

ANNUAL REPORT 2024

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INTEGRATED DEVELOPMENT FOUNDATION
Bangladesh



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Bangladesh

Combatting Poverty in the Impassable Hilly Region and Other Unserved Areas are Our Pledge

VISION

To create a poverty free comfortable Bangladesh



MISSION

To combat poverty in the impassable hilly regions and other un-served areas of Bangladesh through organizing the poor people and providing them with capital, inputs and various social and economic safety-nets services such as health, education, death risk, project risk etc. for their overall socio-economic upliftment.

OBJECTIVES

The main objective of IDF is to assist the poor, the landless, the destitute women and children, small farmers and disabled persons in order to enable them to gain access to resources and undertake various income-generating and other social activities for poverty alleviation and to enhance their quality of life in terms of health, nutrition, sanitation, education, safe water, housing, power and the environment through building effective institutions of their own, which they can understand and operate and can find socio-economic strength in it through mutual support.



ANNUAL REPORT 2024

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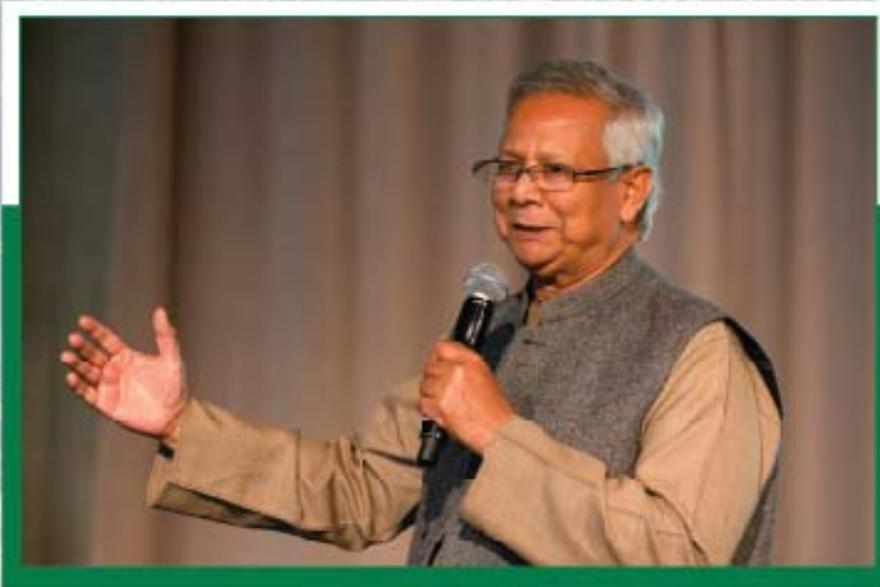
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*Quotes from
the Nobel
Laureate
Prof.
Muhammad
Yunus*

- **"Poverty is not created by poor people. It is created by the system we built."
"Poor people are the world's greatest entrepreneurs. Every day, they must innovate in order to survive. They remain poor because they do not have the opportunities to turn their creativity into sustainable income."**
- **"The developing world is full of poor entrepreneurs and visionaries, who with access to health services, education, equity and credit would play a key role in developing the economic situations in their countries."**
- **"We can remove poverty from the surface of the earth only if we can redesign our institutions - like the banking institutions, and other institutions; if we redesign our policies, if we look back on our concepts, so that we have a different idea of poor people."**
- **"World must adopt a policy of zero poverty, zero unemployment and zero carbon emission. Only then would the world have a sustainable development."**



MESSAGE FROM THE CHAIRMAN

Wishes and Greetings, another eventful year has passed.

The year 2024 has witnessed national upheavals and dramatic changes in the political as well as in the economic landscape of this nation. With courage and determination, IDF has overcome many challenges and our journey moves forwards with added vigor and determination.

Despite a few mistakes and delays, IDF's various projects, including the flagship Micro-financing in all 19 districts are ongoing in full traction, thanks mainly to the untiring efforts of our field-staff, besides supervision and logistics of regional and head offices. We hope to see a fully functional and well-manned Multi-functional Complex at IDF Innovation Hub, Matiranga very shortly.

I must thank one and all IDF team-members, the Governing body members, and our partners, for their sincere support and commitment.

THANKING YOU AGAIN

A handwritten signature in black ink, which appears to read "M.T. Han".

**Maung Than Han, FIAB
Chairman, Integrated Development Foundation.**



*“Notes
From
the
Executive
Director”*

2024 was a year of challenge for the Integrated Development Foundation (IDF). The economy of the country was at the dregs, the country was passing through an acute economic phase marked by high inflation, resulting in severe hardship in daily life, import restrictions, deterioration in the law and order situation, uprising of youth which impacted day to day economic and social life of the general mass severely. This situation was again aggravated due to severe flood in south-eastern region of the country. IDF has made steady growth in 2024 in spite of the challenges mentioned above. The initiative of strengthening monitoring network, methodology and tools has helped a lot in addressing the challenges in 2024. The hard work and dedication of IDF team along with the remarkable support from PKSF were very helpful. Heartfelt thanks to our IDF team and PKSF management for their supports.

In 2024, the members' savings has increased by BDT 107.30 million. The increase in loan portfolio is BDT 550.27 million. The cumulative repayment rate was 99.17% in December 2024. The repayment rates of various loan products vary from 98.06 to 100%. The repayment rates are 100% in case of informal sector employment loan, start up capital loan. Abashon sector recorded 98.06% repayment rate. The OSS (120.68) and FSS (106.50) have improved in 2024. These were 114.22 and 103.63 respectively for OSS and FSS. The other programmes like health, telehealth, nutrition, water-sanitation, renewable energy, technology transfer, value chain activities of agriculture and fisheries products have made pleasant progress in 2024. The Annual Report 2024 would give an overall brief reflection of IDF performance in 2024 to the readers.

I sincerely thank IDF team for their sincere and hard work, IDF Governing and General Body members for their spontaneous supports and our development partners and regulators and other government and non-government institutions for their generous cooperation in 2024. Looking forward to getting more supports in 2025.

Zahirul Alam
Founder & Executive Director, IDF

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Mr. Zahirul Alam
Executive Director & Secretary



Mr. Maung Thoi Ching
Joint Secretary



Mrs. Farzana Rahman
Treasurer



Mr. Ranglai Mrou
Member



1. INTRODUCTION

1.1 Our Story

Integrated Development Foundation (IDF) is a non-profit development organization established in December 1992 by Mr. Zahirul Alam, a former ILO staff member and founder member-secretary of the Rural Economics Program of the Economics Department at the University of Chittagong where Grameen Bank Microfinance Model was developed by Nobel Laureate Prof. Muhammad Yunus in the 1970s.

With a vision to create poverty free comfortable Bangladesh, IDF started its journey by experimenting Grameen model in Bandarban Hill District in 1993 with a seed capital of US\$7,500.00 (loan) from Grameen Trust. CHT was a difficult place for microfinance operations. It is still very challenging. CHT is hilly and remote. A large area is not accessible. The people walk from one place to another place. The main mean of transport is people themselves. There are four main players in the CHT. There are i) civil administration ii) traditional administration iii) ethnic groups and iv) army. Any development work in CHT needs collaboration from all the players. This is very challenging particularly microfinance activities. IDF has been working successfully with collaboration of all players for the last 32 years.

Following the success of this pilot project, Swedish International Development Co-operation Agency (Sida) came forward to support IDF for the expansion of Grameen model in all over Chattogram Hill Tracts in the framework of a long-term (8 years) sustainable plan. The success of IDF subsequently attracted other development partners; who came forward to work with IDF. These were ILO, Helen Keller International (HKI), UNICEF, CARE Bangladesh, AusAID, IDCOL, Grameen Foundation USA, Deutsche Bank, Cow Bank (Australia) and others. Later Palli Kama Sahayak Foundation (PKSF) extended their hands in 1997-98 with technical and financial supports that has been continuing till to date.

Gradually, various financial organizations including Banks like Basic Bank Ltd., Sonali Bank Ltd., Bangladesh Krishi Bank Ltd., BRAC Bank Ltd., Bank Asia Ltd., Prime Bank Ltd., One Bank Ltd., Mercantile Bank Ltd., Eastern Bank Ltd., EXIM Bank Ltd. also extended their supports to IDF. Some banks are still continuing their supports. Since its inception, IDF has been providing capital, inputs and various social and economic safety-nets services such as health, education, death risk, project risk etc. for socio economic upliftment of the grassroots communities. Currently IDF is implementing more than 10 projects on a diversity of small projects, particularly for the hilly people, on various issues and topics like nutritional development; cultivation of high value crops; vegetable production and marketing; production and marketing of safe fish & fish products; drying & processing of fruits, fishes and spices; development, branding & e-commerce-based marketing; increasing health knowledge and care among the displaced Myanmar nationals in Bangladesh; Smart Charging for Green Rides etc. These projects are funded by different development partners like European Union, USAID, Water.Org., International Fund for Agricultural Development (IFAD), DANIDA, Humanity Beyond Borders (HBB) and World Resources International, USA.

1.2 GOVERNANCE



The supreme authority of IDF is its General Body which was comprised of initially with 21 members drawn from different professional backgrounds, such as academicians, engineers, architects, medical professionals, bankers, retired UN officials and community leaders. Governing Body is elected from the members of the General Body. The current Governing Body of IDF is comprised of six members elected from the General Body.

The General Body is the highest policy and decision-making authority of IDF. A Chairman elected by the General Body heads both General and Governing Body. The Executive Director works as General-Secretary of both the Bodies.

The Executive Director is the Chief Executive of the Foundation and responsible for the smooth implementation of all activities of the Foundation as per guidance of the Governing Body. The activities are implemented through the appointed professionals and support staff under the guidance and supervision of the Executive Director.

1.3 OPERATIONAL AREA

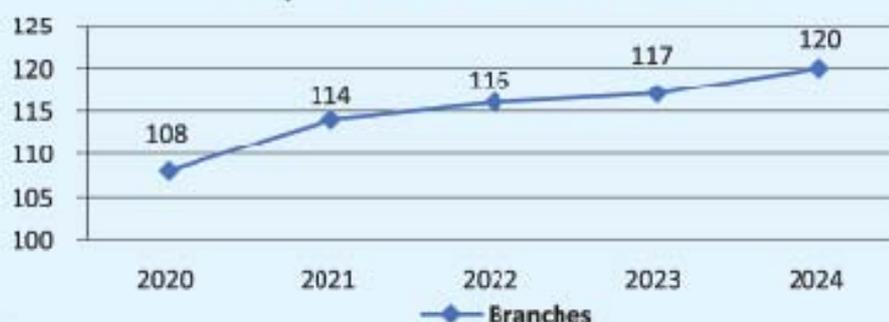
IDF started its operations in 1993 from the Bandarban Hill Tracts; a remote area inhabited by about thirteen various tribes speaking different dialects. The area is wedged between the Bay of Bengal and the hills of Mizoram of India. Over the years, IDF has steadily expanded its activities across the country. As of December 2024, its operations have reached 122 upazilas and 1,043 unions across 19 districts, with a total of 120 branches in operation. Despite the temporary setback caused by the Covid-19 pandemic in 2020 and 2021. In 2024, three new branch offices have established in Alikadam under Bandarban district, Kalom in Singra upazila of Nalore district, and Kachua of Chandpur district. The geographical areas covered till 2024 are presented in Table 1, while the year-wise growth of branches is illustrated in Graph 1



Table 1: Geographical Areas Covered till 2024

| Year | No. of Districts | No. of Upazilas | No. of Unions | No. of Branches |
|------|------------------|-----------------|---------------|-----------------|
| 2020 | 18 | 112 | 967 | 108 |
| 2021 | 18 | 114 | 1000 | 114 |
| 2022 | 18 | 117 | 1031 | 116 |
| 2023 | 19 | 122 | 1024 | 117 |
| 2024 | 19 | 122 | 1043 | 120 |

Graph 1: Year-wise Growth of Branches



1.4 FROM MICROFINANCE TO FINANCIAL INCLUSION

IDF has been working towards achieving the goal of financial inclusion since its inception. The primary objective of IDF was to deliver the financial services to all un-served people with special focus to disadvantaged and low-income segments of the society at affordable costs. IDF started its operation through providing financial services to the poor people of Bardarban Hill District and gradually integrated other services such as health, education, water and sanitation, eye care, solar power, agriculture, livestock, fisheries, risk coverage against deaths and damages of IGAs and other supports based on the needs of the people during the last 32 years. IDF implements the above activities in partnership with various governments, non-government institutions, banks and national and international partners.

The details progress of various programs, projects and other activities of the organization during 2024 are presented in the annual report 2024. This report mainly covers saving mobilization, credit operations, non-micro-finance such as Health, Water and Sanitation, Education, Solar, Enrich, and Members' safety net. In addition, the report also highlights Agriculture, Livestock, Fisheries, Halda River Supports and Research, Marketing Support, Humanitarian Services, Livelihood Support to Poor Ethnic Groups, Agriculture Training Center for Farmers, Innovation Hub, Research and Publications, Case Studies, AGM And Governing Body, Exposure Visits, Plans, Budgets and Audit.

1.5 THE ORGANIZATIONAL STRUCTURE

The various programs and projects are implemented mainly through Branch offices supported by Head office, Zonal offices, and Area offices. The Branch offices work directly with the people in their respective areas through centers (kendros) and groups. Group is the lowest level of organization followed by centers. The activities reflected in organogram are Microfinance, Health, Solar, Monitoring, Audit, Finance, Admin, Human Resource, IT, Projects & Research. The Organogram of IDF is presented in Annex 17.1.



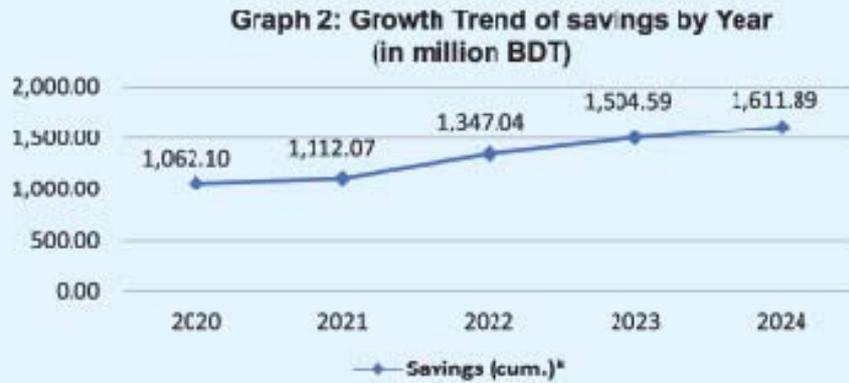
2. SAVINGS MOBILIZATION

Capital building through mobilization of savings is an integral part of our credit program. The group activities start with the thrift deposit of savings by the members. IDF offers three different kinds of savings to its members. These are i) General Savings, ii) Special Savings and iii) Family Savings. General Savings is compulsory, while other two are voluntary. The amount deposited in General Savings is not allowed to be withdrawn by the members till he/she is a member. Special Savings is allowed to be withdrawn any time the member requires. The Family Savings are being operated by the members for long term deposits.

At the end of December 2024, the total savings balance was BDT 1,611.89 million. The average amount of savings balance per member was BDT 11,335.34. A five-year (2000-2025) trend of the savings balance by members is shown in Table 2 and Graph 2.

Table 2: Number of Members and Amount of Savings (In Taka)

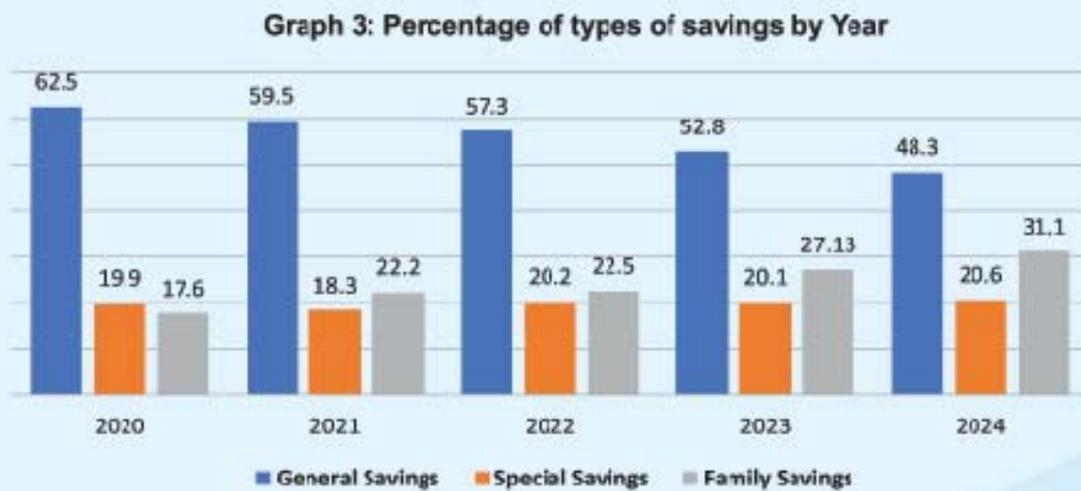
| Year | No. of Members | Total Amount (In million) | Average Amount (Per member) |
|------|----------------|---------------------------|-----------------------------|
| 2020 | 1,16,417 | 1,062.10 | 9,123.24 |
| 2021 | 1,18,931 | 1,112.07 | 9,350.55 |
| 2022 | 1,30,779 | 1,347.04 | 10,300.12 |
| 2023 | 1,35,306 | 1,504.59 | 11,119.92 |
| 2024 | 1,42,200 | 1,611.89 | 11,335.34 |



The trend of savings deposits by different types for the last five years is shown in Table 3 and Graph 3. The trend shows an increasing trend of savings from BDT 1,062.10 million in 2020 to BDT 1,611.89 million in 2024 over the years.

Table 3: Types of Savings Accumulated by Members (Figures in million)

| Year | General Savings | Special Savings | Family Savings | Total Amount |
|------|------------------|-------------------|-------------------|--------------|
| 2020 | 663.72 (62.5) | 211.88 (19.9) | 186.50 (17.6) | 1,062.10 |
| 2021 | 661.34 (59.5) | 203.85 (18.3) | 246.88 (22.2) | 1,112.07 |
| 2022 | 771.76 (57.3) | 272.47 (20.2) | 302.81 (22.5) | 1,347.04 |
| 2023 | 793.99 (52.8) | 302.38 (20.10) | 408.22 (27.13) | 1,504.59 |
| 2024 | 779.12 (48.3) | 331.13 (20.6) | 501.64 (31.1) | 1,611.89 |



3. MICROFINANCE

IDF started its credit operation through piloting the Grameen Microfinance Model in Chattogram Hill Tracts and customized the model as per context and needs of the local population. The first micro-credit was disbursed to the 'group' of poor farmers from its 1st branch at Sualok in Bandarban Hill District in 1993. IDF gradually expanded its project areas to 19 districts during the past years, innovating a number of loan components which enriched IDF initiative for poverty alleviation. The components can be classified into 4 categories as mentioned below:

- i) Microcredit/Small Loan
- ii) Microenterprise Loan
- iii) Livelihood Improvement Loan
- iv) Action Research Loan

3.1 Microcredit/Small Loan

The small loan aims to help vulnerable populations meeting essential needs, initiating income-generating activities, and moving toward financial self-reliance. To address the diverse needs of its beneficiaries, IDF has structured its small loan into three specialized sub-components- Beggar, Buniad, and Jagoron. Each of them is designed to address the needs and circumstances of different segments of the community.

3.1.1 Beggar

In order to support the most vulnerable people, especially the beggars in the society, IDF launched a separate program called beggar program in May 2006 with the financial and technical assistance of Grameen Trust. The objectives are to i) build confidence and capacity of beggars, ii) enable them to gain access to resources, iii) provide credit for investment and iv) transform them into productive manpower. Some basic features of the program are that i) the loans are interest free and protected by IDF safety net program, and ii) each member receives an identity badge with his/her photograph and logo of IDF.

3.1.2 Buniad (hardcore poor)

Access to formal financial services was a distant reality for the extremely poor in Bangladesh after liberation in 1971. Barriers such as providers' hesitation, challenging living conditions, and limited awareness, coupled with inadequate institutional support, excluded them from financial inclusion. To address this issue, IDF has been



implementing Buniad program in its operational areas, enabling beneficiaries to achieve financial stability and gradually build long-term economic empowerment. PKSF has been supporting IDF for implementing this program since its partnership. Buniad offers distinctive flexibilities to the extremely poor in terms of deposit and withdrawal of savings, loan repayment schedules, attendance in group meetings, and minimum savings requirements for a fresh loan. As of December 2024, the program had a loan outstanding of BDT 10.32 million, with a recovery rate of 99.45%, across 107 branches.

3.1.3 Jagoron

Jagoron is a specialized microcredit initiative aimed at improving socio-economic condition of poor people in underserved and unserved areas of Bangladesh. As of December 2024, the program had a loan outstanding of BDT 1391.72 million, with a recovery rate of 98.99%, across 120 branches. To address diverse needs of the beneficiaries effectively, the following loans are also provided to small farmers and other groups under Jagoron Loan.

SUFOLON

Sufolon focuses on specialized agricultural activities to ensure food and nutritional security for the country's growing population. Under this program, members engage in various income-generating activities, including crop cultivation and agro-forestry, supported by tailored financial services. Across 56 branches, Sufolon had a loan of outstanding of BDT 531.99 million, with a recovery rate of 99.56%.



▶ SAHOS (Special Assistance for Flood Affected Borrowers)

Sahos is a specialized financial assistance supported by PKSF to help restore the economic activities of disaster-affected communities. In response to the devastating floods of August 2024 in Bangladesh, IDF has disbursed a total of EDT 27.04 million under Sahos.

▶ Loan under Enrich

IDF, in collaboration with PKSF, has been implementing ENRICH (Enhancing Resources and Increasing Capacities of Poor Households towards Elimination of their Poverty) program to improve the living standards of rural communities since 2012. The program addresses multiple dimensions of poverty by promoting economic, social, and human development, creating opportunities for disadvantaged households to enhance their quality of life. Three different categories of loans such as Enrich-IGA (Income Generating Activities), Enrich-LIL (Livelihood Improvement Loan) & Enrich-ACL (Asset Creation Loan) were disbursed to the members under ENRICH. These loans enable members to initiate or expand various ventures such as small businesses, agriculture, livestock rearing, producing vermicompost, fisheries, and other productive enterprises suited to their skills and local market demands. In 2024, the program disbursed a total of BDT 87.20 million, empowering a significant number of members to pursue sustainable livelihoods and create long-term economic impact within their communities.



► Livelihood Restoration Loan (LRL)

Launched by PKSF in 2022, this program aims to revive the rural economy adversely affected by economic or environmental shocks. Under this initiative, IDF has actively disbursed loans to support households in restoring and strengthening their livelihoods. As of December 2024, the program maintained a loan outstanding of BDT 0.99 million, with a recovery rate of 98.94 %.



► Revolving Refinance Scheme (RRS)

Revolving Refinance Scheme is a government-initiated loan program designed to support businesses adversely affected by the COVID-19 pandemic. IDF actively participated in this initiative by facilitating the disbursement process and ensuring that the loans reached the intended beneficiaries. Till now, through this program, a total of BDT 606.21 million was provided to affected enterprises, helping them recover, sustain their operations, and rebuild livelihoods.



3.2 Microenterprise Loan

IDF introduced this product in 2002 for the members who develop capacities to utilize and manage bigger income-generating activities. The loan size depends on the projects and capacity of the members. The program is implemented through three sub-components: AGROSOR, RAISE and MFCE, each targeting specific sectors and promoting sustainable enterprise as mentioned below.

3.2.1 AGROSOR

The program is designed to alleviate poverty by promoting the development of microenterprises, with a particular emphasis on generating sustainable employment opportunities. Through financial assistance, capacity-building initiatives, and technical support, the program seeks to empower disadvantaged individuals and communities to establish and expand their own income-generating activities. Under the 'Agrosor' program, enterprises with investments of up to BDT 1.5 million (excluding land and infrastructure) are eligible for financing, with entrepreneurs able to access loans of up to BDT 1.0 million. As of December 2024, IDF has disbursed a total of BDT 3373.68 million under Agrosor, maintaining a loan outstanding of BDT 2090.40 million across 119 branches.



A key component of the Agrosor program is the Microenterprise Financing and Credit Enhancement (MFCE) initiative with assistance of PKSF, which specifically aims to improve access to finance for microenterprise members, particularly in drought-prone and vulnerable communities. By providing targeted financial support, MFCE helps strengthen local enterprises and promotes sustainable business growth. Under this initiative, IDF has disbursed a total amount of BDT 259.77 million till now, enhancing the capacity of microenterprise borrowers to expand and sustain their businesses.

3.2.2 RAISE

The informal sector plays a vital role in Bangladesh's economy, employing about 89% of the labor force (ILO) and 87.5% according to BBS. However, the Covid-19 pandemic severely disrupted this sector. To address the challenge, IDF, in collaboration with PKSF and World Bank has been implementing Recovery and Advancement of Informal Sector (RAISE) Project, aiming to break the cycle of low wages by training unskilled and low-skilled youth entrepreneurs in urban and peri-urban areas.

The duration of the RAISE project is for 5 years from 2022 to 2026, but likely to extend for 2-3 years more depending on the success of the project. IDF has been implementing the project in 44 branches under 14 districts, mostly in Chattogram and Rajshahi area.

In 2024, Loan disbursement targets were surpassed, with 25 apprentices receiving BDT 2.66 million, 31 Master Craft Persons receiving BDT 5.8 million, and 459 low-income youth entrepreneurs supported with BDT 43.9 million, alongside 653 participants completing BMED training. Apprenticeship covered diverse trades, including tailoring, beauty care & beautification, IT, electronics, Masonry & Rod binding, construction, and hospitality.



3.3 Livelihood Improvement Loan

Livelihood Improvement Loan program is designed to improve household living conditions and community services by providing targeted financial support. The families which are capable to pay the installment from other sources of income are eligible to avail this loan. The program is implemented through several components, as presented below:

3.3.1 Grihayan

Grihayan Tahobil is a government initiative aimed at solving the housing problems of Bangladeshi citizens, particularly the homeless and people with poor housing in rural and urban areas. The fund was established in 1998 through Notification No. 388 (dated 18 March 1998) issued by the Budget Wing, Finance Division, Ministry of Finance. Its primary objective is to provide housing loans to poor individuals—especially in rural areas—who own land but have no house, or whose houses are uninhabitable/dilapidated, yet have the capacity to repay a loan.

The loan program is implemented nationwide through enlisted NGOs. These NGOs borrow from the fund at a 1.5% simple interest rate and lend to beneficiaries at a 5.5% simple interest rate for a maximum tenure of seven years to support house construction. The current maximum loan amount per household is BDT 170,000. IDF disbursed a total of BDT 26.22 million to 231 persons for 231 houses from this Fund up to December 2024.



3.3.2 Water Credit Adoption (WCAD)

Water Credit Adoption (WCAD) Project, a joint initiative by IDF, InM, and Water.org, is a microfinance-based program launched in 2021 to provide low-income households with affordable access to safe water, sanitation, and hygiene (WASH) services. During its first two phases, the project disbursed more than 19,000 loans benefiting over 88,000 people. In 2024, a total of BDT 246.35 million has been disbursed under WCAD program.



3.3.3 BD Rural WASH -Water and Sanitation

Bangladesh Rural WASH for Human Capital Development (BD Rural WASH for HCD) Project, supported by the World Bank, AIB, PKSF, and the Government of Bangladesh, aims to improve access to safe water, sanitation, and hygiene in rural areas, aligning with SDG-6. Targeting around 120,000 households in Chattogram, the project focuses on constructing piped water systems, twin-pit toilets, and promoting positive WASH behaviors through Behavioral Change Communication (BCC) campaigns.



As a key implementing partner, IDF implements project activities at the community level, organizing workshops and awareness sessions, and providing financial assistance to help households adopt safe WASH solutions. In 2024, IDF disbursed BDT 8.70 million for household water loans and BDT 63.16 million for sanitation loans, directly benefiting over 2,400 people and enabling communities to build essential water and sanitation facilities.

To improve members' living standards, IDF introduced the Household Appliance Product (HAP), which provides loans equivalent to the purchase value of desired appliances. The product facilitates access to essential household appliances such as refrigerators, televisions, sewing machines, microwave ovens, washing machines, and rice cookers on affordable credit terms. The initiative enhances household comfort, promotes better health and time management, and reduces reliance on informal credit sources. IDF has partnered with Singer and Walton for the implementation of this product. In 2024, IDF disbursed BDT 26.85 million for HHs Appliances loans.

3.3.4 Asset creation loan

To improve members' living standards, IDF introduced the Asset Creation Loans. The product facilitates access to essential home based assets such as refrigerators, televisions, sewing machines, microwave ovens, washing machines, rice cookers etc. The initiative enhances the comfort of beneficiaries, promotes better health and time management, and reduces reliance on informal credit sources. In 2024, IDF disbursed BDT 26.85 million under the Asset Creation Loan program.



3.4 Action Research Loans

Under the Action Research initiative, IDF provides specialized loans targeting specific community needs and innovative livelihood opportunities. The program includes three main components:



3.4.1 Loan for Gayal

To conserve Gayal (*Bos frontalis*) from extinction, IDF, in collaboration with PKSF has been implementing a project entitled "Breed conservation, development of Gayal (*Bos frontalis*) and poverty alleviation by rearing at the farm level" since March 2020. As of 2024, IDF has been disbursed a total of BDT 3 million under Bos frontalis IAIB (Innovative Agriculture Initiative Bcs Frontalis).

3.4.2 Loan for Seaweed

IDF began its involvement in marine fisheries development in 2020. With the financial and technical assistances of PKSF, IDF had initiated a project entitled 'Creation of Employment for Poor People of Coastal Areas through Cultivation, Processing and Marketing of Seaweed (Shaibal)'. During this project, IDF worked with impoverished communities in the coastal areas of Cox's Bazar, introducing improved seaweed cultivation techniques to traditional growers and facilitating market access by connecting them with potential buyers. Under Seaweed project, IDF has disbursed a total of BDT 5.6 million to its beneficiaries till now.



3.4.3 Loan for Elderly (Probin)

Recognizing that elder members of the community often face financial vulnerability and limited income opportunities, IDF, with the support of PKSf, has been implementing this initiative to offer regular financial assistance, enabling them to lead a dignified life. As of December 2024, a total of BDT 0.04 million has been disbursed to elderly people, contributing to improved living standards and increased social inclusion.



3.5 Summary of credit Operations

Loan operations for all categories of members for all credit components during the year 2024 (January to December) are shown in Table 4. Loans were disbursed for 25 different credit components and a total amount of BDT 4043.80 million were disbursed during the year while BDT 4594.07 million was outstanding at the end of the year. It was observed that the highest amount of loan disbursed was BDT 3373.68 (45.78%) million for Agrosor with an outstanding amount of BDT 2350.17 (51.16%) million. The disbursement and outstanding amount of loan by component are presented in Table 4 and Graph 4.

Table 4: Component - wise Disbursement and Outstanding Amount of Loan, 2024

| Sl. No. | Credit Component | No. of | Loan Outstanding (million) December, 2023 | Loan (million) | Loan Recovery | Loan Outstanding (million) December, 2024 | Rate |
|--------------|-----------------------------------|--------|---|----------------|-----------------|---|--------------|
| 1 | Jagoron | 120 | 1423.78 | 2278.84 | 2310.90 | 1391.72 | 98.99 |
| 2 | Agrosor | 119 | 1947.51 | 3373.68 | 2971.02 | 2350.17 | 98.88 |
| 3 | Buniad | 107 | 17.83 | 42.55 | 41.06 | 19.32 | 99.45 |
| 4 | Sufolon | 56 | 416.95 | 1125.59 | 1010.55 | 531.99 | 99.56 |
| 5 | Shahos | 53 | | 27.04 | 4.43 | 22.61 | 100 |
| 6 | Enrich-IGA | 5 | 52.51 | 76.57 | 85.46 | 43.62 | 98.99 |
| 7 | Enrich-LIL | 5 | 0.14 | 0.9 | 0.59 | 0.45 | 99.28 |
| 8 | Enrich-ACL | 5 | 0.38 | 1.02 | 1.15 | 0.25 | 98.47 |
| 9 | I.F.T | 8 | 16.51 | 23.83 | 22.36 | 17.98 | 98.81 |
| 10 | AbashonLoan | 19 | 14.8 | 0 | 7.18 | 7.42 | 98.06 |
| 11 | Sanitation Loan (SDL) | 1 | 0.01 | 0 | 0.00 | 0.01 | 98.87 |
| 12 | Asset creation loan | 111 | 19.72 | 26.85 | 35.30 | 11.27 | 99.21 |
| 13 | Livelihood Restoration loan LRL | 18 | 0.53 | 0 | 0.17 | 0.36 | 98.21 |
| 14 | Revolving Ref Scheme (RRS) | 77 | 44.48 | 0 | 34.87 | 9.61 | 99.11 |
| 15 | Seaweed Culture Project-IAISCP | 1 | 0.18 | 0 | 0.14 | 0.02 | 98.51 |
| 16 | RGCSL (SEP) | 4 | 0.87 | 0 | 0.76 | 0.11 | 99.21 |
| 17 | Loan for Elderly | 4 | 0.17 | 0.04 | 0.16 | 0.05 | 98.29 |
| 18 | Water Credit Adoption-WCAD | 116 | 31.06 | 246.35 | 180.73 | 96.68 | 99.29 |
| 19 | Bos Frontalis-IAIB | 1 | 0.2 | 1.5 | 0.32 | 1.38 | 100 |
| 20 | Livelihood - LRL 2nd Phase | 26 | 6.015 | 0 | 5.39 | 0.63 | 98.94 |
| 21 | BD Rural WASH (Water Loan) | 40 | 3.33 | 8.70 | 6.74 | 5.32 | 99.54 |
| 22 | BD Rural WASH-HH Sanitation Loan) | 40 | 19.27 | 63.16 | 44.06 | 38.37 | 99.52 |
| 23 | Informal Sector Employment-RAISE | 40 | 27.06 | 72.33 | 54.88 | 44.51 | 100 |
| 24 | RMTP-PACE-ME (Lease Financing) | 6 | 0.36 | 0 | 0.20 | 0.16 | 100 |
| 25 | RMTP-PACE-Start-up Capital Loan | 6 | 0.33 | 0 | 0.27 | 0.06 | 100 |
| Total | | | 4043.80 | 7368.95 | 6818.685 | 4594.07 | 99.17 |

Graph 4: Component wise percentage of Disbursement and Outstanding Amount of Loan for 2024



3.6 IGA Activities by Investment

There were 142,200 members in IDF at the end of the year 2024, and out of them 112,299 (79.0%) were borrowers during the year. These borrowers pursued a total number of 406 different types of income generating activities (IGAs) and had invested BDT 7,368.93 million during 2024. In investing this amount, 112,299 borrowers took 131,417 numbers of loans (one borrower taking more than one loan).

To give a picture about the IGA-wise investments by the borrowers to see the diversity of the rural and semi-urban economy of the country, we tried to categorize the IGAs in some broad areas of investments. This categorization was carried out on the basis of similarities and closeness of the types and nature of IGAs. Based on these assumptions, 7 broad areas were worked out and under each broad area a further categorization was carried out to give a clearer view of the investment areas. Therefore, the broad area and sub-area wise number of IGAs, number of loans and the amount of loan money invested along with their respective percentages are shown in Table 5, Graph 5.

Table 5: Investment by purpose, no. of Loans and Amount Invested, 2024

| Purpose of Investment | No. of ICA's | Percent | No. of Loans | Percent | Amount (Million in BDT) | Percent |
|---|--------------|---------|--------------|---------|-------------------------|---------|
| 1. Production of Crops & | | | | | | |
| i) Farming, Gardening, Nurseries | 55 | 13.55 | 50876 | 38.71 | 2030.74 | 27.56 |
| ii) Business on Agricultural Produces And Products | 31 | 7.64 | 7245 | 5.51 | 377.64 | 5.12 |
| Sub-Tctal | 86 | 21.18 | 58121 | 44.23 | 240.84 | 32.68 |
| 2. Production of Livestock Animals/Fishes & Related Business | | | | | | |
| iii) livestock and Fisheries | 14 | 3.45 | 9387 | 7.14 | 708.63 | 9.62 |
| iv) Business on Livestock and Fisheries Produces and Products | 25 | 6.16 | 11499 | 8.75 | 711.18 | 9.65 |
| Sub-Tctal | 39 | 9.61 | 20886 | 15.39 | 1419.81 | 19.27 |
| 3. Business of Various Products Through Shops | | | | | | |
| Crockeries, Decorator Services | 27 | 6.65 | 396 | 0.30 | 35.26 | 0.48 |
| vi) Handicrafts, Tailoring Bamboo Products | 13 | 3.20 | 1364 | 1.04 | 66.46 | 0.90 |
| vii) Garments, Hosiaries, Leather Products | 44 | 10.84 | 2444 | 1.86 | 171.15 | 2.32 |
| viii) Grocery Shops, Cosmetics, Jewelry and Other Kinds of Shops | 11 | 2.71 | 3452 | 2.63 | 312.15 | 4.24 |
| Sub-Tctal | 95 | 23.40 | 7656 | 5.83 | 585.03 | 7.94 |
| 4. Agricultural Machinerics, Hardware & Other Related Business | | | | | | |
| ix) Agricultural Machinerics, Tools, Irrigation Equipment | 14 | 3.45 | 1330 | 1.01 | 58.77 | 0.80 |
| x) Hardware/Iron/Steel Products and Electrical Goods | 44 | 10.84 | 2995 | 2.28 | 224.43 | 3.05 |
| xi) Land Purchase and Land Lease | 2 | 0.49 | 4073 | 3.10 | 437.10 | 5.93 |
| xii) Furniture and Wood related Business | 9 | 2.22 | 1644 | 1.25 | 110.83 | 1.50 |
| Sub-Tctal | 69 | 17.00 | 10042 | 7.64 | 631.13 | 8.47 |
| 5. Transports & Vehicles | | | | | | |
| xiii) Transports, Vehicles, Lubricants | 29 | 7.14 | 12094 | 9.20 | 779.47 | 10.58 |
| Sub-Tctal | 29 | 7.14 | 12094 | 9.20 | 779.47 | 10.58 |

The following description would elaborate the titles of the broad and sub-broad areas of grouping the large number of 406 income generating activities with their numbers and percentages including the amount of investments.



i) Crops

The 1st area was designated as the 'production of crops and related businesses'. Here about one-fifth 86 (21.18%) different types of IGAs out of total 406 were grouped together. The borrowers are basically involved in farming and producing field crops, jute, tea, rubber, vegetables, spice crops, nurseries, fruit gardening etc. The borrowers who are engaged in doing businesses with these crop's produces or products are also included in this group.

Data showed that the borrowers had invested an amount of BDT 2408.38 million which was 32.68% of the total money (BDT 7368.93 million) disbursed during the year. The number of loans for this was 58,121 (44.23%) of the total 131,417.

ii) Livestock and Fisheries

The 2nd area was 'production of livestock animals, fisheries and related businesses'. About one-tenth 39 (9.61%) of the total number of IGAs were grouped together. The borrowers were involved in rearing cattle, cows, buffaloes, pigs, poultry farms, fish farming etc. The borrowers engaged in doing businesses with livestock/fish products and products like cattle trading, dairy products, selling dry fishes, eggs, meat, goat/poultry businesses etc. were grouped into this category.

Data showed that the borrowers had invested an amount of BDT 1419.81 million, which was 19.27% of the total money (BDT 7368.93 million) disbursed during the year. The number of loans for this was 20,386 (15.89%) of the total 131,417.



iii) Business (Trading)

The 3rd area categorized was the 'business of various products through shops. More than one-fifth 95 (23.40%) of the total number of IGAs were grouped together. The borrowers who pursued their businesses through shops in markets and or in roadsides were tagged in this area. The types of businesses they followed were generally crockeries, decorators, community centers, pottery, textiles, tailoring, ready-made garments, grocery shops, cosmetics, leather products etc.

Data showed that the borrowers had invested an amount of BDT 585.03 million, which was 7.94% of the total money (BDT 7368.93 million) disbursed during the year. The number of loans for this was 7656 (6.83%) of the total 131,417.



iv) Agricultural Hardware



The 4th area was 'agricultural machineries, hardware and other related businesses'. About 69 (17.00%) of the total number of IGAs were grouped together. The borrowers working in the fields of machineries, hardware goods, furniture and wood works are grouped in this category. The specific activities were usually related to irrigation equipment, digging machines, bulldozer, tractor, battery, steel works, electrical goods, iron/rod business, furniture, wood business etc.

Data showed that the borrowers had invested an amount of BDT 831.13 million, which was 11.28% of the total money (BDT 7368.93 million) disbursed during the year. The number of loans for this was 10042 (7.34%) of the total 131,417.

