

ANNUAL REPORT 2008



SARPV Bangladesh

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Dedication

*To those people with disabilities who should be enabled to
contribute to the nation-building activities
for making an enabling and inclusive environment*



*"It is a waste of time to be angry about my disability.
One has to get on with life and I haven't done badly.
People won't have time for you if you are always angry or complaining."*

Stephen Hawking

Abbreviations & Acronyms

AC Land	Assistant Commissioner, Land
AEM	Amis des Enfants du Monde, France
AMD	Aide Medicale et Developpement, France
AWWD	Association of Women with Disabilities
CDA	Community Development Association
CEDAW	Convention for Elimination and Discrimination against Women
CFA	Communicating for Advocacy
CIDA	Canadian International Development Agency
CwD	Children with Disability
CBO	Community Based Organization
CDC	Chakaria Disability Center
CRG	Convergence Rickets Group
DFID	Department for International Development
DISC	Disability Information & Service Center
DPO	Disabled People's Organization
ECD	Early Childhood Development
ECDC	Early Childhood Development Center
FGD	Focus Group Discussion
ICDDR,B	International Centre for Diarrhoeal Diseases Research, Bangladesh
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
SARPV	Social Assistance and Rehabilitation for the Physically Vulnerable
SHOUHARDO	Strengthening Household Abilities for Responding to Development Opportunities
SSDP	Southern Socioeconomic Development Program
UK	United Kingdom
UNICEF	United Nations Children's Fund
UNO	Upazila Nirbahi Officer
UP	Upazila 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

1. Foreword

Social Assistance and Rehabilitation for the Physically Vulnerable (SARPV) Bangladesh directly delivers services which touch upon people's lives in different far reaching ways. SARPV Bangladesh works to explore ways of improving its service delivery for the upliftment of the lives of people with disabilities and addressing their needs focusing on prevention, early intervention, establishing rights, mainstreaming and inclusion in development process.

SARPV Bangladesh gives thrust to meeting the challenge of increased demands of people with disabilities and hardcore poor people for services. In line with that, in 2007, SARPV Bangladesh concentrated on development of a new program related to women with disabilities, and on prevention of rickets, inclusive education and ensuring food security of the hardcore poor people with a special attention to the people with disabilities in the community.

One of the major concerns of SARPV Bangladesh was to mainstream the people with disabilities through involving the local government so that people of the locality take care of the issue. Another concern was to ensure the alternative employment opportunities for people with disabilities in the communities so that they do not depend on anyone's mercy, rather they can claim their rights from the state.

SARPV Bangladesh remains deeply appreciative of the efforts, supports and co-operation of its members, funders, volunteers, and partners which made 2007 and 2008 significant years in the journey of SARPV Bangladesh.

SARPV Bangladesh takes the opportunity to thank all concerned.

M. Shahidul Haque

Chief Executive

SARPV Bangladesh

2. Introduction

The Social Assistance and Rehabilitation for the Physically Vulnerable, SARPV Bangladesh in short, is a voluntary social change organization. It is devoted to set up a framework towards mainstreaming the people with disabilities in communities, and the marginalized people, in particular children, women and the aged; and promoting their sustained access to appropriate capacity building and income opportunities. SARPV Bangladesh also works for a social commitment of the business sector so that the business organizations support the most vulnerable sections of the community as their corporate social responsibility.

Vision

Building up a society in which persons with disabilities will enjoy the equal rights and opportunities in the mainstream of social life.

Objectives

- To raise mass awareness on disability issue for ensuring equal rights and opportunities in the society for the people with disabilities.
- To encourage development of role models from people with disabilities.
- To develop model programs through which persons with disabilities can attain self-reliance and be integrated with the mainstream of life on equal terms.
- To bring positive changes in the socio-economic condition of people with disabilities and in the marginalized groups of the society including women, children and aged persons in Bangladesh through promotion of their access to appropriate capacity building and income opportunities.
- To work with development partners for mainstreaming the marginalized groups in the society.
- To instill social commitment in the business organizations to support the most vulnerable section of the community i.e. the persons with disabilities as corporate social responsibility.
- To prevent childhood disability caused by rickets.

Views of SARPV Bangladesh on Disability

- Disability is a development concern, not a welfare issue;
- Disability means different ability;
- Disability is a problem of social attitude and lack of awareness;
- People with disability do need empathy;
- Disability is more of an inability to think beyond than mere functional limitation;
- Every person has a probability to become disabled.

2. Introduction

Advisers

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Dr. Sanchay Kumar Chanda	Bangladesh
Mr. David Curtis	United Kingdom

Executive Board

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Donors

Aide Medicale et Developpement (AMD)	France
Amis des Enfants du Monde (AEM)	France
CARE- Bangladesh	Bangladesh
Manusher Jonno Foundation	Bangladesh
Healthlink Worldwide - DFID	United Kingdom
UNICEF-Bangladesh	Bangladesh
NGO Foundation- Govt of Bangladesh	Bangladesh
Bangladesh Freedom Foundation (BFF)	Bangladesh

2. Introduction

National Partners

Kapashia Union Parishad, Gazipur
Chandpur Union Parishad, Gazipur
Badarkhali Union Parishad, Cox's Bazar
Harbang Union Parishad, Cox's Bazar
Khurushkul Union Parishad, Cox's Bazar
Southern Socioeconomic Development Program (SSDP), Pirojpur
Community Development Association (CDA), Dinajpur
Shapla Phool, Bagerhat

Regional Partners

Association of Women with Disabilities (AWWD), India
Association of Women with Disabilities (AWWD), Sri Lanka



2. Introduction

A Brief History

Md. Shahidul Haque, a physically challenged person, formed this organization in 1988 with supports from a few friends. SARPV Bangladesh has been working in the disability sector since 1989. It is the first organization which had assisted people with disabilities after any natural disaster at the field level. This venture started in 1989 from the Sataria tornado followed by subsequent disasters in 1991, 1995 and in 1997.

Community level work started in 1991 through the first ever relief operation to prevent disability and support trauma victims after a devastating cyclone in the southern coastal region of Bangladesh. Since its inception, SARPV Bangladesh has been working for the prevention of disability and mainstreaming persons with disabilities the society and at large to the nation through community based development approaches.

From 1993 to 2002 SARPV Bangladesh worked with the CBR (Community Based Rehabilitation) strategy to include the persons with disabilities in the mainstream of the society.

By 2002, SARPV Bangladesh had a realization 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 of organizations like BRAC, PROSHIKA and many other micro-credit organizations.

Present Scenario

SARPV Bangladesh has ensured the inclusion of following aspects as built-in components across all its programs:

1. Awareness, Advocacy and Lobbying
2. Skill and Capacity Development

As SARPV Bangladesh has shifted from project approach to program approach, now it runs the following programs:

1. Community and Local Government Development
2. Disability Prevention
3. Disaster and Disability
4. Education
5. Disability and Micro-Credit

*"If I regarded my life from the point of view of the pessimist, I should be undone.
I should seek in vain for the light that does not visit my eyes
and the music that does not ring in my ears.
I should beg night and day and never be satisfied.
I should sit apart in awful solitude, a prey to fear and despair.
But since I consider it a duty to myself and to others to be happy,
I escape a misery worse than any physical deprivation."*

Helen Keller

2. Introduction

Work Areas



3. Built-in Program Components

Awareness, Advocacy and Lobbying.....

Advocacy activities can benefit from building coalitions and alliances, the involvement of the marginalised and the target groups, and building relations with opinion-formers.

SARPV is currently focused on persuading other NGOs to integrate disability issues with their existing work. In addition to its core partners under CFA, SARPV has successfully persuaded over 40 organisations to involve persons with disabilities in their communities to voice their own health and service needs, to develop innovative tools and techniques for strengthening communication capacity at community level, to support the development of health communication strategies and decision-making processes and to address disability issues in their programs.

It has a track record of using mass media for advocacy campaigns that promoted disability as a developmental issue. Among its most successful campaigns is the Seeing in the Dark, an installation through experiential development by the persons with disabilities that simulate their everyday lives. Through its advocacy campaign and its inputs in consultations, SARPV has also been instrumental in instituting a law requiring all public and commercial establishments in Bangladesh to install ramps and other accessibility infrastructures. Besides, for last couple of years, SARPV has been advocating and lobbying for ensuring participation of PwDs in development activities of local government including standing committees; and for ensuring access of the PwDs to the service delivery.



Skill and Capacity Development.....

SARPV is fully aware that potentials of persons with disabilities have been largely untapped, despite their capabilities to become productive citizens. To this end, it has capacity-building programmes to help persons with disabilities live productive lives. For example, it partnered with Healthlink Worldwide and PhotoVoice UK photographer Anna Blackman for its own PhotoVoice project. Fifteen persons with disabilities ranging from total blindness to visual impairment, mental disability, learning difficulties and physical disability, were given training on photography. Despite the challenges, the group was united in its effort to draw attention to their needs.

Now SARPV is offering training to local Union Parishad leaders on

- How to involve persons with disabilities in the local decision making process
- Awareness raising on disability
- Communicating for advocacy
- How to identify children affected by rickets

4. Programs and Projects

4.1 Community and Local Government Development

SARPV Bangladesh has been implementing its community and local government development programs since its inception with the supports from donors and local contributors. Through different projects under this program local community people were encouraged to take interest and get involved in establishing the rights of people with disabilities as well as the other vulnerable groups in localities where SARPV Bangladesh worked.

The community and local government development program objectively carries out various actions to empower concerned stakeholders and the local government and ensure community participation to uphold the position of people with disabilities and other vulnerable groups.

At present, SARPV Bangladesh runs this program to implement various types of activities under the projects namely- "Mainstreaming people with disabilities in the society", "Strengthening Household Abilities for Responding to Development Opportunities (SHOUHARDO)" and "Creating Space for the Women with Disabilities" with financial and technical supports from Manusher Jonno Foundation (MJF), CARE- Bangladesh and Healthlink Worldwide, UK in Cox's Bazar and Gazipur as well as in other project districts in partnership with different NGOs.

Goal

Mobilizing and sensitizing community people and local government to ensure their participation and cooperation in the process of mainstreaming people with disabilities and other vulnerable groups in their locality.

Objectives

- To make the community, parents and other people aware of the issue of disability and continuous problems faced by the people with disabilities.
- To encourage initiatives by the community people and the local government for development of the people with disabilities
- To mobilize local resources to ensure participation of the stakeholders in the locality.
- To build up capacity of the community people, the local government and other local institutions to make space for the vulnerable groups like people with disabilities, women, children and aged people.
- To develop capacity of people with disabilities and other vulnerable groups and to ensure their visible involvement in the development process for the community.

4. Programs and Projects

4.1 Community and Local Government Development

Approach.....

- Ensuring local government (Union Parishad) and other institutions (Government and Non-Government) involvement in the developmental activities and decision making process of the people with disabilities .
- Mobilizing local resources and community people as well as people with disabilities and building up communities' capacity on integrating people with disabilities in development process.
- Ensuring achievable services fairly for people with disabilities provided by government institutions.
- Sensitizing the media at local and national level and other concerned audiences of professionals and civil society.
- Identifying problems and developing action plan by the community people ensuring the representation of different sections including poor, hard core poor and the people with disabilities in the development process.
- Organizing and building up leadership capacity of the poor, and people with disabilities especially women to raise voice for their rights.
- Developing network of different groups of common interests, working for local government development and mainstreaming to reduce discrimination within the community. □

Points to Ponder.....

