

Project No. 3

Improvement of Living Standard of the Hardcore Poor of Sandwip (ILSHP)/Disha

Principle:

Development of Hardcore Poor (HCP) greatly depends on the special provisions made at the initial stage of an integrated approach.

Objectives:

The set objectives of the project are:

- To develop an innovative Project Proposal addressing the expressed/felt needs of the HCPs towards integral development;
- Capacity development of HCPs to have access to government schemes/resources; and
- Capacity building of staff members to deal efficiently and effectively with the HCPs issues.

Background:

The project started in July 2002 and one year bridging period started in July 2008 and ended in June 2009.

Staff Strength:

Total-7 (Male-5, Female-2)

Donor:

CORDAID, The Netherlands.

Expenditure:

Foreign Partner's Contribution: Tk. 1,595,246

Achievements:

During the reporting period, the achievements of the project are as follows:

Items / Activities	Achievement Performances in July'08 - June'09				Cumulative as on June 2009
	as on June 2008	Target	Achievement	% of Achievement	
National & International Day observation:					
No. of days	12	2	2	100	14
No. of participants	2,930	430	440	100	3,370
Training on Leadership development of PG level :					
No. of training	3	3	3	100	6
No. of participants	72	75	74	99	146
Provide education material of school going students.					
No. of Students	483	234	233	100	716
Provided treatment support for school going students.	63		14	-	77
Amount of Taka	32,200	50,000	48,600	97	80,800
Provided seeds (persons)	0	300	298	99	298
Repairing of houses	46	30	25	83	71

Items / Activities	Achievement Performances in July'08 - June'09				Cumulative as on June 2009
	as on June 2008	Target	Achievement	% of Achievement	
No. of Group meeting	1,956	612	612	100	2568
No. of Family Visit by staff	3,158	813	889	109	4047
No. of School Visit by staff	535	117	107	91	642
Savings and Micro Credit:					
Savings deposited	175,126	19,605	32,095	164	207,221
Members	150	-	0	-	150
Loan Disbursement (Amount) - (General)	914,700	384,700	381,700	99	1,296,400
Loan received	136	70	67	96	203
Loan Realized- (General)	556,058	394,992	394,992	100	951,050
Persons	136			0	136
Loan Disbursement amount (Back up)	12,000	0	0	0	12,000
Persons	6				6
Loan Realized – Back-up	7,580	4340	4340	100	11,920
Monthly staff meeting	52	12	12	100	64
No. of PIC meeting	21	4	2	50	23
Staff development training (persons)	3	6	2	33	5

The main areas of achievements during the reporting period are mentioned in the above Table:

- Two National and International Days were observed at ILSHP working area, where a total of 440 PG and Non-PG members attended.
- Three Leadership Development Training courses were arranged for Primary Group leaders. Out of targeted 75 PG leaders, a total of 74 (99%) attended the training.
- Some financial support and grants were provided for the beneficiaries and their children i.e. treatment support, vegetable seeds and house repairing cost.
- PG members accumulated Tk. 32,095/- as savings and thus their total savings stood at Tk. 207,221/- as on June 2009.
- A total of Tk. 381,700/- was disbursed as general loan among the 67 PG members. The realization rate was 100%. Hence, a total of Tk. 1,296,400 was disbursed among 203 PG members for implementing Income Generating Activities (IGA).

Results:

- Awareness raising on different issues i.e. right to survive, right to education and health, right to shelter and protection, right to access to government resources - HCPs linkage with different resources i.e. government as well as non-government has increased. HCPs were able to tap the following resources; Vulnerable Group Development Cards (VGD) 66 persons, Vulnerable Group Feeding Cards (VGF) 13 persons, Old Age Pension 19, Widow Allowance 5 persons, and employment under Cash for Work 27 persons.
- Further, as an outcome of awareness on education children from HCP families attend school regularly and the parents contact teachers from time to time. Children from HCP families got access to the government stipend program. During the period, 55 Primary School students and 6 high schools students received stipend under government 'Cash for Education Scheme.'
- Now-a-days organized members under the program feel less discriminated from the society. They have access to attend different meeting, gatherings, social programs and can raise their voice. They got their names listed in the voter list and cast votes in the Parliamentary Election 2008.

