

## Increased capacity of public and private institutions by enabling a holistic framework to Combating Gender Based Violence in Bangladesh (CGBV)

**Funded by :** Christian Aid-UK ( a UN WOMEN supported project)

**Project Period:** May 2020 to December 2022

**Reporting Period:** End of Project (EoP) as of December 2022

**Geographical Location :** Cumilla

**Problem Statement:** Gender Based violence (GBV) is considered as one of the most tolerated forms of human rights violation globally as well as nationally. It prevails across the world because of entrenched unequal gender norms. Globally, one in three women and Bangladesh 72.6% of women have experienced physical or sexual violence in their lifetime by their intimate partner (BBS 2015). Simultaneously, the number of women who faced gender-based violence in public transport is also 93% (BRAC, 2019), and a recent study by ActionAid Bangladesh highlighted that 80% of garments worker in Bangladesh experienced or witnessed sexual violence at the workplace. The incident of Violence Against Women and Girls (VAWG), particularly rape, has increased significantly in the last five years. In total, 3587 rape and murder after rape incidents were reported during the year 2014-2018 (Ain of Shalish Kendra). These statistics of GBV is evidence of patriarchal mindset to subjugate women and girls. Furthermore, women's labour force participation, according to Bangladesh Bureau of Statistics 2016 - 17 data, is only 38.6% (rural) and 31% (urban).

On the other hand, only 10% (2013) of top management in the Bangladesh Civil Service are women and is a vital factor in barriers to bring policy level transformational change to address GBV. After three years in 2017, there was an improvement to 22% of the posts of Secretaries and Assistant Secretaries occupied by women. In the case of policy-making positions of the government, i.e. Joint Secretaries and above, the representation of women is only around 13%. Hence, there is a need that public and private institutions have increased capacity to implement policies to prevent VAW and women's voice and agency strengthened to influence policies and hold authorities accountable.

The initiatives led by civil society and movements have no doubt addresses these challenges. But an integrated model which highlights the interaction of different factors that makes duty bearers accountable and comply with international and national obligation to combat GBV is required for long-lasting impact. Besides, goal 5 of the sustainable development calls for the elimination of "all forms of violence against all women and girls in public and private spheres." To address and eradicate this multi-faced issue, multiple stakeholders across multiple sectors should target the adoption of a framework for conceptualizing the aetiology of gender-based violence (Heise 1998).

**Expected Results:** This project recognizes that prevention of violence requires sustained and comprehensive action at individual, family, organizations and societal levels. The project will focus on primary prevention by actively engaging men and boys, which is globally recognised the best way to reduce GBV (The White Ribbon Campaign). The violence is primarily driven by factors related to gender inequality, childhood experiences, and the enactment of harmful forms of masculinity. Through this intervention, the project is intending to commence primary prevention action before violence against women and girls occur.

This project will bring the specific results/outputs to be achieved by a jointly designed and tested intervention, with UN WOMEN, Christian Aid and local implementing partners. Violence prevention and gender-transformative interventions will be introduced in three districts: Patuakhali, Bogura and Comilla with local government institutions and Local Administration to start raising awareness and sensitize duty bearers including Chambers of Commerce and Industries (CCI). Moreover, our focus will be on the people who closely work with the community, i.e. women affairs officer, Upazila nirbahi officer, upazila chairman, elected local member and business chambers so that they can take coordinated actions to prevent gender-based violence at the project location.

**Main Activities:** 1.1; Capacity Building of district and sub-district level officials DC offices on gender, VAW and GRB to implemented by a local partner in year one. 1.2 Support will be provided by the local partner to the DC offices in three Project Districts in development, adoption and dissemination of a zero-tolerance policy to prevent Sexual Harassment. 1.3 Support provided by CA in Setting up a monitoring mechanism to enact the High Court Directive on Sexual Harassment in year one. 1.4 Prevention cell established in DC offices in compliance with the High Court Directive in charge of investigating cases of sexual harassment facilitated by a local partner and CA in Year 1. 1.5 Advocacy with DC office and respective government to the identification of strategies to mainstream VAW prevention into local development plans and budgets facilitated by CA with a local partner in year one and two. 1.6 Annual Awareness raising event on the occasion of 16 Days of Activism, International Women Day by the local partner. 1.7 Design and implement behaviour change communication interventions for local government lead by DC offices, and DWA office facilitate by local partner. 1.8 Strengthen and revamp the District and Upazila Nari Nirjatan Protirodh Cells (NNPCs) Committees assist by a local partner in Year 2.

Chamber of Commerce and Industries (CCI) is the legal entity approved by Ministry of Commerce run by the 15 executive committee members led by one Chairperson and two Vice-Chair. Membership of the executive committee is one hundred per cent dominated by men. They have the mandate to arrange training, seminars, workshop to build the business-related capacity of the members. Each of

the chambers has their office premises, and they meet monthly and also when an emergency arises. Stakeholders: Cumilla CCI (400 members, including 50 women; 12.5%): influential business and political persons also lead CCCI.

Bangladesh Women Chamber of Commerce & Industry (BWCCI), the first chamber of commerce and industry in the country exclusively working on women's economic and social empowerment. They have a wide range of membership all over the country and have identified at the district level. One of the main objectives of the WCCI is to create a gender-friendly environment and policies, enabling the growth of women-owned enterprises. Coordination with WCCI at the district level along with CCI will contribute to achieving the project results of gender-transformative prevention mechanism. The Chamber of Commerce will be the entry point to engage with workplaces at the district level for the prevention of sexual harassment.

**Capacity Development of CCI:** At the beginning of the project, a baseline needs assessment (knowledge, system, practice) for CCI will be conducted to identify the gaps. Capacity development of the 15 members executive committees of the chamber will be the first step. The committee is mostly (100%) male-dominated, highly influential business people, so appropriate and targeted content will be offered to understand. The main content will include – gender equality, related laws and policies - 2009 High court directive to prevent sexual harassment in the workplace, ILO 190 convention to be finalised in consultation with UN WOMEN. A joint action plan to be developed with CCI to the prevention of sexual harassment and GBV in the workplace. UN Women Innovators against GBV (IAGBV) modules will be tested in the workplace as well. Violence against working women in Bangladesh is still not a mainstream focus within the business sector. To bring about shift in values within the community and workplace, public awareness campaigns will be organised jointly in partnership with CCI. The average membership of Chamber is 1100, having 25% of female. The project will target the general members of the Chamber to ensure the female business women's participation and their opinion and thoughts have equal voice and agency. Moreover, CA and implementing partners will coordinate with National and District level Women CCI to join with this initiative to violence prevention in public and private workplaces.

