

PART-A

SAMADHAN WITH DISADVANTAGED PEOPLE

1. Background:

Samadhan is a Non-government, Non-political, Non-religious multidimensional development service oriented local level voluntary organization. Its working in southwest region of Bangladesh from October 14, 1987 for poverty alleviation and sustainable socio-economic development for the poor and ultra poor inhabitants of the Kopotakkha River basin areas under Jessore and Satkhira District. The said areas are the most poverty-stricken & disaster prone. Every year the Flood, water logged, Arsenic contamination, Drought and some other disaster are occurred here several times. The peoples are losing wealth, disrupting their livelihood pattern becoming livelihood risk and vulnerable situation. At least 98% families are directly or indirectly depend on traditional agriculture systems. Agro based modern technologies are very difficulties to apply in this areas. The Agriculture activities dose not enhances to change their livelihoods of the 60% landless families. Locally they don't have sufficient job opportunities i.e. they are remain un-employed for more than 09 months of the year. More than 50% people have to go to out side of the areas for searching alternative, especially in town area for off firming job i.e. the people are changing their profession for survivability. Some of the poor families undertake fishing, collection and selling of fire woods, vending of vegetables and spices etc as alternative source to earn money for their survivability. The women headed day labor families can't arrange suitable job. The numbers of extreme poor families are more than 25%, they are never considered to involve with any development activities. As a result the numbers of such people are increasing as a high rate. The conditions of the women are very pitiable. They are seriously disadvantaged and deprived as the victims of traditional male leading social management. Found unequal behavior & attitude among men and women at family & community. Basic service like Education, Health & nutrition, Agriculture, Banks and other support for the betterment of their livelihoods is not providing adequately. Ultimately they are depriving from holistic development. People of the areas are remaining un-aware, becoming ill healthy, illiteracy and losing assets, facing famine situation, becoming poorest of the poor, helpless, have not and ultra poor, which creating another crisis i.e. they are beyond development mainstream. As a result our social & national liabilities are increasing as a high rate. Considering the said painful situation some enthusiastic social workers took the efforts to establish an NGO in the name of "Samadhan". **The English version of the Bengali words is organizations for solution of human being, emancipation of the people i.e. the people are free from poverty, disparity and exploitation.** Samadhan is organizing the grassroots level women & men from poor, hard core poor families. Women are more priority areas of their poverty alleviation through implementing the development activities. Gender are the another priority issues to incorporate in every program as cross cutting issues, but limitation of resources it is unable to serve them as per desire of the organization. Presently we are working with good relation and close connection with regional, national & international level various development organization and Donor agencies.

2. The Vision:

Samadhan envision is a gender, caste and class equal environment friendly poverty free society.

3. The Mission:

Promotion of socio-economic status of the underprivileged through institution building, conscientization, human resource development, education, environment friendly local resource management, establish peace, justice, dignity and fraternity in the society.

4. Goal:

Sustainable Socio-economic development of the target groups of its working areas.

5. Objectives:

- To make people self reliant including poor and landless.
- To create employment opportunities for the poor and ultra poor by providing technical and financial support.
- To take steps towards holistic development for the nation.
- To establish dignity and rights of the women and children through providing legal support
- To develop long term strategic plan for sustainable socio-economic development.
- To develop networking with international, national, and local level agencies.
- To ensure necessary advocacy in respect of local issues of wellbeing.
- To prevent early marriage, polygamy, women violence etc.
- To take necessary initiative to aware of people about health, nutrition and population.
- To create unity and empowerment of poor and ultra poor men & women.
- To mobilize human resource to increase socio-economic status by reducing vulnerability.
- To increase organic farming practice and Afforestation to reduce environment pollution.
- To make people aware about democracy and rights.
- To establish child rights through protection of child labor.
- To operate credit program by local or foreign individual or institutional donation or credit.
- To reduce lose of life and wealth during & post disaster.

6. Program principle:

➤ Gender focused program	➤ Measurable Impact
➤ Environment friendly Program	➤ Sustainable development
➤ Disaster preparedness & management	➤ Scaling up of program

7. Approach:

- Participatory approach followed in planning and implementation process.
- Group approach applied to implement development activities.
- Community approach - Community based disaster management, Health, Education and Governance.
- Individual/family approach - through groups or community approach.
- Integration approach - Program, project, Sector and other agencies.

8. Strategic direction:

➤ Education	➤ Disaster preparedness & management
➤ Primary Health care	➤ Institutional capacity building
➤ Livelihood risk reduction	➤ Mainstreaming person with disability & ultra poor.
➤ Networking	➤ Pollution free environment
➤ Advocacy	➤ Gender and development

9. Core values:

➤ Trust and confidence among each other.	➤ Transparency.
➤ Mutual respect.	➤ People's participation.
➤ Accountability.	➤ Gender Sensitivity.

10. Analyzed SWOT:

Samadhan is successfully working from October 14, 1987 with multidimensional development program activities for the peoples of Kopotakkha river basin areas under Jessore, Satkhira and Norail district by the financial and technical support from local, national, and international agencies and some other enthusiastic people. The organization is resourceful i.e. having owned land, office building, well equipped emergency warehouse, and General store office in different places of the remotest areas, competent and devoted team. Organization gained enough skilled, capacity, resources to obtain of the organizational goal and objectives and take any challenges.

11. Different Stakeholder of the organization:

a) Primary stakeholder:

First priority given to the women, men and children from the poor and extreme poor families, those are as follows.

- Have no regular income sources and have food crisis in the year.
- Land holding up to 50 decimal only.
- Highest family income per year less than Tk-20,000.00
- Women headed, Disable, Elderly, Regular sickness etc families,
- Peoples are unable to physical work.
- Professionally vulnerable like beggar, day labor, landless/Marginal farmer and depends on support of other agencies and minor group.
- Victims of violence especially for women and children
- Natural and environmental Victims.
- Children from poor and extreme poor families, those are deprived from **rights** like survival, protection, participation and development.

b) Secondary stakeholder:

Second priority given to the women, men and children from the small farmer and traders families, those are as follows.

- Family income per year more than Tk-25,000.00
- Professionally, small farmer, Share cropper, Small trader
- Land holding up to 1.50 decimal only.
- The family involved with micro enterprises.
- Victims of violence especially for women and children
- Natural and environmental Victims.
- Children from middle class families; those are deprived from rights like survival, protection, participation and development.
- The community people and Community Based Organization (CBO) and clubs.
- Different theater groups and educational institutions.

c) Other stakeholder:

- Local Government (Union parishad)
- Like minded organization in the locality.
- Government and semi govt. office available in locality.
- Semi national, National and international organization.

12. Coverage of the organizational working areas:

District	Upazila	Union	# of village		
Jessore	Keshabpur	Keshabpur	9		
		Mazidpur	5		
		Shagordari	12		
		Trimohini	5		
		Biddanandakati	12		
		Panjia	8		
		Keshabpur pourasova	4		
		Mangalkot	1		
	Monirampur	Shyamkur	11		
		Chaluhati	7		
		Durbadanga	4		
		Khanpur	8		
		Monoharpur	10		
		Jhampa	9		
		Haridaskathi	11		
		Dhakuria	1		
		Maswimnagor	3		
		Monirampur pourasova	8		
		Hariharnagor	1		
		Khedapara	1		
		Bhojgathi	2		
		Satkhira	Kalaroa	Jugikhali	13
				Jalalabad	11
Joynagor	11				
Diara	9				
Koyla	7				
Langaljhora	8				
Chandanpur	13				
Keralkata	20				
Kushodanga	15				
Helatola	9				
Kalaroa pourasova	7				
Keragachi	7				
Sonabaria	8				
Total- 3	03	34	270		

13. Ongoing Program/Project:

SL	Name of project/program	Supported by
i.	Institutional building	Own fund
	Human Resources Development	Own and donor fund
ii.	Savings mobilization	Own fund
iii.	Rural Micro Credit (RMC) for IGA	PKSF
iv.	Micro Enterprises project (MEP)	PKSF
v.	Livelihood Restoration project (LRP)	PKSF
vi.	Water and sanitation (WATSAN)	NGO Forum
vii.	Arsenic Mitigation	NGO Forum
viii	Civic Awareness	EC through UTTARAN
ix	Women and Development	Own
x.	Bangladesh Childhood Cataract Campaign	Sight severs International through UTTARAN
xi	Ensuring Risk Management Framework in Local Disaster Risk Reduction Action Plan (ERMF-LDRRAP)	UNDP, DFID through CDMP under Ministry of Food & Disaster Management.
xii	Humanitarian assistance	ECHO, WFP, UNICEF and Concern Worldwide Bangladesh,
xiii	Preparedness for Effective Emergency Response	Concern Worldwide Bangladesh
xiv	Social forestry	WFP and Forest department
xv	Computer training	BTEB & Samadhan

14. Focused areas:

The Samadhan has given priority to the **Poor** and **Ultra** poor vulnerable family for its program from the inception period. At present women, child and helpless vulnerable people are more focused and priority areas, that is the program of Samadhan is women and child focused. Other than that as the working area of the organization is more hazards prone and that is why, the disaster victim of the areas is highly emphasized. Incase of any new planning the aforesaid people will be consider to incorporate in the program as much as possible.

15. Ownership:

The organization wholeheartedly believes that the bottom-up planning system is the best option to way of participation of the beneficiaries for their real & sustainable development. So that in every tier of the planning process of Samadhan the participation from representative of grassroots level is ensured and even though the grassroots level representatives are exist in the organizational management committee both General committee and Executive committee.

PART-B

REVIEW THE FISCAL YEAR 2006-2007

THE PROGRAM UNDER IMPLEMENTATION AND ITS PROGRESS:

1. Grassroots peoples organization and institutional building:

This is the core activity of Samadhan. Most of the development efforts of the organization are offered through this activity. Majority people of the working areas are living under poverty line. Lacking of unity and unconsciousness are the prime obstacle towards socio-economic development of the poor people. They are deprived from their basic need and leading less humanitarian life. Identified vulnerable and helplessness inhabitants of Kopotakkha river basin areas in Keshabpur, Monirampur upazila under Jessore district, Kalaroa upazila under Satkhira district and Kalia upazila under Norail district. Samadhan has been started organizing the groups from 1991 and taken steps to involving them in process of establishing justice, legal rights through capital formulation by their own savings and taking up socio-economic development activities. Most of the activities are implementing through grassroots level groups. Samadhan is implementing the Program in 270 nos. villages in 34 unions under 03 upazila of Jessore and Satkhira district. Under this activity meanwhile the organization has formed and continuing a total of **281 nos.** groups comprising **5937 nos.** member both male and female especially for remote areas. The organization has already been made grading of the groups considering their socio-economic aspect and found that more than 70% people are from ultra poor family. Every group's are seating in weekly basis, where the group members are discussing about their problems and limitation, trying to find out the immediate need based solution based on problems and coming in a common conscious to minimize the problems. In weekly meeting they are depositing



View of RMC supported farming project

weekly saving, repaying their weekly loan installment. The staff of Samadhan is attending every meeting of the groups and other than those activities they are conducting issue-based session to make people more aware on different development aspect. The group members are learning a lot from the meeting and sharing these learning with other member of their own family and neighbored family members also. The organizations have a plan to form greater solidarity of the poor people through building of the grassroots people's organization. The process of greater solidarity is also started and discussing in the groups meetings.

