



# Annual Report-2007



UISVT  
Jinnayan Shikshya Team

## Table of Contents

*Foreword*

Background of UST

### **UST Programmes:**

1. People's Organisation
2. Grassroots Governance
3. Sustainable Livelihoods Programme
4. Sustainable Environmental Health and Sanitation Programme
5. Women and Child Rights Programme.
6. Education and Training

### **UST's Programme in partnership with GOB**

#### **UST's Governance:**

Organogram

Human Resources

Board of Directors

Funding Partners

Auditor's Report

## Foreword

UST have come across a long way through rendering her services for the development of disadvantaged and vulnerable people in difficult geographical areas in Bangladesh. UST is also concerned with sustainable development, a people centred development aimed at providing opportunities to all, whereby individuals' potentials are explored to enable them to meet their basic needs and aspirations on a continuous basis.

Starting its journey in the year 1986, UST advanced the integrated development approaches through participation of most vulnerable, illiterate but intelligent, hardy and resourceful rural people to break the interlocked social problems through innovative programmes like i) People's organization and grassroots governance, ii) Education and training, iii) Sustainable Livelihoods, iv) Sustainable Environmental Health and Sanitation and v) Women and Child Rights programs.

This annual report reflects on the success and failure of the eventual activities undertaken by UST at field level during January through December 2007. UST program persons organized the poor rural women for their all round development, including economic emancipation and women empowerment. They facilitated them in identifying their own problems and discuss with them as to how their total development can be achieved. UST firmly believe that people have the power to bring their own change and thus 'People's development is in peoples' hand'.

UST's major successes are GUP I, Shabolombee microfinance, Khelipori school, Community Led Total Sanitation (CLTS) and Governance model. UST's future plan is to replicate its model towards promotion of self-reliance village and ensure the basic and human rights of the disadvantaged people.

We are thankful to our donors, who have been supporting our noble effort by putting their valuable resources. We are also thankful to honourable board members and patrons of UST for their continuous counsel and guide in achieving our goals.

Community leaders also deserve appreciation for their benevolent contributions and their role for leading the local initiatives of sustainable livelihoods of the poor and poorest.

Shah Md Anowar Kamal  
Executive Director  
UST

## Chapter 1

Chapter 1 encompasses the UST's background, vision, goal, objectives, guiding principles, list of programmes and a mapping of field areas.

### 1. Background of UST:

Unnayan Shahojogy Team (UST) was founded by founded by Hamidul Huq in June 1986. It is a National NGO. It mobilizes available resources for the benefit of the rural poor, especially for the disadvantaged women and children. UST has been working with the disadvantaged women, adolescent girls, boys and children to promote and project their rights. UST also works with the grassroots civil society for strengthening local governance towards sustainable development.

UST believes that it is possible to bring changes in the situation of disadvantaged rural women through empowering them. This empowerment process is essential for shaping people's capacity to manage and control over all kinds of livelihoods assets their vicinity, which is centrally important for their sustainable livelihoods.

### Key Principles of UST:

UST follows some key Principles to work with the disadvantaged people, which are:

- outsider may help, but insider must do the job
- go to the people, live with them, learn from them, plan with them
- start with what the people know
- build on what the people have
- teach by showing, learn by doing
- 'we must support the counter-development processes'
- we must support the local initiatives of livelihoods practices.
- all development activities need to be designed putting the people and nature in the centre.

**Vision of UST:** People's Development is in People's Hand.

**Goal of UST:** Women Empowerment  
*Shabolombe Gram* (Self-help village).

**Objectives:**

- Develop Peoples' Organisation of Rural Disadvantaged Women (Gram Unnayan Parishad –GUP) and empower them to lead the processes of promotion and protection of human and civic rights.
- Support local initiatives, ensuring spontaneous and active participation of the rural disadvantaged people, towards sustainable environmental health.
- Promotion and protection of Child Rights.
- Support creation of employment and productive income generation of the poor and poorest towards poverty alleviation.
- Support sustainable livelihoods practices of the poor and poorest, especially the people in difficult areas.
- Promotion of rural mass movement to ensure active participation towards sustainable environment development.
- Promotion of social movement to create a positive attitude towards disabled persons and to ensure the participation of disabled people towards establishment of their rights.
- Support mobilisation of local and external resources, through strengthening local governance, towards reconstruct the villages into '*Shabolombee Gram*' (Self-Help Village).
- Dissemination and replication of UST's learning's and experiences of "GUP model" (model of self-help and good governance through grassroots people's organisation) through offering training to other NGOs.
- Ensure sustainable environmental health through safe water, sanitation and improved hygiene practices among the people.
- Develop Capacity of local government to ensure access resources to the poor.

UST believes in people's 'agency' (Long 1998, Huq 2001). UST strongly believes that the disadvantaged people, especially the women, have tremendous amount of potentials but often not acknowledged by the dominant development intervention processes. But, if the people are given space and opportunity, they can actively participate and their development processes, even contesting the domination of the 'upper' (Chambers, 1995, Huq, 2001), if the outsiders - development organisations, especially the NGOs, support their initiatives.

UST explored that the rural women are very potential work force, if they are provided with supports in the forms of education, training, microfinance service, and technical inputs of managing local resources establishing their own control. The women are the powerful frontline social actors in the areas of mobilising community based resources for self-help development, organising the disadvantaged women under 'people's organisation' to be empowered politically, and building networks of women's organisations as collective force fighting oppression, abuse, exploitation towards establishing their human and civic rights.

UST has been working with the rural disadvantaged women for their social and political empowerment in leading the sustainable livelihoods practices and to establish the paradigm of people centred development.

UST implements this programme building network and collaborative partnerships with Union Parishad, Community Based Organisations, NGOs and civil society in order to tapping the available local resources of all kinds and to make the programme implementation participatory and thus sustainable.

Following parts of this report narrates UST programmes.

### **UST's Programme:**

UST is convinced that the society is full of complexities and life world of the people, especially the women, children, the poor and poorest is influenced by this complexities. UST is further convinced that the social problems are interlocked. Therefore, 'a single programme approach' cannot help people solving the social problems. But 'integrated programme approach' can be effective. Integrated programme approach needs to be embedded in local situation and people's needs and potentials as well as their practices.