- Local government should include and encourage the participation of people with disabilities while devising out the development plans and implementing the same.
- People have to identify their own problems and develop community action plans to solve them in which the representation and active participation of different sections including poor, hard core poor and the people with disabilities will be ensured.
- Developing network of different groups of common interests and settings which are working for local government development and mainstreaming to reduce discrimination within the community.
- Leadership among women with disabilities to do advocacy for their rights in local, national and regional level has to be developed.

4. Programs and Projects

4.1 Community and Local Government Development

4.1.1 Mainstreaming people with disabilities in the society

This project has added additional value and different dimensions by bringing the people with disabilities in the fore front of community initiatives on a larger scale in the project areas. This project started in March 2006 to continue till February 2009. With the support from Manusher Jonno Foundation, SARPV Bangladesh has been implementing the project at Chakaria, Cox's Bazar Sadar and Moheshkhali Upazila under Cox's Bazar district and at Kapasia Upazila under Gazipur district.

Encouraging local government and community initiatives towards the inclusion of people with disabilities in the development process in the project areas is a powerful aspect of mainstreaming people with disabilities in the society. Multiple activities and initiatives like organizing people with disabilities, mobilizing community including different stakeholders, providing information to prevent disability, providing various types of training to the different groups especially to the of local government personnel UP chairman, members, members of the standing committees; profiling the people with disabilities, mobilizing local resources, ensuring services of different departments of Upazila like social welfare, youth, children and women affairs, education and Upazila administration for the disabled and other vulnerable groups.

Dialogue with various audiences is one of the central initiatives to mainstream the people with



disabilities in the local areas. As a result, initiatives by local government and community, and organizations developed by people with disabilities themselves were seen vital to ensure their rights and participation in many regards of their development. □

Objectives

- To empower and build up capacity of the local government (Union Parishad) towards increased participation of persons with disabilities in decision making, planning and implementation processes.
- To mobilize the community people as well as people with disabilities to build up their capacity on integrating people with disabilities in development processes.
- To ensure achievable services equitably for people with disabilities provided by government institutions.
- To sensitize the media at local and national level and other concerned audiences on the rights of people with disabilities.

4. Programs and Projects

4.1 Community and Local Government Development

4.1.2 Strengthening Household Abilities for Responding to Development Opportunities (SHOUHARDO)

SARPV Bangladesh has been implementing the project since January 2006. By virtue of the objectives and the characteristics, this project contributes to the objectives of the community and local government development program. To establish food security for the hard-core poor people including people with disabilities, SARPV Bangladesh is implementing the SHOUHARDO program in 6 unions under Chakaria Upazila of Cox's Bazar.

Main Goal of the project is to sustainably reduce chronic and transitory food insecurity of pre-targeted 5,145 vulnerable households in 18 districts of Bangladesh by 2009.

The main focus of SARPV Bangladesh is to give attention to the development of the PwDs and other most vulnerable sections of the community that are not able to lead their life independently. SARPV Bangladesh also found that SHOUHARDO is a good opportunity to incorporate the PwDs in the poverty reduction program and also to give special emphasis to the women with disabilities who are always left out of the development process. Due to the existing community and local government development program, this project has been able to highlight more community activities.

Through this project SARPV Bangladesh reaches a broader community that includes poor, hard core poor and PwDs. As a result, greater community interactions with PwDs and other vulnerable poor groups have been increasing. Moreover, SARPV Bangladesh initiates poverty reduction and



rehabilitation process by the involvement of community and other stakeholders which are gradually improving the situation. □

Objectives

- Improved availability and economic access to food for targeted vulnerable households through strengthening livelihoods, securing entitlements and enhancing accountability of service providers.
- Sustainable improvement in the Health and Nutrition of target beneficiaries.
- Enhanced empowerment of 400000 women and girls from targeted vulnerable households.
- Targeted communities and institutions are better able to prepare for mitigate and respond to natural disasters.

4. Programs and Projects

4.1 Community and Local Government Development

4.1.3 Creating Space for Women with Disabilities

Women and girls with disabilities (WwDs) often find themselves in a worse predicament, suffering from inequality and facing double discrimination based on gender and disability. They are often excluded from education, health services, family life and employment and experience high rates of sexual abuses as well as mental agony. They often have low self-esteem and low level of confidence resulting from a life of discrimination and exclusion. This discrimination has been observed through numerous studies. Women's organizations and male-dominated DPOs also contribute to this discrimination. Across each country, the struggle for women and girls with disabilities finds disturbing parallels, and each WwD often feels invisible, but lacks the confidence, resources and voice to change their situation. WwDs are however, beginning to demand more recognition and suggest ways in which this inequity can be better addressed.

The goal of the project is to increase the influence of WwD on the opinions, policies and practices of government and non-state actors (NGOs, DPOs, WOs, the media and community Groups) in South Asian countries like Bangladesh. Moreover, SARPV Bangladesh intends to strengthen the voice of WwD so that they can, individually and collectively, claim their rights to equal treatment and participation in the community, national and regional level.

SARPV Bangladesh works closely with different organizations working for and with the WwDs in India,



Bangladesh, Sri Lanka on this project. Besides, it is also trying to establish close links with organizations working for and with the WwDs in Bhutan, Maldives, Nepal, Pakistan, Afghanistan and Azerbaijan. This project work within same framework under the technical assistance of Healthlink Worldwide UK and financial support by DFID. SARPV Bangladesh started this project in January 2007 in country level. □

Objectives

- To increase leadership, communication, advocacy and networking skills and capacity of WwD.
- To increase regional and community mechanisms for WwD to work collectively to claim their rights.
- To increase mobilization of WwD in advocating their rights.

4. Programs and Projects

4.1 Community and Local Government Development

4.1.4 Mainstreaming People with Disabilities in the society through disabled people's organization

SARPV since its inception has been working with various types of approaches to explore the best idea to be fitted for the development of people with disabilities. Mainstreaming approach is one the existing and strong concept to the SARPV through which process we like to build up capacities of people with disabilities as well ensure the different stakeholders involvement to be a agent of development of persons with disabilities. Though we know that the process of mainstreaming People with disabilities in the society is very complex and challenging but through the process we feel the possibilities of sustainable development is comparatively higher and people with disabilities can get greater space to ensure their position in the society with dignity as other. In this regards, developing people's organization is a methodology by which we are implementing the above mentioned project to the all wards of Durgapur under Kapasia Upazila as pilot. This is a 3 year project with Bangladesh Freedom Foundation started from September 08 and will continue for 2011.

Major Activities of this project include: Survey, Ward-based people's organization, Management training for the concerned people of the disabled people's organization, Leadership training, Training on Disability and development, Meeting with SMC and school teachers, Advocacy training, Meeting with parents and community people, Mother meeting in school, Folk Drama, Meeting with UP, Meeting with different stakeholders, club, business community, NGOs, Day observance and Meeting with journalists etc. □



Objectives

- To strengthen and develop the disabled people's organization in each ward of Durgapur union.
- To increase and ensure people's participation including PwDs and to ensure enrollment of all school going aged children with disabilities into the local schools through involving disabled people's organization.
- To aware local people and change their negative and stereo-typed attitude towards disabled people through involving disabled people's organization.

4. Programs and Projects

4.1 Community and Local Government Development

Achievements and Outcomes

■ Accessibilities for PwDs by the Community:

Ramp at the entrance of the office	- Khuruskul UP	- 1 No.
Ramp in front of PwDs' house	- Chandpur under Kapasia Upazila	- 2 Nos.
Ramp in front of schools	- Chandpur under Kapasia Upazila	- 2 Nos.

Most of the UPs in the project's location; 10 unions under Moheshkhali, Chakaria, Cox's Bazar Sadar and Kapasia Upazila, do now feel the importance of setting up ramps in their offices to ensure physical accessibility of PwDs to the UP office.

■ Education for Children with disabilities:

With the technical and financial support from the project 'Mainstreaming people with disabilities in the society', a community school named Dakkhin Putibila Bidya Niketon (the pet name being Prodidpaloy 2 taking after the first one at Chakaria) under Maheshkhali upazila was brought back to operation which had been nearly stopped. As a result of community participation facilitated by SARPV, 299 children were enrolled including 31 children with disabilities.

Community people are very happy now at the re-establishment of the school as their children can get enrolled at the school which is changing the local community's attitude towards PwDs as well.

Upazila Nirbahi Officer of Maheshkhali donated a school van to Dakkhin Putibila Bidya Niketon for the mobility of the children with disabilities.

Enrollment of children with disabilities has increased in the primary schools in the project areas. Out of 535 children with disabilities found in a survey conducted in 10 unions under four project Upazilas, 425 children were enrolled in their own local primary schools in 2007-08.

Parents, school management committees, teachers and local community people as a whole, are more aware and concerned about the enrollment of children with disabilities at school. They are very supportive, to the extent that many school authorities in the project areas even collect fund for the education of CwDs. Teachers are also very enthusiastic about ensuring government scholarship for CwDs.

■ UP's initiatives to mainstream PwDs:

Maheshkhali Pourashabha invited bids for a tender worth Tk.50,000 (Fifty thousand) for providing furniture to Dakkhin Putibila Bidya Niketon.

Chakaria Pourashabha sandfilled the field of Prodidpaloy, SARPV facilitated community primary school, which cost Tk. 160,000.

1 Pourashabha and 8 UPs declared 1-5 % revenue budget for the development of PwDs.

Old Khuruskul UP Bhaban was declared as a training center for the PwDs where different training activities are going on with the continuous support of Union Parishad, local community and SARPV.

4. Programs and Projects

4.1 Community and Local Government Development

Achievements and Outcomes.....

Chandpur UP of Kapasia under Gazipur district and Moheshkhali Pourashabha under Cox's Bazar district selected 10 members in different standing committees like Education and Mass Education, Welfare of Women and Children, Union Public Works, Social Welfare Committees from local people with disabilities. Kapasia UP also selected 1 of SARPV project staff members in the VGD sub committee.

Chandpur UP of Kapasia distributed 25 sanitary latrines among 25 families of persons with disabilities free of cost.

■ Government and other local stakeholders' Initiatives and Services:

Chandpur Bazar Committee of Kapasia created a fund for the development of PwDs. They distributed crutch, umbrella, and education materials worth Tk. 20,000.

Live Stock Officer of Kapasia gave treatment at Chandpur Union to 80 cows and goats and decided to offer a credit to 22 members for goat rearing.

112 PwDs received interest free loan worth Tk. 628,000 from the Social Service Dept. of Government of Bangladesh in 4 upazilas under the MJF funded projects areas.

3 PwDs received computer training through 3 month long basic foundation course from social service department at Cox's Bazar. Now they are seeking jobs in different offices and computer centers for being self reliant.

Bus owners association of Kapasia declared that they will reserve 2 seats for PwDs in each bus.

13 visually impaired children (age 0-15 years) of Kapasia received free service of eye checking with the assistance from Child Sight Foundation, facilitated by SARPV.

Saraikhali Futanto Club of Fasiakhali union under Chakaria Upazila facilitated the employment of a WwD in dry fish business. After getting the job, she left begging. They also gave Tk. 4,000 for PRODIPALLOY to purchase books, khata, pencil etc.

UP, individuals and business community distributed 15 Sewing Machines among PwDs who earlier received training on sewing and tailoring.

The service providers, especially different government departments like women and children, family planning, education, health, fisheries and livestock now provide services to the poor and PwDs as they are now more aware of their right to services and more organized to ensure their inclusion in the recipients of different services.

■ Employment creation:

A Physically disabled person of Chandpur Union of Kapasia has been employed in a photocopy and computer centre in Kapasia with the assistance of group leader of Chandpur and SARPV project staff.

