

# RESOURCE INTEGRATION CENTRE(RIC)



RIC

# Annual Report-2007-2008



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RIC

## Annual Report-2007-2008

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# RESOURCE INTEGRATION CENTRE(RIC)

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# FOREWORD

**R**IC stepped into 28th year in July 2008. This annual report covers the activities and achievements of 2007 and 2008 which are based on the previous year's achievements, efforts of its members, partners and most importantly, the active participation and cooperation from the target community people.

In 2007-2008 RIC had to spent major time for Relief and Rehabilitation of the Flood and Cyclone Sidr victims. Based on its strategic plan in the year RIC also expanded its working areas vertically and horizontally and established 40 new branches in two new districts and in catchments areas of existing geographical boundaries. This is the major turning point of RIC as it has taken a new dimension in this period. The program approach The program expanded up to remote rural areas covering a part of the Coastal belt, barind tract and in the metropolitan areas of Dhaka city as well.

The present strategy emphasizes on achieving cooperation and active participation and involvement in planning to implementation of the target population, respective community and the Local Elected Bodies (LEB) of local government. Advocacy from grassroots to national level for mainstreaming and policy implications on different issues is another important strategy.

New partnerships with donor agencies have been started and some are extended during this period.

We would like to take the opportunity to express our sincere gratitude to UNDP, WFP/IO-IPEC, HelpAge International, HelpAge Germany, IRISH AID, CARE Bangladesh, Palli Karma Shohayak Foundation (PKSF), Department of Women Affairs, Ministry of Land, Directorate of Non-Formal Education and all concerned particularly RIC members and staff members who extend their support in achieving these remarkable successes.

Abul Haseeb Khan  
Director

22, July 2008

# RESOURCE INTEGRATION CENTRE(RIC)

## Background:

RIC started with relief, rehabilitation and financial assistance program for rural woman after being established as a non-government organization in 1981, long back 25 years by some distinguished social worker to support the national development efforts. RIC's focus was on the rural poor specially the woman. RIC has advanced through learning by doing, adjusting its strategy to prevailing circumstances.

In progress RIC diverse its activities in almost all major part of development sector, thousand of employees, volunteers are involved in and support development assistance activities from the isolated islands to the heart of the capital city among them ethnic groups, minority groups, children and older community are mention worthy.

## Vision

RIC's vision is to establish a happy and prosperous Bangladesh based on equal rights and strong democratic values.

## Mission

The Mission of RIC is to alleviate poverty through human resource mobilization and socio-economic development in its broader sense. RIC would like to standardize the quality of life of people at the grassroots, ensure the rise of Human Development Index (HDI), increase Human Rights (HR) and political empowerment including Gender Equity and Conservation of Congenial Environment.

## Objectives

RIC's Mission includes specific broader objectives which are directly related to the goals of program implementation

- Support overall socio-economic development of marginalized and downtrodden population is related with micro credit interventions and other social support services.
- To provide literacy among the illiterate population
- To develop the unemployed manpower as productive force and self-reliant by creating employment opportunities
- To ensure effective utilization of local resources for social development
- To raise the awareness of target population, organize them and include them in social development activities.
- To rehabilitate the landless and helpless population
- To initiate programs to support mother and children
- To undertake different training programs for human resource development
- To prepare the community to cope up natural disasters
- To bring about changes at policy level and contribute to the National Plan of Action on Ageing

## Target People

Disadvantaged women, underprivileged children and distressed older people are the main target group of RIC programs. Besides the above target group, the food insecure households of barind track and at remote coastal belts and the ethnic minority people of remotest parts of Bangladesh also get special consideration during program implementation

## Our Values

- ❑ **Strategic vision / mission:** A long term perspective about what is need by the people and the RIC.
- ❑ **Democratic practice within organization:** Ensure scope to share individual opinion in decision-making process.
- ❑ **Responsiveness:** Serving the interest of all stakeholders.
- ❑ **Transparency:** Access to all information by all stakeholders
- ❑ **Accountability:** Decision –makers must be answerable to the stakeholders and organisation.
- ❑ **Social and Development commitment:** Works with social mission to contribute poverty reduction.
- ❑ **Gender friendly Environment:** Gender issue is to be considered as cross cutting issue.
- ❑ **Promote Ageing issue:** Inclusion of older persons in all development agenda.
- ❑ **Access to micro credit is the right of the poor:** Ensure safe place of savings and having loan for development and income generation of the poor

## Legal Status

Resource Integration Centre (RIC ) has been registered with the following departments of the Government of the peoples Republic of Bangladesh.

Sl.	Departments	Registration No.	Dates
01.	<b>Department of Social Services</b> (Social welfare voluntary organization registration and controlling ordinance 1961)	Dha-01164	28.08.1984
02.	<b>NGO Affairs Bureau</b> (Foreign donations regulation ordinance 1978)	177	22.11.1984
03	<b>Micro credit Regulatory Authority</b> (Micro credit Regulatory Authority Act 2006 (Act No.32 of 2006)	00349- 01375-00167 MRA-0000168	16.03.2008

## Core Operational Principals

**Defined Vision and Goal:** RIC has its own vision and goal. Its every project is being implemented toward achieving the vision and goal.

**Right based Integrated Approach:** To achieve sustained progress in rural people's lives, multi dimensional programs are stressed upon. In addition to income generation projects other development program's on Education, Health, Legal & human rights awareness, Food security, Agriculture, Disaster response and rehabilitation are being implemented.

**Diversification of Program Area:** RIC's working area is highly diversified stretching from coastal southern zone through interior plain land to a tribal people inhabited northern border district.

**Special focus on program for Elderly people:** RIC is also endeavouring to develop its own program for elderly people in addition to it's on- going projects. It taken leading role to form a network of organization working for elder people. RIC inspires intending local NGOs to adopt such programs.

**Self Sustained Credit Program:** RIC is implementing it's Credit Program in its all working areas . This program has achieved self-sustained status in terms of program cost. It is making headway toward generating its own fund in order to expand the program.

## Structure and Management

The General Body of RIC is comprised of 25 members and constituted the highest authority of the organization. These general body members meet at the Annual general Meeting (AGM) to review and approve annual plan, budget, annual and audit report. The AGM also elects seven members Executive Committee (EC) for two years term.

## List of board members for the period 2006-2008

Name	Professional Affiliation (organization, title)	Other organizations affiliated with as an officer or trustee
Mr. Mahbubur Rahman	Chairperson, RIC	Social Work
Ms Afroza Haque Rina	Vice-Chairperson	Business
Mr. Subash Ch. Shaha	Treasurer	Journalist
Mr. Abul Haseeb Khan	Member Secretary	Social Work
Ms. Shirin Akhtar	Member	Social Work
Ms. Nurjahan Begum	Member	Social Work
Mr. Tofazzel Hossain	Member	Research/Training

### Stakeholders Map:

As one of the leading National NGO of Bangladesh, RIC continuously reviews its collaborators, competitors and target groups in pursuance of its objectives. Therefore, key stakeholders whose activities influence RIC's activities positively or negatively were reviewed in order to address their concerns appropriately. The key stakeholders identified include:

- RIC staff
- Board of RIC
- Other NGOs
- Government (National, District and local levels)
- International partners (HelpAge International, Forum Asia etc.)
- Community-based organizations (CBOs)
- Community people
- Law enforcing Agency
- Donors
- The media
- Political leaders
- Research institutions

### RIC Membership:

As part of its various community development activities, RIC has joined and participated in various NGO network in the country and at international network.

#### National:

1. Network for information, Response and Preparedness Activities on Disaster (NIRAPAD)
2. Coalition for Urban Poor (CUP)
3. Voluntary Health Services Society (VHSS)
4. Community Development Library (CDL)
5. Bangladesh Manobadhikar Bastobayan Sangstha (CCHRB)
6. Disaster Forum
7. Coalition for Human Rights
8. Credit Development Forum (CDF)
9. Coalition for Environmental NGOs (CEN)
10. COFCON
11. Ageing Resource Centre (ARC-B) [working as secretariat of ARC-B]
12. Federation of NGOs in Bangladesh (FNB)
13. Forum for the Rights of the Elderly, Bangladesh (Probin Adhikar Forum, Bangladesh)
14. NGO FORUM for Drinking Water and Sanitation.

