

ANNUAL REPORT 2016-2017



(An Integrated and Sustained Human Development Organization)

**NOBO JIBON
PALASHPOLE, SATHKHIRA
BANGLADESH**

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NOBO JIBON

(An Integrated and Sustained Human Development Organization)

Acronyms & Abbreviations

BNF	=	Bangladesh NGO Foundation
CAMPE	=	Campaign for Popular Education
CBO	=	Community Based Organization
CDF	=	Credit Development Forum
CDN	=	Coastal Development Network
CRDS	=	Child Rights Development through Sponsor
FD	=	Foreign Donation
FNB	=	Federation of NGOs in Bangladesh
GDF	=	Gender Development Forum
GEP	=	General Education Project
MRA	=	Micro Credit Regulatory Authority
NJ	=	Nobo Jibon
NFPE	=	Non Formal Primary Education
NGO	=	Non Government Organization
UK	=	United Kingdom

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Message

With great delight, I am sharing the Annual Report 2016-2017 of Nobo Jibon that contains the synopsis of actions and achievements of the organization.

Since inception in 1998, Nobo Jibon has been working solely for the socio-economic and education development of the poor, helpless and destitute, especially women and children. The organization is always very keen to take the effective ways of development closed to the vulnerable people making the process accessible and participatory and maintains the sustainability of the progress of its programs.

Successes achieved are the results of concerted efforts of the members of the Executive Committee and the General Body inter alia. It is my privilege to extend sincere thanks and gratitude to them for their tireless help in making good decisions and policies for smooth functioning of the organization. I would also like to thank the development partners including donors and development agencies, government organizations, the NGO community and the national and international partner organizations for their technical and financial assistance to continue our activities both at community and individual levels. I would also like to express our appreciation to the community people and the stakeholders at all levels for their continued support and assistance.

I also extend my thanks to our beneficiaries for their cooperation and timely support to Nobo Jibon. I hope this cooperation will continue in future.

For successful implementation of the programs/projects, staffs always play a pivotal role in the organization. I am proud that Nobo Jibon has been able to develop a strongly committed staff team who always put their utmost efforts in proper implementation of the programs/projects undertaken by the organization. I would like to thank them for their team spirit and dedication towards the organization.

Finally, special thanks for the Editorial Team and people who have prepared this Annual Report to be printed. I believe it took a lot of time and energy to put it together for a better reporting. I hope Nobo Jibon would be able to play a comprehensive role in reaching the ultimate goal of ensuring education for all, poverty reduction and sustainable development in the time to come.

I convey my heartfelt thanks and best wishes to all.

Shohid Khan
Founder Chairman



Foreword

It is my great pleasure to welcome you to the Annual Report 2016-2017 of Nobo Jibon. The readers will not only find this report as a reflection of our activity but also get some information about the people Nobo Jibon works for and their struggle, enthusiasm and hard work for better life. Nobo Jibon has been implementing different programs/projects for improving the well-being of the rural and urban poor people. The multi-pronged efforts are promoting programs related to education, microfinance, water sanitation and nutrition, agriculture and environment, child and women development, health and so forth. Nobo Jibon implements its programs following a comprehensive approach which helps the beneficiaries in finding their way out of poverty.

Despite of some difficulties, Nobo Jibon has been able to accomplish its targets set in the strategic planning. It would never be possible achieving targets without the help and cooperation of our Founder Chairman, Executive Committee and General Body members. They extended their utmost cooperation in developing policies and guidelines for implementing programs/projects. I am grateful to them for their valuable supports. I would also like to convey thanks and gratitude to our donors, development partners, government organizations, national and international organizations and the NGO community to help in achieving the goal and objectives of Nobo Jibon. My sincere thanks also go to our beneficiaries as well as their sincere support and continued cooperation to the organization. The staffs are the key architects and implementer of the development activities of Nobo Jibon. They worked hard with full team spirit to materialize the programs/projects undertaken by Nobo Jibon during this period. I do highly appreciate their endeavor towards attaining the achievements.

Finally, I wish that the cooperation from all would help us make things better for the years ahead.

Tarequzzaman Khan
Executive Director

Executive Summary

Nobo Jibon established in 1998 with a view to promote national development through education development and improving socio-economic condition of the target peoples including the disadvantaged and vulnerable women and children of the society. It believes in unlocking human potential and derives appropriate approaches for bringing the target population out of vicious cycle of illiteracy and poverty. The multi-pronged efforts of Nobo Jibon are: promoting programs of education, health, water and sanitation, nutrition, women and child development, income generation activities and women empowerment, agriculture, risk and disaster management etc. From its very inception, Nobo Jibon has strongly believes, follows and promotes a multidimensional and participatory strategy towards achieving sustainable development in implementing its programs and projects for the poor and marginalized beneficiaries.

The education program is the most important program of Nobo Jibon is designed to provide formal, non-formal and extended non-formal primary education to the drop-out children. Nobo Jibon attempted to ensure education for all particularly for the poor and disadvantaged children through Nobo Jibon institute from Play Group to SSC and about 800 students every years are getting facilities of quality education along with digital class facilities. In the last SSC examination, 100% students passed successfully. On the other hand, it also attempted to enhance the ability and learning capacity of the primary level students of the poor and illiterate family with the aim to prevent drop out and improve quality education. In the reporting year, 3 education centres were running by using its own resources. A total of 90 primary school-going children are continuing study under this schooling program. The attendance rate was found as 96% showing increasing interest among the target population.

Another education program is Nobo Jibon Polytechnic Institute (NJPI) established in 2010 and is the renowned institutions in Bangladesh. During the reporting period a total of 490 students is studying in civil engineering, garments designing, chemical engineering, etc. Last year, Nobo Jibon institute was selected as the best educational institution in Satkhira district. On the other hand, the institution also awarded in the district, divisional and national level science fair.

In 2016-2017, Nobo Jibon also extended educational support to 1,200 orphan and vulnerable children in Satkhira, Sylhet, Naogaon and Mymensingh district. Nobo Jibon provided educational allowances, educational materials, school bags, school dress, primary health equipments, etc. Nobo Jibon also continued its support including shelter, education, fooding etc to 30 orphan students through its orphanage home free of cost and during the reporting period.

Microfinance is the most important program of Nobo Jibon. Currently, Nobo Jibon is operating the program through 4 branches under Satkhira district of Bangladesh. In the current year, Nobo Jibon has 5,513 members and 4,077 borrowers.

The agriculture another important program of Nobo Jibon is aimed to increase income and employment of the targeted people through increasing yield (productivity) and production of crops, forestry, irrigation etc. Nobo Jibon formed small groups at community level for irrigation activities. Nobo Jibon distributed agricultural tools among 450 poor and vulnerable farmers and also provided 25 shallow machine for supplying of water.

Nobo Jibon ensured safe drinking water by installing hand pumps, deep tube wells. In the reporting year, Nobo Jibon installed 50 deep tube wells and 25 hand pumps in

different areas of Satkhira district and about 50000 people were benefited from these water sources. On the other hand, Nobo Jibon installed one deep water well at Baikay Union of Satkhira Sadar Upazila and ensured safe drinking supplied water to 1500 household.

Nobo Jibon has been providing primary health care service, maternal and child health care services among the most vulnerable population and pregnant women and new born babies. Nobo Jibon provided maternal and child health care among 7,270 pregnant women, lactating mothers and children in Satkhira sadar upazila and Assasuni upazila under Satkhira district. Besides, 260 pregnant women received delivery support through TBAs. On the other hand, Nobo Jibon also provided cataract surgery support to 181 most vulnerable and poor patient. It also increased health awareness among 20000 people.

During the reporting period, Nobo Jibon developed skilled of 20 most vulnerable women and provided sewing machine for their livelihood support. Nobo Jibon also distributed food package among 3,000 most vulnerable and poor families during different festivals and also provided Qurbani meat among 6000 families to fulfill the nutritional demands of the disadvantaged and vulnerable people.

In 2015-2016, a total of 60 staff members from head office and field offices participated in development and management related training courses.

Nobo Jibon strictly maintains its financial management system which is being guided by financial management manual. It ensures regular internal audit as well as external audit by a reputed audit firm. Nobo Jibon is maintaining an efficient, effective and transparent accounting system.

The activities of Nobo Jibon have been understandably creating positive impacts in the lives and livelihoods of the marginalized and disadvantaged people of the society. Nobo Jibon is proceeding consistently towards achieving its goal. Nobo Jibon believes that hard work and aspiration will surely take Nobo Jibon to the desired height with support of all its development partners, stakeholders and well wishers.

Chapter 1: Introduction

1.1 Background:

In Bangladesh, both at rural and urban settings, a huge number of populations is fighting for coping with poverty, hunger as well as illiteracy from generation to generation. For their education, economic graduation, creating of livelihood opportunities is crucial through improving life skills. Nobo Jibon set off in 1998 in the heart of the south-western district Satkhira by Mr. Shahid Khan living in London and left Bangladesh 54 years back, giving highest priority on ensuring education and socio-economic development of the by-passed, disadvantaged and vulnerable segment of the community.

Nobo Jibon is transforming the poor and vulnerable community as a change maker of their own fate and has been implementing various programs by following a integrated development approach (IDA). The well designed sustainable programs of Nobo Jibon through covering huge number of beneficiaries is definitely contributing towards achieving Sustainable Development Goals (SDG). Nobo Jibon is now operating its activities all over the countries and plans to expand its interventions gradually in challenging and hard to reach areas to address the dire needs of the people who are deprived from education and other basic rights and continuously fighting against poverty.

1.2 Legal Status of the Organization:

Nobo Jibon is registered with the following Registration and Licensing Authorities:

- The NGO Affairs Bureau under Foreign Donation (Voluntary Activities)
Registration Number 2365, Date of Registration 05/06/2008
- Directorate of Social Services, Government of the Peoples Republic of Bangladesh
Registration Number 357/2001, Date of Registration 23/10/2001
- Micro-credit Regulatory Authority on 2008, Reg. no. 01510-00596-00166
License Number 01510-00596-00166; Date of Registration 16/03/2008

1.3 Operational Areas:

Nobo Jibon is operating its development activities across the country through its Head Office, Liaison Officer, Branch Offices and Partners Organizations. Nobo Jibon has also stretched its activities to the pocket areas of poverty such as coastal belt and disaster affected areas.

1.4 Vision, Mission and Goal:

The endeavor of Nobo Jibon started in 1998 with a view to improving the socio economic conditions of the by-passed, disadvantaged and most vulnerable population, particularly the women and children in both rural and urban areas

- **Goal of Nobo Jibon:** To improve quality of life of the poor particularly most disadvantaged women and children and community as a whole
- **Vision of Nobo Jibon:** To make an educated, democratic, just, equitable, capable and poverty free Bangladesh. It also envisages a society in Bangladesh where every human being living with human dignity and free from all sorts of human rights violations
- **Mission of Nobo Jibon:** To create self-financed, self-employed and self-empowered communities with increased capabilities by providing need-based services and supports like education, health, income generation, accommodation and fooding, microfinance, agriculture, water and sanitation, environment, Climate change, social security, technology, etc.

