



Annual Report 2013

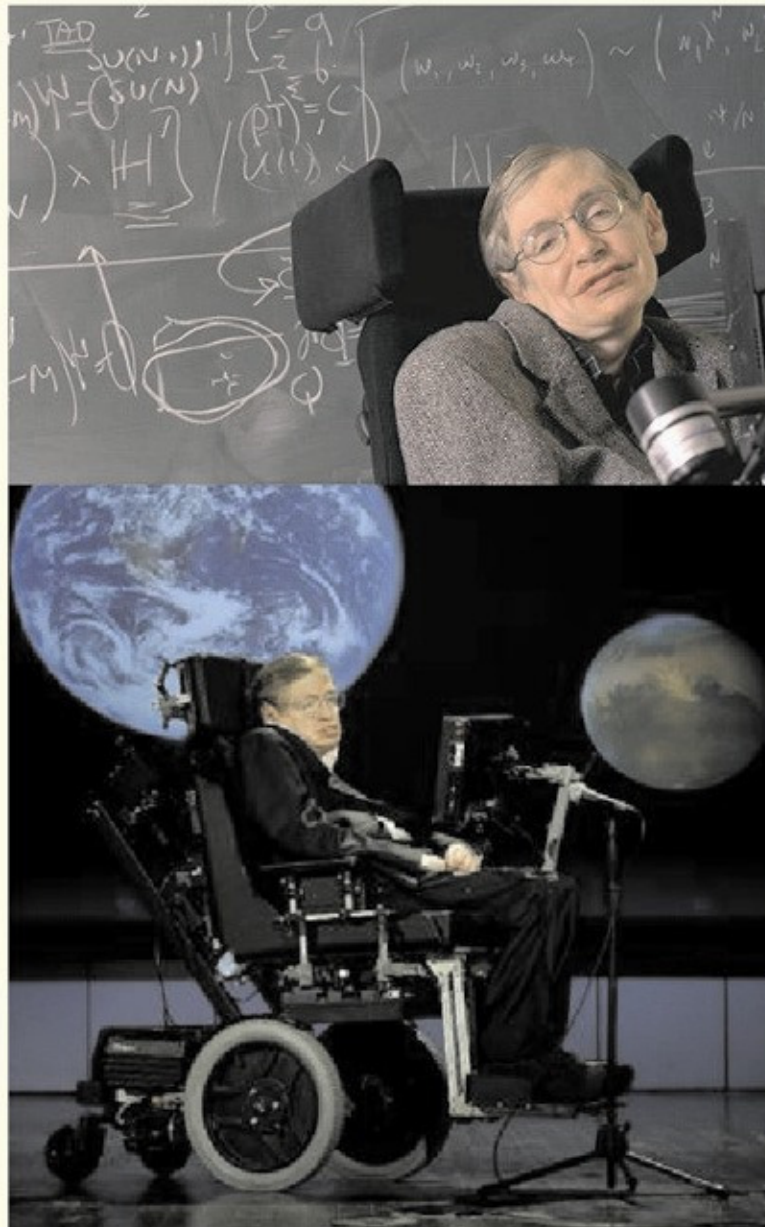


SARPV

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To those people with disabilities whose indomitable spirit helps us think beyond and make ways for majority of the people with disabilities that are being discriminated due to lack of enabling and inclusive environment and mindset



Stephen Hawking, born on 8 January 1942, is the former Lucasian Professor of Mathematics at the University of Cambridge and author of *A Brief History of Time* which was an international bestseller. Now Director of Research at the Department of Applied Mathematics and Theoretical Physics and Founder of the Centre for Theoretical Cosmology at Cambridge, his other books for the general reader include *A Briefer History of Time*, *Black Holes and Baby Universes* and *The Universe in a Nutshell*.

In 1963, Hawking contracted motor neurone disease and was given two years to live. Yet he went on to Cambridge to become a brilliant researcher and Professorial Fellow at Gonville and Caius College. From 1979 to 2009 he held the post of Lucasian Professor at Cambridge, the chair held by Isaac Newton in 1663. Professor Hawking has over a dozen honorary degrees and was awarded the CBE in 1982. He is a fellow of The Royal Society and a Member of the US National Academy of Sciences. Stephen Hawking is regarded as one of the most brilliant theoretical physicists since Einstein.

AEM	Amis des Enfants du Monde, France
AMD	Aide Medicale et Developpement, France
CBO	Community Based Organization
CBR	Community Based Rehabilitation
CDC	Chakaria Disability Center
CEDAW	Convention on the Elimination of All Forms of Discrimination against Women
CFA	Communicating for Advocacy
CIDA	Canadian International Development Agency
CwD	Children with Disability
CRG	Convergence Rickets Group
DFID	Department for International Development
DISC	Disability Information & Service Center
DPO	Disabled People's Organization
ELCD	Early Learning & Childhood Development
ECDC	Early Childhood Development Center
FGD	Focus Group Discussion
HH	Households
IGA	Income Generating Activity
KDM	Kinesitherapeutes de Monde, France
MCH	Memorial Christian Hospital
MJF	Manusher Jonno Foundation
NGO	Non Government Organization
NNP	National Nutrition Program
PwD	People with Disability
RIG	Rickets Interest Group
RMP	Rural Maintenance Program/Rural Medical Practitioners
SARPV	Social Assistance and Rehabilitation for the Physically Vulnerable
SHOU HARDO	Strengthening Household Abilities for Responding to Development Opportunities
SwD	Student with Disability
UK	United Kingdom
UNICEF	United Nations Children's Fund
UNO	Upazila Nirbahi Officer
UP	Union Parishad
VDC	Village Development Committee
VGD	Vulnerable Group Development
VGf	Vulnerable Group Feeding
VRC	Village Resource Center
WHO	World Health Organization
WO	Women's Organization
WwD	Women with Disability

Disability is a complex phenomenon, reflecting an interaction between features of a person's body and features of the society in which he or she lives. Therefore, the paradigm of disability must be understood in terms of medical perspectives and social perspectives as well. Hence, aiming to disregard disability as a barrier to life, family, community and the society, SARPV has been working in Bangladesh since 1989 to address inclusiveness in all spheres of society through providing high-quality preventive, curative, educational and rehabilitative services to maximize the quality of life of an increasing proportion of people with disabilities and those at risk of disability. SARPV dreams to build an inclusive society in which all persons with disabilities will



enjoy their human rights and achieve to their fullest potential with dignity and honour. As such, with its commitments to improve the quality of life of persons with disabilities and the otherwise marginalized groups including the extreme poor in the world, SARPV has designed seven programs: 1. Rights and Advocacy, 2. Education, 3. Disability Prevention and Development, 4. Climate Change, Disaster and Disability, 5. Community and Local Government Development, 6. Micro-entrepreneurships, Disability and Development, and 7. Consumption of Renewable Energy and Energy Saving.

The Government of Bangladesh alone cannot look after the millions of people with disabilities who are denied the access to education, health, rehabilitation and employment. In this backdrop, SARPV is working as a facilitating agency so that these marginalized groups of people get the chance to develop to their potentials through government and non government initiatives.

We do hope that this report would unfold all our activities concerning the marginalized sections of people including the persons with disabilities aiming to share our prospects and possibilities with the donors, policy makers, researchers, practitioners, advocacy agencies and volunteers so that they are also encouraged to be our comrades to combat all the barriers towards the mainstreaming of these neglected sections of people.

That the national parliament of Bangladesh has passed the 'Rights of the Persons with Disabilities and their Protection Bill, 2013' abolishing the 'Bangladesh Persons with Disability Welfare Act 2001', obviously, would be a milestone in the history of long struggle of mainstreaming the persons with disabilities and promoting their dignity and rights in Bangladesh.

I am grateful to my colleagues in SARPV team, diligently working in the fields and at the head office, for implementation of the projects and for co-ordination and interaction with donors and all stakeholders. The officials of the government, NGOs and DPOs deserve appreciation and thanks for becoming sensitized on the issue of disabilities and being supportive to our activities.

M. Shahidul Haque
Chief Executive
SARPV

Name of the Organization

Social Assistance and Rehabilitation for the Physically Vulnerable (SARPV)

Legal Status of SARPV

<u>Registration authority</u>	<u>Registration number</u>	<u>Registration date</u>
Directorate of Social Services/GOB	Dha-02330/89	23 October, 1989
NGO Affairs Bureau under Foreign Donation (Voluntary Activities)	409	15 November, 1990
Micro credit Regulatory Authority (MRA)	00952-00132-00542	01 March, 2011

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Vision

To be a pioneering organization in disability prevention that works for the people particularly the persons with disabilities and other socio-economically marginalized groups in the society like the hardcore poor, children, elderly people, marginalized ethnic communities, women and all destitute to facilitate the process of their sustainable socio-economic empowerment towards establishing their rights and equity.

Mission

SARPV is a development organization working for socio-economic advancement and establishment of rights of the disadvantaged communities particularly the differently able persons, poor & ultra-poor, fisher folk, migrants and indigenous communities. The stratagem of SARPV is to mainstream the disadvantaged communities by facilitating the process of transforming them (both women and men) into effective and efficient human resources.

Core Values

SARPV practices the qualities of honesty, neutrality, transparency, accountability, democracy, quality of services, mutual trust and respect with integrity for the environment and a belief in the rights of all human beings, regardless of differently able, gender, race, religion, age etc

Geographical Coverage

<u>Division</u>	<u>District</u>	<u>Upazilla</u>
Chittagong	Bandarban	Lama and Naikhangchhari
	Chittagong	Lohagara
	Cox's Bazar	Chakaria, Cox's Bazar Sadar, Moheshkhali, Ramu, Teknaf and Ukhiya
Dhaka	Gazipur	Kapasias
2 Divisions	4 Districts	10 Upazillas

Governance and Constitution

SARPV has been operating by a legal constitution which has been approved by the General body of SARPV. General body comprises 21 members while the Executive committee 7 members. The Executive Committee is indeed the supreme authority and its members are elected by the General body members through direct votes for 2 years duration. Majority of the members of Executive Committee (EC) are persons with disabilities, under a mandatory provision. Management of SARPV is governed by the EC. In the EC, members are from different professions. The Secretary General of the EC is the Chief of the organization.

Five Pillars of SARPV

SARPV follows the five mandatory pillars to be maintained by the beneficiary families of its programmes and projects:

1. Every beneficiary or family must ensure easily accessible sanitary latrine, have to use safe water in all household activities and have to be neat and clean in all aspects including adequate lights and air in the house.
2. There must be a hole or ditch near to the household area for garbage and household waste management through composting.
3. Every beneficiary or family must sow and grow fruit, timber and herbal medicinal plants including Guava, Papaya, Banana, Neem etc.
4. Every beneficiary or family must rear poultry and livestock.
5. Every beneficiary or family must send their children to school and ensure easy accessibility and cleanliness in all aspects.

SARPV does believe if all the families maintain these pillars then it would be possible for them to generate/enhance the household income and also reduce nutritional deficiency which will help them to lead a standard life with good planning.