#### International:

1. Help Age International (Associate Member)
2. FORUM ASIA

## 3. International Federation on Ageing

**Working Area**

Name of District	Total No. of Upazilla Coverage	Total Union Coverage	Total Village Coverage	Name of the ongoing Programs / Projects	Nos. of population served
Narsigdi	06	19	153	Realising the Rights of the vulnerable and marginalized Older People of Bangladesh (RROP) Micro Finance	12250
Gazipur	03	10	61	RROP OCMP PLCE Micro Finance	10346
Munshigonj	05	26	140	RROP Micro Finance Relief and Rehabilitation	15030
Pirojpur	08	32	194	RROP Adopt A Granny(AAG) PLCE Micro Finance Relief and Rehabilitation	13069
Bagerhat	04	16	77	Micro Finance Relief and Rehabilitation	12103
Naogaon	04	15	120	FoSHoL Formal School MFMSF Micro Finance	14306
Noakhali	01	08	59	Micro Finance Disaster/ Rehabilitation Water and Sanitation	8507
Rajshahi	03	18	288	Micro Finance Disaster/ Rehabilitation Water and Sanitation	3456
Rangpur	03	20	388	Disaster/ Rehabilitation Water and Sanitation Micro Finance	2503
Nilfamari	02	12	299	Disaster/ Rehabilitation Water and Sanitation Micro Finance	11550
Gaibandha	02	11	276	Disaster/ Rehabilitation Water and Sanitation Micro Finance	9850
Cox's Bazar	09	21	132	RROP Formal Education SHOUHARDO Comprehensive Disaster Management Programme (CDMP) Micro Finance	150560
Dhaka	02	17	79	Disaster/ Rehabilitation Support A Granny (SAG) RROP Micro Finance	12450
Dhaka - City	21	90	0	Elimination of Worst form of Child Labour (WFCL) CIDC BETHRC Micro Finance	103360
<b>Total Coverage</b>	<b>73</b>	<b>315</b>	<b>2266</b>		<b>379340</b>



## RIC IMPLEMENTED PROGRAMMES AND PROJECTS 2007-2008

### Rights Based Programme/ Projects

- Eliminating Worst form of Child labour (WFCL)
- Targeted Citizen Initiatives to address the Identified Problem relating to Human Security and Basic Services in Dhaka City.
- Realizing the Rights of the Marginalized and Vulnerable Older People (RROP)
- Adopt A Granny(AAG)

### Food Livelihood Security

- Vulnerable Group Development (VGD)
- Food Security for Sustainable Household Livelihood (FoSHoL)
- Strengthening Household Ability to Respond Development Opportunities- (SHOUHARDO)

### Education

- Post Literacy For Continuing Education (PLCE)
- Formal Education for Vulnerable and Marginalized Community People
- Basic Education for Hard to Reach Urban Working Children (BEHTRWC)

### Health and Nutrition

- Health and Home Care for the Older People under RROP and AAG project
- Mother and Child Health and Nutrition –MCHN under SHOUHARDO

### Disaster preparedness, response and rehabilitation

- Rehabilitation of the Flood effected Weavers of Noabgonj Upa-Zila
- Comprehensive Disaster Management Programme (CDMP)
- Relief and Rehabilitation Support for the Flood and cyclone SIDR victims

### Income Generation Programme

- Mainstream Micro-Credit ( Rural and Urban)
- Micro Finance for Micro Enterprise Development
- Micro credit for Hard core Poor
- Financial Support for the Poorest (FSP)
- Micro Finance for Small and Marginal Farmers (MFMSF)
- Micro Finance for Older People
- Micro finance for the parents of the Working Children
- Livelihood Restoration Programme(LRP)
- SHAHOS
- RESCUE

## Eliminating Worst form of Child labour (WFCL)

Resource Integration Centre (RIC) has been implementing a project, "Prevention and Elimination of Child Labour from the Selected Worst forms of Child Labour in the Informal Economy in Dhaka city" since 2002 supported by ILO under its global programme on IPEC.

The project has been started with the aim to prevent and eliminate worst form of child labour from 28 informal economic sectors in Dhaka city. RIC has been implementing the project in 90 wards of Dhaka city

The project has been developing and implementing a comprehensive package of strategies, models and programs aimed at generating significant reductions in the Worst Form of Child Labour in a systematic manner. The major strategies applied by the Project are:

- a) Social Protection
- b) Advocacy and Awareness
- c) Capacity Building
- d) Monitoring, Verification & Tracking

Under the Social Protection, children (8-15 years) engaged in Worst Form of Child Labour, are gradually withdrawn from work and provided with alternatives in the form of Non Formal Education (NFE) or Skill Development Training (SDT), followed by mainstreaming and re-insertion into the primary education system or in viable or decent employment arrangements respectively. The guardians of the working children are eligible for micro-credit support for Income Generating Activities in order to shift their dependency away from their children's earnings under Social and Economic Empowerment Program (SEE)

Social and Economic Empowerment (SEE) action programme, implemented by RIC ensured that working children's guardians are empowered both socially and economically. They earned more money, became aware about child labour and withdrawn their children from hazards works in order to send them into mainstream education.

The incomes of the intermediate partners have been raised to a significant level due to the IGAs taken up through the Economic Empowerment component of the Action Programme. Their quality of life of the families has improved through ensuring access to healthcare services and education for their children. Women are valued in the families for their economic empowerment that eventually ensured their access to decision-making process.

### Activities of the project

- Non-formal education for the children involved in worst form of labour
- Gradually withdrawing these children and sending them to mainstream schools
- Providing skill development training and job placement
- Socio-economic empowerment of the guardians of the children
- Social mobilization
- Referral services through Strategic Partnership

### Achievements

- **More than 80% SEE members' children are fully withdrawn from WFCL.**
- **Withdrawn children are mainstreamed in the general education.**
- **The dependency of guardians on their children's income has reduced.**

## **Project Inputs :**

### **Social Mobilization(Advocacy awareness) :**

In addition to the provision of Social and Economic Empowerment, **RIC** was actively involved in the activities that aimed at raising awareness on human rights, labour rights, child rights and other child labour related issues at the local level through participation and alliance-building; mobilizing stakeholders (i.e. direct and indirect beneficiaries and communities, local government, employers and workers organizations and public and private sector service providers) in the fight for preventing and eliminating hazardous child labour and creating demand and receptiveness for legal, regulatory and policy-related up-stream interventions at local level; facilitating self-organisation of and dialogue amongst the target groups in order to ensure that their voices are heard and their interests represented; and generating multiplier effects for advocacy by selecting role models and examples of “good practices” amongst the beneficiaries and partners. The activities included person-to-person contacts, home visits, workplace visits, rallies, cultural programmes, poster displays, audio visual shows and counselling sessions for parents and employers’ groups

### **Consent and withdrawal of the guardians children**

The guardians and the employers of the working children has been contacted either individually or through group meeting in order to explain the purpose of the programme and to convince and to persuade them to have the child withdrawn from work. Awareness and an appeal on common sense in relation to incentives (soft loan) are the means to achieve this consented withdrawal.

### **Group Formation**

The selected programme beneficiaries has been formed in ‘Samitees’ or groups and each group is composed of a maximum of 20 members. Priority is given to the women members since there is sustainable evidence that women tend to use income – however meager – for the benefit of the family more than men do. This can only do when both the mother and father are available as guardian. each MPC has one room earmarked for this action programme. All group meetings are taken place in these room and all Programme inputs are channeled to the beneficiaries through group approaches. The group sits together at least once a week and on a regular basis and each group identifies it’s own group leader.

### **Social empowerment Training**

Two types of trainings are given to each group members as a part of Social empowerment. These are; (i) Skill Development Training and (ii) Group Management Training. In Skill Development Training business planning, pattern of business, market assessment, marketing, financial management, increasing of family income and the negative impact of WFCL are explained to the group members. In Group Management Training the child labour and it’s context, the role of parents to children, national and international interventions for child rights and to strengthening the group approaches to build up a child labour free society are taught. Leadership and group management, gender awareness and CEDAW , primary health care, HIV/AIDS are also parts of the Group management training.