1.5 Objectives of Nobo Jibon:

- Enhancing the socio-economic condition of the by-passed, disadvantaged and underprivileged people through undertaking and implementing strategic programs and projects
- Ensuring education for all by increasing enrollment of most vulnerable, disadvantaged, orphans and dropped out children in the institution
- Ensuring food security of the underprivileged poor people through improving their income and access to food
- Assisting and supporting the disadvantaged and the underprivileged people for capacity building and ensuring provisions of basic needs of life like employment, income, health, education etc
- Helping in building institution of the target groups for establishing their basic rights in the family, community and society
- Making ownership of the organizations among beneficiaries

1: 6 Governance

Nobo Jibon always gives the priority on good governance, accountability and transparency according to the approved constitution of the organization. Nobo Jibon has three tier organizational structures namely; General Body, Executive Committee & Advisory Committee. General Body comprises a group of highly distinguished professional from different fields of the society. The General Body consists of 21 members and hold at least one general meeting annually in a transparent and democratic process. The General Body elects its 7 members Executive Committee (EC). The EC is responsible to frame policies and guidelines to run the organization. The extensive financial and material support by the founder of the organization Mr. Shahid Khan and the EC members continuously contribute to organizational growth and development by providing their valuable advice and suggestions in formulations of policies and guideline. Nobo Jibon is governed by a set of administrative policies, guidelines and manuals approved by the EC.

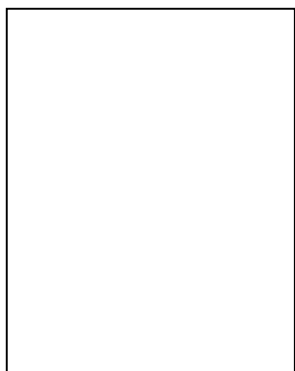
Executive Committee:

All members of the Executive Committee are non-political. No member is involved in any party politics. Particulars of the members of the Executive Committee are given below:

Sl No	Name of EC Member	Position in the Committee	Qualification	Address
01	Gazi Abul Quasem	Chairman	M.A	Katia, Satkhira
02	Mst. Josna Ara	Vice-Chairman	M.A	Katia, Satkhira
03	Tarequzzaman Khan	General Secretary	M.A	Palashpole, Satkhira
04	Mst. Ranjina Begum	Treasurer	B.A	Palashpole, Satkhira
05	Md. Tayeb Hasan Shamsuzzaman	Executive Member	M.A	Palashpole, Satkhira
06	Sk. Shafiq-Ud-Dawla	Executive Member	B.A	Palashpole, Satkhira
07	Sabina Awladur Rowshon	Executive Member	B.A	Munjitpur, Satkhira



Gazi Abul Quasem
Chairman



Mst. Josna Ara
Vice-Chairman



Tarequzzaman Khan
General Secretary



Mst. Ranjina Begum
Treasurer



Md. Tayeb Hasan
Executive Member



Sk. Shafiq-Ud-Dawla
Executive Member



Sabina Awladur Rowshon
Executive Member

1: 7 Beneficiaries Coverage:

District	Upazila	No. of Union	No. of Village
Satkhira	Satkhira Sadar	14	121
	Tala	05	42
	Kaligonj	02	09
	Assasuni	04	22
	Debhata	02	11
	Shaymnagor	03	13
	Kolaroa	03	12
Jessore	Monirampur	01	03
	Keshobpur	01	03
Khulna	Dumuria	02	06
	Paikgasa	01	04
Sylhet	Sylhet Sadar	04	13
	Guainghat	04	15
Naogoan	Mohadevpur	01	10
Cox's Bazar	Cox's Bazar Sadar	02	08
	Ramu	01	02
	Ukhia	01	02
	Inani	01	02
Nilfamari	Kishorgonj	09	68

1: 8 Staff Strength:

Nobo Jibon has a fleet of professional staff with extensive experience and specialization in the areas of education, microfinance, agriculture, health, sanitation, sponsorship, environment, community development, etc. At present, Nobo Jibon has personnel strength of about 1250 of which 35% are professionals and the rest are support staff. The organization recruits its staff considering gender priority and appoints competent female candidates proportionately. The organization maintains a good ratio of male and female staff (70:30).

1: 9 Development Approach & Strategy:

The main strategy of Nobo Jibon in implementing its activities is to assist beneficiaries as the development partners or facilitators. Some working strategies of Nobo Jibon are mentioned below:

Group Approach

Nobo Jibon strongly believes that sustainability of the organization depends on the sustainability of the beneficiary target groups. Nobo Jibon implements most of its programs/projects by organizing beneficiaries in groups. Groups decide what kind of approach and assistance they need. Nobo Jibon assists them in taking proper decision. In the light of the decision taken by the groups, Nobo Jibon provides the group members with technical and financial supports.

Bottom-up Approach

Nobo Jibon follows a bottom-up and participatory development approach as its working strategy. With this end in view, Nobo Jibon first starts mobilizing and organizing beneficiaries through awareness building.

Family Approach

Though the women are organized as the primary beneficiaries, all members of beneficiary family have to participate in development activities. In the decision making process of the development issues of a family, Nobo Jibon ensures the participation of every adult member of the family. Nobo Jibon tries to increase the skills of every family member so that they can implement an enterprise jointly for the betterment of the family.

Cluster Approach/Community Approach

Nobo Jibon follows cluster/community approach in implementing its various activities. According to the approach, working areas are divided into clusters. Cluster-based community is mobilized through development approach. All products and services are provided to the targeted people in the community. The participation of the community people in various activities of Nobo Jibon is ensured by involving the local governments concerned.

Integrated Development Approach (IDA)

The principal strategy of Nobo Jibon in managing the programs/projects is to follow a participatory development approach involving and activating both the stakeholders and the beneficiaries as development partners. The approach is named “Integrated Development Approach” (IDA). In order to improve the livelihood of people including the poor, Nobo Jibon has been following this approach through implementing a host of interventions centering on community. Nobo Jibon’s program interventions are developed or designed in line with Poverty Reduction Strategy Plan (PRSP) and Sustainable Development Goals (SDGs) for addressing the priority issues like education, training and skills development, microfinance, agriculture, technology, health, mother and child care, sanitation, nutrition, etc.

Unlike many other NGOs in the country which are confined to Minimalist approach (only Microcredit), Nobo Jibon is promoting or pursuing a Maximalist approach (Microcredit plus IDA approach) to break the vicious cycle of poverty. The organization strongly believes that IDA is the most appropriate approach/strategy for sustainable development of the poor and the community as a whole.

1: 10 Major Programs:

The programs of Nobo Jibon are designed for the most vulnerable people who are being deprived of and by-passed by many opportunities and consequently cannot acquire basic living facilities and are unable to establish their rights in the society. Most of the programs and projects are implemented with the assistance of the development partners and/or government agencies and private sector, while some are exclusively from its own resources. The major programs of Nobo Jibon includes:

- Education
- Micro-finance
- Agriculture and environment
- Health and Nutrition
- Water and Sanitation
- Child development and gender development
- Risk and Disaster management
- Enterprise and Entrepreneurship development etc.

1: 11 Major Interventions:

Nobo Jibon strives to free the poor people from the vicious circle of poverty and for this it follows a integrated program approach. Nobo Jibon has identified the following broad interventions to achieve its goal and objectives:

- Education
- Microfinance
- Child Sponsorship
- Agriculture (Community Based Irrigation Program)
- Income Generation Activities (IGA)
- Health & Nutrition
- Water and Sanitation
- STD/ HIV/AIDS Prevention
- Arsenic Mitigation
- Technology Transfer
- Social Security
- Advocacy and Governance
- Orphanage
- Gender
- Environment Promotion
- Disaster Management
- Food Security
- Forestry
- Mainstreaming the Street Children
- Rehabilitation of the Persons with Disability
- Counseling

- Awareness Raising on health, early marriage, dowry, violence against women and children
- Prevention of Trafficking
- Human Resource Development
- Recreation

Of these, food security, climate change, advocacy, gender development, environment protection, disaster management are the cross-cutting interventions requiring integrated approach from several programs.

1: 12 Partnership & Networking:

Development Partners:

Nobo Jibon believes that partnership and assistance in different forms are essential for successful implementation of development activities. The major national and international development partners of Nobo Jibon includes:

Government

- ❖ Department of Social Services (DSS), Ministry of Social Welfare
- ❖ Department of Women and Children Affairs, Ministry of Women and Child Affairs
- ❖ Directorate of Health Services, Ministry of Health and Family Welfare
- ❖ Department of Public Health, Ministry of Local Government, Rural Development and Cooperatives
- ❖ Department of Agricultural Extension (DAE), Ministry of Agriculture
- ❖ Bangladesh Bank, Ministry of Finance
- ❖ Bangladesh NGO Foundation (BNF)

International Organizations / Agency

- ❖ WORLD BANK
- ❖ HUMAN APPEAL INTERNATIONAL (HAI)
- ❖ ORPHANS IN NEED (OIN)
- ❖ PENNY APPEAL
- ❖ NOVO JIBON (UK)
- ❖ WORLD FOOD PROGRAM (WFP)
- ❖ MUSLIM CHARITY
- ❖ STATE OF GUERNSEY (GOAC)
- ❖ AL-MUSTOFA TRUST INTERNATIONAL (ATI)
- ❖ HAYEZ MUSLIM CENTER (HMC)
- ❖ HUMAN RELIEF FOUNDATION
- ❖ ISLAM ON THE GO TEAM
- ❖ INSNAAN RELIEF
- ❖ SRI LANKA ISLAMIC FORUM-UK TRUST
- ❖ THE CHARITY NETWORK (TCN)
- ❖ RELIEF INTERNATIONAL-UK
- ❖ BANGLADESH NGO FOUNDATION (BNF)

Chapter 2: Microfinance

2: 1 Introduction:

These days microfinance operation has become a globally recognized approach for reducing poverty in the developing and least countries. Its role in socio-economic development of the poor people is inevitable as it helps make the capital and access to financial/banking to these people. Bangladesh is the birthplace of microcredit programs of the world. Realizing the importance of microcredit, Nobo Jibon started its savings and credit programs in 1998 to encourage increasing the income of the poor through income generating activities (IGA's) and micro enterprises. Nobo Jibon provides access to financial services to the poor who are unable to obtain credit from mainstream banks due to lack of necessary assets and referrals. The borrowers, most of whom are women, use these loans to engage in various income generating activities to improve their socio-economic status. Nobo Jibon experiences suggests that only microcredit is not enough to tackle poverty and the poor also need a package of other services like health, nutrition, education etc. for their economic empowerment. Therefore, Nobo Jibon follows an integrated development approach in micro-finance program that aims to alleviate poverty not only through income generation but through an integrated approach. Integrated development is the system of collectively implementing health, economic and education initiatives to strategically meet a community's development goals.

