamboo bridges, repairing roads, renovated drainage system;



- 21 CRAGs (members: female-296, male-257) and 6 CCGs (members: female-29, male-43) are working actively for the greater interest for their communities. They successfully mobilized government resources and 350 farmers received agriculture incentives;
- In collaboration with the livestock department, vaccination camps organized at numerous project locations in which a total of 5413 animals (2487 cows, 1416 goats, and 1510 sheep) have been vaccinated to prevent the unfold of various diseases;
- Total 743 (female-690, male-53) group leaders trained on group and savings management which is helping them to manage groups and generate group-based savings;
- Aware sessions organised on flood preparedness, early warning, WASH, homestead vegetable cultivation, dengue fever etc. provided to 6492 people (female-5758, male-734);
- Members of 495 generated savings of taka 7,706,600.00 through ROSBI (Rotating Savings and Business Initiatives) method. This savings habit is supporting the group members to be economically resilient to deal with the flood challenges;
- Food bank established in 30 CBOs to address emergency food needs during floods. CBO members contribute a handful of rice monthly and store it in a communal container. During crises, members can borrow rice and return it later. Surplus rice is sold monthly, and deposited in the CBO's bank account (already taka 175,000.00 has been deposited).
- In response to the flash floods in Bandarban and Cox's Bazar districts, Gana Unnayan Kendra (GUK) quickly mobilized to deliver emergency aid to affected communities. In collaboration with UNFPA Bangladesh, GUK quickly responded by distributing dignity kits to the affected population providing a total of 6869 packs in 33 unions in five upazilas of Bandarban district and 2261 packs in 13 unions in Chakaria Upazila of Cox's Bazar district. Additionally, 9130 households received unconditional multipurpose cash grants to address their urgent needs. The organization also provided psychosocial counselling and conducted awareness sessions on Gender-Based Violence (GBV) to support their well-being and safety during this challenging period;
- Updated/prepared 255 PVCA (Participatory Vulnerability Capacity Assessment)/CRA (Community Risk Assessment) at community level and Risk Reduction Action Plan (RRAP) prepared to reduce disaster loss and damages;
- Five cluster villages developed on raised plinth in the riverine areas where 64 climate displaced families have been shifted. WASH facilities including bathing cubicles for women and girls and solar light have been made available in these cluster villages;





- A total of 16000 marginalised farmers have been brought under flood insurance and weather forecast crop insurance under climate risk insurance through intervention in 11 unions of 4 upazila of Kurigram district. Among them 5000 farmers received benefit from the Insurance Company. Around 35000 community people were reached with awareness message on flood insurance and weather forecast crop insurance;
- A comprehensive database was prepared, containing information on 40700 households, collected through Kobo tools, to support emergency flood response efforts;
- Total of 452 project beneficiaries got vaccinated for COVID-19 through vaccination camps arranged in 10 villages in Rowmari Upazila of Kurigram district in collaboration with the Upazila Health Complex;
- A total of 4315 school children from GUK-operated NFPE and Anandalok Community Primary Schools as well as their parents were provided healthcare services at no cost;
- 7200 marginalized people were provided with free healthcare services including free blood group and diabetic tests through health camps arranged by GUK Hospital;
- A total of 66 young people recovered from drug addiction and returned home by receiving services from 'GUK De-Addiction & Rehabilitation Centre'. Among them 22 youth have been engaged with employment and enjoying dignified life. Besides, 18 students have gone back to education and continuing study;
- Number of 685 individuals, comprising 548 females and 137 males, benefited from social safety net benefits such as old age allowance, widow allowance, and disability allowance, as a result of advocacy efforts by GUK;
- 9 Union Parishad in Gaibandha and Lalmonirhat districts substantially increased their budget allocation for flood resilience activities through advocacy works by GUK;
- As a consequence of advocacy initiative, UDMC of Belka, Haripur, Kapasia union of Sundarganj sub-district in Gaibandha and Singgimari union of Hatibandha sub-district in Lalmonirhat district created contingency fund for flood preparedness;
- A sum of taka 227.76 crore has been disbursed as loan among 31494 individuals through microfinance Programme for their economic improvement;
- In collaboration with District Employment and Manpower Office (DEMO) awareness sessions on safe migration process arranged where 180 potential migrants (female-29, male-151) participated. Consequently, 119 persons has gone abroad safely as expatriate with adequate skills and knowledge;



- To address the challenges encountered by returnee migrants, GUK provides 45-day residential skills training and startup support for alternative livelihood options. Thus far, GUK's efforts have yielded tangible results: 40 returnee migrants have received 45-day skills training and startup support; 20 returnee migrants have undergone skills training and received asset/input support for livestock rearing and agriculture; 2 migrants' families have received taka 300,000.00 each as compensation from BMET following the death of their spouses abroad. Moreover, 10 returnee families have received children's education stipends of taka 30,000.00 each from BMET;
- Throughout the month of Ramadan, Gana Unnayan Kendra (GUK) arranged month-long iftar and dinner for 400 destitute individuals, including elderly men, women, and orphans, in Gaibandha district. Furthermore, each of these 400 people were provided new cloths as Eid gift;
- A public hearing on climate change impacts convened in Kunderpara, Gaibandha. The honourable state minister Dr. Enamur Rahman MP was present as chief guest, joined by honourable Whip of the Bangladesh Jatiya Sangsad, Mahabub Ara Begum Gini MP, DC Md. Oliur Rahman, and SP Kamal Hossain. The event was chaired by GUK Chief Executive M. Abdus Salam and moderated by Karmat Ullah Biplab. Panelists included Professor Dr. Ainun Nishat, a pioneering expert of water resource management and climate change in Bangladesh, SACCJF President Mr. Ashish Gupta, and Professor Zahurul Quayyum. Government officials, elected representatives, and media personnel attended as well;
- In collaboration with PKSF, GUK offered scholarship to 26 exceptionally talented students from economically disadvantaged backgrounds who successfully passed the Secondary School Certificate (SSC) or equivalent examination in 2021 and 2022. Twelve students, who passed the SSC examination in 2021, received a scholarship amount of taka 12,000.00 for the second time, while the remaining fourteen students, who passed the SSC in 2022, were awarded taka 12,000.00 each for the first time;
- Two side events were jointly organized by GUK, BRAC International, ISMUN, CANSA, and C3ER, BRAC University at COP-28 in Dubai. The first focused on "Financing Locally Led Adaptation" and "Gender Inclusive Nature-based Solutions for Climate Action in Bangladesh." Special Envoy to the Honourable Prime Minister of Bangladesh on Climate Change, Mr. Saber Hossain Chowdhury, MP; UN First Secretary, Ms. Renae ABaptiste; FCDO Head of Adaptation and Resilience, Mr. Peter Bentley were present as Speakers among others; The second event at the Bangladesh Pavilion where the honourable deputy minister, Habibun Nahar MP, and Secretary, Dr. Farhina Ahmed, from the Ministry of Forest, Environment, and Climate Change were present as the chief guest and special guest, respectively. The event was chaired by Professor Dr. Ainun Nishat and moderated by Dr. Nandan Mukherjee, Lead, and UNESCO Centre for Water Law, Policy & Science, and University of Dundee;







- Gana Unnayan Kendra (GUK) joyously celebrated its 38th anniversary of its establishment on January 01, 2023, with a series of colourful Programme designed to create lasting memories. Among these festivities was a delightful winter cake (pitha) festival held at the premises of its head office in Gaibandha. Adding to the jubilant atmosphere, GUK staff members generously contributed thousands of winter cakes spanning 267 different varieties, which were joyously shared among the guests, further enhancing the celebratory spirit of the occasion;
- To recognize and honour individuals for their notable contributions across various sectors within society, GUK provide the 'GUK Award' in each year. The 'GUK Award' presented to the 13 individuals during the 38th anniversary celebration in 2023. Each awardee was provided with a crest and a cheque as a token of appreciation for their remarkable endeavours;
- Korean volunteers Kim Hanna, Seoyeon Im, Song Minsoo, and Sanghee Park worked at GUK from January to December 2023 under a partnership between KIDC and GUK for the KOICA-NGO Volunteer Dispatch Programme. They implemented the 'Go-Green Gaibandha' project, cultivated organic vegetables, conducted gender and disaster orientation sessions for marginalized women and schoolgirls, and distributed disaster preparedness materials. A farewell event on their honour was held at GUK's head office on December 16, 2023.





