

INTERSHIP REPORT

ON

Role of JSKS into the Economy of Bangladesh.



**HAJEE MOHAMMAD DANESH SCIENCE AND TECHNOLOGY
UNIVERSITY, DINAJPUR.**

Internship Report

By

Md. Kamruzzaman

Student ID. E-140504046

E-MBA in Finance

Department of Finance

HSTU, Dinajpur.

MASTER OF BUSINESS ADMINISTRATION (MBA)

(This internship report has been prepared for submission into the Department of Finance & Banking, Hajee Mohammad Danesh Science & Technology University, Dinajpur, as a partial requirement for fulfillment of MBA Degree in Finance)

23 October-2016

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HAJEE MOHAMMAD DANESH SCIENCE AND TECHNOLOGY
UNIVERSITY, DINAJPUR.

23 October-2016

*Dedicated to My Beloved
Parents & my Honorable
Teachers*

Letter of Transmittal

23 October, 2016

To

Shahnaz Parvin

Assistant Professor

Department of Finance & Banking

Faculty of Business Studies

Hajee Mohammad Danesh Science and Technology University, Dinajpur-5200

Subject: Submission of Internship Report on “Role of JSKS into the Economy of Bangladesh.

Dear Sir

This a great pleasure to submit my internship report on “Role of JSKS into the Economy of Bangladesh. ", which is a part of EMBA program. To you for your kind consideration, I made sincere effort to study related documents, materials, observe operations, examine related records, and collect primary data regarding attitude for preparation the report.

Within the time, I have tried my best to complete the pertinent information as comprehensive as possible.

Therefore, I will be very much glad to bear from you for further clarification.

Sincerely yours,

Md. Kamruzzaman
Student ID. E-140504046
E-MBA in Finance
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Declaration

I, am Md. Kamruzzaman, Student ID No. E-140504046 E-MBA in Finance, Department of Finance. Submitted my enrich the report. I believe that it was a great experience and it has enriched both my knowledge and experience internship report entitled “Role of JSKS into the Economy of Bangladesh”, after completing my internship program. I have tried my level best to get together as much information as possible to.

This report has been submitted in partial fulfillment of the requirement for the degree of Master of Business Administration (E-MBA) in Finance at Hajee Mohammad Danesh Science and Technology University, Dinajpur.

Md. Kamruzzaman

Student ID. E-140504046

E-MBA in Finance

Department of Finance

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Certificate of Supervisor

I, hereby declare that the Internship report entitled “Role of JSKS into the Economy of Bangladesh” is a useful record of the Internship work done by Md. Kamruzzaman, Student ID No. E-140504046 E-MBA in Finance, Department of Finance, Hajee Mohammad Danesh Science and Technology University, Dinajpur-5200. This report represents an independent and original work prepared on the basis of primary and secondary data collected and analyzed by the candidate. This report has not been accepted for any other degree and is not concurrently submitted in candidature of any other degree.

This entire work has been planned and carried out by the candidate by my supervision and guidance. In my opinion, this report is sufficient in terms of scope and quality for the award of the degree of Master of Business Administration (E-MBA) in Finance from Hajee Mohammad Danesh Science and Technology University, Dinajpur.

Supervisor

Internship Program

Shahnaz Parvin

Certificate of Co-Supervisor

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CO-SUPERVISOR

OF THE

Internship Program

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At first, I would like to express my gratefulness and harmony to the ALLMIGHTY the supreme authority of the Universe, without whom we would be nothing. Next I would like to express my kindness to my Beloved Parent whose continuous inspiration enrages me to make a right move in my life.

I am grateful towards some respected persons for their advice, suggestions, direction and cooperation which have enabled me to have an experienced in the dynamic environment such like in banking sector. I would like to thank my honorable supervisor Shahnaz Parvin, Assistant Professor Department of Finance & Banking, Faculty of Business Studies, Hajee Mohammad Danesh Science and Technology University, Dinajpur, whose help, suggestions and co-operations, the total report will be valuable.

I would like to thank my honorable co-supervisor Abul Kalam, Assistant Professor Department of Marketing , Faculty of Business Studies, Hajee Mohammad Danesh Science and Technology University, Dinajpur, whose help, suggestion and co-operation in preparing the report.

I would like to thank from the deep of my heart to those people who are related with making of this report and make it a success.

I would like to express my indebtedness to my report all the teachers, Department of Marketing, Faculty of Business Studies, Hajee Mohammad Danesh Science and Technology University, Dinajpur, for helping me and giving assistance in preparing the report.

Md. Kamruzzaman

23 October-2016.

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Abstract

This paper explores the role of JSKS (Jhanjira Samaj Kallyan Sangstha) into the economic development of Bangladesh and how it is performing.. But it is very difficult to identify it in this short dimension. Bangladesh is beset with multifold problems due to poverty. It was found with supportive references that how the organization is playing a positive and essential role for the betterment of the poor and the needy. The mission and activities of JSKS revealed the fact that it is omnipresent with their multifaceted and multidimensional projects and programs aimed at providing quality education, livelihood, food security, DRM, Climate Change, Human rights, Good governance, Water & sanitation, Micro-credit provision, Child rights, health-hygiene & nutrition, and empowerment of women and sustainable development etc. NGOs have organized the rural & urban poor and taught them the benefits of forming groups/cooperatives, supplied them with inexpensive agricultural technology, awareness, economic support, leadership development, social forestation through usage of local resource etc. all of which helps in economic development and poverty eradication. Hence NGOs in Bangladesh can continue playing the role of catalyst in the attainment of sustainable economic growth and development provided, an enduring, warm and dependable relationship is there between the Government and NGOs where both are working for the benefit of the people. Albeit the Government and Non – Government Organizations are playing important role for effective change in the socio-economic development of the country. Accordingly, I collected some primary data and found some problems in this field, which is shortly depicted in this paper. Finally, I have given some recommendations, which will be helpful with a view to reducing discrimination, injustice, food insecurity as well as poverty from our society. Hence theoretical background of JSKS, a detail understanding of the term, economic status and rural poverty scenario of Bangladesh was discussed.

1. Introduction

Poverty stands for those people who are in want of any of their fundamental needs. If an individual is in short of any of the needs, he or she will fall under the curtain of poverty. We can say that poverty means the people living under poverty line. In another sense, poverty means the state of being poor. The most common measure of poverty is the number of household's below poverty line where poverty line is calculated on the basis of the level of expenditure required attaining minimum calorie requirement. The poor people are in lack of education, shelter, food, cloth, security and income earnings. Above all, they are under poverty line.

Right now Non-Governmental Organizations or NGOs have become an extensively discussed theme in the third world countries. Bangladesh is no exception. The NGOs have appeared as the savior of countless number of people without food, cloth, education and basic health facilities. Bangladesh is one of the top thirteen underprivileged countries. With the record of being the most densely populated country on earth and feeble manpower competency, Bangladesh is facing massive challenge to meet up the demand of her ever-increasing population. Although agriculture sector is the main source of income for this rural-agro based country, unfortunately this sector has completely failed to create rewarding employment opportunity for the landless. Considering these overall situations, the NGOs are working on poverty eradication by directly involving the poverty stricken population. Their target groups are basically the poor and vulnerable ones with hardly any possessions. Their main tasks are to organize these people, create awareness in them and make

By the end of nineteenth century almost in every country census of urban poor were taken and most of the development works were directed through the government. Due to poor communication system, lack of solemn desire of the administration and information inadequacy no separate projects were undertaken for the rural underprivileged. Moreover, at the beginning of twentieth century worldwide rapid industrialization and urbanization took place, which lead to further breach of congruency between the urban and the rural sector. There began the effort of the government to improve the rural state of affairs. Then activities like employment generation to ward off unemployment, expansion of economic activities and cash donation were carried out to improvise the condition of the underprivileged ones. But after World War II, manifold impasse oriented societal system failed to activate the rural economy through financial activities only. This failure was mainly attributed to an assortment of social and psychological factors.

During the sixties however, as a result of global expansion of modern development administration, much discussion took place when a great deal of emphasis was given on the structural development of rustic area. Hence a unique concept on rural development was introduced in the field of development. In most of the countries around the world poverty condition is divided into two broad sectors: urban and rural. The primary reason is to undertake separate plans for each type considering the features, demand, necessity and priority of urban and rural sector. Since the rural sector is greater than urban sector in the developing countries, rural development is directly co-related with national development and now many people are of the same opinion that poverty alleviation is one crucial factor for rural development. They have given discrete importance to rural poverty although they have not provided with any distinct explanation of rural poverty. According to them the presence of scarcity related symptoms are the indicators of rural poverty. Those people from the village area who can be identified as poverty stricken using the poverty measurement scale, only those can be considered as the victim of paucity.

Some aspects of rural poverty are: Lower income Rapid/easy fall in income Lack of coping crisis ability Limited access to the social resources Insufficiency or total deprivation from social and civic amenities Insufficient health and nutrition service

NGO's started shortly after the 1971 war of liberation, initially providing relief services and rehabilitation assistance to war savaged victims. Those NGO's shifted their development programmes and strategies towards community development, giving special preference to the poor and to the powerless segments of Bangladeshi society.

Ist Generation: NGO's put emphasis on relief and rehabilitation work (1971-72).

2nd Generation: Development efforts of NGO's are aimed towards community development (1973-75) with a number of sectoral activities.

3rd Generation: This is known as sustainable system development where the NGO's extend the breath of their programs, enormity sustainability through under taking large-scale program, complementing the national development system and involving various organization and institutions. JSKS is under this generation.

4th Generation: Which entirely depends on the development phase of NGO's in realizing their vision of society characterized by strong people's movements.

Bangladesh is primarily an agricultural country. About 77% of the populations live in village and 75% of them is dependent on agriculture, which contribute more than half of the GDP. In recent years, Bangladesh is overwhelmingly characterized by poverty, disease, malnutrition, illiteracy, unawareness that dominates the lives of the rural poor (Alamgir, M. 1978),. The under developers of the rural economy of Bangladesh is reflected in the low productivity, high population pressure, underemployment, lack of work opportunities outside agriculture and the resultant deteriorating living condition of the rural poor. As Bangladesh is one of the poorest countries in the world having a per capital GDP at current market prices (in US\$) 445 (National Accounts Statistics, 2005).

In Bangladesh 60% of rural populations are functional landless, 20% do not even own their homestead. Majority of them are directly or indirectly depend on agriculture and selling labour. In addition due to the domination of the society by the rural sites most of the available resources are owned by the upper socio-economic strata. The rural poor are victim of various kinds of oppression, deprivation and injustice. Land takes the leading role in generating rural income and it's distribution. But above 60-70 percent of the household do not posses enough land to generate income for subsistence. The available findings on land holding structure showed a very twisted distribution to land and it has been associated with rise of landless and marginal farmers in the rural society. The high population growth and low level of economic activities particularly in rural areas may be identified as important causative factors for high incidence of poverty (Ahmed and Hossain, 1984).

Government of Bangladesh has given priority to the development of villages and agriculture too. However, the production-oriented development strategy which the government has been pursuing for a long time, can hardly ameliorate the problem of under employment in the rural economy. Because of a low output elasticity of demand for labour, 2.8 percent (Rahman, 1999) growth of the cereal output, which is the single major component of agriculture production in the country was associated with only 1.4% increase in demand for labour and during 1977-1982 an impressive 3.3 percent growth in the cereal production was associated with a growth in agriculture employment of only 2.1 percent per annum (Yunus, 1985).

On this planet, more than 140 crore of people, two-thirds of whom are women live in abject poverty, earning less than one dollar in a day. At the same time our planets ability to sustain it is eroding. Declining ecosystem and growing social and ecological vulnerability affect everybody but poor people supper their consequences more than others. The main challenge that developing countries face is providing access to food, safe water, sanitation, and education and health

services to ever increasing population who are mostly poor. So, major challenge of all poor countries is poverty alleviation and for a country like Bangladesh this is at the top as a priority. But the question arises why they are poor? Is it that they have chosen to remain poor or they are poor because they are poor mentally, physically, economically and environmentally? Nobel Laureate Dr. Amartya Sen concludes, they are poor because they are deprived of their access to resources and they suffer from poverty. Poverty is caused by the lack of exchange entitlement in a market economy.

In most of the developing countries in Asia growing attention has been given for rural development during past two decades. This is because majority of the people live in rural areas where problems of poverty, inequality, unemployment etc. are increasing rapidly. The percentage of rural population is as high as 77 in Bangladesh.

The socioeconomic background and population problems have prompted policy makers to take up specific rural development program in order to improve quality of life of vast majority of the rural poor who have not been benefited from the general development program (Akter, 1996). Though there is some positive in respect of farm productivity and overall economic growth rate in some developing countries, nevertheless, the extent of poverty, inequality, landlessness and unemployment have been become widespread in many countries. With a low level of income and pervasive poverty the development priorities in Bangladesh increasingly focus on efficient growth policies and provision of basic services to the poor.

Like many other developing countries Bangladesh has succeeded in ensuring sustainable growth in the last decades and reduced income poverty level significantly. But we are still now where near articulating a complete theory of the growth-poverty-inequality relationship. Poverty stands for those people who are in want of any of their basic needs. If an individual is in short of any of the following needs. She/he will fall under poverty line.