Employment opportunities have been created for 7 persons with disabilities with the assistance of Kapasia Bazar Committee and local elites. Now they are having small businesses in Kapasia Bazar.

4. Programs and Projects

4.1 Community and Local Government Development

Achievements and Outcomes.....

Social services department of Cox's Bazar enrolled 6 members of families of PwDs in the 6 month course on sewing /training facilitated by concerned SARPV staff at Cox's Bazar. In future they will have their own income after completion of the training.

A good number of hardcore poor people including PwDs under different projects like SHOUHARDO and Mainstreaming people with disabilities in the society; in different locations are capacitated through various training on their rights and need-based income generation. As a result, PwDs and hardcore poor people are now getting involved in different kinds of business and jobs e.g., nursery, small trades, tailoring, mini garments, packaging, handicrafts, fisheries, homestead gardening, candle making, shop keeping, goat rearing and poultry etc.

■ Capacity development of PwDs:

Mobility and inclusion of PwDs has been increased gradually in the activities done by the government and other stakeholders.

Awareness on the rights of PwDs has been increasing. The target groups are now communicating with the representatives of Union Parishad for ensuring services like disability certificate, disability allowance, VGD and VGF cards, RMP work and other relief facilities which were not considered before as their rights.

Confidence of PwDs has been increasing because they conduct meetings without assistance of SARPV, they prepare plans and monitor the same through regular group meetings. Now the leader can maintain liaison with CBOs and communicate with service providers to seek the services for the group.

Media people in the local level are now more sensitized about the disability issues and their problems than before. As a result they are continuingly promoting programs and writing various news and features on disability issues. Total 83 items of different news and case studies were published in local and national print and electronic media in 2007-08.

Bargaining and negotiation capacity has been increasing among PwDs. PwDs, with assistance from SARPV can carry on dialogue with UP to remind UP representatives of their roles and responsibilities regarding the disability issue.

An attitudinal study has been conducted on the situation of WwDs in Bangladesh. The study has covered all divisions to make the data representative of the whole country. The findings of the study were published and shared with a wide audience of NGOs, government, donors, civil society, WwDs and other stakeholders. The report is available on the SARPV website at www.sarpv.org

Under this project, 5 WwDs received leadership and advocacy training from India and later they conducted the same training for 25 leaders of the WwDs from SARPV's partner organizations i.e. CDA-Dinajpur, Shapla Phool- Bhagerhat, and SSDP- Pirojpur. As a result, a group of WwDs have become more knowledgeable than before on their rights and local advocacy issues. Now they are involved in organizing WwDs at different locations in five divisions.

4. Programs and Projects

4.1 Community and Local Government Development

Achievements and Outcomes.....

Work for developing a network of WwDs started in 2007 and by the end of December 2008, a formal network of WwDs was formed. Now all the local and national level advocacy issues and capacity development issues are mostly managed by the group of WwDs. Through the process of developing independent network run by the WwDs, 10 WwDs got employed.

Through the project 'Mainstreaming of PwDs in the society, 100 groups of PwDs and 30 community groups (where the parents of disabled persons and local community people are members to assist the development of PwDs) were formed at Ward and Union levels which will work as change agent toward the future development and ensuring the rights of PwDs locally in organized ways.

Facilitated by SHOUHARDO project, the poor people including PwDs of Natunghona village under Chakaria Upazila achieved 100% sanitation by their own initiatives and finance; which is a nice example of community-led approach.

Total 23 savings groups were formed under the project areas of SHOUHARDO at Chakaria, Cox's Bazar. Some of the members of the groups also received training on savings fund management. They saved Tk. 1, 50, 000 as group fund in 2007-08. During the same period, they invested a large portion of their savings in different income generating activities. Credit and disability team of SARPV is providing technical support to the group members to develop their capacity to handle credit.

Many PwDs are now formal representatives in the school management committees, parents-teachers association and UP standing committees.

Through SHOUHARDO project, 24 Village development committees were formed in which the hardcore poor and PwDs are playing important roles in ensuring services and human rights for their community.

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

4. Programs and Projects

4.1 Community and Local Government Development

Challenges.....

- Representatives of local government, civil society people including different stakeholders, service providing agencies though give assurance subsequently whenever we dialogue and meeting with them about the rights and situation of people with disabilities, but they forget their role in this regards.
- Due to lack of appropriate information about disability and much awareness in this regards, most of the community people and concern stakeholders don't consider the disability issue from the right perspective. There the community workers motivational activities can't fulfil the needs of people with disabilities.
- Lack of jobs for the persons with disabilities is a major challenge as the existing service mechanism not properly addressed the disability issue in their plan and action.
- Due to inadequate assistive device support to the PwDs and inaccessible environment, mobility of people with disabilities is limited. As a result of which they are deprived of enjoying developing scopes and their capacity to become as income generating force.
- Most of the people with disabilities live under poverty. They want direct benefits from the organization and program. As they feel helpless and keep them inside, it is very difficult to mobilize to ensure their rights.
- Less participation of people with disabilities in the development process of government, non-government and community initiatives, the rights of people with disabilities especially the girls and women with disabilities are not recognized.



4. Programs and Projects

4.1 Community and Local Government Development

Lessons learned.....

- Persons with disabilities can contribute in the society if they get opportunities to engage them in different works considering their handicap situation. Disability is not any barrier if the surroundings people extend their hands to reveal potential of PwDs.
- If the members of local government can be empowered and increase knowledge on disability they can assist and ensure PwDs participation to eradicate their poverty and to mainstream in the society.
- If we can make aware the persons with disabilities about their rights then they can raise their voice to get various services from the service provider. If we provide support to build up their capacity of organizing and leadership to negotiate to the different service providing agency they feel confident and play the role of mobilizing other people with disabilities.
- It is very important to make aware and sensitized the community people to bring out the people with disabilities from their traditional values and belief which are very confined about persons with disabilities.
- Parents of people with disabilities are always concerned about their children with disabilities with the health issue, rather their development concern. Their justification and rules are not same like other children development within the family.
- If we involve community and realize their development they like to take initiatives for their community betterment. Through the SHOUHARDO project SARPV get opportunities to act with community more and in real sense to develop their action plan for solving the local problems which related to the vulnerable and poor people. For example, the development of ECD center; when they felt this ECD center will help their children development they have taken initiatives to set up ECD center in the village level where Union Parishad and community people came forward to support this ECDC. Now we are running 24 early childhood development centers where disabled children get opportunities to enjoy their learning scope.
- If we can develop effective relationship or bridge between community and others stakeholders community can achieve a great success to solve their many local problems including the vulnerable group needs like people with disabilities. For example, Deputy Commissioner of Cox's Bazar, UNO, AC land, Local UP chairman inaugurated the Village Resource Center (VRC) and went through the community action plan to respond to their initiatives.
- Communities like to provide support to the PwDS whenever they are sensitized and see transparency in the management and actions of the organizational initiatives.
- To raise voice of WwD against discrimination, minimum level of education is necessary;
- To improve the livelihood of WwD, skill development is required.

4. Programs and Projects

4.1 Community and Local Government Development

The Real Life Story 1.....

Nurul Kabir - an entrepreneur beyond disabilities

Nurul Kabir was a village tailor when he was fifteen years old. He has two brothers and two sisters. In 1998 Kabir lost his left leg in a road accident and fell into a helpless situation. He could not do the tailoring work, less people were coming to his shop. In 2001 he got married and later on, had two sons. At that time his monthly income was only 1,500 taka.

In 2006 SARPV - CARE Bangladesh started SHOUHARDO program in Brammankata Village, Surajpur Manikpur Union, Chakaria Upazilla, for strengthening the livelihood of community people by community led approach. Because of his education, little bit though, he was selected as a member of Village Development Committee (VDC) under SHOUHARDO program.

As an IGA participant Kabir received materials worth 3,000 taka in 2006 for setting up a poultry farm to change his livelihood.

In 2007 he had poultry training from CARE- Bangladesh Economic Development Unit (EDU).



SARPV took the initiative to give an artificial limb (leg) to Kabir in line with its work to mainstream disability in the society.

After communicating with BRAC Bank personnel at a service provider's workshop at union level organized by SHOUHARDO, Kabir received a 50,000 taka loan for his poultry farm. From the workshop he also made contact with Upazila livestock department for having support related to poultry farm management.

Unfortunately Kabir lost his poultry farm in a flash-flood in 2007, including 500 birds, structure and poultry feed. After that CARE - Bangladesh EDU again discussed with him to identify a new income option. EDU organized a training on cap making for his wife. He took another loan (100,000 taka) from another NGO for investment in his business.

Now Nurul Kabir is the owner of a cap company in Chakaria Upazilla. His monthly income is 10,000-12,000 taka. Now village people call him "Entrepreneur Kabir" not "Disabled Kabir". His business is growing in other upazilla e.g. Peku as well. Now Kabir's capital stands at 250,000 taka.

His dream is to setup a show-room at Chakaria market. This means more people will be able to buy his products. He hopes his business will have 10,000 workers in future. According to him, "Honesty, good and hard work will

definitely improve my business".

Kabir is a bright example of overcoming disability as a hindrance, changing livelihood and improving social status.

4. Programs and Projects

4.1 Community and Local Government Development

The Real Life Story 2.....

Amanaul Haque - the shopkeeper beyond disabilities

Amanul Haque, 37 years old, is an inhabitant of the village of Gazir Dail of Khuruskul Union of Cox's Bazar Sadar Upazila. His mother Sahera Khatun is alive but his father Mohammad Boksu is not. Amanul has five brothers and three sisters who live separately from the family. Amanul studied up to class five with difficulties. He got married at the age of 28. He has two daughters and two sons.

Amanul was not born as a physically challenged person. One night, while walking along the riverside with some of his friends, all on a sudden he stumbled down on the ground. Within few days his whole body became paralyzed. It occurred at the age of 30. After he had become disabled, all of his brothers and sisters avoided him and ignored him as if he never existed. Only his wife steered the family with great patience and endurance.

For his treatment a large amount of money was spent. As a result, the financial condition of the family deteriorated although his physical condition improved. Now he is a hardcore poor man. But he dreams to overcome his disability and solve financial problems. He thinks if he is able to fulfil his dreams then his children's education will be ensured.

Before the accident he struggled for improving the financial condition of his family so that he could educate his children and have square meals everyday. He became successful in doing fish business in Cox's Bazar and earning respect from the society.

In March 2006 SARPV-Bangladesh conducted a survey under the project "Mainstreaming people with

disabilities in the society" at Khuruskul Union and enlisted him as a physically disabled person under the project. After that when SARPV- Bangladesh facilitated formation of disability groups he became a member of Shimul Disability Group at Gazir Dail village of Khuruskul Union. He participates in the fortnightly group meeting regularly and has become motivated to rebuild his career for reducing his poverty through income generation.

As he was not able to participate in the skill development training on poultry rearing, organized by SARPV-Bangladesh, due to his disability, he nominated his wife to attend the training. The project provided Tk 100.00 per day for her conveyance. But she didn't spend this money; she saved it by coming to the training venue on foot. In four days' training she saved Tk. 400.00. She also had Tk 100.00 of her own. So she had in total Tk 500.00 and decided to start a grocery shop in front of her house to be managed by her husband. With the Tk 500.00, she purchased some lozenge, peanuts, chanachur, biscuits, birri, cigarette etc. She made a small room with bamboo and straws for the shop. Now Amanul opens the shop in the morning and closes in the evening every day. Initially he could sell Tk. 150.00-200.00 daily.

