

# Proyas Annual Report, 2014

22 Years of Social Welfare, Socio-Economic and Human Development



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## Abbreviation & Acronyms

ADP	: Aborigine Development Program
AIDS	: Acquired Immune-Deficiency Syndrome
ATC	: Anti Trafficking Committee
BRAC	: Bangladesh Rural Advancement Committee
BNWLA	: Bangladesh National Women Legal Association
CBDRMP	: Community Based Disaster Risk Management Program
CMEVAWP	: Community Mobilization to End Violence against Women Project
CoMPACT	: Community Mobilization Project to Action for Combating Trafficking in Persons
CARE	: Cooperative for Assistance and Relief Everywhere
DCP	: Disaster Credit Program
DASCOH	: Development Association for Self-Reliance, Communication and Health
DWSS	: Drinking Water Supply and Sanitation
DIC	: Drop In Center
ENRICH	: Enhancing Resources and Increasing Capacities of Poor Households towards Elimination of their Poverty
ERHRD	: Extension Rehabilitation Human Rights Development
EC	: European Commission
EFRRAP	: Emergency 2007 Restoration and Recovery Assistance Program
FSVGD	: Food Security for Vulnerable Group Development
FSMC	: Flood Shelter Management Committee
GFATM	: Global Fund to fight AIDS, Tuberculosis and Malaria
HAPP	: HIV/AIDS Prevention Project
HATI	: HIV & AIDS Targeted Intervention
HIV	: Human Immunodeficiency Virus
IDU	: Injecting Drug Users
IGA	: Income Generating Activities
LMC	: Landless Mohila Samati
LRP	: Livelihood Restoration Project
ME	: Micro Enterprise
MFS	: Microfinance Samity
MFMSF	: Microfinance for Marginal and Small Farmer
NASP	: National AIDS/STD Program
NGO	: Non-Government Organization
NA	: Narcotics Anonymous
Oxfam-GB	: Oxfam- Great Britain
PSEDp	: Proyas Socio Economic Development Program
PAP	: Proyas Apiculture Culture Program
PFTI	: Proyas Folk Theatre Institute
PKSF	: Palli Karma Sahayak Foundation
RMC	: Rural Micro-Credit
SDC	: Swiss Development Corporation
SLP	: Seasonal Lone Program
UNICEF	: United Nations International Children Emergency Fund
UDMC	: Union Disaster Management Committee
UMC	: Urban Micro-Credit
UPP	: Ultra Poor Program
VBO	: Village Based Organization
VPVC	: Violence Prevention Village Committee
VDMC	: Village Disaster Management Committee
WDMC	: Ward Disaster Management Committee

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## Preface

This Baredrabhami is diverse. Structure of land, the life of people, indigenous community, feature of language and culture are slight different from other areas of Bangladesh. This differentness is both supplementary and complementary with their development-progress. Most of the working areas of PROYAS are the border districts. In these areas, there is hardly any modern industrial development. The economy is mainly depends on agriculture. Due to having dependency on agriculture there is dependency on nature differently as well. Those areas are far from large factories, large markets or the centers of main business. Due to the distance, agricultural producers are forced to give up their large proportion of profit to the middle agent. Thus the image of their development is slowed down. Due to the border areas speculate businesses are found in plenty, which stands out against the sustainable development. Due to having such causes the development of fortune of the people of this area is hampered. However, there is enough probability and opportunity to change the scenario. Proyas Manobik Unnayan Society is dedicated to meet that needs.

Chapainawabganj district has a total population of 2 million. The population density is 1703 per square-kilometer. The ultra-poor and low income people are here noteworthy. Natural disaster, lack of education, lack of skills and employment, good governance and rightlessness, lack of healthcare and other services, lack of democracy and political conflict etc are the main causes of poverty. There are also various social degradations such as women and children persecution, dowry, child marriage, drug smuggling and human-trafficking like hated situation which affecting the lives of the poor and the ultra poor people of this area.

Overcoming such situations Proyas Manobik Unnayan Society, as a representative organization of Chapai Nawabganj for last 22 years, has been able to reach a position of trust of the progressive people of this area and it will continue. The organization is committed to establish the rights of the neglected, rightlessness, vulnerable, oppressed, and mainstreamless, less progressed people. However, Proyas is committed to continue the advancement of their development efforts by creating awareness, socio-economic empowerment of the poor and the ultra poor women and men.

Proyas manobik Unnayan Society believes in the power and the ability of the people. Proyas feels that only self-awareness and awakening of the neglected people could rewrite their fortunes. Placing this value in front, Proyas has taken many issue-based programs and has been implementing them from the beginning. This continuation has remained in the year 2014 as well. The writing of the annual report and its publication has been completed based on the multi-dimensional evaluation of the period.

## Values of PROYAS

**Honesty:** The skilled employees of Proyas work for achieving the goals and objectives of the organization remaining firm in the same principle and maintaining transparency with honesty in their words and deeds. We are all a unique entity and respectful to the collective efforts.

**Honour:** We recognize and honor the prospect and contribution of all the participants, donor organizations, partners, workers, and target people.

**Commitment:** We are committed to the effective welfare of the greater people and work altogether.

**Equity:** Proyas believes that everyone disregarding male or female, rich or poor, literate or illiterate has the right to live with dignity. We work intensively in ensuring human rights believing in this trust.

**Excellence:** The committed employees of PROYAS strive to achieve the highest excellence, steadily accepting challenges and reviewing the lessons learnt.



## President's Speech

As a part of transparency and social accountability Proyas Manobik Unnayan Society publishes an annual report on the overall activities each year. So we are happy and grateful to all concerned for publishing the 22<sup>th</sup> annual report of Proyas Manobik Unnayan Society in front of the public.

The contribution of the non-governmental organization along with the government has been praised by all for removing many problems and for development of Bangladesh which emerged by a freedom fight in 1971.

In that continuation, the work-addition of Proyas is for country's poverty alleviation and development. We the proyas authority feels very proud to provide education, skills, awareness, capital, advices, and other services like a novel and great responsibility for the development of the people of the country's north-western border districts along with Chapai Nawabganj.

However, the partner of the pride is not only Proyas or its staffs but also the common development and change oriented people who were always with Proyas.

We expect Proyas will always be combined with the demands of tradition and advancement of the welfare of the people of the region with the time series and the march.

Good wishes and congratulations are for those who have remained with us ever in the advancement of Proyas. I respectfully congratulate the people involved with programs as well as the development partners, donors, friendly organizations, partner organizations, different government and social organizations and individuals. I hope that relationship of Proyas with them will be strengthened more in the future. I also thank all members of the executive committee and the general committee and to all officers and employees of this organization, who made a sincere effort and labor as well as the recognition of today's Proyas manobik Unnayan Society.

I thank to all concerned in formulation and publication of this report of Proyas for the year 2014. I wish the endurance, continuous improvement of the quality services and reputation of Proyas.

A handwritten signature in black ink, reading 'A.K. Azad'.

**Abul Kalam Azad**

President

Proyas Manobik Unnayan Society.



## Executive Director's Speech

Twenty two years have past, however, it is insignificant for serving humanity. In the course of time among the increasing population significant number are falling under poverty and become jobless. Although some are able to join the procession of life-changing. The socio-economic development are also taking different dimension. It is becoming the major challenge to change these all in the short period of time.

In the context of Bangladesh this might be the appropriate time to address different obstacle and gather experience. It is not just a timeframe for PROYAS rather it is a milestone of the development as well. Looking back to measure its destination and progress. We feel good about the continuing effort to maintain the goal. However, we are happy with the achievement that was done with tireless and strong determination. We are confident to continue this effort.

Proyas Manobik Unnayan Society, a non-governmental organization, has been implementing a series of activities for the development of the disadvantaged rural poor of the north-western part of the country over the last two decades. In this course, Proyas has passed 22th of its busy year in 2014. The dedication and sincerity of the staff of Proyas were remarkable for these years.

Proyas believes that development and change is not happen automatically nor does driven by luck. Rather it requires the determination, firmness, and good combination of opportunities and supports. There has the potential to substantially improve the socio-economic change. For the sake of basic development and change Proyas always learn from its past experiences. However, this annual report is produced to display our activities and efforts those are need to be evaluate and enhanced.

Proyas has implemented different activities in 2014. Among these poverty alleviation, poor people improve the quality of life, income and self-employment creation programs, loss and mitigation of natural disasters, save the poor people from human trafficking, drug addiction and protection from social degradation, awareness in child marriage prevention, HIV/AIDS prevention, encourage for honey cultivation as a alternative agriculture, local cultural practices and increase awareness through patronage, disregarded the rights of the indigenous communities, training and localized education through community radio, cultural practices and awareness etc were vital. The report analyzed the progress and results of these activities. At this time our achievements were satisfying in terms of qualitative and quantitative, and the trend was roughly expected. These developments and changes are confined within any boundary, giving the scope of further development and enhancement

Like every year, in this year I express my best wishes and thanks to all the donors and partner agencies of Proyas, the individuals and the organizations that help at the time of the report publishing. My sincere congratulations and love for the all the staffs of Proyas and their honorable family members. Finally, in connection with the beneficiaries of Proyas and to the development seekers we reaffirm our commitment and the effort to adhere to the oath.

Proyas may always a dedicated organization for the welfare of the human being.

A handwritten signature in black ink, appearing to read 'Md. Hasib Hossain'.

Md. Hasib Hossain  
Member Secretary/ Executive Director  
Proyas Manobik Unnayan Society.



## About Proyas

It will not be exaggerated if we say Proyas is the symbol of development. Proyas has been working tirelessly for the disadvantaged poor people of the north-western part of the country with actions circumference, it is growing. It opened up its expansion in the district Chapai Nawabganj and its working areas are being gradually increasing. Its aim is to welfare and development of the poor, deprived and neglected people. As a local non-governmental organization, Proyas has been providing ongoing services for the socio-economic development, awareness and self-reliance.

The flood in 1988 caused a huge loss of life and property in the district of Chapai Nawabganj. A group of young students came forward to help disasters affected families and vulnerable people. They collected food, clothes, medicine from different organizations and rich individuals and distributed among the affected people. Although there is no organizational structure, this young dedicated team able to earn a reputation of devoted soldier. Success of these events inspired these youngs to work for the neglected people for their welfare and development, and felt the necessity of establishing an organizational foundation.

In that continuation Proyas has formed as an organization on the 19<sup>th</sup> December, 1993. At present, three years after the General Assembly by a vote of 07 (seven) members of the Executive Committee are reconstructed. This is according to a direct vote of the General Committee in May of 2013 was reorganized. The task of implementing and managing the overall program of the organization is given to the executive member-secretary cum executive director. He was elected by the General Committee and the Executive Committee and operates the whole organizational overall task by counseling with the General Committee.

First 'PROYAS' started in a small scale for the development of some poor and indigenous peoples of the district. Next, when the scope and range of the group gradually expanded it takes step to work outside of their home districts and at 2000 on May 7 under the societies registration act, the society is registered in the name "PROYAS Manobik Unnayan Society" the registration number is RAJ S. No. 49/2000. Moreover, the registration requirements under the NGO Affairs Bureau also felt at 20 April 2004 (Registration No. 1923) it was registered and then under the Micro-credit Regulatory Authority it is registered, the certificate No. is 009780098600248 on 14 May, 2008.

PROYAS has been working on the development and welfare of its inception basically for oppressed the persecuted and the poor. It has responded at all in call of time and situation. It has been taken initiatives and implemented various programs to fulfill the demand of time and necessity. This report is the reflection of their consistent efforts. PROYAS has prepared a strategic plan with the similarity of time- in the light of which the development PROYAS become more realistic and dynamic.

## PROYAS at a glance

Year of Organize	: 1988 Ad.
Year of Establishment	: December 19, 1993 Ad.
Legal validity	: The Society Act. Reg. No. Raj.- S - 49/2000, Date: 07/05/2000 The Foreign Donations (Voluntary Activities) Regulation Rules, Reg. No.1923, Date: 20/04/2004 Micro-credit Regulatory Authority, Reg. No. 00978-00986-00248, Date: 14/05/2008
Work station	: District- 7, Upazila- 24, Union / Municipality -108, Village- 1,631
Drop-In-Centre (DIC)	: 5
Unit Offices and Project Offices	: Unit office- 30, Project Office: 11
HIV Testing and Counseling Centre (HTC centre):	1, Rajshahi

## Donor/ Partner organizations

- Palli Karma Sahayak Foundation (PKSF)
- Bangladesh Center for Communication Programs (BCCP)
- Bangladesh National Woman Lawyers Association (BNWLA)
- Bangladesh Rural Advancement Committee (BRAC)
- National AIDS/STD Program (NASP)
- NGO Forum for Drinking Water Supply & Sanitation
- Padakhep Manabik Unnayan Kendra

- RUPANTAR
- Bangladesh NGO's Network for Radio and Communications (BNNRC)
- JAPAN Embassy, Bangladesh
- CARE Bangladesh
- Save The Children USA
- Oxfam-GB
- Winrock International
- American Embassy, Bangladesh
- The American Center, Bangladesh

Partner organization : The association, VDMC, VPVC, FSMC, ATC and LMC Total- 2,897  
 Change Maker : 90,000  
 Beneficiary : Directly- 2,65,000 people , indirectly 5,00,000 people  
 Radio Mohananda Audience Forum : 153

Development Associates								
Permanent			Part- Time			Volunteer		
Male	Female	Total	Male	Female	Total	Male	Female	Total
176	83	259	148	112	260	1175	1162	2,337

Honorable General Committee members of PROYAS Manobik Unnayan Society			
No	Name	Designation	Profession
1	Khondokar Abul Kalam Azad	President	NGO Job
2	Shabnam Mustari	Vice-President	Social Worker
3	Md. Hasib Hossain	Member Secretary / Executive Director	NGO Job
4	Md. Anwarul Islam	Treasurer	Private Job
5	Laila Arjumando Banu	Executive Member	NGO Job
6	Proshanto Kumar Saha	Executive Member	Private Job
7	Mst. Zamila Begum	Executive Member	Social Worker
8	Marufa Akhter	Member	Social Worker
9	Md. Mominul Islam	Member	Business
10	Nargis Akhter	Member	Social Worker
11	Md. Ansar Hossain	Member	Business
12	Md. Nokib Hossain	Member	Business
13	Md. Aminul Islam	Member	Business
14	Md. Hakikul Islam	Member	Private Job
15	Md. Kamruzzaman	Member	NGO Job
16	Kaberi Ferdous	Member	Social Worker
17	Abdus Salam	Member	NGO Job

Honorable Members of Proays Executive Committee (According to the latest decision of 2013)			
Name	Designation	Educational Qualification	Profession
Khondokar Abul Kalam Azad	President	MSS (Political Science)	NGO Job
Shabnam Mustari	Vice-President	MSS (Mass Communication)	Social Worker
Md. Hasib Hossain	Member Secretary / Executive Director	MBS (Management)	NGO Job
Md. Anwarul Islam	Treasurer	MSS (Social Work)	Private Job
Laila Arjumando Banu	Executive Member	MSS (Social Science)	NGO Job
Proshanto Kumar Saha	Executive Member	MBS (Management)	Private Job
Mst. Zamila Begum	Executive Member	Class Eight	Social Worker



## Implemented Programs of the Year- 2014

- Proyas Socio-economic Development Programs (PSED)
  - Credit Program
  - Enhancing Resources and Increasing Capacities of the Poor Households towards Elimination of Poverty (ENRICH)
  - Ultra Poor Program (UPP) - UJJIBITO
  - Developing Inclusive Insurance Sector Project (DIISP)
  - Kuwait Goodwill Fund (KGF)
  - Agriculture Development Program
  - Livestock Development Program
  - Fisheries Development Program
- Disaster Credit Program (DCP)
- Expanding Provision of Essential Harm Reduction Services for Injecting Drug Users (GFATM, IDU-906)
- Community Mobilization Project to Prevent Human Trafficking (CMPPH)
- Proyas Apiculture Program (PAP)
- Proyas Folk Theatre Institute (PFTI)
- Training Program (TP)
- Aborigine Development Program (ADP)
- Community Radio- Radio Mohananda FM 98.8 (RM:FM 98.8)



### PROYAS Socio-Economic Development Program (PSED)

PROYAS has engaged in the process of self-reliance by the socio-economic development of the poor, landless laborers and marginal farmers. PROYAS has implemented integrated programs to fulfill the basic needs of the poor and for the overall development. "PROYAS Socio-Economic Development Program" is an effort for collective development.

