Nari Unnayan Forum (NUF)

Profile



Poshra, Munshibazar, Faridpur
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NUF PROFILE

1. Name of Organization: **Nari Unnayan Forum (NUF)**
2. Address: Posora, (Munsibazar). Post Office : Kafura-7800, Faridpur Sadar, Faridpur
   Cell.- 01711-179520
3. Contact Person: Afroja Sultana
   Executive Director
4. Year of Establishment: 1998

5. Category of Organization: National NGO.

6 .Legal Status:

07.Legal status:

Sl.No.	Department	Number	Date
01.	Department of Women Affairs	মবিঅ/ফরিদ/রেজিঃ/৪০৮/২০২১	25/11/2021
02.	Micro credit Regulatory Authority	01447-01882-00750	29-09-2014
03.	Directorate of Social Welfare	Farid-286	06-09-1998
04	NGO Affair Bureau	2056	01-05-2005
05	Directorate of Youth Development	162	26-10-2008
06	SME & SPD Bangladesh Bank	BB/SMESPD/015	10/11/2015

08. Staff Strength:

Sl. No.	Category	Number		
		Male	Female	Total
01.	Regular (Full Paid) Staff	40	50	90
02.	Incentive Paid Workers	10	50	60
03.	Volunteers	15	20	35
Total		65	120	185

09. Ownership:

NUF is a Voluntary Development Organization to its members near about 6000 beneficiaries of Faridpur. It is ultimately managed by a 9 members EC body and 24 members of General Body. General Body elected/Selected by the General Body.

10. Mission:
To established the poor and vulnerable people, the women in the society through making them capable, self-sufficient, self-governed and self-initiators through building capacity, institution , capable to utilization of local resource and imparting felt need based problem solving activities by involving necessary skilled, trained and experienced staffs.

11. Vision:
A society free from exploitation, oppression that enables was every individual to live in peace and harmony by exercising his/her rightful share in the society.

12. Goal:
Improve the socio-economic status of the rural poor and underprivileged people through emphasizing the women and children and also empowerment through undertaking appropriate and sustainable programs.

13. NUF'S AIMS AND OBJECTIVES:
The overall objectives of NUF is to socially organized and poor and disadvantaged people of the society for their participation intervention, mobilize them to participate with several training programs and provide them financial and technical assistance to under take various income generation activities. So, that they become able to increase their income to alleviate their poverty and eventually to achieve their economic self-reliance. NUF also has the objectives to establishes human rights, to salvage the suffering humanity, to eliminate social injustice, address to bring gender balance in the society and to empowerment of injustice, address gender issue to bring gender balance in the society and to empowerment of women socially and economically, establish equality among mankind irrespective of race and socio-economic position to extend support to the disable and disadvantaged people for their Medicare services (including primary health care) and rehabilitation to improve their socio-economic condition, to under several cultural activities for the enrichment of the rural based cultural heritage, to rise awareness on environment and it's habitat so that everyone concern behave with a attitude of care and protection towards the environment and it's habitat.

14. MAIN OBJECTIVES:

a. To build capacity of poor people.
b. To increase literacy rate among the poor people.
c. To build group and personal capital.
d. To create income and employment opportunity.
e. To form people's institutions..
f. To develop unity, solidarity and reciprocal cooperation.
g. To reduce poverty alleviation through handicrafts activities.
h. To establish social justice and harmony.
i. To increase gender equality.
j. To improve environmental condition.
k. To provide primary health care.
l. To rehabilitee the disable people
m. To develop future citizens.
n. To integrate the poor people with the main stream of national development.
o. To involve the women with economic and productive activities.
p. To provide legal aid assistance to the destitute people.

15. NUF"S APPROACH AND WORKING STRATEGIES:

NUF's emphasizes on target group development approach. But it is also implementing activities to follow the community approaches in special cases. NUF is mainly emphasizing the fullest participation of the people in every development efforts and initiatives and also joint ventured project for the people's development .NUF also works with the underprivileged people irrespective of caste, creed and religion. It emphasizes on non-directive, bottom-up and participatory development approach. It's emphasizes on need-based sustainable program.

16. GROUP FORMATION:

NUF believe on the phrase "Unity is strength ". Keeping it in mind NUF has formed people's organization at its working area by the beneficiaries. For which they can be able to find-out their problems and take necessary measures to solve that problems by themselves on social, economical, political, cultural and family based issues.

NUF is carrying out training and handicrafts activities by the disadvantaged women to raise their income and become financially solvent.