Poor are not a homogeneous group but three major categories can be distinguished:

- Extreme poor
- Moderate poor.
- Vulnerable non-poor

On an average in a village 20%, 25% and 30% population is extreme poor, moderate poor and vulnerable non-poor respectively. The poor and the poverty are used interchangeably and sometimes complementarily. Those poor people are much downgraded in terms of income gathered, security arrangement, basic needs fulfillment and income earnings. They are in lack of education, shelter, food, cloth and security. Above all, they are under poverty level.

1.2 Objectives For what purpose JSKS plays its role

The primary purpose of JSKS is the design and implementation of development related projects and programs. Specific target setting for poor, hence, a combined strategy considering all three stated aspects is necessary to undertake. JSKS plays a vital role for poverty alleviation and economic development. JSKS explores the opportunities for empowering disadvantages, deprived and peoples with excluded human rights through executing different projects and programs.

To bring the rural poor into mainstream of development, JSKS focuses on situation building as a strategy to encourage the rural poor to participate in different economic activities and to increase their income through employment generation, several policies, methods and strategies of the NGOs have attracted the attention of some foreign development partners and experts. JSKS usually promote strategy to strengthening livelihood, generating employment eliminating discrimination, establishing basic needs, human rights, resource mobilization.

- Fighting against poverty, economic development and eradicating discrimination;
- Identifying native assets, local leadership and ensuring effective utilization of these for welfare and development;
- Facilitate agricultural development through institutional support and expansion of ways of benchmark production through transfer of technology.
- To establish Food security
- To raise literacy rate by taking various programs—Food for education program, Compulsory primary education, adult education etc.
- To develop Value Chain and market linkage for marginal farmers
- To stop all forms of violence against women, girls and children.
- Coordinating the poor and deprived ones through formation of co-operatives and thus facilitate the socio-economic progress.
- To established human rights and good governance;

- To develop resilience to Climate Change and reduce risks of disasters.
- To respond on humanitarian emergency.
- To develop entrepreneurship
- To ensure sound health, hygiene and access to water and sanitation.
- To explore the income/employment generation along with social programs and support activities.
- To create the employment opportunities for the poor by expanding and establishing cottage and small-scale industries.
- To remove the poverty, it is necessary to increase the productivity by using modern technology and skilled manpower.
- To ensure the equal distribution of resources those is available in the locality.
- To create skilled manpower by providing proper training for the unskilled manpower.
- Humanitarian Progress and Structural Development of Organizations for Rural Poor;
- Increase basic physical infrastructure (roads, markets) in the rural area.
- Promote participation of women in development activities;
- Remove the social corruption for poverty alleviation.
- Increase the awareness of poor people by teaching and proper training.
- Human Resource development, Utilize the resource properly to reduce poverty.

1.3 Organization's Profile

JSKS is the acronym of “Jhanjira Samaj Kallyan Sangstha”. It is a non-profitable, non-political, non-government development organization. JSKS was established in October 10, 1983 by the active initiative of a group of dedicated and benevolent social workers with a view to promoting the livelihood status of the underprivileged people of this region.

A group of committed professionals are contributing their intellectuality under JSKS since inception with the view of hope a society, free from injustice and discrimination, where disadvantages and vulnerable people's socio-economic condition will be improved, lives with dignity & equity. After passing the founding Director Mr. Khademul Hoque in 1989 and the present Director Mr. Mustafa Kamal took over the Leadership and continued the development activities of the organization again from December 1991. During last 32 years (1983-1915) existence in development, it has been implementing numerous development projects. Initially, it was started its activities at local level focusing Social Development and Humanitarian support. Later on, it was emerged as an NGO and has got registration of Social Welfare Department and

NGO Affairs Bureau as well. It is known as an active development partner especially for the people live under poverty line, women and children to facilitate sustainable changes by challenging the forces in the society that produce and reinforce poverty and discrimination. JSKS demonstrates their own capacity to influence practices for the appropriate development of children eradicating poverty, reduce vulnerability, eliminating discrimination against poor children, children with disabilities (CwDs), women & ethnic in north-west region of Bangladesh

By this time, organization got funding support from numerous national and international donors i.e. CCDP, Oxfam-Bangladesh, Plan-International Bangladesh, PROSHIKA, BRAC, VERC and CARE-Bangladesh, USHA, CDD, Manusher Jonno Foundation, CBM, Palli Karma Sahayak Foundation (PKSF), USC-Canada, Aus AID. With the funding and technical assistance from aforesaid multi-donor, it started to work intensively for the Socio-economic independence of the poor, disadvantaged and discriminated people of this region. By this time organization has proved its ability, transparency and quality in program implementation. So far, organization has been completed different development program during last 30 years with the full satisfaction of the donor. The major program implemented by the organization are; Early Care and Childhood Development (ECCD), Basic Education, adult literacy, non-formal education, non-formal primary education, disaster response, micro credit, local government strengthening, reduction of violence against women, water and sanitation, 100% sanitation, alternative livelihood option to increased livelihood security, rice-fish, homestead gardening,. Geographical focuses of the organization are both in urban and rural setting.

It has strong active and transparent management system. The GC and EC members of the organization have proven dedication and commitment to the organization. The election of EC members take place in a quite transparent way and every month they sit once to review organizational progress and discuss further quality improvement of the organization. All those effort make the organization unique of its nature.

1.4 Strategic framework

1.4.1 Vision of JSKS

The Vision, that is true to the history and values of the organization, while challenging it to think more ambitiously about what it can actually do. JSKS Vision, as follows; is such a statement that has prepared considering future trends and programming opportunities.

We hope a society free from injustice and discrimination, where disadvantages and vulnerable people socio-economic condition will be improved, live with dignity & equity.

1.5 Mission Statement of JSKS

On the basis of this consensus, participants then formulated a complementary Mission Statement that further expresses purpose of JSKS.

JSKS works for establishment of social justice, eradicate poverty & illiteracy and to foster human dignity. It is known as an active development partner especially for the people live under poverty line, women and children to facilitate sustainable changes by challenging the

1.6 Goal of JSKS

Poor and vulnerable community has an enabling environment for sustainable improvement of their status. They are demonstrated their own capacity to influence practices for the appropriate development of children, to eradicate poverty, reduce vulnerability, reduce discrimination against poor, children, women and ethnic in north-west region of Bangladesh.

1.8 Core Values & Principles

JSKS is a humanitarian organization with a primary focus of targeting the most vulnerable groups - especially women, the elderly and children. All our activities aim to maintain and/or restore human wellbeing and dignity.

1.9 Core Values

- Humanity and Human Rights Alertness
- Gender sensitivity, equity and Justice
- Transparency, Accountability and Honesty
- Environment friendly and plain leveled field also for the PWD
- Participation and inclusiveness
- Respectfulness and Dignity
- Commitment & Ownership.

1.10 Our Core Principles

- Committed to devotion, integrity and ownership.
- Committed to the principles of Universal Declaration of Human Rights (UDHR) that all human beings are born free and equal in dignity and rights which are inherent and indivisible.
- Committed to raise voice against depriving rights of vulnerable peoples.
- Committed to Promote and uphold the values of transparency and accountability.
- Committed to Promote gender equality and social justice.
- Committed to Respect the diversity, culture, values and personal confidential rights.

1.11 Charter of principles:

In carrying out our activities, all members adhere to a charter of principles that form the foundation of our humanitarian commitment: independence, impartiality, non-discrimination, free and direct access, professionalism and transparency. Sharing internationally recognized humanitarian values. JSKS abides by the following general values of humanitarian responsibility in carrying out its work.

- ⊕ Do no harm — JSKS acts responsibly to ensure that its activities do not adversely affect local communities or any stakeholders.
- ⊕ Promote cooperation and collaboration with national and international stakeholders to provide assistance to vulnerable people and to share our knowledge with local partners.

1.12 Guiding Principles

JSKS developed the below Guidelines/Manuals on which its every actions turns on-

- Constitution
- Staff Management Manual
- Gender Policy
- Finance and Admin Policy
- HR Manual
- Information Discloser Policy
- Gender Friendly Micro Credit Manual
- Group Formation & Management
- Quality Education Guidelines

1.13 Governance Structure

1.13.1 Management of JSKS:

A General Body called General Council (GC) governs JSKS. General Body elects Executive Committee (EC). EC provides policy, manuals, guidelines etc. The Executive Director (ED) guides the team members/ staff in order to implement the day to day activities of the organization.

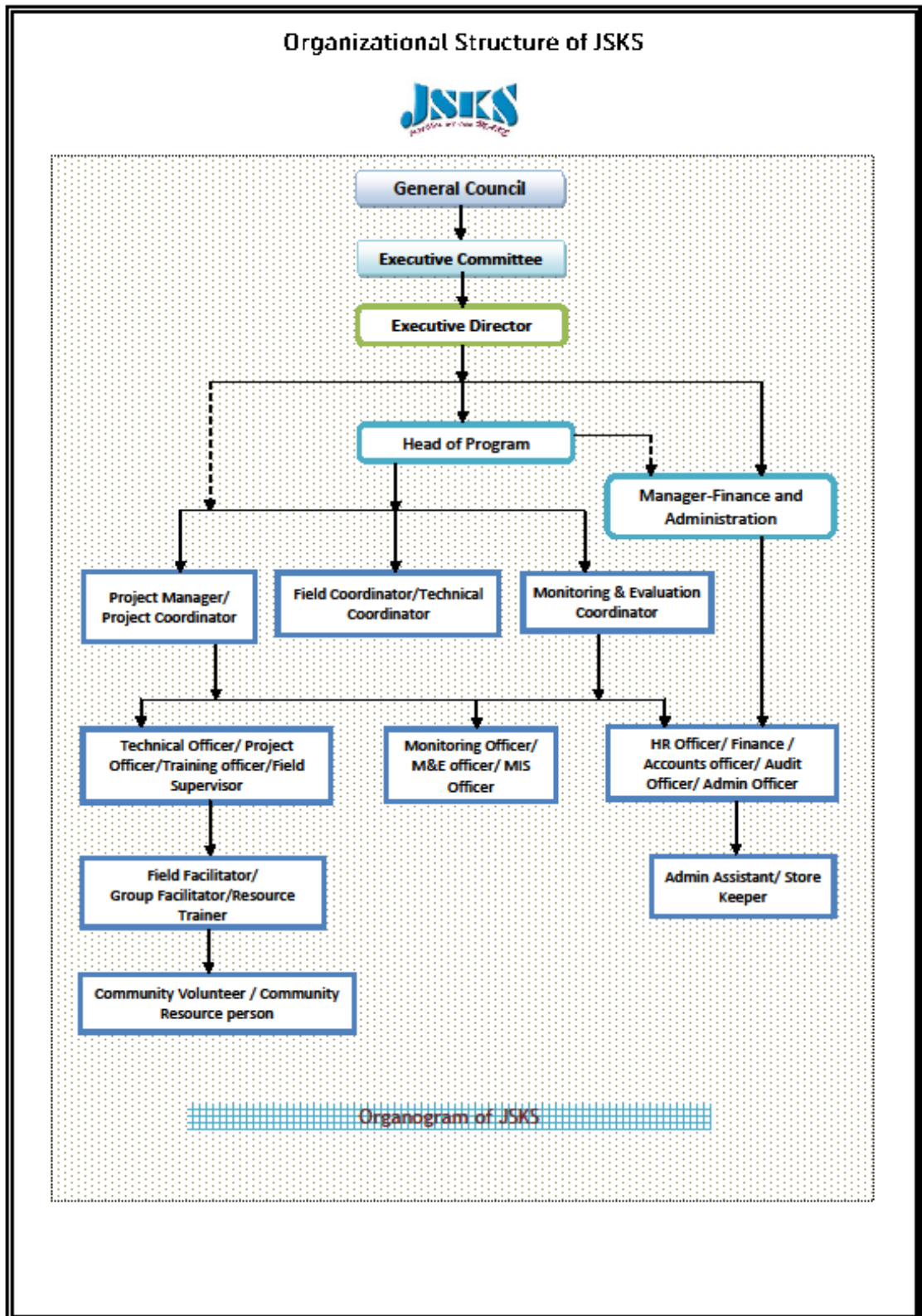
1.13.2 Management Structure:

JSKS are continuing its operation through an active General Council consisting of some dedicated members. The General Council elects an Executive Committee is elected by the GC and Executive Director of the organization as a member secretary. EC is elects for three years period, constitutionally the ED is the Member Secretary of the EC and GC are mainly responsible to operate the organization and its program smoothly. The EC members are sit in the meeting on monthly basis to monitor the progress of its program.

1.13.3 Organizational Infrastructural Set-up:

Organizational has a strong infrastructural set-up. Its head office stands on its own building. There are Project/program offices in different working area in different districts. Organization has its own medium large training center along-with all kind of facilities. In the center, there are accommodation facilities of around 100 and 2 training room with an accommodation of 100-50 participants.

Organogram of JSKS



1.13.4 Strategic Direction (Thematic area of developmental works)

- Quality Education
- Agriculture, Livelihood and Food Security
- Women Empowerment and Gender Development
- Health, Hygiene & Nutrition
- Rights, Social Justice & Good Governance
- Disasters Risk Management
- Climate Change Adaptation and Humanitarian Response
- Organizational Development & Sustainability

1.14 Organizational Development & Sustainability

Organizational sustainability is often misunderstood to mean primarily financial sustainability. That misconception occurs because, when an organization becomes unsustainable, the symptoms of that problem show up in the finances. However, organizational sustainability -- or the surviving or even thriving of an organization -- depends on much more than effectively managing the organization's finances. Just like the sustainability of individuals and families, there are many complex and dynamic dimensions that must be sustainable in organizations, as well. However, in an organization, there are some primary dimensions that, if they are managed well, will ensure the sustainability of the organization.

