



# ISDCM

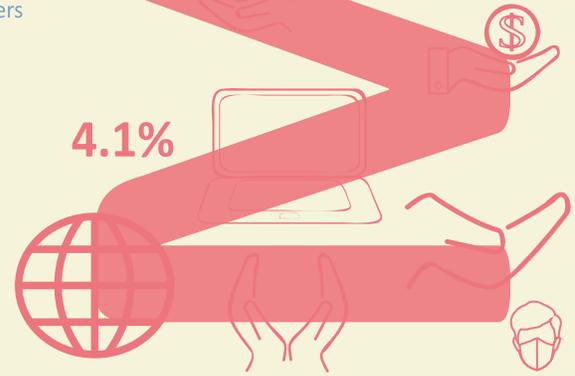
Integrated Service for Development of Children & Mothers

16 YR.

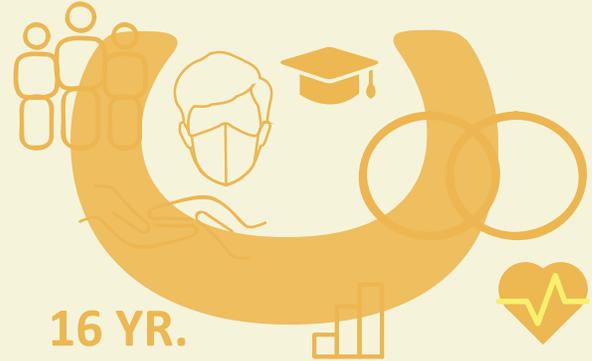
4.1%



25>2



4.1%

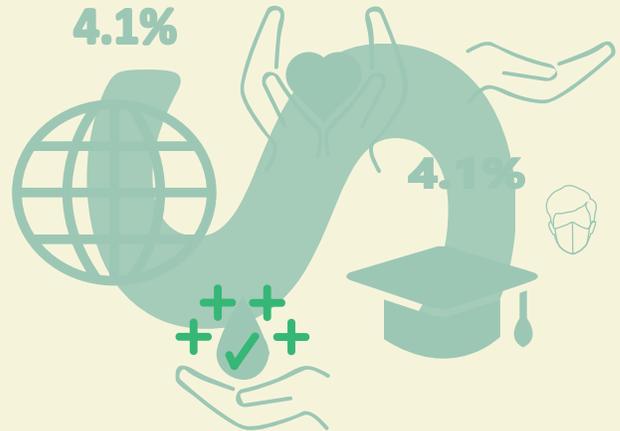


16 YR.



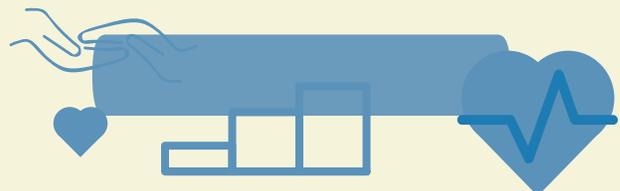
25>2

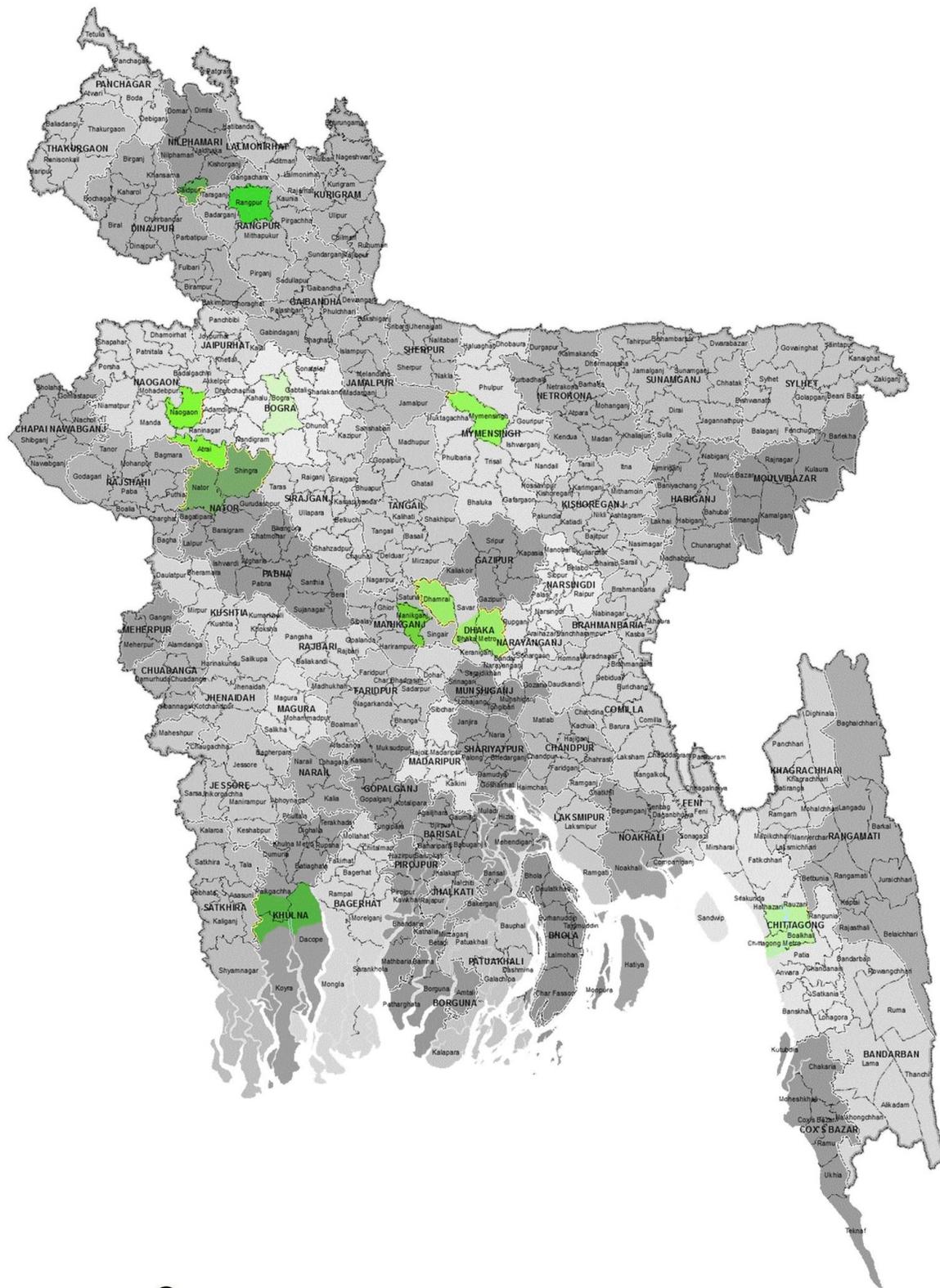
4.1%



4.1%

# ANNUAL REPORT 2022





 Working Area of ISDCM



## PREFACE

This is the 22<sup>nd</sup> Annual Report of ISDCM which is being published covering mainly the completed activities and achievements of programs initiated and implemented by ISDCM in the year 2022.

The year 2022 is post COVID situation which has experienced number of special efforts and approaches to redesign and reshape some of the programs.

All the programs of ISDCM in 2022 were implemented facing some problems. But Micro-Finance in 2022 suffered more seriously. However, it has started improving in 2022. In the meantime, some interim measures were taken like downsizing the office staff, reduction of costs for all purposes, and making internal planning etc. Depending on the results of these measures further steps were taken to improve the situation. Efforts are on to improve the MF program which has now been progressing well. Health Service Project ended in December 2021. The donor did not Fund this project because of its other priorities. However, ISDCM has been implementing this project as Health Education and Counselling project except supply of medicine at 50% cost due to its shortage of fund.