Governance and Management

GUK has transparent and accountable governance system comprising General Council, Executive Committee and Central Management Team (CMT).

General Council			Executive Committee			Central Management Team (CMT)		
		Σ			Σ			Σ
14	11	25	4	3	7	3	6	9



Organisational Development in the Year 2023



The following policies/documents have been developed and/or updated in the year of 2023


Sl. #	Name of policy/document	Newly developed/updated
01	Data Protection policy	newly developed
02	Protection from Sexual Exploitation and Abuse (PSEA) policy	updated
03	GUK profile	newly published
04	Anti-Money Laundering Policy	newly developed

Human Resources

GUK has a team of highly skilled and sector expert. Many of them are working for a longtime. In addition, there are trained volunteers who are committed to work for GUK during any disasters.

Human Resources					
Category			Σ	Persons with Disabilities	Staff working over 10 years
Staff members	1125	1244	2369	17	250
Paid Volunteers	44	44	88	1	
Non-paid Volunteers	175	325	500	10	

Staff Development					
SL #	Sector	Number of staff participated			Organised by
				Σ	
1	Leadership and Management	9	16	25	PKSF, GUK
2	Facilitation skills	11	25	36	PKSF, GUK
3	Advocacy	6	11	17	GUK
4	Disability	4	7	11	GUK
5	CM & TIP	9	10	19	Winrock International, GUK
6	Mental Health	40	10	50	GUK
7	Education	96	65	161	Sightsavers, GUK
8	Communication	4	10	14	GUK

Staff Development					
SL #	Sector	Number of staff participated			Organised by
				Σ	
9	Gender, GBV, PSEA, Safeguarding	70	150	220	GUK, UNFPA, Concern Worldwide, OXFAM
10	Climate Change and DRR	12	21	33	GUK, Concern Worldwide
11	Accounting and financial management	6	14	20	PKSF, GUK
12	Procurement and inventory Management	0	7	7	International Medical Corps (IMC), PKSF
13	ME Management and Financial Strategy	0	4	4	PKSF
14	Risk management	0	3	3	PKSF
15	Monitoring	0	10	10	International Medical Corps (IMC), GUK
Training and Exposure Visit in Abroad					
1	Training on Humanitarian Response in Dubai	1	4	5	International Medical Corps (IMC)
2	Exposure visit in Thailand, India and Dubai	9	20	29	GUK

A number of 664 staff (i.e. 28% of total staff) participated different training and exposure visit in 2023.



Organisational Main Division for Eradicating Poverty & Empowering People

Social
Development
Programme

Humanitarian
Response
& Disaster
Management
Programme

Financial
Inclusion
& Economic
Empowerment

Social Business
& Enterprises

Social Development Programme

All projects, whether funded by various national or international donor organisations, including UN agencies, private sectors, or occasionally GUK's own resources, are encompassed within the social development Programme. These initiatives primarily target key areas such as Livelihood and Food Security, Education and Child Protection, Safe Migration, Inclusive Financing, Women Empowerment & Gender-based Violence, Human Rights, Good Governance, Skill Development and Job Placement of Youths, Health, Nutrition and WASH (Water, Sanitation, and Hygiene), Disability Inclusive Development, Agriculture and Market Linkage, Research, and Policy Influencing.



Projects Implemented in 2023

Sl. #	Project Title	Supported by
01	Out of School Children Education Programme	BNFE, GoB
02	Capacity Development of Selected Destitute Women Crews under Rural Employment and Road Maintenance Programme -3 (RERMP-3)	LGED, GoB
03	Skill for Employment Investment Programme (SEIP)	PKSF
04	Engaging Rohingya and host community women, men, boys and girls in social change through mobilization methods that empower them to prevent and address GBV and harmful gender-related practices	UNFPA
05	Positive Change in gender norms and harmful behavior for inclusive and resilient communities	UNFPA
06	Socio Economic Empowerment with Dignity and Sustainability (SEEDS)	STROMME Foundation
07	Support training and associated service for sewing-related training under China-UNDP Triangular and South-South Cooperation Project on Strengthening PPE-related Manufacturing Capacities in the Asia and the Pacific Region	UNDP
08	Promoting Resilience, Opportunities and Socio-Economic Empowerment of migrants/climate displaced communities (PROSPERITY) in Bangladesh	AWO International
09	Skills for Employment and Empowerment of Rural Youth Project (SEEP)	Kerk in Actie (KiA)
10	Empowering Small holders to Strengthen Local Democratic Governance (KHAMATAYAN)	Christian Aid
11	Future-oriented and high-quality education in disaster-prone areas of Bangladesh (SWAPNO)	NETZ Bangladesh
12	Ensure Inclusive, Equitable and Quality Education for Children from Marginalised Families in Bangladesh (ENSURE)	NETZ Bangladesh
13	Shikhbo Sobai (Disability Inclusive Development)	Sightsavers Bangladesh
14	Gender Transformative Climate Resilient Microfinance Project	Christian Aid
15	Accelerating Action to End Child Marriage	CARE Bangladesh
16	USAID's Fight Slavery and Trafficking-In-Persons (FSTIP) Activity	Winrock International
17	Shifting the power to grassroots communities through strengthening farmer-led CSOs and improving their engagement in the sustainable development process -SWABOL	Traidcraft Exchange
18	Strengthening Resilience Capacity of Rohingya and Host Communities by Promoting Livelihood, Disaster Preparedness, and Climate Change Adaptation Measures in Cox's Bazar, Bangladesh	AWO International
19	Strengthening Democracy by Promoting Human Rights Culture in Bangladesh'	Ain o Salish Kendra
20	School Children Milking Programme	BSRM (Private Sector)





Key Activities

Strengthening CBOs

With the aim of enhancing the overall livelihoods of both women and men from impoverished backgrounds, GUK undertakes initiatives to bolster their skills through institutional capacity building. The organisation facilitates this process by establishing Community Based Organizations (CBOs), Self-Reliance Groups (SRGs) etc. To nurture the skills and capacities of members within these groups, GUK conducts regular meetings, provides training sessions, orientations, and facilitates learning visits.

Community Awareness

GUK initiates efforts to raise awareness among Programme participants and community members on various critical issues such as disaster preparedness, climate change, social safety net services, safe migration, child marriage, human trafficking, and Gender-Based Violence (GBV) etc. In this reporting year, GUK conducted courtyard sessions and meetings in engaging approximately 200000 individuals directly while around 500000 people were reached through awareness campaigns utilizing diverse methods such as folksongs, street dramas, billboards, and cable news networks.

Members are active in SMC

To ensure the delivery of quality education services, GUK organizes regular meetings with School Management Committee (SMCs) and/or Learning Centre Management Committee (CMCs) members. These meetings serve to enlighten SMCs and CMCs members about their roles and responsibilities, empowering them to actively contribute to the enhancement of education quality. In the year 2023, a total of 7200 meetings and 56 orientations were conducted.

