

ISDCM

Integrated Services
for Development of
Children & Mothers



ISDCM

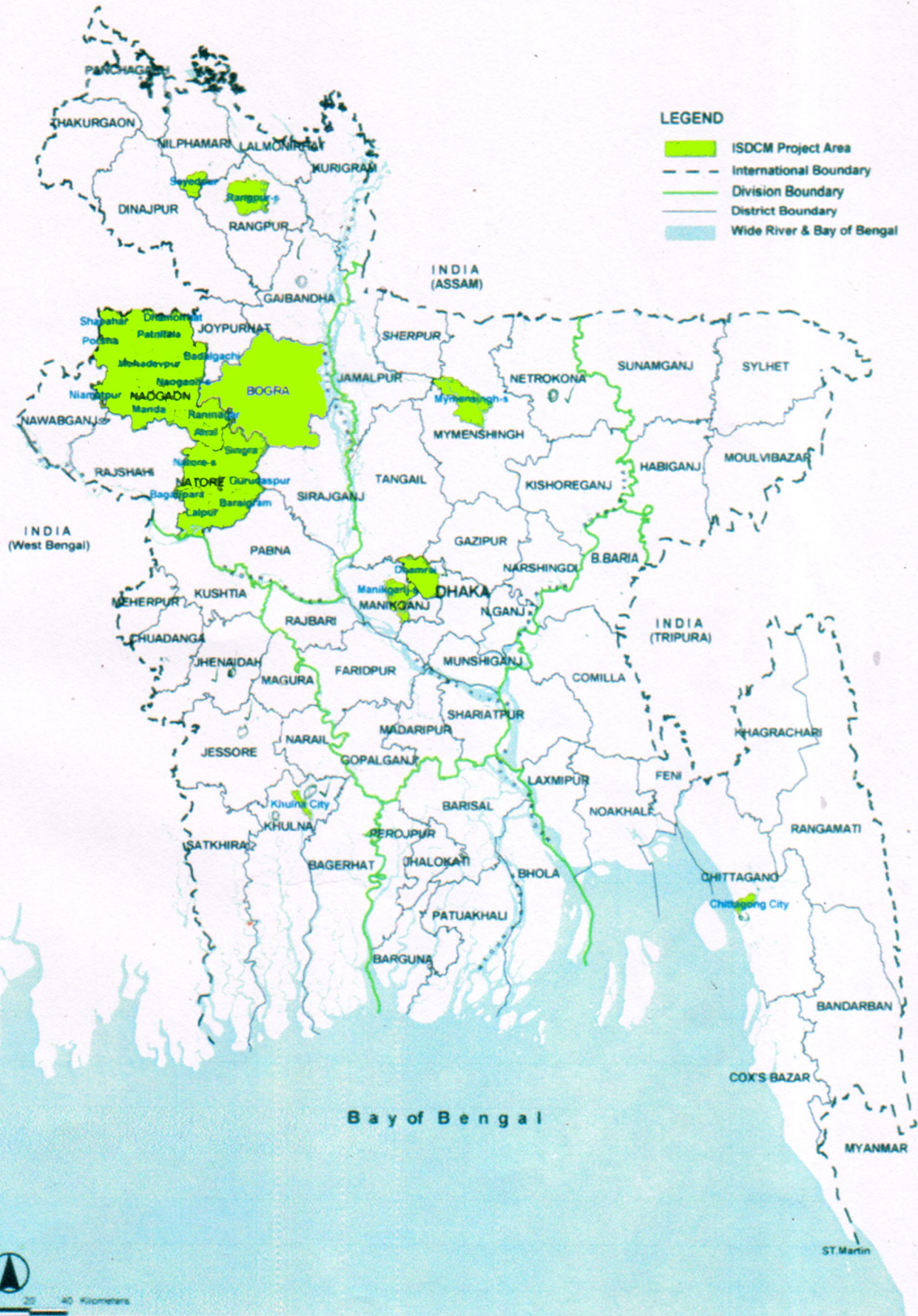
ANNUAL
REPORT

2018

ISDCM Project Area

LEGEND

- ISDCM Project Area
- International Boundary
- Division Boundary
- District Boundary
- Wide River & Bay of Bengal





PREFACE

This is the 18th Annual Report of ISDCM. This report mainly covers the completed activities and achievements of programmes initiated and implemented by ISDCM in the year 2018.

The existing programmes of ISDCM are being implemented smoothly as per plan. It has been difficult to expand the regular Micro-Finance Project in any new area due to non-availability of required financial support. However, some efforts are being made by field level Managers and workers to continue existing MF projects with own fund for sometimes and to see how it works. Depending on the results of this effort further action will be taken by the management. In any case micro-finance project needs fund for which application is being submitted for loan from any financial institution.

However, Health Service Project has been included as a component of Family Development Project in 2018 for which OBAT Helpers Inc., USA will be funding. This project will expand to Chittagong also. A Maternity Service project is being implemented at Saidpur with the financial assistance of OBAT Canada.

The thrusts of all the existing projects are mainly on poverty alleviation, women empowerment, continuous awareness creation, institutional development reduction of infant mortality, maternal mortality and ensure popular participation. Recent thinking on the impact of climate change in different parts of the world and in Bangladesh in particular, has drawn the attention of ISDCM management for undertaking some projects. ISDCM has been exploring the possibility of building up partnership with relevant organizations to work on this important area. ISDCM with its limited capacities has also contributed towards fulfillment of mid-decade goals (MDGs) in line with the commitment of the Government of Bangladesh in the past. Be it noted that through implementation of its existing programmes ISDCM has contributed to achieve the MDGs in (1) Eradication of extreme poverty and hunger (2) achieving universal primary education (3) promotion of gender equality and empowering women, (4) reducing child mortality (5) improving maternal health (6) Combating HIV / AIDS and other diseases and (7) ensuring environmental sustainability etc. Attempts are on to contribute towards sustainable development goals (SDG).

The present Annual Report thus, deals with all the activities and projects completed by ISDCM in 2018 and provide an indication of some thoughts for future direction.

A team consisting of Mr. Mohd. Nurul Islam Laskar, Director (Programmes), Mr. A.F.M. Saiful Islam, Chief Monitoring Officer, Mr. Manujendra Khan Sarker, Administrative Officer and Mr. Farooq Azeem, Project Planning & Reporting Officer has contributed a lot in preparing this Annual Report. Their services are thankfully acknowledged.

Any suggestions / comments for improvement of the Report for future will be welcome.

Manjur-ul Alam
President



CONTENTS

LIST OF TABLES	PAGE
1. <i>MANAGEMENT</i>	1-2
2. <i>PROGRAMS AND OTHER ACTIVITIES</i>	3-4
3. <i>MICROFINANCE PROJECT</i>	5-9
4. <i>FAMILY DEVELOPMENT PROJECT FOR DESTITUTE AND DISPLACED FAMILIES LIVING IN THE SLUMS</i>	10-13
5. <i>HEALTH SERVICE PROJECT SAIDPUR</i>	14-18
6. <i>MATERNITY PROGRAMME</i>	19-21
7. <i>EMPLOYMENT GENERATION</i>	22-30
8. <i>EMPOWERMENT AND ENTREPRENEURSHIP</i>	31-45
9. <i>RAMADAN FOOD DISTRIBUTION PROJECT</i>	46
10. <i>SPECIAL VILLAGE SANITATION PROJECT</i>	47
11. <i>INETRNSHIP PROGRAMME AND GUIDANCE TO GRADUATE STUDENTS</i>	48
12. <i>REVIEW MEETINGS, PLANNING MEETINGS, ORIENTATION TRAININGS, WORKSHOPS ORGANIZED IN 2018</i>	49-53



INTEGRATED SERVICE FOR DEVELOPMENT OF CHILDREN & MOTHERS (ISDCM)

ANNUAL REPORT 2018

1. MANAGEMENT

The Executive Committee of ISDCM is the highest authority for policy decisions. Overall management functions are carried out by appointed staff of the organization under the leadership of the Executive Director.

Financial management of the organization is carried out on the basis of established rules and matters not covered by established rules are normally decided by the Executive Committee.

1.1. RECRUITMENT, TRANSFER AND PROMOTION

During the reporting period three Branch Managers were transferred. One Community Organizer was appointed and oriented on the job.

1.2. MONITORING AND EVALUATION SYSTEM

During the reporting period, joint reviews on FDP Micro-finance were held with the participation of Donors at highest levels. ISDCM Projects and programmes are closely monitored through regular reporting and review at all levels. Bi-monthly meetings were held at field levels. Monthly meeting and reporting system has been institutionalized. Regular reports are shared with the donors and partners as well. Annual Reports and Project completion reports were submitted to NGO Affairs Bureau and Micro-Credit Regulatory Authority and Bangladesh Bank as required. Completion reports of donor funded projects were also shared with field level administration of the government for verification and certification.

Four meetings to review project activities were organized. Reports were prepared on all the completed projects and shared with the donors concerned, NGO Affairs Bureau, District and Upazila administration as per requirements. Its accounts were regularly audited by approved Auditors of NGO Affairs Bureau and reports were submitted to concerned agencies and departments. Internal periodic audit was carried out and reviewed by the Executive Committee in its meeting.



1.3. MOBILIZATION OF SUPPORT FROM LOCAL ADMINISTRATION AND COMMUNITY ORGANIZATION

As routine activity, ISDCM Central and local offices mobilized required support from the concerned district, Upazila, administration, Social Welfare Department, community leaders and local government institutions like Union Parishad, Upazila Parishad, municipalities and city corporations for effective implementation of the projects. Besides, ISDCM field staff extended closer cooperation with the respective government departments in observance of various national days on health, water, sanitation etc. and secured services from the existing programmes of the government for its beneficiaries.

1.4. PANEL OF EXPERTS

ISDCM has a Panel of Experts to help develop programmes and strategies for effective implementation. This Panel of Experts has been revised and number of new names included in the panel.

1.5. MAJOR DECISIONS TAKEN IN 2018

ISDCM management has taken some major decisions in 2018 which are as follows:

- Continuous efforts were made to build up partnership with some NGOs and agencies;
- Annual Budget for 2018 was approved;
- Annual Plan was approved;
- Auditor for 2018 was appointed;
- As per the MRA Act three members of the Executive Committee M/S Nurul Islam Laskar, Anil Chandra Sarker and Saiful Islam were appointed against the regular posts of Director, Deputy Director and Chief Monitoring Officer. Against their vacant posts Mr. Nafez Imtiaz Islam, Monika Sharmin and Mr. Biplob Sarker were co-opted as member of the Executive Committee.
- The President and Executive Director were requested to negotiate with some financial institutions for loan to strengthen MF Programme.



2. PROGRAMMES AND OTHER ACTIVITIES

Many programmes like awareness creation, institution building, special sanitation and community development programmes are being implemented by ISDCM. It also implements some projects/ programmes funded by donor agencies in specific areas in selected districts. During the year under report ISDCM has implemented its regular programmes and also has already implemented some donor funded project which includes: Family Development Project. It has accomplished other activities like organizing Training, Seminars, Advocacy on Child Rights / HIV /AIDS and observance of various national Days, like Child Right Week, Polio plus and Worm infestation day, Sanitation Week, World Mother Day, World Health Day, and Breastfeeding Week etc.

