

## **Chapter 1: OSACA at a Glance**

### **1.1 Introduction**

Organisation for Social Advancement and Cultural Activities (OSACA) is a nonprofit and nonpolitical voluntary development organization which came into being in 1994 in a remote poverty ridden village named Chargargari under Ishwardi Upazila in Pabna. Since then the organization has been working relentlessly with a view to driving away poverty as well as creating an egalitarian society. Over the years the organization has been playing its role as the instrument of changing the life of the underprivileged by following its aims and objectives strictly. In course of time, the organization has registered with the government of Bangladesh and the NGO Affairs Bureau. The organization is the brainchild of a group of dedicated social workers with a multi-disciplinary expertise. OSACA has also empowered the representatives of the target groups by making them an inseparable part of the team in which lies the responsibility of formulating vital policies.

The life of the inhabitants of the village from where the organization started its journey is marked by acute poverty, malnutrition, flood, river erosion, unemployment, social inequality, gender discrimination, illiteracy and unavailability of safe water along with a huge lack of sanitation. Fragmentation of land ownership and occurrence of natural calamities have worsened the already complicated plight of the locals. Under such a circumstance, the organization devoted itself to emancipate the toiling masses from the curse of social and economic deprivation.

For over 25 years, Organisation for Social Advancement and Cultural Activities (OSACA) and its partners have helped communities, so that the ultra-poor have access to their rights including the rights to protection, basic education, proper healthcare, pollution free environment, livelihood opportunities and participation in decisions which affect their lives. The organization also encourages the beneficiaries to express their views and to be involved actively in improving their communities.

### **1.2 Vision**

Organisation for Social Advancement and Cultural Activities (OSACA) is working with a view to establishing a society based on legitimate rights, equality, justice, honesty, social sensitivity and a culture of service.

### **1.3 Mission**

OSACA commits itself to-

1. Identifying and working along the economically and socially deprived.
2. Bringing a qualitative change in the life of the underprivileged.
3. Ensuring the implementation of Sustainable Development Goals by empowering the weaker sections of the society.
4. Protecting the underprivileged from social deprivation, inequalities and injustices.
5. Nurturing democratic norms.
6. Collaborating with other likeminded entities-national or international in a bid to fulfill its objectives.
7. Fostering cultural diversity and communal harmony.

### **1.4 Objectives**

- To protect the rights and privileges of the deprived women, children, minorities and the under privileged sections of the society.
- To ensure arsenic free water and environmental sanitary latrine.
- To strengthen the local government institutions through ensuring community participation.
- To mobilize people in order to create social movement against anti-social activities, dowry, cruelty to women, injustice, discrimination and other social vices and anomalies prevailing in the society.

- To assist people in understanding the critical features and forces for deprivation in the society & thereby create awareness about it among them.
- To undertake income generating activities, generation of savings from the target groups and promotion of micro entrepreneurship with a view to alleviating the poverty and empowering the distressed and the poor to become self-reliant.
- To develop human resources through organizing training, workshops, seminars etc. for the staff and other partners.
- To make services easily available to the deserving poor and distressed people of the society particularly to the unfortunate widows, divorced women, orphans, destitute and handicapped.
- To give housing facilities to the land less, destitute and the poorest of the poor living both at urban and rural areas.
- To provide maternity health care services.
- To undertake advocacy on establishing the rights of the women, children and farmers.
- To plan and execute sustainable development programs including non-formal education, adult literacy, functional education, promotion of health services, water supply and sanitation, social forestation and nursery development.
- To reduce gender discrimination in the society and encourage the women to take part in the decision-making process.
- To ensure arsenic free and fresh water.

### **1.5 Goals**

Organisation for Social Advancement and Cultural Activities (osaca) wants to-

1. Establish a self-reliant society.
2. Building of capacity of the disadvantaged so that they can improve their lives.
3. Create awareness among the community.
4. Forge partnerships with national or international organizations to bring in sustainable improvements in the livelihood of the mass.