Gender transformative interventions in at least two workplaces in each Project districts: At the workplace, protection initiatives and tools will be introduced to improve and strengthen mechanisms (e.g. complaint boxes, sexual harassment committee in the selected factories/private sectors) to protect against VAW. Ensure garment factories and surrounding residential areas have functioning referral systems and capacity to combat and support victims of VAW.

Rights Defenders (HRD) model to build the capacity of women garments worker on human rights and gender equality and existing training modules including ones developed for management and welfare committee can be further enhanced. Mid-management of factories trained on systems and practices, VAW, gender sensitivity and legal rights so that they can replicate the training within their HR planning is central to this approach. We have experience in introducing mechanisms (e.g. complaint boxes, sexual harassment committee in factories as per high court guidelines) to protect women workers against VAW.

**Target Group:** DC, Upazila , UP office, District & Upazila education department, District & Upazila Women Affairs Office, District & Upazila Department of Social Service, Police at district, , University Teacher, University Student, College Teacher and Student High School Student Teacher and Managing Committee, Chamber of Commerce and Industries , Factories in BISIC industrial plot/ RMGs , CSO, Media, Nari Nerjaton Protirod Cell at District, female factory workers as defender,

### **Increasing Access to Justice in Bangladesh Rajshahi Project**

**Funded by :** National Center for State Courts –USA ((US State Department funded Project)

**Project Period: September 2022 to June 2023 (End of Project Report )**

**Geographical Location:** Rajshahi

**Background and Justification:** The proposed Increasing Access to Justice in Bangladesh-Rajshahi activity will take place in Rajshahi District (04 Upazila namely Bagha, Baghmara, Charghat and Puthia & 34 Union Parishad)

Legal aid—a means to promote access to justice—still remains a far cry for the citizens of Bangladesh, especially for women. Bangladesh’s formal justice system remains relatively inaccessible for the vast majority of the public. Vulnerable groups, including women and children, ethnic minorities, the poor, and people with disabilities face particular difficulty in accessing timely and affordable justice. The lack of access to justice and basic justice for all is a defining characteristic of human poverty. In Bangladesh, despite impressive achievements towards a number of Millennium Development Goals, it is widely acknowledged that many continue to suffer from challenges against the rule of law, limited justice options, as well as the lack of knowledge and protection of justice for all. Legal aid is the assistance given to people otherwise unable to afford legal representation or access to the court. It is neither charity nor mercy, it is a right of the poor and underprivileged section of the society. Article 27 of the Constitution of the People’s Republic of Bangladesh guarantees that “all citizens are equal before law and are entitled to equal protection of law.” Despite such provisions, many people are deprived of their constitutional rights to access justice due to poverty. The state legal Aid Program is administered within the legal framework of the Legal Aid Services Act, 2000 (LASA). In terms of LASA, National Legal Aid Services Organization (NLASO) has been established by the government. NLASO is a statutory body working under Ministry of Law, Justice & Parliamentary Affairs to adopt policies and principles for making legal services available under the Act. NLASO is responsible for implementing government legal aid across the country. Management authority of NLASO is vested in a National Board of Management chaired by the minister, Ministry of Law, Justice & Parliamentary Affairs.

Increasing Access to Justice in Bangladesh is mediated by expensive, time consuming and complex procedures in the legal system. Most vulnerable groups in society are disadvantaged in using the formal justice system because of poverty and lack of knowledge. In other words, barriers to access to justice are both external in that they are located in the structure and culture of institutions and entities that are entrusted with the delivery of justice as well as intrinsic to the circumstances of individuals seeking justice.

Increasing Access to Justice in Bangladesh has been defined by UNDP as the “ability of people from disadvantaged groups to prevent and overcome human poverty by seeking and obtaining a remedy, through the justice system, for grievance in accordance with human rights principles and standards” UNDP promotes a two-fold mission in this area; (i) to secure that the law, irrespective of wealth, race or creed, treats all men and women equally, and (ii) to secure that all, including the poorest and those without skills, knowledge or resources of their own, have access to and trust in law and the legal system. People who are poor or belong to socially disadvantaged groups are particularly vulnerable to human rights violations and abuses by both state and non-state actors. The most important defence they can have against such abuses is the protection that the justice system can offer. Poor and socially disadvantaged people usually lack the capability to obtain court

protection for a number of reasons, not least because of the high costs involved. Even when provision for free legal aid exists, they may lack the necessary information and self-confidence to seek redress through the courts. Thus, States have a positive obligation to facilitate the access of poor people to courts, tribunals and other dispute resolution mechanisms as a remedy against human rights violations.

According to High Court, there is more than 500,000 case for trial in their hands for judgment and it will take 30 years if they do not allow a single case further (Source: Daily Ittefaq, February 1, 2019 , front page news article). Weak court performance which derives from a poorly capacitated and outdated court case management system as well as poorly trained judges in lower courts and inadequate number of judicial staff. In general the system is characterized by weak court administration; including poor case management and a poor filing system. The judicial system is apparently insensitive to gender, poverty and human rights. There is weak oversight and guidance by higher judicial institutions. The system faces interference and manipulation aggravated by the judiciary being subject to executive control and administration. Public prosecution services suffer because of insufficient evidence and lack of independence. Disadvantaged groups, especially women, children and indigenous peoples, have limited access to government legal assistance funds. Procedures for obtaining these funds are cumbersome and the information about the existence of these funds is also not widely known. Moreover the government provision is limited and cannot possibly meet the needs of the poor and disadvantaged.

**13% people prefer courts for justice: Audit:** Poor quality of police investigation in the cases, too many adjournments, non-appearance of witnesses, poor performance of prosecution among other reasons are responsible for huge backlog of cases, says a report of National Justice Audit. The other reasons include lack of number of judges, lack of coordination among different government departments, and a section of lawyers' unwillingness to settle a case within shot time. This information came up at the "National Justice Audit Bangladesh" report. The report was presented at the Bangabandhu International Conference Centre in Dhaka today. The law ministry in association with GIZ, a German organisation working on international cooperation, UK Aid, and Bangladesh Bureau of Statistics (BBS) carried out the audit claimed to be the first of its kind in the world. The report was presented amid presence of chief judicial magistrates, district and session judges of different districts. According to the justice audit, 67 percent people opined that they have faith on existing judicial system. But on the other hand, the report shows only 13 percent people prefer going to courts to get justice, and the rest, would rather have community leaders to solve their issues. According to the report, in most cases it took two to five years to settle a case for which the people had to visit courts for 20 to 25 times. It took more than Tk 25,000 to settle a case, said the audit report. *(Source Daily Star Article August 22, 2019)*

The mandate of NLASO is to provide legal aid services especially for the poor free of cost. Our experience shows that some of the UZLAC & UPLAC was not formed even the Union Parishad Chairman /Members are not well aware about the National Legal Aid Act-2000 and the role of UPLAC in Rajshahi District. Main risk and challenges of the project is making active UZLAC and UPLAC. By providing training and awareness to the both committee is the way to mitigation of the risk and challenges.