- As an impact of strong linkage and liaison with the government people, HCPs annual gathering was held on February 14, 2009 at Sandwip *Upazila* Complex Auditorium. Attending the HCPs annual gathering the honorable Parliament Member of Sandwip expressed, “I will work for the establishment of rights of the hard core poor and would take necessary steps for their development.”
- Savings habit among the HCPs has increased and through accumulation of small amount fortnightly; each member had a small capital (per member average Tk. 1381/-) of his/her own, whereas they had no savings at all at the time of joining with the project.
- Purchasing capacity of HCP members’ families has increased to some degree through undertaking different Income Generating Activities (IGAs). They are now able to arrange three meals a day, better clothing, treatment, housing etc.
- Health and sanitation condition of the members’ family has improved as 97% HCPs family members use safe water for drinking and cooking purposes, about 90% beneficiaries use hygienic latrine. They have clean environment surrounding their houses. Further, 83% HCPs family members are aware of primary health education.

Conclusion:

ILSHP is a special ultra poor focused project of Caritas for the development of Hard Core Poor (HCP) people. After completion of Phase-II, it was decided to go for one year bridging period for continuation of the on going activities and to design a new phase giving enough time, attention and ensuring the participation of all relevant project stakeholders. As per decision, a Project Formulation Committee prepared a new three-years (July 2009 to June 2011) project namely as *DISHA* (a Bengali word which means ‘To Find out the Way towards Empowerment’). Depending on the previous success of the project, the proposed phase (*Disha*) has already been approved by the donor.

Rehana, a symbol of Women Empowerment

Rehana Begum is now a Managing Committee (MC) member of Maitbunga Satgoria Government Primary School. In December 2008, the guardians of the pupils selected Rehana a member of the MC. It’s an honor towards women’s empowerment. To come to this position Rehana had to struggle a lot.

Rehana begum (30) with the strong initiative of her parents studied up to grade four. Fifteen years back, Rehana got married to an illiterate young day laborer, named Md. Mustofa (40). She resides with her husband and three children in *Maitbunga* union of Sandwip island, geographically isolated by 50 km. from the main land of the country.



Rehana supports her children in teaching-learning at home

Rehana started her new but difficult life at her husband’s house. After the birth of first child, her life became more struggling. Her husband earned only Tk. 2,000/- (US \$ 30 only) per month, which was not sufficient to maintain the family. At this critical moment, Rehana thought that she would do something to ensure additional income. With this self motivation, she started to rear chicks, ducks and goats, which

helped her to bear some costs of the family, also provided protein i.e. eggs, milk for the family members. At leisure, Rehana visited the neighbors, specially the sick persons and pregnant women. She used to meet the Village Health Workers with a view to getting new information, ideas about health, hygiene and caring of pregnant women. Though the Village Health Workers very rarely visited the villagers, she maintained contact with them.

As an island Sandwip is completely separated from the main land of the country. Because of isolation, the people in the areas are deprived of the services rendered by government through health, education, employment, and other development schemes. Though there was financial crisis in the family, Rehana managed to send all her three children to school.

In 2006, Improvement of Living Standard of the Hardcore Poor of Sandwip (ILSHP) project of Caritas started its interventions in Sandwip. She became a member of ILSHP group and took part in all sorts of group activities. Participating in various meetings, seminars, social gatherings, trainings and awareness building process Rehana became sensitized towards educating her children. The above-mentioned opportunities provided her with the scope of enriching her thinking level that helped her to lead a planned family life and to take proper care of her children's education. As a result, this year (2009) her elder son Md. Parvej after 10-year of study will appear in the Secondary School Certificate (SSC) examination. Her second son Md. Foyzal stood first in class five in the last (2008) annual examination. He appeared in Primary Scholarship Examination organized by Kinder Garten Association in Sandwip and got a 'talent-pool scholarship.' Youngest daughter Tarmina Akter reads in class three. Everyday early in the morning, Rehana takes care of 6 - 7 children (early learning and stimulation session) of surrounding houses for one and half hours. And by doing this she earns Tk. 300/- per month, which helps her to support partially the educational expenses of her children.

Rehana said, "While attending group meetings, staff of the project visited my house and followed up the progress of teaching-learning of my children along with others in the surroundings that encouraged the children to be more attentive towards their studies. I personally learned many new ideas on education, preventive health care/hygiene and taking care of little kids and on livelihood issues too."

Last November during the teacher-guardian coordination meeting, the Head Teacher of *Satgoria* Government Primary School said, "Enthusiastic mother like Rehana can make a difference in every family and society. It will not take much time to turn Bangladesh into an educated and developed country, if a mother like Rehana exists in every house

Today Rehana is an ideal and acceptable woman to all people of the community for her courageous work and initiatives.