As he reinvested the profit from the sales proceeds in the business, gradually his capital increased and now it stands at Tk 3,000.00. His wife also rears poultry in the homestead. Now with the income from the shop and the poultry they can bear the living expenses. Amanul wants to be a reputed businessman and dreams to educate the children which will raise his dignity in the society.



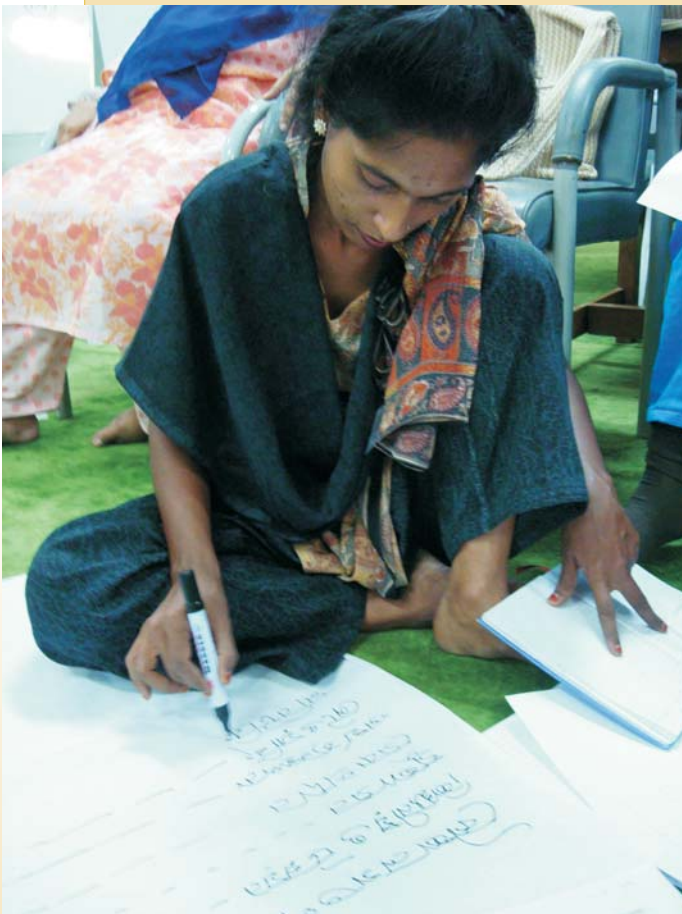
4. Programs and Projects

4.1 Community and Local Government Development

The Real Life Story 3.....

Mahabuba Jahan Moni - a leader beyond disabilities

Mahabuba Jahan Moni, 26 years old, is a physically disabled woman who lives in Ron Bijoypur village of Bagerhat district in Khulna division. When she was one and half years old, she got high fever and after fifteen days one side of her body became paralyzed. For her disability she had to face discrimination by the family members and others as well. In her words, "As I have disability, I am always a subject of sympathy"



When she got the opportunity, through the newly developed network of WwD, to participate in a national training on leadership for WwD in March 2008 in Dhaka, with supports from SARPV, she realized the rights violation issues and different aspects of her development. According to her, through this training she had come to a world where she found friends like her and where everyone was talking about their rights. She was inspired to see the others who were in many ways struggling to overcome their limitations. The training had a great influence on her life. Her study had been stopped when she got married. But after a long time, she realized that she needed to go for higher studies to become independent. Now she is a BA student. She gets a monthly honorarium from WwD project for her work. Moreover, her work on advocacy with stakeholders and that for giving protection to other WwDs changed the attitude of her family members and the society towards her.

Now Moni leads the group of local women with disabilities who are from her own village and around. She wants to create employment/income generating activities through which WwDs can earn their living. She also supports her family members with her meagre income

and does household works. The attitude of her family and the community towards her is gradually becoming positive, as she gains the capacity of organizing others. She wants to forget the bitter experiences of her married life in which she was discriminated by her husband and mother-in-law. Now divorced though, she feels happier than before with her nine year old boy and gives her best to manage the job to be able to build a good future for her son.

4. Programs and Projects

4.1 Community and Local Government Development

SARPV Album 1



Study Report Presentation on Women with Disabilities in Bangladesh



Empowerment through income generation by candle making



Group Meeting



Jolly Kawser in action - impaired visually, otherwise not



United for mainstreaming the marginalized



Assistance from local government through earthfilling for Prodiपाल

4. Programs and Projects

4.2 Disability Prevention

According to WHO, 10% of the global population are facing challenges of disabilities. The issue ultimately concerns all the stakeholders - family, community, government and international agencies. In Bangladesh, there is no national data on the number or percentages of people with disabilities.

Causes of disabilities are environmental (manmade or natural disasters like flood, epidemic, drought, heavy downpour, ill-health, road accidents and lack of public awareness etc.) and congenital. Many parents have been suffering till date due to disability of their children and spending huge money to solve the problem. Although a lot of causes may be attributed to disabilities, most of them may be prevented if people have access to relevant information and knowledge. Technological development in many cases helps us raise awareness on disability prevention and thus reduce the probability of disabilities.

It is to be noted that after certain age disability becomes a permanent condition for the people who have come across different injuries. SARPV Bangladesh, since its inception, has been working on the issue of prevention of disabilities through intensive awareness and motivational activities, and ensuring assistive device support etc.

The initiatives of SARPV Bangladesh for preventing disabilities especially focus on awareness raising and developing relevant communication materials. Tools and modes like cultural activities, workshops, policy advocacy in the local level, involving stakeholders, mobilizing micro credit and other existing groups formed with the facilitation of SARPV Bangladesh, developing network with different local government and non-government organizations working on health and nutrition and sensitizing officials on disability, sharing information on the causes of disability and prevention etc. are developed and utilized to create an environment enabling the process of disability prevention.

SARPV Bangladesh provides the community with direct supports like physiotherapy, nutritional advice, supplementation, and treatments through assistance by professionals, doctors and surgeons from home and abroad in relation to rickets for preventing disability. Under disability prevention program, SARPV Bangladesh is implementing two projects: 1) "Straight Leg Project" with financial and technical supports from Aide Medicale et Developpement (AMD) and Kinesitherapeutes du Monde (KDM) of France, 2) "Nutrition support Project" with financial and technical supports from UNICEF.

Goal.....

Making people aware and sensitizing the issue of disabilities and providing technical and information support in ways to prevent or control the challenges of disabilities and facilitating the development of a common understanding on disability and development.

4. Programs and Projects

4.2 Disability Prevention

Objectives

- To mobilize families, communities, health workers, and other concerned stakeholders at government and non-government levels regarding the disability issue.
- To provide technical and direct assistance to PwDs and their families.
- To develop materials and provide information support to the community and other concerned audiences.
- To raise awareness on the issue of disability prevention through developing and utilizing various tools like live drama by local drama group in the village level, direct counseling, posters, training to different stakeholders e.g. school management committees, teachers, media and health workers etc.
- To provide physiotherapy, medical advice, surgery and assistive device support. contentious problems faced by the people with disabilities.

Approaches

- Creating awareness of PwDs, their families, concerned stakeholders and sensitize them on the disability issue to involve in the process of preventing work of disabilities.
- Developing relevant materials and various tools on preventing disabilities.
- Building up local network with the government and non-government agencies on the prevention issue of disabilities.
- Providing direct support through physiotherapy, surgery and assistive and information support.
- Advocating with the local and national policy level people on the issue of preventing disability especially Rickets.
- Working with the nutrition and health awareness issue through other program and project

Points to Ponder

- Disability is a human rights issue.
- Attitude of the service providing agencies and the community as a whole acts as an obstacle to the people with disabilities in accessing services, as it stems from the concept of welfare rather than the right-based developmental concern.
- Disability is a Problem of social attitude and lack of awareness;
- Everybody has a probability to become disabled, that is why people with disabilities need empathy rather than sympathy.
- Disability does not only imply functional limitation but also reflects the limitation of the thought process of human being.

4. Programs and Projects

4.2 Disability Prevention

4.2.1 Straight Leg Project

Rickets is a serious bone disease, which causes bone weakness and deformity in children. People with Vitamin D, calcium and phosphorous deficiencies are at risk of developing Rickets. In Rickets patients, bone development is restricted and the body weight presses on the soft bones causing progressive bone bending.

This project mainly works for the rickets-affected children in Bangladesh especially in Cox's Bazar district. Ever since the identification of the disease - rickets, in Chakaria by M. Shahidul Haque, the Chief Executive of SARPV Bangladesh, explorations have been going on to find out the causes and impacts to the extent that this disease leads to disability. SARPV Bangladesh gradually sensitized other organizations on rickets and developed working relationship with BRAC, Cornell University, Food and Nutrition department of Dhaka University, ICDDR,B, AMD and KDM towards research on the disease.

SARPV Bangladesh can claim to be the pioneer in working particularly on the issue of rickets through continued activities for prevention and raising awareness at community as well as national level.

Aide Medicale et Developpment (AMD) and Kinesitherapeutes du Monde (KDM) from France are the donors for the Straight Leg Project. KDM began its support in 2001 when they gave training to 5 SARPV local staff through a 3 year long physiotherapy course. AMD first started giving surgical operations on Rickets patients in 2002. AMD and KDM provided funding for another 5 years until the end of 2012. □



Objectives

- To identify Rickets victims in the working area of Chakaria, Cox's Bazar Sadar and Moheskhali upazila and ensure their treatment.
- To bring awareness to the community on Rickets and the possibility to prevent it with improved nutrition.
- To provide service to Rickets affected children through advice, medical treatment (including surgery) and assistive device.

4. Programs and Projects

4.2 Disability Prevention

4.2.2 Prevention of Rickets through Nutrition Project

SARPV Bangladesh dreams of a "Rickets free Bangladesh". For making this dream come true, SARPV Bangladesh undertook the "Prevention of Rickets through Nutrition Project" with the assistance from UNICEF. With an urge to make Cox's Bazar Sadar, Maheshkhali and Chakaria Upazilas of Cox's Bazar District Rickets free, the project has the following aims:

- At least 50% of households are aware of rickets in children, its early signs and consequences in terms of disability, its prevention through improved calcium dietary intake, and where to go for treatment.
- Children in 800 families per year (total 2400 families for the 3 years of the program) receive nutritional therapy for rickets.
- At least 50% of households are aware of how to prevent the rickets disease and at least two benefits of iodized salt for school children.
- Coverage of households using iodized salt increased from 21% to 50% in the project area for school Children.

SARPV-Bangladesh also dreams of a society where persons with disabilities can exercise their full potential despite functional and environmental limitations, participate to their full capacity in social activities and enjoy equitable rights and oppourtunities in the mainstream of the soicety.□



The nutritional counsel is at the heart of the program of prevention and premature treatment of rickets.

Objectives

- To raise awareness of the population of the three upazilas on various aspects of Rickets including prevention of childhood Rickets through dietary intake and referral services to special facilities for the Rickets affected children.
- To establish a benchmark, through a baseline survey, in the three project upazilas in identifying and describing the present status of knowledge and attitude about Rickets and related practices, and also of use of iodized salts.

4. Programs and Projects

4.2 Disability Prevention

4.2.3 Disability Information & Service Center (DISC)

Anyone looking for materials about disability issues a few years back would have found little to read. Although there is still much more to learn about the situation of people with disabilities, the past decade has been characterized by vigorous writing, mostly by people who themselves have disabilities. Issues related to disabilities have historically been neglected by the mainstream writers and thinkers. One of the most important causes is lack of information on the issue and common people knew little about the issue. To reduce the gap SARPV initiated the Disability Information Service Center (DISC) in 1996 focussing on disability issue in Bangladesh.

