# ANNUAL REPORT

**JANUARY-DECEMBER-2016** 



**AID ORGANIZATION (AO)** 

Street: Jaifia Plaza, Battala, Nabagram Road City: Barisal, Country: Bangladesh

Mobile: +880-1718665198,Fax: +880-64337 E-mail: info@aidobd.org, Website: www.aidobd.org,



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1. Name of the Organization:

**AID ORGANIZATION (AO)** 

2. Address (Head Office):

Jaifia Plaza, Battala, Nabagram Road,, Barisal – 8200 Phone +880-431 64337 Fax +880-431-63914 Cell +880178665198,

E-mail: <a href="mailto:info@aidobd.org">info@aidobd.org</a>, Website: <a href="mailto:www.aidobd.org">www.aidobd.org</a>

3. Contact Person:

Md. Moniruzzaman. Executive Director

#### 4. Background:

Aid Organization was established in 1998 as a nonprofit, non governmental, non - political, voluntary development organization (NGO). At the begging of Aid Organization few development approaches had been taken in response to the felt needs of the neglected disadvantaged people of the poor communities. Some enthusiastic social worker educationalists and dedicated youth initiated the establishment of the Aid Organization with a view to educate and help its target beneficiaries improving their over all socio-economical condition and standard of their living. The main objectives of Aid Organization are to improve skills based on capacity of its target beneficiaries of the under privileged families of the poor communities in rural and urban areas through incessant motivation, training, education, organization building and action programs for their own benefits. Aid Organization is intended to provide necessary technical and financial supports to the target to beneficiaries to acquire adequate Skills and knowledge leading to self employment. Its or theirs objectives are to foster qualitative and quantitative improvement in the living of the target beneficiaries of the poor communities. Aid Organization desires to ensure socioeconomic development of the target groups along, with their active and conscious participation in different development activities for their own development and to build a society free from exploitation, oppression and injustice, where every individual will be able to live in peace and harmony. With some of these development initiatives in mind. Aid Organization has been working among the neglected people especially women since its inception, in a spirit of equality, mutual Aid Organization-AO 2 trust and exploitation of human resources for the well being of the marginal families of the poor communities. Aid Organization helps the unemployed youths in acquiring technical skills through different training for their self reliance. Aid Organization forms groups of unemployed women and then works for their empowerment through education, skill development training and then enter with action oriented programs with their participation. Impacts of on-going training and development programs are significant where youths and poor women of the disadvantaged communities are being ensured with necessary supports, they need. And such programs need to be increased and expanded elsewhere in the poor communities, where Aid Organization is active. But adequate financial assistance is an urgent need to meet the growing necessity and to achieve remarkable and sustainable development. Its other objective is to foster qualities and quantitative improvement in the living of the target beneficiaries of the poor communities.

#### 5. Geographical and Demographically Coverage:

In response to the demand and with the shift of approaches from charity to development, Aid Organization activities have been extended to other 25 Upazillas of 9 Districts. Extremely hard-core and poor people have been brought under Aid Organization and a large number of them about 41,125 poor families have been receiving Water and Sanitation, Health and Skill Development Training assistance under Health & Family Paining Ministry, Labour Ministry, Global Water Partnership (GWP), Water & Sanitation Supply Collative Council (WSSCC) and United Nation Office. Aid Organization currently works in 9 districts connecting 1864 thousand disadvantaged people mostly women and children.

The rapidly expanding series of development programs are certain to draw more beneficiaries increasing the number of poor people seeking help from Aid Organization.