Beneficiaries

Primary Beneficiary

- Children and Children with disability
- Adolescents with disabilities
- People (Women/ Men) with Disabilities
- Hardcore poor
- Marginalized families
- Poor families headed by Women
- Families headed by Children
- Families dependent on Elderly People
- Vulnerable Women and Women with Disability

Secondary Beneficiary

- GOs
- NGOs
- Professional Groups
- Local government
- Religious groups
- Business groups

A Brief History

Social Assistance and Rehabilitation for the Physically Vulnerable (SARPV) is a national development organization which has been working since its inception with a vision to make a barrier free environment for the Persons with Disabilities (PwDs), vulnerable and marginalised communities and to mainstream them in the society. SARPV thinks that Poverty eradication, equitable growth and social development as well as reaching the UN's Millennium Development Goals will not be achieved without participation and empowerment of PwDs.

Mr. M. Shahidul Haque, a physically challenged person and some of his friends (Mr. Jamal Abu Naser, Mr. Minhaj Uddin Sarker, Mr. Abdur Rahman Shah and Ms. S.M. Ruquiya) took the initiative to form Social Assistance and Rehabilitation for the Physically Vulnerable (SARPV) in 1988. With support from some activists who had been working in the disability sector, SARPV started its operation in 1989. With encouragement from all founder members and as per the unanimous decision of the EC members SARPV activities were meant to focus on persons with disabilities.

SARPV has been trying to identify the causes of disability and to take initiatives for prevention of those causes. SARPV is an inspiration for creating a new dimension of social reality where humanity is the basic premise that would determine why they are lagging behind compared to the mainstream of the social activities and how they can overcome this situation with full self-confidence, and stand on their own feet.

SARPV started its field level work during and after the devastating tornado at Saturia, Manikganj in 1989. While carrying out relief operation in Saturia, a research jointly with the then Director of BIDS Dr. Atiur Rahman (now Governor of Bangladesh Bank) was initiated by M. Shahidul Haque of SARPV to see the correlation between disaster and disability with supports from PRIP TRUST.

During community level relief operations to prevent disabilities and support trauma victims after a devastating cyclone in the southern coastal area in 1991, SARPV discovered an alarming prevalence of rickets in Chakaria, Cox's Bazar.

From 1993 to 2002 SARPV worked with Community Based Rehabilitation (CBR) strategy for mainstreaming persons with disabilities in the society. In 2002, a review of SARPV activities revealed that, if not continued, activities focusing on the persons with disabilities can hardly bring in any positive result. SARPV also realized that it is very difficult to undertake programs focusing on people with disabilities only. So, it started making efforts to link the disability issue to the mainstream programs e.g. nutrition, micro credit, education and health etc of organizations like BRAC, PROSHIKA and many other development organizations and shifted from project approach to programme approach.

Disability and poverty are closely related to each other. Disability causes poverty and poverty exacerbates disability leading to increased vulnerability and exclusion in the society. PwDs are among the poorest and most vulnerable communities in Bangladesh. According to WHO and World Bank, that there are 15% of the total population of the world is disabled and mostly in the developing countries (June 09, 2011 the World Report on Disability by WHO and WB). 'Mapping of Disability in Bangladesh', concluded that approximately 19 million of total population in Bangladesh is disabled.

The incidence is increasing due to conflicts, disasters, malnutrition and lack of knowledge. PwDs are facing problems related to basic supports such as access to social safety nets, education, health services, and gainful employment. They are represented disproportionately amongst Bangladesh's poorest communities, constituting approximately 15% the poor. Disability is an issue that cross cuts all development sectors, yet policy and decision-makers in Bangladesh have not yet made a sustained effort to integrate disability issues into mainstream development or consolidate a plan for involving PwDs in development planning.

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Mr. Md. Minhaj Uddin	Finance Secretary
Mr. Abdur Rahman Shah	Research & Information Secretary
Mr. Biswanath Sutradhar	Publication Secretary
Ms. Sahla Begum	Women's Affairs Secretary
Ms. Jolly Kowser	Office Secretary

The Donors

UNICEF	UN
DFID	UK
ECHO	European Union
The Government of Bangladesh	Bangladesh
Aide Medicale et Developpement (AMD)	France
Les Amis des Enfants du Monde (AEM)	France
Bangladesh Shishu Academy	Bangladesh
BRAC	Bangladesh
CARE	Bangladesh
Christoffel-Blindenmission (CBM) & Centre for Disability in Development (CDD)	Bangladesh
Manusher Jonno Foundation (MJF)	Bangladesh
Ma O Shishu Hospital & Medical College, Chittagong	Bangladesh
Palli Karma-Sahayak Foundation (PKSF) - Govt of Bangladesh (GOB)	Bangladesh
SOLINFO	France
Zero Club Foot (ZCF)	Bangladesh

Programs and Projects

Program		Project	Working Area	Donor	Duration
1. Rights and Advocacy	3. Community and Local Government Development	Promotion of Rights and Dignity of Persons with Disabilities (PRDPD)	CXB: C, S GPR: K	MJF	2013-16
		Promotion of Human Rights of Persons with Disabilities in Bangladesh (PHRPBD)	CXB: C	CBM CDD	2009-14
		Mainstreaming of the People with Disabilities in the Society (MPDS)	CXB: C, S GPR: K	MJF	2006-13
	4. Mainstreaming and Education	Integrated Education for Children with Disabilities: Prodipaloy 1	CXB: C	AEM SARPV	1999-Contd
		Integrated Education for Children with Disabilities: Prodipaloy 2	CXB: M	MJF SARPV	1998-2013
		Early Learning & Childhood Development (ELCD)	CXB: C	UNICEF BSA	2009-13
		Non Formal Primary Education	CXB: C, U	BRAC	2009-17
	5. Disability Prevention and Development	Prevention of Rickets in Cox's Bazar	CXB: C, M, R, S, U	AMD KDM	2008-17
		Health and Nutrition Support Project	CXB	AMD	2008-Contd
		Clubfoot Correction	CXB: C	ZCF	2011-Contd
	6. Micro-entrepreneurship, Disability and Development	Micro Credit Program	CXB: C, L	SARPV	On going
		Entrepreneurship Development Program	CXB: C, L	SARPV	On going
	7. Climate Change, Disaster and Disability	Emergency Rehabilitation Support Project 1	CXB: C	CBM CDD	2011-13
		Emergency Rehabilitation Support Project 2	CXB: C, R	CARE	2012-13
		Disaster Risk Reduction through Community Action	CXB: C, M	GOB PKSF	2012-13
		Emergency Livelihood Support Project	CXB: C, R	CARE	2013
		Vocational Training Support	CXB: C	SOLiNFO	On going

Working Area (Upazilla) in Cox's Bazar (CXB) District C: Chakania L: Lohagara M: Moheshkhali R: Ramu S: Sadar U: Ukhia
Working Area (Upazilla) in Gazipur (GPR) District K: Kapasia

3.1 Rights and Advocacy

SARPV has been advocating issues of development of people with disabilities since its inception. SARPV has been working to draw the attention of the stakeholders, local and international, to the fact that persons with disability are a great working force. As an advocacy organization SARPV has been organizing workshops in national arena and participating in international workshops on Communicating for Advocacy.

The vulnerable, marginalized and excluded communities including people with disabilities, due to some limitations in social, cultural and political aspects as well as some malpractice of influential citizens usually cannot exercise their rights with dignity in the society. Their needs and rights are always ignored and they are deprived of different services. Considering the situation, SARPV has initiated Rights and Advocacy Program in its program areas. Also, as SARPV acknowledges rights and advocacy to be cross-cutting issues beyond its programs and projects, it focuses on persuading government, non-government and business organizations to integrate disability issues with their existing work. With supports from civil society, emphasis has been given on creating employment opportunities for the PwDs .

The Program

Still the PwDs in the program area are less involved in the family interactions and community activities. In addition, they fall prey to social stigma and stereotyping within their communities. Participation of PwDs in different regards is very poor even in the local government activities. The authorities do not consider the issue of disability while making plans. As a result children with disabilities are not enrolled in educational institutions though government has declared education for all.

Primary beneficiaries are the persons with disabilities and the guardians of children with disabilities. SARPV dreams of a society where PwDs can grow their fullest potentials despite functional and environmental limitations by participating with their full capacity in social activities to ensure and enjoy equal rights and opportunities in the society. To achieve the vision, under the program emphasis has been made to increase the responsiveness of the government, local government and non-government bodies and officials, civil societies towards accessibilities to services of PwDs as well.



The Apex Body members met the honorable local member of the Jatiyo Sangsad and demanded allocation of khas land for the Apex Body members.

Lack of education and information in PwDs hinder their mainstreaming in the society. The attitude of the GO-NGO officials, civil societies, LEB and other stakeholders towards PwDs are not always positive. The needs and rights of PwDs are ignored from upazila level to national level. Also, people do not consider that PwDs are an active part of the society. No concerned stakeholders including family members consider disability as a permanent condition in life. They are always concerned with the issues of welfare, health or charity rather than focusing on their limitation and development. It has been proved that if PwDs get appropriate scope and explore their possibilities, then they can get involved in and contribute to the development process.

3.1 Rights and Advocacy

Objectives

- To promote the rights of poor and marginalized communities.
- To strengthen networks with different stakeholders and authorities.
- To increase the accessibility of marginalized communities in different services.

Accomplishments

Sl.	Indicators	No. beneficiaries
1	Received Disability ID Card	159
2	Enlisted in various govt. safety net programs	1963
3	Self employed IGA of PwDs by the support of SARPV	146
4	Pwds received loan from different financial sources	77
5	Received education material support	256
6	Assistance from UP	332
7	Assistance from community or CS for SwD/PwDs	196
8	Enrollment in different committees	72
9	Employment creation of PwDs through advocacy	76
10	Received medical, medicinal and legal services	4357
11	Scholarship from non govt. sources	31
12	Agricultural and Livestock input support	724
13	Received assistive device	37
14	Khas land or forest land received	05; 1.5 acre each
15	Admission to school/madrasha	46
16	Support from other NGOs	44
17	Training received from govt. bodies	216
18	Relief and or Aid support	422
19	Admission in school and or other institutions	100 SwDs
20	Poor people employed by Employment Guaranteed Scheme	332
21	Received housing and sanitary goods support	91

3.1 Rights and Advocacy

The Real Life Story 1

SARPV changed Monjur's life

Md. Monjur Hossain in Raonat village in Durgapur union in Kapasia upazilla in Gazipur district is by born a person with physical disability. He is now 27 years old. Since the day he was born, he is bearing a leg deformity with him. Monjur's poor father Nur Mohammad and poor mother Rani Begum could not afford to meet Monjur's basic needs due to their extreme poverty. It was, therefore, Monjur's fate that he did not have the opportunity to go to a hospital or clinic for medical treatment. As a result, he had no alternative but to surrender to this reality. He is now due to their hardship of life.



Due to his parents' poverty he could not get proper medical treatment. After Monjur passed class Five, he tried to engage himself with an income generating work but failed to do so. It was because nobody came forward to deploy him as a worker for his disability.

Seeing no hope from the community, he himself at last started a very small grocery shop at the nearby Raonat bazaar with his limited capital. Monjur and even his parents had no idea about disability and the rights of the persons with disability. SARPV identified him in 2009 while launching the MPDS Project in Kapasia area. He became an active member of a self help group named 'Alor Path'. He received training from MPDS Project concerning human rights and skill development. He had an opportunity to be involved

with very important training courses like market development and leadership. Moreover, after this training, he received Tk. 10,000/= as interest free loan as seed grant support from SARPV for his grocery business. These training and seed grant helped him to enter into a new life. He hired a big shop on the roadside and began to do business. And, within a short period of time he became famous in his community as a business man. He said, "People began to respect me since I am a good business man now." Monjur now dreams to be a renowned businessman in future.

