



## Discussions held marking 51<sup>st</sup> Urs Sharif of Khan Bahadur Ahsanullah



**T**o mark the 51<sup>st</sup> Annual Urs Sharif of Hajrat Khan Bahadur Ahsanullah (R.), Dhaka Ahsania Mission organized a discussion meeting at its auditorium on 9 February 2015. Dwelling deep into the philosophy of Khan Bahadur Ahsanullah – Divine and Humanitarian Service - the speakers said, ‘If you do not love human beings, you cannot come in contact with the Creator; and serving humanity means serving the Almighty Allah. Explaining the essence of Tasauף, the speakers urged upon the

Muslims all over the world to enlighten themselves with the power of knowledge. They also said, spiritual power remains active even after the death of saints and holy persons. Their delitescent becomes vivid through their service to creatures. Khan Bahadur Ahsanullah’s service to the creation – both spiritual and mundane - has increased manifold through Dhaka Ahsania Mission.

Presided over by DAM President Kazi Rafiqul Alam, the discussion was addressed by the National Mosque Khatib Professor

Maulana Salauddin as chief guest. Others who took part in the discussions included the Khatib of Gaosul Azam Mosque and Executive Editor of Daily Inqilab Hazrat Maulana Ruhul Amin Khan, Professor of Philosophy Department of Dhaka University Dr Shah Kawcher Mustafa Abdul Ulai and former District Judge Md Ismail Hossain Mian. DAM Executive Director Dr M Ehsanur Rahman delivered the welcome address. Assistant Professor of Ahsania Institute of Sufism Maulana Osman Goni facilitated the program.

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## Skype meeting with the field offices

Due to ongoing hartal and blockade, regular monitoring of project activities from the project Central office is being interrupted. As the situation is unavoidable, UNIQUE II Project Central team now makes virtual communication over Skype with the field offices. The focus of skype meeting is reviewing children’s learning progress and other programmatic and financial management of the respective field offices located at six regions. The field offices and the project central offices have found the skype meetings consultation very effective to continue monitoring of the project activities even during hartals.



## Advocacy workshop on HIV/AIDS

Dhaka Metropolitan Police and Dhaka Ahsania Mission (DAM) jointly organized an advocacy workshop with officials of different ministries to support policies and programs on HIV and AIDS was held on 18 December 2014 at 10.00 am at the Conference Room, Dhaka Metropolitan Police Headquarter, Dhaka with the support of Save the Children, in Bangladesh under Global Fund RCC phase-II program. The meeting was chaired by Mili Biswas PPM, Additional Police Commissioner (Traffic) & Country Focal Point, LEAHN. The Program Moderator by Md. Firoz Al Mozahid Khan Additional DIG (Training & Sports) Bangladesh Police Headquarter, Dhaka. DMP all department & others defense departments higher level of officers participates in this program.

# International Mother Language Day observed at Ahsania Mission Children City



To mark the International Mother Language Day, all the resident children of Ahsania Mission Children City (in Panchagor) were taken to Maghe Panimaas Pukuri High School premises with colourful banners, posters, placards and charts depicting the creative works and achievements of the children. On their arrival, they were given a warm welcome by the headmaster and all other staff members of the school. The children of the Ahsania Mission Children City, Jointly with the teachers and students of the school, laid floral wreaths to the memory of the 1952 language martyrs. They also stood in silence for a minute to show their respect for them.



An art competition was also organized to mark the Day where eight street children of Children City and five from Darikamari-2 government school took part. Md Roni Islam, a student of class -IV of AMCC stood first in the competition.

Poetry recitation was also another

segment of the observance. Students from all the three schools – AMCC, Maghai Purinamas Pukuri High School and Darikari -2 – took part in the recitations. The programme was concluded through a discussion on the importance and significance of language movement and distribution of prizes among the winners.

On the other hand, learners and staff of UNIQUE II project observed International Mother Language day 2015. The day was observed a total 1850 Child Learning Centers of 20 districts of Bangladesh. In this occasion participants paying glowing tributes to the Language Movement martyrs. The environment reverberated with the Ekushey anthem, ‘‘Amar bhaiyer rokte rangano Ekushey February’’. In this occasion cultural program, art competition, rally and prize giving ceremony were held. This project is funded by European Union through its SHARE Education Program.

