

# FOREWORD

**R**IC stepped into 25th year in January 2006. This annual report covers the activities and achievements of 2005 and 2006 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.

2005-2006 is the major turning point of RIC as it has taken a new dimension in this period. The program approach shifted to 'more 'right based' instead of 'service delivery'. 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. The program expanded up to remote rural areas covering a part of the Coastal belt, barind trac and in the metropolitan areas of Dhaka city as well.

We would like to take the opportunity to express our sincere gratitude to ILO-IPEC, HelpAge International, 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

18, July 2006

## 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
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## 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 simultaneously under Social welfare voluntary organization registration and controlling ordinance 1961 ( Reg. No Dha-01164, Date 28.08.1984) and Foreign donations regulation ordinance 1978 ( Reg. No 177 Date : 22.11.1984)

## 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.

## Working Area

Name of Working Area	Total Thana/Upazilla Coverage	Total Union /ward Coverage	Total Village Coverage	Name of the ongoing Programs/ Projects	Nos. of population served
Narsigdi	06	19	153	RROP Micro Finance	
Gazipur	03	10	61	RROP OCMP PLCE Micro Finance	
Munshigonj	05	26	140	RROP Micro Finance	
Pirojpur	08	32	194	RROP OCMP PLCE Micro Finance	
Bagerhat	04	16	77	Micro Finance	
Naogaon	04	15	120	FoSHoL Formal School Adarsha Gram Micro Finance	
Noakhali	01	08	59	Home stead Gardening Micro Finance	
Rajshahi	03	18	288	FSVGD	
Cox's Bazar	09	21	132	RROP Formal Education SHOUHARDO Micro Finance	
Dhaka	02	17	79	Disaster/ Rehabilitation OCMP RROP Micro Finance Adarsha Gram	
Dhaka - City	21	90	0	WFCL CIDC BETHRC Micro Finance	
<b>Total Coverage</b>	<b>66</b>	<b>272</b>	<b>1303</b>		

## RIC IMPLEMENTED PROGRAMMES AND PROJECTS 2005-2006

### 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.
- Older Citizen Monitoring Project
- Realizing the Rights of the Marginalized and Vulnerable Older People (RROP)

### Food Livelihood Security

- Food Security For Vulnerable Group Development (FSVGD)
- Food Security for Sustainable Household Livelihood (FoSHoL)
- Strengthening Household Ability to Respond Development Opportunities- SHOUHARDO
- Adarsha Gram

### 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

- Nutritional Surveillance Project (NSP)
- Hatia Homestead Gardening Project (HHGP)
- Mother and Child Health and Nutrition –MCHN under SHOUHARDO

### Disaster preparedness, response and rehabilitation

- Rehabilitation of the Flood effected Weavers of Noabgonj Upa-Zila
- Community Risk Assessment (CRA)

### 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 Adarsha Gram Dwellers
- Micro Finance for Older People
- Micro finance for the parents of the Working Children

## 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.

### ***Objectives and output :***

**Objective:** To contribute to the prevention and elimination of the WFCL in Bangladesh

### **Output :**

- At the end of the Program, the dependency of approximately 10,000 guardians of children enrolled in Non-Formal Education or mainstreamed in primary education on their children's earnings (engaged in Worst Form of Child Labour) will have been reduced through social and economic empowerment
- At the end of the Program, the intended beneficiaries, their guardians and other community members will have benefited from access to and use of a network of referral services, other than Non Formal Education, Skill Development Training, Credits & Savings.
- At the end of the Program the intended beneficiaries and communities in which they work/reside will have been mobilized for a sustained combating of the Worst Form of Child Labour at community level
- The beneficiaries and community members including local government bodies are aware about the causes and consequences of child labour that helped them to be mobilized and jointly act to combat WFCL at community level.

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 hazardous 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.

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 supported by ILO-IPEC, financed by the Netherlands Government since March 2002.

### **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 lake higher loan (up to 20,000 taka) under flexible loan modality.



## 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 JonnoFoundation.

### 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

### Achievement

- Citizens of 25 Wards in DCC organized and active participants of project activities and decision making.
- Relationship with Ward Commissioner and community 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.

### Project Inputs :

- Initiate Citizen Committee formation processes and form Citizen Committee on consensus basis:** Citizen Committee formed in 25 wards and a National Coordination Committee formed taking representative from 25 wards Committee.
- 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.
- Baseline Information collection and fact-finding through spot visit, interview, group discussion and use of PRA:** Baseline survey conducted through questioner and focus group discussion (FGD) and different categories checklist among the service providers 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.

- vi) **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.
- vii) **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.
- viii) **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.
- ix) **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.
- x) **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.

## OLDER CITIZEN MONITORING PROJECT (OCMP)

Resource Integration Centre (RIC), with assistance of HelpAge International (HAI) and cooperation of Local Government of Bangladesh (LGB), has been implementing a 3-year Older Citizen Monitoring Project (OCMP) in Pubail Union of Gazipur and Sriramkathi Union of Pirojpur districts of Bangladesh from 2003. The main purpose of the project was to monitor the government safety net programs for the older people, such as old age allowance (OAA), widow allowance (WA), special relief and rehabilitation program, and health care services, to ensure the benefits for the older poor people of the project areas. The project ends in March 2006. As such, an evaluation was needed to assess the impact of the project activities, so that policy decisions could be taken for replication of the project in future.

### **Project Objectives**

The major objectives of the project were to increase the capacity of older people and their organizations to participate in activities to monitor government delivery of policy commitments. Set appropriate mechanism to support older people and their organizations in local and gradually national planning and monitoring process. Apart from to sensitize implementers and policy makers, local and national level civil society groups to improve the implementation and change the policy for well being of disadvantaged rural older people.

From the beginning of OCMP a lot of activities has been implemented in both project area. Following activities implemented from July 2005 to June 2006 .

### **OCMP Activities:**

#### **Monitoring Activities:**

Older people team visited and monitor various health care centers of Pubail and Sriramkathi in June to monitor how much health facilities are available for older people and also visited the bank of Pubail and Sriramkathi every three months to monitor how the bank officials treat the older people when they draw the allowance money. In each group there are 7 to 8 older people conducting this visit activities. Previously bank officials and staffs were used to treat to the older people badly. But now due to these visit the attitude of bank officials towards older people has changed a lot.

