

Annual Report

2021 - 2022



Association for
Socio-Economic Development

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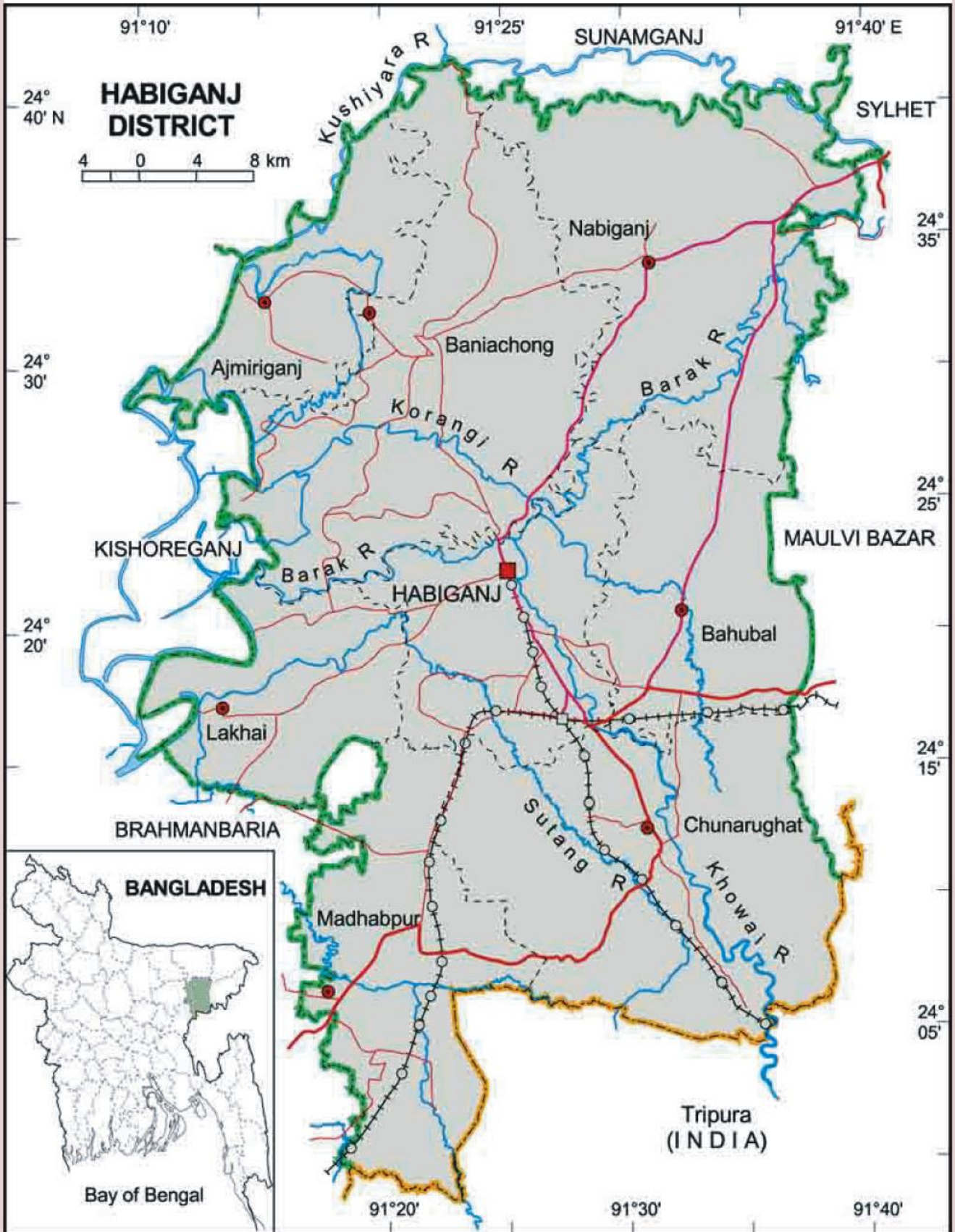
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**Geographical Coverage:
Insert Working Area Map**



Area of Coverage : Division- Sylhet, District- Habigonj, **Upazila-** Ajmiriganj, Baniyachong, Bahubal, Chunarughat, Habigonj Sadar, Lakhai, Madhabpur, Nabigonj and Shaistagonj. **Union Parishod-** 78, **Municipality-** 6.

