

Community Development Association (CDA)

Annual Report

2010-2011



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CDA's Vision

A society united through its people centred democracy by good governance which is socially just and free from all forms of discrimination. Human rights are established with political stability and the communities are economically productive within an ecologically balanced environment.

CDA's Mission

Building institutions to enable fair livelihoods & promote access to the market, address human rights, promote gender equality, and challenge ecological, social & cultural barriers in relation with the socio-political arena.

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List of Abbreviation

ALRD	Association for land Reform & Development
ARBAN	Association for Realization of Basic Needs
BCC	Behavior Change Communication
CBO	Community Based Organization
CCC	Constituency Co-ordination Committee
CDA	Community Development Association
CMP	Community Maternity Practitioner
CTC	Central Training Centre (CDA's training centre)
DESH	Disabled Efforts for Self Help
DCC	District Coordination Committee
EC	Executive Committee
FIS	Financial Information System
GB	General Body
GIS	Geographical Information System
GO	Government Organization
HRD	Human Resources Development
IRDP	Integrated Rural Development Program
ILC	International Land coalition
JICA	Japan International Cooperation Agency
MC	Management Committee
MDG	Millennium Development Goal
MIS	Management Information System
MOU	Memorandum of Understanding
MP	Member of Parliament
NFPE	Non Formal Primary Education
NGO	Non Government Organization
PME	Planning Monitoring Evaluation
PHM	Peoples Health Movement
PO	Peoples Organization
POC	Program Operation Cell
PRA	Participatory Rural Appraisal
RGA	Revenue Generating Activity
RLF	Revolving Loan Fund
RTC	Regional Training Centre
TBA	Traditional Birth Attendant
TCC	Thana Co-ordination Committee
UCC	Union Co-ordination Committee
UP	Union Parishad
VFFP	Village & Farm Forestry Program
VO	Village Organiser
VF	Village Facilitator
WCC	Ward Co-ordination Committee

Message from Chairperson

**Community
Development
means power
to the local
people.**

CDA, as a facilitating organization to Development, we are accountable to organize and strengthen the poor and marginalized rural people with a view to ensure their fundamental human rights and elimination of hunger and poverty. CDA believes



Community Development means power to the local people and development will inspire when deprived people use to contribute their labor, knowledge and resources for their upliftment with dignity. They envision a positive change by themselves. Since its inception 1986, Community Development Association (CDA) followed by an alternative development process which is very much commensurated with the main stream of development where people are able and eligible to participate in decision-making, planning and actively participated in policy mobilization for their own development benefit.

Upon the experiences from the various circumstances and the strategy, CDA is committed to facilitate the rural landless deprived men and women to make them united, contributing their labor & knowledge in the land, solidarate to have access and control over the resources for their food security and establish their fundamental rights. During the reporting period, CDA has facilitated to accelerate the prospect of the People centered organizations at the village level with a view to achieve the objectives as designed in SOLAR during 2010-2011 with the support from Bftw- Germany, we remain.

We do appreciate the cooperation of our Executive Committee members and General Board of CDA for their keen interest, contribution of the donor which is definitely valued, approval from the Government officials and active participation of the village based Peoples Organizations as well as the staff members, Co-actors including all the friends of CDA in achieving the project success during the above piloting year.

With best regards,

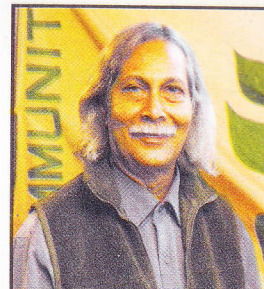
M. Nessa

Ms. Meherun Nessa (Chobi)
Chairperson, CDA

Message from Executive Director

Struggle for welfare is better than rendering welfare services.

As a Community Development Organization, it assures a role of facilitating to the vulnerable and marginalized people so that the people can solidarate and strengthen themselves for building struggle together towards reconstruction of a welfare society as well as a welfare



nation-state. So struggle for welfare is better than rendering the welfare services. Humanity, wisdom & Knowledge can stimulate through struggle, self-defense and achieve fundamental human rights, justice and dignity. As such, CDA rendered to awaken people to do their own development. Since 1986, CDA has organized and institutionalized village based People's Organizations and also enhanced people's capabilities to struggle for their sustainable livelihood, self realization, habitat, right to food, right to health and employment guarantee demand from the state according to the Constitution of the people's Republic of Bangladesh, UN & ILO Conventions. Especially to ensure their land rights through sustainable Peoples Organization so that they can confront legally together and recover the public land from the grabbers in association with their Self-Governance and Citizen's Right upon the technical support from CDA. Obviously, this is a challenging effort but strategically easy to achieve. In a true sense, this strategy is a dynamic model to achieve people's Needs & Rights.

This document presents CDA's efforts for the year 2010-2011. Though having lot of financial crisis and inevitable circumstances, the achievement of piloting year which belongs to a great extent to the restless staff members for their courage in these challenging activities and reorganization of CDA, members of Executive Committee & General Board for their continuous voluntary support, the foreign partners, like Bread for the world –Germany who has given us a financial support to implement the project viewing the achievement of Right to land, the approval authority NGO Affairs Bureau under the secretariat of Honorable Prime Minister of the Peoples Republic of Bangladesh for approval of the project and for fund clearance, Honorable Parliamentarians, local Government, Financial Institutions & Bankers. NGOs & Partners in PLANet, members of the Peoples Organization for their active participation in achieving project goal & objectives as well as all the well-wishers of CDA in different Fora & the Apexes at the national & international levels.

With Thanks,

A handwritten signature in black ink, appearing to be 'Shah I Mobin Jinnah'.

Shah I Mobin Jinnah
Executive Director

1. Executive Summary: ☺ ☺ ☺

During the reporting period of July 2010 to June 2011, CDA interventions were to empower the rural land less poor people through the concept of village based Peoples Organization (PO) to access local public resources with a view to ensure food security and poverty reduction of the North-West part of Bangladesh. As CDA has been facilitating to implement a project namely **"Sustainable Organization for Land Rights and Agrarian Reform (SOLAR)"** in partnership with Bread for the World, Germany from May 2010 to July 2011 to its Goal: Ensure access to the local public resources (land/water bodies/Forests) by the local poor in the project areas. The expected result of the project was: Selected Peoples Organizations and local NGOs are strengthened to facilitate the access to local public resources by the local deprived poor; Policy makers and local administration are sensitized to support pro-poor land related policies and the formation of an independent land commission to ensure land right of the Ethnic minorities and women; Community people are aware about HIV/AIDS and violence against women and organized for protection and behavioral change of the people; An appropriate level of institutional capacity for the project implementation is maintained. During rally and day celebration in different events women's participation was higher than the men (about 70%), Women were able to voice their rights and submitted memorandum to local Administration and local Government leaders demanding on equal rights.