a) Objectives:

- To make unity of poor & ultra poor peoples.
- To increase the voice and dignity of the women.
- To increase the savings grow tendency for capital formulation.
- To increase the leadership capacity of the poor women and men.
- To increase awareness of the poor peoples to prevailing their problems and poverty.

b) Group management:

The men and women of the poorest of the poor families are organized in a group consist of 30 nos. members on an average. They are attending in the meeting on a specific day, place and time for each week for savings, loan & issue based meeting. Every group have one chairman, one Cashier, one Agriculture Advisor, one Health advisor, one Gender advisor and rest are the general member. Every after one year the executive member of the group changing by election or selection. Samadhan is providing different organizational development and Skill development training support to make them more competent in relation to group management. Especially the advisors are ensuring communication among other member of the group from technical point of view to ensure adequate support for their on going issues.

c) Savings fund generation and management:

A certain day, time and venue are decided for every week for meeting & savings collection for the individual groups as per their decision make in the group meeting by building consensus. The grassroots level staff called credit officer is attending each of the groups meeting timely as per schedule date, time and collecting savings around Tk-15.00 per week. The collected savings money is depositing in the Bank through Samadhan. The group members are getting interest against their deposited savings money at the rate of 6%. The group member can get



View of weekly savings collection meeting

back certain amount from their deposited saving incase of their family need.

d) The target and achievement of the activity is as follows:

SL	Particulars of activity	Target	Achieved
1.	# of new group formation	80	67
2.	# of new member included	3000	2493
3.	# of member excluded/ dropout	1114	1143
4.	# of total groups running at the end of the year	294	281
5.	# of total members enrolled in total groups	6444	5937
6.	# of group meeting organized	12500	11880
7.	# of members were participated in meeting	6444	5354
8.	Total savings collected Tk.	61,86,240.00	71,05,850.00
9.	Savings balance as of 30 th June 2007 Tk.	76,56,508.00	85,76,118.00

e) Last five years Savings status by fiscal year:

Particulars	2002/2003	2003/2004	2004/2005	2005/2006	2006/2007
Collection	25,58,777.00	30,20,452.00	30,32,842.00	43,60,485.00	7105850.00
Return	18,77,258.00	24,93,604.00	26,46,000.00	30,01,466.00	4136598.00
Balances	33,34,157.00	38,61,005.00	42,47,847.00	56,06,866.00	8576118.00

f) Outcome of the group activities:

- Unity has been up-wards.
- Awareness has been raised about Resources, Scope, Rights and Problems and immediate solution.
- Raised savings money as capital and increasing family income & assets.
- Increasing women's mobility and participating in decision making process in family and community.
- Increasing respect and dignity of women in family and community.
- Increasing leadership capacity of the women.

2. Human Resources Development:

This is one of the major components to development of staff and beneficiaries on different aspect. Providing organizational and skill & capacity development training to make them more competent and capable on different issues and developing different skill cadres by subject for sustainable socio-economic development. The cadres are providing technical and management support to the beneficiaries at field level directly with close connection. Continuing motivation, counseling, exposure visit, hands on training and weekly issue based group session to staff and beneficiaries & doorstep follow-up visit also to change their behavior and practice on different aspect.

a) Objectives:

- To increase knowledge on different aspect both for staff and beneficiaries.
- To make peoples aware on different issues.
- To increase their vocabulary & leadership capacity.
- To develop subject wise different skills cadre on different issues of professions.
- To make people aware on gender issues.
- To make peoples aware to established their rights.
- To make staff more competent.

b) The training:

Selecting different course of training through need assessment, development of training module, select the participants as per need both staff and beneficiaries, then organizing and conducting different training at our own venue and some times outside of our venue by offering to other organization. The organizational own resource person are organizing and conducting different training in most cases and in rear case the organization is sending some staff to other venue for receives higher training.

c) The issue based meeting:

This is group approaching system to make more people aware on different basic issues of development like Health, Agriculture, water and sanitation, human rights, marriage registration, dowry, early marriage, polygamy, social awareness, empowerment, divorce, violence against women and children, disaster preparedness and management etc. The issues were selected for one month and conducting session at group level once in a month. It is noted that during over flood and serious inundation of houses/roads in the financial year of 2006/2007 the group's activities were suspended for three or more week.



View of issue based meeting of women group

d) The target and achievement of the activity:

SL	Particulars of activity	Target	Achieved
BENEFICIARIES AND OTHER STAKEHOLDERS TRAINING			
1	Training on community risk assessment process for upazila Disaster Management committee	01	01
2	Training on community risk assessment process for upazila Disaster Management committee members	36	36
3	Training on community risk assessment process for union Disaster Management committee	12	12
4	Training on community risk assessment process for union Disaster Management committee members	432	408
5	Training on community risk assessment process for Pourasova Disaster Management committee	01	01
6	Training on community risk assessment process for Pourasova Disaster Management committee members	36	32
7	Group management training for group leader	150	128
8	Computer operations training on MS office	344	344
9	Disaster preparedness and management	280	260
10	Community action plan development training	50	44
11	Teachers training on Water and Sanitation	50	42
12	Imam (Religious leader) training on Water and Sanitation	50	43
13	Community awareness training	2000	1875
14	Voter education training for disable	225	198
15	Minority group awareness raising training	225	205
DEVELOPMENT SESSION CONDUCTION FOR BENEFICIARIES AT GROUP LEVEL			
1.	# Of Issues discussed in the groups.	6	6
2.	# of issue based meeting was conducted in groups.	3400	3372
3.	# of groups covered for the issue based meeting	290	281
4.	# of beneficiaries participated in the issue based session	5937	5355
5.	Health awareness session conducted	1200	1124
6.	# of participants were participated in the health session	5500	5105
STAFF TRAINING			
1.	Community risks assessment process	10	10
2.	Community risks assessment & risks reduction action plan	03	03
3.	Integrated disaster management	02	02
4.	Participatory rural appraisal	10	10
4.	Baseline survey through focused group discussion	08	08
5.	Preparedness for effective emergency response	16	16
6.	Orientation training on policy procedure of Samadhan	10	10
7.	Effective emergency response	14	14
8.	HIV/AIDS	02	02
9.	Group formation and management training	20	20
10.	Savings and credit management training	20	20
11.	Basic training on Micro Finance	19	19
12.	Business plan development	02	02
13.	Partner organization Finance management system	02	02
14.	MRA software	02	02
15.	Accounts keeping system	01	01
16.	Financial Management training	04	04

e) Outcome:

- The beneficiaries are using their skill in-group and family as their self.
- Enhanced quality/capacity of different category of staff.
- Increasing the exposure and acceptance of the organization.
- Women are involving in decision making process in family.
- Reducing gender discrimination in office, family and community.
- Implementing different Income generating project by the beneficiaries.
- The organizational programs are running well.
- The union disaster management committee is implementing different community need based activities by ensuring community contribution.
- Local disaster risks are reducing.
- The peoples are taking different initiative and measures for their survivability.



View of impact of training/meeting & credit supported IGA

3. Income Generating Activities through Micro Finance:

The people of the working areas are always living in threatening and below subsistence level. The sources of their income are very limited. Taken different types of initiative to creating alternative employment opportunities to earn money and provided technical and financial support for their sustainable socio-economic development. The women headed day labor families of the working areas cannot arrange other job except hard working like earthwork. The people

are not able to fulfill their family needs and they have to face crisis for less income over expenditure. **They have to receive loan from local moneylenders on high rate of interest and paying back accordingly.** Some of the poor families are losing assets to payback the said loan money with interest and some are becoming as the victims of moneylenders for the loan. On the other hand they don't have access to receive loan from Bank or other govt. & Semi govt. sources. So that Samadhan is providing technical assistance and loan support to the poor people from 1991 through organizing



View of ME loan supported Off-arming project



View of ME loan supported Farming project

family for raising their income by implementing different Income generating activities like cattle fattening, Goat rearing, poultry rearing, different small trades, fishing, agriculture and other off farming and on farming activities as yearly basis. The organization is implementing these program activities with aim of eliminating the moneylenders and improving the socio-economic condition of the poorest of the poor peoples. Presently the credit program is being implemented in 114 nos. villages in 21 unions under 03 upazila and Samadhan is created revolving Loan Fund (RLF) by the financial support from **Polly Karma Shohyok Foundation (PKSF), organizational own fund and group's savings.**

At present the organization is providing service for 3 folding need based micro finance support for the poor people of the Jessore, Satkhira and Norail district. The supports are-

- i) **Rural Micro Credit (RMC)**
- ii) **Micro Enterprise Development (MED)**
- iii) **Livelihood Restoration Project (LRP)**

The details of aforesaid program support are follows-



View of ME loan supported Off-farming project

i) Rural Micro Credit (RMC)

Under this program Samadhan is providing technical assistance and loan support only to the poor people whose are group member against on cattle fattening, Goat rearing, poultry rearing, different small trades, fishing, agriculture and some other small scale off farming and on farming activities as yearly basis and repaying the loan amount by 46 equal installments with 12.5% interest. Range of loan amount is Tk-10000.00 to 25, 000.00 and actually the loan amount depends on the nature of project, number of loan and the previous record of repayment of the beneficiaries.



View of RMC loan supported IGA for women headed family

ii) Micro Enterprise Development (MED)

Under this program Samadhan is providing technical assistance and loan support only to the poor people whose are group member having highly experienced of proper and successful utilization of loan money at least 02 – 04 years under rural micro credit against on cattle fattening, Goat rearing, poultry rearing, different small trades, fishing, agriculture and some other small scale off farming and on farming activities.

Here Samadhan is providing loan support against production oriented small business, Power tiller, Moody shop, large scale Poultry farming, Cattle fattening, Milk fattening, Tailoring in market, Bi-cycle garage, Garments business, wooden business, Bhangri business, Food processing,, Furniture business, Electric goods business, Arothdary business, Jewelry business, Rod business, Cement business, Medicine shop, Rice husking, Fishmeal, Cloths, Pisciculture, and Black smith etc. Two types of project loan are proving under ME like- **(i)** 18 month loan with 12.5 % interest along with 5 month grace period **(ii)** 12 month loan support with 12.5% interest only . The loan installment depends on the nature of the project. Range of loan amount is Tk-30000.00 to



View of Women with credit supported Farming project

iii) Livelihood Restoration Project (LRP)

Under this program Samadhan is providing technical assistance and loan support only to the poor people whose are group member and victims of disaster and loan program i.e. the group member who lost assets for any natural hazard and or lost assets for maximum loan money used. The loan provided against the purpose of Medicine purchase or Treatment, Food purchase, House reconstruction, Latrine reconstruction and Tube-well repairing or re-sinking. The loan money repayment schedule is 52 equal installments with 04% interest. Range of loan amount is Tk-1000.00 to 3000.00 and actually the loan amount depends on the desire of the borrower.