CHAPTER - 1

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FORWARDING

Association for Socio Economic Development (ASED) just crossing its 30th Anniversary this year of its Humanitarian Service. It has gradually grown bigger and stronger, and spread its wings in many different fields of social and economic development; prioritizing the issues of climate change, agriculture, education, rights, livelihood and youth development. ASED firmly believes that education, climate change and agricultural development is a primary pre-requisite for national development. That was why, from the onset of its long journey, it was engaged to educate people, train youths, provide health care services; and launched social mobilization campaigns. Thus it contributed significantly towards the government's success of achieving most of the eight Millennium Development Goals. Keeping the 8th 5-Year Plan of the government, ASED has now embarked on aligning its programmes and projects on the line of Sustainable Development Goals.

During Covid pandemic period we face some difficulties/challenges but it gives us some new idea for operating program activities smoothly.

This annual report is a sincere endeavor to present a synopsis of our activities for the year 2021-2022, as well as a candid analysis of our experiences and learning.

We are overwhelmed with the cooperation and support we received, during the past year, from different government offices, national and international NGOs, donors and kind-hearted individuals. We express our heartfelt thanks and deepest gratitude to all of them and hope they would continue to support us in the years to come. The commitment, loyalty and dedication of the ASED`s staffs deserve our highest commendations. We firmly believe, our successes in the past year will add additional energy to carry the flag of the ASED far and wide; with the cherished goal of attaining unity in diversity. As I always say, we have a Dream - the dream of salvaging humanity from all kinds of ills, shackles and sufferings. It will warrant our strong determination, selfless dedication and tireless efforts to realize it. I strongly believe our colleagues will put their best efforts to materialize the dream.

Jafar Iqbal Chowdhury
Chief Executive

Background Information of the Organization:

ASED is the abbreviation of "Association for Socio Economic Development". It is a gender sensitized, community based, non-political, non-profitable and non-government civil society organization. It established in response to the felt needs of the area by the active initiative of some social workers, educationist and philanthropists with a view to promoting the socio-economic status of the distressed and powerless people of the area.

It has been working in Bangladesh for support and development of the most vulnerable women, children and people to ensure their rights, opportunities and participation in the community. The organization-ASED HABIGONJ established in 1991 with the initiative of a group of young, committed and dedicated professionals and social workers. It is working with the community as well as local government bodies, civil society activists and decision influencing forces to uphold the basic human rights for ASED target audiences through socio-economic development activities, networking and campaign, providing legal-mental support and creating education opportunity aiming at the expected change. One of our main focuses is to improve the ultimate living condition of the persons & children with disability, the disadvantaged, distressed and poor people of the community as well as the people at social discrimination.

Key Milestones of ASED HABIGONG A Journey of 30 Years

Over last 30 years, the ASED teams have been carrying the visionary flag of 'Humanitarian Service' as motto of the organization. The development activities of ASED are aligned to contribute to the sector goals in education, protection, poverty alleviation, health, environment, agriculture, youth development and human rights etc. Below matrix will give a short lance view the 30 years of ASED`s activities.

Working Experience :

SL	Name of the project	Thematic Sector	Target Population	Period		Area	Donor
				From	To		
01	School Attendance Improvement Program	Primary Education	40,720	Jan 1991	Dec 1996	Habigonj	UNICEF
02	ISCP	WASH	567,240	July 1996	June 1998	Habigonj & Moulvibazar	UNICEF
03	RHP	Reproductive Health	8,650	Jan 1999	Dec 1999	Moulvibazar	UNFPA
04	NIRAPAD MA	Reproductive Health, HIV/AIDS & Safe Delivery	3,690	Janu 2000	Dec 2003	Habigonj	CARE
05	FARMSEED	Food Security	2,750	March 2003	April 2007	Habigonj	EU, IRRI, AAS
06	ROSC	Primary Education	6,840	Jan 2003	Dec 2007	Habigonj & Sunamgonj	WB, SDC, DPE
07	Early childhood development program	ECCD	600	July 2007	June 2009	Habigonj	UNICEF, BSA, CAMPE
08	Life-skill Education among Youth	HIV/AIDS, Youth Development, Life-skill Education	4,860	July 2007	June 2010	Habigonj	GFATM, HASAB
09	ORTOB	Child Rights	1,200	July 2013	Dec 2015	Habigonj & Moulvibazar	Save the Children, SEEP
10	PROTYASHA	Primary Education	23,660	July 2014	Dec 2017	Habigonj	DFID, CAMPE
11	HCGAC	Child Rights	100	Jan 2016	Dec 2020	Habigonj	Plan BD
12	SPACEE	Environment, Climate Change Adaptation.	24,840	April 2016	March 2019	Habigonj	JFGE, SPA-Japan
13	RACE	Primary Education	4,260	March 2018	Dec 2018	Habigonj	PKSF, CAMPE
14	Popularizing Science in Secondary Education	Secondary Education		October 2018	September 2021	Habigonj	BFF
15	Strengthening democracy by promoting human rights culture in Bangladesh	Human Rights		August 2018	December 2021	Habigonj	ASK
16	Climate Change Adaptive Agriculture Expansion Project in Haor Area	Climate change risk reduction. Food Security. Livelihood.	500	April 2020	March 2023	Habigonj	JFGE, SPA-Japan
17						Habigonj	Sytama Foundati on
18	Hope of People	Housing	300	April 2022	September 2022	Habigonj	

