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Newsletter

RDRS Quartlerly Newsletter ● October- December 2025

RDRS Pioneers Bangladesh's First Women-Led Microfinance Region

Md. Masud Ur Rahman, ***Dhaka:*** In a historic first for the country's microfinance sector, RDRS Bangladesh has successfully established an entire operational region managed and operated exclusively by female professionals. While microcredit is traditionally recognized for the financial empowerment of rural women at the grassroots, this initiative highlights the growing role of women in the sector's professional and administrative workforce.This new model pushes the boundaries of gender inclusion even further.

The pioneering initiative is centered in the Lalmonirhat region, which oversees operations across four upazilas in the district. The transition was achieved through a 18-month strategic roadmap, where experienced female staff from various other regions were gradually integrated, and new female recruits were prioritized for placement. By December 2025, the organization finalized a 100% women-led workforce structure for the area.

The administrative hierarchy of the region is now entirely female, comprising 141 staff members. This includes one Regional Manager, four Area Managers, 21 Branch Managers, and 92 field officers. Notably, the initiative extends beyond management; every role, from high-level decision-makers to support staff and cooks, is held by a woman.

Through this landmark endeavor, RDRS Bangladesh has solidified its reputation as a gender-sensitive organization. By providing equal opportunities the institution has demonstrated that women can steer large-scale financial operations successfully. This model now is proving that institutional empowerment is the next logical step in the evolution of microfinance.

One-day symbolic SP Jannatul Ferdous

The courage to dream is my strength

I am **Jannatun Ferdous.** I may be a regular girl from Kurigram's Holokhana Union, but when it comes to dreaming, I am anything but ordinary. Currently a second-year English student at Kurigram Government College, I have carried a single ambition since childhood: to become a Superintendent of Police (SP). My drive stems from a desire to establish justice, stand by the vulnerable, and build a safer world for women.

The courage to pursue such a bold dream didn't appear out of thin air. My greatest inspiration came from a unique initiative called "Girls Takeover," organized under the "Child, Not Bride" project by RDRS Bangladesh. In 2023, this program opened my eyes to a transformative truth-that given the opportunity, girls can shoulder immense responsibility, lead with authority, and change society.

The "Girls Takeover" campaign allows a young girl to symbolically take charge of a major public or private office for one day. The goal is simple yet powerful: to instill self-confidence in girls and prove to the world that we are not lagging. To be selected, I had to undergo a rigorous process alongside other young female leaders from various unions.

I still remember the surge of pride and joy I felt the day I learned I would be taking over the role of Superintendent of Police. That feeling continues to resonate within me today; it teaches me how to fight for my future. On October 10, 2023, I left my house with a new sense of purpose. I knew that while I wasn't the "real" SP that day, I was walking toward the

person I would one day become. When I returned home after the event, I made a firm vow: to turn this dream into reality through sheer persistence. "Girls Takeover" may have given me a symbolic badge for a day, but that symbol sowed the seeds of a very real transformation in my life. I have a long way to go, and I am ready for the journey.

RDRS Chairperson visits Rohingya camps

Urges focus on host community needs too

Desk Report: Faruque Ahmed, the Chairperson of the RDRS Board of Trustees, recently conducted a field visit to inspect the organization's ongoing humanitarian and development programs in Cox's Bazar. During his visit on December 2, he focused on initiatives aimed at improving the quality of life of the Rohingya community and emphasized support for the local host population.

The Chairperson visited Rohingya Camp-18 in Ukhiya, where he interacted with beneficiaries who have achieved self-reliance through RDRS's technical and vocational training. He expressed satisfaction at seeing economic empowerment through skills such as tailoring, fishing net weaving, and barbering.

Mr. Ahmed also toured community-led enterprises, Community Skill Development Training Centers, and Youth Libraries, noting their role in enhancing youth skills and promoting positive engagement. He urged officials to document and share these grassroots success stories with stakeholders.

Addressing the broader crisis, he stated that sustainable repatriation to Myanmar remains the only permanent solution but stressed the need for continued support in the meantime. Reaffirming RDRS Bangladesh's commitment, he encouraged staff to work with honesty and dedication and assured them of the Board's full support.