Changes Development starts from home

To enhance parental understanding of their roles and responsibilities in fostering children's quality education and addressing child protection issues, GUK arranges regular meetings with parents. Throughout the reporting year, a total of 5202 parent meetings were conducted to facilitate these discussions and empower parents with valuable insights and knowledge.

Workshop on Inclusive Education and Rights

The Shikhbo Sobai (Disability Inclusive Development) project organizes workshops aimed at educators, SMC members, and Parents Teachers Association (PTA) members focusing on inclusive education and the rights of Children with Disabilities (CwDs) to sensitise them about inclusive education and the rights of CwDs, thereby ensuring that children with disabilities receive equitable educational opportunities within a supportive environment. This year, a total of 15 workshops were conducted in government primary schools as part of the initiative.

Training on Inclusive Education (IE)

With the aim of sensitizing school teachers, GUK organizes training sessions focusing on disability-inclusive education. To ensure effective training, a Training of Trainers (ToT) for master trainers is conducted that engaged a cohort of participants, comprising Upazila Education Officers, Assistant Education Officers, and Head Teachers.

OPDs are Formed and Strengthened

Through the 'Shikhbo Sobai' project, two Organizations of Persons with Disabilities (OPDs) have been established with a total involvement of 360 Persons with Disabilities (PWDs). They undergo training on a range of topics, including identifying children with disabilities, inclusive education, advocacy, leadership development, safeguarding, office management, the Disability Rights and Protection Act of 2013, UNCRPD, and CRC. Consequently, they are empowered to assert their rights and access government services. Notably, one of the OPDs has secured registration from the Department of Social Service Office.

Capacity Building of Teachers

To augment the teaching capacity of school teachers, diverse initiatives are undertaken including arrange regular meetings, training sessions, orientations, and refresher courses. Through these meticulously designed training Programme, teachers across various educational settings, including Anandalok, formal, non-formal, and pre-schools, undergo professional development, thus bolstering their ability to provide high-quality educational services. In the reporting year of 2023, a total of 650 teachers from different components benefited from these training initiatives.

Mainstreaming "Out of School Children" to Primary Schools

Children in remote areas often struggle to enrol in pre-primary classes at mainstream primary schools. To address this, GUK has established Early Childhood Development (ECD) Centers, providing pre-primary education based on the government curriculum. After completing the one-year course, children are assisted in enrolling in government primary schools, with ongoing support from the GUK project team. In 2023, 135 children completed the pre-primary course at six ECDs and were successfully enrolled in eight government primary schools.

Supporting late adaptor and Irregular Children

GUK supports late adapters, slow learners, and irregular students in government primary schools to prevent dropout. Children's clubs are established in these schools, enrolling slow learners from grades 3 and 4. The GUK project team identifies their gaps and provides additional teaching sessions before or after school hours for one year, facilitated by appointed instructors. Afterward, students transition to higher classes as appropriate. In the reporting year, 932 students from 42 government primary schools received this support.

Vocational and Skills Development

GUK focuses on improving the livelihoods of individuals by enhancing the skills of youth from marginalized families. To achieve this, GUK established a skill development training center near its head office in Gaibandha. The center, with a capacity for 300 participants, offers three-month residential training programme in trades such as mobile phone servicing, electrical installation and maintenance, solar installation and servicing, and garment sewing machine operation. GUK also assists with job placement and self-employment for trained participants. In total, 698 youth (198 female, 500 male), including 7 person with disabilities and 25 indigenous individual, completed the training.

Employment Opportunities

Among the trained youth, 73% of female trainees and 82% of male trainees have successfully secured salaried jobs or engaged in self-employment. Their workforce participation has benefited them individually and significantly contributed to their families' economic well-being.



Skills Enhancement on Income Generating Activities

The organisation provides skills training (residential-45/30/7 days and non-residential) to project participants covering diverse income-generating activities such as tailoring, electrical and solar repair, Shataranji production, embroidery, handicrafts, entrepreneurship development, business management, livestock rearing, climate-adaptive agriculture, and homestead gardening etc. Moreover, it provides start-up support for small businesses. In 2023, a total of 2100 participants mostly women received training as well as furnished with productive assets, agricultural inputs, sewing machines, etc., as start-up support to augment their family income.

Agricultural Demonstration Plot

Ten project participants received training and startup support to establish demonstration plots, showcasing various agricultural practices. These demonstrations encompass three integrated farming systems, including homestead gardening alongside goat and pigeon rearing, two plots dedicated to ginger cultivation, two model farms, and three eco-friendly climate-adaptive agriculture setups. This support not only granted ownership of assets to impoverished women residing in river island (char) areas but also generated employment opportunities, thereby elevating their livelihood status.



Linking Producers to the Market

To assist project participants in selling their products at reasonable prices, GUK facilitates market linkages for them. This entails organizing meetings and workshops that bring together market actors or business representatives with project participants or members of producer groups. Throughout the reporting period, a total of 14 workshops of this nature were organized.

Rural Resource Centers (RRC)

Rural Resource Centers (RRCs) are specialized facilities established to cater to the diverse needs of rural communities. These centers are designed to overcome the challenges faced by rural populations, such as limited access to information, markets, and input and output actors in agriculture. Six RRCs has been established and in operation directly engaging 208 Self-Reliance Groups (SRGs) and 1,480 households.

Strengthening Leadership

To enhance understanding and capacity regarding the engagement of men and boys in preventing Gender-Based Violence (GBV), a series of 30 training sessions were conducted in 2023 for community activists and leaders, comprising both men and women. A total of 1,364 participants (668 females and 696 males) took part in these sessions. Through these sessions, participants gained insight into the crucial role of male family members in addressing existing gender norms and power imbalances.

Initiative to Sensitize Community

To promote widespread awareness within the community, Theater for Development (TFD) shows are organized to spark meaningful conversations and inspire change. Through storytelling, TFDs provide a platform for individuals to share their personal experiences and reflections, allowing the community to examine and challenge prevailing norms and practices. With particular focus on combating gender-based discrimination and GBV, community dramas have been instrumental in drawing large audiences, enabling extensive dissemination of information. In 2023, a total of 11 TFD teams were established in the Rohingya camps and host communities, comprising 110 community members. These teams staged 22 shows at the community level and approximately 2500 community members were reached through this initiative.

Sensitization Workshop on SBCC

To address Gender-Based Violence (GBV) and foster positive social behavior and attitudes towards women, sensitization workshops on Social Behavior Change and Communication (SBCC) were conducted at the upazila and district levels in Gaibandha and Sirajganj districts. These workshops were attended by government officials, social activists, NGO representatives, elected officials, and journalists. In 2023, a total of 4 workshops were organized, with 140 participants in attendance. Through these workshops, participants gained awareness and pledged to promote a violence-free environment for all women in their respective communities.

Materializing the Gender Transformative Approach (GTA)

A four-day training on gender-transformative approaches was organized that was attended by a total of 26 female participants from the Upazila Women Affairs offices of Gaibandha, Jamalpur, and Sirajganj districts, as well as women-led organizations and project implementing organisations. The sessions covered various strategies, key elements, and concepts of gender-transformative approaches aimed at addressing socially harmful attitudes and gender-based violence in society.

Training on MHPSS

A two-day training on Mental Health and Psychosocial Support Services (MHPSS) was organized for government service providers. In 2023, a total of six batches of training were held in Gaibandha, with 175 participants including GBV service providers, midwives, and community health workers from Gaibandha, Sirajganj, and Jamalpur districts taking part. The primary objective of this training was to enhance the participants' capacity to provide effective services to survivors of gender-based violence (GBV) within the community.

