

# ANNUAL REPORT

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1997



COMMUNITY DEVELOPMENT ASSOCIATION (CDA)  
DINAJPUR, BANGLADESH



# Annual Report 1997



## Annual report, 1997

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**Community Development Association (CDA)**

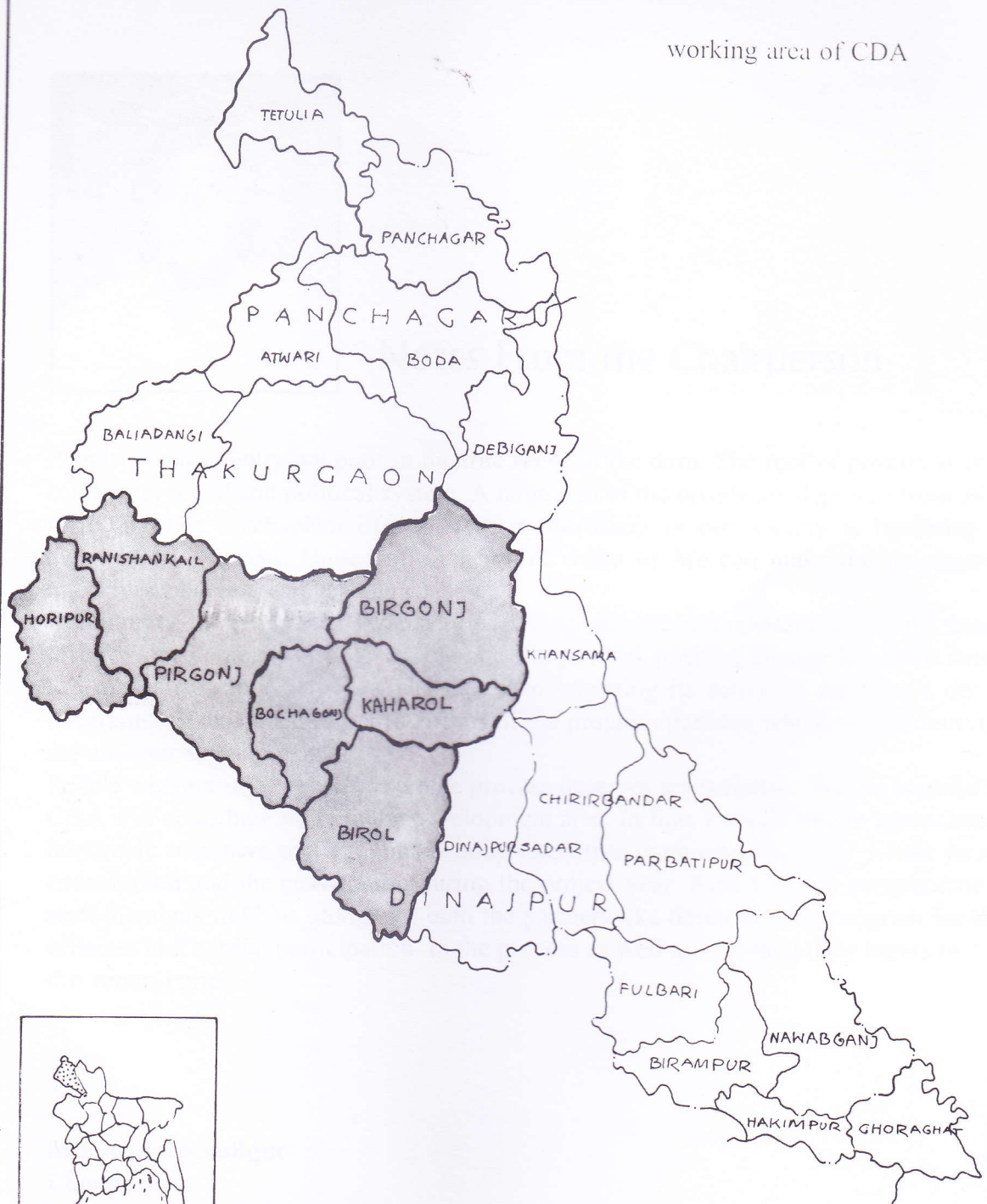
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working area of CDA







## Notes From the Chairperson

People in our country are poor in the true sense of the term. The root of poverty is in the economic, social and political system. A large part of the people are deprived from all the facilities. The mechanism of exploitation prevailing in our society is hindering the development process. United effort from all walks of life can make the development initiatives a success.

