

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 2021

SL.	Programs/Projects	Male	Female	Total
01	Microfinance	319	34	353
02	Enrich Program	06	49	55
03	Cultural & Sports Program	00	01	01
04	Sustainable Enterprise Project-Mini Garments	05	01	06
05	Boutubani Pathshala (Primary School)	02	09	11
06	Keramat Ali Biswas High Scholl	05	01	06
Grand Total		337	95	432



Photo 01: OSACA Head Office

Chapter 2: Description of Different Programs/Projects

2.1 Microfinance Program



Photo 02: Successful 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)
- Agrosor (Micro Enterprise): Minimum BDT. 100,000/-

Area Coverage

Pabna, Natore and Sirajganj 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: Achievements up to June-2021

Particulars	Achievement
Number of Groups	2811
Number of Members	52885
Number of Borrowers	41032
Members Savings	BDT. 51,66,87,478
Loan Outstanding	BDT. 151,46,11,916
Cumulative Loan Disbursement	BDT. 1520,79,71,000
Average Loan Size	BDT. 36,912.94
Cumulative Recovery Rate	99.13%
Number of Branches	33

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 Scholl

2.3 Scholarship Program

OSACA has maintained scholarship programs over the last few years. Under this program OSACA has distributed scholarship cheques among 359 students. Each student has got 12,000-18000/-.



Photo 05: Shcolarship Program

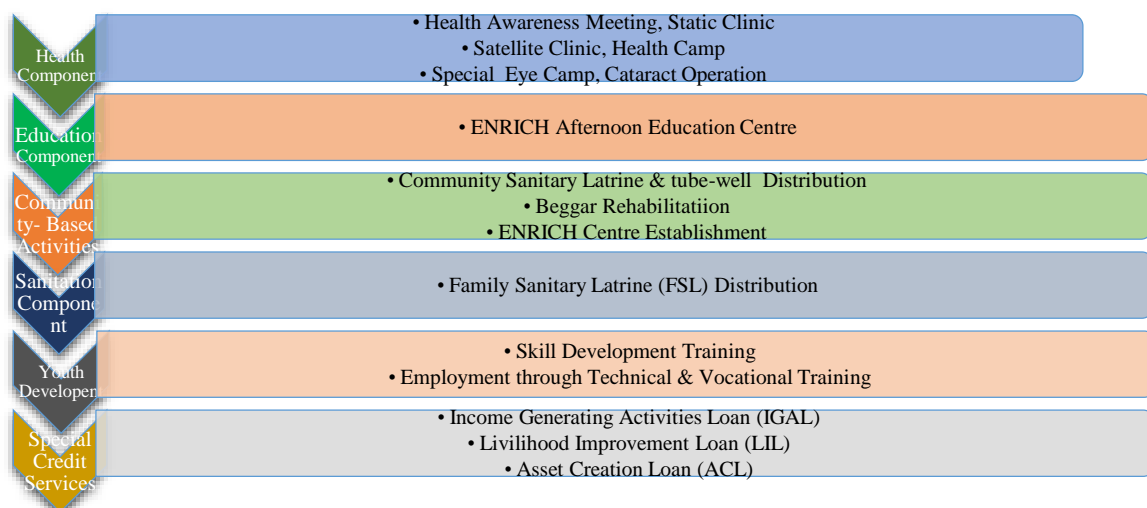
2.3 Enrich Program



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.

The ENRICH Components are:



Health Program

As a holistic approach to poverty reduction, ENRICH program looks after the health of its beneficiaries. It supports inclusive primary healthcare services to all Households in the preferred program area. A Health Visitor visits each household at least once a month to collect health related information and data about all its members. All collected information and data are checked by the ENRICH Health Officers (EHO). The records of various health related issues are maintained by the ENRICH officials in a bid to respond to health emergency swiftly and effectively. The ENRICH Health Officers (EHO) arrange satellite clinics every week where MBBS doctors treat patients. Specialized health camps on medicine, diabetes, orthopedic complications, ENT and pediatric problems are also arranged where treatment is given free of cost.

ENRICH Education Program

Lack of proper educational facilities forces many children out of schooling in Bangladesh. The ENRICH program has an effective educational intervention in place that serves as an antidote to the increasing number of dropouts in the mainstream educational system. Every village in the working area has an ‘afternoon education centre’ where primary students hailing from the disadvantaged sections of the society are taught by qualified teachers. Each centre operates with 30 students who belong to the classes up to two. Qualified as well as local teaching staff in the ENRICH schools facilitate the pace of learning creating a conducive cultural ambience. Slow learners benefit a lot from the educational component of the ENRICH program as it helps students prepare their homework without going to a private tutor.