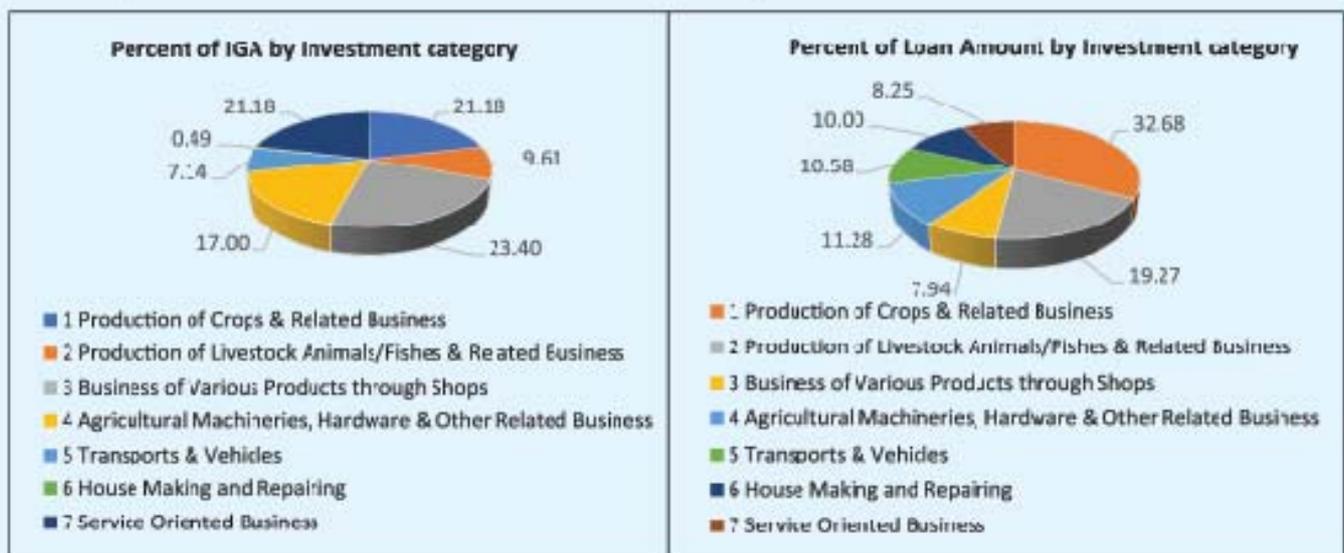
v) Transport

The 5th area was 'transports & vehicles'. About 29 (7.14%) of the total number of IGA were grouped together. The borrowers engaged in this area were either owners or traders in various kinds of transports and vehicles like rickshaws, auto-rickshaws, bi-cycles, motor cycles, tempo, trolleys, vans, rent-a-car, CNGs, cars, bus, repairing workshops etc.

Data showed that the borrowers had invested an amount of BDT 779.47 million, which was 10.58% of the total money (BDT 7368.93 million) disbursed during the year. The number of loans for this was 12094 (9.20%) of the total 131,417.



Graph 5: Number of IGAs and Amount of Loan Money Invested in Broad Areas of Investments



vi) Housing

The 6th area was 'house making and house repairing'. Only 2 (0.49%) of the total number of IGAs were grouped together. The borrowers invested in 2 areas only; one was house making and the other was house repairing. Data showed that the borrowers had invested an amount of BDT 736.89 million, which was 10.00% of the total money (BDT 7368.93 million) disbursed during the year. The number of loans for this was 8996 (6.85%) of the total 131,417.



vii) Services

The last and the 7th group was 'service-oriented businesses'. A little over one-fifth 86 (21.18%) of the total number of IGAs were grouped together. This group pursued 86 IGAs in the categories of pharmacy, food shops, library, and audio-visual materials. More specifically, they were involved in medicine shops, clinics, hygienic equipment, sanitary materials, confectionery, bakery, book shop, paper and packaging, studio, mike, mobile computer, TV, AC etc.

Data showed that the borrowers had invested an amount of BDT 608.22 million, which was 8.25% of the total money (BDT 7368.93 million) disbursed during the year. The number of loans for this was 13622 (10.37%) of the total 131,417.

3.7 Physical Growth (2020-2024)

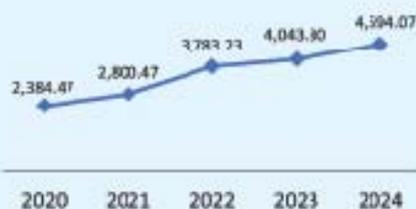
A summary picture of the trend of physical growth during the last five years from 2020 to 2024 is presented in Table 6. The major indicators considered in this summary were number of groups, centers, members, borrowers, number of loans, amount of loans disbursed, amount of loans realized, loans outstanding, loan overdue, PAR and so on. These are shown both year-wise and cumulative. The year-wise data for all the indicators showed an increasing trend over the years. The progress in the year 2020 was lower due to year-round Covid situation throughout the country that continued till 2021 also. Although the Covid situation was continuing during 2021 but the progress started improving and continued increasing till the end of the reporting year. (Table 6 and Graph 6 and 7).

Table 6: Details of Year-wise physical growth during 2020-2024 (Figures in millions)

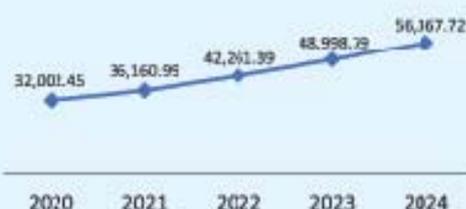
| No. | Component | 2020 | 2021 | 2022 | 2023 | 2024 |
|-----|----------------------------------|-----------|-----------|-----------|-----------|-----------|
| 01 | No. of Groups (net) | 29,124 | 29,193 | 29,198 | 29,209 | 29,217 |
| 02 | No. of Centers (net) | 6,632 | 6,674 | 6,659 | 6,528 | 6,698 |
| 03 | No. of members (net) | 116,417 | 113,931 | 130,779 | 135,306 | 142,200 |
| 04 | No. of borrower (net) | 36,227 | 89,210 | 102,988 | 107,582 | 112,299 |
| 05 | No. of loans (by year) | 57,712 | 93,317 | 122,372 | 127,923 | 131,417 |
| 06 | No. of loans (cum.) | 1,531,875 | 1,625,192 | 1,747,564 | 1,875,485 | 2,006,903 |
| 07 | Loan disbursed (by year) * | 3,211.95 | 4,158.54 | 6,100.40 | 6,737.40 | 7,368.93 |
| 08 | Loan disbursed (cum.) * | 32,002.45 | 36,160.99 | 42,261.39 | 48,998.79 | 56,367.72 |
| 09 | Loan realized (by year) * | 3,232.85 | 3,742.54 | 5,117.64 | 6,476.86 | 6,818.63 |
| 10 | Loan realized (cum.)* | 29,617.98 | 33,360.52 | 38,478.16 | 44,955.02 | 51,773.65 |
| 11 | Outstanding increase (by year) * | -20.92 | 416.00 | 982.76 | 260.57 | 550.27 |
| 12 | Loan outstanding (cum.) * | 2,384.47 | 2,800.47 | 3,783.23 | 4,043.80 | 4,594.07 |
| 13 | Loan overdue* | 186.94 | 116.65 | 298.16 | 302.99 | 433.55 |
| 14 | Portfolio at risk (PAR) | 16.09 | 4.86 | 8.99 | 9.54 | 12.07 |
| 15 | Average loan size (5/2) | 20.891 | 22.250 | 24.183 | 26,125.92 | 28,086.92 |
| 16 | Average outstanding (cum.) (9/3) | 27,653 | 31,392 | 36,735 | 37,588 | 40,909 |
| 17 | Rate of repayment (by year) | 99.37 | 99.01 | 99.23 | 99.31 | 99.17 |

Note: cum = cumulative; * figures in million Taka

Graph 6: Growth Trend of Loan Outstanding by Year (cumulative in million)



Graph 7: Growth Trend of Loan Disbursement by Year (cumulative in million)



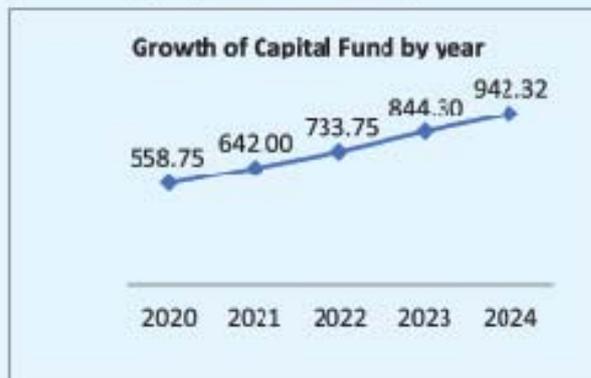
3.8 Financial Growth (2020-2024)

The overall picture of IDF's financial growth for the last five years during 2020-2024 has been presented in Table 7. IDF experienced a moderate and sustainable financial growth in the past years but it had experienced a downward growth during the year 2020 due to covid-19 pandemic. The growth trend of capital fund and growth of financial & non- financial expenses were shown in Graph 8 and Graph 9 respectively.

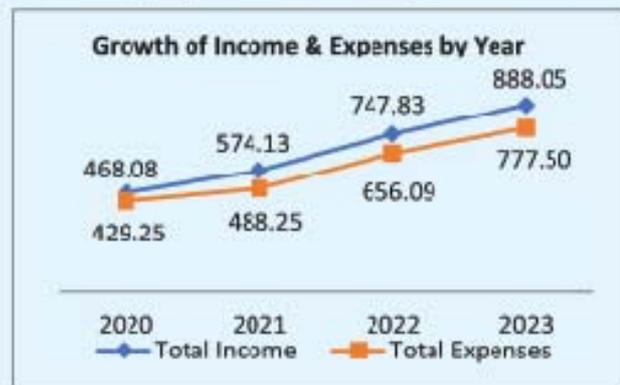
Table 7: Financial Growth during 2020-2024

| Particulars | 2020 | 2021 | 2022 | 2023 | 2024 |
|--|--------|--------|--------|--------|--------|
| A. Capital Fund | | | | | |
| Capital Fund / Equity (Million In BDT) | 558.75 | 642.00 | 733.75 | 844.30 | 942.32 |
| B. Rate of Service Charge (Declining Method) | | | | | |
| General Loan | 24% | 24% | 24% | 24% | 24% |
| Ultra-Poor | 20% | 20% | 20% | 20% | 20% |
| Housing Loan | 5.50% | 5.50% | 5.50% | 5.50% | 5.50% |
| C. Inflation Rate | | | | | |
| | 5.50% | 5.55% | 7.70% | 7.70% | 10.90% |
| D. Income | | | | | |
| Service Charge (million in BDT) | 445.36 | 542.01 | 727.61 | 679.59 | 902.69 |
| Other Income (million in BDT) | 22.72 | 32.12 | 20.23 | 8.46 | 30.77 |
| Total Income | 468.08 | 574.13 | 747.83 | 688.05 | 933.46 |
| E. Financial & Non Financial Expenses (million in BDT) | | | | | |
| General Operating Expenses (Salaries, rents, utilities, cost of fund etc.) | 417.97 | 471.59 | 539.00 | 644.09 | 699.42 |
| Depreciation on fixed assets | 7.50 | 7.57 | 8.01 | 8.10 | 7.16 |
| Loan loss provision expense | 3.78 | 9.09 | 109.07 | 125.31 | 66.93 |
| Total Expenses | 429.25 | 488.25 | 656.09 | 777.50 | 773.52 |
| F. Adjusted Financial Expenses (million in BDT) | | | | | |
| Adjusted Financial Expenses (A* C/100) | 30.73 | 35.63 | 56.49 | 79.46 | 103.00 |
| G. Total Expenses (E plus F) | | | | | |
| | 459.98 | 523.88 | 712.58 | 656.96 | 876.52 |
| H. Operational Self Sufficiency (OSS) (D/E x 100) | | | | | |
| | 109.05 | 117.59 | 113.98 | 114.22 | 120.68 |
| I. Financial Self Sufficiency (FSS) (D/G x 100) | | | | | |
| | 101.76 | 109.59 | 104.94 | 103.63 | 106.50 |

Graph 8 : Growth of Capital Fund by Year (2020-2024) (Figures in BDT million)



Graph 9 : Growth of Income and Expenses by Year (2020-2024) (Figures in BDT million)





4. NON-MICROFINANCE

Since its inception, IDF implemented a diverse portfolio of non-microfinance programs to complement its financial services and ensure holistic community development. These initiatives focused on improving essential services, building resilience, and enhancing socio-economic well-being of low-income families. Key programs included Health & Nutrition, Water and Sanitation, Education, Solar Energy, Enrich (Samriddhi), Members' Protection, Agriculture, Livestock and Fisheries.

Through these interventions, IDF provided accessible healthcare services and nutrition awareness, expanded safe water and sanitation coverage, supported quality education, promoted renewable energy through solar home systems, and implemented Enrich for integrated community development.

Altogether, these programs and action research contributed to sustainable livelihoods, improved community capacity, and long-term socio-economic progress in IDF's working areas.

4.1 HEALTH

4.1.1 Introduction

IDF launched a preventive Health Program for its members in 1995 with support from Sida. Over time, the program expanded to include curative health services, covering members, their spouses, and dependent children. Currently, IDF Health Program emphasizes providing affordable and accessible healthcare services to everyone at the community level within the project area. The key components, operational coverage, and manpower of the program are summarized below:

| Components | Details |
|----------------------|--|
| Vision | Healthy People in Healthy Communities |
| Objectives | Promote physical & mental health, prevent disease & injuries, improve quality of life, eliminate health disparities, organize community efforts |
| Focus Areas | Disease control (communicable & non-communicable), maternal & child health, eye health, nutrition & food safety, WASH, environmental health |
| Operational Areas | 19 districts including Rajshahi, Chapainawabganj, Natore, Cox's Bazar, Bandarban, Rangamati, Khagrachari, industrial zones near Dhaka, Comilla, Feni |
| Branches | 120 branch offices |
| Manpower | 4 Medical Officers, 1 Nutritionist, 64 Medical Assistants, 5,000+ female Health Agents/workers |
| Target Beneficiaries | Underprivileged and poor communities across urban, rural, and remote areas |

4.1.2 Institutional Arrangement of Clinics

IDF Health Program is managed by a skilled team comprising of qualified doctors, medical assistants and trained health agents. The team is led by a Coordinator, a senior MBBS doctor, who is supported by the other team members. Their work is overseen and guided by the Executive Director of the organization.

IDF Health Program delivers health services to its clients through a number of institutional arrangements. These are through (i) Health Centers, established mainly in Chattogram city and managed by MBBS doctors and support staff with lab, physiotherapy facility and other facilities; (ii) through Static Clinics that are established at IDF Branch offices (these offices are set up to deal with credit functions); (iii) through Satellite Clinics, a type of mobile clinic organized at community level within the area of operation of Branch offices; (iv) through organizing temporary but specialized Health Camps organized at community levels where qualified doctors provide health services; and finally (v) telemedicine services are widely used by all in all the areas where necessary.

The network thus established enables IDF to deliver health services at the door steps of the inhabitants of remote villages within the project areas of IDF.

4.1.3 Operational Procedure

The operations of all the clinics are run under the supervision of the qualified MBBS doctors working with the Health Program of IDF. The responsibilities of running the various clinics are distributed for Health Centers to MBBS doctors, the running of Static Clinic and Satellite Clinics to Medical Assistants, organizing Health Camps to Medical Assistants. All the Medical Assistants work under the guidance and supervision of an MBBS doctor. The Medical Assistants are usually diploma holders in medical faculty with one year internship and are regular employees of IDF. But the case of female Health Agent is different. Health Agents are carefully selected based on specific criteria to ensure they are well-suited for their roles: they must be permanent residents of the area they serve, possess at least a 9th or 10th grade level of education, and own a smartphone to enable to conduct telemedicine services.



Once selected, health agents undergo specialized training in key healthcare areas, including diabetes screening, blood pressure monitoring, basic first aid, fever management, and the use of telemedicine technology. Each agent is equipped with a standardized health kit containing essential tools such as a thermometer, glucometer, blood pressure monitor, and first aid supplies. These kits are financed through a work aid loan by IDF, repayable in two years at monthly installments. Till the end of December 2024, kits were distributed to 179 health agents. To ensure both affordability and sustainability, health agents charge nominal fees for their services they provide for diabetes screening, blood pressure checks, and for weight measurement and fever assessment. A portion of the money collected from these services serves as incentive-based income for the health agents. They also make some income from telehealth services.

Each medical assistant is assigned to two IDF branches and provides healthcare services to the respective communities. The Medical Assistant usually moves out everyday morning with necessary tools and equipment with them to 'Health Spot' at the community level. The particular location of a 'Health Spots' is decided centering around 2-3 collection centers (kendros) where s/he holds a Satellite clinic. The people around were earlier informed of the clinic day by the key persons of IDF members as well as by the concerned Health Agent so that intending patients can get together and can consult the Medical Assistant. The Health Agents assists with preliminary check-up of the patients. After completion of the clinic activities the Medical Assistant returns to the Branch office. In the afternoon, s/he holds the Static clinic at the Branch office and attends the IDF members (coming along with other members of their families) who visit Branch offices in connection to loan transactions.

Besides, the Medical Assistants arrange special Camps at the community levels with the assistances of Health Agents. In these camps, the MBBS doctors attend and provide healthcare services. These Camps are organized to give special services to the patients.

Healthcare services are also regularly provided through three Health Centers located in Chattogram city, where MBBS doctors attend to the patients and deliver quality care.

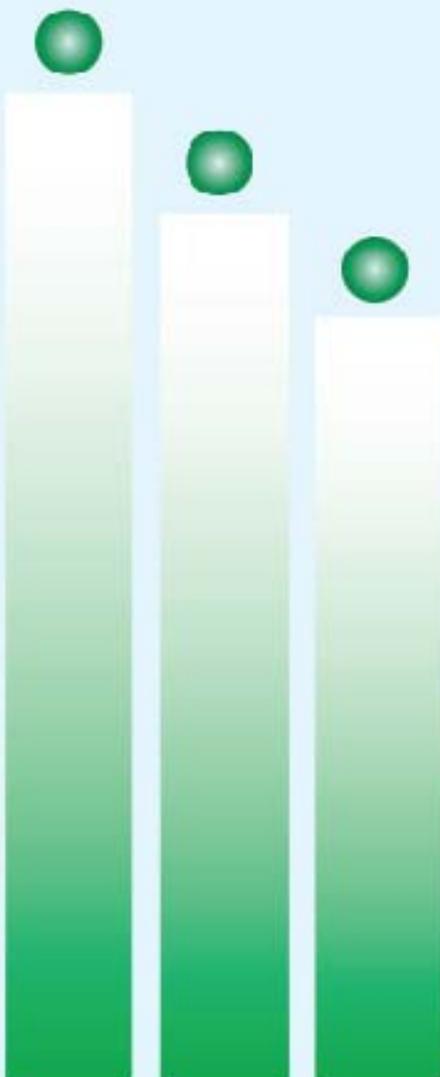
The details of the health services that had been provided through the operations of all these clinics during the year 2024 were described below.

a. Operation of Health Centers

i) Services in Health Centers

IDF operates three regular Health Centers: Health Center-1 at Chandgaon Residential Area, Health Center-2 at Halishahar and Health Center-3 at Mohora. The third center, known as IDF-Kazi Halima Sattar Health Complex is proposed to be developed into a Maternity & Child Care Hospital. These Health Centers are managed by qualified MBBS doctors, supported by technical staff and equipped with laboratory facilities. Members and their dependents visiting the centers receive medical consultations, along with basic diagnostic tests. Additionally medicines are provided to the patients free of charge.

In 2024, a total of 4,026 patients received health services from these three Health Centers. Free medicines were provided to all. Medicines worth BDT 8,75,988 were given to all these patients including distribution of free medicine in free health camps that were arranged in the year.



✍ ii) Physiotherapy Services

In line with its ongoing Health Program, IDF introduced rehabilitative physiotherapy services at Health Care Center-01, specializing in treating hemophilia patients. Hemophilia, a blood disorder affecting clotting factors VIII and IX, can cause internal bleeding in muscles, joints, teeth, and organs, often leading to physical disabilities and affecting multiple family members. The program is implemented in collaboration with Bangladesh Hemophilia Society (Chattogram Chapter), Chattogram Medical College (Department of Hematology), and Lions Charitable Society, Chattogram. Since its establishment in January 2021, the center has treated 301 patients through 3,312 physiotherapy sessions. In 2024, the IDF Hemophilia Treatment Center provided 1,190 physiotherapy sessions to 113 patients (102 males, 11 females).



b. Operation of Clinic at Satkania Pourashava

On request from Satkania Municipal Hospital, one medical assistant of IDF was deputed to work at the hospital. He had been providing day-long health services throughout the year at the municipal hospital, Satkania where treatments to the patients and limited diagnostics facilities are available. In the year 2024, a total of 905 people were served in Municipal hospital, Satkania by IDF health program.



c. Patients Served by Static & Satellite Clinics

The numbers of static and satellite clinics organized during the year 2024 were 120 and 18,803 respectively; and the number of patients attending static clinics was 22,518 and the number of patients attending satellite clinics was 83,617. The total numbers of patients attending the static and satellite clinics during the year 2024 were 1,06,135.

4.1.4 Various Health Camps and Patients Served

a. General Health Camp

In 2024, IDF organized numerous general health camps as part of its commitment to delivering essential healthcare services and promoting health awareness. These camps provided care to 10,569 individuals, focusing on meeting the needs of underserved communities and encouraging healthy practices. A total of 283 general health camps were conducted this year. In addition, special health camps were organized during Victory Day on 16th December. A total of seven camps were organized on this day where 377 patients received health services, consisting of diabetic checkup, and blood group testing.



b. Mini Health Camps and Blood Grouping Camp

Among the camps organized were 182 blood grouping camps, where a total of 8,820 individuals were tested for their blood groups. Additionally, 420 mini camps were held which provided services to 14,226 people. The services offered at these mini camps varied, consisting of additional services including diabetes checkup, counselling services, telemedicine services and guidance and awareness on dengue and typhoid prevention. These services were offered by medical assistants and health agents and overseen by an MBBS doctors at these camps. Additionally, treatment and consultations for various diseases were provided at the camps.



c. Gynae and Medical Camps

Gynae and medical camps are being organized by IDF regularly to provide maternal and women healthcare services. In the year 2024, 10 gynecology and 82 medicine camps were organized, where a total of 9,212 individuals received services. These camps were designed to meet the specific healthcare needs of women, providing them with essential support to promote and maintain their overall health. Medicines and health consultations were offered to female patients at no cost.

d. Vitamin A capsule campaign

IDF health program participated in vitamin A capsule campaign in collaboration with Chattoogram City Corporation (CCC); in the year 2024. IDF has been collaborating with CCC every year to conduct these Vitamin A camps. The camps are held at Health Center-1 at the last Thursday of every month. This year, CCC and IDF health program jointly worked at Center-1 vitamin A capsule campaign through which 517 children were given vitamin A capsules.



e. Telemedicine Services



IDF launched telemedicine services on a trial basis in early 2019 in the project areas of Sualok, Lama, and Satkania, initially aimed at patients who, due to factors like remoteness, were unable to visit clinics or camps. However, with the onset of the Covid-19 pandemic, the need for telemedicine became even more apparent and essential. The services proved not only necessary but also effective. Now, IDF doctors and all Medical Assistants provide telemedicine services across its entire operational area. In 2024, a total of 10,491 patients received telemedicine consultations.

f. Eye Care



As part of its Health program, IDF developed eye care services to address the common and critical eye problems often found in rural areas where such services are limited. The program began in 2002 by organizing eye camps in project villages in collaboration with the Lions Club of Chattogram South and Bandarban. In 2004, eye care was formalized as a project with support from Helen Keller International (HKI) and the Chattogram Eye Infirmary Training Center (CEITC). Under this partnership, CEITC provided training to DF health workers on eye care, treatment, and surgeries for impoverished patients. Following the completion of the project in 2005, IDF continued this activity as a regular program in collaboration with CEITC. The basic objectives of eye care

supports are to i) raise awareness on eye care and blindness among the common people, ii) provide primary care, treatment and referral support, iii) arrange surgery services at free of cost or nominal cost. In 2024, a total of six Eye Camps were organized, providing eye examinations and services to 1,078 individuals. The focus on eye care within the health program is commendable, as eye health plays a vital role in maintaining overall well-being.

g. Health education session

Health education services were provided through counseling sessions at various clinics and camps, with the goal of educating people about primary healthcare practices and encouraging them to adopt preventive measures against common diseases. These sessions were conducted at the start of each clinic or camp, when individuals gathered to receive health services. During these sessions, participants were informed about topics such as hygiene, nutrition, disease prevention, and the importance of regular health check-ups. In 2024, a total of 7,656 health education sessions were organized, with 98,940 individuals attending and gaining valuable knowledge to improve their health and well-being.



4.1.5 Summary of Health Services Provided to All Patients

The various activities and the different types of services provided to the community people of IDF project areas were described in details above. However, a summary description was provided in Table 8 showing the types, numbers of clinics/camps organized and the number of patients received services from IDF Health Program during the year 2024.

Table 8: Details of Health Services Received by the Patients from Different Health Units of IDF during the Year 2024

| SL No | Clinic/Camp | Number of clinic/camps | Number of patients | Comments |
|-------------------------------------|---|------------------------|--------------------|---|
| 01. | Health Centers | 3 | 4026 | Medicine worth BDT 6,74,674.00 were distributed in these 3 Health Centers |
| 02. | Physiotherapy service from IDF health center - 01 | 1190 (sessions) | 113 | 102 male and 11 female patients |
| 03. | Satkania Municipal Hospital | | 905 | |
| 04. | Health education sessions (Counseling Sessions) | 7656 | 98940 | |
| 05. | Static Clinics | 120 | 22518 | (Every Branch of IDF was considered as a Static Clinics) |
| 06. | Satellite Clinics | 18803 | 83617 | (Each health spot is considered as satellite clinic) |
| 07. | General Health Camp | 283 | 10569 | |
| 08. | Mini-health Camp | 420 | 14226 | |
| 09. | Blood Grouping Camp | 182 | 8820 | |
| 10. | Gynae and Medicine Camp | 92 | 9212 | 10 camps were exclusively on Gynae |
| 11. | Vitamin A Capsule Campaign | 1 | 517 | |
| 12. | Telemedicine Services. | | 10491 | |
| 13. | Eye Camp | 6 | 1078 | |
| Total No. of Patients Served | | | 265,032 | |

Note: In addition, 7,356 awareness and counselling sessions on prevention of diseases were held in static and satellite clinics before the start of clinic activities where 98,940 individuals attended; and 144 such sessions on nutritional awareness were held where 1,972 individuals attended.

4.1.6 Other Health Activities

a. Prescription Analysis

Prescription analysis is a critical tool used by IDF to assess the prescribing, dispensing and distribution of medicines, ensuring high-quality healthcare and the rational use of medications. On October 11, 2021, IDF introduced 'DOTPLUS,' a digital telehealth service record software developed by Outreach for All, Inc. (USA). This software enables the seamless uploading of prescriptions and health check-up records by doctors and medical assistants, generating detailed reports that aid in disease surveillance and health strategy formulation. In 2024 alone, 99,075 prescriptions were uploaded to DOTPLUS and reviewed by IDF pharmacists, who classify them into categories A, B, and C based on established medical term standards.

Special attention is given to pediatric prescriptions to ensure accurate dosing according to age, weight, and medical needs. Prescription analysis helps identify medication errors, potential drug interactions, adherence challenges, and opportunities for cost optimization, while also supporting chronic disease management and preventing overprescribing or unauthorized refills. Findings are discussed in weekly health program monitoring meetings, ensuring continuous oversight and strengthening the quality and effectiveness of healthcare delivery for both adults and children.

| Health Program Integrated Development Foundation DDC Health Center 2 Prescribed By Dr. Sadikun Nahar Jumar | | | |
|---|---|------------------|---|
| Patient Name: Sanjid (Age: 5 Year(s) 4 Month(s) 16 Day(s) Gender: Male | | Date: 01/04/2024 | |
| O/E: Height: 2' 2" Weight: 15kg Body Temperature: 98.7° F HR: 14.33 SpO2: 98 % Pulse Rate: 88 bpm | | | |
| G/E: Appearance: Ill Looking Anemia: Absent Jaundice: Absent Dehydration: Absent Edema: Absent Cyanosis: Absent | | | |
| CC | Rx | | |
| Productive Cough for 5 days Fever for 3 days Basal Crackles for S/D Difficulty in Breathing for S/D | Syrup. Pulsol 15mg/5ml | After Meal | 1 to 1/2 twice daily for 7 days |
| Systemic Examination HR: Clear /AD | Syrup. Recol 15mg/5ml | After Meal | 1 to 1/2 twice daily for a wk |
| History of Past Illness Dengue | Syrup. Zilwin | After Meal | 7.5 ml at night for 7 days |
| Family History DM | Syrup. XPa 80ml | After Meal | 7.5 ml twice daily if fever present |
| Allergic History Yes | Suppositories. Sup Napo-200mg | | Use per rectally if the fever is > 101° F or more |
| Investigation N/A | Drops. Aten 0.82% | | 2 drops in both nostrils biceadaily for 10 days |
| Diagnosis Respiratory Tract Infection | <p>Advice:</p> <ul style="list-style-type: none"> • പൂജ പതി, തുണി വാ കഴുകേണ്ടതിനെ (എല്ലാ കാലം കഴിഞ്ഞാൽ) ഇത് ചെയ്യേണ്ടതാണ്. • കഴിഞ്ഞ പത്തു ദിവസം പരസ്പരം കടന്നു, തൊഴുത അല്ലെങ്കിൽ പരിമിതമായി ഉപയോഗിക്കേണ്ടതാണ്. • തുണി, വെള്ളം, പൊടിമണി, കടന്നു, അലക്കേണ്ടതിന് അല്ലെങ്കിൽ വെള്ളം ഉപയോഗിക്കേണ്ടതാണ്. • മരുന്നുകൾ കഴിക്കുന്നതിന്, കഴിഞ്ഞ പതിനഞ്ചു ദിവസം കഴിഞ്ഞാൽ മാത്രമേ ഉപയോഗിക്കേണ്ടതാണ്. • രോഗം കഴിഞ്ഞാൽ കഴിഞ്ഞാൽ മാത്രമേ അല്ലെങ്കിൽ, പരസ്പരം കടന്നു, തൊഴുത അല്ലെങ്കിൽ പരിമിതമായി ഉപയോഗിക്കേണ്ടതാണ്. • തുണി കഴിഞ്ഞാൽ മാത്രമേ അല്ലെങ്കിൽ, പരസ്പരം കടന്നു, തൊഴുത അല്ലെങ്കിൽ പരിമിതമായി ഉപയോഗിക്കേണ്ടതാണ്. • തുണി കഴിഞ്ഞാൽ മാത്രമേ അല്ലെങ്കിൽ, പരസ്പരം കടന്നു, തൊഴുത അല്ലെങ്കിൽ പരിമിതമായി ഉപയോഗിക്കേണ്ടതാണ്. • തുണി കഴിഞ്ഞാൽ മാത്രമേ അല്ലെങ്കിൽ, പരസ്പരം കടന്നു, തൊഴുത അല്ലെങ്കിൽ പരിമിതമായി ഉപയോഗിക്കേണ്ടതാണ്. | | |
| | Next Visit 4 ദിവസം കഴിഞ്ഞാൽ | | |
| |  Dr. Sadikun Nahar Jumar | | |
| This prescription is generated by dotplus, powered by Outreach for All, Inc., USA. | | | |

b. Anti-helminthic activities of IDF Health Program

In 2024, IDF conducted anti-helminthic activities to protect against health hazards caused by intestinal worms, which can affect individuals of all ages and lead to malnutrition, anemia, jaundice, and other complications. Worm infestations are often linked to barefoot walking, poor hygiene, inadequate handwashing, and improper cooking practices. To address this, IDF implemented an anti-helminthic program for employees and their families, distributing a total of 2,451 (albendazole tab 400mg) tablets across all branches and zones in two sessions, aiming to reduce the incidence of worm-related diseases.

4.1.7 Training and Monitoring

To enhance the knowledge and skills of those working in the IDF Health Program, several initiatives were carried out in 2024 to ensure better and more efficient health services delivery. A key activity was the regular organization of training sessions for all Health Agents. Health awareness discussions and advisory sessions focused on high blood pressure, diabetes, typhoid, and dengue, including symptoms, treatments, and prevention measures, while emphasizing gender-sensitive patient care.



The sessions, conducted by experienced Medical Officers including the Health Coordinator, used training materials such as lesson sheets, diagrams, and pictures, some of which were distributed to patients and the public. Health Agents actively applied their learnings and received hands-on training in measuring blood pressure, diabetes check-ups, height-weight measurements, and temperature readings. Training booklets were also provided to support learning, enhancing efficiency and confidence.

In addition, the IDF Health Program was closely monitored through weekly performance reports presented at meetings with the Executive Director and senior officials, enabling review of progress, planning of activities, and feedback for ongoing program success.

4.1.8 Health Camp in Flood Affected Areas

Following the sudden flood that occurred on August 16, 2024, several areas in Feni, Comilla, and Chattogram Hill Tracts under the IDF operational zones were severely affected. In the aftermath of the flood, outbreaks of waterborne diseases and skin infections were reported in these regions. Under the directive of the honorable Executive Director and with the support of PKSF, IDF Health Program took the initiative to organize free medical camps and distribute medicines to provide treatment and relief to the affected population. A total of 6,322 individuals received medical services and telemedicine services at these camps, including 6,201 people who received medical services and an additional 498 received telemedicine services. Furthermore, the camps were attended by various IDF personnel, including Zonal Managers, Area Managers, Branch Managers, Field Organizers, and Health Agents, who contributed to the smooth operation of the initiative. The Health Coordinator, along with doctors and medical assistants, supervised the entire operation and provided assistance wherever needed to ensure the camps ran efficiently and effectively.



4.1.9 IDF Health Bulletin

The IDF Health Bulletin is a quarterly publication aimed at informing and educating both the public and health-care professionals about key health issues. The publication journey began in July 2022 and has been released every four months since.

Each edition of the Health Bulletin provides information on prevalent diseases such as Dengue, Typhoid, Heart Stroke, Breast Cancer, and Rabies, including their causes, diagnoses, treatments, and prevention measures. Additionally, the bulletin features updates on IDF's health program activities, including medical knowledge advancements, training sessions for medical assistants, nutrition-related services, and counseling sessions for health agents. The distribution of healthcare instruments to health agents is also highlighted.

The bulletin also shares details about health camps, blood grouping camps, and other significant health activities. A key focus is the telehealth services provided by experienced doctors within the organization, along with patient recovery case studies following treatment. Furthermore, the bulletin includes information on the IDF's Enrich programs, EPI vaccine services at health centers, and vitamin A capsule campaigns.

The IDF Health Bulletin is distributed widely to a range of recipients, including branch offices, upazila and district health offices, local government officials, various medical and health centers, and all IDF staff members.



4.2 NUTRITION

Good nutrition is essential for health, particularly for children and mothers. The IDF Health Program integrates preventive and curative medicine with a strong focus on nutrition. Regular nutrition camps assess children's nutritional status and provide supplements when needed. Antenatal and postnatal care includes evaluation, counseling, and treatment for mothers and newborns based on nutritional needs.

To strengthen these efforts, a Nutritionist was hired in October 2023 to provide counseling on diet and nutrition, manage clinical dietetics, and offer tailored treatment for patients with obesity, malnutrition, hypertension, diabetes, hypothyroidism, and infertility related to obesity. Services are provided at the IDF Kazi Halima Sattar Health Complex, Mohora branch, and during nutrition camps.



Growth Monitoring & Promotion (GMP) cards are used to track the nutritional status of children aged 6 months to 5 years, guiding follow-up care and supplement distribution. In 2024, 144 nutrition and counseling sessions were conducted, reaching 1,972 individuals and treating 187 patients, demonstrating IDF's commitment to improving community health through targeted nutritional interventions.

► Nutrition Activities Under DEHNA

IDF successfully implemented the "Leadership to Ensure Adequate Nutrition (LEAN)" project in collaboration with United Purpose, supported by the European Union, from September 2018 to February 2024. Following the project's conclusion, IDF has continued its activities under its own funding through a new initiative titled "Decent Employment Health and Nutrition for All (DEHNA)" from July 2024 onwards.



The project aims to improve maternal and child nutrition in the Chattogram Hill Tract (CHT) by increasing access to diversified, safe, and nutritious foods, promoting sustainable behavior change, and strengthening nutrition governance. It targets children, pregnant and lactating women, and adolescent girls to reduce stunting, low BMI among women, and undernourishment in adolescent girls.

Given the unique political, social, economic, and geographical context of the CHT, ensuring adequate access to and demand for nutrition is challenging. DEHNA is being implemented in five upazilas of Khagrachari district: Dighinala, Panchari, Guimara, Mohalchari, and Lakshmichari. Despite operational challenges, progress has been achieved in eight key areas: (a) Producer Groups, (b) Advanced Farmer Groups, (c) Women Business Centers (WBC), (d) Adolescent Clubs, (e) Telehealth, (f) Quality Seed Production and Marketing, (g) Collection Points, and (h) UNCC, Union MSP, MCH, and PPPP.

4.3 WATER & SANITATION

4.3.1 Introduction

Since its inception in 1993, IDF has identified health challenges—particularly waterborne and mosquito-borne diseases—as major barriers to poverty reduction. With support from Sida and AUSAID, IDF launched health programs in 1994–95 focused on training and awareness. A UNICEF survey at the time revealed that only 4% of households had access to safe water, with most relying on open latrines and facing malnutrition. In response, IDF promoted health awareness, safe water, and sanitation, gradually expanding services and providing loans for both income generation and WASH improvements.

During the reporting year, IDF extended water and sanitation interventions across diverse communities, supporting the installation of deep and shallow tube wells, ring wells, submersible pumps, and sanitary latrines. In hilly areas, community-based safe water management enabled residents to preserve and collect flowing fountain water year-round.



a. Water and Sanitation Activities under BD Rural WASH

Under the BD Rural WASH Project, IDF implemented initiatives to improve water, sanitation, and hygiene in rural communities. Through workshops, awareness campaigns, and financial support, the project promoted safe WASH practices and the development of essential facilities. In 2024, IDF organized 4,430 Behavioral Change Communication (BCC) camps, reaching nearly 70,000 participants. Sessions focused on twin pit toilet installation, access to safe water, handwashing, menstrual hygiene, and improved hygiene for children, fostering sustainable behavioral change.



b. Water and Sanitation Activities under Samriddhi

The Samriddhi Project, operating across four upazilas, enhanced community water and sanitation infrastructure by distributing 2,600 sanitary latrines to households and installing approximately 66 deep tube wells, providing reliable access to safe drinking water and improving overall community well-being.

c. Water and Sanitation Support for Ethnic Families under PKSF support

In 2022, a catastrophic fire severely impacted 40 ethnic families, destroying their jhum crops and causing significant food insecurity. To address these needs, IDF implemented a targeted initiative to restore livelihoods and improve living conditions. Key interventions included the construction of 34 toilets across the villages, enhancing public health and sanitation management. Six solar panels (550 watts each, totaling 3,300 watts) were installed to provide electricity, along with one submersible pump and two engine-operated water pumps to ensure safe drinking water access and improve daily living conditions.



d. Water and Sanitation under WCAD Project



The WCAD Project supports investments in tube wells, water connections, pumps, filters, toilets, and sanitation repairs, combined with training and awareness campaigns to encourage sustainable practices. These interventions have effectively reduced waterborne diseases, lowered medical costs, and strengthened income-generating activities, promoting long-term community resilience. Building on success of the earlier phases, IDF is now implementing 3rd Phase of this project. In the third phase, IDF disbursed 441 loans worth BDT 11.93 million, benefiting 1,945 individuals.



4.4 EDUCATION PROGRAMS

Education is a cornerstone of socio-economic development, empowering individuals and communities to break cycles of poverty and contribute meaningfully to society. Recognizing its critical role, IDF has developed a multi-faceted approach that addresses both access to quality schooling and support for higher education and technical skills development.

Building on this vision, IDF's education initiatives create opportunities for children and youth through formal schooling, scholarships, and technical education. These efforts aim to reduce dropout rates, encourage academic achievement, and equip students with practical skills that enhance employability and self-reliance.

IDF's education program currently comprises three main activities. First, IDF runs a school in Satkania, with plans to upgrade it into a college, ensuring quality education and full local enrollment. Second, scholarships are awarded to children of IDF program members studying in schools, colleges, and universities. Third, under the Samridhi program in cooperation with PKSF, IDF operates afternoon learning centers to prevent primary school dropouts. Most recently, IDF received approval from the Technical Education Board to establish an independent Technical Institute in Satkania, Chattogram, further expanding educational and vocational opportunities for both local and national youth. The details of these activities are described below.