#### 6. Working Areas and Beneficiaries are given Bellow:

Sl No.	Name of District	Name of the Upzilla	Target beneficiaries
1	Barisal	Kotwali, Babugonj, AgailJhara,	12,000
		Wazirpur, Muladi & Hizla,	
2	Jhalakathi	Jhalakathi Sadar, Nalchity, Kanthalia	6,000
3	Patukhali	Kalapara, Galachipa, Bauphal, Dumki	10,000
4	Bhola	Bhola Sadar, Burhanuddin, Daulatkhan,	8,000
5.	Pirojpur	Bhandaria	600
6.	Borguna	Borguna Sader, Amtoli,	925
7.	Bagerhat	Sarankhola,	800
8	Cox's Bazar	Cox's Bazar Sadar and Teknaf Upazila	1200
	Noakhali	Noakhali Sadar, Begumganj and	1600
9.		Sonaimuri Upazila	
Total	9 Districts	25 Upzilla	41,125

#### 7. Vision: Vision, Mission and Strategy:

**Vision:** The long-term vision of Aid Organization is empowerment of its target beneficiaries through education; health services training and development programs ensuring social and economical development of those who want to participate in every sphere of socio-economic development process meaningfully.

**Mission:** The mission of Aid Organization lies in providing technical & financial supports enabling the target beneficiaries to involve themselves in various development programs for their sustainable development.

#### **Strategy:**

Implicit in the programs strategy is a belief in the efficacy of strengthening the demand side of the services equation based on felt needs of the target beneficiaries. The strategy of the development and training programs include the following:

- To provide the target groups with different need based training for improving professional efficiency:
- ❖ To form groups of target beneficiaries both in urban and rural areas:
- ❖ To promote awareness through education, training and exchange of technical know-how for sustainable development:
- To mobilize youths for playing effective role in socio-economic development.
- \* Activities leading to self-reliance:
- ❖ To create fund by exploring and mobilizing local available resources;
- ❖ to undertake different government programs for raising awareness of the target beneficiaries emphasizing on employment, health, sanitation, food value, safe drinking water, MCH & FP protection of environment and other programs for community development.
- To ensure women development by preventing child abuse, torture on women, strengthening sound gender relation, raising income of women through various IGPs.
- ❖ To afford access of the target beneficiaries to NGO and government run credit facilities for income generating activities.
- ❖ To establish contacts with credit and other support services supplying NGO and government agencies, international donors etc.

#### 8. OBJECTIVES OF THE ORGANIZATION:

The objectives of the organization include-

- To aware people about the development approach and to include interested beneficiaries in related field;
- To encourage people to come under Aid Organization umbrella.
- To educate illiterate people
- To initiate institution building campaigns.
- To campaign anti-drug education.

- To provide treatment MCH-and FP services.
- To rehabilitate the affected victims of women and child trafficking & acid burns.
- To implement pilot projects for employment for the target beneficiaries.
- To afford access of the target beneficiaries to NGOs and Govt. Facilities.

#### 9. Aid Organization Staffing Strength:

#### Personnel capacity (HEAD OFFICE)

SL#	Designation	No. of employs
1	Executive Director	01
2	Coordinator	01
3	Program officer	01
4	Training Coordinator	01
5	Accountant	01
6	Thana Coordinator	01
7	Union Coordinator	01
7	Office Asst.	01
08	Gender Dev. worker	02
09	Peon/Guard/Aye	01
	TOTAL	11

## **Capacity of AID ORGANIZATION (Head Office):**

Space area : 1650 sq. ft.
Executive Director Office : 1 Room
Training, Coaching and Orientation : 1 Room
Office Staffs : 4 Rooms
Toilet : 2 Rooms

#### 10. Management Aspect of Aid Organization:

Aid Organization is administered and managed by a team of bodes and committees as per provision of its constitution at the top. Aid Organization is governed by the general committee, comprising of 25 members. The members of general committee elect an executive committee (E.C) of 9 members. The details of The EC area as follows-

Chairperson	01
Vice Chairperson	01
Secretary General	01
Joint Secretary	01
Treasurer	01
Executive Member	04
Total	09

The executive committee members again elect sub-committee for implementation of specific programs undertaken by Aid Organization. All management is bestowed on executive committee, headed by Executive director who is responsible for planning programs, making policies and implementation of the programs.