### **Economic Empowerment**

As economic empowerment process, credit support is provided to the enrolled ‘Samitee’ members which aims to creating suitable income activities to supplement the family or household income. Normally each guardian receive tk. 5,000 as loan by the end of 20 weeks starting from the date of group formation. Besides this the guardian who need much money for more suitable IGA can take higher loan (up to 20,000 taka) under flexible loan modality. In the reporting year RIC disburse an amount of Tk.9.05 million among the project participants.

The current phase of the project is closed on December 2008, but RIC is continuing economic empowering process with its own fund and funding from other sources.

## Targeted Citizen Initiatives to address the Identified Problem relating to Human security and basic Services in Dhaka city(CIDC)

RIC has been implementing the project since March 2005 in 25 WARD of Dhaka city with the financial support from Manusher Jonno Foundation.

### Objective :

- To ensure the benefits for the poor and vulnerable citizen of the project areas in terms of basic services and human security through establishing Citizen Committees and initiatives in the selected DCC Wards
- To establish Citizen Committees and initiatives in the selected DCC Wards
- To increase critical awareness at Ward level relating to human security and access to selected basic services
- To reduce citizen problem by the increased role of Ward Commissioners
- To improve human security condition in Dhaka City specially for the poor and women
- To ensure access of the poor and vulnerable groups to specially water supply and sanitation

### Project Inputs :

- Organize regular Ward Citizen Committee's meeting:** A total 472 meeting of the Ward citizen committee held and 8 meeting of the National Coordination Committee held during the period.
- Orientation and Training for the Citizen Leaders on the Organizational, Planning and implementation aspect of the Citizen's initiatives:** 16 Orientation courses organized during the period for the citizen leaders of 25 wards..
- Selection of Community volunteers and organizing training for them:** 500 volunteers selected from the community people of 25 wards. Twenty daylong orientation courses and five regional orientation courses organized during the period. Beside five motivation and training courses and 25 training courses on skill development and community policing were organized during the period.
- Issue based citizen meeting gathering, procession and rallies:** 46 Issue based rallies, 27 human chain organized on different issues during the period. Beside 176 memorandum submitted to different service providers for improving their delivery.
- Organize meeting with Ward Commissioners and women Commissioners of the reserve position:** One hundred five discussion meeting held during period on the basic service and security situation of the concerned Area.

### Achievement

- Citizens of 25 Wards in DCC organized and actively participated in project activities and decision making.
- Relationship with Ward Commissioner and community people improved in at least 35 Wards in DCC.
- Threat against human security minimized by the community policing initiatives.
- Awareness level of mass people increased about some special issue based initiative such as environment, immunization, water and sanitation, women and child rights, etc.
- Roles and responsibilities of Ward Commissioners more specified and quality of care ensured.
- Environment and public health related services improved by the respective departments such as Ward Commissioner's office, WASA, etc.
- Relationship with service providers and community improved. Common platform of citizen groups in the implementing ward established and better coordination ensured.

- Meeting with service providers:** One hundred forty eight meetings held between the basic service providers like WASA, DESA , TITAS Gas authority and citizen committee of 25 wards to improve relation.

- vii) **Introduce Community policing practices to the community in selected areas:** Six discussion meeting held with Police administration and ward commissioners to introduce community policing system in some selected areas of public security.
- viii) **Build referral system with the legal aid provider and human rights and lawyers to facilitate poor and women access to justice:** Sixty poor people were referred for legal support to the legal aid provider, 18 eye camp organized and 738 were provided with medical support.



## Realizing The Rights of the Marginalized and Vulnerable Older People (RROP)

The overall aim of the project is to realise the rights of vulnerable and marginalised older people to access and be included in poverty reduction and health programmes in Bangladesh. Older Citizens are one of the most vulnerable and excluded group from all sorts of government and non-government development programs. This project aims to establish the rights of older people (OP) focusing on three areas inclusion of OP and improve the delivery of government's social safety net programs, health care and micro-credit programs. This project follows right based approach and trying to establish their claim towards state, society and family.

In addition to national-level advocacy, most of the project's work is at the first three levels of Bangladesh's local government structure: village, ward, and union. At present the project is successfully running in the 18 unions of 11 upazilla of all the 6 districts.

- Pirojpur (where the project is working in 5 unions)
- Cox's Bazar (3 unions)
- Dhaka (4 unions)
- Narshingdi (2 unions)
- Munshiganj (1 union)
- Gazipur (3 unions)

This report covers an effective period of implementation of last 6 months of 1st year RROP project covering from July to December 2007.

### **(a) Progress against objectives and expected outcomes**

This first phase of implementation has laid strong foundations for meeting the project's two objectives:

1. To strengthen older people led civil society organisations to monitor and advocate for effective and inclusive delivery of health and poverty commitments by the government, NGOs and private sector.
2. To increase vulnerable and marginalized older people's access to social safety net programmes, health care and micro-credit programmes.

In current activities more emphasis has been laid on poverty elimination and empowerment of the older people. Importance has also been given to issues like establishment of their rights, involvement in earning based activities, communicating with the local government bodies and raising their level of dignity and acceptance in the society. In order to realize these aims, the union based information and socio-economic data of the older people have already been collected. 162 ward and 18 union committees were formed in each ward and unions. The older people village committee was formed to empower the older people in terms of skill development and access to establish their rights

Already each older people committee has been imparted 'Leadership Committee training, Older People's Monitoring Team training at the ward level in all the four regions. Some of the courses of Older People's Monitoring Team training have yet to be imparted. The leadership training was aimed at increasing the contribution of older people in the local and national development activities, to build up active and skilled leaders among the older people so that the older people related activities could continue uninterruptedly. At present the village committees are arranging monthly meetings regularly to discuss about their problems and the solutions to the problems. Training modules has been prepared in Bengali, later these modules will be translated in English.

The project provided training and guidance to the newly established village monitoring teams. Monitoring team was formed in each OPA of 18 unions. This monitoring team consists of 5 OP members where at least 1 or 2 female OP members must be included in each village monitoring team. The older people themselves selected these members. After their monitoring training, members of this team in Gazipur, Narsingdi, Dhaka and Cox's Bazar have begun collecting information. Now 406 OP monitoring team are monitoring the older people's status of health service, to identify the most vulnerable OP who are the eligible for old age and widow allowances, gradually OP monitoring team are involved with the old age and widow allowances selection process of local government.

The older people are well organized, they are also capable raise their own problems, to conduct meetings and to write the resolution of meetings. Participation of older women has increased and they also press their demands in the meeting. Skilled leadership is being built up. As they have their own organization, their dignity and acceptance in the community have enhanced. They are invited in the village arbitration and conflict resolution. The neighboring older people are being encouraged to do the activities of the OPG. They are capable to identify stakeholders to meet their needs. They are campaigning for inclusion of the older women in widow allowances. These are the impacts of the meeting of OP held at village, ward and union levels.

Constitution is under preparation; the Bengali version has already been completed after incorporating the feedback given by the OP union leaders. The English version will be developed later on.

Nine rallies took place in Narshingdi, Pirojpur sadar, Najirpur, Munshigonj, Nawabgonj, Dohar, Gazipur, Moheshkhali and Cox's Bazar in order to create mass awareness on ageing issues. 4 District level consultation meetings were held on 1st October to observe the International Day of Older Persons (IDOP) 2007. The design of the consultation meeting was same in all the districts keeping harmony with the observance of Older Persons (IDOP) globally.

Regular activities of RROP project are going well in all the OPAs of 18 unions. In 90 OPAs (2 old Unions) training on Leadership, Monitoring training and Monitoring Team Orientation at union level were finished earlier in OCMP period.



## The Vulnerable Group Development (VGD) Programme

The Vulnerable Group Development (VGD) Programme is the world's largest development intervention that exclusively targets ultra poor household. Resource Integration Centre (RIC) has been implementing the programme 8 Upazilla of at Cox's Bazar district since 1 November,07 to achieve the specific objectives.

RIC has covered 13,689 direct ultra poor participants across the district received monthly food ration for the household and a development support service.