Due to lack of information people can not identify the causes of different types of disability and find out the ways to overcome the same. Also, as the information dissemination system is poor, people cannot find the real place to have a doctor, advices, aids and appliances. All this eventually leads to increasing rate of disability in the country. DISC has aimed to ensure information dissemination among the people with disabilities, NGOs and researchers, thus reducing the information gap regarding disability issue.

For raising awareness and disseminating information to persons with disability, care-providers, family, organizations working with disability and mass people, DISC published a Bangla newsletter on disability (adapted version of Disability Dialogue) and set up a library, which is equipped with information gathering and dissemination systems and includes audiovisual and electronic materials also. □



Objectives

- To develop a library especially on disability issue.
- To collect, preserve and disseminate information on disability.
- To prepare database of resources on disability issue and disseminate the same nationwide.
- To translate from English to Bangla the necessary information on disability issue for local use.
- To organize workshops, seminars etc. knowledge sharing sessions on disability.
- To produce TV and radio programs and video documents on disability issue.

4. Programs and Projects

4.2 Disability Prevention

Achievements and Outcomes.....

- Under the project we each year provide different types of services like nutrition, brace, assistive devices and direct operational support to cure Rickets affected children so that they can move in a natural mood. After getting the services, every year many children affected with Rickets are being cured. Under the Straight Leg Project, 52 children with Rickets have got their bent legs straightened after surgery by a group of surgeons from France. It is noted that the epidemic situation of Rickets has been affecting the local people about two decades ago in the Cox's Bazar district.
- 34 children affected by Rickets have received brace services in 2007, as a result they saw improvement in their movement. Braces have been given to children with minimum cost that were produced by the assistive device unit of SARPV.
- 853 Children, with nutritional inputs and counselling services under this project, had improvement in 2007. These children are always under the continuous follow up support to ensure their progress of deformity by which process their physical condition is improved.
- Huge number of workshop, dialogue with different stakeholders like local medical practitioners, concerned government officials, local health workers, teachers, school management committees etc, mobilized the people to address the issue with priority problems of their localities and to take part in the curative process.
- Regular meetings with the Rickets affected children's families as well as with the community people are gradually being popular to the greater audience and creating demand for getting services. The reflection of the nutritional awareness and causal relation with different local diseases with nutrition and food habit through our community workers have taken strong positions in regards to community awareness on prevention of Rickets and other disabilities.
- Due to providing physiotherapy support, a good number of people from different areas come to Chakaria Disability Centre for getting therapy which in real sense is improving the disabled people situation comparatively. The physiotherapy centre becomes a reputed institution for the therapy in the rural people as we provide services by a group of trained physiotherapists.
- As a result of advocacy work on the Rickets issue, National Rickets Interest Group (RIG) was formed and this group consisted of organizations and persons working with the nutrition and health issues in national and international level. Concerned program personnel of ICDDR,B, Plan International, CARE- Bangladesh, BRAC, UNICEF and some individuals are the active members of that association led by Dr. S. K. Roy, to advocate the issue as national nutritional agenda. A good number of meetings were held with the policymakers of concerned government and nongovernmental agencies like World Bank, National Nutritional program run by government (NNP) CIDA, UNICEF to bring attention towards the issue as national agenda. RIG has been working in close connection with Convergence of Rickets Group (CRG)-international professional group on Rickets comprised of doctors and technical expert of concerned areas from France, USA, South Africa, and Bangladesh.

4. Programs and Projects

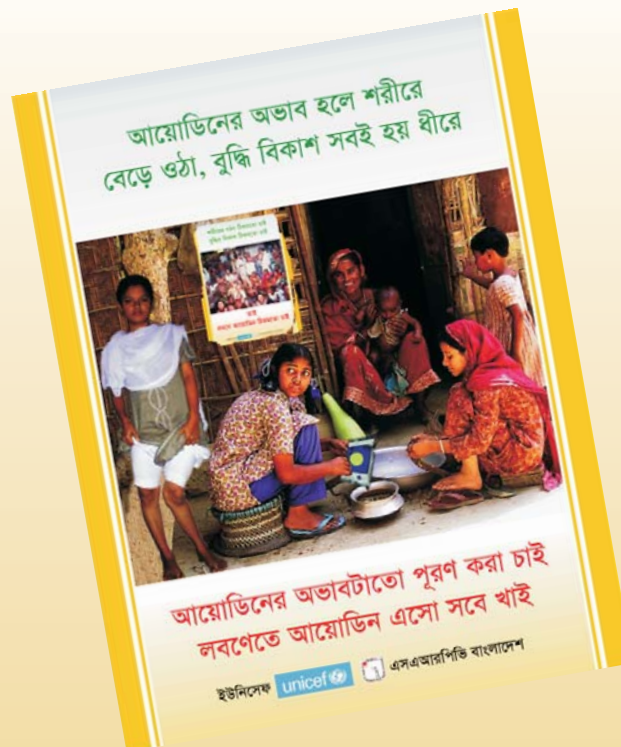
4.2 Disability Prevention

Challenges

- Lack of mass awareness on the causes of disabilities and right ways of treating people with disabilities by the people, and their perception about disabilities are important challenges. People, in general think NGOs should provide financial and direct support to prevent disabilities.
- Inadequate information, social stigma, available treatment facilities, wrong treatment and knowledge on disability issues by the concerned policy people as well as the community and parents preventable disabilities also are not cure.
- In our existing health management system and services, especially in the rural setting, parents as well as the other concerned service providing agencies even doctors are not well sensitized about the disability issue and well trained to handle people with disabilities to overcome their obstacles to improve their physical and mental health condition to involve in the development process.
- Provide physiotherapy, nutritional, counseling and assistive device support to the needs of people with disabilities and for the rickets affected children.

Lessons learned

- Awareness can solve various problems of preventing disability. In this regards, media can play an important role in saving people from becoming disabled.
- Rickets is a preventable disease if people take initiatives during the growth period of their children.



4. Programs and Projects

4.2 Disability Prevention

The Real Life Story 4

Rehena Begum

Rehena Begum, 7 years old, had her left leg burnt. Her father is Nurul Huque, a day laborer, and mother is Diloara. She has four sisters but no brother. She lived in the Konar para village under Eidgah Union of Ramu Upazila under Cox's Bazar district. Out of her four sisters, one has intellectual disability, one is malnourished, the eldest sister goes to school while the youngest one does not go to school.

When Rehena was 9 months old she burnt her left leg by the fire from the local lamp. While going to sleep, her leg dashed into the lamp. It fell down on her body and in no time burnt her dress and her left leg. Her mother was not at home at that time, she went to the neighbor's house for something. When she returned, she found her daughter burned and then went to a local doctor. There is no hospital to provide treatment and as a result, due to lack of treatment facilities and poverty she became disabled. She could not learn to walk. She had burns and contraction between her thigh and her calf which appeared, to her, to be a permanent condition.

Her mother died a year ago during the birth of her youngest sister. After her mother had died, her father got married again. He would work in the paddyfields or vegetable fields of different owners in the locality. But as the work in the farmlands is not required round the year, sometimes he would not have continuous work and thus regular income. He was the only earning person in the family. He could earn every month at the most 1200 to 1500 taka and had to struggle to run the family with that money.

One day it was by chance that Rehena's father got information from a person about SARPV-AMD-KDM treatment facilities at Chakaria, who was also a beneficiary of SARPV Rickets project. Then Rehena came to SARPV Chakaria office to explore the possibilities for her treatment. SARPV Disability prevention program team took her case history and diagnosed her and identified that it was a burn retraction. SARPV team decided to get her checked by Dr Thierry, the French surgeon, visiting the project at that time. Dr Thierry examined Rehena and referred her to Memorial Christian Hospital (MCH) for surgery by Dr Gills Norroate (AMD-KDM) and Dr Steve Kelly (MCH). SARPV-AMD-KDM extended all the financial support to MCH for her surgery. After operation, now she is free from her physical problems and leading a normal life like others.

4. Programs and Projects

4.2 Disability Prevention

SARPV Album 2-----



Deputy Commissioner of Cox's Bazar at the Consultation on Rickets



Doctor from AMD France examines a child with rickets



Preparation for making an artificial limb goes on at CDC



Counselling on nutritious food



Counselling on cooking for nutrition



Measuring the degree of bending

4. Programs and Projects

4.3 Disaster and Disability

There are a number of correlations between disaster and disability. For example, people become disabled by disaster in many ways, they can not move during a disaster. Their plights do not end even after the disaster is over as they can not move and approach for relief and rehabilitation. A separate strategy needs to be developed to deal with the effects of disaster, both during and after, for these newly disabled people.

Considering the facts of disaster and disability, SARPV Bangladesh does various works directly and indirectly on this particular issue. Most of the activities of this project are done without any specific donor's support.

Goal

To prevent disabilities due to natural and man-made disaster and mobilize concerned people and authorities to respond for ensuring effective management in relation to disability and disaster.

Objectives

- To make parents of CwD, people with disabilities, immediate communities and stakeholders aware of the relation between disaster and disability.
- To build up capacity of the concerned people and authorities regarding disaster management and issues affecting people with disabilities.
- To mobilize resources for people with disabilities to sustain their livelihood before/ after disaster.
- To reduce the traumatic effects on the victims of different kinds of disaster.

Approaches

- Develop capacities of people concerned with the community and people with disabilities to manage the situation.
- Provide technical, direct and logistic support during and after disaster
- Raise mass awareness on the relationship between disaster and disabilities and prepare people to respond to that regard.
- Address disaster as a cross-cutting issue across all the projects and programs of SARPV and prepare staff and volunteers accordingly. □

Points to Ponder

- Disaster management should be disability-sensitized.
- People with disabilities have limited access to the services in relation to relief and rehabilitation.

4. Programs and Projects

4.3 Disaster and Disability

4.3.1 Injury Report

This project is not supported by any donor, it is run by own funding of SARPV Bangladesh. Information on the issue was collected, updated and reviewed from the reports of leading news papers. Reports of four leading national daily newspapers were monitored for the period (January 07 - December 07) by a number of SARPV volunteers with and without disabilities.

Reports of the four newspapers show that in November 2007 alone total 11,625 people were injured across the country by different ways. The injuries were classified into four types - natural disaster, road accidents, social catastrophes, and others.

Injuries (10,011) from natural calamities like Sidr, nor'wester, flood, cold wave, thunderbolt, tornado and earthquake were followed by road accidents that caused injuries to 811 persons. 803 persons were injured from social clashes for land-grabbing and dowry; and from acid throwing, rape, different types of physical torture and miscreants' attacks etc. □



Objectives

- To make people aware of the reported effects of manmade or natural disasters in relation to disabilities, and to prevent and decrease the occurrences of disabilities.
- To collect, update, review and analyze information on disabilities caused by manmade or natural disasters from the reports of four leading news papers i.e. The Daily Star, The Daily Sangbad, The Daily Prothom Alo and The Daily Jugantor.
- To maintain a digest with the collected information and disseminate the same to the stakeholders and policymakers.

4. Programs and Projects

4.3 Disaster and Disability

4.3.2 Disaster Preparedness

The project aims to decrease the occurrences of disabilities due to disasters by instilling a psycho-social preparedness in the community.