All the programmes / Projects and related activities accomplished during the reporting period are presented in subsequent sections.

2.1. AWARENESS PROGRAMME

The field workers are adequately equipped to create awareness on health, nutrition, education, water sanitation etc. Creation of awareness is mandatory for all field workers. These field workers during their field visits discuss and disseminate new knowledge and information for the beneficiaries and target groups.

In 2018, ISDCM field workers have disseminated information on health, nutrition, education and sanitation etc. to the beneficiaries and stakeholders in large number which is presented in the following tables:

Table-1: Dissemination of information on Health (2017)

Type of Meeting	No. of Meeting	No. of Participants	Issues Discussed
Village level Meetings	63	879	Diarrheal diseases, Family Planning, Water Sanitation, Hygiene, Breast feeding and immunization.
Group level Meeting	100	200	
Total	163	1,079	

In 2018 a good number of community leaders participated which are which are large in number. Such dissemination seems to be useful for our target groups.



Table-2: Dissemination of information on Nutrition (2018)

Type of Meeting	No. of Meeting	No. of Participants	Issues Discussed
Village Committee Meeting	20	156	Nutrition, vegetables, changes of food habit and protein.
Group level Meeting	200	549	
Total	220	705	

It reveals that group members took interests in nutrition education and good number of beneficiaries and community leaders participated in dissemination meetings on nutrition during the reporting year.

Table-3: Dissemination of information on Hygiene, Sanitation & Water (2018)

Type of Meeting	No. of Meeting	No. of Participants	Issues Discussed
Group level Meetings	600	1,300	Hygiene practices, use of sanitary latrines and drinking of safe water
Union level Committee Meeting	20	300	
Total	620	1,600	

A good number of members and community leaders participated in the meetings where the important issues like hygiene, sanitation and safe water were discussed. Outcome of such discussion may further help motivate the common people for improvement in the life styles.

Table-4: Dissemination of information on Education (2018)

Type of Meeting	No. of Meeting	No. of Participants	Issues Discussed
Union level Meetings	50	105	Importance of education, facilities available for education and increasing enrolment in primary schools, follow up dropouts, prevention of child marriage and child labour.
Group level Meeting	150	630	
Total	200	735	

It appears that importance of education is gaining momentum although this subject does not produce immediate impact.



3. MICROFINANCE PROJECT

This Project has covered wide range of activities like:

- i) Development of Organizations for the rural poor women
- ii) Income generation activities through micro-finance
- iii) Accumulation of thrift deposits
- iv) Creation of awareness on education, health nutrition, water sanitation, child rights, and
- vi) Leadership development of poor women.

OBJECTIVES:

The prime objectives of the micro-finance project of ISDCM are as follows:

- To empower the poor women of rural people through creation of social awareness;
- Develop poor women in own organization for poverty reduction and;
- Improvement of quality of life.

WORKING AREA:

Name of Branch	No. of district covered	No. of Upazila	No of Union cover/pouroshova	No of Village Covered
Natore	01	1	4	27
Singra		1	7	32
Kaliganj			5	29
Tamaltola		1	4	36
Bonpara		2	3	15
Attrai	01	1	3	16
Manikganj (Sadar)	01	1	1	8
Dhamrai	01	1	4	14
Total	4	8	31	177

(Natore, Singra, Tamltola, Bonpara, Lalpur, Attari, Rani Nagar, Manikganj and Dhamrai)

AWARENESS CREATION:

Organizing weekly meeting of the groups is the key to development of organization and it has been institutionalized. The meetings are held regularly. Each Field Worker has been given responsibility to work with 18-20 groups. The groups regularly attend the meetings and maintain minutes of the meetings. The issues discussed in the meetings to disseminate the information to the members as to how to manage the micro-credit operation in a systematic manner.



The activities under Community Development Project including group management, savings, loans, repayment etc. are discussed in subsequent sections of this report.

GROUP MEMBER:**Branch wise Group Members**

Natore	Singra	Kaliganj	Tamaltola	Bonpara	Attrai	Manikganj	Dhamrai	Total
221	399	352	410	351	233	560	928	3,454

GROUP SAVINGS:

To build up habit of savings is not easy for the poor people. ISDCM has been playing an important role and encouraged the members to grow habit of savings. ISDCM has made it mandatory for the members to make weekly savings. The uniqueness of group savings is that members can withdraw their savings deposit on demand. There is a provision for withdrawal of savings. The group members receive dividends annually out of their income. The members deposited the savings weekly to their credit in the organizations account. The amount of savings varies from Tk.10-30 per week. For each member a pass book is being given to maintain the record in the saving account. In all the branches the number of members has largely increased over the last several years and amount of savings also increased.

Branch wise Total Savings outstanding

Branch	31st December'17 total saving amount	1st January18 - Dec, 18		31st December'18 total saving amount
		Total saving collection	Saving with drawn & return	
Natore	679,626	702,886	72,734	630,152
Singra	1,194,073	1,200,747	48,793	1,151,954
Kaliganj	769,356	835,792	37,980	797,812
Tamaltola	957,445	944,545	57,667	886,878
Bonpara	809,487	785,382	49,888	735,494
Attrai	497,121	638,023	42,406	595,617
Manikganj (Sadar)	1,155,174	1,441,810	75,425	1,366,385
Dhamrai	1,883,958	2,099,137	56,118	2,043,019
Total	7,946,240	8,648,322	441,011	8,207,311

**LOAN DISBURSEMENT AND RECOVERY:**

ISDCM has played a vital role by providing loan support for different income generating activities/trade throughout the year where beneficiaries selected their trades depending on their skill, experience, behavior and marketing opportunities.

Branch wise loan outstanding

Branch	31st December'17 total loan outstanding	1st January18 - 31st Dec, 18		Loan outstanding as on 31 st Dec. 18
		Loan recovery	Overdue	
Natore	2,388,415	1,697,460	147,280	2,142,280
Singra	3,693,500	2,739,105	187,185	3,365,155
Kaliganj	3,670,850	3,054,335	170,735	3,801,375
Tamaltola	3,092,815	2,187,910	54,540	2,960,370
Bonpara	3,473,590	2,773,400	99,500	3,571,550
Attrai	2,138,740	1,966,100	20,980	2,319,990
Manikganj (Sadar)	2,655,472	1,766,141	606,373	2,485,879
Dhamrai	7,179,239	5,012,039	232,160	8,194,271
Total	28,292,621	21,196,490	1,518,753	28,840,870

Borrowers number as on 31st December 2018

Branch	Group members	No. borrowers	Total loan disburse with service charge
Natore	221	158	3,839,740
Singra	399	258	6,104,260
Kaliganj	352	295	6,855,710
Tamaltola	410	275	5,148,280
Bonpara	351	281	6,344,950
Attrai	233	197	4,286,090
Manikganj (Sadar)	560	238	4,252,020
Dhamrai	928	578	13,206,310
Total	3,454	2,280	50,037,360



IMPORTANT TRADE AND BUSINESS:

There are various kinds of trade and business in the rural areas for Micro Finance Project. ISDCM has shown below few of those trade and business are being operating by the members. ISDCM do not encourage the members in any specific trade to the members. Members herself decide about their business area.

Trade & business type	Loan out standing up to 31 st December 2018
Vegetable cultivation	5,577,182
Cow rearing	6,788,150
Goat rearing	4,307,135
Agricultural including land mortgage	6,007,532
Small business	6,160,871
Total	28,840,870

Although members are engaged in different trades as mentioned above but 65% of the members are engaged in small agriculture and business. Rest 35% is engaged in cow and goat rearing

Branch wise Loan outstanding 31st December 2018 according to different type of loan

Type of Business	Nature Sadar	Singra	Kaliganj	Tamatola	Bonpara	Atrai	Manikganj	Dhamrai	Total
Agriculture	386,025	1,602,400	1,890,025	1,069,270	2,255,595	1,250,940	434,723	1,550,510	10,439,488
Cow rearing	288,000	1,000,525	462,550	441,110	747,230	255,525	553,738	1,475,225	5,223,903
Fishing	211,880	350,205	215,600	195,445	-	102,025	-	-	1,075,155
Poultry firm/goat rearing	-	-	36,500	352,980	-	32,980	333,500	1,550,500	2,306,460
Vegetable seller	100,120	-	-	554,495	107,550	113,900	550,750	1,745,722	3,172,537
Auto van purchase	250,455	301,845	245,750	-	-	284,690	-	-	1,082,740
Small-business	731,177	110,180	950,950	347,070	461,175	193,290	613,118	1,872,314	5,279,274
Swing machine purchase	85,720	-	-	-	-	55,870	-	-	141,590
House construction	-	-	-	-	-	30,770	-	-	30,770
Others	88,903	-	-	-	-	-	-	-	88,903
Total	2,142,280	3,365,155	3,801,375	2,960,370	3,571,550	2,319,990	2,485,829	8,194,271	28,840,820



MAJOR OUTCOMES OF MF PROJECT:

- Microfinance activities make villagers more efficient to handle the money professionally;
- A good number of beneficiaries have become owner of assets like cattle, goat, shop, rickshaw/ Van etc.;
- Beneficiaries have come up to know about future and they are bearing hope;
- Group has become a platform where villagers can speak, get access to come up with their ideas and views;
- A large number of beneficiaries have taken repeat loan where they are feeling more comfort with micro- finance program;
- Beneficiary's purchasing capacity is increasing gradually;
- Beneficiaries are taking more interest over their child education and a good number of beneficiaries are sending their kids to school;
- Through group concept, villagers make them cooperative and sensitive;
- A large number of beneficiaries are showing their financial capacity by increasing deposit, taking repeat loan and;
- A sense of solidarity and social cooperation has developed among the beneficiaries.

MRA INVOLVEMENT:

ISDCM has received registration certificate from Micro Credit Regularity Authority (MRA) in 2007, and has been implementing its credit program following MRA rules and regulations. ISDCM is keeping close connection with MRA by submitting reports and joining different workshop/sharing meeting organized by MRA. MRA official visited ISDCM head office during the reporting period. The observations of MRA are being followed and corrective actions taken by ISDCM.



4. FAMILY DEVELOPMENT PROJECT FOR DESTITUTE AND DISPLACED FAMILIES LIVING IN THE SLUMS

The FDP project is being implemented by ISDCM with the financial assistance of OBAT Helpers USA.; for the people of the slums of Dhaka, Rangpur, Chittagong, Khulna, Saidpur & Bogra. There has been high level of poverty among the people of the slums which is characterized by low level of literacy, poor health, nutrition, education, environmental and sanitation conditions.

OBJECTIVE OF THE PROJECT:

- The overall objective of the project is to convert this population from liability to assets and to improve the quality of life.
- Support under age malnourished children and families;
- Provide health care services to the people of the slums especially mothers and children;
- Ensure sanitation and pure drinking water, drainage system of the slums;
- Create awareness of slum dwellers on Health, Nutrition, Education, Hygiene, Water supply and Sanitation;
- To provide Education and self-empowerment as a road map to reach the objective and;
- Provide medical support to slum people.