#### The Goal of the Program

By taking the poor communities under a particular organizational structure of the savings and loan program to create the opportunities of economical activities by their own management in the organization and by supporting the poverty reduction through employment creation.

## Purpose

To build up an organized and conscious organization of the intended class and develop the skilled leadership to run the own program of the organization.

1. To involve both the male and female increase their income through creating the scope of employment under income generating program and assist them for self-reliant gradually.
2. To continue providing support to the poor for self-reliant them through creating own capital by increased saving which will be accumulated from growth of income.
3. To stop once for all and help gradual reduction of *Mohajoni* (traditional lender) loan with high rate of interest, advance selling of crops, losing land by loan or mortgage.
4. To make the desired people aware through training and inspire them to take decision for joint effort.
5. To create both individual and jointly scope of employment through project planned by the members of the organization under loan program.
6. In objectives of sustainable development to consider progress of others sector in addition of economic growth.
7. To engage the women in direct production and create the scope of extra income in the family level giving emphasis of women in micro-credit program.
8. To organize the poor and deprived of different facilities under the shade of institutional structure so that they may be able to attain socio-economic facilities.
9. To create the scope of loan to the active and eager male and female enterpriser through self-employment based small projects.

PROYAS Socio- Economic Development Program at a Glance (According to 31st December, 2014)			
Description	From starting till 2013	Progress of Year 2014	From starting till 2014
District	2	1	3
Upazila	6	1	7
Unit	16	3	19
Worker	122	31	153
Union	57	6	63
Village	522	39	561
Society	1,199	158	1,357
Member	25,375	3,286	28,661
Borrowers	1,27,979	31,011	1,58,990
Savings Outstanding (Taka)	57,031,681	1,87,21,698	7,57,53,379
Loan Status (Person)	19,171	2,281	21,452
Loan Status (Taka)	215,360,200	5,44,23,181	269,783,381
Amount of Outstanding Loans (Taka)	29,29,950	(60,397)	28,69,553
Outstanding loan expiration (Taka)	27,36,770	(9,11,906)	18,24,864
Debt Management reserves (Taka)	48,66,964	1010902	51,16,954
Revolving loan fund (Taka)	19,03,92,653	-	-

Source Of Fund			
Savings of Member (Taka)	4,16,40,137	-	-
PKSF Loan (Taka)	167,291,650	6,62,49,996	233,541,646
Reserve fund (Taka)	51,094,705	16,641,621	67,736,326
Quoted/ Own fund (Taka)	28,312,093	9,632,251	37,944,344
Credit distribution till now (Taka)	1,517,041,250	1,316,617,000	2,000,424,250
Debt recovery till now (Taka)	1,291,356,947	439,283,922	1,730,640,869
Recovery rate (%)	99.77%	0.06%	99.83%

## 1. Credit Programme

### a. Rural Microcredit (RMC)

PROYAS Manobik Unnayan Society since its inception has launched microcredit program. The credit program is for the poverty alleviation of the rural poor people. Under the program of 2014 by forming 451 societies 1,119 new members were included. In this year saving money was BDT 14,27,27,971/-, disbursed BDT 26,41,21,000/- and BDT 2,30,82,74,12/- money has been made by 16,315 members as loan.

#### Work is the key to be a self-reliant

Sukarabari is a small village of Caudala Union. Most of the people are weaver of this village. Nokshi Katha, loom has become one of the main sources of earnings for them when sitting at home at leisure time. Loom and Nokshi Katha knitting is found in each home. It helps them to generate additional income. Sakhina Begum's family had been marred by hardship. Sakhina Begum and her husband Tito thought to bring prosperity not just to work as day laborers in the family and fate can not be changed. Like others, they seemed to think they have extra income at home, they will work to loom. But where is the money to be able to go to the loom? So they met in Dalia Mohila Society and express their interest. At first by BDT 10,000/- borrowed money, they began to loom. By weaving there was a change in their lifestyle. For weaving Sakhina had given three to four hours regularly. She got his annual income of about BDT 40,000/-. Now she loans BDT 25000/- and to expend her business from her savings money she

buy a spray machine and expend her business. Currently, apart from their food and drink she has extra income in her hands. She and her husband Tito were not educated so they will educate their children. They teach their children reading and writing in school. In short, loom has helped them to be self dependent and led their life newly. Now, with their two children they live a happy life. That initiates turn the man to be self dependent Sakhina Begum is that bright example.

### b. Urban Micro-credit (UMC)

"Urban microcredit" is a microcredit program driven by the members of the municipality area. This program was launched in October 2006. As the progress of year 2014, under the Urban Microcredit program 264 new members have admitted and 90 new Samity were formed. The total numbers of indebted at the end of the year were 3,849. The loan disbursed 6,24,15,000/- taka and loan recovery was 6,08,40,358/- and savings money was 3,17,81,950/- taka.

#### Labor Opens the Fortune

Mst. Jubeda Begum lives in the village called Nachole Station Para in the municipality of Nachole in Chapainawabganj district. Her husband is a day laborer. He had a small business with her husband. Her husband died suddenly. Now his family turns into a trouble. She cannot intend to do anything with her four children due to lack of money. Once with sadness Jubeda Begum was talking in the wayside with the women of her village about a local group called the PROYAS. They give loans to the





women in easy terms and conditions. Then she discussed with the staff PROYAS about loan program and next week Jubeda formed a team of ten women in the village and began an association. They give the name of the association 'Deoupara Mohila Samity' and she was admitted there. She took 8,000 / - (eight thousand) taka loans at the 1<sup>st</sup> round. By the capital of loan money Jobeda Begum began her new life of business. She started a vegetable business. By her hard work income has started from her business. Then she took credit again to do something permanent. With some consultations with the hotel businessman she started a vegetable shop at Nachole Station Bazar. At the last round she took loan of the 22,000/- and with the money she continued to do business very skillfully. She does not do business in the villages by moving. Two sons involved in this business and one daughter who do job in Dhaka. Now, Jobeda became self-sufficient in her family and business by taking loan. Now- a- day Jabeda leads her family and business happily by her labor.

### c. Small Enterprise (ME)

Small Enterprise program starts in 2006. Those who are active member of urban microcredit, working successfully with the organization for a year by taking loans from the agency and manages specific activities, who want to expand business, need capital, but the traditional rural or urban loan credit is insufficient compared to the needs can take loan of a minimum of 30 thousand taka up to 10 lakh. Under this program, 218 new members were admitted people in 2014. By the 305 indebted A total of 3,40,09,036/- taka were deposited, 3,44,50,000 / - taka loan disbursed and 1,75,63,323 / - taka has been loan recovered from 305 members.



## Success Story of Maleka Begum

Maleka Begum was married to a Mason when she was a student of class seven. She could not abide her husband's meager income limitations. As a result, patience and anger has started in her mind. She thinks that compliance with the decision she will put her husband in another work. So that, her family comes to a solvent state. Then for her persistency by the advice of the members of "Bishal Mohila Somiti" she takes 6,000 / - taka as loan from PROYAS Manobik Unnayan Society under the rural micro- credit program at first phase and with some capital she suggests her to selling spices in the markets. For this her family finds their way back to normal life. Thus began the journey of her life, and the success of the third round of the rural micro-credit by paying 16,000 / -taka she took the first 50,000 / - small enterprising loan and expended her business. Here she purchased sanitary goods from outside sell it at the house. Then periodically in small attempts in the 5th round again she took 50,000 / = taka and began sanitation plant in home. As a result her wealth has increased and business activities have been multipurpose. And so, the family has been improved rapidly. Her improved social status further motivates her to change the family for something better. To provide facilities for the study of the two sons did not feel any problem. The great advantage after giving her the microcredit she did not need to take loan from others in high interest. She kept cows, goats in house.

Her strategy of agricultural enterprise is like as the others in the society. This time she bought a garden for 2/3 years and cares the garden with organic fertilizers again. Chemical fertilizers are never used in her garden. She herself, her husband and her son help her gardening. Only in mango

season there need wages based only two / three workers as security guard. Basically over the whole year the family members take care the mango garden. She changed her previous job and works in the mango gardening and sanitation at the factory. She don't need to think to pay weekly installment of SME loans, son's education expenses, essential household cost by the extra income from keeping two cows, goats, poultry etc.

### d. Ultra Poor Microcredit Program

Beside the other microcredit program PROYAS has worked for the development of social status and living standards of the ultra-poor community such as beggars, disabled, laborers etc



under the ultra poor microcredit program. Under the program, in 2014, 231 *Samity* and 599 new members were admitted. Moreover, by the 3869 indebted members 3,39,05,947/- taka saving, 3,81,56,000/- taka disbursed loan and 19213654/-taka loan recovered.

### Zinnatun Begum is in the Peak of Solvency by Eliminating Poverty

Zinnatun Begum wife of Md. Jahangir Alam, vill- Hatatpara, Post-Rahanpur, Upazilla-Gomostapur, Dist- Chapainawabganj. Her husband is a brickfield worker. Her family did not run with the three children by the earnings from labor. Due to her husband's needy family she had to send her elder son to work. She was so depressed because she could not engage her child in study rather engaged in works. She came to know that Rahanapara branch of PROYAS Manobik Unnayan Society gives opportunity to additional income by giving extra- income based training to the poor people taking them under the society. She acquired the member post of PROYAS Manobik Unnayan Society, Rahanapara branch conducted Komola Mohila Society. With the 1st phase of the program UPP she took 6,000/- taka as loan and three days of training on poultry rearing and began to rear up ducks. She rear ups 85 ducks in two lots in the first year and sells those at 51,000/- taka (600 taka each), and the second phase she borrowed 10,000/- taka and sold ducks in two lots at 41,250/- taka. In the 3rd phase she borrowed 15,000/- taka and bought two cows and three goats and give less priority in poultry. She has gave attention in rear up cows and goats more. Now her financial and social status has increased. She is respectful to PROYAS Manobik Unnayan Society.



### e. Seasonal Agricultural Loan (SLP)

This loan program has launched in 2008 to increase promotion marginal revenue and by developing them for the development of the country. This loan is to use a wide variety of seasonal crops and fruit farming sectors (especially mango, rice, papaya, banana, etc.), cattle fattening, fish farming, vegetable farming, etc. Under this program in 2014 a total of 8,14,68,000/- taka disbursed as loan to its 3,201 members and 9,13,16,336/- taka loan recovered.

### Success comes if work is done by taking advise

Zintara Begum is a daughter of late Zohak Ali who lives in village Mobarakpur at Shibganj upazilla under the district of Chapainawabganj. Her family has three members. Due to the lack solvency of her father's family she had to finish her study in class seven. Her family life has begun with Mohammad. But her family has broken due to the irony of fate. Zintara was the brave and enterprising from early age. But poverty has sometimes used to overcome them. But her morale was so powerful that, no adverse conditions could not tood as the walls of her goals. Her zealous spirit would always found something and consult with the successful. Once she talked with Aktara Begum who lived in same village and is a successful member of Bristee Mohila Samity of PROYAS Manobik Unnayan Society. She was informed that PROYAS provides advises on various subjects, training and credit on easier terms. By inspired her words Zintara Begum communicates with the field worker of PROYAS. She was admitted to the association and borrowed 10,000/- and began his career



with the money of the loan. She started a massive improvement in the cattle fattening business.

Zintara did not stop herself. Again, for cattle fattening sector she took 50,000/- taka as seasonal loan. Her courage and tireless efforts have brought her success in cattle fattening. She said, by cattle fattening from the first 50 thousand taka of seasonal credit gave her 30,000/- taka profit. From there, she has a lot of experience in the context of these loans is more than 3 times in series to achieve success. She said PROYAS has helped to change my destiny. Now I have improved a lot. The house is reconstructed, I am educating my son and the eldest son is rice farming, and I'm taking care of the cows. All these have done from the loan money. I think that every human being can be reached at their aims by the combination of these three attributes that honesty, trust and hard work.

### F. Jagoron

In order to provide unsecured loans to poor women their self emplacement and income generating Jagoron loans are provided. Representatives of the families living in rural areas or has below 50 percent of arable land loans are provided to them. This loan is given to them in the local or the last or 3 years who are living in the area, physically and mentally healthy and 18-50 years of age, disadvantaged person is getting this loan facility. Under this program, loans has been disbursed from 1,000/- to 40,000/- to the members which is provided in 46 installments payable (weekly) and 25% payable at a decreasing rate.

### G. Ogrosor

Among those who already has been successful in incremental activities of earning and those who have two years to pay the loan on time basically they are included under the "Ogrosor" program. The Orgosor loan has given to them who has the daily income of 400-500 taka and has the potential to increase revenues. By this program 1,000- 15,000 taka loans have been given to the member

that is payable in 46 weekly based installments at 25% decreasing rate.

### H. Buniad

By providing loans to free from the poverty wale of the ultra poor community the 'Buniad' program has ran by taking them under the society by being member. This program is to provide credit facilities to them who have no source of income or those who are poor and do not have accommodation, living in the lands of others and those who only rely on manual labor. Such as- beggars, itinerant laborers, sex workers etc. That is, those who are homeless, slum dwellers, erosion and marginal basically, they are the beneficiaries of this program. Through this program 1,000- 15,000 taka loans have been given to the member that is payable in 46 weekly based installments at 20% decreasing rate.