### **1.6 Whom we work for**

- ✓ Landless Peasants
- ✓ Marginal Farmers
- ✓ Destitute Men and Women
- ✓ Ultra Poor
- ✓ Youths and Children

### **1.7 Our Partners and Donors in Development**

1. Palli Karma Sahayak Foundation (PKSF)
2. Unicef
3. European Union
4. Department of Public Health and Engineering
5. NGO Forum
6. NGO Foundation
7. Bangladesh Bank and Other Banks
8. Department of Women Affairs

**Table 1: Legal Status of OSACA**

Sl No	Registration Authority	Reg. number	Date of Reg.
01	NGO Affairs Bureau	935	25/05/1995
02	Dept. of Social Service	Pabna- 614/98	03/08/1998
03	Micro Credit Regulatory Authority	02428-03744-00186	25/03/2008

**Table 2: Information regarding the manpower of OSACA till June 2020**

SL.	Programs/Projects	Male	Female	Total
01	Microfinance	294	30	324
02	Enrich Program	06	49	55
03	Cultural & Sports Program	00	01	01
04	Uplifting the quality of the lives of the Elderly People Program	01	00	01
05	Sustainable Enterprise Project-Mini Garments	04	01	05
06	Promoting Agricultural Commercialization Enterprises (PACE) Project	09	01	10
07	Boutubani Pathshala (Primary School)	02	09	11
08	Keramat Ali Biswas High School	05	01	06
<b>Grand Total</b>		<b>321</b>	<b>92</b>	<b>413</b>



Photo 01: OSACA Head Office

## Chapter 2: Description of Different Programs/Projects

### 2.1 Microfinance Program



Photo 02: Model Micro-Entrepreneur

Microfinance is a way to promote economic development, employment and growth through supporting micro-entrepreneurs and small businesses. It is a source of financial services for entrepreneurs and small businesses lacking access to banking and related services.

The leading program of Organisation for Social Advancement & Cultural Activities (OSACA) is microfinance which started in 1997. OSACA provides access to financial services to those poverty-stricken people. The borrowers, mainly women, take the loan to get their families engaged in various income generating activities. Thus the person who has no asset and who is deprived of credit from any banks is coming out of the vicious cycle of poverty and contributing to Bangladesh's Gross Domestic Product by getting access to financial services through OSACA. The members of the group willing to take loans also generate their funds through savings mandatorily. The growth of savings is considered as a part of micro financing. The regularity in savings is a very good indicator of better discipline in the group and its credit activities. Any member from any group can overcome the period of financial crisis by using the saved money. OSACA's savings program empowers its beneficiaries by facilitating formation of capital in a capital starved country like Bangladesh. Efficient management system and tools, linkage with other financial institutions, identification of alternative micro-schemes, approach to discuss the poorest of the poor section and access to the remotest and hard to reach locations have ensured an exquisite place for OSACA's microfinance program. OSACA led Microfinance program follows an integrated micro-credit and social development approach which in turn plays a significant role in meeting the UN declared Sustainable Development Goals.

#### Source of Fund

Organisation for Social Advancement and Cultural Activities (OSACA) receives credit funds and working support from Palli Karma-Sahayak Foundation (PKSF) and other national as well as international financing agencies.

#### Product Classification and Sealing

- Buniad Loan (Ultra Poor): Maximum BDT. 25,000/-
- Jagoron (Poor): Maximum BDT. 75,000/-
- Sufolon (Agri): BDT. 50,000/- (As per market situation)
- Agorosor (Micro Enterprise): Minimum BDT. 100,000/-

## Area Coverage

Pabna, Natore and Sirajgonj Districts

## Partner in Development:

Palli Karma Sahayak Foundation (PKSF)

## Sectors of Microfinance Program

- Agriculture
- Small Enterprises
- Livestock Rearing
- Poultry
- Construction of Houses
- Household Appliances
- Livestock Business, etc.