**A. EDUCATION:**

Under FDP the education activity is running in every district. There are Pre-schools, Primary schools and Junior High Schools. The data is as follows:

Activities	Area	Target		Achievement	
		No. of school	No. of children		
Pre- school	Dhaka	0	0	0	0
	Rangpur	6	210	6	178
	Chattogram	8	280	9	281
	Khulna	6	210	6	148
	Saidpur	9	315	11	204
	Bogura	1	35	1	30
Sub-Total		30	1050	33	841
Primary school	Dhaka	2	548	1	526
	Rangpur	1	320	1	394
	Chattogram	3	960	3	1029
	Khulna	2	640	1	255
	Saidpur	0	0	0	0
	Bogura	0	0	0	0
Sub-Total		8	2468	6	2204
Junior High school	Dhaka	2	360	2	221
	Ranpur	1	180	1	164
	Chattogram	1	185	1	154
	Khulna	0	0	0	0
	Saidpur	0	0	0	0
	Bogura	0	0	0	0
Sub-Total		4	725	4	539

Appended below the achievement of the examination of PSC and JSC:

- In 2018, national Primary School Certificate (PSC) pass rate was 97.59% and the primary school pass rate is better in all districts than the govt. pass rate;
- However, total performance is improving compared to last evaluation data, it was 84%. But the concern point is result grade, average A+ is only 4%, whereas nation A+ rate in 2018 is 13.88%;
- Only 9% children not completed their Class-V exam, as not included in the government DR process and not appeared in the PSC exam but previously it was 16%.



B. SKILL DEVELOPMENT TRAINING:

Project Activities	Project Area	Target		Achievement
		No. of training center	No. of trainees	
Skill Training: Computer, Sewing & Embroidery	Dhaka	2	140	82
	Rangpur	1	180	177
	Chattogram	1	150	116
	Khulna	1	140	79
	Saidpur	1	150	284
	Bogura	0	0	0
Sub-Total		6	760	738

C. HEALTH SERVICES SUPPORT:

There are two health services centers in Saidpur and Rangpur under FDP project. The following number of patients received treatments during the reporting period.

Project Activities	Project Area	Target		Target	
		# of Health centers	# of patients	# of Health centers	# of patients
Health activities	Rangpur	1	3,000	1	9,121
	Saidpur	1	3,000	1	2,433
	Total	2	6,000	2	11,554

D. MATERNITY SUPPORT SERVICES:

73 pregnant mothers were enrolled in a health services center during the reporting period for maternity support out of which 33 mothers were normal delivery 40 were caesarean delivery.



E. CONSTRUCTION, RECONSTRUCTION AND REPAIRING WORK:

- Dhaka: Boundary wall of Mirpur School was repaired & reconstructed with painting. One school at Geneva slum was repaired and painted. Total 637 students & teachers were benefitted;
- Rangpur: Installed 2 motorized pumps at Rangpur. 2 latrine drains, 10 community latrine doors and roofs are repaired and reconstructed. Total 645 slum dwellers are getting benefit;
- Khulna: It's construction work is done at Baitul Falah slum, Khalishpur and total 211 people are getting benefits from this activity;
- Saidpur: 290 ft. drain cleaning; 155 ft. slab constructed, 80 sq. ft. septic tank cleaning, Ladies and Gents bathroom, 2 Ladies bathroom roofs repairing, 1 Gents and 1 Ladies bathroom room construction and 135 ft. footpath constructed in this year in different slums. 3028 people benefitted under this activity;
- Bogura: 6 Ladies community latrine and 6 Gents community latrine were reconstructed at Bogura along with septic tank, water tank connection and electricity supply connection. Total 164 people have been benefitted.

F. CHARITY:

Financial support to orphan children, poor girls for marriage, and financial help to old age people and medical support to the poor people were provided to 140 in Dhaka, 132 in Rangpur, 365 in Chattogram, 675 in Khulna, 248 in Saidpur and in Bogura 17 slum dwellers have been benefitted under these project activities.

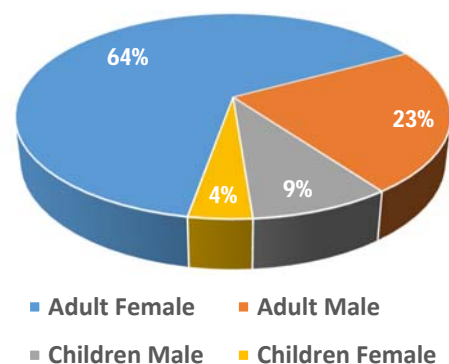


5. HEALTH SERVICE PROJECT, SAIDPUR

The objective of the project is to provide support primary health care services to slum dwellers of Saidpur for minor ailments like fever, diarrhea, malnutrition, Asthma, Pneumonia, cold, fever and worm infection etc. In some cases, patients were referred to the local Upazila Health Complex for better treatment. The organization has established linkage with local pathological center for test. Counseling and motivation on health hygiene was another component of the project. Periodically survey conducted in the slums to find out number of patients living in the slums. ISDCM encouraged the community to avail health services facilities from the Government Health Services. The organization has extended active support in observation of different health days like EPI, Vitamin-A, Breast feeding day.

ISDCM recorded month wise number of patients received treatment from January 2018 – December 2018 which are as follows:

Name of the month	Adult		Children		Total
	Female	Male	Male	Female	
January	131	54	23	11	219
February	125	37	09	10	181
March	130	45	22	07	204
April	96	53	19	08	176
May	169	46	15	10	240
June	90	39	15	07	151
July	112	44	17	09	182
August	114	61	16	03	194
September	141	45	21	04	211
October	140	47	19	07	213
November	173	52	20	13	258
December	144	33	19	08	204
Total	1,565	556	215	97	2,433





Pattern of Diseases

Age group	Total # of patients	Gastec/ Ulcer	Cold/ Fever	Chest pain/ Blood pressure	Asthma/ Allergy	Anemic	Worm Infection	Scabies/ Ulcer	Tonsillitis/ throat infection	Diarrhea/ Dysentery	Diabetic	others
Children (0-16)	330	14	112	3	58	26	32	23	7	27	2	26
		4.24%	33.94%	0.91%	17.58%	7.88%	9.70%	6.97%	2.12%	8.18%	0.61%	7.88%
Adult (17+)	2,103	786	177	263	224	252	91	111	58	60	36	45
		37.38%	8.42%	12.51%	10.65%	11.98%	4.33%	5.28%	2.76%	2.85%	1.71%	2.14%
Total	2,433	800	289	266	282	278	123	134	65	87	38	71
		32.88%	11.88%	10.93%	11.59%	11.43%	5.06%	5.51%	2.67%	3.58%	1.56%	2.92%

It is found that children 33.94% are suffering from cold & fever, 17.58% asthma & allergy, and 9.70% worm infection, but in case of adult highest percentage of the diseases 37.38% Gastric & Ulcer, 12.51% blood pressure along with chest pain and 11.98% is reported anemic. The analysis of the above table tells us to conclude that gastric & ulcer, cold & fever, blood pressure & chest pain were the major diseases of the people living in the slums.

NUMBER OF PATIENTS RECEIVED REFERRAL SERVICES:

The patients reported with severe complaints were referred to the government and private hospital/clinics.

Name of Month	# of patients referred	Name of diseases	No. of cases followed up
January	02	Asthma	02
February	01	Asthma	01
March	03	Diabetic, BP and skin rash	03
April	02	Chest pain	02
May	-	-	-
June	01	PG,	01
July	03	Pneumonia, Typhoid	03
August	02	Chest Pain, BP	02
September	02	PG, Diabetic	02
October	02	Chest Pain, stomach	02
November	04	PG, UTI, diabetic, cold, fever	04
December	-	-	-
Total	22		22



Health services cards were provided to **608** families who have received treatment from Health Services Center. It has been observed that average 3-4 members of each family attended for treatment with one family card.

PATIENTS COUNSELING:

The slum based people are normally not aware about health and hygiene practices. To create awareness of the patients and their aides regular health education sessions has been organized on various health related issues e.g. health, nutrition, water, sanitation and hygiene etc. Each health education session starts with minimum five persons. The table below shows that the number of session held and patients received health education.

Health Education

Months	# of Edn. Session held	Number of patients/aides attended	Issues Discussed
January	08	46	Allergy, asthma, fever, BP, Acidity
February	08	56	Abses, Worm infection, diarrhea
March	08	55	Abses, diarrhea, hand wash and hookworm
April	08	42	Malaria, dysentery, ORS and Anemia
May	09	69	ORS, dengue , scabies, diarrhea
June	06	39	Diarrhea, cold fever and scabies
July	09	49	Scabies, Allergy, hookworm, fever
August	07	37	Cold fever, nutrition and hygiene
September	08	51	Vitamin, diarrhea , scabies EPI
October	08	60	Hygiene , cold fever
November	09	52	Allergy, asthma , scabies, dysentery
December	07	42	Nipa virus, hygiene , hookworm , cold fever
Total	95	598	

**MOBILE CLINIC:**

The mobile clinic is one of the major activities of Health service project. In addition to main medical centre, the health service is also provided through organizing satellite clinic twice in a week.

Patients' attendance and treatment pattern

Name of Month	Name of slums	# of visit	# of patients received treatment			Total
			0-5 yr.	Male	Female	
January	Golahat 1,2; Bashbari-1,2	08	11	20	85	116
February	"	08	09	15	84	108
March	"	08	06	29	87	122
April	"	08	08	26	57	91
May	"	09	12	19	119	150
June	"	06	09	16	66	91
July	"	09	17	16	74	107
August	"	07	05	27	70	102
September	"	08	09	23	98	130
October	"	08	19	17	80	116
November	"	09	15	19	105	139
December	"	07	14	15	85	114
Total		95	134	242	1,010	1,386

Elderly members of the slums visit the center frequently for Blood Pressure checkup.

OBSERVANCE OF GOVT. HEALTH SERVICES DAY:

ISDCM has been maintaining liaison with Upazilla Health and Family Planning Officer and participated in observance of Health Services Day like EPI, breast feeding and high potency vitamin-A capsule distribution, International Woman's Day etc. Our Medical Officer regularly submits patients reports to Civil Surgeon, Nilphamari through Upazila Health and Family Planning officer, Saidpur, Nilphamari on monthly basis.

PROJECT OUTPUT:

2,433 patients received health services during the reporting period. The cost of medicines has been changed only 50% from the patients and 50% cost was borne by the organization. The consultation fees did not charge from the patients. The medicine cost collected from the patients used as revolving fund.