Lists of older people that are eligible to receive allowance are made in the village monthly and fortnight committee meetings after discussing with the older people. The union committee regularly monitors and updates the list. The ward committee arranged a dialogue session with UP members in April and May in every ward with the findings of old age and widow allowances. All the information of these findings has given to UP members.

The home visit team has been monitoring the older people and listing their problems on a regular basis. These problems are then raised in the ward and union meetings. The list for appropriate recipients of allowance is made and is updated regularly after discussing with the older people.

## **2. Committee level function/works:**

Older people's village, ward and union committee organized meetings every 15 to 30 days. About 30 to 50 older people attended these meetings. In every village committee, a team used to visit the older people's house took information of older people, record the problems and other issues of them. And then they submitted these informations to the ward and union committee monthly meetings.

In Pubail and Sriramkathi older people fair (Probin Mela) and conference has been arranged in January at ward level. Elected member of the ward and resource persons of the area were present in the fair. Older people raised their problems and various issues of them in the conference and OP arranged union level conference in Pubail and Sriramkathi in January and March. In Pubail 2500 older people and ESCAP representatives and in Sriramkathi 1500 older people and Help Age International representatives were present in the union conference. A seminar was held at W.V.A auditorium in April about health issues arranged by RIC and FRE-B. In this seminar 15 Ops from Pubail attended and expressed their opinion and gave some recommendations to take initiatives to get health support.

Now OPs has taken initiatives in saving activities in their village committee. They think financial support is needed to sustain the program and to get a positive outcome. So they are eager in savings for their own needs. Older people think they should have a permanent place where they would arrange monthly meetings, cultural programs, get health services and also use it for other purposes. So Ops clubs have been set up in Pubail and Sriramkathi. UP members, T.N.O of Upazila and other resource persons have inspired the Ops in this work. Some Ops have donated land from their own homestead to set up these clubs. Till now 6 ops club in Pubail and 5 clubs have been set up. Ops have visited the other OPs house and collected socio-economic data of ops for evaluation research of OCMP in November and December.

Pre budget discussion meeting has been arranged in Pubail with Ops in May. The main subject of the discussion was that how older people's demands would be included in the budget and what the Op can expect from the budget. In June Union Parishad has been shared in open budget discussion with OP union committee. Local government gives the priority to the older people to take their suggestions and views in all development and activities of area.

OP village, ward and union committee monthly and fortnight meetings are organized regularly which about 30-40 older people attend. OPs are continuing the savings activities and by this time have also started the savings activities other committee. Ops are preparing to establish more OP clubs. OCMP arranged OP leadership training to increase the capacity of Ops in April.

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Older people in other unions have also started the group formation inspired from OCMP programs since March. OP Union committee of Pubail spontaneously supports these unions. At present considering the management and weaknesses of the village committee they are being graded in to different criteria.

### **3. Mobilization:**

RIC and other organizations that are working for older people jointly observed the International Day of Older Persons and arranged Rally in 8 places of Dhaka City in 1st October. About 300 Ops from Pubail have participated in the rally and besides the rally; various discussion meetings have also been arranged on this day. Essay and Art competitions have been arranged in various schools students on account of the IDOP. A total of 18 participants were awarded in the two categories of essay and art. 12 older people were awarded in Pubail and Sriramkathi for special contribute toward the society on the IDOP. RIC has been awarding the older people on the IDOP since they began working for older people.

### **4. Camping:**

OP committee of Pubail arranged a programme titled 'Muktijuddher Galpo' (Tale of the war of Liberation) in 11 schools in March, where the older freedom fighters from the Pubail union faced a pool of young school students to tell them about their brave and courageous role in the liberation war. A Programme named 'Purono Diner Galpo Bola' (Stories of Old Days) was held in each and every schools of the village in March and April. Through this programme the older people talked to young school students about their lifestyle in the past.

Football matches has been arranged in July for older people in Pubail and Sriramkathi union. Local and District level government administrations helped a lot to make it successful. Ops from Pubail have participated in the 'Talk Show' of the T.V and talked about the ageing issues in February.

114 older freedom fighters were awarded in December for impeccable contribution in the liberation war. Ops have arranged cultural programs in various occasions for their own recreations. Ops have engaged themselves in writing poetry and stories, acting, singing, playing musical instruments and other development activities. Both the OCMP project areas have own cultural teams.

A conference was held on the evaluation report of OCMP activities in the Press Club in February. The OCMP evaluation report was presented in the CIRDAP auditorium in the presence of representatives from HAI and other organizations in February.

The older people from Pubail participated in a talk show in the TV on the issue of 2006-2007 budgets in May. RIC, Samunnoy and Sangbad held a pre budget discussion titled 'The demands of older people in the upcoming budget' in the Press Club in May, which was jointly organized. Economist Dr. Atiur Rahman talked about the demands of the older people in the field level and presented his keynote paper.

### **5. Publication:**

RIC has published newsletter, poster, leaflet, brochure, and stickers on the International Day of Older Person. These materials have been provided in all the working areas of RIC.

A booklet titled 'Demands of older people in the 06-07 budget' has been published in June.

**6.Group formation :** 6396 older people organized, 78 village committee and 14 Union committee of the older people formed.

**7. Capacity Building:** 25 training courses on leadership and 12 training courses on monitoring of Old age allowance and Widow allowance and other basic services were organized. 15 training courses on older people friendly IGA were also organized.

**8.Home care Services:** 2545 older people have been provided with geriatric health care services and 368 older people referred to different hospital and clinics

**9.Observation of IDOP:** International Older People Day observed on 1<sup>st</sup> October in all the villages and centrally in a befitting manner. On the eve of the day seminar, rallies, football tournament were organized

**9.Policy Advocacy:** A pre budget consultation at the national level was organized to sensitized the policy makers to increase allocation for the old age allowance and other services for the older people. A workshop was also organized to prepare a National Policy on ageing. Based on the recommendation of the workshop a National Policy on ageing developed and submitted to the Ministry on Social Welfare.

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

RIC has been implementing the project in 18 Unions of six districts since November 2006, With the experience of OCMP project RIC has extended the Older Peoples monitoring initiatives in sixteen unions with new dimension and objectives. Initially a base line survey conducted in the new unions taken under the project coverage to identify number of the Older peoples and their livelihood status.