UST's integrated programme contains six broad areas, which are

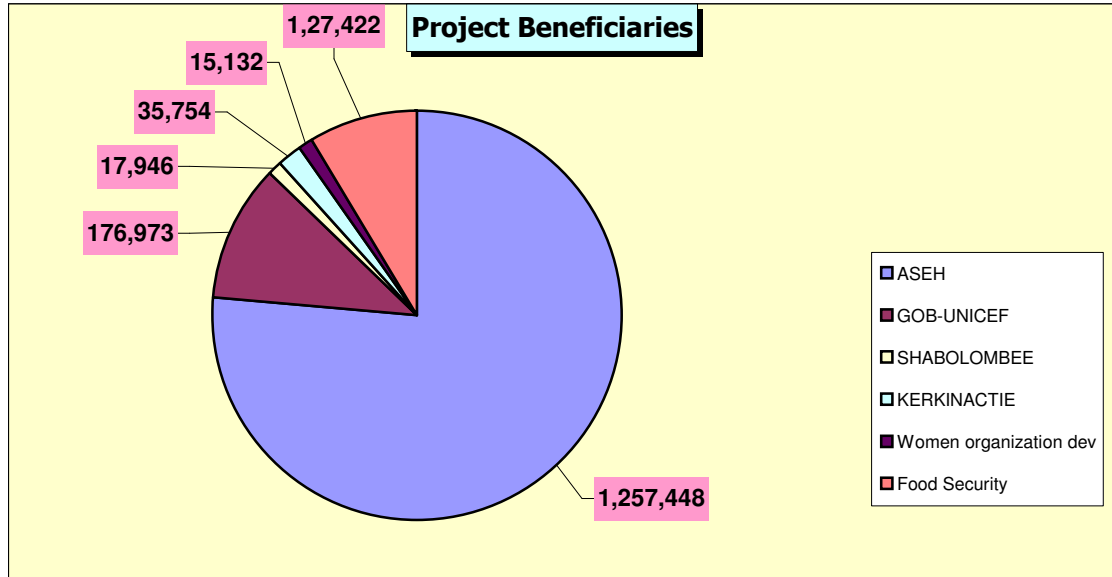
1. People's Organisation Development programme
2. Grassroots Governance programme
3. Sustainable Livelihoods Programme
4. Sustainable Environmental Health and Sanitation Programme
5. Women and Child Rights Programme.
6. Education and Training programme.
7. Disaster Preparedness & Risk Management

### **UST's field areas:**

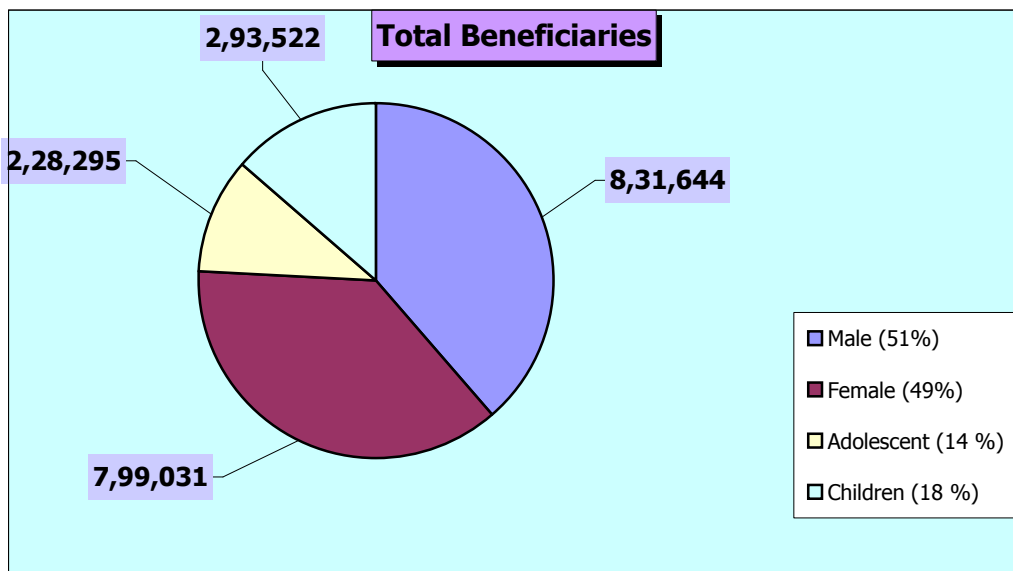
In its first ten years of operation, UST worked in Sonargaon, Rupganj, Tangail, Kalihati, Shaghata, Fulsori and Gaibandha sadar Thana. Later on UST has expanded its work and UST is now working in Rupganj, Tangail, Kalihati, Nagarpur, Shaghata, Fulsori, Jaldhaka, Palong, Noria and Janjira thana. Map below shows UST work areas.



## Coverage Beneficiaries: Project Beneficiaries



## Total Beneficiaries: 16, 30,675



Period end December 2007, UST has reached to **7,99,031** disadvantaged women with its programmes. These women are organised through Mohila Samity and then *Gram Unnayan Parishad*, and *Shabolombe* Microfinance organisations towards their empowerment and sustainable livelihoods. Apart from these, UST has already reached to a total of **16,30,675** village people in 572 villages of 56 Union of 12 Upazila with its 'hygiene education and water

and sanitation' programme. This programme of UST is supported by Water Aid Bangladesh, which contributes attaining the national target of 100% sanitation by the year 2010. UST's over all programmes contribute in attaining the MDGs. Figure below contains UST's activities at a glance.

## Chapter 2

Chapter 2 of this annual report presents attainments of different programmes of UST during the year 2007 along with over all progresses and impacts.

### 2. People's Organisation Development programme

2.1. In order to build network of individuals towards construction and practices of collective initiatives and actions' of the local people, especially the poor and poorest women, UST facilitates the processes of development of 'people's organisations' of the women that ensures the processes their empowerment. UST facilitates formation and development of *Mohila Samity*, *Shabolombe* Microfinance organisation, and *Gram Unnayan Parishad*. It also facilitates formation and development of 'Community Based Organisations (CBOs)' in implementation processes of its integrated programme.

#### 2.2. *Mohila Samity:*

UST supports and facilitates formation and development of small groups (Mohila Samity) of rural disadvantaged women. Each group has 10–15 members and three members managing committee formed by the members; the committee is consisted of President, Secretary and Cashier. These three selected members are commonly known as leaders of the Samity. The following activities of samity are known as regular functions:



- Weekly meeting
- Discuss issues and problems of rural livelihoods and find solution Weekly meeting
- Raise savings fund of their own
- Lend from savings fund to the members for income generations as well as other livelihoods activities
- Deal with social issues like child marriage, dowry, divorce, polygamy, etc.
- Conduct education sessions on the issues of divorce, dowry, child marriage, women abuse, violence against women and children
- Training on laws related to women and child rights

- Organise education sessions on child rights, women's rights, livelihoods opportunities, health care, hygiene, water, sanitation, environment, etc
- Discuss, debate and design strategies for establishing access to services of government and NGOs
- Organize *Gram Shava* (village coordination meeting) to design plans and strategies of 'rights based' activities.