Affiliation with Networks & Cooperation

SL	Name of the Network/Forum	Date of Engagement	Position in the Network/Forum/Alliance
01	Agricultural Advisory Society (AAS)	Mar 23, 1997	Member
02	District NGO Coordination Committee (DNCC)	Mar 15, 1998	Member
03	WASTENET Bangladesh	May 06, 2000	Member
04	Bangladesh ShishuAdhikar Forum (BSAF)	Jan 17, 2001	Member
05	National Forum of Organizations Working with the Disabled (NFOWD)	Mar 17, 2001	Member
06	Habitat Council Bangladesh (HCB)	Apr 16, 2001	Member
07	Urban & Rural Development Network (URDN)	Apr 23, 2001	Vice President
08	Campaign for Popular Education/CAMPE	May 11, 2001	Member
09	ATSEC Bangladesh	July 10, 2001	Member
10	Habigonj Women Leadership Development Network (HWLND)	Oct 07, 2002	Vice President
11	Bangladesh Jute Development & Manufacturer Forum (BJDMF)	Oct 05, 2002	Member
12	Center for Disabled in Development (CDD)	Feb 03, 2003	Member
13	Child Rights Monitoring & Evaluating Forum (CRMEF)	July 07, 2003	Member
14	Khan Foundation (KF)	Aug 27, 2003	Member
15	National STD/AIDS Network	Oct 05, 2004	Member
16	Self-Help Promotion Movement	Nov 19, 2005	Member
17	Campaign for Sustainable Rural Livelihood/CSRL	Feb 19, 2010	Member
18	Campaign for Good Governance/SUPRO	Mar 10, 2010	Member
19	National Alliance of Humanitarian Actors, Bangladesh/NAHAB	Feb 13, 2017	Member

Organizational Vision:

To build a generous, confident, peaceful but dexterous nation, where poverty will be unloaded and dignity will seat universally at the levels of the society, whither people can demonstrate a devoted and harmonious life of freedom with secured livelihood.

Mission Statement of the Organization:

ASED HABIGONJ mission is to improve the ultimate socio-economic and cultural condition of the community through the development of the most disadvantaged, vulnerable people, women, children and the people with disabilities to ensure their equal rights and opportunities for participation in the mainstream development.

Goal of ASED Habigonj:

The main focus of ASED HABIGONJ is to secure the socio-economic status of the rural underprivileged people both men and women through institution building, concretization, functional education, training, economic activities, sanitation, environmental up-gradation and boosting up production and productivity both farm and non-farm activities for ameliorating their physical quality of life.

The goal of ASED Habigonj is to secure the socio-economic status of the rural underprivileged people through institution building, concretization, functional education, training, economic activities, sanitation, environmental up-gradation and boosting up production and productivity both farm and non-farm activities for ameliorating their physical quality of life.

Objectives:

The general objectives of the Organization:

- To improve the living standard of the disadvantaged of our society.
- To increase the Socio-Economic status and create employment opportunities.

Specific Objectives of the Organization:

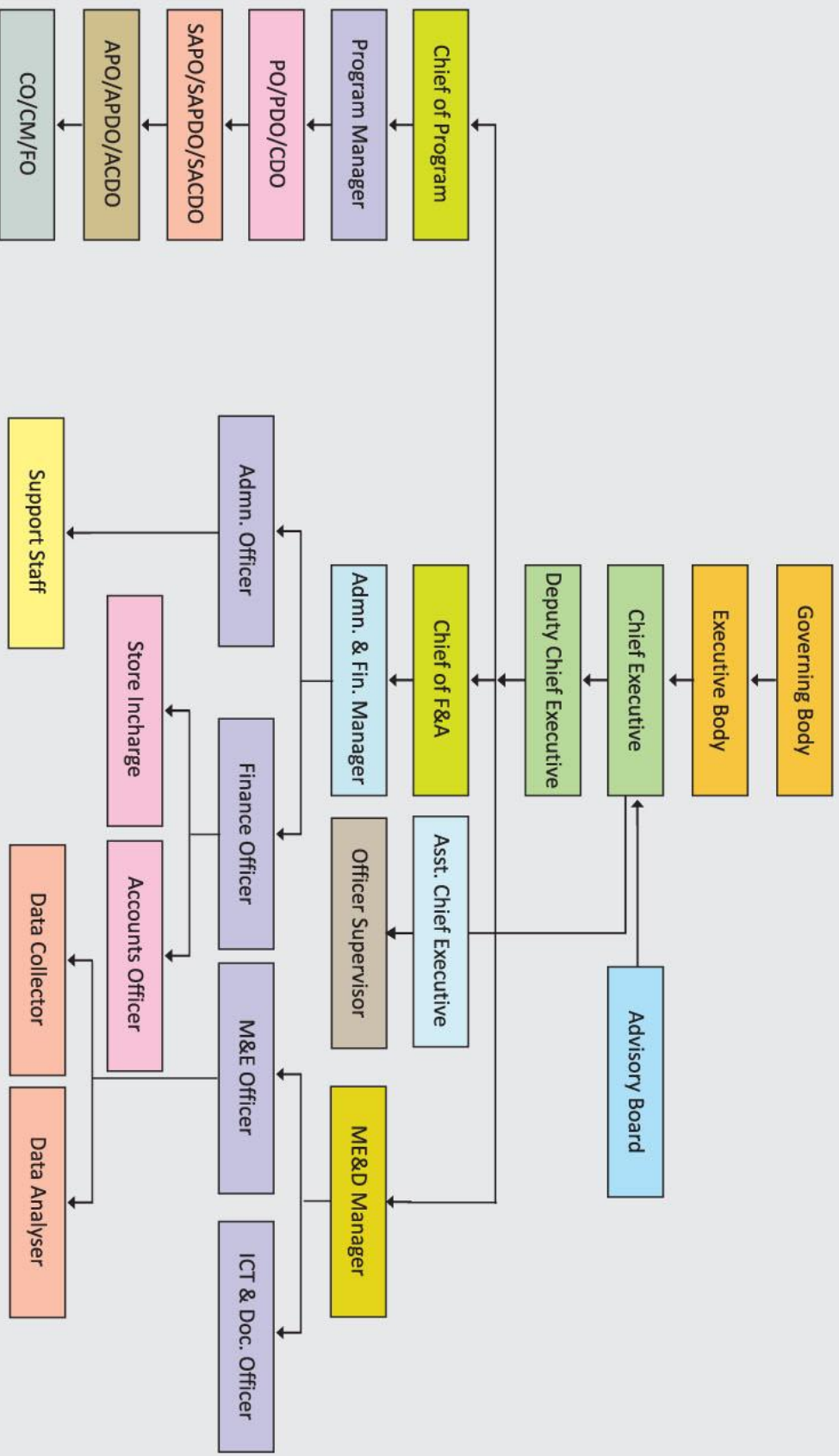
- The specific objectives are -
- To develop human resources by skill development and behavioral changes through providing training, non-formal education, workshop and annual get-together.
- To advocate for education, especially for quality education through giving optimum emphasis on girls education.
- To provide support for establishing child right of the distressed and working children by forming children organization.
- To develop self-entrepreneurship and employment generation through financial support with a view to poverty alleviation.
- To increase consciousness about sustaining social environment and ecological balance.
- To develop awareness about safe drinking water, sanitation, nutrition & healthcare for active and healthy life.
- To ensure relief and rehabilitation support to disaster affected people.
- To improve the agricultural production, homestead gardening and fruit tree plantation for increasing household income.
- To introduce the modern technology of poultry, goat, cattle rearing and pond fish culture for increasing household income.
- To build network among government, non-government, national & international development associates by sharing information and cooperation.
- To activate local elected representatives for establishment of good and pro-people governance for the benefit of rural poor and asset less people.
- To organize the distressed and powerless people through motivation for social awareness, generation of savings fund achieving self-reliant in development endeavors.

Core Values:

ASED Habigonj is strongly believes that values are the foundation on which an organization is based and those represent the core beliefs and convictions of an organization. In fact, values always describe what the organization stands for. Values establish moral ethical priorities, which to serves guides all organizational activities. The organizational principles, standards and qualities are also reflected through practicing values. ASED has identified the following core values and practice and Patronization it on all these aspects.

- Transparency and Accountability
- Peoples participation
- Integrated development approach
- Quality performance
- Innovation and inclusion
- Professionalism and dynamism
- Respectful to poor, social culture and values
- secular and democratic environment
- Gender responsive.