Monjur is married now and passing his days with his family members very well. Monjur is no more a neglected man in his community. He is a very hard working man and SARPV encouraged him by providing knowledge, skills and capital support.

He expressed his feelings saying "SARPV opened my eyes and I can see a ray of hope now." Monjur wish all successes in the life of all other fellow persons with disabilities like him. He now dreams of a society where all persons with disability would enjoy their human rights and achieve their full potential with dignity and honor.

Note the Quote

*"Although the world is full of suffering,
it is full also of the overcoming of it."*

Helen Keller

3.2 Skill and Capacity Development

This is one of the most important interventions of SARPV. SARPV believes that without capacity and skill development human beings can do nothing. As a result mainstreaming of PwDs will not be advanced properly. Without capacity development PwDs will not be able to engage them with IGA as well as they will not perform accordingly to develop a platform for their rights, dignity and accessibility. Skill and Capacity Development is divided into two parts, such as: One is for the beneficiaries and another is for staff and organizational development.

According to the International Labor Organization (ILO), "Skill development is of key importance in stimulating a sustainable development process and can make a contribution in facilitating the transition from an informal to formal economy. It is also essential to address the opportunities and challenges to meet new demands of changing economies and new technologies in the context of globalization."

SARPV's Skill development is an inbuilt Program with all other Programs; it is the program through which SARPV is trying to increase the capacity of the beneficiaries so that they can lead their life competently and improve their previous life conditions. SARPV believes in skill development that enhances people's capacities to work and their opportunities at working environment and offer them more scope in regards to creativity and satisfaction at socio economic life. Without appropriate skill or capacity no person can live a respectful and economically well-off life and if the person is a PwD then his/her difficulties are higher. So SARPV is organizing skill and capacity development initiatives through various projects since SARPV feels that economic empowerment of the human resources is one of the best ways to ensure the dignity of the PwDs.

Project under this program

■ Vocational Training Support

Supported by SOLiNFO

Although this program has one project but the issue of Skill and Capacity Development works across the programs and projects to varying degrees.

Activities and Achievement

Training Courses on Skill and Capacity Development

Sl. no	Title of the training	No of Courses	Male	Female	Total Trainees
1	Training on Livelihood, WASH, DRR, Child Care and Nutrition	580	1645	3055	4700
2	Training on DRR and management for capacity development	25	161	339	500
3	Leadership training	12	83	157	240
4	Skill development Training for beneficiaries	9	18	163	181
5	Training on market Development	6	41	76	117
6	Training on resource mobilization	3	13	47	60
7	Teachers training on inclusive education	1	12	19	31
8	Training provide on sewing	1	10	10	20
9	Training on Creative Learning Method	1	4	3	7
10	Skill Development Training by Youth Department /G O B	5	22	178	200
	TOTAL	643	2009	4047	6056

3.2 Skill and Capacity Development

In 2013, SARPV trained 4037 beneficiaries mostly women on Water and Sanitation, Health Hygiene and Mother Child Care, Nutrition and Homestead production and Disaster Risk Reduction (DRR) in Ramu and Chakaria. A post evaluation data on a sample population of 347 beneficiaries show that, with regard to Nutrition and Homestead Production, 120 respondents (35%) out of 347 said that they learnt about nutrition which they did not know before; 170 (49%) respondents reported that they learnt about vegetable gardening techniques, and 22 respondents noted that they gathered knowledge regarding poultry and livestock rearing newly just after participating in the training sessions. In practice level, it was remarkable to see that already 58% respondents have been engaged in vegetable production; respondents' involvement in the activities other than agriculture i.e. involvement in small business, seamstress with sewing machine etc. are also recognized as of 22% which is very significant in the sense that it makes people tend to return to their pre-disaster good condition. Among the respondents, 19% people were reported to be involved in tree plantation; and, 6% respondents were reported to deal in poultry and livestock rearing. Likewise, SARPV also trained the same population on WASH and conducted vaccination training.

Note the Quote

"Obviously, because of my disability, I need assistance. But I have always tried to overcome the limitations of my condition and lead as full a life as possible. I have traveled the world, from the Antarctic to zero gravity."

Stephen Hawking

3.3 Community and Local Government Development

Community and local government development program includes various activities under two projects to empower concerned stakeholders e.g. people with disabilities, marginalized community, local government Institutions, professionals, service providing agencies etc by ensuring greater community involvement for financial development and promotion of rights of people with disabilities and other respective beneficiaries.

Objectives of the program are:

- To develop the capacity of Local Government Institutions and community stakeholders
- To sensitize the LEB and professionals in favor of PWDs
- To develop the capacity and skill of program beneficiaries

SARPV always tries to ensure the participation of greater community, local government, and service providing agencies (government and non-government) including media in the process of mainstreaming the people with disabilities in the society. This program creates spaces for vulnerable community including PWDs and mobilizing local resources and their cooperation to make them development actors in various ways as the community and stakeholders play positive roles and act responsibly towards vulnerable groups.

Projects under this program

- **Mainstreaming of People with Disabilities in the Society (MPDS)**
funded by Manusher Jonno Foundation (2006 - 2013)

To dream of a society where persons with disability enjoy equal rights and opportunities in the mainstream of social life and explore their full potential despite functional and environmental limitations, SARPV started the project activities in Kapasia Upazila under Gazipur district and Cox's Bazaar Sadar, Maheskhali Pourashava and Chakaria Upazila under Cox's Bazaar District. The extended period of the 2nd phase is now running with the assistance of Manusher Jonno Foundation.



- **Promotion of Human Rights of Persons with Disabilities in Bangladesh (PHRPBD)**
supported by Centre in Disability and Development and CBM (2010-2014)

The main goal of the project is to improve the livelihood condition of PwDs by establishing their rights, considering the disability issue in mainstreaming. The project is being implemented in 11 districts with the cooperation of 12 development organizations under the supervision of CDD and with financial supports from CBM. Under this core project each organization has to develop 8 self help groups in their working areas. As an implementing partner, SARPV is carrying out the project in Chakaria Pourashava and Baroitai Union under Cox's Bazar district.

3.3 Community and Local Government Development

Activities and Achievement

Mainstreaming of People with Disabilities in the Society (MPDS)

Sl#	Planned Activities	Target	Accomplished	No. of Beneficiary		
				Male	Female	Total
1	Self help group meeting	864	834	1027	1573	2600
2	UCC meeting	12	12	43	70	113
3	Dialogue meeting with local govt. bodies	10	10	249	54	303
4	Meeting with School Management Committee (SMC)	12	12	156	91	247
5	Dialogue meeting with different professionals	06	06	153	09	162
6	Training on resource mobilization	03	03	13	47	60
7	Training on market	06	06	41	76	117
8	Leadership training	12	12	83	157	240
9	Skill development Training for beneficiaries	09	09	18	163	182
10	Community meeting/gathering	12	12	800	159	959
11	National/district/upazila level sharing/dialogue meeting	03	03	160	35	195
12	Interest free seed money support for IGA	Tk.15,00,000	Tk.14,85,000	71	45	116
13	Teachers training on inclusive education	01	01	12	19	31
14	Assistive device support	37	37	21	16	37
15	Day Observation					
A	National Youth Day			48	53	101
B	International Disability Day			147	105	252
C	World Sight Day			21	12	33
D	World Human Rights Day			92	46	138
E	Great Victory Day			136	42	178
F	International Mother Language Day			42	25	67
G	National Social Service Day			86	79	165
H	International Women Day			27	45	72
I	OBR observation			62	43	105
J	Independence Day			36	12	48
16	Skill Development Training by Youth Department /GOB	05	05	22	178	200

3.3 Community and Local Government Development

Activities and Achievement

Promotion of human rights of persons with disabilities in Bangladesh Project (PHRPBD)

Sl#	Planned Activities	Accomplished	No. of Beneficiary		
			Male	Female	Total
1	Meeting of Self help groups	192	223	304	527
2	Children with Disabilities admitted into Education Institutes	15	7	8	15
3	PwDs have been involved with IGA	27	15	12	27
4	PwDs received assistive device free of cost	48	35	13	48
5	ID card for Disability		9	2	11
6	Loan support from different NGO by Advocacy		15	12	27
7	Training provided on sewing	1	0	10	10
8	Community meeting for awareness raising	9	58	82	140
9	Advocacy meeting	4	56	28	84
10	Physical exercise to the PwDs	10			
11	Day observation				
A	International Women's Day		80	158	238
B	Disaster Mitigation Day		68	98	166

Challenges faced

- Continued political turmoil like strikes, terrorism, vandalism and violence affected our field level activities. These unexpected events became threats to lives and livelihoods.
- Project motorcycles are too old, thus need frequent servicing and higher fuel consumption but due to budget shortage it was difficult to keep all the motorcycles in running condition and use them.
- Government and NGOs are identifying PwDs through household survey which creates hopes among the PwDs but as they are getting nothing in reality, they feel disheartened.
- Not all Government duty bearers are sensitized about the disability issues.
- PwDs and their guardians are more interested to get some support in cash or kind than that in knowledge, capacity development and others.
- Different types of barriers to get disability ID card from the respective govt. departments.

3.3 Community and Local Government Development

- It is too difficult to sanction loan to PwDs for IGA from external sources, especially from the bank and non-govt sources.
- The rate of installment collection of seed money was less than that of targets due to the political turmoil in the country.

Lessons learnt

- The local government institutions may play crucial role to raise awareness among the community people regarding disability issues.
- The LEBs may play the role of key actors to eradicate poverty as well as to increase the accessibility of persons with disabilities and marginalized communities through their different development and safety net programs by including them, considering their vulnerabilities and improving their service delivery systems.
- System is equitable i.e. available for everybody but its utilization sometimes differs from person to person.
- Effective communication and strong networks make fulfill the targets easily.
- There is no alternative to long term issue based training courses for development of human resources.
- Strong motivation and appropriate knowledge can change the attitudes of duty bearers towards PwDs for mainstreaming them in the society.
- It is essential that proper initiatives be taken and integrated by different professionals, departments and duty bearers for mainstreaming the people with disability.

Disability is a very sensitive issue. PwDs are getting privilege and importance by the policy level including Govt. high level officials but at the grass root level the duty bearers are not sensitized towards PwDs.

3.3 Community and Local Government Development

The Real Life Story 2

Visual Impairment of Kakoly could not hinder her dreams to be true

Kakoly Das (28), daughter of Late Biswanath Das and Late Renu Bala Das, is the sixth issue of her parents out of their seven children. She was born at Jolodaspara village in Moheshkhali Poursava in Moheshkhali Upazilla in Cox's Bazar district.

Kakoly is by-born visually impaired, so she could not enjoy the natural beauties of this earth, but she tried to enjoy this by her strong feelings. Kakoly grew to school-age and she became shocked when she came to know that she could not see and go to school for her education. Her father is a day-laborer and could not earn enough to maintain his large family. Although he tried best but failed to relieve his only daughter from visual impairments by medical treatment. He tried best in different eye hospitals in Cox's Bazar and Chittagong but the doctors failed. Finding no other alternatives, Kakoly tried to adapt with the situation. Cox's Bazar Baitush Sharaf Hospital supported her little hope for education by brail at the initial stage. Due to fund crisis, it didn't continue this support. Kakoly's hope to have education nipped in the bud. She used to spend most of the time at home by enjoying music and sometimes practicing singing.



