September 17, 2006

To
Mr. Frank Bukx,
Project Manager,
RABOBANK FOUNDATION,
P.O. Box-17100,
3500 HG Utrecht,
The Netherlands.

Project nr. 02.092

Subject: **Submission of Half-Yearly Progress Report and Accounts Statements.**

This is our pleasure to inform you that already we have crossed six months of the project implementation and all the project activities have been carried out as per project plan effectively and smoothly. According to the project progress and achievements, we have prepared the half-yearly project progress report and submitting herewith and accounts statement for your kin information and necessary action. We have tried to describe the total picture of the project progress and accounts expenditures. However, if you need any further clarification and information please feel free to ask us. You would be pleased to know that all the project activities are carried out as per project plan smoothly and effectively, which you would get in the project report. Please send the second instalment of the project fund as your earliest possible. We have explained all the sections according to your prescribed reporting guidelines and format. We need your valuable advice and suggestion for the future reporting. You would be happy to know that most of the participants are already trained on different trades. Please acknowledge the receipt of the report by E-mail: **idobd1993@yahoo.com**

Anticipating your cordial co-operation.

With our best wishes,

Yours sincerely,

Md. Mizanur Rahman,
Executive Director.
E-mail: **idobd1993@yahoo.com**

Encl: Half-yearly Progress Report and financial statement.
Administrate Details.

Half-yearly Progress Report and financial statement.

On

"Micro-credit Program for Pickgacha Char Poor Fisher Women Groups"

Submitted To :

Rabobank Foundation - Netherlands.

Submitted by :

Integrated Development Organization (IDO)

Sagerdari, Keshabpur, Jessore, Bangladesh.

E - mail : idobd1993@yahoo.com

RABOBANK FOIUNDATION
PROGRESS REPORT-CURRENT PROJECTS
guidelines for investment/credit project:

Project Nr:-02 . 092

Please provide information on all sections, which are applicable to your project and send your report to RABOBANK Foundation. P.O. Box: 17100, 35 HG Utrecht, The Netherlands.

I. Activities:

a. **Meetings/Seminars:**

As mandatory of IDO's bylaws, it always arranges weekly group meetings and workshop-seminars regularly for the organised group members and with their fullest participation. It is the regular phenomena of the organisation. In the constitutions of the samities, it is clearly mentioned that they will sit weekly basis and discuss the on going problems and issues and collectively solve the problems and take actions. So, it mainly emphasises on weekly group meeting discussions and sharing to enhance the potentials of the poor group members and to make them vocal in all the respects. During the reporting period, the group members have been attended weekly meetings in each week regularly under the guidance of the related staff members and participated in the discussions actively and critically and they have been played the roles of initiators in the group meetings. Generally each group has a committee of 3 members (i.e. Chairperson, Secretary and Cashier), who have played the main roles for organising group meetings and initiate group discussions during group meetings. Mainly the Chairperson, Secretary and the Cashier are the responsible persons to arrange group meetings and group activities and also to ensure the presence of the group members. So far all of them have been played a remarkable role and all the old samities have become strong and strengthened the management of the samities.

Fish Processing

During last six months, IDO arranged a total of 1392 (previous 912 +new 480) group meetings for Previous 67 (44 + new 32) groups of 1692 women members (67 groups x 4 weeks x 6 months) = 1392. All the meetings were attended by the group members regularly,

where they have discussed their daily affairs, problems, on going issues, credit, IGAs, profits, viability etc. The staff members have been attended 6 monthly staff meetings, where they have reviewed the progresses, activities, lacking, drawbacks, problems, group performances, and also analysed the profits and losses of the IGAs etc. and found out solutions for the problems through joint discussion and sharing. They also shared their experiences in those meetings. Necessary steps have been identified and implemented for recovering the problems and difficulties.

Subject/Type: number of persons attending' number of meetings' results:

As usual, IDO mainly have been emphasised on the life oriented matters, issues, problems, difficulties and subjects in the group meetings, which have been initiated by the group members from their experiences, because, the poor women group members like to discuss about their life oriented matters, issues, problems, difficulties and problems, as, they want to improve their lives and livelihoods through the samities. So, it mainly have been discussed life and livelihood oriented topics during group meetings for awareness raising, building unity, solidarity, commonalties, reciprocal cooperation, vocabulary, capacity and knowledge etc. and also common understanding, by which they can work for their family economic development, social development and cultural development and also for life style development.