## Objectives

- Bringing about a qualitative and substantive change in the life of the beneficiaries.
- Empowering the poor and making them self-reliant thereby.
- Helping the poor to start their own business with the capital formed by them.
- Creating income generating sources to help the poor afford basics like running water, better food, health services and schooling for their children.

## Formation of Groups

The first step of forming a group ascertains whether a person belongs to the marginal class or not. A group is generally formed with only 10 members and it can be of any number below 30. The ideal age of the group members ranges from 18 to 50. Women will be the sole members of all these groups. The members of all the groups must deposit money to boost up their savings. The savings of a person will return if that person leaves OSACA willingly or unwillingly.

## Impact of the Program

The program has left a positive impact on the beneficiaries.

- Most of the borrowers can sign; the achievement which was not possible before.
- Most of the beneficiaries are now aware of their health and hygiene related duties.
- People have learnt not to overlook the issues related to environment.
- More than 35000 women can read and write.
- OSACA's borrowers have been empowered socially and financially.

**Table 3: Achievement up to June-2020**

Particulars	Achievement
Number of Groups	2508
Number of Members	48218
Number of Borrowers	36984
Members Savings	BDT. 44,86,66,756
Loan Outstanding	BDT. 129,75,68,591
Cumulative Loan Disbursement	BDT. 1277,08,43,000
Average Loan Size	BDT. 35084..59
Cumulative Recovery Rate	99.11%
Number of Branches	26

## 2.2 Education Program



Photo 03: Boutubani Pathshala

### 2.1 Boutubani Pathshala (Prev. OSACA Children Garden)

From 2004, OSACA has run this school in a remote corner of Pabna district. Most of the students of this area are from socio-economically unstable families. With the establishment of Boutubani Pathshala, students of its catchment area are now receiving life oriented and modern education at a very nominal cost near their home. The school is located in a scenic environment. At present the school imparts education to the students studying in class one to eight. The students numbering 310 are not only taught but also given opportunities to excel in extracurricular activities. Boutubani Pathshala follows Bangladesh national curriculum. It also abides by the rules and regulations formulated by the Government of Bangladesh. A total of 12 (Twelve) teachers with a fantastic academic record as well as positive attitude are teaching the students of this school. OSACA has facilitated their in service training which took place in many state of the art training facilities across the country. A lot of scholarships are available for the needy students.

**Table 4: PSC Result (Last 2 Years)**

Year	Total Examinee	Successful Students	Percentage of Passing	Number of A Grade Holders	Number of A+ Grade Holders
2018	39	39	100%	32	07
2019	34	34	100%	21	13

N.B: The PSC Examination was not held in 2020 due Covid-19.

### 2.2 Keramat Ali Biswas High School

In 2014, OSACA established a secondary school named Keramat Ali Biswas High School at Vabanipur under Pabna Sadar Upazila.

Under the education program, OSACA has been running this school in a remote corner of Pabna district. The area where Keramat Ali Biswas High School is located did not have any schools before. The students of the area, most of them are from socio economically unstable families, had to travel as long as 20 km to get access to education. The presence of Keramat Ali Biswas High School has enabled the students of its adjoining areas to receive quality education in an easy manner. The school is located in a scenic environment. Here students have been enrolled in class Six, seven and Eight. A total of 6 (Six) teachers are catering to the academic needs of the students. The students numbering 110 are not only taught but also given the opportunity to excel in extracurricular activities.



Photo 04: Keramat Ali Biswas High School

### **2.3 Scholarship Program**

OSACA has maintained scholarship programs over the last few years. Under this program OSACA has distributed 684000/- among 57 students in this year. Each student has got 12,000/-.



