



for a
Caring Society

Preface

Management and Resources Development Initiative (MRDI) undertook an initiative in partnership with Manusher Jonno Foundation (MJF) in the year 2005 to sensitize the corporate sector and the media on CSR and how CSR funds could effectively be used for supporting sustained development efforts. The programme had been able to provide a strong message to both corporate professionals and media people; if properly guided and channeled, CSR funds could not only be used on edge of the society's needs, but also be utilized to tackle core development issues.

On completion of that initiative, MRDI and MJF, on their part, strongly felt through their engagement with the corporate sector that for CSR funds to flow to the priority areas for supporting pro-active moves, a clear roadmap has to be shown to the corporate professionals. With this view in mind, MRDI took another

initiative, as a follow-up move, to meet the pressing development challenges of underprivileged communities with CSR funds to help reduce poverty and mitigate deprivation.

This approach emanates from the rationale that partnership between community organizations and private sector can go a long way in dealing with urgent priorities of communities, serving the needs of both the people at the grassroots and the corporate sector. The corporate sector can, through such an approach, ensure its 'good corporate citizenship' role and build goodwill. This can itself lead to better corporate governance in a caring society and at the same time will pave the way for much larger inflow of an alternative development fund. This is also evident in the developed world.

CSR is recognized globally as a strong process for the corporate entities to serve community needs.

However, sufficient efforts are not yet visible in Bangladesh to mainstream corporate funds into sustainable development works. MRDI conducted a one-to-one interview with 50 corporate officials to know their views about CSR. Out of them, 90% expressed that they would provide CSR funds to address properly identified development needs of the disadvantaged community. The corporate sector requires technical support in identifying the needs of the target community. There is also a need for proper intermediation so that the link between the corporate sector and the grassroots people is established to pave the way for channeling CSR funds, in support of community development. A number of cross-cutting issues such as development need identification, sensitization of the corporate sector, commitment building, community participation and group bonding and ground intervention, are involved here.

In support of this role as an intermediary, the MRDI considers the media and journalists as a pivotal tool. The media through their outreaches reflect the real needs of the communities and as such they represent a suitable tool for identification of priority issues for CSR activities. On the other hand, the journalists through their professional investigative capacity can analyze the identified issues for devising programme strategies. The media can also work as the sensitizing tool for building corporate commitment.

This initiative aims to utilize CSR funds in addressing poverty alleviation issues in an effective and sustainable manner. Before going for direct interventions, a multi-phase needs assessment exercise has been conducted through media content screening to identify the issues and areas related to poverty and deprivation. Also the officials of corporate houses with major involvement in CSR activities have been interviewed, besides the publication of news/feature stories published/ broadcast in national dailies and electronic media.

Based on the findings of the assessment, the project team

initially selected the following three issues of intervention and locations for their implementation. This process will, however, continue and more development issues for possible interventions through CSR activities will come up in the future.

The areas that have been identified in the current phase include:

1. Skills Development Training Centre—in Tista eroded rural areas
2. Livelihood Programme for Poor Women—in Jessore
3. Support for Higher Education to Poor Meritorious Students

An in-depth investigation, involving target beneficiaries and community gatekeepers, followed the process. The investigation was conducted by three separate teams, comprised of national and local journalists under the supervision of Team Leaders, experts on the selected issues. The community people themselves identified and prioritized their needs in the light of their deprivations. Each team also produced a video documentary on the respective issues.

This publication is a compilation of a brief account of the findings of three investigations. Full reports are available on the website of MRDI at www.mrdibd.org. It also accompanies three video documentaries in one VCD.

We are thankful to the members of the three teams who worked hard to conduct the investigations and generate reports with specific recommendations. Furthermore, we would like to put on record our sincere appreciation of the pro-active business leaders and civil society members who expressed their solidarity with, and commitment to, our initiative. We do also acknowledge here the positive support that were received from the people among the target communities through their active participation in the investigation process.



Skills Development Training Centre

Enhancing local capacity and economic growth

MOMENA

*‘I am eager to learn something
to earn and survive.’*

When the river Teesta eroded their lands decades ago, Momena's father had become a farm-labourer. And then blinded by cataract, he depended on beggary to support his family. Momena used to help him on his village rounds. Since his death about three years ago, she has been working as a daytime help at the house of a well-off neighbour. Momena gets breakfast and lunch there and is paid with a half to three-quarters of a kilogram of rice a day. This rice is cooked for dinner of the mother and daughter, with a portion saved soaked in water for the mother's brunch next day.

Momena lives in Chor Khoribari village in Tapa Khoribari union of Dimla upazila under Nilphamari, a northern district where want gets extreme during the September-October lean season of agriculture every year. This is the season called monga. During monga the landless majority of the area, who survive by selling agricultural labour, find both work opportunities and wages touching the bottom.

