

● Working Area of ISDCM



PREFACE

This is the 23rd 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 2023.

The year 2023 is post COVID period combined with the phase out of donor's assisted Family Development Project which was a large project for ISDCM.

Micro-Finance program in 2022 suffered more seriously. However, it has been improving in 2023. In the meantime, some interim measures were taken like downsizing the office structure, 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 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.

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 program 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 which has been working well.

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 community 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 2023 and provide an indication of some thoughts for future development.

A team consisting Mr. A.F.M. Saiful Islam, Chief Executive, Mr. Altaf Mahmud, Coordinator (MF) 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

LIST OF TABLES	PAGE
1. MANAGEMENT	5-7
2. PROGRAMS AND RELATED ACTIVITIES	8-9
3. MICROFINANCE PROJECT	10-14
4. FAMILY DEVELOPMENT PROJECT	15-25
5. INTEGRATED COMMUNITY DEVELOPMENT PROJECT (ICDP)	26-35
6. VILLAGE WATER AND SANITATION PROJECT	36-37
7. REVIEW AND, PLANNING MEETINGS, ORGANIZED IN 2023	38
8. NATIONAL AND INTERNATIONAL EVENTS OBSERVED BY THE GOVERNMENT IN CLOSE COOPERATION WITH ISDCM	39
9. TRAINING PROGRAMS AND WORKSHOPS ORGANIZED BY ISDCM IN 2023	40-41
10. STUDY AND EVALUATION	42
11. ISDCM ACTIVITIES	43



ANNUAL REPORT 2023

1. MANAGEMENT

The Executive Committee of ISDCM is the highest authority for making 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 the post of A.R.M of Natore was upgraded to R.M and the post of A.R.M was abolished. One CDO was placed to Atrai branch and another CDO transferred to Bonpara branch. The branch Manager of Saidpur was given the additional charge of Dhamrai branch but Manager Dhamrai Branch did not handover the charge. However, administrative and legal action is being taken against it.

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 and international days/events.



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 2023

ISDCM management has taken some major decisions in 2023 which are as follows:

- Continuous efforts were made to build up partnership with some NGOs and agencies;
- Annual Budget for 2023 was approved;
- Annual Plan was approved;
- Auditor for 2023 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 2023.
- Due to heavy financial loss the Manikganj branch operations was closed.
- All formalities were maintained, necessary actions were taken and all concerned was duly informed about it.
- Dhamrai Branch was forcibly occupied by Anil Chandra Sarkar the Adviser ISDCM with the help of Branch Manager and workers who are locally influential. ISDCM suspended the B.M, and other workers and cancelled the appointment of Mr. Anil Chandra Sarkar as Adviser. Two court cases were also filed one Criminal case and the other is Civil. These cases are under trail. The ISDCM membership of Mr. Anil Chandra Sarkar was cancelled by the Annual General meeting held on 31.12.2023 for his anti-organizational activities.
- Pay-Scales of RM. Branch Managers and others workers of Micro-finance program was revised for implementation with effect from January 2024.
- The post of Research and relationship Coordinator (RRC) Saidpur office was abolished effective from January 2024.
- Due to phase out of Family Development Project by the donar some exercise on down-sizing the office structure was done. One Accounts Officer and one Community Development officer from Saidpur office was terminated.



1.6. LEGAL STATUS OF ISDCM



Department of Social service

GOVERNMENT OF THE PEOPLE'S REPUBLIC OF BANGLADESH

Registration Number : DH - 04117

Date of registration : 10.5.98



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



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 have been 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 2023, 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 (2023)

Type of Meeting	No. of Meeting	No. of Participants	Issues Discussed
Village level Meetings	56	1200	Diarrheal diseases, Family Planning, Water Sanitation, Caring Pregnant Mothers, Hygiene, Breast feeding immunization. Vitamin A Capsule for children and deworming.
Group level Meeting	66	3500	---
Total	112	4700	---

In 2023 the number of community leaders participated was higher than the previous year, such dissemination seems to be useful for our target groups which should continue.

**Table-2.2: Dissemination of information on Nutrition (2023)**

Type of Meeting	No. of Meeting	No. of Participants	Issues Discussed
Village Committee Meetings	31	490	Nutrition, vegetables, changes of food habit.
Group level Meeting	37	577	
Total	68	1007	

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 (2023)

Type of Meeting	No. of Meeting	No. of Participants	Issues Discussed
Group level Meetings	300	1207	Hygiene practices, use of sanitary latrines and drinking of safe water
Union level Meeting	28	555	
Total	328	1762	

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 (2023)

Type of Meeting	No. of Meeting	No. of Participants	Issues Discussed
Union level Meetings	20	400	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	70	700	
Total	90	1100	

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



3. MICROFINANCE PROGRAM.

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		2	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
Total	05	10	33	164

Note: Mainkganj branch operation was 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
151	356	524	374	302	260	127	501	386	2981

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 st December' 22 total saving Balance amount	1 st Jan'23 – 31 st Dec'23		31 st December' 23 total saving Balance amount
		Total saving collection	Saving with drawn & return	
Natore	1116152	1720326	1525683	1310795
Singra	2859782	2976285	2306545	3529522
Kaliganj	2991386	4552966	4166330	3378022
Tamaltola	2788666	4434717	4322882	2900501
Bonpara	1407052	2628819	2338261	1697610
Attrai	1608596	1645720	1407185	1847131
Manikganj	717914	0	406814	311100
Dhamrai	2422779	1783634	1125565	3080848
Saidpur	228520	3085393	165565	3148348
Total	16140847	22827860	17764830	21203877