Parveen Mahmud Honored with SAFA 'Lifetime Women Leadership Award'

Former RDRS Chairperson recognized for her pioneering role in South Asian accountancy

Desk Report: Parveen Mahmud, FCA, former Chairperson and current General Body member of RDRS Bangladesh, has been honored with the prestigious Lifetime Women Leadership Award 2025 by the South Asian Federation of Accountants (SAFA). The award was presented on September 16 at the City of Dreams in Sri Lanka. She holds the distinction of being the first female President of the Institute of Chartered Accountants of Bangladesh (ICAB) and the first woman to serve as a board member of SAFA. Her distinguished career includes senior leadership roles in renowned organizations. In addition to her contributions to RDRS Bangladesh, she served as Deputy Managing Director of BRAC and PKSF and was the founding Managing Director of Grameen Telecom Trust. The award recognizes her lifelong commitment to professional excellence, women's empowerment in finance, and contributions to South Asia's development sector.

Prioritizing Employee Safety

RDRS Conducts Earthquake and Fire Safety Drill

Minhun Nahar, *Dhaka:* In response to the increasing frequency of tremors across the country, RDRS Bangladesh organized a specialized training on earthquake preparedness and fire safety for its employees. Titled "Earthquake Preparedness, Firefighting, and Rescue Operations," the session was held at the Dhaka office on December 3 and facilitated by professionals from the Bangladesh Fire Service and Civil Defence.

The training included hands-on demonstrations and practical guidance on emergency response, covering scientific evacuation methods, use of firefighting equipment, and immediate rescue techniques. Instructors also discussed disaster risk reduction, safety measures during earthquakes, and building protection. All Dhaka office staff participated the training.

RDRS Rehabilitation Center student inspires thousands

Visually impaired Moumita triumphs in HSC exams

Dr. Sudipta Sarkar, *Lalmonirhat:* Moumita Roy, a determined student from Lalmonirhat, has shown that mental strength can overcome physical limitations. Despite her visual impairment, she achieved an impressive GPA of 4.83 in this year's Higher Secondary Certificate (HSC) examinations, becoming an inspiration to students across the country with support from the RDRS Bangladesh Rehabilitation Center.

Moumita's journey began at the RDRS Rehabilitation Center in Lalmonirhat, where she overcame educational barriers by learning the Braille system. This breakthrough enabled her to enroll in a government school, where she consistently demonstrated academic excellence, culminating in her outstanding HSC result.

She attributes her success not only to her own perseverance but also to the dedicated guidance and encouragement of her teachers at the center. Her story highlights the transformative power of institutional support combined with unwavering determination.

Microfinance reaches 300 branches

Desk Report : RDRS has reached a major milestone by opening its 300th microfinance branch, following the inauguration of 12 new branches across the country. The newly launched branches are located in Rangpur, Nilphamari, Kurigram, Panchagarh, Bogra, Dinajpur, Narsingdi, Naogaon, Chuadanga, and Jessore, strengthening access to financial services at the grassroots level. Imrul Kayes Muniruzzaman, PhD, Executive Director of RDRS Bangladesh, inaugurated several branches including Paglapir, Shalongram, Neyashibazar, Mareya, and Bogra Sadar, accompanied by Tarik Sayed Harun, Director (Microfinance). Divisional managers simultaneously inaugurated branches in Thakurgaon, Dinajpur, Kishoreganj, Chuadanga, and Jessore. With these additions, the RDRS Microfinance Program now operates 300 branches nationwide, reaffirming its commitment to expanding financial inclusion and economic empowerment in underserved communities.

RDRS secures government funding to build skilled workforce

192 youths in Nilphamari to receive free vocational training

The primary goal of this initiative is to equip "NEET" youths (those Not in Education, Employment, or Training) with market-relevant skills. The program will be implemented by the RDRS Technical Training Institute, based in Nilphamari.

Md. Abdul Mannan, *Dhaka:* RDRS Technical Training Institute has secured government funding to transform unskilled youth into a productive workforce. The initiative is supported by the National Human Resource Development Fund (NHRDF) under the Ministry of Finance. A formal agreement was signed between the two organizations on October 26 at the NHRDF conference hall in Dhaka. Imrul Kayeas Moniruzzaman Phd, Executive Director of RDRS Bangladesh, and Atikul Islam, Joint Secretary of the Ministry of Finance, signed the contract on behalf of their respective institutions. Under this project, a total of 192 trainees from Nilphamari will receive comprehensive vocational training in high-demand trades, including Tailoring and Dressmaking. To ensure financial stability during their learning period, each trainee will also receive a daily allowance or grant. The program aims to bridge the skill gap in the Rangpur division, where unemployment rates remain disproportionately high, by creating immediate pathways to employment and self-reliance.