4.4.1 IDF School and College

In November 2015, IDF got involved in a school situated at Dullaver Para in Satkania Pourashava and included the school within IDF Education Program. In fact, the school was established in the year 2000 at the initiative of some local people. The school was initially named as 'Dullaver Para Arkania Islamic Academy'. The school was not running well mainly due to financial problems. This got the attention of Mr. Zahirul Alam, ED, IDF and a discussion with the school management and local people resulted into IDF's involvement in the school and IDF took responsibilities of managing the school.

At the time of taking over the management, the school had a 2-storied building in 5 decimals of land. The school had then 48 students reading in classes through I to V. There were 4 teachers working at the school at that time. After taking over, IDF set the name of the school as 'IDF School & College' and formed a new 12-member managing committee with Prof. Shahidul Amin Chowdhury, a renowned educationist and the founding member of IDF, as its chairman.

The Principal of the IDF School & College is the member-secretary of the committee. The committee took various initiatives to run the school in a better way by enrolling more students, by recruiting both male and female teachers, by holding regular managing committee meetings and so on. IDF intends to develop this as an international standard educational institute where students would be able to acquire academic and technical knowledge in future.



i) Activities of the School during 2024

Strength: During the year 2024, there were 11 teachers (6 males and 5 females) working in the school with one male support staff. There were 120 students in the school enrolled during the year. Of them 54 (45.0%) were male and 66 (55.0%) female students studying in the school in different classes from Play group to Class X.

Managing Committee: There is a Managing Committee of the school who looks after the overall management of the school. There are six (6) members in the committee. They are Prof. Shahidul Amin Chowdhury, a renowned educationist and a founder member of IDF, chairman; Mr. Zahirul Alam, donor member and ED, IDF; Moulana Hamid Hussain, member; Mr. Md. Ilyas, member and Mr. Md. Badiur Rahman, member-secretary and Principal of the IDF school & college. During the year 2024, three (3) meetings of the committee were held. A significant achievement was made at the efforts of the Managing Committee and that was: Bangladesh Technical Education Board had granted permission to establish a Technical Institute at Sakania, Chattogram.



ii) IDF Technical Institute

Bangladesh Technical Education Board had granted permission to establish IDF Technical Institute on 6 November 2023. After receiving the permission, the Managing Committee had taken initiative and had acquired about 50 decimals of land adjacent to IDF School & College. The Managing Committee had further taken initiative to construct a 4-storied building as per requirement of providing technical education. Each floor of the building had a plinth area of 5900 square feet. The construction work had started during the year 2024.

There is a plan to teach 7 (seven) Trades in this Technical Institute but it is expected to start with 2 Trades in the first year. These two Trades would be on (i) Computer Basics & IT supports and (ii) General Electrical Works. On Wednesday, December 25, 2024, Mr. M. Siraj Uddin Mia, the Honorable Principal Secretary to the Chief Adviser of Bangladesh, visited the premises of IDF Technical Institute. The visit began with a welcome address by Mr. Zahirul Alam, Founder and Executive Director of IDF, and was moderated by Professor Nizam Uddin, Deputy Executive Director of the organization. In a brief speech during the program, the Honorable Principal Secretary emphasized the crucial role of technical education in national development.



The visit was graced by the presence of several high officials, including Dr. Md. Zia Uddin, Divisional Commissioner of Chattogram; Farida Khanam, Deputy Commissioner of Chattogram; Milton Biswas, Upazila Nirbahi Officer of Satkania; Farishta Karim, Assistant Commissioner (Land), Satkania; Yousuf Hassan, Assistant Commissioner (Land), Chandgaon, the Officer-in-Charge of Satkania Police Station; and other senior government officials and Local Leaders.

4.4.2 IDF Scholarships

i) General Scholarships

During the year 2024 three student from IDF school had received Merit Kindergarten Scholarship They are Akreiti Debi from class iv, Mostakim Bin Manjore from Class in and Abdul Momir from class five. Besides, 56 students of this school were awarded Scholarships by IDF Education fund, the amount of scholarship was BDT 200 to each student each month for a period of 12 months.

ii) Scholarships for Higher Education

Following MRA directives, IDF provided scholarships to meritorious children of members studying in public universities, government medical colleges, and engineering/technical universities, funded from the organization's surplus. Applications were invited from members, and 11 students (4 female, 7 male) were selected based on specific guidelines. Each student received Tk 3,000 per month for 12 months, totaling Tk 396,000 in 2024. Among the awardees, 5 studied at Chittagong University, 2 at Dhaka University, and 1 each at Rajshahi University, Chittagong Medical College, Chattogram Engineering & Technological University, and Rangamati Science & Technology University. More details about the awardees were given Table 9.



**Table 9: Detailed Information About Student Recipients
of IDF Scholarships during 2024.**

| Sl. No. | Name of the Student | Address | Department of Studies | Name of University | Remarks |
|---------|----------------------|------------------------|-------------------------------------|---|------------------------|
| 1 | Umme Safaet | Bandarban Sadar | Petroleum & Mining | Chattogram Engineering & Technological University | Student of 4th Year |
| 2 | Srisht Barua | Bandarban Sadar | B. A. (Hons) | Chittagong University | 3rd Year |
| 3 | Aditya Rupu Srikanta | Fatikchori, Chottogram | MBBS | Chittagong Medical College | 3rd Year |
| 4 | Imrul Kayes | Khagrachori Sadar | Honors Course (Psychology) | Chittagong University | 3rd Year |
| 5 | Baridhi Khisha | Khagrachori Sadar | Honors Course | Chittagong University | - |
| 6 | Shovon Taukdar | Khagrachori Sadar | Department of Anthropology | Chittagong University | 3rd Year |
| 7 | Kalyan Chakna | Eaghaichori, Rangamati | Department of Tourism & Hospitality | Rangamati Science & Technology University | 2nd Semester |
| 8 | Trishit Chakma | Eaghaichori, Rangamati | Department of Pali | Chittagong University | 4th Year |
| 9 | Farzana Yrasmin | Naldanga, Natore | B. A. (Hons) | Rajshahi University | - |
| 10 | Shayon Chakma | Rangamati Sadar | BSS (Hons) | Dhaka University | 3rd Year |
| 11 | Md. Asif Al - Islam | Singra, Natore | Department of Criminology | Dhaka University | BSS (Hons) 3rd Year |

4.5 SOLAR POWER

IDF initiated the Solar Power program in 2003 with support from Infrastructure Development Company Limited (IDCOL) to provide electricity to rural and remote areas without grid access. IDCOL provided grants and loans, while IDF identified beneficiary families and facilitated medium- and long-term credit for solar system installation. This model continued until December 2014.

From January 2015, the program's operation changed under the government-funded TR-KABITA initiative. Upazila-level local governments identified beneficiaries, while IDCOL oversaw implementation and monitoring, assigning partners like IDF to carry out activities. Consequently, the areas of work varied annually.

In 2024, IDF was not assigned any solar activities, and no funds were released. Previously, IDF had installed approximately 51,625 solar systems across 28 upazilas in 12 districts, including 38,728 home systems, 1,083 AC grids, 1,835 DC grids, 9,324 street lights, 4 biogas plants, 1 solar pump, and 650 improved cookstoves. The program operated through 14 micro-credit branches covering 17 upazilas and 6 exclusive solar branches for the remaining 11 upazilas. Ongoing maintenance of previous installations remained necessary, as the contractual maintenance period had ended in 2023.

4.5.1 Solar Cold Storage



During 2024, IDF Solar program completed the commissioning works of two (02) solar based cold storage with a total capacity of 10MT (5 metric ton each) and handed over to IDF Agriculture program. The use of solar-powered cold storage has significant economic, environmental, and social impacts including reduction in post-harvest losses, cost savings, reduction in carbon emission, food security, better nutrition etc. Now, IDF agriculture program can easily store fruits, vegetables and other items in 0-to15degree Celsius temperature.



4.5.2 Rooftop Solar

During 2024, IDF Solar program installed 10.5 kW rooftop on grid solar system with a provision of extension to 100 kW on the roof of IDF Agriculture Training Center building at Matiranga, Khgrachari.

4.5.3 Solar Green Rides

As the IDF Solar Program primarily focused on maintaining existing installations, a new initiative, the IDF Green Rides Program, was launched to promote solar-powered mobility through lithium-ion batteries. This program aims to support sustainable, clean, and efficient transportation by enabling electric vehicles, reducing greenhouse gas emissions, and generating long-term environmental, economic, and social benefits. Lithium-ion batteries offer significant advantages over traditional lead-acid batteries. They require fewer units, have higher energy efficiency, longer lifespan, lower maintenance costs, faster charging, and are far more environmentally friendly. Unlike lead-acid batteries, which produce substantial CO₂ emissions and acid fumes, lithium-ion technology contributes to cleaner air and sustainable urban mobility. A comparison between Lithium-ion and traditional battery was shown in **Table 10**.



lithium-ion battery



Solar charging station

Table 10: Comparison between Lithium-ion Battery and Traditional Lead Acid Battery

| Particulars | Lead Acid Battery | Lithium-ion Battery |
|---------------------------|---|---------------------|
| No of Battery Required | 4 | 1 |
| Weight per Battery | 30 kg | 40 kg |
| Total weight of battery | 120 kg | 40 kg |
| Charging Time | 8-12 hours (peak hour) | 6 hours (off Peak) |
| Millage per charge | 70-80 km | 100-110 km |
| Consumed Power per charge | 10 kwh (approx.) | 4.8 kwh (approx.) |
| Discharge efficiency | 70-75% | >90% |
| Maintenance Cost | High | Not required |
| Life time | Maximum 6 months to 1 year | Minimum 5 years |
| Environment Friendly | No (Lead-acid batteries generate 50% more CO2 emissions from cradle to grave than Lithium-ion, and also produce acid fumes during charging and maintenance) | Yes |

Bangladesh operates over three million electric three-wheelers, with an annual lead-acid battery market dominated by unregulated manufacturers. Improper battery recycling poses serious environmental risks. In response, the IDF Solar Program is implementing lithium-ion batteries in various regions using existing manpower.

IDF has already financed loans for EV drivers to support the adoption of lithium-ion technology and is working to scale up the program with GPS tracking to ensure secure and efficient financing. The initiative addresses pressing challenges by reducing environmental impact, promoting sustainable resource use, driving economic growth, fostering technological innovation, and improving public health. Table 11 showed the distribution of number of Lithium-ion Batteries in 9 IDF Branches till the end of December 2024.

Table 11: Branch-wise Distribution of Lithium-ion Batteries till December 2024

| Sl. No. | IDF Branch Name | Number of Installed Lithium-ion Battery till December 2024 |
|--------------|-----------------------|--|
| 1 | Pahartoli, Satkania | 35 |
| 2 | Pekua | 11 |
| 3 | Padua | 04 |
| 4 | Senbag | 11 |
| 5 | Matiranga, Fatikchori | 03 |
| 6 | Hajzigonj | 30 |
| 7 | Rajshahi | 03 |
| 8 | Boktermunsi | 10 |
| 9 | Batakandi, Mohichail | 08 |
| Total | | 115 |

4.6 ENRICH (SAMRIDDHI)

The Enrich Program, designed by Palli Karma Sahayak Foundation (PKSF) to improve the livelihoods of poor families, has been implemented by IDF since 2012. It aims to help households achieve a dignified standard of living and access basic human rights. Over time, PKSF expanded the program to include initiatives for the elderly and youth. In 2024, the program was revised to integrate these activities and expand coverage from one union to five.

By September 2024, IDF's Enrich Program operated in four unions—Wagga, Shoalok, Satkania, and Kadalpur—covering 113 villages, 15,252 households, and 84,927 people. The program deployed coordinators, medical assistants, health visitors, education supervisors, social development officers, and evening school teachers to implement its activities. The basic information on Samridhi Program are presented in Table 12.

Table 12: Basic Information on Samridhi Program, 2024

| SL No. | Description | Wagga | Shualok | Satkania | Kadalpur | Total |
|--------|----------------------------------|-------|---------|----------|----------|--------|
| 1 | No. of villages | 52 | 52 | 7 | 2 | 113 |
| 2 | No. of HHs | 2085 | 2421 | 5599 | 5147 | 15,252 |
| 3 | Total population | 12667 | 16232 | 30174 | 25554 | 84,927 |
| 4 | Average size per HH | 6.09 | 6.70 | 5.50 | 4.95 | 5.71 |
| 5 | Coordinators | 1 | 1 | 1 | 1 | 4 |
| 6 | Medical Assistants | 1 | 1 | 2 | 2 | 6 |
| 7 | Health Visitors (Female) | 8 | 8 | 11 | 10 | 37 |
| 8 | Education Supervisors | 1 | 1 | 1 | 1 | 4 |
| 9 | Evening School Teachers | 30 | 30 | 40 | 41 | 141 |
| 10 | Social Development Officer (SDO) | 1 | 1 | 1 | 1 | 4 |

In 2024, the Samridhi Program established several committees to ensure community participation, including union, ward, village, and youth committees. These committees met regularly to discuss challenges, monitor progress, and make decisions for program activities. At the union level, Coordination Committees, chaired by the Samridhi Project Coordinator, reviewed monthly progress, addressed issues, and planned upcoming activities, while other committees convened as needed to support implementation.

► Progress of Activities during the Year 2024

There are two types of activities implemented under the Samridhi program. The nature of one type of activity was that they were to be established and/or built once during the project period. They were mostly community level actions like deep tube well, culvert etc. The nature of the other type of activities was that they were to be implemented every year. These were mainly service delivery-oriented activities like providing health and education services, promoting livelihoods services etc. The progress of activities and the details of these two types are described below.

► Progress of community level actions

The activities of the infrastructural nature of work had been completed in Samridhi areas till the end of the year

2024 comprised of the following. About 66 deep tube wells were sunk; 2,600 sanitary latrines were distributed, 40 bridges/culverts were constructed, 30 Samridchi Kendros were set up and 200 Samridchi houses were built. Please see the Samridchi area wise distribution in Table 13.

Table 13: Achievement of Activities in Samridchi Program till September 2024

| Sl. No. | Description | Wagga | Shualok | Satkania | Kodolpur | Total |
|---------|-----------------------------------|-------|---------|----------|----------|-------|
| 1 | Establishment of Samridchi Kendro | 9 | 9 | 9 | 3 | 30 |
| 2 | Establishment of Samridchi Houses | 50 | 50 | 50 | 50 | 200 |
| 3 | Establishment of Deep Tube Wells | 16 | 8 | 29 | 13 | 66 |
| 4 | Distribution of Sanitary Latrines | 1600 | 400 | 400 | 200 | 2600 |
| 5 | Construction of Bridges/Culverts | 1 | 5 | 25 | - | 40 |

► Progress of service delivery-oriented activities

A number of service delivery activities were carried out during the year 2024. The following description provides such activities.

4.6.1 Health Activities

● a. clinics and camps

Health services were provided to the household population of the Samridchi villages by conducting different types of Clinics and Camps like static clinics, satellite clinics and organizing health and eye camps. The Medical Assistants and the Health Workers (shaystha shebika), conduct these clinics and camps to provide these services. Usually, before starting the clinics, they organize awareness sessions for the patients who come to these clinics and camps.

Organizing all types of clinics and camps are the responsibilities of the Medical Assistants with the operation of health workers. Of them, Static clinics and health camps are run by the Medical Assistants. Qualified doctors usually working in the respective upazila health complexes attend the satellite clinics and eye camps as invited Specialists. During the year 2024, a total of 807 static clinics were organized where 7123 patients had attended; a total of 148 satellite clinics were organized where 3876 patients attended in these four Samridchi areas. A total of eight health Camps could be organized where 1256 patients attended. A total of 1370 persons had done their diabetic tests. Altogether, 1116 awareness sessions were conducted in these clinics. For union-wise break-up, please see Table 14.



Table 14: Number of Clinics/Camps Organized and Number of Patients Attended in Four Samriddhi Areas, 2024

| Sl. No. | Description | Wagga | Satkania | Shualek | Kadalpur | Total |
|---------|------------------------------|-------|----------|---------|----------|-------|
| 1 | No. of Static Clinics | 144 | 224 | 147 | 292 | 807 |
| 2 | No. of Patients | 1905 | 1528 | 1496 | 2194 | 7123 |
| 3 | No. of Satellite Clinics | 26 | 44 | 26 | 52 | 148 |
| 4 | No. of Patients | 781 | 1196 | 564 | 1335 | 3876 |
| 5 | No. of Health Camps | 2 | 2 | 2 | 2 | 8 |
| 6 | No. of Patients in Camps | 342 | 291 | 246 | 377 | 1256 |
| 7 | No. of Eye Camps | 1 | 1 | 1 | 1 | 4 |
| 8 | No. of Patients in Eye Camps | 175 | 80 | 111 | 163 | 529 |
| 9 | No. of Awareness Sessions | 260 | 308 | 238 | 310 | 1116 |
| 10 | Diabetic Tests Done | 345 | 240 | 206 | 579 | 1370 |

b. Medical services

Samriddhi program provides special attention to the pregnant women and lactating mothers. Therefore, services are provided for pre-natal and post-natal care, lactating mothers and under-5 children. During the year 2024, the number of pregnant women under observation was 320, the number of pregnant women provided with ante-natal services was 606, number of lactating mothers with 0–23-month-old babies was 993, number of lactating mothers provided with post-natal services was 653 and number of 0–59-month-old babies provided services was 1533. For union-wise distribution, please see Table 15.



Table 15: Types and Numbers of Patients Provided with Medical Services in Four Samridhi Areas, 2024

| Sl. No. | Description | Wagga | Satkania | Shualok | Kadalpur | Total |
|---------|--|-------|----------|---------|----------|-------|
| 1 | No. of pregnant women under observation | 97 | 130 | 178 | 415 | 820 |
| 2 | No. of pregnant women provided with ante-natal services | 65 | 67 | 172 | 302 | 606 |
| 3 | No. of lactating mothers with 0 -23 months old babies | 110 | 320 | 178 | 385 | 993 |
| 4 | No. of lactating mothers provided with post-natal services | 157 | 112 | 162 | 222 | 653 |
| 5 | No. of 0-59-month-old babies provided services | 342 | 167 | 142 | 882 | 1533 |

c. *Distribution of free medicines*

Free medicines were distributed to the members of the Samridhi program. During the year 2024, a total of 14500 de-worming tablets, 10260 packets of Pushti-kona, 34570 tablets of iron folic acid and 34570 calcium tablets were distributed free to the members. For union-wise distribution, please see Table 16.

Table 16: Distribution of Free Medicines to the Patients during 2024

| Sl. No. | Description | Wagga | Satkania | Shualok | Kadalpur | Total |
|---------|--|-------|----------|---------|----------|-------|
| 1 | De-worming tablets | 2450 | 4600 | 3050 | 4400 | 14500 |
| 2 | Fushti-kona packets (1 packet=30 sachet) | 1850 | 3250 | 1840 | 3310 | 10260 |
| 3 | Iron folic acid tablet | 7450 | 8240 | 8380 | 10500 | 34570 |
| 4 | Calcium tablet | 7450 | 8240 | 8380 | 10500 | 34570 |

4.6.2 Education Services

Afternoon Learning Centers: The 'Afternoon Learning Centers' are run by IDF for the students of primary schools reading in nursery, class I and class II. The main reason for initiating this activity was that many students get dropped out from schools as they cannot make their lessons at home for various reasons. Therefore, the purpose of starting these centers was to make the students learn their class lessons of their respective primary schools. This is done by engaging a local youth (female) and giving the responsibility of teaching about 20-25 students from around the nearby areas. These teachers spend about two hours' time with them to teach their lessons in the afternoon time.



At the beginning of the year 2024, there were 141 such centers started operating in the samriddhi areas and there was a total of 141 teachers with 3603 students. Of them 1768 (48.8%) were male students and 1835 (51.2%) were female students.

The average number of students per center was 25.55 with an average ratio of male and female students being 1:1.09. At least one Supervisor is engaged in each union to see and assist the teachers in performing their duties. Please see the basic information on the Afternoon Learning Centers in Table 17.

Table 17: Progress of 'Afternoon Learning Centers' Activities during 2024

| Sl. No | Description | Wagga | Satkania | Shualok | Kadalpur | Total |
|--------|-----------------------------------|-------|----------|---------|----------|-------|
| 1 | No. of Afternoon Learning Centers | 30 | 40 | 30 | 41 | 141 |
| 2 | No. of Teaching Supervisor | 1 | 1 | 1 | 1 | 4 |
| 2 | No. of Teachers | 30 | 40 | 30 | 41 | 141 |
| 3 | No. of Students (Male) | 310 | 542 | 397 | 519 | 1738 |
| 4 | No. of Students (Female) | 321 | 592 | 366 | 556 | 1835 |
| 5 | Total No. of Students | 631 | 1134 | 763 | 1075 | 3603 |
| 6 | No. of Guardians' Meeting | 180 | 240 | 180 | 246 | 846 |

4.6.3 Adolescent Program

a. Introduction

Along with our economic development, it is essential to give attention to our children and our young generation in order to build them with higher intellect and better mental set up so that they become better citizens of the country. With this end in view, IDF, in collaboration with PKSF, had been implementing an Adolescent Program since the year 2019. The target group with whom this program was being implemented covered the Kishorees and kishorees of the age group of 10 to 19 years living in the project's rural and urban areas. For convenience of working with this target population small groups were formed separately as kishorees club and kishores club.

b. Operational Area and Formation of Clubs

During the year 2024, IDF worked with the Adolescent program in 4 Clusters in 4 Upazilas, namely Satkania, Boalkhali, Rangamati Sadar and Bandarban covering 42 Unions. A total number of 753 clubs (378 kishorees and 378 kishore) with 22,329 members (11066 kishoree and 11263 kishore) were active during the year 2024. Details were shown in Table 18.

Table 18: Area-wise Number of Clubs and Members of Kishorees and Kishores, 2024

| Sl. No. | Name of Upazila | Number of Union | Number of Clubs | | | Number of members | | |
|---------|-----------------|-----------------|-----------------|----------|-------|-------------------|----------|-------|
| | | | Kishore | Kishoree | Total | Kishore | Kishoree | Total |
| 1 | Satkania | 18 | 162 | 162 | 324 | 4394 | 4085 | 8479 |
| 2 | Boalkhali | 10 | 90 | 90 | 180 | 3480 | 3394 | 6874 |
| 3 | Rangamati Sadar | 7 | 63 | 63 | 126 | 1397 | 1598 | 2995 |
| 4 | Bandarban Sadar | 7 | 63 | 63 | 126 | 1992 | 1989 | 3981 |
| Total | | 42 | 378 | 378 | 753 | 11263 | 11063 | 22329 |



c. Activities during 2024

Various activities suitable for the adolescent groups vis-à-vis the Club members were carried out during the project period from January to September 2024. These activities of various types and natures could be categorized into some broad areas that covered i) leadership & Skills development, ii) social awareness building, iii) sports programs, and iv) cultural activities.

Some of the notable activities conducted by the Adolescent Program during January- December, 2024 were described below.

✓ i) leadership & Skills Development

All 756 clubs and their members in 42 unions of Satkania, Boalkhalī, Bardarban Sadar and Rangamati Sadar upazilas were kept active during the entire project period. To keep all social activities running and to play roles in development activities, the club members were encouraged to hold courtyard meetings at the Ward levels every month and to hold monthly coordination meetings at union and upazila levels on a regular basis.

In these coordination meetings, apart from discussions on issues like ethics and values, discussions were being held on the development activities that were to be implemented in coordination with all other club members. In addition, future plans on various educational and entertaining activities were worked out so that healthy competitions



could be held among the club members that would flourish individual talents and intellects through physical, cultural, and mental exercises. However, the activities that were carried out during the project period from January to September 2024 were shown in Table 19.

Table 19: Number of Different Committee Meetings Held and Attendances by Members, 2024

| Name of Upazila | No. of Courtyard Meeting | No. of Members Attended | No. of Coordination Meetings at Union Level | No. of Members Attended | No. of Coordination Meetings at Upazila Level | No. of Members Attended |
|-----------------|--------------------------|-------------------------|---|-------------------------|---|-------------------------|
| Satkania | 132 | 2640 | 3 | 972 | 9 | 310 |
| Boalkhalī | 123 | 2214 | 3 | 540 | 9 | 216 |
| Bardarban | 96 | 2400 | 3 | 378 | 9 | 157 |
| Rangamati | 97 | 2134 | 3 | 378 | 9 | 154 |
| Total | 448 | 9388 | 12 | 2268 | 36 | 837 |

✍ ii) Research Activities in Bandarban

PKSF designed a research program under its Adolescent Program to engage Kishore-Kishorees in learning survey and crop cultivation techniques, implemented through partner organizations across eight divisions. IDF managed the program in Chatalgram, selecting Sadar Union No. 3 of Bandarban Sadar Upazila. Under the guidance of Mr. Mohiuddin Ahmed Chowdhury,

150 adolescents led by 30 Kishores-kishorees surveyed 1,970 households and later entered the data into KoboCollect Software during a training workshop. Following the workshop, 25 adolescents from nine wards received sunflower seeds from PKSF and developed small sunflower gardens, collecting a total of about 3 kg of seeds. The program was overseen by Md. Shafi Alam, Upazila Program Officer, with overall supervision by Mr. Chowdhury, and included visits and support from PKSF and IDF officials.



✍ iii) Sunflower Cultivation

Being encouraged by the research activities on survey analysis and sunflower cultivation, PKSF took another initiative for the kishore-kishorees of Raicha union in Bandarban and distributed 1kg of sunflower seeds to them. The kishore-kishorees felt excited and planted these seeds in their homesteads. They collected 3 kgs of seeds and sold them to markets. The entire work was done under the supervision of Mr. Md. Shafi Alam, Upazila Program Officer, Adolescent Program, Bandarban under the guidance of Mr. Mohiuddin Ahmed Chowdhury, Focal Person of Adolescent Program of IDF.



✍ iv) Plantation

A country should have a minimum of 25 percent of total forest area. But Bangladesh's forest area is only 16 percent of the total area. There is no substitute for tree plantation programs in maintaining ecological balance. So mass awareness should be created for planting more trees. In continuation of this spirit, under the IDF Adolescent Program, regular tree plantation programs were run in Boalkhali, Rangamati Sadar, Bandarban Sadar and Satkania Upazilas. IDF continued to organize tree plantation programs through regular club members. Teenagers had been carrying out this work regularly with the dignitaries of the area. Along with their studies, they had accepted this work with great enthusiasm.

v) Observance of Tobacco Free Day

Under the IDF Adolescent program, members of kishore-kishorees Clubs observed "Tobacco Free Day" in four unions. On the occasion of "World No Tobacco Day", a number of activities like bicycle rally, human bonding,



discussion meeting, essay competition and prize distribution ceremonies were organized to create anti-tobacco awareness. It was organized with the students of kishore-kishoree Club members of the Unions to celebrate the day. Teenagers enthusiastically participate in this event. The dignitaries of the area were present in the events and the locals are hopeful that this kind of day observation would play an important role in keeping the adolescents drug free. IDF Coordinator Mr. Mohiuddin Ahmed Chowdhury presided over the event.

vi) Training on Tour Guides

A 3-day customized training on "Tour Guide" was organized at the Research Center of Pahari Tula at Balaghata from 26-28 June 2024. A group of 25 youths (mostly unemployed) from Bandarban area participated in this training program. The major aim of organizing this kind of training was to aware the youths to learn the techniques and services to be provided to tourists. Representatives from the Bangladesh Tourism Corporation provided the training. The training financed by PKSf under the management of IDF. Mr. Shah Mojahid Uddin, Deputy Commissioner, Bandarban was invited to inaugurate the training program as the chief guest. The special guests were Mrs. Umme Habiba Meera, Upazila Nirbahi Officer and Mr. Muhammad Nizam Uddin, Deputy Executive Director, IDF.

In the concluding session of the training, Mr. Mahbubur Rahman, Chief Judicial Magistrate, Bandarban was the chief guest while; Mr. Maung Thoai Ching Marna, Joint Secretary, Governing Body, IDF was the special guest.

The concluding session was presided over by Mr. Mahbubur Rahman Bhuyian, Deputy Manager (Training), PKSf. Among others present in the concluding session were Mr. SM Mujahidul Alam, Manager (Training and Statistics), and other officials of IDF. The chief guest distributed certificates among the trainees.

vii) Health Awareness, Sports and Cultural Competitions

Under the management of IDF and with support from PKSf, the Adolescent Program organized a Kishore Health Fair along with sports and cultural events at Bandarban Government High School, initiated by Bandarban Sadar Upazila. The fair featured free health checkups, nutrition awareness, exhibitions, and subsidized sanitary pad distribution to promote adolescent health. Kishore-kishorees also participated in cultural activities such as painting and poetry recitation, as well as sports including football, arm wrestling, and haribhanga, where Sjalok Union emerged champion and Rajtila Union runners-up.



PKSF Deputy Manager (Adolescent Program) Mr. Mosley Rumman, visited the Adolescent clubs of Bandarban cluster and observed the various cultural activities of the club members. Club members organized events and showed various activities of the club. He appreciated the activities and shared ideas for various new activities. IDF Adolescent Program Focal Person, Mr. Mohiuddin Ahmed Chowdhury, Mr. Khorshadul Alam Chowdhury, Area Manager, Bandarban, Asma Sadeka Sabah, Upazila Program Officer, Boalkhali, Ramita Tanchangya, Upazila Program Officer, Rangamati, Shahriar Syed Emu, Upazila Program Officer, Satkania were present. The program was managed by Md. Shafi Alam, Upazila Program Officer, Adolescent Program, IDF, Bandarban.

☑ ix) Union based indoor outdoor sports competitions

Sports competitions were held at the union levels among Adolescent club members of all Wards of 13 unions under the Adolescent Program. These were 6 unions in Satkania upazila, 4 unions in Bandarban Sadar upazila and 3 unions in Rangamati Sadar upazila. A total of 1756 Adolescent club members from 117 clubs of 13 unions participated in the competitions of football and arm-wrestling categories at the union level. Later the winning clubs participated in the upazila level competition. IDF Adolescent program organizes this competition every year in which Adolescent club members aged 13 to 20 years participate. Prizes were distributed among the winners at the end of the competition. The Chairman of the area attended the program as chief guest. Members, Headmen and other dignitaries of the area were present during the program. Md Shafi Alam, Upazila Program Officer, Bandarban and Ramita Tanchangya, Upazila Program Officer, Rangamati were in overall management.



✍ x) Football Competition in Boalkhali

Under the Adolescent program in Boalkhal upazila, a football competition took place at the union level with youth club members of all Wards of Kadhurkhil, Sarwatti, Shakpura, Popadia, Kharancwip, municipality, Charandwib union. A total of 567 Adolescent club members from 63 clubs of these seven unions participate at the union level. Later the winning



clubs participated in the upazila level competition. Chairman of the area attended the program as chief guest and Members and other dignitaries of the area were present in the competition. The competition was organized every year under the IDF Adolescent Program in which youth club members between the ages of 15 and 20 participate. The overall management of the program was supervised by Asma Sadeka Sabah, Upazila Program Officer, Boalkhali.

4.6.4 ELDERLY PEOPLE (PROBIN)

a. Introduction

The elderly population in Bangladesh has been increasing steadily as a result of improved economic conditions and the expansion of healthcare services. Despite this demographic shift, elderly individuals, particularly in rural areas often face significant challenges arising from weakened family support systems, limited social safety nets, and economic dependency. Recognizing these issues, ICF, with the support of PKSF, introduced the Elderly Program in 2017 to provide care, comfort, and support to disadvantaged senior citizens. The program continued until October 2024, covering ten months of activities during that year, after which PKSF undertook a redesign for its implementation in 2025.

By 2024, the Elderly Program was operational in seven unions across Rangamati, Chattogram, Bandarban, and Hathazari, encompassing 154 villages. A comprehensive baseline survey was conducted to identify individuals above 60 years of age, with priority given to those living in poverty and lacking any form of alternative support. To strengthen participation and ensure effective program delivery, seven (7) Union Committees and 63 Ward Committees were established, managed and coordinated by elderly members themselves. A total of 6,551 elderly members are enrolled in the program, of which 3,534 male and 3,017 female.



b. Progress of Activities during the year 2024

☑ i) Committee meetings

Till December 2024, a total of five (5) Probin social Centers were established in 7 unions. Generally union level committee meetings are held once in every 3 months in each union and ward level committee meetings are held once in every two months in each ward.

☑ ii) Active members

There were 151 villages within Probin program where a total number of 6551 members were functional during the year. Of them 3534 (53.95%) were male members and 3017 (46.05%) were female members.

☑ III) Health services

Up to December 2024, Health services were provided to 5243 probin members; of them 2607 (49.72%) were male members while 2636 (50.28%) were female members.

☑ iv) Old age allowances

During the year, a total of 317 probin citizen received old age allowances from those 4 unions. The probin people of other 3 unions, such as, Wagga, Shualok and Raikhali, were excluded as all probin people used to receive old age allowances from Gov. sources. However, of them, 203 (64.04%) were males and 114 (35.96%) were females. Each one of them received the allowance at the rate of BDT 500 per month. The total amount of cash allowances distributed to 317 probin members was BDT 14,26,500.

☑ v) Burial assistance

During the year 2024, 34 probin members died in 7 unions, 2 in Wagga, 6 in Satkania, 8 in Kadalpur, 7 in Hathazari, 5 in Raikhali and 6 in Kadfurkhi. Each family was provided with BDT 2000 for burial of the deceased members.



4.7 MEMBERS' SAFETY NET (EMERGENCY) SERVICES

4.7.1 Background

Immediately after launching the credit program in 1993, it was observed that many of the IDF members and the members of their families, in Chattogram hill districts, very often used to suffer from various diseases. This was because of, unhygienic conditions where they had to live. And as such, they had to spend a lot of money for treatment purposes. It was observed that in most cases the borrowers need to use money invested in their businesses or had to borrow from money lenders. This made their economic situation worse and they sometimes ran into problems to repay their loans. Group members felt concerned about this and used to request IDF to find solutions/safety nets to this problem in the annual workshops of the Center chiefs at that time.

This became a concern for IDF also and they had been thinking how to solve the problem. IDF explored the possibility of getting insurance services to cover these risks from the insurance companies which could not be availed of because of higher premium rates. In order to find a way out, a series of meetings and workshops were then organized where group leaders and IDF staff members participated. Finally, they came up with the idea of forming an "Emergency Fund" from where some supports could be provided to the affected members.

4.7.2 Formation of Emergency Fund & its Growth

In the year 1997, an "Emergency Fund" was created with joint contributions of IDF from its surplus and nominal contributions made by the group members. The nominal contribution of the members makes them eligible to receive the benefits from out of this Emergency Fund.

The initial purpose of this fund was to support the members, in case of their illness, so that they can meet part of their treatment expenses. With the growth of fund, gradually the supports were extended to cover the treatment costs of other members of the borrower families. Later, over the years, these supports were further extended to cover the various costs of other emergencies like the funeral costs in case of death of the member and the spouse; damage or loss of the running project (business activity) including death of cattle. Therefore, currently this fund comprises of three major components where assistances are provided to the members. These are (i) Treatment costs in case of illness, (ii) Funeral supports for death including reimbursement of outstanding loan amount and (iii) Supports for damage/loss of on-going income generating activity. To be entitled to get the benefits of the 3 components, specific guidelines were developed by the project.

4.7.3 Operations of the Fund

A short description is provided below to state how each of these 3 major components are being operated and functioned.

a. Health (treatment) coverage

The members, spouses and their dependant children below 18 years are covered under this scheme. A maximum amount of Tk. 2,000 is paid for the treatment purpose in each case. In case of severe sickness, like 15 days hospitalization in the govt. hospitals are entitled to be reimbursed. IDF medical officer examines each case before its approval.

b. Death coverage

Both member and spouse or earning member in absence of spouse are covered under this scheme. In case of death of any one above, Tk. 5,000 is made available immediately to the concerned family for funeral after the receipt of the information of death by the Branch Manager. In addition, the entire outstanding loan amount on the date of death of the deceased member is written off and the amount is paid out of this fund.

c. Damage/loss of project (business activity/product)

If any of the activity/product undertaken by loan money suffers from any damage and/or any loss due to genuine reasons like natural calamities, accidents, fire or any other reasons, the member gets a maximum 50% of the loan money depending on the extent of damage. For genuine reasons, if a member's cattle purchased with loan money, die then the amount is paid to the extent of 100%.

4.7.4 Procedure of claims and mode of payment

In case of any claim for sickness, death, losses of business activity and death of cattle, the concerned member informs either the respective field organizer and/or branch manager about the incident. The informed person visits and investigates the case immediately. The branch manager is authorized to pay Tk. 500 cash immediately to the concerned family in case of death for funeral. The remaining claims are settled after the approval of the specific case by the approving authority. It may be mentioned that the medical assistants assess the applications for claims of treatment and provides recommendations. The area manager or his/her representative disburses the claims.

4.7.5 Claims and Payment during 2024

During the year 2024, a total of 5,034 claims were made by the members and were processed. Of them, 4,104 (81.52%) claims were for health hazards (treatment), 468 (9.30%) claims were for deaths and 462 (9.18%) claims were for project losses or for cattle damages. Details of each category of the claims as well as the amount paid during the year 2024 are described below.



a. Payments for Treatment

It was mentioned earlier that IDF members and the members of their families are supported against their sickness up to a maximum amount of Tk. 2000 to one family. During the year 2024, a total of 4,104 families were supported with an amount of Tk 2,202,116. Of the total recipients, 2475 (60.31%) were IDF members, 619 (15.08%) were their spouses, 442 (10.77%) were sons and 568 (13.84%) were daughters. More details and month-wise break-up are shown in Table 20.



Table 20: Month-wise Number of Family Members Received Treatment Supports and the Amount Paid during the Year 2024

| Month | Members | Husband | Son | Daughter | Total | Total Amount Paid in BDT |
|----------------|--------------|--------------|--------------|--------------|-------------|--------------------------|
| January | 269 | 79 | 50 | 53 | 451 | 239,308 |
| February | 225 | 68 | 47 | 45 | 385 | 227,671 |
| March | 207 | 48 | 39 | 58 | 352 | 198,396 |
| April | 153 | 39 | 27 | 34 | 253 | 133,815 |
| May | 186 | 42 | 42 | 44 | 314 | 157,908 |
| June | 189 | 48 | 30 | 36 | 303 | 156,633 |
| July | 181 | 40 | 41 | 34 | 296 | 144,718 |
| August | 182 | 38 | 37 | 44 | 301 | 172,996 |
| September | 211 | 51 | 35 | 46 | 343 | 191,651 |
| October | 212 | 38 | 34 | 53 | 337 | 164,153 |
| November | 250 | 70 | 28 | 62 | 410 | 234,782 |
| December | 210 | 58 | 32 | 59 | 359 | 180,085 |
| Total | 2475 | 619 | 442 | 568 | 4104 | 2,202,116 |
| Percent | 60.31 | 15.08 | 10.77 | 13.84 | 100 | |



b. Payments For Deaths

During the year 2024, payments were made for deaths of 468 people. Of them, 195 (41.67%) were IDF members, 264 (56.41%) were their husbands, 3 (0.64%) were their sons, 2 (0.43%) were their fathers, and 4 (0.85%) were other members of the family. As per the arrangement, each of the deceased family was paid an amount of Tk. 5,000 for funeral. And the outstanding amount of loan of the concerned IDF member at the time of death was paid out of this fund. Thus, a total amount of Tk 18.41 million was paid as death coverage. Out of the total money, 41.67% were paid for members' death, 56.41% for the death of husbands and for others the payment was 1.92%. More details for member-wise and month-wise payments are shown in Table 21.

Table 21: Number of Family Members Died and Total Amount Paid during the Year 2024

| Month | Number of IDF Member and their Family Members | | | | | | Amount Paid in BDT |
|----------------|---|---------|------|--------|--------|-------|--------------------|
| | Members | Husband | Son | Father | Others | Total | |
| January | 11 | 26 | | | 1 | 38 | 1,633,228 |
| February | 13 | 21 | | | | 34 | 1,679,523 |
| March | 17 | 16 | 1 | | | 34 | 1,418,919 |
| April | 12 | 22 | | | | 34 | 1,080,481 |
| May | 19 | 27 | | | 1 | 47 | 1,805,165 |
| June | 30 | 41 | | | 1 | 72 | 3,590,671 |
| July | 17 | 21 | | 1 | | 39 | 1,187,566 |
| August | 12 | 18 | | 1 | 1 | 32 | 856,123 |
| September | 10 | 24 | 1 | | | 35 | 1,440,507 |
| October | 10 | 17 | | | | 27 | 767,335 |
| November | 22 | 8 | 1 | | | 31 | 1,494,317 |
| December | 22 | 23 | | | | 45 | 1,463,846 |
| Total | 195 | 264 | 3 | 2 | 4 | 468 | 18,417,581 |
| Percent | 41.67 | 56.41 | 0.64 | 0.43 | 0.85 | 100 | |



c. Causes of Deaths

IDF maintained records of death and the cause of death for each deceased person. There were about 23 diseases identified by which these 468 people die. Maximum deaths were for the cause of stroke (57.26%), heart disease (21.79%), Road Accident (4.91%), cancer (3.42%), kidney disease (1.28%), and others.