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 st Dec. 22	1st January23 - 31st Dec, 23		Loan outstanding as on 31 st Dec. 23
		Loan recovery	Overdue	
Natore	2328835	3561125	121350	3106910
Singra	5396065	9327055	212230	6835650
Kaliganj	7301840	14224640	399775	9186240
Tamaltola	5181495	8167915	114965	6017420
Bonpara	4490245	8203610	156225	5263355
Attrai	3685845	7583825	270235	4265140
Mainkanj	1244332	0	1244332	1244332
Dhamrai	10547961	1952660	8815601	8815601
Saidpur	4128415	10625430	154650	9844105
Total	44305033	63646260	11489363	54578753

**Table-3.5: Borrowers number as on 31st December 2023**

Branch	Group members	No. borrowers	Total loan disbursed with service charge
Natore	151	121	4339200
Singra	356	260	10766640
Kaliganj	524	386	16109040
Tamaltola	374	286	9003840
Bonpara	302	235	8976720
Attrai	260	188	8163120
Mainkganj	127	127	0
Dhamrai	501	373	220320
Saidpur	386	306	16341120
Total	2981	2282	73920000

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 st December 2023
Agricultural including land mortgage	34127553
Small business	8803200
Auto van Purchase	2464000
Fishing	1680000
Cow rearing	3360000
Poultry firm	2464000
Others	1680000
Total	54578753

Although group members are engaged in different trades as mentioned above table but 62.5% loan amount used in agriculture, and 16.1% loan amount used in small trade, 4.5% loan amount engaged in auto van purchase, loan used in fishing 3%, in cow rearing 6.1%, in poultry 4.5% and Rest 3% amount used in other trades.



3.6. 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.

3.7. 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; 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".

Deputy Director and Assistant Director from MRA, visited our head office during this reporting period and checking the all micro credit related data and its management. After that a meeting held between senior management of ISDCM and visitors, where they give us some suggestions. Accordingly, ISDCM take the necessary steps.

3.8. 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

1. Introduction

Bangladesh is a country with a population of approximately 170.3 million. The country has 8 (eight) divisions and 64 districts. 50.06% of the total population is male and 49.94% is female. Country's literacy level is poor. In recent times Bangladesh has come to be known as a disaster-prone area. The purpose of the project is to focus on different slum dwellers of Dhaka, Rangpur, Chattogram, Khulna, Saidpur & Bogura.

There are almost five and a half lac people living in different slums of Bangladesh. They are human beings in distress. The plight of the people who were born in these slums 49 years ago and as well as those who were forced to live in the slum. Naturally such people live in uncertainty and they are in bad shape. They have been passing their days in subhuman conditions. There has been high level of poverty among these people characterized by low level of literacy, poor health, nutrition, education and depressing environmental and sanitation conditions.

1.1. Objectives

- The overall objective of the project is to convert this population from liability to assets and to improve the quality of their life.

1.2. Target groups

- Slum based people of Dhaka, Rangpur, Chattogram, Khulna, Saidpur & Bogura will be beneficiaries of the project.

1.3. Major focus of the project

1. Improved better living condition of the people of the project area and educate school aged children and make their life as an asset for the society;
2. Support under age malnourished children and families to improve their health condition;
3. Provide Pre- Primary education, Primary school education, Junior school education, English version school as a road map to reach the objective;
4. Provide primary health care facilities through free consultation by the graduated medical practitioner and supply medicines under 50% subsidized rate for the people of the slums especially for mothers and children of Rangpur who suffers from various diseases which causes due to poor environmental and economic condition;
5. Ensure sanitation facilities for the slums dwellers of the project areas through Community latrines, building sewage system, and drainage facilities;
6. Ensure pure/potable drinking water by installing shallow tube wells and DTW in the slums;
7. To create awareness on Health, Nutrition, Education, Hygiene, Water Supply and Sanitation;
8. Provide financial assistance to extremely distressed families in the slums, medical assistance for the poor, Charity Distribution through food package support during Ramadan, Qurbani meat distribution, funeral and matrimonial support to the poor.

Family Development Project (FDP) was under taken in the year 2008. This project is being implemented by ISDCM with the financial support of OBAT Helpers Inc., USA. FDP spreads over the slums of Dhaka, Chattogram, Khulna, Rangpur, Saidpur and Bogura cities where the Urdu speaking people live. FDP is umbrella project which had wide range of activities and Education being the lead sector. The assistance of OBAT for FDP has been ended in December 2023, therefore an attempt has been made to make brief analysis of the project in the annual report of 2023.

**4.1: Performance on Education Sector:****Primary school level:****Table-1 Total student enrolled in primary school under FDP from 2008 – 2023**

Project area Subject	Rangpur Project area	Chattogra m Project area	Khulna Project area	Saidpur Project area	Bogura Project area	Dhaka project area	Total
Total Number of children Enrolled in class I- V during 2008 to 2023	7356	8556	2343	589	257	6260	25361
Primary school passed from project school	724	1077	139	0	0	638	2578

Analysis:

- Out of total enrolled student in class -1 to V, Chattogram is the highest i.e. 33.7% and 2nd highest is Rangpur i.e. 29%.
- Out of total PSC passed student, Chattogram is the highest i.e. 41.78% and 2nd highest is Rangpur i.e. 28%.
- Saidpur project Eng. Version primary school and Bogura project started in 2020 and 2018 respectively, therefore no PSC passed.