Every member raises savings fund with her Samity. The savings fund is managed by the leaders but with the participation of all members. Every Samity has a bank account, which is operated jointly by the three leaders, following the resolutions of the Samity. The Samity is the centre of consultation, discussion, sharing, decision making, planning related to all sorts of issues, problems, needs, activities, programmes of disadvantaged women. As a whole the Mahila Samity is the focal point of all development activities by the women for their sustainable livelihoods.

1948 Samity has been phased out since they become independent & now they are managing their own group without any assistance of UST, this is self-group promotion is one of aim of currently 717 Samity has been formed.

There are 2665 Mahila Samity that command 33,124 members in 782 villages under UST's programme. These Mohila Samity have raised an amount of Tk.2,15,11,949 (Tk.10.74 million) as their savings fund, which is managed by the samity individually. They use this money as loan fund for the members for their income generating activities.



However, all of these samity members, the poor and poorest women, gained confidence upon their potentials, power and capabilities in dealing with the issues that affect their day-to-day lifeworld. They can plan their livelihoods activities and mobilise local available resources to implement their plans. They are also now capable to make their access to services of the government and NGOs over which they have rights. The women abuse and exploitation been reduced because of their power of protesting any kinds of violence against women and children. Networks of individual women through their samity contributed unfolding the power of women in the society in fighting injustice, making positive changes through reshaping the gender relations and building enabling environment in family and community levels that give space for the women to work in hand to hand with men. All these generated peace in the society and established access to justice of the poor and poorest, especially the women.

## Case Study of Rashida Begum (Nilphamari)

### ***Earning an Income from Nursery:***

Rashida Begum is now forty years old. She was born in the village of Harishchandrapath of Jaldhaka Upazilla. Rashida was 2<sup>nd</sup> among the six sisters. Her fathers name was Monai Mahmud who was a farmer by profession. His income was poor and live hand to mouth. Rashida Begum had no idea about marriage when she was a student of class two. But at the age of 10, she got married with Afsar Ali, the second son of Botu Mahmud of Bandar Para in the Kachukata of district and upazilla Nilphamari. After marriage, Rashida Begum stayed in her father's house about 4 years.

The husband of Rashida Begum had two brothers. The economical condition of their family was not good. They had agricultural land of only three bighas. They lived from hand to mouth. Rashida Begum became the mother of a son within two years after coming in the family of her husband. Thus she became the mother of five children among them two were sons and three were daughters. Her first child a son left the school after finishing class iii. Now he is working as a van driver and helping the family. Her Second child daughters are studying in class ix, class viii and class vii accordingly.

### **How Rashida became a member of Samity:**

UST had no Samity in the village Bandarpara of Kachukata. One day a worker of UST came to the village and discussed about the influence of Samity. In the mean time Rashida Begum discussed with other women about it. On the workers second arrival, Rashida Begum told her that they wanted to form Samity. On the third arrival, a Samity was formed on April 7, 2003 consists of 13 women including Rashida Begum. It was named 'Panch taka sanchoy mohila samity' (Sabuj Mohila Samity) and Rashida Begum was selected the cashier of the Samity. He had also leaded the activities of the Samity, arranged a meeting every week and discussed about health, hygiene and the future of the Samity. His organize skill was good and he did all these spontaneously. Rashida Begum took loan from the Samity of UST 4 times.

She cultivated vegetables with the money and profited Tk. 5000. She also bough a van for her son and her daily income from the van is Tk. 100-150. The total condition of Rashida Begum is well now. Rashida Begum always discusses everything with her husband and helps one another in their works.

### **Rashida's Success:**

Skillness to organize of Rashida Begum is very impressive. So the other members give her the proper importance and obey her. So it is proposed to be the village representative. One day a meeting is hold among the 10 Samity and Rashida Begum is elected the village representative. Now Rashida Begum monitors the activities of all the Samity.

Rashida Begum has a small nursery. She was trained in nursery development and vegetable production. She says, during this training I learned about different types of seeds, about how to make fertiliser and cut back bushes and trees. I also learned about how different kind of fruits and fruit trees should be cultivated. I learned a lot and after a while I started with



Newly planted vegetables

planting mango and blue berry trees. After that collected and seeded those with the help of her husband and after six months, she sold the plants and profit Tk. 7900. With the money she collected various kinds of quality seeds. She profited Tk. 15,000 after six months. She kept an amount of the profit for the nursery. Then she bought a cow and seeds of profit Tk. 8000-10,000 per year by selling the vegetables. Now she is also the owner of two tin made rooms and two cows.

**Future thinking:**

I would like my son to take over my nursery when I am old, or maybe his wife could. They are living with us and they have to take care of my husband and me when we are not able to work anymore. My son already knows how to work in the nursery and sometimes he helps me. Also my youngest son helps me. Sometimes he is selling our fruits at the market. My daughters are not working in my nursery. Two of them are already married and living with their husbands family. I also planted some bigger trees for wood in the future. The first year I could make some profit with selling mango, mango trees and blue berry's so my husband and I continued. From the profit I made I could also buy some other seeds and trees. Almost every year my nursery have been profitable and at the moment I am cultivating mango, olives, guava and lychees trees and I am selling wood. Every year I earn around fifteen thousand taka with this.



Roshida standing in the middle of her

"I want to be independent from my husband and totally able to take care of myself"

### 2.3. *Gram Unnayan Parishad (GUP):*

**Gram Unnayan Parishad (GUP)** is the Union (the rural local government) based 'people's organisation' of the disadvantaged women. UST first forms Mohila samity. When these Mohila Samity attain maturity, which takes about three/four years, form the *Gram Unnayan Parishad*. This organisation is locally identified as the parallel organisation of the Union Parishad. Each GUP has two bodies: General Council, which is consisted of all the members of all the Mahila Samity in each Union and the Executive Committee of President, Secretary, Cashier and eight Members, which is elected for three years term by direct vote of the members of the General Council. The ultimate goal of UST's work is to materialize the process of women empowerment and *Shabolombee Gram* (self-help village). Gram Unnayan Parishad (GUP) is the vehicle of women empowerment and *Shabolombee Gram*.



UST has organized and developed 24 Gram Unnayan Parishad in 24 Unions through which the processes of women empowerment and establishing women's rights, civic rights of the poor and poorest, are child rights are being promoted and protected. The GUP also lead the processes of sustainable livelihoods of the disadvantaged people.