The rest of the causes and the number of persons died are provided in Table 22 and Graph 10.

Table 22: Members of Families Died and Causes of Deaths during 2024

| Sl. No. | Name of Disease | Members | Husband | Son | Father | Others | Total | Percent |
|--------------|-------------------|------------|------------|----------|----------|----------|------------|------------|
| 1 | Stroke | 121 | 143 | 2 | 1 | 1 | 268 | 57.26 |
| 2 | Heart Disease | 41 | 60 | | | 1 | 102 | 21.79 |
| 3 | Cancer | 8 | 8 | | | | 16 | 3.42 |
| 4 | Accident | | 4 | | | | 4 | 0.85 |
| 5 | Road Accident | 3 | 19 | | | 1 | 23 | 4.91 |
| 6 | Electric Accident | | 2 | | | | 2 | 0.43 |
| 7 | Fever | 2 | 6 | | | | 8 | 1.71 |
| 8 | Delivery | 7 | | | | | 7 | 1.50 |
| 9 | Diarrhea | 2 | | | | | 2 | 0.43 |
| 10 | Dengue | 1 | | | | | 1 | 0.21 |
| 11 | Diabetes | 2 | 2 | | | | 4 | 0.85 |
| 12 | Kidney Disease | 2 | 4 | | | | 6 | 1.28 |
| 13 | Bumt | 2 | 3 | | | | 5 | 1.07 |
| 14 | Senile Death | 1 | 1 | | | | 2 | 0.43 |
| 15 | Lung diseases | 2 | | | | | 2 | 0.43 |
| 16 | Asthma | | 5 | | | | 5 | 1.07 |
| 17 | Pneumonia | | 2 | 1 | | | 3 | 0.64 |
| 18 | Stomach ache | | | | 1 | 1 | 2 | 0.43 |
| 19 | Murder | 1 | 1 | | | | 2 | 0.43 |
| 20 | Neuro Disease | | 1 | | | | 1 | 0.21 |
| 21 | Death by drowning | | 1 | | | | 1 | 0.21 |
| 22 | Hydrophobia | | 1 | | | | 1 | 0.21 |
| 23 | Snake Bite | | 1 | | | | 1 | 0.21 |
| Total | | 195 | 264 | 3 | 2 | 4 | 468 | 100 |

Graph 10: Major Five Reasons for Deaths, 2024





d. Payments for Project Damages

During the year 2024, a total of 462 members claimed losses of their respective activities and businesses that they had been doing with loan money. All of them had suffered losses with their different kinds of income generating activities due to various causes and reasons. The project authority considered each case individually and reimbursed portion of losses. The following is a summary description stating the types/nature of activity/business damaged/lost, the causes or reasons for damage and the amount of assistances provided to the affected members.

Table 23: Causes of Loss/Damage of Project Activities and Amount Reimbursed

| Sl. No. | Causes/Reasons | No. of Cases | Amount in BDT | Project category |
|--------------|---------------------------------------|-------------------------|--------------------------------|--|
| 1 | Accidents | 15 (3.25) | 692,353 (4.72) | Vehicles like Auto Rickshaws, Motorcycles, Vans, CNG etc. |
| 2 | Loss/damage in Business | 17 (3.68) | 770,093 (5.25) | Tea stall, Grocery Shop, Fish, Vegetables, Milch Cow, Furniture, Stationary, Repairing Workshop, Contactor Business |
| 3 | Loss/damage of Crops | 11 (2.38) | 184,076 (1.26) | Coriander, Paddy and Different kinds of Vegetables |
| 4 | Death of Animals | 21 (4.55) | 498,523 (3.40) | Dairy Cow, Gayal, Figs, Poultry Farms etc. |
| 5 | Loss due to Fire | 44 (9.52) | 1,991,767 (13.58) | Tea stall, Cloth Business, Auto rickshaw, CNG, Grocery shop, Housing, Furniture Store, Hardware Business, Garage Tailoring, Toy Store, Cosmetics Shops etc. |
| 6 | Natural Calamities /Cyclone | 42 (9.09) | 1,624,831 (11.08) | Paddy and Vegetables Cultivation and Other Crops |
| 7 | Due to Flood | 308 (66.67) | 8,621,107 (58.80) | Paddy Cultivation, Vegetables Cultivation, Betel leaf cultivation, Salt Cultivation, Tea stall, Houses, Auto Rickshaw, CNG, Fruit Business, Furniture Business, Cattle and rearing, Fish Business etc. |
| 8 | Due to Prolonged Sickness of Borrower | 4 (0.87) | 279,874 (1.91) | Paddy Cultivation, Dry fish Business, House repairing, Toilet repairing Etc. |
| Total | | 462 (100.00) | 14,662,644 (100.00) | |

Figures in bracket indicate percentages

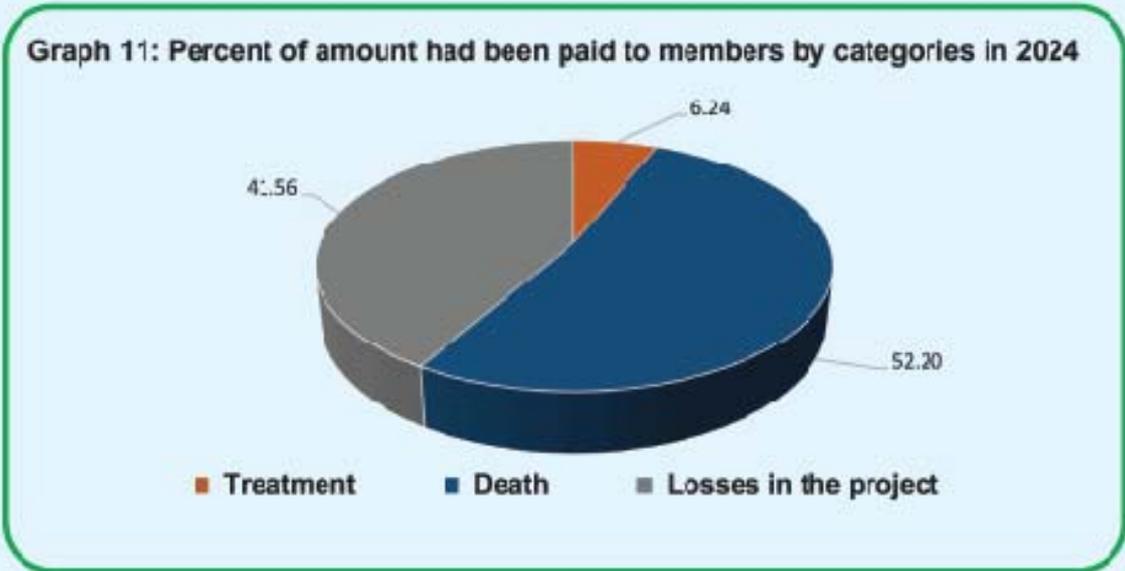
During the year 2024, there was an unfortunate flood occurred in the month of August. IDF project members in the districts of Noakhali, Feni, Comilla and part of Chattogram suffered losses of their crops, homes/roads, trees, livestock animals and growing crops. Supports from emergency fund were provided to the flood affected members.

Of the total members of 462, who were supported from 'emergency fund', the highest number of members, 308 (66.7%) were provided with BDT 8.62 million against damages of cattle, crops, houses, running businesses, vehicles etc. The second highest amount BDT 1.99 million (13.58%) went to 44 members (9.52%) who had been sufferers of outbreak of fire. The third highest number of sufferers 42 (9.09%) who were victims of natural calamities/cyclone losing mainly their cultivable crops were provided with BDT 1.62 million. The remaining number of members 68 (14.71%) received EDT 2.43 million for incurring losses in their businesses like damage of vehicles/transport, animals, crops and small business activities.

other groups who had lost their running activities like vehicles by accidents, in their businesses of shops, animals, crops etc. due to various reasons receives assistances from this Fund to recover and restart their income generating businesses. For more details, please see Table 23.

4.7.6 Total Amount Paid during 2024

A total amount of Tk. 35.28 million had been paid to 5,034 members as supports to the basic causes of their serious difficulties like treatments for sickness, deaths of borrowing members or their spouses and for losses in their on-going loan activities. The break-up showed supports of BDT 2.20 million were paid to 4104 members for treatment purposes, BDT 18.42 million to 468 members for the reasons of deaths of borrowing members and/or their spouses and BDT 14.66 million to 462 members for their losses in the projects of on-going loan activities. Please see Graph 11.



4.8 Agriculture

4.8.1 Introduction

Agriculture has long been a cornerstone of income-generating activities for IDF group members forming a key focus area since the organization's inception. Recognizing its potential to improve livelihoods, IDF initiated integrated agriculture with the assistance of Sida in 1996 and then HKI assisted in 1998 on home-gardening, nutrition and fruit gardening. IDF later created a separate Unit on Agriculture. This Unit has been continuing the activities in this sector. Since 2014, PKSf has been supporting, both technically as well as financially, in the program in its extension works in providing training, in extending new technologies and in marketing of agricultural produces.

The Agriculture Unit also managed two central nurseries located in Matiranga (Khagrachari) and Balaghata (Bandarban).

In addition to PKSf-supported activities, the Unit utilized its own resources to expand operations into the Rajshahi Zonal area, where Agricultural Assistants worked closely with farmers to establish demonstration plots and promote initiatives such as home gardening, seed distribution, and tree plantation.

The specific activities carried out during the year are presented below in a sequential manner.

4.8.2 Training

i) Training Programs for Farmers

During the reporting period, special emphasis was given to capacity building and knowledge sharing among the farmers and project stakeholders. As part of this initiative, two structured training programs were successfully organized, which brought together a total of 50 farmers as active participants. These sessions were designed not only to enhance their technical skills but also to strengthen their understanding of modern agricultural practices, sustainable farming methods, and resource management.



ii) Upazila Coordination and Planning meetings

Alongside training initiatives, regular Upazila Coordination and Planning Meetings reviewed program progress, addressed challenges, and aligned activities with project objectives. These meetings ensured stakeholder coordination, participatory decision-making, and overall program efficiency.

4.8.3 Demonstration

During the reporting year, about 12 different types of demonstrations on various crops were organized within the areas of 10 different IDF branches. The purposes of these demonstrations were to introduce new crops and new technologies among the farmers. About 119 farmers were involved in organizing these demonstrations in these areas.

These demonstrations were designed to promote modern agricultural technologies, introduce high-yield and climate-resilient crop varieties, and encourage environmentally sustainable farming practices. For details of the technologies, crops and areas where demonstrations were organized, please see Table 24.



Table 24: Demonstration plots by farmers, crops and areas in 2024

| Sl No. | Name of Demonstration | Name of Crop | No. of Farmers | Areas |
|--------|---|--|----------------|--|
| 1 | Production of spices crops | Various BARI Gulmorich-1, BARI Aca-2, BARI Halud-1 | 46 | Bashkhali (5), Amchorhat (5), Baishari (5), Matiranga (15), Manikchari (16) |
| 2 | Introduction of High-Quality Crops Resistant to Adverse Environmental Conditions | Potato (Diamond), Broccoli, Cabbage, Squash (BARI-1), Eggplant (BARI BT-4), Capsicum, Summer Bean | 8 | Sarkarhat (1), Cox's bazaar (2), Padua (1), Amchorhat (1), Eidgaon (1), Matiranga (1), Manikchari (1) |
| 3 | Introduction of High-Quality Rice variety Resistant to Adverse Environmental Conditions | BRRIDhan-100, BRRIDhan-88, BRRIDhan-89, BRRIDhan-50, BRRIDhan-84, BINADhan-25, BRRIDhan-102 | 8 | Sarkarhat (1), Amilaish (1), Padua (1), Amchorhat (1), Eidgaon (2), Manikchari (1), Matiranga (1) |
| 4 | Production of Safe Crops in Clusters/Hubbs by Shooting Platforms | BARI Biter Gourd, Bari Tomato-2, BARI Water Gourd (Lau), BARI Eggplant-4 French Bean, Khira BARI 1, Sweet Gourd (Supriya), Bitter Gourd (Korolla-Tiya), Kakrol | 12 | Sarkarhat (2), Padua (2), Amchorhat (1), Eidgaon (2), Cox's bazar (1), Matiranga (2), Manikchari (2) |
| 5 | Production of vegetables and fruits in Multi-layer system | Various vegetables | 4 | Matiranga (1), Manikchari (1), Sarkarhat (1), Padua (1) |
| 6 | Production of vegetables using by mulching paper. | Various vegetables and fruit plants | 20 | Cox's bazar (3), Matiranga (3), Manikchari (3), Amchorhat (2), Padua (3), Sarkarhat (2), Eidgaon (3), Amilaish (1) |
| 7 | Demonstration on Cropping Pattern | BARI Potato (Diamond), Fekon (Bean), Kakrol | 8 | Padua (2), Sarkarhat (1), Eidgaon (2), Cox's bazar (1), Matiranga (1), Manikchari (1) |

| Sl No. | Name of Demonstration | Name of Crop | No. of Farmers | Areas |
|--------------|---|--|----------------|--|
| 8 | Inter-cropping | Various vegetables and other crops | 4 | Padua (1), Eidgaon (1), Mairanga (1), Cox's Bazar (1), |
| 9 | Developing Entrepreneurs for High Value fruit Crops | Dragon Fruit (<i>BARI-1</i>) and (<i>Bari-Komla-2</i>) | 2 | Mairanga (1), Manikchari (1) |
| 10 | Cultivation of Summer Fruit | Baby Watermelon | 4 | Cox's Bazar (1), Manikchari (1) Sarkarhat (2), Matiranga (1) |
| 11 | Drip Irrigation system | | 2 | Manikchari (1), Cox's Bazar (1) |
| 12 | Trico-compost Production | | 1 | Cox's Bazar (1) |
| Total | 12 | | 119 | 12 |

4.8.4 Distribution of inputs/materials

During the reporting period, 200 farmers received pheromone lures to promote eco-friendly pest control, while 40 vegetable growers were provided with quality vegetable seeds to enhance crop production and diversification. These initiatives contributed to sustainable farming practices, improved yields, and better livelihoods for the participating farmers.

4.8.5 Promotion of Nurseries

In addition, the agriculture Unit had been supervising the activities of one Central Nursery at Matiranga, Khagra chari and another at Balaghata, Bandarban. The staff members had assisted to establish 473 nurseries at the members' level and had assisted in developing 1529 model home gardens. Moreover, they helped members in developing 5909 home gardens. These nurseries and gardens were being supervised and necessary assistances were provided to the members during the year.



4.8.6 Agricultural Activities in Rajshahi Areas

The Agriculture Unit of IDF, with its own resources, expanded agricultural support services in the Rajshahi Zonal area through a team of Agricultural Assistants who worked closely with farmers to establish demonstration plots and introduce modern cultivation techniques. In 2024, activities were implemented in Natore (Kafuria), Bagmara (Taherpur), Durgapur, and Sherpur upazilas, focusing on improving productivity and promoting sustainable practices. Key initiatives included home gardening for nutrition and income, distribution of quality seeds to increase yields, and tree plantation for environmental conservation and agroforestry. These efforts provided technical support while promoting knowledge sharing, skill development, and adoption of modern agricultural technologies among farmers.

Detailed information on the specific activities carried out is presented in Table 25.



Table 25: Agricultural Activities in Rajshahi, 2024

| Sl. No. | Name of Activity | Number | Number of farmers | Branch- wise Number of Activities |
|---------|-------------------|--------|-------------------|--|
| 1. | Home Gardening | 30 | 30 | Kafuria - 6; Sherpur - 12; Durgapur - 5 and Taherpur - 7 |
| 2. | Seed Distribution | 11 | 422 | Kafuria 3/119 farmers; Sherpur 3/102 farmers; Durgapur 3/105 Farmers and Taherpur 2/96 |
| 3. | Tree Plantation | 05 | 420 | Kafuria 2/265 farmers; Sherpur 1/50 farmers; Durgapur 1/45 farmers and Taherpur 1/60 farmers |

4.8.7 Agricultural Activities under High Value Fruit & Crops

☑ i) Introduction

The Agriculture Unit of IDF, with its own resources, expanded agricultural support services in the Rajshahi Zonal area through a team of Agricultural Assistants who worked closely with farmers to establish demonstration plots and introduce modern cultivation techniques. In 2024, activities were implemented in Natore (Kafuria), Bagmara (Taherpur), Durgapur, and Sherpur upazilas, focusing on improving productivity and promoting sustainable practices. Key initiatives included home gardening for nutrition and income, distribution of quality seeds to increase yields, and tree plantation for environmental conservation and agroforestry. These efforts provided technical support while promoting knowledge sharing, skill development, and adoption of modern agricultural technologies among farmers. Detailed information on the specific activities carried out is presented in Table 26.

✓ ii) Activities during 2024

The details of all the activities, as per the project document performed during the year 2024 were listed and their achievements were shown in **Table 26**. Major activities done during the year included were selection of farmers, organize and provide training, arrange demonstration of high value crops at farmers' fields, organize field days, arrange exposure visits, holding workshops, linking with marketing channels, formation of committees and so on.

Table 26: Description of Different Activities Done and Achievement Made under the Project during the Year 2024

| SL. No. | Activities | Unit | Achievement | Remarks |
|---------|---|--------|-------------|---|
| 1 | Farmers List (on Software) | Person | 6000 | |
| 2 | Financial management Training of Small Micro entrepreneurs and producers | Person | 2000 | 80 batches, 25 participants in each batch |
| 3 | Training on Nutrition, Climate, Environment and Social issues | Person | 6000 | 240 batches 25 male and female participants in each batch |
| 4 | ToT on financial literacy for the trainers | Batch | 5 | 75 project staffs took part in training, 15 in each batch |
| 5 | Training on weather adaptation | Batch | 2 | 50 participants took part in training; 25 in each batch. |
| 6 | Exposure visits for knowledge transfer | Person | 50 | 2 batches, 25 in each batch |
| 7 | Training of farmers about Organic Fruits and Crops Production | Batch | 100 | A total of 2500 farmers took part, 25 farmers in each batch. |
| 8 | Training of Entrepreneurs about Global GAP BGAP/ HACCP | Batch | 4 | A total of 100 farmers took part, 25 farmers in each batch. |
| 9 | Training of Lead Farmers, Input sellers, Nursery owners about Horticultural Technology and Management | Person | 50 | 2 Batches, 25 farmers in each batch. |
| 10 | Compromise agreement for Organic Fruit Production | Number | 3 | |
| 11 | Demo of Coffee | Number | 80 | Distributed to Matiranga, Kaptai, Bandarban Sadar and Thanchi |
| 12 | Demo of Cashew nut | Number | 75 | Distributed to Matiranga, Kaptai, Bandarban Sadar and Thanchi |
| 13 | Demo of Black Pepper | Number | 75 | Distributed to Matiranga, Kaptai, Bandarban Sadar and Thanchi |

| | | | | |
|----|---|--------|------|--|
| 14 | Demo of Vanilla | Number | 10 | Distributed to Matiranga, Kaptai, Bandarban Sadar and Thanchi |
| 15 | Demo of Special Mango | Number | 50 | Distributed to Matiranga, Kaptai, Bandarban Sadar and Thanchi |
| 16 | Demo of Seedless Lemon | Number | 90 | Distributed to Matiranga, Kaptai, Bandarban Sadar and Thanchi |
| 17 | Demo of Rambutan | Number | 100 | Distributed to Matiranga, Kaptai, Bandarban Sadar and Thanchi |
| 18 | Demo of Avocado | Number | 50 | |
| 19 | Demo of Date Palm | Number | 50 | |
| 20 | Development of Value Chain Committee | Number | 1 | |
| 21 | Leaflet Development on latest technology | Number | 4500 | Drip Irrigation system, Sprinkler irrigation system, Tricho-compost production technology etc. |
| 22 | Development of Collection Centre | Number | 2 | |
| 23 | Preparation of Videos related to nutrition, climate, environment, social issues for farmers and their family members including children | Number | 9 | |
| 24 | Field Day | Number | 3 | 70 farmers attended at Matiranga |
| 25 | Provide financial grant for Irrigation Development | Number | 4 | |
| 26 | Market Promotion Campaign | Number | 2 | A campaign was held to give ideas to the entrepreneurs on agricultural machineries |
| 27 | Workshop for Farmers, Farming product seller and Company | Number | 2 | Two workshops were organized with farmers and input sellers to discuss mutual issues at Matiranga and Bandarban upazila. |
| 28 | New product development | Number | 3 | Coffee processing; banana chips and powdering spices. |
| 29 | Base Line Study | Number | 1 | |
| 30 | Technical Book writcup | Number | 1200 | "Uddan Tatfik Fosoler Chas Pochoti" |
| 31 | Endline Survey | Number | 1 | To analyze the effect of the sub project. |



■ *Harvesting Rambutan Fruits*

iii) Highlights of Some Activities

a. Farmers list

A total of 6,000 farmers from four project upazilas were listed under three categories: ultra-poor, transitional poor, and enterprising poor. Data were collected using Kobo Collect Apps by AVC.

b. Financial Management Training

80 batches of day-long training (3 hours each) were held for 2,000 farmers from Matiranga, Kaptai, Bandarban Sadar, and Thanchi to improve financial management and facilitate loan operations with IDF.

c. Training on Nutrition, Weather, Nature and Social Issues

240 batches of training were organized for 6,000 farmers, focusing on nutrition, health, weather, nature, and social awareness, with special emphasis on pregnant and lactating women.

d. Training of Trainers (ToT)

This training program was organized for the project staff members as well as for the field officers so that they could teach the farmers while performing their duties. Five such batches of this training were organized where 75 participants took part, 15 trainees in each batch.

e. Farmers Exchange Visits

Two groups of 25 farmers each from Kaptai and Bandarban participated in exchange visits to Khagrachori- one group learned about drip irrigation in Matiranga, while the other observed coffee production and processing at the Hill Tracts Research Institute



f. Training of Entrepreneurs about Global GAP BGAP/ HACCP

Total 100 farmers in 4 batches got the training on Global GAP. They got training on the Technology under Global GAP IFA CPCC FV version 5.2. This helped the farmers to produce fruits and vegetables on such quality as they can export them.

g. Training on Safe Fruits Production

The project conducted training for 50 lead farmers and dealers in two batches on organic fruit production using bio-fertilizers, bio-pesticides, and organic inputs. Participants from Matiranga and Kaptai gained knowledge on safe biological products, enabling them to cultivate fruits and vegetables free from synthetic fertilizers and pesticide

h. Agreement for Organic Fruit Production

IDF signed agreements with ISPAHANI Agro Limited, Kazi Farms Limited, and Sopnobilash Agro Farm and Nursery to support field-level production and awareness activities. This enables farmers in hilly areas to access training on bio-fertilizers and bio-pesticides, obtain reliable saplings, and produce safe, pesticide-free fruits and vegetables.

i. Different Demonstration

The project established demonstration plots to promote high-value fruit crops among farmers. Crops like coffee, cashew, black pepper, vanilla, special mango, seedless lemon, and rambutan were distributed to selected farmers in Matiranga, Kaptai, Bandarban Sadar, and Thanchi. Seedless lemon and rambutan saplings were handed out by the Executive Director on 29 August 2022.





■ *Drip Irrigation System*

▶ *j. Value Chain Committee*

The project established a 'Value Chain Committee' comprising Upazila Agriculture Officers, nursery owners, fruit dealers and retailers, bio-pesticide and organic matter suppliers, and fruit growers. The Committee addresses challenges in the production and marketing of high-value fruits and crops, meeting quarterly. Four meetings were held in 2024.

▶ *k. Collection Center*

IDF-RMTP Team developed a 'Collection Center' at Bangmara area of Matiranga upazila and another at Bangchari, Kaptai. The purpose of these centers is to collect different fruits of hilly areas, sort them and do the work of packaging them for marketing. There is a committee who conduct this collection center. Farmers from around 7 villages were being benefited from that collection center. Collection of Fruits and Crops are now easy for paikars and arotdars from those areas. Now the farmers can sell their product from collection center regularly, Paikars and arotdars came here to collect product directly from farmers. If the product is not sold in time, there was no hassle for missing products, because farmers can safely store their product in collection centers.



▶ 1. Field Day

In 2024, the project conducted two Field Days highlighting Rambutan and seedless lemon cultivation, generating strong interest among farmers to establish orchards. Earlier, on 20 June 2023, a Field Day in Matiranga demonstrated mango production using the bagging technique.

IDF 'RMTP High Value Fruits and Crops Extension and Marketing Project' working at the field level to increase production of fruits and crops in hilly areas and thereby improving farmers economic condition and increase their livelihood in CHT Hilly areas.

4.8.8 Vegetable Production Activities

✍ i) Introduction

The 'Facilitate Access to Crop-Based Finance to Enhance Vegetable Production' project, implemented by IDF in partnership with USAID/Chemonics, aims to strengthen vegetable farming in Chakaria (Cox's Bazar) and Alikadam (Bandarban). Initially launched in February 2023 for one year, the project was extended to September 2024 due to natural disasters affecting farmers' fields and seedlings. Its primary goal is to improve vegetable production by building farmer capacity and enhancing access to finance. The project focuses on training farmers in modern, climate-resilient techniques, promoting organic farming and Good Agricultural Practices (GAP), ensuring participation of women and youth, facilitating exposure visits and market linkage workshops, and providing tailored loan products.

Farmers faced challenges such as limited awareness of modern techniques, lack of market information, price fluctuations, dependency on intermediaries, and restricted access to formal credit. These issues were addressed through capacity-building trainings, field support from extension officers, market linkage workshops, and exposure visits to improve production, marketing, and financial access for vegetable farmers.

Building on these objectives and challenges, the project achieved significant milestones in farmer training, financial support, and sustainable farming practices.



✍ ii) Key Achievements

- a. A total of 4,500 farmers were trained in climate-smart and safe vegetable farming practices of which mostly are women.
- b. Market linkage workshops were attended by 45 key stakeholders (farmers, retailers, and wholesalers) to enhance direct sales and reduce dependence on middlemen.
- c. The introduction of the Sufolon loan program benefited 1,776 farmers, of which all were women with a total disbursement of BDT 31.38 million (USD 263,748).
- d. Sixty lead farmers participated in exchange visits focused on eco-friendly pest management techniques.
- e. 1,800 pheromone traps and 4,890 yellow sticky cards were used to minimize the use of chemical pesticides.

✍ iii) Lessons Learned

- a. Partnerships with USAID/Chemonics improved farmers' technical knowledge and financial access, boosting their productivity and livelihoods.
- b. The project sparked interest among local farmers and government bodies in replicating climate-smart farming techniques.
- c. IDF has the capacity to expand financial support but requires specialized extension staff and further capacity-building initiatives.

✍ iv) Recommendations

- a. Establishing a Revolving Loan Fund to sustain and expand financial support for vegetable farmers.
- b. Extending technical assistance to train more farmers in modern, climate-resilient agriculture.
- c. Replicating the project model to maximize long-term benefits for farmers and enhance the USAID/Chemonics crop-based finance program.

This project has empowered farmers, strengthened agricultural value chains, and contributed to resilient and profitable vegetable farming in Bangladesh by addressing financial and technical barriers.

4.9 LIVESTOCK

4.9.1 Introduction

Livestock development is another key area of income generation for IDF group members. Early interventions included local poultry raising, promoted with assistance from HKI in 1993. The dedicated Livestock Unit has since continued to expand livestock activities, providing technical guidance, training, and facilitating access to new technologies and markets, with ongoing support from PKSf since 2014.

During the reporting period, IDF strengthened livestock production by establishing farmer-level demonstration farms to promote best practices in animal husbandry, feed management, disease control, and breeding. A Livestock Counseling Center in Cox's Bazar provided training on breed selection and modern rearing techniques, while cluster-based duck farms supported 20 women members with improved management and marketable production. In Rajshahi, activities across four upazilas included cattle and goat rearing, duck farming, vaccination, and training. These initiatives enhanced productivity, increased incomes, and promoted sustainable livestock practices, contributing to rural development.

The specific activities carried out during the year are presented below in a sequential manner.

4.9.2 Training for capacity building

For building capabilities and capacities among the farmers Livestock Counseling center was organized at Cox's Bazar. The details about these were described below.

Livestock Counseling Center: Technical knowledge and prevalence of problems (e.g. disease) differ from area to area depending on the geographical location and abundance of animals. Livestock Counseling Center works as a center point of dispersing appropriate technical knowledge and quick capacity building solution to solve emerged problems related to livestock. The principles working behind the scenes are as follows.

- i) Introducing farmers about the knowledge of livestock related technology, new technical instruments, new breeds/strains of livestock.
- ii) Transferring knowledge on disease control system, necessary action plan to fight newly emerged pandemic diseases among farmers in order to reduce financial and animal loss.
- iii) Educating farmers on ways to handle livestock technology.
- iv) Helping farmers to select the most appropriate livestock for farming depending on weather, climate and location.
- v) Meeting enquiries of farmers.

IDF has been implementing this mammoth task through its branches. Pursuing 40 to 50 members in each sitting, having the liaison with Upazila Livestock Officer and Veterinary Surgeon. Our technical officers of Livestock Wing are working dedicatedly on this heartfelt discipline. In addition, another program, 'exposure visit' by was held at Cox's Bazar where 35 livestock officers and Focal person/ Senior staff of 35 NGOs from different districts, Deputy Manager, Manager & Deputy General Manager of PKSF, Zonal Manager and Deputy Executive Director of IDF took part in the visit. All participants visited IDF's activities of Dorga para and Muhuri para of under Cox's Bazar Branch.



4.9.3 Technology Transfer

IDF has been working on technology transfer among the livestock rearing farmers and with end in view, about 11 demonstrations were organized with various types of livestock animals these animals were mainly pekin duck, BAU duck, hilly chicken, hybrid layer chicken, sheep, goat, cow etc. About 162 livestock rearing farmers had participated in these various demonstrations. These demonstrations were held within the areas of 10 IDF branch offices. The details on the types of demonstrations, names of livestock animal, number of farmers involved and locations were shown in Table 27.



**Table 27: Nature and Types of Livestock Demonstration with
Number of Farmers and Locations, 2024**

| Sl No. | Name of Demonstration | Name of Livestock/Target People | No. of Farmers | Branch/ Location/Areas |
|--------|--|---------------------------------|----------------|---|
| 1 | Dairy cattle rearing through practicing standard farm management. | Cow | 24 | Manikchari -04 Bashkhali - 03 Amhorhat -04 Sarkarhat - 04 Amilaish - 03 Padua 06 |
| 2 | Climate tolerant Color Broiler/Sonali chicken rearing with proper bio-security to produce safe meat. | Color broiler (BAU Chicken) | 20 | Amcharhat -05 Cox's Bazar - 05 Eidgaon -05 Padua- 05 |
| 3 | Hilly chicken rearing | Hilly chicken | 20 | Cox's Bazar -05 Manikchari - 05 Matiranga -05 Eidgaon -05 |
| 4 | Broiler type Pekin/Egg type Khaki Campbell duck rearing for meat production. | Pekin Duck | 30 | Cox's Bazar -05 Matiranga - 05 Manikchari -10 Eidgaon -05 Padua-05 |
| 5 | Rearing indigenous chicken semi-commercially by specialized housing system. | Indigenous Chicken | 20 | Cox's Bazar - 05 Padua -05 Manikchari - 05 Matiranga -03 Eidgaon - 02 |
| 6 | Buck center establishment/Goat fattening. | Goat | 10 | Amilaish -03 Padua 02 Eidgaon -03 Sarkarhat- 02 |
| 7 | Parent stock production of indigenous chicken through intensive free ranging system. | Indigenous Chicken | 02 | Manikchari - 01 Matiranga -01 |
| 8 | Layer chicken rearing with proper bio-security to produce safe eggs. | Hybrid Layer Chicken | 01 | Bashkhali -01 |
| 9 | Broiler type Pekin/Egg type Khaki Campbell duck rearing for meat production. | Muscovey | 13 | Anchorhat -03 Cox's Bazar -05 Baisari -02 Manikchari -03 |
| 10 | Sheep Rearing | Sheep | 10 | Baisha1 - 05 Manikchari -05 |
| 11. | BAU Duck rearing | BAU Duck | 12 | Matiranga -12 |

4.9.4 Cluster based pekin duck and BAU Duck rearing

Twenty women from Marikchari and Matiranga have been empowered through a semi-intensive Pekin and BAU duck rearing program under the Livestock Sector of the Integrated Agriculture Unit, funded by PKSf. Each member received 40 Pekin ducklings and 50 BAU ducklings, along with training from the Upazila Livestock Officer and team on comprehensive management practices. Implemented on a cluster basis, the program enabled members to access all necessary services efficiently and share knowledge among themselves, leading to proper rearing practices and generating interest among other community members. The ducks reach a marketable weight of 2.5–3 kg within 2–3 months, providing a profitable income source, and encouraging year-round rearing.

To further enhance meat and egg production, IDF supported the establishment of 20 small-scale semi-intensive Pekin and BAU duck farms in the area. Members received technical assistance, grants, vaccination, deworming support, and guidance on modern production techniques, including record-keeping. Continuous supervision and advisory services ensured the adoption of best practices, enabling sustainable and profitable duck farming for the participating women.



4.9.5 Vaccination

As part of its livestock support initiatives, IDF implemented a comprehensive vaccination program to protect animals from common and emerging diseases, ensuring their health and productivity. The program covered cattle, goats, sheep, poultry, and ducks across project areas, with vaccines administered under the guidance of trained Veterinary Surgeons and Livestock Officers. Alongside vaccination, farmers were provided with technical advice on disease prevention, hygiene, and proper animal care, helping to reduce morbidity and mortality and safeguard household income. Regular follow-up visits and monitoring were conducted to ensure proper implementation, timely booster doses, and adherence to biosecurity measures.



Through this initiative, IDF strengthened livestock health management, improved productivity, and enhanced the livelihoods of participating farmers. In 2024, a total of 17,400 animals were vaccinated, benefiting 850 farmers across the project areas. Details are shown in table 28.

Table 28: Vaccination Activities during 2024

| Sl. No. | Name of Activity | Number of Animals Vaccinated | Number of farmers covered |
|---------|-----------------------|------------------------------|---------------------------|
| 1. | Vaccination (Duck) | 4250 | 100 |
| 2. | Vaccination (Chicken) | 9800 | 200 |
| 3. | Vaccination (Cow) | 800 | 250 |
| 4. | Vaccination (Goat) | 2550 | 300 |
| 5. | Total | 17400 | 850 |

4.9.6 Livestock services in Rajshahi Areas

During the year 2024, IDF's Livestock Unit implemented a range of activities in the Rajshahi Zone aimed at improving livestock productivity, health, and income for farmers. The interventions covered cattle fattening, cow rearing, goat farming, duck rearing, vaccination, primary animal healthcare, counseling, and training. These activities were carried out across four upazias—Natore (Kafuria), Bagmara (Taherpur), Durgapur, and Sherpur—under the supervision of the Livestock Unit and in coordination with local Veterinary Surgeons and Upazila Livestock Officers. Details are provided in Table 29.



Table 29: Livestock Activities in the Rajshahi Zone, 2024

| Sl. No. | Name of Activity | Number | Number of farmers | Branch-wise Number of Activities |
|---------|--|---------------|-------------------|---|
| 1. | Cattle Fattening Model Farm | 79 | 79 | Kafuria 19 farmers; Sherpur 17 farmers; Durgapur 12 Farmers and Taherpur 31 |
| 2. | Cow Rearing | 52 | 52 | Kafuria 11 farmers; Sherpur 17 farmers; Durgapur 11 Farmers and Taherpur 13 |
| 3. | Goat Rearing | 48 | 48 | Kafuria 9 farmers; Sherpur 13 farmers; Durgapur 09 Farmers and Taherpur 17 |
| 4. | Duck Rearing | 56 | 56 | Kafuria 17 farmers; Sherpur 13 farmers; Durgapur 12 Farmers and Taherpur 14 farmers |
| 5. | Vaccination for Livestock Animals | 134 Camps | 12,241 animals | Kafuria 59 camps; Sherpur 8 camps; Durgapur 11 camps and Taherpur 56 camps |
| 6. | Primary Healthcare for Livestock Animals | 1,743 Animals | 1,273 farmers | Kafuria 679 animals; Sherpur 336 animals; Durgapur 269 animals and Taherpur 459 farmers animals |
| 7. | Training/Counseling Sessions | 30 | 750 | Kafuria 09/225; Sherpur 08/200; Durgapur 7/175 and Taherpur 6/150 |

4.9.7 Red Chittagong Cattle (RCC)



✍ i) Introduction

Red Chittagong Cattle (RCC) is an improved and promising indigenous breed of Bangladesh, now facing extinction. Originating in greater Chattogram, RCC is easily recognized by its distinct red coat and features. Known for strong immunity, good reproductive performance, lower fat content in meat, and higher lactation period (242 days) with daily milk yield of 5–6 liters, RCC holds significant economic and genetic value.

To address this, IDF launched the Preservation, Development and Expansion of Red Chittagong Cattle Project in November 2014 with PKSF's support. The project aims to conserve RCC, develop quality parent stock, establish bull centers and demonstration farms, provide farmer training, ensure supply of pure RCC variety, extend technical and financial support, and eventually set up an RCC Institute.

✍ ii) Project Activities during the Year 2024

● a . RCC Demonstration Farm

The project had established a Demonstration Farm at Durlover Para, Satkania on 01 November 2014. At the end of the year 2024, the status of the farm in respect of number of different types of RCC were as follows.

| | | |
|----|-----------------|----|
| 1. | Milch cow | 0 |
| 2. | Pregnant cow | 5 |
| 3. | Heifer (female) | 5 |
| 4. | Heifer (male) | 12 |
| 5. | Calves (female) | 4 |
| 6. | Calves (male) | 2 |
| 7. | Breeding Bulls | 9 |
| | Total | 47 |

b. Training Provides in 2024

In 2024, a total of 87 farmers received training on rearing and managing Red Chittagong Cattle. The sessions covered nutrition, housing, breeding, disease prevention, and herd management, equipping farmers with skills to improve productivity, ensure cattle health, and support the preservation of the breed.

c. RCC Farmers' groups

In order to execute the objectives of the project as mentioned earlier, the farmers of the villages around the farm area were organized into groups who showed interest in rearing RCC. Five villages were selected under 5 IDF Branches and a total of 914 farmers were grouped into 211 groups. They were being trained and distributed RCC for rearing. Table 30 provides the information on names of branches, villages and number of groups and farmers.

Table 30: Number of Groups and Members Rearing RCC in Different Villages till December 2024

| Sl. No. | Name of Branch | Name of Village | No. of Groups | | | No. of Members | | |
|---------|----------------|-----------------|---------------|--------|-------|----------------|--------|-------|
| | | | Male | Female | Total | Male | Female | Total |
| 1 | Anchorhat | Nathpara | 0 | 30 | 30 | 0 | 154 | 154 |
| 2 | Padua | Jangal | 0 | 52 | 52 | 0 | 209 | 209 |
| 3 | Satkania | Durlover Para | 0 | 43 | 43 | 0 | 158 | 158 |
| 4 | Amilaish | SoutySarati | 0 | 37 | 37 | 0 | 156 | 156 |
| 5 | Dhopachori | MorglarMouck | 0 | 49 | 49 | 0 | 237 | 237 |
| Total | | | 0 | 211 | 211 | 0 | 914 | 914 |

d. Bull Center & Services

The bull center has been established in the premises of RCC farm as a support wing for both the farm and breeding services for outsiders. With a number of total 11 breeding bulls, this bull center has been contributing the best breeding services in the locality since establishment in 2014. These animals receive the extensive eyes of the veterinary professionals including the feeding, breeding and veterinary practices. These animals are also being raised in order for beef cattle fattening.

e. Fodder Production

Fodder production ensures a steady supply of nutritious feed for livestock while supporting soil conservation and farm sustainability. The RCC farm has a 3-acre fodder plot on its west side, producing up to 219 metric tons per year, mainly German and Napier grass.

f. Supports for Treatments

Regular deworming is vital to control parasites and improve livestock health and productivity. Farmers receive training and veterinary guidance on proper deworming practices, timing, and parasite control strategies. In 2024, a total of 482 anthelmintics were distributed under the deworming campaign.

g. Supports for Breeding Service

Support on natural insemination involves providing farmers with the knowledge, resources, and guidance necessary to successfully implement this reproductive technique in their livestock management practices. Veterinary professionals or experts of the institution in breeding play a crucial role in offering support throughout the process. They educate farmers on the benefits of natural selective breeding, including genetic improvement, disease control, and the ability to access superior genetics. By the end of the year of 2024, from the RCC farm premises under natural breeding program, a total of 663 cattle had received the advantages of natural insemination.