High School (SSC) level:**Table-2 Total student enrolled in High School Under FDP from 2008 to 2023**

Project area Subject	Rangpur Project area	Chattogra m Project area	Khulna Project area	Saidpu r Project area	Bogura Project area	Dhaka project area	Total
Total Number of children Enrolled in class VI- X during 2008 to 2023	1524	1829	193	1093	0	1925	6564
SSC passed from project school	488	308	186	52	0	118	1152

Analysis:

- Out of total enrolled student in class -vi to x, Dhaka is the highest number i.e. 29.33%, Chattogram is the 2nd highest i.e. 27.86% and 3rd highest is Rangpur i.e. 23.22%.
- Out of total Secondary School Certificate (SSC) passed student, Rangpur is the highest i.e. 42.36% and 2nd highest is Chattogram i.e. 26.74%. On the other hand, though Dhaka is highest number in enrolled but SSC pass student numbers % is only 10.24%.



Higher Secondary (HSC – college) Level Data:

Table-3 Total Enrolled Student in Higher Secondary (XI and XII)

Project area → Subject ↓	Rangpur Project area	Chattogram Project area	Khulna Project area	Saidpur Project area	Bogura Project area	Dhaka project area	Total
Total Number of children Enrolled in college 2008 to 2023	422	97	186	94	0	92	891
HSC passed from project school	331	73	73	76	0	22	575

Analysis:

- Out of total enrolled student in college (i.e. Xi class), Rangpur is the highest number i.e. 47.36%, Khulna is the 2nd highest i.e. 20.88% and Chattogram is the 3rd highest i.e. 10.88%
- Out of total Secondary School Certificate (SSC) passed student, Rangpur is the highest i.e. 42.36% and 2nd highest is Chattogram and Khulna i.e. 12.7%

Graduation and other data

Project area → Subject ↓	Rangpur Project area	Chattogram Project area	Khulna Project area	Saidpur Project area	Bogura Project area	Dhaka project area	Total
Honors - (completed and study) under FDP	435	5	39	59	0	16	554
Degree - completed and study) under FDP	230	41	31	0	0	0	302
Polytechnic - completed and study) under FDP	80	0	39	0	0	0	119
Diploma/ Nursing - completed and study) under FDP	27	0	80	175	0	0	282
Professional - Medical, Engineering	8	2	1	6	0	0	17
Total Number of student study under Post graduation level	125	0	10	0	0	0	135

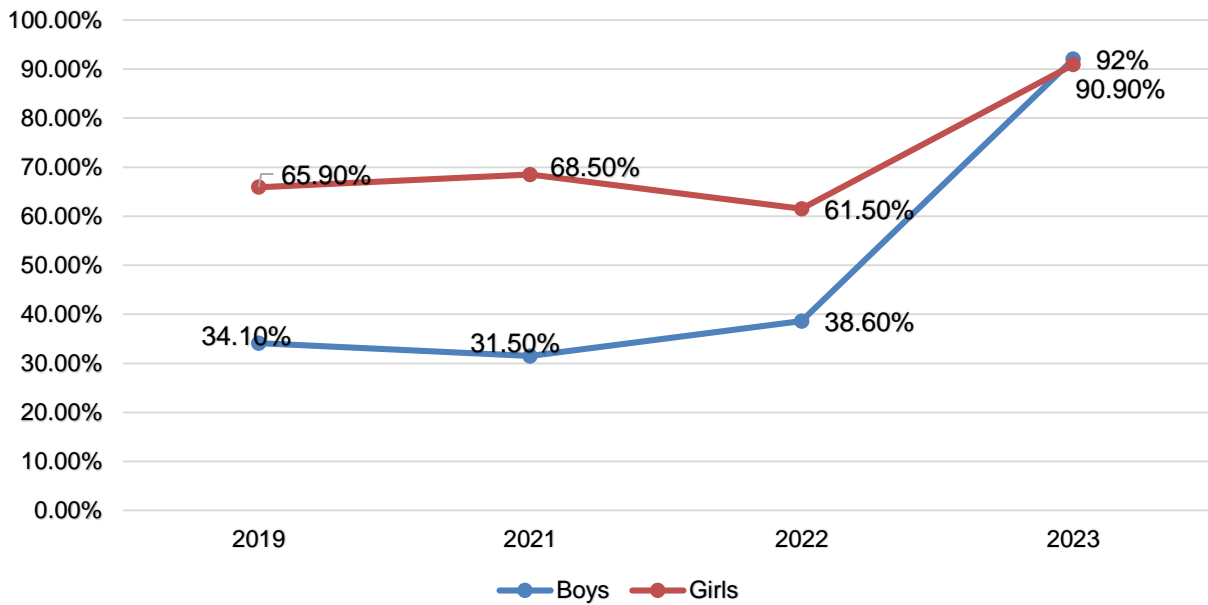
N.B. 1. In Saidpur 3 nos. student study in Medical college and 3 nos. study in Engineering