View of damaged house for disaster

a) Objectives:

- To reduce dependency to the moneylenders.
- To Increase self-reliance of the poor peoples.
- To create diversified employment opportunities for poor.
- To make women empowered and raise their voice.
- To improve the professional quality of the individuals.
- To enhance the livelihood condition of the poor and ultra poor.
- To increase the income and create fund and accumulate capital for poor.
- To rehabilitate or recover the losses caused by disaster and or loan project damaged.

b) Special feature:

- Credit disbursement according to a fixed schedule.
- Ensured recovery of loan installment on specific weekly meeting day.
- The loan amount of Rural Micro credit has certain ceiling up to Tk-29000.00
- Loan disbursement to the group by the group and under responsibility of the group.
- Maximum amount of loan depends upon on the age of borrower's repayment performance and nature of the proposed project.
- Credit money goes to the poor and ultra poor family.
- Loan amount is using against only the proposed and approved project.

c) Skill development training:

Samadhan is providing different types of hands on training on different trades to increase the skill of borrower for viability of the loan project. So that they can utilize the loan money properly and will be able to change their socio-economic condition by involving un-employed family member, ultimately the family income would be enhanced.

d) Credit supported for IGA:

Credit supports are being provided to the poor & ultra poor people on different feasible trades or projects exist in the locality and using hired technologies also to improve their sources of income with viability. The Credit officers and other respective staff of the Micro Finance



View of credit supported different Off-farming Income Generating Activities of minority group

program is providing technical assistance to the borrower and supervise the advancement of the project. Sometimes they are providing technical support in relation to market promotional information to the borrowers to make the project more profitable and make the borrower sensitized about market rate analysis.

e) Progress of credit program during the reporting period:

SL	Name of activity	Target	Achievement
RURAL MICRO CREDIT (RMC)			
1.	# of total groups received loan	290	280
2.	# of total members received loan	4950	4145
3.	# of total trades	30	28
4.	Total amount disbursed	5,11,00,000.00	4,88,13,000.00
5.	Total loan realized	4,15,94,256.00	4,00,54,827.00
6.	Total outstanding	3,00,00,000.00	2,61,29,738.00
7.	Recovery rate (Cumulative)	100%	99%

MICRO ENTERPRISE DEVELOPMENT			
1.	# of total groups received loan	100	71
2.	# of total members received loan	280	194
3.	# of total trades	30	22
4.	Total amount disbursed	1,50,00,000.00	1,30,35,000.00
5.	Total loan realized	79,10,530.00	79,10,530.00
6.	Total outstanding	1,00,00,000.00	95,97,415.00
7.	Recovery rate	100%	100%
LIVELIHOOD RESTORATION PROJECT			
1.	# of total groups received loan	148	148
2.	# of total members received loan	1,554	1,554
3.	# of total trades	25	19
4.	Total amount disbursed	50,00,000.00	50,00,000.00
5.	Total loan realized	12,28,826.00	12,28,826.00
6.	Total outstanding	37,71,174.00	37,71,174.00
7.	Recovery rate	100%	100%
AT A GLANCE MICRO FINANCE PROGRAM			
1.	# of total groups received loan	294	281
2.	# of total members received loan	5230	5893
3.	# of total trades	28	28
4.	Total amount disbursed	71100000.00	66848000.00
5.	Total loan realized	43614082.00	49194183.00
6.	Total outstanding	43771174.00	38498327.00
7.	Recovery rate (Cumulative)	100%	99%

f) At a glance last five years credit disbursement records:

SL no.	Year	# of groups	# of members	Amount disbursed
1.	2006/2007	281	4145	4,88,13,000.00
2.	2005/2006	214	3281	3,60,91,000.00
3.	2004/2005	147	2398	2,57,24,000.00
4.	2003/2004	132	2902	2,47,98,000.00
5.	2002/2003	132	3039	2,05,24,000.00

g) Status of revolving loan fund as of June 30, 2006:

Status of RLF		RLF lying with	
Source	Amount	Accounts Head	Amount
PKSF	3,52,30,000.00	Loan outstanding	3,84,98,327.00
Own	36,25,025.00	Cash in Bank	33,19,730.00
Group savings	85,76,118.00	cash in FDR	56,13,086.00
Grand total	4,74,31,143.00	Grand total	4,74,31,143.00

h) Outcome:

- Created employment opportunities both for male and female.
- More than 60% women are involved with IGA.
- Increased family income,
- Increased dignity and respect of the women.
- Increased importance and opinion of the women in the family community.
- The money-lending trend has been reduced.
- Established ME in the community level.
- The people getting opportunities to rehabilitate them after losses of assets.
- Increasing income generating project diversification.

5. Ensuring Risk Management Framework in Local Disaster Risk Reduction Action Plan:

Kalaroa is one of the Upazila, which is highly vulnerable to Water logging, Floods, Agricultural Droughts, Arsenic Contamination and also vulnerable to climate change impacts. The Upazila has 12 Union and 1 Poursava with a total population of 224,834 (Female 109500 and Male 115334), consists of 119 villages and 37,467 households. The people of Kalaroa upazila are experiencing different types of natural hazards as well as a few human made hazards (which human trafficking is a major along with risks of HIV/AIDS in the area). Though, there is no such assessment of risks associated with different hazards on the people, their livelihood and households, communities and national resource bases. At present, people and DMCs play a more reactive role after a hazard onset and try to manage the disasters through relief and rehabilitation support. As a whole, a broad base unwillingness has been emerged among the Union Parishad representatives and tries to project the disaster condition to the relief authority, which made the whole of the disaster management culture more and more dependent to the relief. The present nature of work has very limited practice to have a meeting of DMCs during normal time; they



conceptualize that disaster management committee will only work after a disaster situation. Most of the Union has a work plan prepared by Disaster Management Bureau, which has merely used by the committee for preparedness business. There is no action plan done following a risk assessment, which should be the case to prepare a local action plan with active participation of the vulnerable people. Furthermore, there is gross lack of linking the hazard and vulnerability issues into the sectoral plan of different development wings of government and non-government sector at the grassroots level. However, the main problem lies in the following areas:



View of Waterlogging for sealtration of Kopotakkha Nad

- Union and Poursava DMCs were not well functional
- These DMC members do not have knowledge and awareness about the importance of risk assessment
- The DMC members and people do not have understanding about their roles and responsibilities during not-hazard period and during and after a hazard onset period.
- The Union Parishad has their annual development plan, but it is not prepared thoughtfully considering the risk factors associated with different natural and man made hazards of the particular locality.
- There is no initiatives to involve the whole community in the process of planning and through that participatory process to identify their roles, which has created a culture of dependency

- Moreover, the other departments are not responsive enough to the need of the people vulnerable to different hazards.

The proposed project will help to achieve a few outcomes, which will definitely facilitate to create an environment to-

- I. Understand the importance of risk assessment for local level development planning
- II. Identify their (DMCs and People) roles and responsibilities before, during and after any hazard
- III. Conduct Risk Assessment of the communities highly vulnerable to natural hazards.
- IV. Prepare Local Disaster Risk Reduction Action Plan
- V. Ensure the participation of vulnerable people in the decision making process
- VI. Mainstream the hazard and risks issues into the action plan of different department and agencies working in Kalaroa Upazila and Satkhira District

Accomplished Major program activities during this reporting period:

A) Staff training:

- i) 02 nos. staff has been received “**Community Risks Assessment and Community Risks Reduction Action (CRA)**” training from Shyamnagar, Satkhira held from 13.06.2006 to 20.06.2006, where the project Coordinator and Training officer were participated. The training was organized by CDMP.
- ii) We have organized and conducted the same TOT for 07 nos. Field organizer and 01 Advocacy officer.
- iii) Two nos. staff received “**Integrated Disaster Management**” Training from Khulna, which was organized by CDMP.
- iv) Make staff oriented on different policy procedures of Samadhan and as well as **ERMF-LDRRAP** project at Keshabpur office on three separate dates.
- v) 08 nos. staff received training on baseline survey of the project.
- vi) 08 nos. staff received training on pre-CRA and conducted accordingly in community level.

B) Re-organize of DMCs:

We have motivated to 12 nos. unions Chairman, one Poursova Chairman and one upazila Chairman of Kalaroa upazila to re-organize their Disaster Management Committee and increase the member of DMC’s i.e. each of 36 members as per latest guideline provided by the CDMP. Then the entire respective Chairman has been taken initiatives and accordingly re-organized the entire DMC’s of Kalaroa upazila.

C) Inception meeting:

i) Inception meeting with all level DMCs Chairman:

Organized and conducted an inception meeting at Samadhan training center at Kalaroa office with all levels of DMCs Chairman (union, Poursova and Upazila) of Kalaroa upazila, where a total of 17 nos. (Male-17, Female-00) participants were actively participated and they become aware about **ERMF-LDRRAP** Project of Kalaroa upazila.

ii) Inception meeting with individual DMC’s:

Organized and conducted inception meeting with 12 nos. unions, one Poursova and one upazila Disaster Management Committee, where more or less 90% participants were actively participated and knowing a lot about the **ERMF-LDRRAP** project through presentation and different discussion initiated by the project personnel.

D) Selection of Core Trainer:

We have selected a total of 26 nos. Core Trainer from the locality by gender (01 male & 01 female, total 02 from each union) with the help of respective Chairman and other members of the DMCs. Out of 26 nos. Core Trainer 13nos. Male and 13-nos. female CT have been selected. The Core Trainer might be assisted to the DMC member to identify social disaster risks and its reduction options very effectively and they shall perform very efficiently to organize and conduct any relevant training in the locality. Even though the CT will also work as a skill and competent person of the areas.

E) Environment day celebration:

We have celebrated International Environment day at Kalaroa Project area on June 05, 2006 jointly with Upazila administration Kalaroa. Firstly we organized one rally, which was moved around market and town area of the upazila. Then discussion session was organized in upazila hall room, where the upazila Nirbahi officer was the chief guest.

F) Training for other stakeholders:

- I. Organized and conducted 03 daylong training for 12 nos. unions, one Pourasova and one upazila Disaster Management Committee (DMC) members of Kalaroa upazila under Satkhira district on Community Risks Assessment and Risks Reduction Action (CRA) process to make them aware for community risks assessment and finally produce Local Disaster Risks Reduction Action Plan (LDRRAP). In the training more than 98% DMC were actively participated and become knowledge-able about the aims and objectives of the initiatives.
- II. Then organized and conducted 07 daylong training for selected 26 nos. Core Trainer.



G) Conducted baseline survey:

We have developed baseline survey form and sent to the CDMP for suggestions, after getting prior approval we have organized and conducted baseline survey in each of unions, Pourasova and upazila levels DMC's. This was actually two fold activities, those are as follows-



View of different level of DMCs training on CRA process

- (I) Survey with respective disaster management committee through focused group discussion with at least 10 nos. member and
- (II) Survey with community people at least 100 nos. individual people from each of units.

After completion all those survey we have compiled and printed one survey report.

H) Conducted Pre CRA:

The project staff oriented for pre- CRA and conducted it. Under the pre-CRA we have accomplished the following activities-

- a) Transect
- b) Focused group discussion
- c) Social mapping:
- d) Hazards mapping
- e) Venn diagram
- f) Seasonal calendars of hazards
- g) Livelihood calendar
- h) Key informant interview
- i) Mapping and Information from secondary sources have been justified and validated with the community people.

I) Conducted CRA with community people:

The project staff oriented on CRA process and conducted CRA in filed with active participation 4 category of community representative (Primary stakeholder) like-

- a) Farmer with fish cultivator.
- b) Landless men and women.
- c) Women
- d) Disable and elderly people.