It also calls for a common understanding of different types of disasters and their potential impacts, and for examining accordingly different impacts risk reduction, options/strategies/models to increase readiness and awareness of local authorities and communities. Elements at risk include the most vulnerable people, livelihoods, and infrastructure; all these should benefit from actions that will protect life and ensure sustainability. SARPV also plans to provide a venue where stakeholders can share experiences, and bridge the gaps between disasters and the rapidity to cope with such disasters and reduce durably its harmful impacts.

SARPV Bangladesh develops awareness on disaster related issues among the people with disabilities and other stakeholders. SARPV Bangladesh has trained some volunteers to work with it during disasters. Training is organized for the community and local government people to build up capacity on the issues of disaster, considering the people with disabilities and other vulnerable groups. □



Objectives

- To identify the most vulnerable of the disaster victims, specially the ones with the disabilities.
- To provide information, technical and direct support to the people in need, and raise awareness among them on coping up with the emergency situations.
- To ensure effective management of services and goods for the disaster prone people with disabilities

4. Programs and Projects

4.3 Disaster and Disability

Achievements and Outcomes.....

Status of affected population and Family Kits distribution

Name of affected Union	Population	# of affected families			# of damaged houses		# of families that received Family Kits
		Fully	Medium	Partially	Fully damaged	Partially damaged	
Harbang	22,000	2000	800	1000	50	250	250
Baritoly	88,400	3173	1363	761	173	1334	400
Kayer bill	13,900	500	1000	1000	140	201	250
Kakara	10,000	200	750	1050	20	275	100
Lakerchar	10,000	300	900	800	100	530	100
Shorazpur Manikpur	13,000	200	730	1370	5	50	80
Fashiakhali	5,800	150	650	850	12	200	100
Demoshia	11,268	900	500	600	190	250	300
Purba Bara Veula	20,000	2500	1000	500	100	750	100
Chiringa	3,500	150	280	270	60	270	83
B. M.Char	13,000	400	800	1400	100	500	100
Khonakhali	5,400	400	500	500	150	250	280
Pashchim Bara Veula	7,000	400	700	300	50	100	80
Badarkhali	12,100	225	1500	291	0	250	127
Total	235,368	11,498	11,473	10,692	1,150	5,210	2,350

According to the vulnerable people of Chakaria the family kits were very essential elements for them to restart their family activities. The achievements of the project were as follows:

- 2350 families received UNICEF supported family kits.
- 2350 families were given a total of 11750 ORS.
- 2350 families met their basic needs through family kits.
- 2350 families urgent need identified for long term rehabilitation.

4. Programs and Projects

4.3 Disaster and Disability

Challenges.....

- Existing disaster management setting like shelters, relief and rehabilitation services provided by the government and non-government are not adequate and disabled- friendly
- Concerned people like immediate communities, local disaster committee, local government and other stakeholders even NGOs do not consider the facts related to the disabled people in proper way.
- Lack of mass awareness regarding disaster and disability.

Lessons Learned.....

- Sensitization program helps creating favorable environment for the people with disabilities to safe from more vulnerable condition.
- Effective management considering the issue of disability can make a comfortable position for the people with disabilities.



4. Programs and Projects

4.3 Disaster and Disability

The Real Life Story 5-----

Taslima - an unfortunate woman?

Taslima, the 21 year old woman lived in the village Mohajer Para of Boroitoli Union of Chakaria Upazila under Cox's Bazar district. Her husband Mr. Zahir Alam is a carpenter working in the same area. By now they already have 3 daughters and an 8 year old son. Zahir has been managing the entire family with his meagre income. As he did not have any regular work, they had to live from hand to mouth.

On 18 August 2008, a flash flood suddenly hit their house at night and destroyed everything they had. They lost their house, utensils, cloths and 2 hens. They became so shocked that they could not find out the ways out take care of the losses. All their shelters, crops, poultry, fisheries, roads, were lost. According to her the flash flood was more destructive than 1998 Flood.

She also mentioned that her husband has no work during the rainy season. Therefore, there was no way to earn or rebuild their house. They did not receive any relief from any corner. Taslima told that they could not manage full meals for last couple of days. They had only a mud-walled house but that was totally damaged except for the C.I. sheets. Now for survival they will have to sell out the C.I. sheets and become homeless; and then looking for a safe sleeping place. They are not sure whether they will get it or not. Taslima said that she had to get married when she was 12 years old, and by the time she was 21, they had 3 children. It was when they just started smiling towards a better future. The flood had stolen away their smiles and dreams. The family is now under psychosocial trauma but there is none to provide the service which is very badly needed. The children who saw they had a shelter, wonder where that house is and why they have to move from one place to the other. But who is there to address all these issues?

At that time they received family kits from UNICEF through the Union Parishad and SARPV. It helped them in many ways to restart their family life again. She mentioned that it was really

effective in this situation as they had nothing inside the house. They cordially thank UNICEF for the effective support at the right time. They also asked for rice to overcome the hunger situation because there was no work to earn money from and survive. While being interviewed, Taslima stood with her one month old daughter in her lap, without any hope for the future in her eyes.



4. Programs and Projects

4.3 Disaster and Disability

SARPV Album 3



A devastated household after cyclone



Rally to observe Disaster Preparedness Day



Medical treatment for the survivors of the disaster



Relief for the flood victims



UNO of Chakaria and Mission Director of CARE Bangladesh at the field



Mock trial on disaster management

4. Programs and Projects

4.4 Education

S ARPV Bangladesh has been working on educational issues as development concerns in relation to children with disabilities for last thirteen years. It has been gradually developing its education program in an effective and structured way.

Goal

To ensure at least the basic level education for children with disabilities through the existing mainstream education system.

Objectives

- To ensure and increase the enrolment of children with disabilities in primary schools within the existing scope and setup.
- To mobilize the community and the stakeholders like School Management Committees, Head Teachers and concerned officer/s of Upazila Education Office.
- To provide technical, sponsorship, scholarship and direct assistance to children with disabilities and their parents to encourage enrolment in schools.
- To develop early childhood development centres and informal education support centers to reduce the complexity in relation to ensuring education of children with disabilities.

Approach

- Running Formal Institution based Inclusive Primary School as Model .
- Ensuring enrolment of children with disabilities in the mainstream school through community mobilization.
- Running Early Childhood Development center for children in general including CwDs; for parent's motivation to ensure their children's education in future and their awareness on the issue of disability.
- Providing Scholarship, logistics and other technical support for the students with disabilities.

Points to Ponder

- Due to inaccessible environment and facilities, children with disabilities are very seldom or not seen in the school .
- Stereotype attitude towards children with disabilities by the stakeholders restrict their access to education.

4. Programs and Projects

4.4 Education

4.4.1 Prodipaloy - Integrated Education for children with disabilities

SARPV Bangladesh started its education program through Prodipaloy - meaning abode of light in Bangla - an integrated school for the children with and without disabilities in 1999 at Chakaria under Cox's Bazar district. It is not only a traditional primary school but is now a model of inclusive education center at the local community as well as at the national level. This project was started with 12 Rickets affected children, funded by a French NGO named Amis des Enfants du Monde (AEM), focused on children's security, wellbeing and education. Now it is a full-fledged primary school with 300 students with and without disabilities with classes from pre-nursery to grade 5.

In 2007, the school shifted to a new building constructed with the financial assistance from Canadian International Development Agency (CIDA), AEM, local individuals and organizations, and SARPV's general fund.

Besides regular classes, Prodipaloy holds outdoor sessions to orient students on community topics like rickets, nutrition and healthcare. Extra classes are also taken to support the students who need additional attention and guidance. During break, students play games and enjoy snacks brought from their home and also provided by the school. The school has 6 vans to pick up children who otherwise wouldn't be able to come to school.

Transports and books are provided by the school to the students in need. The students also have access



to primary health checks and treatment at the CDC, including physiotherapy and regular weight and height measurement, routined monitoring of the increase or decrease of rickets deformities. Students with disabilities receive free uniforms and tuition waiver .

Teachers of Prodipaloy are active in the community and motivate the families of students to transform their home into a model home. This means a home with accessibility for persons with disabilities, homestead gardening for fresh vegetables, planting of trees and regular attendance of the children at school. □

Objectives

- To provide basic education for children with disabilities and non-disabled student in integrated ways in school.
- To prepare children with disabilities in school to continue their higher level education.

Enrolment Scenario

Year	Total Students	With disabilities	Without disabilities
1999	12	10	2
2000	24	19	5
2001	36	29	7
2002	48	40	8
2003	74	48	26
2004	105	37	68
2005	141	43	98
2006	198	68	130
2007	261	70	191
2008	300	97	203

4. Programs and Projects

4.4 Education

4.4.2 Mainstreaming Students with Disabilities in Education through community involvement

This project is not financed by any specific donor but as a cross-cutting issue to ensure education upto at least the basic level. It is run under education program. Different projects are giving input and contribution for ensuring enrolment to ensure the education of children with disabilities. For example, the project 'Mainstreaming people with disabilities' is working on mainstreaming the children with disabilities through enrolling them in schools. The project is mobilizing local resources and community to provide direct support to the vulnerable children in terms of bearing education costs and procuring necessary equipment.

Likewise, another program 'Micro credit and disability' also took part in the process to ensure enrolment of children with disabilities in school through motivating the group members. In this way, other projects are giving priority and attention to the enrolment of vulnerable children in schools. □



Objectives

- To enroll children with disabilities in schools run by government and non-government organizations in their localities.
- To encourage children with disabilities, parents, school management committees and other concerned stakeholders like education office to create opportunities for mainstreaming children with disabilities in education.

4. Programs and Projects

4.4 Education

4.4.3 Scholarship Project for Students with disabilities at Kapasia

A remarkable achievement of SARPV Bangladesh was to develop, under its education program, the sponsorship project for the current and past students with disabilities and otherwise disadvantages.

It was started with the contribution from the staff-members of SARPV Bangladesh with 1 school in Gazipur. The individual and collective contributions from home and abroad are put into the sponsorship fund the information of which is available on the SARPV website at www.sarpv.org

The number of sponsors is gradually increasing to provide continued support to the children with disabilities and otherwise disadvantages.

Now 3 schools are under this project with 15 students with disabilities continuing their studies. In 2008 Government of Bangladesh declared stipend for the students with disabilities from Class I to Master's degree. This declaration enhances the scope of education for the students with disabilities and urges SARPV to work as a linkage between the students with disabilities and the stipend providing agency i.e. the government. □



Objectives

- To facilitate children with disabilities to ensure access to school.
- To provide technical and direct support to the children with disabilities for continuing their education.

4. Programs and Projects

4.4 Education

4.4.4 Early Childhood Development Center

Early Childhood Development is an essential step to encourage children as well as their parents to focus on their abilities and areas of their development in relation to education. SARPV Bangladesh had some informal centers to motivate children with disabilities from different areas of Chakaria Upazila to enroll in the formal school - Prodipaloy.

Through the process of running informal education center and early childhood center we take the opportunities of mobilizing people with regards to making them aware of disability and exploring the capacity of the CwDs for development. This project was run once in a very informal way. Having SHOUHARDO project running, the public demand for developing early childhood centers as formal outposts is much higher than before. As a result, this project was placed under education program.

At present SARPV is running 23 early childhood development centers where all sections of children coming are prepared to get into primary school. Here, the rural vulnerable children, especially the poor and disabled children have learning through entertainment and they feel encouraged to go for further education in future. Moreover, at these centers, parents are benefited as they get huge amount of information on disability prevention as well as how to deal their children with disabilities. □



Objectives

- To provide information and technical support to the community and parents about disability to deal with children for future development
- To develop learning environment for children, especially for the children with disabilities and poor children in rural areas

4. Programs and Projects

4.4 Education

Achievements and Outcomes.....