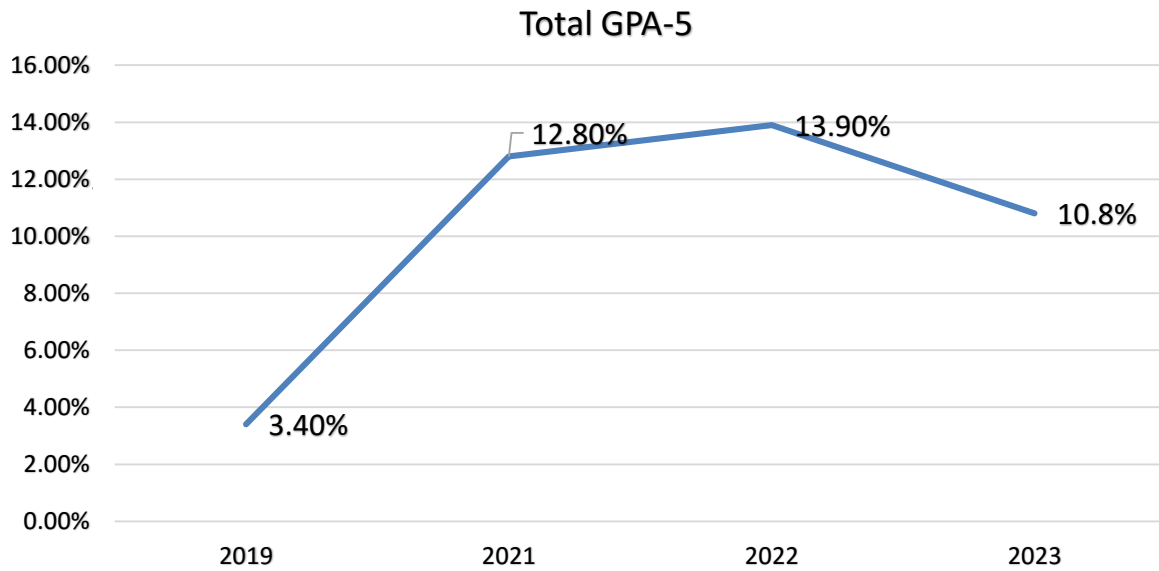
Observation:

- Total number of student either completed the graduation or study and also study in post-graduation level is 1393 under this FDP project. Where student study in Medical college or study in Engineering or Polytechnic institution.
- Out of total Graduation level student (1393), Rangpur is the highest number i.e. 64.97%, Saidpur is the 2nd highest i.e. 17.36% and Khulna is the 3rd highest i.e. 14.36%
- Total 74 nos. student who completed their study under FDP, now involved in different jobs either in government or private sector.

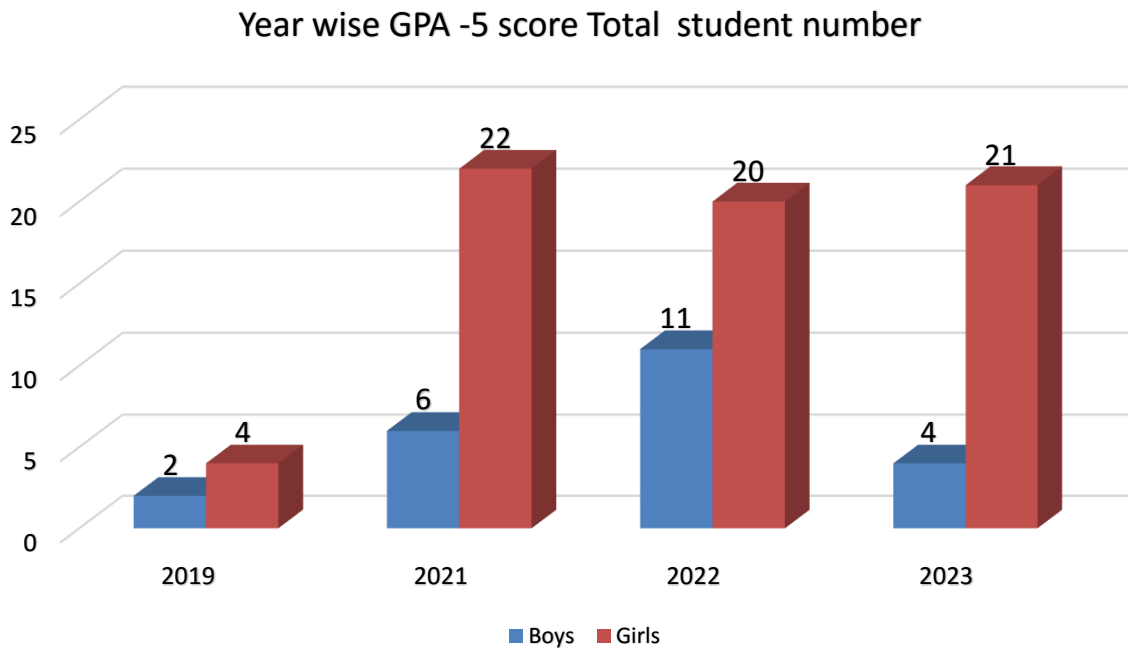
Trend of FDP SSC pass rate



Year wise % GPA – 5 scored trend



Year wise Number of student GPA-5 scored showed in Bar diagram.