In 2006, SARPV started to implement MPDS project supported by Manusher Jonno Foundation (MJF) at Moheshkhali Poursava. A group of people with disability (PwDs) formed a self help group named Jui at Jolodaspara village in Moheshkhali Poursava where Kakoly Das was

selected as Vice-President of the group. This was the turning point in her life. MPDS project provided training to the members to build and develop their capacity. She took this opportunity and developed herself day by day with her peers of the area. Under the project she was trained on different types of human development issues; moreover she also received training on skill development.

Noticing her strong aptitude for memorizing and self-confidence, she was inspired to dream to be a good musician by Rajesh Khanna Sharma, a MPDS project staff of SARPV, Moheshkhali Branch. Kakoly started practicing music and with the advocacy of SARPV, she got admission in Moheshkhali Shilpakala Academy to make her dreams come true. She also studied music regularly under Ustad Prodip Ghosh. Within a short time, with her hard work and study, she became a renowned musician in Moheshkhali area. At present, she performs music at different national and international day celebrations and public ceremonies. SARPV and upazilla administration of Moheshkhali supported Kakoly to build on her potentials and she was awarded a cultural allowance of BDT 8400 per year from the Ministry of Cultural Affairs. After receiving this Cultural Allowance, she at first bought a harmonium for smooth music practice. Now she is passing her days enjoying music.

Beside her music life, she started poultry rearing just after receiving capacity building training from the MPDS project. Kakoly Das shows an example of confidence that disability is not the barrier to success. Her diligence, perseverance and strong confidence made her capable to make her dreams come true at last. SARPV just played the role of a catalyst in Kakoly's life. SARPV hopes that Kakoly gets further supports through sponsorship, which would help her move forward.

3.4 Mainstreaming and Education

Until now most of the people belonging to the poor class of our community is far from education. Due to poverty dropout rate is still high. Moreover, there is very little scope for the CwDs in the educational institutions in our society. As a result, they are also almost absent from our mainstream education. Considering the children's issues relating to their education according to Monitoring of Results for Equity System (MoRES) data, SARPV observed that early childhood learning centers are very much helpful to identify the nature of childhood disability of the children and relate the children with disability with mainstream education system of the country. Moreover, these centers are very much effective to maintain maximum coverage of school enrolment of the children and decrease dropout rate from primary schools. Considering this, SARPV has given priority to child education.

Hence, SARPV started its education program in 1999 with 12 children with disabilities (CwDs) to provide education support under a small project financed by AEM-France, with the establishment of a primary school named 'Prodipaloy'. Prodipaloy, actually is an inclusive school for all children with disability and without disability, being run with support from AEM. After realizing the need of education for the children in Chakaria and Ukhia regions, SARPV has now decided to scale-up to spread the light of education to the remote areas of these regions. SARPV is now providing education services to the mass people including the marginalized communities to increase the education rate and raise awareness level of local community regarding education, prevention of disability and their basic rights.



SARPV is running its education program through three different ways:

1. Inclusive Primary Education (Formal)
2. Non Formal Primary Education. &
3. Pre Primary education as Early Learning and Childhood Development.

SARPV's target is to spread the light of education in the most remote areas where people are deprived of education. SARPV believes education is the only way to strengthen a person; without it, none can become competent. Moreover, only education can make an inclusive society which is essential for PwDs and the marginalized groups of people.

Projects under this program

■ Formal Primary Education

Prodipaloy-1:

SARPV started 'Prodipaloy' as an inclusive school for children with disability and non disability since 1999. This school brought the significant attitudinal change in the local community of Voramuhuri under chakaria upazilla. When Prodipaloy started to include the CwD's to the school, the parents of those CwD's realized that their children are not burden for the family and they can establish themselves like other children.

3.4 Mainstreaming and Education

At the initial stage, this school was started with only 12 students; now the total student number is 263, among them 44 are students with disability (SwD). Gradual increase in enrolment in 'Prodipaloy' indicates that the community became more aware regarding education. For last 3 years, Prodipaloy has been having 100% of the students passing in the Primary School Certificate Examination (PSC).

Current status of the school

No. of Students			No of Students with Disabilities			No of Teachers (Teachers with Disabilities)			Enrollment in 2013	Drop out
Boy	Girl	Total	Boy	Girl	Total	Male	Female	Total		
137	126	263	30	14	44	4 (1)	3 (1)	7	86	0

Prodipaloy-2:

After observing the impact of Prodipaloy 1 on the society, SARPV established another inclusive school at Moheshkhali. In 2006, with the support of Manusher Jonno Foundation (MJF) and local community, SARPV named the school Moheshkhali Prodipaloy, which has been renamed "Mohsekhali Protibondhi Prodipaloy Autism School" by the UNO of Moheshkhali. This school played very important role to change perspectives of the community regarding disability issue. After establishment of this school the local community realized that their CwDs should get the educational facilities and enjoy life like others. Now, parents are sending their children to this school with the trust that their child will get better education here.

Current status of the school

No. of Students			No of Students with Disabilities			No of teachers			Enrollment in 2013	Drop out
Boy	Girl	Total	Boy	Girl	Total	Male	Female	Total		
135	155	290	13	5	18	1	4	5	81	0

After completion of MPDS project, it became difficult to provide the financial support to this school. But, as this school needed to continue, SARPV did advocacy to mobilize financial supports from local elites and also from government. Now with the support from community SARPV is running this school with a target to make it self-reliant and sustainable.

■ Non Formal Primary Education (NFPE)

SARPV is providing NFPE with support from BRAC. Currently SARPV has 26 NFPE centers at Chakaria (16) and Ukiah (10) Upazilas. Target groups of these centers are Children: 1) of 8-10 years age group, 2) from poor and marginalized families and destitute, and 3) with disability.

Current status of NFPE at SARPV

Area	Total Students			Students with Disabilities		
	Boy	Girl	Total	Boy	Girl	Total
Chakaria	174	306	480	7	8	15
Ukiah	114	182	296	1	-	1
Total	288	488	776	8	8	16

3.4 Mainstreaming and Education

■ Early Learning for Child Development (ELCD):

ELCD, started in 2006 with supports of from UNICEF in 24 different areas of Chakaria, is one of the most important initiatives by SARPV to make the children familiar with the school environment. Though the children of Chakaria are mostly deprived of education due to non-availability of school in the surrounding area, school seeming a frightening place also works as a factor for non-enrollment or lower enrollment or drop out.

Objectives of ELCD:

1. To ensure fear free environment for the pre schooling.
2. To prevent childhood disability through nutritional support.
3. To create interest among the children so that they come to school.
4. To take care for their proper mental growth.
5. To prepare the mother groups to send their children to educational institutions.
6. To enhance sensitization level on disability through Village Development Committees (VDC).

Target Group:

3-5 year children, irrespective of poor and rich family including Children with disability

Current status of ELCD at SARPV

Upazilla	Union	Centre	Total Students			Students with Disabilities
			Boy	Girl	Total	
Chakaria	6	24	388	332	720	27

Activities and Achievement.....

■ Prodiपालoy 1:

23 students including 3 SwD participated in PSC examination and all of them passed in the exam. 3 students obtained CGPA 5 (A+).

Community awareness regarding the education of CwD has been increased.

Disability allowance from the social welfare dept. is being distributed regularly to 18 SwDs.

5 of these students have got Juvenile Merit Scholarship in the year 2012.

Dropout rate is "0".

In 2013 we provided physiotherapy service to 40 students.

The educational service providers (especially Govt.) were more sensitized.

■ ELCD:

Child disability rate has been minimized only through nutritional advice.

10 children have been provided with birth certificates.

VDC plays a vital role to ensure education and to disseminate the message to prevent disability.

Local government became more sensitized to support this program.

3.4 Mainstreaming and Education

■ **NFPE:**

Local community's awareness level regarding education has been increased enormously. Parents of working children and CwDs now want to send their children to our NFPE centers. Dropout rate is 0.

Challenges faced

■ **Prodipaloy 1:**

Transportation during rainy season.
Need of library and playing room.
Teachers' shortage.
New method of examination initially was challenging for us.
Disability allowance from govt. is not adequate.
Parents' carelessness led their children to illiteracy.
Confrontational political situation hampered our regular activities.

■ **Prodipaloy 2:**

Due to fund crisis we have to stop providing financial support to Prodipaloy-2.
Shortage of books and other learning materials.

■ **NFPE:**

Repairing and maintenance budget for the school is insufficient.
Some of the land/house owner of the school wanted to increase the rent.
Educational materials for the students with disability are very inadequate.

■ **ELCD:**

Land/house owners often increase the land/house rent.
Delay in receiving educational materials and salaries from donor agency.
Teachers do not get their salary in time and regularly; also the salary is not adequate.
Political unrest.
Absence of special educational materials for the students with disability.
Insufficient budget for monitoring.

3.4 Mainstreaming and Education

The Real Life Story 3

Razia is dreaming to be a scholar



Razia sultana is a 9 years old girl with disability with congenital leg deformity. She is the eldest daughter of Abdur Rahim and Monoara Begum living in Koiarbil para of Surajpur-Manikpur Union in Chakaria upazilla in Cox's Bazar district. Her early childhood days were not like other children, when other children used to walk and play as toddler babies, Razia used to stare at them. This was the irony of her fate that she could not stand or walk or even sit at 2 years of her age. This time, her parents took her to SARPV for treatment since they had known that SARPV serves for the children with disability. After they came to the SARPV Chakaria Disability Center, she had the great opportunity to come under the treatment of famous French doctor and orthopedic surgeon Dr. Thierry. Under Dr. Thierry's special care, SARPV Physiotherapy and Assistive Device Center arranged for her a knee-Ankle-Foot Orthosis free of cost. This treatment minimized her deformities of leg and also made her movement easier than before. Within a short time, the sun began to shine behind

the clouds in Razia's life, Razia began to stand and walk. And, this simple but just-in-time initiative of SARPV brought a drastic change in Razia's life.

Although Razia's improvement caused her mother smile, a series of shocking events took place. Razia's father married another woman and was living separately from Razia and her mother. He stopped bearing their family expenses. Razia's mother Monoara Begum became helpless and seeing no other alternative, she began to work as a day laborer to earn money. But in Surajpur-Manikpur area a woman can earn only 150.00 BDT which is half of the wage of her male counterpart. This way she can hardly earn 1200.00 to 1500.00 BDT per month by working for 10-12 days. She cannot manage work in all the days since work is not available all the time. But she does this hard job just to make her children alive and happy.

In spite of miseries, Monoara dreams of a glorious future for her daughter Razia and the two younger sons. Monoara always stood beside Razia and encouraged her to survive with dignity. Razia usually spent her time playing with mud on the courtyard. Her mother wanted to send her to school but there was no such school where a child with disability like Razia could be included.

This time when SARPV established an ELCD (Early Learning and Child Development) center at Manikpur-Surajpur union with supports from UNICEF and Bangladesh Shishu Academy, which was near to Razia's house at Uttar Surajpur village, the restless efforts of SARPV teachers and field facilitators brought her to the ELCD center, when she was 5 years old. It was a transition in her life. Initially she was gloomy and did not want to participate in the class, but gradually the love and affection of teachers and classmates and the friendly environment broke her silence. Few days later, Razia started to participate in all the class activities and she showed her potentials. Her teacher was hopeful of her improvement and followed up her activities. Her ELCD teacher Ms Selina encouraged her to participate in all the activities along with the treatments provided by SARPV Physiotherapy and Assistive Device Center.