Photo 05: Scholarship Program

## 2.3 Enrich Program



Photo 06: Enrich Health Program

Poverty is the main problem of Bangladesh. Poverty could be reduced through integrated holistic development approach. The fulfillment of sustainable development goals needs an integrated and holistic development approach. The Palli Karma-Sahayak Foundation (PKSF) is working on poverty reduction in line with sustainable development goals in Bangladesh. In 2010, Palli Karma-Sahayak Foundation (PKSF) has initiated “Enhancing Resources and Increasing Capacities of the Poor Households towards Elimination of their Poverty” or ENRICH Program through its Partner Organizations (PO). Health, education, Socio-economic development, environment and agriculture, skill and employment development are the main components of ENRICH. Organisation for Social Advancement & Cultural Activities (OSACA) has been implementing the Program at Sahapur Union since 2014. ENRICH is a household-based poverty reduction program of OSACA along with credit disbursement. The ultra-poor, poor and middle class households are getting life changing aids for making the best use of their resources and skills under the ENRICH Program at Sahapur Union. OSACA-ENRICH not only works on diminishing poverty through proper use of resources but also develops a holistic approach over the target people that includes health, education, youth development, community development for sustainable growth in its working areas.

### Achievement up to June 2020

Sl.	Health Related Activities	2019-2020	Cumulative
1	Health Card Sale	2776	14754
2	Arrange of Static Clinic	499	3208
3	Treatment of Patients in Static Clinic	3981	23462
4	Arrange of Satellite Clinic	89	697
5	Treatment of Patients in Satellite Clinic	2327	21918
6	Arrange of Health Camp	3	22
7	Treatment of Patients in Health Camp	431	3170
8	Arrange of Special Eye Camp	0	5
9	Cataract Operation	0	1117
10	Diabetes test	2509	9916
11	Arrange of Health Awareness Meeting	962	8029



## 2.4 Cultural & Sports Program (Adolescent Program)



Photo 07: Blood Grouping (Adolescent Program)



Photo 08: Awareness Program (Adolescent)

As part of its multidimensional approach towards sustainable poverty reduction, the PKSF has emphasized cultural activities and sports. Along with its partner organizations spread across the country, the foundation is working sincerely to promote cultural activities and sports, keeping in mind the qualitative change of people's attitude. The OSACA run cultural and sports program started in Ishwardi upazila of Pabna district in August, 2017. In the initial stage, surveys were conducted in every primary and secondary school in Ishwardi upazila. 10 primary and 8 secondary schools were selected through the survey for the implementation of the culture and sports program.

The students of these educational institutions are patronized for excelling in cultural activities and sports under the sincere tutelage of the cultural and sports program officials. Local clubs receive different types of logistical supports from the program. Social values in this age of digital revolution are being washed away with the intrusion of the practices alien to our Bengali culture and heritage. The cultural and sports program arranges BaishakhiMela, Pithautshab and PaushMela to retain Bangladesh's tradition and heritage. It also honors distinguished personalities of the working area by giving awards for their exquisite service to the people.

**Table 5: Cultural & Sports Program (Adolescent Program) up to June 2020**

SL No.	Name of Competitions & Activities	No. of Activities		No. of Participants	
		2019-2020	Cumulative	2019-2020	Cumulative
1	Sound culture practice and development activities related activities.	5	22	136	5025
2	Activities related to the development of science and thought and consciousness.	16	97	497	3400
3	Sound Language Practices.	10	47	359	1744
4	Sports activities for physical and mental development	6	244	1247	5516
5	Values development and awareness activities.	1	2	100	200
Total		38	412	2339	15885

## 2.5 Uplifting the Quality of the Lives of the Elderly People Program

Since 1990, the PKSf has been working to reduce poverty through increasing the scope of employment which has resulted in chalking out a comprehensive program in the form of giving financial as well as technical support to the poor and increasing the capabilities of the micro-finance institutions of the country. The programs taken by the PKSf are facilitating human resource development and helping the marginalized people to groom themselves with necessary skills for surviving the challenging times of our current world. In this context, the PKSf has taken a multidimensional initiative titled ‘Uplifting the Quality of the Lives of the Elderly People Program’ with the aim of taking care of those who spent their golden times serving our economy as well as society. Though people above 65 are considered senior citizens in industrialized nations, anyone above 60 years of age is a senior citizen in Bangladesh that abides by the UN declaration in this regard. This program aimed at the well-being of the senior citizens started its journey on August 1, 2017 in Sahapur Union of Ishwardi Upazila.