2: 2 Objectives of the Program:

The specific objectives of the microfinance program are to:

- Make credit available to the poor people having no or very limited access to existing (formal) credit facilities
- Help create self employment and sustainable income to the target people through income generating activities (IGA) and enterprises
- Ensure livelihood security of the beneficiaries
- Mobilize savings for the poor
- Reducing dependency on moneylenders
- Empower women
- Enhance income of the organization for its sustainability

2: 3 Program Strategies:

Nobo Jibon follows integrated development approach (IDA) with micro-finance as the centre point of development . The important strategies of the program includes:

- Upholding MRA rules and regulations
- Diversity products to meet beneficiaries demands
- Special emphasis on sustainability of its borrowers
- Easy and close communication among employee as well as between employees and beneficiaries
- Dynamic and forward looking leadership
- Decentralization and delegation of authorities to the bottom line officials
- Participatory process in decision making
- Special provision and emphasis on micro enterprise loan to advance/graduate members for creating employment opportunities
- Implementing cluster based development activities through mobilizing all sorts of local level resources and providing need based information and technologies to the beneficiaries and communities

- Ensuring maximum of savings and promoting micro insurance as the part of borrowers resource mobilization and safety of the disbursed credit
- Special priority on the agricultural development projects
- Strong monitoring and supportive supervision
- Establishing and maintaining Go/NGO/Private organizations and national/international donor agencies
- Special focus on women's empowerment
- Risk and transaction cost reduction

2: 4 Operational Areas:

Nobo Jibon is operating its Micro-finance program in Satkhira District through 4 Branches includes:

- Satkhira Sadar
- Kalaroa
- Jhudanga
- Kazirhat

2: 5 Major Activities & Services:

1. V. O Formation
2. Member Admission
3. Borrower
4. Loan Disbursement
5. Savings
6. Outstanding
7. One time recovery rate (OTR)

2: 5.1 Formations of Groups (Samity):

Sl No	Branch	Number of Groups
01	Satkhira Sadar	108
02	Jhudanga	89
03	Kalaroa	56
04	Kazirhat	26
Total		279

2: 5.2 Savings:

Sl No	Branch	Savings (BDT)
01	Satkhira Sadar	79,21,965.00
02	Jhudanga	44,80,829.00
03	Kalaroa	18,81,717.00
04	Kazirhat	4,66,860.00
Total		1,47,51,371.00

2: 5.3 Micro Insurance/Member Welfare Fund:

Sl No	Branch	Welfare Fund (BDT)
01	Satkhira Sadar	10,90,000.00
02	Jhaudanga	5,10,970.00
03	Kalaroa	1,10,150.00
04	Kazirhat	41,110.00
Total		17,52,230.00

2: 5.4 Microcredit's':

Micro-credit is the extension of very small loans (microloans) to impoverish borrowers who typically lack collateral, steady employment and a verifiable credit history. It is designed not only to support entrepreneurship and alleviate poverty, but also in many cases to empower women and uplift entire communities by extension.

In Bangladesh, the rural poor, particularly the women, are unable to obtain credit from mainstream banks due to lack of necessary assets and referrals. They are mainly dependent on the informal supply from moneylenders who charge an exorbitant rate of interest. Nobo Jibon initiates its credit program to create opportunities for employment and income for the rural poor, specially, the women and reduce the dependency on the moneylenders. Nobo Jibon, provides collateral free loan to the poor in both rural and urban areas in a simple, efficient and affordable manner. The borrowers use these loans to engage in various IGAs to improve their socio-economic status.

2: 5.5 Product Wise Status of Microfinance Program:

SL No	Product	Disbursement		Outstanding	
		Number of people	Amount	Number of people	Amount
01	Crops	788	97,50,000.00	746	78,28,000.00
02	Fisheries	492	77,31,000.00	457	52,19,000.00
03	Livestock	702	88,42,000.00	656	68,96,000.00
04	Food Processing	312	53,44,000.00	289	40,46,000.00
05	Handicraft	304	61,33,000.00	265	43,77,000.00
06	Seasonal	520	69,70,000.00	485	50,96,000.00
07	Small Business	808	1,12,83,000.00	765	89,38,000.00
08	Medium-Sized Business	290	89,20,000.00	258	57,11,000.00
09	Miscellaneous	177	47,80,000.00	165	20,83,820.00
	Total	4393	6,97,53,000.00	4077	5,01,94,820.00

2: 6 Microfinance Program from July 2012 to June 2016:

Particulars	2013	2014	2015	2016	2017
Village Organization	187	212	200	243	279
Member	3569	3998	3869	4531	5513
Borrower	2368	2683	2751	3243	4077
Savings Collection	4657321	4567211	4268816	4359052	7890723
Savings Balance	5674320	7493655	9151932	10639771	14751371
Disbursement	34229000	34037000	36074000	42098000	69753000
Out Standing	16301996	19603247	21410774	27938563	50194820
One time Recovery Rate (OTK)	95%	97%	98%	99%	99.5%

2: 7 Highlights of the Program:

- Micro-finance program of Nobo Jibon has been operating in Satkhira districts through 4 branches
- Number of Members is 5,513
- Number of borrowers is 4,077
- Savings mobilization balance is BDT 1,47,51,371
- Outstanding is BDT 5,01,94,820
- One time recovery rate-99.5%

2: 8 Impacts of the Program:

- Poor people have the access to financial services were unable to obtain credit earlier from mainstream banks due to lack of necessary assets and referrals
- Dependency of the poor on the moneylenders is gradually decreasing
- Income of the borrowers increased by using the loans in different income generating activities which in turn improved their living standard
- Women are socially and economically empowered and their participation in the decision making process increased
- Micro-credit has created jobs directly and indirectly, as borrowers are able to hire others on their IGAs
- Training on different IGAs and credit management are helping the beneficiaries to select and run the IGAs suitable for their sustainable livelihood
- Employment opportunities created for the poor especially women of disaster prone areas
- Health, education, nutritional status of the poor people are improving which in turn may reduce their poverty

2: 9 Success Case Studies:



Momotaz Begum husband Abdus Salam address palashpole satkhira sadar satkhira. She has been doing business on second hand tires since 2008. She goes to people's houses collects tires and sells them. When she started her business she had a capital of only 1000 taka. Initially she took a loan of 5000 taka from Nobo Jibon slowly when her business started closing well, she started taking beggar loans currently her capital is 300000

lakes. Recently she took a loan of 120000 taka from Nobo Jibon Her savings is 14713 taka. Currently she earns 15000-20000 taka per month. Her two sons are currently at School. She established her business all by herself. She is an example for the society.

Chapter 3: Sponsorship Program

3.1 Introduction of the Program:

Due to natural disaster, polygamy, poverty, family break up etc. the rate of vulnerable and orphan children is high and most of them are engaged hazardous work or they are working as house help. Most of the children are deprived from the basic rights including education. Children are getting involved in hazardous work, sufferings from malnutrition and consider the family members are earning members. Considering the situation, Nobo Jibon undertakes an integrated program to improve the situation of vulnerable and orphan children by providing educational and health care and nutritional support. The sponsorship program is designed for the most vulnerable and orphan children in the community. The sponsorship program includes, quarterly allowance for the children, education fees, tutor fees, school bags, books and educational materials etc. Under this program, Nobo Jibon also provides livelihood support to the most vulnerable families..



3.2 Objectives of the Program:

The main objective of the program is to ensure education for most vulnerable and orphan children.

3.3 Beneficiaries of the Program

The main beneficiaries of this programme were the vulnerable, poor & orphan children who are school going but had no or less opportunities of their necessities. Also the general, poor and vulnerable populations of the project areas were the beneficiaries of this project. The total beneficiary quantity was 42,062.

3.4 Geographical Coverage

Sl No	District	Sub-District (Upazila)
01	Satkhira	Satkhirā Sadar
		Debhata
		Kaligonj
02	Sylhet	Sylhet Sadar
		Joyentapur

3.5 Major Activities & Services

Sl No	Name of Activity	Beneficiary Quantity
01	Seminar	2,400
02	Education Allowance Distribution	1,200
03	School Dress distribution	1,200
04	Dress for Vulnerable Children	30
05	Winter Cloth for Vulnerable Children	30
06	Treatment for Vulnerable Children	30
07	Education Materials distribution	1,200
08	Students Conveyance	1,200
09	Pre-Primary School	90
10	Group Meeting	1,000
11	Food Supply for Residential Children	32
12	Students/Guardians Snack Distribution	2,400
13	Tube Well Implementation	230
14	Deep Tube Well Implementation	19,000
15	Qurbani Programme	12,000
16	Sewing Machine Distribution	20
Total		42,062

3.6 Major Achievements of the Program

- 03 Seminars were arranged under project time duration. Every seminar consisted of 1,000 people. Different level representatives such as local government, local administration, teacher, NGO worker, CBO, students were the participants of the seminar. The participants were awarded of child rights and human rights.
- Sponsorship allowances were given to 1,200 sponsored children in three times under the project duration.
- School dresses were given to 1,200 sponsored children at the beginning of the year under the project duration.
- Dresses were given to the 30 residential students under the project duration. They use the dresses for one year.
- Winter Dresses were given to the 30 residential students under the project duration. They use the dresses to save themselves from the outbreak of winter season.
- 30 residential students were arranged for medical services so that they can be saved from different kind of physical weakness under the project duration.
- Education materials such as School Bag, Note Books, Books, Pencil, Pen, Eraser, Sharpener, Geometrical Instrument Box, Health Soap, Tooth Pest, Mosquito Coil, Biscuit, Tooth Brush, Umbrella, First Aid Box and Medicine were supplied to 1,200 sponsored children in three times under the project duration.
- During the educational allowance and materials distribution, the conveyances were distributed to the sponsored children and their guardians. They got the opportunities in three times under the project duration.
- 50 Group meetings were arranged under the project duration. Every group consisted of 20 members. Near about 1,000 people were awarded from these meetings.

- 30 residential students got opportunities for feeding three times in a day for whole the 1st year round of the project.
- During the educational allowance and materials distribution, the lunches were provided to the sponsored children and their guardians. They got the opportunities in three times under the project duration.

3.7 Highlights of the Program

- 1,200 Vulnerable and orphan children were sponsored under the project.
- Education allowances, materials, school dresses and school bags were properly distributed among the 1,200 sponsored children so that they can fulfill their educational needs. Also they were distributed food, nutrition and health support.
- 30 residential students got opportunities for one year on living, feeding, medical treatment, education and so other basic needs.
- 90 children got opportunities to start their institutional education from the 03 pre-primary schools.

3.8 Impacts of the Program

- 1,200 sponsored children got the opportunities to continue their education.
- The vulnerable group was given priority of the project.
- Poor and most poor people got opportunities so that they can build up their lifestyle in the society.
- The activities were lifelike, realistic and updated under the project.
- Most of the activities are in the target of Government. So it will help the national target of the country and support to ensure the Vision-2021.

3.9 Success Stories with Photographs

Case Study

Photograph		
Interviewer/photographer / film maker:	Interviewer : Mallick Mostofa Nahid Hasan	Photographer : Md. Rafiqul Hasan
	Film Maker : Not Applicable	
Date:	November, 30-2016	
Project visited:	Sponsorship Project	
Location:	Munshpara, Satkhira Sadar, Satkhira, Bangladesh	
Name of person or family being interviewed:	Name : Mohsina Pervin	ID Number : 300198
	Guardian Name : Jesmin Nahar	Relationship : Mother
	Father's Name : Late. Moshiur Rahman	