4.9.8 Gayal (*Bos frontalis*)



i) Introducing Gayal

The cross between Gaur (*Bosgaurus*) and domestic cattle has given birth to Gayal (*Bosfrontails*). Since it looks like our cattle; it is called 'wild cattle' in our country. It is also known as Chittagong Byson as there is mostly found in hilly areas of Bandarban district in our country. Beyond Bangladesh, Gayals are also found in India where they are called Mithun as well as in China (Dulong, particularly in Yunnan Province), northern Myanmar, and the hilly areas of Bhutan. Gayal is being reared as a semi-domesticated animal in these countries. For the indigenous communities of the above-mentioned countries, Gayal is observed as a symbol of social vigor. These indigenous communities sacrifice Gayal on their religious and social festivals.

Gayal, of course, has been declared as an endangered species in Bangladesh according to listings of the International Union for Conservation of Nature (IUCN).

✍ ii) Importance of Gayal Species

- A matured Gayal bull may weigh up to 1000 Kg of live weight. Besides, due to its higher dressing percentage (48-54%), Gayal is a good source for meat production.
- Gayal meat contains 23.87% dietary protein in relation to beef (19.05% protein) and carabeef (20.39% protein). It means Gayal meat is a better dietary protein source.
- The fat percentage in Gayal meat is very low (around 0.66%). In perspective, beef contains the highest fat percentage (10.19%) followed by carabeef (1.37%). The lower the fat percentage, the lower chance to get heart diseases due to less content of cholesterol. Besides, Gayal meat contains higher amount of unsaturated fatty acids which is the best for health.
- The dependency on animal import would be reduced by increasing popularity of Gayal.
- Gayal is being used as iconic species for sacrifice during Eid-UI-Adha each year.

✍ iii) The Project on Gayal

With the background stated above, Integrated Development Foundation (IDF), in collaboration with PKSf had developed a project entitled "**Breed conservation, development of Gayal (*Bosfrontalis*) and poverty alleviation by rearing at the farm level**". The Project was approved by PKSf under the program "**Learning and innovative fund to test new ideas (LIFT)**" and IDF has been implementing it since March 2020

✍ iv) Goals and Objectives of the Project

The Gayal Project is being implemented to achieve the goals of **conservation** and **domesticization** of Gayal species.

The objectives of the Gayal project were to:

- establish Gayal Conservation Farm at the institutional level,
- establish Gayal demonstration farms at the farmer level,
- select members especially eligible to Gayal rearing,
- distribute Gayal loans and grant money among the farmers,
- organize specialized training on Gayal rearing in order to increase potentiality of the farmers, and
- publish posters and other documentations for mass awareness.

✓ v) Working Areas

| District | Upazila | Area |
|-------------|-----------|---------------------------------|
| Chattogram | Lohagara | Amchorhat, Padua |
| Khagrachari | Matiranga | IDF Integrated Farm, Matiranga. |

✓ vi) Activities during 2024

The Gayal Project was launched in March 2020 with financial support from PKSF for an initial duration of three years. Following notable progress during the implementation period, IDF requested an extension to ensure the completion of remaining activities. In response, PKSF approved a one-year extension in November 2023, and all project activities were successfully completed by December 2024. The overall progress is summarized in Table 31.

Table 31: Progress of Gayal Project till December 2024

| Sl. No. | Description | Target | Cumulative Progress (from beginning to December 2024) | Balance | Remarks |
|---------|--|---------|---|---------|----------|
| 1 | Demo Farm at The Institution Level | | | | |
| 1.1 | Demo Farm (No.) | 1 | 1 | 0 | |
| 1.2 | Gaya Purchase (No.) | 10 | 17 | 0 | |
| 1.3 | Maternity Shed (No.) | 1 | 1 | 0 | |
| 1.4 | Breeding Chute (No.) | 1 | 1 | 0 | |
| 2 | Gaya Loan | | | | |
| 2.1 | Number of Gayal Rearing Farmers Given Loans | 40 | 30 | 10 | |
| 2.2 | Amount of Loan to Gayal Rearing Farmers (No.) | 7220000 | 3000000 | 4220000 | |
| 3 | Grants | | | | |
| 3.1 | No. of Demo Farms Organized | 30 | 30 | 0 | |
| 3.2 | Grant Money Distributed to Demo Farm (Lakh Taka) | 1800000 | 1800000 | 0 | |
| 3.3 | No. of Training Courses Organizes | 4 | 4 | 0 | |
| 3.4 | No. of Vaccines and Deworming tablets Distributed to Goyal Farmers | 120000 | 120000 | 0 | FMD, LSD |
| 3.5 | No. of Workshops Organized | 4 | 4 | 0 | |
| 3.6 | Poster | 75520 | 75520 | 0 | |
| 3.7 | Videc Documentary (Lakh Taka) | 166000 | 166000 | 0 | |

☑ vii) Demonstration Farm of Gayal

The Gayal Demonstration Farm was established at Fouzdarhat in 2020 with the objectives of conserving the Gayal species, improving the breed, and increasing its population. In addition to serving as a demonstration site for farmers, the farm also aimed to supply Gayals to interested farmers for rearing. By the end of December 2024, a total of eight Gayals were maintained at the demonstration farm in Maliranga, as shown in Table 32.

Table 32: Number of Different Types of Gayal in Demonstration Farm, 2024

| Sl. No. | Description | No. of Gayal In December 2023 | Status of Gayal during 2024 | | No. of Gayal in December 2024 |
|--------------|-------------------|-------------------------------|-----------------------------|------------|-------------------------------|
| | | | Purchased/ Transformed | Sold/ died | |
| 1 | Gayal Cow | 3 | - | - | 3 |
| 2 | Gayal Bull | 2 | - | - | 2 |
| 3 | Gayal Buckna calf | 4 | 0 | 2 | 2 |
| 4 | Bull calf | 1 | - | - | 1 |
| Total | | 10 | 0 | 2 | 08 |

☑ viii) Providing Grants to Gayal Farmers

IDF, in collaboration with PKSF, provided grant support to selected farmers for purchasing and rearing Gayals under the **"Breed conservation, development of Gayal (*Bosfrontalis*) and poverty alleviation by rearing at the farm level"** project. Thirty farmers from the villages of Jibar Muhuripara, Satghor, Chunoti, Faranga, Chanda, Pathanshamajar, and Baganbari-under Putivilla and Chunti unions-were selected through the Amcharhat and Fadua branches of IDF.

The project made significant progress in Gayal conservation and rural livelihood development. A total of 56 Gayals were distributed among the 30 farmers, with loans totaling BDT 2,960,000 and an outstanding balance of BDT 335,477 as of December 2024. During the period, 10 Gayals died, while 18 were sold for BDT 1,390,000, reflecting the growing economic viability of Gayal farming. Currently, 28 Gayals remain with the farmers, contributing to both income generation and species preservation.

Alongside financial support, IDF provided regular technical assistance and necessary inputs such as feed formulation, UMS preparation, Napier grass cultivation, medicines, vaccines, and deworming tablets to ensure better animal health and productivity.

☑ ix) Training for Farmers

A 2-day training course was conducted on 'Rearing of Gayal at Household Levels by the Farmers'. A total of 75 farmers (69 males and 6 females) attended the training course. The training was non-residential and it was organized at the courtyard of Amcharhat branch office. Dr. Khalekizzanan, Dr. Setu Bushan Das, Upazila Livestock Officer and Dr. Jakirul Islam, Veterinary Surgeon, SDG Project, Lohagara acted as guest speakers in the training program. Dr. Jakirul Islam of IDF Gayal Project organized the training program.



4.9.9 Sheep Farming

i) Objectives of the Project

The project on sheep farming started from 15 January 2024 with own fund of IDF. The main objective of the project is to promote and expand the rearing of sheep adopting the improved methods; and to demonstrate and distribute sheep to the interested farmers. The specific objectives of the projects are to:

- establish a sheep demonstration farm,
- select farmers interested in sheep farming and organize them into groups,
- organize training on sheep farming for farmers interested in sheep rearing,
- assist farmers by providing technologies of on improved sheep farming.

ii) Coverage of the Area

The project area covers, Matiranga upazilas within the district of Khagrachari. One Asst. Program Organizer is looking after the farm.

iii) Progress of Activities during the Year 2024

a. Demonstration Farm of sheep

The demonstration farm of sheep is situated at the campus of Integrated Farming Complex at Matiranga, Khagrachari. The farm was established on 15th January 2024. The farm is serving basically as a breeding farm. At the end of the year, the stock of sheep in the farm was 23 as shown in Table 33.

Table 33: Number of Different Types of Sheep in the Farm, December 2024

| Sl. No. | Category | Number | Remarks |
|---------|--------------------|--------|---------|
| 1. | Adult male | 08 | |
| 2. | Adult female -ewes | 09 | |
| 3. | Ram | 06 | |
| Total | | 23 | |

4.9.10 Process & Marketing of Milk and Dairy Products



i) Introduction

Dairy farming is a crucial sector for rural economic growth in Bangladesh. Recognizing the need for modernizing dairy farming practices and ensuring sustainable livelihoods, IDF had implemented the "Sustainable Enterprise Project (SEP)" in collaboration with PKSF from July 2020 to January 2024. Under this initiative, 400 farmers from Karnaphuli, Patiya, Chandanaish, and Anwara upazilas of Chattogram had been provided with specialized training. The primary goal of this training was to enhance their capacities in producing the dairy productions and dairy products and their marketing by assisting them in obtaining business and product certifications.

ii) Training Activities

The IDF-SEP training program aimed to transform traditional farmers into skilled entrepreneurs by equipping them with the knowledge and expertise needed to expand their dairy businesses. Farmers who previously focused solely on raw milk production have now diversified their operations to include value-added dairy products. The comprehensive training covered:

- **Business Certification:** Farmers were guided through the process of obtaining trade licenses and business registrations, ensuring legal compliance and market credibility.
- **Safe Dairy Production:** Participants learned about hygienic practices, quality control measures, and modern dairy processing techniques to ensure safe and high-quality milk and dairy products.
- **Regulatory Compliance:** Farmers were educated on the rules and guidelines set by the Bangladesh Standards and Testing Institution (BSTI) for dairy production and marketing.
- **Hands-on Product Development:** Training sessions focused on practical skills for producing dairy-based products such as yogurt, buttermilk, ghee, and cheese, allowing farmers to expand their market offerings.

iii) Details of Produced Products

Following the hands-on training at the IDF-SEP project's Chilling Center, farmers had developed the skills to produce and preserve the following dairy products:

- **Milk:** Packaged and chilled milk is now preserved for up to 7-10 days, ensuring longer shelf life and wider market reach.
- **Yogurt:** A nutritious and healthy food enriched with various vitamins and antioxidants.
- **Buttermilk:** Prepared from fermented yogurt and enriched with digestive benefits, catering to a niche market segment.
- **Ghee and Cheese:** Some trained farmers have also started producing ghee and cheese, adding further value to their dairy businesses and increasing profitability.

iv) Success and Impact

The training programs had already demonstrated significant positive outcomes for the participating farmers. Some key achievements include:

- **Income Generation:** Eleven (11) farmers had successfully started processing dairy products and had been earning sustainable incomes.
- **Business Expansion:** A total of 23 farmers had obtained business licenses, while 47 had applied for business registration, facilitating their entry into formal markets.
- **Market Linkages:** The Chilling Center has enabled the regular supply of dairy products to Kamaphui, Paliya, Anwara, Chandanaish, Chattogram city, and Satkania, allowing farmers to expand their businesses beyond their local areas.

v. Future Prospects

IDF-SEP project's Chilling Center has paved the way for a more structured and sustainable dairy industry. With continued support and access to modern equipment, farmers can:

- Improve production capacities and introduce innovative dairy products.
- Expand their customer base to larger cities and commercial markets.
- Establish partnerships with retailers and dairy cooperatives to scale up their businesses.
- Adopt advanced storage and transportation methods to ensure product quality and longer shelf life.

The IDF-SEP project's Chilling Center has opened new opportunities for trained farmers. The increased scope for marketing and preserving their products is accelerating economic growth. Furthermore, by producing safe and hygienic dairy products, they are gaining consumer trust, which will further strengthen their businesses in the future.

4.10 Fisheries

4.10.1 Introduction

IDF's Fisheries Unit has prioritized sustainable aquaculture from the very beginning, with the aim of increasing productivity while improving household nutrition and income. Since 2014, these initiatives have been further strengthened through financial and technical assistance from PKSF, enabling greater fisheries production and expanded income opportunities for local communities.

The specific activities carried out during the year are presented below in a sequential manner.

4.10.2 Training and Field Days



- During the year, 4 non-residential training programs were organized for the fish cultivators at Eidgaon, and Padua branches. A total of 100 farmers attended the training programs. Upazilla Fisheries Officer, participated in the training program as trainers.
- Three Field Days were organized at Banskhali and Amilash branches. The Field Day at Banskhali was on 'Carp fattening' held on 23 February 2024 and attended by 65 farmers. The Field Day at Amilash was on 'Semi-intensive mixed culture of Shing Magur' held on 24 March 2024 and attended by 75 farmers and another at Amchorhat where many farmers had attended.
- Three Fish Seba and information center program also arranged in Amilash area where more than 90 fish farmers participated to discuss their many problems and solutions with Satkania Upazila Fisheries Officer.

- One market linkage workshop held on Cox's Bazar Branch where different sectors stakeholders participated to establish proper market linkage to different occupations such as fishermen, araddars, and fish feed producers, fish fry producers and others. One Orientation program was held on Cox's Bazar in mariculture project.
- In cooperation with the Upazila Fisheries Office, a 'Fish Week and Fry Release Program' was organized by the Eidgaon branch.
- Two batch of Residential Training were held at Cox's Bazar Branch where 35 Technical Officers and 35 Assistant Technical Officers total of 70 trainees participated from 35 organizations. Different organizations such as BARI, CIVASU, BFRI, BORs Scientific officers sent their representatives in the training program.
- One batch of 3-day training program on Entrepreneurship Development and Market linkage was held from 17-19 December 2024 where 25 entrepreneurs of different sectors participated.

4.10.3 Demonstration

During the year 2024, a total of 58 demonstrations were organized on the cultivation of various fishes in the ponds of 58 farmers. These farmers were located in project areas of 12 IDF branch offices. The purposes of these demonstrations were to exhibit the various technologies to the concerned farmers as well as to the neighboring farmers interested in newer technologies. The names of demonstrations with concerned fishes and the number of farmers along with the locations are shown in Table 34.



Table 34: Names of Demonstration of Fishes, Number of Farmers and their Locations, 2024

| Sl. No. | Name of Demonstration | Name of Fishes | No. of Farmers | Areas |
|---------|---|--|----------------|---|
| 1 | Innovative Fisheries work | Carp, Rui, Tilapia | 1 | Cox's Bazar |
| 2 | Brood banks of nutrient sensitive mola fish | Mola, Carp | 4 | Baishari (1), Manikchari (1), Podua(2), |
| 3 | Semi-intensive mixed culture of pabda golsha | Pabda Golsha | 3 | Amilaish (1) and Podua (2), |
| 4 | Fish Culture in unutilized pond | Shing, Tilapia, Carp | 2 | Amchorhat (2), Baishari (1) |
| 5 | Natural Feed based Fish culture | Pangash Carp, Tilapia | 10 | Baishari (1), Podua (3), and Amilaish (3), Amchorhat (1), Rajarhat (1), Edgaon (1). |
| 6 | Value added fish products (RTC/RTE) | Carp (Catla, Rui, Mrigel), | 1 | Cox's Bazar (1) |
| 7 | Micronutrient indigenous small species (SIS) fish farming | Koi, Shing, Magur | 2 | Padua (2) |
| 8 | Well managed member level fish sales center | Carp (Catla, Rui, Mrigel) Tilapia, Shing | 1 | Cox's Bazar (1) |
| 9 | Entrepreneurship fish feed manufacturing | Lcose feed | 1 | Amchorhat (1). |
| 11 | Production and marketing of dry fish in a healthy way | Lottia, Chori, Chingri, | 16 | Cox's Bazar (16). |
| 12 | Green mussel/oyster/seaweed culture in marine waters | Green mussel | 25 | Cox's Bazar (25). |

4.10.4 Fisheries Activities in Rajshahi Areas

In 2024, IDF's Fisheries Unit supported farmers in the Rajshahi Zonal area by establishing demonstration plots for integrated fish and vegetable cultivation along pond sides. These activities promoted sustainable aquaculture, improved productivity, and enhanced household nutrition and income. Detailed information on activities, locations, and participating farmers is provided in Table 35.



Table 35: Fisheries activities in Rajshahi, 2024

| Sl. No. | Name of Activity | Number | Number of farmers | Branch-wise Number of Activities |
|---------|---|--------|-------------------|---|
| 1. | Fish cultivation with vegetable growing in pond sides | 13 | 13 | Katuria 2; She rpur 6; Durgapur 2 and Taherpur 03 |

4.10.5 Production of Safe Fish & Fish Products



■ *Aerator*

i) Introduction

Bangladesh, currently ranked 2nd in inland open-water and 5th in closed-water fish production (DOF, 2024), has achieved self-sufficiency in the fisheries sector, which plays a pivotal role in ensuring food security, generating employment, earning foreign exchange, and reducing poverty. Despite these achievements, concerns persist regarding fish quality and safety, largely due to pollution, the use of harmful chemicals and antibiotics, substandard feed, and inadequate hygiene practices.

In response, IDF, with support from PKSf under the RMTP (jointly funded by IFAD and DANIDA) initiated the sub-project “**Production and Marketing of Safe Fish and Fish Products**” in 2023 across Hathazari, Rouzan, Boalkhali, and Fatikchari upazilas of Chattogram, targeting 5,000 value chain actors. The initiative integrates safe aquaculture practices with advanced technologies such as AI, IoT, Blockchain, and crowdfunding platforms, alongside developing a certified “safe fish” brand.

The project is designed to enhance entrepreneurs’ income through the production and marketing of safe and value-added fish products, promote sustainable aquaculture and modern farming technologies, and strengthen market systems. Additionally, it seeks to generate employment opportunities, ensure environmentally friendly and climate-resilient practices, and improve access to nutritious fish products, while placing particular emphasis on the active participation of women and youth in fisheries value chains.

ii. Working Area

| District | Sub - district | Related Branch |
|------------|----------------|---|
| Chattogram | Hathazari | Halda & Sarkarhat Branch |
| | Rouzan | Rouzan, Brahmanhat, Kadalpur Branch |
| | Boalkhali | Boalkhali Branch |
| | Fatikchari | Fatikchari, Azadi Bazar & Narayanhat Branch |

iii. Training & Workshop for Capacity Building

IDF registered 5,000 entrepreneurs through offline records and Kobo Collect, capturing detailed information on their enterprises. To ensure food safety and quality of fish and value-added products, IDF conducted 840 training batches covering pond and production management, feed and post-harvest practices, as well as business planning, finance, marketing, e-commerce, and sustainability. The sessions, enriched by participation from local fisheries offices, microcredit institutions, and private sector actors, strengthened stakeholder collaboration while building the entrepreneurs' technical and business capacities, the details are shown in Table 36.



Table 36: Number of Participants Attending Training, Exposure Visits, and Field Days by Topic/Area in 2024.

| Sl. No | Name of the Training | Achievement (Batch) | Participants (Number) |
|--------------|--|---------------------|-----------------------|
| 1 | Good Aquaculture Practices of Fish Farmers | 167 | 5000 |
| 2 | Good Aquaculture Practices & use of modern technologies in aquaculture lead farmers and other local service providers | 3 | 75 |
| 3 | HACCP, ISO, Global GAP for skill development of entrepreneurs, service providers & project team | 1 | 30 |
| 4 | Intensive fish or prawn farming and black soldier larvae production of entrepreneurs for their skill development | 2 | 50 |
| 5 | 'Good Handling Practice' for skill development of staff engaged in the distribution and transportation of fish and fish products | 2 | 50 |
| 6 | Business planning, product innovation, marketing & branding for skill development of entrepreneurs & project team | 1 | 20 |
| 7 | Business management of members of small entrepreneurs and producers | 4 | 120 |
| 8 | Financial literacy information & introductory discussion for micro borrowers and members of producer organizations | 250 | 5000 |
| 9 | Nutrition, climate, environment, and social issues | 250 | 5000 |
| 10 | Video demonstration of nutrition at club level and cooking strategy of nutritious food | 30 | 900 |
| 11 | Use of safe equipment for fish in aquaculture | 100 | 3000 |
| 12 | Protect fisheries resources during flood and natural disasters and harmful effects of overused feed, fertilizers, and non-conventional chemicals/ antibiotics in aquaculture | 10 | 300 |
| 13 | Campaign on water & soil test in the pond for the inspiration of fish farmers through local service provider | 4 | 120 |
| 14 | Training on Good Aquaculture Practices and farm certification for advanced fish farmers. | 4 | 120 |
| 15 | Exposure visits | 3 | 36 |
| 16 | Field days | 9 | 720 |
| Total | | 840 | 20541 |

*Note: A total of 5000 registered entrepreneurs got this training course.

iv. Technology Transfer Demonstration

After successful delivery of training course, IDf held technology transfer demonstration that would allow trained entrepreneurs to learn new technologies in fisheries helpful producing safe fish & value-added fish products and raising the fish industry's productivity in the next few years. Most of the participatory demonstrations were implemented in the Halda River area to demonstrate improved fishery technologies, to enhance farmers, and fisheries experts' knowledge and to collect feedback information for further technology improvement and development. The different types of demonstrations organized and their numbers were shown in Table 37.



Table 37: Topics and Number of Demonstrations Organized in 2024.

| Sl. No. | Name of Demonstration | Achievement (Number) |
|---------|---|-----------------------|
| 1 | Nursing of fast grower fry Halda river source in nursery ponds | 12 |
| 2 | Fish & prawn culture in semi-intensive method | 10 |
| 3 | IOT based water monitoring system in fish culture | 1 |
| 4 | Bloodstock development of Halda river fry & supply to hatchery owners | 10 |
| 5 | Black soldier larvae production for the alternative fish feed | 12 |
| 6 | Local fish market development | 6 |
| 7 | "Ready to Cook" based safe fish product production & marketing | 2 |
| 8 | "Ready to Eat" based value-added safe fish product production and marketing | 6 |
| 09 | Local fish service center | 5 |
| 10 | Outlet establishment | 1 |
| Total | | 65 |

v. Outcome & Expectations

The safe fish project aims to enhance fish safety, promote sustainable practices, and improve livelihoods, with expected outcomes including 60% of participants using quality inputs, 10% establishing sustainable market linkages, and 40% adopting nutritious diets and climate-smart production methods.

4.10.6 Marine Fish Culture



✍ i) Introduction

The Integrated Development Foundation (IDF), with financial and technical support from PKSF, initiated marine fisheries development in 2020 through the project titled 'Creation of Employment for Poor People of Coastal Areas through Cultivation, Processing and Marketing of Seaweed (Shaiba)', which continued until December 2022. The project aimed to introduce improved seaweed cultivation techniques to traditional growers in Cox's Bazar, establish market linkages, and engage relevant government departments, research institutions, and universities in project activities.

Building upon this initiative, IDF, in collaboration with PKSF, launched the 'Employment Generation of Poor Communities through Mariculture' project for one year (July 2024–June 2025). The project focuses on promoting mariculture activities—including seaweed, green mussel, artemia, oyster, and seabass—among coastal farmers, providing training, demonstration plots, technical assistance, and facilitating market linkages and value addition for enhanced nutritional and economic benefits. The project operates in Cox's Bazar Sadar and Eidgaon upazilas, with 34 farmers' groups established across 23 villages by December 2024.

✍ ii) Progress of Activities of the Project

● a. Demonstrations

Demonstration Plots on Seaweed (Shaibal): In the village of Nuniar Chora located in the sadar north upazilas of Cox's Bazar district, 15 farmers were selected and 15 demonstration plots were organized on the cultivation of seaweed (shaibal) as demonstration plots. Out of 15 farmers 10 of them had adopted the system of 'tall methods' and 5 others had adopted 'floating method' for cultivation of shaibal. The trained farmers were provided with various inputs and materials, such as, bamboos, ropes, tabs etc to help them cultivate shaibal. Technical assistances and guidance were provided to them by regularly visiting their plots.



Production of Safe Dry Fish by Japanese Tray-oven: One dry fish producer was selected from Nazirartek dry fish area (mohilla) located Cox's Bazar sadar upazilas. He was given training on how to prepare safe dry fish by following the Japanese tray oven method. For this purpose, he was supplied some inputs and materials by which he would be able to produce safe dry fish. These were 4 trays, one gas oven, one ceiler machine etc. needed for the purpose. This was done to serve it as a demonstration activity so that other farmers could see and learn from his experience. His activities were being closely monitored by the project staff and guidance was being provided on a regular basis.



▶ Training Course on Entrepreneurship Development and Market Linkage

A 3-day residential training on 'Entrepreneurial development: and market linkage' was organized at the IDF Training Center at Kalatoli, Cox's Bazar from 17-19 December 2024. Resource persons from different departments and research organizations offered lectures on different issues related to the theme of the training course i.e. cultivation of marine fishes. The major contents of the training course emphasized the qualities of good entrepreneurs and the different techniques of increasing the market linkage of mariculture production like seaweed (shai-bal), green mussel, and so on.

The resource persons were Dr. Shaiqur Ranman from Bangladesh Fisheries Research Institute, Cox's Bazar; Mr. Khairul Alam Sabuj, Research Officer, Bangladesh Oceanographic Research Institute; Mr. Abdullah Al-Mamun, senior Research Officer, Mr. Shimul Bhuiyan, Research officer Sivassu Research Center; Mr. Farhad Hussain of Bangladesh Agricultural Research Institute; Dr. Mustak Ahmed, senior Research Officer, Bangladesh Agricultural Research Institute; Mr. Abdullah Al-Rahat, Professor of Marketing department, Cox's Bazar City college; and Mr. Md. Hasan, IDF officer. The overall coordination of the training course was supervised by Mr. Sujan Khan, Dy, Manager (Fisheries), PKSF.

▶ Skills Development Training on Dry Fish Production

A training course for the dry fish producing farmers under IDF Cox's Bazar branch was organized for 2 days from 24-25 November 2024. A total of 25 farmers attended the training course. In the training course the participants were given hands-on training on the improved way of production of dry fishes. Mr. Abdul Kuddus, upazila ocean fisheries officer, Mr. Shaiuddin, JAICA consultant served as resource persons in the training course.



5. Halda River Supports & Research

5.1 Introduction

The Halda River is one of the natural breeding grounds for Indian Major Carps in the world. Fertilized eggs of Indian Major Carps (Rui, Catla, Mrigal and Kalibaus fish) are collected directly from this river every year during the months of April-June on the full moon day/new moon day. However, due to climate change and various human-made factors the physical, chemical and biological conditions of the Halda River are under threat. As a result, in 2012, the IUCN listed the Gargetic dolphin as Critically Endangered and in 2016, although a few sample eggs were fertilized, egg collectors in the Halda River were unable to collect eggs and fishermen were the most affected.

In this situation, in 2016, IDF, with the support of PKSF and IFAD, undertook a project titled "Conservation of the Natural Breeding Ground of Fishes and Development of the Halda River". Under the project, the Bangladesh government's administration and fisheries department have been supported in the conservation and environmental development of the Halda River until 2023, as well as the involvement and awareness of local people, public representatives, teachers, students, imams, egg collectors, fishermen, farmers, researchers, and journalists have been increased and organic farming, technology expansion, and income-enhancing activities have been implemented very successfully among the riverbank communities at the field level. As a result, a record amount of 25,536 kg of eggs were collected from the Halda River in 2020 and 2023. Currently, IDF is working to increase the productivity of the Halca River by providing regular technical supports to skilled manpower at the field level through the IDF Halda Research and Training Centre located in Raozan, Chittagong district, on the banks of the Halda River, and coordinating with all stakeholders. The notable activities of the IDF Halda program are highlighted below.

5.2 Objectives

The objectives of the project are set to:

- To convert the breeding area of Halda River as a cluster for production of standardized fishes, fish fries and increase the production of eggs by preventing illegal killing of the brood fishes with the help of local people and administration.
- To produce quality standard carp fish fries by applying modern methods in mud-made scoop and increase the capacity of entrepreneurs to easily identify and distinct between hybrid /crossbreed fish fries and the Halda River's fries.
- To introduce fish friendly pesticides instead of toxic insecticides on agriculture lands adjacent to the river bank area.
- To build up green circumambient for conservation of biodiversity of the Halda River by implementing tree plantation program.
- To create self-livelihood and alternative livelihood opportunity for the fish cultivators near to the bank of the Halda River.
- To develop alternative livelihoods for the tobacco cultivators along the banks of Halda River at upstream.

5.3 Working Areas

| District | Upazila | Union |
|------------|-----------|--|
| Chattogram | Hathazari | Mekhel, Garduara, Uttar Madrasa, Dakshin Madrasa and Burishchar |
| | Raozan | Gahira, Binajuri, Raojan Pourashova, Paschim Guzara and Noajspur |

5.4 Activities during the Year 2024

a. Policy Issues

Policy Dialogue: Two seminars have been organized for national stakeholders to take important decisions for the conservation and development of the breeding grounds of the Halca River.



b. Conservation of Environment & Broodfish

☑ i) Assisting Local Administration to Stop Illegal Activities

IDF has been actively supporting the local administration, particularly the Fisheries Department, by providing one speed boat and two solar boats to protect brood fish and dolphins in the Halda River. In 2024, a total of 19 operations were carried out, resulting in the seizure of 29,500 meters of illegal nets and other fishing equipment. Beyond operations, the boats were also used nine times by researchers and university students for studies, visits, and even emergency recovery activities. During the year, BDT 118,640 was spent on fuel to support these operations and research efforts. Since 2018, a total of 395 operations has been conducted, leading to the confiscation of 457,050 meters of illegal nets, 56 engine boats, and 342 fishing tools. These sustained efforts have contributed significantly to increasing egg production and collection in the Halda River.

☑ ii) Employing Guards to Protect Brood Fish

Four employees were recruited as full-time Guards and deployed to protect the mother fish. In addition, 40 Volunteers were engaged for the purpose, 20 Volunteers each for Hathazari and Raozan Upazilas.

☑ iii) Installation of CCTV Cameras

CCTV cameras had been installed at eight points on the Halda River to protect the brood fish and recover illegal nets. The camera coverage extends 15 km from Nayahat Kum to Amtua Kum.

☑ iv) Coordination Meetings with Local Administration

So far, seven coordination meetings were held with the officials of local administration to resolve various crises, including the environment and illegal fishing in the Halda River.



c. Awareness Building Program

☑ i) Campaign with Teachers & Students for Conservation of Halda River

programs were organized for the teachers and students of the various schools and madrassas of the Halda river areas to make them aware about the need and importance of protecting the brood fish and dolphins of the river and the need for prevention of pollution. These campaigns were conducted so that they could make public aware and assist to stop people if anyone was found to make wrong. From 2016 to 2024, such campaigns were being



regularly organized with teachers and students of the schools and madrassas of the area.

☑ ii) Discussion Meeting with Imams on the Importance of Halda River

This program involved imams of the mosques prevailing in the localities of Halda river to give them orientation on the importance of the river in respect of production of brood fish and the need for its conservation. The imams are widely respected persons and they are informing about this so that they can make the common people aware about the safety and protection of the Halda River by stopping illegal fishing, and the government's instructions to protect the river's environment, particularly through publicity in the Friday prayers. A total of 220 imams were organized in 11 batches from 2016 to 2024.

☑ iii) Discussion Meetings with Community People

Since 2016, one hundred fifty-three (153) discussion meetings have been organized to inform and raise awareness among the public regarding the significance of the Halda River, the government's mandates to prohibit the poaching of brood fish, and to engage local communities in the conservation of the river's ecosystem.

iv) National Fisheries Week Celebration



National Fisheries Week 2024 was observed across the country under the slogan "Vorbo Mache Moder Desh. Ghorbo Smart Bangladesh." In Raizan, Chattogram, the Fisheries Office and IDF Halda Research and Training Centre jointly celebrated the occasion with rallies, fish releases, discussions, and award ceremonies aimed at promoting brood fish conservation and river pollution control. For its outstanding contribution to fish fry production in the Halca River, IDF Halda Research and Training Centre was honored with a Crest and Certificate by the Senior Upazila Fisheries Office, presented by the Upazila Executive Officer and Senior Fisheries Officer.

v) Installation of Signboards

By putting necessary information and emphasizing the importance of promoting the breeding grounds and its conservation, 24 signboards were installed in Kum area.



d. Capacity Building of Egg Collectors and Fishermen

i) Training on egg collection techniques

Since 2016, 2,675 people had been trained in 107 batches to improve egg collection and fertilized techniques and precautions.



☑ ii) *Training on fry nursing in pond*

The trainees had acquired skills in pre-stocking pond management, stocking, and post-stocking pond management, as well as problems and solutions arising in fish farming. A total of 875 people had been trained in 35 batches since 2016.

☑ iii) *Training on techniques for fertilization of eggs in mud scoop*

Since 2016, 775 people had been trained in 31 batches to preserve and develop the techniques of producing embryos from eggs using local methods.

e. *Support & Technology Extension*

☑ i) *Assistance in establishing hatching plots in mud scope*

A total of 130 people had been assisted with the aim of preserving and expanding local mud scope.

☑ ii) *Assistance in setting up mini-hatcheries at the entrepreneurial level*

A total of 10 local entrepreneurial mini-hatcheries had been supported in setting up hatcheries on the banks of the Halda River with the aim of producing fry from eggs in the Halda River using modern methods.

☑ iii) *Assistance for nursing of fish fry of the Halda River*

A total of 50 farmers on the Halda banks had been provided assistance for the initiation of nursing of fish fry of the Halda River.

f. Safe Cultivation & Waste Management

i) Using pheromone traps and organic pesticides instead of pesticides:

Around 910 farmers across a vast area on both banks of the river had been involved in organic crop cultivation.

ii) Assistance in Vermi-compost production:

50 farmers had been involved in the production of manure and earthworms using the ring and house system.

g. Brood-stock quality improvement and expansion

142 kg of fry had been supplied to 23 hatcheries in Jessore, Mymensingh, Satkhira, Gopalganj, Barisal, and Chattogram for brood development.

h. Traceability, Certification and Branding

DNA-based testing kit developed: A test kit had been developed to identify the fish species of Halda River. This would help in branding the fish of Halda River.

i. Alternative Livelihood for Tobacco Farmers of Manikchhari

i) IDF Animal Health Center Established

To provide services to farmers, especially to those farmers who had left tobacco farming and started livestock animals rearing, an Animal Health Center was established at Bashir shop junction of Gorkhana village in Manikchari union of Khagrachhari upazila situated on the upstream of Halda River. The Centre began operations on 28 August 2023, aiming to support animal health and promote alternative livelihoods. By 31 December 2024, 121 farmers had benefited from the Centre, receiving medical treatment for 1,730 animals, including 115 cattle, 133 goats, 1,165 chickens, and 286 ducks. Additionally, 78 cattle were vaccinated against rabies and 215 goats against PPR. The Animal Health Centre and its activities have received unprecedented community response.

ii) Assistance in vegetable crop cultivation

Out of 120 farmers who used to grow tobacco in the area, 65 of them were involved in cultivation of different kinds of vegetable crops.

iii) Assistance in year-round vegetable and fruit cultivation in homestead areas

To meet the nutritional needs of the family and increase income, 10 farmers were provided with training in year-round vegetable cultivation and fruit planting in the courtyard of the house using the macha method.



◆ **iv) Assistance in summer watermelon cultivation using mulching method**

Technical and material assistance had been provided to 10 tobacco farmers in growing summer watermelon using mulching method.

◆ **v) Assistance in creating fruit gardens**

As a result of organizing training on fruit gardening, a total of 66 farmers got involved in "creating fruit gardens" so far.

◆ **vi) Assistance in raising cows with good management practices**

Along with training in raising livestock animals with good management practices, assistance has been provided to 10 people.

◆ **vii) Assistance in semi-intensive goat rearing in Macha method**

Ten farmers were provided with training in goat rearing in macha method, and assistances were being provided to establish goat farming.

◆ **viii) Assistance in raising indigenous/hilly chickens**

Along with training in raising indigenous chickens, assistance had been provided to 10 farmers.

◆ **ix) Assistance in the production and use of trico-compost**

Five farmers had been provided assistances in the production of trico-compost.

◆ **x) Assistance in mixed farming of high-value fish and carp fish**

18 farmers were selected and provided assistance to grow mixed farming of high-value fish and carp fish.

5.5 Research Activities with CU & CVASU

In 2017, IDF in collaboration and joint support of international donor agencies IFAD and PKSF took initiative to establish a Research Laboratory in the Department of Zoology of Chittagong University to do research on Halda River. Prof. Dr. Manzoorul Kibria, Honorable Chairman of the Department of Zoology is heading the Laboratory since its establishment. IDF is also providing nominal financial assistances every year for the Laboratory activities, especially granting scholarships to the students for doing higher studies on Halda River. Three of such research activities being done are mentioned below.

☑ i) Comparative Growth and Mortality of Halda River Fry vs. Artificially Produced Fry

It is widely recognized that inbreeding-free fry from natural Halda River eggs grow faster and exhibit greater disease resistance. To scientifically verify this, researchers from the Halda River Research Laboratory, Zoology Department, Chittagong University, in collaboration with PKSF, conducted a study at Nursery Pond No. 2 and Rearing Pond No. 4 of the IDF Halda Fisheries Research and Training Centre. The research compared growth and mortality rates between artificially produced Rui fry in Nursery Pond No. 2 and Halda-origin Rui fry in Pond No. 4. Published in Journal of Biological Sciences, Volume 12 of Chittagong University, the study revealed that Halda-origin fry had significantly higher growth rates ($p < 0.05$), with an average length of 13.07 ± 1.6 cm compared to 10 ± 1.1 cm for hatchery fry. Moreover, the mortality rate of Halda-origin fry was 15.60%, notably lower than 31.20% for conventional hatchery fry during the first 14 weeks. It was observed from the study that the growth and controlled survival rate of fry of Halda origin exceeded that of conventional hatchery fry.



☑ ii) A study on the effect of salinity using fertilized eggs from Halda River

Global warming is the phenomenon of a gradual increase in the temperature near the earth's surface. This phenomenon has been observed over the past one or two centuries. This change has disturbed the climatic pattern of the earth. There are several causes of global warming, which have a negative effect on humans, plants and animals. Freshwater ecosystem is becoming more salinized due to global climate change. Since the Halda River is connected to the Karnaphuli River, which empties into the Bay of Bengal, there is no way to protect it from the consequences of climate change. The Halda River's salinity is increasing over time as a result. This is thought to interfere with normal growth including reproduction system of fish is to be disrupted. In this situation, researchers from the Department of Zoology of Chittagong University conducted a study at IDF Halda Research and Training Centre on hatching and survival rates of eggs that collected from the Halda river by adding salt levels to Halda river water. This research has concluded some really intriguing results that will benefit the Halda River's economy.

✍ iii) Develop DNA based test kit for accurate and reliable characterization of Halda carps

Halda River is one of the most important rivers in our country owing to natural fish breeding ground as well as source of the pure fish fry of the Indian major carp. Halda fish fry is very popular in local area as well as around the country mostly for disease resilient, fast growing and able to live in stress conditions. For the benefits, the price of the Halda source fish fry is very high. Some dishonest egg collector capitalizes on these advantages to tarnish the reputation of Halda River and mix artificial hatchery fry for personal advantage, thereby deceiving consumers which tarnishes Halda's reputation. In collaboration of IDF and PKSF conducted research through CVASU University to develop the kit which has a lot of significant to maintain this reputation of the Halda River. Such as- Farmers will be benefitted by using DNA based test kits to certify the quality of Halda products and fraud egg collectors will be prevented and quality control of Halda fish fries/ eggs will be ensured. The prototype kit will contribute to the branding of the high value Halda River fish fry.

5.6 IDF Halda Research and Training Centre



The IDF Halda Research and Training Centre was established in February 2021 in Binajuri Union, Raozan Upazila, Chittogram district, on the banks of the Halda River, with the aim of producing and marketing pure fry (renu, dhani, angule fry) and improved brood fish from the Halda River, one of the natural breeding grounds for rui, catla, mrigal and kalibaus fish. Its main objective is to provide services in egg collection, fry and fish production for the poor people

living on the banks of the Halda River through the production of carp fish fry, and to ensure research activities for the branding of Halda fry/fish at all levels of the country and the development of the breeding grounds of the Halda River. The 10-acres IDF Halca Research and Training Center has a 2,100 square foot hatchery shed with a deep tube well, 10 cistern tanks, 5 circular tanks, 1 large overhead tank with a capacity of 20,500 liters of water, 4 mud scoops for hatching eggs using local methods, 6 fish farming ponds, 1 office room, 1 staff dormitory and 1 store room for storing research equipment and various facilities under construction.