Now Razia is a student of Class I in Uttar (North) Surajpur Govt Primary School. The teachers are very happy to get a student like Razia. Ms Jannatul Ferdousi, her Bengali teacher commented, "Razia is a very jolly learner in the school. She can read and write as per our direction and she can spontaneously mix with other children in the class." Ms Jahanara Begum, her English and Math teacher said, "She can write well, she can read well, she recites well and sings well too. Her overall performance is satisfactory. In the past, children like Razia did not come to school. But it is a matter of pleasure for us that the children with disability like her are also coming to school."

Razia believes that had SARPV not helped her, she would not get admission in primary school. She wants to go to school regularly but her disability creates the barrier. There is no transportation system in her village so that she can go to the school regularly. So with the help of her mother, younger brothers and friends, she goes to her school. Her mother Monoara says, "I have now only one hope. If I could manage to bear all the expenses of her treatment! I want to make my daughter a teacher one day." Razia is still under SARPV's treatment, follow-up and quarterly monitoring; and, it would take time for her to recover satisfactorily. Yet she dreams, she dreams to lead a normal life like other children in the society. She said, "I wish if I had no leg problem! I wish if I could walk like others! I wish if I could manage to visit many places like other babies!" She wants to overcome all the challenges and her desire is to be a scholar in future.

3.5 Disability Prevention and Development

Disability is one of the main hindrances to development of individual life. According to WHO (Fact sheet No 352 reviewed in September 2013, 15% of world's population has some forms of disability, which is a large no of population. To that estimate, in Bangladesh over 20 million people are living with disability. So it seems to be an alarming situation for the country and this number should be minimized as early as possible.

SARPV has been working in Cox's Bazar area since 1991. After starting its work, SARPV realizes that if the disability rate goes high, curing and solving all the problems related to disability will just become impossible. So, SARPV started Disability Prevention and Development program as one of its core program. Its goal is to protect people from the vulnerability of disability, thus prevent disability in people. Rickets prevention is one of SARPV's main areas of expertise. In Bangladesh SARPV has been a pioneering organization working on disabling Rickets. "Rickets-free Bangladesh" is SARPV's dream. Overwhelming and increasing prevalence of Rickets shows that it can no longer be considered as a medical and health problem of certain individuals. It is rather a public or social health problem stemming out of ignorance, certain food habits, delayed or wrong identification of the disease and related consequences. If it is addressed in the early stage of a child's life, rickets can be cured. If neglected, it can cause permanent disability subjecting the individual to lifelong disabling challenges. SARPV aims to develop awareness at household and community levels for prevention of rickets mainly through - awareness and practice of application of nutritional knowledge, identification of the disease at the community level by a set of key symptoms, and access to treatment. A preliminary study suggests that rickets in Bangladesh may not be due to Vitamin D deficiency only, calcium metabolism has also been a causal factor, which can be treated. SARPV has extensive experience in prevention, identification, diagnosis, treatment and rehabilitation in relation to calcium-deficient rickets in children.

Better nutrition and education for children and families, support for preventable disability, public awareness campaigns and lobbying with various decision making authorities - particularly local government comprise SARPV's general program thrust in this regard in rural areas .

Projects under this program

■ **Straight Leg Project (Prevention of Rickets in Cox's Bazar)**

supported by AMD and KDM, France

SARPV runs this project with supports from AMD and KDM from France in the forms of funding along with assessment, professional advice and support, and treatment in various stages. Through this project nutritional, medicinal and surgical supports are provided to the targeted children and families in Cox's Bazar district.

■ **Prosthetic Center**

supported by own resources

■ **Clubfoot Correction**

funded by Zero Club Foot

Through this project treatment or referral support is provided to children with treatable club foot.

3.5 Disability Prevention and Development

Activities and Achievement

■ Services provided, by type and sex

No	Type	New		Follow up		Grand Total		
		Male	Female	Male	Female	Male	Female	Total
1	Rickets	390	294	1627	1188	2017	1482	3499
2	Cerebral Palsy	273	193	458	292	731	485	1216
3	Club Foot	86	37	757	331	843	368	1211
4	Normal Patient	36	17	17	15	53	32	85
5	Physiotherapy	42	40	83	109	125	149	274
6	Nutritional Support	35	18	72	46	107	64	171
7	Cleft Lip	11	10	3	3	14	13	27
8	Fracture	4	7	3	2	7	9	16
9	Burn Contraction	3	4	9	5	12	9	21
10	Polio	2	2	6	2	8	4	12
11	Rickets +CP	1	0	0	0	1	0	1
12	Congenital	0	1	0	0	0	1	1
13	Others	563	556	316	384	897	940	1819
Total		1446	1179	3351	2377	4797	3556	8353

■ Services provided , by type and percentage

No	Type	Percentage (%)
1	Rickets	49.14
2	Cerebral Palsy	13.09
3	Clubfoot	18.99
4	Others	18.78

■ Surgical Services provided , by type

Type of Surgery	Male	Female	Total	Development Indicator
Rickets Surgery	30	12	42	<i>All the patients can do their basic work without other's help.</i>
Clubfoot Surgery	34	14	48	<i>Now they can walk normally</i>
Other Surgery	17	7	24	<i>Most of the service receivers are leading normal life.</i>
Total Surgery	81	33	114	

SARPV organizes medical referrals and surgeries at its well equipped Operation Theater. A team from France comes once a year to Chakaria for doing surgeries and rest of the year operations are done at Chakaria Disability Centre or at Maa-O-Shishu Hospital in Chittagong.

3.5 Disability Prevention and Development

Activities and Achievement

■ Awareness raising Activities

Activity	Number of Events or Beneficiaries	Development Remarks
School Visit	164 nos.	<i>The rate of childhood disability has been reduced with the help of the school teachers.</i>
Meeting with Local Government	20 nos.	<i>Local government representatives promised to support and help the victims of disability.</i>
Community Gathering	103 nos.	<i>Community people are more aware and committed to taking proper initiative to prevent disability at early stage and care of the PwDs.</i>
Nutritional Advice to prevent disability	1,308 Persons	<i>Childhood disability caused specially by Rickets has been reduced only through nutritional advice.</i>

■ Assistive Device Support

In 2013 SARPV provided 658 assistive devices to the beneficiaries that have made their life easy to do their basic daily works.

Findings

1. Maximum number of early childhood disability can be prevented through nutritional advice.
2. Club Foot can be totally cured without surgery if it can be identified at early stage.
3. If rickets can be identified at the early stage of a child, it is possible that he/she might be cured fully.
4. People are becoming more sensitized to prevent disability.

Challenges faced

1. Sometimes it becomes a problem for the beneficiaries to move to Chittagong for surgery. It would be better if the services could be provided at Chakaria or at Cox's Bazar.
2. Political unrest.

Note the Quote

***"Disability is a matter of perception.
If you can do just one thing well, you're needed by someone."***

Martina Navratilova

3.5 Disability Prevention and Development

The Real Life Story 4

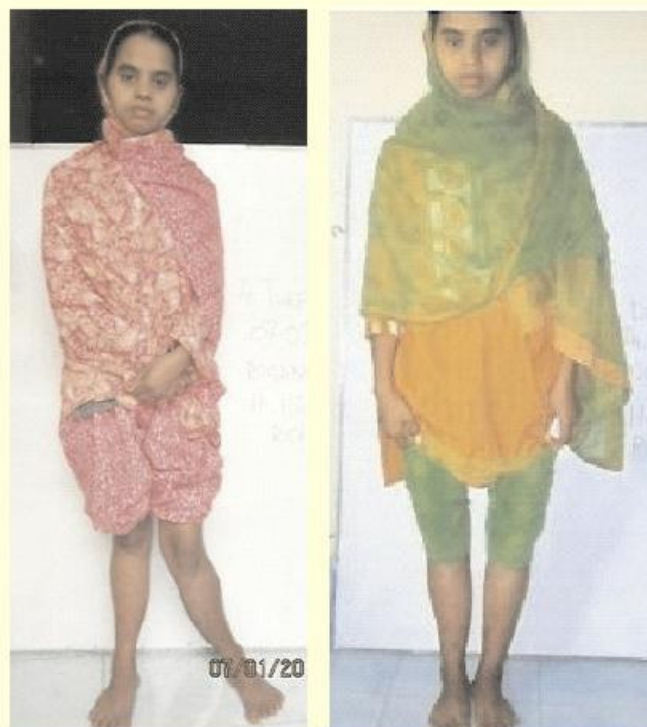
Rowsan Mony's successful operation - an example of SARPV's triumph of human spirit

Rowsan Mony is a 17 year old girl, inhabitant of Hazipara in Jhilongjha union under Cox's Bazar Sadar Upazilla. Her father Mr. Mohammad Hossain is a day laborer. She has 5 siblings, she is second child of her parents. As her elder brother is engaged in business, their poverty has been reduced and now their economic condition is fairly good. But whenever other people tried to insulted them for her disability, they got embarrassed and this made her life miserable.

Rowsan Mony is a victim of rickets since her childhood. Her parent's ignorance/negligence regarding nutritious food led her towards disability. At her early age when she started to walking it was noticed that her both legs are curved. But her parents did not give much importance because she did not have any problem to accomplish her other basic tasks. But in course of time the deformities increased. When she started going to school she felt ashamed of herself and demoralized. Her peers and classmates used to tease her by calling her 'Lenganee' (local slang to indicate a girl or woman who has physical disability). This made her feel so inferior that she refused to attend school. Since then her isolated life started.

It was 2011 when she was identified during a field visit in Cox's Bazar. After her diagnosis the field coordinator prescribed her calcium tablet along with nutritious food. As she was almost adult and her deformity was 18° for both legs, surgery was the only solution for her. On 7th January 2013, Dr. Thierry, a French surgeon diagnosed her once again and on 18th January 2013 he conducted the surgery successfully at Chittagong Ma O Shishu Hospital.

Now Rowsan is totally cured. She is now able to walk without having any sorts of difficulty. She is leading a normal life like others. Now she is dreaming to restart her education and she wants to be a teacher and to serve the society. Her parents are getting proposals from other families to get her married. So her family is very happy and thankful to SARPV; they expressed their emotion with tears of happiness that when they lost all hope then SARPV came as a savior to them, they are unable to repay the debt to SARPV and they will always be grateful to this organization.



Before surgery

After surgery

3.6 Micro Entrepreneurship, Disability and Development

Poverty creates disability and disability creates poverty. People with disabilities are often among the poorest of the poor. The World Bank estimates that disabled people make up to 15% of the poor in developing countries. In Bangladesh most people with disabilities live in the rural areas. They, and sometimes also their families, are often excluded both from their communities and from development initiatives. The most vulnerable are women and children with disabilities. To come out from this scenario SARPV included people with disability in the credit program too.

As Economic empowerment is one of the ways to lead a dignified life. SARPV initiated the socio economic empowerment of the poor people of Chakaria and Lohagara Upazila through micro entrepreneurship. A poor people especially woman and marginalized group (Person with disability, ethnic group) those who are deprived from availing their basic needs can have a respectful life if he/she have economic solvency otherwise they cannot even express their feelings. So SARPV's this program has opened a new window for these under privileged people to live a respected life with having at least minimum level of the opportunities

SARPV started micro entrepreneurship program in 2006. Since then the main target of this programme is to ensure the economic empowerment of the beneficiaries so that these people can have a self sustainable life and can come out from the poverty with their own initiative. When they got the scope to think about how to overcome from the poverty then they need some financial support SARPV is providing that financial support through credit program to the most vulnerable people including People with disability. Inclusion of People with disability in the credit program is a specialty of SARPV micro-entrepreneurship and disability and development program.