Besides, there has been re-organization and restructuring of some programs. The employment generation and organization development project has been reorganized into two (2) projects like Microfinance and Integrated Community development project. MF programs constitutes Micro finance activities, group formation and providing loan and Integrated Community development project constitutes income generation activities organization development, health education and counselling, development of entrepreneurship, use and management of Tube well, community latrines and other physical facilities already established, empowerment of community etc. The implementation structure indicating supervisory and reporting lines has been also provided for smooth implementation of the programs.

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. ISDCM with its limited capacities has also contributed towards fulfillment of mid-decade goals (MDGs) and sustainable development goals (SDGs) in line with the commitment of the Government of Bangladesh. Be it noted that through implementation of its existing programs ISDCM has contributed to achieve the MDGs and SDGs within its limited capacities.

The present Annual Report thus, deals with all the activities and projects completed by ISDCM in 2022 and provide an indication of some thoughts for future direction.

A team consisting Mr. A.F.M. Saiful Islam, Project Coordinator, Mr. Farooq Azeem, Planning & Reporting Officer and Mr. Jahadul Islam, Administrative Officer has contributed a lot in preparing this Annual Report. The field level colleagues have provided necessary data and information for this report. The services of all of them are thankfully acknowledged.

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

Manjur-ul Alam  
President



## ACRONYMS

---

ISDCM	: Integrated Service for Development of Children and Mothers
UNO	: Upazilla Nirbahi Officer
DC	: District Commissioner
COVID	: Coronavirus
NGAB	: NGO Affairs Bureau
FDP	: Family Development Project
MF	: Microfinance
RM	: Regional Manager
AGM	: Annual General Meeting
MRA	: Microcredit Regulatory Authority
CDF	: Credit & Development Forum
ECG	: Electrocardiography
USG	: Ultrasonography
OT	: Operation Theater
C/S	: Cesarean Section
SVD	: Spontaneous Vaginal Delivery
EPI	: Expanded Program on Immunization
RRC	: Research and Relationship Coordinator
MOU	: Memorandum of Understanding
MS	: Microsoft
BIPD	: Bangladesh Institute for Professional Development
BIM	: Bangladesh Institute of Management
QUT	: Quantity
BEN	: Beneficiary
BM	: Branch Manager
PM	: Project Manager



## CONTENTS

<b>LIST OF TABLES</b>	<b>PAGE</b>
<b>1. MANAGEMENT</b>	<b>5-7</b>
<b>2. PROGRAMS AND RELATED ACTIVITIES</b>	<b>8-9</b>
<b>3. MICROFINANCE PROJECT</b>	<b>10-15</b>
<b>4. FAMILY DEVELOPMENT PROJECT FOR DESTITUTE AND DISPLACED FAMILIES LIVING IN THE SLUMS</b>	<b>16-20</b>
<b>5. INTEGRATED COMMUNITY DEVELOPMENT PROJECT (ICDP)</b>	<b>21-36</b>
<b>6. VILLAGE WATER AND SANITATION PROJECT</b>	<b>37-38</b>
<b>7. REVIEW AND, PLANNING MEETINGS, ORGANIZED IN 2022</b>	<b>39</b>
<b>8. NATIONAL AND INTERNATIONAL EVENTS OBSERVED BY THE GOVERNMENT IN CLOSE COOPERATION WITH ISDCM</b>	<b>40</b>
<b>9. TRAINING PROGRAMS AND WORKSHOPS ORGANIZED BY ISDCM IN 2022</b>	<b>41-42</b>
<b>10. ACTION RESEARCH AND SURVEY REPORTS</b>	<b>43</b>



# ANNUAL REPORT 2022

---

## 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 Chief Executive.

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

The Executive Committee was reconstituted by the annual general body of ISDCM in its annual general meeting held in December 2021 as per the provision of its constitution. The newly constituted Executive Committee took over charge in January 2022 and started its function.

### **1.1. RECRUITMENT, PLACEMENT AND PROMOTION**

During the reporting period no major replacement or recruitment was made.

### **1.2. MONITORING AND EVALUATION SYSTEM**

During the reporting period, 3 review meetings were held to make an assessment on progress. 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.

### **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 programs of the government for its beneficiaries.



#### **1.4. PANEL OF EXPERTS**

ISDCM has a Panel of Experts to help develop programs and strategies for effective implementation. This Panel of Experts has been revised and number of new names included in the panel. In future there will be inclusion of more experts in the panel.

#### **1.5. MAJOR DECISIONS TAKEN IN 2022**

ISDCM management has taken some major decisions in 2022 which are as follows:

- Continuous efforts were made to build up partnership with some NGOs and agencies;
- Annual Budget for 2022 was approved;
- Annual Plan was approved;
- Auditor for 2022 was appointed;
- The continuous efforts are on to procure fund for MF programs.
- Special meetings were organized to review Micro Finance program with the participation of all Micro Finance Branch Managers, RM and, Senior Management. Some important strategies were devised to improve the performance of MF program, Planning framework was also provided to prepare the Annual Plan for 2022. Some interim steps were taken to improve the implementation of MF;
- An experienced person in Micro-finance was appointed, who has already joined and started working.
- The project implementation framework of Saidpur office was approved with the change of designation of Area Project Coordinator as Research and Relationship Coordinator with the changed Job description; This arrangement has already started functioning.
- The Annual General Meeting (AGM) of ISDCM was held on 30.12.2021 and the Executive Committee was reconstituted for 2022 – 2024. Which has been functioning.
- Due to heavy financial loss the Manikganj branch operations have been closed.

Micro Finance Coordinator has been advised to closely monitor the activities of Dhamrai branch for bringing this office under strict dipline, so that it complies with rules and regulations set by MRA and also the general principle of MF program working in Bangladesh.



## 1.6. LEGAL STATUS OF ISDCM

---



### NGO affairs Bureau (NGOAB)

GOVERNMENT OF THE PEOPLE'S REPUBLIC OF BANGLADESH

Registration Number : 1426,

Date of registration : 16.09.1999

Renewed : 16.09.2019 – 15.09.2029



### Department of Social service

GOVERNMENT OF THE PEOPLE'S REPUBLIC OF BANGLADESH

Registration Number : DH - 04117

Date of registration : 10.5.98



### Micro Credit Regulatory Authority

GOVERNMENT OF THE PEOPLE'S REPUBLIC OF BANGLADESH

Registration Number : 02693-01298-00007

Date of registration : 05.09.2007



## 2. PROGRAMS AND RELATED ACTIVITIES

ISDCM implementing different types of programs like awareness creation, institution building, special sanitation and community development programs are being implemented by ISDCM. It also implements some projects/ programs funded by donor agencies in specific areas in selected districts. During the year under report ISDCM has implemented its regular programs and also has already implemented some donor funded project which includes: Family Development Project, Health education and counseling for groups, child rights program etc. Maternity project, Ramadan Food Distribution and Qurbani projects. It has accomplished other activities like organizing Training, Seminars, Advocacy on Child Rights / and observance of various national and International events, like Child Rights Week, Polio plus and Worm infestation day, Sanitation Month, World Mother Day, World Health Day, and Breastfeeding Week etc.

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

### 2.1. AWARENESS PROGRAM

The workers at the field level 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 on development for the beneficiaries and target groups.

In 2022, ISDCM field workers have disseminated information on health, nutrition, education and sanitation etc. to the beneficiaries and stakeholders in good number which are presented in the following tables:

**Table-2.1: Dissemination of information on Health (2022)**

Type of Meeting	No. of Meeting	No. of Participants	Issues Discussed
Village level Meetings	40	1005	Diarrheal diseases, Family Planning, Water Sanitation, Caring Pregnant Mothers, Hygiene, Breast feeding immunization. Vitamin A Capsule for children.
Group level Meeting	55	2000	---
Total	95	3005	---

In 2022 the number of community leaders participated was higher than the previous year due Such dissemination seems to be useful for our target groups which should continue.