ISDCM ANNUAL REPORT 2018

Month	Age	Asthma/ Allergy	Cold/ Fever	Diarrhea/ Dysentery	Scabies/ Ulcer	Worm Infection	Pneumonia/ Bronchitis	Chest pain/ Blood pressure	Gastec/ Ulcer	Weakness/ Anemia	Tonsillitis/ throat infection	Diabetic	Gonorrhea	female diseases	Nose, ear, headache problem	mouth, teeth, eye infection	others	Total		G. Total
																		0 – 16	17+	
Jan	0-16	6	8	2	3	8	0	0	1	1	2	0	0	0	1	0	2	34	-	219
	17+	23	17	1	9	14	2	28	75	10	2	1	0	2	1	0	0	-	185	
Feb	0-16	6	7	1	3	0	0	1	0	0	0	0	0	1	0	0	1	20	-	181
	17+	14	12	3	7	6	1	28	55	14	3	7	0	7	2	2	0	-	161	
Mar	0-16	3	14	3	1	1	0	0	1	5	0	0	0	0	1	0	5	34	-	204
	17+	22	20	8	6	3	0	25	57	17	4	5	0	2	1	0	0	-	170	
Apr	0-16	2	14	2	0	1	0		3	3	0	0	0	2	0	0	1	28	-	176
	17+	15	12	6	5	3	2	27	50	22	2	2	0	1	0	1	0	-	148	
May	0-16	6	10	2	3	2	0			2	0	0	0	0	0	1	0	26	-	240
	17+	15	16	7	15	15	0	29	70	39	5	2	0	0	1	0	0	-	214	
Jun	0-16	3	10	3	2	1	1			2	0	0	0	0	0	1	0	23	-	150
	17+	15	6	5	9	5	0	14	47	19	5	0	0	2	0	0	0	-	127	
Jul	0-16	3	11	0	1	1	0		1	5	2	2	0	0	0	1	0	27	-	182
	17+	24	14	3	11	6	0	13	48	26	5	2	0	2	1	0	0	-	155	
Aug	0-16	2	6	0	1	3	0	1	1	5	0	0	0	0	0	0	1	20	-	194
	17+	16	12	3	16	1	1	24	64	26	6	5	0	0	0	0	0	-	174	
Sep	0-16	7	2	3	5	4	0		2	1	1	0	0	0	1	0	1	27	-	211
	17+	20	14	6	7	9	0	22	74	18	7	5	0	1	1	0	0	-	184	
Oct	0-16	9	9	3	2	1	0		2		0	0	0	0	0	3	0	29	-	213
	17+	22	16	3	8	3	2	16	86	14	7	4	0	2	1	0	0	-	184	
Nov	0-16	8	12	5	1	4	0		2		0	0	0	0	0	1	0	33	-	258
	17+	25	23	6	12	11	0	24	86	26	9	1	0	2	0	0	0	-	225	
Dec	0-16	3	9	3	1	6	0	1	1	2	2	0	0	0	0	0	1	29		205
	17+	13	15	9	6	15	0	13	74	21	3	2	0	4	1	0	0	-	176	
Total	0-16	58	112	27	23	32	1	3	14	26	7	2	0	3	3	7	12	330	-	2,433
	17+	224	177	60	111	91	8	263	786	252	58	36	0	25	9	3	0	-	2,103	
	G.Total	282	289	87	134	123	9	266	800	278	65	38	0	28	12	10	12	330	2,103	
Percentage		12%	12%	4%	6%	5%	0%	11%	33%	11%	3%	2%	0%	1%	0%	0%	0%	14%	86%	100%



6. MATERNITY PROGRAMME

During 2018 a maternity programme for Saidpur camps has been approved by the donor and the Government of Bangladesh. This programme is being implemented by ISDCM and funded by OBAT, Canada. The prime objective of the programme is to help ensure safe-delivery of pregnant women living in the camps of Saidpur Town. Major activities under this programme includes: conducting continuous survey of pregnant women, organize workshop with their participation, give them health education, knowledge on pre-natal and anti-natal care and refer them to link organization for required clinical, pathological, ECG, USG, X-RAY and maternity services including caesarean operation for which fees and charges will be paid by ISDCM from the project budget. Since ISDCM has no provisions and facilities for maternity services, it has entered into a Memorandum of Understanding (MOU) with local maternity service provider called “Surjer Hashi” which has established hospital facilities including qualified specialized doctors, nurses, OT etc. By arrangement ISDCM refers the pregnant women with its health cards to avail the maternity services.

In the 2018 three workshops were organized with the participation of 61 pregnant women in three batches. In those workshops, they were given knowledge on what type of care they should take during pregnancy period. They were also given health cards and referred to the link organization ‘Surjer Hashi’ for required maternity service. ISDCM will follow up subsequent progress in this matter.





IMPORTANT INSTRUCTIONS FOR IMPLEMENTATION OF MATERNITY PROGRAMME:

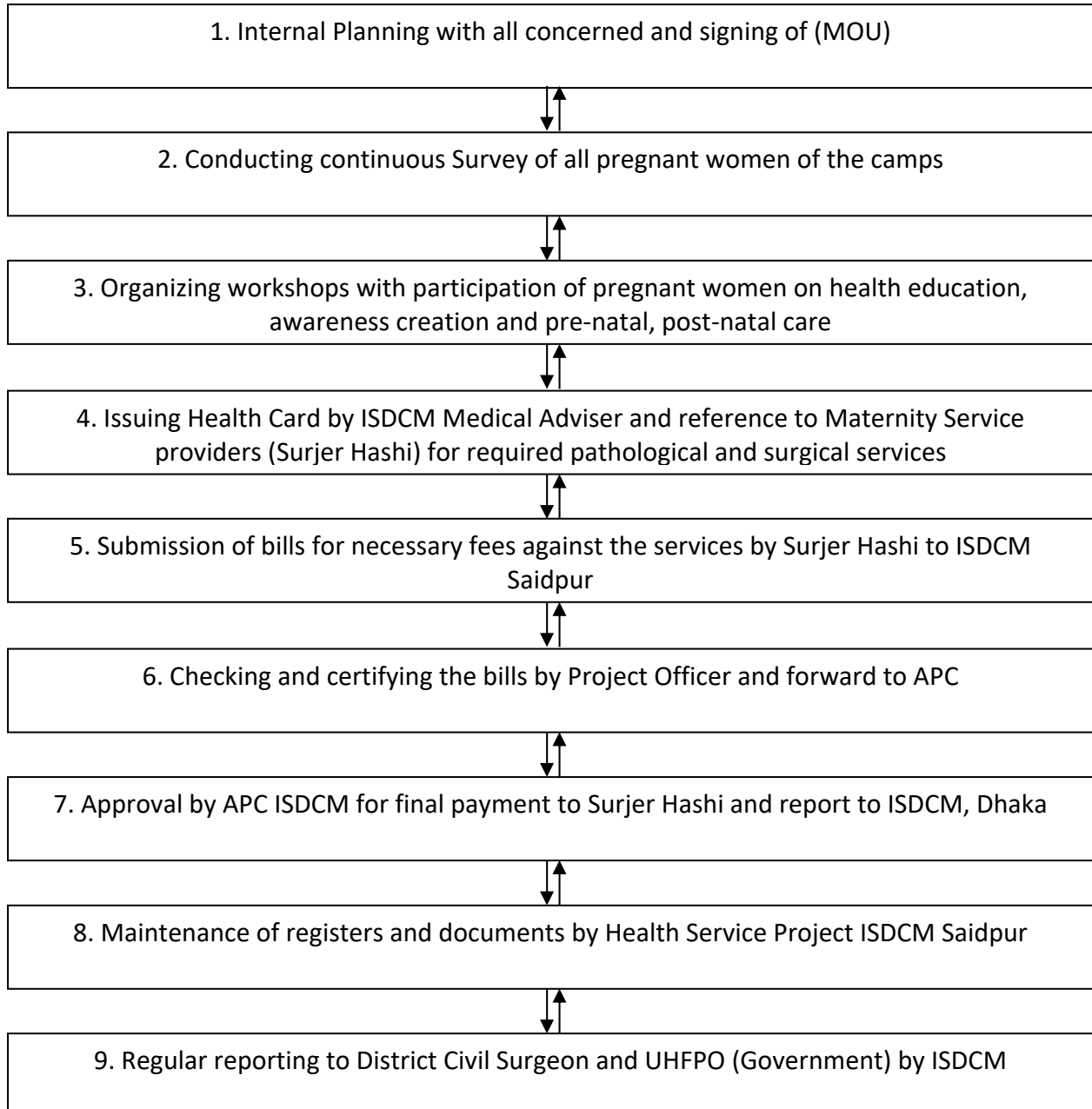
In implementation of maternity programme the following instructions should be followed:

1. This programme should be limited to the poor pregnant women living in the camps of Saidpur Town.
2. Before starting the programme a planning meeting / workshop should be organized with the participation of all concerned i.e., community, implementing agency, link organization (Maternity Service provider) etc. to explain the objectives, implementation procedure and roles and responsibilities of all stakeholders.
3. A workshop with all pregnant women should be organized where ISDCM Medical Advisor, Medical Assistants, Project Officer FDP and ISDCM Programme Coordinator should brief the participants and then they should be given health cards and referred to Surjer Hashi for required tests and other maternity service. After receipt of bills from Surjer Hashi the project Officer FDP should check and certify the bills and forward to APC ISDCM for approval.
4. APC, ISDCM should verify and approve the bill for final payment and after final payment a report should be submitted to ISDCM, Dhaka.



ISDCM and Surjer Hashi periodically review the progress and problems of this programme for subsequent improvement. The process of implementation of this programme is as follows:

Implementation Process of Maternity Programme, Saidpur





7. EMPLOYMENT GENERATION PROJECT

The number of members benefitted under income generation project has been shown month wise for the year 2018. Loan has been taken by each member 4-5 times during the membership period.

Table 1: Number of groups

Year 2018	No. of Groups
Jan	80
Feb	80
Mar	80
Apr	80
May	80
Jun	80
Jul	78
Aug	78
Sep	78
Oct	80
Nov	81
Dec	81

NO. OF GROUPS

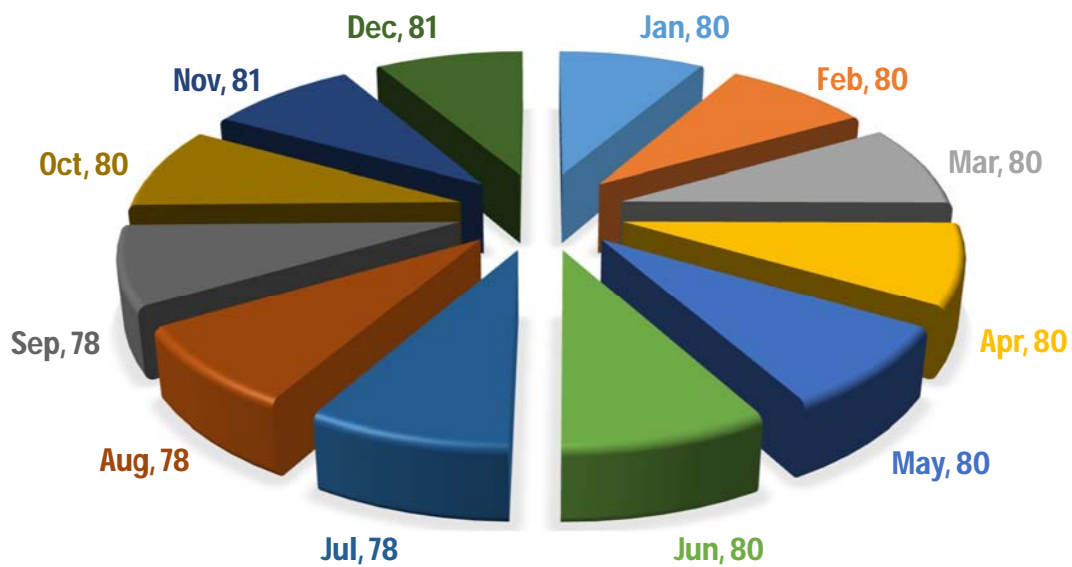




Table 2: Number of group members

Year 2018	No. of Group Members
Jan	1,532
Feb	1,536
Mar	1,534
Apr	1,528
May	1,520
Jun	1,513
Jul	1,518
Aug	1,514
Sep	1,512
Oct	1,532
Nov	1,543
Dec	1,537