Target People:

- Ø Hardcore poor people (Especially Women).
- Ø People with disability (PwD) and Women with Disability (WwD) on priority.
- Ø Women belonging to marginalized community.
- Ø Widows.
- Ø Women belonging to ethnic community.

Projects under this program

■ Micro Finance, Disability & Development

Supported by own resources

1. Small and medium entrepreneurship loan (SME)
2. Rural Microcredit.

Goal:

To uplift the socio economic condition of the target people.

Objectives:

- § To empower poor people economically.
- § To facilitate positive change in living standard.
- § To ensure social rights through empowerment.
- § To ensure participation of the target group in social activities.

3.6 Micro Entrepreneurship, Disability and Development

■ Entrepreneurship Development Program

Supported by own resources

Goal:

To prepare skilled & knowledgeable human resource who will be able to invest their money to do right business following the appropriate approach and who will be also capable of marketing and selling their product in right market.

Objectives:

- § To develop skilled human resource for utilizing their money in result oriented business through training.
- § To expand the network coverage for better scope of business.
- § To guide the beneficiary for investing in risk free business.
- § To train the beneficiary on minimizing cost and maximizing profit in business.
- § To make the beneficiary capable of marketing their produces, products and services.

Note the Quote

"Where once the poor were commonly seen as passive victims, microfinance recognizes that poor people are remarkable reservoirs of energy and knowledge. And while the lack of financial services is a sign of poverty, today it is also understood as an untapped opportunity to create markets, bring people in from the margins and give them the tools with which to help themselves."

Kofi Annan

3.6 Micro Entrepreneurship, Disability and Development

The Real Life Story 5

Rejuara is now a potential entrepreneur



Rejuara has a better life now and is dreaming to be a successful entrepreneur in horticulture. She is a permanent resident of the village named Boidyapara in Boroitoli Union under Chakaria upazilla. Her life was not as smooth as others. In 1990 she was married to Mr. Bashir Ahmed and since then her sufferings had started as her husband was not economically well off. Moreover, due to lack of awareness and proper family planning she gave birth to 9 children - 5 boys and 4 girls. Since she had a big family, her suffering has been increasing day by day. As her husband did not have any arable land for farming, so he had to work for others' lands as day labourer, they lived a miserable life. Her family-needs were not fulfilled and expenses became unmanageable. So her family's miseries went to extreme. After seeing no way out, she borrowed money at a very high interest rate from a usurer to run her family. Within a short time she was being pressurized by the usurer to return the money. As she failed and her lender started to apply various techniques to collect the money. Only for this reason she was being insulted in front of her family member as well as in front of her neighbor. So her moral strength

was totally demolished. She was trying to come out of this adverse situation and started to work with her husband as a day labourer. Afterward she had started to cultivating flower. But her luck did not favor her because of capital shortage.

In 2007 she found that poor people's are getting benefits from SARPV's micro entrepreneurship program so she felt interested to be tagged with this program. On 27-07-2007 she became a member of this program. Initially she got a loan of 5000 taka. Then she kept mortgage her home homestead and started to cultivating flowers. After the first harvest she got good result. After that she started to cultivating flower regularly and she was successful. When she started to cultivate in large volume, she realized that she need more money to get good result and she collected more loan from SARPV and the amount of loan increased gradually. But after the production she got enormous success and made a handsome profit which changed her life.

Now Rejuara's socio economic condition has been totally changed. Now she is economically solvent comparing with her previous condition. She returned her loan and has savings for her children and bought 60 decimals land where she can cultivate flowers. She got back her social respect which she had lost for her poverty. She is the pioneer of flower cultivation who had prove that if anyone wants truly it is quite possible to earn money from cultivating flower. Currently she is supplying flowers to the towns and demand of her flowers has been increased. So lots of other peoples' are being engaged with this profession and Rejuara is idol for them. Rejuara feels that her condition would not be changed if she fails to get help from SARPV. She is now the team leader of her own group and motivating others to be engaged with SARPV because she thinks that only for SARPV her economical condition has been developed. Now all her children are going to school and she is dreaming to make them scholar and wants SARPV to support her throughout her life.

3.7 Climate Change, Disaster and Disability

Geo-physical location of Bangladesh makes it prone to various hazards, e.g. floods, cyclones, earthquakes, etc. which cause immense losses of lives and damage to properties, livelihoods and economic infrastructure. The country faces at least one major disaster a year; it has lost on an average 3.02 % of its GDP every year during the last 10 years and holds the highest disaster mortality rate in the world (UNDP Report 2004).

Climate change adds a new dimension to community risks and vulnerabilities and Bangladesh is at the fourth position of a global climate risk index (Global Climate Risk Index 2013 Germanwatch). The climate change threat for Bangladesh is related to development as its national economy strongly depends on agriculture and natural resources; both are sensitive to changing climatic conditions, such as changes in rain pattern, flooding and heat waves, as well as rising sea-level. From the starting period of SARPV, establishment of sustainable environment was one of the most important mottos SARPV dealt with. To make a stable ecological system in Cox's Bazar region, SARPV has taken initiatives to aware the mass people and making climate change issue as one of the 5 pillars of SARPV which also comply with the 7th millennium development goal (MDG) and also with the GOB's national plan for disaster management 2010-2015.

SARPV started its operation in 1989 by an initiative to support the vulnerable people who have been affected in Satura tornado. During that period it was observed that financial support (Relief) is the remedy only for the economic condition but those who became disabled do not get the proper support to minimize their difficulties. Some people became victim of disability permanently only due to lack of care and support. In this backdrop, SARPV provides food and medical support during disasters and attempt to give assistance in terms of money so that they are able to buy food and finally takes initiatives to give them livelihood, shelter and WASH supports so that they can return to their previous conditions of life before the disaster.

Cox's Bazar district is in the southern portion of Bangladesh which is, in nature, a coastal area and also surrounded by hilly region. It is one of the most disaster prone zones in Bangladesh. Since 1991, SARPV is working in this region and responding during all the disaster periods to rescue people from their vulnerable conditions. The past response experience during the disasters reveals that the PwDs remain in more vulnerable situation than others. So they need extra attention/support to return to their previous conditions worsened by disaster. Understanding the situation and being disability sensitized organization, SARPV always prioritize the PwDs' issue as the most important concern to reduce disaster risks.

Projects under this program

■ Emergency Rehabilitation Support Project 1

Supported by CBM/CDD

■ Emergency Rehabilitation Support Project 2

Supported by CARE Bangladesh, ECHO, USAID, MJF, AMD and KDM

SARPV, among other humanitarian actors, had responded to immediate needs of people just after the devastating flooding in Ramu and Chakaria upazila in the district of Cox's Bazar last year in 2012. In consequence of the responding activities, SARPV has successfully launched a cash grant support program under the project of "Recovery from Flood in the South Eastern Part of Bangladesh" being assisted by CARE Bangladesh and aided by ECHO from November, 2012 to April, 2013. The core objective of this program was to reduce the vulnerability of the flood affected

3.7 Climate Change, Disaster and Disability

people so that they could overcome their situation and return to resilience. Under this project program, a sum total of 4700 families were provided cash grant support, among them 200 beneficiaries were provided unconditional cash grant support and 4,500 beneficiaries were provided cash grant under two activities_ the Cash for work and the cash for training program. Each beneficiary household in this program attained a cash grant support of 8000.00 BDT. The specific goal and objective of this cash grant support was to reduce food insecurity of the beneficiary households and promote them in regards to water, sanitation and hygiene. Just after the project intervention, it was observed that after resilience, people began to retrieve.

Goal

Contribute to reduce the poverty and rehabilitate the people of 4,700 flood affected Households of Ramu and Chakaria upazila through community involvement.

Objectives

- To reduce the poverty caused by affects of flood, through creating work opportunity
- To rehabilitate the vulnerable communities in the society
- To promote the food security for the poorest groups involving them in IGA
- To raise awareness among the community so that they can protect their assets from the natural disaster and climate change

■ **Disaster Risk Reduction through Community Action**

Supported by PKSf/GOB

This is a Bangladesh government supported project, which has target to minimize the risk during the disaster period through skilled community and to ensure a stable environment through tree plantation that would also reduce the poverty of the different households.

Target

500 HH with Poor and Persons with disabilities

Goal

Contribute to reduce the poverty of the disabled and marginal families through social forestation by creating job opportunity and enhance their income.

Objectives

- To reduce the adverse affects of climate change and protect the soil erosion and increase the harvesting through tree plantation
- To create job opportunities by practicing tree plantation by the poorest and marginalized groups in the community especially for the disabled people and their families
- To develop consciousness among the villagers, Local Elected Bodies, CBOs, NGOs, Civil society and Media people in the project area

Outputs

Minimize the disaster risk through collaborative approach.

- Increase the awareness level of people regarding DRR and Climate change.
- Reduce Soil erosion and degradation of diversity through tree plantation and forestation.

3.7 Climate Change, Disaster and Disability

- Reduce salinity of soil and increase seasonal crops and harvest.
- Ensure available fire wood.
- Encourage people to plant trees and accelerate their economic benefit.
- Promote sustainable environment.
- Increase income level of poor and marginal communities.
- Promote social dignity and honor of the PWDs, poor and marginal communities.

■ Emergency Livelihood Support Project

Supported by CARE Bangladesh; just started in 2013.

In response to the flood and flash flood in 2012, CARE Bangladesh and SARPV have successfully launched a post disaster livelihood cash grant support program under the project of "Food security and livelihood recovery for flood affected people in South-East Bangladesh (LIFE)" being funded by DFID from January, 2013 to October, 2013. The core objective of this program was to reduce the vulnerability of the flood affected people through restoring their livelihood activities to make them able to increase their food



purchasing power so that they could overcome their situation and return to resilience. Under this program, a sum total of 6,807 households were provided with cash grant support of 10,000.00 BDT each to start their livelihood activities in Chakoria and Ramu upazila in 12 unions: Kakara, Koiarbil, Boroitoli, Harbang, Fasiakhali, Khutakhali and BM Char union in Chakaria upazila and Kachchapia, Kawarkhop, Rashidnagar, Gorjonia and Rajarkul union in Ramu upazila in Cox's Bazar district.

Impact

To contribute to the recovery of food security and livelihoods of severely flood-affected households in the Southeast of Bangladesh

Outcome

6,807 severely affected households have been enabled to restart their livelihood activities

Outputs

2,314 households have each received an agriculture cash grant.

3,676 households have received a specific cash grant (for gardening and livestock).

817 households have received support for a small business initiative.

Activities and Achievement

After receiving cash grant support, 41% beneficiary households have been engaged in agriculture, 46% households have been involved in livestock and homestead gardening, and 13% households have been associated with small business. Just after the project intervention, it was observed that people began to return to or they restarted the livelihood options that they had before the disaster. It was also observed that people's food security condition had already begun to improve.