The project achievements are: 17 Land less Women received agricultural land legally; 2 Widows received Agricultural Land from Local Authority through this project support; 207 Widows are getting Widow Allowance from local Government through pressurization of the members from the Peoples Organization (PO); Total 177 Number of families are having access to 30.9 acres of local public land; 233 Families are having access to 50.09 acres of local public water bodies; 1135 Numbers of families are already benefited from this project. It is observed and discussed with the families who received land or having access to water bodies through this project support they are getting more meals comparing the time of pre-project implementation, as well as they determined their own strategy to fight against the crisis (food scarcity) i.e. harvesting fish during Monga (a seasonal economic recession) from the public ponds, PO based savings (total savings amount of Tk. 1,184,24.00); 177 Land less Farmers received 30.9 acres of Khas land by which their income has been increased; also the targeted POs initiated project on Cow/Goat rearing, Credit support among the members from PO savings accounts.

During December 2010 CDA completed its Pilot Project successfully as named Junior School Certificate (JSC) Course in Partnership with CAMPE and Bangladesh Open University, in 4 Open Distance Learning (ODL) Centers. Average student attendance in different classes were 82% and 100% students succeeded the courses according to schedule.

Major Achievements during July 2010 to June 2011 in CDA's Micro finance program as provided loan support about 85,74,653.00 taka among 4,902 borrowers, where net savings amounting to 33,01,846.00 taka and Savings refunded amounting to Tk. 2,14,644.00 among 1,223 Members.

About 5651 copies of Jono Chesta were published and distributed among CDA's POs / Samity Members and to the different levels of stakeholders during the period.

2. Preface: ☺ ☺ ☺

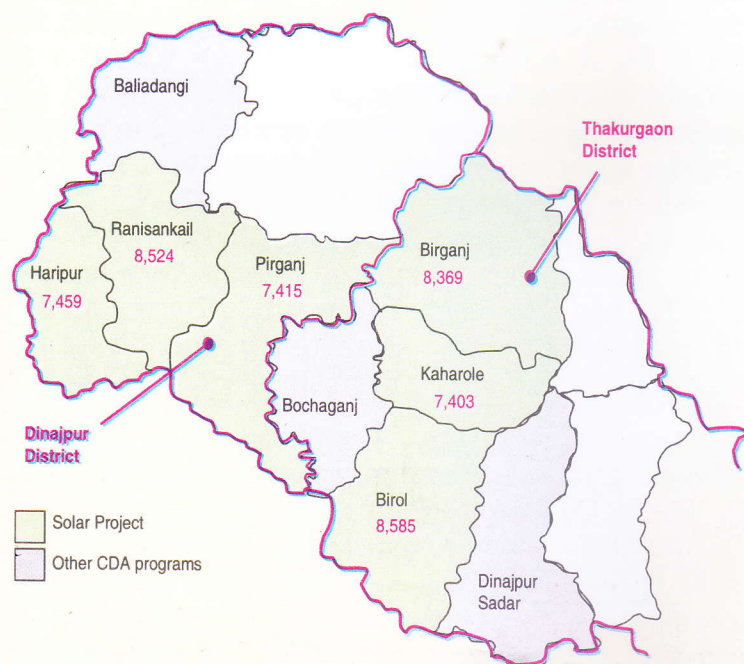
Community Development Association (CDA) has been working in the North-West of Bangladesh since 1986. It was founded with the strategic aim of poverty reduction and people's empowerment. Through continuous experimentation and learning, CDA has arrived at its current days with a methodology of facilitating the capacity building to its poor people's institutions as a long term sustainable development support mechanism.

Despite subtle changes over the years, the fundamental principles followed by CDA's vision remaining the same as those for which the organization is established.

CDA's vision is a society united through its people centered democracy by good governance which is socially just and free from all forms of discrimination. Human rights will be established and the community will be economically productive within an ecologically balanced environment.

3. CDA's working areas: ☺ ☺ ☺

CDA has integrated programs in 8 Upazilla under two districts Dinajpur & Thakurgaon in the North-West of Bangladesh. There are almost 60,000 members in IB program as a core in 6 Upazilla and an additional 6,000 members within its credit & savings program in another 2 Upazilla.



4. CDA's Program and Projects: ☺ ☺ ☺

In fact, CDA is a programmatic organization although it has a number of small projects is operated with innovations until changing the social context. There are 6 programs within CDA's intervention areas are operated simultaneously through the core program IB. Therefore, in the entire CDA's working areas under the IB the POs have the access to the

same activities following the same principles in regards to their own development. Of course, each PO has its different needs upon its analytical context and it has its reflection in annual planning process with a flexible manner.

5. Institution Building (IB) Program: 9 9 9

The aim of CDA's Institution Building (IB) program is to empower the poor and marginalized people to achieve their rights. One of the most specific objectives to create strong Peoples Organization through providing capacity building support. So it can act as village based institutions for self help development and promoting local governance.

Institution Building is a core program and being a foundation on which the other five program components are accelerated. It is a people centered mechanism constituting step by step through building groups are called samities at Para level then Peoples Organizations (PO's) at the village level are formed with at least four groups / samities and then village based People's Organization (PO) are federated widely with a political view at the constituency level voicing their pro-poor policy recommendations by the respective member of parliament. It is also a mechanism through which people ensure linkages & partnerships to build up the capacity of leading towards social transformation as well.

Besides, the Institution Building efforts is a socio-political process instituted by the poor in association with the local civil society parallel to the local Government tier to bargain to have access and control, to protect and protest against the bad Governance, such as against the corruption and crimes, terrorism, fundamentalism, partisan-nepotism and to mediate the domestic violence against the women and ethnic minorities.

Achievements of the IB program

■ Number of Samity (Small groups)	:	2,140
■ Number of Group members	:	49,950
■ Peoples Organizations (Village based) POs	:	435
■ Union Coordination Committees (UCC)	:	50
■ Thana Coordination Committees (TCC)	:	7
■ Constituency Level Federation(FPOs)	:	4

PO Achievements at a Glance:

Activity	Achievements
General Body Meetings of POS	721 Nos.
Executive Body Meetings of POS	216 Nos.
POs Committee Change	16 Nos.
Issue Discussion Meetings	1265 Nos.
Number of issue covered	4 Nos.
Regular Readers in PO libraries	503 Nos.
Cultural Program organized by POs	5 Nos.
Mobilization events organized by POs	19 Nos.
Village level arbitrations organized by POs	12 Nos.
Employment creation by communication with various organization through PO initiatives	40 Nos.
Employment creation by PO own initiatives	120 Nos.

Activity		Achievements
Initiated PO project		40 Nos.
Total Savings of POs (Taka)	Tk.12,32,736	
Unit Advisory Committee Meetings	14 Nos.	

Employment Creation through Fish Culture:

Amgaon Peoples Organization is at Amgaon village in Horipur Upazila under Thakurgaon District is established with 235 members. The president of Amgaon PO both Mr. Azmul Haque and Treasurer Md. Delowar Hossain arranged a training course on Fish Culture with the Department of Fisheries. 72 numbers of men and women attended the month long training course. After receiving the course the trained members introduce fish culture individually and collectively at their villages. The PO has taken lease a pond for ten years measuring the area of 5.00 from their own fund. Every year the PO earns Tk. 1,36,570.00 from such initiative where 4 PO members are employed permanently and each PO members are receiving fish for family level consumption.