### **Adarsha Gram**

The Adarsha Gram Project -II (AGP II) is established and co-funded by the Ministry of Land of the Government of Bangladesh and the European Commission. It is an important contribution to the Government of Bangladesh's poverty alleviation program. The objectives of the project are to focus the extreme poor (poorest of the poor of the rural population) who are landless and homeless, and provide them with a shelter, equitable titles to their homes and community infrastructure. Access to useful skills, practical knowledge and opportunity for their capacity building is also provided to enable and enhance their self-sufficiency.

In order to fulfill the above-mentioned objectives, Resource Integration Centre (RIC) has been implementing the Adarsha Gram Project-II as the pilot project entitled 'Socio-economic development of the extreme rural poor community living in the Adarsha Gram'. The main thrust of the project is to help the target population by employing themselves in gainful income generation activities through assessing their training needs and delivering required skill training to them.

To make the training effective in delivering appropriate skills and increasing income through adoption of the IGA it is very important to determine what kind of training / skills would be suitable for the target borrowers and what would be the training modules required for the training.

RIC is now implementing their assigned activities in sixteen Adarsha Gram at Dhamrai upazila of Dhaka district and Patnitala, Mahadebpur and Manda upazila of Naogaon district.

#### **Project Objective:**

With the broader goal of rehabilitating the homeless and landless families of rural areas on Government owned land and improving their standard of living through facilitating the inhabitants so

that, in time, they can become economically and socially self-supporting. The purpose of RIC's involvement is to ensure an integrated package of socio-economic development, micro credit operation and related activities.

### **Project Participants:**

1190 poor families, who were homeless and landless, rehabilitated under the project in 17 Adarsha Gram in 4 Upazila of 2 districts-Dhaka and Naogaon

### **Adarsha Gram Project Activities:**

01. Adarsha Gram base Line study survey
02. Participatory Rural Appraisal (PRA)
03. Group formation and awareness rising
04. Leadership Training
05. Assessment of Training Needs.
06. Adult and child literacy
07. Village Nursery Establishment
08. IGA Training
09. Group savings collation and credit disbursement and recovery
10. Income generating activities (IGA).
11. Tree plantation & Environmental protection
12. Family planning, health protection, nutrition, mother and childcare and immunization.
13. Women Development.
14. Cultural and sport activity.
15. Mainstreaming of the settlers ( Issue based activities).
16. Special training on improved stoves and solving the arsenic problem.
17. Improve cooking stove setup
18. Establishing network between LEBs.
19. Go-NGO collaboration meeting organize at Union and Upazila Level

### ***Participatory Rural Appraisal (PRA):***

RIC conducted a Participatory Rural Appraisal (PRA) in 16 Adarsha Gram. Participatory Rural Appraisal (PRA) was conducted using the following tools:

- Participatory Village Mapping
- Needs Assessment on Income Generating Activities
- Problems ranking and Problem Solution.
- Participatory Poverty ranking with the families

### **Training Need Assessment of Adarsha Gram beneficiaries:**

RIC conduct a Training Need Assessment (TNA) in Adarsha Gram. Training need were assessed by reviewing results of the PRA , Focused Group Discussion (FGD) and Individual discussions with the Adarsha Gram Group Members.

### **Adult and child literacy Program:**

RIC started Adult and child literacy classes in the 16 Adarsha Gram from January 2005 and New 01 Adarsha Gram from 01.07.2005. Classes were conducted in 3 shifts of 2 hours and 4 days per week. It is to be mentioned here that concerned books, Khata, pencil, sharpener and eraser were provided to all the learners.

## Training Module Development :

During the reporting period following training modules were developed with the assistance of the external..

Sl. No	Trade	Sl. No	Trade
01	Goat rearing	07	Homestead gardening
02	Poultry rearing	08	Small business
03	Cow rearing	09	Packet making
04	Fish culture	10	Nursery
05	Bamboo and Cane work	11	Hawker
06	Entrepreneurship Development	12	Tailoring

## Group formation and awareness rising:

Awareness rising is one of the important strategy of the project. Accordingly a total 94(47 male and 47 Female) groups for awareness raising already formed in 16 AGs. Each group consists of 20-30 members.

Field workers continue weekly group meeting for awareness raising on human rights, democratic principles, people's obligations towards the society, discrimination of women and children dowry, marriage registration, early marriage, STD/AIDS awareness education, nutrition and health issues, gender issue, Non-formal education, environmental protection, disaster preparedness, environmental pollution, social forestry, kitchen gardening

## Group Savings collation:

Group formation completed in all Adarsha Gram. From the day of enrollment as a member in a group, organization starts receiving savings from the enrolled member at least Tk-10/- in a week.

In the above form, the Field Officer (FO) during group meeting are collecting member's savings. All the group member's savings are kept in the local bank account managed by the group. An amount of Taka 185250.00 has collected up to the reporting period.

## Distribution of improve cooking stoves:

RIC organized 3 workshops on improved stoves making each workshop was for three days. Four to six male/ female members were selected from each of the AG as workshop participants.

The trained members are now producing the structure of improved stoves as their earning source. The structure is used by us for covering 02(Two) per family. Stove distribution in the AG house holds after installation of the burner. By this time we have distributed 40% of the improve stoves to the AG households.

## Household Visit:

Field worker are visiting households on regular basis as part of their routine job. Field workers continue weekly group meeting for awareness raising on human rights, democratic principles, people's obligations towards the society, discrimination of women and children dowry, marriage registration, early marriage, STD/AIDS awareness education, nutrition and health issues, gender issue, Non-formal education, environmental protection, disaster preparedness, environmental pollution, social forestry, kitchen gardening, etc.

### ***Developing referral system and follow-up visit:***

In Adarsha Gram all household members are suffering from acute and critical health problems, Family Planning, EPI and Nutrition problems. The preventive part is given much more priority. The community physician discusses health education and precautionary measures with the Man, Women and Children in weekly visit & Follow-up visits are also made to individual households and referred to better medical facilities as and when needed.

### **Tree plantation & environmental protection:**

We have distributed 24750 tree plants among 819 households of 13 Adarsha Gram of Dhamrai Upazilla on 23 October 2005. AC-Land of Dhamrai Upazilla was present in the occasion.