In addition, there is a CCTV camera control room through which the important breeding areas of about 15 km of the river are being monitored 24 hours a day and the security of the research Centre is being ensured. In addition, there is a 40-horsepower speed boat for recovering illegal fishing nets in the Halda River and an engine boat and a solar boat for various purposes including river crossing. IDF Halda Research and Training Centre has already gained a nationwide reputation for marketing pure fish from Halda River by providing training and various materials to local egg collectors and fish farmers in modern technology for production of fish fry. Currently, local research institutions such as Chittagong University, Chittagong Veterinary and Animal Sciences University, Department of Fisheries and Fisheries Hatchery are implementing various research-related activities very successfully.

5.7 Visit by Fisheries Department officials



Fisheries Department officials visited IDF Halda Research and Training Centre as part of a field visit of the training workshop on Halda River Management. At that time, Chattogram district Fisheries Officer of the Fisheries Department Mr. Shrivas Chandra Chand, Rangamati district Fisheries Officer Mr. Adhir Chandra Das, Khagrachhari District Fisheries Officer Mr. Dr. Md. Arif Hossain, along with Hathazari Senior Upazila Fisheries Officer, Raozan Senior Upazila Fisheries Officer, Anwara Senior Upazila Fisheries Officer and Patia Upazila Fisheries Officer, Halda Project Director Mr. Mizanur Rahman, Assistant Project Director Mr. Nazmul Huda Roni and other project officials were present. During this time, the various activities and future plans of the Halda Project implemented by IDF and the IDF Halda Research and Training Centre were presented by Mr. Mahmudul Hasan (IDF Program Manager-Fisheries)

5.8 Hatchery Visited by Chittagong City College Students



A team of 25 members from the Zoology Department of Chittagong City College visited the IDF Halda Research and Training Center as part of a field visit on the Halda River Management. During the visit, the activities of the Halda Project implemented by IDF were presented. Halda Program manager discussed the process of producing fish fry to the collected eggs from the Halda River in the cistern and circular tank of the Halda Hatchery and the role of IDF.



5.9 Production of Fish Fry (renu) From Eggs In Hatcheries

Halda River, famous as Fisheries Heritage, is the only natural breeding ground in Bangladesh. Every year, more than 2,500 egg collectors collect eggs directly and indirectly from the Halda River. For hatching eggs, they use local traditional methods in earthen wells or government and private hatcheries. For hatching eggs, tanks are allocated to specific egg collectors at the IDF Halda Hatchery every year on the basis of application for production of fish fry (renu) from eggs.

Then, during the egg collection period April-June, (on the new moon/full moon day), the fertilized eggs of rui, catla, mrigal and kalbaus fish are collected from the Halda River and the allocated tanks are started for hatching the eggs. The eggs are hatched with utmost caution and utmost care during the hatching process. During that time, taking care that no adulterated fry is mixed, the hatchery personnel also monitor the hatchery activities around the clock under CCTV cameras. The hatchery of IDF Halda Research and Training Centre produces fish fry (renu) from the eggs collected from the Halda River. Where there is no mixture of fry from other sources. The amount of fish fry (renu) production from eggs in IDF Halca Hatchery since its establishment was shown in Table 38.

Table 38: Production of Eggs, Fish Fry Price For Last 4 Years in Hatcheries

| Sl no | Years | Amount of Eggs (KG) | Amount of Fish Fry (KG) | Total amount of Taka | Comments |
|-------|-------|---------------------|-------------------------|----------------------|----------|
| 1 | 2021 | 600 | 9.372 | 10,95,510 | |
| 2 | 2022 | 510 | 9.756 | 11,10,205 | |
| 3 | 2023 | 1300 | 18.5 | 12,48,300 | |
| 4 | 2024 | 245 | 3.43 | 4,45,900 | |

* In 2024, 1680 kg eggs were collected from the Halda River, and 46 kg of Fish Fry (renu) were produced.

5.10 Status of Eggs Collection in Halda River in 2024

According to the egg collectors, small number of brood fish had been spawned this year. A total of 1680 kg eggs were collected from the Halda River in 2024. Last year (2023), a total of 14664 kg eggs were collected and record amount of fish fry were hatched from that year. But this year, brood fishes in the Halda River did not spawn for several reasons. Two reasons are notable for not spawning: natural causes and human-made causes.

Natural reasons

Brood fish naturally release eggs during the breeding season (April-June) in the Halda River. Among the natural causes for egg release are rainfall with sufficient thunder on the new moon/full moon day, and hill slopes. But this year, during the breeding season, there was less rainfall and hilly terrain, including thunderstorms, necessary for fish breeding, resulting in the mother fish's reproductive process being disrupted and they did not lay eggs as expected.

Artificial reasons

One of the reasons that brood fish did not lay eggs in the Halda River was man-made. The notable reasons were discussed below:

- The construction of a rubber dam in the Fatikchari area of the Halda River basin, which blocks the river's natural flow, has caused a dramatic decrease in the production of natural food (plankton, benthos), resulting in the destruction of the environment suitable for the reproduction of brood fish.
- Industrial, household and other garbage are dumped directly into the river, deteriorating the water quality and river environment and disrupting the normal movement of fish.
- Farmers on both banks of the Halda River spray large amounts of chemical fertilizers and pesticides on agricultural land, polluting the river's water.
- Tobacco cultivation upstream of Halda River is one reason the brood fish is not releasing eggs. More tobacco cultivation was in upstream of Halda in 2024 than in previous years. Due to its harmful effect, the rate of brood fish releasing eggs in Halda in 2024 has decreased.
- Illegal fishing with nets has led to a dramatic decline in the number of brood fish, and the tendency to catch small fish using poison destroys the suitable environment for the reproduction of fishes during the breeding season.
- Lack of awareness among egg collectors during the egg-laying season is also one of the reasons for not collecting enough eggs.

The quantity of eggs collected from the Halda River during the last 13 years was shown in **Table 39** and **Graph 12**.

Table 39: Amount of Egg and Fish Fry Collection from Halda River during the Last 13 Years

| Sl. No. | Years | Number of Eggs in kg | Amount of Fish fry |
|---------|-------|----------------------|--------------------|
| 1 | 2012 | 1600 | 156.9 |
| 2 | 2013 | 4200 | 625.5 |
| 3 | 2014 | 16500 | 330 |
| 4 | 2015 | 2800 | 106.81 |
| 5 | 2016 | 735 | 14 |
| 6 | 2017 | 1680 | 126.05 |
| 7 | 2018 | 22680 | 227.04 |

| | | | |
|----|------|-------|--------|
| 8 | 2019 | 7000 | 192.05 |
| 9 | 2020 | 25536 | 398.22 |
| 10 | 2021 | 8500 | 106 |
| 11 | 2022 | 7200 | 150 |
| 12 | 2023 | 14664 | 442.63 |
| 13 | 2024 | 1680 | 46 |

Graph 12: Quantity of Eggs Collected from Halda River from 2012 to 2024.



6. MARKETING SUPPORT

6.1 Kachalong Outlet & E-Commerce Platform

The IDF Kachalong Outlet was officially launched on June 6, 2024, inaugurated by Professor Sikandar Khan, former Vice-Chancellor of East Delta University, at Chattogram College (Eastern Gate, Nawab Siraj-ud-dowla Road, Chattogram).

The outlet provides a direct marketing platform for entrepreneurs across IDF's operational areas, enabling them to showcase and sell their products. It serves as a bridge between small producers and consumers, promoting safe, sustainable, and authentic goods.

In addition to the physical store, IDF operates the Kachalong e-commerce platform, which expands entrepreneurs' reach to customers nationwide. Products can be inspected at the outlet or ordered online with efficient delivery services.



To further strengthen visibility, IDF has introduced the "Kachalong" brand, allowing unbranded products from small entrepreneurs to be marketed under a unified, trusted label. This initiative builds consumer confidence, enhances authenticity, and increases demand for locally produced goods.



6.2 Products & Special Features

Kachalong offers a wide variety of safe, authentic, and regionally unique products sourced from small entrepreneurs, farmers, and artisans. All products maintain strict hygiene and safety standards.

Key product highlights include:

- Hill-grown spices (Khagrachari)
- Fragrant Chingura rice (naturally cultivated)
- Cold-pressed mustard oil (Natore, wood-milled, preservative-free)
- Premium hill honey
- Red sugar from sugarcane
- Homemade pickles & shrimp dried fish (balachao)
- Granular ghee (Pabna, aromatic & long-lasting)
- Tea leaves (Bandarban hills)
- Sweet Chili powder (Hathazari)
- Bamboo-based home décor & handicrafts
- Traditional Block-printed sarees & boutique textiles
- Organic henna & homemade cerelac
- Kachalong Coffee (Khagrachari plantations, authentic taste)

Special product packs, including premium hill spices (BSTI-approved), are also available, ensuring quality, authenticity, and enhanced flavor for consumers.

Through Kachalong, IDF not only supports small producers but also connects consumers across Bangladesh with safe, sustainable, and ethically sourced goods.



7. INNOVATION HUB, MATIRANGA

In 2009, IDF established an Innovation Hub in the hilly area of Rasulpur, Matiranga Upazilla, Khagrachari, with the long-term goal of developing it into a model integrated farm (IDF Eco-Village). The Hub was designed to serve as a training center for the farming community, particularly hilly poor farmers, helping them improve their livelihoods through economic and social upliftment. The overarching objective is to build an institution equipped with the necessary knowledge, technologies, and infrastructure to support any farming community seeking to enhance their farming practices and livelihoods.

The Innovation Hub therefore was located far from the city, on a setting of natural beauties of hills, lakes, streams and bushes. The hub area initially started with 50 acres of hilly land and later 12 acres were added making the total area into 62 acres. In the year 2023, moreover 18 acres were added making the total area into 80 acres. Over the years, the Hub has been developed into a comprehensive Eco-Village, incorporating fruit trees, timber and herbal plants, field crops, spice crops, vegetable and flower gardens, and nurseries.

The Hub also features two fish farms within small lakes, measuring 0.60 and 0.40 acres where freshwater fish are cultivated. To facilitate smooth movement and accessibility, internal roads have been constructed, ensuring proper connectivity among different facilities within the Hub.

In addition to plantations, there are numbers of demonstration farms developed within the Integrated Farm. One cattle farm with Red Chittagong Cattle (RCC), one sheep farm and another cattle farm with Gayal had been established. Details of the RCC, Gayal, and Sheep Farms, including their operations, are provided in Chapter 3,

Section 3.8 (Livestock) of the Non-Microfinance Programs.

Besides, a 3-storied Farmers' Training Center was built at the center place of the hub for providing training and conducting workshops, seminars and conferences. More information on the Training Center along with necessary facilities constructed for residential accommodations of trainees, visitors and guests as well as the activities conducted at the Training Center during the year 2024 were described in the following chapter under 8.

A comprehensive overview of the activities and progress at the Innovation Hub in 2024 is presented in Table 40.



Table 40: Status of the Innovation Hub in 2024

| Sl. No. | Description | As at 2023 | In 2024 | Total |
|---------|----------------------|------------|---------|-------|
| 1 | Fruit Trees | 9628 | 150 | 9778 |
| 2 | Forest/Wooden Trees | 1030 | 20 | 1050 |
| 3 | Herbal Trees | 492 | 0 | 492 |
| 4 | Various spices crops | 1455 | 0 | 1455 |
| 5 | Home Garden | 4 | 0 | 4 |
| 6 | Nursery | 1 | 0 | 1 |
| 7 | Fish Farm | 2 | 0 | 2 |
| 8 | Fishery Ponds | 2 | 0 | 2 |
| 9 | RCC Farm | 2 | 0 | 2 |
| 10 | Gayal Farm | 1 | 0 | 1 |
| 11 | Sheep Farm | 1 | 0 | 1 |
| 12 | Vermicompost | 0 | 1 | 1 |



■ *Agarwood Tree*

8. IDF AGRICULTURAL TRAINING CENTER, MATIRANGA



An Agricultural Training Center was established with funds from the Government of Japan within the area of the Innovation Hub. It was established to provide training to the poor and marginal farmers of Chattogram Hill Tracts in particular and all farmers of the country in general. The building of the Agricultural Training Center was under expansion and renovations with necessary modifications. The work began in March, 2021 and completed in May 2022. The existing 2-storied building was made into 3-storied with 10 rooms (with attached bathrooms) along with a cafeteria and other facilities. A number of training courses, workshops and meetings were held in Agricultural Training Center (ATC) during the year 2024. A list of these activities was provided in Table 41.

Table 41: List of Trainings with Topics, Number of Batches and Participants Held at ATC, Matiranga during the Year 2024

| Sl. No. | Training Topics | No. of Batches | No. of Trainees |
|---------|--|----------------|-----------------|
| 1 | Training of Farmers' Group Members on Production of Fruits and Crops by following Organic Methods | 40 | 1000 |
| 2 | Training on "Nutrition, Climate Change, Environment and Social Issues" of RMTP | 30 | 750 |
| 3 | Quarterly Review Meeting of Staff & Technical Committee of RMTP | 4 | 100 |
| 4 | Training on "Business Management: (Record keeping, Profitability, Cash-flow Analysis etc.) for the Members of Micro-entrepreneurs & Producers' Societies of RMTP | 15 | 300 |

| | | | |
|-------|--|----|------|
| 5 | Advanced Training for the Lead Farmers, Input Sellers and Nursery Owners of RVTP on "Horticultural Technology and Management". | 3 | 75 |
| 6 | Monthly Coordination Meeting of Branch Managers of Khagrachari and Manikchari Areas | 1 | 20 |
| 7 | Discussion Meeting of Micro-entrepreneurs of Fruit and Vegetable Processing Project. | 3 | 75 |
| 8 | Training on Bamboo Shoot propagation techniques and chemical Treatment | 1 | 25 |
| Total | | 97 | 2345 |

Near to the Agricultural Training Center there was another 3-storied building being constructed. The structure of the building would have 43 rooms with attached bath rooms. A total of 120 persons could be accommodated here. Along with it, one Cafeteria was also being constructed. The work of construction had been completed by the end of the year 2024. Interior design and other necessary works are expected to be completed by April 2025.



9. HUMANITARIAN SERVICES

9.1 Devastating Floods in Eastern Bangladesh

In August 2024, relentless rainfall combined with floodwaters from India triggered one of the worst floods in recent history, submerging 73 upazilas across 11 districts, including Feni and Noakhali. Thousands of families were displaced as homes, roads, and bridges collapsed, creating severe shortages of food, clean water, and health services.

9.2 IDF's Immediate Relief Efforts

In response to the humanitarian crisis, IDF swiftly mobilized its resources to assist the flood-affected communities. Through its network of local branches, IDF extended supports across multiple districts, including Narayan Hat and Bareyar Hat in Chattogram district; Ramgar and Khagrachari Sadar in Khagrachari district; Baghaichhari in Rangamati district; Chhagalnaiya, Mohichhail, Baktar Murshi, and Daganbhuiyan in Feni district; Senbhagh in Noakhali district; and Chiora in Cumilla district.

To provide immediate relief, IDF distributed essential food supplies and financial assistance amounting to BDT 10,50,000, benefiting 1,370 vulnerable families. Each relief packet was carefully assembled to meet basic nutritional needs, containing 8 kgs of rice, 2 kgs of potatoes, 1 liter of cooking oil, 1 kg of lentil, and 1 kg of flattened rice. These provisions helped sustain families struggling with food insecurity due to the disaster. Additionally, recognizing the loss of personal belongings in the flood, IDF distributed clothing to 188 men and 183 women from 100 families in Daganbhuiyan, Feni district, ensuring they had basic necessities for survival.



Emergency Relief Distribution in Flood Affected Areas

9.3 Emergency Healthcare Support and Disease Prevention

Beyond food and material aid, IDF placed strong emphasis on emergency healthcare to reduce the risk of post-flood disease outbreaks. In partnership with PKSF, 49 health camps were organized in the most affected areas, offering free consultations, treatment, and essential medicines. The camps provided care for waterborne diseases such as diarrhea, dysentery, and cholera, as well as skin, respiratory, and fever-related illnesses. To prevent dehydration and ensure safe drinking water, oral rehydration saline and water purification tablets were also distributed.



9.4 Health Awareness and Medical Counseling



IDF prioritized preventive healthcare during its relief efforts by providing health awareness counseling to flood victims. Communities had been educated on post-flood disease risks, hygiene practices, early symptoms, and the importance of timely treatment by trained professionals. The initiative was supported by a dedicated team of managers, field staff, and health workers, alongside telemedicine services. Renowned physicians offered remote consultations, ensuring medical care reached even the most hard-to-access areas.

IDF's prompt and coordinated response eased the suffering of thousands of flood victims by providing essential relief and healthcare. Beyond immediate aid, the organization continues long-term recovery efforts, helping communities rebuild with resilience and dignity, highlighting the impact of collective action in disaster response.

10. Livelihood Support to Poor Ethnic Groups



10.1 Background of the Project

In April 2022, a devastating fire broke out in Lama Upazila of Bandarban, leaving 40 ethnic minority families in extreme distress. Their crops and gardens were completely destroyed, pushing them further into poverty and food insecurity.

In response, PKSF and IDF jointly implemented a recovery project under RMTP to address immediate needs. The initiative provided access to safe water, sanitation facilities, street lighting, and a community center, helping restore a sense of security and stability for the affected families.

To ensure sustainable livelihood recovery and resilience, PKSF, with support from IFAD and DANIDA, launched a 2.5-year project in January 2023 titled 'Increasing Income of Poor Ethnic Groups through Integrated Agricultural System'. IDF is implementing this project to improve food security, nutrition, and household income through eco-friendly farming practices, commercialization of traditional knowledge, and the promotion of agriculture-based enterprises.

The project emphasizes strengthening value chains in crops, aquaculture, and livestock, while supporting 100 microenterprises with training, productivity enhancement, and sustainable market linkages to build long-term resilience for the community.

10.2. Progress of Activities of the Project

- a. **Training:** At the end of the year 2024, a total of 4 batches of training programs on poultry farming and livestock husbandry had been organized. In each batch 60 male and 40 female members attended these trainees programs. Another 4 batches of training programs on fruit production had been organized where 60 male members and 40 women members participated in each batch.
- b. **Distribution of Black Bengal Goats:** A total of 55 Black Bengal Goats were distributed to 15 members for rearing in improved methods. The goats had already started giving births to kids and the members had started selling them and earning profits.

- c. **Distribution of Poultry Birds:** So far, 15 kg of chickens had been distributed to each member for domestic rearing in machang house using modern methods among 39 members and the necessary materials, food, medicine, vaccinations had been supplied. All the chickens and goats of the said project had been vaccinated to prevent disease, and all the animals were healthy.
- d. **Establishment of Nurseries:** Under the project, 2 nurseries were set up by 2 members so that all the members of the project and all the surrounding people can collect the seedlings of their favorite fruits, forests and medicinal plants according to their needs and can prepare gardens accordingly.
- e. **Production of Organic Fertilizer:** Three members of the project were elected to establish 3 organic fertilizer plants so that they can apply them to their fields and also, they can supply and sell to other members who want to use them.
- f. **Soil Testing:** To test the quality of the soil, samples had been selected and supplied from 20 places of the project area.
- g. **Establishment of Fruit Gardens:** Two fruit plants were selected, amrapali mango and pineapple for establishing fruit gardens. Ten farmers were selected and given amrapali mango seedlings and 7 farmers were selected and given pineapple seedlings. All of them had established the respective orchards in their lands.
- h. **Cloth Making by Women Members:** Under the project, 10 women entrepreneurs had been distributed 150 kg of cloth making yarn from which they had already made 152 cloths (thami blankets, chuddar, muffler, veils) and from there they were selling them themselves to earn additional income for the family.
- i. **Creation of a Lake for Aquaculture:** Under the project, a lake had been created by creating a dam in the hilly Jhir, where the carp fry of the Halda river were landed.



11. HUMAN RESOURCES AND TRAINING

IDF has its human resources policy for the development of both its staff members as well as of its beneficiaries. IDF, in addition to microfinance, has been implementing a number of development projects in its operational area of 19 districts. Therefore, IDF has to maintain a large number of staff members of different positions and categories for smooth implementation of its programs and projects. During the year 2024, following the guidelines and the procedures set by the IDF Human Resource Manual, a total number of 145 staff members of different categories had been recruited. However, a total number of 90 staff members had left the organization during the year. At the end of the year, IDF had a total strength of 1,252 staff members.

The staff members of IDF usually receive 3 different types of training like pre-service training, in-service training and outside training. The group members receive an initial mandatory training on group functioning to get recognized as group members known as 'financial education group management training', and later on various skills development training. Following are the details.

11.1 Staff Training

a. Pre-service Training

After recruitment, the Field Organizers (FOs) and Program Organizers (POs) are required to undergo intensive training on group and office management and disciplines, credit rules and conditions, accounting, reporting and monitoring system for six months. A new recruit remains under probation for these 6 months before s/he is confirmed in the respective job. During the probationary period the new recruit is required to attend 3 formal training courses. These are i) basic course of 5 days duration, ii) first level training of 3 days duration and iii) secondary level of training of 2 days duration. They are required to sit for these 2 training courses and are required to qualify. The trainees are terminated if they cannot pass the tests in two consecutive chances. During the year 2024, a total of 145 new staff members recruited pre-service training. Of them 114 were Field Organizers, 31 were Program Organizers.



b. In-service Training

In-service training is organized both for Field Organizers and Program Organizers. The purpose of in-service training is to develop the capability of staff members so that they can implement the project activities efficiently. In-service training deals mainly with day-to-day issues, problems, accounts keeping, monitoring & reporting, loan supervision and other issues requested by the participants.



c. Participation in Training Organized by Outside Agencies

In addition to in-service training, IDF staff members received training on various topics and issues offered by other organizations. During the year 2024, a total of 23 staff members received training on different subjects. Among them, 16 officials participated in 11 courses organized by PKSF and 07 officials participated in 06 courses organized by Credit and Development Forum (CDF). The duration of the courses varied from 2 to 5 days. Major topics covered in the training programs included Promoting Leadership in Microfinance Institution, Training of Trainers, Review of progress in agricultural technology implementation, Proper biosecurity in rearing commercial strains and layer parent stock of poultry, Financial Statements, Tax, Vat, External Audit & Regulatory Requirements, Internal Audit and Control in Microfinance Institutions, Result Based Monitoring and Evaluation, Human Resource Management, Risk Management and so on. Details about the training topics of the different courses, names of institutions organized the courses and the participants attending them were shown in Table 42.

Table 42: Topics of Training, Agencies Organized and Levels of Participants.

| Sl. No. | Name of Training | Organizing Agency | Duration (Days) | No. of Participants | | |
|--------------|---|-------------------|-----------------|---------------------|-------------|-----------|
| | | | | PO & Above | DPO & Below | Total |
| 1 | Promoting Leadership in Microfinance Institution | CDF | 03 days | 01 | - | 01 |
| 2 | Training of Trainers | PKSF | 05 days | 02 | - | 02 |
| 3 | "Review of progress in agricultural technology implementation." | PKSF | 3 days | 01 | 01 | 02 |
| 4 | "Proper biosecurity in rearing commercial strains and layer parent stock of poultry." | PKSF | 3 days | 01 | 01 | 02 |
| 5 | The Art of Facilitation | PKSF | 3 days | 03 | -- | 03 |
| 6 | Financial Statements, Tax, Vat, External Audit & Regulatory Requirements | CDF | 3 days | 01 | - | 01 |
| 7 | Microenterprise Management & Financing Strategy | PKSF | 5 days | 01 | - | 01 |
| 8 | Vat & Tax | PKSF | 5 days | 01 | - | 01 |
| 9 | "Internal Audit and Control in Microfinance Institutions" | CDF | 3 days | - | 01 | 01 |
| 10 | Result Based Monitoring and Evaluation | CDF | 3 days | 01 | - | 01 |
| 11 | Accounting for NonAccountants (AFNA) | PKSF | 05 days | 01 | - | 01 |
| 12 | Human Resource Management | PKSF | 05 days | 01 | - | 01 |
| 13 | Internal Audit | PKSF | 05 days | 01 | - | 01 |
| 14 | Financial Management for Senior Executives | PKSF | 01 day | 01 | - | 01 |
| 15 | Risk Management | PKSF | 05 days | 01 | - | 01 |
| 16 | Result Based Monitoring and Evaluation | CDF | 3 days | 01 | - | 01 |
| 17 | Result Based Management | CDF | 3 days | 02 | - | 02 |
| Total | | | | 20 | 03 | 23 |

11.2 Group Members' Training

a. Basic Training

IDF works with the eligible members by forming small groups since its inception. Immediately after formation of any group, or enrolling a new member they are required to undergo a 6-day training that focuses on group functioning, members' duties and responsibilities, terms and conditions of micro-credit operations, importance of savings, role and responsibilities of kerdro meetings, rational expenses and budgeting, simple accounting and other related activities and functions. Following the training, Branch Manager on the 6th day takes a test and if qualified Area Manager provides the recognition as Member of IDF group. In the year 2024, around 43,766 new members were enrolled as members and had undergone this training.

b. Skills Development Training

IDF provides various types of training to its members for enhancing their functional skills through which they can earn additional income. These are mainly business management, crop production, nursery growing, home-gardening, vegetables and fruit gardening, cutting & tailoring, cattle fattening, milk cow rearing and mushroom production. During the reporting year of 2024, the farmers received training on various aspects of agriculture, fisheries, livestock and on other skills. All these training program details were described under the respective projects throughout the report.

c. Enterprise Development and Business Management (EDBM) Training

Alongside training in agriculture, livestock, and fisheries, IDF provides specialized training on Enterprise Development and Business Management (EDBM), a key activity of its Micro Enterprise Department. The program was strengthened after IDF's participation in the Citi-FT Financial Education Summit in New Delhi. IDF later improved and intensified the financial education program for the graduate members, particularly by improving training module and strengthening the training on "Enterprise Development and Business Management". IDF Agricultural Training Center at Khagrachori provides lessons to farmers on financial education with practical demonstration on various income generating activities. In 2024, IDF conducted nine EDBM training sessions across nine branches, with a total of 270 participants. Branch-wise details, including the number of male and female participants, are presented in Table 43.



Table 43: Branch wise Number of Members Received EDBM Training during 2024

| Sl. No. | Name of Branch | Number of Members | | |
|---------|----------------|-------------------|------------|------------|
| | | Male | Female | Total |
| 1 | Oxyzen | 15 | 15 | 30 |
| 2 | Pariya | 15 | 15 | 30 |
| 3 | Narayanhat | 15 | 15 | 30 |
| 4 | Khagrachori | 15 | 15 | 30 |
| 5 | Ranirhat | 15 | 15 | 30 |
| 6 | Brahamanhat | 15 | 15 | 30 |
| 7 | Haidha | 15 | 15 | 30 |
| 8 | Anowara | 15 | 15 | 30 |
| 9 | Sarkerhat | 15 | 15 | 30 |
| | Total | 135 | 135 | 270 |



d. Business Experience Sharing Training/Meeting

Business experience sharing training/meeting is another important activity of Micro Enterprise department through which entrepreneurs get opportunity to share their problems, prospects and experiences with others. In 2024, however, no such training/meetings were held.

11.3 Conferences/Workshops/Meetings

In the past years, regular meetings were organized every month to review the progress and problems of various project activities, especially the micro-finance activities. These meetings are organized at 3 levels - at Branch, Area and District/Zone levels. At branch level, the branch manager conducts the meetings where the field organizers participate; at area level, review meetings of branch managers are held where Area Managers preside. Review of the previous month's progress, implementation of the plan, problems at branch level and their solutions, quality of work and utilization of loan are elaborately discussed and decisions taken for actions at the district/zone levels.

This was the previous practice. Now, the scenario has changed with the arrival of new technology – zoom – that was widely practiced during the corona pandemic period in 2020 and 2021. This technology is getting more popular. IDF has adopted this technology and is being used for review/monitoring/discussions etc. During the year 2024, special zoom meetings were conducted on a weekly basis to monitor the progress and discuss the problems. These weekly meetings were regularly held during the year 2024, particularly for two Programs of IDF – Micro-finance Program and Health program. The relevant officials from these two programs participated in these weekly meetings regularly. Weekly progress reports were presented and discussed. The advantage of these meetings was that the Executive Director and other senior officials participate in these meetings where immediate decisions are given.

12. RESEARCH & PUBLICATION

Publications are a vital component of IDF's work, serving to document its experiences, innovations, and lessons learned, while also facilitating the sharing of knowledge with stakeholders, development partners, and the broader community. Since its inception, IDF has developed a strong knowledge base, producing a total of 134 publications across various program areas and activities.

In 2024, IDF further enriched this collection with new publications, continuing its contribution to the pool of resources that inform development practice and policy. Additionally, IDF regularly publishes two periodicals Health Bulletin and Porikroma—which offer timely updates, insights, and awareness materials on health and development issues.

During the reporting year, IDF also utilized billboards and media outreach to strengthen community awareness. A notable initiative was the installation of a billboard in SM Para under the Cox's Bazar branch, highlighting improved methods of poultry farming, specifically the rearing of meat/broiler-type Pekin duck and BAU duck.



Various activities of IDF's Fisheries Project received coverage in both electronic and print media, including ETV and ATN News. As part of its strategic approach to publications and media engagement, IDF effectively promoted the Safe Fish Project emphasizing food safety, sustainable fisheries practices, consumer health protection, and conservation of aquatic ecosystems. Targeted publications and media campaigns supported public awareness, mobilization of fisheries technology, attraction of investment, and the promotion of sustainability.

The publicity and media activities undertaken in 2024 are summarized in Table 44, while a detailed list of activities is provided in Annex 17.4.

Table 44: List of Publications and Media Activities in 2024

| SI. No | Publication & Media Coverage | Achievement (Number) |
|--------|--|----------------------|
| 1 | Easeline Study of "Production and Marketing of Safe Fish and Fish Products" | 1 |
| 2 | Project Profile | 156 |
| 3 | Leaflet, Poster | 198 |
| 4 | E-Module on GAP | 1 |
| 5 | Video on Ready to Cook, Ready to Eat, Probiotic, Biosecurity, Local Service Provider | 5 |
| 6 | Online TV Channels & local newspaper | 7 |

13. AGM & GOVERNING BODY MEETINGS DURING 2024



During the calendar year 2024, altogether eight meetings of the Governing Body of IDF were held at IDF head office, Dhaka. Out of these, 2 meetings were held on regular basis in the months of June; 5 more special meetings were to be held to deal with emergency issues in the months of January, April, August, October and November (2). All the meetings of the Governing Body were presided over by the then Chairman of the Board. The meetings resolved the issues related to the updated progress of the organization's principal activities of microfinance, performance of various projects being run by the organization, considered new proposals, approval of funds from PKSF, Banks and other organizations etc. All the related issues were raised by the Executive Director and the respective program Heads for discussions and decisions.

The 30th Annual General Meeting of IDF was held on June 22, 2024, at the IDF Head Office in Dhaka, presided over by Mr. Maung Than Han, President of the General Body and Governing Body of the organization. Distinguished members of the Governing Body and General Body of the organization were present at the meeting.

The Honorable Executive Director presented progress reports on various programs, including microfinance, solar energy (introducing smart charging batteries and rooftop systems), health, education, and sustainable enterprise initiatives. He also highlighted the shift of several programs to self-funding after external funding ended.

The AGM, particularly considered the approval of the draft Annual Report, Annual Plans and Budgets and the Auditor's Report along with issues like policy decisions in respect of staff development, staff welfare, and proposals of new projects, fund collection and management; liaison with other organizations and agencies and so on.

Professor Shahidul Amin Chowdhury, a member of the IDF General Body, informed about the approval granted by the Bangladesh Technical Education Board for establishing the Integrated Development Foundation (IDF) Technical Institute.

After completing the necessary formalities and obtaining curriculum approval from the Education Board, student enrollment for technical education from class 6 to 9 will commence in the 2025 academic year. However, education up to class 5 will follow the general curriculum. Once the teaching approval for the Technical Institute is obtained, "IDF School and College" will be integrated with it.

Additionally, Dr. Harun-or-Rashid Khan donated 75 decimals of land in the Ananya Residential Area, Chandgaon, Chattogram, to IDF for the establishment of the Dr. Harun Moxbul Technical Institute. In recognition of this generous contribution, Professor Shahidul Amin Chowdhury, President of the school's Executive Committee, along with the esteemed members present at the meeting, expressed their heartfelt gratitude to Professor Dr. Harun-or-Rashid Khan for donating the land for the establishment of the educational institution.

Additionally, the meeting included detailed discussions regarding applications for membership in the General Body. With the unanimous consent of the governing body and general body members, Ms. Tasmina Rahman and Ms. Adeeba Alam Epshita were included as members of the General Body. With these two additions, the total number of general body members now stands at 13.



14. EXPOSURE VISIT TO IDF BY NEPALESE TEAMS

On the basis of an MoU signed between IDF and RMDC (Rural Microfinance Development Centre) and CSD (Centre for Self-help Development) - the two Apex organizations for Microfinance in Nepal, a group of Nepalese officials and representatives of Governing Bodies of different microfinance organizations have been visiting Bangladesh in batches for the last several years. The purposes of these visits were to promote mutual learning from each other through these exchange programs.

The duration of these visits for each batch comprising of about 10-12 participants was about a week or so. Till 2019,

these visits used to take place at least one batch in each month. Sometimes it was even more than one batch in some months. Similarly, batches from IDF (sometimes participants combining from other NGOs) used to visit Nepal. It was a mutually exchange visit program learning from each other. But the program, unfortunately was disrupted in early 2020 when Covid-19 started spreading out throughout the world. In 2020, only 3 batches from Nepal could visit Bangladesh in the months of January and February. From March 2020 to February 2022, the program virtually remained suspended due to Covid-19 pandemic.



Exactly after 2 years, the program was resumed after the covid situation normalized. IDF, as usual, used to design and organize these programs keeping in view the purposes of the visits. The programs contained orientation and briefing about 3 MFIs – IDF, Grameen Bank and ASA; extensive field visits to Chattogram areas and a round-up session in Dhaka. The participants therefore had to spend major portion of their visiting time in Chattogram areas looking into the field operations and activities of IDF and other organizations. Since the participants had been working in similar micro-finance programs in Nepal, they had the advantages of making comparisons and identifying the opportunities of learning.

Similarly, the Bangladeshi counterparts also could learn from their experiences. Such visits were observed to be very effective. In 2024, IDF organized 1 such visit where there were 12 participants of one MFIs from Nepal. See the details of course-wise participants and the organization they had represented in Table 45.

Table 45: Number of Nepalese Participants and their Respective Organizations Visiting Bangladeshi NGOs in 2024.

| Sl. No. | Visit date | Duration (days) | No. of Participants | No. of Organizations | Name of Organizations |
|---------|----------------------|-----------------|---------------------|----------------------|---|
| 1 | February 03-10, 2024 | 08 | 12 | 01 | Jeevan Bikas Laghubitta Bittiya Sanshita Ltd, Nepal. |
| Total | | 08 | 12 | 01 | |

15. PLANS AND BUDGETS

Preparation of an annual plan and budget is a regular feature of IDF. The significant characteristic of preparing this plan and budget is that it is done in a participatory way and starts from below. Another characteristic is that it considers the past year's performance to set the targets for the next year. For this, detailed guidelines are prepared from the planning department of the Head office by reviewing the past years' experience of achievements and challenges. Once these guidelines are prepared, they are shared with Zonal and Area Managers over a meeting. They are briefed about the details of these guidelines and necessary instructions are provided how to prepare the plan and the budget.

The process of the preparation of the 'plan and budget' begins at the Field Organizers' level. Each Field Organizer prepares his/her plan and budget and submits it to the Branch Manager. The Branch Manager along with the Field Organizers reviews the plan and the budget. In this exercise, the respective Area Manager remains present to assist them and they finalize the 'plan and budget' of the Branch. The finalized plan and budget of the branch is then sent to the Area Manager. The Area Manager then consolidates the plan and budget of his area. In finalizing this area level plan and budget, the Area Manager takes into consideration of the guidelines provided by the head office. Then the Area Manager submits it to the Zonal Manager. The Zonal Manager consolidates the plans and budgets of all the areas within his jurisdiction and finalizes the plans and budgets of his Zone. He especially looks into the guideline's instructions for finalization. The finalized plan and budget of the Zone is then submitted to the planning and budget department of the head office. The plans and budgets of all Zones thus submitted to the planning department are checked and reviewed by the department. The consolidated report is then discussed in a workshop of the Zonal and Area Managers to prepare the annual plan and budget of the Organization. The Executive Director, the Deputy Executive Director, the Director (Micro-finance) and other high officials participate in this workshop. In this way the annual plan and budget of the year 2024 was done and finally approved by the Governing Body. The Plan and Budget for the year 2023-24 is given in Annex-17.3.

16. AUDIT

a. Internal Audit

IDF established independent Internal Audit Team in the year 2000 with a view to maintaining and improving the quality of work of its micro-finance and other programs. In the year 2024, the Team consisted of 8 members headed by a Coordinator. The mode of work of the team members was to visit branches, areas, regional and head offices to examine the books of accounts, various registers, loans, savings, collection sheets, various ledgers and other related documents. They also examine the utilization of loans by the members. The team undertakes sudden audit works to branches and offices without prior information to make on the spot checking of any errors and/or irregularities.

The internal audit team allows the staff members to correct possible mistakes and errors at the spot, if possible or allows one-month time to correct them. The team prepares reports and submits to the Executive Director who takes necessary administrative measures.

In the year 2024, a total of 120 branch offices were audited 135 times, and the accounts of 13 other offices from 15 projects were also audited. The internal audit was found to be a very fruitful tool for maintaining and improving the quality of work.

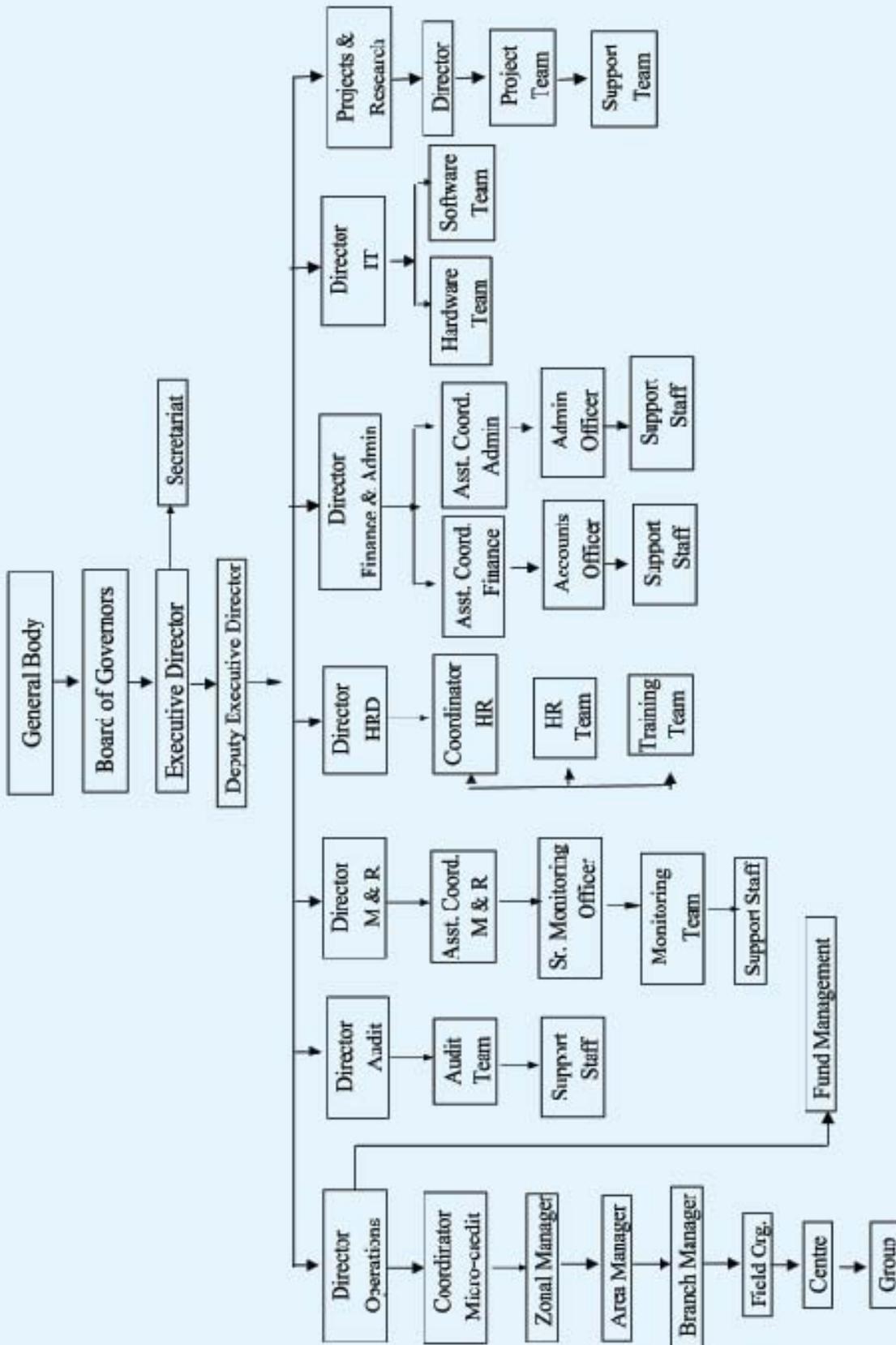
b. External Audit

Toha Khan Zaman & Co, a Chartered Accountancy Firm was appointed to audit the accounts of the organization for 3 years effecting from 2024-25 to 2026-27. The Audit Report for the year 2023-24 is given in Annex-17.3.