**Table-2.2: Dissemination of information on Nutrition (2022)**

Type of Meeting	No. of Meeting	No. of Participants	Issues Discussed
Village Committee Meetings	25	310	Nutrition, vegetables, changes of food habit.
Group level Meeting	30	412	
<b>Total</b>	<b>55</b>	<b>722</b>	

It reveals that group members participated in nutrition education and community leaders participated in dissemination meetings on nutrition during the reporting year.

**Table-2.3: Dissemination of information on Hygiene, Sanitation & Water (2022)**

Type of Meeting	No. of Meeting	No. of Participants	Issues Discussed
Group level Meetings	203	1100	Hygiene practices, use of sanitary latrines and drinking of safe water
Union level Meeting	31	406	
<b>Total</b>	<b>234</b>	<b>1506</b>	

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-2.4: Dissemination of information on Education (2022)**

Type of Meeting	No. of Meeting	No. of Participants	Issues Discussed
Union level Meetings	25	390	Importance of education, facilities available for education and increasing enrolment in primary schools, follow up dropouts, prevention of child marriage and child labor.
Group level Meeting	67	530	
<b>Total</b>	<b>92</b>	<b>920</b>	

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 activities
- iii) Accumulation of their deposits
- iv) Creation of awareness on education, health nutrition, water sanitation, child rights, and
- v) Leadership development of poor women.

#### 3.1. 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 of poor women own organization for poverty reduction
- Improvement of quality of life.

**Working area:**

**Table-3.1: Working area of ISDCM**

Name of Branch	No. of district cover	No. of Upazila	No of Union cover/pouroshova	No of Village Covered
Natore	01	1	4	27
Singra		1	7	33
Kaliganj			5	29
Tamaltola		1	4	25
Bonpara		2	3	17
Attrai	01	1	3	16
Manikganj (Sadar)	01	1	1	7
Dhamrai	01	1	3	13
Saidpur	01	1	02	07
<b>Total</b>	<b>05</b>	<b>8</b>	<b>33</b>	<b>164</b>

**Note: Mainkganj branch closed from July 2022 and Saidpur include a branch from July 2022**

**3.2. AWARENESS CREATION:**

**1) Awareness within group members:** 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.

**3.3. GROUP MEMBER:****Table-3.2: Branch wise Group Members**

Natore	Singra	Kaliganj	Tamaltola	Bonpara	Attrai	Manikganj	Dhamrai	Saidpur	Total
198	414	513	401	304	267	325	920	86	3428

**3.4. 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 saving. The members deposited the savings weekly to their credit in the organizations account. The average amount of savings Tk.50 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.

**Table-3.3: Branch wise Total Saving outstanding**

Branch	31 <sup>st</sup> December 21 total saving amount	1 <sup>st</sup> Jan'22 – 31 <sup>st</sup> Dec'22		31 <sup>st</sup> December' 22 total saving Balance amount
		Total saving collection	Saving with drawn & return	
Natore	909182	866176	659206	1116152
Singra	2259432	2305229	1704879	2859782
Kaliganj	2027418	2564717	1600749	2991386
Tamaltola	1866735	2432982	1511051	2788666
Bonpara	1077618	1260911	931477	1407052
Attrai	1267732	1360045	1019181	1608596
Manikganj	1114136	62560	458782	717914
Dhamrai	3103234	1125497	1805952	2422779
Saidpur	0	0	0	228520
<b>Total</b>	<b>13625487</b>	<b>11978117</b>	<b>9691277</b>	<b>16140847</b>



**3.5. 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 have been selected depending their skill, experience, behavior and marketing opportunities.



**Table-3.4: Branch wise loan outstanding**

Branch	Loan outstanding as on 31 <sup>st</sup> Dec. 21	1st January22 - 31st Dec, 22		Loan outstanding as on 31 <sup>st</sup> Dec. 22
		Loan recovery	Overdue	
<b>Natore</b>	<b>2052330</b>	4538295	18400	<b>2328835</b>
<b>Singra</b>	4429505	9477440	136120	5396065
<b>Kaliganj</b>	5619165	11462765	351655	7301840
<b>Tamaltola</b>	3600010	8789715	17465	<b>5181495</b>
<b>Bonpara</b>	3845270	9641105	119075	4490245
<b>Attrai</b>	3185825	7402700	149270	3685845
<b>Mainkganj</b>	1607582	548050	1244332	1244332
<b>Dhamrai</b>	11085537	11513576	270240	10547961
<b>Saidpur</b>	<b>0</b>	<b>476985</b>	<b>0</b>	<b>4128415</b>
<b>Total</b>	<b>35425224</b>	<b>63850631</b>	<b>2306557</b>	<b>44305033</b>

**Table-3.5: Borrowers number as on 31st December 2022**

Branch	Group members	No. borrowers	Total loan disbursed with service charge
Natore	198	103	4814800
Singra	414	265	10444000
Kaliganj	513	386	13145440
Tamaltola	401	271	10371200
Bonpara	304	227	10286080
Attrai	267	189	7902720
Mainkganj	325	127	184800
Dhamrai	920	391	10976000
Saidpur	86	86	4605400
<b>Total</b>	<b>3428</b>	<b>2045</b>	<b>72730440</b>

### 3.6. IMPORTANT TRADE AND BUSINESS:

There are various kinds of trade and business in the rural areas for Micro Finance Project. Few of those trades and business are being carried by the members. ISDCM do not encourage the members in any specific trade. Members themselves decide about their business area.

**Table-3.6: total loan outstanding – use in the following:**

Loan use purpose	Loan out standing up to 31 <sup>st</sup> December 2022
Agricultural including land mortgage	21959745
Small business	8591836
Auto van Purchase	3424745
Fishing	1949955
Cow rearing	2530575
Poultry firm	1850000
Others	3998177
<b>Total</b>	<b>44305033</b>

Although group members are engaged in different trades as mentioned above table but 49.6% loan amount used in agriculture, and 19.4% loan amount used in small trade, 7.7% loan amount engaged in auto van purchase, loan used in fishing 4.4%, in cow rearing 5.7%, in poultry 4.2% and Rest 9% amount used in other trades.

**Table-3.7: Branch wise Loan outstanding according to different types of loan**

Type of Business	Natore	Singra	Kaliganj	Tamaltola	Bonpara	Atrai	Manikganj	Dhamrai	Saidpur	Total
Agriculture	1038750	3050325	2945650	3390370	1945555	1525700	926320	6125450	1008625	21959745
Fishing	153750	445000	407480	152400	380150	345725	0	65450	0	1949955
Cow rearing	105850	172500	159900	508900	507550	395775	0	572950	107150	2530575
Poultry firm	0	0	411750	225750	0	0	0	1212500	0	1850000
Auto van Purchase	360500	420200	486320	250475	900225	252525	0	754500	0	3424745
Small Business	620500	1075000	574125	525775	717510	943640	142921	982725	3009640	8591836
Others	49485	233040	2316615	127825	39255	222480	175091	834386	0	3998177
TOTAL	2328835	5396065	7301840	5181495	4490245	3685845	1244332	10547961	4125415	44305033

**3.7. MAJOR OUTCOMES OF MF PROJECT:**

- A good number of beneficiaries have become owners of assets like cattle, goat, shop, rickshaw/ Van etc.;
- Beneficiaries have come up to know about future and they are bearing hope;
- 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 use their saving during their family financial crisis, especially covid-19.
- Beneficiaries are sending their kids to school and spend money to purchase children education materials;
- A large number of beneficiaries are showing their financial capacity by increasing deposit and taking repeat loan
- A sense of solidarity and social cooperation has developed among the beneficiaries.

