



**Voluntary Association for Rural
Development of Bangladesh**



YEARLY PROGRESS REPORT- 2023

Reporting Period:
1st January 2023 to 31st December 2023

Socio-Economic Development Project for Poor Slum Women

Implemented by:
Voluntary Association for Rural Development of Bangladesh.

Supported Partner:
Microcredit Voor Moeder's (MVM),
The Netherlands



VARD of Bangladesh

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Background of the Organization:

The Voluntary Association for Rural Development of Bangladesh (VARD of Bangladesh) emerged in 2006 under the visionary leadership of Mr. Jagodish Karmokar, a former World Vision of Bangladesh employee, alongside a dedicated group of philanthropists. As a non-profit, non-political, and non-governmental humanitarian organization, VARD of Bangladesh stands steadfast in its mission to cultivate comprehensive development among marginalized individuals and communities across both urban and rural landscapes of Bangladesh.

With a heartfelt commitment to the welfare of children, women, youths, and families, VARD of Bangladesh channels its efforts towards uplifting the lives of those most in need. Emphasizing a holistic approach to development, the organization works tirelessly to address the multifaceted challenges faced by disadvantaged communities, aiming to create sustainable and lasting change.

Through various initiatives and programs, VARD of Bangladesh endeavors to empower individuals and communities by providing access to essential resources, education, healthcare, and livelihood opportunities. By fostering a spirit of cooperation and inclusivity, the organization strives to build resilience and foster positive transformations, ultimately contributing to the collective well-being of society.

Driven by compassion and a sense of duty, VARD of Bangladesh continues to serve as a beacon of hope and a catalyst for positive change, embodying the values of empathy, integrity, and solidarity in its efforts to build a brighter future for all.

Geographical Location of the Project Area:

Geographically situated within Mirpur 11 and 13 under Pallabi Thana, Dhaka North City Corporation, the project area encompasses the sprawling Bahari Slum, a significant community within the bustling metropolis of Dhaka. Specifically targeting Ward numbers 3 and 5, this initiative addresses the pressing needs of one of the most densely populated regions, spanning approximately 3.85 square kilometers.

With a total population of 139,661 residents, comprising 74,393 males and 65,268 females, the area grapples with various socio-economic challenges. Despite its vibrant energy, the average educational attainment stands at 57.38 Adel, reflecting the importance of targeted interventions to uplift the community and enhance overall well-being.

Within this dynamic urban landscape, the project endeavors to implement holistic development initiatives aimed at improving living conditions, enhancing educational opportunities, and fostering socio-economic empowerment. By strategically addressing the unique needs of the population, the project seeks to create positive and sustainable change, ultimately contributing to the advancement of the Bahari Slum community and beyond.



Situation of the Project Area:

The project area, situated in Mirpur 11 and 12 under Pallabi Thana, Dhaka district, Bangladesh, is home to the significant Bahari Slum, a densely populated urban enclave within the city. This area predominantly houses the 'Bihari' community, who migrated from India during the partition era, with the expectation of resettlement in Pakistan following Bangladesh's independence. However, logistical challenges resulted in their prolonged stay in cramped living conditions within these slums.

During Bangladesh's war of independence, a portion of the Bihari community aligned with Pakistani forces, leading to their subsequent mistreatment and marginalization by native Bangladeshi residents. Today, these families reside in government-assigned lands, enduring overcrowded accommodations and precarious socio-economic circumstances. Typically, each family comprises 5-7 members, occupying a single room for all activities, including cooking and dining.

The lack of adequate infrastructure, including communication networks and sewerage systems, exacerbates their challenges, while access to clean water and proper sanitation remains a pressing issue. Additionally, their homes, constructed

several years ago, are in a dilapidated state, further compromising their living standards. Limited financial resources prevent them from seeking better housing alternatives or improving their current living conditions.

Overall, the project area represents a marginalized community grappling with historical legacies, socio-economic disparities, and inadequate infrastructure. Addressing these challenges is paramount to enhancing their quality of life and promoting inclusive development within the broader urban landscape of Dhaka.

Narrative Summary of the Project:

The Socio-Economic Development Project for Poor Slum Women, supported by MVM and implemented by VARD of Bangladesh, has made significant strides in empowering the women of Bahari Slum in Mirpur, Dhaka. This initiative focuses on enhancing the entrepreneurial capabilities of the most vulnerable women in the community by providing them with financial assistance and skill development training. The overarching aim is to enable these women to lead lives filled with joy, dignity, and equal rights.

The project has successfully engaged numerous women, who have actively participated in various activities, leading to notable improvements in their family's well-being. The emphasis on increasing women's decision-making power within their families and communities has been a key factor in advancing women's empowerment in the Bahari Slum.

By the end of the year, the impact of MVM's support was evident, with 42 women beneficiaries and their families (totaling 189 individuals) directly benefiting from a revolving loan pool of BDT 745,000. This financial support has led to increased family incomes, with the added benefit of enhancing educational opportunities for children within these families. Additionally, the project has indirectly benefited 39 community members by creating new employment opportunities, further contributing to the socio-economic upliftment of the Bahari Slum.