### I. Sufalon

The main purpose of 'Sufalon' loan program is providing finance timely according to the demand of different seasonal economic activity based loan beside the normal loan. Among the general activities who are included with different seasonal activities such as rice cultivation, cultivation of vegetables, mango business, cattle fattening etc. but can not handle due to the lack of money at the right time, credit facilities is to provide them timely. From 5000/- taka to taka 50,000/- loan has given to the members. This 6-month fixed term loan which is payable at a decreasing rate of 2%.

### J. Sahos

'Sahos' is a loan program, typically which is given to the storm or the flood affected families under this program. For example- sanitations, wells, house repairs etc. From 1,000/- taka to taka 5,000/- loan has given to the members. This loan is payable in 45 weekly based installments at 8% decreasing rate.

## 2. Member Welfare (Insurance) Fund / Microcredit Insurance

Member welfare (insurance) fund is for the borrowers of ultra-poor microcredit program. There is the risk fund is going for the ultra-poor members from which if the main earner of the family member due to illness, accident or death and to provide financial donation. For the members under the member-benefits (insurance) fund the benefit of death loan remission has remained in force.

From the disbursed loans 0.50% of loans have taken from the members construct the member- welfare fund. From member benefits (insurance) fund 7,57,691 / - taka has been awarded grant money against the 66 members in 2014. The amount of the contribution of this sector since the beginning against the 585 members is 54,75,516 / - taka. From 1<sup>st</sup> January, 2013 to 31<sup>st</sup> December total 116 people (members and member's husband) was died. At that moment the amount of remitted loan was 7,57,691/- taka.



### 3. Risk Fund / Microcredit Insurance

Unexpected events such as natural disasters or accidents, or death of the main earner or accident that plunge further into poverty. So in order to deal with disaster risk the risk fund is going on. Besides this from November 2013 the micro-credit insurance has been introduced. In 2014, 20,000/- taka grant money was given to 4 members and so far 7,01,000/- grants have been given. From member welfare fund 7,72,436/- taka grant money has given to the

67 members. From member welfare fund 50,25,418/- taka grant money has been awarded from the beginning to till now. From the microcredit insurance in the year 2014 till now total 89 people taka 15,63,131/- is remitted.

### 4. PROYAS Special Savings Scheme

PROYAS has launched a special project in 2012. In the project an account of 6-10 year term is to open. Through this project 8,59,210/-taka in 2013 and 65,99,465/- taka in 2014 savings money has been made.

## Enhancing Resources and Increasing Capacities of the Poor Households towards Elimination of their Poverty (ENRICH)

PROYAS Manobik Unnayan Society has been implemented the ENRICH program by the overall collaboration of Palli Karma-Sahayak Foundation (PKSF) from July, 2010 in Ranihati union at Sadar upazila in Chapainawabganj district. At the beginning of the program all relevant information on the lives and livelihoods of the family breadwinner as a member of the family, education, health, wealth, current income and sources of income, employment, quality of dwelling houses, etc are stored in computer databases of the union. The populations of 34,787 of the union of 7.68 square kilometers are under this program.

The ENRICH program depends on the ideas that, not only to reduce poverty through micro-credit is not possible and in the true sense for the poverty alleviation with health, nutrition and education there need a poor people's livelihood and other aspects featuring program, loans is a special adherence of this integrated program. Employment and eradicate poverty for sustainable development of the country and poverty is an assorted, timely, effective and coordinated development of the enrichment program models. This model of development is rotated round the family and has been given importance the local public

### Implemented Activities under this Program

#### 1. Health Activities

There is an inseparable connection between health, poverty alleviation and development. Sick health is the leading cause of poverty and illiteracy and an obstacle to acquiring knowledge. If the health improved income will increased, economic growth and poverty reduction will be achieved. Under the Sambridhi program at Ranihati union "Health related events" is being implemented from the last 1<sup>st</sup> August, 2011. By this 15 health workers go to the every home on a regular basis once a month and check blood pressure, temperature, weight, the newborn's weight and diabetes. Moreover, from each family they also collect health information and according to condition give them advice to go static, satellite clinics or hospitals. By the collaboration of an MBBS doctor 6 satellite clinics are being conducted in a month in Ranihati union. The unit static clinic is being conducted in collaboration with a health assistant in the office. Except this service has been provided by nebulae machine to the patients who suffer from asthma and the children which has the breathing trouble. Every year through organizing health 4-5 camps medical services are provided free of different disease by specialist doctor. In the year 2014, 1 diabetes, 1 special eye camps, 1 skin, sex and children, 1 free eyeglasses



distribution and 1 dental total of 5 subjects health camp had organized, where respectively 282, 87, 228, 50, 365 (total 1012) of patients has received the service.

## Sadananda Das is back to healthy and active life

Sree Sadananda Das lives in the village called Surla union of Nezampur at Nachole upazilla under Chapainawabganj. In his family he has three sons, one daughter and the wife. He was alone in the family run farming. One day he climbed at a horseradish tree to peak leafy. Suddenly he fell down for breaking the branch of tree and the pain in the legs and feet swollen with. After taking treatment from herbalists for seven days due no to the improvement he contacted with health worker Polashi Rani who was the appointed person for health service of Nezampur Union under the implemented program by PROYAS Manobik Unnayan Society with the help of Palli Karma- Sahayak Foundation. Polashi Rani took Sadananda Das to the health assistant of Sambridhi Program. Due to the imagination of broken foot she took him to the orthopedic specialist from the health assistant. Doctors said the broken bone is the body carrying bone and he was advised to undergo surgery. Cost of the operation will 5,000. It was almost impossible for Sodarando Das to collect so much money. At this pathetic condition Sambridhi program by contacting with the doctor and the hospital arranged the operation in only 2,000 taka. After the operation being healthy he started to work as like before to run the family. He and his family are grateful to the Sambridhi program of PROYAS Manobik Unnayan Society. They prayed for the success of the program.

## Nurjahan regains a new active life

Nurjahan Begum of village Ghonatola at Ramacandapur Hat. She is a widow and her husband divorced her. Her family is with one of her daughter. She has lived on sorrow by selling clay pots. But due to illness the work she could not do properly. She is suffering from various illnesses. Due to the pain of gal-bladder stones and cataract she spent too much suffering. At the time she meet with the doctor at satellite clinic of Sambridhi program implemented by



## Achievement at Health Program in the year 2014

No	Description	Achievements in 2014	Cumulative
1	Arrangement of Satellite Clinic	62	195
2	Arrangement of Static Clinic	257	911
3	Service/ Advise by MBBS	1870	7277
4	Service/ Advise by Health Assistant	4756	14171
5	Health Card Distribution	1831	5685
6	Earn from Health Card	125800	417455
7	Diabetics Determination	433	1643
8	Health related Discussion	109	364
9	Worms medicine Distribution	25280	53145
10	Eye Operation	87	100
11	Provided Training	1	2
12	Participants of Training	15	30

PROYAS Manobik Unnayan Society and the doctor detect cataracts. By the thought of cataract and medical costs she rarely broke down. On this time health assistant of PROYAS brought her under the eye camp to provide medical help. By the eye camp he took her to Eye Blind Welfare Association of Bangladesh, Dinajpur done the cataract operation completely without any cost. With this by contacting with the Nawabganj City Hospital done her Splenomegaly stone operation. By help of PROYAS she comes under the general health insurance hospital in the city and due to insurance she received benefits of 1,400 / - taka. With the money she bought the medicine. Under the health service of Sambridhi project of PROYAS Nurjahan Begum is fully healthy now. She went back to his former profession and living well. She expressed gratitude many to PROYAS.

## Treatment cost of Mashrafi family decreased

A small family of Mashrafi at Baharampur Hathat Para. His family is with his wife Moushumi and son Mashrafi. He worked as an employee of his brother's steel shop. His family was not any different in poverty. But suddenly his son became fell ill with pneumonia. Through a lot of gigs some of the money went to the hospital with his son. A few days stay in a hospital then due to high costs took his child at home. But the doctor prescribes the nebulization and injection for pneumonia. Injection to the doctor twice at 30 by 60 taka and for nebulization 40 by 80 taka total 140 taka had spent. It was too difficult to bear the cost to such like a poor. Then he communicates with PROYAS and by the health assistant of static clinic he puts injection and nebulization to his



child. By this he continues treatment without spending money. For this his baby was healthy and comes back to the previous state. PROYAS Manobik Unnayan Society will helps many more people like them, he believes that.

## 2. Education Programs

Many children in our country drop out before crossing the primary education which is one of the obstacles in the way of reaching the target of national education. The aim of Sambridhi programs is to improve the quality of education of primary level, prevention of drop out of students, to develop talents and to remove fear of students about school. By this those are included that at 1<sup>st</sup> step the children from poor families who are studying in classes (minimum 4 years of age or above) or still has not admitted to the school under the Sambridhi programs. Second tier: poor family's children who are studying in 1<sup>st</sup> to second classes in the local government / private/ registered/ community primary school. In Ranihati union from 10<sup>th</sup> September 2011 by putting 14 educational institutions this program has been started. By considering the union resident's demand, the numbers of student 36 education centers are handled in 2013. Considering the growing demand in the past years in 2014 four new education centers are added with the old. The Ranihati Union has launched 40 education and 40 teachers are working at those education centers. Under those education centers total of 833 (children from the second) students are getting

education. Among the 833 students 383 are boys and 450 are girls. Note that in those education centers 132 guardian meetings were held in 2014.

## Great Success of Rajkumar with the Help of Education Centre

Ms. Parul Rani is an ultra poor of Ghorapakhia Kamarpara at Ranihati union in Chapainawabganj district. Husband Sudhir is a blacksmith by profession. Their family consists of spouse, three sons and a daughter. Among the sons Mr. Rajkumar is youngest and very talented. By seeing interest of the son dream of parents has increased. But they do not know how to write and read, so they can not help him at home. Same time for poverty they can not send their child to coaching center or tuition. Mr. Rajkumar's mother Ms. Parul Rani knew by the guardian meeting that under the Sambridhi education programs of PROYAS Manobik Unnayan Society teaches play to class two students almost free of cost. Parul Rani gets the way to give the dream into reality. She does not pass the time to admit Rajkumar in the Ghorapakhia education center. Currently, he is doing much better in studies. This year his roll number is one in class two. Ms. Parul Rani and Mr. Sudhir Karmakar want, may their child to study it more closely with the education center can use their face to shine.

## 3. Bandhucula Program

A significant number of women and children die with inhalation every year due to kitchen smoke. Besides this with cooking a lot of smoke and carbon dioxide is emitted, which pollutes the environment. But we can get release from the problem through using Bandhucula. Bandhucula is healthier, environmentally-friendly, smokeless, cost is low due to affordable fuel and rate of carbon emissions in the air is low. Under this program advice and encouraged to use Bandhucula has given to the family under Ranihati union. For the benefits of residents a Bandhucula has given just at 925 taka, if necessary the price includes the payment of installments. Taka 150 has given to the user of Bandhucula as grant money for using it.

The results of school examination of assistance received students of education centers									
Class	Number of Students	Appeared in next class/ Admission	Passing rate	Dropped out students	Academic performance in school				Comments
					1st	2nd	3rd	4th-10th	
Play	290	230	-	-	-	-	-	-	-
Class One	288	288	100%	-	9	9	11	120	-
Class Two	270	270	100%	-	6	9	11	89	-
Total	848	778	-	-	15	18	22	209	-



Under Bandhucula programs 63 Bandhuculas putting, 56,700 taka credit money to 63 families and taka 6900 to 46 families has given. Under the program till now 448 Bandhuculas putting, 3,34,500 taka credit money to 400 families and taka 29,400 to 196 families has given.

### **Bandhucula Fuel-Efficient and Smokeless**

For a year Rabia Begum of Goti Para has been using Bandhucula. When used before ordinary stove, pain and smoke was bothering her. Then sometimes it caused her to have trouble breathing. The doctor advised to stay away from the smoke, but how? If you do not cook it should not be. When the worker of Proyas come to her with search of Bandhucula then she know everything and took a Bandhucula. For this she has to pay just 20 taka as weekly installment. Cooking by Bandhucula there are no smokes now. The fuel cost is also low. As a result of the use of the stove, there is almost no difficulty in breathing of her. Moreover does not feel hot in hand. It has many benefits.

## **4. Community-based Development Program**

In Ranihati union under the Sambridhi program to provide assistance to set up semi deep tube well (pure drinking water) and sanitary Latin (Sanitation) in different schools, madrasa, samajida, Hat- Bazar etc. Rest of community-based development activities are conducted on the basis of joint partnership. In 2014 under community-based development programs to installation / repair 18 sanitary latrine taka 1,36,000 / - and taka 62000 / - for 14 tube well installation / repair has been spent.

## **5. Sambridhi Savings Program**

Under the Sambridhi program Ranihati Union incentives and support ultra- poor, disabled and the destitute women main families to family circumstances change, society's acceptance and to increase dignity and increase savings and wealth creation of the poor families. Through this support providing to female members to gain ownership of the wealth of poor families, provide assistance for the promotion of savings and assets to income growth and poverty alleviation. Ultra- poor, the disabled are under the program and the women family members have to open a savings account with 600 to 800 taka deposit is a Bangladesh Bank approved scheduled bank. After two years providing the grant of the same amount of storage or in some cases, assistance is provided loans for the creation of wealth. In 2014 a total of 18 people including 3 new accumulator taka 1,26,467 / -has collected. Among of them 9 people who has expired the full length as a result the subject of providing matching grant is in process.

## **6. Sambridhi Ward Committee and Sambridhi Center**

Ward of the union are many important things that are required to discuss with the important person of the ward. Each ward also has governmental and non- governmental sectors to sustainable implementation of activities to keep in touch with the agency and the need to increase local accountability. All things considered, by the initiative of the Sambridhi program of the Union Ranihati 'Ward development coordination committee' has been constituted in each ward. In every ward to set up a Sambridhi Center enterprise have been taken to Ward Coordination Committee meeting, making any kind of meeting for the needs of the people of the ward with arbitration, satellite clinics, health clubs, Sambridhi Program conducted the support of education based event, under Sambridhi programs any kind of training, the meeting for marketing of goods produced in the concerned ward and to run any kind of the public interest related program. Under this program in 2014 seven committees has formed in the union, to operate fourteen wards committee meeting in nine wards two Saombridhi Center have been established. In those centers ward meetings have continued regularly.

## **7. Youth Development Program**

Enterprise hays been taken to recruit unemployed youth in various institutions (ACME, RFL, G4S, The Palace Resort, Square, etc.) of the Union and contact has been maintained regularly with the various organizations to give job of those unemployed youth that if there created new posts or vacancy in the company. Under the Youth Development Program participants of 52 people in the marketing assistant, security guard and reception assistants and playground assistants were appointed to be a pass in 2014. Among them 12 young at three institutions (Pran- RFL, G4S and The Palace Resort) obtained employment at.