**3.8. MRA INVOLVEMENT:**

ISDCM has received registration certificate from Micro Credit Regularity Authority (MRA) in 2007 that number is 02693-01298-00007 MRA, and has been implementing its Micro Credit Program following MRA rules and regulations. ISDCM is keeping close connection with MRA by submitting reports; follow their special guideline for covid-19 and joining different workshop/sharing meeting organized by MRA.

ISDCM participated in different virtual meeting arranged by MRA, such as discussion on celebrates the golden jubilee of independence to pay more special as it coincides with the celebration of the birth centenary of Father of the Nation Bangabandhu Sheikh Mujibur Rahman and "observe the Sheik Rasel day"



### **3.9. INVOLVEMENT WITH CDF:**

This reporting period ISDCM providing the various information according to the CDF supplied formed to updated the “Directory of CDF members”.

ISDCM also participate a virtual meeting arranged by CDF. The discussion topics is “Poverty free Bangladesh and Bangabandhu’s thought/ idea”

### **3.10. BRANCH OFFICE VISIT BY SENIOR MANAGEMENT:**

Coordinator of Micro Finance program quarterly visit in each 8 branches. During his field visit, he checks the all document/ records, follow up the guideline or instruction and also management support to the Branch Managers for smooth functioning of the Branch.

A yearly planning and review meeting held with all Branch Managers, SMT from head office and President of ISDCM, where last year “Branch wise planning and achievement” shared among the participants and prepare the next year planning.



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

**T**he FDP project is being implemented for the people of the slums of Dhaka, Rangpur, Chattogram, Khulna, Saidpur & Bogura. A community that has been challenged financially along with low level of literacy, ill-health, below nutrition level, education, environmental and sanitation conditions.

The Family Development Project has various components like Education, Skill training, health and maternity, water and sanitation and construction of drainages, toilets, bathrooms etc. to improve the overall living condition of the beneficiaries.

### **OBJECTIVE OF THE PROJECT:**

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



**A. EDUCATION:**

**Summary**

- ⦿ 28 Pre-schools | 751 students
- ⦿ 6 Khan academy | 1309 students
- ⦿ 9 Secondary Schools | 2,845 students
- ⦿ 3 Arabic centers | 276 students
- ⦿ 1 Digital learning school | 48 students
- ⦿ 6 Tutoring centers | 1,102 students
- ⦿ 1,631 Stipend students

Under FDP the education activity is running in every district. There are Pre-schools, Primary schools and Junior High Schools. With our education support there are some young people who have achieved their goals. One of them

Mirajul Islam is a student of Diploma in Electrical. His father, Md. Kamrul Islam is a shopkeeper and mother, Mst. Tahera Begum is a housewife. He is the eldest one with two younger sisters. One of his sisters is studying in Diploma (2nd semester) in Civil and another one is in class-2. His father struggled to complete his diploma but it was very difficult for him collect money for his internship.

Then with our stipend support, Mirazul was able to complete his internship successfully and joined Amra Company in Dhaka as a Junior Service Engineer. Mirazul Islam says it would not be possible to complete his internship without our support. We wish him for his future.



**B. SKILL DEVELOPMENT TRAINING:**

**Summary**

- ⦿ 9 IT centers | 947 students
- ⦿ 8 Sewing centers | 424 trainees

Supporting the youth for their brighter future, we are consistently there with IT training and Sewing training. The next generation is getting ready to conquer the future with their IT skills and also going to support their families with sewing training.



“My name is Mst. Moly Akter and living in Latifpur Colony, Bogura. My father Md. Abdul Jabbar is an Electrician. My mother Mst. Hosna Banu is a housewife. We are 4 sisters and 2 brothers. I am a divorcee and have a nine years old son. He is studying in class 3. I enrolled in 4 months sewing training course at Sewing Training Center, Bogura. I learnt how to cut and sew clothes, punjabi, frock, blouse, fatwa, shirt-pant, maxi, hijab, burqa etc.

After the course I got a cutting job at Bahumatra Garments in Thanthania, Haripara. I am working there from 8 am to 5 pm. Now I am able to earn money and can support my family. Many thanks for giving me the opportunity to learn.”

**C. HEALTH SERVICES SUPPORT:**

There is a health services center in Rangpur under FDP project. The following number of patients received treatment during the reporting period.

**Table-4.1: Achievements on Health in the year 2022**

Project Area	Achievements					
	# of Health centers	# of patients	Male	Female	Under 5	Above 5
Rangpur	1	8,829	3258	5571	400	8429

**Table-4.2: Top 5 major diseases found in the year 2022**

Project area	Hypertension	Diabetes	Asthma	Weakness	Cold & Fever
Rangpur	1106	1123	1086	943	916



**D. MATERNITY SUPPORT SERVICES:**

A maternity program is running at Rangpur under the FDP project. The prime objective of the program is to help ensure safe-delivery of pregnant women living in the camps of Rangpur. Major activities under this program 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. Since ISDCM has no provision and facilities for maternity services, it has entered with local maternity service provider called “First Cure Hospital” 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.

**Table-4.3: Maternity Services provided from January to December-2022**

Total registered patients	1 <sup>st</sup> ANC	2 <sup>nd</sup> ANC	Lab test	C-section delivery	Normal delivery	Total delivery
115	96	57	158	67	45	112



**E. CONSTRUCTION, RECONSTRUCTION AND REPAIRING WORK:****Summary**

- ⦿ 7 Tube-wells | 670 beneficiaries
- ⦿ 1 Deep tube-well | 200 beneficiaries
- ⦿ 1 Toilet | 250 beneficiaries
- ⦿ 7 Bathrooms | 920 beneficiaries
- ⦿ 16 Community toilets | 1,282 beneficiaries
- ⦿ 2 Rainwater harvesting | 30 beneficiaries

To spent a healthy life, the slum dwellers need good health & hygiene, drinking water supply and sanitation. And for the betterment of them we have some plans on it. Installing tube-wells, construction of toilet and bathrooms are few major initiatives that had done in the project year.

**F. CHARITY:****Summary**

- ⦿ 3,870 beneficiaries in Ramadan
- ⦿ 175 beneficiaries in Family Assistances
- ⦿ 7,099 beneficiaries in Qurbani
- ⦿ 8,997 beneficiaries in Medicine Assistances

i) 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. 22 slum dwellers have been benefited under these project activities

ii) In the month of holy Ramadan, there food packages were distributed among the poor and distressed people of the slums. A bag full of Rice, flour, salt, sugar, oil, onion, potato, chick pea, pulse etc. were given to each family.

**Table-4.4: Number of families benefitted through Ramadan Food Package distribution**

	Rangpur	Chattogram	Khulna	Saidpur	Bogura	Total
<b># of beneficiaries</b>	1000	1395	950	375	150	3870

iii) Qurbani meat distribution Project for the distressed families living in the slums of Chattogram, Dhaka, Rangpur, Khulna, Saidpur and Bogura cities was undertaken.

A shortest project for distribution of Qurbani meat was undertaken by ISDCM with the financial assistance OBAT Helpers Inc., USA. The prime objective of this project was to help the distressed families living in the slums by distributing the Qurbani meat during the Eid-ul-Adha.