Under the CRA we have accomplished

the following activities-

- a. Possible Hazards identification.
- b. Vulnerable sector, elements and area selection.
- c. Description of Risks identification by vulnerable sector.
- d. Risks identification by vulnerable sector.
- e. Risks assessment:
- f. Risks prioritization.
- g. Analyzed causes of risks.
- h. Risks prioritization for its management
- i. First validation meeting with Union Disaster Management Committee member and community level primary stakeholders.
- j. Possible potential risks reduction options and its prioritization for management.
- k. Analyzed the effect of possible risks reduction options.
- l. Strategies to implement the risks reduction options.
- m. Sensitization for contentious building.
- n. Finalization of draft LDRRAP through validation meeting with



View of CRA with Landless, Farmers & Women groups

Union Disaster Management Committee member and community level primary stakeholders.

- o. Finalization of draft LDRRAP through validation meeting with Upazila Disaster Management Committee.
- p. Finalized, printed and distributed 165 copies of Local Disaster Risk Reduction Action (LDRRAP) among Union Disaster Management Committee, Upazila Nirbahi Officer, Upazila Project Implementation Officer & other respective officers at Upazila level. Deputy Commissioner, District Relief and Rehabilitation Officer and other respective Officers at District level and CDMP etc to mainstreaming the recommended options into different development initiatives to reduce the vulnerability of the disaster affected vulnerable people.

J) Implement community needs based activities:

Implemented community needs based activities based on the CRA findings by forming project implementation committee consists of 07 members from union disaster management committee and member from the community based institution. The implemented project is as follows-

- a) 32 nos. houses rose by earth rising



considering flood level 2000 to make the houses flood free in Jugikhali union.

- b) 7600 feet canal re-excavated for easily out going of surplus rain water / flood water to safe the community from flood and or Waterlogging in Jalalabad union.
- c) 3300 feet embankment re-constructed considering flood level 2000 to safe the community from flood in Diara union.
- d) One flood shelter constructed by rising school ground to make the institution flood free in Joynagor union.



View of House, Growth and Evacuation center rising

k) Validation meeting:

a) Validation meeting at Union level:

Organized and conducted 02 nos. validations meeting in each of 12 unions in Kalaroa upazila with active participation of different category of community people especially the disaster victims as primary stakeholder and Union DMC member as secondary stakeholder. The validation meetings validated and finalized the findings/information compiled in CRA process and recommendations as the information of LDRRAP.

b) Validation meeting at pourasova:

Organized and conducted 02 nos. validations meeting in one pourasova of Kalaroa upazila with active participation of different category of community people especially the disaster victims from the community as primary stakeholder and pourasova DMC member as secondary stakeholder. The validation meetings validated and finalized the findings/information compiled in CRA process and recommendations as the information of LDRRAP.

c) Validation meeting at upazila:

Organized and conducted one validation meeting in Kalaroa upazila hall room with active participation of upazila DMC members and validated / finalized the CRA findings/information compiled in union level. Finally the 13 nos. draft LDRRAP produced through the validation LDRRAP.

6. Social Afforestation:

Samadhan is always wants to reduce environmental pollution in all aspect and as accordingly plantation at homestead areas and roadsides are one of the most important areas, planted tree sapling at 70-km of roads by the assistance of the WFP in Sagordari, Trimahoni, Panjia and Keshabpur union under Keshabpur upazila, Shyamkur & Durbadanga union under Monirampur upazila in Jessore district and Jugikhali & Jalalabad union under Kalaroa upazila, Other than that we have planted 10 km of roads in addition to that roads with joint collaboration of Forest department. A total of 140 nos. destitute woman have got employment opportunities under this project. After the 15 years of project duration the project beneficiaries will get 60%, respective union Parishad 20% and rest 20% benefit will get by Samadhan as per deed of agreement. At present we are supporting to ensure maintenance of the trees properly. The roadside plantation project will have a long-term benefit both economic & environmental. On the other hand the organization has taken initiatives for homestead plantation and this year a total of 5490 nos. tree sapling planted at homestead areas by motivating of individuals house through training, motivation, group session and individual follow up of different project beneficiaries.

a) Objective:

- To create pollution free environment.
- To create employment opportunities of the vulnerable family.
- To reduce soil conservation of roads.
- To get financial benefit.
- To protect and absorption of de-forestation,

b) Outcome:

- As of to-date more than 65% trees are survived.
- 24 nos. beneficiaries got as benefit share with amounting Tk-16200.00.
- Enhanced the environment situation.
- 116 nos. of beneficiaries got firewood from the planted trees.
- Reduced conservation of soil at least 80 km's of roads.

7. Preparedness for Effective Emergency Response:

The southwest region of Bangladesh is very much vulnerable from hazards point of view. The main victims of the disasters are women, children and elderly people of poor and extreme poor family in the areas. Flood, water logged is the main threats of the areas. Besides that drought, tornado and cold wave are also another mention-able threats for the people of these areas. The development process is seriously disrupted for disaster caused every year more or less. The livelihood system goes down words, unemployment's have been meager and for that many of problems arose for them. Disaster preparedness and management is one of the major strategic issues of the organization as well as one of the major activities. Training on disaster preparedness and management is continuing in weekly session conducting at grassroots people organization. Ensure followed-up at different stage of disaster management like, Flood shelter management, make local disaster management committee more sensitized, Emergency store management, Financial and technical support for family and community level in pre, during and post disaster.

a) Objective:

- To make union, pourasova and upazila disaster management committee more sensitized.
- To make people aware on disaster preparedness.
- To accelerate the sustainable development activities.
- To reduce the vulnerability in disaster.
- To develop disaster management skill.

b) Contingency plan:

Samadhan reviewed and finalized contingency plan for the reporting period covering what to be done in pre, during and post disaster situation if needed in the working areas.

c) Awareness training on disaster preparedness and management:

We have organized weekly group meeting and conducted session on disaster preparedness and management before the flood and other disaster caused in the disaster prone areas.

d) Survey through focused group discussion:

Samadhan organized and conducted survey through focused group discussion in 100% hazards prone and threatening union, pourasova and upazila of Avoynagor, Monirampur and Keshabpur upazila under Jessore district. After completion of FGD we have prepared one compilation report, which submitted to some donor agencies like Concern worldwide Bangladesh. Samadhan build linkage with different levels of Disaster Management Committee of the disaster prone union, pourasova and upazila.

e) Fund creation for disaster preparedness and management:

Samadhan has saved 01% from earning service charge of its credit program for creation of fund for emergency response for the disaster victims of its working areas. So that Samadhan has well plan to use the fund as loan without any interest among the affected vulnerable people.

F) Staff training:

The concern worldwide Bangladesh has been organized basic training for staff on Preparedness for Effective Emergency Response (PEER) at Dhaka, where our 02 nos. mid level senior staff were participated and after that we have locally organized the same training for core member of the team consists of 12 nos. core staff, whose are actually assigned as core team for any disaster preparedness and management.

The detail activities under Disaster preparedness & Management program are as follows-

SL no.	Name of activity	Target	Achievement
1.	Prepared contingency plan	01	01
2.	Staff & Volunteers training	45	45
3.	Meeting with Disaster Management Committee	15	12
4.	Organized and conducted FGD with different DMC	29	29
5.	Staff meeting.	04	03
6.	Awareness training to group member in weekly session	5937	5355

h) Outcome:

- Increased coping mechanism of the peoples.
- The local peoples are taking initiative for different measures.
- Reducing lose of life and wealth.
- Developed Linkage between respective department and affected peoples.
- Established linkage between Samadhan and other disaster management committee.

8. Gender and Development:

Gender inequality is the crucial issues of our working areas. Over all condition of the women are very pitiable. The women are seriously deprived and victimized in our traditional male leading/dominating social management. Unequal behavior & attitude of men and women is found IN families in the Kopotakkha river basin areas, regarding food habit, women used to take food after the men, which is the tradition in the family. The son are considered as a resource of the family and community and for which they are providing more opportunities for education, food, treatment, amusement etc, where as the daughters are deprived from these type of opportunities. The pregnant mothers have to work hard day & night in the family. The mother who gives birth to a girl child, she has to suffer for different blames against her instead of any postnatal care. This is why the mother has to suffer mental and physical tortures always without any reasons. A family dose not takes it easy if women go out of the house without veil. They don't have any participation in decision making process in family and community, even they can't give any opinion like treatment of her own health, child bearing, family planning, sending girls child to school, marriage ceremony of their adult son or daughter, selling/buying of any assets, use of earn money and to go to their parents house. Women are in wrong perception about their rights and dignity, which minimize as all those things are **God** gifted. The women and children are always in the victim of violence. In the society polygamy, dowry, divorce, early marriage, abuse of women and child is the common practice. They are powerless to protect them from unfair thing to say and or established rights don't have any access to participate in social level development oriented activities, social institutions and also opinion about casting their votes. Basic service like Education, Health & nutrition, Agriculture, Bank support and other support for the betterment of their livelihoods is not providing as per need. Ultimately they are depriving from holistic development due to various limitation. People of the areas are remaining un-aware, becoming ill healthy, illiteracy and losing assets, facing famine situation, becoming poorest of the poor, helpless, have not and ultra poor, which creating another crisis i.e. they are beyond development mainstream. As a result increasing social and national liabilities of our county day by day for the aforesaid barrier.

Violence against women and children are the major problems. The women are not getting opportunities to study, productive activities and proper care on health services. They are not involved with the decision making process in family and community, controlling system over income, expenditure and assets of the family. Violence against women and children are the very common problems in the working areas. On the other hand women are always in house; they don't have any access to mobility with security. So Samadhan has been given top priority

to gender issues as a cross cutting issue as well as interested to see a gender focused, gender sensitive and gender friendly organization as well as community. Though organizing training on gender relation analysis, gender development, gender related issue based session conduction. Organizing women group, providing legal education & support for deprived women in the locality. Taken initiative to reduce violence against women and established their rights and make them empowering by the support of Samadhan.

a) Objectives:

- To build up of awareness to established their rights.
- To prevent and combat the women violence.
- To make people gender sensitive.
- To provide financial & technical support to the victims of violence.
- To create gender friendly environment in office and community.

b) Training:

Training, meeting and different workshop on gender issues were organized during this reporting period with formal leader, community leader, other local elite and group members both male and female.

c) Issue based meeting conduction:

Different issue based session on women issues like prevent women oppression, social convention that is dowry, early marriage, polygamy, divorce, violence and rights of the women etc were conducted in the group meeting as weekly basis. Through the meeting and group session the community people becoming aware on different issues of development and their neighbored are also getting the opportunities to lean about development though them.

d) The program target and achievement are as follows:

SL	Particulars of activity	Target	Achievement
1	# Of Issues discussed in the groups.	6	6
2	# of issue based meeting was conducted in groups.	3400	3372
3	Health awareness session conducted	1200	1124
4	# of participants were participated in the health session	5500	5105
5	Day long orientation with groups	80	67

e) Outcome:

- Women are being organized specially on the issues of violence.
- The women are directly involved with union parishad and different disaster management committee like union, pourasova and upazila.
- Women were participated in rally for day celebration.
- They are moving different service providing agencies and receiving service.
- Reducing violence against women and children.