4.2: Construction of Physical Facilities

i) Provision for Safe drinking water

Table -1 Facilities for water supply in the project areas

Year	Water tank		Hand Tube-well		Deep Tube-well	
	Quantity	Beneficiaries	Quantity	Beneficiaries	Quantity	Beneficiaries
2008	0	0	0	0	1	30
2009	0	0	0	0	1	28
2010	0	0	0	0	1	60
2011	0	0	20	827	1	40
2012	0	0	0	0	1	38
2013	0	0	0	0	1	42
2014	1	75	0	0	0	0
2015	1	46	21	1055	1	100
2016	1	38	22	880	2	270
2017	1	150	15	705	0	0
2018	1	70	0	0	0	0
2019	1	250	5	600	2	160
2020	0	0	7	1500	6	1270
2021	0	0	2	75	3	250
2022	5	100	2	200	3	200
2023	1	40	2	200	0	0
Total	12	645	96	6042	23	2488

A good number of water tanks installed in the project areas during last 16 years for supply of water to 645 families under difficult situation, 96 hand tube well and 23 deep tube wells were provided for 8530 families. These families have been taking safe drinking water and using for all household purposes.

**ii) Provision for Latrine & Bathroom:**

Table-2 Community latrines, bathroom and septic tanks

Year	Community Latrine		Community bathrooms		Septic tanks	
	Quantity	Beneficiaries	Quantity	Beneficiaries	Quantity	Beneficiaries
2008	0	0	1	35	0	0
2009	0	0	0	0	0	0
2010	0	0	0	0	0	0
2011	12	1250	0	0	1	275
2012	6	620	0	0	1	305
2013	0	0	1	30	1	225
2014	0	0	0	0	1	420
2015	11	270	0	0	0	0
2016	0	0	0	0	1	25
2017	10	250	1	25	0	0
2018	19	890	1	25	0	0
2019	0	0	0	0	1	1525
2020	0	0	0	0	0	0
2021	1	20	6	98	0	0
2022	6	375	0	0	1	25
2023	2	100	0	0	1	325
Total	67	3775	10	213	8	3125

During the project period 67 community latrine were constructed which are being used by 3775 families. 10 bathrooms were completed for 213 families and 08 septic tanks were constructed for the use of 3125 families under the project areas. All the beneficiaries reported that they were benefitting from these facilities which helped reduction of diarrhea diseases in the area.

Other Construction and Repairing Works:

It was reported that during the project period, 02 drainages were constructed, 03 schools were repaired, 29 latrines were repaired, 10 bath rooms were repaired and 07 footpath were constructed for total 3503 families of the project area, it was also observed that all members have been using these facilities as was expected.



4.3: SKILL TRAINING:

Table- 1 provision of skill training

Year	SEWING					COMPUTER				
	# of Center(s)	# of trainees	# of trainees completed	Doing job	Doing business	# of Center(s)	# of trainees	# of trainees completed	Doing job	Doing business
2008	-	-	-	-	-	-	-	-	-	-
2009	-	-	-	-	-	-	-	-	-	-
2010	-	-	-	-	-	1	83	59	-	-
2011	-	-	-	-	-	1	109	72	1	-
2012	2	157	156	11	53	3	123	91	8	1
2013	2	175	175	7	50	3	146	132	11	-
2014	2	140	140	2	40	3	144	134	5	-
2015	2	146	146	18	20	3	142	128	5	-
2016	3	163	153	27	-	4	183	160	8	-
2017	3	213	201	40	20	4	361	339	20	1
2018	5	220	174	31	5	5	576	526	5	2
2019	5	289	244	41	29	5	442	386	8	-
2020	5	234	203	28	6	5	379	362	10	1
2021	5	281	229	19	10	5	489	440	7	-
2022	6	349	266	30	29	6	592	500	6	1
2023	-	-	-	-	-	5	208	120	-	-
G. Total	40	2,367	2,087	254	262	53	3,977	3,449	94	6

- The table above shows that out of total number of completed trainees in sewing 25% trainees doing jobs and business and rest are on the way of settlement.
- It also shows that out of total number of computer trainees 86% completed their training courses and 3% of them are employed and rest are trying to settle themselves in different organization or will start their own business

In any way of them will be ultimately employed in different works.

**4.4: CHARITY:**

Distribution of Ramadan food package, Qurbani meat & Family Assistance were included as activities of FDP. The progress of these activities presented as the following table:

Year	RAMADAN		QURBANI			Family Assistance
	Cost/packet	# of ben.	# of cows	# of goats	# of ben.	# of ben.
2008	500	100	7	23	550	55
2009	500	150	57	72	5,437	79
2010	500	1,500	50	47	5,451	270
2011	1,800	2,245	49	142	7,039	270
2012	2,200	1,655	48	144	7,500	334
2013	2,684	2,007	67	64	7,881	466
2014	2,793	2,141	59	69	8,003	587
2015	2,693	2,339	73	82	9,050	539
2016	2,708	2,408	72	110	8,250	747
2017	3,483	2,382	51	76	7,660	697
2018	5,150	2,225	84	44	8,338	780
2019	4,300	2,700	75	75	9,225	610
2020	3,724	2,586	73	80	9,158	287
2021	2,800	2,600	58	60	6,980	1,038
2022	4,300	2,245	50	53	6,209	1,038
2023	4,074	2,767	75	49	7,431	430
G. Total		32,050			114,162	8,227

Comments:

- It is found in the above table that during Ramadan food package containing good number of food items were distributed to 32050 beneficiaries.
- Quarbani meat was distributed to 114,162 families and 8227 deserving beneficiaries were provided cash money for medical treatment, marriage of daughters, old and poor male and female members of the project areas. The beneficiaries appreciated for all these helps.