1.15 Previous Donors

From beginning to till date, the organization received funding support from numerous national and international donors/partners namely CCDB, UCC Canada-Bangladesh, Oxfam-GB, Plan International Bangladesh, PROSHIKA, BRAC, VERC, DFID, CARE-Bangladesh, USAID, CIDA, Center for Disability and Development (CDD), Practical Action Bangladesh (PAB), and Government of Bangladesh (GOB). With the funding and technical assistance from aforesaid multi-donor, it started to work intensively for the Socio-economic independence of the poor, disadvantaged and discriminated people of this North West region

1.16 Existing Development Projects and Programs run:

JSKS programs are designed to have a defined aim and timeframe to restore self-sufficiency and independence to vulnerable populations throughout the world. Presently JSKS has been implementing 4 major programs with Major interventions of the running program are as follows:

NAME OF PROJECT	FOCUS AREA	WORKING AREA	DONORS
SHOUHARDO PROGRAM II	<ul style="list-style-type: none"> • Agriculture • Health & Nutrition • Quality Education, ECCD, EKATA • Good Governance • Empowerment • Humanitarian Assistance • Disaster Risk management • Climate Change Adaptation 	Dimla Upazila, Nilphamari.	CARE- Bangladesh; USAID, Bangladesh Government
GENDER RESPONSIVE APPROACH TO WOMEN HUMAN RIGHTS AND ECONOMIC EMPOWERMENT (GRAWHREE)	<ul style="list-style-type: none"> • Enabling women friendly environment. • Strengthening Social Support Group • Stop Violence against Women • Economic Empowerment of Women. • Protecting Early Marriage and sexual harassment, • Functioning local Justice System. 	Dinajpur Sadar Upazila	USHA; Manusher Jonno Foundation (MJF)
PATHWAY FROM POVERTY (PFP) –	<ul style="list-style-type: none"> • On farming and off farming 	Joldhaka Upazila,	DFID- shiree; Practical Action

SHIREE	<ul style="list-style-type: none"> • Livelihoods improvement of the marsinalised of hard to reach area. • Non-formal education • Life Skills Training • Vocational Education • Fishermen support 	Nilphamari &Gangachora Upazila, Rangpur.	Bangladesh
SCHOOL IMPROVEMENT PROJECT (SIP)	<ul style="list-style-type: none"> • Early Child Care & Development (ECCD), • Shishu Bikash Kendra (SBK), • Preschool and Quality Basic Education • Camp Sopan, • School Acceleration • Inclusive Education • Social mobilization on violence free School • Learning Assessment reform • Reflective and joyful learning environment • School Health and Sanitation 	Chirirbandar Upazila	Plan-Bangladesh

	<ul style="list-style-type: none"> • Children’s Ministry (committee) • School Library • Community Participation 		
GENDER SENSITIVE MICRO-CREDIT	<ul style="list-style-type: none"> • Women Empowerment • Boost up Income Generation Activities. • Small Entrepreneurship initiators support • Development & Marketing 	Dinajpur Sadar Upazila.	Organization’s Own Fund
LIVELIHOODS IMPROVEMENT FOR CLIMATE CHANGE RESILIENCE (LICCR)	<ul style="list-style-type: none"> • Mobilizing and capacitate the community in adapting technology with their local resources on climate resilience • Provide supports to most Climate vulnerable Households of the community to protect them with shelters and boost up their livelihoods • Water and 	Jaldhaka Upazila, Nilphamari.	PKSF, Bangladesh.CCCP

	<p>sanitation, health care and nutrition.</p> <ul style="list-style-type: none"> • Systemize locally adapted sustainable technologies of Climate Change vulnerable community. • To enhance the knowledge and skills adaptive behavior to reduce Climate Change vulnerability of the community. 		
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1.17 School Improvement Project

Education can change the life style of poverty stricken community as a pivotal ingredient or an intervention which bearing conducive objectives mentioned at Strategic Direction 1, has implemented directly by the technical support of its various programs/projects. These are under School Improvement Project, JSKS has starts her journey as formal partnership with Plan-Bangladesh under Community Learning Program (CLP) from January 2005. JSKS has proved its capacity by implementing Community Learning Program from January 2005. Considering the experience JSKS has been designed and is implementing School Improvement Project (SIP) from 2011.

School Improvement Planning is the main strategy of CLP. It focuses on supporting mainstream primary schools, particularly in their efforts to increases school readiness by offering SBK & pre-primary classes and to ensure that as boys and girls successful complete five years of schooling. It will address the issues of access, quality of learning and good governance.

1.18 Period of Diversion:

2005	From January to December the program tread as a Learning Phase-I and based on assessment of this phase by the Plan Bangladesh program has been expanded for another two years 2006 to 2007.
2006	In this year JSKS has responsible for ECCD Implementation and pace as first learners of Basic education's ins and out under "Basic Learning Phase-II".
2007	Same as 2006.
2008	Both ECCD & BE implementation phase and SIP as a Learning Phase
2009	Same as 2008
2010	Is going to shoulder up whole CLP
2011	Based on the experience of 2010 all intervention is turn in to SIP implement the program efficiently
2012	Shoulder the Quality Primary Education Program (QPEP) independently.
2016	The Quality Primary Education Program (QPEP) independently.

1.19 Goal of the Project – School Improvement Project (SIP):

To increase inclusive quality primary education completion rate through creating joyful learning environment in selected primary schools and enhance the capacity; improve responsiveness of duty bearers, community based organizations, local authorities & communities at Chirirbandar Upazila under Dinajpur district Jhanjira Samaj Kallyan Sangstha (JSKS) implemented School Improvement Project (SIP) in Chirirbandar Upazila under Dinajpur District with the supported by Plan Bangladesh.

1.20 Objectives of the project:

- To Increase motivation level of duty bearers i.e. parents , local government, community based organization (CBO) through meeting, orientation and campaign to increases access of 3-5 years age group children for home based early learning (SBK) and preschool in chirirbandar upazila
- To increase capacity and skills of the teachers, caregivers, Community Based Organization, School Management Committees through meeting, training and orientation

for acquiring competencies in SBK and Preschool learners of working areas in this Upazila.

- To increase awareness and skills of school teachers, SMC's Upazila Education Department and UP's through meeting, training and orientation for acquiring competencies of 80% learners.
- To establish a functional child protection reporting and responding mechanism at rural primary schools in promoting violence free environment.

To enable duty bearers to increase both school readiness and to ensure the successful completion of primary education by all children and address issues related to ensuring access to primary school, enhancing the quality of learning, promoting good governance, ensure school water, sanitation and hygiene practices at school level to the selected schools under Chirirbandar Upazila.

1.21 Vision of SIP

A school that takes responsibility of learning for all children where responsibility reciprocates between school and community; where at least 80% children achieve 80% competencies, where joyful and interactive learning environments are cherished and ensured and where children's potentials are acknowledged and appreciated, where a holistic assessment system is in place that strives to build on the strengths, creativity and competencies of the children. Improving children's reading-writing skills will be the key focus. Small and large group learning method is practiced in everyday teaching-learning. Meaningfully involving parents and allows them to assess children's progress.

As The Quality Primary Education Program is integrated comprehensive and inclusive so SIP will be the main wheel of QPEP. It will focus on supporting mainstream primary schools, particularly in their efforts to increase school readiness by offering pre-primary classes and to ensure that as boys and girls successfully complete five years of schooling. It will address the issues of access, quality of learning and good governance. It will also enhance water and sanitation facilities at schools and improve the personal hygiene practices of students. In order to improve child protection, teachers and members of school management committees will be sensitized and a child protection reporting mechanism will be established at upazila education offices. In addition, the programme will carry out advocacy at the Upazila levels to mainstream a comprehensive and effective model for school improvement plans (SIPs).

1.22 Geographic Location

District	Upazila	Unions
Dinajpur	Chirirbandar	Tatulia
		Nashratpur
		Alokdihi
		Satnala
		Saintara
		Abdulpur

JSKS believes that there is no alternative to education for development of human resource. More investment in education means moving ahead in development. If we consider the broad perspectives of the development of socio-economic conditions of our country there are number of inadequacies, hindrances and a scarcity of financial resources. Our experience, commitment and determination with the assistance of development partners will, however, carry us towards our goal.

The goal of quality education is to help in physical, mental, social, spiritual human and aesthetic development of children and to inspire them to have a vision for a dignified and prosperous life. Quality education is a broad concept, which is defined as achievements, assessment of competency at satisfactory standards. Quality education is a product of many factors, among them, the competency of teachers, the relevance of curriculum and syllabi, the efficiency of management and the adequacy of physical facilities are important.

To increase inclusive quality primary education completion rate through creating joyful learning environment in selected primary schools and enhance the capacity; improve responsiveness of duty bearers, community based organizations, local authorities & communities at Chirirbandar Upazila under Dinajpur district.

1.23 The selective interventions under Quality Education program are

Basically Community learning program divided into two domains. Those are ECCD and Basic Education. Basic Education fully works with government and no-government primary school.

1.24 Components of SIP:

- ⊕ Social mobilization on violence free School
- ⊕ Learning Assessment reform
- ⊕ Reflective and joyful learning environment
- ⊕ Preschool and Quality Basic Education
- ⊕ Inclusive Education
- ⊕ Community Participation
- ⊕ Functional SMC
- ⊕ Children's Ministry (committee)
- ⊕ School Library
- ⊕ School Health and Sanitation

1.25 Major Interventions & Activities of the Project:

1.25.1 Early Childhood Care and Development (ECCD):

During the reporting period JSKS established 271 nos. of ECCD centers in different villages at Chiribandar Upazila, Dimla and Joldhaka of Dinajpur and Nilphamari to bring transformational changes to traditional power structures and cultural norms for children between 2-5 years of age. ECCD volunteers have facilitated sessions in the centers into two groups of Shishu Bikas Kendras (SBK) and Pre-Schooling. For smooth functioning of ECCD centers there are running ECCD management committee to provide management support to the ECCD centers. 3186 nos. of girls and boys got benefits from these, where children passing on from these centers are more willingly acceptable in formal Schools.

1.25.2 Shishu Bikash Kendra (SBK):

This is the first ECCD intervention for the children of 3-5 years age will be provided with home or community based care that will allow the establishment of a forward linkage to the preschool service. The purpose of this intervention is to promote the social, emotional, physical and cognitive development of the child. Trained caregivers in SBK assisted the children of 3-5 years aged in building their self-confidence, skills and abilities from an early age, fostering their enthusiasm for learning and encouraging parents to take part in providing learning opportunities for them. The SBK centers are assisted to implement smoothly by the CMCs (Centre Management Committees), VDCs (Village Development Committees), LEs (Local Elites) & over- all community peoples.

1.25.3 Objectives:

- To help children build their self-confidence, skills and abilities from early age.
- To foster children's enthusiasm for learning.
- To encourage parents and care givers to take part in providing learning opportunities for children.

1.25.4 Pre-School:

The pre-school intervention has given importance to holistic development of the children rather than only preparing children for grade-1. Importance has given to pre-academics such as pre-writing, pre-reading, pre-math etc. But main emphasis is on establishing foundation for lifelong learning. Pre-school is addressed the cognitive and social needs of children aged 5-6 years, preparing them for formal schooling. It has promoted enrolment, reduces drop-out rates and increase in primary school completion rates. ECCD addresses the negative actions of parents, which although not deliberate will still prevent a child from attending and completing primary school.

The core objective of the intervention is to promote children's holistic development through a joyful and child-friendly environment. This intervention is implementing also to help children to develop their skills, to respect and encourage individual learning style, to develop positive attitudes towards learning, to ensure an opportunity to each child based on his or her requirements.

1.25.5 Learning Camp:

Community Learning Program (CLP) was initiated and launched by Plan in early 1998 through Learning Camp, an informal tutoring sessions for the learners of a group of 20-22. This program has been designed for so called 'under achievers' or 'slow learners' being subjected to systemic exclusion. In learning camp, a joyful task environment is created for child-to-child learning in small groups with tutors acting more as the presenters of group tasks and facilitators of children's problem solving. This method is a distinct departure from the present teacher directed rote learning in classroom. 20-22 learners of a particular grade (III-V) undergo intensive learning for a remedial measure for 8-10 months outside the normal class. Each Camp is run by a trained community tutor who facilitates learning for the children.

1.25.6 Sopan:

With the enthusiastic experience from Camp and demand from community, Plan Bangladesh designed and started a new learning component named ‘Sopan’ for the learners of grade I and II. Sopan runs by community tutors and set demonstrations for schoolteachers. It creates an opportunity to work with school directly. As a result, opportunity is created for school teachers to learn improved teaching-learning process and to adopt into their class room teaching. Sopan starts with the focus to ensure 100% enrolment in the primary school, increasing attendance of children in school and to improve children’s achievement levels through introducing effective, child-friendly, joyful learning following a reflective pedagogy.