Furthermore the PO has started a plantation scheme by taking lease of 5 acres of land where the PO members planted about 4000 Neem tree plants. The PO Members expected that they will earn about 400,000/- taka from the plantation scheme.

There are 135 PO members are in Amgaon PO. It is situated at Amgaon village of Amgaon union under Horipur Upazila of Thakurgaon district. The president of Amgaon PO stated that through PO, now we could dream to earn and fight against unemployment within the villages.

Member of Parliament provided interest Free loan among the victims of Disaster.

- Md. Dobirul Islam

I am the President of Dhola Peoples Organization and Union Coordination Committee (UCC) of Gedura. On 16th February 2011 at 4:00 O'clock a storm with hail attacked to Horipur Upazila. 4 Unions were badly affected by the storm. In Gedura Union crops of 4000 Acres of land were completely damaged within 20 minutes. UCC leaders and myself visited 11 Peoples Organizations under the Union Parisad and observed that the Wheat, Maize, Potato, Mustered and Paddy crops were laid down on the earth and estimated that the crops of about 40 million taka were damaged. We decided to call on the Member of Parliament to see the practical situation of the victimized peasants and take necessary action to help the poor peasants for quick recovery. The Member of Parliament visited the entire damaged areas of Union Parisad along with Upazila Chair, Upazila vice Chairs, Upazilla Nirbahi Officer (UNO) and Upazila Agriculture Officer. After visiting the place the MP shared in a meeting with the victims of storm. He realized the people's problem and declared to provide Interest Free loan among the victims to recover them.. The peasants received interest free loan through local bank and able to overcome the losses.

Now we think If a People Centered structure such as Dhola village is establish in each villages of Bangladesh it can be a great support mechanism of the poor people to solve any problems by themselves.

6. Education & Cultural Program

Till December 2010 CDA has completed successfully its Pilot Project namely Junior School Certificate (JSC) Course in Partnership with Campaign for Popular Education (CAMPE) and Bangladesh Open University (BOU), In 4 Open Distance Learning (ODL) Centers in Rajuria High School of Biral Upazilla, Kallyani High School under Kaharol Upazilla, Purbo Mallikpur High School of Kaharol Upazilla, Kobi Nazrul High School of Birgonj Upazilla under Dinajpur District.

Goal of the project:

- to develop skilled manpower through creating opportunity among the dropout students with a minimum cost for poverty reduction and development.

Objectives of the project:

- to create effective educational opportunity for the drop out students from formal and non-formal schools;
- mass awareness (Government and Private Sector) in favor of easy and open system education.

Achievements of Junior School Certificate Course:

Activity	Target	Achievements
Number of Centers	4 Nos.	4 Nos.
Number of female student	100 Nos.	91 Nos.
Number of female student	100 Nos.	109 Nos.
Total Student	200 Nos.	200 Nos.
Teacher	32 nos.	32 nos.
Number of days visited by supervisor	22 nos.	22 nos.
Guardian Meetings	22 nos.	22 nos.
Average attendance of students	100%	82%
Day Observation	3 Nos.	3 Nos.
Passing rate of students	100%	100%

Walking 30 Kilometers to attend my School:

My Name is Saju, I am 14 years old, I live in Paltapur village under Birgonj Upazila in Dinajpur District. My father is very poor so that he was unable to bear my educational expanses after class-V, so I was unable to continue my education, but I wanted more.....

The Junior School Certificate Course of CDA and CAMPE given me the opportunity to continue my study. I have got the scope to admit in Purbo Mallikpur High School, Kaharol Upazilla under JSC program. JSC education course allowed me to continue my study as well as to assist my father in his daylong work. I used the products of various companies to the different shops during my job. My work place was 30 kilometers away from my school, I walk and walk, and then I continued my education through JSC. I was very much impressed on the educated persons and the way they talk about the overall environment. Therefore, I promised not to discontinue my study by any means attending 2 classes at school.



Sajedur Rahman a student of ODL in JSC

I love to learn my lessons from my class. I think it was a great initiative taken by the Open University and CAMPE, through CDA for the drop out students who are in crisis in their families they can have chance to continue further study along with the opportunity of regular employment side by side. Thanks to CDA to select Purbo Mollikpur School as a center for Junior School Certificate Courses.

7. Health Program:

Firstly, CDA's health program is to tackle preventable causes of ill health through education and awareness rising. Secondly CDA facilitates to provide primary healthcare services in the area of maternal mortality considering the needs. Finally, CDA's efforts to mobilize the PO members in activating the local Governments support for the people's access to government health facilities. Apart from that CDA has established a small Health Care Centre in association with Gono Shasthoya Kendro (Internationally recognized a renowned national organization for national health policy movement) within the premises of its technical education centre namely "JonSreejon Institute (JSI)" Mukundapur, Kaharol, Dinajpur.

Achievements of the Health program

The new activities of CDA's health program were mostly compounded with awareness rising among the PO members in accompanying with Government Program on Health with a very limited fund. Besides CDA was able to meet its objectives in relation with health program 'improving access to safe water and sanitation:

Achievements are as follows:

Activity	Achievements
Encourage Families in Children Immunization	520 Nos.
Encourage Families in Pregnant mother Health check up	174 Nos.
Installation and Utilization of Sanitary latrine	315 Nos.
Issue Discussion Meeting on Health at PO level	435 Nos.
Issue Discussion Meeting on HIV / AIDs at PO level	174 Nos.

8. Livelihood Program:

The aim of CDA's livelihood program is to ensure food security through self employment creation. One of the key factors in delivering this idea was needed to



Group Members are involved with small entrepreneurs.

diversify the range of livelihood activities so that people are less dependent on day laboring. In addition CDA has facilitated to bargain for just wage rates where working people are employed by others with a view to stop Child labor and the trafficking of women because low house hold income is one of the major consequences.

Achievements of the Livelihood program

Membership & funds

■ Membership	29,761
■ Village coverage:	770
■ Union coverage:	81
■ Union Committees:	50
■ Net savings balance:	Tk.1,44,56,920
■ Loan distribution:	Tk.2,80,79,000S
■ Security fund distribution	22 families

9. Sustainable Organization for Land Rights and Agrarian Reform: ৯৯৯

CDA facilitated to implement such a project as titled "Sustainable Organization for Land Rights and Agrarian Reform (SOLAR)" Project with the support from Bread for the World(Bftw)Germany effecting from May 2010 to June 2011.

The Goal of the project was: ensuring access to the local public resources (land / water bodies / Forests) by the local landless poor within the project area. The expected result of the project was:



AC Land is giving his speech to support the landless.

- Selected Peoples Organizations and local NGOs would be strengthened to facilitate the access to the land;
- Policy makers and local administration would be sensitized to support pro-poor land related policies and the formation of an independent land commission to ensure land rights of the Ethnic minorities and women;
- Community people would be aware about HIV/AIDS and violence against women organized for protection and for behavioral change;
- An appropriate level of institutional capacity for the project implementation would be promoted. During the rally and day observation one of the event of women' participation would be higher then the men (about 70%), The voice of women would be very stronger for demanding their equal rights to land and submitted memorandum to the local Administration alongwith the local leaders.