**4.5: HEALTH & MATERNITY:**

Under this component the progress is presented below:

i. Health care center (Saidpur & Rangpur):

Year	HEALTH	
	# of children	# of adult
2008	0	0
2009	0	0
2010	1720	3730
2011	1930	3941
2012	2344	4356
2013	2214	4227
2014	1990	4004
2015	2070	4085
2016	2565	4581
2017	2117	4134
2018	3425	5443
2019	2265	4284
2020	1513	3533
2021	305	5848
2022	400	8429
2023	341	3620
Total	25199	64215

During the entire project period 89414 children and adults both male and female received medical treatment including supply of medicine at 50% cost. Of the total recipients 28% children and 72% adults.

ii. Maternity Project (Saidpur & Rangpur): This activity started from 2017 within FDP

Year	MATERNITY				
	# of ANT	# of PNT	Normal Delivery	Cesarean Delivery	Total Delivery
2017	0	0	82	84	166
2018	0	0	33	40	73
2019	0	0	30	38	68
2020	0	0	68	34	102
2021	182	0	40	60	100
2022	188	0	45	67	112
2023	148	0	21	43	64
G. Total	518	0	319	366	685

- Number of normal delivery cases were 319 and cesarean cases were 366 and total delivery case were 685 from 2017 to 2023.
- Out of total delivery (ie.685) cesarean cases were 53% and Normal delivery is 47%. Cesarean cases are high. However, in many cases cesarean was preferred by pregnant mother and their guardians.



Impact of Family Development Project:

Education is the lead component of FDP project. The impact of education is summarized below:

i. Children Level:

- Children personal hygiene is improving such as nail cutting, regular teeth brush, dress cleaning and wash hand before meal and after using toilet.
- Paying respect to the seniors and affection to the juniors
- Students are seeing their own future and set their objective.
- Student involvement in different cultural activities
- In some cases, guardian also getting lessons from Children

ii. Guardian level:

- Now Guardians pay more attention for their children education, through visit of school and discussion with teacher for their own children education.
- Guardian also spends money for their children education purpose.
- Almost all Guardians are participating in different meetings arranged by the school authorities. But we observed that mothers' number is significantly high of compared to fathers.

iii. Community Level:

- Students are working for their own community welfare like cleanliness of road, household and use dustbin properly.
- In a few cases, children collect money from the community people and provide it to patient, who is required financial support for treatment.
- A few SBN school teachers (who is from same community) is completing her higher study (Graduation or Master under National Varsity) and also provide financial support to their families as they are working as a teacher of this School. In this way, their community also gradually changing.



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 2023:

Table-5.1 – Health Education provided in 2023

Months	Health education		
Month	Sessions	No. of participants	Topics of discussion
January	1	23	pregnancy of ANC/PNC
February	2	17	Vaccination of Corona
March	2	19	motivation for Corona Tika and personal hygiene
April	2	16	Personl hygiene during ramadan
May	2	17	Personl hygiene during hot weather
June	2	15	Hi presure
July	2	18	Fever, cold and diarrheea
August	2	16	Dysentry and animea
September	2	21	Allergy, and scabis
October	2	17	Dengu prevention
November	2	18	Diabetics & hypertention
December	2	20	Phenouniya and Fever
Total	23	217	

23 sessions for health education were conducted in 2023 where 217 patients and their attendants were present. This was a satisfactory achievement.

**Table-5.2 – Prescription service provided to patients in 2023**

Months	Hypertension	Gastec	Diabetic	Pregnancy related problem	Other	Total
January	9	5	1		8	23
February	7	6			13	26
March	11	14			8	33
April	8	10	1		11	30
May	8	9			10	27
June	7	11			3	21
July	8	10			5	23
August	7	11			8	26
September	8	9			14	31
October	5	6			10	21
November	16	7			11	34
December	10	8		2	16	36
Total	104	106	2	2	117	331

The above table shows that in total 331 patients were examined and provided prescriptions for different kinds of diseases in 2023 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 2023**

Month	# of patient referred	Diagnoses	Service Provider
January	5	Diabetic/heart	UH&FP hospital
February	2	Pregnancy problem, heart problem	UH&FP hospital- Saidpur
March	2	Heart and hypertension	Rangpur Medical college Hospital
April	1	Heart and eye problem	Rangpur Medical college Hospital & Marium eye Hospital
May	1	Diabetic, Heart and hypertension	Saidpur- diabetic Hospital
June	1	Diabetic, Heart and hypertension	Saidpur- diabetic Hospital
July	2	Pregnancy problem, heart problem	UH&FP hospital- Saidpur & Rangpur Medical college
August	1	Heart and hypertension	UH&FP hospital- Saidpur
September	3	Heart and hypertension	UH&FP hospital- Saidpur & Rangpur Medical college
October	2	Heart and hypertension	Rangpur Medical college
November	4	Diabetic, Heart and hypertension	UH&FP hospital- Saidpur & Rangpur Medical college
December	1	Diabetic, and hypertension	UH&FP hospital- Saidpur & diabetic hospital

TOTAL = 25

The above table shows that total 25 patients were referred to different medical service providers for appropriate treatment and diagnoses. This service was appreciated by the beneficiaries.