1.25.7 Basic Education (BE):

In Basic Education there is an effective interface between community and schools to enhance capacities to work together for the quality education of their children under the Basic Education (BE) component. JSKS have implemented the programs interventions like SIP where there are a lot of sub activities. Capacity building of School Management Committee (SMC), creating child friendly and joyful learning environment, teachers accountability, community participation through SMC meeting, parents meeting, center management meeting (CMC) are supporting the overall School Quality.

1.25.8 Primary Education (PE):

The schools plan and set long term improvement targets and goals aiming at good governance and quality education. The ultimate objective of the process is to improve all learners’ achievement levels by enhancing the way curriculum is delivered, creating a positive environment for learning, establishing an effective school management system and increasing the degree to which parents and community are involved.

School Improvement Planning: SIP is a model of whole and comprehensive improvement of a school with the participation of community, SMC, teachers and students. JSKS in partnership with Plan–Bangladesh like to walk in this way through fearless and joyful environment to achieve quality education for the future generation. To establish accountability and transparency in the whole school development process that can be facilitate by the community people in the shortest possible time.

Goal of School Improvement Planning (SIP):

To improve Inclusive quality primary education holistically through addressing four key areas: teaching-learning process, school and home environment, school management and community participation.

1.25.9 Objectives of SIP:

The specific objectives of School Improvement Project (SIP) are to support school in the following key areas:

- Ensuring learner's highest level of achievement.
- Ensuring enrolment of school age children in schools and completion of schooling.
- Transforming the teaching-learning culture in classroom from rote memorization to learning through problems solving.
- Developing teacher's competency, efficiency and capacity.
- Establishing fear-free environment in school and in home where children enjoy learning.
- Empowering children to be active participant in school management.
- To make school management system more functional and accountable.
- Ensuring children's school preparedness through pre schooling.
- Establishing strong parental and community groups' participation in school activities.
- Increasing school efficiency in local resource mobilization.
- Establishing effective coordination; network and linkage with government agency

1.26 Overall Implementation Strategy:

1.26.1 Inclusive Education:

Inclusive education is a process to develop of the education system of each and every child where individual's demand and potentialities are explored based on their learning style and knowledge towards alleviating or less undermining their disabilities. Inclusive education should be viewed in terms of including traditionally excluded or marginalized groups or making the invisible visible. The most marginalized groups are often invisible in society: disabled children, girls, children of ethnic groups and from remote villages. SIP is a comprehensive package to education so this virtually excluded group gets special access to the learning community.

SIP school is sensitized with these special needs children. Teacher, learners, parents and community will be sensitized through recurrent awareness building initiatives. Teachers will be provided training on how to manage inclusive classroom behaviorally and instructionally. In

necessity, medical checkup and assistive devices will be provided to the children. In this education process necessary changes and addition can be happened in education methodology and materials for successful completion of learning for the disable learners.

1.26.2 Uniqueness of inclusive education:

- All learners disable or able can learn together in a school
- In inclusive education acknowledge rights of disable learners for enrollment at nearest school
- This program can implement with low cost
- All types of disable learners get chance under this education system.
- Teachers, able learners can aware about special education methods like- brail method, symbolic language and hearing aid through this education system.
- According to the necessity of learners program can be changed or make addition i.e. relaxation in syllabus can be happened.

1.26.3 Orientation on Learn Without Fear (LWF):

JSKS has been conducting orientation on Learn without Fear (LWF). 30 SIP school teachers, 35 Pre-school community teachers and 40 SIP community teachers participated in that training.

1.26.4 Forming Students' Council:

JSKS have supported Students council formation in Chirirbanar Upazila at 194 Primary schools throughout the election by Balloting paper. It was led by UED and supported by JSKS and Plan Bangladesh. Total 3990 students were Participated the Students council election and Elected 1330 no's of Candidate has been win in the Students council Election.

1.26.5 Library based activities (Art competition, storytelling and quiz competition):

To create joyful environment in school for reading, make creative learners and self readers' school library is necessary. School library helps to bring the quality education. In this regards we have completed 3 times library based activities in 20 SIP schools where all students participated the events.

1.26.6 Exchanging book from one school to another school (Library Campaign)

In this year we have completed three times exchanging book from one school to another school (Library Campaign) in 20 SIP schools in a festive mood.

At the end of the event, Bakul – grade III - student of U.Isamoti GPS said, “I am very much happy to join this event. Though I am a special need child, teachers and my friends encouraged and help for going to Isamoti School with library books. After reaching Isamoti school, I am very much happy for their (teacher and students of Isamoti GPS) hospitality”

Hand writing, Story Telling & Art Competition: JSKS completed this event 20 Primary Schools. In every school all students of grade pre-five attained various activities. In grade pre-two students attained the art competition, all students of grade three and four attained storytelling and grade five students attained quiz competition.

1.26.7 SMC/SLIP Committee Training:

JSKS has Completed 6 SMC/SLIP Committee training in 06 SIP schools. Total participants were 109 persons. By the orientation they have been known their roles and responsibilities and discussed about their yearly planning and distribute the works in committee.

1.26.8 Refreshers Training for School teachers:

In this year 135 school teachers participated a day long refreshers training. Through this training participants came to know about their laps and gaps and its necessary solution to overcome the short fall.

1.26.9 Promote violence free School:

Corporal punishment in schools in Bangladesh is a common phenomenon. More importantly, teachers and parents also believe that corporal punishment is not only necessary for maintaining discipline in classroom but it actually is imperative for learning it actually forces them out of the school in many cases. SIP school aiming to be violence-free school and be declared it openly. Community and school level awareness raising sessions; rallies and demonstrations etc have organized to motivate and sensitize parents and teachers on child protection issues. Schools will adopt resolutions to make school violent free. Teachers, learners, parents and community will come to an agreement in this specification. SIP school will aim to provide a fear- free environment where learners could be able to express whatever they think and raise their voice.

1.26.10 CCCD Approach:

All the activities and interventions will be implemented through CCCD-HRBAD process involving community, local CBOs and relevant organizations from the stage of planning, designing; implementation, monitoring and evaluation phase in collaboration with Plan-DPU. Child Centered Community Development is a rights based approach in which children, families and communities are active and leading participants in their own development. It enhances their capacity and opportunity to work together with others to address the structural multifarious causes and consequences of poverty at all levels. JSKS has also been received training on CCCD basic course for all staff and Executive Committee (EC) members of the organization. Now JSKS has been implementing the School Improvement Project (SIP) through following CCCD approaches & also practiced in every stages of the program.

1.27 Capacity building:

Relevant and targeted community like Community teacher/facilitator, Community Learning Resource Persons, School teacher, SMC's, CMC's, UPs Standing committee and VDCs will be provided with necessary skills through capacity building training and will facilitate on going learning and sharing process to develop a child friendly environment with a view to ensure quality education.

1.28 Awareness raising and raising voice:

Awareness rising will be one of the key strategies. Community groups will be provided with appropriate process so that they can achieve better understanding about present educational policies, process and practices and can work as a team to Identify and address learning issues.

1.29 Analysis: ref & data/ Comparative initiatives nationally

JSKS promotes a comprehensive approach to address the underlying causes of development issues by integrating our competence in Livelihoods, food security, Health & nutrition, water and sanitation, Climate Change Adaptation, Women empowerment etc. whenever possible. To the extent possible, JSKS programs seek to work with communities in the definition, implementation and evaluation of the projects.

- Program development includes a local and regional analysis of the context (political, social, historical, ethnic, economic, etc.)
- Program development also includes a local and regional assessment of people's needs and efforts to coordinate with other Stakeholders, NGOs and public services to cover any requirements outside our scope of activities.

Education is one of the most powerful weapons in fighting poverty. However, countries lacking substantial educational infrastructure can face a number of unique problems: rural access, gender inequalities, child labor, and more. These problems required equally unconventional solutions—here's how ten NGOs are working to solve the education gap.

Result:

- School Teachers, SMCs and parents are sensitized for 100% enrollment in their catchment area.
- Policy maker and GoB high officials informed plan's and JSKS's program and suggested to the teachers for using teaching learning materials in the classroom. Relationship is also improved with GoB officials.
- Demand has been created among the school teachers and education department about training on competency based questionnaire development
- 350 comm. teachers / tutors; preschool teachers and management committee members are able to facilitate and adopted quality learning and preschool education following reflective pedagogy and joyful learning.
- Violence free school environment created and sustained ensuring active participation of community and local authority to promote quality and joyful learning for 12000 learners (girls equally as boys) acquiring competencies of 6-10 years in 30 primary schools in Chirbandar upazila.
- 30 schools of Chirbandar upazila have improved and child friendly safe water; sanitation and library facilities and are in use by 12000 children
- Children's health, cognitive and emotional needs would be addressed in the SBKs and pre-schools to prepare them adequately for enrollment in class I towards main streaming.
- School Improvement Planning will be the main strategy of School Improvement Project.

1.30 Limitation/Constraints:

- The teachers of the schools are not as serious about to teaching as desired.
- Local resource dropout.

- Changing government Officials
- CBOs financial Capacity
- Less technical Capacity for implementing by Programme orientation up as well as other duty bearer.

Recommendation/ suggestion/ Way forward

- Universal primary education should be ensured;
- Build resource Pool.
- Support built UP and Linkage towards
- Provide programme Oriented Training.

Pathways from Poverty (PFP) – Shiree

PROJECT NAME	Pathways from Poverty: Building Economic Empowerment & Resilience for Extreme Poor Households in Riverine Areas of Bangladesh (PFP Project) Phase-II
SUPPORTED BY	Practical Action Bangladesh
FUNDED BY	UKAid (shiree/EEP)
PROJECT DURATION	Phase-I-April 2009 to March, 2012Phase-II- April 2012 to March, 2015
NUMBER OF STAFF	15 (Male 13 + Female 02)
PROJECT GOAL	The project goal is to graduate extreme poor people in rural areas from extreme poverty by Project Year 3
PROJECT PURPOSE	Improve livelihoods char land households with improved livelihoods and increased resilience to natural disasters.

Project Outcomes

1. 700 extreme households supported in securing operational access to sand bar and underutilized land and water by year-3
2. Secure food and income from other on-farm and off- farm livelihoods options.
3. Provide support on basic service, asset protection, networking and linkages to project beneficiaries.

Number of project participant: 4482 extreme poor households will be selected as per business plan developed to secure operational access to sand bar, food and income along with market access, asset protection, networking and linkages established with in the three years of project duration.

Working Area:

District	Upazila	Union
Nilphamari	Dimla	Gayabari
		Jhunagachh Chapani
		Khalisha Chapani
		Khoga Khoribari
		Paschim Chatnai
		Purbo Chatnai
		Tepa Kharibari
	Jaldhaka	Dawabari
		Golmunda
		Kaimari
Soulmari		
Rangpur	Gangachara	Nohali Highlights by sector Highlights by sector

1.31 Activities Highlights by Sector:

1.31.1 Agriculture Sector: Agriculture sector plays a vital role in food production, through ensuring access to common property resources for the displaced communities. Through practicing sand bar cropping in unfertile and barren soil, floating garden during flooding, vegetable production on the slope of the flood protection embankment, households have not only got access to secure food, but also gained earning opportunity by selling their surplus produces in

the market. Additionally storage of pumpkins has given them food security during the lean season, particularly in flooding time.

1.31.2 Sandbar Cropping: It is a common phenomenon that the people of river treated area or river eroded area has no cultivable land. When the waters subside, silted sand plains are left behind. These ‘char’ lands are infertile, but ‘sandbar cropping’ is a simple, innovative and very low-cost option: vegetable seeds are planted into a deep pit in the sand, which is filled with compost. Most of the land covered with sand which is not suitable for crop cultivation through traditional way. To ensure the livelihood of the char people sandbar cropping technology is one of the most important technologies to generate income. With this technology char people are cultivated pumpkin to meet their daily nutrients easily. Pumpkins could be preserved for near about a year or more under room temperature which helped in wading through the lean period. They provide nutrition during flood season when no other vegetable can be cultivated.

1.31.3 Vegetables production (Homestead/ Embankment): Vegetable production on the homestead fallow land or embankment slopes is one of the alternative options for food production particularly for the displaced and landless communities. It’s helped extreme poor families in supplying food in the lean seasons for both consumption and sell. During reporting year, total 390 beneficiaries are trained on homestead /embankment vegetable production. JSKS provided inputs support of different vegetables seeds, bucket, mug, bamboo, da, kurpi, cow dung, papaya seedling, guava sapling, apple cul sapling, chili seedling etc as homestead vegetable cultivation inputs. All the beneficiaries has sown vegetables seed in there bed and transplanted the seedlings with proper maintenance.

1.31.4 Floating Vegetable Garden: The floating vegetable garden involves growing vegetables on a floating medium during the flood season which allows farmers to the trial engaging to grow vegetable on flooded land, as well as ponds and other water sources. Simple and relatively inexpensive, a ten by one meter raft is constructed from water hyacinth, a common weed. A layer of soil, compost and manure is then placed on the surface of the raft, in which vegetables are planted.