As Bagachara, Chakdurgawm and Badarpur Adarsha Gram under Rangpur region located in Naogaon District have been affected by recent flash flood. We could not distribute tree plants at that area. However tree plant in that area will distributed in November/December 2005

### **Family Planning, health protection, nutrition, mother and child care and immunization:**

Field Officer (FO) monitoring FP, health and nutrition status due there household visits of they also provide awareness education and made linkage with Govt.health services provides and referred to satellite clinic as and when required. Govt. EPI camp and satellite clinics were also organized in 11 villages.

### **Women in development:**

The Field Officer (FO) organize awareness campaign on women rights focusing on the issues like discrimination and the violence against women in , dowry and social empowerment on regular basis.

### **Mainstreaming of the settlers:**

**The international Mother Language day 21<sup>st</sup> February was observed in all the AGs in a be fitting manner where concerned UNO and UP chairman were present on the occasion.**

The international Day for the Elderly 1<sup>st</sup> October'05 was observed in Dhamrai Upazilla on the occasion a rally and discussion meeting was organized to sensitize the theme of the of this year i.e "Ageing in the New Millennium, Focus on poverty and empowerment of the older women in family and societies"

All the AGs older people and concerned UNO,AC Land, Upa-zilla level all officer were present on the occasion.

### ***Monthly Gathering Meeting:***

Gathering meeting of the all household members are organized in every month on specific issues in every villages. Participation in the meeting is remarkable. Field workers are organizing Monthly Gathering meeting for awareness raising on Goat rearing, Poultry rearing, Cow rearing, Fish culture, Entrepreneurship Development, Homestead Gardening, Small business, Nursery, Human rights, Democratic principles, people's obligations towards the society, discrimination of women and children dowry, marriage registration, early marriage, STD/AIDS awareness education, nutrition and health issues, Gender Issue, Non-formal education, Environmental Protection, Disaster Preparedness, Environmental Pollution, Social Forestry etc. A total of 18264 Ag dwellers participated in the gathering meeting



### **IGA Training:**

Based on the results of the PRA and the Focused Group Discussion (FGD) and the base line study survey and discussions with the Adrasha Gram Group Members. RIC training division prepares a detailed Adarsha Gram Training Plan/Modules for skill development and income generation focusing on the following IGA Training. IGA training providing at least 10 training courses for the rehabilitated families (2 members from each family). Total 683 male and female were provided with different skill based training.

## **Food Security for Vulnerable Group Development (FSVGD )**

Within the framework of the project RIC is providing awareness raising and trade specific skill training to 3,608 VGD cardholders in 2004-2005 in 3 Upazillas, Bagha, Charghat and Puthia of Rajshahi district. This program is being implemented in Partnership with World Food Program and European Commission, Department of Women's Affairs, Ministry of Women and Children Affairs, Bangladesh. During project period 272 groups are formed with the VGD card holder women. The groups meet regularly.

### **The objectives of the FSVGD programme are:**

1. "To improve the socio-economic and nutritional status of the ultra poor in Bangladesh."
2. To improve the development package programme VGD women of the cycle 2004-2005 in 3 Upazillas; Bagha, Puthia and Charghata under Rajshahi District.
3. Awareness building on social and nutritional practice.
4. To provide skill on IGA for capacity building of VGD women.

Following are the activities being implemented under this Project:

- Preparation of Training materials.
- Distribution of wheat.
- Monitoring of savings of VGD card holders.
- Household listing.
- Group formation.
- Group meeting.
- IGA skill training.
- Reporting

## **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 for CARE- Bangladesh. 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 October 2005 to September 2006 :

**i) Project inception meeting with local administration :** Two project inception meeting were held in Sapahar and Dhamourhat Upazila . Upazila Nirbahi Officer (UNO), Chairmen of Union Parishad (UP), representatives of the service providing organizations and NGO and civilsociety members were present in the meeting.

**ii) Village selection, community meeting, social mapping and Well Being Analysis (WBA):** Sixty villages selected for project implementation and 9 villages selected as control village as per the project guide line. Social mapping WBA conducted in 76 villages out of primarily selected 80 villages.

**iii) Group formation :** Sixty group formed taking one male and one female representative from each food insecure households. Leadership i.e seven members Executive Committee were selected by the group members following group constitution in a democratic manner.

**iv) Constitution development for organized group :** Work in each villages were organized for developing constitution for the organized group in a participatory manner.

**v) 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.

**vi) 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.

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

**viii) 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.

**ix) 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.

## **Nutritional Surveillance Project (NSP) :**

**The Nutritional Surveillance Project (NSP) :** RIC has been implementing NSP in collaboration with Helen Keller International (HKI) Bangladesh and the Institute of Public Health Nutrition, Government of Bangladesh since January 2002.

Intervention of the project is to collect data on the nutrition and health of children and mothers and the sharing and wide use of its surveillance data. Which enable a better understanding of the linkages between nutrition, health and poverty, and contribute to evidence-based decisions in Bangladesh that ultimately help to reduce malnutrition and alleviate poverty. During the reporting period RIC collected data of slum dwellers from 16 wards of Dhaka city.

The information routinely collected by the NSP include:

- Anthropometrics status (stunting, underweight, wasting) of children aged less than 5 years and mothers
- Night blindness and vitamin A capsule receipt in children and mothers
- Health of children and mothers
- Breastfeeding and child feeding practices
- Household demographic, socioeconomic status and livelihood indicators

- Household food consumption
- Household food production
- Natural disasters, domestic crises and coping strategies
- NGO group members

## 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:**

**i) Conduction of baseline survey:** Six hundred household have been covered under house hold survey using Household Survey tools in practice

### **ii) Identification of project participants**

Based on the survey information total 361 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.

### **iii). Group Formation and orientation**

Seventeen groups has been formed consisting 21 members per group and selected group have been oriented on the objectives of this programme and their responsibilities

### **iv) Savings collection and loan disbursement**

An amount of Tk 1,54,750 has been collected as savings from the members till June 06 on weekly basis. The savings fund will be used to provide need based financial support in future. However any member can withdraw their savings in need. They will be paid 5% annual interest on their savings.

To provide loan ILO contribute Tk. 20 lac and RIC also contribute Tk.20 lac. Up to 30<sup>th</sup> June Tk.37,36,000 disbursed among 324 group members with loan size of Tk.6000 to Tk.20000 based on their needs.

### **V) Awareness raising and Capacity building:**

Five training course on Entrepreneurship development and business management were organized during the project period. Total 125 weavers participated in the training courses. Resource person from Bangladesh Handloom Board and RIC facilitated training courses.