5.2. Income Generation Activities

Total 805 members benefitted under Income Generation Project during the reporting period. Total 575 (71%) members received the loan during reporting period. Out of total loan amount outstanding in December'23 i.e. Tk. 1,62,39,325/- borrowers uses 63% loan money for small business, 15% use in auto van purchase, livestock 12% and rest 10% use in other purpose.

The below tables show the performance of 2023:

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

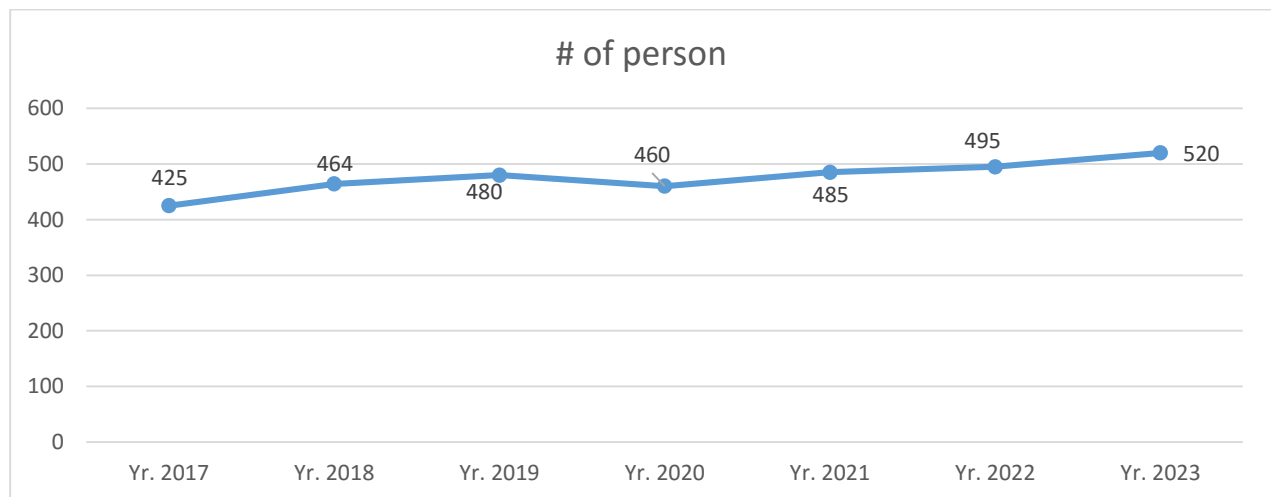
Sub Project name	# of district	# of Upazilas	# of Pouroshova's ward	# of Villages	# of Groups	# of Members	# of Loanees
Camp	1	1	12	0	42	805	575

Table-5.5: About Saving:

Sub Project name	Saving Balance of Dec'22	Collection in 2023	Interest paid on Savings in 2023	Savings Withdraw and Return in 2023	Balance of Dec'23
Camp	6360780	3392045	0	3418710	6334115

Table-5.6: Employment Generated over the years:

	Yr. 2017	Yr. 2018	Yr. 2019	Yr. 2020	Yr. 2021	Yr. 2022	Yr. 2023
# of person	425	464	480	460	485	495	520



**Table-5.7: About Loan:**

Sub Project name	Loan Outstanding of Dec'22	Loan disbursement in 2023	Loan Collection in 2023	Loan Balance of Dec's23
Camp	17684225	33041800	34486700	16239325

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

Sub Project name	Agriculture	Livestock	Small business	Auto van purchase	Others	Total
Camp	0	2000000	10200000	2500000	1539325	16239325



5.3. Women Empowerment and Entrepreneurship Development

ISDCM has been Implementing Integrated Community Developments Project for the last one year and it previously implemented Employment Generation and Organization Development Project now called ICDP.

Through this 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 g 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

All Women Entrepreneurs were oriented as how to proceed step by step. The process and procedures were explained to them. The focal person 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. A comparative analysis will be made in 2024 to see how these fifty women Entrepreneurs have progressed and the problems and prospects thereof will be assessed.



5.4. The Child Rights Activities

ISDCM implemented Child Rights Project 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.



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 2023

Sl. No	Camp Name	Total 6+ children number of 2023		Admitted in school children number- January 2023		Not admitted in school children number	
		Boys	Girls	Boys	Girls	Boys	Girls
01	Bangali Camp 5	04	02	04	02		
02	Bangali Camp 7	07	04	07	04		
03	Munshi Para	13	10	13	10		
04	Mostafa	03	01	03	01		
05	Chamrar Gudam 1&2	51	40	51	40		
06	Railway Mess	09	04	09	04		
07	Kuli Mohollah	11	04	11	04		
08	Durga Mil	13	10	13	10		
09	Mistry Para	02	02	02	02		
10	American	14	17	14	17		
11	Bashbari 1&2	12	09	12	09		
12	Islambag	07	13	07	13		
13	Rasul Pur	13	11	13	11		
14	Balu Resh	18	10	18	10		
15	Out house	09	07	09	07		
16	Cinema Hall	26	13	26	13		
17	Gola hat-1	30	25	30	25		
18	Gola hat-2	29	19	29	19		
19	Hatikhana	10	08	10	08		
20	Dharoshala	05	05	05	05		
	Total	286	214	286	214		