During the group meetings, mainly work related, life oriented and livelihood oriented topics and subjects have been discussed in the group meetings. The meetings discussion subjects were life related, problem related, issue related, difficulty related, activity related, action related, profit related etc. and credit related i.e. awareness raising, issue based, gender development, life oriented, group activities, groups' performances review, poultry rearing, tree plantation, vegetable cultivation, homestead gardening, children education, primary health, nutrition, rules and regulations of trades selection, disbursement procedures, realisation procedures, revolving procedures, viability and feasibility study, how to increase income and make the IGA profitable, proper utilisation of credit, how to develop family economic position etc. The topics like primary health, trafficking, nutrition, MCH, children education, ORS preparation, Balance diet preparation, family management, social events like dowry, divorce, polygamy, women's rights, human rights, child rights, women empowerment, democracy and legal education, family court, AIDS/HIV, common diseases, environmental issues, sanitation etc. which have been critically discussed in the group meetings by the group members, which have increased the knowledge and ideas of the group members and have made all square in all the respects for future development.

The seminar subjects were: family economic development, gender development, women's participation in family economic development and women and micro-credit program. How to develop greater solidarity, unity, and institutions and make the institutions stronger in future. How to initiate social actions through collective efforts and joint projects for joint families improvement.

The staff meetings' subjects were: progress review, finding lacking, difficulties, problems and drawbacks, problems etc. how to develop effective monitoring and supervision, ensuring timely, how to overcome drawbacks and lacking and how to solve problems through collective discussions, planning micro-credit programs, review of program performance, plan for next week, problems and solutions and also monitoring. How to make the group members more capable, aware, activities, increase critical participation and analytical capacities etc.

In the group meetings, in each meeting. 19 x 58 x 4 x 6 = 26448 persons time. i. e. 58 group members. In each meeting, 1 hours x 26448 persons hours = 26448 hours total.

Results:

- Organised and aware 1109 women group members, who have been taking initiatives for self-development, because, they are aware about their problems and trying to solve their problems jointly.
- They are now more aware, critical, analytical, and participative about their lives, livelihoods, future improvement, social, economical and cultural conditions and their children's future, because of potentiality improvement and increased realisation of the self-dependency and self-reliance.
- Now they are capable to identify their available resources and have been utilizing their available resources properly for increasing family economic conditions and productions through their own efforts and initiatives.
- At present the group members have become more aware about credit and IGA rules and regulations and have been utilising their gain knowledge and ideas for their own credit activities and trying to get more profits.
- They can easily identify viable and feasible IGAs, can manage and carry out IGAs properly and profitably, which has lessened the workload of the staff members gradually.
- They can analysed and identify problems and find out solutions by joint discussions, which has reduced the staff workload.
- Women involvement in economic activities has increased, which has created a positive emancipation among other women community and all women are involving in economic and productive activities.
- Unity, solidarity, and reciprocal cooperation have increased, which has increasing joint actions and collective actions for realising their rights and legal rights.
- Groups have become strong and strengthened the group management procedures and groups' performances have increased in all respects.
- The can easily identify, resources, feasible IGAs, utilise credit money and realise credit instalments, because, they are getting profits from their IGAs and returning credit instalments from the incomes, so, it is not burden for them.
- They can take all sorts of decisions partially and realise their roles.
- Instalment realisation has become satisfactory, because, they have realised that the groups are their own groups.

In staff meetings, in each meeting 5 x 6= 30 persons times i.e. 5 staff regularly attended the meetings and they spend time for 5 x 4 x 6 = 120 hours during the last six months. .

Results:

- Staffs have become capable and efficient in all the respects.
- Due to staff meetings, they have become efficient and skilled on group development, credit handling, analysing, and micro-credit management and also revolving fund use, which have made them efficient and they are efficiently managing the groups and IGAs.
- As the staffs have become skilled and efficient, so, the organisational program activities

like micro-credit programs are improving and becoming more smooth and effective and benefiting the participants.