Sustainable Organization for Land Rights and Agrarian Reform:

Activity	Target	Achievements
Staff coordination meeting	12 nos.	12 nos.
Unit Staff coordination meeting	504 nos.	504 nos.
Provide training to staff members on land rights	25 nos.	26 nos.
Facilitating the land less families to access khas land	1000 nos.	1773 nos.
Coordination meeting with GO, NGO	72 nos.	60 nos.
Memorandum given to local administration	32 nos.	32 nos.
Memorandum given to MP	3 nos.	3 nos.
Poster Design and Publish	1034 nos.	1003 nos.

Activity	Target	Achievements
Provide training to the PO members on land rights	220 nos.	219 nos.
Case study prepared	190 nos.	159 nos.
Sharing meeting with lawyers of Dinajpur & Thakurgaon Bar on vested property Act with ALRD.	0	2 nos.
Legal Aid support to the landless victims on khas land issues	364 nos.	364 nos.
Day observation	48 nos.	47 nos.
Provide training to the staff members on Sustainable Organization.	26 nos.	30 nos.

Achievements of SOLAR:

- At the rally and the events of day observation women' participation was higher then the men (about 70%), strong voice of women for their rights to land & equal ownership was very stronger and submitted memorandum to local administration along with local government leaders.
- 17 Landless Women received agriculture land and able to have their access to local public resource legally.
- 2 Widows received Agricultural Land from Local Authority.
- 07 Widows were getting Widow Allowances from the local government through the pressurization by of the Peoples Organization (PO). under the Safety nets program of the Government.
- Total 177 Number of families received and accessing 30.9 acres of local public land.
- 233 Families received and accessing 50.09 acres of local public water bodies.
- Total benefited families in this project were 337 Numbers and it could be noted that 1516 numbers of land less poor people were directly benefited in the average family size 4.5.
- 1135 Numbers of families were benefited from this project. It is observed and discussed with the families who received land or accessing water bodies through this project support they were getting more meals comparing with the pre-project implementation, and now they have defined their own strategy to



Procession in front of UNO Office

fight against Monga (scarcity) i.e. harvesting fish during Monga from the public ponds, PO based Savings (total savings amount is 1,184,241 Taka).



Peoples Rally Towards Land Rights on World Food day day.

177 Land less Farmers received 30.9 acres of Khas land by which their income has already been increased.

The targeted POs initiated some projects on Cow/Goat rearing with the Credit support by the PO savings.

Achievements of PO members by their own initiatives:

Environment and Sustainable Land Use Management:

Activity	Achievements
Tree Plantation	10040 Nos.
Compost Pits	15 Nos.
Vegetable Gardening	215 Nos.

we are able to ensure Land Rights in Our Village among 75 Land Less families .

Charvita village is situated in Bukua Union Parishad in Horipur Uapzila, under Thakurgaon District. The location of the village is closest with the indian boarder and about 14 kilometers away from Upazila Headquarter. In 1989 the villagers started to organize Samitties (Small groups), gradually the groups were formed as para based of 4 samities. On 15th July 2002 the para based samities initiated to declare the village based Peoples Organisation (PO) according to the by-laws. After formation of the PO CDA arranged an internalisation workshop on PO concept with 40 male and 40 female members. To strengthen PO and capacity of the members CDA provided training on **Organisation Development and management Training, Partnership Development and Management, Leadership and Communication Training, Training on Strategic Planning, Project Management, Office Management, Resource Mobilisational, Human Rights and Good Governance and the most recent training provided on Land Rights and Land Administration** in collaboration with ALRD.

After receiving the training the President of Charvita PO, Mr. Nurul Islam convened a General Body meeting of the PO, where 64 members attended. The president disseminated the idea about the process of accessing khas land which he learned

from the training and he transferred to the PO members that access to khas land is a right to the land less people. According to the decision in the meeting the PO members demarkated the khas land within their village/mouza and identified the landless people at the same time within the village. During the survey the PO members found that about 71% of the total families of the village are land less. Then the PO members decided to submit application to the local land office to have access the khas lands, on priority basis they submitted 80 nos. of applications in favor of land less families.

The Peoples Organisation is now famous to the other villagers as well as the PO members are very active in identifying khas land, collection of identification number from local land office, communicate with the Union Chairman to get land less certificates and submit application to upazilla land office with the leadership of their president. The PO members also ensured equal participation of men & women in their village development activities and village level arbitrations as a result village level conflicts are reduced.

On June 18, 2011 about 75 nos. of families recieved legal document of 11.25 acres of agricultural khas land from which about 337 nos. of people are benefited including women, children and persons with disability.

The Executive body members initiated advocacy with the local government and able to ensure widow allowance, VGF/VGD cards, old aged allowances for the PO member's families. They also organised discussion with the villagers on early marraige and aganist dowry.

10. Human Resource Development Program

Bangladesh has a massive population which is currently a so called burden but it has tremendous potentiality to serve as a human resource. It has been proven by some successful countries that appropriate use of human resources can reduce poverty & economic crisis.

CDA's aims to developing Human Resource as potential. Much of the work is through training and sharing skills both within the organization and outside at the local, national, hence greatly expanding the beneficiaries of this program. Other areas of training in this program include a new focus on technology and a plan to improve communication, management, leadership and coaching skills among CDA's staff and to the beneficiaries as well



Achievements of the HRD program PO Members Training:

In order to increase the institutional capacity of the POs towards self governance, CDA offers extensive training support. While some initial stage training and workshops were aimed to provide at the entire group members for conceptual awareness, more advanced training was delivered to the Executive Committee members of the groups for strengthening their leadership & capacity.



Training conducted during 2010-2011:

* "Land Rights and Land Administration Training" was provided to 219 PO members.

Staff Development training

Staff development training was a vital part of the organizational capacity building. CDA always placed a special emphasis on staff development training to enable them to better execution of the program and increase the impact among the beneficiary level. CDA availed some of its own staff training from the sources both in country and abroad.

Training organized by CDA for its staff between 2010 and 2011 included:

* Land Rights and Land Administration Training was provided among 25 staff members.

Other capacity building events were attended by CDA staff which were organized and invited by other organizations at the national level.

- * TOT on Land Rights and Land Administration [ALRD].
- * Gender and Education Training Workshop [CAMPE].
- * Environment Management Training [CAMPE].