# **Legal Status of the Organization:**

Concerned Department	Reg. No	Date
NGO Affairs Bureau	2595	05-09-2010
Department of Social Welfare	Bari -534	26-08-1998
Department of Women Affairs	Bari - 512	23-06-2014
Youth Development Athidoptor	YDA-97SAD-32	03-08-1999
Family Paining Department	AD-146/2000	18-01-2000
LGED	ST-2/2-44(Part-1)-96/1522/2(5)	08-06-2000

# **Membership and Partnership with National and International:**

Sl	Name of Organization	Status of	
#	-	Membership	Partnership
1	Gender and Development Network-UK	Member	N/A
2	CIVICUS Alliance - UK	Member	N/A
3	Federation of NGOs in Bangladesh (FNB)	Member	N/A
2	HIV/ AIDS Network of Bangladesh.	Member	N/A
3	South Bengal Partnership NGO Forum (SBPNF)	Member	Partnership
4	Credit Dev. Forum (CDF)	Member	Under Process
5	Bangladesh Shishu Adhikar Forum (BSAF)	Member	N/A
6	Bangladesh Aquaculture Dev. Society	Member	N/A
7	Early Childhood Development Network (ECD)	Member	
8	Global Alliance Against Traffic in Women (GAAIW)- Int.	Member	
9	Asian Muslim Action Network (AMAN)-International	Member	
10	Asia-Pacific Water Forum-International	Member	
11	End Water Poverty-International	Member	
12	International Association of Hydrological Sciences (IAHS)	Member	
13	Water Integrity Network (WIN)- International	Member	Under Process
14	Japan Water Forum (JWF)- International	Member	Under Process
15	World Toilet Organization (WTO) -International	Member	N/A
16	ECOPOSSIBLE-Network-International	Member	N/A
17	Fresh Action Network- (FAN)-International	Member	N/A
18	World Water Council (WWC)-International	Member	N/A
19	World Women Summit Foundation (WWSF)-International	Member	N/A
20	Global Water Partnership (GWP)- International	Member	Partnership
21	Global Water Partnership (GWA)- International	Member	
22	International Child Forum (ICF)- International	Member	Partnership
23	Medical Knowledge Institute (MKI)-International	Member	Partnership
24.	Millennium Water Alliance (MWA)-International	Member	
25	International Waste Solid Association (IWSA)-	Member	Partnership
	International		
26	Stop TB Partnership – International	Member	
27	UN-HABITAT-International	Member	Partnership

#### 11. On – Going Programs:

Aid Organization since its inception in 1998 has been activating many training courses and implementing development programs in its urban and rural project areas, they are as follows:

## **Details of on Going Programmers:**

- 1. Institution Building Program,
- 2. Field Survey work,
- 3. Motivation and Group Formation
- 4. Mass Training,
- 5. Prevention of Child early and forced marriage
- 6. WASH Program on Climate Change in Risk Area,
- 7.. Hazardous Child Rights & Development,
- 8. Pre-Primary Child Education,
- 9. Vulnerable Group Development (VGD) Programme for rural VGD Women Card Hlders of Bangladesh Gvernment
- 10. Clinical Waste Management,
- 11. Agriculture & Social Forestry /Tree Plantation,
- 12. Anti Drug & Stop TB,
- 13. Women Empowerment , local and grassroots women leadership Development and prevention of domestic against women and girls
- 14. Mother & Child Health Care,
- 15. HIV/AIDS Prevention Program,
- 16. Human Resources Development,
- 17. Disaster Management,
- 18. Income Generating Program for Youth
- 19. National / International Day Observation.
- 20. Renewable Energy,
- 21. Housing
- 22. Early Child Marrage
- 23. Protecting Victims of Human Trafficking (PVHT).
- 24. Road Safety

# 12. Briefs Of On – Going Program:

#### A. Training courses:

The objectives of the training program are:

- To raise skills for self-employment especially for women.
- To prepare participants eligible to face hazards.
- To make cadres for implementing different development programs.

Keeping all these objectives in mind. Aid Organization started its training programs. Since its inception to create a force of youths for self-employment, that would make interests of the others to come under Aid Organization umbrella and become self-reliant and be empowered. Aid Organization has been trying for permission from concerned depts. to hold need based training courses to meet the growing need of skilled persons capable to undertake suitable profession in rural areas. Sewing training and Traditional Birth Attendant (TBA) training have been found very effective for rural employment especially for the women of different ages.