**Table-4.5: Area wise family covered (2022)**

	Rangpur	Chattogram	Khulna	Saidpur	Bogura	Total
<b># of beneficiaries</b>	2246	2900	1050	560	343	7099



## 5. INTEGRATED COMMUNITY DEVELOPMENT PROJECT (ICDP)

### 5.1. Health Education and Counselling Program

After discontinuation of financial support of OBAT for Health Service Project in 2021, The Health Education and Counselling Program was started by ISDCM itself with the limited fund in 2022. Supply of medicine to project beneficiaries at a 50% cost and the monthly honorarium for the medical officer were excluded. The program was redesigned and following activities like; providing prescriptions for minor ailments, referral service, health education and conducting periodic campaigns for blood pressure and diabetic checkup were included. The program was also included as a component of Integrated Community Development Project being implemented in twenty camps of Syedpur. Discussed below the achievements of Health Education and Counselling Program in 2022:

**Table-5.1 – Health Education provided in 2022**

Months	Health education		
Month	Sessions	No. of participants	Topics of discussion
January	0		
February	5	53	Vaccination of Corona
March	2	31	motivation for Corona Tika and personal hygiene
April	2	27	Personl hygiene during ramadan
May	2	23	Personl hygiene during hot weather
June	2	40	Hi presure
July	2	27	Fever, cold and diarrheea
August	2	28	Dysentry and animea
September	2	24	Allergy, and scabis
October	2	23	Dengu prevention
November	2	26	Diabetics & hypertention
December	2	22	Phenouniya and Fever
<b>Total</b>	<b>25</b>	<b>324</b>	

25 sessions for health education were conducted in 2022 where 324 patients and their attendants were present. This was a good achievement.

**Table-5.2 – Prescription service provided to patients in 2022**

Months	Hypertension	Gastec	Diabetic	Pregnancy related problem	Other	Total
January						
February	17	33		1	10	61
March	13	18		1	26	58
April	7	10			19	36
May	8	10	2	1	14	35
June	22	18	1		21	62
July	12	8		2	25	47
August	4	5			27	36
September	16	20			21	57
October	21	19			10	50
November	14	6	24		0	44
December	8	4	1		15	28
Total	<b>142</b>	<b>151</b>	<b>28</b>	<b>5</b>	<b>188</b>	<b>514</b>

The above table shows that in total 514 patients were examined and provided prescriptions for different kinds of diseases in 2022 which seems to be a good service to poor communities and the beneficiaries appreciated very much.

**Table-5.3: Referral service provided to the patients in 2022**

Month	# of patient referred	Diagnoses	Service Provider
January	0	0	
February	2	Pregnancy problem, heart problem	UH&FP hospital- Saidpur
March	4	Heart and hypertension	Rangpur Medical college Hospital
April	4	Heart and eye problem	Rangpur Medical college Hospital & Marium eye Hospital
May	8	Diabetic, Heart and hypertension	Saidpur- diabetic Hospital
June	10	Diabetic, Heart and hypertension	Saidpur- diabetic Hospital
July	4	Pregnancy problem, heart problem	UH&FP hospital- Saidpur & Rangpur Medical college
August	2	Heart and hypertension	UH&FP hospital- Saidpur
September	6	Heart and hypertension	UH&FP hospital- Saidpur & Rangpur Medical college
October	6	Heart and hypertension	Rangpur Medical college
November	6	Diabetic, Heart and hypertension	UH&FP hospital- Saidpur & Rangpur Medical college
December	2	Diabetic, and hypertension	UH&FP hospital- Saidpur & diabetic hospital

The above table shows that total 54 patients were referred to different medical service providers for appropriate treatment and diagnoses. This service was appreciated by the beneficiaries.

**Blood pressure and diabetic check campaigns**

In 2022 periodic campaigns for blood pressure and diabetic checkup was conducted where 142 persons availed the service and 24 persons availed the service with appreciation.



## 5.2. Income Generation Project

Total 1263 members benefitted under Income Generation Project during the reporting period. Total 859 (68%) members received the loan during reporting period. Out of total loan amount outstanding in December 22 i.e. Tk. 2,17,41,675/- borrowers uses 65.15% loan money for small business, 10.98% use in auto van purchase.

The below tables show the performance of 2021:

**Table-5.4: Area Coverage, Number of groups with members and loanees:**

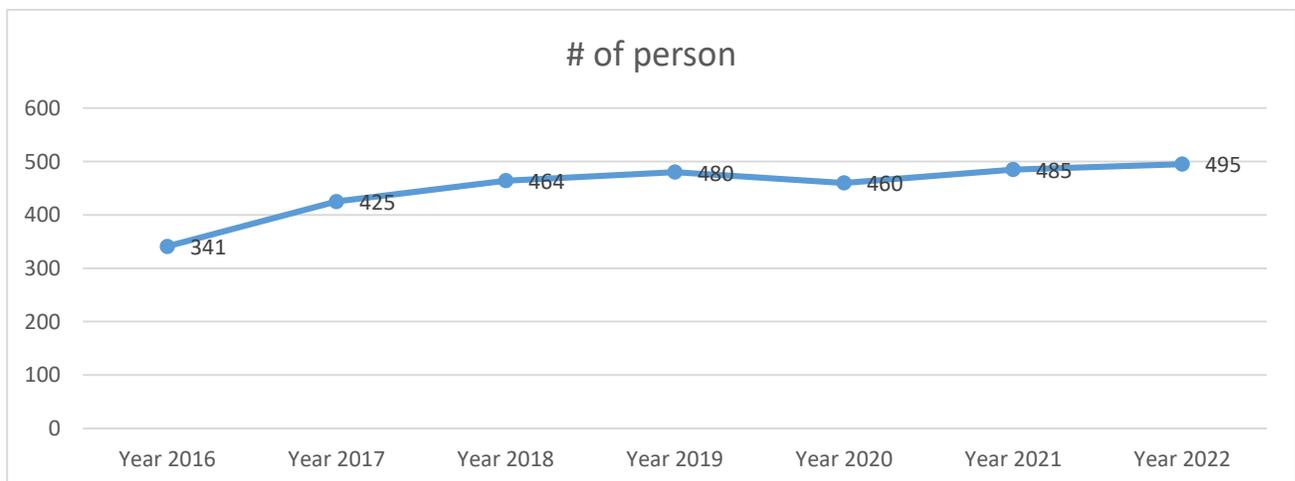
Sub Project name	# of district	# of Upazilas	# of Pouroshova's ward	# of Villages	# of Groups	# of Members	# of Loanees
<b>Camp</b>	01	01	14	20	42	826	587
<b>Grameen &amp; Periphery Urban</b>			10	17	30	437	272

**Table-5.5: About Saving:**

Sub Project name	Saving Balance of Dec'21	Collection in 2022	Interest paid on Savings in 2022	Savings Withdraw and Return in 2022	Balance of Dec'22
<b>Camp</b>	5720175	3036335	0	2800535	5955975
<b>Grameen &amp; Periphery Urban</b>	2911576	1694814	145211	2102556	2649045

**Table-5.6: Employment Generated over the years:**

	Yr. 2016	Yr. 2017	Yr. 2018	Yr. 2019	Yr. 2020	Yr. 2021	Yr. 2022
<b># of person</b>	341	425	464	480	460	485	495



**Table-5.7: About Loan:**

Sub Project name	Loan Outstanding of Dec'21	Loan disbursement in 2022	Loan Collection in 2022	Loan Balance of Dec's22
<b>Camp</b>	15490825	32071600	31525850	16036575
<b>Grameen &amp; Periphery Urban</b>	9728800	14928100	18951800	5705100

**Table-5.8: Loan outstanding according to different types of loan:**

Sub Project name	Agriculture	Livestock	Small business	Auto van purchase	Others	Total
<b>Camp</b>	-	1435350	11879075	1472800	1249350	16036575
<b>Grameen &amp; Periphery Urban</b>	1190550	809450	2285500	914500	505100	5705100

**Hasina and Aslam of Employment generation program, Saidpur**



### 5.3. Five Case Studies on Income Generation Activities

**PREPARED BY:**

**QUMRUN NAHAR**

**RRC, ISDCM, SAIDPUR, NILPHAMARI**

**Case 1: Mst. Sahana**

Mst. Sahana (33), Husband Mr. Zahid (40). The number of family members is 07 including husband, wife, mother-in-law, two sons and two daughters. They live in Chamrar Gudam Camp. Her husband started rickshaw driving by first buying a rickshaw after taking a loan from ISDCM. After gradually improving, the wife and mother-in-law jointly opened a grocery store in the camp. Financial solvency comes to the family. Good profit from the shop. Their sons and daughters study. The elder son is in ninth grade, the younger son is in eighth grade, the elder daughter is in third grade and the younger daughter is in pre-school. She pays the installments of the loan taken from ISDCM on time. They drink safe water, use sanitary latrines. They have acceptance in society. Their house has electronics (TV, fridge) and furniture. Sahana thinks that her status has raised both in the family and in the locality as a result of her involvement in income generation activities.