## **8. Sambridhi Credit Program**

Under Sambridhi programs a female member as a key member of a family included as 'Main Member' in loan programs and by the key members of the family member who will implement earn base cum IGN the program he can take credit. Separate multiple members of a family can take credit for the implementation of the IG. Under Sambridhi Loan program credit assistance has been given in three components. For example,

**A) Income- Incremental Loan Program** - the territories of the cottage industry and small enterprises, agricultural enterprises, enterprises and small business-related services sector. Under the project, a total of 450 people in 2014 lending money 1,39,79,000 /- has given.

Since the start till now of 2244 people were a total of lending money 5,58,39,000 / - has provided.

**B) Lifestyle Improvement Loan-** Its fields are the Bandhucula, solar lanterns, floor coating, and mosquito net purchase etc. Moreover the sanitary Latrine, shallow wells, repairing houses, food, medicine, emergency goods purchase, marriage-related expenses, family medical expenses and to improve the quality of life similar to the required fields. Under the project, a total of 75 cases in 2014 lending money are 7,33,000 / - has disbursed. A total of 185 persons since the beginning till now lending money are 18,15,000 / - has provided.

**C) Wealth Creation Loan-** The fields of the loan are land purchase / mortgage / lease acquisition and release and other physical assets (bed, alamira, boxes, jewelry, etc.) placing or purchasing, build or repair buildings, and education and training. Under the project, lending money 13,77,000 / - has provided to the total 55 people in 2014. A total of 236 persons since the beginning till now lending money 55,26,000 / - has provided.

## Small Business can Change the Life

Fatima Begum, an inhabitant of the village Hat Ramacandapur Puranatola at Ranihati Union union at Chapai Nawabganj district. Her husband's name is Md. Mukul. Once Mukul had worked at the hotel and his monthly income was 3,600/- taka. It was difficult for him to run the family with his earnings. Fatima constantly dreamed to bring solvency of her family by doing some thing. One day Fatema Begum met with organizers of units -10 of Proyas Ranihati branch. She was admitted as a member of Doel society after listening about the opportunities of Proyas Manobik Unnayan Society. Fatima took 25000 / - as cash loan and started her struggle to fulfill the dream. They started a Chanachur factory. Husband- wife's hard labor established the business and the business brings solvency to their life. Later by taking another taka 50,000 / -loan helped to increase their work field. Now 10 workers are working in their small Chanachur factory. Fatima Begum, now a successful businessman. It is much more proud to Fatema that 10 people living by working at her factory. Now she want to expand the scope of her business by purchasing car to deliver goods produced in the factory by taking taka 2,00,000/- loan from Proyas Manobik Unnayan Society.

## 9. DIISP- Inclusive Insurance Project

Besides the implementation of different activities of microfinance Proyas Manobik Unnayan Society considering the borrowers financial security by the help of PKSf health insurance scheme has been introduced from January, 2014. Unit- 02, Maharajpur and unit-10, Ranihati of the company

has launched the projects. Proyas has already started this insurance program under DIISP, which provide 5000 / - cash to funeral rites if one indebted member or recipient dies including respite of loans. The health service delivered to the members' doorstep by hiring paramedics to make the health project acceptable to the members. Tasks performed under the project as follows:

### Awareness-based Meeting

Paramedics provide disease prevention oriented as well as arranged the health care base monthly meetings at the beginning of the month accordance with monthly plan. Till now in 1409 people awareness was raised by different meeting.

### Provide Treatment and Advice via Static Clinics

The initial phase of the 368 patients in the management of static clinic has been providing medical care and counseling. Besides, according to follow-up the patient has visited the house.

### Satellite Clinic

The patients who are outside scope of the treatment of paramedics they are included in satellite clinics. Paramedics set the date for the satellite clinics beginning of the month and satellite clinics operate in accordance with pre-determined date. First-class registered doctor provide treatment by 62 satellite clinics to 1870 patients.

### Referral Service

Complex diseases which are not possible to provide services by the paramedics through satellite clinics that are referred to concerned unions, upazila, and district level the public and private health institutions and private clinics. Referral services are provided in the form of the 231 patients.

### Type of Health Services

That matters which are the committee is aware of hygiene, food-nutrition, mother care, maternal child care plan and emergency pregnancy, postpartum care, breast feeding and shawl milk feeding for newborn babies, dengue fever, venereal disease, tuberculosis disease, leprosy, cataract, goiter, filariasis, changes of Adolescence, vaccination program, family planning counseling and health services for the elder etc.

In addition to the above issues related to health services, among maternal and newborn baby's health service are urinary tract, eye infection of newborn, anemia and malnutrition and treatment of common diseases including fever, cold, cough, respiratory infections (pneumonia, bronchitis), diarrhea, dysentery, worm infections, skin diseases, fungal infections, ear infections, gastric and senile diseases

### UPP-Ujjibito Project

A joint venture between the Bangladesh government and



the European Union adopted the Food Security 2012 (Sustain) project has implemented in joint partner in the Palli Karma Sohayak Foundation (PKSF) and the Local Government Engineering Department (LGED). The second main component of the project as well as the skills and capacity development and awareness improvement base program has implemented by PKSF and the name of its implemented part is "Ultra Poor Program (UPP) Ujjibito. As a partner organization of PKSF Proyas Manobik Unnayan Society has been implementing the project on the ground.

The members of PROYAS who are ultra-poor, the vulnerable, live on hand to mouth, do not eat in three times in a day properly, neglected by society, can not give clothes to the children, can not send them to school has taken them under the UPP Ujjibito component by shorting. The aim of the component is to implemented income increasing program by providing different skills, abilities and income increasing based training of those members.

In 014, under PROYAS Ujjibito Program has trained members that are vegetable cultivation besides the homestead, rearing chickens, ducks, cattle fattening, loft the goat / sheep rearing, earthworms placed on the farm as fertilizer. In addition, vaccination and de-worming medicine has been given who has poultry, goats, and sheep. IGA has been set up at the house of most vulnerable members to rear up of goats by the platform method, layer chickens keeping through the farm. There are also regular monitoring and various counseling services.

## 10. Rehabilitation Program for Beggars

Beggars Rehabilitation Program have been taken to turn the Ranihati Union as hundred percent beggars free under the 'Sombridhi Kormosuchi'. A total of 100 beggars list have been prepared of the union. The first phase of the trial by the cost of 4,95,000 / - taka (Four hundred ninety-five thousand) 5 beggars are rehabilitated.

### Samena Begum in the Battle of Life

Most. Samena Begum, village- Ramchandrapur (Hotath Para), Upazilla- Chapai Nawabganj sadar, District- Chapai Nawabganj. Samena got married at an early age due to lack



of father's poverty. There Samena Begum also the poor family with husband and two children. When, her husband died suddenly due to illness Samena returned to her father's house. But the absence of any income to feed the children in twice a day she weighed. But the little boy became very ill than. There needs a lot of money for her child's treatment. Though by the help of relatives she led the family anyway but it was not possible to run the treatment of her child. She was forced by necessity to sustain the interest of children alive chose begging. So the struggle continues in her life. Under the Beggars Rehabilitation Program of Proyas Manobik Unnayan Society she came to the attention of the committee and she expressed a desire to livelihood by doing something herself leaving begging. She told the paddle business of selling Melamine and Stationary goods. Besides, she expressed a desire to rare up a cow. According to the plan she began to sell stationary and melamine by huckster village to village. With the money she bought the products and sold in rural areas. At present, from the daily average is about 250 / - to pay all the expenses of his family life and 50/- per week savings are deposited. Now, her net amount of savings is -2127/- taka. She came out of the proceeds of begging and the family running smoothly. In the society her social status has increased. She is currently can get meal with three members of the family twice a day, dreaming of educating of the children. She dreams to build up small house in her own land by the business.

## Kuwait Goodwill Fund (KGF)

Bangladesh has faced the food problem time by time due to the disaster-prone country. Through the use of limited land resources to ensure food security for 150 million people is a challenge. Ensuring food security for the poor and peasant communities in the past decade, public and private initiatives to increase domestic food production as well as livestock and fisheries development has taken effective steps.

Kuwait Goodwill Fund was established according to the announcement of the honorable amir of Kuwait Sheikh Sabah al-ahmad al-jaber al-sabah to ensure basic food needs and to achieve food security for the people of Islamic countries in the Islamic Economic Forum held in 2008 in Kuwait.

'Kuwait Fund for Arab Economic Development (KFAED), 'Kuwait Goodwill Fund for the Promotion of Food Security



in Islamic countries' in the context of particular interest to the Government of Bangladesh under the program on agriculture and agriculture-related micro and small business lending operations related to the activities of US \$ 10 million grant to support the decision. Accordingly, on January 30, 2011 on the Bangladesh government, Palli Karma Soyahak Foundation (PKSF) and a tripartite agreement was signed between Kaphed. Financial assistance in the context of this agreement mainstream of foundation will provide financial and technical assistance to the selected partner organizations under the rural micro- credit, micro enterprise loans and seasonal loan event and micro- credit of agricultural sector.

"Kuwait Goodwill Fund for the Promotion of Food Security in Islamic Countries" the main goal of the program is increasing the family income by providing, reducing the tendency to corrupt, improve food security and provided technical assistance by giving micro-credit and small loan in small enterprise sector and micro and small business concerned food production, agricultural products and by-products processing, preservation and marketing to the aimed community.

Loan assistance is provided at the right time to the community to meet the basic food needs of the demand who are engaged in the activity which are agricultural production, agriculture-related small and small businesses

and small enterprises. Moreover to ensuring food security by acquiring modern, effective and sustainable knowledge about new technologies, adopting and implementing technology give assistance to increase food production of the country, food production, processing and conservation programs to upgrade and mainstream PKSF funding initiatives to create local employment.

Initially through elected 8 partner organizations the project is being implemented in Dhaka, Mymensingh, Faridpur, Chittagong, Comilla, Jessore, Chapainawapganj and Joypurhat district in Bangladesh. The program will be expanded to the entire country considering the management skills and capabilities to the Foundation and other agencies at the field level.

The project has two main components, such as:

A) Credit Support: micro-credit and small loan.

B) Capacity building and technical support: Training, the results show, field day, motivational travel, technology base materials supply etc.

#### Success:

This program was launched in October 2014. 504 members in this event got advantage as well as the progress of the year 2014. BDT 1,41,04,000 loan was disbursed and the amount of the loan balance 14,104,000 / - taka under the program.

### Agriculture Development Program

By the financial assistance of Palli Karma Sahayak Foundation (PKSF) Proyas Manobik Unnayan Society has implemented the activities of agricultural units in Maharajpur, Charanupnagar and Chaudala branch. Proyas Manobik Unnayan Society has implemented the activities to provide the technical service to the aimed community to increase the country's agricultural production scientifically and increase food security initiatives taken by the government in collaboration with increasing involvement. Technical assistance under the program is that guti urea, poras pipes, pheromone traps, high-yielding new varieties of crops, composting, vegetable cultivation, seed production, etc. Moreover by this program training of farmers and through the tips center agriculture-related education and training is provided.

demand of meal. Comparatively the market demand remains same and the market is good. They periodically they finds a lucrative source of income. Under this program carp smear mixed farming, mixed farming carp-lobster, crab- tilapia mixed farming, local horn- catfish, Tengra mixed farming and koi / Thai koi / Vietnam koi of single and mixed farming of carp fish.

### Livestock Development Program

The financial assistance of Palli Karma-Sahayak Foundation (PKSF) units of agriculture is being implemented in Assad Gobaratala, Maharajpur, Charanupanagar and Caudala branches of Proyas Manobik Unnayan Society. This program is implementing to providing technical services to the aimed people of Proyas Manobik Unnayan Society and to increase involvement with the initiative taken by the government to increase the country's animal production and food safety confirmation in modern and scientific way. The activities are rearing up of ducks, chickens, cows and goats, cattle fattening, vermin compost, koyela etc. In addition, through the program providing of de-worming medicine, fits vaccines, ksura vaccines, vaccines of chicken's ranikhet etc. and the non-resident training about this is provided to the members.

### Fisheries Development Program

The main objective of the fisheries unit of Proyas, encouraging the members to cultivate vegetables by of the pool and the mixed farming of carp and tilapia fish where has many pond and down wetlands. Through this one may be quite profited moreover the settlement of family

## Expanding Provision of Essential Harm Reduction Services for Injecting Drug Users (GFATM, IDU-906)

### Introduction

HIV/AIDS is a widely discussed issue now-a-days. The major goal of the Millennium Development Goals is to prevent HIV/AIDS and malaria. In order to achieve this goal the world has moving forward in equal steps. The neighboring countries of Bangladesh, India and Myanmar, where AIDS caused oppressing there Bangladesh can be affected by HIV/AIDS at any time. Realizing the fact Proyas Manobik Unnayan Society with support of Save the Children and CARE Bangladesh consortium has been implementing diverse activities through DIC of Katakali in the district of Rajshahi, Chapainawabganj and charbagdanga DIC in Chapainawabganj sadar upazila, Hili DIC at Hakimpur upazila of Dinajpur district and Thakurgaon DIC at the sadar upazila of Thakurgaon district. Note that, Phase- II of GFATM, IDU-906 and RCC project has been running since last 01 December, 2012 on which the new form that will be continued until November 30, 2015. Proyas has been operating the five DIC successfully under the concerned project. However, through the National AIDS / STD program under the Health and Family Welfare ministry Bangladesh has been seriously assisting the national and international non-governmental organizations to implement HIV / AIDS prevention and risk reduction activities nationwide

### Justification of Implementation of the Project

Due to geographical location, Chapai Nawabganj and Rajshahi districts are located in bordering Bangladesh and India. Similarly Hili border under Hakimpur upazilla in Dinajpur district and Thakurgaon district is not out of the limit. As the relative from neighboring countries come home generally, medical, employment or through legal / illegal variety of businesses or different issues travel has continued between the two countries of the people. As the neighboring country India has fallen by the rodent grabs of HIV / AIDS therefore through the continuous travel sexual relationship has established, drugs availability at low cost, to reduce cost syringe-sharing sharing etc. to facilitate the carrying of HIV. So Chapai Nawabganj, Rajshahi, Thakurgaon and Dinajapara (Hili land port) district are very risky for HIV. Proyas Manobik Unnayan Society has seen the deadly disease named HIV/AIDS very much importance since its birth. And from this view to reduce the risk of AIDS from the society has done very serious work through implementing different AIDS related projects from 2014. PROYAS Strongly believes that only the social awareness can keep in control this deadly disease. On the other hand, general conduct with HIV-infected persons may show him the way to survive.

### Aim of the Project

Reduce the risk of HIV and AIDS among people who inject drugs.

### The objectives

- To know the situation of the drug users who share needle and syringe.
- Arrange the detoxification service and vocation training for the IDUs through DIC and long-term rehabilitation services
- To Create the favorable environment to implement risk reduction programs at national and local level through advocacy program.

### Steps of Proyas in Preventing HIV and AIDS:

Proyas has implemented diverse activities in CARE-Bangladesh consortium to prevention of HIV/AIDS which are given bellow:

### DIC-based Activities:

STI, Abscess Management (boil or sores treatment) and provide medical care in maintaining general health of the concerned people.