Community Development Association (CDA) has been undertaking efforts leading towards development through organizing the poor. A positive change has been seen in life of the rural poor where CDA has been operating its activities for over a decade. Programs are expanded as per the needs of the program partners which is contributing to the national development.

People who are involved in the whole process deserves appreciation. We are hopeful that CDA will contribute more in the development area. In fine, I would like to appreciate the honorable members of the General body executive committee for their whole hearted contribution and the cooperation during the project year. Also I like to congratulate the staff members in CDA alongwith both the partners like donor and the program for there efficient and cordial participation in the process as well as extended their inputs to make this report enrich.

**Mir Abdul Khalique**  
Chairperson





## Forewords

CDA started community development programs in the northern region of Bangladesh with a view to involve the rural poor in the process of their development. Years of exploitation have made the poor more disadvantaged and vulnerable. CDA take initiatives to facilitate the process of their participation in CDA has been active on northern part of the country since 1986. It operates mainly in the six thana of Dinajpur & Thakurgaon Districts.

This annual report is prepared to see the strength and weakness of implementation of the program activities undertaken during January to December, 1997. We are pleased to present the report to our program partners, donors and the civil society. We express our gratitude to those who have contributed to make the report. On behalf of CDA; I would like to thank our Funding Partners for their generous support in all respect during the year, the executive committee members, my colleagues as well as the different successfully whose active contributions are really remarkable to publish this report successfully.

**Shah I Mobin Jinnah**  
Director



## Contents

Subject	Page No.
<b>CDA at a glance</b>	09
<b>1.00 Introduction to CDA</b>	10
1.01 Historical Background	10
1.02 Vision, Mission & Objectives	11
1.03 Projects	11
1.04 Working Area	12
1.05 Area wise project implementation	12
<b>2.00 Integrated Rural Development Program (IRDP)</b>	13
2.01 Institution Building	13
2.02 Education	17
2.03 Training	20
2.04 Income & Employment Generation And credit	25
2.05 Gender relations and development	28
2.06 Environment	33
2.07 Policy advocacy	39
2.08 Other Activities	40
<b>3.00 Planning, Monitoring &amp; Evaluation</b>	41
<b>4.00 Management</b>	43
Present Executive Committee	44
List of Present founder member	44
General Board of CDA	45
Present Organizational structure of the CDA.	46
Staff list	47
Notes from the treasurers	54
Financial Report	55
Activities of CDA	57



## CDA at a glance

up to December 1997

Year of establishment	Since 1986
<b>Area coverage</b>	
Number of District	02
Name of District	Dinajpur & Thakurgaon
Number of Thana	07
Name of Thana	Birol Kaharol, Birgonj, Pirgonj, Ranishankail & Horipur.
Number of Unions	46
Number of Villages	501
<b>Peoples Organizations</b>	
Number of primary groups	
Women	574
Men	385
Total	959
Number of Primary group Members	
Women	9206
Men	6227
Total	15433
Number of Primary group Members	
Women	9206
Men	6227
Total	15433
Number of Primary group Members	
Number of households	12496
Number of Village coordination	152
<b>Committees (VCC)</b>	
Number of Union Coordination	37
Committees (UCC)	06
<b>Credit Assistance</b>	
Total borrowers	18689
Total loan fund	1,26,00,000
<b>Savings</b>	
Savings deposited by group members	2384772.00
<b>Staff (Full time staff)</b>	112 (42 F. & 70 M.)
Locally employed	150 (Teacher of NFPE school & FL centre.)