■ Children have got nutritional support round the year from Prodiapaloy School and it is now popular as the only inclusive education center in Chittagong Division. Admission rate of the disabled as well as other children are gradually increasing due to an enabling environment for and a positive attitude towards their children especially disabled children building confidence of the children with disability as well as of their family members.

Non-disabled students of Prodiapaloy are fully aware of disability issue and it is creating a non-discriminatory attitude towards disability from their very childhood. SARPV has increased Van support, educational instrument, number of teachers etc since the year 2007 which will help children get a comfortable and effective education. Successful parents meeting, in addition, ensured the position of community responsibility to the School.

■ Prodiapaloy has increased extra curricula activities in the school and recruited special teacher for that. As a result a cultural team combined with both disabled and non-disabled children has been formed who are joining different internal cultural programs.

Annual sports, cultural program, drama etc have been held as usual and in each program we have confirmed influential stakeholder's involvement which creates the opportunities to ensure their contribution to the school. In 2007 students participated in the National Children Prize Competition in different events with other schools students of Chakaria.

Three students successfully got places in Upazila (Sub-district) & District level competitions and won Prizes. One of them, who secured 1st position in Carom playing at Chakaria Upazila, also secured 1st position in Cox's Bazar District. Students took part in various cultural programs, tree plantation fair, day observation, Drishti Mela (Sight Fair to raise awareness on eye health with children and juvenile magazine Toitomboor), drama show etc in the Upazila and District levels and received appreciation from the community people and government departments.

■ 58 students with and without disabilities of Prodiapaloy participated in 3 local Scholarship examinations including the ones conducted by KAC (Kindergarten Association of Cox's Bazar) and the United Foundation.

■ SARPV's remarkable achievement under its education program is to develop a sponsorship program for the past and present students of Prodiapaloy who are poor and/or with disabilities. Sponsorship program primarily started with contribution by SARPV staff and now the number of sponsors is gradually increasing to continue and ensure education for the needy children with/without disabilities. Information about sponsorship is available at the SARPV website: www.sarpv.org

Since 1999, 36 students, including 23 with disability, have graduated from Prodiapaloy and continued on to study in high school. Prodiapaloy students regularly compete in the National Children's Competition, a nationwide competition for all Bangladeshi school children in sports and cultural categories.

4. Programs and Projects

4.4 Education

Achievements and Outcomes.....

- As a result of ECD, now interventions include educating and supporting parents, delivering services to children, developing capacities of caregivers and teachers, and using mass communications to enhance parents' and caregiver's knowledge and practices; and are gradually becoming more popular and already 24 ECD centers have been established in the different rural locations under Chakaria Upazila. These ECD centers are placing good position comparative to the previous year and the community involvement increased in terms of taking care of ECD centers, sending children to the centers, and decoration of the centers etc. The community found these centers as community hub where they can get together for their little children to be orientated with the education process and system in future and get some information on children's development.
- Through the 24 ECD centers, SARPV-Bangladesh included 690 Children in Cox's Bazar district and contributed to the childhood development in most remote areas within the vulnerable community. The initiatives have been highly appreciated by the local administration, community people and parents. Children of vulnerabilities were also included in the ECD centers where they can learn with enjoyment, through playing and in different methods. Most importantly the parents of CwDs have got a platform to introduce their children with others and through this process other people get benefits in terms of information on disability and the development of CwDs.
- SARPV ensured the enrolment of about 300 CwDs in different areas of its project locations as a process of mainstreaming through community and local government mobilization. Also, other projects of SARPV, with technical support and cooperation along with staffing, continuously contribute to ensuring the enrolment of children with disabilities in different schools. It is noted that SARPV had conducted a good number of training sessions and workshops for different stakeholders like School Management Committees, Staff of local Upazila education offices, other philanthropists and media people etc.
- Because of stipends and logistic supports provided under disability stipend program, student enrollment has increased compared to the recent years. Yet, a need for children and parents counseling remain to be addressed. Also, capacity building of the teachers on handling diverse physically and otherwise challenged children remains another important factor for children's education. □

4. Programs and Projects

4.4 Education

Challenges

- Parents are not interested in their children's education. They think the investment for their disabled children's education will not carry the meaningful livelihood in the future rather than this is more difficult to handle children with disabilities to be educated.
- The existing education systems are not friendly for the children with disabilities to ensure their education.
- Poverty hampers the children with disabilities for continuing their education.
- Lack of knowledge of primary teachers on inclusive education, children with disabilities are not attracted to study.
- There is a lack of trained teachers who can handle children with disabilities to educate. In addition, the school management committees and community are not positively responsive to provide support to create opportunities for children with disabilities in the mainstream school.
- Inaccessible environment, lack of mobility and transport facilities, cost of education and lack of positive attitude towards children with disabilities interrupt their education. In addition, there is a lack of vocational education for CwDs.
- Gradually decreasing donor support to develop a child-friendly atmosphere, train up local teachers and concerned staff, and to develop materials.

Lessons learned

- Motivational activities help children with disabilities, their parents and concerned authorities to create minimum educational opportunities for children with disabilities.
- Additional support by the school authorities especially by the head teachers, community initiatives, effective school management committees and local educational authorities' attention play important roles for ensuring the education of children with disabilities to continue.
- Stakeholders and local government can contribute to ensuring the education of the children with disabilities if they remain duly concerned about their physical problems.
- Effective awareness on the education of CwDs can make sure about their enrolment and continuation of studies. In this regard, the policymakers should address and monitor the issue through their existing management.
- Early childhood development does not only provide the extensive scope for children with disabilities and their parents to prepare for providing education but also helps prevent disability and start a broader scope for the development of CwDs.
- Inclusive environment and positive attitude towards children with disabilities can ensure their access to school and a continuity of their education. In this regard, their limitations have also to be in our considerations..

4. Programs and Projects

4.4 Education

The Real Life Story 6

Rozina Akter ***First Batch Student of Prodipaloy (1999-2003)***

Rozina Akter is a physically challenged girl who lives in Chakaria under Cox's Bazar district. She comes from a lower middle income family. She is the eldest child in the family and her brothers and sister are not disabled. Although she had care and support from her family, there was very limited scope in Chakaria for her to get admitted in a school and continue her study. So she had to pass a very hard time.

As SARPV realized the need for education of the rickets-affected children, it started informal education for them. These children included the ones affected by rickets, who used to come to SARPV office for taking the long-drawn treatment for long hours on each day. Rozina was one of the students of first batch that had only 12 students with disabilities enrolled.

Now Rozina goes to the Model High School in Chakaria and is preparing herself for appearing in the SSC examination. SARPV has made it upto an integrated primary level school named 'Prodipaloy' for children with/without disabilities, with 300 students.

Rozina is very much confident about continuing her studies upto a higher level. She looks forward to a good future.

SARPV has been extending all kinds of supports although she is no longer a student of Prodipaloy. Whenever she feels the need, she comes to Prodipaloy and the teachers help her with her studies.

At times, Rozina also works as teaching aid at Prodipaloy.

Education empowered her to become a person to give out what she was given years ago in her need, to those who need it.



4. Programs and Projects

4.4 Education

SARPV Album 4-----



Yunus - the teacher on wheels - living example of a differently able person



Parents also learn at ECD about dealing with children with disabilities



Prodipaloy boys run a race

সবার জন্য শিক্ষা চাই
যখন দাবী করি
আমরা যারা প্রতিবন্ধী
আমরা কেন বাদ পড়ি?

সবার জন্য শিক্ষা চাই
সবার সাথে বাঁচতে চাই

USAID সৌহার্দ্য কর্মসূচী সার্ব বাংলাদেশ

A poster on inclusive education



ECD children perform before visitors

4. Programs and Projects

4.5 Micro Credit and Disability

The idea of exploring the potential of the people with disabilities is yet to be a little consideration to the general people attitude and in their practices. Government and non-governmental initiatives are also not in position that people with disabilities can get access or opportunities to involve them in the functional process of their development in realistic ways. Here SARPV, realizing the limited scope for the disabled people of their development concern introduce the program - Disability and Micro-credit to explore the capacities of people with disabilities. For the long period, SARPV had worked with community based rehabilitation approach to ensure the development of people with disabilities and in many ways we provided them technical and direct support for their independent development. Due to lack of capital, efficiency and other socio-economic, cooperation gap by the community many people with disabilities could not sustain their business. On the other hand we discovered that many people in the localities like to do something with their own as the example seen in the case of disabled people initiatives to run them. Considering all the facts SARPV gradually started small intervention of micro-credit to capture all the demand of exploring their capacities both for disabled and non-disabled people in the communities. The result of the continuation of the initiative to provide capital as well as the development support Disability and Micro-credit program has been developed today. SARPV micro-credit initiatives was very small which amounted taka 10 lacs now this has been reached amounted taka 60 lacs and all the money is from organization general fund and from the targeted groups members.

Goal

Creating development opportunities through Micro-credit and providing technical support for the people with disabilities and poor people in the communities so that they can improve their economic condition with joint and individual efforts.

Objectives

- To provide direct capital support to the groups comprised of potential people with disabilities and for poor people in the communities.
- To build up capacities of the targeted group in relation to their business extension, marketing etc.
- To provide technical support on building strong group and develop the dynamics of groups in terms of ensure collective efforts for their development especially for the disabled people.
- To encourage them for increasing the saving tendency as well as doing effective planning of their future possibilities.
- To, also, provide a range of community recourses which will improve the quality of life of the PwDs, poorest & most vulnerable members of target families.

4. Programs and Projects

4.5 Micro Credit and Disability

Approaches-----

- Through micro credit SARPV Bangladesh helps its group members to keep away from the high interest of moneylenders.,
- SARPV Bangladesh imbues the target groups to develop saving practices.
- It encourages the people with disabilities to contribute to their family earnings.
- It highlights the abilities of the people with disabilities in their families and communities.

Financial and beneficiary information at end of June 2008

- Total savings balance: 30,46,256 Tk for all beneficiaries
- Total loan disbursed: 3,72,76,345 Tk actual (without interest)
- Total loan realized: 3,31,21,626 Tk (inc. service charge)
- Total loan outstanding: 72,78,064 Tk (inc. service charge)
- Total beneficiaries: 1930 (female 1898, male 32)
- Total beneficiaries with disability: 116 (female 92, male 24)

Loans are disbursed for individual projects like crop or vegetable cultivation, small business, rickshaw purchase, developing fish pond for fish farm, poultry farm, livestock and basket making etc.



4. Programs and Projects

4.5 Micro Credit and Disability

Achievements and Outcomes.....

- SARPV is protecting group members of high interest from moneylenders, which is an indirect benefit to group members. Apart from this, the group members have free access to involve themselves in their own projects where they have no chance to be exploited. Credit support program for the income generating activities (IGA) adopted by the members of the target group plays a vital role in their economic upliftment.
- Status of Person with disabilities in their family as well as in the society has increased, spontaneous responses in saving practices have been found among the members. 93 groups have been formed in Chakaria Upazila under 3 branches. Total 1841 members got organized in groups and out of that, 109 were PwDs.
- SARPV has been successful in maintaining a high recovery rate, which is about 98 %. Repayment rate, is higher among female beneficiaries. Improvement of beneficiaries in income by investing the loan money in various income generating activities has been found. Disabled members also contributed to the family earning, which has empowered them in the family.
- 109 persons with disabilities are included in the micro-credit and involved in income generating activities. Community people are aware of the capacity of the persons with disabilities. Confidence of the persons with disabilities have increased. Poor community group has increased their income.