**To achieve project objectives following interventions are under taken by RIC :**

- Capacity building of the VGD Member in terms of agriculture and home gardening.
- Support in creating opportunities for alternate income generation activities (IGA) and marketing
- Support/facilitate VGD Member to establish functional linkage with UP and NBDs including agriculture, health and family planning, education etc. departments.
- Initiative community led 100% total sanitation
- Facilitate **VGD Member** to organize Savings group to create capital
- Aware on women rights and Family laws
- Facilitate men groups to reduce VAW.
- Support 60% **VGD Member** to organize advocacy to stop exploitation by different people including land owners of salt and agricultural fields, loan givers (dadandar), fishing boat owners (bargadar), piracy etc.
- Support Rakhain and other minority groups to maintain their social and culture practices.
- Support/facilitate the **VGD Member** to form CBOs, and claim their rights.
- Facilitate **VGD Member** to face drug addiction problem.



## VGD Program:

During the reporting period following target have been achieved:

Upazila Name	No of Union	Social Awareness Training		Entrepreneurship Development Training		Cow and Goat rearing		Total amount of Savings	
		Planed	Actual	Planed	Actual	Planed	Actual	Planed	Actual
Cox's Bazar sadar	10	1451	1668	-	-	-	-	318600	222820
Ramu	11	1507	1667	-	-	-	-	370440	278630
Chakaria	18	1460	1391	147	147	147	147	393280	392304
Mohesh Khali	8	1826	1660	-	-	-	-	491600	491440
Pekua	7	687	680	-	-	-	-	125440	94180
Kutubdia	6	1027	979	304	320	304	304	191890	102870
Ukhyia	5	1297	1267	390	305	-	-	224760	206130
Teknaf	6	1815	1780	-	-	-	-	330200	308340
8	71	11070	11092	481	772	451	451	2446210	2096714

## Food Security for Sustainable Household Livelihood- FoSHoL

To contribute in improvements in the livelihoods of the food insecure households RIC has been implementing "Food security for Sustainable Household Livelihood- FoSHoL" project in two Upazilas of Noagaon district with the financial support from EC through CARE- Bangladesh since 2005. Three thousand food insecure household of small and marginal farmer, farm wage labour, share croppers and agriculture dependent women headed household are the participants of the project. Following activities were implemented during July 07 to June 2008:

**1. Agriculture development activities:** A lot of agriculture development activities were implemented during the period with the technical support from DAE and BRRI. These activities includes demonstration plot set-up, improve pit preparation, cattle vaccination, poultry vaccination, moringa (sajna) dal cutting, Jujubee hard pruning for budding, tree seedling nursery establishment, Papaya seedling plantation at home stead , fruit tree mini orchard, compost preparation with the heap and pit method mango grafting, ginger and turmeric garden establishment etc.

**2. Training workshop :** Twelve training workshop on different issues like rice demonstration, seed production, resource farmer need assessment , leadership development, nursery establishment, poultry rearing, service provider workshop, credit management, resource farmer foundation training etc were organized during the period. Six hundred ten ( male-499 female-111) group members participated in these training workshops.

**3. Awareness Campaign :** Awareness campaign organized among the project participants on demerits of adolescent marriage, Sharecropper law, WATSAN, dowry birth registration etc.



**4. Roadside tree plantation:** Tree planted both sides of the road covering 10.2 kilometers . A lease agreement signed between government and project participants with a tenure of 20 years for tree plantation.

**5. Agriculture Fair :** RIC and Upa-Zila DAE jointly organized 2 agricultural fair in Shapahar and Dhamourhat Upa- zila.

**6. Workshop with service providers :** RIC organized 2 workshop with the Government and private agriculture related service providers to ensure better services for the farmers. Resource farmer of the project area and representatives from DAE, DoLs, BRDB, department of forestry, fisheries, block supervisors and private agriculture service providers participated in the workshop. UNO was the special guest of the workshop.

**7. Establishment of ICM and IPM School :** Two Integrated Crop Management (ICM) School and Two Integrated Pest Management (IPM) School established with the technical support from Depart of Agriculture Extension (DAE).

**8. Group savings mobilization and matching fund:** During the reporting period Taka 11,26,422.00 was collected as group members savings and deposited to the group bank account. Project contributed Taka 15,43,531.00 as matching fund to create a social capital to ensure continuous fund flow for micro- credit support for the group members.

## Strengthening House hold Ability to Respond to Development Opportunities –SHOUHARDO

RIC has been implementing SHOUHARDO project in 8 Unions of Moheshkhali Upzila of Cox's Bazar district since November 2005 with an aim to contribute in reducing chronic and transitory food insecurity of 4000 households in a sustainable manner of Moheshkhali Upazila of Cox's Bazar district by 2009.

The project has been implementing for achieving the following specific objectives

- To improve the availability and economic access to food for the targeted vulnerable households through strengthening livelihoods, securing entitlements and enhancing accountability of the service providers.
- To improve the health and nutrition status of the project participants in a sustainable manner
- To enhance the empowerment of the women and girls of the project area.
- To improve the capacity of the community people and local institutions on disaster preparedness, mitigation and to respond to natural disaster.

SHOUHARDO is an integrated project with the participation of Food insecure households of the project area. Following activities were implemented during the reporting period:





Activity	FY- 2008 Plan (no./events)	FY-2008 to date Achievement	Life of the Program	
			Planned	Cumulative Achievement as of to date
<b>Activities for SO-1</b>				
<b>Training/Workshop</b>				
Training on CHD - 33 village, 2076 part, 79 batch for 4 days long	2076 Participant	2044	2787	2726
Training on Field Crop & field vegetable- 33 village, 600 part, 51 batch for 2 days long	600 participant	<b>592</b>	1484	1467
Training on Fish Culture & Capture- 33 Village, 1016 part, 30 batch for 2 days long (Fish-Cul=108 + Capture- 908) = 1016	1016 participant	<b>725</b>	1275	975
Training on IGA (Goat Rearing, Net, Mora & Mat Making/Fare Etc.)-33 village, 963 part, 49 batch for 2 days long	963 participant	<b>942</b>	1928	942
Training on Nursery 1 batch for 7 Union 5 days long residential -14 part.	7 participant	<b>14</b>	14	14
Refreshers Training on Agriculture for Agriculture Volunteer -33 part, 1 batch for 3 days long Residential.	33 participant	<b>33</b>	33	33
Arrange Training for LCS at Upzilla level 40 parts, 1 Batch 2 days.	40 participant	<b>40</b>	40	40
Women Market Management committee member meeting 25 part x 2 Days	25 Participants	<b>0</b>	25	0
Training on Resource mobilization (for VDC Leader) - 33 villages, 165 part, 7 batch for 2 days long	165 participant	<b>0</b>	165 part	0
Arrange Agriculture fair at Upzilla, Union label 2 Union, Upzillz 2 days.	2 fair	<b>5</b>	2	5
Workshop on Khas land at Upazilla label.	1W/S	<b>0</b>	1	0
Business Management training for women Entrepreneurs 15 part	15 women	<b>0</b>	15	0
literacy Training for women enterprise 15 part	15 participants	<b>0</b>	15	0
CAP Review and update	33 villages	<b>33</b>	33	33

Service provider Workshop at union level- 8 union	8 W/S	8	8	8
Learning/Cross visit for VDC leaders -2 days	165 VDC members	99	165	99
Collaborative meeting of VDC with UP Standing Committees	8 UP	8	8	8
Orientation for PIC of CFW, Infra 120 Part, 1 day	120 PIC members	120	120	120
<b>Input Support</b>				
Inputs support for CHD Participant seed sapling for 2076 participant	2076 Participant	2076	2787	2726
Inputs support for Agriculture Field crop Rice & Vegetable Cultivation Participant for 600 participant	600 Participant	600	1484	1475
Inputs support for Fish capture Participant for 908 participant	908 Participant	903	908	904
Inputs support for Fish culture Participant for 108 participant	108 Participant	107	358	357
Deviant farmer/ Agri Volunteer demonstration plot	33 Plots	32	33	32
Input support for IGA for 963 farmers including Salt farmer.	963 Participant	937	1934	1902
Nursery Establishment - (7 Groups.)	7 Groups	7	7	7
<b>Infrastructure/CFW</b>				
Pond Re-excavation at Kamitarpara Govt. Pond under Kutubjoom Union	1	1	1	1
Pond Re-excavation at Baruapara under Kalarmarchara Union	1	1	1	1
Pond Re-excavation at Monipur-Napitpara under Shaplapur Union	1	0	1	0
The Field Raising at N.Rajghat Reg. Primary School under Matarbari Union	1	0	1	0
Repare of Flood Damage Road at Debengapara under Baro-Moheshkhali Union	1	1	1	1
Connecting Approach Road to School at Ahmmodiakata under Choto Moheshkhali Union	1	1	1	1
Connecting Approach Road to School at Mudirchara under Choto Moheshkhali Union	1	1	1	1
Cyclone Shelter Connecting Road at Saraitola Amtoli under Dhalghata Union	1	1	1	1
<b>Activities for SO-2</b>				
<b>Training/Workshop</b>				
Refreshers Training for Community health Volunteer (3 days residential at local level)	33 Participant/ 1Batch	33	33	33
World population Day observation at union level 8 union 800	8 Union	6	8	6
CLTS initiatives in 16 village	16 village	16	16	16
Learning visit for community health volunteer-2 days	33	33	33	33
Reproductive Health training for Adolescent girls and women (2 Days). 60 Part (4 batch)	60	0	60	0
TBA Training for 5 days, Residential, 2 per union=16 participants	16 participants	0	16	0
Medical camp for Disable at Union level 1 day 4 union (25 person x 4 Union)= 100 Participant	100 participants	10	100	10
Refreshers Training for ECD Teachers (3 days residential at Upazila level)	16 Teachers	16	16	16
<b>Input Support</b>				
Establishment of ECDC and ECDC materials	16	16	16	16