#### **Briefs of the training programs:**

S	Name of Training Courses	Duration	Target beneficiaries		
L			Male	Female	Total
1.	NFE & Skill Development Training -SDT	30 Months	265	185	450
2.	WASH –Promotion Training	3 months	700	800	1500
3.	Health Awareness Training	10 Months	650	1650	2300
4.	Capacity Building & Management Training	3 Months	160	220	380

## 13. Detail of Program Components:

#### 1. Supply of Safe Water and Sanitation Management Project:

An agreement has been signed with PKSF conducted under Bangladesh Climate Change Trust Fund (BCCTF). Under the agreement a some of taka 25.0 lac. has been sanctioned to our organization out of which taka 15.0 (fifteen lac) has been placed to our account as second and third installment. With this fund we have started project activities on supply of Safe Water and Sanitation Management to the affected people of kalapara Upazilla under Patuakhali District due to adverse effect of Climate Change.



To facilitate our project activities we have rented a building for office at Sadarpur Community Center. Under the office 8 personnel have been appointed for implementation of the project activities. By organizing courtyard seating 15 CBOs have been constituted with local representative and elite persons. Initiative has been taken in CBOs Meetings to install one Deep Tub-well and two Sanitary Latrine on the besis on the opinion of the members present. To organized Hygienic Awareness Seinars, Workshops and Training have been provided.

**2.** Reduction of Hazardous Child Education and opening Bank Account for street children **Project:-** 450 hazardous child are being imparted support under 15 pre-primary general education centers in Barisal City Corporation with the financing of the Ministry of Labor and Employment.



Out of it there are Girls -265 and Boys 185 in each Center there are 30 Children who are given general education with one teacher. Duration of the class is for 3 hours. This pre-primary education will be continuing for 24 Months and the subsequent 6 Months will be given for skill development. We have also been enlisted 500 disadvantaged street children to open their Bank Accounts in Bangladesh Bank supported project, this service to the working street children will be continued for years to come.

**3. Pre-Primary Education Program:-** With financial and technical assistance from Save the Children, Pre-primary education in being conducted in 3 Centers under Barisal City Corporation and 2 Centers at Panchgaon and Karapur under Barisal Sadar Upazilla. In 5 Centers 200 Children have been given hands on Teaching during the year from January to December, 2016



The age of the Children was 5+ in each Pre-Primary Center 40 Children ware given education with providing educational materials support. These Children have been made fit for admission into Government Primary School. This is on going Project.

**4. Clinical Waste Management:-** We have been conducting the work of Clinical Waste Management activities in Barisal City Corporation with the co-operation of the Barisal City Corporation and the Ministry of Health Services. We have so far arranged signing agreement with 128 Clinic and Diagnostic center for disposal of waste from the month of January to December 2015.



Monthly service charge is realized from the Clinical Waste producing organizations for the services rendered for disposal of Clinical Waste. A sum of taka 10.0 lac has been collected as service charge from the health services organizations in 2016. There are 12 employees engaged in the program. On our request, Barisal City Corporation managed damping place for this program of disposal of Waste Management. We have obtained license from the Environment Department. We recommend to the health services Institutions for issuing clearance certificate who signed agreement with us.

**5. Human Resources Development:** - For creation of job opportunities Youths are imparting training. In the mean time, with the leadership of Aid Organization and in co-operation of Youth Forum we organized and formed Youth Committee in 10 Upagilas. In each Upazilla we trained 20 Youths 20x10=200. They are being helped/assisted in creation of job in different ways. We received Tk, 20,000.00 as grant from Youth Department. Through Youth Forum we have received assurance of getting Social Business Award to be awarded by Dr. Mohmmed Yunus later on.



At present, this Organization is given leadership to the Youth Forum in Barisal district. Besides, our Organization is associated with different IGA programs such as Fish Farming, Nursery, poultry, and Small Business.