**Table-3.8: Details of borrowing from ISDCM are as follows**

Type of business	Date of loan taken	Amount of loan taken (tk)
Rickshaw	09/12/2007	6,000
Grocery shop	11/09/2018	25,000
-	09/12/2019	30,000
-	29/12/2021	55,000
-	07/09/2022	75,000



It is found that she started with Tk.6,000 loan and gradually received the amount of loan up to Tk.75,000. The quality of life has improved by using the loan money for business purposes. Her monthly income is 10 thousand tk. Currently living well with everyone. Her family is happy with the present living condition and they hope the conditions will improve more in future.

**Case 2: Mst. Zamila**

Mst. Zamila Begum (55), husband Md Asghar Ali (70). Lives in cinema hall camp. Their children are 10, 7 boys and 3 girls. Boys and girls have studied up to school. First, they opened a barber shop with a loan from ISDCM. Gradually, with 5 sons, she started a textile-cotton shop and prospered. Outside the camp there is a cattle business and a barber shop operated by 2 sons.



Currently they have 2 houses inside the camp and have built a house outside the camp. Grandsons attend FOH school. Married girls in good families. They have modern electronics (TV, fridge) and furniture in house. They have their own water motor pump and sanitary toilet.

**Table- 3.9: The details of the loans taken so far from ISDCM are as follows:**

Type of business	Date of loan taken	Amount of loan taken (tk)
<b>Barber shop</b>	03/08/2008	6,000
<b>Textile-cotton shop</b>	07/04/2020	50,000
-	05/07/2020	50,000
-	22/08/2021	50,000
-	07/08/2022	60,000

She took loan 10 times. Her monthly income is around 40 thousand tk. She improved her standard of living by investing the loan money in business activities. Currently, the family is well with son, wife, grandson and granddaughter. She also thinks that her status has raised both in the families and in the neighborhood. According her own assessment, the standard of her living has improved gradually and they hope to improve the overall living conditions more in gradual process.

**Case 3: Mst. Yasmin**

Mst. Yasmin (45), husband Md. Nadeem (50). A resident of Baluresh Camp. The number of family members is 05 people. The elder son used to study and is currently doing business. The son is married. Two girls study. The eldest daughter is married. Earlier the condition of the family was not good. Husband is porter. Started agarbati business with loan from ISDCM office. The business is improving day by day and supplies agarbatis to wholesalers of Dhaka. Presently, she owns a cosmetics shop and her son operates it. Presently She buys a house outside the camp. Have access to safe water and use sanitary latrine. The house has modern electronics (AC, TV, fridge) and furniture. She took loan from ISDCM and repaid it on time. She is the team leader, well behaved and have acceptability in the camp. She fully cooperated in every work of ISDCM.

The loan details are as follows:

Type of business	Date of loan taken	Amount of loan taken (tk)
<b>Agarbatti</b>	04/11/2008	6,000
-	15/10/2014	50,000
-	03/12/2016	1,00000
<b>Cosmetics</b>	09/09/2020	90,000
-	20/03/2022	1,00000

Have done 12 transactions and it is satisfactory. Taking money from ISDCM and investing in agarbati business and cosmetics shop, she earns 30,000 tk per month from these. She is living well with everyone. She herself and the members of her family are satisfied with the level of income and living respectful life. They hope that their income will be more if they continue this business and will improve the overall living conditions.





#### Case 4: Mst. Meena

Mst. Meena (35), husband Mr. Bhola (41). A resident of Golahat-1 camp. The number of family members is eight people including two



brothers-in-law, father-in-law, mother-in-law, husband and two sons, sons are studying. Two brothers-in-law and the husband do bucket business together. Earlier their condition was not good, they used to work in garage. Taking loan from ISDCM, she first bought hammers and machinery and started a small-scale business. Gains slowly. During the day they made bucket trunks and at night sold them in the shop, thus they prospered in business. Now making trunks, buckets, rice drums and selling wholesale goods at fairs in Rangpur and outside. She helps to get married her four sisters. She has brick built house. Five employees work in the shop. The business thrived with regular loans from ISDCM. She has a good relationship with the people in the camp. Everyone in the family uses safe water and healthy sanitation. The process of buying land outside the camp is underway.

Amount of loan received so follows:

Type of business	Date of loan taken	Amount of loan taken (tk)
<b>Bucket business</b>	20/10/2008	6,000
-	28/09/2009	20,000
-	21/10/2016	70,000
-	27/07/2019	1,00000
-	24/08/2020	1,00000
-	20/10/2021	10,000

Have done 14 transactions and it is satisfactory. Her monthly income is around twenty thousand tk. She improved her standard of living by using the loan money in business. Currently living peacefully with family. She started with Tk 6,000 loan and lastly raised the loan up to 100,000/= which proves her increased capacity to utilize the loan money opportunity.

**Case 5: Mst. Rozi**

Mst. Rozi (25), husband Md. Ripon (32). Lives in Golahat camp. They have 2 daughters. Eldest daughter Rini (11) is in fifth grade at FoH school, she is brilliant. The younger daughter is four-and-a-half years old and attends Brac School. Earlier the condition of the family was not good. At first she learned sewing and took a loan from ISDCM and improved her family. In her house modern electronics and furniture are present. Now she also sells clothes in addition to sewing. Financial condition has improved. Bought an autorickshaw. There is a desire to buy land outside the camp. Living a healthy and beautiful life with family. Has acceptance is in the camp.

Amount of loan taken:

Type of business	Date of loan taken	Amount of loan taken (tk)
<b>Sewing machine</b>	20/05/2010	6,000
<b>Cloth shop</b>	08/10/2011	8,000
-	10/08/2020	30,000
<b>Auto rickshaw</b>	25/09/2021	40,000
-	26/09/2022	80,000

Ms. Rozi took loan of Tk 6,000 to 80,000 on different times she has used the amount of loan in planned way on her experience, made her business profitable and improved the overall conditions of her family. She thinks that her social status has enhanced with the exposure to new information on development issues and problems.

Done transaction nine times and satisfied. She timely pays off the debt. By taking loans from ISDCM and doing business, the household earns about fifteen thousand taka per month.





## 5.4. Women Empowerment and Entrepreneurship Development

ISDCM has been Implementing Employment Generation and Organization Development Program for the last three years.

Through Employment Generation Project there has been considerable development of Empowerment and Entrepreneurship of the beneficiaries. It has been observed that the members of the groups are being empowered continuously 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.

Development of entrepreneurship has been gradually progressing from among the beneficiaries in the following ways:

- 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.

It is encouraging to note that the group leaders have been continuously disseminating experience and knowledge with their fellow colleagues. Fifty-two group leaders have been provided special training on entrepreneurship development.



The project Entrepreneurship Development was approved in 2020 at a cost of TK. 5,000,000/= for three years beginning from year 2021 to 2023. Fifty potential Women Entrepreneurs were selected as follows:

Year	Number of Women Entrepreneurs
2021	20
2022	20
2023	10
Total	50

Those Women Entrepreneurs were oriented as how to proceed step by step. The process and procedures were explained to them. The focal person's were selected and introduced to them. After careful scrutiny each Women Entrepreneur will be provided loan as per plan. Their progress will be closely monitored and subsequent plan will be prepared with their participation and leadership to march ahead.