# Workshop on Inclusive Education held



Education Program of Dhaka Ahsania Mission (DAM), in association with Training and Material Development Division (TMD), organized a two-day long workshop on Inclusive Education at lake side office on 14-15 February 2015. Quality Primary Education advisor of Plan Bangladesh Iqbal Hossain facilitated the workshop as resource person. He upheld the present perspective of inclusive education and its benefit to attain the target - Education for All. The training was conducted to enhance the capacity of the participants in resolving the problems and hindrances to implement inclusive education. He also made clear the strategy of implementing Inclusive Education.

DAM- Program Director Kawja Shamsul Huda, Team leader of Education sector Md Shahidul Islam, Director of UNIQUE-2 project GF Hamim, Deputy Project Director of the project

Shahidul Hasan, Project Manager of DAM CLC project Md Ayub Khan, Coordinators, Material Developers and Trainers of various projects attended the workshop. Director Programs of DAM hoped that the participants would find out the implementation needs, its challenges & appropriate solution of Inclusive Education through the workshop. Three types of material draft modules, including training manual and awareness, capability enhancement, were developed in the workshop.

The workshop was organized with the financial support of Cordaid, The Netherlands of CECC project under DAM CLC project. Materials developed in the workshop would be utilized in various education-based projects, including CECC of Dhaka Ahsania Mission and access to all primary learners particularly out of school, dropout, children with disability, ethnic background, color, culture or group.

## Shimulbari union declared ECD zone

Shimulbari Education Development Committee has declared the Shimulbari union 'Early Childhood Development (ECD) Zone' giving a title 'Shishu Bandob Shimulbari' at Jaldhaka Upazila of Nilphamari district on 24 February. With the assistance of Dhaka Ahsania Mission and Plan International Bangladesh, a colorful program was arranged on the occasion. President of Shimulbari Education Development Committee and UP Chairman Md Mominul Islam presided over the inaugural, while the chief guest of the program was Parliament Member of Constituency Nilphamary-3 Professor Golam Mustafa. District Primary Education Officer Dilip Kumar Banik, Assistant District Primary Officer Md Shahidul Islam, Jaldhaka Upazila Education Officer Md Shajahan, Programme Unit Manager of Plan International Bangladesh Dr Rishikesh Sarker, Project Manager of Quality Primary Education (QPE) Dipak Kumar Rai were present as special guests. Guardians, teachers, students and other respected persons of the union were present at that time. Education Development Committee declared the Shimulbari union as Child Friendly, as all children ranging 0-3 years of age are getting parenting assistance. Moreover, awareness activities among parents are continuing; all children ranging 3-5-year are attending Shishu Bikash Kendra (Child Development Centre) and all children ranging 5-6 are attending primary schools.



## Consultation Meeting held on Urban & Regional Planning Act-2014

CUP- a networking organization of 64 National & International Urban working NGOs- has been working to establish the rights of urban poor through advocacy lobby & networking. CUP always plays a vital role to support Government to formulate any urban related policies, develop implementation strategies and also collaborate for any initiative with different ministries at national level. As a networking platform of civil society organization, CUP & its network member Dhaka Ahsania Mission -DAM jointly organized a consultation meeting on “Urban & Regional



Planning Act-2014” on 14 February 2015 to collect opinion & recommendations for submission. A total of 30 National & International NGO representatives, relevant experts, and civil society representatives attended the meeting & gave their opinion which was summarized & submitted to the concerned authority of the Urban Development Directorate (UDD).

Dr. M Ehsanur Rahman, Chairperson, CUP presided over the consultation meeting. Recommendations have been accumulated in two parts: Part one deals with overall comments and part two deals with specific class-wise opinion on the Act. Those were submitted to the concerned authority of the Urban Development Directorate (UDD).

## DAM launches ‘Workplace Adult Literacy and Continuing Education’ project

On 5 February 2015, Dhaka Ahsania Mission (DAM) launched “Workplace Adult Literacy and Continuing Education” project for illiterate and neo-literate garments factory workers at Young An Hat (BD) ltd. factory campus, EPZ,

Chittagong. Director of Young An Hat (BD) Ltd M.S. Kwon inaugurated the project. Abul Kasem, Country Manager, OUT DOOR CAP, Abtaf Uddin Ahmed, General Manager, Young An Hat (BD) Ltd, Mohammad Selim, Manager,

Admin & Compliance, Young An Hat (BD) Ltd, Shiplab Chaluna, Regional Manager of Dhaka Ahsania Mission and other guests & adult learners were present on the occasion.