# 6. Vulnerable Group Development (VGD) Program:-

VGD Program is a Govt. Program of the People's Republic of Bangladesh under the Ministry of Women & Child Affairs. It is a big social safety program for socio-economic development of the village distressed women in Bangladesh. VGD Women training package (Training, Savings & Credit) are getting 30kgs wheat/ rice for each in a month for the period of 24 months. The VGD Women are getting training on life skill & income generation through the authorized NGO. Aid Origination is a NGO selected by the Ministry of Women & Child affairs. During the year 2013-2016. Aid Origination implemented the VGD Package program in 6 unions at Babugonj, Wazirpur and Agailjhara Upazilla in the District of Barisal. We served 1825 distressed village women through providing training, collection of savings & credit. For smooth running of the program activites, we established and office at Babuganj where 01 Program coordinator for program related activites, 01 Program coordinator, 01 Assistant Program coordinator, 01 office Assistant, 06 Field Workers for 06 Unions & 01 MLSS total 10 were appointed. Also we have been implemented VGD Package program in 14 unions at Wazirpur & Agailjhara Upazillas in the District of Barisal. We served 2865 distressed village women through providing training, collection of savings & credit.



They all performed duties and functions in regular manner. These staffs were engaged in imparting training on life skill & income generation activities among the VGD women in each Union as per training schedule. Life Skill, such as personal health care cleanliness during disaster risk management child health care, food & Nutrition of mothers and child, empowerment of women, income generation, development of entrepreneur, rearing of local poultry, cattle rearing, vegetable cultivation in and around the house. And the VGD women were trained on HIV/ AIDS as per module. The purpose of the training is to make "positive change in livelihood of ultra-poor women with attention to protected further declaration of living condition"

Besides, side by side with the training savings was collected from all the VGD women at the rate of taka 40.00 per month from each. The amount thus collected as savings from the women each paid as loan and at the end accumulated savings refunded at the close of the cycle. As a result women are encouraged to habituate savings minded in formation of initial capital for investment and to build them suitable caring members through getting loans. Thus to fit the on going development program for inclusion.

#### 7. Maternity/ Mother& Child Health Care:-

The Program Maternity Allowance payment for the poor mother is under the Ministry of Women and Child Affairs, Govt. of the peoples Republic of Bangladesh. Under the program the payment of monthly Allowance for the poor mothers safe Maternity & side by side providing training to them. Aid Organization is authorized by the ministry of women and child affairs. This organization imparted training to the 2765 distressed mothers in 24 Unions at Cox's Bazar Sadar, Teknaf Noakhali Sadar and Begumgonj Upozilla under the Cox's Bazar and Nokhali District of Barisal for the 2015-2016 and 2017-2018 cycles. There are 24 trainers engaged on for each Union all these trainers imparted training to the distressed mothers each per schedule. The training includes

personal health care, cleanliness, nursing of safe maternity, nutrition, education to encourage participation in income earning program gender and rights of women, boyhood marriage, family planning, dowry, prevention of boyhood marriage, birth certificate, mother's breastfeeding, nursing of mother's and child, food and disaster management.

As a result of the training distressed mother's are to develop themselves in there life skill in income generating activities.



- **8. Disaster Management: -** Aid Organization puts emphasis on Disaster and Environment Management Program to increase the awareness on disaster preparedness as well as to ensure disease free environment by its adequate management. This program has been considerate as a significant component of the organization. Disaster management and preparedness training, rescue and evacuation, contingency plan, day observation etc are notable activities under this program. Possible any natural disaster preparedness in South part of Bangladesh is important activities under disaster management program.
  - Rescue vulnerable people and their resources and replace to the safer place.
  - Building of household structures and social institutions above higher level than plane surface.
  - Facilitate people to set up latrines and tube-well at raised place.
  - Help victimized family to repair their destroyed houses that eroded by flood or by other natural disaster.
  - Create safer places like Flood Shelter, Cluster Village, School Ground raising etc.
  - Ensure medical services for protesting water born diseases Relief and Rehabilitation.
- **9. Agriculture & Social Forestry:-** In co-oration with Earth Day Network, meanwhile we distributed 2 lac Plants among the people in affected areas due to the influence of climate change for protection of environment. For this 50 schools and colleges have been entangled. This will be continued for the purpose of facing the climate change risks.