## 1.00 INTRODUCTION TO CDA

### 1.01 Historical Background

Community Development Association (CDA) is a non-government voluntary development organization working in the northern region of Bangladesh since 04 June 1986. CDA has already passed 12 years of its presence in the development sector. Since inception, it has been operating an Integrated Rural Development Program leading towards upliftment of the poor. A participatory approach has been in practice from the very starting of the organization. In CDA's evaluation process, it has tested out various approaches and undertaken some action research to identify directions of its programs with active participation of rural people as program partner. CDA has been operating its activities in 7 Thanas, 46 Unions and 501 Villages in two northern districts, Dinajpur and Thakurgaon.

At inception, Community Development Program (ICDP) was organized to make the people actively involved in the process of development. The program was expanded and was further developed through passing the years of activities. ICDP was reorganized as Integrated Rural Development Program (IRDP) incorporating some need based program components like, Environment, Gender Relation and Development and Disaster Management in 1993.

Also CDA has been implementing Village and Farm Forestry Program (VFFP) with the aim to increase tree resource and promote agro-forestry. Since 1987 among others, in 1991, CDA undertook a project namely, **Land less Farmers Development Program** to protect rights of Land less peasants. The project was reorganized in 1993 and renamed as Farmers Economy and Environment Development Program (FEED) as pilot basis. In 1996, this project was merged with IRDP with the learning of the piloting along with another one project namely Development Educate on Extension Program (DEEP).

CDA has passed 1997 confronting with different malignancy. It was the year of realization and confidence. The various program undertaken including Institution building, Education & Training Environment, Sustainable Land Use, Afforestation, Health & sanitation Gender, Credit for Income & Employment Generation, Gender relations, Legal Assistance, Policy advocacy and disaster management 1997 is treated as the 'Bridge period'. Due to delay approval of the project by the donors no horizontal and vertical expansion was made during the period. During the period, CDA has also made a alarming progress. some changes in its program activities. particularly in savings & credit CDA decided that this project phase from 1997-1999 would be treated as consolidated phase.



## 1.02 Vision, Mission & Objectives

The **VISION** of CDA is to establish a society; which is economically balanced, socially just and democratic where the poor, being economically productive enjoy an equitable environment.

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The **MISSION** of the organization is to uplift the social, economic, environmental and cultural status of the underprivileged people through building people's organizations and undertaking various sustainable development programs.

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The major **OBJECTIVES** are as below :

- Reduce poverty
  - Empower the poor socially and economically.
  - Thwart environmental degradation.
  - Promote human rights and social justice
- 

## 1.03 Projects

CDA has been operating several projects. Name of the Project and the Donors has been shown below :

**I. Integrated Rural Development program (IRDP) : NOVIB & Oxfam-UK.**

**II. Village and Farm Forestry Program (VFFP) : SDC, Switzerland** Besides, the organization has been implementing some projects in collaboration with other development agencies. The projects are designed to supplement the core program. The Collaborative project are as below.

**I. Low cost Sanitation Program (LCSP) : NGO Forum for DWSS.**

**II. Nutrition Education & Vegetable Gardening : Helen Keller International.**

**III. Non Formal Primary Education (NFPE) : BRAC & OXFAM**

## 1.04 Working area

District	Thana	Union	Village
Dinajpur	1. Birol	07	55
	2. Kaharol	05	80
	3. Birgonj.	11	119
	4. Bochagonj	03	37
Thakurgaon	1. Pirgonj	06	47
	2. Ranishankail	08	97
	3. Haripur	06	66
Total : 02	07	46	501

## 1.05 . Area wise project implementation

PROJECTS	AREA/THANA	DISTRICTS
IRDP	Birol, Kaharol, Pirgonj, Birgonj, Ranishankali, Horipur.	Dinajpur & Thakurgaon
VFFP	Birgonj, Bochagonj, kaharol	Dinajpur
NGNESP	Birol, Kaharol, Birgonj	Dinajpur
NFPE	Birol, Kaharol, Birgonj	Dinajpur
LCSP	Kaharol, Birgonj	Dinajpur