#### **Results:**

- i) Justice for rural poor women, men, adolescents and children ensured ;
- ii) People's confidence in government institutions of Bangladesh – especially on judicial institutions improved
- iii) Access and Referral system and services for poor and marginalized people especially for women and children improved
- iv) Government legal aid service delivery efficiency, visibility and use at local level improved to ensure justice for citizens living in the project area
- v) Collaboration and networks of government judicial departments with different organization, institutions and other stakeholders enhanced and gender friendly laws improved.

#### **Outputs and Outcomes, and Impact:**

- Early marriage, dowry, trafficking and domestic violence reduced by 40%.
- Poor and marginalized people seeks justice from Legal Aid Committees at Union/Upazila /District levels without any fear by 50%

- Poor and marginalized people especially for women and children gained easy access to Union Legal Aid Committees and their unresolved cases are referred to District Legal Aid Committee (DALC) through UZLAC or directly by 30%
- Legal Aid Committees at Union/Upazila /District levels became pro-active and friendly to poor and marginalized people with successful mediation by 50%.
- Increased participation in local govt. power structure by 20% (Union Parishad, CSOs, CBOs, religious committee, legal aid committee)

**Anticipated Beneficiaries:** The primary target group includes both victims and violators of justice for all from among the marginalized and underprivileged people. However, the target group will also cover other stakeholders like officials of the District Legal Aid Committee, the District Judge, Judicial Officers, Lawyers of the district bar associations, NGOs working on Legal Aid in the area. Members of Upazila & Union level Legal Aid Committees, members of the Union Parishad with its Chairman, Upazila Chairman other members of UZLAC , civil society, local police stations, lawyers of the courts, Upazila Nirbahi Officers (head of sub-district), other government officials, students, parents, community policing.

**Activity wish expected achievement and beneficiary's coverage:**

Sl #	Name of Activity	Planned	Achieved	Participants			Remark
				F	M	Total	
1	The effective coverage of direct Right Awareness Session with community (as same as courtyard meeting)	125	125	2474	304	2,778	100% done
2	Public Hearing	04	04	289	233	522	100% done
3	Miking Campaign full day program covering all village of a Union and Upazila area	108	108	518,100	502,900	1,021,000	100% done
4	Printing IEC material (4 color will be both side lamenteing). Folder, Leaflet, Sticker and Note Khata	3,000	3,000	3,000	3,000	3,000	100% done
5	Observe National Legal Aid Day-District&Upazila level	05	05	927,667	100,953	1,937,720	100% done

**Completed**

**Access to Justice for All through Arbitration**

**Snap Shot:**

**Duration :** Unlimited; **Funded by :** Own Fund from Micro Credit Income as Social Responsibility ; **Reporting Period:** July 2016 to June 2017; **Geographical Location :** Comilla District

**Development Contest:**

The Universal Declaration of Human Rights states, "Everyone has the right to recognition everywhere as a person before the law. This right is, however, only realisable if everyone has access to justice. Human rights norms and standards dictate that all persons,

irrespective of any characteristic that may define their location or standing in society, are equal before the law, i.e. all are equal before the courts and tribunals and enjoy certain procedural guarantees in civil and criminal trials. Equality before the courts means, in particular, that all persons must be granted a right of equal access to an independent and impartial court or tribunal for the determination of civil disputes or criminal charges without discrimination. The most important procedural guarantee in both civil and criminal proceedings is the right to a fair hearing. Access to justice refers to people's ability to use justice services. Equal access means that such ability is not limited or restricted to certain social classes or groups. It becomes an issue when that access is restricted, in particular, for the poor, women, children, indigenous peoples or other marginalised or disadvantaged groups. The development challenge is to ensure equitable access to justice, which is not differentiated by gender, ethnicity, political affiliation, religious belief, social or economic class, age, or physical incapacity or any other marker of identity. Equal access to justice also includes the prompt and impartial response of the justice institutions.

Various types of violence are happened in Bangladesh including Comilla everyday lives of women such as rape, fatwa, wife beating, sexual harassment, family violence, Dowry, child trafficking, women trafficking, acid throwing, burn, ransom. The *Upazilas* under the proposed project is the high risk area of violence against women. Always the women are the victim of fatwa by the Mullahs. In ever cases violence against women somehow the Mullahs becomes involved and they arrange *Shalish* (An informal, traditional system of mediation used to settle marital and land disputes outside the court). In most of the *shalish* (An informal, traditional system of mediation used to settle marital and land disputes outside the court) the women are not getting the right justice. In the proposed working area the victim of violence has been totally misconceived and is used by half educated village mullahs (clerics) who actually are not scholars in Islam. This *Mullah's* through the informal village justice system (*shalish*), an informal, traditional system of mediation used to settle marital and land disputes outside the court) punishes women for so-called anti-social or immoral activities. In almost all the cases women are brought before the *shalish* (An informal, traditional system of mediation used to settle marital and land disputes outside the court) simply for their involvement in extra marital affairs, marrying a man from different religion, giving birth to a child before marriage, complications due to oral divorce pronounced to a woman by her husband and so on. Although these punishments are not legal, because the *Mullah's* exerts considerable autonomy and power in the rural areas, the punishments are generally carried out against the helpless women. People for lack of knowledge about the law and religion, poor education and absence of social awareness are the key factors, which allow fatwa to be issues. Punishment awarded by a fatwa is variable but include awarding *hilla* (Intervening marriage often imposed in cases where the husband orally divorces the wife repents later and wants to take her back. Although in practice in some places, it has no legal basis in law in Bangladesh.) to another man, punishing with lashes, social boycott, stoning, divorce, and physical violence.

**Why Arbitration:** Arbitration is an alternative to resolving disputes in court. The arbitration process allows the parties to select an individual or several individuals with a specialized expertise in the subject matter of the dispute to listen to the evidence and render a binding decision. Usually, an arbitration panel consists of three members, called a tripartite panel, one of which is designated as the chairperson of the panel or chief arbitrator. In civil litigation a judge is randomly assigned to hear a particular case and may not have the necessary substantive or technical expertise to appreciate fully the intricacies of legal counsel's arguments or have a comprehensive knowledge of the construction matters in dispute. Also, the large volume of court caseloads sometimes results in substantial delays in processing individual cases. Many judges are mandating mediation and/or arbitration prior to the beginning of actual court proceedings with the expectation that the case will be settled and the court litigation process will be avoided. If the parties to an agreement to arbitrate agree to a method for appointing an arbitrator, that method must be followed unless the method fails. If the parties have not agreed on a method, the agreed method fails or an arbitrator appointed fails or is unable to act and a successor has not been appointed, the court, on motion of a party to the arbitration proceeding, shall appoint the arbitrator. An arbitrator so appointed has all the powers of an arbitrator designated in the agreement to arbitrate or appointed pursuant to the agreed method. An arbitrator may conduct arbitration in such manner as the arbitrator considers appropriate for a fair and expeditious disposition of the proceeding. The authority conferred upon the arbitrator includes the power to hold conferences with the parties to the arbitration proceeding before the hearing and, among other matters, determine the admissibility, relevance, materiality and weight of any evidence.