ORGANOGRAM



Program Participants Analysis

a. Hardcore Poor Family:

Those families who do not have capable income earners and no regular income sources, no productive assets like own agricultural lands or cattle for maintaining their day-to-day livelihoods. Poor women headed family, person with chronic sick and disability, helpless elderly people, more family members but few income earners will be considered as hardcore poor families.

b. Poor Family:

Those families who maintain their unsecured lives and livelihoods due to insufficient income source with deficit resources. They have take loan from others to meet up the family crises and losing their assets to repay the loan. In this process their lives becoming downwards to hardcore poor. The agriculture labors, hired rickshaw pullers, small traders (who lead the business by themselves without hiring labor) and poor fishermen (who are involved in fishing themselves), Potters are the examples of poor families.

c. Marginalized Families:

Those families who are able to maintain their families by their own income, having no surplus and cannot increase their assets at the end of the year. Small Farmers, Sharecroppers, Rickshaw pullers, fisherman, Carpenters, mansions, are the examples of Marginal Families.

d. Poor Ethnic Community and Underprivileged People:

Aboriginal and religious minorities (Hindus, Buddhist, Christian), lower cast (Cobbler, Berber, Washer Man & Women etc).

e. Small and Medium Entrepreneurs and Special Service Providers:

Small entrepreneurs, community producer groups, small business person who are involved in market management, special service providers and institutions are the examples of this stakeholder group.

f. Public Representatives of the Local Government and Social Institutions:

Representatives of Local Government institutions (Representatives of UPs, Upazila and Municipalities), Child and Students of selected Primary Schools and members of social institutions in working area who are directly receiving service from ASED Habigonj are the example of this stakeholder group. Members of CBOs, Civil society, Village Development Committee, Alliance for end domestic violence against women who are contributing project management, advocacy, campaign and local problems solving. Besides these; social elites, representatives of social institutions and who are receiving capacity building support directly from the Organization will be included under this criteria.

Management of the organization:

ASED Habigonj practices a democratic process of decisions making which is unique and different from many other development Organizations. The General Committee and Executive Committee of ASED hold the supreme authority in making decisions. ASED Habigonj adopts decentralized and participatory management system. The organization maintain the relation and accountability both horizontally and vertically; General Committee, Executive committee and Chief Executive.

General Committee:

The General Committee has been formed consisting of 33 members where 14 are female and 19 are male. The committee meets once a year. But if necessary it can summon emergency meeting. The member of the general committee has to take part in each meeting of general committee and different organizational work.

Executive committee:

The Executive Council is formed with 9 potential members who are selected or elected from general committee for a period of 3 years. The EC consisted of President-1, Vice-president-1, Chief Executive-1, Deputy Chief Executive -1, Treasurer-1 and 4 General Members. The chairman sits once in a quarter to find out the progress and problem of activities of the organization and take necessary decision for proper implementation. Chief Executive is the member secretary of the Executive committee.

Chief Executive:

The Chief Executive is appointed by the Executive Committee. He is the executive head of the organization. Chief Executive will implement all decision of the EC. He is responsible overall administration and program implementation. He is assisted by his subordinate staffs and responsible for keeping contact with government and non-government agencies and donors. The Executive Director is responsible to the executive committee.

Award:

ASED Habigonj has got the following awards for its great contribution on social and humanitarian work.

Description of Award	Name of Organization	Year
Healthy Cities for Better Life.	BHCP	
Sylhet Divisional Youth Award. For The Successful Organizer of Youth Development.	Department of Youth Development.	2013
Nelson Mandela Gold Medal. For The Best Performer of Humanitarian Service.	Bishwa sahitya Kendra Dhaka.	2016
Mother Teresa Golden Award. For The Special Contribution of Humanitarian Service.	Journalist Society For Human Rights.	2021
Kobi Kazi Nazrul Islam Smriti Award. For The Significant Contribution of NGO Sector.	South Asia Social Education Foundation.	2021
Sher -E-Bangla Smriti Award. For The Significant Contribution of NGO Sector.	Sher -E-Bangla A. K. Fazlul Haque Research Council.	2021
Begum Rokeya Shakhwat Golden Award. For The Special Contribution of Humanitarian Service.	Bangladesh Welfare Foundation.	2021

Picture of some crest



CHAPTER - 2

ASED Habigonj Project Summary and Major Achievements

- ◆ 1. Promoting Science Education in Secondary Schools (PSE)
- ◆ 2. Climate Change Adaptive Agriculture Expansion Project in Haor Area.
- ◆ 3. Strengthening Democracy by Promoting Human Rights Culture in Bangladesh.
- ◆ 4. Hope of People
- ◆ 5. Financial Support Program
- ◆ 6. Others

Project 1 : Promoting Science Education in Secondary Schools (PSE)

We are surrounded by technology and product of science in everyday life. It influence in every aspect of our lives. Science is one of the most important subjects in school due to its relevance of student lives. It is a life skill that allow student for critical thinking and problem solving. But unfortunately the ratios of science student in secondary school level in some part of Bangladesh are very much frustrating. From the experience and analyzing the context ASED Habigonj running a project with the support of Bangladesh Freedom Foundation (BFF).