Over the period, the significant achievements of GUP's role and functions are:

- Networks among the disadvantaged women are built that generate power and confidence among the women towards dealing with socio-political issues that affect their lifeworlds; there are more than 37000 disadvantaged women being actively engaged in these networks.
- Governance over livelihoods assets of the disadvantaged people's own and



GUP Leader conducting Shalish issue by the community people and present client

other service organisations as well as the natural resources are strengthened, which contributes improving livelihoods of the local people including the poor and poorest; more than 6000 households among from the poor and poorest have been able to improve their livelihoods, from below poverty level to moderate poor.

- Divorce (wife), which was a deeply rooted abuse by the men to women that cause extreme vulnerability for women, has alleviated from the area out of strong mobilisation against divorce; child marriage, another issue that cause extreme vulnerability for children, has also been removed from the area.
- Exploitations of the women, poor and poorest people by the rich, moneylenders, corrupt government officials, village touts, and brokers got reduced out of strong and collective protests that organised by GUP.
- Women's mobility is visible almost everywhere: women go to bank, hospital and other government service departments, market, microcredit NGOs, court, local government and any other stakeholders for the interest of the women and children.
- Teachers of local schools, both government and private, are more accountable to the parents, which contribute improving education.
- Union Parishad is more accountable and transparent to the people, especially to GUP, which ensures improvement of role of the Union Parishad and providing the poor and poorest with services of Union Parishad properly.
- Access to justice of the poor and poorest, especially the women and children, is improved that generates peace in the area.
- GUP role-play as actor. Promoter & facilitator of their working area. UST now working together for the benefit of disadvantaged community.

## Chapter 3

Chapter 3 of UST Annual report 2007 presents descriptions of UST's Grassroots Governance Programme.

### 3. Grassroots Governance Programme:

This programme focuses on three activities mainly: (1) Civic Education and Human Resource Development Training for the poor and poorest women, (2) Grassroots People's Organisation Development, and (3) Grassroots Network and Advocacy. Following section presents description of these activities and impact.



#### 3.1. Civic Education and Human Resource Development Training:

**3.1.1. Civic Education:** This activity aims at promotion and protection of civic rights of the poor and poorest, especially the women. It also supports empowering process of rural disadvantaged women as well their capacity building in mobilising local and external resources and its optimum utilisation for sustainable livelihoods. Civic education takes place in different forms like (i) courtyard meeting, (ii) focused group discussion, (iii) Gram Shava (*village based meeting*), (iv) Weekly meeting, and (v) exchange programmes. Main contents of these meetings are civic rights, basic rights, fundamental rights, women's rights, human rights, child rights, policy and laws, role of duty bearers, etc. Activities also cover the contents related role women, as citizen and frontline actors towards promotion and protection of civic rights of the poor and poorest as a whole in general and the women in particular. The civic education results women's critical awareness about the complexities of social process, exploitation processes of the poor by the rich and power structure, issues of governance, and women's role towards establishing their rights over services and livelihoods assets. Civic education enabled the poor and poorest women contesting the dominants through exploring and capacitating their own potentials, creating opportunities for their own development. Over the period, the civic education activity of UST further resulted collective actions of the women in particular and the poor and poorest in general fighting poverty, discrimination, exploitation, oppression and injustice through. UST's civic education activities directly benefited about hundred thousand poor and poorest women and men in its working area.

### 3.1.2. Training:

Training is more focused activity of UST in the processes of discovers and develop potentials of the poor and poorest women as efficient human resource. It aims at strengthening capacity of the women managing 'improved livelihoods' practices. Other objectives are to strengthen 'voice' of the women for their rights and protection, strengthen knowledgeability and capability of establishing access to and establish rights over development services, and streamlining the collective actions of the poor and poorest in the processes of mobilising livelihoods assets (of all kinds) and establish their ownership over these livelihoods assets.

UST imparts training to the members and leaders of *mohila samity*, small farmers, local government members, voluntary social workers on the following subjects/contents:

- Women's Leadership in social transformation processes
- Management of small-scale economic activities
- Organisation management
- Savings management
- Occupational skill development
- Disaster preparedness and management
- Legal Aspects
- Human Rights
- Women Rights
- Child Rights
- Civic Rights
- CBO Training
- HP Training
- TOT on technical issues
- Orientation/Training for water management committee on operation & maintenance
- Orientation/Training for sanitation management committee on operation & maintenance
- Caretaker Training for water option operation & maintenance
- Caretaker Training for sanitation option operation & maintenance
- Performance monitoring training
- Capacity building on LGI and WATSAN initiative
- Rural Engineering Training
- Grassroots Network and Advocacy towards good governance
- Environment Development
- Approaches to Ecological Agriculture
- Social forestry



The Samity member conducting session with Hygiene materials

UST project staff and trainers organise and facilitate the training courses. UST has developed training modules, keeping provision for change, based on actual needs.

Generally the training courses are for 3-5 days and 20 - 25 participants participate in each batch of training.

During the period of January to December 2007 UST imparted training to **33,978** beneficiaries. These training contributed improving existing skills and develop new skills of fund, knowledge and other resources management for improved livelihoods. The training also contributed understanding civic rights, good governance, role of duty bearers, and strategies of collective actions. The GUP and Union Parishads in UST working areas work collectively towards establishing good governance, promote and protect civic and human rights, and establish justice and peace. At least half a million people, directly and indirectly, are benefited from UST's training programme. UST has specialization on training

## Chapter 4

This chapter elucidates UST's Sustainable Livelihoods Programme, which resulted *Monga* mitigation, reduction of vulnerability of the poor and poorest, a model of flexible microfinance, which is suitable fore the poor and poorest, and improved livelihoods of the poor and poorest.

### 4. Sustainable Livelihoods Programme:

UST's central focus of the activities under Sustainable Livelihoods programme is creating enabling environment, which is crucially important for sustainable livelihoods of the poor and poorest. UST's efforts are several types: training, education, microfinance services, water and sanitation services, and building networks, facilitate grassroots lobby towards creating and sustaining enabling environment of sustainable livelihoods processes for the poor and poorest. Different sections of this report, foregoing and forthcoming, embodied different programmes of UST that contribute ensuring sustainable livelihoods of the poor and poorest. This section deals with *Shabolombee* Microfinance, which is managed by the women that significantly contribute in the processes of sustainable livelihoods of the poor and poorest.