17. BACKGROUND OF NUF:

The literacy meaning of NUF is Nari Unnayan Forum (Women Development Forum) is a non-government, non-profitable, non-political voluntary development organization. It was established in 1998 by the initiative of a group of educated social workers with an aim to promote the socio-economic status of the rural poor and disadvantaged people emphasizing the women and children through concretization, capacity and institution building, capital formation and imparting felt need based problem solving program. It believes in non-directive, bottom-up. Integrated and participatory development frame work as a catalyst with the concern people and a judge full and equitable shareable society, where every individual could live in peace, harmony and justice.

Since the inception in 1998 NUF has been working hard to derive away poverty, literacy and malnutrition. Its aims are to assist the poorest community to achieve and ensured sufficient means of livelihood and social equality. NUF has a bitter experience of exploitation, torturing and deprivation of asset-less people by the influential, landlords ' grabbers, feudal and violation of human rights and democracy perpetatuates the process of dehumanize.

NUF was established with a view to welfare and socio-economic development of the people displaced by regular crops failure due to over rain fall, draught, flood, cyclone and natural disaster, asset-less, destitute and starving people of the country with a particular emphasis on women and children. Primarily NUF has started to organize the women for their self-reliance. Because the women are exploited both socially and economically (as she is poor and she is women) familial and biologically and by themselves.

NUF aspire for a society where every individual will be able to live in an atmosphere of peace and harmony i.e. free from exploitation, oppression and starvation where every individual will get equal and transparent shares of the resources belonging to this society.

The basic approach of NUF has to promote self-help and self-reliance

18. NUF BELIVE STATEMENT;

- We believe that the almighty have created human being by His image .But they are the victims of unjust social systems and structures.
- WE believe that all human being has interrelated connection with their physical, intellectual, spiritual and social existence that must be addressed simultaneously.
- We bereave that right commitment, dedication; motivation, love and care are the precondition to help the oppressed.
- We believe people are the subject to change in opportunity environment and if they are offered opportunity and natured with and care, because God says "all things are possible.

19. PRESENT DONOR:

a. Department of Women Affair
b. Work for Better Bangladesh
c. Bangladesh Bank
d. Institute of Micro Finance.
e. Bangladesh Women Chamber of Commerce and Industries (BWCCI)
f. Infrastructure Development Company Limited (IDCOL)
g. Ministry of Social Welfare

20. ORGANIZATION'S LOGISTICS FACILITIES:

a. NUF has Personnel Policy, Account Policy, Groups Policy Savings and Credit Policy and those are following strictly.
b. NUF has Residential Training facilities of 35 participants.
c. NUF has 4 number Motor Cycles, 30 Bicycle and 3 Desktop and 1 Laptop Computers.

21. ON GOING PROGRAM:

- Package program is being implemented where the emphasis is mainly given:
- Socio-economic Development.
- Group Formation (Male 20% Female 80%)
- Savings and Credit
- Women Development and Enterprising.
- Skilled Development through training
- Gender and Development
- Legal Aid assistance
- Tailoring and Embroidery
- VGD Program.
- Bangladesh Bank Housing
- STD/HIV/AIDS program

A NUT SHELL:

*** Group Formation:**

Institution building is the core of all activities aim at empowering the distressed and destitute women. Nari Unnayan Forum (NUF) organizes distressed and destitute women individuals into groups.

NUF believe on the phrase "Unity is strength ". Keeping it in mind NUF has formed people's organization at it's working area by the beneficiaries. For which they can be able to find-out their problems and take necessary measures to solve that problems by themselves on social, economical, political, cultural and family based issues.

NUF is carrying out handicrafts activities by the disadvantaged women to raise their income and become financially solvent.

\+ Process of group formation:

- Informal Socio-economic Survey and identify the target women;
- A number of personal contacts and start motivational and organizational activities to form the group.
- Small group discussion with the interested target women and propose them into groups with a view to solve their felt needs.
- Large group discussion / meeting and disseminate the participants how we can assist them i.e. our groups.

Achievement of group formation: Total group 22 including 430 members Since inception.

Savings Accumulation:

NUF motivate that group members to build their own internal resources in their long run straggles of achieving self reliance, Regular group savings essential, Members contributions/savings to their group savings activities help to build a sense of group ownership and solidarity and develop savings habit and reduce dependency.

On the other hand the opportunity for the rural poor to deposit savings in the formal bank is extremely limited. The amount of money which they save is small and they don't access to bank. NUF women are depending their group savings in the near by bank by with the assistance of the Field Workers. Group members are encouraged to deposit weekly savings amount of Tk. 20/. The cumulative loan figure is TK.5203000/- .