	Age : 17 Years 03 Months
Current status e.g. Refugee / IDP:	Class : Ten Roll No : 82 Attendance : 97% Effort : Good Accomplishment : Good Name of School : Polli Mongol High School Class Teacher : Abu Sayed
How did they hear about the project?	Nobo Jibon found out the orphan Mohsina from Munshipara which is a remote area of Satkhira district. Jesmin Nahar, mother of Mohsina Pervin was suggested to contact with Sponsorship & Programme Section of Nobo Jibon. Then they contacted here. Nobo Jibon team collected the photograph and details of the orphan and applied to HAI through application format.
Living conditions:	The family is still living under poverty line. The family is living in self house. The family consists of three members.
Living conditions: Please describe the family or person's living conditions and need. For example, health or education	Moshiur Rahman was only the income person for the family. He was died by Electric Shock on the 07-March-2002. After his death Jesmin Nahar was the income person for the family. Now she is sick and his elder son works in a hospital as a scavenger. And the family income is not more than BDT. 5,000.00 per month. This is really tough to maintain the family feed, nutrition and health support. Mohsina gets proper educational support from the contribution of HAI. Now it is essential to establish an income generation support for the family. There is sufficient place to implement a poultry farm in front of the house. If it will be arranged to implement a poultry farm in the yard, the family will be self sustainable for their future establishment.
How is Nobo Jibon helping?	After getting sponsored by Nobo Jibon Mohsina Pervin is getting continuous educational support from Nobo Jibon, Bangladesh. She gets the support from Nobo Jibon Center in every three months. In whole the year round she gets four times support from here. The educational supports those she was provided are: Writing Pad, Pen, Wood Pencil, Color Pencil, Eraser, Sharpener, Instrument & Geometrical Box, First Aid Box, School Dress, School Bag, Umbrella, Biscuit, Detergent powder, Health Soap, Tooth Brush, Tooth Powder, Nail Cutter, Comb, Table Lamp and cash money for school and tuition fees. The materials are used for education, sanitation and health nutrition. Also she is being provided health educational and health advises from the sponsorship workers.
Needs being met by other NGOs:	No, there are no NGO working in the project area.
Needs not being met:	The family needs an income generation support immediately. A Poultry Farm would be provided to the family by proper poultry farming training. A reading table and chair are necessary for Mohsina so that she can read attentively in her own reading place.
Notes:	After visiting the residence of Mohsina Pervin, we can say that Nobo Jibon is working properly as per orphan's necessity in education.
How can the project be improved/ Any other comments:	i) Only educational support is not sufficient for a student. Proper food and nutrition supports are also needed for proper development of talent. ii) Family Sponsorship supports are also necessary for proper development of the family. iii) An income generation support is also necessary for providing proper

	income.		
Lessons for the future/Message to donors:	The orphan child is intellect and polite. She needs to get the educational support continuously from NJ. The family requests to continue the sponsorship until she can complete the education. Also Mohsina and her mother thank to respected donor and donor organization. The family invited the donor to Bangladesh to visit the orphan family.		
Please tick if permission to use the following has been granted:		Personal story/information	√
		Real name	√
		Photographs	√
		Video footage	
		Other (please state)	
		By: Mallick Mostofa Nahid Hasan Signed (case study) (date) 30/011/2016 By: Mallick Mostofa Nahid Hasan Signed interviewer (date) 30/11/2016	

Chapter 4: Agriculture & Environment

4.1 Introduction of the Program

Bangladesh is an agrarian country and the economy of Bangladesh is primarily dependent on agriculture. Agriculture comprises about 20% of the country's GDP and employs around 55% of the total labour force. Agriculture plays an important role on employment generation, poverty alleviation, human resources development and food security. Considering the major role of agriculture, Nobo Jibon initiated a comprehensive approach agriculture development focusing mainly on modern and appropriate technology in irrigation particularly for the marginalized farmers. Nobo Jibon forms groups by organizing marginalized farmers in the community and distributed modern agricultural tools including generator, pump, tractor, etc.

4.2 Objectives of the Program

- Increase production of crops, forest, fishery and livestock
- Preserve and encourage green tree coverage
- Ensure agro-based, self financed and sustainable employment and income generating activities (IGAs)

4.3 Major Activities & Services

Activities are as follows:

- Identify 450 beneficiaries through conducting baseline survey
- Formation of 45 farmers grouping the project area
- Arrange and conduct training on modern agricultural crops production and irrigation system of 450 beneficiaries
- Site selection for 45 shallow pumps installation
- Procurement of 45 shallow pumps
- Installation of 45 shallow pumps in project area
- Supply water to agricultural land for agricultural crops production
- Monitor project activities
- Prepare and submit final report
- End line project evaluation report

4.4 Major Achievements

- Meeting with community people in 45 project site completed
- Baseline survey has conducted in 45 project areas and report prepare.
- 450 target beneficiaries have been identified
- Formed 45 beneficiaries group
- Arranged and conducted training for beneficiaries in 5 sub-districts
- 100% sites of shallow tube well installation completed
- Procured 45 shallow pumps with all necessary accessories
- Installed 45 Shallow Pumps in the project area
- Monitored project activities as per plan
- About 280 Acores of cultivating land came under irrigation project.
- 450 poor farmers are able to produce paddy at least 3 times in a year
- 450 poor farmers are now to produce different types of seasonal vegetables throughout the year
- Food scarcity is eliminated of 450 poor farmers family in the project area
- Create opportunity to increase income through selling food and vegetable which have a positive impact on the whole communities in these areas as the food prices is in limitation
- Consumption of food and vegetables of the target beneficiaries increased and as a result nutritional status of target beneficiaries is improved
- Reduce mal-nutritional rate of the target beneficiaries particularly women and children in the project area
- Increase knowledge and attitude of the target beneficiaries on modern irrigation system

- Enhance knowledge and skills of the target beneficiaries on using and maintaining shallow tubes well

4.5 Impacts of the Program

The Community Based irrigation project will be a sustainable one. The life span of each Shallow pump will be of 5-7 years or even more. The production of agricultural crops will increase and the income level of the beneficiaries will be gradually increasing. As a result, their economical condition will be improved and food consumption rate will also be improved. They can run this project by their own financial contribution. The maintenance cost of the shallow pump is low and the group members will take the responsibility for this purpose. On the other hand, the beneficiaries are very much cooperative for implementation of the project. Therefore, the project will be sustainable and will play important role in increasing agricultural crops production in the project area.

4.6 Success Stories

Dream Comes True for Haran Kha in Community Based Irrigation Project



Haran Kha, son of Kunju Kha, from Noapara, Kaligonj, Satkhira is an elderly and ultra poor farmer with 7 family members including 2 sons and 2 daughters. Haran Kha at his 59 is farming his own land of 28 decimals. He also cultivates others land of 55 decimals. Due to extreme shortage of water for irrigation purpose, Haran was having hard times to ensure water supply to his lands. As a result he got used to with producing crops once a year and this made it very difficult for him to run and maintain the large family at this age. Most of the times, he

could not take meals for three times a day, neither for himself nor for his family members. He along with his family members was completely deprived of basic human needs. This lead him to a frustrated life. He was seeking such opportunities to get some grouped irrigation service. He even had discussed and shared the problem with other farmers in his community who were having the same problem. However, his efforts and dream for shared irrigation service through community based irrigation came into reality when he came to Nobo Jibon. Earlier this year, through one of the project worker from Nobo Jibon, Haran Kha for the first time came to know about the community based irrigation project. After having a short discussion Haran visited Nobo Jibon office and got himself included in the groups. After receiving orientation on the project, Haran along with his group members are now operating, maintaining and getting shared community based irrigation service. This has created quick impact to his life and living.

He is getting ensured water service to his cultivable land and has already planned to cultivate all his lands for the next season as well. He hopes to cultivate them thrice a year and is in talk with other land owners to borrow some land for cultivation since all his and his fellow group members worry about land irrigation has disappeared. He received better crops production in last season and his earnings has increased. He can now better manage and maintain his family with his increase income.

Haran Kha is thankful to Nobo Jibon and Novo Jibon for the kind support they have ensured and extended through the community based irrigation project. He feels the project should continue to reach other farmers in the district.

Chapter 5: Child Education & Development

5.1 Introduction

There are many children in the project area can not continue their education and do not complete schooling. As a result, they are dropping out from the school. Nobo Jibon has been implementing non-formal pre-primary education project for such dropped out students. They are getting the opportunity to include in mainstream in the formal education system. Also they are getting books, teaching, educational materials with free of cost. We have three centers in our working areas at Hawalkhali, Kamarbaysa & Baikary in the Sadar district of Satkhira. A total of 90 students were in 3 non-formal pre-primary schools.



5.2 Objectives

- Involve the vulnerable and poor children of the project area under the article of education by providing them the primary education
- Involve the vulnerable people of the project area under income generation activities and make them self employment
- Involve the vulnerable and poor children of the project area under the article of education by establishment of pre-primary school programme
- Increase the rate of education as the supporting hand of government



5.3 Major Activities & Services

- Base line Survey has been conducted in the project area.
- 90 target beneficiaries have been identified.
- Establishment of 03 pre-primary schools.
- Admission of 90 students.
- Education supported materials, school dresses, school bags, books etc are distributed among the children.
- Guardian meetings have been conducted.
- Food Parcels have been supplied for one time.
- Particularly visited and monitored the schools.
- Follow up the regular attendance of the children.
- Follow up the quality of teaching of the teachers.

5.4 Highlights of the Program

- The percentage of education the project areas are increasing.
- The guardians are being awarded of their children education, hygiene and health.
- The students come to school with clean school dress.
- The practice of Education has been started.

5.5 Impacts of the Program

- 90 sponsored children are added under the education programme.
- The vulnerable group was given priority of the project.
- Poor and most poor children got opportunities so that they can build up their lifestyle in the society.
- The activities were lifelike, realistic and updated under the project.
- Most of the activities are in the target of Government. So it will help the national target of the country and support to ensure the Vision-2021.

Chapter 6: Health, Nutrition, Water & Sanitation

6.1 Introduction

In Bangladesh, health services for the poorest have remained grossly inadequate. Ultra poor household are the most deprived segment of the population who lack even the most basic necessities, often have very little to eat, no adequate shelter, suffer from extreme malnutrition and are very prone to all forms of diseases. Nobo Jibon provides Primary health care services to the beneficiaries, maternal and child health care services, cataract services through health centre, health and eye camps and cataract surgery. Besides, Nobo Jibon undertakes health awareness program on different health related issues particularly among the women and young girls.



6.2 Objectives

Health and Nutrition:

a. Maternal & Child Health Care:

The general objective of the project is to improve maternal health in the project area. The specific objectives of the program are:

- Identify, listing and updating 100% pregnant women in the project area;
- Increase antenatal check up (at least 5 times) during the pregnancy of all pregnant women
- Increase 80% delivery conducted by trained birth attendants in the project area
- Increase of institutional delivery from 10% to 30% in the project area
- Reduce maternal mortality rate at least 50% in the project area
- Improve nutritional status of women in the project area



b. Cataract Surgery Programme:

- To reduce the rate of preventable blindness among the poor and disadvantaged people in the project area.
- To identify the main eye problems through eye screening campaign
- To restore eye sights of cataract patients through surgery
- To reduce preventable blindness in the project area
- To increase cataract surgery rate (CSR) in the project area
- To reduce dependency of cataract patients on others
- To increase mobility of the cataract patients and involve in income generation activities



c. Water and Sanitation:

- To reduce the risks to health caused by limited access to safe water and the use of contaminated water
- To reduce / eliminate the vulnerabilities faced by people (in particular women) who travel to access safe water
- To improve the quality of life among the most vulnerable groups.



6.3 Major Activities & Services

Health and Nutrition:

a. Maternal and Child Health Care:

- About 7,270 pregnant women, lactating mothers and children are provided maternal and child health care in Satkhira sadar upazila and Assasuni upazila under Satkhira district.
- A total of 510 new pregnant women identified during the project period.
- Ante-natal check-up carried out among the 1,453 pregnant women during the project period.
- A total of 260 normal delivery conducted by the TBAs household level during the project period. The babies and mothers were in good condition.
- Post-natal care provided to 667 mothers during the project period.
- 158 high risk pregnant women referred to other facilities for delivery
- Treatment has been provided to 4,775 U-5 children during the project period.
- 1,171 courtyard meetings conducted at community level with the pregnant women and eligible couples.
- 9,825 household visited at community level during the reporting period.
- 1548 health education sessions conducted at Ward health centers during the reporting period.
- 20 monthly review meetings were arranged during the project. All field level staffs were attended in these monthly review meetings and shared their monthly performances. Project Coordinator and Nurse were present in the monthly review meeting. All field staffs presented their monthly performance report. Besides, the Centre In-charge presented centre wise performance. They also presented their next future work plan for the months of next quarter. All the performed activities were critically reviewed and provided their feedback. Finally, the feedback was incorporated in project implementation.

b. Cataract Surgery Programme:

The following activities were undertaken to achieve the objectives of the project:

- Formation of Project Implementation team
- Orient team members on objectives, strategies and methodologies of this project implementation
- Meeting with the community peoples in the project area
- Identify cataract patients and prepare list of cataract patients through eye screening
- Communicate and Contract with the specialized Doctors and team members for cataract surgery
- Develop schedule for cataract operation
- Procure all necessary MSR, and logistic including IOL
- Arrange cataract operation camp at Hospital
- Conduct cataract operation as per schedule and insertion of IOL
- Distributed spectacles among the cataract operated patients
- Follow up of cataract operated patient as per schedule
- Prepare report and submit to Donor agency.