This project works 31 secondary school including 4 Madrasha under two Upazila, Habigonj sadar and Shayetagonj in Habigonj district. A total 20236 student are benefited from this project where 9448 are girl's student. Last year 2021 September was the project closing year but due to the significant performance by ASED Habigonj, Bangladesh Freedom Foundation extended the project for next two year with some innovative new intervention.

In the reporting period following activities were organized.

Sl No	Activities	Event	Male/Boy	Female/Girls	Total
1	Project sharing meeting with Head Teachers	1	29	05	34
2.	Science Club Reformation (65)	31	881	1139	2020
3.	Project sharing meeting with Teachers	31	387	234	621
4.	Parents Meeting	36	304	1418	1722
5.	School Based Science Fair	19	657	951	1608
6.	School Based Science Fair (Online)	73	148	290	438
7.	Quiz Competition	81	2006	2206	4212
8.	Wall Magazine	50	215	385	600
9.	Computer Programming Course	2	10	69	79
10.	Monthly Meeting with Students	372	7873	7967	15840
11.	Study Circle	372	7508	6436	13944
12.	Total student	-	9448	10788	20236
13.	Total Teacher	-	337	177	514
14.	Science Teacher	-	45	26	71
	Grand Total	1068	29848	32091	61939

During Coved pandemic period we face some difficulties/challenges but it gives us some new idea for operating program activities smoothly. Online learning, prepare video documentation on science project and dissemination, organize zoom meeting with science club members, formation of messenger group etc are remarkable.

An Idea Can Change an Institution

Pran RFL Public School is a famous educational institution established in 2015, Olipur industrial zone located in Shayestagonj Upazila of Habigonj District. From its inception the school had a science department. But despite of having a science branch, no extra science-based activities were performed in the school apart from prescribed curriculum. ASED Habigonj has been working to popularize the science education in secondary school science 2018 in collaboration with Bangladesh Freedom Foundation. Headmaster and some other teacher of Pran RFL Public School saw some initiatives, like formation of science club, school based science fair and quiz competition, inter school science fair, leadership training, teachers skill development training on science subject etc which was performed by ASED Habigonj. Pran RFL public school authority expresses their interest and submits a written application to include their school under PSE project. Now this school gaining reputation by participating various science based activities at the Upazila and District level.



Project 2: Climate Change Adaptive Agriculture Expansion Project in Haor Area'

Climate change adaptation and risk reduction is a burning need and crucial development issue in Haor region. This region has long been lagging behind mainstream of the national development, although the economic development of Bangladesh is moving steadily at a moderate pace. The future challenges in the context of climate change and variability are also a major concern for the sustainable development of the Sylhet region. In this connection ASED Habigonj implementing a projecton 'Climate Change Adaptive Agriculture Expansion Project in Haor Area' in association with Share the Planet and Bangladesh Rice Research Institute (BRRRI), funded by Japan Fund for Global Environment (JFGE). This is three years project which start on 2020 April. The primary target beneficiaries in this project is 100 farmer in two villages, Sayedabad and Abdullahpur under Tegoria Union in Habigonj district beside this there are also secondary target beneficiaries under nine Upazila who will get benefit from this project.

Through this project ASED helping people adapt to existing change and prepare for future. We work closely with communities to develop simple, practical solution that can help to minimize the way for early flood and cold weave. During this period we have gained lots of success.

Major Activities and Achievement.

- Flood tolerance Amon Variety 71, 79, 87 and hybrid 4, 6 seed were distributed among 25 farmers to popularize Amon crop and multi use of land.
- Crop diversification is a major issue to address climate change vulnerability. In this regards Robi crop were introduce to regain its lost practice. ASED provided some skill and seed support to motivated farmer. Out of 100 farmer 49 farmer were produce Robi crop.

"According to the project plan, 800 feet canal will be excavated and a road will be constructed during the project period. Total work will be completed into three phases. In May 2022 rest 800 feet was completed. Road are used for collecting paddy and fish from Ghungiajuri Haor and canal used for irrigation. In dry season about 700/800 people moved everyday for their agricultural activities. This is a major and important activity of Climate Change Adaptive Agriculture Extension Project in Haor Area.

"ASED organized training on seed cultivation, harvesting and preservation of new varieties of rice. Out of 100 farmer 20 farmer were selected those who are interested and have the ability and opportunity to produce seed. As a result 90% of the 20 farmers produced and store seed.