ENRICH afternoon education program

22 (Twenty-two) afternoon education centers have been functioning at Sahapur Union and each centre is headed by a teacher. Students are taken into the teaching-learning activities with utmost care and devotion in the ENRICH centers. At present, 602 students are receiving academic care at the ENRICH facilities in Sahapur union; the number of girls and boys is 308 and 294 respectively.

Sanitation Program:

Sanitation is closely related to the improvement of public health in a developing country like Bangladesh. Palli Karma-Sahayak Foundation (PKSF) has initiated sanitation programs all over the ENRICH Unions to make sure cent percent safe sanitation. As a partner organization, the OSACA is working relentlessly through its ENRICH program to achieve cent percent sanitation coverage in the working area. Sahapur, the union where the ENRICH program is being implemented, is now blessed with a cent percent sanitation coverage. From 2015 to till 400 (four hundred) Family Sanitary latrines (FSL) have been installed in the poverty stricken households of Sahapur Union.

ENRICH Home Component:

The mainstay of Bangladesh’s economy is agriculture. In comparison to its land mass, Bangladesh has a huge population. The ENRICH program has taken the initiative of making the best use of the accessible resources of each family unit through a comprehensive plan. The idea is that a farmer will maximize proper utilization of existing resources in order to enhance sources of income.

An ENRICH home takes into account various aspects of human life such as health, nutrition, sanitation, education, training, income, employment and environment. There should be a sanitary latrine and a tube-well for drinking water in the ENRICH home. Livestock, poultry, and pigeon are also vital to it. Growing medicinal plants and vegetables is a mentionable component of the ENRICH home. Lemons are also cultivated in such an ideal home. Solar systems, biogas plants, eco-friendly cooking stoves and fertilizers like vermi-compost are integrated into the system of an ENRICH home. The ENRICH Program implemented by the OSACA has established 30 ENRICH homes up to June, 2021 at Sahapur Union.

Special Savings Component:

Poverty is a common phenomenon in Bangladesh. A family can lift itself out of poverty through using assets properly. Taking this into consideration, a special savings scheme has been initiated under the ENRICH program to facilitate capital formation in vulnerable households. This scheme is aimed at female-headed households and families with disabled members. ENRICH officials help the beneficiaries open bank accounts with a view to depositing at least BDT 100 per month over a two year period. The amount, which is deposited over two years, is doubled by the PKSf at the time of its maturity before handing it over to the beneficiaries. The doubled amount is then used for expanding an asset (i.e. Income Generating Activities, etc.) through consultation with PKSf and ENRICHES Officials. The creation of such an asset is likely to help the concerned households to move towards a better as well as sustainable socio-economic future.

Community Development Program:

From the very beginning, OSACA has adopted community-based development activities in its area of operation. A good number of sanitary latrines and shallow tube-wells have been set up in public places such as madrasahs, mosques and temples as a part of the ENRICH program's community development scheme.

Youth Development Program:

A video based training program has been launched under the ENRICH program in order to increase the employability of the youth. Training aimed at the youth for developing self-realization and leadership is organized by the ENRICH officials on a regular basis. Generally 30 trainees are selected per batch for taking part in two days long training sessions. At least 390 young persons have received training on giving up committing violence against women, taking dowry, eve-teasing, smoking and coming out of drug addiction through the youth development program up to June, 2021.

Formation of Ward Committees and ENRICH Center:

ENRICH ward committees are formed and centers are established in a bid to ensure the involvement of local people in accelerating sustainable development process in the working area. The OSACA ENRICH Program has established 9 centers and committees at Sahapur Union so far. The committee is formed with 11 members. The existing ward member of the Union Parishad is the president of this committee as per the PKSf guidelines. The activities of the committee are facilitated by the ENRICH officials. Ward centers serve as a bridge between the program and the society at large. ENRICH afternoon teaching sessions, primary community health services and other social activities keep ward centers busy all the time. Apart from this, Probin ward meeting, and Income Generating Activities (IGA) training are also organized here.