Water and Sanitation:

- Formation of a WASH team at field level consists of 3 members for 25 hand pump and 50 deep tube well
- Project site visit as per necessity
- Meeting with community
- Formation of safe water committee involving beneficiaries
- Identified 25 hand pump and 50 deep tube well site for installation of water well in consultation with beneficiaries
- Procure 25 hand pumps and 50 deep tube wells with all necessary logistics/instrument
- Installation of 25 hand pumps and 50 deep tube wells
- Monitor all the installation
- Hand over the wells to the community

1.4 Major Achievements

Health and Nutrition:

a. Maternal and Child Health Care:

- 510 new pregnant women identified
- Ante-natal care provided to 1,453 pregnant women
- 260 normal delivery conducted at household level
- Post-natal care provided to 667 new mothers
- 158 high risk pregnant women referred to other facility for better management
- Treatment support provided to 4,775 U-5 children
- 1,171 courtyard meetings conducted at community level
- 9,825 household visits carried out at household level
- 1,548 health education sessions were conducted by the Health Workers
- 20 monthly review meetings were arranged

b. Cataract Surgery Programme:

- Identified 181 cataract patients and prepared list accordingly
- Signed Contract with Doctors and team members consists of 10 high skilled members for cataract surgery of the identified patient
- Developed schedule for surgery
- Conducted cataract operation, spectacles distribution and restored eye sights of 181 cataract patients
- Reduced dependency of 181 cataract patients on others
- Increased mobility of 181 cataract patients
- Involve 181 cataract patients in income generation activities and other household activities

Water and Sanitation:

- Reduced travel time for fetching water and allowing people to participate in productive activities, particularly women.
- Reduced the proportion of infectious diseases caused by unsafe water.
- Reduction of conflicts over water resources.
- Reduced child mortality rate.
- Alleviated human suffering including malnutrition.
- Improved household livelihoods of farmer/livestock communities.

6.5 Beneficiaries Coverage

Health and Nutrition:

a. Maternal and Child Health Care:

The project implemented in 3 unions of Satkhira Sadar and Assasuni Upazila of Satkhira district. The unions are Figri of Satkhira Sadar upazila and Budhata and Kulla of Assasuni upazila.

Name of Union	Estimated no. of beneficiaries	0-11 months	1 yr.-5 yrs.	Adolescent	Eligible couple	Pregnant women
Figri	1431	65	261	549	532	24
Budhata	2929	102	450	1072	1266	39
Kulla	2537	73	313	1069	1056	26
Total	6897	240	1024	2690	2854	89

b. Cataract Surgery Programme:

The programme was implemented in Satkhira Sadar Upazila of Satkhira district. The target of this project was to restore the eyesight of the 181 Cataract patients. So the target group of the project was 181 poor and distressed cataract patients in the Sadar Upazila of Satkhira District. Among the beneficiaries 39 were male and the rest 142 were female.


Water and Sanitation:

The deep tube wells and hand pumps were installed in Satkhira Pourashava, Bolli, Labsha, Boikary, Fingri, Dhulihor, Brommorajpur, Alipur, Shibpur, Jhaudanga, Bhomra, Agordari, Bansdah and Kushkhali Union under Satkhira Sadar upazila of Satkhira district. About 16,500 people were benefited from these water sources.

6.6 Overall Impacts of the Program

- The practice of health check up of mother and child has been started in the project areas.
- Awareness raised among people on their health, nutrition, water, sanitation and hygiene.
- The mother and child death rate of the project has been reduced.
- The eye sight of the cataract surgery people improved and they would be able to do most of the household activities.
- The lens which delivered for the patients will provide lifetime service for the cataract surgery beneficiaries.
- The safe water project is helping the local community to get safe drinking water timely and it is contributing community to survive.
- Each of the hand pump and deep Tube well can be used for 5-7 years and beneficiaries were trained on how to maintain the well.
- People will be able to use safe water by using the water sources in the project area.
- People will be safe from all kinds of water born diseases if they use the wells water in the project area.
- The water sources are full of arsenic, iron and saline free. So the community people can use the water with no hesitation.

6.7 Success Stories

Photograph	
Interviewer/ photographer/film maker:	Interviewer : Mr. Chitta Ranjan Sarker. Photographer : Md. Ashequzzaman Khan. Film Maker : Not Applicable.
Date:	3-January-2016
Project visited:	Maternal & Child Health Care Project
Location:	Shetpur Word Health Center, Assasuni, Satkhira, Bangladesh
Name of person or family being interviewed:	Name : Nargis Khatun Husband Name: Md. Ismail Sarder Age : 22 Years.
Current status e.g. Refugee/IDP:	Weight : 40.0 Kg BP : 120/80 Height : 5 feet Pregnancy Period : 6 Months
How did they hear about the project?	During home visit by the Health Worker of MCHCP, the beneficiary came to know in details about the activities of the project. On the other hand, one of the health centers is situated near the home of the beneficiary. The beneficiary also visited the health centre and became familiar with the actions of the project. By this way, the beneficiary get involved with the health centre and taken the support and health services.
Living conditions:	The family is living under poverty line.
Living conditions: Please describe the family or person's living conditions and need. For example, health or education	The family is consists of four members and the head of the family (husband of beneficiary) is a Salesman of a Fruit Shop and monthly income of the family is BDT 2000 to BDT 2300 which is too low to maintain a family considering the present context. It is very difficult for the family to meet up the basic needs including nutritious food, accommodation, health and education. So it was really very hard to them to bear the expenses related to health and education. Basically, the family was needed health support as

	well as income generation support.										
How is Nobo Jibon helping?	At first, the health worker visited Nargis Khatuns' home and enlisted as pregnant women and invited her to come to the health centre for enjoying health facilities. In the following day, Rumia Khatun came to Sethpur Ward Heath Center and became familiar with all the services and she got inspiration after knowing the services and registered herself as a pregnant woman. Her registration number is 305. After getting registration, she enjoyed all sorts of antenatal care from the ward health center and other outreach services. Now she regularly receives pregnancy care and necessary health advices from the ward health center of Sethpur. She also attended courtyard meeting in her area. Nurse, health worker and TBA are checking her and giving necessary advices, medicines as per schedule. Weight, height, BP, anemia, diabetic, Edema and position of the baby were checked during the antenatal care. She already completed 1 st and 2 nd Anti-natal care visit from the health center.										
Needs being met by other NGOs:	They didn't receive any support from other NGOs working in the project area.										
Needs not being met:	At this stage, the family needs proper food and nutrition support particularly during the pregnancy period which is very difficult to manage it by them. The project could not provide such food and nutrition support due to limitations but the project taught them on vegetable gardening, poultry farming that might be helpful for them to meet the nutritious food. The project is only providing health support. So the food and nutrition support is needed immediately.										
Notes:	After visiting the house of Nargis Khatun and her family, the project found that the health workers are working properly to improve the health condition of pregnant women and children in this area. The beneficiary also received primary health supports from the health center.										
How can the project be improved/ Any other comments:	<p>i) During the pregnancy period, proper food and nutrition supports are needed because the rural women cannot be provided proper nutrition support from their family due to their poverty and low income and as because the underweight children are born.</p> <p>ii) Medical Officer and Diploma nurses is very much needed to run the programme in appropriately. Sometimes the health workers cannot provide proper consultation and medical care of the pregnant women while it is complicated cases.</p> <p>iii) Modern equipments and Ambulance service is very much need for complicated and emergency cases.</p>										
Lessons for the future/Message to donors:	The centre needs to be equipped with modern equipments, MBBS doctors and Diploma nurses along with sufficient medicine facilities for making the project more effective and better services for the vulnerable people in the society. Besides, ensuring the staff facilities considering the present context of Bangladesh.										
Please tick if permission to use the following has been granted:	<table border="1"> <tr> <td>Personal story / information</td><td>√</td></tr> <tr> <td>Real name</td><td>√</td></tr> <tr> <td>Photographs</td><td>√</td></tr> <tr> <td>Video footage</td><td></td></tr> <tr> <td>Other (please state)</td><td></td></tr> </table> <p>By: Mallick Mostofa Nahid Hasan Signed (case study) (date) 16/09/2016</p> <p>By: Chitta Ranjan Sarker Signed interviewer (date) 16/09/2016</p>	Personal story / information	√	Real name	√	Photographs	√	Video footage		Other (please state)	
Personal story / information	√										
Real name	√										
Photographs	√										
Video footage											
Other (please state)											

Chapter 7: Food Parcel & Qurbani Program

7.1 Introduction

Due to poverty and low level of income most of the vulnerable, widow, distressed, displaced and orphan family could not manage their meal every day and for this reasons, the family members suffers malnutrition. Considering the situation, Nobo Jibon periodically arrange food parcel and distributed among the beneficiaries particularly in the month of Ramadan so that the beneficiaries can observe the month of Ramadan by having nutritional food with the support of different donor agencies. Besides, Nobo Jibon also distributed Iftar, fitrana, Zakat among the vulnerable population in the society.



During the Eid-UL-Azha which is known as big festival for the Muslims, Nobo Jibon distributed Qurbani meat among the most vulnerable, widow and orphan families with the support of different donor agencies so that the vulnerable families can observe festival with a happy mode. Nobo Jibon implements these activities in the different districts of Bangladesh.

7.2 Objectives of the Program

- a. Food Parcel:** The main objective of the project is to distribute food among the poor and vulnerable Muslim people in performing fasting and observe the month of Ramadan having nutritious food.

In the Muslim Community food parcel distribution programme particularly in the month of Ramadan is one of the religious activities of the Muslim culture. Food distribution among the poor and vulnerable Muslim people in the month of holy Ramadan is considered as a religious duty to the society. According to the religious view, the rich people of the society should extend their hands to the poor people to help them in performing fasting or passing the Ramadan month.

- b. Qurbani:** The main objective of the Qurbani programme is to distribute Qurbani meat among the Muslim poor, vulnerable, orphan and distressed people so that they can observe the EID-UL-Azha with joy, peace and happiness.

Qurbani programme is one of the religious activities of the Muslim culture. Qurbani meat distribution among the poor and distress people in the day of holy Eid-UL-Adha is considered as a religious duty to the society. According to the religious view, the rich people of the society should extend their hands to the poor people to help them in performing fasting or passing the Eid-UL-Adha with joy and satisfaction.

7.3 Beneficiaries of the Program

- a. Food Parcel:** The target of this project was to help the 2000 poor/distress families for proper fasting. The purpose of this project was to supply good quality food with adequate amount of food among the target beneficiaries for fasting during the holy month of Ramadan.
- b. Qurbani:** The project selected the beneficiaries from the rural and needy areas who were mostly from Muslim poor, vulnerable, orphan and distressed people. Most of the beneficiaries had no option to purchase meat during the EID UL Azha or any time. After visiting the beneficiaries areas and accommodation it is clear that the selections were correct and the beneficiaries are actually eligible for the food support.

The goal of this project was to help the 6,000 poor/distress peoples for proper fasting with Qurbani Meat.