9. Advocacy for access to local service and resources mobilization:

The service from different GO/NGO's offices and officials available at upazila level are not accessible to poor and ultra poor people due to many of constraints. Samadhan is working to overcome those constraints and linking with them for easy access of mention-able service and support like public health engineering department, Department of Agriculture Extension, livestock, fisheries, women & youth development office and Health complex etc. On the other hand, land is crucial issue of Kopotakkha Nod dwellers to-words sustainable development. So that Samadhan has been taken initiatives to linking the formulated grassroots level groups with different service providing agencies to get the adequate service as and when needed Samadhan is organizing meeting, workshop and dialogue with the representation of different

agencies for easy access of service including common water bodies provided by the agencies like Department of Agriculture Extension, Upazila livestock office, Bangladesh Water Development Board, Women & Youth development office, Department of Forest, Upazila health complex, upazila land office etc.

10. Water and Sanitation:

Use of safe water, safe latrine & awareness are the pre-requisites for the healthy life. In this context Samadhan is facilitating, motivating of villagers to collect and installed water sealed latrine & tube-well and giving advice to them for use it properly. Besides that Samadhan is distributing tube-well and latrine. Testing tube-well water to knowing the presence of arsenic to reduce water borne and moveable disease as well as increase the awareness level of the community people. After finding out the arsenic contaminated tube-well given red color to discourage the people to do not drink the water of said contaminated tube-well. Actually Samadhan is implementing two fold activities in its field **(i) Non-structural activity** like-training, motivation **(ii) Structural activities**, like village sanitation center, Deep tube-well, number-06 tube-well, school latrine, Bucket treatment unit and Saline distribution, WPT and Bleaching powder etc with financial and technical support of **NGO-FORUM**.

a) Objectives:

- To promote hygienic latrine.
- To ensure health awareness.
- To reduce the child mortality rate
- To ensure safe water for mass people.
- To make people aware about safe water & sanitation.
- To enhance the national development

b) Promote hygienic latrine:

The Samadhan working areas are mostly flood affected and also the people are not habituated to installed and use of latrine. We are organizing different session with different age groups at community and formulated male & female groups level in weekly meeting and motivating them about merits and de-merits to use of latrine in family and community, i.e. we are trying to increasing their knowledge and demand of the mass people first. Besides that Samadhan has been established total of 09-nos. ward Watsan committee consists of 11 members each of the committee. The member of the committee is Sub-Assistant Agriculture Officer, member of the respective union parishad both male and female, representative from gram sarkar committee, Freedom fighter, NGO worker, Health worker, Tube-well mechanics, religious leader, teacher representative, Ansar VDP representative, Landless and farmer etc. Every ward committee is seating as bi-monthly basis and discussing about the progress for last two month and making action plan for next two months. Incase of unachieved activities plan they revising and brought forwarded to the next time. The main role is the committee is to promote hygiene practice among community people and ensure water-sealed latrine in the catchment areas of the committee. Other than that we are following our earlier formed and trained 02 nos. **Village Sanitation Center (VSC)** in two separate villages, from where the people can easily bring the necessary rings and slabs to their house by minimum cost and also easy access for every body under the control of Samadhan.

c) Imam Orientation:

As the people of the local areas are always respect to the decision of religious leader & wants to follow the advice of the Imam, So that is why to motivate the community people Samadhan has been organized and conducted 02 batches of Imam (Religious leader) Orientation during this reporting period to make them aware, skill and competent to enhance supportive role in the community to ensure 100% water and sanitation coverage in the working areas. After orientation the said Imam's has taken active and effective role in the community people to buy and installed of hygienic latrine at their homestead areas. 02 batch of Imam Training were organized and oriented them on WATSAN where a total of 45 nos. Imam was actively participated.

d) Cultural Team and its role:

Samadhan has developed a cultural team consist of 10 member to achieve the expected goal of the project activities. The team demonstrated 02-nos. popular theater on the issues of WATSAN. Besides that, the team performed folk song in different places of the working areas to make people understand about impotencies of the issues. The organization feels proud for the performance of the team as they have achieved the objective effectively and increased the name & fame of the organization and acceptance as well in the locality.

e) At a glance the progress of the project are as follows -

SL	Component description	Achieved	Remarks
01.	Village sanitation center established	02	
02.	100% sanitation covered village	05	
03.	# of meeting conducted with the villagers	10	
04.	# of rally organized	01	
05.	# of school program conducted	01	
06.	# of ward Watsan promotion committee formation	09	
07.	# of Village Development committee formation	05	
08.	# of meeting of ward Watsan promotion committee	24	
09.	# of peoples theater demonstrated	02	

10.	# of Imam orientation completed	02	
12.	# of hygiene session with male group	60	
13.	# of hygiene session with female group	60	
23.	# of meeting with union parishad	04	
24.	# of Ring produced	732	
25.	# of slab produced	731	
26.	# of Ring sold/distributed	705	
27.	# of slab sold/distributed	722	
28.	# of complete set distributed	722	

i) Outcome:

- The people are more aware and educate about the issue of water & Sanitation.
- Ensure safe water for mass people and using properly.
- The people are purchasing and using hygienic latrine.
- The ward WATSAN promotion committee is sensitized and working well.

11. Bangladesh Childhood Cataract campaign Project:

Bangladesh Childhood Cataract Campaign (BCCC) is being implemented aiming to eliminate 90% of the backlogs of Cataract in children in the country and identification of the target children in the community is one of the key components of the campaign. Under the community of Keshabpur upazila through out the 09 nos. union and 01 pourasova, where there are many of under 15 children becoming blindness for eye Cataract every year and they are loosing eye side and becoming blind forever due to only the causes of little bit treatment and take care, which are the great obstacle for development and creasing National liabilities also. Actually such people are always depends to their parents and community, which area really unexpected. So the organization has been taken initiatives save the children from Cataract problems and implemented some program interventions against the specific problems by the financial and technical support of **Sight Severs international through Uttaran.**

a) Objectives

- To find out the cataract child under 15.
- To ensure proper treatment and operation of the cataract patient.

b) Select paid Volunteer:

Selected total of 10 nos. paid volunteer, one from each of union. Then organized and conducted training and assigned them in the community level.

c) Conducted baseline survey:

Conducted baseline survey through door to door to visit and find out the blind related 160 nos. patient under and 577 nos. patient above 15 children. Other than that we found that there are 99 nos. eye problem related other patient but cataract.

d) Campaigning:

Organized one campaign at Keshabpur, where only under 15 children were invited and find out only 25 nos. possible Cataract patient through testing by Eye specialist and send them at Khulna eye hospital for higher treatment. Finally 18-nos. Cataract patients were cured forever through operation with out cost out of 25 nos. and rest 05 patients were provided spectacle medicine and other support.

e) Outcome:

- Finally 16 nos. children are fully cured from blindness.
- 05 nos. children got proper treatment and other support.

12. Civic awareness program:

The community people of Bangladesh are comparatively less aware in relation to cast their vote to win right person and even though it is not an important issue to them. As a result qualified and socially accepted people are not participating in competition as candidate for any of the election, it might be for parliament, union parishad or any other area. In this situation some dishonest people are giving candidate and creating pressure for casting the vote to the candidate, which one of the major causes for community conflict and minority classes people are becoming the victims and losing assets. Some the election is threatening to some one. Ultimately the community is depriving from real development and a lot of discrepancies are happening. Actually the aim of the project is to ensure open, fair, peaceful and spontaneous environment for minority group and poorest voter to cast the vote in the election without any fear.

Objectives:

- To create an environment for casting the vote spontaneously especially in sensitized voting areas.
- To ensure open, free and fair election environment for respective community by motivation.
- To take initiative for change the national level policy to ensure open, free and fair election through motivation of the national level policy maker by dialog.

The accomplished activities at a glance:

SL	Particulars of activity	Target	Achievement
1	Formation of upazila level Brigade	01	01
2	Formation of election campaign cell	09	09
3	Community awareness meeting	90	90
4	Disable voter awareness meeting	09	09
5	Minority community motivational meeting	09	09
6	Adult voter motivational meeting	09	09
7	Regular meeting with election campaign cell	90	54
8	Meeting with upazila level Brigade	03	02
9	Roundtable meeting with regional journalist	01	0

13. Disable and ultra poor people mainstreaming activity:

The government of Bangladesh is trying to mainstreaming the disable and ultra poor families with the development efforts, but the support is not reaching to them for many of constraints. Finally they becoming poor to poorest of the poor and vulnerable situation, then isolated from the society, as a result they are treating as social and national liabilities, which are really great barrier for the real development. So that Samadhan has prepared list of disable and ultra poor families of working areas as priority basis with the help of local govt. and administration and other relevant agencies. At present we are trying to involve them in different development program activities for mainstreaming and including with existing groups as priority basis, providing credit support for alternative employment opportunities. So that said disable and ultra poor people are more priority area to incorporate them in new program of Samadhan.

a) Objectives:

- To listing out and create opportunities.
- To involved them in development activities.
- To reduce dependency.

b) Support for mainstreaming:

For un-reaching of government support for the development of those vulnerable family First we have listed them with the help of union parishad. Based on the list we have selected some beneficiaries as priority basis. Then organize and conducted skill training by our resource person and some times hiring expertise from out side. Then provided fund support for creation of employment generation activity to ensure additional income. We are giving priority to incorporate them in group for mainstreaming them. Other than that the Samadhan has given more priority to rescue, relief and rehabilitation support for pre, during and post disaster support.

c) Outcome:

- Disable and ultra poor families are included in the groups.
- They are receiving loan support and involving with income generating activities.
- Reducing dependency and increasing self-reliance.

14. Networking, Coordination and Communication:

Samadhan has nice coordination, communication and collaboration with Local government, Local administration, Local level Health complex, Public health engineering department, Forest department, Department of Agriculture Extension, livestock office and Education etc. to implement the program through joint efforts.

a) Networking:

The Samadhan has good reputation to develop networking, taken lead role with some other local and national level NGOs by forming apex body for the areas of multidimensional development and exposure of the organization. The status of the organization with different apex bodies for networking is as follows.

b) The organization is the member of some network, which is as follows-

SL	Membership with apex Organization	Position	Affiliation Year
1	ADAB	Jessore Chapter	1995
2	ADAB	Dhaka Central	1999
3	GARNET-SA	Bangladesh	1995
4	Credit and Development Forum (CDF)	Liaison Member	1996
5	Forum for Regenerative Agriculture Movement (FoRAM),	Member	1998
6	Bangladesh Fund Raising Group (BFRG)	Member	1999
7	Bangladesh Aqua-culture Development Forum (BADF)	Jessore Region	2001
8	Gender and Development Forum (GDF)	South-west	2002
9	Padma Network	Member	2000
10	Micro Credit Summit	Member	2003

c) Coordination and Communication:

The Samadhan belief that coordination, communication and collaboration is the most essential part for a development organization. So that Samadhan is maintaining its linkage, coordination, communication and collaboration with different GO/NGO offices & officials. The GO offices are Local Government, Local Administration, Department of Agriculture Extension, Upazila Livestock Department, Health Complex, Public Health Engineering office, Education office, Social well-fare office, Department of Forest, other like minded local level, semi national and national level NGOs etc to established working relationship.

d) Outcome:

- Extended possible cooperation.
- Developed good relation and networking.
- Working with joint effort as team with full spirit.
- Shared different ideas and values among each other.