**Activity Performed during the reporting period:**

When the people come to know from neighbours or other promotional tools that there are 'Legal AID Clinics (LAC)' at AID-COMILLA Office ; they visit the centre for lodging complaints. The LAC sits once in a week (Saturday) from 09:00 a.m. to 04:00 p.m. to provide services to the clients. Skilled field staff members and respective Advocates of LAC listen to very patiently to both parties (Client and the defendant) of the conflict and try to resolve their complains through ADR (Alternative Dispute Resolution). There were 271 nos. of complaints received by the LAC, of which 89 complaints were solved by ADR.. A sum of Tk. 4,250,000.00 was recovered from 23 parties against dower and maintenance of wife. Similarly Tk. 320,000/= was recovered from 08 parties against Children's maintenance. Types of cases received and status of resolved are shown below:

Cases received from field are of following types:

Sl. #.	Complaints	Total Complain	Resolve	To be Resolve
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01	For consultation	246	66	180
02	Stopping early Marriage	00	00	00
03	Rape case	00	00	00
04	Victim recover	01	01	00
05	Referred by Social Service department	24	22	02
Total =		271	89	182

Especially women are violated for very ridiculous reasons in Bangladesh, they are deprived of their rights in terms of wife- beating, torture / murder for dowry, rape, acid throwing /other chemical burn, trafficking women and children and other forms of violence. AID-COMILLA and its partners provide 24-hours support to the victims in terms of Rescue operation, protection, shelter-home, medical support, fact findings and other technical support. People of the project area are made aware that AID-COMILLA and its partners provide medical support. Not only have the victims run to the organization but also the organization rush to the victims knowing from the print media or other sources. There are some incidents which are subject to non-viewable.

**Court case: When arbitration fails then court case is filed:**

The coordinated effort to access to Justice for Vulnerable Groups project put its maximum effort to resolve all sorts of complaints on family and civil matters through ADR. But very few cases become very complicated to resolve through ADR, as a result, the plaintiff (complainant) are compelled to file suit in the court against the opponent. During the reporting period, a total of 271 complaints on family and civil matters were received by the Legal Aid Clinics (LACs); of which 24 cases are resolved through court cases; other 158 cases are under process of Alternative Dispute Resolution (ADR). We recover **Taka 4,250,000.00** as Dower money among 08 complain and maintenance cost recovered Taka **320,000.00** from 08 complain.

### Training and Resource Development Centre at Comilla

**Snap Shot:**

**Funded by:** Embassy of Japan, Dhaka, Bangladesh and AID-COMILLA own Fund; **Location:** Plot # 8, Mouza : Roghupur, Union: Jagannathpur, Upazila: Sadar, District: Comilla, Bangladesh, **Reporting Period:** July 2016 to June 2017

**Present Status:** The Training centre is being used by the local NGOs, International NGOs, Community people as well as AID-COMILLA itself. The occupancy rate of the training centre is 97%. The staff salary, maintenance, electricity, water, gas and other cost are borne from its income. The centre is self supporting.

**Objectives:** To promote massive awareness on environmental hazards and unjust social issues among leaders of grassroots poor development catalyst, non-government organizations (NGOs), Governmental personnel through training, workshop, and seminars using good quality and effective training environment such as the Training and Resource Development Center.

**Current Facilities:** We have the following facilities at our residential training center located at Sadar Upazila, Comilla 1) Guest Room without AC-05; 2) Accommodation for participants-32 (3 bad in each room) ; 3) Class Room for 60 participants; 4) Discussion Room for 30 participants-01; 5) Library-01; 6) Dining Room-01 (60 participants at a time); 6) 24 hours electricity ; 7) Multi Media-1; 8) Recreation facility for participants; 9) Computer Service . Total Floor Area: 5,000 square feet for training center.



**Total Floor Area 12,000 square feet: Training Centre 5,000 square feet, Office space for AID-COMILLA 7,000 square feet**

**Effects:** (a) Every year AID-COMILLA's 4000 partner group members/leaders, 500 other stakeholders and 2000 participants of the other NGOs effectively trained on poverty alleviation and environmental issue and they all act upon it (b) Partner group members of AID-COMILLA practice Integrated Pest Management (IPM) in Rice and vegetable cultivation, create gender awareness, initiate vegetable gardening, plant trees, culture fish, make profit and create employment/self employment out of micro credit, form strong micro-institution at village level and group federation at union level. (c) The Project is expected to directly benefit 6,500 people per year and indirectly benefit 30,000 per year.

**Future Perspectives:** AID-COMILLA has approximately, a total of 30,000 Project participants. Thus, it is expected that the Training and Resource Development Center shall be serving such huge number or even more as it will open its services to other partner NGOs and their beneficiaries. AID-COMILLA has already accommodated grassroots partners in its Training Center for conducting large group meetings and training. It is expected that more training courses and other capacity building activities shall be conducted on a yearly basis, which shall maximize the use of the Training Center, thereby maximizing its benefits as a result.

**Training Courses Offered by AID-COMILLA:**

AID Comilla offers training courses on Integrated Pest Management, Leaf Color Chart, Rodent Management, Livestock rearing & production, Vegetable Cultivation, Credit Union Formation, Aquaculture, Gender Relations, Good Governance, Human Rights & Legal Awareness, etc.

**Our Clients:** Social Marketing Company (SMC) Dhaka University, BRAC, Plan-Bangladesh, Grameen Shakti, DISA, Novarties, Rahim Afroz, Syngenta, National Polimar, Atlas Bangladesh, Local NGOs, etc.

## New Picture needed

### Rural Housing Project

**Snap Shot:**

**Reporting Period :** July 2004 to June 2022 ; **Funded by :** Grihayan Tahobil Government of Bangladesh;

**Geographical Location:** Comilla and Kurigram District

Grihayan Tahobil was established in the Fiscal year 1997-98 with a view to eliminating housing problem as well as eradication poverty of homeless poor and low income people of the country. Basically formation of Grihayan Tahobil and its modus operandi is the reflection of own thought of the Honorable Prime Minister Sheikh Hasina, which indicates her Government's awareness towards the homeless people of the country. Apart from housing loan for the rural homeless peoples, Grihayan Tahobil is intended to construct Dormitories/Women Hostels for the Industrial workers specially for the female workers of Garment Industries as well. Housing activities of Grihayan Tahobil is being implemented through Non Government Organizations (NGOs) of the country. The Tahobil provides housing loan Tk. 1,30,000/- for each specific house as designed and specified in schedule through the NGOs. Grihayan Tahobil charges simple rate of interest 1.5% and NGOs are applying 5.5% on the borrowers, the recovery period of said loan is 3 to 10 years.