- **10. Road Safety:-** For effective management of Road Safety we have been working as partner of SBPNF. Already we received Tk. 3.10 lac as grant for smooth running the task. With the grant we succeeded to train up 80 volunteers and for increasing awareness. We organized and held 3 workshops and 3 Rallies. This project is being conducted at Babugonj, Wazirpur and Gournodi Upagila. There are 8 employees in the project.
- 11. Anti Drug & Stop TB:- Stop TB is being conducted at Babugang and Barisal sadar Upagila. Under the program 1400 beneficiaries have been selected for increasing awareness. Having established 4 Camps in 4 Unions we are distributing leaflets, Banners, Posters etc. Primary health care is being provided through 2 Doctors and 4 Union workers. Reports are being submitted to the Civil Surgeon office. In the mean time this Organization obtained Partnership from Switzerland based Stop TB.
- **12. Income generating programs:-** We received a fund of Tk. 4, 60,000. 00 with the help and cooperation from Youth Development Forum and SBPNF and the fund has been invested in income generating activities. Under the programs one Nursery Garden, one fish farming, Solar Power, Small Trade were taken up. We earned a some of taka 6, 24,998.00 from the programs in the year 2016. In the programs 10 officers/Employees are working regularly.

The beneficiaries of the program ware 210. In creating employment the programs are playing a

vital role.



The work of solar energy system in very satisfactory. Under the program we have able to reach the solar energy at grass root level. At a very easy installment we are giving it to the poor and destitute people. We have taken a plan to extend the program in future.

**13.** Legal Aid and Literacy Woman Empowerment Program:- Aid Organization carried out legal aid and advocacy program for Babugonj Upazila, Barisal District. Target people are oppressed and tortured rural women. We covered more than 274 rural women in this program. In this program the main focus were legal aid support, advocacy, victim support, press conference and holding workshop & seminar. we have received 100,0000.00 from Relief International (RI)-USA

and actually spent Taka 5.00.000.00.



14. HIV/AIDS Prevention Campaign:- Aid Organization is very much aware about the affect of HIV-AIDS/TB. So, it has been conducting different programs among the community level. Considering the high vulnerability of Bangladesh to increasing prevalence rates of HIV/AIDS in line with AID ORGANIZATION Organizational policy to mainstream potential risk of HIV/AIDS and measures will betaken to minimize risk. The HIV/AIDS awareness population, and as well during workshops, training programs and sensitization sessions consisting of NGO staff, local Govt. and other stakeholders.



Actually we knew from the report on world AIDS Day'09 which was published by National AIDS/STD program, directorate General of Health Services, ministry of Health & Family welfare and save the Children USA that However, knowledge regarding HIV/AIDS transmission and prevention was poor. Only 20.7% of youth had correct knowledge of at least two routes of HIV/AIDS transmission. 22.5% of youth had correct knowledge of at least two ways of prevention of HIV/AIDS. Many misconceptions related to transmission and prevention of HIV/AIDS was identified. So, going through the above situation and the status of knowledge about the HIV/AIDS, every year Aid Organization has been conducting different awareness raising activities and programs in working area. Different Broachers are published, poster, Banner, World AIDS Day observation, rally, seminars are organizes by the organization and takes this issue as cross cutting agenda in every development intervention. Aid Organization received fund of Taka 4, 00,000.00 from Medical Waste Program(BCC). We actually spent for HIV/AIDS Taka 1,28,000.00.

#### 15. Protecting Victims of Human Trafficking (PVHT):-

Mobilize and Counsel families through personal contacts and group meetings to prevent child labour, child trafficking and encourage parents to play an active role in the proramme. Establish appropriate non-formal education programs Links with existing providers in areas with a high incidence of child trafficking Establish referral and linkage services with integrated programmes to promote income generation, small scale enterprise development, micro-credit, skill training and job market opportunity analysis services to the families whose children are at risk of being trafficked. Coverage this program Cox's Bazar and Noakhali Districts.