"Soils naturally contain many nutrients like nitrogen, phosphorous, calcium, and potassium. These nutrients help plants to grow. When soil nutrients are missing or in short supply, plants suffer from nutrient deficiency and stop growing. To motivate the farmer and grow more production ASED distributed various types of fertilizer among 100 farmers.

"One of the aims of this project is to introduction of new varieties of rice to reduce the risk of flash floods and cold waves. These new varieties supposed to introduce in other areas. It was an advocacy initiative. In Habigonj there are 9 Upazila. Through these initiatives ASED organized 8 briefing session. A total 350 participants from different sector like Government Agricultural officer, public representative, media personal and farmer attended those sessions. After each briefing session a farmer list was made for Boro seed distribution.

Activity wise at a glance progress:

SL.	Activity	Target	Achievement	Percentage	Remarks
01	Farmers refresher on Boro rice cultivation	100 farmers	96 farmers	96%	
02	Farmers refresher on Aman rice cultivation	100 farmers	92 farmers	92%	
03	Farmers refresher on Robi cultivation	100 farmers	94 farmers	94%	
04	Irrigation canal excavation	800 feet	843 feet	105%	
05	Haor road construction	950 feet	1020 feet	107%	
06	HYV Boro rice variety cultivation extension	50 hectares	130 hectares	260%	
07	HYV Aman rice variety cultivation extension	20 hectares	43 hectares	215%	
08	Robi cultivation extension	15 hectares	11 hectares	73%	
09	Boro rice seed preservation	500 Kg	1200 kg	240%	
10	Aman rice seed preservation	100 Kg	150 Kg	150%	



Project 3 : Strengthening Democracy By Promoting Human Rights Culture In Bangladesh

Legal aid support is essentially a mechanism that enables the poor and the vulnerable sector of the society. It enforces the legal rights in order to access a fair and equitable justice in the society. At present legal aid support is a burning need to ensure social and legal justice. Most of the citizen of Bangladesh is illiterate and they live below poverty line which incidentally makes matters worse. Due to their financial crisis and lack of legal knowledge they are often barred to access justice. Considering the critical and inhumane situation ASED Habigonj implementing Strengthening Democracy by Promoting Human Rights Culture in Bangladesh with the support from Ain o Salish Kendra (ASK).

The Following Activities were performed in this reporting period.

- 10 vulnerable women have got legal aid support to fight against injustice.
- Organize two Salish by which one woman back to her family and living with peaceful life. Other woman got 1, 05,000 taka as Denmohor. (Denmohor is a payment to the bride)
- Eight case concluded by court. A total 17,64,000 taka will be distributed among the client. This money will be paid by installment step by step as per court order.
- Information collected on ten Human Rights Violation (HRV) issues. These issue disseminated through print, electronic media and other popular way. It creates awareness and put pressure to the law enforcing authority and administration, which helps to reduce human rights violation.
- Organized meeting with panel Lawyer with regular basis. It helps for the better coordination and accelerates the legal aid support properly.
- Organize 28 courtyard meeting for creating awareness on all forms of violence against women and girls, law and legal issues.
- Provided consultancy service for the client to pay attention of their rights and legal issues. A total 130 woman have got this consultancy service

Results: Highlights

- Increased value and dignity of women in the family and society
- Domestic violence has decreased somewhat.
- It is possible to solve family problem at low cost through arbitration.
- Human rights situation has improved in the area
- Legal assistance and human rights activities have been appreciated in all areas including administration.

Struggle and Hope of Khadija

Women are still oppressed, neglected and deprived of their rights in today's society. Khadija Akhtar is one of those abused and helpless women. She got love affair with Farhad. Ignoring her family decision, they got married each other. But Khadija has to face difficult reality at her husband's house. In the new family, she has to face harshness with her mother-in-law and father-in-law. She was insulted everyday for not bringing furniture, household item and cash at the time of marriage. Although Khadija's family initially refused to marry but due to her daughters happiness Khadija's father gave 50,000 tk for clothes and household items and 70,000 tk cash to buy furniture. Day by day the demand of Farhad's family is increasing. Khadija had to endure such torture silently thinking her future life.



Farhad was an unemployed youth so his father keep him pressure to bring 2,00,000 tk of Khadija's family to buy a CNG. By this time Khadija got pregnant. Khadija's husband Farhad Mia demanded 2,00,000 tk repeatedly. At one stage Farhad applied physical and mental torture for the dowry money and returned to ancestral home. By this time Khadija give birth a daughter baby. Khadijas physical condition started deteriorating due to various tensions. When the matter was bought to the notice of Farhad and his family, Farhad inform that it was not possible to take Khadija and her child without paying the dowry of 2,00,000 tk. The new born baby died just in ten days.