**Objective:** (1) Rehabilitation and resettlement of the victims from disasters and/or shelterless which is the highest concern of Bangladesh. (2) The broader objective of the Project is to provide low cost housing loan to the disaster victims and shelter less ultra poor people.

**Accomplishments:**



Implementation Area	Total Allotment(Amount in Lakh)	Total	
		No. Of House Constructed	No. Of Beneficiary (No. Of house *5)
01	02	03	04
Comilla Sadar Upazilla, Comilla Sadar south, Burichong	23,735,000/=	462	2,310
Bhurungamari Upazilla, Kurigram	5,00,000/=	25	125
	<b>24,235,000/=</b>	<b>487</b>	<b>2,435</b>

AID-COMILLA'S strategy for the empowerment of the poor is not possible without reducing their vulnerability due to housing problems. A well organized housing program assisting the poor to build durable, sturdy, low cost, environment-friendly dwelling houses is implemented by AID-COMILLA. This package comes with sanitary facilities through the provision of credit and technical assistance can make significant contribution, thus enhance the reduction of vulnerability and enhance empowerment of the poor.

**Nature of the Project:** This is a long-term loan for low cost house construction. The house is estimated to be 220 sq. ft. per unit with Corrugated Iron Sheet on the roof, RCC pillar and Bamboo Fencing. The loan amount amounts to maximum of BDT 130,000.00 per unit and refundable within ten years in equal instalment after six months of receiving the loan. Rate of interest will be 5.5% flat rate.

**Benefit:** To date, **487** homeless families have been provided with good quality shelter facilities together with their family in a friendly and safe environment.

### Micro Credit Program (Revolving Credit Fund)

**Duration :** June 1995 to Present; **Source of Fund:** Loan from BASIC Bank, AB Bank, Mercantile Bank, MISEREOR (Donation), AusAid (Donation), DPS, Special Deposit, Beneficiaries Savings;

**Geographical Location:** Comilla, Feni, Gazipur, Brahman Baria

#### ASSOCIATION FOR INTEGRATED DEVELOPMENT (AID)- COMILLA

Date of Declaration	Valid Till	Rating Action	Long Term Rating	Short Term Rating	Outlook
09 January, 2022	08 January, 2023	Surveillance	BBB	ST-3	Stable

<b>Year of Establishment</b>	: 21 June, 1995
<b>Type of Organization</b>	: NGO
<b>General Secretary</b>	: Rokeya Begum Shafali
<b>Total Asset</b>	: BDT 252.66 million (as on 30/06/2021)
<b>Banks</b>	: AB Bank Limited Basic Bank Limited Mercantile Bank Limited
<b>Bank Loan Limit</b>	: BDT 112.50 Million
<b>Bank Loan Outstanding</b>	: BDT 71.67 million (as of 31-12-2021)

Contact Analysts

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## RATING RATIONALE:

Alpha Credit Rating Limited (AlphaRating) affirms long term of “**BBB**” (pronounced as ‘triple B’) and short term rating of “**ST-3**” in favor of Association for Integrated Development – Comilla (AID-COMILLA). The outlook for the rating is **Stable**.

Alpha Rating considered business sector characteristics and outlook, competitive position of the foundation, operational activities, demand growth, entry barrier, market position, financial performance, quality of audited financial statements and management reports, management’s relationship with different stakeholders and their experience while deriving the rating. The above rating is based on the audited financial statements for the year ended 30 June 2020-2021 and other qualitative factors. Alpha Rating also considered the loan facilities availed by the organization from AB Bank Limited, Basic Bank Limited and Mercantile Bank Limited, Comilla Branch, Comilla while assigning the above rating.

Association for Integrated Development –Comilla (AID-COMILLA) (here in after referred to as “AID-COMILLA” or “the organization”), a nonprofit and non-government organization (NGO) and working in the rural & slum areas of Comilla, Feni, Barahmanbaria, Lakshmipur, Coxsbazar & the northern part of Bangladesh, Rajshahi, Kurigram. The AID-COMILLA improving people’s socioeconomic status of underprivileged men, women, & children in urban & rural areas through motivation, organizing of people, non-formal education, training, resource mobilization etc. Alpha Rating has assigned the above rating after considering the improved Excess of income Over Expenditure, improved overall income, improved total asset growth, sound self-sufficiency on microfinance, adequate impairment allowance against the portfolio at risk > 30 days, improved defensive interval while assigning the above rating. AID-COMILLA having higher defensive interval means the capacity to operate without any further external fund is high & improving compared to previous years. Alpha Rating also considered area coverage, decreased CAR ratio, high organizational risk competition risk and all these issues have prevented us from assigning more than the above mentioned rating.

AID-COMILLA has been enjoying financing facility from AB Bank Limited, Basic Bank Limited and Mercantile Bank Limited, Comilla Branch, Comilla. The purpose of the loan was to expand the micro finance program. As per information, total limit of the facilities are **BDT 112.50 million** and outstanding was **BDT 71.67 million**. As per information from banks, payment behavior of the organization has been satisfactory. Moreover, sanction letter of the business has already been expired. Alpha Rating only considered above mentioned banking facilities availed by the organization.

## ORGANIZATIONAL RISK ANALYSIS:

**Credit Risk:** AID-COMILLA is engaged in working in the rural & slum areas and offering improving people’s socioeconomic status of underprivileged men, women, & children in urban & rural areas through motivation, organizing of people, non-formal education, training, resource mobilization etc. One of the major risks of MF program is collection high frequency installments ranging from week to months. The above risk is further fuelled by the loan default culture & overdue overlapping loans prevailing in the banking sector although the banking institutions are stronger entities to collect installments due from clients through legal measures & selling collaterals. In contrast, the MF programs are being operated by the NGOs without collaterals and with high frequency of loan repayments. Normally, most MF organizers offer the incentive of further loan if there is no default in repaying the installments. Despite no formal agreement, the above system works favorably in Bangladeshi context and assists those MFIs to maintain high recovery rate.

## **Operational Risk**

Operational risk is the risk of direct or indirect loss resulting from inadequate or failed internal processes, people, and systems or from external events or unforeseen catastrophes. Operational risk is particularly high for MFIs that handle a high volume of small transactions daily such as AID-COMILLA. Create employment, promotion of income, food security, improve socio economy condition may reduce this type of operational risk. Moreover, competition with other MFIs may affect the sustainability of the organization in financial term. Natural calamities like flood and cyclone could also wipe out total financial capability of the clients such as poor, ultra poor and marginal farmer. This kind of operational risk may interrupt the organization operation smoothly.