- Easily the staffs can identify and solve problems of fields and groups, which has made the group more effective and smooth and improved group management.
- They can improve and appropriate plan and implement organisational activities properly.
- Credit instalments realisation is satisfactory.
- Gradually developing commonalties about the program among the staffs and they are becoming equally capable and project implementations have become smooth and effective and encouraging.
- Monitoring, supervision and follow up systems have become improved and effective, which has increased the organisational image to the all levels.

Deviation in comparison to previous report:

It is a continuation project of earlier project and it is the second year of the project implementation and already the annual report of the first year has been submitted citing all the progresses, so, it is the first report to the second year of RABOBANK Foundation supported project. In comparison of the previous year, it may be said that there are much progress in all respects, because, the number of groups have increased, group members have become much capable in all respects, increased savings sizes, critical awareness has increased among the staffs etc. and they have becoming self-dependent and self-reliant, which has been enhancing their economic, social, and cultural conditions in the society and they participants are getting social values in the society.

b. **Visits and visitors**:

IDO emphasises on frequent field visits for proper implementation of the project activities effectively and smoothly in the field, so, it always emphasises on frequent and intensive supervision, follow up and monitoring to make the project activities effective and smooth and also ensure peoples' participation. IDO has a strong supervision, follow up and monitoring system for all programs, as it has developed a Monitoring and Evaluation Cell within the organisation through providing training. It maintains different steps for supervision and follow up. It has supervision and follows up rotation. Every staff after visit has to report to his

supervisor. So, frequently visits are maintained by the staff members for smooth and effective implementation of the project activities and it is very regular and frequent. Moreover, it has developed reportability, accountability and transparency among the staffs and even among the group members.

During last six months, the Executive Director paid 12 visits, Coordinator paid 30 visits, Supervisor paid 48 visits, and the Organisers paid 58 x 4 x 6 = 1392 visits in the field, which have been made routine wise, so, the project participants have got lot of opportunities for improving their potentials and also the activities have become smooth and effective.

Subject, number attending; advice; results:
The discussion subjects were: supervision, follow up, and monitoring for senior staff and for the Field Organisers supervision, monitoring, advising, instalment collection etc. and analysing the activities, plans, progresses and improvements. The visitors analyse the project components and activities and action plans and also analyses the implementation and realisation of the achievements of the project.

Apart from these, the staff visits, two Executive Committee members have visited the groups for two times.

The number of attending is 599 times of all staff (an hour each).

Advice:

It has provision to provide feedback and advice to each visit to the visited staffs and visited groups. So, it is mandatory for each visitor and also each visitor has to submit a visit report to the superior with the findings and advice. So, each visitor has given necessary feed backs and advice to the groups and staffs for each visit. Even they have provided necessary spot training to the groups and staffs for their capacity and efficiency development. The advice were: how to organise community women, how to organise groups, how to organise group papers, how to organised group activities, how to involve the group members with economic and productive activities, how to utilise local available resources, how to initiate group discussions, how find out problems and solve problems, how to improve their self-potentials and capacities, how to identify the viable IGAs, how to keep group accounts, write meeting resolutions, how to conduct group meetings effectively and smoothly, how to make participate the group members in discussions, how to make the IGAs effective and profitable, how to identify the profitable and viable IGAs, how to repay the loan instalments etc.

Results:

- Increased human potentials of the group members and increased awareness levels of the organised group members.
- The women members are becoming capable gradually.
- They are trying to become self-dependent and self-reliant gradually.
- They are becoming active and taking self-initiatives.
- Gradually supervision and follow up is becoming smooth and effective,
- The group leaders are taking initiatives for realizing loan instalments.
- Gradually loan instalments realisation has becoming up to date.
- The group members are more careful and active.
- Staff are careful and dedicated,
- Effective implementation of credit program and
- Increase of the participants.

Apart from, a team of Executive Committee visited the groups and program areas. The provided advice to the staff and group leaders, which are very much fruitful and effective and also encouraging to improve the implementation procedures and structures.