In the latter half of the year, from July to December, 19 women received loans, resulting in a significant percentage of these families experiencing a rise in monthly income from BDT 5,500 to BDT 7,500. This increase not only meets immediate family needs but also contributes to a broader sense of respect, honor, and dignity among women within their families and the wider community.

This narrative underscores the project's vital role in fostering sustainable economic growth and social empowerment among the women of Bahari Slum, thanks to the collaboration between MVM, VARD of Bangladesh, and the community itself.

Training:

Training is a fundamental component of human development and plays a crucial role in the success of Slum Community Development projects. By participating in these training sessions, the 23 members of the Slum Self-Help Women Development Group are poised to significantly enhance their business knowledge, skills, innovative thinking, and overall capacity. Such empowerment is essential, as the effectiveness of Income Generation Activities (IGAs) heavily relies on these core competencies. The training is tailored to ensure the smooth operation and success of diverse business ventures.



The benefits derived from the training by the Slum Self-Help Women Development Group members are multifaceted and impactful:

- 1. Business Insight and Profit Calculation:** The training provides the group members with a deep understanding of the potential obstacles in starting a business. They learn to select suitable ventures and accurately forecast their profits, equipping them with the ability to make informed decisions.
- 2. Business Management and Networking:** A key takeaway from the skill development training is the ability to effectively manage a small business. The slum women learn to leverage local resources and cultivate strong relationships, enabling them to embark on multiple business endeavors successfully.
- 3. Navigating Customer Challenges:** Understanding and addressing customer needs is critical, especially in developing countries where economic challenges are prevalent. The training equips the women to tackle the unique challenges faced by small-scale businesses, particularly those operating roadside ventures.

As the year concludes, the Socio-Economic Development Project for Poor Slum Women has successfully engaged 42 Bahari Slum women in small businesses, starting with the 23 group members. Furthermore, there's a growing interest from neighboring group members who are eagerly awaiting MVM's support to expand their businesses and enhance their families' living conditions. With additional assistance from MVM, these dedicated slum women group members are well-positioned to achieve their aspirations and improve their livelihoods significantly.

Year End Celebration – 2023

Summary of the Celebration: The Year-End Celebration, organized by VARD of Bangladesh, is an annual event that brings together the women of the community to reflect on their accomplishments and challenges over the past year. This gathering provides a platform for the slum community women to share their stories of success, setbacks, obstacles, and the journey towards holistic development. VARD of Bangladesh curated a variety of activities for this event, including singing, dancing, and personal as well as group storytelling sessions, all aimed at fostering a sense of joy and camaraderie among the participants.



Highlights of the Celebration:

- Hasina, the leader of the Hasina Group, expressed her joy, stating, ***"This is a truly remarkable and joyful program, unlike anything I've experienced before. I am genuinely delighted to be part of it."***
- Jhuma, the leader of the Jhuma Group, shared her enthusiasm, remarking, ***"This program is extraordinary; it's my first time attending such an event, and it's been an incredible experience."***
- Akbori, from the Akbori Development Group, reflected on the novelty of the event, saying, ***"The idea of singing, dancing, and sharing our year-end successes with our group members is a refreshing and new experience for us."***
- Kohinoor, leading the Kohinoor Development Group, commented on the uplifting nature of the program, noting, ***"The approach taken by VARD of Bangladesh has allowed us to truly enjoy and celebrate together with great joy."***

VARD of Bangladesh introduced this innovative approach to celebrate the dignity, honor, justice, and respect of the community members. The year-end sharing program was attended by 122 participants, including 100 women, 13 children, and 9 community leaders, from the Women Development groups. This celebration not only marked the end of the year but also symbolized the collective achievements and spirit of resilience among the slum community women.

Overview of the Program:

The program is designed to empower women living in slums, who dedicate their lives year-round to supporting their families and managing small businesses. These industrious women often find little time for leisure or personal enjoyment. To address this, VARD (Village Association for Rural Development) in Bangladesh has initiated a unique program aimed at providing these women with a platform for relaxation and joy. Through this initiative, members of the slum women's group engage in activities such as singing, dancing, and sharing stories of their struggles and triumphs. This not only offers them a much-needed break but also rejuvenates their spirits, enabling them to approach their businesses and daily tasks with renewed energy and a fresh perspective.

Growths and Outcome of MVM Support:

- End of the year MVM has created new opportunities for 42 poor slum women group members to easy loan access to run their small businesses.
- In the last 6 month of the year total 48 Women group members are gathering knowledge and skill on Business management, Accounting, materials selection and customer relationship through MVM Training support. This training will help upgrade their skills, knowledge, capacities, and raise confidence on small Business. As a result, they are taking a new initiative to extend their business and repaying the loans.
- The Slum Group members have new opportunities to implementing different type of business activities (IGAs) and create new job opportunities for 21 women and girls are work.
- The poor Slum women Group members family income are increase. As a result, 42 Children are going to school regularly.
- Children are showing more interest in going to school and continuing their studies.
- It is most important matters that the community leaders, family members are respect and honor the Women group members and taking part in their decisions in the family and as well as community level.