EMPLOYMENT GENERATION FUNDS PROVIDED TO THE MEMBERS

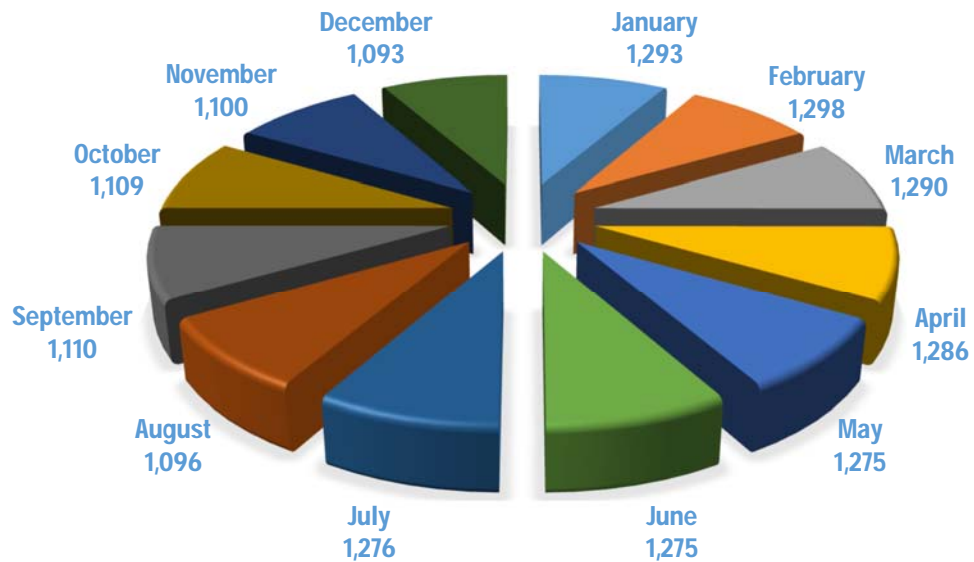




Table 3: Savings of the members

Year 2018	Savings of the members
January	7,747,474
February	7,806,583
March	7,858,366
April	7,854,474
May	7,876,722
June	4,620,539
July	7,897,058
August	7,927,548
September	8,000,613
October	8,066,233
November	8,164,759
December	8,276,882

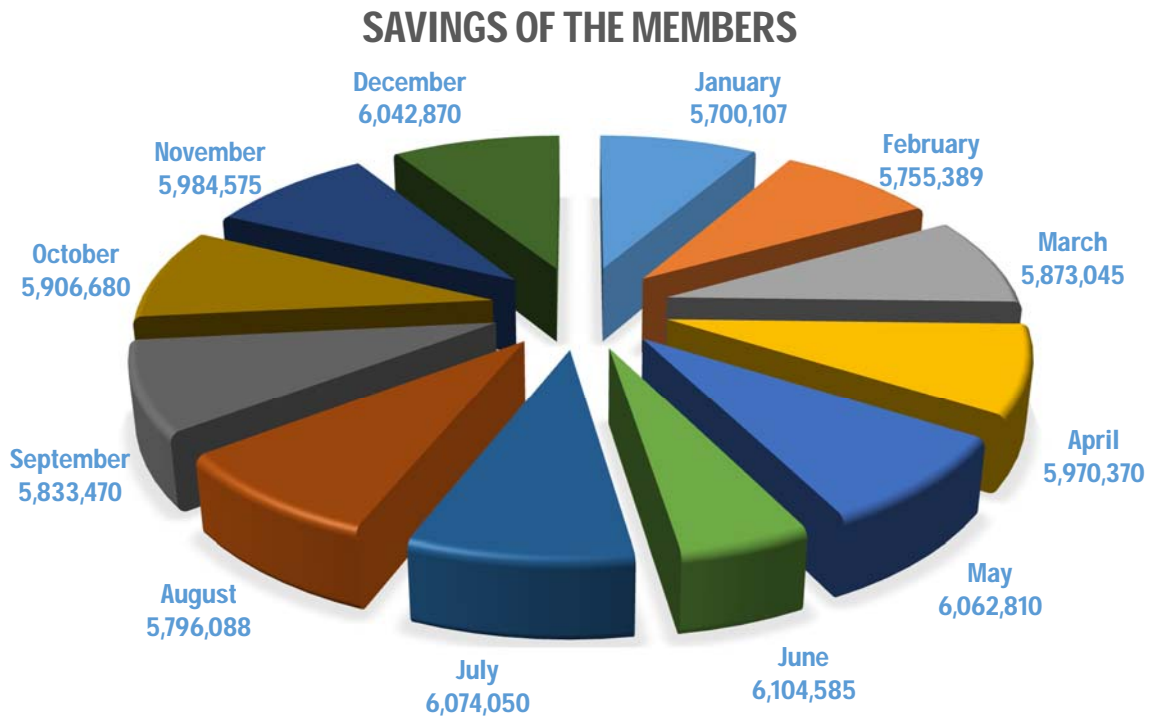




Table 4: Number of members received loan

Year 2018	No. of Loanees
January	1,257
February	1,256
March	1,256
April	1,257
May	1,249
June	1,256
July	1,255
August	1,250
September	1,256
October	1,258
November	1,268
December	1,234

EMPLOYMENT GENERATION FUNDS PROVIDED TO THE MEMBERS

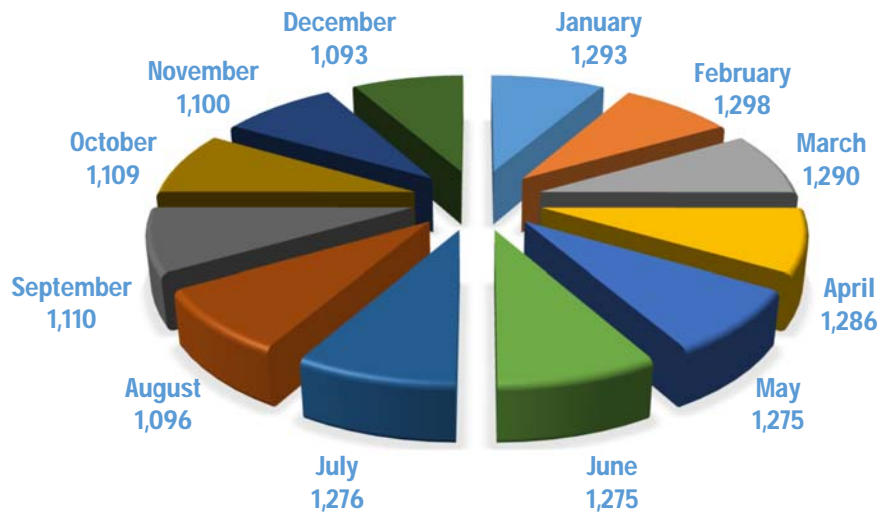




Table 5: Amount of loan distributed to the members

Year 2018	Amount of loan Distributed to the members (Tk.)
January	49,812,400
February	49,703,500
March	49,879,500
April	50,070,900
May	49,808,000
June	50,211,700
July	50,790,300
August	50,701,200
September	51,268,800
October	51,202,800
November	51,900,200
December	51,107,100

AMOUNT OF FUNDS ACTUALLY RELEASED

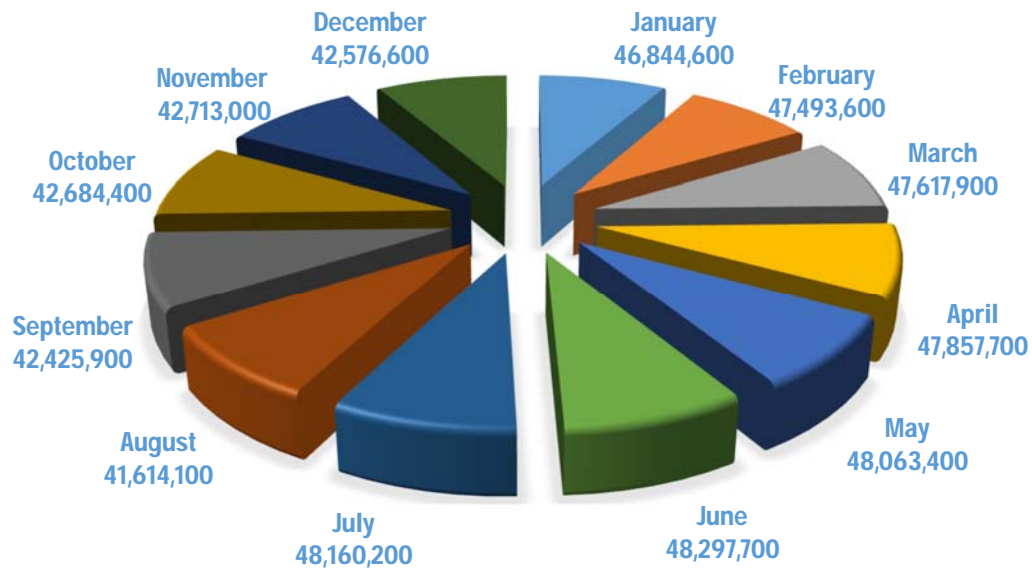




Table 6: Loan collected from the members

Year 2018	Loan Collection
January	22,705,960
February	22,149,335
March	21,843,650
April	22,276,075
May	21,643,225
June	22,675,425
July	22,749,700
August	22,971,700
September	24,030,825
October	23,917,325
November	23,764,000
December	22,956,800

EMPLOYMENT GENERATION FUNDS REALIZED

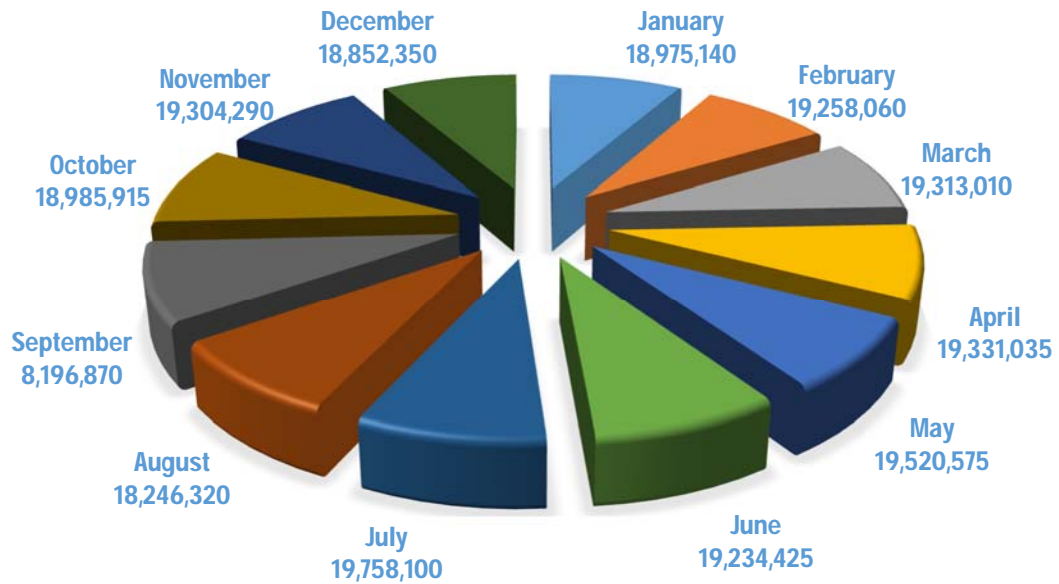




Table 7: Loan outstanding to the members

Year 2018	Loan Outstanding
January	27,106,440
February	27,554,165
March	28,035,850
April	27,794,825
May	28,164,775
June	27,536,275
July	28,040,600
August	27,729,500
September	27,237,975
October	27,285,475
November	28,136,200
December	28,150,300