## **Legal Risk**

Legal risk for non-profit organization arises out of lobbying by the foundation, self- dealing, foreign corrupt practices act, grants to individuals outside approved proposals, breach of fiduciary duty, jeopardizing investment, minimum distribution requirement etc. Failure to comply with governance or involvement with any illegitimate and irrational activities might expose the organization to the significant legal threat.

## **Industry Risk**

The current challenge of MFI-NGOs is whether they could run the program without subsidy, because the flow of donor fund is declining over the years. Since the main objective of micro-finance is to alleviate poverty, the question is whether they would be able to charge real cost of service on the recipients. If it charges full cost, what would happen to the other objective of outreaching the poorest of the poor? On the other hand if full cost is not charged, would they be financially sustainable in the long run? And the challenge for the government is to bring this huge unorganized industry under a uniform umbrella where this industry would get proper direction and support to run the business and at the same time serve the people who are the target group in such a way that they would be benefited in the long run and would be able to overcome their financial backwardness. Ultimately these institutions would become autonomous players in the main-stream economy.

**Resistance from the Society** :As most of the AID's participants are mainly working in the rural & slum areas and offering improving people's socioeconomic status of underprivileged men, women, & children in urban & rural areas through motivation, organizing of people, non-formal education, training, resource mobilization etc. Moreover, in Bangladesh men dominate and make all the decision over women. The way AID's works will definitely remove the financial barrier of its female borrowers over time which may not be accepted by the men who rules the family hence it hurts their ego. As a result, they may take the money for their own use rather than letting it to invest for its intended purpose. Moreover religious fantasies and misinterpretation of religion in the society may work directly against women empowerment. If these social difficulties could not be removed to make the environment suitable for a significant portion of its borrower to remove their financial instability, AID's mission will not succeed.

## Human Rights & Legal Awareness Program

### Snap Shot:

**Location:** Comilla, Kurigram, Feni, Brahmanbaria, Gazipur, **Funded by:** AID-COMILLA Own Fund (interest earned from micro credit program as social responsibility), **Duration:** Unlimited

### Background:

Violence against Women (VAW) is a serious concern and public emergency worldwide and which increases women's vulnerability in all spheres of their lives and, in the worst cases, ends in women's deaths. As a result of decades of efforts by women's groups to fight violence against women, there is a growing recognition that violence against women has a devastating impact not only on the lives of women, but also on their families, communities and societies at large. In last decade Bangladesh has made considerable progress in all indicators of human development, nonetheless violence against women is amongst the most serious threats to overall development and progress in the country. The reasons for violence against women are diverse, but worldwide the cornerstone is unequal gender relations. Traditional "female roles" in society leave women with little decision making power, money, land and other entitlements compared to men. Gender-based norms in societies that encourage men to play a dominant role within relationships and society and that condone the use of violence to solve conflicts and encourage violence against women. Both men and women think that it is normal and acceptable for men to beat their wives if their wives neglect household chores or refuse to have sex. Women in Bangladesh are not a homogenous group; they belong to the rich, middle and poor classes and are from different cultural and ethnic minority groups. Certain groups of women are more vulnerable to violence because they face double discrimination as a result of their race, class, caste, nationality, sexuality or disability. In this context, AID-COMILLA aspires to implement the project called The Coordinated Program for Combating Violence Against Women to promote the rights of women by addressing the issue of violence and mobilizing multi-sectoral segments of society to act upon the issue of violence against women. This Project seeks to create a system that allows the general public to report violence against women cases in the community and conduct rescue operations for high risk abuse. Home visitation will be conducted for low and medium risk abuse to determine the real situation of the victimized women and decide appropriate intervention. Case management will be done to facilitate appropriate intervention for the women whether she will be included for legal aid support and rehabilitation, further counselling, temporary shelter, referral to other residential centers, or reintegration with the family.

### Activities under the project are as follows:

(1) Promoting awareness and family law; (2) Educating target group on land law, family law, protecting dowry, dower, marriage registration, divorce, polygamy, hindu law, inheritance law; (3) Legal Awareness Education for implementation committee (LAEIC) formation and conduct monthly meeting; (4) Registering complain against any kind of violence on women; (5) Arbitration (6) Filing case in family court (7) Training on the issue for village leader, group member, religious leader, marriage register, elected representative, case study; (8) Arranging folk song, drama; (9) Distribution of IEC material

## Assistance to Women and Child Prisoners in Comilla

## Snap Shot:

**Location:** Comilla Jail, **Funded by:** AID-COMILLA Own Fund from interest earned from micro credit as social responsibility, **Duration:** Unlimited

### Background information:

*Bangladesh is far behind in conforming to international standards for prisons. It has not yet been able to implement all the recommended reforms. This chapter describes how little has changed in the conditions of ordinary prisoners. However, this year an unusual number of high profile inmates were able to access special privileges and violating the rules and regulations. Bangladesh is committed to treat "all persons deprived of liberty with humanity and with respect for the in-herent dignity of the human person."*

Under the ICCPR, Bangladesh is also committed to segregating under-trial prisoners from convicts and juveniles from adults, to bring prisoners as early as possible to trial, and to ensure humane treatment of all persons in custody. The UN Standard Minimum Rules for Treatment of Prisoners adopted by ECOSOC provides guidelines for the fair treatment of prisoners and the management of prisons. It requires states to observe the fundamental principles of security of life, health and personal integrity, non-discrimination in the treatment of prisoners, and to create conditions that allow prisoners on release to adjust and integrate into normal community life. It further requires the jail administration to respect prisoners' right to information regarding jail regulations, as well as rights to religious belief and communication with the family, and to notify the family of a prisoner's death on illness. The laws governing prisons, namely, the Prison Act of 1894, its accompanying Rules, and a range of internally issued circulars, notices and orders which together form the Jail Code of 1920, the Penal Code 1860, the Code of Criminal Procedure 1898, the Lunacy Act 1974 and the Children's Act 1974 directly contravene the ICCPR or the Standard Minimum Rules. For example, the Jail Code allows for arbitrary and discriminatory classification between rich and powerful prisoners and others, with the former being entitled to "division on special privileges", determined by court according to the social status of the prisoners.

Female prisoners face hardships. Despite provisions in the Jail Code (Rule 94) that there should be separate hospitals for male and female prisoners, this is not the reality. For example, Comilla Central Jail has one hospital, where there are 73 beds for male prisoners and only 2 beds for the female convicted and under trial prisoners. This is really a matter of concern and regret. There is allegation that although the pregnant women are supposed to undergo periodical medical check-up at least twice a month, they are being deprived of it. There is only one permanent Medical Officer in this hospital. Seriously sick prisoners are provided with the medical service in the nearby hospitals. Rules 1167 and 1168 state that every hospitalized prisoner

AID-COMILLA is member of Comilla Jail Task Force Committee. As social responsibility every year AID-COMILLA provides cloths during Eid festival among women and children. There is a lot of scope what we can do but for some limitations we cannot do as we desire.