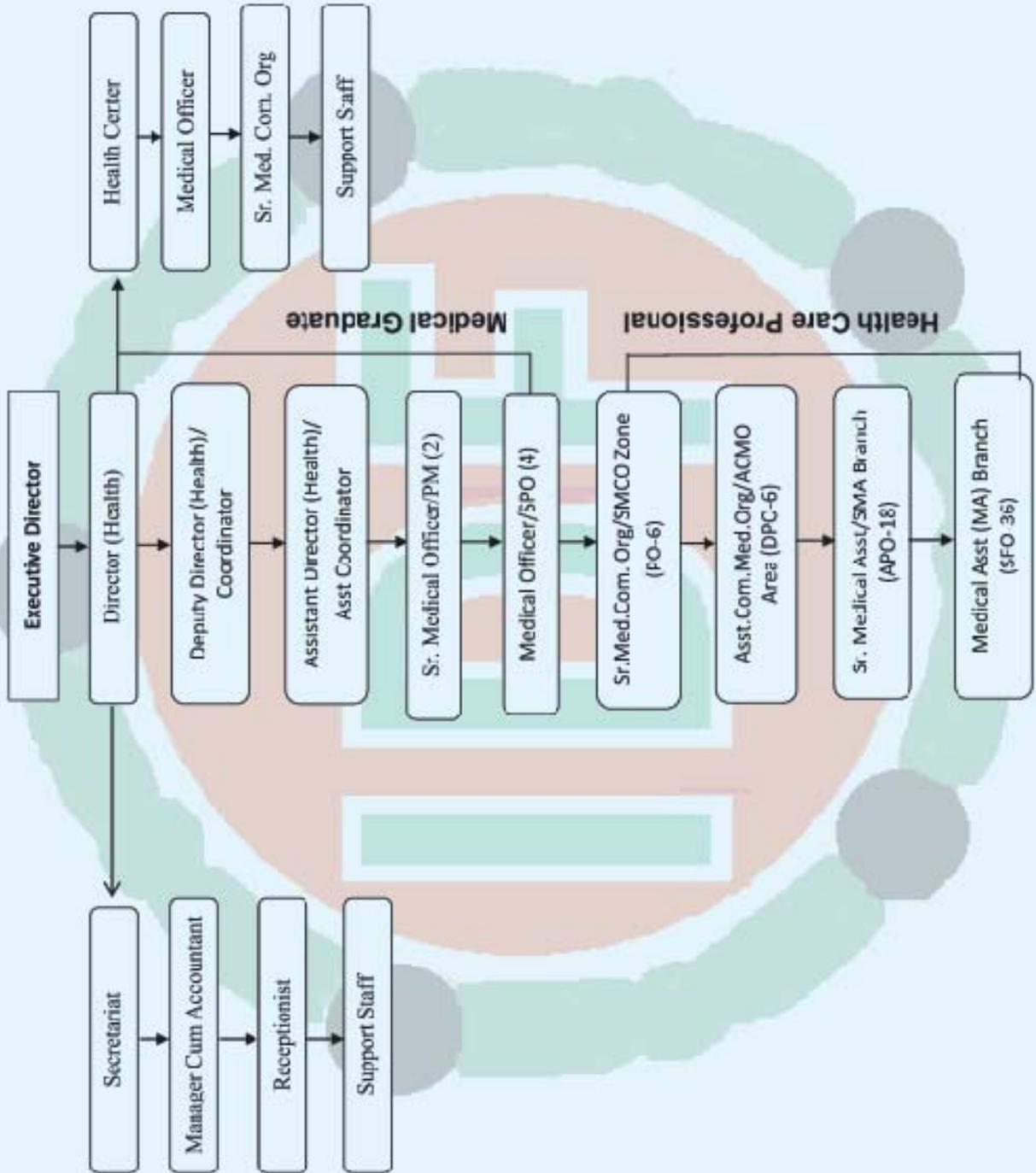
17.1.1 Organogram, IDF Microcredit

17. ANNEXES

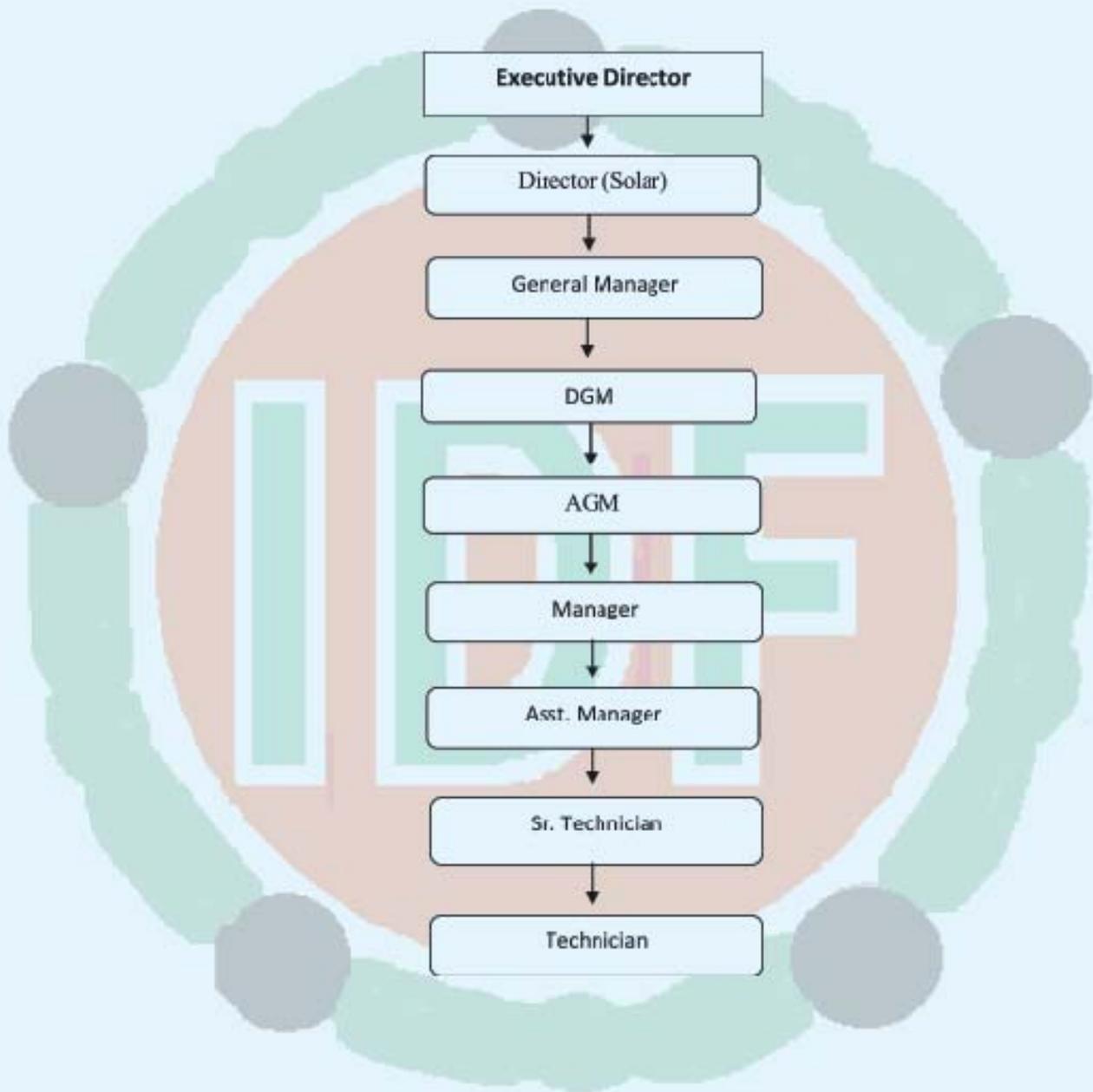
17.1 ORGANOGRAMS



17.1.2 Organogram, IDF Health



17.1.3 Organogram, IDF Solar



Plan : Microfinance Program (2024-25)

| Particulars (Amount in million TK) | Up to last Year | Plan for 2024-25 |
|---------------------------------------|-----------------|------------------|
| Branch | 120 | 10 |
| Centre | 6698 | 359 |
| Group | 29217 | 1754 |
| Member | 138262 | 29556 |
| Loan Disbursement (Tk.) | 52704.62 | 10189.19 |
| Loan Repaid (Tk.) | 48315.21 | 9078.32 |
| Loan Outstanding (Tk.) | 4389.41 | 1110.87 |
| Saving Balance (Tk.) | 1588.06 | 614 |

Budget: Microfinance Program (2024-25)

| Expenditure | | (In Million TK) | | | | | |
|-------------|-------------------------------------|-----------------|-----------------|-------------|-------------|--------|--------|
| Sl No | Budget Head | Head Office | Regional Office | Zone Office | Area Office | Branch | Total |
| 1 | Salary, allowance & Bonus | 39.44 | 26.60 | 9.41 | 19.70 | 266.02 | 361.17 |
| 2 | Wages | 0.74 | 0.60 | 0.05 | | 3.25 | 4.64 |
| 3 | Travelling | 0.82 | 1.72 | 0.64 | 1.85 | 6.15 | 11.18 |
| 4 | Printing & Publications | 2.24 | | | | 0.00 | 2.24 |
| 5 | Office Stationary | 0.37 | 0.25 | 0.04 | 0.12 | 4.65 | 5.47 |
| 6 | Office Rent | 0.00 | 2.46 | 0.19 | 0.45 | 12.58 | 15.67 |
| 7 | Utilities | 0.74 | 0.53 | 0.02 | 0.03 | 3.40 | 4.72 |
| 8 | Postage | 0.12 | 0.06 | 0.03 | 0.05 | 0.28 | 0.54 |
| 9 | Telephone & Email | 0.21 | 0.42 | 0.09 | 0.24 | 2.64 | 3.59 |
| 10 | Motor driving exp | 0.50 | 0.68 | 0.38 | 0.88 | 9.36 | 11.81 |
| 11 | Entertainment Expenses | 0.30 | 0.29 | 0.05 | 0.21 | 1.11 | 1.96 |
| 12 | Registration & renewal | 1.91 | 0.08 | 0.05 | | 0.12 | 2.15 |
| 13 | Bank Charge | 1.71 | 0.02 | | | 1.48 | 3.21 |
| 14 | VAT | 3.53 | 0.08 | 0.01 | | 0.20 | 3.81 |
| 15 | Income Tax | 8.16 | 0.23 | 0.05 | | 0.06 | 8.49 |
| 16 | Transport | 0.01 | 0.01 | 0.01 | 0.02 | 0.40 | 0.44 |
| 17 | Advertisement | 0.04 | 0.06 | | | 0.00 | 0.10 |
| 18 | Audit Fee | 0.09 | | | | 0.00 | 0.09 |
| 19 | Workaid | | | | 0.02 | 0.36 | 0.38 |
| 20 | Newspaper | 0.01 | 0.01 | | 0.01 | 0.52 | 0.55 |
| 21 | Research & Development | 1.20 | | | | 0.00 | 1.20 |
| 22 | Training exp | 5.77 | | 0.03 | 0.01 | 0.47 | 6.27 |
| 23 | Repair & Maintenance | 0.24 | 1.16 | 0.15 | 0.03 | 1.20 | 2.78 |
| 24 | Karmoshala | 0.30 | | | | 1.13 | 1.43 |
| 25 | Education Expenses | 1.20 | | | | 0.00 | 1.20 |
| 26 | Legal Expenses | 0.08 | 0.03 | 0.01 | | 2.46 | 2.57 |
| 27 | Health Expenses | 0.02 | | | | 0.01 | 0.03 |
| 28 | Agriculture Expenses | | | | | 0.00 | 0.00 |
| 29 | Overhead Cost | | | | | 308.33 | 308.33 |
| 30 | Loan Loss Provision Expenses (LLPE) | | | | | 11.09 | 11.09 |
| 31 | Gratuity Expenses | 4.54 | 0.96 | 0.40 | 0.90 | 15.64 | 22.44 |
| 32 | Contribution in Staff Welfare fund | | | | | 0.00 | 0.00 |

* Cont'd

| Sl No | Budget Head | Head Office | Regional Office | Zone Office | Area Office | Branch | Total |
|-------|---|---------------|-----------------|--------------|--------------|---------------|----------------|
| 33 | Provident fund contribution | | | | | 0.00 | 0.00 |
| 34 | Donation | 0.54 | | 0.01 | | 0.57 | 1.11 |
| 35 | Depreciation | 6.22 | 0.18 | | | 2.69 | 11.09 |
| 35 | Interest on PKSF Loan & Bank Loan | 134.19 | | | | 0.00 | 134.19 |
| 37 | Interest on Member's Saving & Others Fund | 14.03 | | | 0.00 | 130.36 | 144.38 |
| 38 | Enrich | 2.36 | | | | 0.00 | 2.36 |
| 39 | Probin Program Expenses | 2.00 | | | | 0.00 | 2.00 |
| 40 | Adolescence Program Expenses | 1.20 | | | | 0.00 | 1.20 |
| 41 | RMTP-High Value Fruits & Crops | 3.25 | | | | 0.00 | 3.25 |
| | Total | 240.17 | 36.42 | 11.61 | 24.49 | 786.55 | 1099.23 |

Income (In Million TK)

| Sl No | Budget Head | Head Office | Regional Office | Zone Office | Area Office | Branch | Total |
|-------|---------------------|---------------|-----------------|-------------|-------------|----------------|----------------|
| 1 | Service Charge | | | | | 1031.67 | 1031.67 |
| 2 | Bank Interest | 22.15 | | | | 0.39 | 22.54 |
| 3 | Overhead Collection | 308.33 | | | | | 308.33 |
| 4 | Others Income * | 0.41 | | | | 6.45 | 6.85 |
| | Total | 330.88 | 0.00 | 0.00 | 0.00 | 1038.51 | 1369.40 |

*Others income (In Million TK)

| Sl No | Budget Head | Head Office | Regional Office | Zone Office | Area Office | Branch | Total |
|-------|-------------------------|-------------|-----------------|-------------|-------------|-------------|-------------|
| 1 | Loans & Advance P F | 0.41 | | | | 0.97 | 1.38 |
| 2 | 3 Years overdue Program | | | | | 1.39 | 1.39 |
| 3 | Loan Processing Fee | | | | | 4.08 | 4.08 |
| | Total | 0.41 | 0.00 | 0.00 | 0.00 | 6.45 | 6.85 |

| Sl No | Capital Budget | (In Million TK) |
|-------|---------------------|-----------------|
| 1 | Vehicle | 11.00 |
| 2 | Accounting Software | 0.25 |
| 3 | Office Equipment | 0.62 |
| 4 | Electric Equipment | 0.43 |
| 5 | Furniture | 0.65 |
| | Total | 13.94 |

Budget for IDF Programs (2024-25)

| SI No | Program name | Budget | | | | | | |
|-------|------------------------------|--------------|-----------|-------------------|-------|------------|------------------|-----------|
| | | Contribution | | % of contribution | | Total | Estimated Income | |
| | | IDF | Donor | IDF | Donor | | | |
| 1 | Health Program | 28,300,700 | | 100 | | 28,300,700 | 3,352,800 | |
| 2 | Solar Program | 8,800,000 | | 100 | | 8,800,000 | 9,500,000 | |
| 3 | Education Program | 18,476,000 | | 100 | | 18,476,000 | 8,000 | |
| 4 | Integrated Farm, Matiranga | Agriculture | 1,609,700 | | 100 | | 1,609,700 | 792,000 |
| | | Livestock | 2,630,153 | | 500 | | 2,630,153 | 2,569,850 |
| | | Fisheries | 761,610 | | 100 | | 761,610 | 911,400 |
| | | Properties | 3,204,000 | | 100 | | 3,204,000 | 4,150,000 |
| 5 | Nursery & Home gardening | 614,520 | | 100 | | 614,520 | 1128750 | |
| 6 | Agricultural training Center | 5,571,000 | | 100 | | 5,571,000 | 6,855,000 | |

Budget for IDF Projects (2024-25)

| SI No | Project name | Budget | | | | | |
|-------|---|--------------|------------|---------------------------|--|------------|------------------|
| | | Contribution | | % of contribution | | Total | Estimated Income |
| | | IDF | Donor | IDF | Donor | | |
| 1 | Integrated Agricultural Unit | 2,045,125 | 11,823,900 | 14.81 | 85.19 | 13,869,025 | - |
| 2 | Adolescent (July-September) | 27,600 | 41,400 | 40 | 60 | 69,000 | |
| 4 | Pabin (July-September) | 355,500 | 463,425 | বেতন ও পরিপোষক ভাতা - ৫০% | পরিচালনা ব্যয় - ১০০%, বেতন ও পরিপোষক ভাতা - ৫০% | 818,925 | - |
| 5 | Enrich (July 24-June 25) | 2,552,480 | 5,598,270 | 31.32 | 68.68 | 8,150,750 | - |
| 6 | RCC | 2,091,100 | | 100 | | 2,091,100 | 2,197,000 |
| 7 | Halda | 2,500,930 | | 100 | | 2,500,930 | 200,000 |
| 8 | Recovery and Advancement of Informal Sector Employment (RAISE) | 677,500 | 17,300,467 | 3.77 | 96.23 | 17,977,967 | - |
| 9 | RMTP-High Value Fruits & Crops Expansion & Marketing | 75,000 | 8,595,179 | 0.87 | 99.13 | 8,670,179 | - |
| 10 | RMTP-Income generating for the poor ethnic groups of Lama Upazila. | | 1,551,850 | | 100 | 1,551,850 | - |
| 11 | RMTP -Safe Fish | 46,000 | 4,545,090 | 6.27 | 93.73 | 4,591,090 | - |
| 12 | Smart Charging for green rides | 59,517,600 | | 100 | | 59,517,600 | 60,600,000 |
| 13 | Facilitate access to crop based finance to enhance vegetable production | | 11,926,161 | | | 11,926,161 | - |

Khan Wahab Shafique Rahman & Co.CHARTERED ACCOUNTANTS
SINCE 1968A member of
mgeworldwideA Top 20 ranked international network and association
of independent audit, tax, accounting and consulting firms**INDEPENDENT AUDITOR'S REPORT
TO THE MANAGEMENT
OF
INTEGRATED DEVELOPMENT FOUNDATION (IDF)****REPORT ON THE AUDIT OF THE FINANCIAL STATEMENTS
MICRO-CREDIT PROGRAM****Opinion**

We have audited the financial statements of "Integrated Development Foundation (IDF)" the NGO) which comprise the statement of financial position as at 30 June, 2024, and statement of comprehensive income, the Statement of Receipts and Payments for the statement of cash flows, and statement of change in equity year then ended and notes to the financial statements, including a summary of significant accounting policies.

In our opinion, the accompanying financial statements present fairly, in all material respects, the financial position of **Integrated Development Foundation (IDF)** as at 30 June, 2024, and of its financial performance and its Receipts and Payments for the year ended in accordance with International Financial Reporting Standards (IFRSs), and other applicable laws and regulations.

Basis for Opinion

We conducted our audit in accordance with International Standards on Auditing (ISAs). Our responsibilities under those standards are further described in the Auditors' Responsibilities for the Audit of the consolidated Financial Statements section of our report. We are independent of the IDF in accordance with the International Ethics Standards Board for Accountants' Code of Ethics for Professional Accountants (IESBA Code) together with the ethical requirements that are relevant to our audit of the consolidated financial statements in jurisdictions, and we have fulfilled our other ethical responsibilities in accordance these requirements and with the IESBA Code. We believe that the audit evidence we have obtained is sufficient and appropriate to provide a basis for our opinion.

Emphasis of Matter

1. Depreciation was not calculated using the straight-line method as stipulated by the policy.
2. While verifying the depreciation charged during the year, we have found after recalculating the depreciation as per straight line method that should be Tk. 11,139,4C2.

HEAD OFFICE : RLPALI BIMA BHABAN, 7, RAJUK AVENUE (5TH & 6TH FLOOR), MOTUHEEL, DHAKA-1000, Tel: 47122824, 47122825, 22138512, 47122824
FAX : 880-2-47122824, E-mail : info@kwsrbd.com, kwsr@dhaka.net, Web : www.kwsrbd.com

BRANCH OFFICE : FARUK CHAMBER (RTHD) COO, 4102 BK, BRUN ROAD, GPO BOX 93, DUBLIN, IRELAND



Whereas, IDF has measured depreciation amounting Tk. 7,703,158. Hence, there is a shortfall of Tk. 3,436,244.

Responsibilities of Management and Those Charged with Governance for the consolidated Financial Statements

Management is responsible for the preparation and fair presentation of the financial statements in accordance with IFRSs, and other applicable laws and regulations and for such internal control as management determines is necessary to enable the preparation of financial statements that are free from material misstatement, whether due to fraud or error.

In preparing the financial statements, management is responsible for assessing the IDF's ability to continue as a going concern, disclosing, as applicable, matters related to going concern and using the going concern basis of accounting unless management either intends to liquidate the IDF or to cease operations, or has no realistic alternative but to do so.

Auditor's Responsibilities for the Audit of the consolidated Financial Statements

Our objectives are to obtain reasonable assurance about whether the financial statements as a whole are free from material misstatement, whether due to fraud or error, and to issue an auditor's report that includes our opinion. Reasonable assurance is a high level of assurance, but is not a guarantee that an audit conducted in accordance with ISAs will always detect a material misstatement when it exists.

Misstatements can arise from fraud or error and are considered material if, individually or in the aggregate, they could reasonably be expected to influence the economic decisions of users taken on the basis of these consolidated financial statements.

As part of an audit in accordance with ISAs, we exercise professional judgment and maintain professional skepticism throughout the audit. We also:

- Identify and assess the risks of material misstatement of the financial statements, whether due to fraud or error, design and perform audit procedures responsive to those risks, and obtain audit evidence that is sufficient and appropriate to provide a basis for our opinion. The risk of not detecting a material misstatement resulting from fraud is higher than for one resulting from error, as fraud may involve collusion, forgery, intentional omissions, misrepresentations, or the override of internal control.
- Obtain an understanding of internal control relevant to the audit in order to design audit procedures that are appropriate in the circumstances.
- Evaluate the appropriateness of accounting policies used and the reasonableness of accounting estimates and related disclosures made by management but not for the purpose of expressing an opinion on the effectiveness of the NGO's internal control.
- Conclude on the appropriateness of management's use of the going concern basis of accounting and, based on the audit evidence obtained, whether a material uncertainty exists related to events or conditions that may cast significant doubt on the NGO's ability to continue as a going concern. If we conclude that a material uncertainty exists, we are

required to draw attention in our auditor's report to the related disclosures in the financial statements or, if such disclosures are inadequate, to modify our opinion.

- Evaluate the overall presentation, structure and content of the IDF's financial statements, including the disclosures, and whether the consolidated financial statements represent the underlying transactions and events in a manner that achieves fair presentation.

We communicated with those charged with governance regarding, among other matters, the planned scope and timing of the audit and significant audit findings, including any significant deficiencies in internal control that we identified during our audit.

Dated, Dhaka 26 SEP 2024

Khan Wahab Shafique Rahman
Khan Wahab Shafique Rahman & Co.

Chartered Accountants

Signed By: Md. Abu Sina FCA

Senior Partner

ICAB Enrolment No: 619

Firm Reg. No: 11970 E.P

DVC: 24 09 26 06 19 48 748 34 0



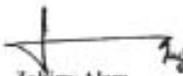
Annexure - A1/2

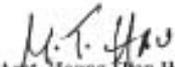
Integrated Development Foundation (IDF)
Statement of Financial Position
As at 30th June, 2024

| Particulars | Notes | Amount in TK. | |
|---|-------|----------------------|----------------------|
| | | 30.06.2024 | 30.06.2023 |
| Property and Assets | | | |
| Non-Current Assets | | | |
| Property, Plant and Equipment | 6.00 | 136,231,871 | 136,475,191 |
| Current Assets | | | |
| Loans to Members | 7.00 | 4,389,411,854 | 3,938,879,105 |
| Short-Term Investments | 8.00 | 336,539,457 | 298,196,154 |
| Advances and Prepayments | 9.00 | 155,528,969 | 151,969,778 |
| Advance Income Tax | 10.00 | 6,331,471 | 2,655,854 |
| Stock and Stores | 11.00 | 107,770 | 336,063 |
| Unsettled Staff Advance | 12.00 | 12,136,743 | 14,091,261 |
| Cash and Cash Equivalent | 13.00 | 254,359,202 | 343,008,350 |
| Total Properties and Assets | | 5,290,649,337 | 4,885,811,757 |
| Capital Fund and Liabilities | | | |
| Capital Fund | | | |
| Cumulative Surplus | 14.00 | 805,813,186 | 714,644,323 |
| Reserve Fund | 15.00 | 89,534,798 | 79,404,947 |
| Non-Current Liabilities | | | |
| Loans from PKSF | 16.00 | 1,309,020,843 | 1,060,801,671 |
| Loans from Commercial Banks (long term) | 17.00 | 381,086,044 | 624,537,601 |
| Loans from Other Sources | 18.00 | 418,184,264 | 404,289,321 |
| Current Liabilities | | | |
| Loans from PKSF | 16.00 | 30,000,000 | 50,000,000 |
| Members' Savings Deposits | 19.00 | 1,588,057,297 | 1,490,845,316 |
| Staff Welfare Fund (Organization) | 20.00 | - | 4,245,965 |
| Loan Loss Provision Fund | 21.00 | 304,477,840 | 191,139,738 |
| Other Liabilities | 21.00 | 164,475,065.89 | 265,902,675 |
| Total Capital Fund and Liabilities | | 5,290,649,337 | 4,885,811,757 |

The accompanying notes form an integral part of these financial statements.

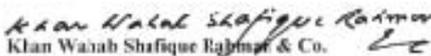

Sukhendu Ch. Malaker
Head of Accounts


Zahiru Alam
Executive Director


Arif Maung Than Han
Chairman

Subject to our separate report of every date.

Date: Dhaka: 26 SEP 2024


Khan Wabab Shafique Rahman & Co. *LLC*
Chartered Accountants
Signed by: Md. Abu Sina FCA
Senior Partner
Enrolment No.: 619
Firm's Registration No.: 11970 E. P.
DVC:



2409260619/8748340

Annexure - A1/3

Integrated Development Foundation (IDF)
Statement of Profit or Loss and Other Comprehensive Income
For the year ended 30th June, 2024

| Particulars | Notes | Amount in TK. | |
|---|-------|--------------------|--------------------|
| | | 2023-2024 | 2022-2023 |
| Income | | | |
| Service Charges | | 887,817,210 | 806,695,829 |
| Interest on Staff Advance | | 1,404,261 | 1,411,418 |
| Interest on FDs | | 20,198,168 | 11,319,532 |
| House Rent | | 715,769 | 710,823 |
| Bank Interest | | 2,045,698 | 963,836 |
| Old News paper sales & Others income | | 145,764 | 1,082,715 |
| Sale of Pass Book, Loan form, Admission fee | | 2,691,962 | 3,174,192 |
| Total Income | | 915,018,832 | 828,358,345 |
| Expenditure | | | |
| Service Charge of PKSF Loan | | 73,710,522 | 46,982,290 |
| Interest on Members' Savings | 23.00 | 88,847,760 | 77,287,566 |
| Interest on Bank Loans | 24.00 | 43,964,652 | 50,965,536 |
| Other Interest | 25.00 | 19,853,634 | 25,519,232 |
| Salary and Allowance | | 341,375,376 | 330,794,680 |
| Traveling and Conveyance | | 9,611,645 | 8,494,472 |
| Reporting, Printing and Publication | | 2,168,816 | 610,141 |
| Stationery | | 4,561,263 | 5,682,605 |
| Office Rent | | 11,916,368 | 11,256,366 |
| Utilities | | 4,051,266 | 3,423,124 |
| Telephone | | 2,976,324 | 2,834,500 |
| Postage | | 357,921 | 360,507 |
| Repair & Maintenance | | 2,448,894 | 1,641,719 |
| Entertainment | | 1,963,076 | 1,938,118 |
| Motor Fuel & Oil | | 7,495,020 | 7,159,333 |
| Registration and Renewal | | 1,627,337 | 1,625,548 |
| Bank Charges | | 2,459,840 | 2,029,486 |
| VAT | | 3,488,209 | 2,657,510 |
| Tax | | 951,917 | 1,722,301 |
| Legal Expense | | 737,760 | 759,250 |
| Carrying Transport | | 69,185 | 87,520 |
| Advertisement | | 83,620 | 154,602 |
| Audit Fee | | 90,000 | 80,000 |
| Newspaper | | 390,971 | 379,112 |
| Research and Development | | 116,664 | 170,510 |
| Workshop, Seminar, Training | | 1,254,942 | 909,897 |
| Loan Loss Provision Expenses | | 146,642,278 | 84,698,295 |
| Agriculture Programme | | 20,070 | 33,603 |
| Donation | | 291,800 | 344,300 |
| Software Maintenance Fees | | 2,153,036 | 2,072,541 |
| Education Programme | | 1,553,827 | 1,409,698 |
| Health Programme | | 11,930 | 270,670 |
| Contribution to Staff Welfare Fund | | - | 1,191,576 |
| Contribution to Gratuity Fund | | 18,040,043 | 20,013,669 |
| Depreciation | | 7,494,104 | 7,906,468 |
| Amortisation | | 247,124 | - |
| Workaid | | 79,300 | - |
| Honarium for EC, GC Members & Others | | 666,618 | - |
| Program Expenses | | 2,624,418 | - |
| Total Expenditure | | 806,287,480 | 763,463,545 |

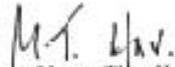


| Particulars | Notes | Amount in TK. | |
|--|-------|---------------|-------------|
| | | 2023-2024 | 2022-2023 |
| Excess of Income over Expenditure before Tax | | 108,731,352 | 121,894,400 |
| Tax Provision | | 7,431,237 | 3,968,586 |
| Excess of Income over Expenditure after Tax | | 101,300,115 | 117,925,814 |
| Total | | 915,018,831 | 825,358,245 |

The accompanying notes form an integral part of these financial statements.


Sukhendu Ch. Malaker
Head of Accounts


Zahurul Alam
Executive Director


Arif. Masud Taha Haq
Chairman



Annexure - A1/4

Integrated Development Foundation (IDF)
Statement of Receipts and Payments
For the year ended 30th June, 2024

| Particulars | Notes | Amount in TK | |
|---|-------|-----------------------|----------------------|
| | | 2023-2024 | 2022-2023 |
| Opening Balance | | 343,008,350 | 258,137,700 |
| Cash in hand | | 9,705,542 | 3,700,734 |
| Cash at Bank | | 333,302,808 | 254,437,026 |
| Receipts | | | |
| Encashment of FDR, Savings | | 2,577,500 | 91,683,557 |
| Encashment of FDR, reserve Fund | | 31,525,827 | 43,249,636 |
| Encashment of FDR, Loan Fund | | 11,341,015 | - |
| Stock and Stores | | 1,554 | 1,416,988 |
| Loan realized from Members | | 6,395,173,527 | 5,760,601,956 |
| Staff Advance realized | | 3,439,706 | 5,147,764 |
| Other Advance realized | | 48,222,497 | 14,466,362 |
| Unsettled staff advance | | 2,814,518 | - |
| Members' Savings | | 835,097,183 | 873,931,478 |
| Project Risk Fund | | 4,839,662 | 35,175,660 |
| Death Risk | | 36,615,553 | 56,300,867 |
| Member Welfare Fund | | 67,315,474 | 21,547,739 |
| Paramedic Service | | 3,127,489 | 18,495,801 |
| Centre Fund | | 488,146 | 501,910 |
| Staff Welfare Fund (Staff) | | 39,712 | 33,097 |
| Provident Fund (Staff) | | 351,450 | 236,971 |
| Provident Fund (Org) | | 339,040 | 236,971 |
| Gratuity Fund | | 320,187 | - |
| Security Fund | | 541,000 | - |
| Loans from PKSF | | 792,000,000 | 725,300,000 |
| Loans from commercial Bank | | 505,000,000 | 563,731,012 |
| Others Fund | | 101,769,159 | 114,356,652 |
| Service Charge | | 866,407,035 | 799,179,971 |
| Sales | | 20,110 | - |
| Interest on Staff Advance | | 361,573 | 228,364 |
| House Rent | | 546,595 | 565,030 |
| FDR & Bank Interest | | 2,063,552 | 964,526 |
| Sale of old newspaper and others income | | 116,410 | 1,368,435 |
| Sale of Pass Book, Loan form, Admission fee | | 2,691,720 | 3,174,192 |
| Total receipts | | 9,765,147,194 | 9,133,594,939 |
| Total | | 10,108,155,544 | 9,391,732,699 |



| Particulars | Notes | Amount in TK. | |
|-------------------------------------|-------|----------------------|----------------------|
| | | 2023-2024 | 2022-2023 |
| Payments | | | |
| Loan disbursed | | 7,078,799,000 | 6,575,666,500 |
| Operating Expenses | | 388,123,696 | 214,258,505 |
| Salary and allowance | | 201,616,878 | 84,616,691 |
| Travelling and conveyance | | 9,157,664 | 7,407,352 |
| Reporting, printing and publication | | 2,168,216 | 610,141 |
| Stationery | | 1,627,458 | 5,108,542 |
| Office Rent | | 8,782,283 | 7,796,492 |
| Utilities | | 1,803,428 | 3,265,352 |
| Telephone | | 1,894,708 | 2,704,244 |
| Postage | | 347,228 | 354,387 |
| Repair & Maintenance | | 1,965,651 | 2,275,247 |
| Software Maintenance Fees | | 2,153,636 | 466,091 |
| Entertainment | | 1,148,583 | 1,170,458 |
| Motor Fuel & Oil | | 6,369,112 | 5,636,370 |
| Registration and Renewal | | 1,624,289 | 1,258,112 |
| Bank Charges | | 2,220,496 | 2,260,162 |
| VAT | | 1,486,641 | 2,442,642 |
| Tax | | 2,120,280 | 1,701,542 |
| Legal Expense | | 720,340 | 739,050 |
| Carrylag and transport | | 69,185 | 86,420 |
| Advertisement | | 83,620 | 150,252 |
| Newspaper | | 374,640 | 365,297 |
| Research and Development | | 116,654 | 10,690 |
| Workshop, Seminar, Training | | 401,222 | 202,702 |
| Education Programme | | 1,517,527 | 1,294,976 |
| Agriculture Programme | | 22,452 | 33,592 |
| Health Programme | | 10,610 | 274,676 |
| Donation | | 228,800 | 225,300 |
| Interest on Loan of Bank | | 47,071,609 | 33,719,169 |
| Interest on Loan of PKSF | | 71,710,523 | 46,582,252 |
| Honorarium | | 176,663 | - |
| Work Aid | | 135,300 | - |
| Capital Expenditure | | 6,994,217 | 4,222,342 |
| Land | | - | 146,371 |
| Software | | 423,000 | 144,000 |
| Building | | 89,871 | 5,665 |
| Vehicle | | 4,586,200 | - |
| Office Equipment | | 1,012,797 | 3,667,830 |
| Electrical Instrument | | 637,159 | 421,276 |
| Furniture | | 244,290 | 335,200 |
| | | 2,157,989,712 | 1,845,877,672 |
| Savings Fund FDR | | - | 70,000,000 |
| Reserve Fund FDR | | 35,000,000 | 50,000,000 |
| FDR against loan | | 32,500,000 | 30,000,000 |
| Staff Security | | 7,566,688 | 21,800 |
| Stock and Stores | | 35,500 | 14,000 |
| Loan refund to PKSF | | 561,780,117 | 434,663,327 |
| Loan refund to commercial Bank | | 545,445,201 | 539,620,917 |

| Particulars | Notes | Amount in TK. | |
|-------------------------------|-------|-----------------------|----------------------|
| | | 2023-2024 | 2022-2023 |
| Staff Welfare Fund, Staff | | 20,132,473 | 14,767 |
| Staff Welfare Fund, (Org) | | - | 1,416,000 |
| Provident Fund, Staff | | - | 53,670 |
| Provident Fund | | 6,660,407 | 2,660,471 |
| Gratuity Fund returned | | 6,300,090 | 4,668,855 |
| Crisis Management Fund (CMF) | | 11,232,429 | 162,225 |
| Refund to RO Employee Fund | | 2,981,060 | - |
| Covenant Risk Fund-Funeral | | - | 775,000 |
| Members, Savings returned | | 645,257,070 | 634,489,245 |
| Death Risk grant | | 16,656,236 | 40,729,813 |
| Member Welfare Fund | | 123,026,132 | 8,698,562 |
| Paramedic Service | | - | 9,9,613 |
| Project Risk grant | | - | 26,9,407 |
| Payable Savings Interest paid | | 23,448,277 | - |
| Provision Paid | | 117,967,322 | - |
| Other Fund | | 229,893,717 | 409,199,330 |
| Other Advance | | 106,282,618 | 89,075,716 |
| Advanced Tax Paid | | 2,229,648 | 1,132,500 |
| Staff Advance | | 6,880,179 | 25,674,151 |
| Unsettled staff advance | | 860,000 | - |
| Others Liabilities | | 77,718,320 | 295,252,528 |
| Education scholarship Fund | | 23,940,374 | - |
| Health Program | | 10,703,032 | - |
| Project Expenses | | 1,156,245 | - |
| Centre Fund returned | | 123,391 | 64,435 |
| Total Payments | | 9,853,800,342 | 9,048,724,349 |
| Closing Balance | | 254,355,232 | 343,008,360 |
| Cash in Hand | | 16,557,959 | 9,705,542 |
| Cash at Bank | | 237,797,273 | 333,302,818 |
| Total | | 10,108,155,574 | 9,391,732,699 |

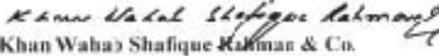

Sukhendu Ch. Mahler
Head of Accounts


Zahurul Alam
Executive Director


Md. Maung Than Han
Chairman

Subject to our separate report of even date.