**Table 6: Uplifting the Quality of the Lives of the Elderly People Program up to June 2020**

Particulars	Achievement
<b>1. Survey &amp; Formation of Committee</b>	
Survey	1
Formation of Elderly Committee	18
Formation of Ward Committee	9
Formation of Ward Committee	1
Social Center Build-up	1
<b>2. Orientation &amp; Training</b>	
Orientation for Elderly Leaders	81
Orientation for Branch Staff	1
IGA Training for Elderly People	0
Training for Para physiotherapist	0
<b>3. Monthly Meeting</b>	
Meeting for Village Elderly Committee	258
Meeting for Ward Elderly Committee	215
Meeting for Union Elderly Committee	30
<b>4. Financial Help</b>	
Monthly Pension Scheme for Elderly People	BDT 10,92,000/-
No. Burial for Deaths	138
No. of Elderly People who are taking shelter	1
<b>5. Special Support</b>	
Walking Stick	70
Blanket	200
Commode Chair	40
Clothes Sheets	100
Umbrella	40
Wheel Chair	4
<b>6. Health Service</b>	
No. of Elderly People who are receiving health services	3216
<b>7. Awards</b>	
No. of Elderly People who are getting Honorable Award	17
No. of Awards for Best Child who are taking	16

## 2.6 Value Chain Development Project

The emergence and rapid growth of RMG sector as a whole has introduced new opportunities for small and medium scale RMG producers in Pabna and Natore. In 2017, OSACA received a three year \$0.50 million grants from PKSF and IFAD under the project PCAE, to help mini RMG entrepreneurs benefit from this rising demand. OSACA launched the project **“Increase Income and Employment through Development of Mini Readymade Garments Micro-enterprise”** that aimed to increase income and additional job opportunities for the mini RMG entrepreneurs by improving their product quality and forming new market linkages with both backward and forward market actors.



Photo 09: PACE Program

In addition to helping the entrepreneurs establish and improve their RMG business, OSACA facilitated intensive technical training to boost productivity and quality of finished goods. OSACA also sanctioned 30 crore Taka loan to 1,700 micro, small and medium enterprises (MSMEs) to help business expansion. At the same time, the project worked with industry partners to optimize the *firm-to-market* value chain of mini RMG sector and help the MSMEs develop commercial relationships with large buyers or trading companies.

During the three years of the project (2017-2020), OSACA demonstrated a number of good practices and innovative working models that have resulted in new insights into ways of improving the MSME’s businesses and livelihoods of associated market actors through value chain interventions. This report has been compiled to highlight specific best practices and lessons learnt across the mini RMG sector in Pabna and Natore.

**Good Practices and Innovations** emerged due to project's interventions:

- Businesses have growing need for formal loan products.
- Enterprises innovate and improve products to offer to the market.
- Enterprises switched to modern machineries to improve productivity and quality.
- Product specification could be found on a product level.
- Better packaging techniques are followed.
- Input companies contribute to availability of quality inputs at local market.
- Input companies use various marketing and promotional techniques.
- Enterprises use ICT, e-commerce per se, as marketing tool.
- Enterprises use business management software.
- Women are proactively supported in the mini RMG factories.

**Key lessons learnt** from the project implementation:

- Product diversification leads to higher business success
- Incubation Approach is key to success to continue development of mini RMG sector
- End market of RMG demands product diversity
- Export markets have high potential to drive the business
- Buyers focus on quality, not quantity
- Modern machines are more likely to improve production efficiency and income
- Financing can facilitate sectoral growth, other innovative financing methods must be sought out
- There is significant demand for RMG items in the forward markets, but active promotions are required to sustain demand
- Engagement of BGMEA, BKMEA and local authorities must be sought out to make mini RMG sector sustainable
- Buyers' demand pulls a key change, leading to business success of the MSMEs
- Strategic shift by the MSMEs favours more investment and return
- MSMEs showed positive response towards upgrading their factories
- Use of marketing techniques and tools increases sales lead

For further programming, the project is better consider taking a holistic approach instead of segmented interventions and builds the interventions using a logic model (results chain). This would help the project to think systemically and help the solutions to address the core problems. The emerging areas of investment (in form of grants) could be capacity building of the producers considering Industrial Revolution 4.0, developing innovative financing model which could achieve scale, and developing the online markets for RMG sector etc.