During the 2nd half Reporting time of the year (1st July 2023 to 31st December, 2023) VARD of Bangladesh distribution such king of small business loan through the support of MVM to the poor Slum Women Group members. The Category wise loan Distribution is as follows:

Loan Disbursement at a Glance

SL#	Name of Trade / Small Business	# of Women / Beneficiaries	Disbursement Loan BD Taka	Remarks
01.	Handicraft & Keruchopi	14	2,55,000.00	
02.	Tea Stall	5	85,000.00	
03.	Fruit & Leamon Juice	1	15,000.00	
04.	Three Pices (Women Garments)	6	1,15,000.00	
05.	Paper Packet Making	1	20,000.00	
06.	Vegetable	1	20,000.00	
07.	Fast-food	1	20,000.00	
08.	Food Stoll and Mini Hotel	4	75,000.00	
09.	Plastic Post Selling	1	15,000.00	
10.	Poultry Chicken Selling	2	40,000.00	
11.	Swing & Tailoring	2	30,000.00	
12.	Fruit Business	1	15,000.00	
13.	Fish Business	1	15,000.00	
14.	Business	2	25,000.00	
Total		42	7,45,000.00	

Challenges:

Challenges are an intrinsic part of human life, often presenting opportunities for growth and resilience. In the context of the Socio-Economic Development Project for Poor Slum Women, several hurdles have emerged during the project implementation phase. These challenges necessitate innovative solutions and adaptive strategies to ensure the project's success and its intended impact on the target community.

- The current economic conditions have led to increased costs for business materials, impacting the affordability of daily necessities for the community. This has resulted in a slowdown of small businesses, limiting the profit margins for members of the group.
- While there is a keen interest among group members to diversify and start multiple businesses, the lack of sufficient capital remains a significant barrier, particularly affecting the entrepreneurial endeavors of Bahari Slum women.
- The project faces challenges in securing adequate funding to provide timely and sufficient loans to Slum Women Group members, hindering their ability to scale and sustain their businesses.
- Despite a strong desire among Slum Women Group members to exercise their rights fully, societal constraints, particularly those rooted in Muslim Fundamentalism, restrict their ability to do so freely.

Lessons Learned:

- The significance of Group Accounts and Management training became evident after the second session, highlighting its necessity for the efficient organization and financial oversight of women's groups. This training has proven instrumental in equipping group members with the skills needed to maintain accurate and transparent group accounts.
- As the year concluded, it was observed that members of the Socio-Economic Development Project for poor women showed a readiness to expand their businesses and consistently repay their loans, indicating a positive trend towards financial independence and business growth.
- The year-end reflections also underscored the impact of Community Awareness Programs, which were instrumental in educating the broader community about women's rights, thereby fostering a more inclusive and supportive environment.
- The importance of conducting Women's Rights Training specifically tailored for Slum Women Group members was reaffirmed, emphasizing its role in empowering these women to advocate for and exercise their rights more effectively.

Conclusion:

As the year concludes, we express our heartfelt gratitude towards our community partners, particularly the members of the Self-Help Women Development Group, for their dedication and cooperation. Our appreciation extends to our staff, volunteers, the staff of the NGO Affairs Bureau, our mentors, advisors, and the Executive Board for their invaluable guidance and contributions. We are also thankful to our MVM partners and their staff for their pivotal role in providing loan support, significantly enhancing the lives of the vulnerable families in Bahari Slum.

By the year's end, VARD of Bangladesh proudly supports 240 active members across 8 groups in the Mirpur Bahari Slum. These members consistently demonstrate their commitment by participating in weekly meetings, managing their savings, and repaying loans. It's noteworthy that there is an emerging interest among other slum women to initiate new Self-Help Women Development Groups.

Furthermore, the targeted training programs have been a cornerstone for empowering the women of the Bahari Slum, enabling them to efficiently manage and grow their small businesses. Prior to this initiative, many had no access to training or financial assistance, which left them with limited options for personal and economic growth. Now, these women are not only engaged in various

enterprises but are also grateful for the unwavering support from MVM and VARD of Bangladesh, which has significantly uplifted their living standards.

The transformative impact of MVM's funding has instilled a strong sense of hope and dignity among the Bahari Slum women, fostering a belief in a brighter future for their families and a heightened sense of self-worth within their community.

PROGRAM PICTURE



James Malakar Train up the Women



MD. Khairul Islam Train up the Women



Jagodish Karmokar Train up the Women



Year End Celebration Program



Moni with her Child



Guria Begum in side the Tea Stoll



Moni in side the Shop with Customer



Guris Begun in side her New Shop