## 2.00 Integrated rural development program (IRDP)

It has been felt that separate and sectoral activities can not release the rural poor from the poverty trap. Learning from this reality, CDA has been initiating its development program to address the problems of the rural poor in a holistically since its inception. Integrated Rural Development Program (IRDP) is the core program of CDA leading towards uplift of the poor. The package program composed of a number of components named and undertaken with active participation of the program partners at each phase. The program components are

- ◆ Institution Building
- ◆ Education
- ◆ Training
- ◆ Income & Employment Generation
- ◆ Gender Relations and Development
- ◆ Planning, Monitoring & Evaluation
- ◆ Environment & sustainable Land Use
- ◆ Policy Advocacy
- ◆ Disaster Management

### 2.01 Institution Building

Organization & human development is the main focus of this program. The functions are performed by an area office, each area office is generally staffed by one area coordinator 6-7 program organizer village level cadres are all so selected & trained who play an active role in implementing institution Building activities .

#### Methodology

After completing the analysis the village survey data field staff visit the houses of the partner people to build good relationship. Most groups are formed through in focal discussion the peoples to problems & their possible solution at first individually and then in large groups.

A group is said to have been formed when the members have formally agreed to meet regularly to full fill the groups objectives and have started savings.

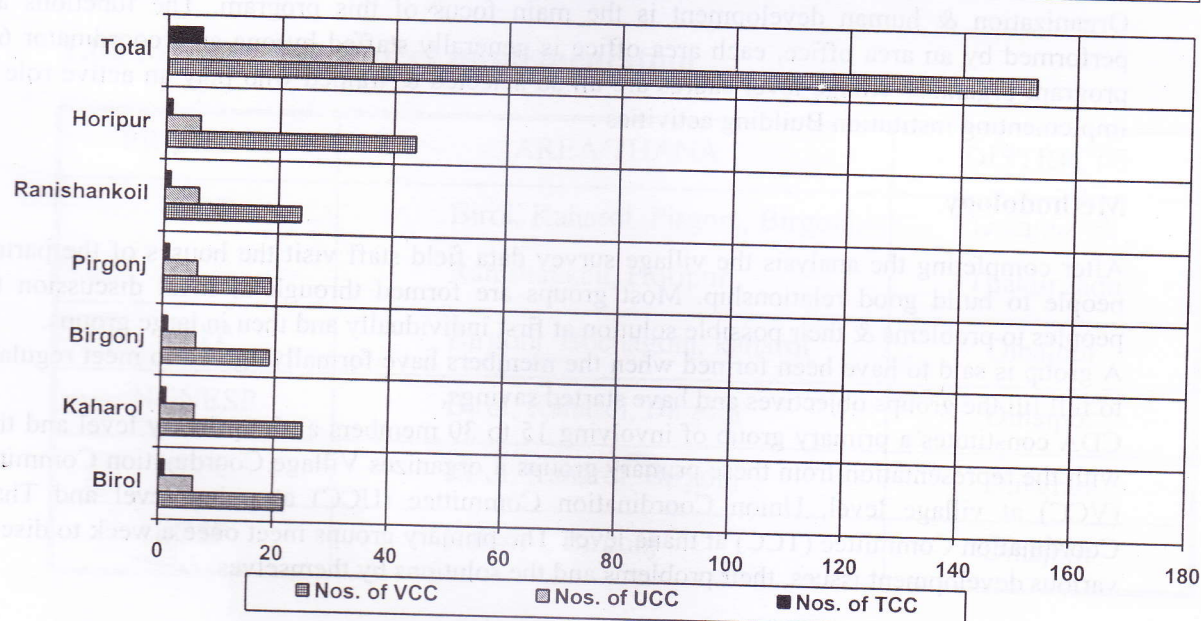
CDA constitutes a primary group of involving 15 to 30 members at the primary level and then with the representation from these primary groups it organizes Village Coordination Committee (VCC) at village level, Union Coordination Committee (UCC) at union level and Thana Coordination Committee (TCC) at thana level. The primary groups meet once a week to discuss various development issues, their problems and the solutions by themselves.