## Community-based Rehabilitation of People with Disabilities

### Snap Shot:

**Geographical Location:** Comilla, Kurigram, Feni, Brahmanbaria, Gazipur, **Funded by:** AID-COMILLA Own Fund interest earned from micro credit program as social responsibility, **Duration:** Unlimited, **Reporting period:** July

**Objectives:** (1) Increase coverage of primary health care service for achieving "Health for All" (2) Ensure survival and healthy development of children, particularly the underprivileged; (3) Reduce avoidable disabilities through appropriate preventive and rehabilitation measures

**Accomplishments:** Total Number of Participants of the Project: 35; Total Number of Equipment/ Disability Aid Distributed: Wheelchair -2, Standing Table- 1, Walker- 8, Back Slab- 10, Corner chair-5, White Cane- 10, Braille-1, Sewing Machine (IGA)- 2

The Community-based Rehabilitation of People with Disabilities (PWD) aims to increase access of children with disabilities to medical treatment and equipment to assist them in their disabilities. It also attempts to provide assistance to families of children with disabilities to improve their living condition by providing income generating opportunities. This is a huge task which starts with empowerment of the members of the family. Its role is very crucial in equipping the youngsters with basic skills to survive. The initial education or awareness activity provided by the Project was a good start to provide some basic knowledge on how to train PWDs with life survival skills. Through these initiatives, more people realized the value of disabled children as contributors in the community.

AID-COMILLA has an active partnership with Diabetic Hospital for medical consultation and treatment of the beneficiaries. It has partnership with Center for Disability in Development (CDD) which provided training support for implementing Community Approaches to Handicap and Disability (CAHD). Partnership also exists with other local NGOs in Comilla, as well as with the District level government departments.

**Bejoy Mela 2019 in Picture**



## **International and National Day**

During the reporting period a number of rallies were organized or participated by AID-COMILLA as part of observing important international and national days. Project participants, AID-COMILLA staff, partner NGOs, journalists, and other stakeholders participated in these activities. Some of the days observed/participated are as follows:

1) International Literacy Day; (2) World Rural Women's Day; (3) International Human Rights Day (4) International Language Day (5) International Women's Day; (6) World Health Day; (7) International Day for the Elimination of Child Labor (8) International Labor Day; (9) World Environmental Day; (10) International Day against Drug Abuse and Illicit Trafficking ;(11) Sanitation Month; (12) Rokeya Day (13) National Legal Aid Day (14) Independence day (15)Rights to information day (16)Corruption prevention day.

## Annual Picnic at Cox'sbazar 17-20 August , 2022

**Only Picture will be**

### LESSONS

AID-COMILLA believes on **LEARNING BY DOING**. AID-COMILLA is a learning organisation and over the last eighteen years it has learnt by working with the people it seeks to serve.

The lessons learnt by AID-COMILLA may appear simple, but those have had profound influence in shaping and adjusting its development strategy. The first major lesson in AID-COMILLA's experience was the realisation that relief could not be a permanent solution to the problems of the poor. AID-COMILLA, therefore, has decided to focus on developmental activities by working with the community in a given area. But soon enough this strategy gave way to the realisation that the community based approach to development allows the elite and the resourceful in the society to derive the maximum benefit of the developmental resources at the cost of the poor. That realisation led AID-COMILLA to its present target approach and work directly with the poor. It also learnt that with good organisation the poor can quickly be empowered.

The last twenty two years in the field has only strengthened AID-COMILLA's belief that the poor can never be a permanent liability to the society. In fact, AID-COMILLA is confident that basic education, development of skills for income generating activities, and awareness of basic health issues can radically turn the poor into valuable partners in development.

## Office Locations of AID-COMILLA

<b>Comilla : Amratoli Office</b> Ms. Rasheda Akter, Branch Manager, Micro Credit, AID-COMILLA, Middle Majigacha, Upazila: Sadar, District: Comilla, Mobile #01723030010	<b>AID-COMILLA Training Centre:</b> Village : Raghupur (South of Bakrabad Gas Head Office) ; Post Office : Rajapara; Union : Jagannathpur; Upazila: Comilla Sadar, Comilla-3500, Phone # 081-72003, 081-62444, 081-71287-8, Fax # 081-62444 E-mail:aidcomilla.azad@gmail.com
<b>Comilla : Mudaffargonj</b> Md. Masud Karim, Branch Manager, Micro Credit, AID-COMILLA, Chetoshi Road, Modaffargonj, Laksham District: Comilla, Mobile # 01751234541	<b>Comilla : Muradnagar Office</b> Mr. Nasir Uddin, Branch Manager, Micro Credit, AID-COMILLA, Nemaikandi, Upazila: Muradnagar, District: Comilla, Mobile# 01715835469
<b>Feni : Chagolnia Office</b> Md. Ishaque, Branch Manager, Micro Credit , AID-COMILLA, Sat Mondir Road, Upazila: Chagolnia, District: Feni , Mobile # 01714991010	<b>Feni : Parsuram Office</b> Md. Ismail Hossain, Branch Manager, Micro Credit , AID-COMILLA, Anantopur Road, Near Custom Godwon , Parshuram, District: Feni, Mobile # 01818068512
<b>AID-COMILLA: Kurigram, Rawmari Office,</b> Mr. Delower Hossain, Project Officer, IDR-2 Project , supported by HelpAge-International, Women's Collage Road, Rawmari, Kurigram, Mobile #01720940887	<b>Brahmanbaria: Akhuara Office</b> Mr. Abul Hossain, Area Manager, Micro Credit, AID-COMILLA, Kharompur , Upazila: Akhuara, Dist: Brahmanbaria, Mobile# 01719225004
<b>Cumilla: Bagmara Office</b> Mr. Bishwonath Sarker, Area Manager, Micro Credit, AID-COMILLA, Bagmara Bazar, Upazila: Lalmai, Dist: Cumilla Mobile# 01719770535	<b>AID-COMILLA: PPJ Project Office ,</b> Md. Murshedur Rahman, Project Manager Mobile: 01720-025426 Village : Raghupur (South of Bakrabad Gas Head Office) ; Post Office : Rajapara; Union : Jagannathpur; Upazila: Comilla Sadar, Comilla-3500, Phone # 081-72003, 081-62444, 081-71287-8, Fax # 081-62444
<b>SAMIA AZAD PRIVATE POLYTECHNIC INSTITUTE (a sister concern of AID-COMILLA)</b> Abul Kalam Azad, Project Director AID-COMILLA, Pairadanga, Opposite to BRAC Office, Upazila: Nageshwari, District: Kurigram Mobile # 01715082180	<b>Kurigram-Nageshwari Office, PPJ-Sub Project Office</b> Md. Morshid Alam, Project Manager AID-COMILLA, Pairadanga, Opposite to BRAC Office, Upazila: Nageshwari, District: Kurigram Mobile # 01719540837
<b>AID-COMILLA: Kurigram, PPJ Project Office ,</b> Mr.Delower Hossain, Project Officer Md. Morshid Alam, Project Manager, Holding #432, Polashbari, Kholilgonj (Upazila Gate), Kurigram, Mobile # 01719540837	<b>AID-COMILLA: Lakshmipur, PPJ Project Office</b> Md. Abu Naser, Project Manager, Mobile: 01775-327342 Chowdhury Mohol (Ground Floor) , Word number-1, Uttar Mojupur, Madam, Lakshmipur