1.31.5 Livestock sector:

Livestock is the promising and attractive sector which can play a vital role to elevate the vulnerability and extreme poverty. It is the key tools for changing the socio economic status as

well as livelihoods status of the targeted beneficiaries and assists to build economic resilience. Working area is so much potential for Sheep rearing but rearing practice is very low among the community people. Have a great feasibility for heifer rearing and beef fattening. Have the unused area for fodder cultivation. Participants for Sheep/ Goat rearing, Duck rearing, Beef fattening or heifer rearing is needed mass vaccination and have a great scope. Sheep rearing, heifer rearing, vaccination campaign intervention are present in livestock sector. Considering the criteria and opportunity of BHHs, the project is providing support to involve the beneficiaries with these interventions. Intervention wise selected beneficiaries are trained up and then asset transfer.

1.31.6 Sheep rearing: Sheep rearing is the vital occupation for reduction of poverty in case of landless, river eroded bottom 10% extreme poor who are living on embankment and who are target beneficiaries of PFP-shiree project. During this period, JSKS- PFP-shiree project provided 2 days long in nine batches training on sheep rearing and management to the target beneficiaries. DLS personnel were present in the training session that encourages the beneficiaries. During the training session discussed topics were about objectives of training, role of sheep rearing for poverty reduction, breed of sheep, health management, housing management, feeding, reproduction, treatment and prevention of different diseases etc.

1.31.7 Heifer rearing: Heifer rearing is the promising and attractive intervention of income generating activities (IGAs) which can play a vital role to elevate the vulnerability and extreme poverty. It is the key tools for changing the socio-economic status as well as livelihoods status of the targeted beneficiaries and assists to build economic resilience.

1.31.8 Fisheries Sector:

The fisheries sector provides livelihoods and income to the vast majority of the poor in Bangladesh. It plays a particularly important role among disadvantaged groups as a main or supplementary source of employment, livelihood and income. Most Bangladeshi poor live in rural areas with very limited employment opportunities. Fully 73% of rural households are involved in some kind of freshwater aquaculture on the floodplains throughout the country. Job growth in manufacturing, construction and power generation and services has absorbed many workers but has not kept pace with an ever-expanding workforce. The fisheries sector is the second largest part-time and full-time employer in rural areas, directly engaging over 60% of the

rural population, as estimated based on agriculture census data (BBS 1999). An estimated 1.2 million people are directly employed in this sector. A further 12 million rural people indirectly earn livelihood from fisheries-related activities, such as the downstream activities of fish trading and processing (Dey et al. 2008a). Besides capture fisheries, aquaculture can open up new employment opportunities in rural areas by increasing both self-employment and demand for hired labor.

1.31.9 Cage Aquaculture: To ensure the livelihood of the embankments people cage aquaculture is one of the most important technologies to generate income and met up protein deficiency. With these technologies river eroded people are culture fish to meet their daily nutrition easily.

1.31.10 Traditional Fishermen: Fishermen in rural Bangladesh usually live a community life in neighborhoods or villages around the water bodies. They cooperate closely with one another not only in fishing, or in the cooperative utilization of fishing grounds, but also in economic activities, such as marketing and purchasing, and in social life and family affairs. They have lived communally for many generations, creating in the process their own history, distinct traditions, and patterns of daily life. To ensure the livelihood of the embankments people traditional fisherman is one of the most important technologies to generate income and met up protein deficiency.

1.31.11 Community Based Fisheries Management (CBFM): The community based fisheries management (CBFM) initiative has developed a series of management approaches for ensuring equitable access to fisheries resources. Community Based Fisheries Management (CBFM) is one of the most successful Income Generating Activities (IGAs) to the embankment people.

1.31.12 Small and Medium Enterprise (SME) sector:

Small Enterprise (SME) is a promising sector to develop entrepreneurs in the PFP shiree project. This sector aims to develop entrepreneurs in different sub-sector i.e. tailoring, weaving, handicraft and small trade. These interventions will be used to graduate the vulnerable/extreme poor household by providing training and input support so that they can continue it in a sustainable manner. Generally this sector is emphasized to empower the women.

1.31.13 Tailoring master development: 10 days long residential training on tailoring mastering was provided to the beneficiaries'. The training events were to operate tailor machine, dress making, management of the machine and other necessary techniques to carry out their activities smoothly. After training each beneficiaries received inputs of one Butterfly sewing machine, scissor, tape, cloth etc. So, that they can start their business smoothly. Now the beneficiaries are able to making at least 6 types of different dresses for both men and women.

1.31.14 Small trade: For generating the income of river eroded BHHs, small trade is one of vital the intervention. In this intervention the beneficiaries were selected considering the criteria of existing small business such as grocery, ferry, toiletries, betel leaf and nut, rice etc.

1.31.15 Food Processing Sector:

For generating the income of river eroded BHHs, food processing is one of the intervention. In this intervention the beneficiaries were selected considering the criteria of interest in food processing business, hotel workers in food items production, have experience in small scale food processing and marketing, physically active one or more family member etc.

1.32 LIGHT-ENGINEERING SECTOR:

The light engineering is of the prominent income generating activities (IGAs) which can play a vital role to elevate the vulnerability and extreme poverty. It is the key tools for changing the socio-economic status as well as livelihoods status of the extreme poor and assists to build economic resilience. Its objective is to create alternative income opportunity and diversified jobs for the unemployed youths in the project locations. Under this sector the interventions are Rickshaw/van repairing, welding, boat engine repairing etc.

1.33 Other Activities:

Capacity building training to the Disable beneficiaries: There are some peoples with disabilities has been found in Dimla and Jhaladhaka upazilla. To secure the disable peoples livelihood and aware about their rights, JSKS-PFP-shiree project provided capacity building training to 30 beneficiaries. After completing training, PAB personnel assessment the participants and recommend relevant assistive device for disable beneficiaries. The PwD BHHs received

Physiotherapeutic treatment, hearing test/treatment and visual assessment/treatment respectively and go Assistive devices as per assessment and requirement.

1.34 Access to Khash land workshop: In order to established access to khash land for sandbar cropping of PFP BHHs of char areas, the project has organized Upazila and union level land identification workshop. The main objective of this workshop was to find out the khash land and its distribution to the right person and accordingly reduce the food insecurity of extreme poor people. It also helped them to reduce social injustice & establish human rights in the society. To strengthen the process JSKS conducted Upazila and union level workshop, with the facilitation of Director (JSKS), PAB personnel, UP Chairman, Upazila Chairman, UNO, Upazila Agriculture officer, Upazila Livestock officer, Fisheries officer and land owner and the community people. In this reporting period, JSKS-PFP-shiree Project has been organized 04 union level workshops in their working area.

Regarding the workshop benefits it is found that landless to land ownership which enhanced the participants moral courage, landless people of the community to change their livelihood by getting land and sandbar cropping easily are adopted by cultivating the Khash land. It is challenging that land owner have the tendency to capture his/her land that hampered to established the right of landless people. Our recommendation is there needs more coordination with Upazila parishad, Union parishad, land owner, service providers, elite and market players to succeed the activity.

1.35 Formation of pumpkin Associations: Three Pumpkin producer Association was formed in three different Upazila in considering sandbar location.. One at tepakhoribari union in Dimla upazila. Second producer Association at Banpara in Jaldhaka Upazila & another association at Nohali union in Gangachora Upazila. The main objective of this association is to make effective linkage with market players and looking suitable market and player for selling their pumpkin in profitable rate. They get together in monthly and discussion on their problem and probable solution on pumpkin.

1.36 Nutrition Component:

JSKS is working closely with stakeholders such as community people, Traditional Birth Attendance (TBA), Village Doctors, Religious Leaders, local government e.g. union council members, government departments, research and academic institutions, national project of

nutrition, networks including relevant others. Nutrition is required to improve the health status of all extreme poor BHHs and their dependents of PFP project. It is possible both by increasing and utilization proper balanced diet, provide micro-nutrient supplement, de-worming tablets, suspension, IFA etc. particularly to the pregnant women, lactating mothers, children and adolescents as well as all family members. The expected result of this nutrition project is to increase the nutritional and health status of extreme poor women and their dependents e.g. children and adolescent girls. It is understood from previous project experiences that increase of productivity alone does not increase the food utilization and meet up nutrition status of the extreme poor BHHs. Therefore, it requires other issues to be taken into consideration as promotion of small scale homestead vegetable and fruits gardening, safe drinking water, hygiene, sanitation, proper storing, preservation and processing to overcome the lean period. The project targets to improve nutritional status of all PFP project BHHs 4482 of JSKS in Nilphamari district where consumption of required fish, meat, milk, egg, fruit, vegetable and pulse are very less specifically in the monga (lean) period i.e. February-April and October-November respectively. The nutrition project is link with the existing practices of homestead gardening, sandbar cropping, fish culture, duck and poultry farming, cow, goat and sheep rearing to increase the intake of food. Knowledge on nutritional education, safe food preparation, behavioural change and homestead gardening will increase the health status of the project BHHs as well as the community at large. It has planned to introduce the dietary diversification through trainings, demonstration, and awareness campaign, printed and electronic materials and motivational works.

Analysis: ref & data/ Comparative initiatives nationally

NGOs have become an extensively discussed theme in the third world countries. Bangladesh is no exception. The NGOs have appeared as the savior of countless number of people without food, cloth, education and basic health facilities. Bangladesh is one of the top thirteen underprivileged countries. With the record of being the most densely populated country on earth and feeble manpower competency, Bangladesh is facing massive challenge to meet up the demand of her ever-increasing population. Although agriculture sector is the main source of income for this rural-agro based country, unfortunately this sector has completely failed to create rewarding employment opportunity for the landless. Considering these overall situations, the NGOs are working on poverty eradication by directly involving the poverty stricken population. Their target groups are basically the poor and vulnerable ones with hardly any possessions. Their

main tasks are to organize these people, create awareness in them JSKS believes that a common platform that is created and owned by the poor is a prerequisite through which the poor can make themselves count in the development process.

All cultivable land can be converted into three-cropped land by means of irrigation.

The factors that create and perpetuate involve a number of dimension e.g. skewed distributions of assets and land, exploitative land tenure systems, inequitable access to and control over new technology in irrigation, inadequate employment opportunities, low labour productivity and wage rates, low growth and unequal distribution of growth benefits, under developed physical infrastructure and lack of access to basic social services credit and off-farm activities. Within the general framework, poverty alleviation strategies in the country put emphasis on accelerated growth generation of productive employment human resources development and increased self-reliance.

Result:

Fishery in ponds (khash), Fishing in the coastal area. Weaving Equipment supplies for landless share cropper. Bee keeping Small business Rice and popcorn production Sericulture Handicrafts i.e. earthen wares, wood and cane works developing nursery

Besides, they are providing training to hundreds of men and women on vaccination and treatment of domestic animals and poultry, construction of sanitary laboratory and slabs; to be mechanics of pump machine or rice/paddy mills etc. Thus they are significantly contributing in eradication of poverty by providing the above-mentioned essentials

Approximately 70% of the rural landless women are directly or indirectly involved in traditional poultry rearing activities. The Poultry and Livestock Program is composed of several components: poultry and livestock extension program, poultry farms and hatcheries, feed mills and feed analysis laboratories, bull station and the disease diagnosis laboratories. Till to date, 1.96 million people have been involved in this program.

The key persons under poultry and livestock extension program are i) Poultry and Livestock Extension Worker ii) Chick Rearer iii) Key Rearer iv) Cage Rearer v) Broiler Rearer vi) Egg Collector vii) Model Cow Rearer viii) Model Goat Rearer and ix) Artificial Inseminator.

Fisheries

The Fisheries Program, started in 2010, is now developed into one of the most promising and profitable IGA activities for rural and riverine women. The key components of the program are pond aquaculture, cage culture and open water fisheries.

1.37 Agriculture

The agricultural extension activities can be broadly categorized into vegetable cultivation and crop diversification (rice, maize, wheat, cotton, sunflower). This program has been undertaken to increase the nutrition and income levels of the households by increasing agricultural production of JSKS's members through technology transfer. Under this program JSKS's members, who have less than 0.5 acres of land in each area, receive training, technical support, inputs like HYV and hybrid seeds, fertilizers, and have access to JSKS's microfinance to obtain the resources for investing in farming. Interested small farmers, who have land between 0.5 and 3 acres, also receive training and technical support.

Crop diversification contributes to increased agricultural productivity. Besides maize and wheat, which are used for poultry feed, rice, cotton, onion, mustard and sunflower cultivation are also being undertaken.

Vegetable Marketing

Poor farmers require better skills and knowledge of modern agriculture practices. They also need assistance to obtain a fair price for their produce. Vegetable production by JSKS beneficiaries seeks to link the poor Bangladeshi farmers with regional markets to bridge the gap between the local producers and the national and international consumers, in addition to introduction of technical training and modern agricultural inputs. JSKS started this program in 2008 with particular focus on pumpkins vegetables that have high demand in the national markets and could be grown in Bangladesh. In the first year, 27 tons of pumpkins were produced successfully

1. By year 3, secured operational access to river bed, underutilized land and water resources with, and on behalf of the targeted extreme poor;

2. Developed capacity of the targeted BHHs in a range of on-farm and off-farm income generating opportunities;
3. Developed resilience to annual hardship and disaster on behalf of the targeted BHHs;
4. Build local capacities, encouraging participation and inclusion, information access, creating awareness and providing choice throughout the project period;

Limitation/Constraints:

- Illiterate people always afraid of outsider. They can't adopt new concept easily. Proper measures should be taken to remove such in of tendency;
- If human resources are not properly used. It will be gradually inactive and useless for the country bringing no utility;
- One beneficiary involve various Organization.
- Local pressure hampered beneficiary selection
- Community contribution.