The main objective of this program is to enable the rural poor to decide and manage their development in a participatory and integrated manner. And more specifically the objectives are to :

- A) Enhance capacity of POs to be in control of and self managed their own development.
- B) Raise awareness and build up unity and self-government among the poor.
- C) Build people's organizations and strengthen leadership capacity of the poor.
- D) Increase access to resources.
- E) Develop Self-government and promote democratic practice.

**Table : Border Organization Development**

Thana	VCC	UCC	TCC
Birol	22	06	01
kaharol	25	06	01
Brigonj	19	06	01
Pirgonj	19	06	01
Ranishankoil	24	06	01
Horipur	44	06	01
Total	153	36	06





### Savings :

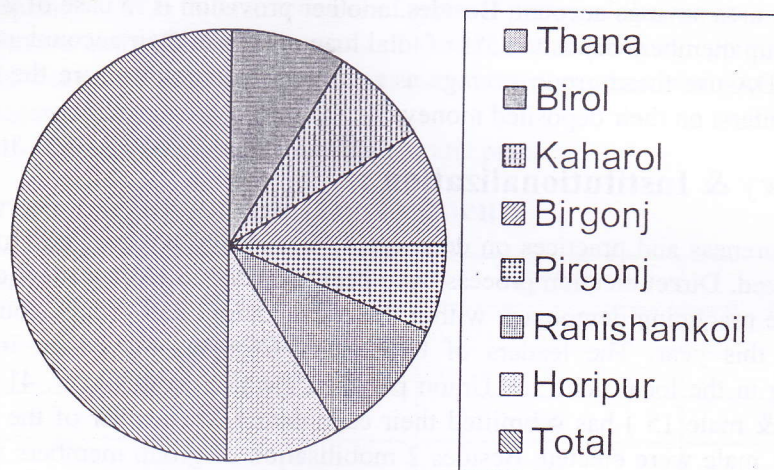
The program partners normally deposited Tk. 2.00 to Tk. 5.00 weekly is centrally deposited in the respective area savings account, Besides, another provision is in case of 2<sup>nd</sup> and more times loan, the group members deposited 5% of total loan money in their account as force savings. This year CDA use these group savings as revolving loan fund where the group member is getting 5% interest on their deposited money.

### Democracy & Institutionalization :

To raise awareness and practices on democracy, discussion meeting, training and workshops were organized. Direct election process have been initiated to elect leaders of UCCs & VCCs to encourage practicing democracy within the organization. 358 groups committees has been changed in this year. The leaders of UCCs & VCCs has played an important role for participating in the local govt. i.e. Union parishad election in this year. 41 program partners (female 26 & male 15 ) has submitted their candidature as member of the parishad where 7 female & 8 male were elected. Besides 2 mobilisation of group members were organized in this year. 9 significant days were observed by the group member is where issue based discussion, rally, cultural events, memorandum submission were the major activities. Besides, CDA has actively participated in the movement for free & fair election with the civil society & Fair Election Monitoring alliances (FEMA), a national network in election monitoring.

Group	No. of Member		Total
	Female	Male	
1	145	115	260
2	121	100	221
3	200	180	380
4	121	85	206
5	121	111	232
6	100	111	211
7	100	111	211
8	100	111	211
9	100	111	211
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96	100	111	211
97	100	111	211
98	100	111	211
99	100	111	211
100	100	111	211

Chart : Formation of groups in different areas



N.B. Group size has been reorganized in 1997

So far in the working area of CDA, 959 groups have been organized of which 574 are female and 385 are male. Members enrolled in the groups are 15415 of them 9188 are female and 6227 male. Thirty seven UCCs have been formed while number of VCC is 152. Six thana coordination committee have also been formed.