Dhaka Ahsania Mission will implement the project with the assistance of Young An Hat (BD) Ltd and the financial support of OUTDOOR-CAP, USA. The project will be implementing with the aim of improving the quality of life and



# ‘Education for hardest-to-reach children a priority’

*Mushfique Wadud*

Bangladesh has progressed in the education sector over the years, and yet a large number of children are still out of schools, said education experts at a conference in the capital’s Bangabandhu International Conference Centre, recently.

Speaking at the second annual conference of the SHARE Education Programme, the experts stressed on bringing hardest-to-reach children to schools.

They agreed that effective implementation of second-chance education could help bring hardest-to-reach children to schools.

Fazle Rabbani, education adviser of DFID, said non-formal education should be a priority in order to bring education to these children. He also put emphasis on ensuring quality in non-formal education.

Sharing his experience in Bangladesh, James Jennings, regional education adviser of AUSAID, said there had been much progress in the education sector since he came to Bangladesh 40 years ago.

There should be efforts from every section until all children are attending school, he said.

EU Ambassador to Bangladesh William Hanna said the European Union has been supporting the ed-

*Effective implementation of second-chance education could help bring hardest-to-reach children to schools*

ucation sector in Bangladesh for over two decades. “Education is one of our priority areas and we will continue supporting Bangladesh’s education sector,” he said.

Manzoor Ahmed, senior adviser of the Institute of Education Development at Brac University, also stressed on the importance of overall non-formal education, adding that adult literacy should be a priority as well.

He said local government bodies should be involved in extending non-formal education to the greater population.

Rasheda K Choudhury, executive director of the Campaign for Popular Education, said special programmes are needed to bring hardest-to-reach children to schools.

Primary and Mass Education Minister Mostafizur Rahman said the ministry is working to bring hardest-to-reach children to schools,

taking up some programmes, and will continue to do it.

SHARE is a primary education programme funded by the European Union, providing basic education opportunities to hardest-to-reach children and their parents and guardians in 219 upazilas and thanas under 47 districts in the country.

All children of Aloghar Education Centers sang ‘Sonar Bangla’ on Independence Day, 26 March 2014. It was a great initiative of Government of Bangladesh to sing National Anthem together by millions of people at Dhaka. Teachers, Students and Guardians of 1005 Aloghar Education Centers in 104 upazilas also celebrated the day and participated to sing National Anthem.

Though it was a govt. holiday but all the guardians, teachers and students came to pay their tribute with feelings of national anthem and for showing their respect of holy country. In addition they also showed their deepest respect and love to the sacrificed hearts who died during independent war in Bangladesh. It was a great event for Bengali Nation which created record in the Gunnies Book. Children and Parents were excited to participate.



SHIKHON School, Sirajganj



## DAM's Beggar Rehabilitation Pilot Project sets off

**B**egging is a national problem. Willingly or otherwise, a large number of people in our society are involved in begging. Dhaka Ahsania Mission (DAM) believes, begging can be eradicated through improving socio-economic conditions and ensuring human dignity for the beggars. In order to create opportunities for those who want to quit begging as a profession and return to normal life, Dhaka Ahsania Mission has initiated the project titled DAM Foundation for Economic Development (DFED).

Hadipur Branch of DFED, Satkhira formally set out its activities of rehabilitating the beggars by giving

one-installment grant. In the grant distribution ceremony, arranged by Hadipur Branch, four beggars were granted Tk 15000 each i.e. a total amount of Tk 60000 were distributed on 17 February 2015. Primarily, real beggars under four branches (Hadipur, Kaligonj, Satkhira Sadar and Ghona) of DFED in two Areas of Satkhira were listed by conducting a survey in order to include them in the rehabilitation programme. This project started its full-fledged activities with a view to donating one-time grant money among beggars, and to involve them in income-generating activities and gradually include them into social safety net programs, offered by public and pri-

vate institutions; and involve them into Ultra Poor Scheme of DFED; and thus bring them back to mainstream in the society.