15. Training Center:

Samadhan is implementing different types of development program in the areas and conducting a huge no of training, meeting, Workshop to develop the skills and competencies for staff, beneficiaries and other stakeholder to ensure quality program & service for the poor people for their socio-economic development since 1997.

The training aims to change the knowledge level, skill and outlooks of the neglected & disadvantaged people of the areas. So that Samadhan has been established two nos. separate training center on its own and rented building at adjacent head office with residential facilities and one in Kalaroa upazila, which is now functioning as own income generating source also and organizing external & internal training at here round the year. The training center is electrified and having well furnished guestroom, training hall room, dining room, OHP, Photo copier, spiral machine, color television, recreation facilities, Telephone, mobile fax, E-mail, digital camera, still camera, video camera & other necessary instruments.

During this reporting period Samadhan organized different training at own venue and given offer to other department (Third party) and they have conducted their training, meeting and workshop at our venue, from where earned money with amounting **Tk- 1, 53,380.00** during this reporting period.

16. Computer Training:

Samadhan Computer Training Center (SCTC) is approved & registered under **Bangladesh Technical Education Board (BTEB)**. The Computer training center has been established in 1998 with a specific objective to extension of Computer education for rural youth to create self-employment opportunities & make them skill & competent as human resources on “ICT” to established it as straggle for survival. Through this training center Samadhan is ensuring quality program support especially for disadvantaged



View of IT training session for rural adolescent

women of its working areas by hiring skilled trainer in the name of “**Samadhan Computer Training Center**” (SCTC).

The total progress of the training center is as follows-

Batch no.	Name of course	# of student admitted	# of student completed
1.	Certificate in computer application-04	100	100
2.	Certificate in data base programming-04	20	20
3.	Certificate in computer application-05	60	60
4.	Certificate in data base programming-05	44	44
5.	Certificate in computer application-06	63	63
6.	Certificate in data base programming-06	28	28
7.	Certificate in computer application as of June 07	07	07
8.	Certificate in data base programming as of June 07	22	22

As of 30th June 2007 a total of 344-nos. student have been successfully completed the courses as mentioned above.

Total income and expenditure status of the Computer training center for the fiscal year 2006-2007 is as follows-

SL no.	Particulars	Amounting Tk-	Remarks
1.	Total income	1,77,607.00	
2.	Total expensed	1,74,013.00	
3.	Total surplus	3,594.00	

17) Others:

a) Emergency Rescue and Relief support:

Avoy nagor, Keshabpur and Monirampur upazila under Jessore district were seriously affected for **heavy rainfall with storm** in the rainy season. The livelihoods systems of victims of water logging people in Keshabpur and Monirampur upazila were in danger level. The rainwater raised at least **02.5 feet to 03.5 feet** higher than highest range/level of floodwater of last



View of relief distribution inauguration session by DC Jessore, Mrs. DC and UNO, Monirampur

Waterlogging situation. Most of the houses of the affected area were inundated, 100% mud and straw made kacha houses with other necessary item like latrine, tube-well also were damaged. The people were taken shelter on choki, bamboo made machang in house level and most of the affected people were sheltered in school, college, Madrasha, high roads and other common places under the open sky. The showering and storm were continuing and the people were in heavy threatening situation for shelter and Food especially women, children, disable and elderly people. From the very beginning of the rainy season (monsoon) 2006,

there were heavy rains and where there were no drainage systems for passing of surplus rainwater from locality to different river, Which were the main causes of Waterlogging and turning into disaster as “flood”. The disaster (Flood) 2006 found completely different & dangerous than other flood caused water-logging of previous year, as because the water rising trend was very high and across the previous level of water-logging. The situation was beyond control of the affected people and hampered/disrupted their livelihood pattern of the local people. Most of the houses of the affected areas were inundated under water at least 2-5 feet's of airwater. The latrine, tube-well, kitchen, firewood and other essential items and commodities were under water and damaged. The sanitation facilities were in dangerous situation. Most of toilets were washed-out, there were no any dry space in the community to use as toilet. The people were completing toilet in the water, some in stand position, some in open water by using boat, which were really unexpected. Finally the hazard of water-logging treated exceptional and harmful. The victims of disaster have been lost of their huge of household belongings including crops, fish pond, Gher, homestead agriculture, livestock, business and other professions of the minority



groups, which were not recoverable by their own. They might never been become in a normal survivability conditions with other member of the family without help from any third party or agency. Actually a lot of affected people were sufferings for food and shelter becomes unwanted and inhumanities situation for the water logging 2006. We observed that in extreme situation the showering was continuing, the rainwater was increasing, vulnerable people were becoming, helpless and



View of relief (Food & Non-food items) distribution

most sufferers. The low income, women headed, disable and other joint poor families were sufferings for severe food crisis and secured shelter. They don't have any toilet facilities and sources of safe drinking water, which created health related another crisis i.e. the people were sick and questioned to treatment but sorrow that they were unable for the acquit poverty. On the other hand the affected people were completely unemployed,

they could not moved to searching alternative job/employment opportunities. Most of the people were compelled to selling their cattle, goat and chicken and other resources by token of prices for their survivability and mitigate their basic needs. Some people migrated out to another area. The child, lactating mother, disable families, family with ill member were in more crisis. Scabies attacked a group of people and children of the affected areas. Actually last three to four years there were no any crops producing for permanent Waterlogging and cropping land were under water, so the vulnerability was in extreme situation as a whole. Due to heavy showering and water logging several diseases we found in the area and on an average 25% people were seriously affected for fever, 40-50% people were affected by the scabies (different water borne and moveable diseases). On the other hand there were no any mobility scope in the areas. Even though if any pregnant mother become gave birth new born child and fall serious position so, she did not get any treatment due to bad communication. The team of the Samadhan was moving in the vulnerable area day & night and observing the vulnerability of the affected people, giving heath education and assisting them to cope the worst situation i.e. what to be done and what not to be done. Moreover all those people were actually in indescribable devastated situation, where the



View of a disable person coming back with relief

emergency food and non-food items support was crying needed for the victims as urgent basis.

i) Effect of water logging 2006:

Last 03 to 04 years there are no any crops were producing and the cultivable land were under water round the year. The farmers were becoming poorest of the poor and poor people are leaving the areas, actually those have no any significant assets in the areas. The damage and trend of damage for waterlogging caused for continued rainfalls and the inhumanity sufferings of the victims are as follows-

- Most of the houses, educational institutions, connecting roads, feeder roads, markets were inundated and washed-out at least by 01 to 02 meter of logged water.
- Most of the Mud and straw made kacha houses were damaged, Mud made (Kacha) roads and streets of the affected community were also damaged.
- Near about 100% of the income generating activities were damaged and disrupted and people become unemployed, facing famine situation.
- The people were unable to manage foods and other essential commodities and they were really very hungry and leading life inhumanities situation especially for women (Lactating and Pregnant mother), children, disable and elderly people. Finally the livelihood pattern was seriously hampered and disrupted.
- The people were taken shelter under the Big trees, Roads, School, College, Madrasha and some people were taken shelter in neighbored houses in other high areas,
- A Group of people from other Minority professions was in serious inhumanities situation.
- Damaged and rotted of cloths for men, women and children's for always wet for using in inundated condition of houses.
- There were no any dry areas and no toilet facilities were in the area.
- Tube-well and or sources of safe drinking water were beyond capacity of affected people.
- Diarrhoea, scabies and other moveable and water-born diseases were attacking the affected people.

- In some cases found that the poisonous snakes bitten the affected people and those people have been died.
- Fish from fishpond, stock pond and Gher already been washed-out in the open water.
- The affected people were bound to selling their residual part of family assets and belongings for their survivability by token of prices like plate, Glass, jug, Jar, Cattle, Goat, Chicken, Duck etc.
- Transplanted Rice of Boro, Aus, Amon and its seedbed were fully damaged. Other than that the seasonal vegetables and its seedbeds were also fully damaged.
- The migration rate is increasing i.e. economically poor and lower middle class people are leaving area and going to neighbored district for alternative job with other member of their family.
- The rural based educational institutions were closed for inundation and or used as flood shelter for 04 to 06 months and the children's education were seriously disrupted, which was the major causes to increase the dropout rate as a high.

ii) Affected and vulnerable people:

The following people of the affected areas are in most vulnerable situation:

➤ Women	➤ Abandoned women	➤ Child
➤ Pregnant mother	➤ Disable persons	➤ Elderly people
➤ Postnatal mother	➤ Other minor groups	➤ Family of low income
➤ Lactating mother	➤ Farmer/cultivator	➤ Students.

iii) Affected area:

Following areas were seriously affected and fallen in a vulnerable situation-

SL	Name of Upazila	Name of union	# of Village	Remarks
01.	Monirampur	Kultia	18	
		Haridaskathi	03	
		Nehalpur	03	
		Monoharpur	08	
		Durbadanga	11	
		Shyamkur	03	
		Chaluahati	04	
		Dhakuria	04	
Sub-total		08 nos. union	54	
02.	Keshabpur	Keshabpur	11	
		Pourasova	10	
		Sagordari	12	
		Biddanandakathi	14	
		Mangalkot	05	
		Pangia	06	
		Shufolakathi	12	
Sub-total		07 nos. union	70	
03.	Avoy Nagar	Payra	10	
		Sundaly	13	
		Prembag	08	
		Chalishia	09	
		Pourasova	03	
Sub-total		05 nos. union	43	
Grand total		61 nos. union	167	

iv) Samadhan's support providing areas:

The assistance/support provided different variety of food and Non-food items to the victims of water logging to reduce their immediate sufferings of more vulnerable family of **Haridaskathi, Monoharpur, Durbadanga and Shyamkur union in Monirampur upazila under Jessore district**. The different **Donors** have been extended their wholehearted cooperation for the betterment of the disaster victims and for which heartiest thanks & grateful to everybody of the donor agencies.

v) Different urgent Support provided by donors:

Name of donor	Particulars of support	Total quantity	Quantity per family	Total family
Concern Doubling through Concern worldwide Bangladesh	Rice (Br-28)	110250 kg	30 kg.	3675
	Pulse (Local variety)	11025 kg	03 kg.	3675
	Soybean oil (Fresh)	7350 liter	02 liter	3675
	Shuzi (Fresh)	3675 kg	01 kg	3675
	Salt (Fresh)	3675 kg	01 kg	3675
	Sugar (locally produced)	3675 kg	01 kg	3675
	Toilet soap	3675 piece	01 no.	3675
	Laundry soap	7350 piece	02 nos.	3675
	Alum	919 kg	250 grams	3675
	ORS packet (SMC)	18375 piece	05 nos.	3675
	High energy Biscuit	36750 packet	10 packet	3675
	Blanket	4000 pieces	01 piece	4000
	Islamic Relief	Towel (Small)	12300 piece	02 piece
Soap		12300 piece	02 piece	6150
Comb (Small)		24600 piece	04 piece	6150
Tooth Brash		18450 piece	03 piece	6150
Tooth pest		6150 piece	01 piece	6150
WFP	High energy Biscuits	18000 kg	03 kg	6000
UNICEF	Polythin sheet	3020	01 piece	3020
European Commission Humanitarian Aid office through Concern worldwide Bangladesh	Rice	433440 kg	Three times among 6000 families	6000
	Pulses	61344 kg		6000
	Soybean oil	28896 liter		6000
	Salt	14448 kg		6000
	ORS	42240 packet		6000
	Alum	2112 kg		6000
NGO-Forum	ORS	5000 piece	Need based quantify distributed	250
	WPT	2000 piece		200
	Bleaching	100 kg		50