Recommendation

- The beneficiaries can't want to adopt new concept easily this is why proper measures should be taken to remove such in of tendency;
- All the effort including human resources must be used properly for bringing fruitful result;
- Need to keep and continue the advocacy to policy makers in the sector of land use and agriculture.
- Programme Orientation and object sharing to them.
- Raising awareness.

2. GENDER SENSITIVE MICRO-CREDIT PROGRAM

Poverty is a complex phenomenon and its causes and effects are more complex process (Ismail, 2000). In every developing nation, the ongoing crucial issue is socio-economic development and poverty alleviation. As a developing country, Bangladesh has been putting vigorous attempts towards achieving this goal. Micro-credit is considered as one of the vital tools for poverty alleviation in Bangladesh (The Role of Micro-Credit in Poverty Alleviation, 2009). Poverty is one of the important problems in our country. It creates other many problems for the people mostly for the poor and ultra-poor living in remote and hard to reach rural areas in the country. In this situation, it is very much necessary to improve the economic status as well as alleviate the poverty from Bangladesh. Micro-credit refers to programs that are poverty focused and that provide financial and business services to very poor persons for generation of self-employment

and income. Credit is a powerful instrument to fight poverty. The role of micro-credit in reducing poverty is now well recognized all over the world. It is no longer the subject matter of micro-credit practitioners alone. Governments, donors, development agencies, banks, universities, consultants, philanthropists and others have increasing interest in it. For poverty alleviation and economic development, different organizations, NGOs and associations have taken various effective programs and initiatives. On the other hand government also has taken some plans and policies for poverty alleviation. In 2000-20001 fiscal years, government has declared a large amount of money for poverty alleviation and rural development. Being a development organization JSKS has been trying to alleviate poverty and economic development for the community of constituents and has been implementing Micro-Credit program including other projects and programs contributing as a part of Bangladesh.

The main objective of micro-credit is to create income of poor households and thereby alleviate poverty. Micro-credit leads to the improvement of income. The Ex-Secretary General of UN Kofi Anan opined that eradicating poverty is perhaps the greatest Global Challenge. Micro-credit plays a significant positive role in improving rural women of Bangladesh. Through their involvement in micro-credit, many women have become leaders, instigating change in social practices and relationships and mobilizing social action. Women status, both in their homes and communities is improved when they are responsible for loans and for managing savings. When they generate and control their own income women gain a level of power that means they can make decision independently.

- Women Empowerment
- Boost up Income Generation Activities.
- Small Entrepreneurship initiators support
- Development & Marketing

2.1 Missions and Goals of JSKS of Gender sensitive Micro-Credit Program:

JSKS had started Micro-Credit Program with the much-desired development of poverty stricken deprived people including various purposes. Based on the local demand and problems JSKS made difference than the other Micro Finance Institutions (MFIs). The main purpose of JSKS is to establish women economic empowerment. The missions and goals with which the JSKS established and conducting its operations in the constituents:

- ■ Assisting the poor and suffering people as well as exercising self-control through utilization of own resources.
- ■ Giving priority to women in loan scheme by involving them directly in production process and thus creating scope of additional income in the family, which gradually leads to self-sufficiency.
- ■ Promote participation of women in development activities.
- ■
- ■ Health and Nutrition development.
- ■ Acting as the associate of the government and no as competitor.
- ■ Generating alternatives to overcome special social problems and hurdles besides taking necessary steps to aware the general population.
- ■ Creating positive attitude of the society, annihilation of superstition and belief against development and bringing in the deprived ones in the main stream of development.
- ■ Continuing the assistance towards poor so that they can create own investment by saving at a growing rate from upward income.
- ■ Creating awareness and developing leadership for the landless and relatively less facilitated women.
- ■ Helping out people in coping with the changing societal environment

Poverty stands for those people who are in want of any of their fundamental needs. If an individual is in short of any of the needs, he or she will fall under the curtain of poverty. We can say that poverty means the people living under poverty line. In another sense, poverty means the state of being poor. The most common measure of poverty is the number of household's below poverty line where poverty line is calculated on the basis of the level of expenditure required attaining minimum calorie requirement. The poor people are in lack of education, shelter, food, cloth, security and income earnings. Above all, they are under poverty line. Poverty is their constant companion.

Key Features of Loan

- Loan range: US\$ 17 (Tk.1,000) to US\$ 345 (Tk. 20,000)
- Service Charge: 15%
- Repayment mechanism: Equal weekly installments

- Loan products: General loan, sector program loan, housing loan and emergency loans given at the time of disaster

In 2002, US\$ 294 million (Tk. 1,707 crore) has been disbursed to 2.9 million borrowers with repayment rate of over 98%.

JSKS initially operates its micro-credit Program around two Unions in Dinajpur district. JSKS wants to stop social injustice, violence against women, abuses, establish women human rights through empowering economically. It formed 25 groups where all the group members are women and also girls who are the next women of the community.

2.2 Analysis: ref & data/ Comparative initiatives nationally

Provision of non-farm credit at a reasonable rate of interest can play a significant role in the life of rural disadvantaged group. However, the banking institutional in the country could not manage with the situation for reasons such as:

a) The banker's preference for handling big rather than petty loans which the rural poor need. b) The practice of keeping collateral against loans which they can not provide. c) The formalities for obtaining credit that the illiterate poor find difficult to complete. "It is very difficult for the poor to get small working capital from formal banking system for various reasons. Money makes money and when you got a little, it is often easy to get more. Savings is an important component of microfinance services. Experiences show that there is a positive correlation between savings and sustainable credit operation. From the member's point of view, savings represent an opportunity to save in small amounts to form a lump sum that earns interest. This is an opportunity that the formal market or regular financial institutions do not provide.

Above the circumstances, there arose a need for separate programme for the landless poor in the village areas to provide banking facilities to the rural mass and to extend a wide variety of financial assistance to rural people. The Jagoroni Chacro Foundation was established to provide loan to the rural disadvantaged group. The main object of the foundation is to extend banking facilities to the poor men and women to eliminate the exploitation of the money lenders and to create opportunities for self-employment. Jagoroni Chacro Foundation is working beside other

institutions and economical agencies such as BRAC, PROSHIKA, GRAMEEN BANK, RFL, RDB etc. which are also contribute to eliminate poverty of Bangladesh.

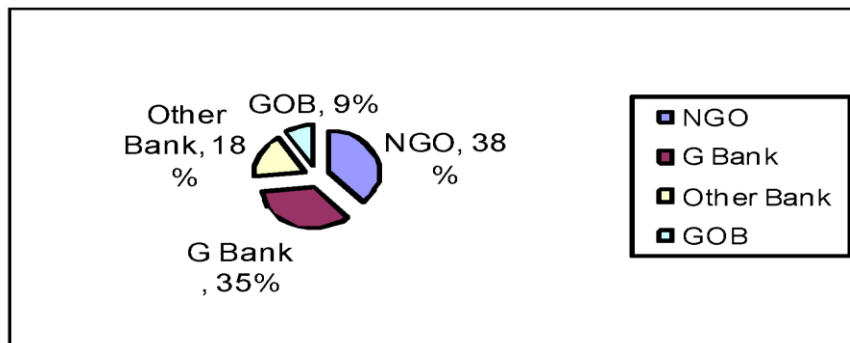
The identification of loan as a significant necessity for sustainable economic development for the poor as well as developing an effective method for meeting the demand for loan is a competent model of poverty eradication. The micro credit scheme launched by Grameen Bank is now established world-wide for its success in poverty eradication. JSKS launched Micro-Credit Program with various purposes. Based on the region or local demand and problems, divergence JSKS targets and objectives can be observed. But everywhere the main purpose of NGOs is the much-desired development of poverty stricken deprived people. The missions and goals with which the JSKS established and conducting its operations in the constituents. JSKS's approach to social and economic development of the poor, especially women, involves four inter-related strategies: institution building, service delivery, social mobilization and public sector mobilization.

Other NGO's started shortly after the 1971 war of liberation, initially providing relief services and rehabilitation assistance to war savaged victims. Those NGO's shifted their development programs and strategies towards community development, giving special preference to the ultra-poor and to the powerless segments of Bangladeshi society. Bangladesh, home to a huge population of 14.23 crore (BBS, 2010), cannot escape the fact of severity of poverty. Poverty alleviation has, therefore, been high on its development agenda as is evidenced in all plan documents. The decline of poverty in Bangladesh is by and large attributable to the relentless engagement in poverty reduction interventions. Yet the depth and dimension of poverty is a matter of great concern. It is also revealed from Human Development Report (HDR) that Bangladesh ranks 129th in HDI with Multidimensional Poverty Index (MPI) of 0.291. The Government has laid special emphasis on poverty alleviation and has pledged to eradicate poverty through planned economic development. Following the adoption of different innovative programs during 1996-2001, yearly average rate of poverty reduction increased from 0.5 to 1.5 while human poverty index went down to 31.5 from 41.6. The present Government aims at reducing poverty rate at 22 and 15 by 2015 and 2021 respectively. Besides this, the Government is determined to build sustainable social safety net for the hard core poor.

A research reveals that NGO's started credit programs in mid eighties and their activities increased noticeably higher after 1990. With the increasing number of collateral free micro credit disbursement by MFIs, some NCBs and specialized Banks like BKB, RAKUB have been

encouraged to provide a considerable amount of their rural credit to the poor without security. However, the amount is much less compared to the deposit mobilization from the rural sector of the country. Today, some of the PCBs have also started direct and linkage program with NGO's total loan disbursement by these four kinds of institutions will December 2002 won taka 434.55 billion of which disbursement under Government program was taka 37.77 billion (8.69%), Grameen Bank disbursed taka 154.11 billion (35.46%), of he Bonus and MFI, NGOs disbursed 78.41 billion (18%) and taka 164.26 billion (37.80%) respectively.

NGO	G Bank	Other Bank	GOB
38%	35%	18%	9%



One very important and effective innovation by NGOs is the strategy of organizing group wise meeting. As a result, participation of the true beneficiaries and direct objective setup is possible to achieve economic target. Besides, It is an effective element in making the loan scheme (to economically empower the poor) successful. This type of meeting keeps up for the poor the trend of empowerment and awareness along with raise in their entitlement

The model explored by the Grameen bank has been accepted even at the government level. The government has established Palli Karma Sahayak Foundation (Rural Activities Assistance Foundation) or PKSF and till December 2001, has provided loans to several eligible NGOs 1, 04,089 crore taka for micro credit scheme. Different NGOs so far have given (June 2001) 1, 04,089 crore taka micro-credit loans. The numbers of people enjoying such benefits are 116.05 lakh. Almost 23.50% of these loans are collected from PKSF and 9.15% from local Banks. Presented below briefly is the data on four major NGOs of Bangladesh and their micro credit scheme.

Over the years, Bangladesh has emerged as the pioneer in innovating and managing microcredit programmes for income/employment generation along with social programmes and support activities. Microcredit programmes have a wide network in the country involving both the

Government agencies and the NGO sector. The Bangladesh Rural Development Board (BRDB) disbursed more than Tk. 17 billion as microcredit to 1.3 million beneficiaries during 1991-2000.¹⁷ There exist many other institutions which are involved in microcredit including the NGOs. The Palli Karma Sahayak Foundation (PKSF) is a Government financed institution which disbursed nearly Tk. 8 billion through NGOs till December 2000. The Grameen Bank's cumulative disbursement of microcredit was Tk. 137 billion till December 2000. While comprehensive statistics are difficult to arrive at, available information show that different microfinance NGOs distributed more than Tk. 109 billion to 10 million borrowers till June 2000 (CDF 2001). The microcredit activities, in general, are economically efficient which generate a net surplus for the poor borrowers. These programs also create positive impact on socioeconomic indicators including children's schooling, nutrition, and fertility (Khandker 1998). What is impressive about microcredit is its massive expansion in recent years covering nearly half of the target households (usually defined as those having half an acre of land).

To bring the rural poor into mainstream of development, NGOS focuses on situation building as a strategy. NGOS believes that a common platform that is created and owned by the poor is a prerequisite through which the poor can make themselves count in the development process. The Village Organization (VO) is an association of the poor and the landless people who come together with the help of NGOS to try and improve their socioeconomic position. NGOS's approach to social and economic development of the poor, especially women, involves four inter-related strategies: institution building, service delivery, social mobilization and public sector mobilization.

NGOS's core approach and competency is the delivery of health, education, microfinance, and microenterprise services on a large scale to the rural poor, primarily women. NGOS decided to train local women to help deliver these services and organize local groups. As a result, NGOS's service delivery contributes to building local leadership and local organizations.

As of December 2002, NGOS had organized its 3.53 million members into 113,756 VOs across the country. NGOS's microfinance staff meets VOs once a week to discuss and facilitate credit operations, the social development staff meet VO members twice a month to discuss various socioeconomic and legal issues and the health staff meet with the VOs once a month to discuss health issues.

2.3 Result:

Overall economic development is essential for poverty eradication at the rural level. Besides employment generation, per head income and scheme to increase savings is required so that a sustainable development and poverty reduction has seen for the poor. Micro-credit tends to be an important factor to have an impact on household income which minimizes the poverty situation to a reasonable extent.