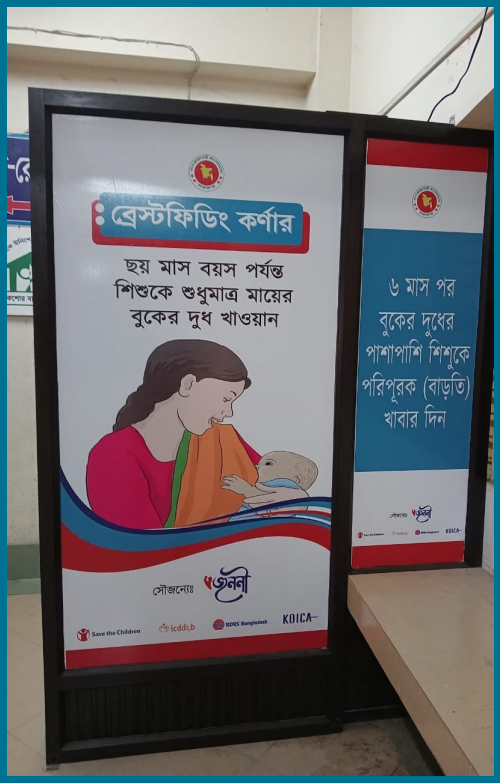
RDRS holds 4th AGM and 74th Board meeting

New training centers approved for Kurigram and Thakurgaon

Desk Report: RDRS Bangladesh held its 4th Annual General Meeting (AGM) and 74th Board of Trustees meeting on November 29 at its Dhaka office, marking a significant step toward institutional growth and regional expansion. Presided over by Faruque Ahmed, Chairperson of the Board of Trustees, the AGM approved the organization's draft annual report, budget, and audit reports. The meeting saw the participation of distinguished board members, including S.M. Akbar PhD, Prof. Md. Moynul Haque PhD, Shabbir Ahmed Chowdhury, Philip Biswas, Anna Minj, Dr. Yasmin Hemayet Ahmed, Ferhana Ferdous, Shiba Narayan Kairy, Parveen Mahmud FCA, Rasheda K. Choudhury, Md. Abdus Satter Sarkar FCA, and Ahmed Ataul Hakeem, alongside Executive Director Imrul Kayes Muniruzzaman PhD.

Following the AGM, the 74th Board of Trustees meeting was convened to review management strategies and programmatic achievements. Executive Director Imrul Kayes Muniruzzaman PhD briefed the board on recent initiatives aimed at enhancing operational efficiency and provided updates on various ongoing projects. In a landmark decision, the Board officially approved the establishment of two new RDRS Technical Training Institutes (RTTI) in Kurigram and Thakurgaon. This move is expected to significantly scale up the organization's capacity to provide vocational training and create employment opportunities in the northern region. The board meeting was also attended by Treasurer Dr. S.M. Akbar, Prof. Dr. Md. Moynul Haque, Sabbir Ahmed Chowdhury, Philip Biswas, Anna Minj, Dr. Yasmin Hemayet Ahmed and Farhana Ferdous.

RDRS launches breastfeeding corner at Badarganj health complex



Desk Report: To reduce the challenges faced by mothers and infants visiting the hospital, a well-equipped Breastfeeding Corner was inaugurated at the Badarganj Upazila Health Complex in Rangpur. The facility was officially opened on November 16, 2025, under the 'Jononi' project implemented by RDRS Bangladesh. Located in front of the permanent vaccination center in the hospital's outdoor department, this corner allows mothers to nurse their babies in a safe, private, and comfortable environment. The 'Jononi' project is funded by the Korea International Cooperation Agency (KOICA) with technical support from Save the Children in Bangladesh. Officials hope this initiative will play a vital role in ensuring better maternal and child healthcare services in the region.