**Table-5.9: Saving**

# of saving members 21	Saving Balance of Dec'21	Collection in 2022	Savings withdraw and return in 2022	#of saving members 22	Balance of saving December'22
40	380375	237480	213050	40	404805



**Jomila & Azgor Ali in their tailoring shop**

**Table-5.10: Loan**

# of Borrowers 21	Loan Outstanding of Dec'21	Loan disbursement in 2022	Loan Collection in 2022	# of borrowers Dec'22	Loan Balance of Dec'22
34	1683775	3186700	3222825	36	1647650



## 5.5. The Child Rights Project

ISDCM under took Child Rights Project for implementation in twenty camps of Saidpur City. The Government of Bangladesh is one of the signatories of UN convention on Rights of Child (CRC). The project was started in January 2022. There are 54 rights of the child in CRC. In view of limited capacities of ISDCM it was not possible to promote and advocate all the rights. However, four rights like: (1) Education, (2) Prevention of Child labor, (3) Prevention of early marriage and (4) Child trafficking were selected as implementable components of CRC specially in 20 camps of Saidpur City where ISDCM has already been working on Microfinance Program. Since the project area is situated close to the border of India it was vulnerable to child trafficking. Literacy rate is low compared to main-stream of county, poverty level is high which might lead to violation of other child rights: Like: Child labor, and child marriage.

The Government of Bangladesh laid highest priority on education for all under which enrollment of 6+ children in school is a priority to achieve atleast primary level education up to class V.

The progress about the four selected rights of the child in the project area: (1) Enrollment in schools, (2) Child labor, (3) Child trafficking and (4) Early marriage is being discussed in the subsequent section of the report.

### **A) Enrollment of 6+ children in schools:**

In Bangladesh enrollment rate of 6+ children in schools is 73% but in 20 camps it is 100%, due to close monitoring, follow-up and motivation by ISDCM only five eligible Children in Munshi Para, Bashbari, Islambag and out house camps could not be admitted because they were eligible by age and mentally and physically they were handicapped.



The following table shows their comparison and enrollment in schools:

**Table-5.11: Enrollment and dropout of 6+ (Eligible) children of 20 camps of Saidpur in 2022**

Sl. No	Camp Name	Total 6+ children number of 2022		Admitted in school children number- January 2022		Not admitted in school children number	
		Boys	Girls	Boys	Girls	Boys	Girls
01	Bangali Camp 5	07	04	07	04		
02	Bangali Camp 7	11	06	11	06		
03	Munshi Para	18	15	17	15	01	
04	Mostafa	05	0	05	0		
05	Chamrar Gudam 1&2	76	57	76	57		
06	Railway Mess	12	06	12	06		
07	Kuli Mohollah	10	06	10	06		
08	Durga Mil	20	13	20	13		
09	Mistry Para	0	02	0	02		
10	American	19	15	19	15		
11	Bashbari 1&2	18	24	16	24	02	
12	Islambag	09	09	08	09	01	
13	Rasul Pur	10	09	10	09		
14	Balu Resh	17	14	17	14		
15	Out house	14	13	13	13	01	
16	Cinema Hall	36	38	36	38		
17	Gola hat-1	34	34	34	34		
18	Gola hat-2	27	17	27	17		
19	Hatikhana	10	08	10	08		
20	Dharoshala	4	06	04	06		
	Total	357	296	352	296	05	

No dropout was reported and attendance for whole year was 100%.

**B) Regular advocacy program was carried out through various forums like:** Development coordination meetings, District Development coordination meetings, NGO coordination meetings, City Corporation meetings and Community level meetings of Microfinance groups for protection of child rights, child labor, child trafficking and child marriage. As a result of such advocacy there was not a single violation of the rights of the child in the project area.

**Table-5.12: Showing number of meetings, participants and categories of participants:**

Name of Forum	Number of meetings held	Number of Participants	Categories of Participants
<b>District Development coordination meetings</b>	09	27	District level officials of various departments, upazila chairman municipality mayors ISDCM coordinator/project manager.
<b>Upazila Development coordination meetings</b>	03	37	Upazila level officers of various departments, union porishad chairman, NGO representatives, ISDCM coordinator/project manager.
<b>Community level MF group meetings</b>	06	370	Microfinance group chairpersons and secretaries, ISDCM manager/community development officers.
<b>City corporation meetings</b>	07	210	Mayor, commissioners, Officials and ISDCM coordinator/project manager.

In all the above meetings ISDCM focal persons and workers discussed the situation of children in relation to the rights of the child especially child education, early marriage, child labor and child trafficking so that strict vigilance is ensured to prevent the violation of rights of the child.

The child right in relation to health is also taken care of in health education and counselling project in 20 camps of Saidpur where ISDCM MF project is being implemented.



## 6. VILLAGE WATER AND SANITATION PROJECT

The Village water & sanitation project has been re-designed after reviewing its results for the last few years. It was decided that from January 2023 the village water & sanitation project will be implemented in 5 villages of Natore District more intensively with a view to promote safe drinking water and using sanitary latrine and practice hygienic behavior. A short survey was conducted and 5 villages were selected in Natore District.

**Table-6.1: The villages are as follows:**

Sl. No	Upazila	Name of Village
01.	Singra	Baria
02.	Natore	Tabaria
03.	Singra	Bashbara
04.	Bagati Para	Nurpur Malanchi
05.	Baraigram	Notabari

Female heads of 241 families are members of ISDCM Microfinance groups in 5 villages of Natore District. The total number of members of these families are 980. These families will be motivated to use sanitary latrines in their households and practice hygienic behavior in using these latrines.

The simple hygienic behavior includes: using Sandal while going to latrine and washing hands with soap after defecation. The adult Male & Female members of families should ensure that all children of these families also practice the same.

In all the 5 villages there are 211 tube-wells for drinking water which is a good sign. ISDCM has Microfinance program in these villages. Its workers have been oriented to motivate the Microfinance group members to ensure that they drink tube-well water and use sanitary latrine in hygienic way. In cases where group members are willing to install the sanitary latrine in their houses preference will be given to provide loan.

Presently 20-30% of the families use sanitary latrine. All members drink tube-well water but they will be motivated to use tube-well water for all household purposes.



A short & simple plan has been made for 5 villages for 2023 & 2024 as follows:

**Table-6.2: Showing numbers of existing Tube-well, Sanitary latrines & number of users:**

Name of Upazila	Name of Village	No. of existing TW	Additional No. of TW will be required	No. of sanitary latrine existing	No. of Total Additional sanitary latrine required	Target No. of sanitary latrine to be install in 2023	Targe Number of sanitary latrine to be install in 2024
<b>Singra</b>	Baria	54	10	20	100	50	50
<b>Natore</b>	Tabaria	37	0	50	30	20	10
<b>Singra</b>	Bashbara	30	0	30	70	40	30
<b>Bagati Para</b>	Nurpur Malanchi	35	0	10	70	50	20
<b>Baraigram</b>	Notabari	55	20	60	100	50	50
<b>Total</b>		211	30	170	370	210	160

In the five selected project villages there are 211 drinking water tube-wells only 30 tube wells will require to satisfy the need for drinking water. Effort will be taken to fulfill the requirement. In the villages 370 sanitary latrine are required against which 210 sanitary latrines may be installed by providing special loan from MF Program in 2023 and rest maybe installed in 2024 and for this, the beneficiaries will be motivated through regular awareness activities. All the people of project villages drink tube-well water but many of them do not use tube-well water for all house hold purposes for which regular awareness activities will continue.

Beside, all the 980 members of families of those 5 selected villages will be motivated to use sanitary latrines maintaining hygienic behavior like: using sandal while going to latrine and washing hands with soap after defecation.



## 7. REVIEW AND, PLANNING MEETINGS, ORGANIZED IN 2022

During the year 2022 some review and planning meetings were organized for monitoring the implementation situation of different projects.