Motivation for Religious Leaders

To instigate positive transformations in gender norms and diminish GBV and harmful practices within the community, workshops are conducted with religious leaders to enlighten them about their influential roles. Throughout the reporting period, a total of 11 workshops were organized, engaging 242 religious' leaders. The workshops focused on their involvement in GBV prevention within Rohingya refugee camps and host communities. These leaders have now pledged to prevent all forms of violence against women by disseminating GBV messages through their sermons and participating in awareness programme.



Listen to Me

Centered on the aspirations of adolescents, initiatives have been undertaken to foster a secure environment for them and to engage in dialogues aimed at preventing sexual harassment, entitled “Listen to Me” The dialogues bring together a range of stakeholders, including adolescent girls, union Parishad representatives, government officials, religious leaders, teachers, and guardians. A total of 12 dialogue events were organized with 208 participants in 2023. The objectives of these dialogues include exploring the mutual understanding between the two generations and fostering a supportive relationship, as well as nurturing the dreams and aspirations of teenagers.

Intergeneration Dialogues

Intergenerational dialogues were organized with the aim of bridging the gap between senior and young generations. A total of 52 adolescent wives, 52 husbands, 52 fathers-in-law, and 52 mothers-in-law participated in 8 dialogue events held in 2023. The discussions revolved around social norms pertaining to division of labor, caregiving responsibilities for women and men, familial expectations, daily life experiences of married girls, their husbands, fathers-in-law, and mothers-in-law, as well as fostering friendly relationships between the two generations.

Sensitisation Workshops

A total of 20 workshops were organized involving 52 married teenage girls and their husbands to sensitize them on various crucial issues. The workshops covered various topics including division and control of household labor, gender dynamics and gender-based violence, sexual and reproductive health, fostering healthy relationships between couples, pregnancy, delivery, and postnatal care, as well as different methods of birth control.

Learning Community on the Move (LCOM)

To initiate an awareness campaign led by adolescent girls, a two-day residential training titled ‘LCOM’ was organized with the aim of fostering leadership among them. A total of 70 participants, received this training. The training focused on identifying the challenges faced by adolescent girls and collaborating to find solutions.

Gender Analysis

With the purpose to women’s economic and social empowerment, 416 meetings on gender analysis and sensitization of family members arranged. The meetings were attended by 426 female and 117 male participants. The participants gained understanding of these critical gender issues and expressed commitment to take actions to reduce the discrimination against women.

Tea-stall Meeting

With the purpose of raising awareness, particularly among male community members, on gender equality, equity, domestic violence, violence against women, dowry, early marriage, polygamy, and divorce, tea stall meetings are organized at the community level. In 2023, a total of 66 meetings were held, with 1289 male and 145 female participants. Using a module tailored to the local context, the tea stall meetings are conducted in a participatory manner which are an Effective Means of Sensitisation.

GUK’s Stand against Pandemic

In collaboration with the Upazila Health Complex, vaccination camps were organized in 10 villages to facilitating COVID-19 vaccinations for rural poor individuals. As a result of this initiative, a total of 452 beneficiaries received their first, second, third, and fourth vaccine doses during the reporting year, thereby enhancing their protection against COVID-19.

Election of District Agricultural Producers Association (DAPA)

The 4th elections of the DAPA were conducted through a formal democratic process in Gaibandha and Kurigram districts. DAPA members, including the President, two Vice Presidents, Secretary, Joint Secretary, Treasurer, Organizing Secretary, Office Secretary, and three Executive members, were elected via direct votes cast by 677 voters comprising members from village-level Agricultural Producers’ Group and Upazila Agricultural Producers Association (UAPA). These elected members

play a crucial role in ensuring the delivery of relevant services from service-providing organizations to marginalized farmers. Furthermore, the 4th elections of the Upazila Agricultural Producers Associations (UAPA) were conducted in a similar manner in seven upazilas of Gaibandha and Kurigram districts. In these elections, UAPA members were elected via direct votes cast by 9000 Agricultural Producer Group member.

Influencing Grassroots Democratization

The KHAMATAYAN project organized advocacy and lobbying workshops with Local Administrations and farmer-led CSOs, concentrating on their priority issues. A total of 5 workshops were conducted. The workshops brought together a range of Upazila-level government officials, including representatives from the Agriculture, Livestock, Fisheries, Social Welfare, Women Affairs departments, UP representatives and leaders of local farmers' associations. The workshops provided a platform for the local administrations and farmer-led CSOs to engage in constructive dialogues, share their concerns, and explore collaborative solutions to address the priority issues identified by the stakeholders.

Organizing Marginalised Farmers

Total 9000 marginalised famers (female-7381, male-1619) are organised in last 6 years who are involved with 300 farmers' groups in Gaibandha and Kurigram districts. Capacity building initiatives for the group members are undertaken through various activities such as sessions, orientations, training etc. Farmers' groups are linked with district and sub-district level different government service providing organisations and group members are getting better services;

Day Observation

As in previous years, GUK commemorated significant days such as the International Day for the Elimination of Violence Against Women, South Asian Women's Day, World AIDS Day, International Day of Person with Disabilities, International Volunteers Day, Begum Rokeya Day, Human Rights Day, National Disaster Preparedness Day, and the International Day for Disaster Risk Reduction.





Humanitarian Response and Disaster Management Programme

Humanitarian response is a core commitment of GUK. Since 1987, GUK has been actively involved in disaster management and climate change activities, becoming a pioneer in humanitarian response with the capacity to address any disaster in Bangladesh.

Projects Implemented in 2023

Sl. #	Project Title	Supported by
1	Flood Resilience Project (FRP)	Concern Worldwide
2	Strengthening Resilience Capacity of Rohingya and Host Communities by Promoting Livelihood, Disaster Preparedness, and Climate Change Adaptation Measures in Cox's Bazar, Bangladesh	AWO International
3	Promoting Resilience, Opportunities and Socio-Economic Empowerment of migrants/climate displaced communities (PROSPERITY) in Bangladesh	AWO International
4	Promote Sustainable Livelihood and Skills Development Initiatives for Rohingya Refugees	BRAC Pooled Fund
5	Gender Transformative Climate Resilient Microfinance Project (ITL)	Christian Aid
6	Climate Risk Insurance (CRI)	Oxfam GB
7	Flash Flood Response in Bandarban and Cox's Bazar Districts	UNFPA

Key Activities

Strengthening Flood Resilience

To empower local communities in addressing the impacts of flood, a total of 21 Community Resilience Action Groups (CRAGs) have been established. Each CRAG has been provided with offices equipped with essential infrastructure, flood early warning tools, and spaces for community gatherings. These CRAG offices serve as local hubs for community engagement, information dissemination, facilitating the implementation of flood resilience activities at the grassroots level. Additionally, the FRP project areas are subdivided into twelve clusters and a Cluster Consultative Group (CCG) established for each cluster. Capacity-building initiatives have been undertaken for CRAG and CCG members, enabling them to work collaboratively towards effective flood resilience measures. In the year 2023, a total of 1739 meetings were convened by 21 CRAGs and 18 meetings by CCG.

Coordination Meeting

The Upazila Cluster Coordination Groups (UzCCGs) play a crucial role in fostering coordination and collaboration between the CCGs and Upazila, as well as District-level administration. Comprising community elites, social activists, and government officials at the Upazila level, this group wields significant influence over policymakers and government bodies. In this reporting period, a total of 8 UzCCG meetings were organized. By harnessing the expertise and influence of its diverse members, the UzCCG ensures coordinated efforts towards enhancing flood resilience.