## Values, Social Justice and Gender Sensitivity

**AID-COMILLA respects the following values and integrates social justice and gender sensitivity in its work.**

- (1) Honor cultural, ethnic, racial, religious and spiritual diversity within the context of individual responsibility.
- (2) Encourage people to care about persons within and outside their own group.
- (3) Promote the building of respectful, positive and responsible relationships across the lines of gender and other divisions.
- (4) Respond to human suffering in ways that promote dignity.
- (5) Encourage people to commit themselves to lifestyles that promote their own health.
- (6) Resolve personal and inter-group conflicts without just turning them over to lawyers and judges.
- (7) Develop effective alternatives to the current patterns of violence at all levels. Constructively use non- violent methods to oppose practices and policies with which we disagree and in the process reduce the atmosphere of polarization and selfishness that itself is a source of violence.
- (8) Believe that people possess an innate wisdom. Listen to the people for insight and wisdom.
- (9) Making mistakes in trying out new things is the essence of living a challenging life. Learn lessons from such mistakes and improve yourself and encourage others to do so.
- (10) In order to have effective gender practices, make yourself aware of the concept of gender, attain the capability of analyzing various gender disparities and their associated problems and inequalities in the socio-cultural and economic environment and finally take actions to remove gender disparities from the work place, society and country.

## Statement of Competency

**Working Approach:** AID-COMILLA follows the following strategies/methodologies for all its projects/programs. Special attention given to adopt some of the useful PRA techniques to identify ultra poor potential women to be selected, to understand power structure, their problems and possible solution options identified by them.

**Flexibility and adaptability** is the important attributes of all the projects/programs. The steps suggested below are largely derived from WSR systems methodology which maintains that development projects always require three things: an investigation of the facts, sufficient theoretical knowledge to allow informed choices to be made about which methods to be followed, and the ability to deal with human relations. Part of the reason that will attempt the project through participatory means is to improve the rate of uptake as new development strategy is developed.

**Understanding Desire:** Meet the poor men/women and other stakeholder in targeted area to clearly understand their needs, values and desires. Equally important, the women members must be informed of the motives and values of the parties involved in the specific project. This will help to establish a level of trust.

**Investigating Conditions:** This stage ensures that sustainable development approach will be developed in the context of existing development practices. Document existing development practice, investigate women meta-decision making regarding self reliance. Explore potential resources and restrictions of each area, questionnaires, the Delphi methods, focus group, specific issue, village mapping exercise used at this stage.

**Formulate Specific Objectives:** Through brain-storming, problem structuring or other methods , project staff and the rural men/women members come to agreement on a set of objectives, desire scenarios and indicator of impact of the project. At this stage, participants should agree on the most important problems to solve.

**Coordinate relations:** Discuss what to do, how to do, whom to do with, what criteria to use to measure impact through interactive planning, focus group or other methods.

#### **Establish a basis for practising environmental monitoring through quality investigation**

- (1) initiate to develop a participatory monitoring tool to investigate training quality at a regular basis;
- (2) produce case studies on different environmental aspects of human development
- (3) incorporate learning in the training module

# AUDIT REPORT

## **Auditor's Management Report - Findings and Recommendations (Extracts only from applicable sections)**

### **1.00 Internal Control System**

Strengthen and improve systems of control and documentation addressing following topics;

- ✓ Org charts and job descriptions should be reviewed periodically to reflect appropriateness and up datedness
- ✓ Org. manuals should be reviewed and upgraded regularly
  - Administrative manual
  - Accounting manual
  - Purchase manual
  - Store manual / procedure
- ✓ Administrative manual should contain a section on "Disposal of Fixed Assets"

### **2.00 Financial and Accounting System**

Financial and Accounting system manual should be upgraded to cover the following topics;

- Computerised information system (audit trails etc)
- Delegation of financial signing ability
- Internal audit procedures

- Inventory procedures including physical counts of assets / stationeries
- Development of ICQ matching report criteria.
- Banking and payments
- Cash disbursement procedures
- Project Cost Control of community managed projects

### 3.00 Organizational Chart and Job Descriptions

The present organizational structure is inadequate to cope with the organization's present activity level due to growth over the last few years

Overall management and its duties, lines of responsibilities and the accountabilities of the employees need to be reviewed and changed.

### 4.00 Internal Audit

AID-COMILLA should create an Internal Audit Cell to ensure compliance on financial rules, fund management, asset management etc.

## STAKEHOLDER NEEDS / WANTS

#### Communities want:

- Programs that make a sustainable difference in the quality of their lives and that improve the well being of their community
- Pre and post project workshops with more community involvement

#### Partner CBOs want:

A Partner that brings:

- High quality, long-term, community based projects
- Capacity building assistance
- Strong management and guidance

#### Executive Director wants:

- AID-COMILLA to be recognized regionally, nationally and internationally as a leader in its field.
- All stakeholders to be pleased and proud to be associated with AID-COMILLA
- Controlled, strategic growth
- An NGO that really does make a difference
- Long term funding sustainability
- Reliable, motivated, committed and capable staff that can run the organization effectively and professionally.

#### Employees want:

- Fair compensation -salaries and benefits
- Long term Employment
- Challenging work
- Opportunities for Promotion
- Personal Development
- Accountability and responsibility
- Comfortable, safe work environment
- Inclusive management style

#### Donors want:

- Strong Partners they can trust to deliver the project as proposed.
- “Rights Based” Partners with a proven track record of effective achievement.
- Easy to read, innovative projects that clearly set out all aspects of the project.
- Projects that are developed with input from the beneficiaries.
- Projects with a strong M&E component

**Audit Report (Development Project)**  
**Association for Integrated Development Comilla (AID-COMILLA)**  
**Consolidated Statement of Financial Position**  
**As at 30 June 2019**