**16. Renewable Energy: -** Solar products are very handy for the poor people of the community who have less capacity to use electric power. Most people are unable to use electric power in the rural areas and for them using solar devices will be something like blessings to them. They can also use solar devices besides their electric power and can reduce their expenses on electric power. People can easily own some solar products from AID Sun with only 25% down payment and by 12 installments in 12 months. So this project will open the scope of solar products for people and AID Organization has all required capacity and expertise for it.





17. Cook Stoves: Aid Organization has distributed 1000 improved cookers among the poor families at Barisal city corporation area during the period 2010-2015 funded by BCSIR. BCSIR also provided all sorts of technical support including training. After distribution it has been noticed through our monitoring process that the women of each family feel comfortable to cook their daily food and save at least 2 hours in each day which the women can utilize for other household works. The women feel that this type of cooker is saving money and good for health and environment that extremely reduced the common diseases of all level of the members of their family. It is of course a modern technology which also reduced the use of fire wood and that will help to protect over all green house effect.

18. Child early and forced marriage: - Child marriage is not only linked with poverty but also due to a harmful social norm. This given norm of child marriage is meant to achieve the goal of family honour embedded in chastity and purity of girls. The conditional preference for conformity is believed to be driven by the fact that everyone expects the bride price to increase as the girl gets older or that everyone believes/ thinks that the likelihood of sexual abuse increases exponentially from puberty onwards, especially for poorer households where several family members live in oneroomed huts. This practice is further reinforced by the risk of sexual abuse directed towards the girl child, which is often not treated as a legal offense or violation of the rights of the victim, but as a moral offense where the family honour is the primary. The people mostly poor family in our Community. They are expelled class in the society. Poverty, malnutrition, illiteracy, superstitions, human rights violation, and gender discrimination are their constant companions. They are most vulnerable victims of gender violence within the home and community because of their lack of knowledge on legal rights and opportunities. The patriarchal social attitude of the our community leads the male members into polygamy and other family repression. Similarly female children are the worst victim by the early marriage. To prevent early marriage, polygamy and family repression among the Community. AID has taken an initiative for creating awareness among them about their rights through "Prevention of Early Marriage, Polygamy and Family repression among the Community.

## 19. Rural Housing for the Poorest:-

One of the major needs of an individual is housing. But most of the rural and urban poor have no proper housing facility or no house at all. Realizing the situation AID initiated the project Rural Housing for the poor in 2003 to provide credit support with lower interest rate with an objective to reduce the rate of the houseless people by the financial assistance of Bangladesh Bank Housing Fund.

#### The main features of rural housing for the poor are-

- \*Construct the strong and storm protected house;
- \*Develop the safe and comfort house in rural area;
- \*Provide credit with lower interest rate (5%).
- **20. Impacts: Impacts:** All the programs are significant in terms of quantity and quality among its target beneficiaries as well as environment and disadvantaged comities at large. The development approaches carried but the Aid Organization have been able to address the just causes of the millions of poverty stricken people, who have long been left neglected Literacy cases ignorance which in terms causes manifold problems both in the life of the poor people and in the communities and nation. To alleviate all these manifold problems Aid Organization would undertake series of the development programs for the mitigation of the Suffering of the poor people of the disadvantaged communities with the supports and assistance from Govt. and donor agencies.
- 21. Long term goals: Society should understand the needs of the disadvantaged people of the poor communities. Aid Organization has been implementing many development programs for improving the standard of living of the poor of the disadvantaged communities of its target areas. Implicit in its long term goals are to provide sustainable skills to the target beneficiary and initiate different programs together with govt. and other active NGOs for protection of interest of unemployed youths of the poor communities. Aid Organization wants to create more opportunities based on the need of our. Unemployed rural youths and marginal families. To this end, Aid Organization will undertake action oriented training & development programs and research works to mitigate the sufferings of the poor, who have long been left neglected of otherwise are deprived, cheated, or ignored by the so called neo-feudal classes. Aid Organization desires to build a society free from injustice, exploitation, and repression

#### THE END