Training on Flood Management

During this reporting period, two training sessions organised for school teachers focused on flood resilience and preparedness with the participation of 33 school teachers and education officials. The primary objectives of these sessions were to integrate flood resilience topics into the regular curriculum, enabling students to continue learning through awareness sessions. This initiative is anticipated to have a positive impact on the education system in flood-prone char areas, where floods occur almost annually, leading to significant losses and damages due to a lack of knowledge about flood preparedness.

Voice Messages to Make People Alert

Approximately 3000 individuals were reached with voice messages containing early flood warning information and advice through mobile phones. These voice messages were broadcasted four

times with repeated transmissions. Farmers, women, local service providers, teachers, and NGO representatives, received flood forecasts, weather advisories, and agricultural/livestock guidance through these messages.

Training on Climate Adaptive Agriculture

A two-day training session was organized for Upazila livestock, fisheries, and agriculture officials. Total of 32 officials participated in this training held focusing on climate-adaptive agriculture. The sessions covered various topics, including an orientation on climate change, the effects of climate change on agriculture and livestock, strategies for climate adaptation, adoption of new technologies, and the use of climate-adaptive varieties for agricultural crops and livestock rearing.

Resilient Social Structures

In the year of 2023, a total of 52 new Community Based Organizations (CBOs) have been formed. A total of 2120 women and men, including climate-displaced individuals, returnees, and potential migrants, are actively engaged with 106 CBOs (including previously formed 54). These CBOs are becoming self-reliant in addressing disaster shocks through various initiatives. Total 57 food banks have been set up by the CBOs at the community level, significantly contributing to mitigating food crises, especially during floods. According to the CBO operational guidelines, members set aside a handful of rice from their daily cooking and store it separately in a container at home. At the end of each month, they gather the deposited rice and contribute it to the food bank. In case of a food crisis, any CBO member can borrow rice from the food bank and return it at their convenience. Any surplus rice is sold in the market at the month's end, and the proceeds are deposited into the CBO's bank account. Furthermore, 67 CBOs have initiated a mutual savings programme, allowing members to take low-interest loans for up to one month from the saved funds. This system promotes the financial sustainability of the CBOs.

Lesson Learning Workshop

Two collaborative lesson-learning workshops were conducted, engaging members from both the CRAG and the CCG. These workshops were designed to bolster collaborative learning, evaluate project advancements, and strategize for further enhancements in flood resilience endeavors. They served as catalysts for fostering stronger cooperation and communication between CRAGs and CCGs, nurturing unity and a shared dedication to resilience initiatives. Participants enriched their understanding and capabilities through the exchange of experiences, contributing to capacity building at the community level.



Financial Inclusion & Economic Empowerment:

GUK's Livelihood Microfinance Programme (LMP) is a cornerstone initiative aimed at empowering economically disadvantaged individuals, with a special focus on women, through inclusive financial services. This programme lies at the core of GUK's mission, complementing its broader development projects to foster sustainable change in the lives of marginalized communities.

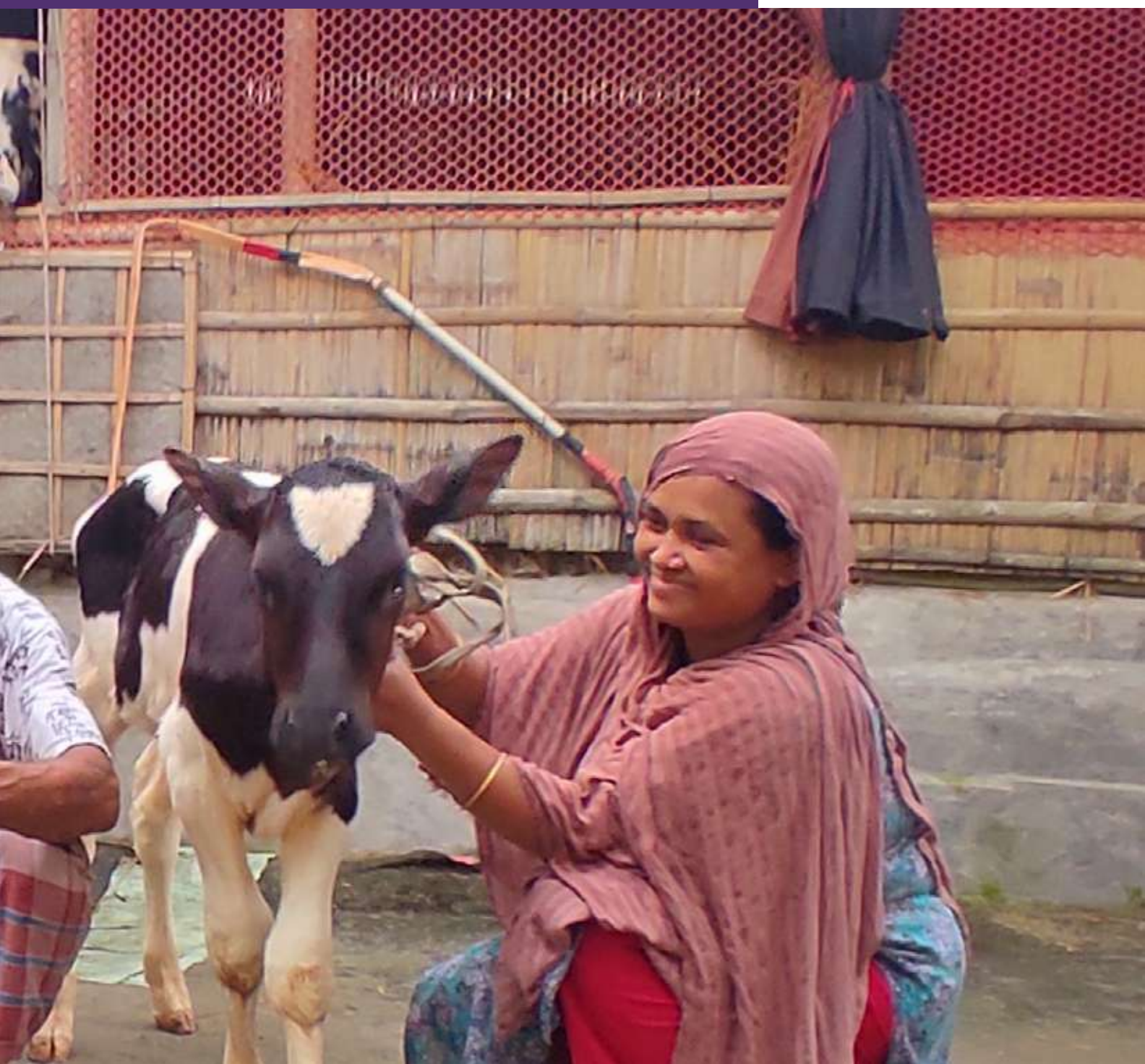
Currently operational across 8 districts spanning Rangpur and Rajshahi divisions, the LMP is facilitated by 53 outlets, serving a total of 60795 households. Among these, 52907 households have benefited from loan assistance for various income-generating ventures. The LMP offers three distinct financing options tailored to the needs of its members: Jagoran (Awakening), Agrosor (Moving Forward - designed for enterprise development), and Sufolon (Promoting Livestock and Agriculture). Cumulatively, loans totaling taka 8,732,112,325.00 have been disbursed under these components. Moreover, GUK extends loans for house construction to its group members and provides skills development loans to trained youth seeking self-employment opportunities.