- HIV testing.
- Issue based counseling.
- Health based talks.
- Referral services.
- Recreational activities - such as watching television, cleaning service, bath and rest, Carrom, arrangement to play chess and carrom, arrangement to read newspapers etc.

### Outreach Activities

- To aware about sexually transmitted diseases with illustrated concept.
- To provide knowledge about proper use of condom to be free from HIV and AIDS.
- To distribute condom to promote safe sex.
- Health related discussion (one to one and group).
- Referral services for general treatment, sexually transmitted and abscess management (boil or sores treatment).
- Referral services for HIV testing.

### Other Activities:

- Establishing HIV testing and Counseling (HTC) Centre and provide nursing service.
- Advocacy with the various stakeholders.
- National and International day celebration.
- Drug treatment and rehabilitation.

### Obstacles in Implementing the Project:

1. Different organizations and people of the society thought that syringe, needle and condom help to increase drugs/HIV/AIDS.
2. The implementation of project activities has been interrupted lightly by political instability.
3. Sudden raid on the spots by the local police administration/department of drug control for incompatibility due to lack of coordination of the HIV / AIDS prevention policy made by the Health Ministry of Bangladesh Government and the Drug control act. So there is a risk of sharing syringe- needle among the IDUs.
4. Sometimes people do not show interest to know about the bad effect and prevention of AIDS due to religious bigotry.
5. It is difficult to provide services to the *Char* areas due to the bad communications.

### Significant Achievements:

According to the project planning of this year, Chapai Nawabganj DIC was announced as teaching DIC and it was inaugurated on the 30<sup>th</sup> June, 2014. A case worker is employed at the teaching DIC and the amount of referral from Outreach has increased through case worker. HIV Testing and Counseling (HTC) are running through the center of the static and satellite sessions. As a result to



the HIV testing and HIV test work has completed for the targeted population through the satellite clinic. Moreover HTC team members are being able to manage the HTC session by overcoming many obstacles. This year, 562 people had the opportunity to directly aware by the rallies of World AIDS DAY'14, meetings, local advocacy meetings, group meetings, etc.

Beside this the non-governmental organization Matra also celebrate the day with the help of Proyas through radio programs and nearly three million people in the program have the opportunity to learn about the concerned subject. As a result, people are also concerned about the conduct of awareness of being aware. Especially by discussing with the drug addicted (target population) about the evil of HIV/AIDS in details by one to one and group discussion has increased their awareness. Therefore, they are referring from sharing syringes and needles and the unsafe use of condoms has decreased as well. STI screening and management of the health of the patient is easier to identify and to provide the necessary treatment is feasible. Just back from a drug rehabilitation center, patients are living a normal life and have expressed interest in leaving the drug. Proyas has been able to continue this program in remote areas like the *char*.

### Monsur is back from the clutches of addiction

Md. Mansur was born in 1950 in the village of Raipur in Malda district. His father's name is late. Osman, Mother: late. Saleha Begum, Village: Fokirpara, police station + District: Chapai Nawabganj. His father had served as a night guard in the municipality of Chapai Nawabganj. Mansur was the eldest son of the two brothers. Father's wish eldest son will attend a big man by educated. He encourages his eldest son to educate. Due to needy family after class 7 it was unable to Monsur to go to school. In 1970, he got a job in revenue department of government as a peon. After three years of service he got married. Soon he started to drink palm juice with friends. Later on his friends influence him to take opium for sexual satisfaction. Hence he started taking opium through cigar. Four years after the adoption of opium became addicted to heroin. He was addicted in heroin for 25 years. After the retirement Monsur became more addicted and started taking drugs by injection.

Mansur became the father of two sons. Two sons of Monsur have got married. His sons left him because of his drug addiction. His income gradually digressed due to addiction and it become difficult to run the family expenses. The members of the family and society asked him to go to different places to be good but he could not leave drugs. Finally, her family had lost confidence in him. As a result, he became a victim of family and society deprivation.



Monsur could not what will be done. One day he took the decision I want to be the best, where I can free myself from the clutches of this drug. He came to know through friends that by the management of Save the Children and risk reduction of drug addicted by injection activities implemented by Proyas Manobik Unnayan Society and CARE Bangladesh there he would be free from addiction.



In October, 2012 Mansur was enlisted in mother list at Chapainawapganj DIC Songi-30 and through taking outreach and DIC-based services and according to the process in 01/07/2014 by joining in Rajshahi Aposh Detox Center he came home after taking treatment for 15 days and he was trained vocational training in electric wiring work through DIC. Currently he is healthy. He is an electrician by profession and by his earning money he is living happily with his family.

His son told with sorrow that my father would not behave well with our family in a state of intoxication. After being free from addiction my father sees all us at good view and bears household expenses. His wife and other family members said, "We can not bring back the best of him to try. But we all are very impressed by his radical change under the protection of Proyas. We pray the welfare of Proyas, CARE Bangladesh and Save the Children. And these kinds of activities may remain in long-term". Now Monsur has spent days happily with his family.

## Community Mobilization Project to Prevent Human Trafficking (CMPHT)

Human trafficking means the human buying and selling businesses to the purpose of various kinds of exploitation. There are different kinds of exploitation among them sexual exploitation economically, forced labor, forced prostitution, etc. For trafficked from Bangladesh to the men, women and children were collected. For trafficking from Bangladesh basically Male, Female and children are collected. They are sent to abroad for job by the hype. And in most cases, forced labor from them, or they are absorbed by debt-bondage. Bangladeshi women and children are trafficked to other countries for commercial sexual exploitation or forced labor.

### Goals and Objectives of the Project

- Make people aware of human trafficking and safe migration.
- Those who have survived and those who are victims of trafficking are empowered them.
- Providing alternative economic benefits who are transferred inside or outside the country to calling.
- To ensure their participation and increasing public awareness to the prevention of crime and trafficking.
- Identifying the traffickers and increasing the capacity of government institutions to arrange the necessary punish.
- Reducing the social and gender inequality to prevent the human rights and trafficking.
- To enable the committees of Union level to prevent human trafficking.

### Action area of the Project

Sadar upazila of Chapai Nawabganj and Binodpur of Shibganj, Durlabhpur, Shahabajpur Union and Shibganj municipality and Khatta Madhabpara, Boyaldar unions and Hakimpur municipalities at Hakimpur in Dinajpur district.

### Activities and the Achievement of 2014:

#### School Program

Raising public awareness of human trafficking prevention and safe migration projects particular focus is given to the activities of the school. Especially high school students and teachers of the school participated in the events. Total of 14 school sessions have been implemented and in these nearly 500 students and 50 teachers were aware of human trafficking in the year at the action area. They also shared these subjects with friends, relatives and neighbors. Outside the session, through 25 programs (composition, painting and quiz competitions) approximately 1000 students have been aware of.

#### Capacity Building Training

To create public awareness about human trafficking prevention and safe migration issues to enhance the capacity with various stakeholders (local public representatives, transport workers, divorced and unmarried women, volunteers, young people) 15 competency development programs have been implemented and the

training groups of about 90 people have participated. As a result their capacity has increased about the concerned subject and they are contributing in many ways to create public awareness and prevention of human trafficking and safe migration projects.

### Networking Meeting

At present, networking may contribute to the implementation of any activities. Realizing the importance networking has been established with the various NGOs situated in the work area and memorandum of understanding has been signed with the NGOs to a variety of cooperation. Through this networking and to express the community to prevent human trafficking and safe migration information has been provided. They are also keeping communication with Proyas if they receive any information about the concerned subject. That the 12 networking meeting has completed of current year.

### Courtyard Meetings and Video Campaign

Under this program, about the human trafficking prevention and safe migration information has been provided to the frontier villages who are poor, uneducated and marginalized through the backyard meetings and video campaigns. Usually illiterate and poor women have participated in the activities. More than 750 people through the 15 backyard meeting and through 6 video campaigns nearly 300 people were aware of the issue.

### Radio Program

Through Chanpainawabganj Community Radio 'Radio Mohananda 98.8 FM' and under 'the creation of public awareness for prevention of human trafficking' project magazine program and different awareness base information about human trafficking prevention and to make sure the safe migration has been proclaiming in Chapainawabganj district. The publishing matters regarding human trafficking are cause of human trafficking, trafficking and smuggling temptation trap technique, the task after trafficking and take the trafficker under the punishment by marking them.

### Disabled Children Were Saved from Trafficking

Md. Babul's speech disability daughter Sapna (8) lives in Harekisthapur village on Khattamadhabpara Union at Hakimpur upazilla, on the 14th of March, 2014 an unknown man in a van said the girl's grandmother, but the girl with disabilities do not receive any government assistance. I come from upazilla, I will offered her a card that she will get 6500 / = taka in a month. For this a picture

### Magazine Event 'Sopner Thikanai'

The monthly magazine about human trafficking prevention and safe migration program 'Sopner Thikanai' titled twelve new programs have been aired. Through Gambhira song that means by the entertainment concerned information has been provided on this occasion. An interview have been promoting in the program that who are working on this subject levels of public and private organizations and individuals including the victims of human trafficking. The audiences of Radio Mohananda 98.8 FM have provided their valuable comments on the occasion. Through the promotion of the program on the prevention of human trafficking has increased local awareness and in safe migration it has been playing an important contributions.



### Barriers'

People who are involved with the smuggling could easily cross the border illegally by taking chance due to the limitation of the administration. Moreover due to illiteracy, poverty and lack of employment people forced to do risky work to living. Sometimes they deliberately fail to decide and the desired assistance is not available from them. Proyas despite these limitations combined effort, concentration and through the implementation of the exact plan from the hard cage like human trafficking be able to bring people out.

of her and the voter ID card of her father is required. The man immediately wants the photo and photocopy of ID card of her father, but due to the lacking he wants to take the girl to market for taking picture. But the girl did not go alone but her grandmother went with her. The unknown man gave 500tk. note to the girl's hand. She was happy to get the money and agreed to go with him. For taking pictures he picks the girl with grandmother. Van car go through a stage when cross the union, the girl's grandmother told him, taking pictures is available here. But he did not stop the van and said he will taken the





photograph in a good store in town. Then that matter was suspected by the girl's grandmother. At a point the girl became thirsty the girl's grandmother said to drink water. When the car stopped the girl's grandmother wants to take her to go to stores to drink water the man interrupted

to say I'm going to bring the water. Her grandmother was doubt again. Then she thought of escaping with her granddaughter. There was not any chance to escape. Then again at one point on the way the van puller asked the unknown man to drinking tea they went to drink tea standing the van at the side of the road. At that condition her grandmother escapes away to house with the girl. Grandmother with her granddaughter told the matter to Mst. Tahmina Begum a member of the ATC and she immediately went to look for him but he did not found at the place. The man was not found in the upazilla also. ATC member Mst. Tahmina Begum when told the matter to Proys, Proyas went to the area negotiated with local people before being agreed with this like proposal requested to consult with the own ward member, honorable person, Union Parishad or Proyas. Proyas has stepped up awareness activities in the areas and trying to create mass awareness of this subject through the ATC committee and volunteers.

## Amar Odhikar Campaign

"Amar Odhikar" is basically a citizen coalition. Its main goal is to ensure the civil rights by public involvement at all levels, to be increased the quality of primary education and advocacy with the government. As a citizen of the state to ensure the basic services from the country, 'Amar Odhikar' has been working on campaign base different phases. The primary education need to develop so that it is possible to fulfill the social needs. One of the most effective ways to build a hunger and poverty free Bangladesh should strengthen the foundation of the nation's basic education. From the perception of the financial and strategic support of Proyas Manobik Unnayan Society 'Amar Odhikar' and Oxfam have been implementing various activities to improve primary education in 10 government primary schools under Ranihati Union at Chapainawabganj district.

### Project Objectives:

- To improve the quality of primary education.
- To inspire the teacher to teach the children in enjoyable environment.
- To built up a deep communication between the guardians and the teachers.
- To make responsible the parents and guardians to keep the news of child's education.
- To make the members of School Managing Committee (SMC) skilled and make them responsible

at their effective field.

- To make the effective school council at every school.
- To ensure the child's right.

### Project Area

Ten government primary schools of the Union Ranihati of Chapai Nawabganj district to improvement of the quality of primary education.

### Achievement of 2014

#### Child Rights Weeks

Public and private organizations from September 9 to October 4 'Child Rights Week' have been observed. As a small part of the celebration Proyas Manobik Unnayan Society, through the assistance of Amar Odhikar campaign in 10 primary schools at Ranihati union with the coordination 500 students and 25 teachers/ guardians of the schools and the SMC member in October, 2014 the day was celebrated.

#### Student Council Motivation Meeting

To improve the quality of education with the help of Amar Odhikar campaign Proyas Manobik Unnayan Society has implemented a variety of activities at 10 government



primary schools in Ranihati Union. Consequently, on December 9, 2014 student council motivation meeting was held at Cunakhali Government Primary School. Here are from 10 schools (from 3 to each school) 30 school councilors participated. Here the Headmasters of the concerned schools participated also.

## School Managing Committee-Informing Meeting

Three School Management Committee Informing Meetings were held to inform the members of the School Managing Committee (SMC) about their duties and responsibilities as a member of the committee. A total of 90 members have received training from the 3 workshops.

## Proyas Apiculture Program (PAP)

As an agricultural country the position of Bangladesh in the world map is most. The country's economy is largely dependent on agriculture and the lion share of the populations' livelihood depends on agriculture. Contribution of modern science made Beekeeping an important part of agriculture. The Bee Harvesting can keep an unique role in the socio-economic development. Bee harvesting requires large number of trees, sun crops, vegetables and flower gardens. Moreover the world's most largest mangrove forest has various flower those contain honey. Beside the production of honey in scientifically from these sources as well as the agricultural crops and fruit production by the exact flower pollination than increasing the production of crops and improving the quality of the broadcast sector is possible which can reduce unemployment and nutritional deficit besides can plays an effective role to the economic and environmental development of the country through socio-economic development of Bangladesh. Proyas Manobik Unnayan Society after taking in hand a program named Proyas AP culture Program in 02 September, 2007 with honesty a year has finished or passed.

**The objective of the Program:** Farming base Mau training, make skilled Mou farmers, expending Honey cultivation across the country through capacity expansion of Mau farming activities, to ensure the development of crop production by insect pollination of flowers. Make the Mau farmers efficient in concerned field. Make familiar the nutrition and the quality of proper use of honey. Ensuring the proper use of honey to fulfill nutritional deficiencies. Ensuring the quality of honey. Providing the ideas of Mou production, storage and use.

**Barriers in Implementation of the Program:** Many times the farmer prevents the establishment of Honey box due to the lack of Mau farming ideas. Moreover, the bees died for the using of pesticides.