RDRS enhances death compensation and gratuity benefits for staff

Desk Report: RDRS Bangladesh has enhanced its employee welfare policies, significantly increasing financial security for its workforce. In a key update, compensation for an employee's natural death during service has been raised to BDT 5 lakh. For a death occurring while on duty, the compensation is now BDT 7 lakh. This replaces the previous flat rate of BDT 4 lakh. The organisation has also revised its gratuity structure to reward long service. Employees serving over 10 years will now get two basic salaries per year of service, up from 1.5. For those with a tenure between 5 and 10 years, the benefit is set at 1.5 basic salaries per year, while employees serving between 3 and 5 years will receive one basic salary for each year. These reforms reflect the organization's ongoing commitment to being an employee-friendly institution.

Stories of resilience beyond violence

Women supported by RDRS Bangladesh earn national awards

‘Odommo Nari’ Award recognises outstanding contributions by women. Union Federation leaders were honoured with the ‘Joyeeta Award’ for excellence in women’s leadership and social development.

Md. Matiur Rahman, *Rangpur,* Alic Rangsa, Kurigram: On the International Day for the Elimination of Violence against Women and Begum Rokeya Day 2025, women achievers from different categories were honoured with the ‘Odommo Nari’ and ‘Joyeeta Awards’ for their outstanding achievements. Several participants from different programmes of RDRS Bangladesh received the Odommo Nari recognition for their outstanding contributions. In addition, a number of programme participants and Union Federation leaders were awarded the Joyeeta Award. Union Federations are grassroots people’s organisations supported by RDRS Bangladesh to promote social development and women’s leadership.

Razia Sultana, a Union Parishad member from Roumari Upazila of Kurigram, was honoured for her achievements in education and employment. Coming from a poor family in Jhogra Char village of Dantbhanga Union, she overcame financial hardship to complete her SSC in 2007, HSC in 2010 and BSS in 2013. Actively involved with the Union Federation, she played a leading role in preventing child marriage and dowry, and in raising awareness against violence against women. Currently, she represents wards 7, 8 and 9 of the Union Parishad and is widely trusted by local women.

For her contribution to social development, Mahmuda Begum Minara, President of Betkapa Union Federation under Palashbari Upazila of Gaibandha, received the Best Odommo Nari Award at the upazila level. She has played an important role in resolving family disputes and facilitating access to social safety net allowances for elderly and persons with disabilities. Two women leaders from Roumari Upazila—Sanjida Parvin, General Secretary of the Youth Organisation of Dantbhanga Unnayan Samaj Kallyan Sangstha, and Razia Sultana, General Secretary of the Women’s Forum—were also recognised in the same category.

Meanwhile, Shraddha Rani from Rajarhat Upazila of Kurigram received the Joyeeta Award in the category “Starting a New Life by Overcoming Violence” for her success in education after surviving abuse. Sabita Rani, General Secretary of the Youth Organisation of Rajarhat Unnayan Samaj Kallyan Sangstha, was also honoured for her achievements in education and employment. Under the category of economically self-reliant women, Anjuara Begum from Saidpur, Nilphamari, and Mariam Begum from Kaunia Upazila of Rangpur were awarded for achieving financial success through their own skills and initiatives.

Special initiative to encourage reading among adolescents

Open library established in Lalmonirhat

Desk Report: To reduce excessive dependence on technology and divert adolescents from negative habits, a well-equipped open library has been established in Aditmari Upazila of Lalmonirhat with the aim of encouraging reading among teenagers. The initiative has been taken under the Adolescent Development Programme, funded by the Palli Karma-Sahayak Foundation (PKSF) and implemented by RDRS Bangladesh. The library has been set up at a Kishore Club in the Sarpukur area of the upazila and has already become a centre for learning and intellectual engagement for local adolescents. At present, the library houses around 750 books, including literature, science, general knowledge and publications on the Liberation War. The Kishore Club currently has 20 members.

RDRS Bangladesh study in eight schools of Cox's Bazar

Curriculum and learning environment offer opportunities, but gaps remain

Nazmul Hossain, *Cox's Bazar:* A study conducted by RDRS Bangladesh in eight schools across five upazilas of Cox's Bazar has revealed both positive aspects and significant shortcomings in the curriculum and learning environment, based on the voices and experiences of children. The research collected feedback from 350 students, showing that while most students receive basic learning materials such as textbooks and notebooks, many schools continue to face serious challenges. These include teacher shortages, lack of libraries and computers, weak health services and inadequate sanitation facilities. Girls reported insufficient support for menstrual hygiene management, while children with disabilities face barriers to movement and participation within school premises.