Actually Samadhan is successfully working in the areas of disaster for rescue, relief, emergency treatment and Rehabilitation from 1987 by using organizational own resources and financial support from other donors like **Proshika MUK, NGO Forum for DWSS, Concern Bangladesh, GSK, and Uttaran** etc. Samadhan is a resourceful organization for disaster management Activity. The team is really more competent and confident enough to handle any kind of disaster very efficiently. It is mention-able that during disaster 2006 Samadhan was directly involved for Rescue, sheltering, supply of different essential commodities by ensuring participation of local government, community leader, opinion leader and cordial cooperation of upazila and district level GoB/NGO officials. Samadhan having a nice and peacefully environment and relation with local, National and International level NGOs.

i) Objectives:

- Rescue the victims of disaster.
- Reduce lose of life and assets.
- Rehabilitate them to lead normal life.
- Reduce immediate sufferings by providing support to the victims.

ii) Outcome:

- Lose of life and assets were comparatively protected.
- Affected people got adequate support.
- Reduced immediate sufferings of the affected people.

c) Day Celebration:

Samadhan has been taken different initiatives to celebrate different important National and international days very effectively with joint collaboration of local level respective GO/NGO offices & officials. Some other important days celebrated independently like World Environment Day, Women's Day, Literacy Day, Disaster Day, Plantation week etc. by organizing Rally, Discussion session, Different competition, posturing, painting and distributing leaflet, booklet, handouts, hanging banner, festoon and placard etc.

18. Special Success:

- Increased linkage, relationship and support from donor like **Concern worldwide Bangladesh, European Commission Humanitarian Aid Office (ECHO) through Concern worldwide Bangladesh, UNICEF, WFP, NGO forum,**
- Received fund from **UNDP/DFID** through **CDMP** against the project of **Ensuring Risks Management Framework in Local Disaster Risks Reduction Action Plan project (ERMF-LDRRAP)** etc.
- Inaugurated and operating two nos. **Branch Offices at Rajganj and Monirampur** upazila, which are running well.
- Received **Micro Enterprises** fund support from **PKSF**.
- Received **Livelihood Restoration** fund support from **PKSF**.
- Received fund from **EC** through **UTTARAN** against **Civic Awareness Project** implementation.
- Received fund from **Sights Severs International** through **UTTARAN** for implements the activities of Bangladesh Childhood Cataract Campaign Project.
- Got Membership certificate from Micro Credit Summit of Washington D.C
- Received **License as Micro Finance Institution** from **Bangladesh Bank** bearing certificate number- 03073-00100-00006 & MRA-0000006, dated-September 05, 2007
- Newly we have developed and updated our different policy guideline like Personnel and administrative manual, group members' well-fare fund, Branch operational manual, RMC, ME and other program manuals etc.
- Increased the name and fame and as well as capacity, strength of the organization to the neighbored union, upazila and district based GO/NGO officials and national/International levels donor also through relief and rehabilitation support.
- Increased trust and confidence of the team to-words organization and as well as some Local, National and International NGOs also.
- Developed residential training center at Kalaroa upazila.

19. Organizational strength, Weakness, threats, challenge and learning's:

Strength:

- Having **Executive Committee** formed with representation of grassroots people.
- The Annual program review, Annual staff performance appraisal, Audit and program plan are exist.
- Having Govt. approved computer training center with two trades, which is running spontaneously with well acceptance for excellent result.
- Having team spirit and devotion among competent staff.
- Having organizational own Motor cycle, Bi-cycle, Land, Office building and well-equipped Training center with Guesthouse and Dining room.
- Having well equipped guestroom with air conditioner.
- People oriented approach and trust.
- Samadhan is involved with strong apex bodies.
- Having a good working relation and acceptance with Local level GO&NGO.
- Gender friendly environment is exist.
- More Participatory and transparent management system exist.
- Since the inception period of the organization responded in all disaster caused in this areas with relief and rehabilitation support.
- Constitution of Samadhan.
- Constitution of groups.
- Staff management manual/Service rule.
- Gender policy.
- Accounts manual.
- Program and or project operational manual.
- Branch Office operational manual.
- Human Rights fund mobilized and its management policy and some other subsequent manual.
- Prepared report as monthly, Quarterly, half-yearly and yearly basis and submitted it to the respective department.
- Yearly financial auditing system by third party.

Weakness:

- Funds are still constraints.
- Staff retention capacity is very less due to less salary and other benefits.
- Monitoring systems are not enough rich.
- Do not have adequate number of vehicles.
- Unable to focus the impact from organizational point of view.

Threats:

- Flood, Waterlogging, Drought are the causes of disaster and Terrorism, political unrest are the major social disaster round the year.

Learning's:

- To be taken initiatives to create alternative employment opportunities for additional income of the poor and vulnerable family to reduce the peoples migration.
- To be find out the causes of success and or failure for real learning.

PART-C

ORGANIZATIONAL STRENGTH

1. Major Assets:

a) Computer/MIS facilities and office equipment:

Computer with relevant periphery- 15 nos.	Digital camera-02 nos.	Telephone set-18 nos.
Television colored-02 no.	Scanner-01 no.	Mobile-14 nos.
E-mail set-02 nos.	Printer-10 nos.	Fax Machine- 01 no.
Over head projector-01 no.	Refrigerator-01 no.	OHP Screen-01 no.
Manual type writer-01	Still camera-01 no.	Electric fan-46
Photo copier machine-01	Spiral machine-01	-

b) Transport/Vehicles:

Motor cycle- 06 nos.	Bi-cycle- 36 nos.
----------------------	-------------------

c) Furniture/Fixture:

Wooden chair-131	Table-57	Cot- 24	Rack-45
Sofa- 05 set	Show case-08	Almirah-02	Trunk-01
Dressing table-10	Anla-15	Meat save-10	Money Voltes-01
File cabinet-08	VIP Boad-05	Bench-12	Display board-09

d) Office premises:

Head office- 01	Training center- 02	Well furnished guest house- 04
Branch office- 06	Own land- 0.30 acre	Computer training center- 01

2. List of policy and guidelines:

The following policies and guidelines have been prepared and followed properly:

Particulars of policy	Particulars of policy
Gender policy	Financial management & Accounts policy
Constitution of Samadhan	Staff well-fare fund management policy
Staff management policy	Micro Enterprise operational policy
Branch office operational policy	Micro Credit operation policy
Members well-fare fund policy	Human Rights Fund Management policy
Computer Training Center Management and operational policy	

3. Different Donor and Project as a whole:

Samadhan has become a successful organization for the Technical and Financial support from the following Donors.

SI	Name of Donor	Name of Project	Duration
1.	World Food Program (WFP)	Social Afforestation & Nursery Development	1993-2000
2.	Japan Caritas	Integrated Women Development Project	1997-98
3.	NGO Forum for DWSS	Water & Sanitation	1996 to till now
4.	Proshika MUK	Collective Development Action for Social Change, Relief & Rehabilitation	1999-2003
5.	Dhaka Ahsania Mission	Combat Women & Child Trafficking.	1999-2003
6.	ADAB	Networking & Environment	1997-2001
7.	BRAC	Micro Credit	1998-2003
8.	Palli Karma-Sahayak Foundation (PKSF)	Micro Credit	1999 to till now
		Socio-economic Rehabilitation Loan Project	2003 to 2005
		Micro Enterprise Development	2005 to till now
		Livelihood Restoration Project	2007 to till now
9.	Uttaran	Relief, Rehabilitation & Networking	1999-2002
10.	Proshika MUK	Relief & Rehabilitation	1999-2003
11.	Gana Shastha Kendra	Relief	2004
12.	Concern worldwide Bangladesh, WFP, UNICEF, Islamic Relief, ECHO	Relief & Rehabilitation	2003-2006
13.	UNDP, DFID, CDMP	Relief	2007
14.	CARE Bangladesh	Reducing Vulnerability to Climate Change	2003 to 2005
15.	DFID, UNDP through CDMP under Ministry of Food and Disaster Management.	Ensuring Risk Management Framework in Local Disaster Risk Reduction Action Plan	2006 to till now
16.	EC through UTTARAN	Civic Awareness	2006-2007
17.	Sight Severs International through UTTARAN	Bangladesh Childhood Cataract Campaign	2006-2007

Conclusion:

Samadhan is ended 20 years of service in areas. The organization has taken initiatives from a remotest village of “**Mujgunni**” from October 14, 1987. Day by day it grown and successfully working with full of satisfaction and never the organization felt proud for the success. There are many of visual success we can see in comparison with other areas, like Different IGA project, Bira cultivation (Floating garden or hydroponic), mat making, road side plantation, water & Sanitation (Arsenic mitigation), earthwork, IT training, Awareness raising, women mobility and behavioral changes of the peoples of these areas etc.

Samadhan is working with close connection of its different stakeholder by ensuring active participation of them and it should be rendered. The representation from grassroots level of peoples is in management committee is existing. Financial management capacity is in more good-up position than other like-minded NGO's of these areas. Having own properties like land, office building, training center and other essential items.

The organizational systems are more transparent to each other and having team feelings & devotion of the team members, which proved that the organization is completely different from like minded other NGO's in this region.

Feedback comments suggestions and queries if any on the annual report of Samadhan will highly be appreciated.

Thanks with regards.

On behalf of Samadhan

Md. Rezaul Karim
Director
Samadhan
Keshabpur, Jessore.

PART-D

DIFFERENT ANNEXURE

ANNEX-01

GENERAL INFORMATION

1. Name, address and contact number:

- a) Name of organization : **Samadhan.**
- b) Name of the contact person : **Md. Rezaul Karim**
- c) Designation of the contact person : Director
- d) Contact address : Upazila Road
Keshabpur, Jessore-7450
Bangladesh
- e) Contact number : Mobile-01711-131250
Telephone-88-04226-56549, 56377
E-mail: samadhan@bttb.net.bd
Fax-04226-56377 Ext.-106.

f) Ways to reach at different offices and its location:

1. Way to reach at head office : Dhaka to Jessore by air then Jessore to Keshabpur by Bus/ Car/ Jeep or Dhaka to Keshabpur by Bus then 50 meters north-side of Keshabpur Upazila Parishad.

2. Way to reach at Keshabpur branch office and training center:

Dhaka to Jessore by air then Jessore to Keshabpur by Bus/ Car/ Jeep or Dhaka to Keshabpur by Bus then 50 meters north-side of Keshabpur Upazila Parishad.

3. Way to reach at Hasanpur branch office:

Dhaka to Jessore by air then Jessore to Keshabpur by Bus/ Car/ Jeep or Dhaka to Keshabpur by Bus and from Keshabpur to Hasanpur by baby taxi or rented motor bike/rented micro/private car. The location of Hasanpur branch office is adjacent south side of Hasanpur Bazar.

4. Way to reach at Kalaroa branch office :

Dhaka to Jessore by air then Jessore to Kalaroa by Bus/ Car/ Jeep or Dhaka to Kalaroa by Bus. The office building is **The Dream of America** is on right side of Sreepotipur road at East Side of Kalaroa bazar.