Special Financial Assistance Component:

There are three types of special loan services in the ENRICH program: Income Generating Activities Loan (IGAL), Livelihood Improvement Loan (LIL), and Asset Creation Loan (ACL). These three loans play a formative role in gearing up economic development at the ENRICH Union. These three special soft loans are given for generating incomes and increasing the standard of living at the family level. The loans are used for beef fattening, goat and poultry rearing, land purchasing, housing, petty business, small cottage, tube-well installation, farming, fish culture and so on. The amount ranges from BDT 10,000- 10,00,000. Livelihood improvement and asset creation loans are sanctioned in the range of BDT 10,000 to 30,000 with a 8% interest rate. As of June, 2021, BDT 13,92,89,000 was disbursed under these three credit schemes among 920 borrowers. Currently the outstanding loan of the ENRICH program is BDT 2,13,89,773. A lot of families have seen better days utilizing ENRICH special credit services available under the auspicious of the PKSf's partner organization OSACA in Sahapur union.

A. Employment and Income Generation Component:

Participants are trained under the ENRICH program with the purpose of increasing their income generating skills. A good number of people in Sahapur union have been trained for making them fit for being employable. The participants, mostly poor women, are given training on various Income Generating Activities (IGAs) like livestock rearing and farming. 25 beneficiaries participate in every training session. Already specialized training on income generating activities has been received by 475 female beneficiaries.

2.4 Cultural & Sports Program



Photo 07: Tree-Plantation (Adolescent Program)



Photo 08: Cultural Program

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 up to June 2021

SL No.	Name of Competitions & Activities	No. of Activities		No. of Participants		Sanitary Napkin Distribution	
		2020-2021	Cumulative	2020-2021	Cumulative	2020-2021	Cumulative
1	Values development and Social awareness related activities	34	39	792	927	0	0
2	Adolescent health related activities	21	26	877	1176	145	250
3	Awareness-activities on nutrition, hygiene etc.	7	8	144	314	0	0
4	Workshops on leadership, skills, integrity etc.	11	11	253	253	0	0
5	Cultural & Sports Program	10	12	227	280	0	0
Total		83	96	2293	2950	145	250

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 2021

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

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, 2021

Particulars	Achievement
Staff Appointment	5
Number of Branches	5
Number of Members	863
Number of Borrowers	787
Loan Outstanding	BDT 6,89,16,507
Cumulative Loan Disbursement	BDT 15,81,90,000
Members Savings	BDT 1,55,77,156
Environmental Activities	1351
Entrepreneur (Environmental Activities)	773



Photo 10: Mini-Garments Entrepreneur

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, 2021.

Table 11: Housing project up to June 2021

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

2.10 Different Development Activities:

Charniketon Boishakhi Utshob:

OSACA organizes Charniketon Boishakhi Utshob every year with due fervor. From 2017 onwards, the festival marking the first day of the Bengali month Boishakh or Boishakhi Utshob is held at Charniketon in Ishwardi Upazila under Pabna District. The festival becomes a melting pot of nationally and internationally acclaimed poets and cultural personalities. Boishakhi Utshob at Charniketon is the brainchild of Mr. Mozid Mahmud, a powerful poet, essayist, researcher and lyricist of contemporary Bengali literature and Executive Director of OSACA as well. Char Niketon has been established in Mr. Mozid Mahmud's birthplace located in the village of Chargargari. One of the most highlighted parts of the festival is the award giving function. The award is given as recognition of great contribution to different fields of society. In this year, Mr. Aslam Sani was given the Chargargari Award-2019 as the recognition of lifetime contribution in literary pursuit. Mr. Ankhinur Islam Remon and Mr. A B M Fazlur Rahman were given the Chargargari Award-2019 for their contribution to journalism. This type of programs were not held due to Covid-19 situation.

Previous Special Project:

Community Climate Change Project (CCCP)

Overview of Community Climate Change Project (CCCP)