If one considers the benefits of micro-credit programs enjoyed by different categories of poor one gets mixed feelings. The ongoing debate whether microcredit programs benefit the extreme poor deserves critical evaluation. While many argue that the extreme poor get little benefit from it as they are mostly excluded, a recent World Bank study in Bangladesh has come with encouraging results. It reconfirms that micro-finance matters a lot for the very poor borrowers and also for the local economy. It helps reduce extreme poverty more than moderate poverty. We can reduce poverty through micro-credit facilities among the poor people.

It is generally perceived that micro-credit program helps to improve socio-economic status of the rural women in Bangladesh. Accordingly, this program under JSKS commanding area increased the economic status of the credit recipients and also increased the farm and household assets. The involvement in credit program had a positive impact on different dimensions of the participants' standard of living. Majority of the respondents appear to upscale their poverty situation by properly utilizing the credit received. This implies that there is a positive relationship between poverty reduction and access to micro-credit, i.e., after taking loan poverty level of the participants decreased significantly, whereas in respect of control group members, the poverty level remained almost unchanged. This suggests that efforts should be given to increase income earning through proper utilization of micro-credit and that appropriate monitoring system needs to be established by the micro-credit organizations.

- We can alleviate poverty by taking proper plan and utilization of resource

JSKS has been widely researched and recognized for making a difference in the lives of its members. Studies show that the borrowers of JSKS are steadily moving out of poverty. One such study shows that it is at the rate of 5% a year. According to another study based on a household survey in an area where JSKS has been operating for more than a decade, about 50% of the JSKS

households have crossed the poverty line. Another 25% were about to cross it and the rest was struggling mainly because of health reasons.

The study also found that 31 percent of the borrowers reported themselves as unemployed before joining JSKS. It created new employment for them and especially for the female members who were earning nothing before.

The effect of JSKS Micro-Credit program on reducing unemployment is impressive. The borrowers were found less underemployed than before. More than 91 percent of the borrowers in the survey area reported that JSKS Micro-Credit program had made a positive contribution to their standard of living. The bank has been able to lift a significant proportion of its borrowers and their household members out of poverty.

Whatever indicators such as respect from neighbors and spouses, self-esteem, selfconfidence, self-expression, ability to protest social injustice, capacity to solve social issues are applied to measure changes in social conditions of poor women, Grameen borrowers are found better off than others

JSKS is contributing directly and indirectly to the gross domestic product of Bangladesh. During the period 2005-2015, its net contribution to GDP as a percentage of total GDP in current prices has been more than 0.01 percent. JSKS's borrowers have been found to improve their conditions in terms of housing and clothing too. They can afford more and warm clothes during winter seasons. They hold the title for the land of these houses. This was unthinkable for them before they joined JSKS.

After experiencing with those frustrated chaotic situation some heroic sons of our beloved country formed an association named BRAC under the dynamic leadership of Mr. Fazle Hasan Abed in 1972 and other benevolent welfare association. Through the concerted efforts of all the people of that committee, BRAC has tried their best to alleviate the poverty and ensure the experiment of marginalized women and the poor. Besides, a lot of NGO's are working for poverty reduction. On the other hand, the role of Grameen Bank under the dynamic leadership of Noble Laureate Prof. Dr. Yunus is remarkable.

2.4 Limitation/Constraints:

All these studies, however, did not find a strong causal link between access to microcredit and poverty reduction for the poor. At the moment, we neither have very strong evidence that this

particular proposition is true, nor we can put out public relations material that fudges the issue or suggest that we do have such evidence. In this situation, researchers attempted to conduct related study for getting specific findings with extended clarification.

Poverty is a result of failure of micro-credit movement or it is an outcome of a low economic growth rate. It may be argued if significant poverty reduction is mainly a function of sustained high economic growth, what is then the net over all contribution of micro-credit movement? These and so many other questions may be raised in connection with impacts and effectiveness of micro-credit programs but the fact remains that it helps the poor participants to overcome their poverty and also benefits the nonparticipants because of its externality at the micro level.

It helps reduce extreme poverty more than moderate poverty.

Saving has always been an integral part of the Grameen program. It is designed to address production and other risks as well as market imperfections. If saving is a function of income, a balance of \$ 135 million savings by Grameen borrowers is definitely an indication of their increased income and capacity building. It would have been better if data could be taken from all the poverty alleviation activities in rural areas in our study.

The majority of the loanee respondents do not maintain any record to their income, expenditure, particulars of loans etc. So, they depend on their memories, which made our investigations limited.

Having done the study on twenty service providers and analyzed efficient research works some problems are identified which are as follows:

- (i) There are still communication gap between NGOs and grass-root level
- (ii) High interest rate is still prevailing.
- (iii) Transportation system is undeveloped in the rural areas.
- (iv) Universal primary education program is not yet ensured.
- (v) Less involvement of male participants.
- (vi) The process is complicated.
- (vii) Repayment process of loan is defective.
- (viii) The original and landless poor people are often overlooked or not targeted.
- (ix) The necessary trainings are not always available which is necessary for both parties.

- (x) Investment system is still poor.
- (xi) Some villagers are affected by conservative value for which they are reluctant to go to NGO's.
- (xii) The role of NGOs in education and Health sectors is still limited.
Child labour is still remaining.
- (xiv) The people at grass-root level are not motivated to take loan from NGOs.
- (xv) Most of the people don't have opportunity to invest their money properly.

3. Recommendation

Many MCPs ignore their commitment to the bottom poor on the grounds that sustainability cannot be attained by providing financial services to the extreme poor. They forget that sustainability is a directional goal. The immediate nonnegotiable goal is to reach the poorest and enable them to lift themselves out of poverty, which is the ultimate goal. One should not run for attaining sustainability overnight at the cost of those who are very poor. Evidences also show that serving the poorest and at the same time attaining sustainability are not contradictory goals. It needs appropriate planning. For a well-designed program it is a matter of time. Though it has a waiting time it is highly rewarding.

In order to meet the clients needs and satisfaction, it is important that MCPs should have considered appropriate product development that will serve different needs of clients and enables them to improve the quality of their lives. Given the assumption that at the entry point all clients should come from the poorest, the need for developing different products for different levels of borrowers (1st , 2nd, 3rd time loanees and so on) is also important. Once this, as well as, appropriate mechanism for credit delivery and recovery are in place, it will not only reduce individual and aggregate poverty (may not be very significant) but will also help create a strong foundation for sustainable operation of MCPs.

Poverty reduction is undoubtedly a doable proposition. It can be significantly and rapidly reduced with Grameen type micro-credit programs provided: • required funds are available to the nascent micro-credit industry at reasonable costs, • a professionally, competent and motivated staff is engaged in performing the operational tasks, • the communication or knowledge gap between donors and practitioners is minimised. • the gap between words and

deeds, assurances and actions, is narrowed down and an enabling environment is created by removing the obstacles that stand in the way of growth of micro-credit industry.

Economic growth is recognized as fundamental to development but not to reduce poverty (Asaduzzaman and Akter, 1990). In order to ensure the access of the poor to employment and basic social services, the growth-oriented strategies need to be supported by direct attacks on poverty.

Therefore, self-employment creation through a credit led strategy in the rural area can play a significant role in reducing the rural unemployment and acute poverty. The project oriented lending programmes and policies of rural credit project department in Bangladesh could play a crucial role in creation of self-employment opportunities in the country if they were implemented and pursued with commuted determination. The JCF, a famous innovative credit institution has been making a unique contribution in the creation of productive self-employment for the poorest of the poor in the rural area of the country

For poverty alleviation in Bangladesh the following recommendations should be considered:

- Some sectors should be created so that the poor people may invest their money;
- The poor people should be motivated for self-employed.
- The rate of interest should be decreased;
- The poor people should be encouraged for self-employment avoiding begging;
- Micro-credit banks under Government initiatives can be established in rural areas to streamline micro financing;
- A new procedure may be introduced to target people;
- The loan repayment system must be consistent;
- Male participants should be invited side by side female ones.
- Since Bangladesh Islamic country. So, Islamic economic system (operating with Shariah based) and Islamic banking should be introduced;
- Every financial institution needs supervision and monitoring. A regulatory commission should be set up to observe the functioning of micro credit program;
- The person who are completely unable to repay loan should be given some concession;
- The service providers should be well behaved, tolerant;
- Technical education system may be introduced for women;
- Health facilities must be up-to-date. Safe and sound maternity is highly essential.

- The size of loan should be enlarged so the poor people can come out from the vicious circle of poverty.

3.1 Livelihoods Improvement for Climate Change Resilience (LICCR) Project

IMPLEMENTED BY	Jhanjira Samaj Kallyan Sangshtha (JSKS)
SUPPORTED BY	Palli Karma Shahaok Foundation
DURATION	From July 2013 to June 2016

JSKS has been going on with the development initiatives and interventions for pro-poor relating to livelihoods, Food security, environment, DRM and climate change last 12 years. CCCP is a national climate change adaptation project that aims to enhance the capacity of selected communities to increase their resilience to the impacts of climate change obeying the compliance, rules and policies of BCCSAP, BCCRF, JSKS would like to implement a sub project named LICCR Project under CCCP, contributing to achieve the goal and objectives of CCCP. JSKS designed this project to work covering CCCP Pillar-I (One) food security, social protection and health as well as partial covers the other two pillars set by World Bank. In order to achieve the goal and objectives of proposed LICCR sub-project many of the activities will perform with the same purpose of CCCP programs. JSKS LICCR Project aiming to improve the livelihoods ensuring food security, health care, social protection through community participatory planning and protection to income, employment, health status of community peoples by enhancing their capacity to increase their resilience to the adverse effect of climate change. So LICCR proposed project is relevant to six pillars and 44 programs of BCCSAP, 2009.

Proposed LICCR Project plans to address where will Climate Change be impacting for the most part and what are the most sustainable adaptations for these areas. Climate Change generates new threats with a complex way, which project areas may have no or little experience in dealing with Climate Change and Poverty linkages. Project plans to address the poor and ultra poor who

are the Most Climate Vulnerable (MCV) and has the least capacity to take shocks and adapt with adverse impacts of climate change. These will be implemented to ensure:

- Shelter, Food, Water, Livelihood Security
- Health-nutrition, sanitation and hygiene,
- Climate change particular risks management,
- Climate Resilient development of the community,
- Ecosystems and Environment,
- Economic solvency by developing IGAs.

Changes in average climatic conditions and climate variability, affecting underlying risk factors because, they are in the forefront in climate disasters and various risks Thus, poor are the most vulnerable to Climate Change impacts and disaster risks.

The LICCR Project plans implement with a set of mechanisms and approaches to establish adaptive measures to:

- Implement local modification and adaptation activities.
- Build greater resilience in natural, human and social systems, advancing community adaptation, existing social protection instruments can be adapted to reach out to many of MCV at relatively low additional cost.
- Climate induced poverty and social conflicts over resources and service, integrate Human Rights based strategy to manage Climate induced hunger and poverty.
- Raising voice of the vulnerable community and the poor against climate injustice. Integration of climate adaptation into policy and programs (both collective and sectoral development.)

Goal:

To improve the livelihoods, social protection and health status of community people and increase their resilience to the adverse effect of climate change.

3.2 Objectives:

- Mobilize and capacitate the community in adapting technology with their local resources on climate resilience and social protection of most climate vulnerable poor, ultra poor and marginalized farmers of the community.
- Provide supports to most Climate vulnerable Households of the community to protect them with shelters and boost up their livelihoods Water and sanitation, health care and nutrition.
- To ensure constructive participation of the climate vulnerable or affected community peoples to systemize locally adapted sustainable technologies of Climate Change vulnerable community.
- To enhance the knowledge and skills adaptive behavior of the peoples for sustainable adaptation practices to reduce Climate Change vulnerability of the community.

Project working area: Upazilla name: Joldhaka. District name: Nilphamari.

Target people: Beneficiaries are poor & ultra-poor Women, children, elderly people, persons with disability, marginalized farmers group (Most Climate Vulnerable) and all dwellers of the affected areas.

3.3 Outputs of the Project:

- 50 nos. of Beneficiary Association formed where 1000 MCV HHs are capacitate and secured/resist with their shelters, foods and resilient to Climate Change Capacity built; 1800 nos. of group sessions conducted with Beneficiary Association and 9 project staff made skilled on CC & CCA technologies.
- There will be formed 04 nos. of Advisory Committee who are capacitated and provided contribution to community mobilization and respond of adaptation to Climate change impacts.
- The project directly supported to 1000 Most Climate Vulnerable (MCV) poor and ultra poor secured and increased their livelihoods. Total 600 nos. of homestead plinth rose up and homestead are fenced with Basok plants;
- 500 nos. of different Income Generating Activities are established.
- 450 nos. of tube-well installed and 300 nos. settled up tube-well platform constructed in HHs; 10 nos. of tube-well installed within the community.

- 700 nos. of Climate friendly (offset) latrine and 600 nos. of Climate friendly oven/ Bondhu Chula have set up in MCV HHs.
- 30 nos. of Assistive device provided to the Person with Disabilities as social protection.
- 75 % peoples of ultra poor and poor of most climates vulnerable can address and adapt against the CC effects, 60% of them gathered knowledge on CCA measures and minimum 4 – 5 nos. of adaptation technology or measures related to their livelihoods, health and social protection.