OUTSTANDING FUNDS TO THE MEMBERS

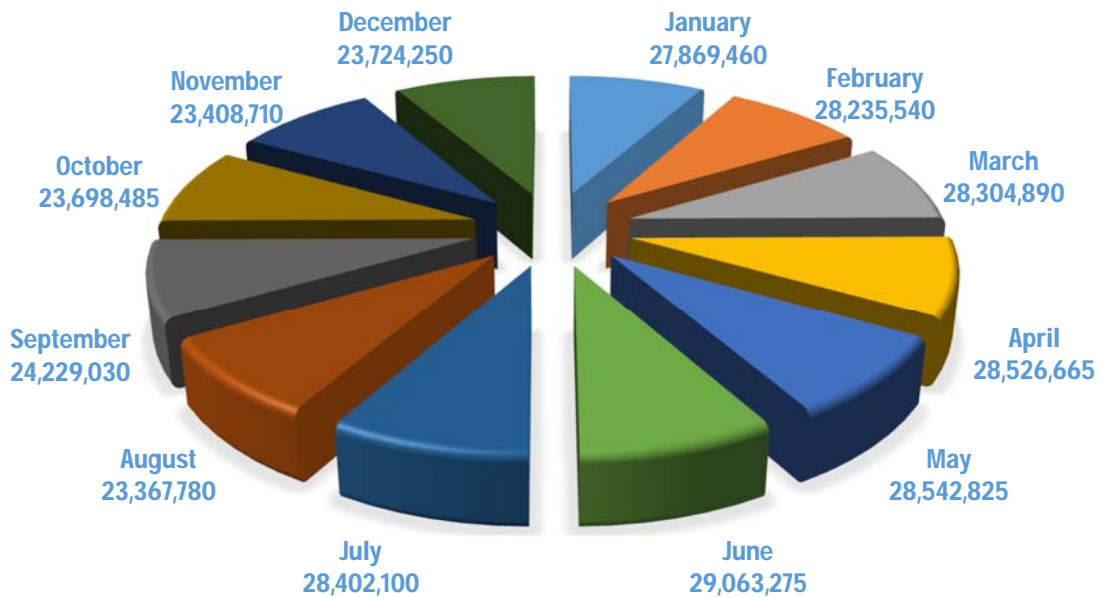
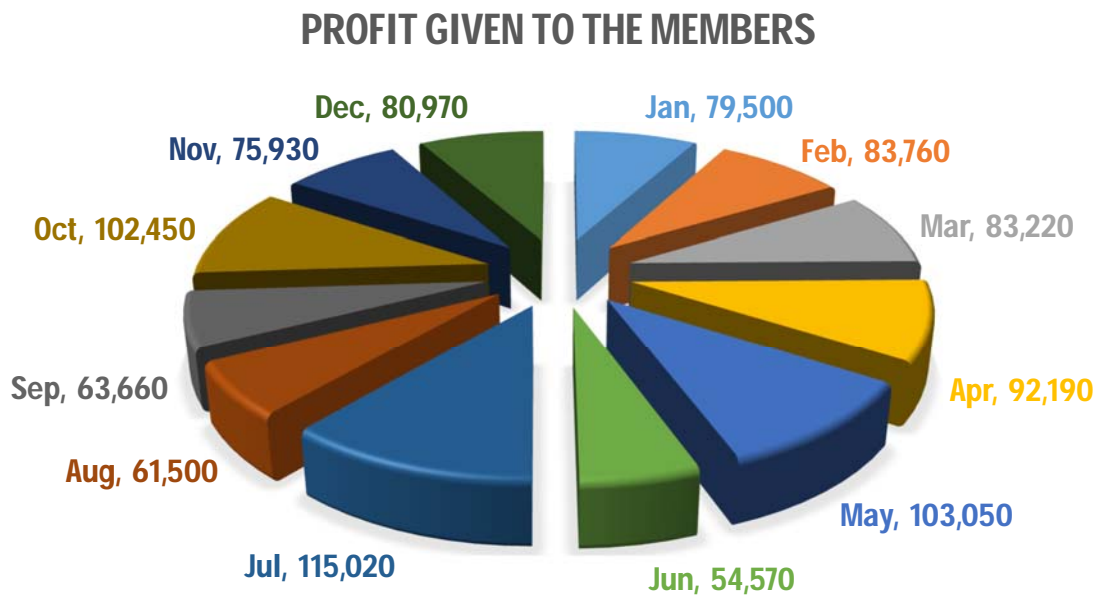




Table 8: Profit given to the members

Year 2018	Profit given to the members
January	79,500
February	83,760
March	83,220
April	92,190
May	103,050
June	54,570
July	115,020
August	61,500
September	63,660
October	102,450
November	75,930
December	80,970



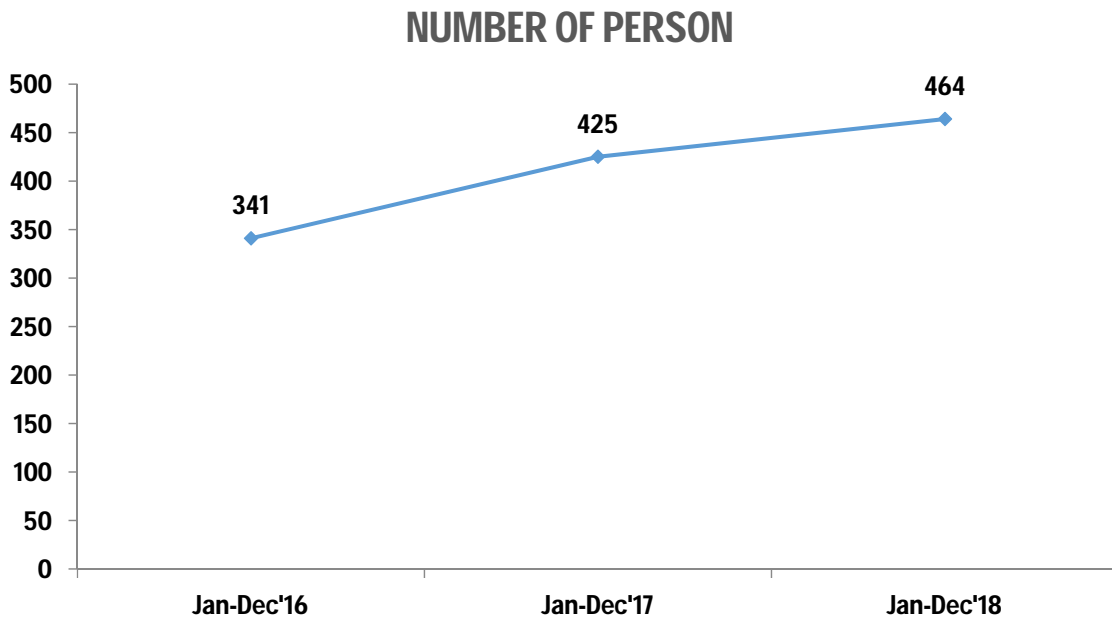


EMPLOYMENT GENERATED:

Through this project, some beneficiaries created their own sustainable employment and also for other poor people. Most of them conduct small trade or develop an entrepreneurship using loan from this project. The table and the graph below show the trend of employment generations:

Table 9: Employment Generated

Year	Jan-Dec'16	Jan-Dec'17	Jan-Dec'18
# of person	341	425	464





08. EMPOWERMENT AND ENTREPRENEURSHIP

Through the process of implementation of Employment Generation Project there has been considerable development of Empowerment and Entrepreneurship of the beneficiaries. It has been observed that the beneficiaries of the project are being empowered in the following ways:

- i. They are selecting their leaders from among themselves;
- ii. Conducting group meetings, writing minutes of their meetings, processing loan applications and informing each other about new development and issues;
- iii. Fixing up agenda, identifying issues, moderating discussion of the group meetings and helping themselves; how to operate Bank Accounts etc.;
- iv. Enhancing their contact with other service providers for their own benefit;
- v. understanding the importance of organizing their own groups, need for group meetings and servicing;
- vi. Increasingly sending their children to schools and getting their children immunized in large number to protect them from six diseases;
- vii. Getting more information on safe drinking water, sanitation and hygiene behavior; and
- viii. Disposing their household waste to fixed places and maintaining cleanliness within their families and also motivating their neighbors to do the same.

Entrepreneurship development has also been taking place from among the beneficiaries in the following ways in gradual process:

- i. The beneficiaries are planning their own business in simple way and also managing effectively;
- ii. Enhancing their capacities to invest on profitable business based on local marketing facilities and thereby developing entrepreneurship;
- iii. Empowering themselves to manage their own business and practicing organizational disciplines particularly in term of repayment behavior, attending regular group meetings and savings; and
- iv. Disseminating experience / knowledge to the group members and neighboring people as how to run a business.



SELECTED CASE STUDIES PRESENTED IN SUBSEQUENT PAGES

Case -1

Afroza Begum is looking ahead for better future

Mrs. Afroza Begum, age 53 and her husband's name is Md. Shafiq, age 61 lives in Hatikhana slum in Saidpur. She has 3 sons and 2 daughters. Her elder son is married and living separately. She also has to arrange marriage for her 2 daughters. Her husband worked under a contractor but now he cannot work as he is sick. Her two younger sons are also working – one is serving in a company in Dhaka and other one is working in a tea stall. Previously Afroza's financial condition was like living from hand to mouth. Her family was passing through miserable financial condition. But in 2008 when ISDCM started employment generation project in this slum, Afroza became a member of ISDCM groups. First she started her business with a small amount of loan in 2008.





Afroza knew the hand stitch/handicraft work and started her own business in 2008. Now she has become an entrepreneur with this skill and loan facilities from ISDCM. She has been running this business for last 12 years. 10-12 women are working at present and they are also earning from this business. They make chair cover, oven cover, tissue box cover, tea table cover, sofa set cover and deep fridge cover. They sell their goods in cantonment area and other areas of the Bangladesh.

She profits from this business and with this amount she improves her household condition and purchased bedstead, TV and fridge. Afroza's average per month income from this entrepreneurship is Tk. 5,000/-. She repaid the loan regularly to ISDCM. She also receives health service from ISDCM.