Access to Public Resources through Peoples Organization (PO)

Dhola Peoples Organization is situated in Gedura Union in Horipur Upazilla under Thakurgaon District. The village is about 16 kilo meters from Upazilla Parishad. In 1987 we have organised Para based Samity facilitated by CDA. When there were 4 samities (2 male Samities and 2 Female Samities) in our village we form the village based Peoples Organisation (PO) on 18 may 2003 by incorporating the Samities. After formation of the PO, CDA arranged PO concept internalisation workshop for 40 male and 40 female members. To strengthen the PO and the members CDA provided training on Organisation Development and management, Partnership Development and Management Training, Leadership and Commiunicatin Training, Strategic Planning Training, Project Management Training, Office Management Training, Resource Mobilisational Training, Human Rights and Good Governance Training and the most recent training is Land Rights and Land Administration. After reciving the Land Rights and Land Administration Training On 12 November 2010 in PO General meeting the participants shared their learning among the PO members. According to the decision of the General meeting the PO members identified 73 land less families within the village. Considering the priority the PO members 12 land less families applied for public (khas) land. The PO members also saved 1,33,330 taka by 10 taka every week, by which the provided 19,000 taka loan among 13 PO members. 24,230 taka Invested in Cow rearing project, The cows distributed among other PO members, taken lease of 0.33 acres of land by 22,000 taka and they earned 11,102 taka from this initiative. This year the PO members planted potato 2.50 acres of land where they invested about 43,000 taka and they earned about 25,000 taka. The PO members acknowledged that CDA empowered them by enhancing their knowledge by providing trainings and facilitating supports. They are hopefull to eradicate poverty from their village through the initiation of the Peoples Organsiation (PO).

11. Disabled Development :

According to statistics of the World Health Organization (WHO) nearly 16 million people in Bangladesh born disabled in each year. This result is over 10% of our population. These unfortunate people not only have to bear their physical and mental constraints they are also deprived and deprived from their rights.

CDA doesn't have fund to continue such project under Disabled Development but following the trend of group formation and continuation of project achievements under the Women group under Women With Disabilities (WWD) and Disabled Effort for Self Help (DESH) the Groups are functioning with their own efforts to ensure their rights.

Achievements in 2010-2011:

Disability survey :

Survey is a Continuous process to identify the disabled within CDA's working area to understand the number of disabled people and their problems. A need assessment was conducted with 426 disabled people within these groups.

Group formation

Following the successful example of CDA's Institution Building program, disabled groups were created to unite them within the sector of society. 210 groups have been formed within the Peoples Organization who regularly attended the meetings.

Meetings & workshops

Meetings and workshops were conducted to sensitize civil society, GOs and NGOs on disability issues and remind them of their responsibilities. The theme of these events were "Responsibility of Civil Society Ensuring Health & Physical stability of Disable People".

Day observations

Four days were observed by the disabled groups to create awareness and empower them. The following days were:

- International Mother Language Day
- International Women's Day
- International Disabled Day
- World Human Rights Day

Disabled Development:

Activity	Target	Achievements
Disabled Group Meeting at PO level	98 Nos.	98 Nos.
Case Study Prepared of the Disabled	6 Nos.	7 Nos.
Group meeting of disabled women groups	12 Nos.	12 Nos.
Day Observation	4 Nos.	4 Nos.

12. REGIONAL NETWORKING & ALLIANCE BUILDING: ☺ ☺ ☺

CDA's political strategy and the People Centered development approach are now popular especially; facilitation process innovated by CDA in last two decades to implement the endogenous program activities and for promoting active participation of the small landless rural poor men and women, ethnic minorities to have access and control over the ownership upon the land and public resources as well as for ensuring Fundamental Human Rights & practice of democratization at the grass-roots. Also it is very much effective to ensure the localization and good governance by the people. During the project period CDA has taken the initiative to building up a regional alliance and network with some like minded

NGOs from the 16 northern districts who are locally act like CDA. Since inception they believe with the people's struggle to the land rights and Agrarian Issues and would like to initiate movement for change of Socio-Political & Ecological condition of the northern part Namely **People, land and Agrarian Reform in the Northern Ecological Territory (PLANET)**. It has already been involved in advocacy activities for the northern peasants and people to reduce the discrimination in terms of investment and development in the north voicing as a regional Forum. Also PLANet is planning to make it a regional voice to connect with the National and international apex like ALRD, ILC & FIAN / ANGOC/PHM/PAN etc.

Member Organizations of Regional Networking:

BCSS-Pabna, CDA-Dinajpur/Thakurgaon, CDDF-Kurigram, DCPUK-Rangpur, GKAP-Dinajpur, LDRO-Bogra, LDO-Pabna, MKP-Thakurgaon / Panchagarh, OREDAR-Sirajgonj, RAC-Jaipurhat, RULFAO-Rajshahi / Naogaon, SAPLA - Natore, SURS - ChapaiNababgonj, UDDOYG Foundation - Gaibanda, USS-Nilphamari.

13. CDA Enterprises:

CDA performed a number of small enterprising activities, the objective of which was to ensure its customers to receive a fair price for their product, also reducing the power of the middle class who takes control of the market. An additional and significant benefit of the enterprising activities they require both skilled and unskilled labor in order to increasing employment opportunities for the local poor people.

Husking Mills:

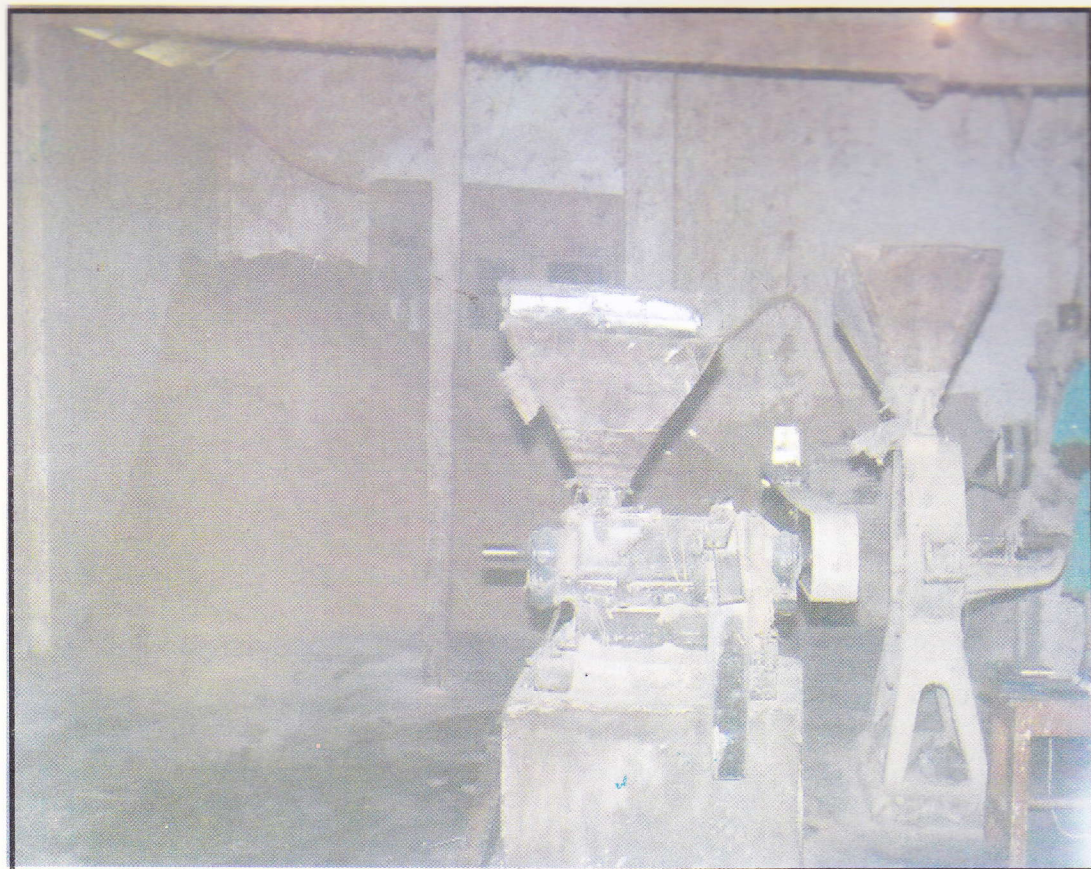
CDA operated two nos. of manual husking mills with a daily production capacity of 2,400Kg. The mill operated 365 days per year and employees were involved both permanently and casually:

➤ Rice bought & sold	539 Tons
➤ Rice processed	1,139 Tonne
➤ Wheat bought & sold	800 Tonne



Governance: July 2010 to June 2011 :

The following meetings were conducted:	No. of Meeting	Date
Executive Committee of CDA.	5	04.08.2010 03.10.2010 08.12.2010 16.03.2011 23.04.2011
General Board of CDA.	1	22.01.2011
Program Operation Cell of CDA.	4	07.08.2010 03.04.2011 04.05.2011 01.06.2011
Monthly Staff Coordination Meeting	12	Each month








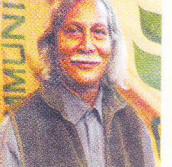


Training centres:

CDA has two Training Centers, the big one is 25Km from Dinajpur Town adjacent to the historically famous Kanta jeo (Kantagee) Temple and the other one is in Ranishankoil serving to those NGOs working in the north and in CDA's working areas. The main Centre is residential with the capacity of 150 participants can be accommodated, 4 training rooms and several small discussion rooms therein.. It is enjoyable and comfortable in different seasons/climates as well as surrounded by the natural beauties which attracts many other peoples and the organizations around the world. A figure of Boarders during the year:





- 1,000 guests from other Organizations
- 21,000 persons were hosted .










14. EXECUTIVE COMMITTEE FOR 2010-2012



#	Name	Designation	Picture
1.	Ms. Begum Meherun Nessa (Chobi) Women Activist	Chairperson CDA	
2.	Dr. I. F. M. Shahidul Islam Khan Eye Specialist	Vice-Chairperson CDA	
3.	Adv. Azizul Islam Lawyer & Teacher	Treasurer CDA	
4.	Ms. Rashida Khatun Founding Member of CDA and Social Activist	EC Member	
5.	Md. Ferhatul Islam Industrialist & Social Activist	EC Member	
6.	Ms. Rashida Begum Social Activist	EC Member	
7.	Md. Abed Ali Social Activist and Farmer	EC Member	
8.	Shah I Mobin Jinnah Founder of CDA, Development & Human Rights Activist	Member Secretary / Executive Director	



15. CDA's General Member's ৯৯৯

#	Name	Designation	Picture
01	Ms. Begum Meherun Nessa (Chobi) Women Activist	Chairperson, CDA	
02	Dr. I. F. M. Shahidul Islam Khan Eye Specialist	Vice-Chairperson, CDA	
03	Adv. Azizul Islam Lawyer & Teacher	Treasurer, CDA	
04	Dr. Halida Hanum Akhter (Phd) Health Scientist	Member	

#	Name	Designation	Picture
05	Dr. M.A. Razzaque (Phd) Agriculture Scientist	Member	
06	Ms. Rashida Khatun Founding Member of CDA and Social Activist	Member	
07	Md. Farhatul Islam Industrialist & Social Activist	Member	
08	Ms. Rashida Begum Social Activist	Member	
09	Professor Dulal Chandra Biswas Educationist	Member	
10	Md. Abed Ali Social Activist and Farmer	Member	
11	Md. Khorshad Alam Social Activist and Farmer	Member	
12	Dr. Chowdury Mosaddequl Isdani Health Activist (Diabetic, Cardiology & Child Specialist)	Member	
13	Dr. A.S.M. Habibullah Choudhary Health Activist (Reproductive Health & Child Specialist)	Member	

#	Name	Designation	Picture
14	Ms. Syeeda Chowdhury Social Activist	Member	
15	Ms. Khurshid Jahan Shireen Social Activist	Member	
16	Md. Abdullah-al-Mamun Educationist & ICT Specialist	Member	
17	Adv. Mizanur Rhaman Chowdhury Tax consultant	Member	
18	Md. Abdul Kayyum Shah Social Activist	Member	
19	Md. Samsul Karim Social Activist	Member	
20	Ms. Fauzia Mirza Social Activist	Member	
21	Shah I Mobin Jinnah Founder of CDA, Development & Human Rights Activist	Member Secretary / Executive Director	

16. Comments from Treasurer:

**Endogenous
Development
which is cost
effective
sustainable
less
expensive
but potential**



In the light of its belief, CDA is working as catalyst in initiating the process of endogenous development by the grass roots actors which is cost effective, sustainable and in fact less expensive but more potential and self -governing. All along CDA is vigilant in terms of its independent existence and not to depend on the continuous external support. So last 27 years, it has been developed a group of dedicated & skilled manpower, transparent system including fair accounts keeping for the organization and its self- supporting Governance Mechanism in its organizational frame work. Hapy to say undoubtedly it is excellent.

Last year, during 2010-2011 a significant project as titled “Sustainable Organization for land Rights and Agrarian Reform” (SOLAR) facilitates to implement from 1st May’10 to April’11 as funded by Bread for the World (Bftw) – Germany for a one year period as the Pilot basis. After successful completion of the experimentation Bftw is pleased to extend the duration of the project for another two months to match the fiscal year 2010-2011 providing an amount of matching grant with a view to continue a long-term partnership with CDA. It is a great success through a limited financial support and to face a challenge in terms of rights assertion especially land rights for the landless people at the grassroots level as well as the mobilization of pro-poor Agrarian Policies.

However, CDA staff members of all levels are much more capable and confident with full of commitment in achieving the project objectives and for the re-organization of CDA in a positive manner which is admirable and we do appreciate their commitment and confidence. It has been proved that the accountability & loyalty to the system of the organization is respectful and transparent as certified by the continuous internal and external recognized Chartered Accountants auditing Firms.

We would like to thank to the Bread for the World – Germany for their financial support and cooperation extended to the deprived people who are the partners of CDA in Bangladesh including the authority of the NGO Affairs Bureau for the approval of the project and for its clearance of foreign donation, Bankers, all the Executive committee and the General members for their regular guidance and cordiality and the good wishes to all of the stakeholders whose accessibility and participation in different structures are achieved during the reporting period.

With Regards & Solidarity,

Adv. Azizul Islam

এরশাদউল্যা পাটওয়ারী এন্ড কোং
Irshadullah Patwary & Co.
Chartered Accountants

92, D.I.T. Road (3rd Floor),
Malibagh, Dhaka-1217
Phone : 9331758
E-mail : iupc211@gmail.com

AUDITOR'S REPORT

We have audited the accompanying **Balance Sheet of COMMUNITY DEVELOPMENT ASSOCIATION (CDA)** as at 30 June, 2011 and the related Consolidated Balance Sheet and Income & Expenditure Statement, Receipts & Payments statement for the year then ended.