Dated, Dhaka. 26 SEP 2024

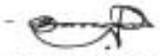

Khan Wahab Shafique Rahman & Co.
Chartered Accountants
Signed By: Md. Abu Sina FCA
Senior Partner
Enrolment No.: 619
Firm's Registration N:
DVC: 2409260619A8748340

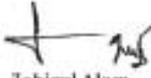


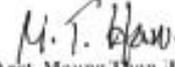
Annexure - A1/5

Integrated Development Foundation (IDF)
Statement of Cash Flows
For the year ended 30th June, 2024

| Particulars | Amount in Tk. | |
|--|----------------------|----------------------|
| | 2023-2024 | 2022-2023 |
| A Cash flow from operating activities | | |
| Excess of Income over Expenditure after Tax | 101,300,115 | 17,925,814 |
| Prior Year Adjustment | (1,602) | - |
| Depreciation | 7,665,088 | 7,640,249 |
| Increase/(Decrease) in Group Loan to Members | - | - |
| Loan Disbursement | (7,095,898,000) | (6,375,066,500) |
| Loan Collection | 6,645,362,251 | 5,977,436,901 |
| Increase/(Decrease) in Stock and Stores | 428,295 | (256,896) |
| Advances and Prepayments | (3,559,191) | (28,604,660) |
| Increase/(Decrease) Unsettled Staff Advance | 1,954,518 | 16,975 |
| Income Tax paid | (3,676,618) | 168,850 |
| Net Cash used in operating activities | (246,423,143) | (550,739,267) |
| B Cash flow from investing activities | | |
| Property, Plant and Equipment | (7,423,768) | (4,713,344) |
| Increase/(Decrease) in Other Liabilities | (101,427,609) | 22,121,088 |
| Increase/(Decrease) in Investment in FDR | (38,343,304) | (22,633,043) |
| Sale of Property, plant and equipment | (20,110) | - |
| Net Cash used in investing activities | (147,214,791) | (5,225,299) |
| C Cash flow from financing activities | | |
| Loan from PKSF | 228,219,172 | 290,336,708 |
| Loan from Commercial Bank | (43,451,557) | 41,215,710 |
| Loan from Other sources | 13,893,054 | 92,478,410 |
| Savings Deposit | 97,211,981 | 237,806,834 |
| Change in Other Fund | | |
| Bad Debts Reserve (LLF) | 146,642,278 | 84,698,295 |
| Loan Write Off | (33,304,175) | (105,655,996) |
| Staff Welfare Fund (Organization) | (4,245,965) | (18,806) |
| Gratuity Fund | - | - |
| Net Cash used in Financing Activities | 404,966,787 | 540,855,155 |
| D Net increase in Cash and Bank Balance (A+B+C) | 88,672,146 | 84,891,590 |
| E Cash and Bank Balances at beginning of the year | 343,028,350 | 258,137,760 |
| F Cash and Bank Balances at closing of the year (D+E) | 431,700,496 | 343,029,350 |


Sukhendu Ch. Malaker
 Head of Accounts


Zahurul Alam
 Executive Director


M. T. Khan
 Arct. Maung Than Tun
 Chairman



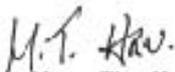
Annexure - A1/6

Integrated Development Foundation (IDF)
Statement of Changes in Equity
For the year ended 30th June, 2024

| Particulars | Amount in TK. | |
|--|--------------------|--------------------|
| | 2023-2024 | 2022-2023 |
| Opening Balance | 714,644,523 | 605,358,586 |
| Add: Surplus for the year | 101,302,115 | 117,925,814 |
| | 815,944,638 | 723,284,400 |
| Less: Transferred to reserve fund from surplus | 10,129,851 | 8,639,877 |
| Prior year adjustment | 1,602 | - |
| Closing Balance | 805,813,186 | 714,644,523 |


Sukhendu Ch. Malaker
Head of Accounts


Zahira Alan
Executive Director


M.T. Haq
Arct. Maung Than Han
Chairman



List of Publications

| SL No. | Name | Types of Publication | Author/ Editor | Year of Publication |
|--------|---|----------------------|------------------------|---------------------|
| 1. | সফল ও স্বপ্ন কার্যক্রমের বিধিমালা | Manual | Zahirul Alam | December, 2020 |
| 2. | স্বপ্ন কর্মসূচির বিধিমালা | Manual | Zahirul Alam | August, 2012 |
| 3. | চাকুরী বিধিমালা | Manual | Zahirul Alam | October 2004 |
| 4. | HR Manual | Manual | Zahirul Alam | December 2024 |
| 5. | Financial Manual | Manual | Zahirul Alam | December 2019 |
| 6. | Internal Audit Manual | Manual | Zahirul Alam | |
| 7. | Employees Gratuity Fund | Policy | Zahirul Alam | |
| 8. | Employees Gratuity Fund (revised) | Policy | Zahirul Alam | January, 2020 |
| 9. | Gender Policy | Policy | Zahirul Alam | March 1999 |
| 10. | Policy on Protection against Sexual Exploitation and Abuse | Policy | Zahirul Alam | September 2022 |
| 11. | Policy on Disaster Risk Reduction (DRR) | Policy | Zahirul Alam | |
| 12. | Disaster Management Policy | Policy | Zahirul Alam | December, 2006 |
| 13. | Crime And Punishment policy | Policy | Zahirul Alam | October, 2019 |
| 14. | Inoviation policy | Policy | Zahirul Alam | July, 2013 |
| 15. | Crisis Fund Management Policy | Policy | Zahirul Alam | June, 2017 |
| 16. | Money londaring policy | Policy | Zahirul Alam | 2012 |
| 17. | Staff Welfare fund Policy | Policy | Zahirul Alam | July, 2003 |
| 18. | Staff Welfare fund Policy (revised) | Policy | Zahirul Alam | July, 2019 |
| 19. | Employees Gratuity Fund | Policy | Zahirul Alam | January, 2020 |
| 20. | নথিপত্র সংরক্ষণ ও বিনষ্টকরণের পদ্ধতি সম্পর্কিত নীতিমালা | Policy | Zahirul Alam | March, 2006 |
| 21. | Purchase policy | Policy | Zahirul Alam | November, 2010 |
| 22. | Purchase policy (revised) | Policy | Zahirul Alam | January, 2019 |
| 23. | প্রকৃতিস্ট ফন্ড সংক্রান্ত নীতিমালা | Policy | Zahirul Alam | এপ্রিল, ২০২৪ |
| 24. | প্রকৃতিস্ট ফন্ড হতে ঋণ গ্রহণের নীতিমালা | Policy | Zahirul Alam | শেতম্বর, ২০০৩ |
| 25. | জামানত সংক্রান্ত নীতিমালা | Policy | Zahirul Alam | জুন, ২০০৮ |
| 26. | সভা এ প্রতিষ্ঠানের কন্ট্রিবিউশন নীতিমালা | Policy | Zahirul Alam | জুলাই, ২০০৫ |
| 27. | Annual Report | Book | Zahirul Alam | |
| 28. | আইডিএফ পরিক্রমা | Book | Zahirul Alam | |
| 29. | আইডিএফ স্বাস্থ্য বুলেটিন | Book | Zahirul Alam | |
| 30. | 10 Years of IDF | Book | Zahirul Alam | December, 2004 |
| 31. | আইডিএফ এর ২০ বছর | Book | Zahirul Alam | এপ্রিল ২০১৪ |
| 32. | Microfinance Improved Knowledge-Skills Empowered Organization in Difficult Terrains of Dengladesh | Book | Mahmudul Alam | 2016 |
| 33. | দুর্গম জনগোষ্ঠীর উন্নয়নের আলোকবর্তিকা | Book | | জুন, ২০১৯ |
| 34. | পাহাড়ী অঞ্চলে শ্রাণিসম্পদের উন্নয়ন | Book | কৃষিবিদ মো. আজমারুল হক | জুন, ২০১৯ |
| 35. | ডিচ পদ্ধতিতে কুচিয়া মাছ চাষ ব্যবস্থাপনা | Book | মাহমুদুল হাসান | মে, ২০২১ |
| 36. | কুচিয়া মাছ চাষ ব্যবস্থাপনা | Book | মাহমুদুল হাসান | |

17. ANNEXES

17.4 LIST OF PUBLICATIONS

* Cont'd

| SL. No. | Name | Types of Publication | Author/ Editor | Year of Publication |
|---------|--|----------------------|------------------------------|---------------------|
| 37. | সাংস্কৃতিক ও ক্রীড়া স্মরণিকা | Book | মহিউদ্দিন আহমেদ চৌধুরী | |
| 38. | সমৃদ্ধি ও প্রবীণ স্মরণিকা | Book | মহিউদ্দিন আহমেদ চৌধুরী | জুলাই, ২০২০ |
| 39. | Emerging fruits and vegetables production business hub in Chittagong Hill Tracts | Book | Gazi Md. Noor Uddin | December, 2022 |
| 40. | পাহাড়ীসের উন্নয়নে আইডিএফ | Book | কাউয়ার আলম জুইয়া | |
| 41. | টেকসই উন্নয়ন | Book | IDF | |
| 42. | The Genome of Haldia Carps & Dolphin | Book | IDF | ডিসেম্বর: ২৪ |
| 43. | ভ্যালু অ্যাডেড মৎস্য গন্য উৎপাদন ও বাজারজাতকরণ | Book | মাহমুদুল হাসান | ডিসেম্বর: ২৪ |
| 44. | Conservation and Development of Natural Fish Breeding Ground in the Haldia River | Book | IDF-PKSF | |
| 45. | উদ্যোক্তাদের স্বপ্নপাখা | Book | IDF | |
| 46. | গুড প্র্যাকটিসেস ফর গ্যাপ (GAP) অনুসরণে মৎস্য চাষ ব্যবস্থাপনা | Manual | মাহমুদুল হাসান | জুন, ২০২৪ |
| 47. | কার্প জাতীয় মাছ ও পড়ে সবজি চাষ ব্যবস্থাপনা | Manual | মাহমুদুল হাসান | |
| 48. | জিচ পদ্ধতিতে কুচিয়া মাছ চাষ | Poster | | |
| 49. | ক্রিপ ইরিগেশন বা বিন্দু বিন্দু সেচ পদ্ধতি | Manual | মোঃ মোস্তাফিজুর রহমান | |
| 50. | স্প্রিংকলার ইরিগেশন | Manual | Md Mostafijur Rahaman | |
| 51. | ট্রাইকোকম্পোজিট উৎপাদন পদ্ধতি | Manual | Md. Mostafijur Rahaman | |
| 52. | উদ্যানভিত্তিক কসলের চাষ পদ্ধতি | Technical Book | Md. Mostafijur Rahaman | নভেম্বর ২০২৪ |
| 53. | হালদা নদী বক্ষা পেলে, করবে দেশ কই কাড়লে | Manual | | |
| 54. | হোম গার্ডেনিং বিষয়ক প্রশিক্ষণ ম্যানুয়াল | প্রশিক্ষণ ম্যানুয়াল | কৃষিবিদ মোহাম্মদ সায়েদুল হক | |
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| 63. | সোনালী জাতের মুরগী পালন | প্রশিক্ষণ ম্যানুয়াল | কৃষিবিদ মোহাম্মদ সায়েদুল হক | |

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| 64. | মলোপেত্র তেলাপিরা বাছ চাষ | প্রশিক্ষণ নির্দেশিকা | কৃষিবিদ মোহাম্মদ সায়েদুল হক | |
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| 66. | হেলথ এজেন্ট ট্রেনিং মডিউল | প্রশিক্ষণ মডিউল | আইডিএফ স্বাস্থ্য কর্মসূচি | |
| 67. | কর্মী ব্যবস্থাপনা | প্রশিক্ষণ মডিউল | আইডিএফ | |
| 68. | এরিয়া ম্যানেজারদের দায়িত্ব ও কর্তব্য | প্রশিক্ষণ মডিউল | আইডিএফ | |
| 69. | Capacity Building Training Module on Vegetable Production and Post-harvest Management | Training Module | ড. মো. মেহসেব উদ্দিন সাদেক | 2023 |
| 70. | পাহাড়ী ক্রীকে কার্প মাছের মিশ্র চাষ ব্যবস্থাপনা | Brcchure | মাহমুদুল হাসান | |
| 71. | হালদা নদীতে মাছের প্রাকৃতিক প্রজননক্ষেত্র সংরক্ষণ ও উন্নয়ন প্রকল্প | Brcchure | | |
| 72. | রেড চিটাগাং ক্যাটেল বা (অরসিসি) গরু পালন | Brcchure | | |
| 73. | সামুদ্রিক শৈবাল না সী উইড চাষ | Brcchure | | |
| 74. | সামুদ্রিক শৈবাল চাষ, প্রক্রিয়াজাতকরণ ও বাজারজাতকরণের মাধ্যমে ঊশ্বখণীয় অঞ্চলের লক্ষিত জনগোষ্ঠীর কর্মসংস্থান সৃষ্টি কার্যক্রম | Brcchure | | |
| 75. | সামুদ্রিক শৈবাল চাষে অর্থ ও পুষ্টি দুই আসে | Leaflet | | |
| 76. | বাংলাদেশে সামুদ্রিক শৈবালের ভবিষ্যৎ সম্ভাবনা | Billboard | | |
| 77. | Seaweed culture, post-harvest processing and market generation for employment in Cox's Bazar | Journal | | |
| 78. | Baseline Survey Report on Seaweed Cultivation, Processing, and Marketing for Employment Generation in Bangladesh's Coastal Poor Communities | Journal | | |
| 79. | Evaluation Report on Seaweed Culture, Processing, and Marketing for Employment Generation of Coastal Poor Communities in Cox's Bazar | Evaluation Report | Md. Simul Bhuyan, Scientific Officer | |
| 80. | Baseline Survey on Seaweed Culture, Processing and Marketing for Employment Generation of Coastal Poor Communities in Cox's Bazar | Baseline Survey | Aysha Akhtar | July, 2021 |
| 81. | কৃষি ইউনিট এবং মৎস্য ও প্রাণী সম্পদ পরিচিতি | Brcchure | | |
| 82. | কুচিচা চাষ ও মোটাভাজাকরণ প্রযুক্তি | Brcchure | | |
| 83. | Combating poverty in the impassible hilly region | Brcchure | | |
| 84. | ছোট উদ্যোগে মানব দক্ষমতার বিকাশ | Brcchure | RAISE | |
| 85. | প্রকল্প পরিচিতি | Brcchure | IDF | |
| 86. | ছাদ বাগান | Brcchure | IDF | |
| 87. | ভেঙ্গু বিষয়ক সচেতনতা | Leaflet | আইডিএফ স্বাস্থ্য কর্মসূচি | |

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| 88. | টাইফয়েডের লক্ষণ ও করণীয় | Leaflet | অইডিএফ স্বাস্থ্য কর্মসূচি | |
| 89. | হিউম্যান মেটানিউমো ভাইরাস (HMPV) | Leaflet | অইডিএফ স্বাস্থ্য কর্মসূচি | |
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| 91. | নিরাপদ মৎস্য ও মৎস্যপণ্য উৎপাদন এবং বাজারজাতকরণ শীর্ষক ড্যালুচেইন উন্নয়ন উপ প্রকল্প | Brochure | | |
| 92. | Solar e-bisc for IDF Field Workers | Brochure | IDF | |
| 93. | ভ্যাকসিনেশন গাইড | Leaflet | IDF | |
| 94. | Baseline survey on socio-economic development of the microenterprises through environment friendly dairy farm | Baseline Study on SEP | Prof. Dr. Md. Kabirul Islam Khan | September 2021 |
| 95. | Impact study on the socio-economic development of the microenterprises through environment friendly dairy farm | Impact study | Prof. Dr. Md. Kabirul Islam Khan | September 2023 |
| 96. | Conservation of Natural Breeding Ground of Fishes and Development Project in the Halda River | Project Evaluation Report | Mohammad Mosharraf Hossain, Ph.D. | May, 2021 |
| 97. | STUDY ON DIFFERENT ORGANISMS COLLECTED ALONG WITH CARPS' EGG COLLECTION FROM HALDA RIVER (BANGABANDHU FISHERIES HERITAGE) | Final Report | Dr. Md. Manzoorul Kibria | 2022 |
| 98. | "Poverty alleviation through the improvement of rights of the poor people of urban slums of greater Chittagong and Chittagong hilly regions of Bangladesh" | Final Report | IDF-Sida | |
| 99. | ব্যবসায় ব্যবস্থাপনা ও উদ্যোগ উন্নয়ন সাধারণ ব্যবসা ব্যবস্থাপনা | প্রশিক্ষণ মডিউল | PKSF | |
| 100. | জীবন দক্ষতা উন্নয়ন | প্রশিক্ষণ মডিউল | PKSF | |
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| 102. | Final Narrative Report of LEAN | | United Purpose | |
| 103. | End Line Evaluation (LEAN) | Final Report | Innovative Insights for Sustainable Solutions (I14SS) | |
| 104. | Climate Risk and Vulnerabilities Assessment | Module | Ehuyz Md. Tamim Al Hossain Senior Specialist, Climate Change and Disaster Management | |
| 105. | Introduction to Climate Change and Climate Risk | | Malik Fida A Khan Executive | |

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| | | | Director, CEGIS | |
| 106 | Climate Risk Mitigation and Adaptation | Powerpoint Presentation | S M Mahbub Alam, Joint Secretary, Road Transport & Highways Division | |
| 107 | CLIMATE FINANCE IN BANGLADESH | | | |
| 108 | Climate Finance and Market-based Financial Instruments | Training Module | Suborna Barua, PhD, Professor of Finance, Department of International Business, University of Dhaka | |
| 109 | Fundamentals of Insurance and Risk Transfer Mechanism | Powerpoint Presentation | S. M Ibrahim Hossain, ACII (UK) Chief Faculty Member, Bangladesh Insurance Academy | |
| 110 | Current State and Potential of Climate Risk Insurance in Bangladesh | | Md Quamrul Hasan | |
| 111 | Climate Risk Analytics for Insurance | Powerpoint Presentation | Md. Tahidul Islam, Senior Specialist, Institute of Water Modeling (IWM) | |
| 112 | Data and Advanced Technology for Effective CRI Product Design and Delivery | | Fida Haq, Co-founder & CEO, Adorsho Pranisheba Limited | |
| 113 | Climate, Disaster and Health Risk Assessment in Bangladesh | Training Module | Md. Zahid Hasan Siddiquee, GIS & RS Specialist, Institute of Water Modeling | |

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| 114 | Fundamentals of Geographic Information System (GIS) | Training Module | Md. Zahid Hasan Siddiquee, GIS & RS Specialist, Institute of Water Modelling | |
| 115 | Fundamentals of Remote Sensing (RS) | Training Module | Md. Zahid Hasan Siddiquee, GIS & RS Specialist, Institute of Water Modelling | |
| 116 | Climate Shift and Actuarial Application | Powerpoint Presentation | | |
| 117 | CLIMATE RISK INSURANCE : Protecting Farmers From Unpredictable Conditions | Powerpoint Presentation | M. A. Karim, Manager, Sadharan Bima Corporation | |
| 118 | Regulatory and Policy Framework for Climate Risk Insurance | | Md. Sayed kutub, Additional Secretary, Financial Institutions Division Ministry of Finance | |
| 119 | Climate Risk Communication, Awareness and Stakeholder Engagement | Module | Ali Tareque Parvez Cert. CII (IJK), ARIA (TYSER) External Collaborator – inclusive insurance Asia | |
| 120 | Business Model Design for Climate Risk Insurance Providers | Module | Monirul Hoque National Programme Officer insurance & Risk finance, UNDP | |
| 121 | Towards Improved Maternal and Child Nutrition | | LEAN | |
| 122 | বাজার চাহিদা ট্রেসিবিলিটি, নিরাপদ খাদ্য ও উৎপাদন মানদণ্ড) বিষয়ক প্রশিক্ষণ মডিউল | Training Module | LEAN | জুলাই, ২০২০ |
| 123 | দেশী মুরগী পালন প্রশিক্ষণ মডিউল | Training | LEAN | আগস্ট ২০২০ |

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| 124 | কলিত পুষ্টি বিৎসক প্রশিক্ষণ ঝানুয়াল: পুষ্টি পরোল কর্মসূচি | Training Module | বাংলাদেশ কলিত পুষ্টি গবেষণা ও প্রশিক্ষণ ইনস্টিটিউট (বারটান) | |
| 125 | নেতৃত্ব বিষয়ক প্রশিক্ষণ সহায়িকা | Training Module | LEAN | |
| 126 | স্থানীয় সেবাদানকারী সংগঠনসমূহের জন্য লবি ও অ্যাডভোকেসি দক্ষতা উন্নয়ন প্রশিক্ষণ মডিউল | Training Module | IFAN | আগস্ট, ২০২১ |
| 127 | মশলা ও কাঙ্কবাদাম চাষ ব্যবস্থাপনা প্রশিক্ষণ মডিউল | Training Module | LEAN | জুলাই, ২০২২ |
| 128 | মাশকর, কমলা, মিষ্টিমালু ও কচুর চাষ ব্যবস্থাপনা প্রশিক্ষণ মডিউল | Training Module | LEAN | জুলাই, ২০২২ |
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| 131 | কুসে ডাক্তার; শিক্ষক সহায়িকা | Training Module | LEAN | |
| 132 | WOMEN'S BUSINESS CENTRE A SOCIAL ENTERPRISE APPROACH FOR WOMEN'S EMPOWERMENT IN BANGLADESH | Facilitator Handbook | United Purpose | |
| 133 | Baseline Study of "Production and Marketing of Safe Fish and Fish Products" | Inception report | IDF | জানুয়ারি, ২০২৪ |
| 134 | নারী উস্যাঙ্ক উন্নয়ন সহায়িকা | | পিকেএসএফ | জুলাই ২০২৫ |

Introduction

This chapter presents a compilation of case studies showcasing IDF's interventions in microfinance, health, water and sanitation, agriculture, livestock, fisheries, and other socio-economic development initiatives. These case studies are intended to demonstrate, through practical examples, the outcomes and impacts of IDF's programs on the lives of disadvantaged communities within its working areas.

Each case illustrates how targeted support ranging from financial services and access to health care to safe drinking water, sanitation facilities, and improved agricultural and livelihood practices has contributed to poverty reduction, enhanced well-being, and sustainable socio-economic progress. Collectively, these examples highlight not only the effectiveness of IDF's strategies but also the resilience and adaptability of communities in overcoming their challenges.

1. Case study under Microcredit

Strength of Micro-capital: Success Story of Aklima Begum

Mst. Aklima Begum, a resident of Arbab village in Durgapur Upazila of Rajshahi district, is a determined and resilient woman who has risen from the depths of extreme poverty and hardship to become a successful entrepreneur.

Born into a modest farming family, Aklima was the youngest of two siblings. Her childhood was marked by hunger, scarcity, and constant struggle. Although she had a strong passion for education, her father could not afford to support her schooling. At the age of just 16, she was married to Md. Abdul Khalek, an agricultural laborer from the same village. Within a year, she gave birth to her first child, followed by two more in the subsequent years. With three children and a meager income from her husband, managing the household became extremely difficult.

Determined to break free from the cycle of poverty, Aklima decided to take matters into her own hands. After consulting with her husband, she opted to start betel leaf (paan) cultivation. However, they lacked the capital to begin. At that critical time, a neighbor introduced her to IDF (Integrated Development Foundation). Learning about the organization's collateral-free loans with easy terms, Aklima became a member of IDF's Durgapur branch (Center No. 020/M, Arbab; Loan ID: 065-020-05960) on July 11, 2017, and began savings regularly.



On January 2, 2020, she took her first loan of BDT 30,000 and started cultivating betel leaf on 7 decimals of land. With her husband's support and guidance from IDF's agricultural officers, she took great care of her betel leaf plot. Within a few months, she started earning profits and dreamed of expanding her cultivation.

In her second phase, she took another loan of BDT 20,000 on September 27, 2020, to expand her plantation. Later, in the third phase, she borrowed BDT 30,000 on March 21, 2021, to cultivate an additional 5 decimals of land. Through timely repayments, proper management, and hard work, her betel leaf farming became increasingly profitable, bringing financial stability to her family.

She continued to expand her betel leaf plantation through several more loan cycles. Most recently, on November 14, 2024, she took her seventh loan of BDT 40,000, increasing the size of her plantation to 60 decimals (approximately 0.6 acres).

Today, Aklima Begum earns an average monthly income of BDT 30,000 to 35,000 from her betel leaf cultivation. With the profits she has made over time, she has been able to purchase 40 decimals of land. Her betel leaf plantation now holds an estimated market value of BDT 1,455,000. Moreover, she has constructed a concrete house worth approximately BDT 1,200,000 using her earnings from farming.

Aklima doesn't limit herself to just farming betel leaf only. At home, she also rears ducks, goats, and chickens. She owns 15 improved breed ducks, 3 goats, and 15–20 local chickens. Her ducks lay 10–12 eggs daily, which she sells for around BDT 100–120. Moreover, she grows seasonal vegetables using the trellis method on rooftops, courtyards, and around the house. After meeting her family's needs, she sells the surplus in local markets for extra income. She regularly receives technical advice from IDF's agriculture and livestock departments on the rearing of livestock and vegetable cultivation.

Once living in severe poverty, Aklima Begum is now a successful woman entrepreneur through her own efforts. Her story has inspired many women in her village to take an interest in betel leaf farming, and they often seek her guidance. Aklima firmly believes that IDF has played the most crucial role in transforming her life. She expresses deep gratitude and affection toward the organization.

Aklima's life is the proof that with the right opportunity, hard work, self-confidence, and support, an ordinary housewife can become a beacon of hope in her community. She is not only economically empowered but also a socially conscious woman who is contributing to changing the lives of others by changing her own.

Aklima dreams of further expanding her betel leaf farm and creating employment opportunities for other underprivileged women, empowering them to become self-reliant just as she has become.

2. Case study under Health: The Case of Md Mizan Mitra

Md Mizan Mitra, a 19-year-old person from Chandgaon area of Chittagong got physiotherapy treatment from IDF Health Center 1. He came to IDF health center 1 for his hemophilia A (factor 8) and got cured. Here is a short history and description of his case.

First Symptom and Bleeding: In 2023, Mizan began to show symptoms of hemophilia A (factor 8 deficiency) and realized he had been affected by the condition.

Family history: It is not known whether any of Mizan's family members have this illness.

History of detection of the disease: After experiencing symptoms of hemophilia, Mizan consulted several doctors for treatment. Despite multiple consultations and medical examinations, his condition was ultimately diagnosed as hemophilia A (factor 8 deficiency). Though he began treatment, his health continued to deteriorate. Seeking alternatives, Mizan visited the Hemophilia Society of Bangladesh, Chittagong Chapter. The society recommended physiotherapy as part of his treatment plan, but his family initially opposed the idea.



As his condition worsened, requiring emergency care at Chittagong Medical, a volunteer there suggested physiotherapy. A year later, Mizan decided to pursue physiotherapy at IDF's Physiotherapy Center at Health Center 1 in Chittagong. After 28 physiotherapy sessions, his bleeding tendencies significantly decreased, and his overall health improved.

Mizan's family, initially unaware of the benefits of physiotherapy and skeptical of its effectiveness, expressed their gratitude to IDF for introducing such a life-changing program.

3. Case study under Education

IDF's Support in the Educational Journey of Sayan Chakma

Sayan Chakma, a resident of Sadar Upazila in Rangamati district, is currently pursuing his Master's preparation after completing his undergraduate degree in English at the University of Dhaka. The youngest among three siblings, Sayan grew up in a modest household. His father, Bimal Kanti Chakma, is a retired government employee, and his mother, Smritikana Chakma, is a housewife. With the family dependent solely on his father's limited pension, meeting both household expenses and the children's educational needs was a constant challenge. In 2016, Sayan's mother joined IDF, which opened the door to microcredit support and educational assistance for the family.

IDF's role in Sayan's education has been transformative. He has received scholarships from the organization on two times. The first, awarded after his Higher Secondary Certificate (HSC) examination, enabled him to purchase books, notebooks, and other study materials for his university preparation. The second scholarship, received in 2024 during his admission to the University of Dhaka, allowed him to complete his third-year enrollment and acquire the required textbooks without depending on his father's financial support. Selected from among 20–30 applicants through a competitive process, Sayan values this recognition and support deeply.

Reflecting on his journey, Sayan attributes his success to his mother's foresight in becoming an IDF member, which made these opportunities possible. He firmly believes that, without this connection, he would not have received the scholarships that eased his financial burdens. With heartfelt gratitude, Sayan and his family acknowledge the contribution of the Rangamati branch of IDF and the organization as a whole. For him, IDF has been more than just a financial support system—it has been a vital foundation enabling him to pursue higher education and shape his future.



4. Case study under Water & sanitation

Tumpa Pal Shows the Way of Joint Entrepreneurship

Tumpa Pal is a resident of Bhuiya Colony in Ghagra union under Kaukhali upazilas in Rangamati district. She is a beneficiary of Water Credit Adoption (WCAD) project being implemented by IDF in collaboration with PKSF in joint partnership of Water.org and InM since 2021. The objective of the WCAD project is to ensure sustainable access to safe water and sanitation services to the people in remote and underprivileged areas. Two phases of the project had successfully been implemented and based on the lessons learned the third phase sought to deepen the program's effectiveness by involve more stakeholders, and by address any difficulties and challenges. Such was an effort that Tumpa Pal had thought and implemented successfully. The story is like this.

But before the story begins, let us introduce Tumpa Pal. She was in fact born in Cox's Bazar. Her childhood was spent there in a rather better environment.

But after her marriage with Ujjal Kanti Pal, she has been living permanently in Ghagra, a remote village in Rangamati district. When Tumpa arrived at her in-laws' home, she observed that most households in the area lacked proper sanitation and access to safe drinking water due to its mountainous topography. At that time, around 95% of the villages depended solely on the water of 'Gayechara' stream, formed by mountain springs, for the purposes of drinking and household works. Adapting to this village lifestyle was challenging for Tumpa, who, like others, had to use the stream water for all purposes like bathing, washing dishes & clothes, collecting water for cooking, fetching water by small earthen pots for drinking etc. Due to lack of financial capability, the residents, including Tumpa's family, could not afford to install a tube well for safe water. Consequently, they often suffered from various waterborne diseases.

Like many other villagers in the community, Tumpa Pal's household (in-laws) members constantly battled waterborne diseases due to the lack of access to clean and safe drinking water. The absence of proper sanitation and reliable water sources caused frequent common occurrence of illnesses. During this challenging period, Tumpa gave birth to her first son that added more concerns to her and increased her responsibilities.

The health challenges were relentless with Tumpa, her in-laws, and her infant son frequently suffering from conditions such as diarrhea and cholera. These illnesses not only posed a significant health risks but also strained the family's resources. Medical expenses, including doctor visits, prescriptions, and medicines, consumed a large portion of the household's limited income, making it difficult for them to save or invest in other needs. This financial strain led to mounting anxiety for Tumpa, as she worried about the well-being of her child and the overall stability of her family. The cycle of illness and medical costs left her in a constant state of worry and concern for the future.

After seven years of her married life, Tumpa Pal learned about IDF's microcredit program through a neighbor. On November 30, 2015, she joined as a member of Center No. 83 of IDF's Ranirhat branch. To support her husband's income growth, Tumpa Pal took loans at various times. They were consistently committed to improving their financial situation by investing the loans in income-generating activities. In this situation, one day during an IDF center meeting, she learned through the Field Organizer that loan assistance was being provided under the WCAD project for safe water facilities and proper sanitation. The Field Organizer discussed the health benefits and safe water access. The discussion attracted Tumpa Pal as she had been desiring for a long time to get access to safe water.

Installation of deep tube well Water supply to the household from a deep tube well. Realizing the potential long-term benefits, Tumpa decided to pursue a loan for installing safe water infrastructure. With her family's consent, she discussed the program with her husband, who expressed interest and support. Being learned that the initiative would require large investment and being also known that it was the requirement of other neighboring households, Tumpa discussed the matter with them and five neighboring families agreed to install the device jointly. Of these 5 families, 2 families including Tumpas were members of IDF group, 3 others were non-members. These families collectively pulled their resources and jointly installed one deep tube well. The project cost was BDT 110,000. Each family committed to contributing BDT 22,000 towards the project. To meet her own share, Tumpa took out a loan from IDF. They together were successful in installing the deep tube well in January 2022. Since then, had been using its water for safe drinking purposes, cooking, bathing, and other needs.



Installation of deep tube well



Water supply to the household from a deep tube well.

Besides these 5 families, some other neighboring families also use water for drinking purposes. Of course they are not to pay any money. The maintenance cost of the tube well is borne by the Tumpa family.

Additionally, the families installed water storage tanks to ensure an adequate supply during times of high demand. This collective effort not only improved the quality of life for Tumpa's family but also fostered a sense of community cooperation. The health improvements and reduced medical costs allowed them to allocate more of their income to other essential areas, contributing to a more stable and prosperous life.

When asked about her current thoughts on safe water, Tumpa said, "IDF is not just about loan programs only, but it is a name for a positive change in people's mindset and ensuring proper environment. If I hadn't become a member of IDF, my family would probably still be victim of the waterborne diseases due to using the stream water. Today, through the use of safe water, my family and I are healthy and protected from financial and physical harm. I am thankful and grateful to IDF for this excellent initiative."

Tumpa Pal in front of her storage

Tumpa further shared, "Before being part of the WCAD project, we used to complete our daily tasks using contaminated water from the nearby stream, which often made us sick.

But since using water from the deep tube well, we've been healthy." Her husband added, "Previously, we struggled a lot with water issues and couldn't access safe water. Thanks to IDF's support, we now have access to safe water, and my family is living a healthy life."

This newfound access to clean water brought significant positive changes to her household. The days of constant worry and frequent illnesses from waterborne diseases had now become a matter of the past. With clean water readily available, Tumpa's family experienced improved health, reducing medical expenses that previously consumed much of their income. This change allowed them to allocate more resources towards better nutrition, education for their child, and investments in other essential areas of their lives. The collective decision by Tumpa and her neighboring families to install the deep tube well not only secured their physical well-being but also provided a sense of community resilience and empowerment. The IDF's initiative had far-reaching effects, turning a cycle of health challenges into one of sustained wellness and financial stability.

Currently, following her example, neighbors have become aware of the importance of safe water and sanitation. Many have taken loans or used their own funds to install tube wells and toilets, resulting in most residents in the area now having access to safe water and sanitation.



5. Case study under High Value Fruit crops

The Success Story of Entrepreneur Lalit Mohan Tripura "Jaya Coffee Processing Center"

Lalit Mohan Tripura, a resident of Bailyachari village in Matiranga Upazila of Khagrachari Hill District, is recognized as a role model within the Tripura community. Living with his wife and six children, Lalit initially earned a living through rubber production and furniture making, while also maintaining a small orchard of indigenous fruits. His passion for agriculture and innovation led him to participate in training under the RMTP – High-Value Fruit Crop Variety Extension and Marketing Project, implemented by IDF. There, he learned about nutrition, climate resilience, and the potential of coffee cultivation.

Although Lalit had attempted coffee cultivation nearly two decades earlier, his lack of knowledge in processing and marketing led to failure.

Equipped with new technical knowledge, he revived his interest by investing in pulping, dehulling, roasting, and grinding machines to produce Tripura-grown handmade coffee. His coffee quickly gained popularity, with sales averaging 75 cups daily at 30 BDT per cup, generating a monthly income of around 37,500 BDT and a net profit of 30,000 BDT. With his earnings, he reinvested in shop improvements, inspiring other local entrepreneurs to explore coffee farming.

Through the PACE project, jointly funded by IFAD and PKSf, Lalit received packaging machines and training in digital marketing, online sales, and e-commerce, which expanded his customer base.

To strengthen his brand, he established the "Jaya Coffee Processing Center", offering both handcrafted coffee and packaged products. He also leased land to set up a coffee factory and is in the process of obtaining BSTI certification to market his coffee as a national brand.

Despite initial skepticism from the community, Lalit's perseverance supported by IDF and PKSf initiatives, transformed him into a successful entrepreneur. Today, he is celebrated for his innovation, resilience, and contribution to promoting coffee cultivation in the hill tracts, serving as an inspiration for other farmers and entrepreneurs.



6. Case study under Fisheries

6.1 Fry Production & Nursing: A Case Study of Mabud Taluqdar

Md. Mabud Taluqdar (61) is a local fish nursery owner in the Garduara village of Hathazari under the Chattogram district. At the beginning of his nursery endeavors, he hatched the collected fertilized eggs from the Hada River in traditional earthen ditches (matir kua), where the hatching rate was below 50%. Then, he cultivated fish fry in his ponds by following the conventional method where no biosecurity & aerator were available. As a result, production was not as expected. Under this project, he received technical assistance & grant support: he made two rectangular cemented hatching tanks with an oxygenated water supply to increase the hatching rate to 95%. Alongside, he ensured the biosecurity net around the 33 decimals nursery pond by setting up a fountain aerator for pond management. During the last breeding season (April-June) in 2024, he collected 22 buckets of fertilized eggs from the Halda River, each containing about 10 kg of eggs, including water. Then, he kept these in his



tanks and managed to produce fry for 4 days, gaining 4.8 kg of fry. He sold 3.8 kg amount of 4 days of fish fry for about four lakhs to the nursery & hatchery owners. He stocked 1 kilogram of fish fry in a prepared 33 decimals pond. He diligently provided them with nursery food and applied probiotics to promote healthy growth. After 15 days of nursing, the fry turned into small fingerlings (Dhani), and he started selling them. Till now, he had produced 250 kg fingerlings from the nursing ponds. He had cultivated fish fry in the nursery pond, and his efforts had resulted in total sales of BDT 500,000 in different production cycles to nearby fish farmers. He dreams of establishing a fish hatchery and fish fry from the Halda River's source and delivering them nationwide and abroad.

6.2 Value-Added Fish Products: A Case Study of Mostak Uddin

Mr. Mostak Uddin, 42, is a resident of Paschim Gohira village in the Raozan area of Chattogram district.

He initially operated a "Kushumkoli Fast Food" outlet, primarily selling traditional snacks such as singara, samucha, and rolls. Recognizing the potential for value-added fish products and the need for healthier options, he transitioned his business with support from the RMTP project.

Through this project, he received training in value-added fish production, including Good Manufacturing Practices (GMP) and Good Hygiene Practices (GHP), as well as guidance on market linkages, packaging, and branding. He acquired essential equipment, including a deep freezer, frying pan, trays, spoons, forks, vacuum sealer, date coder, food-coded boxes, and safe fish, which RMTP partly financed.



To expand his production, he engaged his wife to help make fish balls, fish fingers, fish cutlets, and other value-added fish products at home, ensuring the use of safe fish and maintaining strict hygiene standards. These homemade products are being sold through his "Kushumkoli Fast Food" outlet. On both online and offline platforms, he had sold an average of 420 boxes of these products each month, generating a profit of approximately BDT 33,000. While he currently operates from his existing food outlet, he aspires to establish a dedicated factory for the production of value-added fish products.

6.3 Ready-to-Cook Fish: A Case Study of Rafique Uddin

G.M. Rafique Uddin lives in the beautiful Bashundhara Residential Area of Halishohor, Agrabad, in the vibrant city of Chattogram. He owns Fresh Fish Mart, a business that specializes in frozen fish products. Initially, he began his entrepreneurial journey by selling various types of frozen raw fish but faced challenges in generating the expected income.

In pursuit of greater success, he changed his approach by producing ready-to-cook fish products sourced from reliable fish suppliers, while adhering to strict hygiene practices. This transformation began when he joined the RMTP safe fish sub-project, marking a significant turning point in his career. He subsequently participated in several training programs as part of the project, where he gained valuable knowledge about producing frozen ready-to-cook fish products and learned essential standards such as HACCP, GMP, and GHP.



Today, Rafique has successfully developed a diverse range of ready-to-cook fish products. He maintains high hygiene standards while preparing these items using safe fish from both marine and freshwater sources, without any harmful preservatives or additives. He sources most of his raw fish from producers involved in the RMTP project, fostering market linkages among them. On average, he sells 420 kilograms of frozen fish each month, generating a market value of 230,000 Taka. Currently, three women and one man are employed in his business. Looking to the future, Rafique dreams of establishing a fish processing plant dedicated to producing ready-to-cook fish items.

6.4 Local Fish Service & Advisory Centre: A Case Study of Anower Hossain

Now-a-days, Mr. Anower Hossain is known as Macher Daktar (Fish Doctor) in the Sarkarhat area of Hathazari in Chattogram district. Mr. Anower is the proprietor of 'Makka- Madina Enterprise,' a business specializing in fish and agrovet products. Initially, he started his entrepreneurial journey by selling fish and cattle feed but struggled with selling fish medicine, which resulted in lower income than expected. However, he changed his approach by discussing his challenges and opportunities during the baseline surveys time of the project. This led to him receiving technical training and grant support to establish the 'Fish Service and Advisory Center' in January 2024.

At this center, he provides fish farmers with essential services, including testing water quality (pH, dissolved oxygen, ammonia, temperature, and feed levels in water bodies) and conducting fish health checks. Based on the testing results, he offers primary technical support to the farmers, consulting with a Fisheries Expert to confirm treatments and gather additional information when necessary. On average, 30-40 fish farmers utilize his services daily, with a total of 375 farmers having been benefited from his initiatives.



As a result of these efforts, Mr. Anower has seen a rise in sales of 25-30%, with average daily sales now reaching 25 thousand Taka from fish feed and medicine. He has also enhanced his business by incorporating various fisheries equipment, such as, an aerator, biosecurity net, and feeder machine, that support aquaculture mechanization in collaboration with the private sector. His center acts as a hub connecting farmers with essential equipment and input suppliers. Recently, he hired one employee to assist at the center, and most local fish farmers express high satisfaction with the testing and technical services he offers, which aids in improving the quality and sustainability of fish production.

7. Case study under DEHNA project

The Success Story of Debolchari Mukh Para Women-Led Business Center

The Debolchari Mukh Para Women-Led Business Center (WBC), located in the remote village of Debolchari Mukh Para, Sindukchari Union, Guimara Upazila, Khagrachari Hill District, is a remarkable example of women's entrepreneurship, resilience, and determination. The center is currently operated by four dedicated women—Wamrasong Marma (President), Manuching Marma (Secretary), Usaño Marma, and Chaiwapru Marma—who overcame significant socio-economic challenges to establish a thriving business. Initially, the center had five members, but one stepped down due to family obligations.

Before joining the initiative, the women were primarily homemakers and day laborers with limited financial means and no prior business experience. In 2019, the LEAN project, implemented by IDF, provided an opportunity to empower women through business training and financial support. Five women were selected to establish the WBC and received comprehensive training in business planning, financial management, and strategies for sustaining and expanding a business.



Following the training, they received financial assistance in two phases—an initial BDT 20,000 and a second installment of BDT 30,000, along with business-supportive assets such as a solar panel, chairs, and a rack. During the COVID-19 period, additional support included free fabrics for mask-making. Each member also contributed BDT 1,000, totaling BDT 5,000, to expand the business further.

At present, the WBC is successfully managed by four committed members, demonstrating teamwork, leadership, and entrepreneurial skills. The center has grown to a capital of over BDT 6,00,000, including BDT 1,00,000 in bank savings and working capital of over BDT 5,00,000. This achievement reflects the successful implementation of the LEAN project's vision.