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

**Table-7.1: Review meetings held in 2022**

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	01	01	10
Health Service Project	01	02	09
Microfinance Program	04	06	16
Employment Generation Program	01	01	07
<b>Total</b>	<b>07</b>	<b>10</b>	<b>42</b>

In the year 2022 some meetings were organized to review different projects with participation of field and management level officials which was useful for smooth implementation of the programs.

### 7.2. PLANNING MEETING:

As per usual practice, planning meetings were organized to prepare development projects for next phases of Family Development and Health Education projects for 2020-2023.

**Table-7. 2: Planning meetings held in 2022:**

Name of Projects for which Planning meetings organized	No. of meetings held	# of Total Participants
Family Development Project	01	11
Micro Finance Project	03	10
<b>Total</b>	<b>04</b>	<b>21</b>

Through the exercise of the above planning meetings, needs and priorities were fixed for Family Development Project and Micro Finance Project of some areas.



## 8. NATIONAL AND INTERNATIONAL EVENTS OBSERVED BY THE GOVERNMENT IN CLOSE COOPERATION WITH ISDCM

- As usual ISDCM extended its active cooperation to the Health and Family Planning departments in observance of Vitamin A capsule distribution to children in working areas to prevent night blindness and reduce Vitamin A deficiency which has been very useful for the children particularly in rural and urban areas of ISDCM Projects.
- ISDCM joined hands with the government department in observance of world children's day and child rights week in October 2022. Which has created awareness among the people on the rights of child.
- World NGO day was observed on 27<sup>th</sup> February 2022 through organizing a small seminar of NGOs and signification of observing this event was discussed.
- National Diabetics day was observed to create awareness of the people.
- On 15<sup>th</sup> October world hand washing day was observed and ISDCM extended its close cooperation with LGRD ministry, Department of Public Health and District Administration. This has helped create awareness among the people at large.
- In October 2022 Sanitation month was observed to motivate people to use sanitary latrines and use hygienic practices ISDCM also played a pioneering role in organizing this event. In three areas.
- International women day was observed on 8<sup>th</sup> March 2022 where ISDCM participated actively.
- World Health Day was observed on 7<sup>th</sup> April 2022 when rallies and discussion meetings were organized and ISDCM actively participated.
- 103<sup>rd</sup> birth anniversary of Father of the Nation Bangabandhu Sheikh Mujibur Rahman and National Children Day was observed. ISDCM organized discussion meeting and easy competition for children on this occasion.

In observance of all the above National and International events ISDCM activity participated in rallies and seminars discussion meetings. Its participation was highly appreciated by concerned district and Upazila administration and departments.

More events observed and activities done. Photos of those events are given under Annex – I.



## 9. TRAINING PROGRAMS AND WORKSHOPS ORGANIZED BY ISDCM IN 2022

### A. Training programs and workshops attended by ISDCM Staff in 2022

**Table-9.1: Training Programs attended by Staff 2022**

Sl.	Name & Position of Staff	Name of Training Course	Duration	Sponsoring agency
1.	Faridul Islam Manager, Dhamrai Branch	Orientation on MRA Rules and Regulation for MFP	1 Day	ISDCM
2.	Gourango Chandra Sarkar CDO, Dhamrai	Orientation on MRA Rules and Regulation for MFP	1 Day	ISDCM
3.	Shahnaj Parvin CDO, Dhamrai	Orientation on MRA Rules and Regulation for MFP	1 Day	ISDCM
4.	Altaf Mahmud Coordinator MF	Tax and Vat	2 Days	CDF
5.	Wahedur Rahman Accounts Officer, ICDP	Tax and Vat	2 Days	CDF
6.	Altaf Mahmud Coordinator MF	Financial Statements Tax Vat and external Audit process and regulatory requirements	2 Days	CDF
7.	Wahedur Rahman Accounts Officer, ICDP	Financial Statements Tax Vat and external Audit process and regulatory requirements	2 Day	CDF
8.	Kaisarul Anam, ARM Fazlur Rahman, Branch Manager Asraful Islam, Branch Manager	Management and Coordination	1 Day	ISDCM

**B. Workshops**

During the reporting year ISDCM organized some workshops which are shown below.

**Table 10.1: Number of Workshops Organized in 2022**

# of Workshops	Subject	Number of Participants Attended	Name of Presenter/Moderator
01	Presentation of Findings of the Study on how the Microfinances Program have been Socially, Politically and Economically empowered.	17	Qumrun Nahar
01	Presentation of Findings of the Study on the use and management of Tube-wells, Community Latrines and other Physical Facilities already established in the community by ISDCM.	17	Qumrun Nahar
01	Reorganization and restructuring of Employment generation and organization development program into two separate programs like Micro-finance program and Integrated Community Development Project. Also developed two implementation frameworks	17	Manjurul Alam Nurul Islam Laskar Altaf Mahmud
01	Briefing on MRA Rules and Regulations for MF Program	15	Altaf Mahmud
01	Briefing on Advocacy Child Rights Project	16	Manjurul Alam
01	Briefing on Health Education and Counselling Program	16	Manjurul Alam



## 10. ACTION RESEARCH AND SURVEY REPORTS

ISDCM has conducted some action research and survey on its activities in 2022 and prepared small reports which are mentioned below:

Sl. No	Title of Reports/Survey	Author	Key Findings
01.	উন্নয়ন কার্যক্রম বাস্তবায়নে অংশ গ্রহনের ভিত্তিতে গঠিত স্থানীয় ব্যবস্থাপনা কমিটির কার্যকারিতা	মনজুর উল আলম	Local committee constituted with the representation of different category of the staff has tremendously improved interpersonal relationship, created free frank interaction among the staff, solution of interpersonal conflict through mutual discussion and created better and healthy environment for working as a team.
02.	ক্ষুদ্রঋণ কর্মসূচির মাধ্যমে নারীদের ক্ষমতায়ন	কামরুন নাহার	Through involvement in microfinance program the women have been empowered in many ways which indicate that their status in the family and in the society has enhanced: Political consciousness has raised, Leadership capacity has increased: Organizing and managing capacity have increased and their access to development agencies and departments were considerably enhanced.
03.	পরিবার উন্নয়ন প্রকল্পের অধীন সৈয়দপুর শহরের ক্যাম্প সমূহে স্থাপিত টিউবওয়েল ও স্যানিটারী পায়খানার ব্যবহার ও ব্যবস্থাপনা ---একটি সমীক্ষা	কামরুন নাহার	The tube-well and community latrines installed are being used by all both male and female and children but maintenance is not regular and as needed. There are committees in all the camps for maintenance but maintenance is very irregular. Every house hold pays monthly subscription for maintenance of all tube-wells and community latrines but the committee has no accountability. Some organization should be designated for regular monitoring the cleanliness and maintenance work of these tube-wells and latrines.
04.	Survey on enrollment of 6+ children of the camps of Saidpur in schools and follow-up dropout. By ISDCM		Enrollment of 6+ children in schools is 73% in Bangladesh but in 20 camps in Saidpur enrollment rate is 100% and no dropout in 2022 due to close monitoring and follow-up by ISDCM. There were 100% attendance children throughout the year 2022.
05	Five case studies on Micro-finance beneficiaries	Qumrun Nahar	Success stories of five MF beneficiaries as to how they started their income generation activities and how far they have been able to improve their economic condition.

16 YR.



4.1%



4.1%

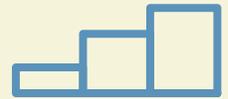
25>2



25>2



16 YR.



4.1%

4.1%



4.1%



16 YR.



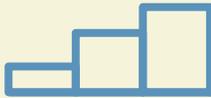
16 YR.



25>2



25>2



# Integrated Service for Development of Children & Mothers (ISDCM)

House# 27/3 (2nd floor), Narisha Bhaban, West Agargaon, Sher-e-Bangal Nagar, Dhaka-1207

isdcm.bd@gmail.com | www.isdcm.org



4.1%



4.1%



16 YR.