Jagoran, initiated in 1991, serves as the credit mechanism for kick-starting household-based enterprises. Borrowers are encouraged to engage in income-generating activities within their households, focusing on sectors like agriculture, livestock, and small-scale trade. This loan type typically spans 1 year, with borrowers repaying through weekly or monthly installments.

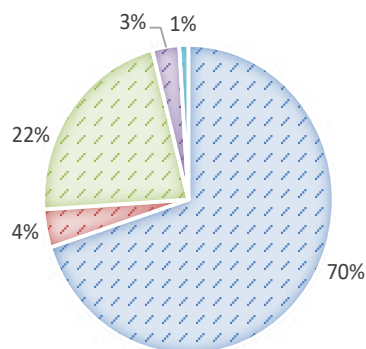
Agrosor targets the development of micro-enterprises to stimulate employment and economic growth. It caters to members engaged in activities requiring larger capital investments. Borrowers can access loans for up to 1 year and 6 months, repaying through weekly or monthly installments.

Sufolon, geared towards seasonal agricultural needs, provides loans primarily for crop cultivation and beef fattening. With a maximum loan limit of taka 150,000.00, borrowers enjoy a repayment period of up to 6 months, settling the loan amount in a single installment post-harvest or product sale. This flexible repayment structure has garnered significant popularity among borrowers, with 25613 marginal farmers benefitting from agricultural loan totaling taka 1,911,322,333.00 through Sufolon.

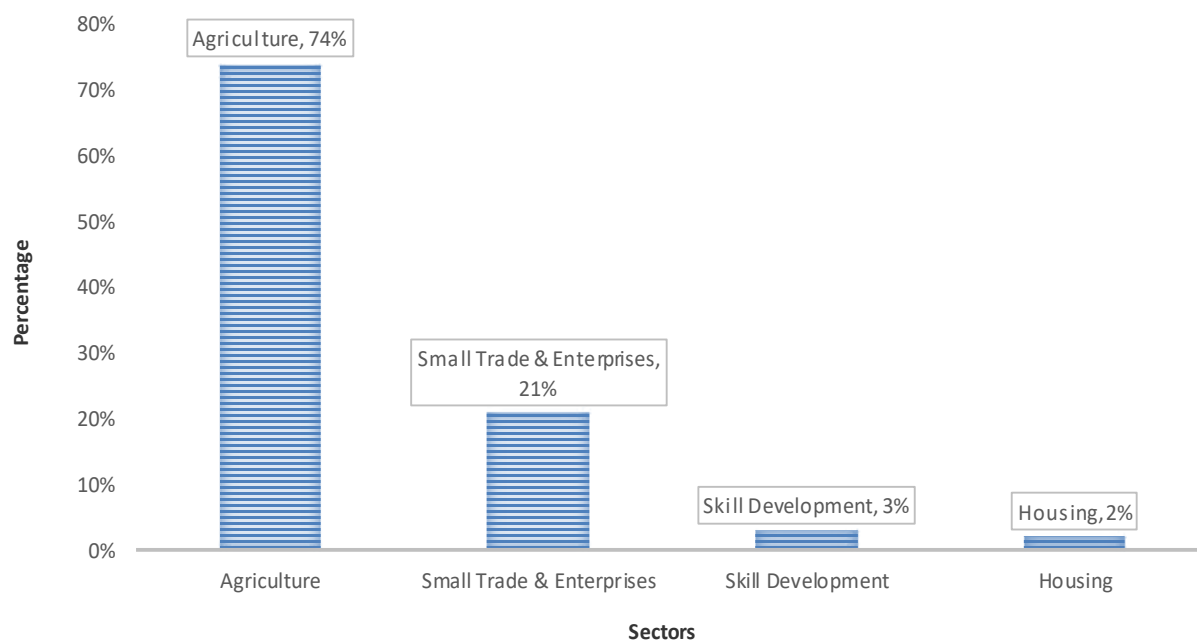


PRODUCT-WISE LOAN DISBURSEMENT IN 2023:

■ Jagoron ■ Sufolon ■ Agrosor ■ Skill Development ■ Housing



SECTOR-WISE LOAN DISBURSEMENT IN 2023:



Working Area:

Sl. No.	District	Sub-district/Upazila
01	Gaibandha	Fulchari, Saghata, Gaibandha Sadar, Sundarganj, Palashbari, Gobindaganj, Sadullapur
02	Rangpur	Rangpur Sadar, Mithapukur, Pirganj
03	Kurigram	Kurigram Sadar, Rajibpur, Rowmari, Razarhat, Ulipur
04	Lalmonirhat	Lalmonirhat Sadar, Aditmari, Kaliganj
05	Nilphamari	Nilphamari Sadar, Syedpur, Domar
06	Dinajpur	Dinajpur Sadar, Ghoraghat, Fulbari, Nowabganj, Birampur, Birol, Chirirbandar, Hakimpur
07	Bogura	Bogura Sadar, Shibganj, Shajahanpur
08	Joypurhat	Joypurhat Sadar, Akkelpur, Panchbibi

Presently, 294 unions and 1234 villages are covering within above working areas with 53 branches/ outlets and 329 staff members.

Loan Information:

Number of groups/samities	3518
Number of group members	60795
Number of borrowers	52907
Total loan outstanding	173.04 Crore
Total saving balance	71.13 Crore

Progress Status in 2023:

New unions covered	39
New staffs recruited	91
New Groups formed	127
New members	5011
Number of new borrowers	3725

Case Story





Overcoming Disability and Poverty

Misu Khatun, a young woman born with a speech impairment, stands as a shining example of resilience and determination. Despite the challenges posed by her disability and growing up in poverty, Misu has refused to let her circumstances define her. Misu's family struggled with worry and stress due to her disability. However, her father recognized her resilience and took an important step by enrolling her in a three-month residential skills training Programme offered by the GUK SEIP (Skills for Employment Investment Programme) project.

In September 2022, Misu successfully completed the Programme. Her father, in a display of support, purchased a sewing machine for her, allowing her to embark on her tailoring journey. Presently, Misu earns approximately taka 3,500.00 per month through her sewing endeavors, enabling her to achieve financial independence and alleviate the financial burden on her family.

Misu's ambition is to establish herself as a successful tailoring entrepreneur, highlighting her unwavering determination to defy all odds and pursue her dreams. Like as Mishu, a total of 525 young girls and boys received three months long skills training on various trades including sewing machine operation, electrical installation and maintenance as well as mobile servicing by the SEIP project. The trained youths are contributing their families through involvement with either salaried job or self-employment.



A Journey from a Remote Village to Dhaka University and Beyond

Nazma Khatun, a young woman from the remote island village of Kunderpara in Gaibandha Sadar Upazila, shares her inspiring story of overcoming adversity and achieving her dreams through education. Kunderpara, nestled by the Brahmaputra River, faces the harsh realities of floods and river erosion, leaving its inhabitants struggling with limited access to education, healthcare, and necessities. Child labor and early marriage were prevalent, hindering the development of the younger generation.

Gana Unnayan Kendra (GUK) stepped in as a beacon of hope for Kunderpara. In 1997, they initiated Non-Formal Primary Education (NFPE), providing children with a chance to learn. In 2003, the establishment of 'Kunderpara Gana Unnayan Academy' marked a turning point. Nazma, like many other children, enrolled in GUK's NFPE School in 2005. She completed her primary education in 2008 and continued her studies at Kunderpara Gana Unnayan Academy. The academy provided not only academic excellence but also a platform for extracurricular activities, allowing Nazma to interact with inspiring figures like Emeritus Professor Margaret Alston and Former Education Minister Nurul Islam Nahid.