ECDC center rent	16	<b>16</b>	16	16
Walking Stick older people @ 200/person	165 Person	<b>200</b>	165	200
Contact Lance for Older & Blind People @ 1000/person	25 Person	<b>4</b>	25	4
Maternal Health Service at the time of delivery/ hospitalization	12 participant	<b>0</b>	12	0
Wheel Chair for disable People @ 3000/person	8 Participant	<b>4</b>	8	4
<b>Infrastructure/FFW/CFW</b>				
Construction of ECDC in/c Community Toilet & Deep Tube well under Kalamerchara Union	1	<b>1</b>	1	1
Construction of ECDC in/c Community Toilet & Deep Tube well under Shaplapur Union	1	<b>1</b>	1	1
Hilly stair at Mudirchara Govt. Primary school Under Choto Moheshkahli Union	1	<b>1</b>	1	1
Construction of Woman Dress Changing Room (after bathing) under Shaplapur Union	1	<b>1</b>	1	1
Construction of Box culvert at Rakhainpar ch 100 m under Choto Moheshkhali Union	1	<b>0</b>	1	0
Construction of Box culvert under Choto Moheshkhali Union	1	<b>1</b>	1	1
Construction of Guide wall with Ramp for school field protection under Hoyanok Union	1	<b>1</b>	1	1
Deep Tube-well Under Shaplapur, Dhalghata, Hoanak Union	5	<b>4</b>	5	4
Shallow Tube-well Under Choto Moheshkhali & Kutubjom union	2	<b>1</b>	2	1
Construction of Ramp for Disable at Adorsho High School under Kutubjoom Union	1	<b>1</b>	1	1
Construction of Ramp for Disable at Shaplapur High School under Shaplapur Union	1	<b>0</b>	1	0
Construction of Ramp for Disable at Union Parishad under Baro- Moheshkhali Union	1	<b>1</b>	1	1
<b>Activities for SO-3</b>				
<b>Training/Workshop</b>				
Training for SMC of SETUP School at local level 5 per SETUPx6 = 30 + staff -3/ batches, 2days, 2 batch	2 batch	<b>1</b>	2	1
Training forPTA at union level 30 part.+ 6 staff, 1day, 2 batch	2 Batch	<b>1</b>	2	1
Quarterly Learning Sharing Workshop of EKATA Volunteer/Change Agent (1 day at Upazila level). 1 Workshop per quarter (Non residential)	4 Workshop	<b>3</b>	4	3
Refreshers Training for EKATA volunteer/Change Agent on EKATA (3 days residential at upazila level) 6 Part.+ 2 caretaker, 1 Batch	6 Participant/ 1Batch	<b>6</b>	6	6
Refreshers Training for EKATA volunteer/Change Agent on Set Up (3 days residential at outside ) 6 Part.+ 2 caretaker 1 Batch	6 Participant/ 1Batch	<b>6</b>	6	6
Training for SETUP School Teachers at local level 2 per SETUP x 6 = 12 + staff -2/ batches, 5 days, 1 batch	15 participant/ 1batch	<b>0</b>	15	0
Day observance-Women's day at 8 union.	8 Union and 1 Upazila	<b>6</b>	8	6
<b>Input Support</b>				
REFLECT /EKATA Materials	6 Circle	<b>6</b>	6	6



Seed money for women entrepreneurs @ Tk. 5000/persom	6 Participant	0	6	0
<b>Activities for SO-4</b>				
<b>Training/Workshop</b>				
MOCK Demonstration Program on disaster preparedness & learning. 4 program in Union level	4 Program	0	4	0
Quarterly Meeting on Disaster Management for UDMC -1 days Non-residential (Local level) 128 part. 8 Batch 8 Union	128 Participant/ 8 batch	4	4	4
Day observance-National Disaster Preparedness day. 8 at union & 1 at upazila level. Approximate 500 part.	9 Program	6	9	6
Day observance- National Disaster Preparedness day on 29th April. 3 at union & 1 at upazila level. Approx 200 part.	4 Program	3	4	3
Contingency plan, Risk & Resource mapping at 72 word and Union level- 8 union	72 word and 8 union	72	80	72
Capacity building Non-Residential training of Disaster volunteer's 2 days, 18 Part* 8 Union 144 part 6 Batch	144 participant/8 batch	144	144	144
<b>Input Support</b>				
Rain coat for Disaster Volunteer 18*8 union	144	144	144	144
<b>Others Activities</b>				
<b>Training /Orientation and Workshop etc for Staff /Stakeholder/Counter part:</b>				
All staff meeting (Monthly) 30	12	11	36	35
Sr staff meeting monthly	12	11	12	11
Monthly learning/sharing meeting with Volunteers	12	12	12	12
Quarterly USCC Meeting Per Quarter 35 Participants.	4 meeting	2	12	10
Interactive discussion on Women Rights, VAW-25 part/union	25 participants	0	25	0
Quarterly meeting of UPESC at union level (20 per union), 1day,8th batch	8 Batch	0	8	0
Process capacity building training for staff (20 person,5days)	20 staff	0	20	0
Staff Training on Disaster management Upazila level /Stakeholder 24 person 3 days	24 staff	0	24	0
Biweekly VDC meeting	792 meeting	792	858	792
Court Yard session conducted by CHV	2328 session	2328	2328	2328
MCHN Ration Distribution	1940 mothers	1940		



## EDUCATION PROGRAMME

Presently RIS is providing education to 844 disadvantaged family children at Shapahar Upazila of Naogaon and Moheshkhali Upazila of Cox's Bazaar Districts. Most of these children are from different tribal groups and fisher folk communities who have no access to regular government or other primary education facilities.

<b>RIC Formal Education in two disadvantaged areas</b>		
<b>Location</b>	<b>Number of school</b>	<b>Number of student</b>
Shapahar	3	360
Moheshkhali	4	484
<b>Total</b>	<b>7</b>	<b>844</b>

RIC has established school centre, employed teachers and provided books for students and education materials in these schools. In some places the government administration has extended their cooperation by allocating land to establish school centre and some books for children.

Each school is governed by a local Management Committee formed by the guardians of students, local elected body and other interested community people. The Committee ensures participation and contribution from other community members and identifies local available resources.

### **Non-formal Education**

#### **Basic Education For Hard To Reach Urban Working Children (BEHTRUWC) Phase-II**

In the city area, children who live in slums or streets do not have opportunity to take education due to lack of basic facility to them. Many children lose their future and become burden of a county. UNICEF- Bangladesh incorporation with Bangladesh government implementing the program through BNFE and formulated the Basic Education Hard to Reach for Urban Working Children (BEHTRUWC) to provide basic education to the vulnerable children.

BEHTRUWC is a non-formal education program funded by Ministry of Primary and Mass Education for 10-14 years old Urban Working Children. RIC as a partner organization implementing the non-formal education to 7525 working children in Dhaka Metropolitan city under Gulshan and Badda thana ward No18,19 and 20. Among the children are girls 4515 and 3010 are boys. This program will run for 40 months base on 5 cycles and each cycle covered the period of 8 months. The long term objectives of the project are to boost the life options of the urban working children and ensure their rights to access in education along with ensure protection, development and participation in the mainstream. Specific objectives are as below.

