







ENRICH

A Campaign for Comprehensive Development



The ENRICH project, initiated in August 2014 by the Rural Reconstruction Foundation (RRF) with funding from the Palli Karma-Sahayak Foundation (PKSF), is a holistic development initiative aimed at eradicating poverty and promoting sustainable livelihoods in the Gadaipur Union of Paikgacha Upazila, Khulna, and later started in Hasadah, Raipur & Andulbaria unions of Chuadanga District. By focusing on leveraging the existing resources and skills of participating households, ENRICH empowers families to break the poverty cycle, rebuild self-confidence, and achieve dignity. The program supports health, education, social development, and income-generating activities (IGA), addressing the multifaceted nature of poverty. This approach creates an environment for individuals to unlock their potential and secure socio-economic stability, contributing to comprehensive household-based development.

FACT & FIGURE

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Sl.	Fact	Figure
1	Name of the program	Enrich
2	Duration	From 2014 to till Date
3	Supported By	Palli Karma Sahayak Foundation (PKSF)
4	No. of project Participants	83976 (male-41893 and female-42083).
5	No. of Household	21232
6	No. of staff	119
7	Working Location	02 Districts (Khulna District – Raipur Union) (Chuadanga
		District- Hasadah, Raipur & Andulbaria unions)

PROGRAM OBJECTIVES

The objective of the program is to make the poor households enriched through eradicating the poverty and enhancing their ability with the activities of this program.

KEY COMPONENTS

In this financial year: 2023-24 according to budget in Enrich project work was done under following components.

- Health
- Education
- Development of youth society
- o Day observation
- o Sports & Culture program
- Samriddhi Loan
- Sariddhi IGA

KEY ACTIVITIES AND INTERVENTIONS

The ENRICH program's strategic interventions are comprehensive and multi-sectoral, targeting health, education, social development, and economic empowerment. Below are the key activities undertaken:

- 1. **Health Services**: The program established static and satellite clinics, organized health camps, and provided cataract surgeries. Monthly health visitors' meetings were also conducted to monitor progress.
 - Achievements: 1,326 static clinics and 288 satellite clinics were organized, serving over 18,799 beneficiaries through these interventions, including health camps and cataract surgeries.
- 2. **Educational Support**: Education Help Centers were set up to aid students and reduce dropout rates. Monthly teacher meetings were conducted to enhance the quality of education.
 - Achievements: 125 Education Help Centers were maintained, supporting approximately 3,688 students.
- 3. **Social Development**: Community engagement was fostered through yard meetings, youth ward meetings, and the distribution of tree seedlings to promote environmental awareness.
 - Achievements: **2,016 yard meetings** were conducted, and over **6,348 tree seedlings** were distributed.
- 4. **Youth Development and Training, Day Observation**: Various training programs were organized to develop skills and encourage entrepreneurship among youth.
 - O Achievements: 32 youth training sessions were conducted, engaging 800 participants in developing skills relevant to job creation and self-employment. National Service Day, youth Day, Environment Day, are celebrated in all 4 unions.
- 5. **Income-Generating Activities (IGA)**: The program provided specialized training for income generation, aimed at boosting household income and self-sufficiency.
 - o Achievements: 16 IGA training batches were completed, benefiting 400 individuals.







- 6. **Sports & Culture Program:** Like every year, this year too, annual sports and cultural programs are organized by all the unions of RRF Samriddhi Program, youth society, senior society and students of RRF Samriddhi Programme's educational support center.
 - o Achievements: **04 cultural & sports program** were arranged in 04 unions.
- 7. **Development of Human Dignity:** The Enrich program operates through four centers across four unions, facilitating activities such as education, static clinics, and training meetings. Ward coordination meetings involve a committee led by the ward member as president, with participation from local leaders, including mosque imams, priests, marriage registrars, business owners, and other respected community members. Union coordination meetings are headed by the union chairman, supported by a committee comprising nine members from various union parishad sectors, ensuring comprehensive community engagement and multispectral collaboration.
 - o *Achievements*: 216 batch of Ward coordination meeting and 08 batch of Union coordination meeting held.