7.4 Major Activities of the Program

a. Food Parcel: The following activities were undertaken to carry out this programme:

- Formation of project implementation team
- Identification of target beneficiaries and prepare list
- Procurement of food parcel
- Procurement of food items
- Distribution of food parcel among the beneficiaries
- Monitor programme activities

b. Qurbani: The purpose of this project was to supply Qurbani meat among the target beneficiaries for proper food support in the holy day of Eid-UL-Adha. The following activities were undertaken to carry out this programme:

1. Formation of project implementation team
2. Identification of target beneficiaries and prepare list
3. Purchase cows from the local market
4. Deliver the cow to the target areas
5. Procurement of sacrificing the cows
6. Procurement of processing the meat and packaging
7. Distribution of Qurbani meat among the beneficiaries
8. Monitor programme activities

7.5 Highlights of the Program

a. Food Parcel:

- Identified 2,000 beneficiary Families
- Procured 2000 food supply packages
- Procured food items for 2000 parcels
- Carry out the 2000 food parcels to the target area
- Distributed 2000 food parcels among beneficiaries
- Monitored food parcel programme

b. Qurbani:

- Purchased 41 cows
- Identified 1500 beneficiary families
- Delivered 41 cows to the target areas
- Slaughtered 41 cows
- Procured 1500 meat packages
- Distributed meat packages to 1500 beneficiary families
- Monitored Qurbani programme

7.6 Major Achievements of the Program

a. Food Parcel:

- A total of 2000 food packages were distributed to 2000 different families in the project area and the families got the opportunity for having nutritious food
- The poor and ultra poor people were benefited from this programme.
- The target beneficiaries observed the holy month of Ramadan by using the supplied food items properly. It's an event based (one time /short) program. There is no scope for making sustainability of the beneficiaries with this programme.
- In the holy month of Ramadan, the beneficiaries could get the opportunity to complete their Ibadat (Prayer to the Almighty Allah) and Siyam with full satisfaction.
- All these food parcel support brought positive impacts to those families. It helped the beneficiaries to face their vulnerable situation. Also it brought positive impact to the community and the society.


b. Qurbani:

- A total of 41 cows were sacrificed for 1500 different families in the project area and the families got the opportunity for having sufficient Qurbani meat.
- The 6000 poor and ultra poor people were benefited from this programme.
- In the holy Eid-UL-Adha, the beneficiaries got the opportunity to enjoy their day with all the family members.
- This Qurbani brought positive impacts to those families. It helped the beneficiaries to face their vulnerable situation. Also it brought positive impact to the community and the society.

7.7 Impacts of the Program

- The Food Parcel and the Qurbani program already helped a lot to increase the image of Nobo Jibon in the society. Besides, this program inspired the rich man, local elites, local government representative to come forward to helping the poor. The program already reminded the local rich man and other elites that they have also the responsibility for their neighbors as a Muslims. This program expects that in future these rich man and local elites will come forward to help the poor and vulnerable families to improve the financial condition.
- All these families were living under poverty line. Some of them were also street beggar. But they are pious Muslims. In this Qurbani, this meat supply support helped them to enjoy the Eid-UL-Fitr and Eid-UL-Adha with their family members. Undoubtedly, the beneficiaries prayed to the Almighty Allah for Nobo Jibon for their much better future. This program is one sort event and it is very difficult to measures the sustainability of the program but it will contribute to change the attitude of the rich man and local elites to the poor and vulnerable people in the society.

7.8 Success Stories

Photograph		
Interviewer/photographer / film maker:	Interviewer : Mallick Mostofa Nahid Hasan	Photographer : Md. Rafiqul Hasan
	Film Maker : Not Applicable	
Date:	17-July-2016	
Project visited:	Ramadan Food Parcel Programme-2016	
Location:	Bostipara, Palashpole, Satkhira Sadar, Satkhira, Bangladesh	
Name of person or family being interviewed:	Name : Halima Khatun	Age : 61 Years
	Village : Bostipara, Palashpole	Post Office : Satkhira
	Sub-District : Satkhira Sadar	District : Satkhira, Bangladesh
Current status e.g. Refugee / IDP:	Living Condition : Under Poverty Line	Accommodation Type: Hut (Mud Wall & Straw Shade)-One Room
	Food Parcel (Distributed items): No More.	
	Physical Condition : Good	
Length of time with accessing project:	26-May-2016 to 26-July-2016	
How did they hear about the project?	During the Ramadan-2016, Nobo Jibon surveyed the list of beneficiaries for Food Parcel Programme. NJ finds out the pious Muslims who are fasting during the Ramadan, who has no ability to supply proper feeding support in Ramadan, who has no ability to income and the old aged people who have no proper opportunities to lead their life. Some of the beneficiaries are street beggars. In this concept, Halima Khatun was registered in NJ beneficiary list and he was given a food parcel for her so that she can say her Siyam properly with sufficient good quality food.	
Living conditions:	The family is living under poverty line.	
Living conditions: Please describe the family or person's living conditions and need. For example,	The family consists of one member. Halima Khatun is 61 years old and her husband Nur Ali was died before 14 years ago. She is living below poverty line and she leads her life as a maid servant. But her income level is so poor that she cannot provide her basic needs of life. She has 02 daughters and 01 son. Two of her daughters are married and they are living with their husbands. But they	

health or education	cannot help her mother because of their poor condition. She has one son but he is living in India with his wife and does not communicate with his mother. She needs to provide good quality food and proper medical support. She has no other relative by her surroundings that can help her when she becomes sick. But there is no proper scope to do so for the family. This is very much shocking situation for her in her older age.		
How is Nobo Jibon helping?	After visiting the family of Halima Khatun, NJ Team registered Halima and added him in the list as a beneficiary of Food Parcel Programme. She was called on 29-June-2016 to deliver a food parcel support. In the food parcel he was provided a food parcel including 20 Kg Rice, 05 Kg Potatoes, 02 Kg Lentil, 02 Kg Vermicelli, 01 Kg Gram, 01 Kg Date, 02 Kg Sugar, 02 Kg Salt, 02 Litter Cooking Oil and 400 Gm Milk Powder so that she can say her Siyam with sufficient good quality food items with her family. Also the visitor of NJ visited her home to look after her present condition.		
Needs being met by other NGOs:	No NGO is working for the family.		
Needs not being met:	The family needs proper food and nutrition support whole the year round. But we cannot provide so. Only we tried to provide a food parcel during this Ramadan. So the food and nutrition support is needed immediately. The condition of her room is not good. Also there is no electricity line in her home. So a proper room including shade is also necessary to provide the family.		
Notes:	After visiting the house of Halima Khatun, we can say that the family completed their month of Ramadan properly with sufficient food items. But the food support is no more available in her hands. This feeding support was sufficient for the month of Ramadan and the selection was appropriate. Also the family is needed to supply more feeding support whole the year round for their living.		
How can the project be improved/ Any other comments:	<ul style="list-style-type: none"> ➤ Increase the feeding support for the family. ➤ Needed the food supply chain support for whole the year round. ➤ Needed medical support. ➤ Needed proper room and shading support for the family. ➤ The food parcel for Ramadan should be provided before the beginning of the month. 		
Lessons for the future/Message to donors:	The family is very much poor. The family needs to get the feeding support continuously from HAI. The family requests to continue the food parcel support for whole the year round. Also Halima Khatun thanked to respected donor and donor organization HAI. The family invited the donor to Bangladesh to visit the family.		
Please tick if permission to use the following has been granted:		Personal story / information	√
		Real name	√
		Photographs	√
		Video footage	Not Applicable
		Other (please state)	Not Applicable
		By: Mallick Mostofa Nahid Hasan Signed (case study) (date): 17/07/2016 By: Mallick Mostofa Nahid Hasan Signed interviewer (date): 17/07/2016	

Chapter 8: Livelihood/Income Generation Program

8.1 Introduction:

To achieve the integrated development Nobo Jibon initiated income generation activities for the most vulnerable and poor families. The aims of the activities are to improve the socio-economic conditions of the beneficiaries. Nobo Jibon is conducting different types of income generation activities including poultry farming, rickshaw/van pulling, goat and cow rearing, small enterprise including tailoring, retail shop, bike repair shop, agricultural tools etc. Nobo Jibon is providing both technical and financial support to the beneficiaries in this regard. Before providing support Nobo Jibon enhances the skills of the beneficiaries considering the expertise.



8.2 Objectives of the Program

- Involve the vulnerable people of the project area under income generation activities and make them self employment
- Create the opportunity of self employment by providing skill development training to the vulnerable people in the project area.



8.3 Beneficiaries of the Program

Sl No	Programme Name	Quantity of Beneficiary
01	Goat Distribution	60
02	Sewing Machine Distribution	20
03	Rickshaw/Van	15
04	Chicken Farm	150

8.4 Major Activities of the Services

- Baseline Survey in the community level under the project area.
- Identification of the beneficiaries.
- Arrange the training session as per necessity
- Distribute IGA/Livelihood programmes as per necessity.

8.5 Impacts of the Program

- The Livelihood programme ensures the minimum development of the beneficiary families.
- The beneficiaries can rise from their vulnerable condition.
- The income will be positively grown for the family.
- The families can provide necessary basic demands for their daily life as food, cloth, shelter, education etc.
- Some social persons might be engaged such kind of programme implementation.
- The society life will be developed.

8.6 Success Stories

Mst. Lucky Begum from Boddipur in Satkhira Pourashava under Sadar Upazila of Satkhira was a maid servant. She is 42 years old and has 06 members in her family including her 02 sons, 02 daughters, and her lame husband. Being a maid servant, Lucky's average monthly income is about BDT 2,000.00 which makes it difficult for him to maintain her family. She was looking for good opportunity for increasing his daily income so that he can better maintain her family and provide



support for health care and education of her children. She was found out by NJ field workers after base line survey. She was oriented on project objectives, methodologies, roles and responsibilities and provided financial support for poultry farm (Procurement of chicken bird, feed, medicine and shade making). **Mst. Lucky Begum** is become an owner of Poultry farm. She has keen interest in poultry farm. She is able to work hard. She will be involving in income generation activities and her income will increase gradually through poultry farm. She will be selling chicken in the local market and at her farm side. The profit from the selling will help to increase her income. This will continue for years together. She will economically solvent and able to meet up the basic needs of her family. **Mst. Lucky Begum** is energetic and hard labor woman. She has basic knowledge and skills for running poultry farm. She is a hard worker, enthusiastic and self-motivated person. She is very happy to start the poultry farm. She was passing life in measurable condition with her family. Now, she has got the opportunity to increase her income through poultry farm. It is expected that **Mst. Lucky Begum** will be able to meet up her daily expenses and saves for future development program.

With her poultry farm, she believes she will be able to improve his economic condition and nowadays she is happy for this.

Chapter 9: Orphan Home Program

9.1 Introduction

In Bangladesh, the orphan are the most helpless and shelter less in the society particularly the children who lost both of their mother and father. The orphan children are most neglected and deprived from their basic and fundamental rights. Considering the situation, Nobo Jibon established a orphan home containing all facilities including fooding, education, shelter, health facilities, recreational facilities etc. About 30 orphan children are getting those facilities through the Orphan Home. Nobo Jibon itself operating the Orphan Home with the support of the founder Mr. Shahid Khan.



9.2 Objectives of the Program

- a. Involve the orphan, vulnerable and poor children of the project area under the article of education by providing them educational opportunities
- b. Enhance the skill of the vulnerable and poor children by providing vocational training
- c. Assist to supply of proper food to the orphan, vulnerable and poor children.
- d. Provide proper health and medical treatment to the orphan, vulnerable and poor children.
- e. Provide proper clothing support as school dress, winter dress, general dress etc to the orphan, vulnerable and poor children.
- f. Develop the lifestyle of orphan and vulnerable children by positive changing of their practical life.
- g.