Table : Area wise group Member & Family

Thana	Group	Nos. of Member			Family
		Female	Male	Total	
Birol	164	1445	1176	2621	2133
Kaharol	146	1313	700	2013	1786
Birgonj	166	2009	1091	3100	2521
Pirgonj	127	1272	752	2024	1283
Ranishankoil	189	1385	1334	2719	2455
Horipur	167	1764	1174	2938	2381
Total	959	9188	6227	15415	12559



## 2.02 Education

Lack of education and awareness pushed the rural poor into a more disadvantage stage in our society. They do not have equal access to the formal education. It has been felt that for making the development initiatives a success, illiteracy and ignorance should be eradicated. To that end two types of education supports are provided such as Functional Literacy and Non-formal Primary Education by CDA.

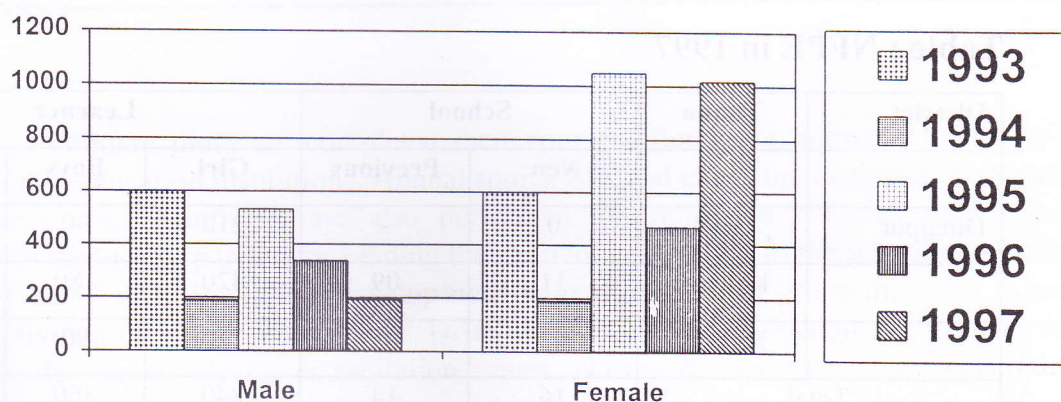
### Objectives of this program are as below :

- ⇒ create education opportunities for the poor children.
- ⇒ equip the program partner with simple reading and writing skills.

**Functional literacy** has been considered as a means of strengthening the capacity of the people's organizations. CDA provides functional education to its group members using materials developed by the other NGO. It aims at devising the group members with literacy and numeric to a certain extent so that they can run the activities of groups. Follow up materials are developed for the neo-literate.

In 1997, total 120 functional literacy center were established where 1762 women and 384 men got admitted as learner. During the period, 1,017 women & 193 men have completed their course and rest 571 learners in 32 centers will be completed their course in next year. 110 teachers were provided with training on functional literacy for smooth running of the program in this year.

**Chart : Course completed learner in different years**



**Table : Adult Education in 1997**

District	Thana	Centre	Course completed learners		
			Female	Male	Total
Dinajpur	Biról	18	216	34	250
	Kaharol	15	152	20	172
	Birgonj	16	122	40	162
Thakurgaon	Pirgonj	34	140	42	182
	Ranishankoil	20	241	41	282
	Horipur	17	146	16	162
	Total	120	1017	193	1210