SAMRIDHHI LOAN

Shamriddhi Loan, implemented by RRF in areas covered by the PKSF-backed ENRICH project since 2016-17, offers financial support for livelihood enhancement and asset creation. The program features interest rates calculated in the Decline Method, with 8% for Livelihood Increase Loan (LI) and Asset Creation Loan (AC), and 24% for Income Generating Activity Loan (IGA). In FY 22-23: total outstanding of Shamriddhi component is BDT 115452879 and number of borrowers are 1912 where outstanding for IGA is Bdt 114808549, Livelihood Increase outstanding is Bdt 199983 and Assent creation outstanding is Bdt 1444347.



SPECIAL FEATURE

Feature-1: Youth women Football match & youth-senior friendship football match: After the month-long ward level competition, the annual sports and cultural program was completed with women football match, youth-senior youth friendship football match, prize distribution and closing ceremony. In this program Jibannagar Upazila Parishad Chairman Mr. Hafizur Rahman Hafiz, Jibannagar Upazila Executive Officer Mr. Md. Roknuzzamaman, Upazila Vice Chairman Abdus Salam Isha, Upazila Female Vice Chairman Ayesha Sultana Lucky, Chairman of Andulbaria Union Parishad Mirza Hakibur Rahman Liton, Headmaster of Andulbaria Secondary Girls School Md. Ali Hossain, dignitaries of the union, RRF officials & members of youth and senior committee and people of all levels of the union.

Feature-1: Special Eye camp & Cataract Operation: Through the special eye camp organized across all 04 unions in the project area, 830 people received services. Additionally, 151 participants underwent cataract surgeries for free as part of this project."





IMPACT IN THE COMMUNITY

The ENRICH program has made significant contributions to the well-being of participating communities:

- 1. **Improved Health Outcomes**: The establishment of clinics and health camps has enhanced access to healthcare, leading to better health outcomes and increased community awareness about preventive health measures. Cataract surgeries performed through the program have improved vision and quality of life for 151 individuals.
- 2. **Educational Advancement**: The Education Help Centers have played a pivotal role in supporting students, helping to reduce dropout rates and improve academic performance in rural areas.
- 3. **Enhanced Social Cohesion**: Regular meetings and engagement activities have strengthened community bonds and fostered collective action for local development.
- 4. **Youth Development**: Training sessions have empowered young individuals, equipping them with the necessary skills for entrepreneurship and employment.
- 5. **Economic Stability**: IGA training and support for small-scale entrepreneurs have helped households increase their income and achieve financial resilience.

CHALLENGES FACED

While the ENRICH program has achieved notable successes, certain challenges have impeded optimal progress:

- 1. **Funding Constraints**: Limited funding led to some budget shortfalls, affecting the scope of activities like awards for youth women entrepreneurs and borrower recognition.
- 2. **Operational Challenges**: Despite reaching many targets, the logistical and resource limitations in rural areas posed challenges for comprehensive service delivery.
- 3. **Community Engagement**: Sustained participation from all community segments was sometimes difficult, particularly in areas where initial buy-in was low.
- 4. **Infrastructure**: Limited infrastructure in some areas posed challenges for the efficient implementation of health and educational services.

ENRICH PARTICIPANT REFLECTION

In July 2018, two years into my married life, I, Nayan Mia, faced mounting financial pressures, especially after the birth of my son. Supporting my parents and new family with limited farming resources was daunting. A glimmer of hope appeared when guava cultivation, known for its profitability, became popular in my area. However, the required investment was beyond my means, and worry consumed me. Everything changed when RRF, through the guidance of Md. Arif Hossain, program coordinator of the RRF prosperity program, approved a 50,000 taka loan on in August from their Andulbaria branch. I started cultivating guava on 4 bighas of leased land. Success came swiftly, and within six months, my guava garden began yielding produce. By August 2023, I repaid the initial loan and took another loan of 80,000 rupees to expand to 6 bighas. After repaying this loan, I secured a third loan of 100,000 taka and increased my cultivation further.

Today, I am a prosperous guava farmer with 9 bighas of guava land and 3 bighas of malta cultivation, employing 10 to 12 workers regularly. My monthly guava earnings average 1 lakh rupees, with an annual income of 12 lakh rupees, plus 5 lakh from malta. I owe my success to RRF's unwavering support and timely intervention.



Name: Md. Nayan Mia Father Name: Md. Zindar Ali Vill.: Korchadanga, Union:

Andulbaria

Thana: Jibannagar, Dist: Chuadanga