The story of Momena is almost similar to other girls' in this chor (sandy river island) area of Nilphamari, one of the five monga-prone districts of greater Rangpur region.

A study in this area found that work options remain mostly limited within agriculture, while landlessness is predominant. Poor communication and lack of growth of industry or market limit the scope for any immediate diversification of livelihood means in the region. Poor skills and educational status of the poverty-stricken workforces are yet another delimiting factor. The large majority depends on uncertain daily labour.

All these limitations particularly block the participation of half of the workforce – the women – in income-



generating activities. Research findings clearly show that overwhelming proportions of working-age women in the area have no work, though they clamour for it. "I would go for any work that brings us some money," says 20-year-old Momena who dropped out after class-V due to poverty. She can just write her own name and read a little. "I am eager to learn something to earn and survive," she says.

WHY this centre

*To help
generate
10,200 work
opportunities
for vulnerable
poor people
like Momena.*

*To improve
overall
poverty
situation in
Tista eroded
rural areas*



The probable location of the skill development training centre would be within the vulnerable communities. The proposed site is Doani in Hatibandha upazila of Lalmonirhat district where there is a Water Development Board complex near the Tista Barrage. Part of this complex could be rented. The other alternative is buying or renting land nearby. Another proposed location is Borokhata Bazaar of the same upazila (also on purchased land).

If the centre could be set up at the proposed site, it is expected to play a significant role in helping the people of the area bring about broader changes in their lives. The project could thus transcend its immediate goals of developing necessary skills and providing jobs to people who need it badly.



The scope

As transportation is difficult, time consuming and expensive in chor areas, the institute will be residential or close to the target population. It will train 150 boys/girls in each batch and seven batches will be trained per year. The project is planned to continue for ten years.

Implementation approach

Bangladesh Garment Manufacturers and Exporters Association (BGMEA) and Bangladesh Knitwear Manufacturers and Exporters Association (BKMEA) will be consulted to develop the curriculum for the training. The project aims at promoting a conscious commitment to gender equality under its training categories. At present, females are placed mostly in the sewing section while the sweater knitting section is generally for males. In all sections, conscious efforts will be made for ensuring gender balance. Special priority will be given to disabled persons while selecting trainees.

Recruitment of staff including head/principal/supervisors/trainers will be made in consultation with BGMEA and BKMEA. Management and security of the institute will be looked after by skilled persons. A central body will supervise overall management of the project. Besides, the project will

keep constant contact with the local community and administration. To ensure the locals' involvement, a committee will be formed involving representatives of local administration and community.

MRDI will establish necessary linkages and facilitate the entire process. It will not operate funds directly, but monitor the implementation of the project.



The project at a glance

The intervention: Skills Development Training Centre.

Location: Water Development Board Complex (Teesta Barrage) at Doani, Hatibandha upazila of Lalmonirhat district OR Borokhata Bazaar of the same upazila.

Reason for selecting the location: In addition to munga, landlessness and other features of poverty, the four main considerations for area selection are: **Remoteness** (away from the centre of Rangpur or other district headquarters), **Ecological Vulnerability** (the pockets affected by floods and river-erosion), **Neglect** (places where little or no sustainable assistance reached) and **Connectivity** (a place that could easily be accessible by the vulnerable people of at least two districts).

Beneficiaries: Job-seeking girls and boys of munga-affected areas of Tista eroded localities.

Workers to be trained: 10,200 people will be trained in next ten years.

Duration of a course: 45 days.

Trainee per batch: Three courses will run simultaneously with 50 trainees in each course. A total of 150 people will be trained in each batch.

Batch per year: Five batches will be trained in first year. Then seven batches will graduate each year.

Cost estimation:

- Taka 33,720,000 for initial two years
- Taka 83,577,600 for next eight years
- Total funds required: Taka 117,297,600
- Cost per batch: Taka 1,305,900

Management at the central level: A body will be formed to supervise overall management of the centre.

Management at the Training Centre level: The management staff headed by the centre manager or principal will manage training and related activities.

● Investigation Team

Team Leader :

Dr. Khondaker Golam Moazzem
Senior Research Fellow
Centre for Policy Dialogue (CPD)

Team members:

Qurratul-Ain-Tahmina, Journalist
Zulfikar Ali, Journalist
Miraj Ahmed Chowdhury, Journalist
Aminul Haq, Journalist, Saidpur

Full report of the investigation is available at
www.mrdibd.org/csr/investigation/skill_training



Livelihood Programme for Poor Women

Nurturing Social Entrepreneurs

KAJOL

Can't we save them from 'Dalal' ?

Kajol was married off by her parents when she was hardly fifteen and studying in a local high school. After marriage Kajol learnt that her mechanic husband was an addict. He used to beat her up often. Finding no way, she returned to her parents with her little daughter, only to see her father seriously ill and brother jobless.