- To provide quality non-formal, life-skill based basic education to urban working children and adolescents ages 10-14 years of which 60% will be girls.
- To provide livelihood skill training and access to support systems to ensure optional use of life skill based education to improve their life.
- Advocate at city and national levels for education, social and economic policies in favour of working children and their families and for protecting children from hazardous working environment.
- Increase awareness of all relevant stakeholders to act in favour of progressive elimination of child labor.

The total number of education centers is 301 and the numbers of teachers are 301 of which 61 male and 240 female. It is noted that RIC also implemented 1<sup>st</sup> phase of this project in 4 divisional cities and now implementing 2<sup>nd</sup> phase.

To ensure the quality of education provided, the standard curriculum developed by DNFE is strictly followed. The supplementary materials developed by UNICEF and RIC such as posters, magazine, leaflets, booklets on different development issues are used to enrich the quality of education.

The teachers received 12 days foundation training before the commencement of literacy classes. Refreshers trainings are also provided in eight months interval to the same teachers. Besides, 4 days Family Life Education (FLE) and 2 days CRC training are also provided to the Literacy Teachers to ensure proper and appropriate information delivery in awareness raising sessions.

Classes are conducted 2 hours each day, 6 days a week.

Centre Based Approach (CBA) is used as the program implementation method. One Supervisor in engage to monitor 10 centres. One HTR Manager is assigned to monitor the overall program, coordinate with GO and NGOs, report to concerned stakeholders.

Active participation and cooperation from respective communities is one of the major focuses of the program. To achieve maximum cooperation a 9 member Centre Management Committee (CMC) for each centre is formed comprising of the local Ward Commissioner, elite persons from the locality and guardians of learners. This Committees works as a positive force to solve and encounter the problems evolves during program implementation.

### **Extra curriculum activities**

To increase children's attraction to the centres different extra curriculum activities are also arranged by the program. Video show on different development issues, visiting historical places, art competition, award giving ceremony, 'Meena day' observation and observation of other national days are the main attraction for the children and their guardian as well.

### **Mainstreaming**

After successful completion of 2 years literacy course the children are enrolled in class iii at government schools through Government Children Welfare Trust. Successful students receive stipend to continue their education.

### **Post Literacy and Continuing Education for Human Development**

RIC implemented NFE under Post Literacy and Continuing Education for Human Development (PLCEHD-1) in Perojpur Sadar upazila under pirojpur district. in 2007-2008. The purpose of Post Literacy and Continuing Education is to provide post literacy and continuing education. In the post literacy phase the objective is to consolidate, upgrade, and fine-tune the accurate skills of neo literate and in the continuing phase the objective is to provide them with skill training. In the post literacy phase, the beneficiaries will have opportunity for further strengthening of the acquired literacy skills and would have an exposure on the opportunity on skill training so that they can choose skill training from the list of available and suitable skills considering the market demand and supply situation. The post literacy phase will virtually work as a bridge between basic literacy and continuing education and will facilitate the basic literacy to go for continuing education.

The learners have been selected from among the neo-literate who has been graduated from any of the DNFE Projects. The age group for the male and female learners is 11+45years. They selected by the RIC with the assistance, help and support of the P.O, UNO through appropriate study/test. RIC implemented the programme through 15 male learners centre and 15 female learners centre covering 900 lerners. It is to be mentioned here that RIC implemented PLCEHD in 2 district since starting of the programme by the government.



## Rehabilitation of the flood effected weavers of Nowabgonj Upazila

Many weaver groups especially the weavers community of Nobabganj Upazilla of Dhaka district a was seriously effected by the flood -2004. During flood their weaving machines were damaged seriously and as a result hundreds and thousands of weaving industries have been closed. To provide rehabilitation support to the victims an agreement signed between RIC and ILO on 05 October-2005 with an aim to enhance the capacity of the weavers community to cope with the natural disaster in future. **Accordingly following activities were implemented under the project:**

Based on the survey information total 400 deserving weavers have been selected having following criteria:

- Engaged fulltime in weaving for livelihood
- Have handloom or handloom sheds damaged in the last flood-2004
- No running capital for repairing their handlooms or handlooms sheds.

**In the reporting year follow-up training organized on Entrepreneurship development and business management for the participants who received training on the same issues earlier.**

Five training course on Disaster preparedness & management were also organized. Where 125 weavers participated in the training courses. Resource person from RIC training pool conducted the training courses.

A four days Workshop on product design was organized where 25 weavers participated. Resource person from Bangladesh Handloom Board facilitated the workshop

Awareness message on mother and child health, education, human rights etc disseminated during weekly meetings of the group members

An amount of Tk 4,54,750 has been collected as savings from the members and Taka 3736000.00 disbursed among 324 group members with loan size of Tk.6000 to Tk.20000 based on their needs. till June 08.

## Comprehensive Disaster Management Program

The objective of the programme is to strengthen capacities of coastal vulnerable communities through Disaster Risk *Reduction Management*

**Following are the objective and output based achievement of the reporting period :**

Narrative Summary	Indicator	Overall achievements
<p><b>Purpose 1:</b> To develop multi- hazard Preparedness response and mitigation plan for disaster risk management. Promoting livelihood security and ensuring gender equity at ward, Union and Upazilla level.</p>	<ul style="list-style-type: none"> <li>• # of UDMC and UzDMC members is participating in CRA planning process.</li> <li>• Livelihood security and ensuring gender equity issues are included in multi- hazard Preparedness response and mitigation plan for disaster risk management.</li> </ul>	<p>Developed a set of people who can play a vital role in planning for DRR, promoting livelihood security and ensuring gender equity.</p>
<p><b>Purpose 2:</b> To develop effective networking with Upazilla and make active of the union level disaster management committees and improve their information &amp; knowledge level and disaster risk management capacity.</p>	<ul style="list-style-type: none"> <li>• # of UDMC and UzDMC members are participating in CRA planning process and project implementation.</li> <li>• UDMC and UzDMC members are contributing to reduce local DRR more effectively.</li> </ul>	<p>Strong networking maintained with Upazilla administration and they are involved in CRA panning process and different project implementation came from CRAAP to reduce local disaster risk. Through this process UDMC and UzDMC are getting more capable in disaster risk management.</p>
<p><b>Purpose 3:</b></p>	<ul style="list-style-type: none"> <li>• Excluded and vulnerable</li> </ul>	<p>Created option for local disaster risk</p>



To make the excluded and vulnerable community aware of risks of disaster and develop their confidence and coping capacity by creating provision of support and developing in-built protection	community people are aware of disaster risks. <ul style="list-style-type: none"> <li>Coping capacity of excluded and vulnerable community is enhanced.</li> </ul>	reduction for the excluded and vulnerable community people
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Narrative Summary	Indicator	Overall achievements
<input type="checkbox"/> <b>Output/Result 1.1:</b> Information and knowledge level of UDMC and UzDMC would be improved	<ul style="list-style-type: none"> <li>Information about number of household are collected following guideline.</li> <li>UDMC members are oriented about project activities.</li> </ul>	<ul style="list-style-type: none"> <li>2 RIC staff got training and all other staff got orientation about the project.</li> <li>UDMC members got orientation about project activities.</li> <li>2 staff trained about IDM and all the staff trained by them.</li> </ul>
<input type="checkbox"/> <b>Output/Result 1.2:</b> Mass awareness would be raised on disaster risk reduction	<ul style="list-style-type: none"> <li>Initiatives to raise mass awareness taken through observing national and international disaster day</li> <li>People are informed about disaster risk reduction</li> </ul>	<ul style="list-style-type: none"> <li>People are informed about disaster risk reduction. They enthusiastically observed both national and international disaster day in collaboration with GoB.</li> <li>Observed national disaster preparedness day on March 29, 07 with collaboration of GoB.</li> <li>People are more aware about Disaster Preparedness; observed national disaster preparedness day on March 31, 08.</li> </ul>
<input type="checkbox"/> <b>Output/Result 1.3:</b> UzDMC, UDMC participated in the CRA process. Community members involve with CRA Process directly so that their views are reflected in the plan.	<ul style="list-style-type: none"> <li># of UzDMC, UDMC members participated in the CRA process</li> <li>Reflection of community people's opinion is there.</li> </ul>	<ul style="list-style-type: none"> <li>18 CRA action plans developed following participatory CRA process. Almost all the members of UDMC and UzDMC were present and participated actively.</li> <li>CRA of all union of pekua upazilla was compiled through, Upazilla CRA final Plenary held on April 24, 2008. Total participants was 28 among them TNO, PIO, Asst. Eng. LGED, education officer, livestock officer and chairman of 2 union etc were mentionwotthy.</li> </ul>
<input type="checkbox"/> <b>Output/ Result 1.4:</b> According to CRA & Action plan both (direct & indirect) stakeholders taken initiatives to Risk Reduction by short term Project Implementation.	<ul style="list-style-type: none"> <li># of brief project from CRA AP are implemented</li> <li># of UDMC and UzDMC members are involved in project implementation</li> </ul>	<ul style="list-style-type: none"> <li>Multipurpose killa constructed at koriardia island of Uzantia union of Pekua upazilla</li> <li>Awareness raising campaign and mosquito net distribution among poor and vulnerable community people are done in Eidgor, Gorjonia and Kochopia union of Ramu Upazilla.</li> <li>4 tube-well established in project area made the drinking water available for around 1000 HH. Instances of water born diseases reported low.</li> <li>1 Foot-over bridge established in Kulalpara village of Joarianala made the communication easy. Made the way for local products to get access to the market. Around 4000 people are getting benefit out of it.</li> <li>18 Bolli-piling established in 8 project union (eidgor, gorjonia, kossopia, kauarkhop, rajarkul, chakmarkul and mithachori union of Ramu upazilla) and reduced land erosion</li> </ul>