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

## **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 :

**i). Basic project orientation and Refresher for project staff :**

Newly recruited staff were provided basics orientation on the project interventions.

**ii) Tanning for paid volunteer on community Mobilization and MCHN :**

Three training for the paid volunteers were organized to trained on the techniques for dissemination of specific project Intervention .The course was for 3 days. Total 33 Volunteers in each batch participated in the training course

**iii). Workshop/ Sharing at the Union Parishad & Upzilla Level :**

Project progress was shared with the local government representatives, community representatives and service providers at the Union level was held to resolve local problems and conflict as regards to project implementation

**iv).Day celebration**

Independence day, 21<sup>st</sup> February, Victory day, International mothers day, International Disaster Reduction day was observed at the Upa-zila level.

**v) Organize Training for Village Development Committee (VDC) :**

Training courses for the VDC member was organized to increase project implementation capacity, to aware on different rights based issues, governance issues and to create favourable environment of cooperation and solidarity . A total 48 VDC training were organized during the reporting period.

**vi) Orientation of UP Members and Chairmen :**

An orientation session for the members and chairman of the all Union Parishad of the project area was organized to brief them on SHOUHARDO programme with a view to develop positive attitude

to the program, to develop conceptual clarity on rights base approach and to ensure their participation in village peoples development planning process.

**vii) Organizing Training for the farmers:**

Three training courses were organized for the farmers of the targeted household on new technology of agricultural crop production and on comprehensive homestead garden. A total 320 farmers was provided these training.

**viii) Distribution of seed and seedling:**

For nutrition availability, employment generation, empowerment increase income as well as future security and for environmental balance seed and seedlings were distributed among 1200 households.

**ix) Food for works ( for Infrastructure development )**

Six cyclone shelter, 3 small embankment, feeder 3 community place has developed and 5 pond re-excavation was done during the period under FFW.

**x) Awareness raising on health and nutrition for community people:**

In 32 villages awareness campaign on health and nutrition was conducted for the community people. Women groups with their husband and mother in law was given priority as participants of the campaign to develop a common understanding on health and nutrition issues and to practice and promote health and hygienic culture in the family.

**xi) Distribution of take-home rations to pregnant and lactating mothers to improve nutritional status:**

Home-take ration was distributed among 325 lactating mothers and 1210 children age 0-2 to improve their nutritional status through food distribution committee

**xii) Training of community health volunteer :**

8 volunteer group formed under the project taking male and female member from the community and they were provided 5 days training for giving health and hygienic education to the community

**xiii) Establishment of ECD :**

ECD established in 8 unions. ECD activities include growth monitoring, informal education, training and awareness building. These centres also used to integrate health and nutrition with food provisioning and psycho-social stimulation. A committee formed for each ECD comprising of women including the beneficiary mother, adolescents, men, and formal and informal community leaders.

**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**

RIC Non-formal education program is being implemented with the cooperation of Directorate of Non Formal Education (DNFE) Hard to Reach (HTR) Program at 2 district i.e. in Gazipur and Pirojpur

The target population of this program is the children engaged in hazardous child labor and children from disadvantaged families, aged from 8 to 14 years.

The main objectives of this program are -

- Awareness raising of guardians of the target children
- Providing basic literacy to the identified children
- Awareness raising of children on Convention of the Rights of Children (CRC), primary healthcare and environment.

### **Methodology**

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 15 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.

Working Area	No. of Centre		Teacher and Supervisor				Learners	
	2005	2006	2005		2006		2005	2006
			M	F	M	F		
Gazipur	30	30	20	44	20	44	1800	1800
Pirojpur	30	30	20	44	20	44	450	450

### Post Literacy and Continuing Education for Human Development

RIC has been implementing NFE under Post Literacy and Continuing Education for Human Development (PLCEHD-1) in Pirojpur Sadar and in Gazipur. 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+45+years. They selected by the RIC with the assistance, help and support of the P.O, UNO through appropriate study/test.

The main objectives of the Project are:

1. Provide post literacy to consolidate, maintain and upgrade the literacy skills of the neo literate.
2. Help develop their life pattern by increasing their incomes through providing technical skill training.
3. Eliminate gender disparity and establish social equitability expediting women empowerment.
4. Involve the target population in a life-long educational process and to develop them as enlightened productive citizens.
5. Preparing a long term planning for Human resource Development

## 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 .

## **Monitoring & Implementation to ensure the affective and productive Micro Finance**

### **Monitoring Tools**

- Field Visit
- Use of program & Accounts Checklist
- Management Checklist
- Quick Response
- Program & Fund Management analytical information collection tools
- Strategy Fixation

### **Use of Tools**

RIC believes that strong monitoring is the pre condition of economic viability of both the beneficiaries and the organization and accordingly RIC conducts it very precisely and carefully. RIC conducts continuous monitoring both from the central and project office on the following sectors

- Group Management
- Office Management
- Staff Management
- Proper use of all forms and formats



- Loan and savings management
- Accounts & Fund Management
- Yearly planning verifying
- Different strategies taken

It has been proved that after conducting continuous field and office level monitoring, some weak sectors of management and wrong practices of the operation are found and accordingly immediate steps are taken for overcoming the problems and strengthening the program as well.

### The stages of RIC's Micro Finance Program Implementation

**Monitoring and Reporting  
at all stages**

- Staff orientation and training
- Area Selection
- Identification of target people
- Group formation
- Savings mobilization
- Fund arrangement
- Training on different trade / scheme
- Loan disbursement
- Loan realization
- Year based evaluation

Particulars	RMC	ME-RLF	FSP	HCP	MFMSF	WFCL	Total
No. of District covered	5	3	1	1	1	1	16
No. of Thana covered	20	10	1	1	2		34
No. of Union/ Ward covered	69	27	6	2	8		112
No. of village covered	464	96	62	4	18		644
Total member	33502	1131	3990	403	842		39868
Present borrower	26827	1101	3314	268	416		31926
No. of Group/Samitee	2054		176	24	45		2299
Loan outstanding	170307745	27162171	10123752	826820	4071098		212491586
Savings outstanding	65498436	4404697	1456938	16066	598187		71974324
Recovery rate	99.41	98.99	98.64	98.72	98.84		98.78

### Financial Services for the Poorest (FSP) Project

This is a pilot program to address the ultra hardcore poor group with financial support from World Bank through PKSF. This project is being implemented at Moheshkhali Upazila of Cox's Bazar district targeting 3,000 members from poorest of the poor group. Under this package awareness raising and skill development training and micro-credit support are being provided to the target group members.