With an understanding of the nature and magnitude of the adverse impacts of climate change and the efforts required to enhance resilience, the Government of Bangladesh (GoB) adopted Bangladesh Climate Change Strategy and Action Plan (BCCSAP) in 2009. A multi-donor trust fund, known as “Bangladesh Climate Change Resilience Fund (BCCRF)”, was established to implement the strategy and action plan. As of today, BCCRF has attracted around US\$190 million (initially it was US\$125 million) from the bilateral development partners (United Kingdom, European Union, Sweden, USA, Australia, Switzerland and Denmark). Ninety percent of the available fund has been allocated to public sector projects, while 10 percent is channelled through NGOs for community level climate actions through a different project titled Community Climate Change Project (CCCP). The Governing Council of BCCRF entrusted Palli Karma-Sahayak Foundation (PKSF) to implement the community-level climate change adaptation activities through CCCP. On behalf of the contributing Development Partners and in consultation with the Government of Bangladesh (GoB), the World Bank (WB) ensures the fiduciary management of the project. CCCP has its own Operational Manual (OM), Environmental Management Framework (EMF), Social Management Framework (SMF), Procurement Guideline, Grievance Redress Mechanism, Complaint Handling Mechanism and Monitoring and Evaluation Manual. Throughout the project, every NGO has to work as per the guidelines of these manuals. PKSF established a Project Management Unit (PMU) on its own premises to manage the activities of the CCCP and the project implementation supervision at the PIP level.

Brief on the Sub-project

As a Project Implementing Partner (PIP) of the PKSF, the Organisation for Social Advancement and Cultural Activities (OSACA) is working to mitigate the threats posed by drought in Lalpur Upazila of Natore district. The Upazila is one of the severest drought-prone areas of Bangladesh. The geographical location of Lalpur is deficient in atmospheric, surface and ground water. Almost all the tube-wells of the Upazila fail to extract any water during the summer, creating an acute scarcity of safe potable water. This forces people to fetch water from the nearby water-bodies. Thanks to climate change fallout, this longstanding problem is now fast deteriorating.

By drinking unsafe water, the locals -- especially women and children -- are often being affected by waterborne diseases and their morbidity rate is fast increasing. Many defecate in the open as they can barely afford a sanitary latrine. In addition, severe heat waves damage crops and dries up arable lands. As part of the Integrated Approach for Adaptation to Drought, OSACA has excavated and re excavated ponds in the project areas. Hand-operated deep tube wells have been installed for ensuring safe drinking water and deep tube wells for irrigational purposes. Beneficiaries have also been provided necessary training and technical support for goat rearing. Besides, OSACA has also installed sanitary latrines to help people maintain hygiene. Different drought-tolerant varieties of crops have been introduced and made available to the beneficiaries.

Goal: Enhancing the capacity of communities to build up sustainable resilience against climate change through community-based planning.

Objectives:

1. Enhancing the capacity of the poor and the ultra poor to adapt to the climate change fallout through promoting income generating activities and drought-resilient crops.
2. Ensuring WASH facilities for the poor and the ultra poor through alternative practices, keeping in consideration the climate change impacts.

Project Duration: February 2014 – December 2016.



Photo 13: Community Climate Change Project

Working Areas

OSACA is implementing this sub project in Lalpur, Bilmaria, Ishwardi and Arjunpur-Boromhati Unions under Lalpur Upazila of Natore district. Despite the fact that it's situated on the bank of the Padma River, the Upazila is the most drought-affected area in Bangladesh. The working areas were selected on the basis of climate vulnerability and poverty concentration. The working areas are:

Target Beneficiaries

OSACA has been implementing this project in 25 villages of four unions. A total of 1,262 HHs are selected to implement the sub-project. Some 41 groups have been formed with an average of 31 members in each of them. The groups are known as "Climate Change Adaptation Groups (CCAGs)". The group members are mainly poor and marginal women who head their households. The CCAGs also included people from small and marginal farming communities. The sub-project also covers 5,048 people of the working areas as indirect beneficiaries who are mainly family members of the selected households, community leaders and local government representatives.

Project Budget: The total budget of the sub project is BDT 2,54,70,567 where the CCCP contribution is BDT 2,39,00,000, the OSACA contribution is BDT 5,04,509 and the community contribution is BDT 10,66,058.

Major Activities

- Training and technical support for goat rearing
- Promotion of drought-adaptive farming
- Installation of sanitary latrines
- Installation of hand-operated deep tube wells
- Re-excavation of ponds