Kajol's daughter grew up and was admitted to a school. Then Kajol got a job in a local organisation for a meagre Tk 300 monthly pay. But it was too scanty to meet the gaping needs -- food and father's treatment.

A desperate Kajol then decided to leave home to find some work that would generate more income. She secretly contacted a local 'dalal', an agent, knowing that her family would never let her go with the man. Kajol knew many women of the area who

left home in search of job had become victims of repression. But she had no way out. There was no work around her. One night Kajol left home with that man. When they reached the destination, the 'dalal' kept her in a home. Kajal found no domestic work as was committed to her. She was tortured and forced to become a sex worker.

A few months later, Kajol was able to escape from the place and returned home. But her home became even shabbier; tension for getting everyday meals was even worse; and father was more fragile with prolonged illness. Kajol could see no hope, no future. She was in a total distress.

Kajol (not her real name) lives in Bashatpur, a village near Benapole border in Bagachra union of Sharsha upazila in Jessore district. She is one of those many women living near the Indian border awaiting the same fate.

This story depicts the hardship of hundreds of women like Kajol who fall prey to the brokers and eventually face a distressed condition. They are trapped in a vicious cycle. They need help to find an alternative livelihood. Corporate sector can be of great help. But there is a need for intermediation so that the link between the corporate sector and the grassroots people is established for channelling CSR funds. MRDI will play this role. MRDI believes creating safe work opportunities can save them from this terrible state.

WHY this project

The scope

The operating cost of the training centre including the salaries and conveyance of the staff, purchase of sewing machines and other training materials will come from the project funds.

Since marketing of the products, made by the trainees, will be a major concern for sustainability of the project, necessary help will be provided to them to sell their products. The project study team has already talked to some prospective buyers in Jessore who agreed to purchase the products.

To create work opportunities for 200 poor and marginalized women in three years by providing them with training in tailoring and embroidery.

To set up a training centre, equipped with all necessary materials and personnel, in order to help the target women attain self-reliance.

This project intends to design its training in a way so that the trained women can earn by sewing and embroidery works. A study in the area found that women can earn by making blouse, petticoats, frocks and short pants for women and children. They can supply these materials to the local market. They can also supply finished embroidered materials like quilts, bags, cushion covers, etc., for the well-off buyers in urban areas.



Implementation approach

Two courses on sewing and embroidery will run simultaneously with 20 trainees in each course. In selecting the trainees, special priority will be given to the disabled women.

The courses will be planned in a way that all the trainees can take both the courses. One organization, with credibility and experience of implementing development programmes, will be selected to implement the project. One coordinator will be appointed to run the activities of the centre. An advisory committee, involving local elite, will be formed to ensure community support. MRDI will not operate any funds, but facilitate the implementation process through supervision, monitoring and arranging field visits by the corporate officials.

The beneficiaries will form a 'samity' (association) to sustain the centre in the long run. The members of the 'samity' will decide about monthly donations and savings to generate their own funds. These activities will be coordinated by the Centre Coordinator.

● Investigation Team

Team Leader :

Dr. Fahmida Khatun

Director, Janata Bank & Additional Director Research, Centre for Policy Dialogue (CPD)

Team members:

Priscilla Raj, Freelance Researcher

Shawkat Milton, Journalist

Sajedur Rahman, Journalist, Jessore

The project at a glance

The intervention: Livelihood programme for poor women

Location: Basatpur village in Jessore district

Reasons for selecting the location: Basatpur village was selected for this programme because of its relatively worse poverty situation and trafficking risk. Investigation shows that poverty and lack of work opportunities for women are the major problems in the area.

Beneficiaries: Poor women vulnerable to trafficking, sexual harassment and health risk

Recipients of training: 200 women in three years

Training course: The trainees will take two courses. Course-1 will be on tailoring while Course-2 will be on embroidery.

Duration of a course: Three months

Trainee per batch: Two courses will run simultaneously with 20 trainees in each course

Number of batches in three years: Ten batches will be trained in three years. Each batch will take two courses.

Cost Estimate:

- Taka 150,000 for base set-up
- Taka 3,793,238 for training and operations cost for three years
- Total funds required: Taka 3,943,238
- Running cost per batch: Taka 379,324

Programme implementation: A credible NGO/CBO operating development activities in Jessore area will be given the responsibility of implementing the programme.

Coordination of the Training Centre activities: One locally appointed coordinator will manage training and related activities.

Community support: An advisory committee involving local influential people will be formed to ensure community support.