Driven by her ambition, Nazma overcame financial constraints and secured admission to Dhaka University. She successfully completed her post-graduation in Islamic Studies in 2020. Now, she serves as an Assistant Teacher at a Government Primary School in her locality, inspiring the next generation and making her parents proud. Nazma attributes her achievements to Kunderpara Gana Unnayan Academy, recognizing its transformative impact on her life and the entire community. GUK's commitment to education has empowered countless individuals like Nazma, breaking the cycle of poverty and paving the way for a brighter future.

More than 1000 students of remote river island (char) areas have completed their secondary education from 'Kunderpara Gana Unnayan Academy' so far and many of them are now receiving higher education in deferent institutions. Employment opportunities are being created for them in one hand, on the other hand, child marriage and child labor has been reduced.



A Story of Resilience and Empowerment

Mina Hembrom's story embodies the resilience and entrepreneurial spirit of indigenous women in rural Bangladesh. Despite facing numerous challenges, including poverty and limited access to resources, Mina has emerged as a successful Shatoranji entrepreneur, transforming her life and inspiring others in her community. Mina Hembrom hailing from Sapmara union under Gobindaganj upazila in Gaibandha district faced huge financial struggles. A devastating fire in 2016 further compounded their hardships, leaving them with nothing but ashes. Determined to overcome these challenges, Mina joined her husband as a day laborer, but their earnings were barely enough to sustain their family. In 2019, Gana Unnayan Kendra (GUK)'s 'Skills for Employment and Empowerment of Rural Youth (SEEP)' project offered Mina a lifeline.

Through comprehensive training in group development, entrepreneurship, and Shatoranji production, Mina acquired the skills and knowledge needed to launch her business. With a startup grant from the SEEP project, Mina and other group members began producing Shatoranji products such as papos, floor mats, and table mats. Mina's entrepreneurial spirit shone through as she took on the role of designated entrepreneur, procuring products from other members and selling them in the market. Mina's success story is a testament to the transformative power of skills development and entrepreneurship. Her monthly income of taka 3,500.00 to 4,000.00 has enabled her to improve her family's living conditions, purchase livestock, and ensure her children's education.

Mina's journey is not only a personal triumph but also an inspiration for other indigenous women in her community. The SEEP project has empowered 120 indigenous women to engage in group-based Shatoranji businesses, creating a ripple effect of economic empowerment and social change. It is a powerful example of how resilience, determination, and access to opportunity can lead to remarkable transformations. Her success in the Shatoranji business demonstrates the immense potential of indigenous women to contribute to their communities and build a brighter future for themselves and their families.



A Beacon of Resilience and Entrepreneurial Spirit

Dukhu Mia, a 32-year-old resident of Kunderpara, initially faced challenges in securing stable employment to support his family. The 'Promoting Resilience, Opportunity, and Socio-Economic Empowerment of Migrants/Climate Displaced Communities in Bangladesh (PROSPERITY)' project implemented by Gana Unnayan Kendra (GUK) offered him a ray of hope.

He participated in a 45-day residential training Programme, acquiring skills in electrical and solar installation and maintenance. This training, coupled with startup support of taka 34,000.00, ignited his entrepreneurial spirit. He diversified his offerings, venturing into computer hardware, photocopying services, and electrical and solar solutions. His business, initially a door-to-door operation, has grown into a thriving enterprise. His total business capital now stands at an impressive taka 300,000.00, generating a monthly income of taka 30,000.00 to 35,000.00. This success has transformed Dukhu's life, enabling him to improve his family's living conditions and secure their future.

This is an inspiration to others in his community. He credits GUK for empowering him with the skills and resources needed to achieve his goals. His success demonstrates the potential of individuals to overcome adversity and contribute to their communities' economic development. A total of 107 young people received 'electrical and solar installation and maintenance' training from GUK this year which is showing them dreams for bright future.



A Journey against the Odds

Nasreen Sultana Momi, a survivor of child marriage, is resiliently striving to pursue her education despite facing formidable challenges. Born into a family residing on government-owned Khash land living with extreme poverty in the village of Baushi, located in Gazaria union of Fulchari Upazila under Gaibandha district, Nasreen was married off at the age of 15 due to financial constraints.

Despite being married off at the early age due to financial constraints, Nasreen remained a diligent student, harboring dreams of further education. However, her aspirations were met nevertheless resistance from her family members. The birth of her son with disabilities within a year of marriage only exacerbated her plight, as she faced mental and physical abuse from her husband and mother-in-law, deprived of even basic necessities. Undeterred by the obstacles, Nasreen persisted in her studies, with the unwavering support of her parents. In 2022, she defied the odds and successfully passed the Secondary School Certificate (SSC) examination. Faced with the additional challenge of her husband abandoning her, Nasreen found refuge with her parents, who helped secure her admission to higher secondary education. Amidst Nasreen's struggles, she crossed paths with the support of GUK's Fight Slavery and Trafficking-in-Persons (FSTIP) project. Recognizing her resilience, the project provided her with essential educational materials, including books, notebooks, and stationery, to support her continued education.

Nasreen's journey embodies the courage and determination to overcome adversity. Asserting that no young girl should face such challenges, she is resolute in her commitment to advocate against child marriage in her community. Total 46 child marriage survivors received similar support from the project and now they hope for a dignified life.



Breaking the Chains of Adversity

Born into a middle-class family in Myanmar, Sayeda Khatun was the sole sister among four brothers. Tragically, despite her family's relative financial stability, Sayeda was denied the opportunity for formal education, a privilege solely reserved for her male siblings. Married off at the tender age of 14 into a joint family, she encountered numerous challenges, often leading to discord with her husband. The pressure to bear a son weighed heavily upon her, exacerbated by the birth of her first two daughters. Eventually, she welcomed three sons and two more daughters into her family. Amidst the Rohingya influx in 2017, Sayeda migrated to Bangladesh with her family, seeking refuge in Kutupalong Camp-1W. While she herself remained illiterate, she ensured her daughters received an education back in Myanmar, while her other children attended schools supported by Bangladeshi NGO.

Reflecting on her past decisions, Sayeda acknowledges the grave mistake of marrying off her second daughter at the tender age of 13, followed by her elder daughter at 18. Pressured by familial crises, her second daughter's premature marriage led to subsequent divorce, prompting regret and self-reproach. However, upon learning about the SASA! Together project from a GUK community mobilizer, Sayeda seized the opportunity to become a local activist, determined to reshape community attitudes and behaviors. Immersing herself in the project, Sayeda underwent a transformative journey, recognizing the injustice inflicted upon her second daughter. Resolving not to send her daughter away to India as initially planned, Sayeda instead engaged her in home-based awareness sessions, vowing not to marry her off until she reached the age of 18, a decision jointly made with her husband. Embracing a newfound partnership in family matters, Sayeda now collaborates with her husband in their family business while actively advocating against child marriage and women trafficking in her community.

Grateful for the guidance and support provided by GUK and UNFPA, Sayeda credits them for illuminating her path towards enlightenment and empowerment. In the Rohingya communities, a total of 720 women like Sayeda Khatun are working as community activist.



The Transformative Journey of Flood-Stricken Communities

Hatibandha Upazila, notorious for its recurrent floods striking 5-6 times yearly during the monsoon, has witnessed a transformative movement known as the “Resilience Self-Help Groups” (RSHGs), locally termed “Swanirvar DAL.” Comprised of 20 to 25 individuals, many of whom have weathered numerous floods, these groups symbolize a beacon of hope for flood-affected communities. Their paramount objective revolves around self-empowerment through flood management knowledge acquisition, skill development, and communal fortification.