**Duration of the Project**

The duration of the project: From November 11, 2017 to December, 2020.

**Budget of the Project**

The total budget of the sub project is BDT 4,69,45,000/- where PACE project contribution is BDT 4,25,00,000/- and OSACA's contribution is BDT 44,45,000/-.

**Table 7: Project participants:**

SL	Response	No. Participants
1	Entrepreneurs	5000
2	Workforce	5000
3	Service Provider Cutting Master	200
4	Service Provider Mechanics	20
5	Service Provider Screen Print Designer	20
6	Service Provider Trainer	10
7	Service Provider Button whole, Ribet	10
8	Service Provider Suppliers	40
9	Service Provider Dyeing	10
10	Buyer	20
	Total	10330

**Table 8: Working Area of PACE Project**

District	Upazila	Union
Pabna	Pabna Sadar	Pabna Pourashova, Hemayetpur, Char Tarapur, Maligachha, Ataikula, Sadullahpur, Dogachhi, Dapunia, Malonchi and Goyeshpur.
	Ishwardi	Muladuli and Dashuria.
Natore	Boraigram	Gopalpur, Chandai and Nogore.

**Table 9: Progress of Mini Readymade Garments Sub-Project up to December 2020**

SL	Activities	Number
1.	No. of Beneficiaries	10,330
2.	Swing and Finishing, Packaging Training (Lead & General Enterprises, Workers)	4050
3.	Cutting & Design Training (Cutting Master)	260
4.	Stream Iron, Folding, Nack Board, Back Board, Inventory and Ware House Management Training	1000
5.	Machine Presentation for Promoting Modern (Nit Garments) Factory	21
6.	Machine Presentation for Promoting Modern (Woven Garments) Factory	08
7.	Financial Supporting for Service Center set up	02
8.	Logistic Support for Mechanics	80
9.	Local Fair for expansion of Market	02
10.	Coordinating of Institutional Agreement	06
11.	Established Buying House visit (Entrepreneur Level)	20
12.	Developing Online Page for business expansion	30
13.	Formation & logistic support for local Association	02
14.	Issue Based Meeting	36
15.	Developing Accounting Software & E-marketing for Entrepreneur	1840
16.	Orientation for Machine & Machineries	4000
17.	Linkage with buyer for Market Promotion	17
18.	Brand Promoter Appoint (part time)	01

## 2.7 Sustainable Enterprise Project (SEP)

### Project Background:

Micro entrepreneurs of mini-ready garments industry have been developed in Pabna Sadar and Ishwardi Upazila. They made old style garments by using of leftover fabrics. The quality of the product is not good because of less efficient workers, using of old machine and lack of modern production method. They have no brand or institutional name along with lack of appropriate market promotion; they did not enter into the formal market. Products are not getting fair prices due to the purchase and sale of products at the informal market. There is a huge potentiality for mini readymade garments industry in the region, if these micro entrepreneurs will get financial support, support for increasing their technical knowledge as well as modernization and institutionalization of their business.

There are several clusters of mini readymade garment industry in Pabna district. Despite of huge potential of this industry, due to lack of adequate funding, lack of modern technology and technical knowledge, they are not able to advance this industry. Apart from this, environmental risks such as air pollution, water pollution, noise pollution etc. are also in the implementation of this industry which is contributing to the harmful effects of climate. Therefore, after analyzing the problems and possibilities mentioned above, if it is possible to establish an environment friendly mini readymade garment industry, it can play an important role in the national economy, including the development of the living standards of the people of this area.