She took 12 times loan from ISDCM, following table shows the loan amount that she received during the last 12 years:

Purpose of loan	Date of loan received	Amount of loan
Handicraft work	28.08.2008	6,000/-
	25.06.2009	10,000/-
	20.07.2010	15,000/-
	08.05.2011	25,000/-
	20.03.2012	20,000/-
	28.02.2013	30,000/-
	30.12.2014	35,000/-
	28.10.2015	35,000/-
	12.05.2016	40,000/-
	16.04.2017	45,000/-
	24.01.2018	50,000/-
	05.12.2018	55,000/-

From this case study it reflects that Afroza has significantly improved her economic condition, capacity of using more business capital and thereby raised social status as an entrepreneur, provided employment to 10-12 woman and others are following her path of development.

(Original case in Bangla prepared by: Mr. Mojibur Rahman and Translated by AFM Saiful Islam)



Case-2:

Micro Credit loan change the Nazam's family life

Mrs. Nazma, age 36 and her husband's name is Md. Elahi, age 40 lives in Hatikhana slum at Saidpur. Her total family member is 5 consisting of 2 sons and a daughter. Her daughter's age is 13 and a student of class 9, elder son's age is 12 and studies in class 6 and younger one is in class one.

Previously she lives in a bamboo fencing house, uses community toilet and tube well. She could not arrange regular food for her family. Her husband worked in a shop. She joined ISDCM groups in 2008 and took loan of Tk.6000/- at the initial stage. With this amount she started tailoring shop and runs tailoring business in their house. They purchase cloths from bazar and prepare three pieces, trousers and other dresses for women. They sell their goods in the market. Roughly their monthly profit from this business is Tk. 25,000/-. Nazma regularly repaid the loan and took total 8 times loan from ISDCM till now. Now, she reconstructed her house with brick and GI sheet, using own toilet and tube-well and thereby she has changed their standard of life. Both husband and wife work together in this business. They are self- employed.





She took 8 times loan from ISDCM, the following table shows year- wise loan received by her.

Purpose of loan	Date of loan received	Amount of loan
Tailoring	30.05.2008	6,000/-
	03.06.2010	10,000/-
	02.03.2013	15,000/-
	09.02.2014	25,000/-
	08.03.2015	35,000/-
	10.04.2016	43,000/-
	05.04.2017	50,000/-
	24.10.2018	56,000/-

Nazma's social status has enhanced. Managerial and repayment capacity of loan has increased. She has a plan to expand business in future. Nazma and other members of her family feel that their socio – economic condition has significantly improved and they have a place in the society now-a-days.

(Original case in Bangla prepared by: Mr. Mojibur Rahman and Translated by AFM Saiful Islam)



Case – 3

Micro Credit helps to increase the household assets

Mrs. Anawari is a widow of 40 years. She has 2 sons. Elder son is working in stitch craft work and younger child is studying in college. They are living in Hatikhana, Saidpur. She faces hardship to run her family because of poor income. She started the stitch craft work with of loan of Tk. 6,000/- from ISDCM in 2008. They made sofa cover, cushion cover, bed sheet, cap, chair cover etc. Currently 12 women are working with her. Now Anawari has purchased a sewing machine and prepare girls dress. She saves tk. 4,500/- every month after all family expenses and she has repayment the loan. She regularly repaid the loan to ISDCM and till now she took 12 times loan from ISDCM. She is also receiving the health service from ISDCM.

At present, Anawari purchase the bedstead, chair, table and TV for her household use. She purchased 5decimals land in Chowmuni area from her profit.





Mrs. Anwari's took loan 12 times as follows:

Purpose of loan	Date of loan received	Amount of loan
Handicraft work	28.08.2008	6,000/-
	04.07.2009	10,000/-
	10.06.2010	12,000/-
	20.04.2011	15,000/-
	28.05.2012	18,000/-
	12.04.2013	22,000/-
	30.07.2014	25,000/-
	24.06.2015	35,000/-
	20.04.2016	40,000/-
	22.03.2017	45,000/-
	15.11.2017	50,000/-
	31.10.2018	55,000/-

This case study reveals that Anwari has brought significant change in her family in terms of increasing her monthly income, household assets and providing employment to 12 women in her business. She has expanded her business and also acquired capacity for repayment.

(Original case in Bangla prepared by: Mr. Mojibur Rahman and Translated by AFM Saiful Islam)



Case -4

Income generation activities positively change Reshma's livelihood

Mrs. Reshma Begum, age 35. Her husband's name is Sagir, age 40 years. They live in Golahat#1 slum. Reshma has 2 daughters and 1 son. Her elder daughter sat for PEC exam in 2018 and next daughter is studying in class 4 and the son is in class two. Reshma's husband was a rickshaw puller and she worked on others sewing machine. At that time, Reshma's family faces financial hardship to bear daily expenses.

Reshma joined ISDCM Income generation activities in 2008. After joining this project, she took 12 times loan from ISDCM for different purpose and started her own tailoring business with 2 sewing machines and purchased an auto charger rickshaw for her husband who is driving in the town. Now after family expenditure and loan repayment, she has been able to save Tk.2,500/- every month. She receives ISDCM health services too. Now their children are continuing the education and family financial situation has improved.





The table shows the loan received by her in the last 12 years:

Purpose of loan	Date of loan received	Amount of loan
Rickshaw purchase	05.10.2018	6,000/-
Rickshaw purchase	07.12.2009	12,000/-
Sewing machine purchase	15.08.2010	20,000/-
Sewing machine purchase	17.06.2011	30,000/-
Auto charger rickshaw	22.07.2012	35,000/-
Auto charger rickshaw	25.02.2013	40,000/-
Auto charger rickshaw	05.12.2013	45,000/-
Rickshaw purchase	07.07.2014	21,000/-
Rickshaw purchase	29.06.2015	17,000/-
Rickshaw purchase	11.04.2016	15,000/-
Rickshaw purchase	27.11.2017	22,000/-
Rickshaw purchase	15.10.2018	24,000/-

This case study reveals that Reshma Begum not only expanded her business but increased her numbers of rickshaw, sewing machine auto charger etc. which are the lasting source of increasing income. Other may follow her and get the benefit to improve their financial conditions.

(Original case in Bangla prepared by: Mr. Mojibur Rahman and Translated by AFM Saiful Islam)



Case-5

Chanda is happy with the financial support. She has been getting through Microcredit

Mrs. Chanda, age 40 years. Mr. Parvez is her husband who is 45. They have a son and a daughter. Her son (20 years) appeared in HSC exam in 2018. Her daughter (14) is also studying in class -9. They are living in Golahat#1 no slum.



Previously Mr. Parvez ran the bucket business in a very small scale. Their house was made of bamboo fencing. Chanda joined ISDCM income generating activities in 2008. She took loan 11 times from ISDCM project. She invested the first 6 loan to extend their previous bucket business and also started a grocery shop with the last 5 loans. In this way gradually they increased their income. Now their house is reconstructed with GI sheet and wall also semi pacca. They have installed their own hand tube-well and constructed a toilet for their family.



The following table shows the loan received by Chanda in last 11 years.

Purpose of loan	Date of loan received	Amount of loan
Bucket business	05.03.2008	10,000/-
	07.08.2009	20,000/-
	15.05.2010	30,000/-
	20.06.2011	40,000/-
	25.05.2012	50,000/-
	30.02.2013	60,000/-
Grocery business	25.10.2014	70,000/-
	10.08.2015	80,000/-
	16.05.2016	80,000/-
	10.04.2017	80,000/-
	12.03.2018	80,000/-

This case study reveals that Chanda has gradually enhanced the capacity to manage her business with increased amount of loan and has also increased her capacity for regular repayment of loan. Her social status and economic condition have improved significantly. She has become an example to her neighbors who may follow her.

(Original case in Bangla prepared by: Mr. Mojibur Rahman and Translated by AFM Saiful Islam)



Case -6:

Small loan empowering Razia

Mrs. Razia Khatun, age 36 years. Her husband is Mr. Bhola(40 years). Razia has 2 daughters and a son. Elder daughter is studying in class – V. They live in Cinema Hall slum, Saidpur. They ran a small grocery shop, where the investment was very low.

She joined ISDCM income generation activities in 2008. After joining the program, she took loan several times to increase the capital for the grocery business. Now different types of commodities are available in Razia’s grocery shop and sales have increased and this business has been profitable. She has repaid the loan regularly. All of her children are studying in schools at different levels. They made a pacca house and setup a hand tube-well. Razia purchased a piece of land near the slum she lives in.





Razia took 12 times loan from ISDCM and she received loan is as below:

Purpose of loan	Date of loan received	Amount of loan
Grocery shop	15.06.2008	5,000/-
	26.05.2009	15,000/-
	22.04.2010	25,000/-
	15.06.2011	35,000/-
	10.05.2012	40,000/-
	08.04.2013	45,000/-
	07.02.2014	50,000/-
	29.03.2015	55,000/-
	28.02.2016	60,000/-
	12.02.2017	65,000/-
	10.12.2017	65,000/-
	14.10.2018	65,000/-

The case study of Razia Khatun reveals that she has enhanced the capacity to manage a business of Tk.5,000/- to Tk.65,000/- over the years. Not only that she has largely expanded her business, her children are going to schools, she built up pucca house with the facilities of sanitary latrines and tube-well for drinking water, which indicates significant development of her family's socio-economic life.

(Original case in Bangla prepared by: Mr. Mojibur Rahman and Translated by AFM Saiful Islam)



Case -7:

Small loan helps increase the income through diversified activities

Mrs. Sabra Khatun, age 45 years, wife of Md. Arman Ali (51 years). Total family member is 8. They have 3 daughters and 3 sons. 2 daughters are already married and 1 daughter is studying in class -4. Elder son has a bucket factory and second one is SSC examinee. They live in Golahat#1 slum. Previously, Sabra Khatun lived in a bamboo fencing house. At that time, she faced financial problem to bear the family expenditure.

Sabra Khatun joined ISDCM income generation activities in 2010. After that, she took 10 times loan for different purposes. She started petty business; she purchased cloth from the market and sells it to house to house. In this way, Sabra increased her family income. She also took loan for her children's business and purchased a cow. Now she builds a pacca house with 4 rooms and at present she has 3 cows. She regularly sells milk in the local market.





The flowing table shows loan amount she received during the last 10 years:

Purpose of loan	Date of loan received	Amount of loan
Cloth business	08.03.2010	5,000/-
	05.12.2011	10,000/-
	26.09.2012	20,000/-
Bucket preparation shop	12.01.2013	30,000/-
	27.06.2014	35,000/-
	25.02.2015	40,000/-
	04.04.2016	45,000/-
	30.01.2017	55,000/-
	11.12.2017	60,000/-
Cow purchase	22.10.2018	60,000/-

The story of Sabera Khatun tells us how patiently she has progressed in her business and improved her socio economic condition. She has raised her social status in constructing a pucca house and improving her economic condition the example of which other can learn and follow in future.

(Original case in Bangla prepared by: Mr. Mojibur Rahman and Translated by AFM Saiful Islam)



09. RAMADAN FOOD DISTRIBUTION PROJECT

Ramadan Food Distribution Project for the distressed families living in the slums of Dhaka, Chittagong, Khulna, Saidpur and Bogra Cities was undertaken.