9.3 Beneficiaries of the Program

The main beneficiaries of this programme were the vulnerable, poor & orphan children who are school going but had no or less opportunities of their necessities. The total beneficiary quantity was 21.

9.4 Major Services Provided

Sl No	Name of Service	Beneficiary Quantity
01	Education Materials Distribution	30
02	School Dress distribution	30
04	General Dress for Vulnerable Children	30
05	Winter Cloth for Vulnerable Children	30
06	Treatment for Vulnerable Children	30
07	School Bag Distribution	30
08	Provide Vocational Training	30

3.5 Major Achievements of the Program

- School dresses were given to 30 orphan residential children at the beginning of the year under the project duration.
- Dresses were given to the 30 residential students under the project duration. They use the dresses for one year.
- Winter Dresses were given to the 30 residential students under the project duration. They use the dresses to save themselves from the outbreak of winter season.
- 30 residential students were arranged for medical services so that they can be saved from different kind of physical weakness under the project duration.
- Education materials such as Books, Note Books, Books, Pencil, Pen, Eraser, Sharpener, Geometrical Instrument Box, Health Soap, Tooth Pest, Mosquito Coil, Biscuit, Tooth Brush, Umbrella, First Aid Box and Medicine were supplied to 30 children whole the year round.
- School Bags were given to 30 children once under the project year so that they can bring their educational materials.
- 30 residential students got opportunities for feeding three times in a day for whole the year round in the time frame of the project.

9.6 Impacts of the Program

- 30 children are added under the orphanage programme.
- The vulnerable children were given priority of the programme.
- Poor and most poor children got opportunities so that they can build up their lifestyle in the society.
- The activities were lifelike, realistic and updated under the project.
- Most of the activities are in the target of Government. So it will help the national target of the country and support to ensure the Vision-2021.

9.7 Success Stories

Name : Naim Mahmud
Father's Name : Late. Mahabub Alam
Mother's Name : Selina Parvin
Name of School : Nobo Jibon Institute.
Present Class : Seven
Roll No : 02



The family of Naim Mahmud was living in Baganbari under the Sadar Upaila of Satkhira District. The father of Naim Mahmud was died by Road Accident on the 24 of September 2010. After the death of his father, his school going was stopped. It was a tough condition for the family then. His mother was a house wife when his father was alive. She started working as a maid servant. At this time Naim was admitted to Nobo Jibon Orphanage in class five. With the regularity, dutifulness, punctuality, complete monitoring, nutritious feeding and caring Naim achieved a glorious result in his PSC Examination with a GPA 5.00 out of 5.00. He is now in class seven and also achieved a GPA 5.00 in his annual examination. He is very much happy now. He is very much attentive and conscious student. So he is doing much better day by day with the special care of Nobo Jibon Orphanage.

Chapter 10: Polytechnic and Vocational Training Institute

10.1 Introduction

The aim of Nobo Jibon is to develop the human resources by providing technical and time worthy education so that they can get job in the competitive market using the technical knowledge. In this context, Nobo Jibon established a well equipped Polytechnic college including vocational training facilities in 2010. About 900 students are getting the educational facilities through the institutes. The institutes already received several national and divisional level government awards for the best performance in the country. Recently, the local administration of Satkhira awarded the institutes as the best educational institution.



10.2 Objectives of the Institute

There are many objectives of our institution. The specific objectives of the institute are given below:

- ❖ To enhance quality & relevance of technical & vocational education & training as a part of meeting the strategic options of the poverty reduction agenda of the government.
- ❖ The objectives of NJPI is to produce competent engineer in there selected disciplines who will have productive careers or choose to engage in advanced studies our students will be :-
 - Life-long learners with good leader ship skills.
 - More proficient in electronic communication.
 - Critical thinkers with well developed analytical skills.
 - Ethical & socially responsible.
 - Champions of diversity & tolerance.
 - Globally aware with commitment to social justice & sustainability.
- ❖ The principal objective of the institute is to provide an excellent broad based education with a focus on professional development for students in order to equip them with the knowledge & skill necessary for leading the country in its quest for development & to produce highly skilled man power that will



contribute to the national development as entrepreneur's professionals administrative & researchers.

10.3 Major Departments/Programmers

- I. Diploma in Civil Engineering
- II. Diploma in Electrical Engineering
- III. Diploma in Computer Engineering
- IV. Diploma in Mechanical Engineering
- V. Diploma in Textile Engineering
- VI. Garments Design & Pattern Making

The Institute also covers the following Vocational Training:

- Certificate in Computer Course
- Tailoring and Dress Making

10.4 Students Profile

Name of the Trade	Semester	Number of Students	Boys	Girls
Electrical	3rd	38	38	00
	5th	46	46	00
	7th	50	50	00
	8th	38	38	00
Sub Total		172	172	00
Civil	3rd	25	24	01
	5th	44	44	00
	7th	41	41	00
	8th	41	40	01
Sub Total		151	149	02
Textile	3rd	15	15	00
	5th	14	14	00
	7th	15	14	01
	8th	27	26	01
Sub Total		71	69	02
Garment Designing & Pattern Making	3rd	03	00	03
	5th	07	02	05
	7th	05	01	04
	8th	06	05	01
Sub Total		21	08	13
Computer	3rd	26	20	06
	5th	30	23	07
Sub Total		56	43	13
Mechanical	3rd	08	08	00
	5th	11	11	00
Sub Total		19	19	00
Grand Total		490	460	30

10.5 Major Achievements

Nobo Jibon polytechnic institute (NJPI) is a premier learning & teaching institution with an outstanding research record. We are widely acknowledged to be one of the Bangladeshi leading modern institutions, surpassing many older institutions in Bangladesh Technical Education Board (BTEB) league tables which we are proud of these accolades, our vision is simply to offer our students one of the very best polytechnic experiences, there are some remarkable & so much praised nationally achievements are given below :-

Competition's Name	Organizer's Name	Years of Achievement	District Level	Division Level	National Level
Science fair	District Education officer	2015	Champion	Champion	3rd Place
a2I	D.C office	2016	Champion	Champion	Consolable prizes certificate
Science fair	D.C office	2016	Champion	Champion	
a2I	D.C office	2017	Champion	Champion	
Science fair	D.C office	2017	Champion	Champion	
National Education Week					
a. Best Institute	D.C office	2017	Champion		
b. Best Principal	D.C office	2017	Champion		
c. Best Class Teacher	D.C office	2017	Champion		
d. Best Student	D.C office	2017	Champion		
e. Best Rover	D.C office	2017	Champion		
f. Best Actor	D.C office	2017	Champion		

10.6 Success Stories

Pankoj Dhali (22) was born in a remote village name Subornobad thana Debhata under the district of Satkhira. I came of a lower middle class family. My father died then I was only 08 years old. Despite that I have been enable to continue my study with the great efforts of my honorable uncle and my mother. Through great result finally, I passed SSC. After passing I was admitted into the non-government Polytechnic Institution name Nobo Jibon. I continue my study with the help of their intensive care after words, I have been able to make a great result with distinct score. Not only at my study but also at all my sides they have stretched their helping hands to me without any interest. After then, after studying 04 years diploma in civil Engineering course I got a lot of facilities from my teachers & NJPI.I has got many practical classes from where I have learned how to apply in the field work. It has also enhanced my practical knowledge whatever leads me to face difficult activities. My teachers advice me to be honest, sincere & punctual. I am really pleased on my teachers. I stood the second place in our college. After that I was appointed as an employee with the assistance of them. I have been working in Nobo Jibon Polytechnic Institute with great achievement. Now, I am well off with my family with the help of salary of Nobo Jibon. I must not forget my Nobo Jibon. I always wish Nobo Jibon Polytechnic Institute on good luck.



Finally, I think this contribution of Nobo Jibon will be alive as an ideal of humanity for ages and ages.

Chapter 11: Formal Education Institute

11.1 Introduction

For providing quality education for all children Nobo Jibon established Institutes and providing education from Play Group to Secondary School Certificate (SSC). About 1000 students are enrolled and continue their education through the institutions. The Institution already built a good reputation in the south western part of Bangladesh and achieved 100% success in PSC, JSC & SSC examinations.



11.2 Objectives of the Institute

- To create outstanding *syllabus* like a development educational system in the digital world.
- To appoint the brilliant & efficient teachers.
- Having excellent co-curricular activities like English language club, Debating club, Library, Hostel, Arrange annual cultural function, Annual sports, Study tour in every year, Canteen, Common room facilities, excellent Freak room for kids etc.
- Strengthen the base of every student.
- To provide proper education to the learners with modern system.
- Prepare skillful teacher by giving extra-ordinary training from ultramodern technology.
- To diverge the darkness and illiteracy from the society.
- Increasing the passing rate to 100% in all examination.
- Appointing the index teacher.
- To exhibit the institution H.S.C. level from S.S.C level in future.



11.3 Major Departments/Programmers

Nobojibon Institute keeps blooming instruments for giving real education to the learners. Special care for nursery class. In science & computer lab have reposed modern educational instruments. Students take their costly books from library for reading and continue their learning without any hamper. Inspiring the students for learning, we repose **Shied Khan Scholarship** to the students who obtain **A+** in class 6 to 10.

11.4 Students Profile

Year	Angel	Flower	Pioneer	Class One	Class Two	Class Three	Class Four	Class Five	Class Six	Class Seven	Class Eight	Class Nine			Class Ten			Total
												Arts	Com.	Sci.	Arts	Com.	Sci.	
2004	12	12	13	07	11	-----	-----	-----	-----	-----	-----	-----	-----	---	-----	---	---	55
2005	30	45	21	26	14	08	05	-----	-----	-----	-----	-----	-----	---	-----	---	---	149
2006	35	50	30	13	20	08	10	07	-----	-----	-----	-----	-----	---	-----	---	---	173
2007	15	36	62	41	21	15	16	11	08	-----	-----	-----	-----	---	-----	---	---	225
2008	36	70	55	69	55	19	28	28	22	09	-----	-----	-----	---	-----	---	---	391
2009	23	73	69	49	61	53	34	40	27	22	05	-----	-----	-----	---	-----	---	456
2010	46	55	69	60	52	43	61	36	40	22	17	-----	-----	-----	---	-----	---	501
2011	25	58	52	70	59	49	47	37	25	29	09	06	-----	-----	-----	-----	-----	466
2012	21	36	59	45	65	44	43	51	23	24	25	03	---	-----	06	-----	-----	445
2013	51	-----	48	45	34	46	42	43	62	21	24	14	-----	-----	18	-----	-----	448
2014	39	-----	51	47	32	35	45	41	42	53	22	06	-----	---	16	---	---	429
2015	27	-----	41	48	35	41	37	43	62	49	56	21	-----	-----	08	-----	-----	468
2016	21	-----	27	33	49	43	42	34	48	62	45	06	20	20	05	14	03	476
2017	34	-----	24	29	39	64	59	39	61	56	67	27	12	03	07	21	19	561

11.5 Major Achievements

➤ P.S.C. Examination.

Year	Total Examinee	1 st Division		2 nd Division		3 rd Division		Fail	Scholarship	Average
2004	-----	-----		-----		-----		-----	-----	-----
2005	-----	-----		-----		-----		-----	-----	-----
2006	07	04		02		01		00	00	100%
2007	11	07		04		00		00	00	100%
2008	30	16		13		01		00	03	100%
2009	40	23		14		03		00	02	100%
2010	36	17		17		02		00	02	100%
Year	Total. Ex.	A+	A	A-	B	C	D	F	Scholarship	Average
2011	38	03	11	10	11	02	01	00	02	100%
2012	52	11	24	06	07	04	00	00	04	100%
2013	43	00	17	07	10	08	01	00	01	100%
2014	40	06	24	03	01	05	00	00	03	97.50%
2015	43	01	34	04	01	03	00	00	00	100%
2016	34	13	06	09	05	01	00	00	00	100%

➤ J. S. C. Examination.