**Title of the Sub-project:**

Promoting Environmental & Economical Sustainable Mini Ready-Made Garments Enterprises in Pabna District

**Name of the Sector:** Mini Garments

**Name of the Cluster:** Pabna

**Sub-project objectives:**

1. To achieve environmental & business sustainability of the mini-garments producing entrepreneurs by modern machineries for reducing negative environmental impacts, working environment improvement & increasing productivity of the factories.
2. To create opportunities for the enterprise to achieve certification from authorities for ensuring congenial environment and accessing to greater market.
3. To increase mini-garments producing technical knowledge & capacity development of MEs.

**Sub-project duration:**

3 years, 0 month 11.0 Sub-project Budget: Total: BDT. 172,580,000/- (Seventeen Crore Twenty Five Lac Eighty Thousand Taka) Component 1: BDT. 42,580,000/- (Four Crore Twenty Five Lac Eighty Thousand Taka) Component 2: BDT 130,000,000 /-(Thirteen Crore Taka)

**How to reach the target:**

Providing financial loans to entrepreneurs will strengthen their financial access. Training of entrepreneurs and workers will increase knowledge about their skills, new designs, modern technology and business management etc. Service providers will play an important role in increasing the quality of the products such as dyeing, washing, fusing, button holes, button stitching, bar-taking, screen printing, designing, labeling etc. By establishing Service center and design house at community level for displaying the highlighted products of entrepreneurs. Buyers/visitors can easily communicate the entrepreneurs by this display center and design house. By establishing the Machineries and Equipment Sales Centers, the entrepreneurs of these areas will be able to meet the requirements of the necessary machineries and equipment. It is required to install community latrine with safe drinking water for ensuing sanitation related issue. Avoiding soil and water pollution, waste management should be ensured. Participation in local and national level fairs, promotion of advertising in electronic and print media, online marketing etc. for the expansion of the market.

**Table 10: SEP Progress up to June, 2020**

Particulars	Achievement
Staff Appointment	5
Number of Branches	5
Number of Members	554
Number of Borrowers	550
Loan Outstanding	BDT 3,60,83,665
Cumulative Loan Disbursement	BDT 5,34,90,000
Members Savings	BDT 73,94,292
Environmental Activities	1408
Entrepreneur (Environmental Activities)	491



Photo 10: Natural Dyeing Training

## 2.8 Housing Project

OSACA has been successfully implementing the housing project at Ishwardi Upazila in Pabna District since 2014. This project is funded by Bangladesh Bank. 120 houses have been disbursed under the housing project up to June, 2020.

**Table 11: Housing project up to June 2020**

District	Upazila	Union	Village	No. of Houses Disbursement
Pabna	Ishwardi	Shahapur	Char Gargari	34
			Rahimpur	02
			Gargari	02
		Luxmikunda	Char Kurulia	20
			Kamalpur	01
	Pabna Sadar	Dapunia	Charkatra Adorsho Gussogram	12
			Vajpara	01
		Hemayetpur	Char Madhpur	07
			Char Shahardiar	04
			Chandpur	04
			Shanirdiar	10
			Charprotabpur	15
			Krishnadiar	06
Niamatullah	02			
Total				120



Photo 11: Housing Project

## 2.9 Liberation War Memorial Library

OSACA always respect the freedom fighters who laid down their lives to free their beloved motherland. OSACA is leaving no stone unturned to keep the memories of the freedom fighters alive; it has been maintaining 'Liberation War Memorial Library'. More than 500 hundred books on libration affairs are kept in the library. The freedom fighters who are living in this area can spend their time in this library reading books, newspapers and magazines. The library is also serving as the meeting place for the local freedom fighters. The OSACA maintained Liberation War Memorial Library also helps the young generation to know the history of our glorious liberation war and realize its significance.



Photo 12: Liberation War Memorial Library

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