Deviation in comparison to previous report:
It is the first report of the project, because, it has crossed only six months, so, time has not come to compare with the previous report.

c. **Education, courage, training:**
Given through this program: number attending, results.
Followed by staff: type, number, attending, results:

This is a micro-credit support program. But IDO has common program for awareness raising and education activities in the field, which are carried out by the staff members during the field visit and group meetings. During last six months, the staff members have been provided the awareness raising education, literacy education other life oriented education to the beneficiaries. The staff members (5 staff) were provided orientation and training for 5 days through one batch on project implementation, objectives, goal and activities. Leadership and IGA management training was provided to 150 group leaders for 2 days through 6 batches, accounts and record keeping training to 50 group cashiers for 3 days through 2 batches etc. to involve in income generating projects for their family economic development and group activities running:

- Awareness building education to 1109 organised group members.
- Functional literacy and numeric knowledge to 420 members.
- Primary health education and nutrition education to 1109 members.
- Water and sanitation education to 1109 members.
- Gender relation development to 1109 members.
- Credit & savings management training to 5 & accounts management to 4 staff members.
- Leadership and management to 150 group leaders.
- Accounts management training to 60 group cashiers.
- Encouraged to involve in IGAs to 381 group members.

Results:

- Gradually 150 group leaders are becoming aware about leadership and management and gradually leading and managing the groups properly and also carrying out IGAs for their family economic development, because, they are fully aware and skilled to run IGAs.
- A total of 60 group cashiers are skilled on accounts and record keeping due to training and they can keep and maintain records properly under the supervision of the staffs.
- 5 staffs have become skilled and efficient to mange project implementation and can manage IGAs and credit program at the field level.
- 420 illiterate women can write and keep accounts, can read and they are teaching other group members, so, gradually all the group members will be literate.
- 5 staffs can maintain credit accounts properly.
- Seeing successes of the participants, the community people are becoming encouraged and involving themselves in different IGAs for the own interest and own development.

Followed by staff: type, number attending, results.

IDO has set up follow up schedule for the staff members of different levels and continues follow up for proper project implementation in the field levels. During last six months, a total of 4 Field Organisers, one Supervisor and the Coordinator and also the Executive Director have been visited the field for follow up and supervision. The Field Organisers have been attended 1109 meetings with the beneficiaries, the Supervisor has been attended 48 meetings, the Coordinator has been attended 30 meetings, the Executive Director has been attended 12 meetings, where they have followed up the activities of the group members, staff members and groups. They have been provided spot training to the staff and the group members, where they have found out lacking and drawbacks.

Results:

- Aware and careful staffs and group members, so, gradually the program activities have becoming dynamic and smooth.
- All records and accounts are well kept.
- All IGAs are becoming profitable and the beneficiaries are getting good profits.
- Developing accountability and reportability among the staff and group members.

- The Field Organisers and participants were alter and carry out the IGAs effectively and smoothly.
- The instalment realisation is satisfactory.
- The activities were monitored strongly.
- The Field Organisers and the participants have got guidance.

II. **Credit Program:**

a. **Starting capital (revolving fund):**

The starting capital is Rabobank Tk.1305,000/- (Support of RBOBANK)

Total funding (donor organisation/own capital):

Tk.2446,487//- (Donor Tk.1305,000/- + IDO & RLF of Rabobank Tk.973,000/-+Group savings Tk.168,487/-)

Inflation rate: 5.6%

Interest rate on deposits: Tk.6%

On credit given (Loan): Tk.15%

Reservations: state, period and amount:

Savings : Voluntary or compulsory: number and amount deposited:

Savings is compulsory. Number is 67 group funds and amount deposited Tk.168,487/- only and total group members 1692.

b. **Loans (central fund or to individual members) (number, amount and purpose.**

A total of 891 (with RLF-510 and new 381) women group members have been provided credit supports. So, direct beneficiaries are 891 women and indirectly their family members approximately (891 x 7)= 6237 persons app. because, in char areas, population growth rate is more than other areas.