**Objective:** To ensure sustainable livelihood to the ultra hard core poor and marginalized groups of the community and pull them up to a standard position.

**Target group:** 1777 poorest women.

**Target area:** 46 villages and 5 Unions of Moheshkhali Upazilla.

### Union wise village coverage

Name of Union	# of Village
Kutubjum	07
Boro Moheshkhali	13
Choto Moheshkhali	14
Hoanok	05
Pauroshova	07
<b>Total Union - 05</b>	<b>Total Village - 46</b>

#### Service Delivery:

- a) Baseline survey.
- b) Identify the poorest.
- c) Group formation.
- d) Savings.
- e) Leadership and awareness training.
- f) IGA training.
- g) Loan disbursement.
- h) Research.

### Human Resource Management and Development

The organizational structure is 3 tire 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. A list of the training courses organized by the HRD is given below:

	Name of the Courses	No of Courses	No.of Participants
--	---------------------	---------------	--------------------

01	Accounts Managements		
02	Savings and credit management		
03	Report writing		
04	Orientation on Human Resource Policies and Manual		
05.	Orientation on Ultra-poor and Micro Enterprise Micro-credit Management		
<b>06.</b>			

Besides following officials have received training from the organization mentioned below :

Sl. No	Name and designation of the official	Course attained	Organized by

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 b y 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.

# Audit Report

**RAZZAQUE & CO.**  
Chartered Accountants

House No. 154/C  
Road # 19, West Dhanmondi Dhaka.  
Phone: 9140525

**AUDITOR'S REPORT AND ACCOUNTS**  
of  
**RESOURCE INTEGRATION CENTRE (RIC)**  
**9/2, Block-D, Lalmatia, Dhaka-1207**

**for the year ended 31<sup>st</sup> December, 2005**

We have audited the accompanying Balance sheet of Resource Integration Centre (RIC) as at 31<sup>st</sup> December, 2005 along with Income and Expenditure Account and Receipts & Payments Accounts for the year ended on that date with related notes. We note that preparation these financial statements are the responsibility of RIC management. Our responsibility is to express an independent opinion of these financial statements, based on our audit. We have conducted our audit in accordance with International Standards of Auditing (ISA) as adopted in Bangladesh. Those standards require that we plan and perform the audit to obtain reasonable assurance about whether the financial statements are free of material misstatements. Subject to our separate report, that;

The financial statements are prepared in accordance with generally Accepted Accounting Principles, exhibit a true and fair view of the state of affairs of the RIC as on 31<sup>st</sup> December, 2005 and the results of its operation for the period then ended.

We further state that:

- i. We have obtained all the information and explanations, which to the best of our knowledge and belief necessary for the purpose of audit and made due verification there of.
- ii. In our opinion, proper books of accounts as required by the law have been kept by RIC so far it appeared from our examination of those books, and,
- iii. The Balance sheet, Income & Expenditure Account and Receipts & Payments Accounts dealt with the reports are in agreement with books of accounts of RIC.

Dated the Dhaka.  
14<sup>th</sup> March, 2006

**RAZZAQUE & CO.**  
Chartered Accountants

**Razzaque & co.**  
Chartered Accountants

RESOURCE INTEGRATION CENTRE (RIC)  
9/2, Block-D, Lalmatia, Dhaka-1207  
**BALANCE SHEET as at December 31, 2005**

PROPERTY AND ASSETS:	Notes / Schedule	2005	2004
<b>Fixed Assets</b>	N-16 / Sc-A	20,346,634	15,847,185
<b>Current Assets:</b>		-	-
Investment	N-17	25,837,685	13,073,761
RLF Investment	N-18	214,883,561	159,417,859
Loan & Advance		5,668,602	3,139,938
<b>Cash in hand and at Bank:</b>	N-19/ Sc-B	-	-
Cash in hand		371,214	535,967
Cash at Bank		42,583,673	32,332,235
<b>Total : Taka</b>		<b>309,691,369</b>	<b>224,346,945</b>
<b>FUND &amp; LIABILITIES</b>			
<b>Fund Account</b>	N-20	122,006,820	92,472,564
<b>Long term Liabilities</b>	N-21	98,182,843	60,481,114
<b>Current Liabilities:</b>			
Temporary Loan	N-22	2,158,080	1,376,524
Group Savings	N-23	81,071,505	67,662,747
Loan & Others	N-24	6,272,121	2,345,954
Outstanding Liabilities	N-25		8,042
<b>Total : Taka</b>		<b>309,691,369</b>	<b>224,346,945</b>

DIRECTOR  
RESOURCE INTEGRATION CENTR (RIC)

154/C (5th Floor) Road No. 19 (Old)  
West Dhanmondi, Dhaka-1209  
14th March, 2006

(Razzaque & Co.)  
CHARTERED ACCOUNTANTS

**Razzaque & co.**  
Chartered Accountants

RESOURCE INTEGRATION CENTRE (RIC)  
9/2, Block-D, Lalmatia, Dhaka-1207

**CONSOLIDATED INCOME AND EXPENDITURE ACCOUNT**  
for the year ended 31st December, 2005

Particulars	Amount (in Taka)
<b>INCOME :</b>	
Project Grants (Schedule- C)	37,013,280
Overhead Recovery from different Projects	3,563,209
Service charges and other income from Micro credit	44,358,873
Bank interest	864,411
<b>Total Income Taka :</b>	<b>85,799,773</b>
<b>EXPENDITURE :</b>	
Salary and benefits	31,176,270
Office maintenance and other administrative Expenses	16,196,529
Direct programme delivery expenses	9,947,431
Bank Charges	282,970
Revenue Surplus / Deficit	28,196,573
<b>Total Expenditure &amp; Revenue Surplus / Deficit Taka :</b>	<b>85,799,773</b>

DIRECTOR  
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CHARTERED ACCOUNTANTS

***Razzaque & co.***  
Chartered Accountants

**RESOURCE INTEGRATION CENTRE (RIC)**  
9/2, Block-D, Lalmatia, Dhaka-1207  
**CONSOLIDATED RECEIPTS & PAYMENTS ACCOUNT**  
for the year ended 31st December, 2005