Year	Total Examinee	Result							Average
		A+	A	A-	B	C	D	F	
2010	17	00	00	02	07	06	02	00	100%
2011	09	00	01	00	03	03	01	01	88.89%
2012	26	00	04	05	07	04	02	04	84.62%
2013	25	00	11	04	03	01	02	04	84%
2014	24	01	05	08	07	03	00	00	100%
2015	54	07	32	11	02	02	00	00	100%
2016	44	02	21	13	06	02	00	00	100%

➤ **S.S.C. Examination.**

Year	Department	Total Examinee	Result by grading system							Average
			A+	A	A-	B	C	D	F	
2013	Humanities	-----	-----	-----	-----	-----	-----	-----	-----	-----
	Business Studies	06	00	04	02	00	00	00	00	100%
	Science	-----	-----	-----	-----	-----	-----	-----	-----	-----
Total		06	00	04	02	00	00	00	00	100%
2014	Humanities	03	00	00	01	02	00	00	00	100%
	Business Studies	14	00	09	03	01	00	00	01	92.86%
	Science	-----	-----	-----	-----	-----	-----	-----	-----	-----
Total		17	00	09	04	03	00	00	01	96.43%
2015	Humanities	04	00	00	01	00	03	00	00	100%
	Business Studies	08	00	03	02	01	02	00	00	100%
	Science	-----	-----	-----	-----	-----	-----	-----	-----	-----
Total		12	00	03	03	01	05	00	00	100%
2016	Humanities	01	00	00	00	01	00	00	00	100%
	Business Studies	07	00	01	05	01	00	00	00	100%
	Science	-----	-----	-----	-----	-----	-----	-----	-----	-----
Total		08	00	01	05	02	00	00	00	100%
2017	Humanities	05	00	00	03	01	00	00	01	95%
	Business Studies	12	00	04	08	00	00	00	00	100%
	Science	03	00	03	00	00	00	00	00	100%
		20	00	07	11	01	00	00	00	95%

11.6 Success Stories

No. 1: I am Sharmin Anam (Tanni). I am a student of class Six. My class roll is **1**. I am very proud to read in **Nobojibon Institute** because it is the best educational institution in Satkhira district. Before admitted here, I read in two schools but I did not get opportunities and help from there. The institution gives me the best teaching from all other institution. The teachers, educational system and co-curricular activities are one of the best from all other educational institutions. So, my advice is that every student must come forward to admit my school. I am proud of my school.

Sharmin Anam (Tanni)

Class: Six, Roll No: 01



No. 2: My name is Md. Al- Mozahid. I am a student of class Seven. My roll no. is **3**. I am very happy to re-admit in **Nobojibon Institute, Satkhira**. I left the school in 2015. But it is great news that **Nobojibon Institution** is the best from that school. I realized my mistake when I compared the educational system and opportunities between two institutions. **Nobojibon Institution** has given me all the educational facilities. So, I want to say that it is the most suitable educational institution for any student in Satkhira district. The teachers of this school are the most talented and friendly from all other school in this district. I have got everything here. It is not only an educational institution but also a moral teaching center. It gives financial help for the helpless students. It also gives scholarship for the brilliant students. I am proud of my school very much. My advice for every student of this district that you must admit this institution and take every educational facility. Because it has a wonderful curriculum and co- curricular activities.

Md. Al- Mozahid

Class: Seven, Roll No: 03



Chapter 12: Non-formal Education Institute

12.1 Introduction

Nobo Jibon is operating 3 Pre-Primary School at the grassroots areas of Satkhira district for the most vulnerable and disadvantaged children including the dropped out children from the education. Nobo Jibon is trying to ensure education for such children so that they can mainstream the formal educational system. Nobo Jibon is providing books, stationeries, school bags etc. free of cost. About 90 dropped out children are getting the educational facilities per session.



12.2 Objectives of the Institute

- Involve the vulnerable and poor children of the project area under the article of education by providing them the primary education
- Involve the vulnerable people of the project area under income generation activities and make them self employment
- Involve the vulnerable and poor children of the project area under the article of education by establishment of pre-primary school programme
- Increase the rate of education as the supporting hand of government

12.3 Major Departments/Programmers

Nobo Jibon is operating 3 schools at Hawalkhali, Kamarbaysha & Baikary in the Sadar district of Satkhira. A total of 90 students were in 3 non-formal pre-primary schools.

12.4 Students Profile

Year	Quantity of Students			
	Boikary Pre-Primary School	Hawalkhali Pre-Primary School	Kamarbaysha Pre-Primary School	Total
2006	30	30	30	90
2007	30	30	30	90
2008	30	30	30	90
2009	30	30	30	90
2010	30	30	30	90
2011	30	30	30	90
2012	30	30	30	90
2013	30	30	30	90
2014	30	30	30	90
2015	30	30	30	90
2016	30	30	30	90
2017	30	30	30	90

12.5 Major Achievements

- a. Base line Survey has been conducted in the project area.
- b. 90 target beneficiaries have been identified.
- c. Establishment of 03 pre-primary schools.
- d. Admission of 90 students.
- e. Education supported materials, school dresses, school bags; books etc are distributed among the children.
- f. Guardian meetings have been conducted.
- g. Food Parcels have been supplied for one time.
- h. Particularly visited and monitored the schools.
- i. Follow up the regular attendance of the children.
- j. Follow up the quality of teaching of the teachers.
- k. The percentage of education the project areas are increasing.
- l. The guardians are being awarded of their children education, hygiene and health.
- m. The students come to school with clean school dress.
- n. The practice of Education has been started.
- o. 90 children are added under the education programme.
- p. The vulnerable group was given priority of the project.
- q. Poor and most poor children got opportunities so that they can build up their lifestyle in the society.
- r. The activities were lifelike, realistic and updated under the project.
- s. Most of the activities are in the target of Government. So it will help the national target of the country and support to ensure the Vision-2021.

12.6 Success Stories

Name : Mosammat Tarin Sultana
Father's Name : Abu Siddique
Mother's Name : Araitunnesa
Village : Hawalkhali
Post : Rewei
Upazila : Satkhira Sadar
District : Satkhira
Present School : Hawalkhali Government Primary School
Class : Five
Roll No : 02



Mosammat Tarin Sultana is the eldest child of Abu Siddique and Araitunnesa. Her parents are day labor. They live in Hawalkhali under Satkhira Sadar Upazila of Satkhira district which is a remote area in the locality. She has one brother also. Tarin did not get opportunity to start her educational life in an educational institution because of her birth in a most poor family. It was not possible for her father to start her education for his little income. So Tarin was unable to take admission in a school. Tarin started working with her mother though she turned into the age of her school going. In the year 2011 the survey team of Nobo Jibon found out her from the family and took her admission in Nobo Jibon Pre-Primary School, Hawalkhali. In spite of her late admission in the school, she subjugated her education quickly by the inspiration and hard working of teacher. Her hidden merit was opened in a short time. She was provided necessary educational equipments as book, note book, pen, pencil, school dress and so on from Nobo Jibon. Tarin got the first position in the year 2011 from the pre-primary education center of Nobo Jibon. After the great success of her family became conscious. She participated different type of IQ examinations and achieved successful position in the merit list. At present she is in class five and her position is second in her class. She achieved this result under Union level. Now her family does not think about her lessening and study. Like Tarin, Nobo Jibon Pre-Primary Education creates this type of merit from 2006.

Chapter 13: Training Programs

13.1 Introduction

Nobo Jibon provides training for the professionals as well as beneficiaries to enhance the capacity of different development issues. Nobo Jibon has a skilled and expertise pool of trainer to conduct the training. It has two well equipped training rooms along with accommodation facilities.



13.2 Objectives of the Program

- Enhance skills and capacity of the staff of Nobo Jibon
- Enhance skill and capacity of the women, divorced women and widows
- Enhance the skill of the vulnerable and poor children by providing vocational training of the project area
- Involve the vulnerable people of the project area under income generation activities and make them self employment
- Create the opportunity of self employment by providing skill development training to the vulnerable people in the project area.
- Develop the lifestyle of vulnerable people by positive changing of their practical life.



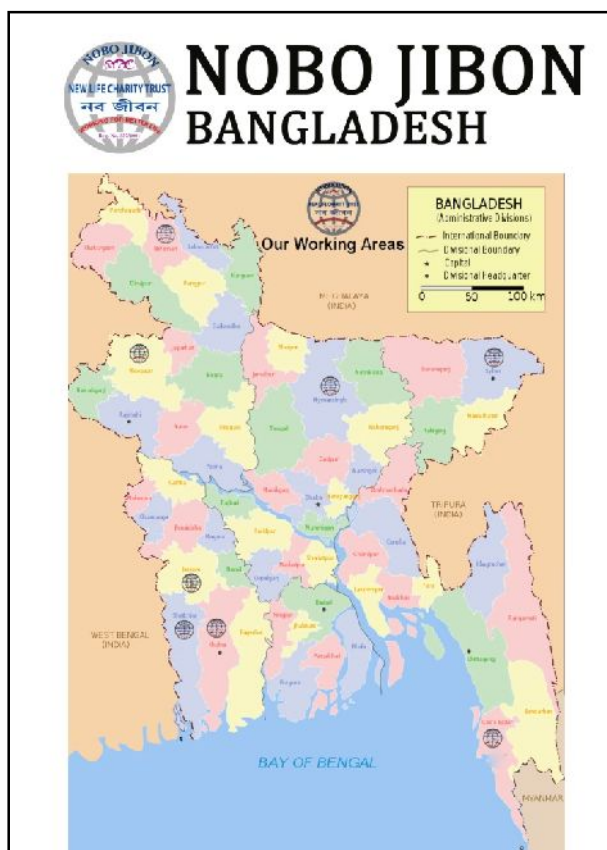
13.3 Major Activities

Sl No	Name of Activity	Beneficiary Quantity
01	Capacity building training for the Staff	60
01	Base line Survey	1500
02	Computer Training	60
03	Tailoring Training	50
04	Goat Rearing Training	60
05	Sewing Machine Distribution	20
06	Milking Goat Distribution	30

13.5 Highlights of the Training

- Organized two capacity building training for the staff
- Baseline survey to 1500 families.
- Find out 60 beneficiaries for computer training, 50 for tailoring training and 60 for goat rearing training.
- Provided computer training to 60 beneficiaries.
- Provided tailoring training to 50 beneficiaries.
- Provided goat rearing training to 60 beneficiaries.
- Distributed 20 sewing machines to the most vulnerable group.
- Distributed 30 milking goats to the most vulnerable group.

Working Areas Map



District	Upazila	No. of Union	No. of Village
Satkhira	Satkhira Sadar	14	121
	Tala	05	42
	Kaligonj	02	09
	Assasuni	04	22
	Debhata	02	11
	Shaymnagor	03	13
	Kolaroa	03	12
Jessore	Monirampur	01	03
	Keshobpur	01	03
Khulna	Dumuria	02	06
	Paikgasa	01	04
Sylhet	Sylhet Sadar	04	13
	Guainghat	04	15
Naogoan	Mohadevpur	01	10
Cox's Bazar	Cox's Bazar Sadar	02	08
	Ramu	01	02
	Ukhia	01	02
	Inani	01	02
Nilfamari	Kishorgonj	09	68