Number of members of credit unions/associations/village groups: Number of female participants (%):

891 members from 67 groups and the number of female participants is 891 i.e. 100% females, because, all groups of women members.

c. **Loan Portfolio:**

Number of loans per month: 148

Number of loans is 148 and trades number is 4

Number loans repaid monthly: 148

Sectors:

Sl. No.	Trades.	Participants.	@Tk.	Total.
a)	Fishing net making	101	4,000	404,000
b)	Fishing business	250	4,000-5000	1250,000
c)	Fish cultivation and	290	3,000-4000	1170,000
d)	Duck and chicken rearing	250.	3,000-4000	1007,000
	Total:	**891**		**3831,000**

Total taka disbursed 3831,000/- (money flow) among 891 beneficiaries, as the realization has been revolved but total capital was Tk.2446,000/-

Repayment discipline: Weekly instalment basis as per loan manual.

The loan amount is Tk.3000/- to Tk.5000/- individual members considering the trades.

Maximum of individual loan amount: Maximum individual loan amount is Tk.5000/-

Purpose of loans:
The main purposes of loan distribution are:

a) Fishing net making,
b) Fishing business.
c) Fish cultivation.
d) Duck and chicken rearing.

Those trades have been selected considering the viability and feasibility and also the practice of the participants and for income generating activities for income and employment generation on those sectors.

Amount of loans repaid this reporting period: (from this year's loan only)

Total loan distributed Tk.3831,000/- (revolving conditions)

Realised Tk.13,85,000/- from RABOBANK Fund of this yearly only.
Out standing Tk.2446,000/-
Interest received Tk.202,864/-

Period of Repayment (Schedule):
General repayment schedule is weekly basis, but is some cases, it varies considering the trades. Loans are collected with one-year i.e. 12 months with 46 equal instalments generally but in some cases, it varies.

Percentage of non-repayments in amounts and number:

Nil.	% month areas.
Nil.	% 2 months areas.
Nil.	% > 6 months areas.

Note: Generally the participants repay the loan instalment in the due week, if any member becomes unable, the other group members jointly repay the loan instalment, or the participant repays the loan instalment in the next week. So, the due and over dues are very seldom.

Reason for defaults: Not applicable.
Proposed solutions: Not applicable.
Degree of realisation: 98%
Sanction for non-repayment: Not applicable.

The main problems faced during reporting period are:

a. All group members want to take loan at a time, so, IDO faces problems.
b. They want more amount of loan.
c. They want alternative IGAs.

Measures taken:
The following measures have been taken to face the problem:

a. Through continuous and strong motivation the group members are made

understand about the limitation.

b. The group leaders take the responsibilities to select the loanees.
c. The realization credit instalments are revolving to the group members.
d. Provided development orientation in stead of credit orientation.
e. Encouraged to build up own savings and self-capita.

III Production:

Period	**Yield.**	**Cost.**	**Surplus**.
6 months.	is not calculated.	2050,000 app.	245,000 app. consumed by beneficiaries.

As the group members are involved with fish net making, fish businesses, fish production and duck and chicken production, so, they are producing nets, fishes and poultry birds, which have to sell in the market, which are available locally and externally. So, all of these are giving financial production through giving incomes for the participants. Generally the participants sell their products in the locality and some times in the local markets.

Marketing is available in the working areas, which is individuals and markets. Trend of price is local base. It rises and downs considering the season. All the products are marketable and viable in the working areas. Markets are available in the working areas, so, it may be 1 or 2 km. Transport system is on food generally.

IV. Investments:

a. **Assets (premises, land, equipment)**

IDO has used its office premises, staffs, training equipment, resources, money, technologies, skilled staffs, bicycles, motor bike, management, policy formulation bodies etc. for the project implementation.

The beneficiaries have used experiences, ideas, skills, capacity, manpower, homesteads, lands, equipment, technical knowledge etc. for increasing financial production from the IGAs.

Planning: The project implementation was planned with the participation of

the group members and carried out all the activities with their active participation. In all levels group members are participated and ensured critical participation, because, they are much aware now and they can plan and implement their own activities.

Realization per component in comparison to budget per component.
All realisations are made according to the project component wise and to the budget head wise, which are made weekly instalment basis and the realization rate is 100% still, because, the group members have realised, these are their own funds, so, returning loan instalments in due time with own initiatives.

Excess/over investment: Only group savings and organisation's contributions were excess or over investment than budgeted amount. In some cases, group members invest from their own capital, because, some of them have own capital at hand to invest for bigger shaped economic activities.