Credit Program for income Generating Activities:

NUF planned to distribute credit for income Generating Activities and at the same time to create employment opportunities of the group members. NUF agreed that NUF will support to finance the credit program will be under taken for the grass-roots level vulnerable women. The funding arrangement is to be agreed between NUF and group. Initially NUF will provide necessary credit as on the need but the first loan not over than Tk.10000/- and this number will be increased day by day. If the giving fund will not enough to meet the beneficiaries demand then NUF will linkage them to the concerned NGOs, GOs and financial alignments. Credit fund will be used as revolving credit fund. Service charge against loan disbursement will be treated as loanable amount which will be disbursed among the loanees.
The total amount of disbursement loan is TK. 5203000/- among the total 987 loonees.

Trainings:

NUF has 3 Training centers accommodated 25, 30 participants at a time in one room respectively. NUF has the sufficient training materials .i e posters, leaflets, whiteboards, blackboards, T.V, Radio, VCD and overhead projector etc. NUF has also a six members skilled and trained Trainers Team. At present NUF have organizing and imparting Microfinance Operations and Management & Basic Book Keeping and Accounts Management.
The dialogues between the Trainers and Trainees were satisfactory. As the participants were Executive Directors, Directors, Managers, Project Managers, Project Coordinators,
Field Coordinator, Unit Manager, Accountants from the several Microfinance Organizations. According to their expectations, it is assumed that they were very alert at the training courses mentioned above.
To develop program management capacity competency, strategy NUF arranges two types of trainings for the Microfinance NGO personnel in its own Training Center by the financial and technical assistances of Institute of Microfinance (InM).A short briefing of those two trainings are given below:

1) **Microfinance Operations and Management:**

* Expectation of Participants:
  Expectation of Participants are as bellows:
  At present Microfinance Operations and Management training is on going Expectation from the Trainees are as bellows:
* What is Microfinance? What canwe do after getting this training? Whether we will be expert for implementing the Microfinance program properly? What is MIS, ORT CRR, PAR, CAR etc.?What is the risk of Microfinance? How can we control the risks?
* What are the different between credit and Microfinance? What is the interests?* What are the nominal and decline method of interest ? How we can maintain the Microfinance register ? What is entrepreneurship? What are the services of microfinance? How can we use the learning of this training in our practical life? What is the microfinance loan product? What is micro credit and insurance? What is microfinance management training? What is the methodology of daily

Realization? What is staff management? What is the benefit of monthly deposit scheme?

What is Overdue? What are the different between products and services? What are the different between microfinance and micro credit ? What is the rate of ratio? What is revolving fund? What is the future of micro credit? What is the staff & office management ? How can we extend the offices?

They were very alert the training course. According to their expectation, it is assumed that they were very alert to know about their said expectations.

* Categories of Participants:

Executive directors, Directors, Managers, Project Managers, Project Coordinators, Branch/Unit Managers, Field Coordinator, Monitoring Officer etc. from several Microfinance Organizations.

A Group picture of the trainees of the Microfinance Operations and Management Training.

Since January 2012 up-to date NUF provided the Microfinance Operations and Management Training to 416 Microfinance NGO Personnel (women 45% & male 55%) during the reporting period.

Inaugurating the Microfinance Operations and Management training by Md. Towfic Hossain, Chief Coordinator- NUF. Shahar Social Officer, Mr. Nurul Huda is sitting by the left of him.

* **Learning components:**

In this training course the trainees learnt the definition , growth & evolutions of microfinance activities in Bangladesh.. The trainees could be able to explain the information, importance, evolution and necessity of Microfinance activities at rural and urban level in Bangladesh, they could able to learn and explain the on going present conditions of microfinance same time they also would be able to do enroll and identify, compare and to explain eventually the accounting cycle/ duration, describe the microfinance and able to explain nature of the microfinance activities in Bangladesh. The trainees could be learnt about the demand based computational small loan planning able to explain those properly. The trainees can know the features of the targeted people and several organizations their features, strategy of

The trainees could be learnt and explain the followings:

* Identify the several targeted people and their classification in microfinance sector and also the necessities of the targeted people.

* Several Organizations involved in microfinance sectors, their characteristics, program implementation and explanation of strategies and services.

Then the loanee selection ,loan approval, distribution and realization system .These are discussed in the session by the trainer. As a result to the trainees can get opportunity for achieving ideas of identifying small loan system, and also able to identifying the genuine loanee, then loanee selection ,loan approval, distribution and realization system. These are discussed in the session by the trainer. As a result to the trainees can get opportunity for achieving ideas of identifying small loan system, and also able to identify the genuine loanee and at the same time Identify & explain the accurate, importance and considerable factors of the legal service

A Group picture of the trainees of Basic Book Keeping & Accounting Management Training.