The study found that boys generally enjoy greater freedom of movement and participation in school activities. Although girls showed strong interest and confidence in learning, they expressed concerns about safety. The lack of a secure school environment and gender-sensitive facilities remains a major challenge. Limited access to libraries and computers is also affecting students' ability to develop critical thinking, creativity and planning skills, hindering lifelong learning and self-reliance. In addition, the mental health and nutritional status of many children remain unsatisfactory. Poverty, social and cultural practices and weak social protection systems continue to negatively affect children's lives beyond school. The research emphasizes that ensuring children's holistic development requires quality education, inclusive infrastructure and a safe, supportive learning environment. Based on the study findings, RDRS Bangladesh has initiated a special project, involving teachers and relevant stakeholders, to address several of the identified challenges.

Girls and young women pledge at Kurigram **Girls' Dream Fair**

Dream big, create your own path

Alic Rangsa, *Kurigram:* With the slogan "Dream Big, Create Your Own Path," a two-day Girls' Dream Fair was held in Kurigram to encourage adolescent girls and young women to envision and pursue their future goals. The fair was organised under the Child, Not Bride Project of RDRS Bangladesh, with support from Plan International Bangladesh. Held on 14–15 December at the RDRS Bangladesh Kurigram office premises, the event brought together 90 selected adolescent girls and young women from 45 youth organisations across six upazilas of the district.

The fair was formally inaugurated by Additional Deputy Commissioner (General) B.M. Qudrat-e-Khuda, who discussed the importance of dreaming big and the steps required to turn those dreams into reality. Several women who had overcome significant challenges in their lives shared their inspirational journeys with the participants.

Kurigram is considered one of the socially vulnerable districts in Bangladesh due to high rates of child marriage. In the context of educational deprivation and climate-related risks, the fair aimed to strengthen girls' mental resilience and support them in making informed decisions about their future.

RDRS Bangladesh, with technical support from Plan International Bangladesh, is implementing the Child, Not Bride project in Kurigram. The project works to prevent child marriage and raise awareness among adolescent girls against harmful social norms. Awareness on personal safety and risks of child marriage has been promoted, while economic support has been provided to families of children at risk. Key messages have reached nearly 10,000 adolescent girls, over 100 adolescent clubs have been formed, and around 100 adolescents have received technical skills training. to support their dream.

Stromme Foundation Norway delegation visits SEEDS project

Tamim Ahmed, *Rangpur:* A delegation from Stromme Foundation Norway, led by Anne-May Thompson, Senior Advisor for Inclusive and Sustainable Jobs, visited the activities of RDRS Bangladesh's SEEDS Project on 24 and 26 November 2025. During the visit, she toured project activities in Badarganj and Mithapukur upazilas of Rangpur district. The visit included observations of self-reliant groups, Technical and Vocational Education and Training. programmes, dialogue forums, and project-supported primary schools. She also interacted with beneficiaries and planted a guava sapling at one of the schools. Anne-May Thompson praised the achievements of the SEEDS Project and its role in promoting sustainable livelihoods and inclusive employment. She was accompanied by Chandan Kumar Sarkar.

Annual Picnic held for RDRS Bangladesh staff

Desk Report: The employees of RDRS Bangladesh's Dhaka Office enjoyed a day full of joy and celebration on 15 December, as the organisation arranged its annual picnic and sports competition at a resort in Purbachal. The venue turned into a lively gathering place with enthusiastic participation from staff members. The day-long programme featured various sports events, informal gatherings, recitations, songs and cultural performances. A raffle draw, attractive prizes further added to the festive atmosphere. RDRS Bangladesh's Rangpur office and several district offices also organised annual picnics separately for their respective staff members. This year, the organisation allocated funds from its own resources to ensure participation not only of regular staff members but also project-based and contractual employees, making the event inclusive for all staff.

Financial assistance for pregnant women

Matiur Rahman, *Rangpur:* A total of 52 underprivileged pregnant women from Gaibandha, Rangpur and Nilphamari districts received financial assistance of BDT 5,000 each as part of a social support initiative. The assistance was provided under the Comprehensive Programme of RDRS Bangladesh. Women who received the support had availed antenatal health services at least four times during pregnancy and delivered their babies at government health facilities.