Challenges.....

- The major challenge for the program is to ensure concerned people's trust in the people with disabilities that they can manage themselves with credit support.
- Limited social network of people with disabilities to scale up their business run by the credit support.
- Fund constraint for extending credit support to the higher percentage of people with disabilities.

Lessons learned.....

- The people with disabilities can manage the credit by themselves and are sincere about returning the the money. As a result, the repayment rate is very satisfactory.
- When the people with disabilities are involved in income generating activities, they are evaluated in a different way by the community and they feel empowered.

4. Programs and Projects

4.5 Micro Credit and Disability

The Real Life Story 7-----

Shakira Begum

Shakira has a big family and has a high ambition. Caring for her 7 children has not been easy, particularly since one daughter had Rickets and needed surgery in 1991. This was her first contact with SARPV and she has been in regular contact ever since.

Her husband is a fish wholeseller and Shakira took a loan of 8,000 taka to help develop his business.

She has been a regular part of a Microcredit savings and credit group and also of SARPV discussions on keeping the house clean, sending all children to school, planting fruit and timber trees, compost and sanitation etc. She also receives information about government services.

Her dream is to make all her children attend school and have family financial security through the fish business.



5. Financial Statements

5.1 Balance Sheet

As on 31 December 2008

HAQUE SHAHALAM MANSUR & CO.
Chartered Accountants

SARPV-Bangladesh Head Office

Property and Assets	Note	Total
Fixed Assets	3.00	3,585,421.00
Current Assets		
Loan to Training, Room	4.00	130,000.00
Security Deposit against Office Rent	5.00	40,500.00
Loan to DCI	6.00	10,000.00
Loan to Micro Credit	7.00	350,000.00
Loan to School Project	8.00	83,844.00
Advance to Staff	9.00	6,000.00
Cash & Bank Balances	10.00	93,556.00
Total Taka		4,299,321.00

Fund and Liabilities	Note	Total
Fund	11.00	3,611,531.00
Current Liabilities		
Loan Payable to Prodigaloy		100,596.00
Others Loan Payable	12.00	587,194.00
Total Taka		4,299,321.00

The accounting policies and other notes form an integral part of the financial statements.

This is the Balance Sheet referred to in our report of even date.

H. Mansur & Co.

Dated: Dhaka
16 April, 2009

HAQUE SHAHALAM MANSUR & CO.
Chartered Accountants



5. Financial Statements

5.2 Income & Expenditure Account

For the year ended on 31 December 2008

HAQUE SHAHALAM MANSUR & CO.
Chartered Accountants

SARPV-Bangladesh Head Office

Income	Note	Total
Foreign Donation Received:		
AMD - - - - -		1,043,663.15
AEM - - - - -		881,025.09
Healthlink Worldwide - - - - -		2,287,215.83
Local Donation Received:		
MPDS - - - - -		5,363,638.00
BFF - - - - -		555,000.00
Shouhardo- - - - -		12,406,585.00
UNICEF- - - - -		2,343,100.00
Local Donation - - - - -		1,077,900.00
Office Rent-MPDS- - - - -		85,440.00
Office Rent-UNI - - - - -		57,600.00
Office Rent-WWD - - - - -		54,200.00
Office Rent-General - - - - -		30,000.00
Salary-UNI - - - - -		119,796.00
Salary-WWD - - - - -		674,000.00
Salary-BFF - - - - -		15,000.00
Overhead Cost-MPDS - - - - -		102,064.00
Training Material Cost - - - - -		70,728.00
Central Management Cost - - - - -		352,730.00
Other Received- - - - -		900.00
Total Taka		27,520,585.07



5. Financial Statements

5.2 Income & Expenditure Account

For the year ended on 31 December 2008

HAQUE SHAHALAM MANSUR & CO.
Chartered Accountants

Expenditure	Total
Salary & Allowances - - - - -	1,299,882.00
Remuneration - - - - -	60,000.00
Honorarium - - - - -	36,000.00
Office Rent - - - - -	167,180.00
Local Conveyance - - - - -	11,808.00
TA/DA - - - - -	15,380.00
Refreshment/Entertainment - - - - -	12,931.00
Utilities - - - - -	5,132.00
Communication - - - - -	26,620.00
Internet/Networking - - - - -	11,725.00
Servicing Cost - - - - -	1,800.00
Photocopy - - - - -	4,497.00
Printing & Stationery - - - - -	20,429.00
Postage & Courier - - - - -	1,593.00
Telephone & Fax - - - - -	11,305.00
Office Maintenance - - - - -	22,531.00
Planning Meeting - - - - -	40,938.00
Fuel Cost - - - - -	778.00
General Expenses - - - - -	13,211.00
Subscription - - - - -	4,900.00
Bank Charges - - - - -	1,257.00
Computer Accessory - - - - -	250.00
Book & Periodicals - - - - -	7,650.00
Audit Fees - - - - -	14,000.00
Miscellaneous - - - - -	6,500.00
Relief Fund - - - - -	27,000.00
Project Expenses (Foreign Donation)	
AMD - - - - -	1,043,663.15
AEM - - - - -	881,025.09
WWD - - - - -	2,287,215.83
Project Expenses (Local Donation):	
MPDS - - - - -	5,363,638.00
BFF - - - - -	555,000.00
Shouhardo - - - - -	12,406,585.00
BNF - - - - -	200,000.00
Unicef - - - - -	2,343,100.00
Depreciation - - - - -	274,658.00
Excess of Incomed Expenditure - - - - -	340,403.00
Total Taka	27,520,585.07

The accounting policies and other notes form an integral part of the financial statements.

This is the Income and Expenditure Account referred to in our report of even date.



HS Mansur & Co.

Dated: Dhaka
16 April, 2009

HAQUE SHAHALAM MANSUR & CO.
Chartered Accountants

5. Financial Statements

5.3 Receipts & Payments Account

For the period from January 01, 2008 to December 31, 2008

SARPV-Bangladesh
Head Office

HAQUE SHAHALAM MANSUR & CO.
Chartered Accountants

Receipts	Total
Opening Balance:	
Cash in Hand -----	304.00
Cash at Bank -----	209,145.00
Foreign Donation Received:	
AMD -----	1,043,663.15
AEM -----	881,025.09
Healthlink Worldwide- -----	2,287,215.83
Local Donation Received:	
MPDS -----	5,363,638.00
BFF -----	555,000.00
Shouhardo -----	12,406,585.00
UNICEF -----	2,343,100.00
Local Donation- -----	1,077,900.00
Loan Received from Prodipaloy -----	100,596.00
Office Rent-MPDS -----	85,440.00
Office Rent-UNI -----	57,600.00
Office Rent-WWD -----	54,200.00
Office Rent-General -----	30,000.00
Salary-UNI -----	119,796.00
Salary-WWD -----	674,000.00
Saiary-BFF -----	15,000.00
Overhead Cost-MPDS -----	102,064.00
Training Material Cost -----	70,728.00
Central Management Cost -----	352,730.00
Other Received -----	900.00
Total Taka	27,830,630.07

Payments	Total
Salary & Allowances -----	1,299,882.00
Remuneration -----	60,000.00
Honorarium -----	36,000.00
Office Rent -----	167,180.00
Local Conveyance -----	11,808.00
TA/DA -----	15,380.00
Refreshment/Entertainment -----	12,931.00
Utilities-----	5,132.00
Communication -----	26,620.00
Internet/Networking -----	11,725.00
Servicing Cost -----	1,800.00

5. Financial Statements

5.3 Receipts & Payments Account

For the period from January 01, 2008 to December 31, 2008

HAQUE SHAHALAM MANSUR & CO.
Chartered Accountants

Payments (Contd.)	Total
Photocopy - - - - -	4,497.00
Printing & Stationery - - - - -	20,429.00
Postage & Courier - - - - -	1,593.00
Telephone & Fax - - - - -	11,305.00
Office Maintenance - - - - -	22,531.00
Planning Meeting - - - - -	40,938.00
Fuel Cost - - - - -	778.00
General Expenses - - - - -	13,211.00
Subscription - - - - -	4,900.00
Bank Charges - - - - -	1,257.00
Computer Accessory - - - - -	250.00
Books & Periodicals - - - - -	7,650.00
Audit Fees - - - - -	14,000.00
Miscellaneous - - - - -	6,500.00
Relief Fund - - - - -	27,000.00
Furniture - - - - -	7,450.00
Office Equipment - - - - -	18,100.00
Land Purchase - - - - -	594,000.00
Land Development - - - - -	20,000.00
Advance to Staff - - - - -	6,000.00
Loan Refund1 - - - - -	186,000.00
Project Expenses (Foreign Donation):	
AMD - - - - -	1,043,663.15
AEM - - - - -	881,025.09
WWD- - - - -	2,287,215.83
Project Expenses (Local Donation):	
MPDS - - - - -	5,363,638.00
BFF - - - - -	555,000.00
Shouhardo - - - - -	12,406,585.00
BNF - - - - -	200,000.00
UNICEF - - - - -	2,343,100.00
Closing Balance:	
Cash in Hand - - - - -	302.00
Cash at Bank - - - - -	93,254.00
Total Taka	27,830,630.07

The accounting policies and other notes form an integral part of the financial statements.

This is the Receipts & Payments Account referred to in our report of even date.

HAQUE SHAHALAM MANSUR & CO.
Chartered Accountants



Dated: Dhaka
16 April, 2009

6. At a glance

Some Input Supports by SARPV for People with Disabilities and Others

Community and local government program	No of recipients
Training on CHD	1011
Training on Agriculture	1159
Training on Fish culture	756
Training on IGA (handicrafts, tailoring, packaging, etc)	847
Training on Human Rights	1137
Training on Group formation, Group Development of PwDs	4500
Training on poultry rearing	254
Skill Development Training for PwDs	456
Orientation for UP Members and other stake holders on gender and disability	254
Orientation for Community Groups on gender, disability and local Govt.	240
Gender and Disability Orientation for UP Members	30
Disability allowance received, facilitated by SARPV and group leaders	130
Sanitary latrines for PwDs, facilitated by SARPV and group leaders	80
Employment creation by different professionals, UP and by SARPV for PwDs	162
Managed interest free loan from social service dept	85
Treatment for visually impaired children	50
Treatment given by Livestock Officer to PwDs goat and Cow	100
Rice distribution by UNO from special allocation	80
Provide assistive devise to the PwDs	73
Formation of Bazaar committees to raise fund for the PwDs	15
Dialogue meeting with different professional about disability mainstreaming	150
Awareness raising meeting on disability issues, development of PwDs, their rights, accessibility issues and right of women with disabilities	350
Conducted workshops	135
Meeting, training on group formation, development of WWDs, their rights	120
Education Program	No of recipients
Training on early child development and disability	500
Training o development issues of CWDs	150
Enrolled children with disabilities to the mainstreaming school	458
Enrolled CWDs and free education for CWDs by Our own school-Prodipaloy	75
Scholarship managed from Govt and other sources for CWDs to get in school	180
Training on Disability to the SMCs	200
Home visited to the houses of Cwds	400
Book and other educational martial support to CwDs	100
Assistive device support	15
Develop pre-school for Children	01
Provided teachers for one community school	04
Meeting with parents, community and stakeholders	45
Organized various event for development of CwDs	290
Disability Prevention Program	No of recipients
Assistive device support patients	512
Nutrition food support	15
Nutrition Advice support	3500
Wheel Chair	25
Physiotherapy support	1381
Medicare Support	1468
Surgical Support	



SARPV Bangladesh

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