A shortest project for distribution of selected items of food like, rice, pulse, soya bean oil, flour, chick pea, packet milk, salt and sugar etc. was undertaken by ISDCM with the financial assistance of OBAT Helpers Inc., USA. The prime objective of this project was to help the distressed families living in the slums by distributing the above food items to relieve them during the holy month of Ramadan.

The food items and quantity distributed in each area is shown in the following table:

Name of Food items	Name of Project Area	No. of Slums	Number of family covered
Rice, Flour, Soya bean oil, Sugar, pulse, chick pea, Salt, Packet milk, vermicelli	Chittagong	4	1,125
	Dhaka	2	400
	Rangpur	3	700
	Khulna	2	500
	Saidpur	2	400
	Bogra	1	100
Total		14	3,225

***Total Food quantity distributed is 66,951 kg. i.e., 66.95 metric ton**

***Average per family per packet quantity is 20.76 kg**

In all the slums Ramadan food packets were distributed either by the UNOs as Social Service Officers. It was facilitated by Project Officers of respective places. The distressed families of slums reportedly benefitted by food packets during the holy month of Ramadan.



10. SPECIAL VILLAGE SANITATION PROJECT

This Project is being implemented by ISDCM with its own Fund. Continuous efforts are being made by the field workers specially assigned for the purpose in addition to their normal works. In these villages mainly the beneficiaries of ISDCM project are oriented and motivated to use sanitary latrines and practice hygienic behavior. Credit support is also arranged for the beneficiaries to buy materials for sanitary latrines available at the DPHE production centers and private producers.

The progress of work in this particular sector in 2018 is shown in the following table:

Special Village Sanitation Project

Name of Area / Upazila	Number of Villages	% of target families covered
Singra	30	90
Natore	27	78
Bagatipara	17	88
Boraigram	20	93
Atrai	17	97
Kaliganj	10	69
Total	121	

It is found that in special sanitation project number of villages has increased and more families have been covered in these villages compared to last year. This is a motivation and promotional activity which takes longer time.

FUTURE PLANNING FOR SANITATION:

The special village sanitation project is gradually gaining momentum in rural societies. Continuous motivation campaigns are being organized where local community leaders like village headmen, teachers, imams, youths, women development activists and local government representatives spontaneously participated and expressed their highest commitments for promotion of sanitation.

It has been observed that because of regular campaign and motivation there has been marked improvement in hygiene behavior by the community and beneficiaries particularly in term of washing hand with soap after defecation and using sandals in latrines washing hand with soap before eating

It is hoped that coverage of sanitation will increase in coming years and ISDCM workers have been advised to follow-up and report the outcome of the campaigns equally.



11. INTERNSHIP PROGRAMME AND GUIDANCE TO GRADUATE STUDENTS

Many projects are being implemented by ISDCM. All these projects could not be evaluated due to limitation of resources. However some studies were conducted in the past. Considering the development projects under implementation by ISDCM and limitation of resources, an initiative was taken to study some of its projects through internship programme by engaging some university graduate students particularly from the faculty of Business Administration, Social Science and Economics. Every year such efforts are made. These graduate students were engaged in some studies. Their reports were very informative and useful for implementing agency and the donor(s) as well. The internees also presented their reports in workshops held with the participation of field level Managers and organizers, project authorities and other stakeholders concerned. They also made some important recommendations which merit attention for future projects. Similar initiatives were also taken in 2018 by engaging FIVE graduate students of BRAC University for a short time. They undertook field studies on Family Development Project. After the field work they prepared and presented a report in workshop participated by field level officials and higher management of ISDCM. These reports were very useful in formulating future programme direction.

Such initiative will continue in subsequent years and students of Social Welfare and Business management will get preference under the internship programme. These internees were guided by ISDCM and they were also provided some financial support for maintenance during their field works.

Such programme may be expanded in future to create more opportunity for the students in building their capacity in research and evaluation.

This has widened the partnership building activities of ISDCM in the field of development.



12. REVIEW MEETINGS, PLANNING MEETINGS, ORIENTATION TRAININGS, and WORKSHOPS ORGANIZED IN 2018

During the year 2018 series of review meetings, planning meetings, training, orientation and workshops were organized by ISDCM which are being discussed in this section of the report.

12.1. REVIEW MEETINGS WERE ORGANIZED ON DIFFERENT PROJECTS TO DISCUSS PROGRESS, IDENTIFY PROBLEMS AND SUGGEST CORRECTIVE ACTIONS DURING THE YEAR.

Table1: Review meetings held in 2018

Name of the project	Number of meetings held in field level	Number of meetings held at HQ level	Number of Participants in total
Family Dev. Project	06	02	16
Health Service Project	03	05	09
Microfinance Prog.	40	04	46
Employment Generation Prog.	04	02	14
Total	53	13	85

In the last one year a good number of meetings were organized to review different project with participation of field and management level officials which was useful for smooth implementation of the programmes.

12.2. PLANNING MEETING:

As per usual practice planning meetings were organized to prepare development project for next phases of Family Development Project, Health and maternity projects for 2018-2020 with the financial support of OBAT USA and OBAT Canada respectively.

Table 2: Planning meetings held in 2018:

Name of Projects for which Planning meetings organized	No. of meetings held	No. of Participants		Total No.
		Donor	ISDCM	
Family Development Project	02	06	06	12
Health and Maternity Project	02	06	06	12
Total	04	12	12	24

Through the exercise of the above planning meetings needs and priorities were fixed for Family Development Project and proposed Health and Maternity projects. Later the projects were submitted to the donor and the Government of Bangladesh for necessary approval. Participation in the planning meetings both by the implementing agency and the donor was highly useful.



12.3. ORIENTATION:

After final approval of FDP, Health and Maternity Projects by the government of Bangladesh for 2018-2020 orientation programmes organized with the participation of all the Project Officers, the leaders of Sub-Project Implementation Committee (SPIC) and other concerned which is shown in the table below:

Table 3: Orientation of Project Officers, Accounts Officers and Chairman of SPIC of FDP held in 2018

Sl. No.	Category of Participants	No. of Orientation Programme held	No. of Participants
01	Project Officers	01	06
02	Chairmen SPIC	01	06
03	Accounts Officers	01	05
Total		03	17

After final approval of the Project, orientation was given to the concerned officials on the new phase of FDP 2018-2020 with the participation of all concerned. Implementation procedures, project activities, roles and responsibilities of all concerned accounts and audit requirements explained in the orientation programme. Participation was satisfactory.

Orientation session attended by ISDCM Officials and organized by external agency.

During the year under review, four officials of ISDCM attended orientation sessions organized by Micro-credit Regulatory Authority (MRA). Administrative Officer and Project Officer attended the orientation session on online reporting system. The Chief Monitoring Officer and Branch Manager Manikganj Sadar attended the session on development of software programme linking with Central Bureau of Information (CIB) Bangladesh Bank.

12.4. TRAINING PROVIDED TO ISDCM STAFF IN 2018:

In 2018 a good number training programmes were organized for professional development of ISDCM staff at different levels which are discussed in this part of the report.

**Table 4: Training on Microfinance operations and management:**

Category of participants	No. of participant	Duration	Training Institution
Administrative Officer	01	05 days	InM
Project Officer	01	05 days	InM
Regional Manager	01	05 days	InM
Branch Manager	08	05 days	InM
Sr. Community Dev. Officer	02	05 days	InM
Others	-		
Total	13		

All key staff involved in implementation, accounting and reporting for micro-credit programmes were trained in 2018 for improving programme performance. It was also instructed to these trained staff to disseminate their experience to other colleagues involved in implementation of microfinance programme.

Table 5: Training on improving participatory management skills and management style:

Category of participants	No. of participant	Duration	Training Institution
Area Project Coordinator	01	05 days	InM
Project Manager	01	05 days	InM
Deputy Project Manager	01	05 days	InM
Project Officer	01	05 days	InM
Asstt. Project Officer	01	05 days	InM
Accounts Officer	01	05 days	InM
Branch Manager	08	05 days	InM
Sr. Community Dev. Officer	02	05 days	InM
Total	16		

All the key staffs were also trained in management for improve performance of the Microfinance programme in 2018 and they were instructed to disseminate the experience to others involved in implementation of programmes.

Table 6: Training on financial management and internal control of MFIs:

Category of participants	No. of participant	Duration	Training Institution
Chief Monitoring Officer	01	05 days	InM
Project Officer	01	05 days	InM
Accounts Officer	01	05 days	InM
Branch Manager	08	05 days	InM
Total	11		

**Table 7: Training on Accounting for Microfinance programme:**

Category of participants	No. of participant	Duration	Training Institution
Regional Manager	01	03 days	CDF
Branch Manager	05	03 days	CDF
Total	06		

More such training may be organized in future for capacity development of staff if already gained experience is useful.

Table 8: Training on Computer programme:

Category of participants	No. of participant	Duration	Training Institution
Deputy Project Manager	01	03 Months	Local Computer Center
Project Officer	01	03 Months	Local Computer Center
Asstt. Project Officer	01	03 Months	Local Computer Center
Accounts Officer	01	03 Months	Local Computer Center
Sr. Community Dev. Officer	03	03 Months (Ongoing)	Local Computer Center
Total	07		

TRAINING ON VAT /TAX:

Three key staffs i.e., Accounts Officer, Project Officer and Accounts Assistant were trained in VAT and Tax administration. This training was imparted by CDF and relevant officials of VAT / TAX department for 03 days at CDF office in Dhaka.

TRAINING WORKSHOPS ORGANIZED AT THE FIELD LEVEL IN 2018:

During the reporting period three workshops were organized under Maternity Programme at Saidpur with the participation of pregnant women of the camps. According to the survey 60 pregnant women were found in the camps. All these women were brought to ISDCM Health Service Centre in three batches taking 20 in each batch. They were given orientation by Medical Officer and Medical Assistants as to what type of health care should they take during pregnancy period.



Table 9: Workshops organized with the participation of pregnant women of the camps in 2018:

Batches	No. of pregnant women invited to attend	No. of pregnant women actually attended	Duration	ISDCM Health Project Advisor AMO / Medical Assistants
First Batch	20	20	1 day	do
Second Batch	20	20*	1 day	do
Third Batch	20	20	1 day	do
Total	60	20*		

All the pregnant women attended the workshops and one more pregnant women was found at the last moment who was absent during survey. In addition to the real trainers, APC and Project Officer were present in the workshops as facilitators. Training workshops on Suddhachar was conducted by RM and Branch Manager.

Table 10: Training workshops were organized for Group Leaders in 2018:

Subjects on which training workshops organized	No. of group leaders attended	Facilitators
Group Management	80	CMO / RM / Branch Manager
Shuddhachar	80	do
Total	160	

These training workshops were organized in 8 batches taking 20 per batch for one day duration at the regional level. The workshops were participatory.

INTEGRATED SERVICE DEVELOPMENT OF CHILDREN & MOTHERS (ISDCM)



ISDCM

House # 27/3 (2nd Floor)
NARISHA BHABAN
West Agargaon, Sher-E-Banglanagar
Dhaka-1207

www.isdcm-bd.org | isdcm.bd@gmail.com | +88 02 911 5475