Workshop on education for indigenous children

Tamim Ahmed, *Rangpur:* A special workshop was held in Pirganj, Rangpur, to enhance the quality of education for children from indigenous and disadvantaged families. Organised on 17 November 2025 under the SEEDS Project of RDRS Bangladesh, the workshop aimed to improve learning outcomes and educational quality for marginalised children.

RDRS Bangladesh Emergency Response Programme
Youth in Rohingya Camps Engage Positively Through Football

Ashraful Haque, *Cox's Bazar:* Under the Emergency Response Programme of RDRS Bangladesh, a series of Mini Football Tournaments were recently held at Rohingya camps in Ukhiya and Teknaf of Cox's Bazar.

The initiative aimed to encourage healthy recreation among young people and strengthen social cohesion within the camps. A total of 200 youths participated in four separate tournaments.

Camp-in-charges, representatives from different sectors, development workers, local volunteers and imams attended the events, turning the playgrounds into spaces of community gathering. According to the organisers, the tournaments were conducted under the guidance of programme field staff and contributed to enhancing leadership skills, teamwork and mutual understanding among the youth. At the end of the matches, trophies and

medals were awarded to the winning and runner-up teams. It may be noted that, alongside activities in the Rohingya camps, RDRS Bangladesh is also implementing various interventions for host communities under its Emergency Response Programme. Recently, 132 vulnerable families from four upazilas- Cox's Bazar Sadar, Ramu, Maheshkhali and Ukhiya—received goats to support livelihood development. The assistance aims to enhance income-generating capacity and ensure sustainable earnings for selected beneficiaries. As part of the initiative, beneficiaries received training on goat rearing, care and disease prevention, along with support to establish links with local livestock service providers. The core objective of the programme is to strengthen the economic self-reliance of vulnerable communities affected by crisis.

We are working with nearly 4.5 million people

Imrul Kayes Muniruzzaman, PhD, *Executive Director, RDRS Bangladesh*

Recently, a special NGO-focused megazine of the country's leading national daily The Daily Prothom Alo was published, featuring an in-depth interview with Imrul Kayes Muniruzzaman, PhD, Executive Director of RDRS Bangladesh. Considering the significance of the interview, key excerpts are presented here for readers.

RDRS Bangladesh places the highest priority on the real needs of poor and marginalized communities.

Established in 1972, RDRS Bangladesh has been working for more than five decades to improve the lives of vulnerable communities in the northern region. Currently, it implements integrated development programmes covering poverty reduction, women's empowerment, child protection, climate adaptation, healthcare, water and sanitation, education, human rights and good governance.

Through microfinance and savings programmes, millions of poor families have gained access to financial services, strengthening their economic resilience. Women's empowerment initiatives have enhanced leadership skills and entrepreneurial capacity among women, ensuring their active participation in local governance and decision-making processes.

RDRS Bangladesh's health and sanitation programmes have contributed to improved hygiene practices and reduced disease risks. Educational interventions have increased school attendance among children, while climate-resilient agriculture and infrastructure development have supported livelihoods in disaster-prone areas.

The organisation has played a pioneering role in road infrastructure development in many remote regions. Children from marginalized communities are now accessing education through institutions supported by RDRS Bangladesh. The organisation has also made notable contributions to reducing child marriage and operates an eye hospital providing quality eye care services at low or no cost for disadvantaged communities. At present, RDRS Bangladesh works with nearly 4.5 million people, and the impact of its work is clearly visible across northern Bangladesh. Development planning follows a participatory approach, incorporating community consultations, focus group discussions and engagement with local government representatives to ensure relevance and sustainability.

Addressing climate change remains a major priority. RDRS Bangladesh implements climate adaptation programmes including flood- and drought-resilient crop cultivation, water conservation, sustainable irrigation technologies and disaster-resilient infrastructure such as raised houses, schools and bridges. Tree plantation, renewable energy use and disaster preparedness committees at the community level further strengthen resilience.

Through these combined efforts, RDRS Bangladesh continues to make a direct contribution to achieving the Sustainable Development Goals (SDGs) and supporting vulnerable communities in building resilient and sustainable livelihoods amid growing climate challenges.

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