**Non Formal Primary Education**

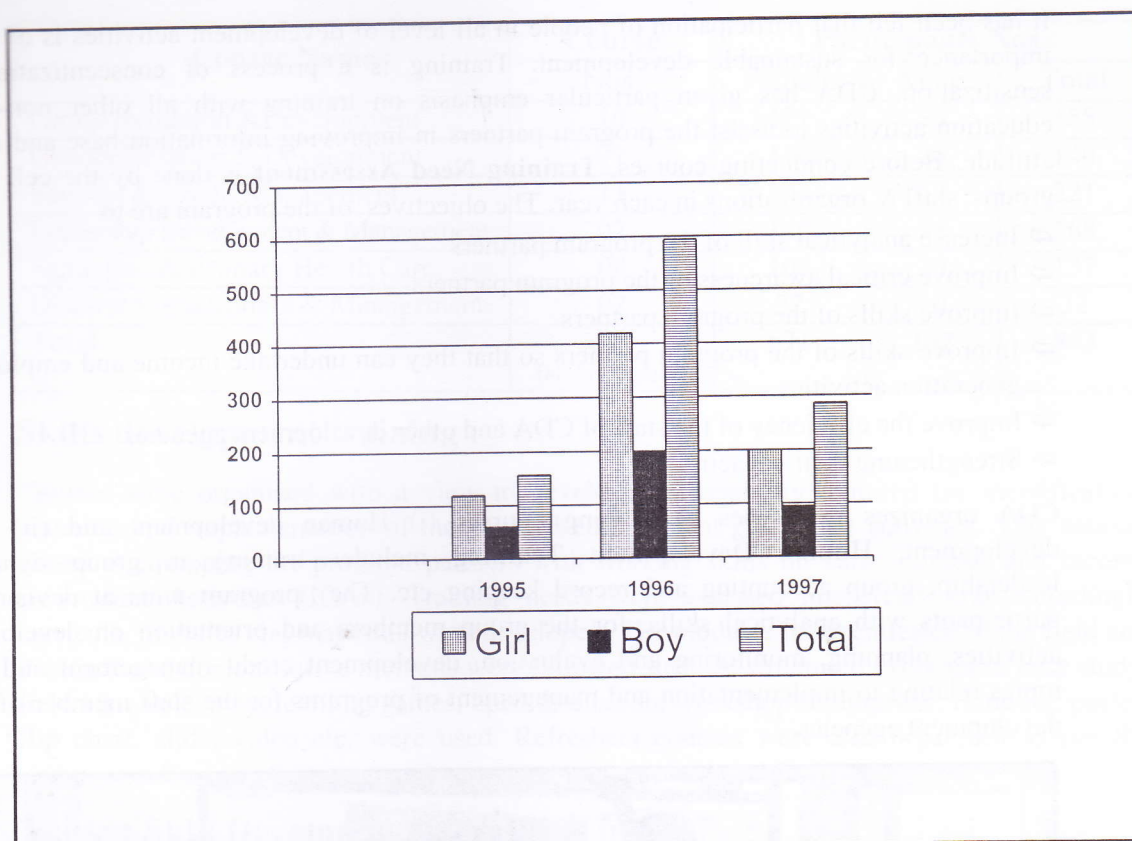
support are provided to the drop out children in the program areas. On completion, they are linked with the government high school. This program follows the BRAC curriculum. Enrolment is limited to 30 children of where 70% are girl child. Courses are for 3 years. Teachers are trained by CDA. Refreshers courses are organised. Regular monitoring and follow up are done. BRAC, Oxfam & Novib are Providing financial support for this program.

**Table : NFPE in 1997**

District	Thana	School		Learner		
		New	Previous	Girl	Boys	Total
Dinajpur	Biról	0	-	210	90	300
	Kaharol	11	09	420	180	600
	Birgonj	05	05	210	90	300
Total		16	14	840	360	1200



Chart : Course completed students in different years.