2. Basic Book Keeping & Accounting Management Training*

Categories Participants:

Accountants from Microfinance Organizations Since January 2009, During the reporting period NUF provided the Microfinance Operations and Management Training to 416 Microfinance Personnel (women 45% & male 55%) during the report..A NUF Loanee (female) with her Ceramic Utensils i. e her business materials

+ Objectives of Loan Disbursement:
- To alleviate poverty of the targeted beneficiaries,
- To raise the income and social status of the women in a traditional bound society,
- To improve the quality of life of the NUF group members,
- To increase the standard of living of low income families,
- To introduce women in credit activities,
- To provide support the NUF group members access to H/NP, literacy/schooling the children, child care services to improve their socio-economic conditions.

+ Terms and Conditions of NUF loan:
- Permanent citizenship in the locality,
- Must be a NUF group member,
- Regular weekly savings,
- Pre-experience of the activity,
- Agreement of father/husband i. e guardian,
- Repayment on time.

Disaster Management Activities:

(a) Arrange emergency food, cloth, medicine and shelter for the disaster people;
(b) Provide primary health education to the disasters;
(c) Rescuing and shelter;
(d) Give advance information for preparedness;
(e) Disaster preparedness and management training with a view to take preparedness;
(f) Develop trained volunteers;
(g) Undertake rehabilitation programs.

Observation of Social, National and International occasions/Days

The nation celebrated the several national and international historical days. These days are so great to us that is observed by the nation wide Government and Non-Government organization. This year these days are observed through out country wide as thanks giving, rejoicing and marry making.

As a part of that NUF arranged to celebrate the several days in a colorful befitting manner. Those days were followed by hosting the national flags in NUF office. Hundreds of women beneficiaries joined the street in long procession with a colorful banner and shouting national slogans. After completion of the procession a brief discussion was held in NUF office premises on the days and a light Tiffin were distributed among the participants.

Housing Project:

Housing operation its program for last forgoing years. All of the on going activities have been monitored regularly and properly. The continuous monitoring system of NUF shows scope for further improvement of the monitoring system and the on going programs specially credit program. NUF is monitoring on some IGAs and other activities on random same basis to see whether the activity is going on as per plan and giving intended result and according by we have selected some activities. The activities, which have been selected on random basis for monitoring are monitored regularly and prop

Training Project on Income generating activities for Destitute and helpless women in Faridpur and Rajbari Districts:

This project running successfully in Faridpur and Rajbari district. Training activities are being conducted successfully in 6 upazilas of Faridpur and Rajbari districts under this project. Faridpur has 3 upazilas - Faridpur Sadar, Bhanga, Sadarpur and Rajbari District - Rajbari Sadar, Baliakandi and Goaland. Training activities on 5 trades are in progress. In Faridpur and Rajbari districts, 45 handicrafts and 60 beauty parlors have been successfully completed in 6 upazilas.







Conclusion: In a fine we can say that It is our pleasure on behalf of Executive Board, NUF will brief the profile of members and partners. Our common goal and mandate- (1) To assist the people awareness on their socio-economic development (2) To formulate a legal framework for the protected of women and children rights and (3) To assist the access of the disadvantaged women and children basic services. In Faridpur, NUF has to stand for promoting and protecting of this prime objectives in regard to socio-economic development. We are pleased to reach the goal of NUF. NUF is upholding the socio-economic condition. We trust that this expectation will definitely be fulfilled with a few limitations as a user. Please share your comments, if any, with us.

Rehabilitation and improvement of quality of life of neglected, disadvantaged and unemployed people in the face of global pandemic)

In the context of the global pandemic (COVID-19), to increase the income of the unemployed and make them earn more, 2000 people of Faridpur, Rajbari and Shariatpur districts

To improve the quality of life and rehabilitation of the neglected, disadvantaged and unemployed people aged 18-60 years in Faridpur, Rajbari and Shariatpur districts 1. Cattle rearing program; 2. Goat rearing program; 3. Sewing and overlock machine donation; 4. Decoration and special raw material donation program for entrepreneurs, to make them skilled and earn more, and to improve their socio-economic conditions, help them in achieving rehabilitation and self-reliance, and to integrate them into the mainstream of society by making them good citizens.









Goal distribution program









Cow distribution program

Winter clothing distribution program jointly initiated by the National Social Welfare Council and Women Development Forum









Image of blanket distribution





Acelerating and Strengthening Skills for Economic Transformation (ASSET)





Acelerating and Strengthening Skills for Economic Transformation (ASSET)