Table 12: Lessons learnt and ay forward

Sl	Activities	Lessons learnt and way forward
1	Goat/sheep rearing	1. The beneficiaries have become habituated to rearing goats in slatted houses. 2. Goats are not suffering from diseases frequently.
2	Installation of Sanitary Latrines	1. People are free from sanitation-related diseases. 2. Use of sanitary latrines has been ensured. 3. Spread of waterborne diseases is waning.
3	Installation of hand-operated deep tube wells	Safe drinking water during the dry season has been ensured for humans and livestock.
4	Re-excavation of ponds	1. The availability of surface water has been ensured so as to lessen the pressure on underground water.
5	Demonstration plot (wheat, paddy and pulse seeds)	1. Drought-tolerant varieties of crops have been popularised amongst the farmers. 2. Use of pesticides and chemical fertilisers is on the wane.
6	Use of guidelines and frameworks	The project is different in approach from any other grant based project. The implementation is guided by a number of policies and guidelines including ‘Activity Implementation Guideline, Public Procurement Rules (PPR), 2008; Finance and Procurement Guideline, Environment Management Framework of the World Bank, Social Management Framework of the World Bank, Monitoring Guideline, Complaints Handling Mechanism and Grievance Redress Mechansm’. These policies and guidelines help implement very cost effective, participatory, accountable and transparent project. Implementation of Public Procurement Rules, 2008 by local level NGOs at the grassroots level was a great challenge but completed successfully. Now, PCD is capable to implement the PPR, 2008.
7	Financial contribution by community	Each of the project participants has contributed cash at least 10% of activity cost which is unique. This contribution created ownership of the beneficiary.

Way Forward

- Linking the sub-project participants with MFIs for continuous financial support
- Building awareness and capacity of the community on climate change issues
- Developing climate-resilient agriculture system
- Increasing storage of surface water
- Promoting climate-resilient IGA like vermi-compost and handicrafts etc.
- Forestation
- Strengthening local level institutions to combat climate change fallout
- Extension of proven technology

Sustainability of the Project

Sustainability of each of the programmes has been ensured by involving the communities concerned in the monitoring and evaluation process. Selected groups of the beneficiaries look after the implementation of various programmes to ensure sustainability. Signing of MoU, formation of committees, and saving for future maintenance of community-level structural interventions; long attachment of organisation with the community etc. will act as cementing agents of sustainability. In addition to this, selected beneficiaries will be gradually linked to MFIs for continuous financing.

Passed Successfully Implemented Programs/Projects:

Table 13: Passed successful Programs/projects

Title of Project/ Program	Duration/ Years	Area/ Location	Donor/ Funding agency	Status
Vulnerable Group Development (VGD)	September 2019 to December 2020	Faridpur and Sujaganar Upazila of Pabna District	Department of Women Affairs	Completed
Developing Inclusive Insurance Project (DIISP)	2014 to till now	Pabna Sadar Upazila	Japan Fund for Poverty Reduction (JFPR) through PKSf	Completed
Community Climate Change (CCCCP) Project	February'2014 to December'2016	Lalpur Upazila, Nator	PKSF	Completed
Post Literacy & Continuing Education Program PLCEP	July'2013 to December'2005	Bhangura Upazial of Pabna District	Directorate of Non-Formal Education (DNFE)	completed
Decentralized Water and Sanitation Service (DWSS) for the Disadvantaged Poor People	May 2009 to July''2011	Ishwardi Upazila of Pabna District	European Commission (EC)	Completed
Sanitation, Hygiene & Water Supply (GOB-UNICEF) Project	February'2007 to December'2012	Bera & Chatmohor Upazilla of Pabna District	DPHE , UNICEF	Completed
HYSAWA Project (Water and Sanitation)	July'2013 to June'2015	Chatmohor & Bhangura Upazila of Pabna District	DANIDA	Completed
Vulnerable Group Development (VGD)	May 2010 to December'2011	Iswardi & SujaganarUpazilla of Pabna District	Department of Women Affairs	Completed
Insurance	February'2008 to February'2009	Pabna District	Bangladesh NGO Foundation	Completed
Deployment of Arsenic Removal Technology (DART) Component. Arsenic Mitigation (BETV-SAM) Project	2009 to 2011	Pabna District.	DPHE (Funded DFID through UNICEF)	Completed
Water Supply and Environmental Sanitation	1998 to 2011	Pabna District	NGO Forum & NGO foundation	Completed
Civil Society and NGO Networking Project	2008 to 2011	Pabna District.	NGO Forum.	Completed

Awarded Program:

Organization for Social Advancement & Cultural Activities (OSACA) has received some award program from following competent govt. and non-govt. donor organization which are mention below:

Table 14: Awarded Programs

SL No.	Title of the Project	Certified By	Achievement
1	Plant-Fair	District Administration and Department of Forestry, Pabna	Best NGO Award for Participation
2	Microcredit	PKSF	Best Small Organizer in 2013
3	Microcredit	PKSF	Best Small Organizer in 2010