Shyamla Akhtar of the same village who has received legal aid support through ASED Habigonj with the help of Ain Salish Kendra. Through her advice, Khadija become aware of ASED's legal aid activities and expressed interest in seeking legal assistance in this regards. A case was filed under section 3 of the Dowry Prohibition Act on 31-10-2019. The case was transferred to the CGM branch and 1.50,000 tk was recovered through "Government Legal Aid. She purchased a paddy land and opened a deposit pension skim of that money. Now she is leading a happy life.

Project 4 Hope Of People.

The majority of the population of Bangladesh lives in rural area and their standard of living in terms of protection and safety is very low. Numerous natural disasters occur here very frequently. It affects the overall livelihood. To ensure the minimum standard of living condition to secure lives from hazard and reducing disaster risk ASED Habigonj initiated a housing project with the financial assistance of SELAVIB. Through this project 55 safe and durable dwelling semi pakka house will be build in Habigonj Sadar Upazila under Teghoria Union, Tongirghat village. A total 330 family member will be benefited under this project. Each house will be constructed 11'-6"x10'-6" one living room, 5'-0"x3'-9" one toilet and 3'-3" wide one veranda. This project starts on March 2022 and will be ended 15 September.

Before



After



Project 5. Financial Support Program: An Innovative Business Model

In Bangladesh, there are many financial institute / NGO doing business. It is a fact that Bangladesh is the birth place of microfinance banking with credit to the Noble Peace Prize winner Muhammad Yunus. He invented a Microcredit model for poor and distressed people. Many NGO follow this model. Now a day this model is very traditional. ASED Hobigonj conducted a series of workshop, consultation, FGD with diverse group of people for getting the idea and assess the needs/demand of people. Through this process ASED Hobigonj realize the needs for people and innovate this Financial Support Program Model (FSP).

Actually it is not a credit program. It is a financial support program by which three parties will get benefit from here. One client second Diller or seller and third NGO or business provider.

The main philosophy of Financial support Program is service and profit but not only business and profit gaining. Financial Support Program strategy is not very traditional. It is a unique service oriented business. We match it within our capacity. We expand it slowly and gradually for its sustainability.

Before investing or provide financial support we make sure customer/client's need, capacity, and his business opportunity and then we provide financial support. We always made our Business plan with a participatory process.

Over the year, ASED's Financial Support Programme has been played a positive role in enhancing socio-economic development of poor people by creating employment opportunities. ASED has persistently providing demand driven services to its recipients and bringing diversity in its FSP products.

Type of Support and Services:

Financial Support Program is one of the unique and attractive program of ASED Hobigonj. Under this program, ASED Habigonj provide financial support for following services. ASED categories the program and services in three groups as follows.

1. Employment and income generating program
2. Production Support Program
3. Materials used for everyday needs.

Below chart shows the details of Financial Support Program:



Back from the end of the line

I am Asma. I got married three years ago but my husband is a drug user. I felt very lonely and depressed for drug use of my husband. As his craving for drugs gradually grew, so did violence at home. He would beat me. During the time the trauma and discrimination that we faced more painful than the beatings and effects of drug use. Every now and then, he started demanding dowry from my father. But poor father could not able to fulfill his demand. After some days, he started mental and physical harassment. I was trying to keep my patience to save our family and continue conjugal life with my husband. But day by day his demand growing up. At last my husband send a divorce letter to me.

Suddenly I come to know ASED Habigonj running a Legal Aid Support program which is funded by Aino Shalish Kendra (ASK). Many other women like me also come in this office for getting legal Aid Support. The underprivileged women and children have the access on legal assistance by registering their complaints at the legal aid clinics. There is a Law Years Panel consisting six law year providing this legal support. One Legal Aid worker from ASED come to me and also my husband's house. She talked merit and demerit of divorce and court case. At last they realize the problem and mitigate their case.

Now I feel very good when I come here, my loneliness decrease. I can share my problems with other people and I became aware about my rights which I didn't know before. Now I know and try to deliver these messages to my neighbors, friends and well-wishers.

This is not the end of this story. There is another remarkable history behind it. ASED Provided an Easy Byke for creating an employment of my husband with very low service charge 8.75%. The rout was Tungirghat village to Kibriabridge. As a result, It changed our life. From a poor, now I became the owner of two Easy Bike. Our economic condition has been changed.

Realizing this ASED Habigonj incorporate this program for youth to create employment opportunity. This is the another history of Financial Support Program of ASED Habigonj.



SUSTAINABLE DEVELOPMENT GOALS