Presided over by the Area Manager of DFED, Satkhira- 01 Md. Shamimur Rahman, the inaugural programme was attended by the Acting Chairperson Najmun Nahar of no- 4 Nawapara Union, under Debahat Police Station, Satkhira, as Chief Guest. Among others, Hadipur Branch Manager Md. Selim Hossen, Accountant Kamruzzaman, Kaligonj Branch Manager Md. Shahiduzzaman, grant receiving beggars and other local elites attended the programme. The event received wide publicity in local newspapers.

# Role of Hajj Finance Company in Development of National Economy

**H**ajj Finance Company Limited (HFCL) was established with the vision to provide means of performing Hajj to Bangladeshi people in line of the model of Malaysia's pilgrims fund and management institution [known as "Tabung Haji").

Core objective of HFCL is to provide financial services to selective clientele and ensuring better quality of the portfolio and stimulating the industrial development of the country. On the other hand, in line with inherent philosophy of incorporation, liability wing operates with the main task to collect fund through different Hajj Deposit scheme.

The product line of most of the NBFIs in Bangladesh is lease and term financing genre. The financing products of HFCL are transport loan [personal, commercial & industrial) under Ijarah-Wa-fqtina (IWI), Hire Purchase under Shirkatul Melk, Capital Machinery under Ijarah-Wa-lqtina [WD, Working Capital & Trade Finance under Bai-Muajjal [BIAM), As-Safari ftatilnaer Bai-Murabaha [BM) having major concentration in trade finance. On the other hand, due to the very inherent objective of the company, liability products are mainly comprised of different Hajj schemes which include Al-Wadiah Hajj Savings Account (AWHSA), Mudaraba Monthly Hajj Scheme (MMHS), Mudaraba Monthly Saving Scheme (MMSSJ, Mudaraba Hajj Development Term Deposit [MHDTDJ, Mudaraba Profit Withdrawal Term Deposit (MPWTD), Mudaraba Term Deposit (MTD) and Mudaraba Term Deposit (Double Benefit) etc.

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**The Non-Banking Financial Institutions (NBFIs) in Bangladesh has expanded in terms of total assets, deposits, credit investments and branches, which, in turn, have contributed to the economic development of the country at a faster pace.**

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deposits, credit investments and branches, which, in turn, have contributed to the economic development of the country at a faster pace. The financing modes of FIs are long term in nature. Credit lines from banks, however remain one of the principal sources of funding for FIs, which makes their cost of funds higher than that of banks. In the competitive market scenario FIs, therefore, operate with a very thin margin. This sector has emerged as increasingly important segment of the financial system because of the rapidly rising demand for long-term financing in the industrial sector through loans and equity. NBFIs significantly contributed towards reducing the dependence of the economy on commercial banks. The sector has

been contributing towards increasing both the quality and value of financial services and thus mitigating the lapses of existing financial intermediation to meet growing needs of different types of investment in the country. This sector has turned increasingly into a rival of the banking sector in terms of firm size and also offering dynamic services in line with the traditional services. Over the last 20 years, this sector witnessed a number of changes, which eventually made their operation more effective and consolidated. Most of the investment in NBFIs is industrial sector like industry sector (43.80%), real estate (1.6.700/o), trade and commerce [11.30%o), merchant banking (4o/o), margin loans (5o/o), agriculture (1.50%) and others (71.70o/o) as of June 2013. Like the banks, most of the NBFIs have separate subsidiaries to operate merchant banking activities.

The allocation of assets of HFCL is well diversified. As on December 31,2013we covered trade financing 23.05%, textile 18.410lo, Housing and real estate 16.3t%, garments 72.47%, electronics & electrical products 7.47%, plastic 4.80%, food production & processing industry 4.51%. With these investment activities we were able to persuade many of our clients to explore new business, expansion of existing business and generation of employment. In HFCL we not only meet the financial requirements but also try to instill good values in the mind of businessman to execute business deals ethically under shariah norms. Thus we are directly contributing to the national economy through accumulation of dispersed small deposits and extending credits to the different sectors of the economy in a fashion that shariahPermits.



## Two snap shots of a discussion meeting marking 51st Annual Urs Sharif of Hajrat Khan Bahadur Ahsanullah (R.)