## Relief and Rehabilitation for the Flood and Sidr victims

RIC has been successfully implemented all Relief and Rehabilitation programs since it a clear understanding about the local context, very good contact with local administration and different stakeholders, sufficient human resources and logistics support at the field level, proper monitoring and evaluation system, transparent financial management system and strong and proved partnership with donor community.

Sl. no	Source	District	Upazila	No. Of benefited families	Items
01	UNDP (1st Phase)	Pirojpur	Sadar	1900	Flatten Rice (Chira) 5 kg, Molasses (gur) 1 Kg
			Mothbaria	2000	
			Zia Nagar	1000	
			Nazirpur	1100	
			<b>Total:</b>	<b>6000</b>	
02	RIC own Fund	Pirojpur	Sadar	273	Flatten Rice (Chira) 5 kg, Molasses (gur) 1 Kg
03	NGO – Forum for Dwss	Pirojpur	Mothbaria	500	ORS, WPT
04	CAMPE	Pirojpur	Zianagar	400	Rice, Pulse, Onion, Oil, Potato, Salt, Blanket, Sharee, Lungi, WPT, Biscuit, ORS, Match
05	RDRS	Pirojpur	Mothbaria	500	Rice, Pulse, Oil, Salt, ORS, Chador, Blanket
06	Muslim Aid –UK	Pirojpur	Mothbaria	250	Rice, Pulse, Oil, Salt, ORS,
07	Help Age International	Pirojpur	Pirojpur Sadar	3500	Rice, Pulse, Oil, Salt, ORS, Lungi, Sharee, Chador, Blanket
			Nazirpur	1500	
08	UNDP 2 <sup>nd</sup> phase	Pirojpur	Mothbaria	7500	Blanket, Shal, Sweater for male, Sweater for children, Mosquito net, Soap (Laundry), Soap (Bath), Kitchen Utencil , Sharee, Lungee, , Towel, Candle, Water (2 liter bottle each), Match lighter, Tripol
			Zianagar	2500	
			Pirojpur Sadar	4500	
9	DFID	Pirojpur	Mothbaria	5000	Blanket/Jerry cane
			Zianagar	300	
			Sadar	650	
			Nazirpur	1500	
			Neserabad	250	
		Bagerhat	Shorankhola	2300	
			Morelgonj	1010	
			Kachua	1690/830	
			Sadar	1600/160	
			Kochua	7000 family for December	
Mollarhat	3000 family for December				
10	UNDP	Pirojpur	Mothbaria, Vandaria, Zianogor	1,400 family	Shelter Repair
11	UNDP	Pirojpur	Mothbaria	30,000 family	Cfw

14	FAO	Borguna	Sadar	33,060 family	Amon rice and vegetable seed
			Patharghata	15,000 family	
15	HAI Germany	Pirojur	Mothbaria, Vandaria, Koukhali, Nazirpur	2,800 families	WPT, ORS, Paracetamol, Tetracycline, Rice, Pulses, Salt, Cooking oil, Blankets, Chador
		Bagerhat	Morelgonj, Kochua, Sadar	1,200 families	
16	ILO	Pirojpur	Mothbaria	20,000 families	Cash For Work
17	CARE	Bagerhat	Sharankhola	6,500	Food item: Rice, Potato, Onion, Dal, Salt, Oil
					Non-food item: Plastic Sheet, Plastic Mug, Plastic Glass, Plastic Bowl, Plastic Rope, Water Can, Candle, Match, Napkin
18	CARE	Pirojpur	Mothbaria	4000	Food item: Rice, Potato, Onion, Dal, Salt, Oil
					Non-food item: Plastic Sheet, Plastic Mug, Plastic Glass, Plastic Bowl, Plastic Rope, Water Can, Candle, Match, Napkin
19	CARE	Bagerhat	Sharan khola	1000 family	B5 Biscuit
20	WFP	Bagerhat	Mollarhat	20,000	Food item
21	ECHO/AUSAID	Bagerhat	Shoronkhola	3064	Plastic Sheet, Plastic Mug, Plastic Glass, Plastic Bowl, Plastic Rope, Water Can, Candle, Match, Napkin
22	MoFa	Bagerhat	Shoronkhola	2,440	Plastic Sheet, Plastic Mug, Plastic Glass, Plastic Bowl, Plastic Rope, Water Can, Candle, Match, Napkin
23	AusAid	Bagerhat	Shoronkhola	52	13 boat & 13 net
24	USAID	Bagerhat	Shoronkhola	1000	Cash For Work
25	MoFA Norway	Bagerhat	Shoronkhola	1500	Cash For Work
26	ECHO	Bagerhat	Shoronkhola	6500	Rice 33 kg, pulse 2.5 kg, salt 2 kg, Soya bin 2 liter
27	DFID	Bagerhat	Shoronkhola	10,500	WATSAN
28	UNICEF	Bagerhat	Shoronkhola	2,500	WATSAN
29	ECHO	Bagerhat	Shoronkhola	2,500	WATSAN
30	CIDA	Bagerhat	Shoronkhola	3000	WATSAN
31	PKSF - DFID	Bagerhat and Pirojpur	Morrargonj, Shoronkhola, Kachua and Mathbaria	2933	Cash For Work