Respective Responsibilities of Management and Auditors

COMMUNITY DEVELOPMENT ASSOCIATION (CDA) management is responsible for preparing the financial statements, which give a true and fair view, in accordance with the Generally Accepted Accounting Principles (GAAP) and the related International Accounting Standards (IAS) as adopted by the Institute of Chartered Accountants of Bangladesh (ICAB). Our responsibility is to express an independent opinion based on our audit on those statements and to report our opinion. This responsibility is established by **COMMUNITY DEVELOPMENT ASSOCIATION (CDA)** Financial Procedure Manuals and International Standards on Auditing adopted by the ICAB.

Scope

We conducted our audit in accordance with International Standards on Auditing as adopted by the ICAB. Our audit includes examining, on a test basis, evidence relevant to the amounts and disclosures in the financial statements. Our audit also includes an assessment of the significant estimates and judgments made by the **COMMUNITY DEVELOPMENT ASSOCIATION (CDA)** in the preparation of the financial statements, and of whether the accounting policies are appropriate to the **COMMUNITY DEVELOPMENT ASSOCIATION (CDA)** circumstances, consistently applied and adequately disclosed.

We planned and performed our audit so as to obtain all the information and explanations, which we considered necessary, in order to provide us with sufficient evidence to give reasonable assurance that the financial statements are free from material misstatement. In forming our opinion, we also evaluated the overall adequacy of the presentation of information in the financial statements. We believe that our audit provides a reasonable basis for our opinion.

Opinion

In our opinion, the financial statements gives a true and fair view of the state of **COMMUNITY DEVELOPMENT ASSOCIATION (CDA)** as of 30th June 2011 and of the results of its operation for the period then ended according to the best of our information and explanations given to us and shown by the books of the Community Development Association (CDA)

Further to our opinion in the above paragraph, we state that:

- We have obtained the relevant information and explanations, which to the best of our knowledge and belief were necessary for the purposes of our audit;
- Proper books of account as required have been kept by the **COMMUNITY DEVELOPMENT ASSOCIATION (CDA)** so far as it appeared from our examination of those books;
- The Consolidated Balance Sheet, Income & Expenditure statement and Receipt and Payment statement dealt with the report are in agreement with the books of account.




Irshadullah Patwary & Co.
Chartered Accountants

UNITY DEVELOPMENT ASSOCIATION
CONSOLIDATED

BALANCE SHEET
AS AT 30TH JUNE 2011

FUND AND LIABILITIES	TOTAL
Accumulated fund	31,850,862.80
Member fund	2,959,793.00
Loan from training center	1,532,797.00
Sundry creditors	76,173.00
Loan from project	6,358,673.00
Other fund	165,538.00
Loan from Sonali Bank	400,000.00
Project loan	645,494.00
Loan from ED	173,549.00
Loan from PCCSL	5,856,990.00
Members saving fund	1,526,882.00
Loan from DMP-G	400,000.00
Provident fund	545,439.00
Loan loss provision	778,970.00
Outstanding liabilities	320,665.00
Members security fund	719,060.00
Loan from central RLF	2,229,099.00
Loan from central area	12,224,276.00
Loan from other area	11,743,900.00
Women health fund	50,665.00
Loan from LCSP	64,718.00
Loan from MEDP	1,600,178.00
Loan from CDA-G	6,925,489.00
Guest room	(83.00)
Loan from admin.	4,626.00
Loan from sadar-I	50,000.00
Loan from JB	600,000.00
Loan from krishan/krishani	30,000.00
Loan from unit	297,137.00
Loan Account	4,131,202.00
Loan from RDP H/O	860,955.00
Loan from RDP program	17,000.00
Loan from Patty	212,044.00
Salary payable	1,099,564.00
Rice receive from godown	28,450.00
Solar Fund	5,445,970.00
Bank Interest	16,916.00
TOTAL	101,942,991.80

UNITY DEVELOPMENT ASSOCIATION
CONSOLIDATED

BALANCE SHEET
AS AT 30TH JUNE 2011

PROPERTY AND ASSETS	TOTAL
Fixed assets (As per schedule)	10,394,550.05
Fixed deposit	81,953.75
Loan to project	12,266,588.00
Sundry advance	1,545,538.00
Advance to project	74,323.00
Advance for program	8,057.00
Receivable from project	547,905.00
Advance salary	54,296.00
Fund to area	9,219,070.00
Loan to LCSP	104,426.00
Loan to area	13,728,386.00
Running Crop	21,807.00
Revolving loan outstanding	24,858,515.00
Women health fund	120,450.00
Loan to RDP	206,488.00
Loan to other area	4,295,885.00
Advance	106,718.00
Loan to area savings	5,120,645.00
Cash and bank balance	380,902.00
Loan to LHP	980,002.00
Loan to area (sadar-2)	300,000.00
Loan to central MEDP	10,000,000.00
Loan to welfare A/C	82,500.00
Loan to unit	3,550.00
Loan to staff	230,044.00
Loan to L.H.P STD-5	102,050.00
Loan to L.H.P SB-221	24,110.00
Loan to husking mill	100,000.00
Loan to Pirgonj	50,000.00
Sundry debtors	849,197.00
JSI/CTC Account	65,000.00
Advance payment	21,050.00
Share purchase loan	100,000.00
Loan to central RLF	400,000.00
Loan to chilling center	36,100.00
SOLAR cash and Bank balance	541,171.00
SOLAR Project expenditure	4,921,715.00
TOTAL	101,942,991.80



Toha Khan Zaman & Co.

Chartered Accountants

AUDITORS' REPORT

**TO THE MEMBERS OF
COMMUNITY DEVELOPMENT ASSOCIATION (CDA)**

We have audited the accompanying Balance Sheet of Sustainable Organization for Land Rights and Agrarian Reform (SOLAR) of Community Development Association (CDA) funded by Bread for the World (BftW), Germany as of 30 June 2011 and the related Income & Expenditure Account and Receipts & Payments Account for the period from 01 May 2010 to 30 June 2011. The preparation of these financial statements is the responsibility of the management of the organization. Our responsibility is to express an independent opinion on these financial statements based on our audit.

Scope:

We conducted our audit in accordance with Bangladesh Standards on Auditing (BSA). Those standards require that we plan and perform the audit to obtain reasonable assurance about whether the financial statements are free of material misstatement. An audit includes examining, on a test basis, evidence supporting the amounts and disclosures in the financial statements. An audit also includes assessing the accounting principles used and significant estimates made by management, as well as evaluating the overall financial statement presentation. We believe that our audit provides a reasonable basis for our opinion.

Opinion:

In our opinion, the financial statements referred to above, prepared in accordance with Bangladesh Accounting Standards (BAS), give a true and fair view of the state of the project's affairs as of 30 June 2011 and of the results of its operations for the period then ended and comply with the applicable laws and regulations.