#### **Box 1: Shabolombee loan system:**

*If any member saves with Shabolombee on a regular basis up to three months and take a contract savings of Tk.300, she will qualify to apply for a loan and get the loan after one month of contract savings. The first loan will be for six months. Amount of first loan is maximum Tk.1000. However, if a member has one **contract savings account**, or more she will be allowed to take one loan at a time. Second loan and onward, the loan period will be for one year and amount of loan will be up to Tk.1500.*

**Profit:** *Shabolombee charges Two Taka per 100 Taka per month as its profit on loans (calculated on the balance outstanding at the end of each month). For example, if you take a loan of Tk.1500 and repay Tk.500 in the first month, for second month you must pay 2% of Tk.1000, or Tk.20.*

**Repayment and paying the profit:** *A borrower does repay her loan as and when she likes, within six month and one year (based on the loan period). When the Shabolombee Collector calls on a borrower each day, she can just repay whatever amount she likes. Borrower makes it sure that the Collector writes it in the passbook. However, she does not have to repay anything if she has no money that day. Each month, Shabolombee will make a note in her passbook of the **profit** she must pay. She (borrower) must pay this profit before the 25<sup>th</sup> of the month. Furthermore, she will also have to make at least 5% of the principal outstanding amount by the 25<sup>th</sup> of the month and finish the repayment of the total principle.*

#### 4.1. *Shabolombee* Microfinance Programme of UST:

*Shabolombee* Microfinance is the UST innovated alternative appropriate microfinance with the poor and poorest, especially with women in rural areas, for their livelihoods practices. *Shabolombee* Microfinance approach is embedded in conceptual framework of Safe Save (Rutherford 1999) and learning of UST facilitated 'women's managed savings and credit' programme. Main features of *Shabolombee* Microfinance approach are:

- Flexibility
- People's ownership
- Women's managed
- Women centred
- Microfinance reaches door to door
- Well disciplined
- Generation and regeneration of livelihoods assets of all kinds
- Mobilisation Network of women
- Governance over livelihoods assets Low cost.

At present UST is operating *Shabolombee* Microfinance programme in 25 villages of Khutamara and Kathali Union under Jaldhaka and Kochukata union of Nilfamari sadar



Upazila. There are 2903 members; all are poor and poorest women, of *Shabolombee* who have raised Tk. 33,27,442 as their savings fund as of 31 December 2007. All most all the *Shabolombee* members (2903 women) have been able to borrow from *Shabolombee* for their income generating activities. The loan repayment rate is hundred percent. *Shabolombee* loan systems, grounded in flexibility, and affordability of the poor & poorest, seemed to be very appropriate and effective for its members. Box 1 describes briefly the *Shabolombee* loan systems [see ILS a research institute published booklet on *Shabolombee* Microfinance, 2005, for details].



Collectors working accounts every afternoon

Shabolombee Microfinance has been contributing sustainable livelihoods processes of its members, especially alleviating the *Monga*. The members of Shabolombee save as part of 'Monga preparedness', which they can withdraw during Monga period for meeting up the crying needs of food and other day-to-day household contingencies.

In the regular process of savings and its uses, through withdraw; the members can manage day-to-day livelihoods needs that reduce their

vulnerability as well as dependency on 'moneylenders' and indebtedness. This process enables the poor and poorest women generate livelihoods assets and reduce erosion of assets; thus their poverty is reduced.

In many cases, the debtors with different moneylenders and microcredit-lenders have been able to make them free from indebtedness with the contribution of services of Shabolombee Microfinance, which enabled them to build their own capital and increase income, knowledgeability, capability and entitlements and ownership over their own assets.

The Shabolombee loan product is designed by its members, with technical inputs of UST, based on the contextual analysis, learning, experience and local needs as well as investment opportunities of the poor and poorest women. Its members manage the Shabolombee Microfinance with technical assistance of UST.

Collector in the office

In all other working areas of UST the *Mohila Samitees* mobilise savings fund that they use as capital for loan services to the members for their income generating activities. It needs to be mentioned that all the programmes that UST operates contribute in the processes of sustainable livelihoods of the poor and poorest in particular and all other local people as a whole.

Shabolombee Microfinance programme resulted a very significant impact in its operation area in Jaldhaka. Over a period of first three years (2001-2003) of its operation eight villages of Khutamara Union became Monga free. See figure .... for details. In the following years other four villages have also become free from Monga. UST has expanded its Shabolombee Microfinance programme in 25 villages in Khutamara, Kathali and kachukata Unions.

## 4.2. Productive Income Generating Activities:

Despite the limited scope of employment and income generation activities for the rural poor and poorest, the members of Mohila Samity borrow from their group savings fund to operate small-scale income generating activities for earning regular income. Loan size from group savings fund ranges from Tk.1000 to 5000. Generally the borrowers repay the loan by weekly instalments, but in the cases of long term IGA like cow fattening, crop production, tree plants nursery, fish cultivation, goat, duck and chicken rearing, the borrowers pay back in three month, six month and one year instalment. The group charge 15% interest, which gets added to the group savings fund. The women group members also borrow from UST's Revolving Loan Fund (RLF) with 15% interest.



Majority of the members borrow from savings fund and they repay 100% to ensure that their savings fund is utilised optimum and generate more capital that can serve 100% members. A total amount, savings and RLF together, of Tk.4, 98,16,900 (US\$ 6,65,000) which is amounting to is used as loan fund for income generation activities of the members of Mohila Samity.

Almost all the 40,000 members of women's groups are benefited from this loan support for their income generating activities. They have now regular income that helps meeting basic needs of these poor and poorest people. In many cases, the group members built enough assets like house, furniture, croplands, ornaments, and cash capital for their households. Many of them have can afford medical treatment if they are ill, children education up to college, and luxury items like radio, television, wooden bed, mattress, etc. They can afford



now three meals for all the members, necessary cloths and other social costs. They now claim that they are able ensure 'food security' but it requires continued technical supports from UST towards enabling these poor and poorest people as well as the local environment to ensure sustainable food security.

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### 4.3. Ecological Agriculture:

Producing crops ecologically can only ensure sustainable agriculture. Farmers believe it strongly. But over the period of last 30/40 years the chemical technology in agriculture has been more dominant. Price of chemical inputs increasing becoming higher and higher. Agriculture became very expensive. On the other hand, land has lost its fertility; it demands higher and higher chemical fertiliser, irrigation, pesticides and high breed seeds. Farmers became highly dependent on outsiders– moneylenders, traders for fertilizer, pesticides, seeds, pump/water, etc.

In order to come out from this vicious cycle, farmers need to follow the technology of 'ecological agriculture'.

UST has been supporting more than 2500 small

and medium farmers since 1996 to promote ecological agriculture in its operation areas – Gaibandha and Nilphamari. A total of 2256 farmers were provided with training on ecological agriculture approach. All these farmers do practice this technology in producing crops, which benefited them economically and their croplands regained natural fertility over the period. These farmers are also happy about their health that they are benefited out of eating eco-products. Their home is also hygienically sound because they use household waste as fertiliser. The rate of cow rearing is increasing for cow dung, which has high demand for ecological agriculture; they are also benefited from beef. The ecological agriculture contributed promoting crop diversification that generates increasing income along with fertility of land.