PARTICULARS	Notes	Taka
<b>RECEIPTS :</b>		
<b>Opening Balance of Fund:</b>		
Cash in hand		535,967
Cash at Bank		32,332,235
<b>Sub Total:</b>		<b>32,868,202</b>
<b>Receipts :</b>		
Projects grants		37,013,280
Overhead recovery recovery from different projects		3,563,209

Interprojects Loan		2,060,523
Service charge transferred from Micro Finance		4,793,041
Inter Projects contribution		363,829
Fund from different Financial institution		66,432,500
RLF Realization		325,265,169
Group Savings collection		51,393,862
Advance & Deposits Realisation		2,521,683
Staff loan realisation		277,891
Small Insurance Fund collection		1,249,100
Staff Security Fund Collection		193,400
Fees and subscription		541,648
Sales of assets		213,250
Sales of passbooks and others		170,671
Service charge collection		42,614,996
Bank Interest		864,411
Others		779,702
<b>Total receipts during the period</b>		<b>540,312,166</b>
<b>Total Inflow of Fund :</b>		<b>573,180,368</b>
<b>PAYMENTS :</b>		
FIXED ASSETS		4,712,699
RLF Disbursement		380,730,871
Investment		12,763,924
Fund refund to different financial institution		24,614,300
Inter Project loan Refund		1,278,968
Group Savings Refund		37,985,104
Staff Loan and avances		5,093,238
Service charge transferred from Micro Finance		4,813,466
Operational and administrative Expenses		57,078,538
Interest on savings		140,794
Patment of Liabilities for Expenses		115,146
Payment to different Funds		514,565
Fund refund to donors		100,898
Bank Charges		282,970
<b>Total Payment :</b>		<b>530,225,481</b>
<b>Closing Balance of Fund :</b>		<b>42,954,887</b>
Cash in hand		371,214
Cash at Bank		42,583,673
<b>Total Payment &amp; Closing Balance :</b>		<b>573,180,368</b>

Project wise Receipts & Payments are given in Notes RP-1 to RP-21

DIRECTOR  
RESOURCE INTEGRATION CENTR (RIC)

154/C (5th Floor) Road No. 19 (Old)  
West Dhanmondi, Dhaka-1209  
14th March, 2006

(Razzaque & Co.)  
CHARTERED ACCOUNTANTS

**AUDITOR'S REPORT AND ACCOUNTS**  
of  
**RESOURCE INTEGRATION CENTRE (RIC)**  
9/2, Block-D, Lalmatia, Dhaka-1207

for the year ended 31<sup>st</sup> December, 2005

**1.0 THE ORGANIZATION AND ITS FINANCE:**

Resource Integration Centre (RIC) is an NGO formed with the active initiative of a few senior professional social workers of the country who have long experience in the field of development. The organization is working at grass-root level since inception. With an eye to the major objective, RIC has been struggling to promote the socio-economic condition of the hard-core poor, poor and disadvantaged people who have been suffering from landlessness and abject poverty. RIC is duly registered with the Directorate of Social Welfare under Voluntary Social Welfare Agencies (Registration and control) Ordinance 1961 vide registration on. Dha-01164 dated August 28, 1982 and Foreign Donation (Voluntary Activities) Regulation/Rules 1978 vide registration no. DSS/FDO/R-177, dated November 26, 1984. RIC is also registration in the year 1992 with the Directorate of Family Planning, Ministry of Health and Family Welfare vide registration no. 18. RIC has initiated numbers of programme/project taking in to account the prevailed socio-economic situation of the catchments in to account the prevailed socio-economic situation of the catchments area. The on going programme/projects of RIC are:

- Formation of peoples Group and Institution Building;
- Education, Training, Awareness Raising;
- Professional Skill Development;
- Prevention and Elimination of Worst Form of Child Labour;
- Micro-Credit and Income Generating;
- ESP Delivery, Health and Nutrition.
- SHABGE-DFID
- Institutional Building and Rights;
- Elderly People's Development;
- Disaster Preparedness;
- WATSAN and Environment Development;
- Food Security Issues.
- Bio-diversity and Conservation ; etc.

For running these programmes necessary funds have been managed from foreign development partners, community people, members of RIC and own income. The consolidated accounts are prepared aiming to compile the total accounts of RIC for transparency and also to fulfill the statutory requirements of organization.

**2.0 SCOPE OF AUDIT:**

We are confirming that the audit was carried out in accordance with the internationally accepted auditing standards as adopted in Bangladesh and accordingly included such test of accounting records and audit procedures as were considered appropriate in the circumstances. In addition to that the audit has also focused on the following aspects:

- a) Hold meeting with the auditors and key officials of RIC;
- b) Review and test checking of various accounting documents and papers related to organization and management such as:-
  - ❖ approved project proposal, plan of operation and budget;
  - ❖ agreement and supplementary agreements / meeting minutes
  - ❖ accounting and administrative procedures, project files, government orders relating to organization
  - ❖ guidelines (relates to RIC) as to decision making, division of duties and maintenance of organization fund.

**3.0 OBJECTIVE OF AUDIT:**

Major objectives of the audit are :-



- a) Preparation of accounts covering all transactions of R1C during the year under audit and to review the efficiency and capacity in managing the fund;
- b) Verification of expenses to ensure that expenses are supported by adequate vouchers/documents to justify payments, the expenses related to project and recorded on standard documents showing particulars of project, designation, payee, amount, purpose and date of disbursement along with original bill, invoices and receipts etc. and also to ensure compliance with appropriate rules and regulations and compare actual expenses with budget;
- c) To review the internal control and fund management system and make suitable recommendations.

#### 4.0 ACCOUNTING RECORDS:

Separate cash book, ledger and other books of documents were maintained by the organization for each project as per provisions of the agreement and the general accounting standards.

#### 5.0 ACCOUNTING BASIS:

Accounts of the organization was maintained on mixed accounting basis, that is, all income actually received were taken as income and all expenditure / payments actually made during the period were taken as expenditure with a few accounting adjustments for non-cash transactions. This has been resulted in making the financial statements meaningful and accurate for reporting and monitoring purpose.