5. Way to reach at Monirampur branch office:

Dhaka to Jessore by air then Jessore to Monirampur by Bus/ Car/ Jeep or Dhaka to Monirampur by Bus and just south side of Monirampur REB office.

6. Way to reach at Chinatola branch office:

Dhaka to Jessore by air then Jessore to Chinatola branch office by Bus/ Car/ Jeep. Office location is just immediate after Shyamkur union parishad Bhaban.

7. Way to reach at Rajganj branch office:

Dhaka to Jessore by air then Jessore to Monirampur/Keshabpur by Bus/Car/Jeep, then Rajganj bazar by Car/Jeep/private Car/Micro/Motor cycle.

i) Date of establishment

: October 14, 1987.

2. Legal status

: Samadhan is registered under the Directorate of Social Welfare, bearing Registration number Jessore-171/91, dated 13.06.1991 and Under the NGO Bureau, bearing registration number-1155, dated 10.05.1997.

G) Location of different office, Name & contact # of the respective office Chief:

SL	Office name	Location	Office chief	Designation	Contact #
01.	Keshabpur Head office	Samadhan Bhaban, upazila road, Keshabpur, Jessore.	Md. Rezaul Karim	Director	01711-131250
02.	Keshabpur Sadar Branch office	Samadhan Bhaban, upazila road, Keshabpur, Jessore.	Md. Munsur Ali	Senior Manager (Program)	01718-247870
03.	Hasanpur Branch office	Hasanpur Bazar, Keshabpur, Jessore	Md. Abdur Rahim	Senior Manager (Program)	01718-247876
04.	Chinatola Branch office	Chinatola, Bazar, Monirampur, Jessore	Md. Mizanur Rahman	Manager (Program)	01719-564899
05.	Monirampur Branch office	Monirampur Bazar, Monirampur, Jessore	Md. Saiful Islam	Assistant Manager (Program)	01721-918328
06.	Rajganj Bazar Branch office	Rajganj Bazar, Monirampur, Jessore	Md. Jakir Hossain	Manager (Program)	01718-243852
07.	Kalaroa Branch office	The Dream of America, Sreepotipur road, Kalaroa Bazar, Kalaroa, Satkhira	Md. Mostafizur Rahman	Training Officer	01712-767601 01191-145581

Revolution & Growth of Samadhan:

The organizations has come passed of different unfavorable and unwanted situations during this period of its working time, like disaster, pressure from fundamentalist, some other social taboo and also fund constraints etc. So that progress of Samadhan is slow in comparison with its work duration, but still we are working with heartiest commitment and devotion to face the challenges & overcome the situation treated as development barrier to obtain of certain goal. Now we can say that Samadhan is a successful organization in Southwest region of Bangladesh. Day by day it grows perfectly and increasing the name, fame and acceptance of the organization at locally, nationally and internationally. The following are the progress or gradual growth of Samadhan.

1987 to 1990:

- Emergency rescue, relief and post flood rehabilitation support provided by mobilizing local resources.
- Increase acceptance, trust and believe being Samadhan as an organization.
- Developed linkage with Local govt. and administration and other like minded organization/ agency.
- Mobilized fund for vulnerable people of the areas.
- Realized the need of legality of the organization.

1991 to 1995:

- Got registration from **social well-fare Department**.
- Developed linkage with UN bodies like **World Food Program (WFP)**.
- Received fund from **World Food program (WFP)** against social Afforestation
- Purchased land and Constructed organizational own office building in Mujgunnii village, from where the organization established.
- Started rural micro credit by mobilizing group fund and organizational own fund.
- Established organizational tree Nursery program.
- Formulated men and women groups at grassroots level.
- Fund generation and mobilize the group savings.

1996 to 2000:

- Affiliated with different apex bodies like ADAB, FoRAM, CDF, GANET-SA, Micro credit summit etc.
- Received foreign fund from **Caritas-Japan**.
- Developed linkage and partnership project with fund from **BRAC, PROSHIKHA-MUK, Dhaka Ahsania Mission, PKSF, NGO Forum for DWSS**.
- Re-name the title of the organization as “**Samadhan**” instead of Jana Kallyan Sangstha (JAKOS) to avoid overlapping in NGO Affairs Bureaus.
- Linkage and networking with other like minded NGOs.
- Formulated new policies manual better management.
- Emergency response supported by **NGO Forum, Proshika, and Uttaran**.
- Extended new working areas in Satkhira district.
- Purchased land adjacent upazila Parishad for head office.
- Constructed new office building at own purchased land near upazila Parishad.
- Started computer-training center with prior approval from respective authority.

2001 to 2005:

- Reviewed and developed different policy guides line for smooth running of the organization.
- Received fund from **CIDA** through **CARE Bangladesh** against **Reducing Vulnerability to Climate Change (RVVC)**.
- Formulated large solidarity with UP, School & college teacher, Journalist, Ex. Parliamentarian Advocates and some other civil society for addressing local issues mainly related to Climate Change and mobilize them to raise that issue to the respective department of GOB.
- Developed linkage and got technical and financial support from **CARE-BANGLADESH** against cages culture.
- Emergency response program assisted by **NGO Forum, Concern Bangladesh and GSK**.
- Extended one new branch office at Hasanpur.
- Social movement to established healthy living environment i.e. free from any water logged condition caused by the sealtration of riverbed, re-excavation of cannel, construction of embankment and introduce the TRM systems applicable where. Submission of memorandum and round table meeting with **honorable Minister of water**.
- Received fund from **PKSF** on **Micro Enterprise** Development.

2005 till to date:

- Received fund from **PKSF** on **livelihood Restoration Project**.
- Received fund from **European Commission** through **UTTARAN** on **Civic awareness project**.
- Received fund from **Sight severs International** through **UTTARAN** on **Bangladesh Childhood Cataract Campaign program**.
- Received fund from **Comprehensive Disaster Management Programme (CDMP) through Ministry of Food and Disaster Management (MoF&DM)** on “**Ensuring Risks Management Framework in Local Disaster Risks Reduction Action Plan (ERMF-LDRRAP)**”.
- Received fund from **NGO-Foundation to End Domestic Violence Against Women and Children (EDVAWC)**.
- Received **certificate on Membership of the Micro Credit Summit** from **Washington D.C**
- Received **License as Micro Finance Institution** from **Bangladesh Bank** bearing certificate number- **03073-00100-00006 & MRA-0000006**, dated-September 05, 2007.
- Relief operation in different Waterlogging union under **Monirampur** upazila in **Jessore** district with the financial and technical assistance from **Concern worldwide Bangladesh, World Food Program, UNICEF, NGO- Forum, Islamic relief, European Commission Humanitarian Aid Office**.
- Relief operation in different flood affected union under **Kalaroa** and **Tala** upazila under **Satkhira** district with the financial and technical support of **UNDP/DFID** through **Comprehensive Disaster Management Programme (CDMP)**.
- Developed Integrated **Local Disaster Risk Reduction Action Plan (LDRRAP)** by the support of **Comprehensive Disaster Management Programme (CDMP)**.
- Implemented Social disaster risk reduction action plans by the assistance of **United Nations Project services Office (UNOPS)** and financed by **UNDP/DFID**.
- Extended and opened three nos. branch offices at **Kalaroa, Monirampur** and **Rajganj** under Jessore and Satkhira district.

INVOLVEMENT WITH THE GOVT. DEPARTMENT:

Samadhan are receiving necessary cooperation from the following Govt. Department to successfully implement of programs.

Name of the department	Category of the support
Upazila Nirbahi Office	Administrative and other need based support.
Health Complex	Treatment, advice of the referred patient.
Upazila Livestock Office	Vaccine, Treatment and Resource person for training
Agriculture department	Advice, Resources person for training & marketing information
Department of Forest	Advice and linkage with beneficiaries
Social welfare Department	Advice and linkage with beneficiaries
Women & Youth welfare	Advice, Resources person for training and linkage with beneficiaries.
Water Development Board	Remedy to overcome waterlogged situation.
Ministry of Food and Disaster Management	Financial, Technical and Management Support.

4. List of Executive Committee Members:

SL	Name	Sex	Position	Profession	Relationship
01.	Sayed Asgor Ali	Male	Chairman	Social worker	No relationship among each other
02.	Sarder Abdul Motleb	Male	Vice-Chairman	Social worker & College principal	
03.	Md. Rezaul Karim	Male	Secretary	Social worker	
04.	Md Shamsur Rahman	Male	Treasurer	Deed writer	
05.	Md. Oliar Rahman Sarder	Male	Member	Social worker	
06.	Ms. Ashrafun Nahar	Female	Member	Social worker & NGO Director	
07.	Md. Anwar Hossain	Male	Member	Business	

RAHMAN ANIS & CO.
CHARTERED ACCOUNTANTS.

SAMADHAN

Upazilla Road, Keshabpur, Jessore, Bangladesh.

Balance Sheet as at June 30, 2007.

Particulars:	Note	Amount
Fund and Liabilities:		
Fund Account	12.00	3,528,746.60
Provident Fund	13.00	540,053.00
Staff Welfare Fund	14.00	1,232,611.00
Debt Management Reserve Fund	15.00	2,251,172.00
Pension Fund	16.00	55,632.00
Members Welfare Fund	17.00	44,535.00
Staff Welfare Fund (SD)	18.00	50,000.00
Vehicles Fund	19.00	18,700.00
Disaster Management Reserve Fund	20.00	176,194.00
Loan Account	21.00	35,297,000.00
Group Savings	22.00	8,576,115.00
Depreciation Reserve Fund	23.00	2,331,264.40
Human Rights Fund	24.00	74,071.00
Total: Tk.		54,176,097.00
Property and Assets:		
Fixed Assets	25.00	5,213,155.00
Loan and Advance	26.00	129,144.00
Loan Account (RLF)	27.00	38,498,327.00
Village Sanitation Center	28.00	50,000.00
Investment	29.00	6,062,865.00
Staff Loan	30.00	126,000.00
Dining Loan	31.00	7,000.00
Vehicles Loan	32.00	170,390.00
Provident Fund Loan	33.00	377,250.00
Short Term loan	34.00	121,145.00
Welfare Loan	35.00	546,870.00
Cash and Bank Balance	36.00	2,869,931.00
Total: Tk.		54,176,097.00
Signed as per our separate report of even date.		
Date: Dhaka, Bangladesh. September 01, 2007.	 RAHMAN ANIS & CO. Chartered Accountants.	



PRIVATE & CONFIDENTIAL

SAMADHAN

Upazilla Road, Keshabpur, Jessore, Bangladesh.

Income and Expenditure Account for the year ended June 30, 2007.

Particulars	Note	Amount
Income:		
Grant Received	37.00	22,897,728.00
Service Charge	38.00	6,029,061.00
Local Income	39.00	1,829,651.00
Excess of Expenditure over Income		484,445.80
Total Tk.		31,040,885.80
Expenditure:		
Service Charge Payment to PKSF	40.00	891,564.00
Administrative Expenses	41.00	1,524,337.00
Program Expenses	42.00	28,120,251.00
Depreciation		504,733.80
Total Tk.		31,040,885.80

Examined & Found Correct.

Dated: Dhaka, Bangladesh,
September 01, 2007.


RAHMAN ANIS & CO.
Chartered Accountants.