Farmers Training

More number of farmers are expressing their willingness to take part in UST's training on ecological agriculture. It is also seen that demand of ecological products are there both in the local market and in big cities. UST is thinking of build linkages of the farmers with the business groups in the cities towards ensuring marketing of ecological products to benefit the producers as well as the consumers.

## Chapter 5

This chapter narrates the activities of Women and Child Rights Programme of UST along with the progress, impacts and reflections on replicability.

### 5. Women and Child Rights Programme:

#### 5.1. Child Rights Programme:



Promotion and protection of the rights of the disadvantaged children is the central focus of UST's Child Rights Programme. UST believes, though the state parties are directly responsible to implement UNCRC, but the others sectors, especially the NGOs have very crucial role to play with concern of UNCRC in Bangladesh. UST, since its inception in 1986, has been working seriously in the field of promotion and protection of child rights in Bangladesh. As the founding members of Bangladesh Shishu Adhikar Forum (BSAF), UST has been playing key role in child rights movement in

Bangladesh. However, UST operates the following activities under its Child rights programme in order to promote and protect the rights of the disadvantaged children:

##### 5.1.1. Primary education:

Disadvantaged children of UST's project areas are provided with scope of primary education in UST organised *Kheli Pori Schools*. These schools are built with the contribution of the local people. UST provides teachers, books and learning materials and partial cost for schools constructions. The Leaders of *Mohila Samity* and GUP take care of monitoring and regular follow up and evaluation of *Kheli Pori Schools* where UST field staffs provide technical inputs. The *Kheli Pori* schools get transformed into a full primary school in five years and get government registration (as registered primary schools), which entitles the school obtaining government subsidy for teachers' salary and books free.



During the year 2007 UST operated 12 Kheli Pori Schools in its Jaldhaka project area in which 1010 boys and girls do study in grade IV level. All these schools are in the processes of getting transformed into government registered primary schools. It can be noted here that UST did operate a total of 227 Kheli Pori Schools from which 22263 disadvantaged boys and girls been graduated up to level III and then up to level V from primary schools.



Supervisor visit Khelipori School

#### 5.1.2. **Secondary Education**

#### 5.1.3. **Girls High School:**

UST founded three Girls High Schools, named Udayan Balika Bidhalaya, Holdia Girls School and Bonarpara Girls School, in its working area Shaghata, which provide the poor and disadvantaged girls with the opportunity of study up to secondary education. UST supported these schools for a period of six years. Then these schools obtained government affiliation and they are now self-running. At least 3500 girls enjoy opportunity of study in these schools.

#### 5.1.4. **Secondary education for Slum children:**

UST has promoted a Junior High school into a high school, named Nabakishaloy High School, by providing fund and all other technical supports, which ensured secondary education for the children of Chanpara Slum, situated in other side of *Demra ghat*. This school was founded by World Vision, first as primary school on 19 January 1975 then as Junior High School in January 1982 and continued their support up to 1987. Since 1987 UST started supporting this school, which is an established high school now. About 27723 boys and girls been graduated from



this school over the period of last 15 years. At present there are 1760 students in this school. Many of the graduated boys and girls finished higher education from college and universities. Many are now studying. One student of this school studied up to MBBS with the scholarship support of UST.

Boy Scouts and Girl Guides team of Nabakishalaya High School, which was formed and developed with the technical assistance of UST and dedicated role of teachers, especially the sports teacher, created a very significant scope for the boys and girls of Chanpara slum for the development and campaign for promotion and protection of their rights. UST has a plan to replicate this approach in different high schools in UST's working areas.

***Children Cultural Groups:***

UST facilitates organising groups of the disadvantaged children and provide them with training and coaching on drama, songs, dance, playing music instruments, operating video camera, arranging stage for drama and cultural programmes. There is at least one Children Cultural Group in every project area of UST. These children cultural groups are formed by UST with several notions: providing the children with opportunities of recreation, exploring their own potentials and build them as successful cultural performers; the cultural groups to perform as social educators on development aspects like women's empowerment, justice and peace, campaign against violence against women and children; campaign for hygiene promotion, water and 100% sanitation, etc.

Among all, the ***Tokai Nattaya Dal (Street Children Drama group)*** and Tokai Cultural Group have already been developed as Self-Help professional cultural groups. These groups

now work for different organisations like Unicef, CAMPE, BRAC etc. and commercial firms like Bangla Link, on contract. Many members of these groups work as TV artists, models and drama and cinema artists with different groups on contract.

The Children Cultural groups play very important role in child rights campaign for creating enabling environment towards protection of their rights.



## Chapter 6

Contaminated drinking water and inadequate supply of water causes diseases that account for 10% of the total burden of disease in developing countries (World Bank 2002). An estimated 10,000 people die every day from water and sanitation related diseases, and thousands more suffer from a range of debilitating illness. The impact of inadequate water and sanitation services falls primarily on the poor. Water and sanitation related sickness put severe burdens on health services (World Bank 2002, *Bosch et al.* 2003). Sanitation coverage in rural areas, for example, is less than half than in urban settings, even though 80% of those lacking adequate sanitation live in rural areas. These figures are all the more shocking because they reflect the results of at least 20 years of concerted efforts and publicity to improve coverage (WHO 2000, *Bosch et al.* 2003). Lack of clean water and sanitation is the main reason of diseases transmitted by human waste in developing countries (World Bank 2002). However, for sustainable environmental health and sanitation, UST has been working with river basin and Char communities giving priority to poor and extreme poor people since 1999. This chapter narrates the overall sanitation, hygiene and safe water status of UST working areas from January to December-2007.

### **6. Sustainable Environmental Health and Sanitation Program:**

UST has been working for improvement the health status for remotest river basin and Char people focusing on Sanitation, safe water and hygienic behavior. Total 46 Unions has covered under this program, from which 35 Unions are supported by Water Aid Bangladesh and 11 Unions are supported by GoB-UNICEF. The Water Aid supported Project has been implementing under three Upazilas, Zanjira under Shariatpur District, Kalihati and Nagarpur Upazila under Tangail district. The GoB UNICEP Project has been implementing at Shariatpur Sadar Upazila of Shariatpur district.

#### **6.1 Capacity Building of CBO:**

Sustainable WatSan and hygiene promotion depends on people's knowledge, attitudes, regular practice of hygiene and environment friendly sanitation, proper using of safe water and maintaining hygiene measures at household and personal level. So, it is very much essential to bring about the change in people's mind, improve knowledge and attitudes regarding those. UST has been providing various types of promotional activities focusing and giving priority on the involvement of mass people, images of the key community figures i.e local leaders, teachers, students, youth, religious leaders, LGIs, and like minded NGOs. The organization has been



supporting them with technical knowledge, necessary information, promotional and supportive message on water, sanitation and hygiene. In this way, UST has been utilizing the inner potentialities of the community people and making them capable under sustainable Environmental Health and Sanitation Program.