3.7 Climate Change, Disaster and Disability

Data shows that 99.8% beneficiaries have already utilized the cash grant to regain their livelihood options; whereas there are only 0.20% beneficiary households that could not start any livelihood activity yet. This figure indicates a clear notion that almost all the beneficiary households in this project have started to restore to their livelihood and return to their previous livelihood condition before the disaster.

Improvement in FSC Status: Baseline vs End-line data

FSC profile	Baseline status	End-line status
poor	6%	4%
Borderline	48%	17%
Acceptable	46%	79%
Total	100%	100%

The above table clearly shows that the percentage of beneficiary households in the poor condition threshold has decreased from 6% to 4% and the percentage of households in borderline condition threshold has plummeted from 48% to 17%; and, eventually the percentage of households remaining in acceptable condition threshold rose from 46% to 79%. This table obviously proves the fact that the food security condition of the beneficiary households has improved significantly.



The perception of people toward food security indicates that people have started to think that they are now in well condition: 70% of the end-line survey respondents have said that they have more food available now than in the baseline period. Only 26% respondents have said that they have less food available and 4% said that their amount of food has remained the same.

Data show that among 6807 beneficiaries 861 or 12.6% are the households with persons with disabilities. Obviously, it would help and facilitate the persons with disabilities' inclusion in mainstream development activities in Bangladesh. It is expected and hoped that this endeavor of LIFE would lead the persons with disabilities to ensure inclusion, equity and access in society.

In order to attain the project goals SARPV, in the field level, organized huge public oriented programs in Moheshkhali upazila and included all levels of people in this project. This is the project where important actors like government of Bangladesh, CSOs, SBOs, media, LGIs were involved to take part in this movement beside SARPV.

SARPV is obviously a pioneer organization in Bangladesh that responds to any disaster immediately, especially if it occurs in the coastal south eastern part of Bangladesh.

Moreover, SARPV capacitates all its staffs to disaster preparedness and organize programs with Bangladesh Government to promote awareness regarding disaster preparedness.

3.7 Climate Change, Disaster and Disability

SARPV Community Actions at a Glance

Sl #	Activity	Project Target	Total Achieved	Male	Female	Total
1	Informal Meeting with respective UP, CSOs, govt. Administration	6	6	106	72	178
2	Project launching meeting	1	1	41	12	53
3	Group Formation	25	29	281	219	500
4	Environment day observation	1	1	80	45	125
5	Rally	1	1	80	45	125
6	Seedling Purchase and distribution	500	500	339	161	500
7	Training for capacity development	500	500	114	386	500
8	Collaboration and Networking meetings	4	4	160	20	180
9	Media advocacy Meeting	4	4	83	4	87
10	Community gathering/ cultural function on DRR Issue	24	24	1233	2104	3337
11	Courtyard meetings with IEC materials	900	642	2606	1394	4000
12	Redistribution of Seedlings	330	330	132	198	330

Moreover, whenever there is disaster, there is an effective presence of SARPV staffs whether it is flood or flash flood, cyclone or tornado. Especially, SARPV's concern, in this regard is regarding the PwDs, old aged people, children and women who are the most vulnerable groups of people in any disaster.

SARPV imagines of a green earth secured from all sorts of adversities due to climate change. In this regard, SARPV gives emphasis on green movement all over the world; and, ensuring homestead trees in the courtyard of all beneficiaries is a mandatory matter for all SARPV beneficiaries. In all its programs, SARPV disseminates the message to save the earth through ensuring homestead forestry at first, and agro forestry and community forestry gradually.



Moreover, SARPV launched a number of training programs on DRR issue. A post evaluation data, after a DRR training on 4500 beneficiaries in 2013 it was observed that 53% respondents said that they learnt the necessity of collecting food before the disaster from the training; 36% told that they have been aware regarding cyclone signals; 38% answered that they learnt the necessity of making ready a portable oven



during the disaster, and, 4% replied that they have been aware regarding going to the safer places before the disaster. In practice level, data shows that 16% of the respondents already raised plinths, 26% began to collect food as a pre-disaster preparedness, 33% already prepared portable ovens and 4% collected candles and fireboxes. The very significant story is that, 18% of the respondents already started to save money so that they can solve their problems smoothly. This is obviously carries a good sign that people are prepared to reduce the risks of disasters.

3.7 Climate Change, Disaster and Disability

The Real Life Story 6

Anwar Hossain affected by Climate Change



Anwar Hossain of Tillakata village is a visually impaired man of 55 years. Once, he had both of his eyes normal like others. About seventeen years ago, one day he went to the nearby hilly area to collect timber. While cutting the tree he fell down on the ground and his right eye fell down on a sharp cut edge of a bamboo and it started bleeding. After returning home he was taken to several hospitals. Finally, he returned home as a one-eyed man. He discovered that people did not value him after the accident as they had in the past. Sometimes some people began to call him by names like 'andhaia' 'kanaia' ('blind man' in local slang). In the beginning this was really shocking to him. But he vowed to overcome the situation and he started to overcome all his obstacles indeed in a short time with active assistance and help from

LIFE project which provided further inspiration and pace to his struggle.

After returning home from the hospital as a partially visually impaired man, Anwar fell into difficult situation with six children in the house. He was basically a day laborer. But people started to avoid him to take him as a labor. At one stage, he managed to cultivate a piece of land borrowing money from others since he had no land of his own. But his sufferings became acute in the flood last year when he lost his seedlings for cultivation, a calf, 18 hens, straw and other necessary homestead utensils. This time water entered into his house and they took shelter on the house roof. Like all other people in the village, they also suffered a lot. Although relief was distributed to them, but the quantity was very small that hardly met their hunger.

As Anwar has been trying hard to recover the losses from the flood since last year, he cultivated some land and succeeded in growing some winter vegetables. With the sales proceeds from the vegetable he could hardly manage his family expenses. This year, LIFE project provided a great support to him with which he had a great opportunity to cultivate paddy land, in order to ensure food security for his family as an enlisted beneficiary of the project. He received 7,000.00 BDT as the first installment of cash grant support. With the money he took lease of 1 Kani (40 decimals) of land at 6,000.00 BDT. He has already sowed the paddy seeds to get seedlings to plant them in his rented land. Now he is trying to rent a tractor to cultivate land, manage fertilizers etc. He was saying, "The more I cultivate, the more I enjoy." Anwar hopes to harvest 80 'hari's (i.e. 800 Kg) of paddy this season with 7 'hari's (i.e. 70 Kg) paddy fodder and straw. He has a cow and, for his cow, fodder is important. After the harvest of this season, Anwar is now planning to cultivate potato, beans and vegetables in the coming winter. He is very happy now. He says, "We are very happy that we got the help. It is indeed a help from our Lord."

Although Anwar is a physically challenged person, he never begs, rather he loves to lead a life with dignity and honor. He says, "If we earn ourselves, isn't that better"? And, LIFE project facilitated him to achieve his mission and vision. Through all his activities, he wants to give a message to the society as he was saying, "I want to be self-reliant so that my sons and other people can receive the learning that if I can be self-reliant being a physically challenged person, why not they? And, I can help others when I have something of my own."

Note the Quote

"The warnings about global warming have been extremely clear for a long time. We are facing a global climate crises. Its deepening. We are entering a period of consequences."

Al Gore

4.1 Balance Sheet

AKHTAR AMIR & CO.
Chartered Accountants

Social Assistance and Rehabilitation for the Physically Vulnerable (SARPV)

BALANCE SHEET
As at December 31, 2013

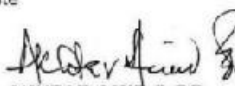
SL No.	PARTICULARS	NOTES	PAGE No.	FY : 31.12.2013 [TAKA]
PROPERTY AND ASSETS :				
1	Fixed Assets	Sch.-A/1	16	54,715,088
2	Loan Outstanding	10.00	13	35,309,202
3	FDR& Security Deposit	11.00	13	1,050,000
4	Cash at Bank Balance	12.00	13	471,037
Total Assets (1 to 4)				91,545,327
FUND AND LIABILITIES :				
1	Fund Account	13.00	14	8,383,046
2	Member Savings	14.00	14	18,294,419
3	Payable & other liabilities	15.00	14	2,383,705
4	Insurance	16.00	14	1,740,777
5	Revaluation reserve	17.00	14	49,909,412
6	Loan loss reserve	18.00	15	2,299,795
7	Loan Account	19.00	15	8,554,173
Total Liabilities(1 to 7)				91,545,327

The accompanying notes 1-19 form an integral part of the financial statements.

Chief Executive, SARPV

Finance Secretary, SARPV

As per our annexed report of same date

Dhaka, Bangladesh
18 June, 2014

 AKHTAR AMIR & CO.
 Chartered Accountants

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4.2 Income & Expenditure Accounts

AKHTAR AMIR & CO.
Chartered Accountants

Social Assistance and Rehabilitation for the Physically Vulnerable (SARPV)

INCOME & EXPENDITURE STATEMENT
FOR THE PERIOD FROM January 01, 2013 TO December 31, 2013

SL No.	PARTICULARS	NOTES	PAGE No.	FY : 31.12.2013 [TAKA]
a.	INCOME :			
	Project Fund Received			
	PRDPD (MJF)			2,346,774
	MPDS-Project			3,588,940
	Climate Change			900,000
	PRODIPALLOY(AEM)			606,131
	PRC(AMD/KDM)			4,569,860
	BRAC-NFPE			1,050,335
	Early Learning for Child Development -ELCD			548,200
	Promotion-PHRPBD			479,297
	Food Security & Livelihood Recovery Project			73,946,984
	Recovery from Flood Project			40,637,191
	Ukhia Health Complex			3,849,300
	Kumari Krishi Khamar			186,154
	TARC Chakoria			1,655,252
	Microfinance Program			7,211,631
	MPDS/PRDPD-Project			337,270
	Differentment (Diat)			150,000
	Office Rent Life Project			44,000
	Office Rent Recovery Project			23,600
	Salary and Benefits from Chakarais (Ricket+Life			358,129
	Vehicle Fare			495,056
	Vehicle Fare-Overtime			49,980
	Central Management Cost			660,000
	Central Management Account			911,221
	Local Donation			150,000
	Over-Head Accounts (MPDS,PRDPD+Climate Change)			304,284
	Dairy			27,125
	Subscription			25,200
	Interest(PF+Ho+PPWDS+Microcredit)			145,000
	Internet MPDS/ PRDPD			19,475
	Annual Report printing cost received from MPDS			49,250
	Received from Prodipaloy (Loan)			300,000
	Bank Interest			11,679
	Total income (1 to 2)			145,637,298

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4.2 Income & Expenditure Accounts

AKHTAR AMIR & CO.
Chartered Accountants

SL No.	PARTICULARS	NOTES	PAGE No.	FY : 31.12.2013 [TAKA]
b.	EXPENDITURE :			
	Salary and Benefits			1,599,713
	Honouriam			35,000
	Office Rent			485,820
	Photocopy			5,646
	Diary-2014			42,090
	Meeting Expenses			21,279
	Office Maintenance			110,148
	Bank Charge			8,212
	Communication			59,242
	Electricity Bill			33,487
	Utility			11,405
	Subscription			26,697
	Stationery			20,729
	Entertainment			10,637
	Local Conveyance			43,152
	T/DA			20,310
	Courier			6,416
	Audit fee			12,000
	Others			8,030
	Internet Bill			57,700
	Local Donation			10,000
	Fuel for Private Care			49,037
	Fuel for Micro Bus			121,885
	Fuel for Motorcycle			800
	Fuel for Generator			6,432
	Micro Repair maintenance			148,960
	Micro Overtime			32,990
	Private Repair maintenance			67,471
	Motor Cycle Repair maintenance			150
	Webisode Design			18,300
	Annual Report printing cost			98,499
	PRDPD (MJF)			2,346,774
	MPDS (MJF)			3,588,940
	Climate Change			1,500,000
	PRODIPALLOY(AEM)			606,131
	PRC(AMD/KDM)			4,507,860