Period (in comparison to planning): Still period is followed as per project plan.

Partial non-execution/under investment: Not applicable.

b. Utilization of contribution from revolving fund:

Already a revolving fund has developed within the organisation for the fisher women group members with the support of RABOBANK Foundation-Netherlands. The revolving fund is continuously revolved to cover more beneficiaries, because, loans are given and realised by instalments and the realised instalments are used for providing more loans to the group members continuously. Already a good number of group members have been covered with the revolving fund and more beneficiaries will be covered in future. As the revolving fund is for the groups, so, the group members are getting ownership of the revolving fund in future and the group savings will be associated with the revolving fund in future. We have given 350 persons from the capital fund and 98 persons have been covered from the realisation. It is also adding the group savings and organisation's contribution with the capital donor's fund.

V. **Financial Statements of Saving and Credit programs in general show the following items**:

Balance Sheet		**Period (January-June' 2006)**	
DEBIT		CREDIT	
Group savings.	168,487	Loan disbursement	3831,000
RABOBANK salary.	00	Staff and group training.	47,225
Staff training.	47,225	Staff salary.	42,500 (DC)
Loan realization.	1385,000	Stationers and conveyance.	14,276
Service charge receive.	72,000	Cash in Bank.	688
IDO+RB contribution.	973,000	Cash at hand.	6,623
Rabobank loan-06	1305,000	Furniture-fixture.	8,400
Total:	39,50,712/-	Total:	39,50,712/-

IDO provided contribution for loan, beneficiary training, staff training, TA, postage etc

Income and Expenses:

INCOME		**EXPENSES.**	
RABOBANK donation for salary.	00	Group and staff training.	47,225
Do donation for training.	47,225	Staff salary.	42,500
Service receive from RLF.	72,000	Loan given.	3831,000
Contribution receive (loan)	1305,000	Stationers and conveyance.	14,276
RLF Used.	973,000	Cash at Bank.	688
Group savings used.	168,487	Cash in Hand.	6,623
Realisation used.	1385,000	Furniture-fixture.	8,400
Total:	**3950,712/-**	**Total:**	**3950,712/-**

VI. **Conclusion**:

Weakness (bottlenecks):

* Skill and efficiency problems, so, staff and beneficiaries shall need more training on micro-credit.
* Insufficient money for credit.
* High credit demand.
* Backward and time consuming hardship communication.

Proposal for improvement:

It needs more training and sharing for improvement it needs more training for the staff and the beneficiaries and also strong motivation, which can be give by the skilled staffs.

What action can be taken and what will be the results:

- Internally the staff and beneficiaries were provided training, so, the program implementation has become smooth and effective.
- Weekly group savings have become regular and up to date.
- Realised credit instalments have been revolved continuously for covering more beneficiaries.
- Strong motivation and making understanding strategies have been adopted during the reporting period.
- Necessary communication means were arranged.

Has any action already been taken with staff results:

Yes, already the staff members have been provided necessary skill development training and orientation, through arranging training courses and sharing meetings also monthly review meetings, which has given good results. It has also taken orientation and sharing meetings with the beneficiaries, which has also given good results.

Strong points:

- Sufficient scopes in the coastal areas to work for the poor people.
- Positive response from the community.
- Supports for community people.
- Experienced and dedicated Executive Committee.
- Credit and group policy manuals.
- Strong accountability within the organisation.
- Strong supervision, follow up and monitoring system.
- Have technologies for rural development.

Prospects:

During the last one half year, the beneficiaries have become aware and capable considerably, improved their economic conditions, social conditions and cultural conditions, they have become organised and united into groups and has developed unity, solidarity and reciprocal cooperation among the organised members, have developed group capital,

self-capital and those are utilising for income generating activities. Gradually their capacity, quality and efficiencies have increased. Now they are self-reliant and self-sufficient and helping others for becoming self-reliant and self-sufficient. They have got employment opportunities and earning avenues in their own places and own areas, so, other people are getting encouragement from them, which is followed by other community people, because, the community will learn from observing the beneficiaries and they will involve in the same activities for their own family economic development. As the economic position of the beneficiaries will develop. Gradually community emancipation will develop ad in future the community will take initiatives for running this program for their own interest. Their social value has increased and participating in family and social decision-makings. It has created emancipation among the society and among the women fisher community. More and more women are coming to us to join in the samities, because, they have realised that they should be organised and initiate self-employment and income earning avenues for their own development and none will help them to improve their families in the society.