**Achievements:** At present, farmers' response has been positive to set up a Honey box in agricultural lands, orchards or flower garden. Honey's quality by experiment has been held. Take part is sure on the Quality day. BSTI has approved the marketing of Proyas honey by checking the quality. The consumer has increased due to the quality of the honey, interest has increased of Proyas honey in market. Besides production, marketing and sales are increasing of Proyas honey.

### Aim of the Program:

To improve the social- economic conditions through the creation of emplacements by Mau farming.

### Self-reliance Story of Selim Reza

Selim Reza is from the village Palasa in Sadar upazila of Chapai Nawabganj. They are two brothers and sisters. He has 1 son and 1 daughter. Despite the wish after class eight he did not complete his studies due to financial hardship. However, he had the effort to come out from this blockage. He tried to come out from the border of financial hardship in many times. But he was unsuccessful. Eventually, he became interested in Bee- Keeping.

After knowing his interest Proyas Bee- Keeping staff motivated him to farming improved species bee through modern methods in wooden Mau boxes. Then Salim completed a training course about three months in Honey compliance from Proyas. From this he can choose proper species of bees' for cultivation, their disposition and the nature, farming techniques and production and can understand the profit and loss account. One farmer can rear up more than one colony in little place at the same. At starting Selim started bee keeping by 20000/- taka in period of two years from Proyas with 5 colonies of maliphera bees' in 5 frames. He utilized the knowledge of the training division of the Colony of the year 5 through 8 to create the colony. At that time the honey produced from eight colonies he sold in 32000 / - taka. Thus, by increasing



the production of honey and the colony he paid all the money with service charge of the project. According to Selim the cause of his quick success is the technical knowledge obtained through training. He has learned division of Colony, Colony Consolidation, production of

queen bee, the cultivation of artificial food products and supply complex like issues of Mau cultivation. Through the mastery of this his social contacts has increased with the financial solvency. Now Selim is dreaming to build up a standard big Mau farm by bee farming by himself.

## Training Programs (TP)

Training support to the development of the person. Proyas give the same importance of the development of skills training as well as financial advantages for the development of the poor population. Step of Proyas is to provide practical training of different struggle to survive in life and the proper application to improve their fate. And from the light Proyas has taken various training programs to achieve the rights of the disadvantaged, life-career emergency training and development initiatives has taken. In 2014, Proyas has played staunch role to provide training facilities in favour of time and other training programs. Through sewing training, rearing dairy, poultry keeping, nurseries, goat rearing, small business, cattle fattening etc. training Proyas has been struggling to



bring their self dependence, emplacement creation and to improve skill.

## Aborigine Development Program

A major part of the population of the country are anthropogenic origin community cum tribal, who are citizen by birth and constitutionally. Protection of their rights is possible by engaging them with the mainstream of development of the indigenous peoples. From the point of view of the action Proyas has been working tirelessly to protect indigenous people. Proyas has taken development programs to including in different financial program, livelihood and professional development and to ensure risk free life from torture the majority with ensuring the protection of running civic facilities of the indigenous people. Proyas has taken indigenous development programs in 1994. Proyas took the initiative with the collaboration of other public and private organizations to identify the problem and expectations of indigenous people, and trained them to make a positive impact on their self-reliance. The form of economic initiatives and training programs on education, health, sanitation and arsenic made them aware of and helped to improve the agriculture, fisheries and livestock raising. At the time through the support of BRAC free sanitation services have given to 95 families.

Proyas has been continuing its efforts to improve the quality of performance to the landless, deprived of the right to the

wealthy, oppressed indigenous population and raise awareness of them. Assad believes in the empowerment of indigenous peoples to identify their problems and to increase the resources to be able to change the fate.

In 2012 US Ambassador in Bangladesh Mr. Dan W. Mojina and his wife Grace Mojina came to visit Proyas and was acclaimed by the Santal community in indigenous ward. The indigenous people has been making about the indigenous culture, behavior consisting monthly program called 'Baha Sandish' in local community radio 'Radio Mohananda' and that is telecasting. To improve the quality of life of the indigenous communities' different training is provided to them with loans in soft conditions. The indigenous people has been trying to develop their economical condition with their children's education with the improvement of the quality of life through different income growth base activities (such as small business, farm animal husbandry, dairy products, vegetable cultivation at house yard, saloon business, paddy rice trade, agricultural production etc.) by the money. Many times they refused to come in the thoughts of a modern civilized society because their thought, ideas are goodly old due to their living in superstition. It is observed higher levels particularly in indigenous women.

## Proyas Folk Theatre Institute (PFTI)

Proyas Folk Theatre Institute (PFTI) is a cultural institute of Chapai Nawabganj aiming to build a healthy society.

PFTI has earned the reputation from 1 September 2007 through playing public awareness drama and Gombhira.

Healthy cultural trends are helpful to the development of healthy brain. Not only for entertainment, it possible to reach very much helpful information very easily to public by dramatic culture. Moreover, own culture of the each people

has flowing throw their veins. Proyas thinks that any kind of information putting in mind of public to bring its benefits to society folk media are much effective other medias are than weak. Through 4/5 hours lecture, meetings, seminars as it implies that information to the public much difficult that 30/40 minutes drama or Gombhira can more easily reach the information to the public. Proyas has been already implemented the events as variety of different information leaflets, posters, itinerant movie courtyard meetings, meetings, workshops to the grassroots level living people. But the reality is that it is thought that folk cultural medium is most suitable to age. Proyas understood that through folk drama it is possible to reach very easily to the people and the people accept it very easily. So Proyas Folk Theatre Institute is working to highlight the folk culture to everybody as the most popular media of providing message and the motive is to raise awareness among all the social movement.

**Aim of the Program:** Providing education through colorful environments by the traditional culture of Bangladesh.

#### Purpose:

- Creating public awareness through proper use the traditional folk culture and folk drama and proper preservation, development and aims to develop.
- To expanding education taking traditional institutional initiatives.
- To achieve financial solvency through the develop and practices of folk art (folk dancing, folk music etc.) in scientific way.
- Make the people aware about their own responsibilities and civil rights to play responsible role in the service of country and society.
- Make the people aware about their own responsibilities and civil rights and inspire them to play responsible role in the service of country and society.
- Introducing the traditional culture of Bangladesh in home and abroad and research on folk culture.

#### Achievements:

PFTI its parent organization Proyas and government and non-government organizations present variety of music, drama, gombhira, alkap, potgan very easily to the people to speed up the development programs of it's friend organizations. As a result subjects of the concerned program easily able to understand to the people and increase awareness among them .

#### New Production Ready:

01. Script making of BTV program and gombhira making.

02. Single song: New 120.

03. Duet song: New 8.

04. Own made song: 14.

**Locally Cultural Team Making:** 1. Palsha Government Primary School.

**Barriers:** The religious bigotry and negative attitude of the general public towards the theater staff impedes normal activities of PFTI in some cases.

**Conclusion:** Proyas Folk Theatre Institute is running to the committed goals to the future keeping in front some aim and objectives. The organization faced odds regularly to practice folk culture, promote and publicity. Proyas Folk Theatre Institute is counting the future potential beautiful days by using the experience of obstacles and experience of dealing.

#### Special Achievements of the year 2014

- Captivating cultural programs of PFTI was the basic event of the cultural program of Radio Mahananda 98.8 FM in 5 January.
- They have performed the pleasant cultural program in honor of 98.8 FM radio and representatives of PKSf in the hall room of PFTI with celebrating 1st Boishakh, cultural program in Boishakhi fair, Gambhira ceremony on 5 December for the marking of the 50 years of BTV. PFTI served a total of 25 occasion different places both in Outdoor and indoor in Bangladesh in 2014. They are very much admired by the local administration, aid agencies, implementing agencies and present audiences of thousands.
- PFTI has created a total of 164 different types of program in Radio Mahananda. Among those Bahasandisa- 12 Pcs, Hargegeram- 12pcs, Gamsamathol- 24pcs, Amader campus- 24pcs, Apon Shakti- 48pcs, Sopner Thikanay- 12pcs (Gambhira), Sastho Kotha- 12pcs (Drama), in two Eid- 6pcs. 1st Boishakh- 1pcs. Moreover the musicians of PFTI are also serves as the musician on Radio Mahananda in several occasions.

#### Bristee and Shikha are from dream to reality

Two new participanst has joined in Proyas Folk theater. The PFTI is now intoxication and occupation to them. They both are so excited by getting the opportunity to develop them by entering into an artistic life with getting out of the way to make sure the income. They are Miss. Bristee Khatun and Kumari Shikha. Bristee was born in Azizpur village in Kalama Union in Tanore upazilla at Rajshahi district. She was the fifth child of a poor family. Her father was a farmer. It would not have been possible to feed a family of 7 people work in agriculture. Such a state of



family her father Belal was died. Bristee is looking for a job to bring good luck to her family. Finally, getting a job at PFTI in 2014 as junior performers helped her to fulfill the dream. Another artist Shikha was born in Haridebapur village under Tanore upazilla in Rajshahi district. Sreemoti Aroti Rani is her mother. Father Sree Santu Pramanik, a farmer by profession. He is the father of three daughters. His family was not solvent though the family consists of five members. Shikha is the second daughter of the family. She was wounded in culture. She joined as the junior performers in 2014 at PFTI. Now she gives a large part of her salary into the hands of her mother for the welfare of the family. By this she is pleased as well as her income come to cooperative wealth in her mother's insolvent family. Now, her only aim is to go ahead and establishing himself in the theater.



## Radio Mahananda 98.8 FM

Founded and managed radio broadcasting system by the effort of Radio Mahananda and Proyas Manobik Unnayan Society which is dedicated to the welfare of the people of Chapai Nawabganj, ever awake, active community is a mass media.

Radio Mahananda was obtained preliminary approval of the establishment of Radio from 22 April of the year 2010 by the Bangladesh Government Ministry of Information. It can be heard in Chapai Nawabganj five Upazila - Chapainawabganj Sadar, Shibganj, Nachole, Gomostapur and Bholahat, Godagari and Tanore upazila of Rajshahi district and in Naogaon district with part of Niamatpur upazila total eight upazila 42 unions that 17-kilometer radius area in the air on 98.8 FM band from 3pm until 1am. About 18 to 20 million peoples live here.

### The main goal of Radio Mahananda

To working as the bridge on the field of providing the fair and objective information in democracy to the development and education, reducing the created inequalities in data and knowledge of the city and the village through creation of chance to participate directly with the mass media of the local guy to sharing information, transparency, accountability.

### The basic norm of Radio Mahananda

Ordinary people centered, participation of public participation, service based, non-political, non-profitable, the protection of the right to information.

### The Main Strategy of Radio Mahananda

Identifying the problems of development, sharing experiences, collaboration, search of problem-solving ways, learning and interaction.

Radio Mahananda have broadcasted about 4830 programs on agriculture, education and health. For example, national and international distinguished eminent persons life story base show 'Monishider Kotha' 366, local artists' musical shows 'cafes Mahananda' 24, the local folk cultural Gombhira musical show 'Gamsa Mathol' 24, possibilities of farmers, different farming problems and solutions, Current market Quotes, interview of successful farmer, introducing with the new technology- about these issues show 'Krishi and Jibon' 24, Program of own culture of Sawtal indigenous community 'Baha Sandis' 12, school and college based educational program 'Amader Campus' 24, history of village creation, heritage, culture, village scholars, village infrastructure base program 'Harge Geram' 11, children's dreams, likes, recites, story telling, music and about the possibility related program 'Shishu Kontho' 10, human trafficking prevention and safe migration show 'Sopner Thikanay' 12, children's music education program 'Jhornadhara' 11, health awareness related program 'Sastho Kotha' 43, science and technology based program 'Projukti Dot Com' 15, local government activities in order to improve mutual learning program 'Valo Shikhon Songlap' 6, credit program of empowerment of women 'Apon Shakti' 32, thematic public awareness program 'Aktu Vabi' 22, with the culture of Japan Bangladesh 'Shapla Shakura' 4, audience participatory ceremony 'Ische Duar' 6,

information base program 'Jana Ojana' 52, News based program on daily events 'Ajker Chapai Nawabganj' 1067, also broadcasting in every week 'Roser Hari', 'Chirodiner Sur', 'Rater Pakhi', 'Rater Nilanjana', 'Music Club 98.8', 'Sinemala', 'Langra Panchphoron', 'Sondha Prodip' etc. Moreover, special program on the honor of independent Day, Song Show, to the honor of Birthday of Jesus 'Muktidata Jishu', Documentary and death anniversary base program 'Hridoye Bonggobondhu' in August 15, On the honor of death anniversary of Kazi Nazrul Islam

'Mritunjayi Nazrul', May Day, special ranked occasions on the birthday and death anniversary of Rabindranath, Victory Day, on the honor of Martyrs Day 'Aa Mori Bangla Vasha', on the occasion of Ramadan 'Muktir Disha', Special ranked program on Bengali and English new year, on the occasion of World Environment Day 'Poribesh Bachow', on the International Literacy Day 'Sakhkhorota and Primary Shikkha Songlap', World Teachers' Day, Special discussion

on the prosperity activities of PKSF. Live broadcasting of open budget from different union, Special ranked occasion on Eid-ul-Fitar and Eid-ul-Adha, especial program on the occasion of the founding, thematic and organizes news, public awareness base drama 'Sorbonasha Kaloboishakhi Jhor', 'Sundor Jiboner Jonno' etc. Moreover public awareness base and information messages are given in different live program of Kothabondhu.