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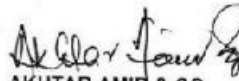
4.2 Income & Expenditure Accounts

AKHTAR AMIR & CO.
Chartered Accountants

SL No.	PARTICULARS	NOTES	PAGE No.	FY : 31.12.2013 [TAKA]
	BRAC-NFPE			1,050,335
	Early Learning for Child Development -ELCD			548,200
	Promotion-PHRPBD			479,297
	Food Security & Livelihood Recovery Project			73,946,984
	Recovery from Flood Project			40,637,191
	Ukhia Health Complex			3,849,300
	Kumari Krishi Khamar			186,154
	TARC Chakoria			1,655,252
	Microfinance Program			6,915,812
	Depreciation	Sch.-A/1	15	202,078
	Total Expenditure			145,192,545
	Surplus / (Deficit) of Expenditure over Income (a - b)			444,753

Chief Executive, SARPV_____
Finance Secretary, SARPV

As per our annexed report of same date

Dhaka, Bangladesh
18 June, 2014

 AKHTAR AMIR & CO.
Chartered Accountants

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4.3 Receipts & Payments Account

AKHTAR AMIR & CO.
Chartered Accountants

Social Assistance and Rehabilitation for the Physically Vulnerable (SARPV)

RECEIPTS & PAYMENTS STATEMENT
FOR THE PERIOD FROM January 01, 2013 TO December 31, 2013

SL No.	PARTICULARS	NOTE	PAGE No.	FY : 31.12.2013 [TAKA]
a.	RECEIPTS :			
	Opening Balance			887,153
	Cash in Hand (SARPV)		17,377.00	
	Microfinance Program		153,127.00	170,504
	Cash at Bank(SARPV)		659,543.00	
	Microfinance Program		57,108.00	716,649
	Project Fund Received			
	PRDPD (MJF)			2,346,774
	MPDS-Project			3,588,940
	Climate Chance			900,000
	PRODIPALLOY(AEM)			606,131
	PRC(AMD/KDM)			4,569,860
	BRAC-NFPE			1,050,335
	Early Learning for Child Development -ELCD			548,200
	Promotion-PHRPBD			479,297
	Food Security & Livelihood Recovery Project			73,948,984
	Recovery from Flood Project			40,637,191
	Ukhia Health Complex			3,849,300
	Kumari Krishi Khamar			186,154
	TARC Chakoria			1,655,252
	Microfinance Program:			
	Total Income		7,211,631	
	Member Saving Received	14	14,296,382	
	Loan Received	19	3,345,157	
	Principal Realised	10	49,363,261	74,216,411
	Office Rent			
	MPDS/PRDPD Project			337,270
	Differentment (Diat)			150,000
	Office Rent Life Project			44,000
	Office Rent Recovery Project			23,600

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4.3 Receipts & Payments Account

AKHTAR AMIR & CO
Chartered Accountants

SL No.	PARTICULARS	NOTE	PAGE No.	FY : 31.12.2013 [TAKA]
	Salary and Benefits			
	Salary and Benefits from Chakaria (Ricket+Life)			358,129
	Vehicle Fare			495,056
	Vehicle Fare-Overtime			49,980
	Cental Management Cost			660,000
	Cental Management Account			911,221
	Local Donation			150,000
	OverHead Accounts(MPDS,PRDPD+Climate Change)			304,264
	Dairy			27,125
	Subscription			25,200
	Interest(PF+Ho+PPWDS+Microcredit)			145,000
	Internet MPDS/ PRDPD			19,475
	Annual Report printing cost received from MPDS			49,250
	Software purpose from chakaria			70,000
	Received from Prodipaloy (Loan)			300,000
	Bank Interest			11,679
	Advance Accounts			
	Advance A/C-Mokter Hossain			10,000
	Advance refund from Nehal			7,000
	Loan refund from PRDPD-Project			10,000
	Total Receipts			213,626,231
b.	PAYMENTS:			
	Salary and Benefits			1,599,713
	Honouriam			35,000
	Office Rent			485,820
	Photocopy			5,646
	Diary-2014			42,090
	Meeting Expenses			21,279
	Office Maintanance			110,148
	Bank Charge			8,213
	Communication			59,242
	Electricity Bill			33,487
	Utility			11,405
	Subscription			26,697
	Stationery			20,729
	Entertainment			10,637
	Local Conveyance			43,152

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4.3 Receipts & Payments Account

AKHTAR AMIR & CO.
Chartered Accountants

SL No.	PARTICULARS	NOTE	PAGE No.	FY : 31.12.2013 [TAKA]
	TA/DA			20,310
	Conner			6,416
	Audit fee			12,000
	Others			8,030
	Internet Bill			57,700
	Local Donation			10,000
	Transport Running Cost:			
	Fuel for Private Care			49,037
	Fuel for Micro Bus			121,885
	Fuel for Motorcycle			800
	Fuel for Generator			6,432
	Maintenance:			
	Micro Repair maintenance			148,960
	Micro Overtime			32,990
	Private Repair maintenance			67,471
	Motor Cycle Repair maintenance			150
	Central Mangement Account(land development)			911,221
	WebSide Design			18,300
	Annual Report printing cost			98,499
	Loan Accounts			
	Loan to PRDPD -Project			10,000
	Advance Account			
	Tally software			20,000
	Nehal			7,000
	Project Fund Payment			
	PRDPD (MJF)			2,346,774
	MPDS (MJF)			3,588,940
	Climate Change			1,500,000
	PRODIPALLOY(AEM)			606,131
	PRC(AMD/KDM)			4,507,860
	BRAC-NFPE			1,050,335
	Early Learning for Child Development -ELCD			548,200
	Promotion-PHRPBD			479,297
	Food Security & Livelihood Recovery Project			73,946,984
	Recovery from Flood Project			40,637,191
	Ukhia Health Complex			3,849,300
	Kumari Krishi Khamar			186,154
	TARC Chakoria			1,655,252

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4.3 Receipts & Payments Account

AKHTAR AMIR & CO.
Chartered Accountants

Sl No	PARTICULARS	NOTE	PAGE No.	FY : 31.12.2013 [TAKA]	
	Microfinance Program:				
	Total Expenditure			6,915,812	
	Principal Disbursed	10		57,931,000	
	Members Savints Payment	14		9,286,505	74,132,317
	Cash in hand (SARPV)			4,285	
	Micro Finance			222,519	226,804
	Cash in Bank (SARPV)			172,425	
	Micro Finance			71,808	244,233
	Total Payments				213,626,231

Chief Executive, SARPV

Finance Secretary, SARPV

As per our annexed report of same date

Dhaka, Bangladesh
18 June, 2014

 AKHTAR AMIR & CO.
 Chartered Accountants

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TARC Chakaria, Cox's Bazar

The TARC (Training and Resource Center) is developing human resources and contributing to capacity development of professionals as well as providing residential facilities for development practitioners and visitors. It has non-AC guest rooms for 40 people with dining and entertainment facilities. The training center has been operating successfully in the centre of Chakaria pourashabha town, which is a secure and pleasant environment. It has received acclaim from various national and international development organizations. The people are committed to delivering quality services and keeping the guests satisfied. TARC Chakaria is privileged to serve its numerous customers and guests with good hygiene, good service and cleanliness.

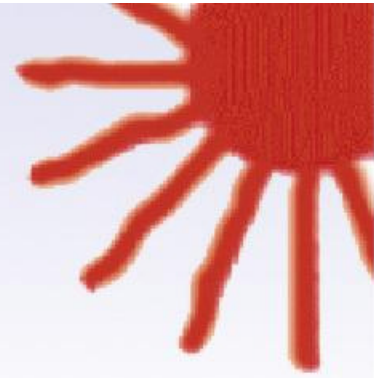
Facilities/features of TARC Chakaria:

- Safe, secure, neat and clean and homely environment
- 1200 sft spacious and well-lit training hall
- 24-hour electricity with generator support
- Computer and Internet e.g. Laptop and Modern
- Audio-visual support e.g. multimedia projector, CD player and sound system
- Training equipment and materials e.g. flip chart board, white board and VIPP board
- Rooms with attached toilets
- AC /non-AC dormitories
- Dining hall with all time service and food
- Car parking
- Play ground

TARC Kapasia, Gazipur

TARC Kapasia is located in the peaceful environment of Tilsunia village under Chandpur Union on the Kapasia - Kaliganj road. It is a non-residential training center that can accommodate 35-40 participants for training and with supply of food/snacks. There is a guest room with two single beds and an attached toilet for course facilitators.

Regional Office			
<p><u>Coverage:</u> Chakaria and Pekua Upazillas</p> <p><u>Address:</u> Chakaria Disability Center Bharamuhuri, Chiringa, Upazilla: Chakaria, District: Cox's Bazar Ph: 03422-56413, 56400</p> <p><u>Contact person</u> Kazi Maksudul Alam, Regional Coordinator Mob: 01712-165407 Email: sarpv.chakaria@gmail.com</p>			
Area Office		Area Office	
<p><u>Coverage:</u> Kapasia and Kaliganj Upazillas</p> <p><u>Address:</u> Disability Training and Resource Center Vill: Tilsunia Post: Tilsunia Union: Chandpur Upazilla: Kapasia Dist: Gazipur</p> <p><u>Contact person</u> Mr. Nazrul Islam, Project Officer Mob: 01717-057664 Email: sarpv.kapasias@gmail.com</p>		<p><u>Coverage:</u> Lama, Bandarban</p> <p><u>Address:</u> Vill: Kumari Post: Kumari Upazilla: Lama Dist: Bandarban</p> <p><u>Contact person</u> Anil Kumar Chakma Mob: 01818647362 Email: amdchakaria@yahoo.com</p>	
Project Office 1	Project Office 2	Project Office 3	Project Office 4
<p><u>Coverage</u> Cox's Bazar Sadar</p> <p><u>Address</u> Sisters Lodge Ground Floor North Rumaliar Chara Cox's Bazar 4700</p> <p><u>Contact person</u> Abidur Rahman Project Officer Mob: 01714-374368 Email: sarpv.cox@gmail.com</p>	<p><u>Coverage</u> Maheshkhali</p> <p><u>Address</u> Adalat Sarak Firoj Mia's House Upazilla Parishad Rd Upazilla: Moheshkhali, Dist: Cox's Bazar</p> <p><u>Contact Person</u> Pronab Kumar Dey Project Manager Ph: 01819-640940</p>	<p><u>Coverage</u> Ukhia and Teknaf</p> <p><u>Address</u> Vill: Zazimura Union: Raja Palong Upazilla: Ukhia Dist: Cox's Bazar</p> <p><u>Contact Person</u> Md. Morshed Alam Ph: 01819-974548</p>	<p><u>Coverage</u> Ramu</p> <p><u>Address</u> Ramu, Cox's Bazar</p> <p><u>Contact Person</u> Alamgir Hossain Mob: 01816-003979</p>



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SARPV