In 2007, UST has formed 2026 Community Base Organization (CBO), consist of 26727 members. All CBO members have been oriented about their role and responsibilities on WatSan and hygiene promotion activities in their respective communities. Moreover, 4102 CBO members trained up who have been playing the leading role for proper running the activities of Environmental Health and Sanitation Programs.

## **6.2 Capacity Building of Community Allies:**

### ***Meeting with LGIs:***

Government has ADP allocation at the UP and Ward levels with the direct supervision of UP Chairmen and Members. Moreover, local level government has formed Union WatSan Committee under the leadership of UP Chairman for promoting and up reaching WatSan situation. Existing Union Sanitation Taskforce at Union level also has been playing the vital role to establish 100% sanitation facilities. Considering their strong position for contributing to the sector, UST feels the need to complement the UP Chairmen and the Members of the different communities sharpening their contributing capacity of improving public health through motivating people towards using safe water, sanitation facilities and maintaining hygiene. To this end, UST has been organizing various type of meeting and orientation in a regular basis.

In this reporting period, 288 Union Sanitation Taskforce meetings and 1515 Ward Sanitation Taskforce meetings were organized. Moreover, 24 nos. of orientation for Union Taskforce and 274 nos. of orientation for Ward taskforce were conducted. These meetings discussed over the cross cutting issues in the sector as well the crisis regarding the safe water supply and sanitation, the ways-out of overcoming the crisis, and the role and responsibilities of the LGIs in WatSan promotion in the respective communities. Being oriented, the LGIs put strong steps on the process of promoting WatSan and hygiene activities. However, 4nos. of planning & review workshops were organized for smooth functioning of their activities in this reporting period.



### ***School WatSan Program:***

Basically, people do not forget what they learn in their childhood. School is the formal institution where children learn discipline and in nutshell socialization process of children up reach in the school, in their family. Students take up the messages what their teacher give them in the classes, even share those with their parents at home. Bearing that in mind, UST has been targeting teaches & students and providing orientation and motivational messages on WatSan and hygiene issues that may lead them to motivate others in their families and community as a whole.

In this reporting period, UST organized 175 orientation sessions on school hygiene and sanitation for School Management Committee (SMC). Teachers received training on school hygiene through 99 batches and 308 nos. schools were introduced hygiene promotional messages. Total 5711 students were oriented and motivated on school hygiene session. Being oriented and motivated students conveyed the WatSan and hygiene messages to their parents, neighbors and other friends circle.

### **6.3 Hygiene Promotion & Awareness:**

#### ***CBO Ignition:***

CBO ignition reflects the process of community people mobilization by utilizing local resources, indigenous knowledge and the inner potentialities of community people. The process creates the willingness and awareness among the community people to move for immediate action to address the crisis regarding safe drinking water, Sanitation and Hygiene. Thus, CBOs ignition helps the community to get the optimum benefit from the integration of physical facilities and promotional activities.

However, in this reporting period 118675 participants participated in the CBO meeting and agreed to motivate other people in the respective communities through motivational activities. They also agreed to solve the problems related to water, sanitation and hygiene in their communities.



#### ***Hygiene Session:***

Women can play a vital role to introduce other family members on safe water, sanitation and health hygiene, as they have to involve more in domestic services. Therefore, UST has been giving priority towards women for hygiene session and

providing related massages in order to improve health of family members as a whole.

In this reporting period, 33825 nos. hygiene core sessions were conducted and 427395 hygiene beneficiaries were benefited being enriched with hygiene massages, they also contributing in changing the health and hygiene situation of their families and neighbours.

***Mass campaign/Rally & Awareness:***

Mass campaign is one of the important awareness development events to sensitize community people. Messages on health promotion, important elements of safe water, environmental sanitation and hygiene practices are conveyed to the community people through mass campaign.



In 2007, 121 mass campaigns were organized at the community level where people were sensitized through massage and implemented those in their practical life.

***Tea Stall Session:***

In the context of rural Bangladesh, tea stall is the most common place at *haat* and *bazar* (local market) where people gather together and gossip on various issues. However, UST has taken such kind of gathering as a strength to convey the message of safe water, sanitation and hygiene measures. Result of the sessions has been effecting positively in the working areas. Behavior and attitudes of community people on WatSan and hygiene has been improving.

***Household Based Solid Waste Management:***

Awareness on clean environment have been increasing over time as it has found that community people discussed themselves over the importance of clean environment, solid waste management and their necessary participation to the process of keeping the homestead environment clean.

In this reporting period **17763** households practice household based waste management system and keeping their environment sound & clean.

### 6.4 Safe Water Supply:

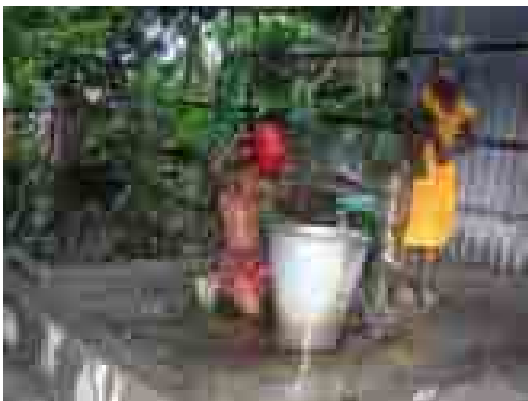
Access to safe drinking water is a basic human right but in reality, millions of people in our country are suffering from acute drinking crisis. In Bangladesh the major important source of drinking water is on ground water source which is also contaminated by arsenic. Beside, there are many challenges i.e iron problem, salinity, declining of groundwater, population growth and inadequate of water sources.

Keeping in mind these realities, UST has been taking various initiatives like Shallow Hand Tubewells, Deep/Semi deep Tubewells installation, water points renovation, Testing of water quality and arsenic, marking the water points red and green, water option management committee formation etc for creating easy access to the safe water.



#### ***Shallow Hand Tube wells:***

One of the major important sources of safe drinking water is shallow hand tubewell and rural people are mostly depends on this source. In this reporting period, total 142 shallow hand TW were installed and 3774 beneficiaries have easy access towards these option who did not have these facilities earlier.



#### ***Deep/Semi deep Tube wells:***

Some part of UST working area especially for Shariatpur district the contamination of arsenic in ground water is above the tolerance level beside this some part of UST working area a significant number of shallow tube wells

become in operational due to ground water level declination in dry season. For addressing these problems Deep tube wells/Semi Deep tube wells are considered as the feasible alternative safe water supply options since the water from these technologies is free from any kind of pollution.