Outcome of the program:

- Created employment and income earning avenues in the local areas and the project participants have got employment and income earning opportunities

and contributing for the families, which has increased their social value, participation in decision-making and ownership in the families.

- Project participants have become skilled and capable and they are continuing their project related IGAs and increasing capital and group funds and also utilising those for income generating purposes.
- Established a revolving fund for them gradually for the groups and which will be used in future to cover more beneficiaries and still has been utilising by themselves for undertaking small income generating activities.
- They can identify the resources of surroundings and available resources are being utilised properly.
- As, employment opportunities have been created in the working areas so, reducing unemployment situation.
- Reducing unemployment situation in the operational areas.
- Social value of the women and poor people is increasing gradually.
- Project participants have become confident and trying to improve their own economic conditions.

Plan for next period:

In the next six months period, the following activities will be carried out considering the experiences and ideas and also feedback of the last six months' project implementation. From the last six months' feedback a plan has been prepared and the following activities will be carried out:

- The running credit activities will be continued and RLF will be used to cover more participants of the working areas and new members will be included in the next six months' project implementation, even, the present group members will be included through providing more credits, who have needs.
- The rest training courses will be imparted on leadership and management training for 25 persons, who have not yet attended training courses.
- Savings of the group members will be increased and those will be utilised for covering more women members and involving in economic and productive

activities for their family economic development.

- Impart accounts and record keeping training for 25 persons with the help of the organisation staffs.
- Follow up, supervision and monitoring activities will be continuously imparted for making the project activities more effective, fruitful and smooth.
- Arrange group members rally.
- Conduct monthly staff meetings for progress review.
- Conduct Internal Audit.
- Arrange and conduct External Audit.

Further remarks:

It is the credit of the donor RABOBANK Foundation-Netherlands, which has been supporting the project for two years for the development of the poor coastal people i.e. the fisher women society of Paikgach Upazilla of Khulna District.

We are very much thankful and grateful to the RABOBANK Foundation-Netherlands and staffs and the people of the Netherlands, who have been contributing for the development of the poor fisher folk of Bangladesh. Our devoted and dedicated staffs have been implementing the project activities very properly and effectively and benefiting the poor women of fisher community. We are thankful and grateful to the local administrations, government departments and local people, who have extended all sorts of supports for the development of the poor people. It may be said that within short time, the project achievements are remarkable, because, it was in the small sphere. The project participants actively participated with the program, which has enhanced the program implementation. The staff members are also provided the best efforts to make the program implementation dynamic and effective. Strong supervision and follow up were maintained and strong monitoring has been conducted. The micro-credit project activities have been carried out smoothly and effectively. The project beneficiaries have been running their income generating activities smoothly and properly and getting incomes. It has created employment and income earning opportunities for the group members. The savings fund has been utilised with the credit fund, which helped to cover more women group members. Weekly instalment realisation is satisfactory, which about 98%. We are very much thankful and grateful to RABOBANK Foundation and its personnel for supporting our project for the socio-economic development of poor women group members. We cordially anticipate the helping hands of RABOBANK Foundation continuously to carry out our micro-credit activities for the poor women group members.

RABOBANK FOUNDATION

P.O. Box- 17100, 3500 HG Utrecht, The Netherlands.

FORM FOR ADMINISTRATIVE DETAILS.

In order to transfer our donation, we would be very pleased to receive the following information:

Beneficiary:

Name : Integrated Development Organisation (IDO)

Address : Sagardari, Keshabpur, Jessore, Bangladesh.

Residence : Do.

Country : Bangladesh.

Banking connection of the beneficiary:

Name : Sonali bank.

Branch : Sagardari Bazar,

Address : Keshabpur, Jessore, Bangladesh.

City. : N/A.

Country : Bangladesh.

Account number: (SB)-1970

Currency : Bangladesh Taka.