We also report that:

- We have obtained all the information and explanations which to the best of our knowledge and belief were necessary for the purposes of our audit and made due verification thereof.
- In our opinion, the organization as required by law has kept proper books of accounts, so far as it appeared from our examination of those books.
- The financial statements dealt with by the report are in agreement with the books of accounts.

Dated, Dhaka
11 September 2011

(Md. Waliuzzaman FCA)
Partner



Toha Khan Zaman & Co.

Chartered Accountants

COMMUNITY DEVELOPMENT ASSOCIATION (CDA)
SUSTAINABLE ORGANIZATION FOR LAND RIGHTS
AND AGRARIAN REFORM (SOLAR)

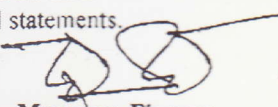
FUNDED BY: BREAD FOR THE WORLD (BfW), GERMANY

RECEIPTS AND PAYMENTS ACCOUNT
FOR THE PERIOD FROM 01 MAY 2010 TO 30 JUNE 2011

PARTICULARS	NOTE	2010-2011
RECEIPTS:		
Fund Received from BFTW, Germany	7.00	5,445,970
Bank Interest		16,916
Advance for Recovery		277,774
Loan from CDA General Fund		5,000
Total Taka:		5,745,660
PAYMENTS:		
Non-Recurring Costs	8.00	12,423
Personnel Cost	9.00	3,053,812
Program Cost	10.00	1,027,528
Administration / Management Cost	11.00	665,021
Services	12.00	162,931
Payments Taka:		4,921,715
Advance for Program		277,774
Loan to CDA General Fund		5,000
Closing Balance:		
Cash in Hand	5.00	347
Cash at Bank	5.00	540,824
Total Taka:		5,745,660


1.00 Figures have been rounded off to the nearest taka.

2.00 Annexed notes form part of the financial statements.


Manager Finance
Accountant

Signed in terms of our separate report of even date annexed.

Dated, Dhaka
11 September 2011


Executive Director
Executive Director
CDA, Dinalpur
(Md. Waliuzzaman FCA)
Partner



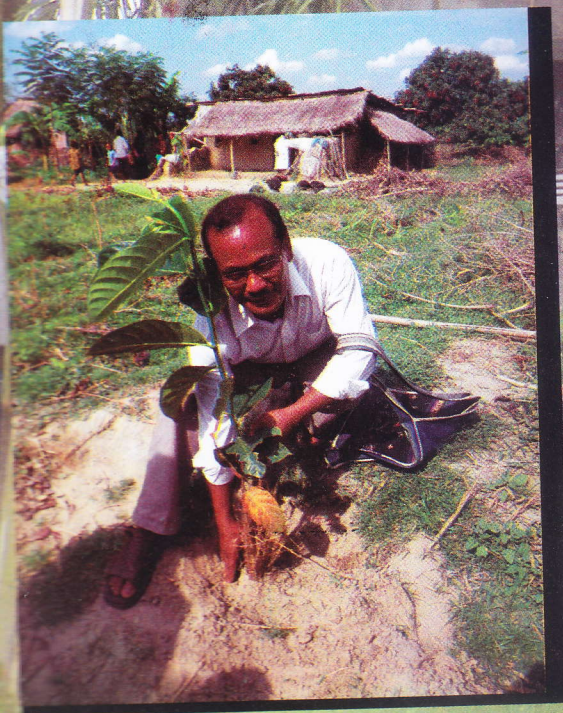
Access to Public Water Body by Assrayan People Organisation.



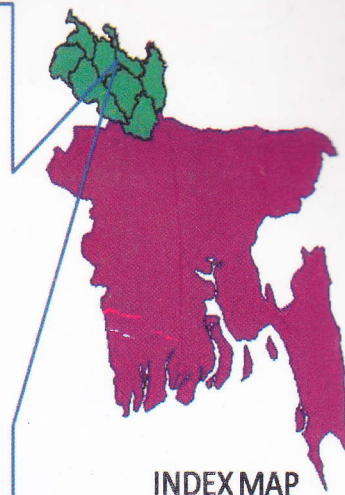
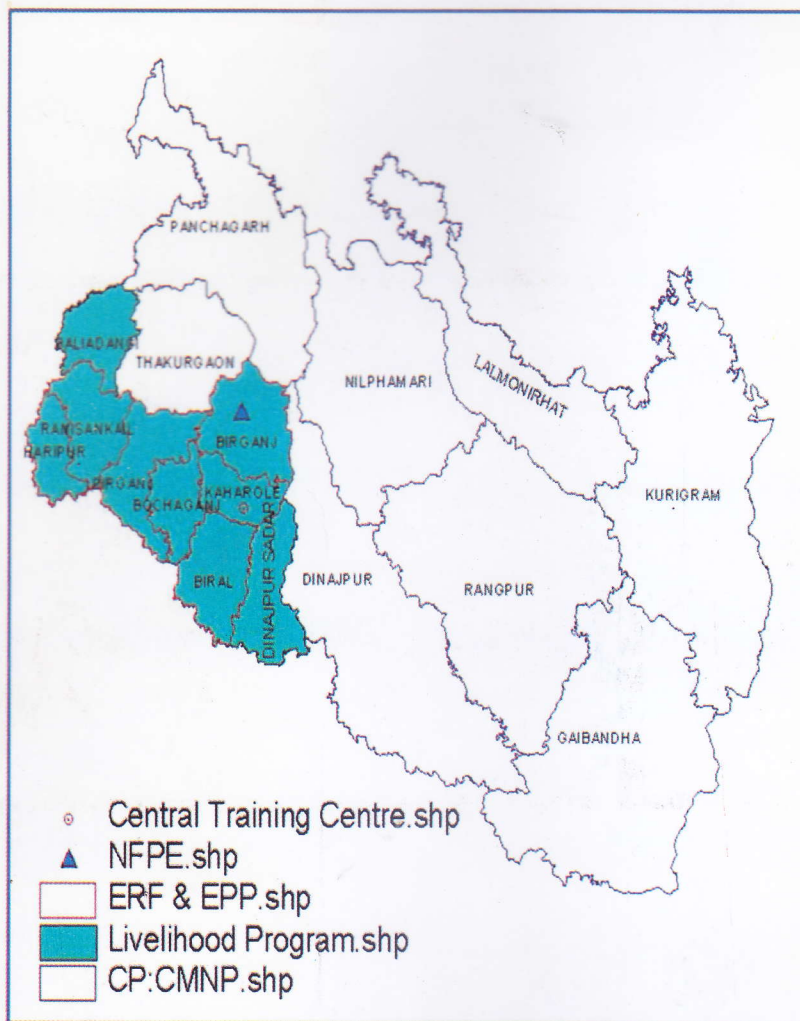
Celebration of Pohela Boishak (14th April) by Rajarampur PO.



Celebration of CDA's 26th Anniversary and World Environment Day by Chawlia PO.



CDA's Working Area



INDEX MAP

Program Coverage

- 8 Districts of Rajshahi Division.
- 15 Upazilla (Directly)
- 726 Villages
- 436 Village Based POs.
- 56,161 PO members
- 186000 beneficiaries (64% female)

**Poverty Eradication
and
peoples empowerment**