**Total 1,95672 families got benefit from RIC relief and rehabilitation**

## intervention

Pirojpur : 74,665 Families

Bagerhat : 87447 families

Borguna : 33,560 families

## Ongoing Rehabilitation Projects for SIDR Victims

Sl.No	Project Name	Project component	Project area	No. of Bene:	Donor	Budget
01	Reconstruction of shelter for Sidr Victims	Construction of House	<b>Dist: Pirojpur,</b> Uz: Madbaria, <b>Dist: Burgona,</b> Uz: Pathorghata & Burgona Sadar	1,000	UNDP	700 Million
02	Rehabilitation Activities among Cyclone Sidr Victims	Construction of House, Water and Sanitation.	<b>Dist: Pirojpur,</b> Uz: Madbaria,	231	RDRS	12.48 Million
03	Agricultural Support for Rehabilitation	Distribution of Amon Rice, Vegetable seeds and Fertilizer	<b>Dist: Burgona,</b> Uz: Pathorghata & Burgona Sadar	59,108	FAO	2.5 Million
04	Rehabilitation Support for the Sidr Victims	Construction of House, Water and Sanitation, Agriculture Support.	<b>Dist: Pirojpur,</b> UZ: Pirojpur Sadar, Nazirpur, Zianagor, Vandaria.	536	DEC	1.73 Million
05	Livelihood Project	Cash for work, Homestead Gardening, Mini Nursery and Plinth area raising	<b>Dist: Bagerhat,</b> UZ: Sharonkhola.	2166	CARE-USAID	9.2 Million
06	Rehabilitation of Sidr affected Coastal Fishery, Small Business and Livestock (RESCUE)	Soft loan as livelihood support	<b>Dist: Pirojpur</b> UZ: Pirojpur Sadar, Nazirpur, Zianagor, Madbaria, Vandaria, <b>Dist: Burgona</b> UZ: Bamna. <b>Dist: Bagerhat</b> UZ: Kutcua, Sharankhola, Muralgonj, Sadar.	2207	PKSF	200 Million
07	Special Assistance for Housing of SIDR affected borrowers (SAHOS)	Soft for Shelter repair and construction	<b>Dist: Pirojpur</b> UZ: Pirojpur Sadar, Nazirpur, Madbaria, Vandaria, <b>Dist: Bagerhat</b> UZ: Kutcua, Sharankhola, Muralgonj,	4543	PKSF	400 Million
08	Special Assistance for Cash for work	Construction of House, Road, Pond, School, Madrasha, Mandir	<b>Dist: Pirojpur</b> Madbaria Upazila <b>Dist: Bagerhat</b> Kutcua, Sharankhola, Muralgonj Upazila	2933	PKSF/DFID	1.73 Million

## Income Generation Program

It has been a long journey of RIC's Micro Finance Program towards the comprehensive development of the community people at both rural and urban areas for the financial sustainability of the poor, disadvantaged and underprivileged people. It is a very important program of RIC to attack the poverty of the poor people and scaling them up to both a minimum stage of economic standard and livelihood security.

The main objectives of RIC's Microfinance Program is to raise the economic status of the poor people by engaging them in income generating activities and consequently make them self-reliant. RIC believes that without a positive change of the economic status of the poor people all development activities will prove to be futile and from this reality based feelings RIC has started Micro Finance program at the different part of Bangladesh since 1989.

From the time of initiating Micro Finance program, RIC is extending the areas and beneficiaries coverage gradually including remote and isolated areas of Bangladesh with a view to outreach coverage and the sustainability of the organization as well. Besides extending the areas and people coverage, RIC is creating multidimensional lending service delivery in an innovative and time need based way by opening different wings and ensuring access to the comparatively big size of money investment in the Micro Finance sector. At the same time, RIC is providing skill development training in respective trades at the required sectors prior to starting income generating activities. The wings of RIC Micro Finance operation are :

- Main stream Micro Finance
- Micro Finance with Older people ( special focus program & Pioneer in this sector)
- Micro Finance with the Ultra Hard Core Poor (Special focus program)
- Micro Enterprise
- Seasonal Loan Program
- Micro Finance for Small and Marginal Farmers
- Micro finance for the parents of the working children

RIC is implementing Micro Finance activities very successfully having 98.20 % recovery rate and making the clients self-reliant consequently. Our present client coverage is about 40,000 and out of that 95 % are women. It is highly noticeable that RIC is following Accrual Basis Accounting System having transparency in all terms and very scientific and updated different forms and formats in all spare of the operation in the Micro Finance program as required by the management. Besides, RIC conducts all required monitoring very carefully following all operational guidelines and modern checklists both from the central and field level for ensuring handsome growth of operation.

RIC is very initial partner of PKSF from 1991 and from that time till today RIC is continuously receiving fund allocation from PKSF in the year basis. Besides PKSF, RIC has received Microcredit funds from different donors and still it is continuing with good performance reputation. For instance, it is very important to mention that basing on our continuous performance , PKSF with the collaboration of World Bank has selected only 20 NGOs in Bangladesh to implement a program with the hardcore poor people which includes capacity building and support for income generation in the name of " Financial Services for the Poorest " and we are one of that 20 NGOs in Bangladesh implementing the said challenging program. In addition, we are implementing another special focus program on Micro Finance in the name of " Prevention and Elimination of Worst form of Child Labor " covering the total Dhaka city. Apart from this, RIC has received an international award on older people with Micro Finance program from CGAP (Consultative Group to Assist the Poor), Washington, USA for the innovative and challenging steps of the socio-economic development of the poor older people being the pioneer in the country and this Micro Finance product has become recognized as a sustainable development model in the country and abroad .

### Status of Micro credit Programme at a glance(June-2008)

No. of District covered	No. of Thana covered	No. of Union/ Ward covered	No. of village covered	Total Member		Present borrower		No. of Group/ Samitee		Loan outstanding	Savings outstanding
				Male	Female	Male	Female	Male	Female		
16	85	331	1703	9266	72263	7439	55191	1006	4093	525920926	145520571

### Ultra Poor Program Status of (June-2008)

No. of District covered	No. of Thana covered	No. of Union/ Ward covered	No. of village covered	Total Member		Present borrower		No. of Group/ Samitee		Loan outstanding	Savings outstanding
				Male	Female	Male	Female	Male	Female		
16	85	331	1703	76	5602	67	3919	05	304	10882607	967143

### MFMSF Program Status of (June-2008)

No. of District covered	No. of Thana covered	No. of Union/ Ward covered	No. of village covered	Total Member		Present borrower		No. of Group/ Samitee		Loan outstanding	Savings outstanding
				Male	Female	Male	Female	Male	Female		
01	03	18	189	1056	1774	926	1548	49	95	17991310	4024091

### RMC Program Status of (June-2008)

No. of District covered	No. of Thana covered	No. of Union/ Ward covered	No. of village covered	Total Member		Present borrower		No. of Group/ Samitee		Loan outstanding	Savings outstanding
				Male	Female	Male	Female	Male	Female		
16	85	331	1703	1951	32030	1620	25059	425	1685	179619148	80129388

### FSP Program Status of (June-2008)

No. of District covered	No. of Thana covered	No. of Union/ Ward covered	No. of village covered	Total Member		Present borrower		No. of Group/ Samitee		Loan outstanding	Savings outstanding
				Male	Female	Male	Female	Male	Female		
01	01	05	92	0	4371	0	3620	0	182	12384437	2499483

### LRP Program Status of (June-2008)

No. of District covered	No. of Thana covered	No. of Union/ Ward covered	No. of village covered	Total Member		Present borrower		No. of Group/ Samitee		Loan outstanding	Savings outstanding
				Male	Female	Male	Female	Male	Female		
12	35	131	1103	1266	2263	255	1553	115	1093	3693631	1520571

### UMC Program Status of (June-2008)

No. of District covered	No. of Thana covered	No. of Union/ Ward covered	No. of village covered	Total Member		Present borrower		No. of Group/ Samitee		Loan outstanding	Savings outstanding
				Male	Female	Male	Female	Male	Female		
01	15	20	-	246	2999	211	2471	18	147	21692216	6311532

## Human Resource Management and Development

The organizational structure is 3 tier based. The sufficient manpower is available and working in the separate and independent discipline of projects and programs. The management structure and system of management of RIC is well-defined and is clearly provided in its constitution and Human Resource and Administrative manual.

RIC has well infrastructure & decentralized organo gram to ensure transparent management system and accountability. Human Resource Department is leading by competent personnel having adequate academic background and professional skill. At present there are 900 staff (Female 662 and Male 238) among them 392 are permanent staff and rest 508 are different project based staff.

During the reporting period HRD department as taken mentionable initiatives for its Human Resource Development. HRD department with the help of Training Cell organized a number of foundation courses for the incoming staff members and different skill development training courses for the existing staff members.

During the period human Resources Management Policies has been reviewed and necessary amendment has been made and an orientation for the all levels staff members also organized to update on the amended HRM polices and provision. Salary structure and per-diem policy also reviewed and a new salary structure and per-diem policy also introduced.

## Financial Management and Auditor's Report

RIC is maintaining appropriate accounting system as per the generally Accepted Accounting Principles (GAAP) in all sphere of the financial transactions of the organization following a comprehensive Financial and Accounts Manual. Annual audit of all its projects conducted by the external auditors on timely manner and submitted to the concerned authority .Audit reports are presented in the Annual General Meeting (AGM) for approval of the members. Besides internal audit are done by the Internal Audit Department on regular basis. RIC always encourage funding partner to check financial related documents by the representative and also agree to follow their suggestions/comments. During the reporting RIC reviewed its Financial Management Policies and Manual and made necessary amendments to fit it with the organizational requirement.