The table shows 100% 6+ children both male and female were admitted and no dropout was reported and attendance for the 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
District Development coordination meetings	13	43	District level officials of various departments, upazila chairman municipality mayors ISDCM coordinator/project manager.
Upazila Development coordination meetings	06	46	Upazila level officers of various departments, union porishad chairman, NGO representatives, ISDCM coordinator/project manager.
Community level MF group meetings	12	303	Microfinance group chairpersons and secretaries, ISDCM manager/community development officers.
City corporation meetings	04	158	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 house hold 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 installed in 2023	Target Number of sanitary latrine to be installed in 2024
Singra	Baria	54	10	20	100	50	50
Natore	Tabaria	37	0	50	30	20	10
Singra	Bashbara	30	0	30	70	40	30
Bagati Para	Nurpur Malanchi	35	0	10	70	50	20
Baraigram	Notabari	55	20	60	100	50	50
Total		211	30	170	370	210	160

In the five selected project villages there are 211 drinking water tube-wells only 30 tube wells will be required 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 may be 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 household 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.

Against the above plan it is found that the tube-well water is used for all purposes by 100% of the families. The situation in respect of using tube-well water has improved in the villages due to motivation by the ISDCM field workers. In the project villages additional 30 tube-wells required against which only 10 tube-wells have been installed, the progress is not satisfactory. Efforts will continue to make the progress as per plan. In five project villages in Total 370 sanitary latrines have to be installed as per plan and against this target only 50 sanitary latrines have been installed by the beneficiaries. The progress in this respect is not at all satisfactory. However, use of existing sanitary latrines has improved to a great extent and practice of hygienic behavior has also improved and strategies will be devised to improve the overall situation of water and sanitation in the project villages in subsequent years. Supervision and motivation activities will be intensified.



7. REVIEW AND, PLANNING MEETINGS, ORGANIZED IN 2023

During the year 2023 some review and planning meetings were organized for improving 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 2023

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	03	01	15
Health Service Project	01	02	13
Microfinance Program	05	04	17
Employment Generation Program	01	01	10
Total	10	08	55

In the year 2023 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 Health Education projects for 2022-2023 and phase out plan of FDP.

Table-7. 2: Planning meetings held in 2023:

Name of Projects for which Planning meetings organized	No. of meetings held	# of Total Participants
Family Development Project phase out plan	02	20
Health Education Project	01	17
Total	03	37

Through the exercise of the above planning meetings, needs and priorities were fixed for Health Education Project and phase out plan of FDP 2023 was prepared.



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 2023. Which has created awareness among the people on the rights of the child.
- World NGO day was observed on 27th February 2023 through organizing a small seminar of NGOs and Significance of observing this event was discussed.
- National Diabetics day was observed to create awareness of the people.
- On 15th 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.
- 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 four areas.
- International women day was observed on 8th March 2023 where ISDCM participated actively.
- World Health Day was observed on 7th April 2023 when rallies and discussion meetings were organized and ISDCM actively participated.
- 104th 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.
- A small seminar was organized to discuss about International Mother's Day on 12th May 2023.

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.



9. TRAINING PROGRAMS AND INTERNAL WORKSHOPS ORGANIZED BY ISDCM IN 2023

A. Training programs and workshops attended by ISDCM Staff in 2023

Table-9.1: Training Programs attended by Staff 2023

Sl.	Name & Position of Staff	Name of Training Course	Duration	Sponsoring agency
1.	1. Kaisarul Anam, RM 2. Fazlur Rahman, Branch Manager 3. Asraful Islam, Branch Manager 4. Reaz Uddin, Branch Manager 5. Mazibur Rahmna, Branch Manager	Management and Coordination	Two days	ISDCM
2.	Amirul Islam, Community Development Officer Rabidhronath, Community Development Officer Doly Khatun, Community Development Officer Saima Islam, Community Development Officer Zel Haque, Community Development Officer Masud Rana, Community Development Officer Nahid Parvin, Community Development Officer Shakila Parvin, Community Development Officer	Reorientation on MRA Rules and Regulation for MFP	One day	ISDCM

**B. Internal Workshops Organized at the Field Level**

During the reporting period a good number of internal workshops organized which are shown below.

Table 10.1: Number of Internal Workshops Organized in 2023

# No of Workshops	Subject	Category of Participants	No of Participants
05	Phase out Plan for FDP.	SPIC Chairman Secretary's SPIC Project Officers Accountants	20
05	Sharing of FDP Implementation experience and ways and means for sustainability.	SPIC Chairman Secretary's SPIC Project Officers Accounts and Members of FDP Think Tanks	70

During the reporting period a study on Lessons Learnt was Conducted by ISDCM Team and Field level workshops were organized under the moderation of Study Team where experience of Implementation was shared and views and suggestions for sustainability's of the project activates was discussed.



10. STUDY AND EVALUATION

During 2023 ISDCM has conducted A Study on implementation of donor funded Projects: in Bangladesh.

Sl. No	Title of Reports/Survey	Author	Key Findings
01.	A Report on Implementation of OBAT funded Projects in Bangladesh. The Lessons Learnt.	Manjurul Alam AFM Saiful Islam Farooq Azeem	The report under reference was conducted by a Team of ISDCM on Implementation of four projects like Micro-finance, Non-formal Education, Health Service Project and Family Development Projects funded by OBAT Helpers Inc, USA. The report presented, funding's on Background, objectives, performance, impact, problems of Implementation and also made some recommendations for future projections.



ISDCM ACTIVITIES