Full report of the investigation is available at
www.mrdibd.org/csr/investigation/livelihood

Support to Poor Meritorious Students for Higher Education

Investing Human Capital



JAHANGIR

Let's not put his dreams down

Rashidul peddles aluminium utensils in the small northern district town of Nilphamari. But his income is too small to manage two square meals for his family of five. The 50-year-old man has been struggling against extreme poverty for a decade and his family members often remain half-fed or unfed when his income reduces. Now he has another massive burden on his shoulder - paying for education of his son, Jahangir, a meritorious student studying in Rangpur Carmichael College.

When Jahangir was in school, his father had to seek help from the opulent for his tuition fees and other expenses. In SSC

examinations of 2006, Jahangir obtained the highest grade point average - GPA-5. Two years later, he again scored GPA-5 in HSC exams. For Rashidul, it was definitely something to be proud of, but it also turned out to be a concern for him - just because he cannot afford to pay for his son's higher education.

Jahangir studied commerce at the higher secondary level although he was a student of science in SSC. He had to choose commerce in HSC as studies in science is more expensive. Despite having the best grades in both secondary and higher secondary levels, Jahangir could not think

about studying in a university. Considering his father's financial condition, he enrolled himself in a graduation course in English at Rangpur Carmichael College. And even for this, his father had to manage loan at high interest.

There are hundreds of Jahangir in remote areas of Bangladesh who are meritorious but cannot afford higher education because of their financial condition. MRDI wants to help the students like Jahangir in higher studies with the support of corporate houses by channelling their CSR funds.



For a better life



MRDI conducted a survey in Nilphamari, one of the poverty-prone districts in northern Bangladesh to assess the situation of higher studies by poor students. The survey shows a large number of students in the district drop out or cannot pursue higher education due to poverty. No official statistics are, however, available on the number of students who scored GPA-5 in both the public exams but are unable to study in universities, medical colleges or engineering institutions.

In Nilphamari, a total of 252 students obtained GPA-5 in the HSC exams of 2008. Of the total, 28 students live below poverty line, the study shows. Among these poor students, only a few have been able to get admission to universities with the help of local people or some voluntary organizations. The rest are unable to pursue higher education. These poor and meritorious students need financial support to fulfil their dreams of a better life.



Implementation approach

MRDI will play an intermediary role to provide financial support to the poor and meritorious students. It will procure funds from corporate houses through advocacy, but will not operate the funds. Organizations with experience and credibility like Bishwa Shahitto Kendro will be chosen to select the students and distribute the stipends. Special priority will be given to the disabled students.

Support they need

The research team of MRDI has found that banks, insurance companies and other corporate houses spend a significant amount of CSR funds on education. But these funds are disbursed among the students of primary and secondary levels. Poor meritorious students living in remote rural areas aspiring for higher education have hardly any scope to realize their dreams. Many of these young genius have to put an end to their education at a prime time. Against this backdrop, MRDI has taken an advocacy initiative to help the genuinely needy and meritorious students continue their studies beyond higher secondary level with the support of CSR funds.

According to a survey, each student of Dhaka University, Medical College or Engineering University have to spend more than Tk 5,000 a month for food, accommodation and education materials. For Rajshahi University, the amount is around Tk 3,000. But in private universities, the expense is much higher - between Tk 12,000 and Tk 19,000.

● Investigation Team

Team Leader :
Sharifuzzaman
Journalist

Team members:
Siddiqur Rahman Khan, Journalist
Mustak Ahmed, Journalist
Faizullah Mahmud, Journalist

The project at a glance

The intervention: Support to poor meritorious students for higher education

Beneficiaries: Poor meritorious students of Bangladesh

Programme implementation: Credible and experienced organizations will be selected to award stipends to target students

Average monthly expenditure of a public university student: Tk. 3,000 to 5,000

Average monthly expenditure of a private university student: Tk. 12,000 to 19,000

Full report of the investigation is available at
www.mrdibd.org/csr/investigation/education



Waiting for Change

TEAM

- Project Advisor
Rokia Afzal Rahman, President, Bangladesh Federation of Women Entrepreneurs
- Project Anchor
Moazzem Hossain, Editor, The Financial Express
- Team Leader
Inam Ahmed, Deputy Editor, The Daily Star
- Program Coordinator
Hasibur Rahman, Executive Director, MRDI
- Program Manager
Md. Shahid Hossain, Advisor, Planning and Development, MRDI

Management and Resources Development Initiative (MRDI)

2/9, Sir Syed Road (3rd Floor) Block-A

Mohammadpur, Dhaka-1207, Bangladesh

Phone : +88-02-9134717, +88-02-9137147

E-mail : info@mrdibd.org Web : www.mrdibd.org

©Management and Resources Development Initiative (MRDI)

Printed in Bangladesh, Published_2009, Design_G M Kiron, Printing_TRANSPARENT

মানুষের জন্য
manusher jonno
promoting human rights and good governance