**Inspections:** In 2014 many dignitaries visited the activities of the Radio Mahananda 98.8 FM. Some of the figures are:

Sl.	Date	Name	Designation & Address	Comments
1	13th January, 2014	Hamida Umme Fatema-Tuz Zohura	Assistant Teacher, Polsha govt. Primary School, Chapai Nawabgonj.	Sincerity of all design crew and volunteers of Radio Mohananda has inspired me. The management, infrastructure is really pretty. Radio Mahananda is really a pretty firm. I congratulate its authority.
2	15th February, 2014	Dilip Kumar	Producer, Radio Veritas, Asia, Bangla Department, Philippine.	First visit to Community Radio world of Bangladesh at Mahananda FM 98.8 in Chanpai Nawabganj. My first event on the occasion of Valentine's Day edition of the song with Robindrosongit. First full drama recording with the crew- in a word I am impressed. Radio Mahananda is a unique success of serious pursuit -work of Hasib Babu. By the invitation of Saifuddin Sobuj by coming here I am being the witness of an unprecedented development works. I hope the widespread success of these radio stations.
3	15th February, 2014	Shamima Khan	60, Suvas Sen Avenue, Laxmibazar, Dhaka.	I lived with the radio. But this is the radio 'Mahananda' where I spoke first. I am really impressed by coming to visit the radio. I wish the success of Radio Mahananda.
4	26th February, 2014	Shantonu Lahiri	Senior Decentralization	Soul and spirit of spontaneous emotion produced by the warmth of life, thanks to watching the program on cultural evening. Many congratulations and best wishes on the radio and its worker overall to brother Hasib.
5	28th June, 2014	Abdul Motin	PKSF, Dhaka.	30 minutes 4pm today, I am very much impressed and glad by visiting the office of Radio Mahananda and its activities. I think its more and more prosperity.
6	28th June, 2014	Md. Khalid Hos-sain	UNO, Godagari, Rajshahi.	I heartily thank to all of Mahananda Community Radio. I am wishing the success of Radio Mahananda to the elimination of the irregularities, development fair and beautiful culture.
7	30th July, 2014	Md. Zahangir Kabir	Deputy Commissioner, Chapai Nawabgonj.	I felt very good by participating at the live program 'Eider Anonde Kisukkhon' with family in Radio Mahananda. The activities of Radio Mahananda are excellent. I welcome all of Radio Mahananda.
8	30th October, 2014	Sazu Ahmed Sarkar		Dear, Radio Mahananda
9	20th January, 2014	Shilabnath	AC (Land), Chapai Nawabgonj & Executive Magistrate	It my pleasure here to visit Radio Mahananda. This ethaman voice can be able to concern the local society for a brighter tomorrow.
10	11th February, 2014	Dr. Sharif Ahmed Chowdhury	PKSF, Bangladesh Dhaka,	Community Radio 'Mahananda' is a unique social campaign institution. Hope this will play its unique role in improving socio-economic conditions of local community. Running such a community institution is a brave effort on the part of PROYAS. We wish it every success.
11	28th June, 2014	Mirza Shakila, Dil Hasin	UNO, Chapai Nawabgonj Sadar	I am highly impressed with the work of R. M. Hope they will be able to bring positive change for the community.
12	21st December, 2014	Darus Sear Gray	USA	The station was as Beautiful as the people. It was great to see and learn form all at the Radio. It is an experience I will carry for the rest of my tune in the world.
13	21st December, 2014	Sylvia Thomas	USA	I was incredibly impressed with Radio Mahananda and the generously wonderful hospitality we received here. Thank you for such an amazing visit. I loved watching the live music goes up and talking with listeners and participating about the station. I am looking forward to re-visiting.

### The achievement Codes in 2014:

- Regular broadcast from 3 pm till 1 am.
- Receiving training in the country and outside the country of Radio Mahananda's officers, employees and volunteers
- Creating Kothabondhu, News presenter, Technical Officer and Female journalist.
- Celebration of 3rd Establishment Anniversary in 28 December/ 14.
- Live shows are broadcast.
- Issue-based talk shows are broadcast.
- The opinion of the audience has known through SMS.
- Phono- Live is broadcasting .
- Celebrating World Mass Media Day in 3rd May.
- Celebrating World Radio Day on 13 February.
- By the arrangement of BNNRC among the 14 community radio from UNICEF took part in children's Magazine producer's category achieving the second place.
- Celebrating various national and international day with The Martyrs' Day and The International Mother Language Day.

**Employment and Training:** From 94 applicants through a competitive examination 35 volunteers have been recruited in the year 2014 that were trained in three stages of September 20- 24, October 21- 25 and November 21-25.

Date	Subject of Training	Organizers	Participants
26th January	About the memorandum among The Ministry of Information, Community Radio and A2I program emergency planning meeting to formulate a common plan from the community radios.	A2I	Md. Hasib Hossain and Mu. Takiur Rahman
5th February	Community Media Fellow and Fellow Caretaker Orientation	BNNRC	Samia Akhter & Rasel Rahman
9- 12th March	Child rights, Child protection and Gender equality relating programs to the exchange of knowledge and skills workshops		Abul Kalam
21- 23rd April	Website Maintenance of Community Radio	A2I	Md. Rezaul Karim Tutul & Afif Ul Minhaz
21- 23rd April	Capacity Building for Local Sanitation Entrepreneurs on Sanitation Marketing	-	Suzon, Masud, Golap, Tanu
3- 5th May	Disaster risk reduction and climate change adaptation related radio programs making	BNNRC	Samia Akhter & Rasel Rahman
25- 29th May	Community Radio Training Workshop on Skill Enhancement for Production & Editing in Program and News	BNNRC	Naim Islam & Ahmed Moin
12- 14th August	Orientation on Fellowship for Youth Women in Community Media	BNNRC	Mu. Takiur Rahman & Anjuman Ara
25- 28th August	Workshop on Community Learning Program- CLP for Women Broadcasters of Community Radio Station.	Commonwealth Educational Media Center for Asia-CEMCA, Delhi based a renowned regional media Center of Commonwealth of Learning- COL, Canada	Momena Ferdous Aroni & Suk-tara Akter Mou
30th August	Education programs enable local people to participate in planning meetings on the role of community radio	Campaign for Popular Education	Sree Shamol Bormon & Khurshid Alam
14th September	Orientation on Baseline Study	BNNRC	Mr. Shoriful Islam
19- 23rd November	Under the "Children and women in the development of communication activities (4th Phase)" project "Training Workshop on Program Production for Community Radio (1st Batch)"	Information Ministry, National Mass Media Institute	Tanzila Khatun & Md. Abul Kalam Azad
27 Nov- 01st December	Under the "Children and women in the development of communication activities (4th Phase)" project "Training Workshop on Program Production for Community Radio (2nd Batch)"	Information Ministry, National Mass Media Institute	Momena Ferdous & Samia Akter
06- 10th December	Follow up training Workshop for Community Radio Producers: Skill Enhancement for Producing Program, News & Drama	BNNRC	Naima Islam & Sree Shamol Bormon
	Training of Radio Contents and Programs Production on Climate Change Issue	CCD Bangladesh	Shamia Akter



### Achievements till now: :

- Councilor of Japan Embassy Mr. Masaiuki Taga gave the launching announcement as the parts are qualified to broadcasting by technical inspection of parts in 14 January, 2012.
- The official broadcasting of Radio Mahananda has been started by The Government of Bangladesh's the Honorable Minister of Railways Mr. Suronjit Sengupta.
- World Radio Day was 13th February 2013. On the occasion of the rally, truck rallies, seminars and cultural events are organized in Nachole, Baliyaghata and Natunahata areas. Also special talk shows was aired on Radio Mahananda.
- Radio Mahananda family participate in 'Provatferi' in Martyrs' Day and International Mother Language Day in 21st February 2012 and respect the martyrs of Shaheed Minar by placing wreaths.
- US Ambassador assigned in Bangladesh Mr. Dan Mojina visited Radio Mahananda in 27 February 2012 and he gave an interview on Radio Mahananda.
- Moreover the interview has given by the artist Rafiqun Nabi, regional director Faroha Sohrawardi Bangladesh Betar, two other freedom fighters with Munimuddaula Chowdhury, Programme Officer Rukamuni Bhemaraju- Semka, Omalina Roy radio program officer at Jadavpur University.
- Volunteer was recruited different time and training is being held of staff and volunteer in 28th January to 2nd February. Radio Staff Management training held in 28th March to 30th March. There coached were Rukmuni Bhemaraju, Omalina Roy, Saifuddin Sobuj. It may be noted that 14 community radio stations staff participated in the training.
- Achieving the 3rd place through took part in the competition of the 'child rights and child protection' program organized by BNNRC where also participates 14 community radio.
- News have been collected of Chapai Nawabganj Sadar, Nachole, Bholahat, Shibganj, Gomastapara, Rahanpur area through the elected correspondent, internet and mobile. The news has been broadcasting after editing every day.
- Activities of community radio is admired among the people at the local level.

### Project / program Implementation Barriers

- Do not have the source of income to operate the radio.
- The radio does not have a specific policy management issues.
- The complexity of importing parts, just 100 watts of power to be broadcast.
- The program does not have central guidelines.
- About community radio subjective role, duties and activities Advisory and Monitoring committee do not aware.
- There is no government funding for the management.
- Volunteers do not going to last long.
- The common people don't talk during interview, voxpop again sometimes they speak but do not well.
- Work, work field, new environment. It's a lot of time to understand.
- Many times the works can't do at the scheduled time or as planned.

### Strategy to Remove Barriers

- Monitoring Committee, Advisory Committee, Bangladesh Betar, The government's policy making individuals and representatives of community radio through negotiations.
- The starters have to build while the olds are performing. This process will continue.
- Interviews with ordinary people, voxpop have to take according to them.
- This problem will be solved if understand.

### Learnings from Project/Program

- To go close to the people and have a reputation for good work.
- Refuse to lose the confidence of the people so wrong.
- However, there is joy in the new field of new jobs. The joy of creation.
- The attention and the patience to work with.

## Jago Sobai



Radio Mahananda 98.8 FM. Its journey started on 29 October 2011. First, started with public awareness base promo and music, later it has introduced different other programs. Chapai Nawabganj people may not thought that these one/ three minutes promos can aware the people so much. Awareness promos has influenced to prevent Child Marriage. A younger girl who reads in class 7 in the village Behula is marrying to Sadek Ali of the village Palsha. After heard that an audience told to UNO and Radio Mahananda. After hearing UNO took a quick step. By presenting there physically he gave the boy one month rigorous imprisonment and fine. By extensive broadcasting of the matter in Radio Mahananda in preventing child marriage the further impact has fallen. By knowing of it through Radio Mahananda local kazi Alhaz Setaur Rahman thanks to Radio

Mahananda and said he will help in this regard. The Chairman of Gobaratala union Araful Hoque Aziz expressed his interest in the matter and promised to restrict his area for child marriage. Eventually this attract the attention of Arabic lecturer Abdulah Al Masud of the Caitannapur Madrasa. Besides teaching he also works as Qazi and Imam of a mosque. As the part of the campaign to prevent child marriage he began to preach not to complete marry without any kind of birth registration card during every Jumma Day. Once a listener called by phone from Chaitannapur of Dhainagar union and told the daughter of Abdul Hannan who reads in class 6 going to be married. He asked for help to the prevent the marriage. Radio Mohananda authority informed the matter to the Chairman of the Union Humayun Kabir, he ordered the local representative of Chaitannopur Mohammad Sadekul Islam (Member) to take steps to stop the marriage and the marriage has been stopped. Besides the promo of the prevention of child marriage Gombhira and audience were aware of by the Kothabondhus. And due to the awareness if there is any occurrence of child marriage many people called to Radio Mahananda and ask for help. People started to express their thoughts through letters, SMS and direct conversation. In the context a awareness program of 13 episodes designed to prevent child marriage and called 'Jago Sobai'. Maybe this program will stimulate other out side of Chapai Nawabgonj. Eventually not only Behula but also the whole Chapai Nawabganj will be the child marriage free districts and will distinct as the model for Bangladesh.

## Ajker Chapai Nawabganj

Chapai Nawabganj was an important town in the ancient Bangla. Contribution of the town is significant to the nation's festivals, culture, economy, politics and in the case of national liberation. Especially silk, brass and mango are the sign of it's heritage. 'Ajker Chapai Nawabganj' is the most popular program of Radio Mahananda which is directed by the development agency Proyas Manobik Unnayan Society. From the very beginning of the promotion of the event it attract the audience. In Radio Mahananda's development media based organizing program 'Ajker Chapai Nawabganj' regularly trying to highlight current affairs of Chapai Nawabganj. In the bigining the program was aired once in a day but now four times in a day due to the public interest. The times of broadcasting are the afternoon of 3.30 PM, 6.30 o'clock in the evening, at 9.30 o'clock and 11.30 PM at night. When 'Ajker Chapai Nawabganj' began to broadcast regularly Chapai Nawabganj people had no daily newspaper. So from the day one it became the main media of regular news from the first day to the resident of Chapai Nawabganj. Now at the time of competition 'Ajker Chapai Nawabganj' has been able to retain its popularity. Radio Mahananda regularly broadcast 'Ajker Chapai Nawabganj' where local news are got priority. In addition, several important national events are brought up. When many

people were helpless due to the flood of the char then 'Ajker Chapi Nawabganj' brought up the news of Char. After the flood, by the river bank erosion the people were gone then the 'Ajker Chapai Nawabgonj' team broadcast the news of affected people with the thought of the local representatives to prevent disruption. On the other hand the people of Borendro area in the summer of severe drought, when the public were in severe water shortage than in 'Ajker Chapai Nawabganj' highlighted drought affected people's harassment. When few dishonest businessman used harmful formalin to ripe the fruit mango and its bad effects on human were brought into public attention through 'Ajker Chapai Nawabganj'. Thus, the program become spokesman of distressed people. On the other hand, the program is using grassroots of the people as their spokesperson. They are using to promote their happiness, success in the event to the people of the district. In addition, the activities of the various government institutions are using this event to promote. For example, at the time of the voter registration list when the voter will be given on when and where the VGF programs etc. are using this event to promote. 'Ajker Chapai Nawabganj' plays a role to bring up different subject with the history of freedom fight, tradition, culture etc.

## Financial statements



দেওয়ান নজরুল ইসলাম এন্ড কোং  
DEWAN NAZRUL ISLAM & CO.  
CHARTERED ACCOUNTANTS

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### Proyas Manobik Unnayan Society

Belepukur, Chapai Nawabganj

#### Balance Sheet

As at June 30, 2014

Fund and Liabilities					
Head of Accounts	Note	FY 2013-2014			FY 2012-2013
		PSEDP (Micro Credit)	Core & Projects	Total	Total
<b>Capital &amp; Reserve Fund :</b>					
Retained Surplus		39,298,692	5,184,368	44,483,060	31,924,845
Reserve Fund	03	3,086,209	-	3,086,209	3,086,209
<b>Net Capital Fund :</b>		<b>42,384,901</b>	<b>5,184,368</b>	<b>47,569,269</b>	<b>35,011,054</b>
Group Savings	04	75,753,379	867,322	76,620,701	56,305,157
Loan From PKSf	05	233,541,646	-	233,541,646	167,291,650
Conditional Grant	07	-	-	-	-
Depreciation Reserve	10	2,912,483	303,902	3,216,385	2,791,288
Debt Management Reserve	11	5,116,954	-	5,116,954	4,866,964
Disaster Management Fund Reserve	08	2,305,980	-	2,305,980	1,683,933
Temporary/Personal Loan		-	44,832	44,832	44,832
Provident Fund	09	-	10,468,264	10,468,264	7,479,969
Proshika Loan Fund	15	-	100,000	100,000	100,000
BRAC Loan Fund	06	-	-	-	-
Accounts Payable	12	1,351,666	1,228,384	2,580,050	1,747,925
Inter office loan		-	-	-	-
Project Liabilities		-	-	-	-
Member Welfare Fund	13	4,490,341	54,618	4,544,959	3,036,524
Group Insurance		-	633,099	633,099	550,326
Others Liabilities		2,358,522	334,041	2,692,563	360,985
Inter project loan		1,291,211	3,293,345	4,584,556	3,365,653
Inter project loan Enrich		707,622	-	707,622	-
Inter project loan Core		106,339	-	106,339	-
Vat/Tax Reserve		-	-	-	-
Gratuity Fund	17	-	8,875,358	8,875,358	6,351,227
Risk Fund	14	218,674	-	218,674	195,485
PKSF Advance Enrich		501,923	-	501,923	430,385
Bandu Chula Donation Enrich		87,744	-	87,744	17,189
CiISP Insurance		315,520	-	315,520	-
DIISP Provision		8,285	-	-	-
<b>Total</b>		<b>373,453,189</b>	<b>31,387,533</b>	<b>404,840,722</b>	<b>291,630,545</b>