3.4 Outcomes of the Project:

- As a direct Result of this project the 1000 nos. of MCV (poorest) households could reduced their risks of losing assets by 50%, improved their livelihoods and also shelters, health and enabling them to look forward to a more independent and secured future.
- Communities’ instruments are functioning and established, local resources are utilized and adopted sustainable adaptation practices to address particular climate vulnerability
- Constructively engaged the climate affected community peoples Climate friendly components are mostly used in every development planning to be made Climate Change resilience.

3.5 Major Interventions & Activities of the Project:

- Program Inception and Consultation:
- Project Inception Sessions at Upazila
- Monthly Staff Coordination Meeting
- Advocacy, Awareness Raising, Capacity Building, Workshop & Knowledge sharing, Modules & Materials Development:
- Skill development training on CC basic & CCA, Homestead development for the project staff
- Training for on Climate change basics and Adaptation Technologies for MCV Beneficiary Association
- Livelihood support to MCV Households
- Formation of Beneficiary Association with Most Climate Vulnerable (MCV) poor and ultra poor Households (HHs)
- Homestead Plinth rising for MCV HHs (with basok plant fencing)

- Support for short cycle homestead IGAs (Slatted housing for goat/sheep and capacity building on vaccination and training & exchange visit)
- Water, Sanitation and Health Care for Community
- Homestead level tube-well installation for MCV HHs
- Community tube-well installation with raised platform
- Support for Climate friendly (offset) latrine to Community HHs
- Support Climate Friendly oven to Community HHs
- Social Protection Activities:
- Need based support to PwD HHS (Assistive Devices Support to the persons with disabilities)

3.6 Analysis: ref & data/ Comparative initiatives nationally

The community does not have adequate access to safe drinking water.

- Increase basic physical infrastructure (roads, markets) in the rural area.

3.7 Result:

If an increasing capacity to cope with calamities is considered to be an indicator of improving poverty situation, the experiences of micro-credit programs show that micro-credit members are in better positions to cope with such situations. During two and a half months of devastating floods that hit Bangladesh in 1998, it was found that Grameen borrowers were relatively less vulnerable and more capable to deal with the situation both during and after the flood. They had their savings, institutional back-up and peer support. They were able to go for rehabilitation immediately after the floodwater receded. Grameen, as a provider of micro-credit, had a key role in ensuring not only the survival of its borrowers and their family members during flood but also during their rehabilitation after it. The crisis management capacity of Grameen borrowers was found to be higher than others.

In fact, the severe flood provided both a challenge and an opportunity for the micro-credit program in Bangladesh. The challenge was to recover from the losses caused by the flood and to bring the poor back onto the path of sustainable development. The opportunity was to consolidate and improve upon the existing modalities in order to bring the most affected families within the fold of the MCP and to have more impact on the socio-economic condition of the

poor. Grameen and other MCPs could do more under such disastrous situations if they had access to more funds. Such funds are needed to replenish their cash flow which gets depleted due to withdrawal of savings by members, fresh loans to old borrowers, new loans to new borrowers and non-recovery of loans from flood affected borrowers.

The poor have little access to education, health, sanitation and other social services. They are socially condemned, rejected and powerless. In the case of poor women the situation is more deplorable. In many societies including Bangladesh, women are generally confined to their homes. They are not supposed to be seen by other than their family members. Their sphere of work is largely restricted. Under these circumstances, Grameen provides them a forum, a network where they are organized into groups and federated into centers. They become decision makers, leaders and a social force. They become group and center leaders and also members of the Board of Directors of Grameen Bank, which they own. In the Board of Directors they are nine out of twelve members in total. The Grameen borrowers go for implementation of social development programs under the "16 Decisions" that they have taken. The Grameen borrowers who became village phone ladies by leasing cellular phones for providing village pay phone (VPP) services to the neighborhood do not only earn more, but also enjoy a gracious social status. These women have brought the world closer for themselves as well as for their communities.

3.8 Limitation:

- Local pressure hamperd beneficially selection.
- Less community contribution.
- To keep the asset in proper way.
- Sustainability of resource.
- Migration.

3.9 Recommendation:

- Programme orientation.
- Awareness.
- To above financial calculation on profit and loss account.
- To keep touch in programme by Up and involve them in asset transfer and awareness build.

3.10 Reduction of Gender Based Violence through Community Endeavour (ROGVICE)

Project Goal:

Protection of women human rights and reduction of VAW through gender responsive social movement.

3.11 Project Purpose:

Sensitize different social actors and institutions for upholding women's dignity and reducing VAW.

Geographical location: 3 No. Fazilpur and 2 no. Sunderban Union of Dinajpur sadar upazila under Dinajpur district.

Project at a sight: Gender based violence is perpetrated at many different levels, and in many different forms. The physical, mental, psychological and sexual violence is taking structural form in family backed by unequal laws as well as enchanted by patriarchal culture and ideology. Since wealth and property is the source of all power and strength in which women have no access, and as a result they are powerless and remain under control of powerful men.

The significant achievements of the project inspired us to undertake this project 'Reduction of Gender based Violence through Community Endeavour (ROGVICE) in order to work more intensively with different social groups to eliminate VAW and empower women.

3.12 Objectives of the Project:

1. Create gender responsive social condition to reduce Violence against Women (VAW)
2. Create women's better access to quality services & resources
3. Bring positive change in present micro-credit system from gender perspective

Project Outcomes:

1. Different forms of VAW significantly reduced, family harmony increased and women's status upgraded in family and society.
2. A village developed as VAW free model village.
3. Service providers played proactive role to resist Violence against Women.
4. MRA, PKSf and selected MFIs influenced to bring about positive change in present microcredit system from gender perspective through the leading of USHA

3.13 Expected specific outputs of the project:

1. In 01 model villages and 01 gender sensitive villages, para based women groups, adolescent groups, youth groups, village based women action groups, village based violence reduction committees, family forums, couple groups, task force, entrepreneurs' forums, LBC, NNNC, LGEB are functional and played pro-active role to resist VAW and ensure women's empowerment.
2. Early marriage, dowry, sexual harassment, domestic violence significantly reduced in model villages.
3. Public and social institutes, service providers sensitized and played active role in combating VAW and provided supports to the VAW victims.
4. MRA, PKSf and MFIs taken necessary steps for gender responsive microcredit system.

Working area: 2 No. Sudarban and 3 No. Fazilpur Union of Dinajpu Sadar Upazila under Dinajpur district. Stakeholders of the project:

SL.	STAKEHOLDERS
01.	Para based 'Shahashika' Action Group
02.	VAW free Model Village
03.	Gender Sensitive Model Village
04.	Village based Violence Reduction Committee
05.	Adolescent Groups
06.	Nari Nirjaton Nirodh Committee (NNNC)
07.	Family Forum
08.	Social Support Group

09.	Couple Groups
10.	Entrepreneurs Forum
11.	Village Committee (VC)
12.	Violence Reduction Committees (VRC)
13.	Representations of Local Bazaar Committee
14.	Para based Anirban Group
15.	Sexual harassment and early marriage Protection Committee (Adolescent students and teachers) of high Schools.
16.	Participants of cultural event & human chain
17.	Locally MFI's PKSf partners

3.14 Major Interventions & Activities of the Project:

3.14.1 Major Activities:

1. Sensitize and build capacity of different groups to combat VAW and ensure socio-economic political empowerment through meetings, courtyard assembly, workshops, campaign, human chain, couple session, cultural events with day observations, sports etc.
2. Sensitize public and social institutions and service providers and community people on gender and VAW issues through, discussion, workshop, training, sharing meeting and anti-violence human chain at local hat-bazaar against early marriage and dowry.
3. Policy advocacy with MRA & PKSf and other MFIs at national on gender responsive microcredit through dialogue, discussion, meeting, workshop and sharing meetings.

3.14.2 Other Activities within the Project:

1. **Court yard Assembly:** With group members & their male counterparts Courtyard assembly with group members & their male counterparts on: Women's rights, Division of labor by sex, VAW, Women's empowerment, RTI Act, D-VAW Act and UP services.
(For GSV)
2. **Awareness Raising Campaign:** Campaign for awareness rising of students, teachers, parents and civil societies on early marriage and sexual harassment at educational institutes.
3. Quarterly review of situation of sexual harassment and early marriage with SHEMA
4. **Celebrate significant days:** Cultural events (popular theatre, popular song) to
 - International Women's Day

- Day for Elimination of VAW
 - Human Rights Day
 - Rokeya Dibosh
5. **Reviewing situation:** Quarterly reviewing the situation of sexual harassment and early marriage occurred with Sexual Harassment and Early Marriage Protection Committee.
 6. **Legal camp:** This service initiative is facilitated by a women lawyer to provide legal support to women and adolescent girls inclusively. It is organized twice in a year.
 7. **Health camp:** This health service initiative is facilitated by a women doctor to provide health support to women and adolescent girls inclusively. It is organized twice in a year.
 8. **Couple sessions:** Couple groups meeting is conducted on gender, D-VAW, equal attention to boy and girl-child bi-monthly basis and couples session is conducted on Domestic –Violence against Women.
 9. **Awareness campaign:** Awareness campaigns against early marriage and sexual harassment at educational institutes; Organizing and positioning Human chain against early marriage and dowry at local hat-bazaar.
 10. **Coordination Meeting with Stakeholders:** Coordination Meeting with different Stakeholders at union level on VAW and women’s empowerment is conducted in quarterly basis.
 11. **Meeting of VRC and VC:** The meeting is conducted in village based Violence Reduction Committee (VRC) and Village Committee (VC) bi-monthly basis.
 12. **Village based Meeting:** Village based Shahoshika action groups and ‘Anirban’ adolescent groups conduct issue based meetings on human rights, women rights, child rights, women empowerment, gender, root causes of VAW.
 13. **Para based meeting:** Para based Shahoshika groups (women) on conduct meetings of issue based on women rights, women empowerment, division of labor by sex, early marriage, sexual harassment, dowry, domestic violence, D-VAW, RTI Act and UP services. This type of meeting is conducted monthly basis.
 14. **Forum Meeting:** Meetings of Family Forum, Entrepreneur’s Forum; Meeting with SSG, local bazaar committee are also conducted quarterly basis and meeting with NNNC is held bi-monthly basis. It to sensitize both women and men are to discover the importance of gender equality and equity.
 15. **Sharing meeting:** This type of meeting is conducted to meet within a platform to ensure the rights of women with police, court, hospital, VAW victims and their relatives and

women leaders of model village at union level. This activity is performed Half-yearly basis.

16. **Referral of victims of violence:** Identifying victims if any and documented case and refer to legal aid and support providing organizations and agencies.
17. **Policy advocacy:** Policy advocacy with MRA, PKSf and other MFIs is continuing through dialogue, discussion meeting by advocacy team of USHA. There is a national forum named “National Caucus” the meetings of this is continuing regular basis.

3.14.3 Conduction Training and Orientation

There are conducting several skill development and capacity building trainings on the topics of:

- Gender & Entrepreneurship, Gender & Human Rights
- Training on gender & human rights for LGEB, LBC, teachers and representatives from VRC & VC
- Assertiveness training for female members of LGEB and representatives from VRC & VC
- Orientation to project activities and implementation guidelines for project staff and senior managing staff of the organization

3.14.4 Strategies are functioned to carry out those activities and events of the project:

- Ensuring effective participation of women, adolescents, youths, cross section of community people
- Each and every family will be covered by different programs for developing model village and also Gender sensitive village.
- Involvement of male counterparts and family members to avoid patriarchal hindrance.
- Door to door visit for identification of VAW related problems and taking necessary steps for VAW free model village.
- Use of microcredit as effective tool to involve women in economic activities
- Involve women in productive activities for self-reliance to reduce VAW.
- Develop ideal Couples to influence others.
- Create gender responsive social movement with the involvement of cross section of people of the working areas irrespective of sex.

- Involvement of different stakeholders and institutions (like UP, NNNC, educational institutions, SSG, LBC, EF and others) to prevent and protect women and girls from different forms of Violation.
- Create strong coordination among different stakeholders for combined efforts to protect women human rights and reduce VAW.

3.15 Analysis: ref & data/ Comparative initiatives nationally

Empowerment of women is a holistic concept. It is a multi-dimensional approach and it covers social, political, and economic aspects.

Women perform 66 percent of the world's work, and produce 50 percent of the food, yet earn only 10 percent of the income and own 1 percent of the property. Whether the issue is improving education in the developing world, or fighting global climate change, or addressing nearly any other challenge we face, empowering women is a critical part of the equation. [Source: Former President Bill Clinton addressing the annual meeting of the Clinton Global Initiative (September 2009)]

4. Conclusion:

As JSKS is an nonprofit and child Centered organization. So JSKS contributes social Changes as well as economy of Bangladesh and child rights establishment through various projects. JSKS believes that's the organization contributing the positive change of human being as well as sustainable development goal.

Apology

The area of this assignment paper is very extensive. I had to finish the work of this paper within a very short span of time, which was supposed to take much time. For this reason, it was impossible for me to collect primary data from grass-root level and elaborately. Besides, the books that are available related to this topic in HSTU Library are insufficient. On the contrary, very recent data on this topic were not found in the Library. I am extremely sorry for this kind of Limitation.

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