Regular gatherings serve as forums for brainstorming flood risk reduction strategies, while also spearheading income-generating projects to ensure financial stability and sustenance for all members. Importantly, they champion the cause of vulnerable demographics, including persons with disabilities, women, children, adolescents, and the elderly, ensuring their needs are prioritized. Moreover, these groups undertake the mantle of raising awareness on flood management and environmental preservation within their localities. In times of flooding, they forge robust alliances with local governmental bodies and essential stakeholders to shield their communities from harm. Their diligent efforts are underscored by substantial financial milestones, amassing savings exceeding taka 1,030,000.00 in Hatibandha and taka 1,685,050.00 in Sundarganj Upazila. Demonstrating financial acumen, they judiciously invest these funds in income-generating ventures, flood risk mitigation through house elevation, and home improvements, earmarking allocations for medical exigencies as well.

The trajectory of RSHG members epitomizes a journey towards genuine flood resilience, marked by continuous diversification of income streams, setting a precedent for their communities. Their narrative resonates with the indomitable human spirit and the potency of solidarity, reaffirming that in the face of nature’s trials, collective resilience triumphs. Mirroring the “Swanirvar Dal” ethos, GUK’s Flood Resilience Project (FRP) has established 69 RSHGs in Hatibandha Upazila, Lalmonirhat district, and 110 in Sundarganj Upazila, Gaibandha district, actively engaged in bolstering community resilience.



A Story of Defeating Poverty

I am Hamida Khatun, hailing from Baishpara village in Bandober union of Rowmari upazila in Kurigram district. Our village is surrounded by the mighty river Brahmaputra in the west and Halholia river in north-east and south. So, we have to live experiencing flood and river erosion almost every year. I got married at the age of 15 years. Fishing was my husband's main profession and sometimes he used to work as day labor. We did not have any land except the homestead. We were passing days with extreme poverty. Even many days we could not manage meal three times. We did not have any acceptance in the society and we were neglected by neighbors. However, introduction with a field staff of GUK altered our trajectory. Recognizing our plight, I became a member of the 'Shurjer Hashi women's group' formed by GUK microfinance Programme in 2014. I participated regular group meeting. Later, I was selected the President of the group. We, the group members were provided awareness sessions on various social issues including child marriage, dowry, domestic violence etc. I also received training on cow rearing.

In 2016, I secured a loan of taka 13,000.00 from GUK for purchasing a cow. I saved taka 4,000.00 in a soil bank. I purchased a cross-bred calf at taka 17,000.00 which gave birth a calf after 9 months and gave 22 liter of milk per day. We started to dream for bright future. Within two years, I took loan of taka 60,000.00 again and adding my saved money I purchased another cross-bred cow at taka 1,00,000.00 with a calf. Presently, we have 2 cows, 2 bulls and 2 calves market price of which is around 9,00,000.00 taka. We have goats, hens and ducks as well. I have purchased 20 decimal lands in my own name and leased 30 decimal lands where we are growing crops. We are earning around taka 17,000.00 per month.

As the recognition of my fighting, I received 'Joyeeta' Award in 2023 in the category of 'Successful Entrepreneur'.

Hamida Khatun has obtained great achievement in her life. Once, her family could not manage meals for three times a day, however, now Hamida Khatun come forward to helping neighbors in many ways. Many others in her community have been inspired seeing her success.

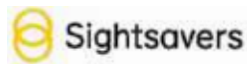
Our Social Initiatives



Development Partners



International



Engagement with Financial Institutions



Engagement with Networks/Alliances

National:

- We Can Alliance
- Disaster Forum
- NIRAPAD (Network for Information, Response and Preparedness Activities on Disaster)
- Association for Development Agencies in Bangladesh (ADAB)
- National Char Alliance (NCA)
- National Forum of Organisation Working with Disabilities (NFOWD)
- Right to Food Campaign
- Civil Society Alliance for Scaling Up Nutrition, Bangladesh (CSA for SUN, BD)
- Credit and Development Forum (CDF)
- National Alliance of Humanitarian Actors, Bangladesh (NAHAB)
- START Fund Bangladesh

International:

- United Nations Economic and Social Council (UN ECOSOC)
- United Nations Framework Convention on Climate Change (UNFCCC)
- United Nations Convention to Combat Desertification (UNCCD)
- Climate Action Network South Asia (CANSA)
- Network for Empowered Aid Response (NEAR)
- Green Climate Fund
- Banking With the Poor (BWTP) Network, Australia
- The Adaptation Fund NGO Network, Germany



Honorable Secretary of the Ministry of Land, Mr. Md. Khalilur Rahman visited GUK head office at Gaibandha on July 1, 2023



The Ambassador of Japan to Bangladesh his Excellency Mr. H.E. Kiminori IWAMA visited GUK WLCC at Camp - 2W on January 18, 2023.



Trustee Board members of Oxfam-GB Mr. Leslie Gordon Campbell and Ms. Anne Alexandra Hudson as well as Oxfam-Bangladesh representatives visited GUK field activities in Rangpur and Kurigram districts on October 15, 2023.



Retired Joint Secretary, Ministry of Education Mr. Shahid Bakhtiar Alam was present in the book distribution ceremony at GUK operated Kobi Sufia Kamal Community Anandalok primary



Brigadier General (Retd.) Rakibur Rahman visited GUK Head Office on November 8, 2023.



First Secretary-Environment & Climate of Swedish Embassy to Bangladesh MS. Nayoka Martinez-Bäckström visited GUK head office on June 26, 2023



Mr. Md. Mokhlesur Rahman, NDC, Director (Project-2), Additional Secretary, NGO Affairs Bureau visited GUK filed activities in Nilphamari and Kurigram district on July 23, 2023.



Executive Director of the World Bank Mr. Parameswaran Iyer with his team visited GUK Women Led Community Center (WLCC) at Ratnapalong, Ukhiya, Cox's Bazar on August 9, 2023.



Mr. Charlie Green, the Humanitarian Team Leader from the British High Commission's Foreign, Commonwealth and Development Office (FCDO) in Bangladesh visited GUK Women Led Community Center (WLCC) at camp-2W.



Ms. Silji Fines Wannebo, Deputy Head of Mission at the Royal Norwegian Embassy to Bangladesh visited GUK WLCC at Rohingya Camp-12.



Lucy Reeve-Programme Manager, Sightsavers UK, Amos Kibet-MEAL Manager, Sightsavers, Kenya, Syeda Asma Rashida-Project Manager, Mrinal Kanti Das-MEAL Coordinator and Md. Moniruzzaman-Coordinator from Sightsavers Bangladesh visited activities of 'Sikhbo Shobai' project in Tarash upazila under Sirajganj district on August 22-23, 2023.



The World Bank's Managing Director, Operations - Mr. Axel van Trotsenburg and his team along with UNFPA Country Representative Kristine Blokhuis visited GUK WLCC at Ratnapalong host community on January 24, 2023.



US Ambassador to Bangladesh, his excellency Peter D. Haas visited GUK WLCC at Ratnapalong host community on 27/03/2022



UNICEF representatives visited GUK field activities on May 18, 2023.



Country Director of Stromme Foundation Mr. Mizanur Rahman Bhuiyan visited GUK head office on October 13, 2023.



Country Director of Concern Worldwide Mr. Manish Kumar Agrawal with his other colleagues visited GUK head office on September 20, 2023. They also conducted an orientation on safeguarding issue for GUK senior staff as well as executive committee members.



Country Director of Christian Aid Ms. Nuzhat Jabin with other CA representatives visited GUK head office on October 7, 2023.

Photo Gallery









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