In the year 2007, total 26 deep hand tube wells and 5 Semi Deep hand tube wells were installed by which 3432



beneficiaries (3212 from Deep TW & 220 from Semi Deep TW) are directly benefited and have access to safe water. However, waterborne diseases have been reduced.

***Wastewater Disposal System:***

People also have been practicing wastewater disposal system as they become aware on environmental aspects. During the reporting period, 1411 water points have this system, the owner of those water points introducing their neighbour, relatives about the system and positive consequences at environment.

**6.5 Hygienic Sanitation:**

Lack of sanitation is a major public health problem that causes diseases, sickness and death. Developing countries like Bangladesh highly infectious, water borne diseases such as diarrhea, dysentery spreads easily in an environment of poor hygiene and inadequate sanitation. To address these issues and to meet existing challenges in sanitation UST has been providing necessary support both hard ware and soft ware in order to sanitation coverage in a wide range.



***Household Based Sanitation:***

Despite significant increase of latrine coverage at household level UST has been introducing viable latrine options according to the ability of community people. In this regards, UST has been introducing three types of latrine at individual household level i.e single-pit ring slab latrine, twin-pit ring slab latrine and locally innovated latrine (home made latrine with low cost). Moreover, awareness and interest has been developing among the people to renovate their latrine which is broken or damage.

During this reporting period, total 38304 latrines (33503 single-pit latrines, 202 twin-pit latrines & 4599 home made latrines) were installed from which 194847 beneficiaries were benefited and practicing hygienic latrine in their practical life.

***Community Based Sanitation:***

In spite of sanitation as whole communities, the organization also has been giving priority to install public toilets in crowded place like *Hat* & *Bazar* (local market) for environmental sanitation.

In 2007, total 07 community latrines were installed and 02 latrines were renovated in the crowded place of UST working area. From these facilities, 3162 people get access to hygienic latrine that did not have these facilities previously. They felt their satisfaction and committed to make the environment sound.

***School Sanitation:***

As for unavailable or inadequate of sanitation facilities students have to face difficulties. Regarding that issue in mind, UST has been installed gender, child friendly toilets appropriate for boys and girls. Through this intervention, total 7594 students and teachers (5563 from toilet installation & 2031 from toilet



renovation) who did not have sanitation system are now getting the facilities. However, they have been receiving the facilities from 25 toilets (16 new toilet installed & 9 toilet renovated).

***Cluster Based Total Sanitation:***

With the view of total sanitation community as a whole UST started to declare 100% of sanitation from micro level to macro level. This initiative has started from cluster level to Union level. However, in this reporting period, 798 clusters were declared as 100% of sanitized where all the people use hygienic latrine and there is no open defecation in those communities. With the presence of local government representative i.e chairmen & members, local leader, CBO representatives and representatives from UST, all those cluster were formally declared.

UST has it's dream for 100% sanitized village in its working area by March-2007. However, the organization will expand its working area focusing the WatSan activities. Moreover, for sustainability of project activities the community people have been feeling and developing ownership, which has been flourish by their attitudes, behavior and activities. The organization have to make it's dream in reality and for this purpose it has been working and will be continue its journey with full effort.

***Capacity building:***

UST is a national NGO with over **20 years of experience** has been working in the rural areas of Bangladesh. We now are working in 5 districts and have about 625 employed staff. UST has in-built mechanism for the development of these staff on regular and on-the-job learning basis.

**i) Research & Documentation Cell:**

UST has a Research & Documentation Cell to document the experiences of different stakeholders of UST: Staff, Members of GUP/Samity/CBO and Community, project beneficiaries, Members of Local Government Institutions (LGIs)/Union Parishad/School Management Committees (SMCs), Teachers, Imams and other local leaders. An experience includes case study on Livelihoods of Char people, Leadership role and empowerment of poor and disadvantaged women, Children's education, Coordination and integration of GUP members with Union Parishad and other LGIs.

**ii) Foreign students internship:**

For 20 years, UST had mainly been working with the rural disadvantaged women and their children, particularly those that live in difficult geographical areas, like river deltas and slums. UST believes in participatory approach, holistic programmes with the vision of: "People's development is in people's hands". UST staffs are facilitators for people's own development.

Foreign students studying in social science, water engineering, human rights (women/children rights) or environment are invited every year to visit working areas of UST and to gather practical field experiences in the areas of:

- Integrated development
- Participatory Approach (PRA/PLA)
- Women empowerment
- Child Rights
- Non-formal Education
- Community Health
- Community Lead Total Sanitation (CLTS)
- Disaster and Risk Management
- Livelihood
- Alternative micro-finance/Shabolombe etc.

However, students from other discipline, like economics are also encouraged to join this internship. Study of foreign students in UST working areas will contribute to and expand the knowledge base of UST staff and thus will enhance their capacity to ensure better performance.

UST may be small enough to make good working environment for students. But they will easily get to know the organisation; the staff and the rural people UST work with. Nevertheless, UST is big enough to make a difference and to be professionals in the development field.

## **6. Conclusion:**

UST has been working with **16,30,675** Beneficiaries. It has been covering female **7, 99,031** and **8,31,644** Male.

UST's major successes are GUP model, Shabolombee Microfinance model, Khelipori School; Community led total sanitation & Governance model. UST's future plan is to replicate its model towards promotion of self-reliance village & ensure the basic and human rights of the disadvantage people.

**List of Funding Partners who contributed to UST since its inception:**



[www.kerkinactie.nl](http://www.kerkinactie.nl)

Stichting Kinderpostzegels -The Netherlands (SKN)

Rabobank-The Netherlands

**WaterAid**  
Bangladesh

## **POLICY FORMULATING STRUCTURE**

The Policy decisions of UST are made by a 7 member Executive Committee (EC) which is elected from & by the General Committee

### **Executive Committee of UST**

#### **Founder & Chairperson**

Dr. Hamidul Huq  
Livelihoods Studies

#### **Vice Chairperson**

Mr. K.M.A Awal  
Asst. Director  
University of Grant Commission

#### **Member**

Md. Fazlul Haque  
Prog. Coordinator  
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BWHC

#### **Member**

Mrs. Sofia Islam  
Social Worker

#### **Member**

Shah Md. Anowar Kamal  
Executive Director, UST

**Unnayan Shahojogy Team (UST)**  
House No. 739, Road No. 9  
Baitul Aman Housing Society  
Adabor, Shamoly, Dhaka-1207  
E-mail: [ust@bangla.net](mailto:ust@bangla.net) , [ustbd@org.com](mailto:ustbd@org.com)  
Website: [www.ustbd.org](http://www.ustbd.org)