#### 6.0 PRESENTATION OF FINANCIAL STATEMENTS:

The following financial statements were prepared and presented for management information purpose

- Balance Sheet as at 31 December, 2005 showing assets and fund status of the organization;
- Income and Expenditure Account for the year ended 31 December, 2005 showing the revenue income and expenditure incurred;
- Receipts & Payments Account for the year ended 31 December, 2005 based on the cash transactions only. No adjustment or non-cash transactions have been included in this account;

#### 7.0 REPORTING:

This report covers comment for the period from 1 January, 2005 to December, 2005.

#### 8.0 PROJECT GRANTS IN AID : TAKA 27,013,280.00

Project grants in aid amounting to Taka 27,013,280 was received from different benevolent development partners as per **Schedule-C** of project grants, under certain terms and conditions/memorandum of understanding: These are duly recorded in the different projects' cash book of the organisation.

#### 9.0 FIXED ASSETS : TAKA 20,346,634.00

Details of fixed assets are given in the assets **Schedule-A**, annexed with this report. Physical inventory of fixed assets was carried out by the management at the closing date of accounts and found no deviation. Apart from that we have also verified the fixed assets on test basis during the course of our audit and found to be in agreement. Depreciation on fixed assets was not charged during the year under audit. Identification mark was given for better control and management but in a few projects / unit offices, this has not been properly done.

#### 10.0 REVOLVING LOAN FUND : TAKA 214,883,561.00

Details of Revolving Loan Fund is given in note. The loan fund was provided to the affiliated beneficiaries of the organization for undertaking different small scale income generation activities like- Rickshaw Project, Goat & Sheep Rearing, Poultry & Livestock, Kitchen Gardening and Horticulture, Bee keeping, Fisheries, Betel Leaf Production, Banana and other fruit gardening, Nursery, Small Trading, Handloom Operation, Net making Fish drying etc. We have observed that service charge at certain percentage has imposed on investment to make the programme sustainable. We have also observed that recoveries of the said loan have been further lending among the other beneficiaries, aiming to provide more services.

Periodical financial statements are preparing on monthly basis and Balance Sheet of the Revolving Loan Fund have been preparing on half yearly basis. Loanees and small savings holders detailed schedules were prepared at the field offices. Project and Unit office-wise disbursement, recovery, earnings, expenditure and surplus/shortage accounts are preparing for better management information and transparency purpose. We are suggesting that project and unit office-wise periodical Balance Sheet, loanees and small savings holders schedule should be preserved at head office for confirmation and record.

#### 11.0 INVESTMENT: TAKA 25,837,685.00

It represents the Fixed Deposit Receipts (FDR) made with different Banks and Financial Institutions and interest accrued thereon.

#### 12.0 CLOSING CASH & BANK BALANCE

##### 12.1 Cash in hand : Taka 371,214.00

Cash in hand amounting to Taka 371,214.00 was certified by the management in support of the balances stated in the cash books as on 31st December, 2005. We note that our audit was conducted on post dated and thus, we could not physically verify the cash in hand as on 31st December, 2005.

However, we have obtained a cash custody certificate from the management. on support of the balance stated in the accounts.

##### 12.2 Cash at Bank : Taka 42,583,673.00

It represents the bank balances of Taka 42,583,673.00 lying with different bank accounts of the organisation. Details of closing cash at bank as at 31st December, 2005 showing individual project and unit offices are given in separate schedules.

#### 13.0 GROUP SAVINGS : TAKA 81,071,505.00

Details of Group Savings are given in Note-24. We were observing that Group savings amounting to Taka 81,071,505.00 was accumulated as on 31st December, 2005. During the year under audit a sum of Taka 137,985,014.00 was refunded, which is about 88% of the Group Savings that was raised during

the year under audit. We are suggesting that appropriate measures should be taken for proper management and nursing of group members, enabling to mobilize and accumulate more group savings.

#### 14.0 PLANNING AND MONITORING:

RIC has established a periodical financial monitoring system for its budgetary and internal control purpose. Follow-ups in compliance of the systems were found to be adequate.

#### 15.0 ACKNOWLEDGMENT

We record our gratitude to the management for providing us necessary briefing, information and documents and also logistical support during the course of our audit. This has helped the audit team to understand its responsibilities clearly and carry out the audit in an orderly fashion. We also thank to the executive committee and general members of RIC.

## **EXECUTIVE COMMITTEE**

Sl. No	Name	Position	Address	
			Permanent	Present
1	Mr.Mahbubur Rahman	Chair person	Vill: Damorhuda, Post:Monoharkhali, Chandpur	House#13 Road# 20 Rupnagar R/A , Mirpur Dhaka Phone :8019777
2	Ms. Afroza Haque Rina	Vice-Chairperson	137,Darus salam, Dhaka	137,Darus salam, Dhaka
3	Mr. Tofazzel Hossain	Treasurer	Shaid salim Para, Pirojpur	1/A, 274,Jafrabad Dhaka
4	Mr. Abul Haseeb Khan	Member Secretary	14, M.c . roy Lane, posta Dhaka	14, M.c . Roy Lane, Posta Dhaka
5	Ms. Shrin Akhter	Member	Seltech Tower, Monipuripara, Dhaka 9121909 01715199572	Seltech Tower, Monipuripara, Dhaka
6	Ms. Nurjahan Begam	Member	Parerhat Road Pirojpur	62 Janata Housing Ring Road, Mohammadpur, Dhaka.
7.	Mr. Abu Sayed Khan	Member	Bivaghdi, Nagarkanda Faridpur	5/3 SheikShaheb Bazar, Dhaka

### *Senior and Mid level Professional*

#### **Director**

**Abul Haseeb Khan**

#### **Coordinators**

**Dipak Ranjan Chakraborty – Admin and Finance**

**Monwar Reza Khan – Micro Finance**

**Deputy Coordinator**  
**Abu Riyadh Khan - Micro Finance**

**Assistant Coordinators**

**Khaledul Islam- Micro Finance**  
**Dinobandhu Dutta – Micro Finance**  
**Saleh Mahmood (Mithu)- Liaison and Public Relation**  
**Afroza Laila - Human Resource Development**  
**Azizul Haque- Office Management**  
**Md. Nazrul Islam- Internal Audit**

**Officers**

**Assistant Officers**

**Area Manager**

**Thhin Sen - Cox's Bazar Area**  
**Monirul Haque- Pirojpur Area**  
**Gazi Obaidur Rahman – Narshingdhi Area**