## Proyas Manobik Unnayan Society

Belepukur, Chapai Nawabganj

### Balance Sheet

As at June 30, 2014

Assets and Properties					
Head of Accounts	Note	FY 2013-2014			FY 2012-2013
		PSED (Micro Credit)	Core & Projects	Total	Total
<b>Fixed Assets</b>					
Flood Shelter		-	1,313,930	1,313,930	1,313,930
Land		6,609,760	-	6,609,760	-
Vehicle		1,085,070	618,760	1,703,830	1,703,830
Office Equipment		2,470,036	1,713,747	4,183,783	2,810,040
Furniture & Fixture		2,132,257	958,327	3,090,584	2,634,185
Cookeries		-	7,362	7,362	64,274
Books & Periodicals		3,153	2,075	5,228	5,228
Patant		-	8,225	8,225	8,225
Fixed Assets Others Assets		-	605,311	605,311	476,340
Software automation		212,160	-	212,160	-
Inter project loan		1,000,000	3,690,895	4,690,895	3,365,653
IGA Revolving Fund		-	-	-	-
Interest Receivable	19	582,277	3,353,579	3,935,856	2,341,720
PKSF Reimbursement Receivable	20	3,348,262	-	3,348,262	272,960
Investment	18	19,790,994	14,860,700	34,651,695	20,776,386
Micro Credit	02	269,783,381	2,157,666	271,941,047	216,991,897
Stock & Stores	16	691,382	91,373	782,755	803,615
Staff Advance		1,844,324	-	1,844,324	1,296,829
Others Assets		442,910	118,350	561,260	561,260
Advance		665,500	58,500	724,000	720,678
Inter project loan Enrich		707,622	-	707,622	-
Bandu Chula Loan		153,092	-	153,092	132,250
Cash in Hand		74,829	1,527	76,356	74,797
Cash at Bank	21	61,856,180	1,827,206	63,683,385	35,276,448
<b>Total</b>		<b>373,453,189</b>	<b>31,387,533</b>	<b>404,840,722</b>	<b>291,630,545</b>

The annexed schedule and notes from an integral part of these accounts



Signed in terms of our report of even date

Place: Dhaka

Date: September 17, 2014

*[Signature]*  
**Dewan Nazrul Islam & Co.**  
 Chartered Accountants



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**Proyas Manobik Unnayan Society**

Belepukur, Chapai Nawabganj

**Statement of Income and Expenditure**

For the period from 1st July 2013 to June 2014

Income				
Head of Accounts	FY 2013-2014			FY 2012-2013
	PSEDP (Micro Credit)	Core & Projects	Total	Total
Service charge on Micro Credit	55,352,400	454,149	55,806,549	39,978,664
Sale of Project form	-	-	-	-
Admission Fee	34,325	285	34,610	53,289
Sale of Form/Pass book	227,144	1,935	229,079	166,693
Service charge from Unit Office	-	-	-	-
Interest on Investment	1,171,260	929,762	2,101,022	1,156,258
Profit on sale of Assets	-	25,360	25,360	-
Rent Received	156,236	-	156,236	62,316
Service Fee Received	46,827	116,712	163,539	244,118
Project Grant	-	12,201,980	12,201,980	7,649,299
Project Income/Donation	-	1,155,102	1,155,102	1,250,793
Donation	620,673	852,074	1,472,747	404,902
Bank Interest	429,269	62,395	491,664	380,567
Recovery of Write off loan	-	-	-	-
Service charge on write off loan	-	-	-	-
Sale of old news paper	821	1,750	2,571	574
Service charge on Special loan	11,033	-	11,033	8,924
Others Income	44,204	-	44,204	37,680
PKSF Expenses Reimbursement	-	-	-	1,288,705
Bandu Chula Service Charge	1,289	-	1,289	2,387
Enrich Helth	200,915	-	200,915	179,890
Enrich Agriculture	9,535	-	9,535	-
Project Grant/Donation Enrich	840,000	-	840,000	280,000
Donation Agriculture & Livestock Unit	293,069	-	293,069	-
Enrich Expenses Reimbursement	2,649,847	-	2,649,847	-
UPP Ujjibito Expenses Reimbursement	910,848	-	910,848	-
DIISP Donation	662,578	-	662,578	-
DIISP Income	35,500	-	35,500	-
Income Excess Expenditure Transfared	-	-	-	-
<b>Total</b>	<b>63,697,773</b>	<b>15,801,504</b>	<b>79,499,277</b>	<b>53,145,059</b>





**Proyas Manobik Unnayan Society**

Belepukur, Chapai Nawabganj

**Statement of Income and Expenditure**

For the period from 1st July 2013 to June 2014

Expenditure	FY 2013-2014			FY 2012-2013
	Head of Accounts	PSEDP (Micro Credit)	Core & Projects	Total
Office Rent		1,343,569	166,400	1,509,969
Printing and Stationary		1,842,273	69,285	1,911,558
Utilities		398,504	101,191	499,695
Communication		394,140	34,105	428,245
Newspaper		58,829	1,200	60,029
Entertainment		456,624	79,444	536,068
Office Maintenance cost		621,222	82,212	703,434
Advertisement		27,700	1,000	28,700
Computer software automation Exp.		84,558	-	84,558
Salary & Allowance		23,650,432	1,976,811	25,627,243
Training Expenses		117,724	-	117,724
Travel & Conveyance		1,653,142	88,830	1,741,972
Fuel and Maintenance		700,392	39,039	739,431
Repair Expenses		90,470	16,260	106,730
Audit Fee		22,990	-	22,990
legal expences		30,250	-	30,250
Bank Charge and Commission		255,323	32,125	287,448
Interest on Savings		3,781,441	42,243	3,823,684
Subscription		476,673	50,300	526,973
Day Observation		5,310	8,817	14,127
Carrying expences		12,380	38,990	51,370
Depreciation		494,592	1,619	496,211
VAT & Tax Expenses		106,211	67,875	174,086
Tax/Tax on interest		106,441	23,355	129,796
Debt Management Expenses		1,080,673	-	1,080,673
Interest on Provident Fund		-	847,792	847,792
Service Charge on PKSF Loan		8,295,003	-	8,295,003
Fixed Assets obselete		-	1,078	1,078
Project Expenditure		-	10,928,251	10,928,251
Gratuity Expenses		2,026,861	-	2,026,861
DMFE		553,631	-	553,631
Research & Development		8,670	36,830	45,500
Enrich Helth		308,014	-	308,014
Enrich Education		70,197	-	70,197
Enrich Agriculture		390,737	-	390,737
Enrich Organizing		155,095	-	155,095
Enrich Begger Rehabilitation		495,000	-	495,000
Enrich Commnity Development		396,000	-	396,000
Agriculture & Livestock Unit Exp		293,069	-	293,069
UPP Ujjibito Expenses		961,329	-	961,329
DIISP Expenditure		296,635	-	296,635
Fixed Assets Obsolate		54,661	-	54,661
Licences & Registration		25,750	10,000	35,750
Others Expenses		32,450	21,045	53,495
Expenditure Excess Income Transferred to Capital Fund		11,522,808	1,035,406	12,558,214
<b>Total</b>		<b>63,697,773</b>	<b>15,801,504</b>	<b>79,499,277</b>
				<b>53,145,059</b>



Examined and found correct





দেওয়ান নজরুল ইসলাম এন্ড কোং  
DEWAN NAZRUL ISLAM & CO.  
CHARTERED ACCOUNTANTS

Motijheel Plaza (Aziz Square)  
193/C/1, Fakirapool (3rd Floor)  
Box Culvert Road  
Dhaka-1000, Bangladesh  
Phone : 7194191, 7194022, 7194655  
E-mail : dnico@dhaka.net

Proyas Manobik Unnayan Society  
Belepukur, Chapai Nawabganj

**Statement of Receipts and Payments**  
For the period from 1st July 2013 to 30th June 2014

Head of Accounts	FY 2013-2014			FY 2012-2013
	PSEDP (Micro Credit)	Core & Projects	Total	Total
Opening Balance				
Cash in hand	39,999	34,798	74,797	24,459
Cash at Bank	32,770,852	2,505,597	35,276,448	19,289,591
Savings Collection	41,399,638	341,956	41,741,594	29,678,747
Loan Received from PKSF	170,700,000	-	170,700,000	144,500,000
Temporary/Personal Loan Received	-	-	-	3,200
Provident Fund	-	1,852,255	1,852,255	1,310,323
Loan from Others Organization				
Loan from Bank	-	-	-	-
Fund Account Others	3,114,842	-	3,114,842	2,284,169
Project Liabilities	-	1,432,822	1,432,822	1,755,052
Member Welfare Fund	3,497,793	27,623	3,525,416	2,481,021
Others Liabilities	4,977,678	838,473	5,816,151	1,399,595
Group Insurance	-	238,600	238,600	162,800
Micro Credit Realization	470,682,210	3,800,131	474,482,341	317,856,218
IGA Revolving Fund	-	-	-	-
Investment	49,300,000	1,000,000	50,300,000	2,340,303
Interest Receivable	-	-	-	-
Staff Advance	-	-	-	16,000
Advance	980,449	2,140,478	3,120,927	1,327,532
Stock & Storce	-	-	-	-
Inter project loan	-	6,097,321	6,097,321	6,312,883
Service charge on Micro Credit	55,186,166	453,048	55,639,214	39,998,197
Risk Fund	23,189	-	23,189	8,887
Admission Fee	34,325	285	34,610	53,274
Sale of Form/Pass book	227,144	1,935	229,079	166,708
Interest on Investment	326,544	25,378	351,922	19,964
Service charge on Staff Advance	1,669	-	1,669	450
Rent Received	150,536	-	150,536	62,316
Service Fee Received	52,527	116,712	169,239	244,118
Project Grant	-	12,201,980	12,201,980	7,649,299
Project Income	-	1,155,102	1,155,102	1,092,793
Donation	144,000	721,995	865,995	300,502
Bank Interest	429,269	62,395	491,664	380,566
AG & LI Expenses Reimbursement	931	-	931	-
PKSF Expenses Reimbursement	-	-	-	-
Others Income	40,152	-	40,152	15,006
Others Assets	-	-	-	34,940
Service charge on write off loan	-	-	-	-
Sale of old news paper	821	1,750	2,571	574
Bandu Chula Loan	41,258	-	41,258	73,906
Bandu Chula Service Charge	1,289	-	1,289	2,387
Enrich Helth	185,915	-	185,915	179,890
Enrich Agriculture	24,535	-	24,535	-
Project Grant/Donation Enrich	840,000	-	840,000	280,000
PKSF Advance Enrich	-	-	-	1,000,000
DIISP Grant	662,578	-	662,578	-
DIISP Income	23,200	-	23,200	-
DIISP Insurance	316,743	-	316,743	-
<b>Total</b>	<b>836,176,252</b>	<b>35,050,633</b>	<b>871,226,885</b>	<b>582,305,670</b>







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Payments				
Head of Accounts	FY 2013-2014			FY 2012-2013
	PSEDP (Micro Credit)	Core & Projects	Total	Total
Savings Refund	25,041,923	196,849	25,238,772	17,951,269
Loan Refund to PKSf	104,450,004	-	104,450,004	79,504,171
Provident Fund	-	2,350,992	2,350,992	1,533,241
Gratuity Fund	-	110,085	110,085	46,410
Accounts Payable	212,840	713,576	926,416	93,882
Inter Project loan	4,361,806	1,735,515	6,097,321	7,116,679
Project Liabilities	-	1,432,822	1,432,822	1,090,334
Others Liabilities	1,707,343	815,000	2,522,343	1,281,087
Member Welfare Fund	23,189	-	23,189	8,887
Group Insurance	-	402,027	402,027	323,025
Investment	58,350,000	5,050,000	63,400,000	7,734,456
Disbursement of Micro Credit	527,625,000	4,333,000	531,958,000	385,425,000
Staff Advance	-	-	-	16,000
Advance	3,257,979	1,658,300	4,916,279	3,385,390
Stock & Store	520,349	-	520,349	621,563
Purchase of Fixed Assets	7,543,459	978,196	8,521,655	1,465,482
Office Rent	1,314,574	22,400	1,336,974	1,091,582
Printing and Stationary	1,304,084	69,285	1,373,369	711,138
Repair	89,970	16,260	106,230	80,503
Utilities	374,802	101,191	475,993	384,902
Communication	394,223	34,105	428,328	381,374
Newspaper	58,149	1,200	59,349	45,748
Entertainment	456,624	75,124	531,748	416,732
Office Maintenance cost	579,437	81,126	660,563	586,271
Advertisement	27,700	1,000	28,700	-
Computer software automation Exp.	98,218	-	98,218	103,464
Salary & Allowance	23,777,182	1,860,936	25,638,118	20,388,044
Travel & Conveyance	1,590,862	88,636	1,679,498	1,330,764
Fuel and Maintenance	706,392	39,039	745,431	648,576
Legal expenses	30,250	-	30,250	36,140
Bank Charge and Commission	249,593	32,125	281,718	236,051
Day Observation	5,310	8,817	14,127	60,093
Carrying expenses	12,380	20,590	32,970	38,390
Donation/Subscription	-	50,300	50,300	9,000
Research & Development	-	22,798	22,798	59,949
Audit Fee	22,990	-	22,990	5,000
Training Expenses	117,724	-	117,724	13,628
Service Charge on PKSf Loan	7,653,336	-	7,653,336	5,307,770
Licences & Registration	25,750	10,000	35,750	-
Patent	-	-	-	1,373
Project Expenditure	-	10,879,971	10,879,971	7,046,308
Tax/Tax on interest	75,258	9,229	84,487	64,361
Bondu Chula Donation	29,445	-	29,445	22,965
Bondu Chula Loan	62,100	-	62,100	86,928
Enrich Health	321,904	-	321,904	146,813
Enrich Education	81,095	-	81,095	11,160
Enrich Agriculture	70,197	-	70,197	-
Enrich Organizing	390,737	-	390,737	-
UPP Ujjibito Expenses	859,177	-	859,177	-
UPP Ujjibito Expenses Rembursement	9,485	-	9,485	-
DIISP Expenses	90,954	-	90,954	-
AG&LI Expenses Rembursement	239,000	-	239,000	-
Other Expenditure	32,450	21,406	53,856	42,522
<b>Closing Balance</b>				
Cash in Hand	74,829	1,527	76,356	74,797
Cash at Bank	61,856,180	1,827,206	63,683,386	35,276,448
<b>Total</b>	<b>836,176,252</b>	<b>35,050,633</b>	<b>871,226,885</b>	<b>582,305,670</b>



Examined and found correct