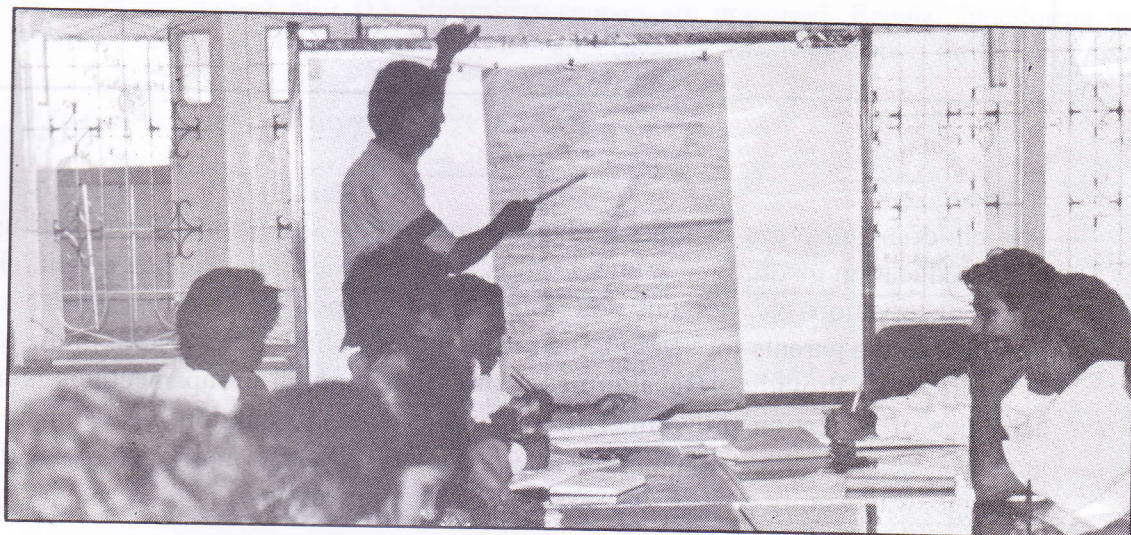
The children those are completed their courses after 3 are normally linked up with higher education institutions. Annual sports, Medical check up, exchange visit, children week observation etc. are also performed during period. Besides motivation are provided to the parents for sending their school going child to the school in the out side of NFPE area. Providing **Development education** through group meetings is another activities of education program. Different issue based discussion e.g. Human rights, gender issues, Health & sanitation issues, Dowry & early marriage, registration of marriage, wage, unity etc. are discussed in the group meetings.

### 2.03 Training

It has been felt that participation of people in all level of development activities is of crucial importance for sustainable development. Training is a process of conscientization and sensitization. CDA has given particular emphasis on training with all other non-formal education activities to assist the program partners in improving information base and change attitude. Before conducting courses, **Training Need Assessment** is done by the cell for all groups, staff & organizations in each year. The objectives of the program are to

- ⇒ Increase analytical skill of the program partners
- ⇒ Improve critical awareness of the program partners
- ⇒ Improve skills of the program partners
- ⇒ Improve skills of the program partners so that they can undertake income and employment generation activities.
- ⇒ Improve the efficiency of the staff of CDA and other development agencies.
- ⇒ Strengthening their capacity.

CDA organizes two types of training courses (i) Human development and (ii) Skills development. **Human Development Training** includes training in group dynamics, leadership, group accounting and record keeping etc. The program aims at devising the participants with analytical skills, for the group members and orientation on development activities, planning, monitoring and evaluation, development credit management and other topics relating to implementation and management of programs for the staff member of other development agencies.





**Table : Human Development Training '97**

Course Name	Course	Participants Nos.		
	Nos.	Female	Male	Total
Group formation & Development	10	121	34	155
Gender Relation & Development	07	116	24	140
Savings & Credit Management	13	164	57	221
Leadership Development & Management	07	140	28	168
Sanitation & Primary Health Care	08	108	29	137
Disaster Preparedness & Management	02	22	10	32
<b>Total :</b>	<b>47</b> 04 days Course	<b>671</b>	<b>182</b>	<b>853</b>

**Skills development training :**

Courses were organized with a view to develop the capability required for identification, planning and implementation of income and employment generation activities. This courses aimed at equipping the program partners with working skills on various trades and Income Generation Activities (IGAs). Training needs were assessed intensively and accordingly curricula, modules and materials were developed. The modules had been tested in the field and Practical and demonstrative methods were followed such as, structured experience, case study, field visit, role, play, learning games, open discussion, workshop seminar etc. Handout, poster, flip chart, slide, video etc. were used. Refreshers courses were also organized as per the assessment from the follow up and periodical impact monitoring.

**Table : Skill Development Training in 1997**

Course Title	Course	Participant		
	Nos.	Female	Male	Total
Nursery Development	03	11	41	52
Bio Intensive Gardening (BIG)	07	56	47	103
Cattle Rearing	01	12	07	19
Tailoring	01	15	00	15
Pond Fish Culture	02	12	12	24
Traditional Birth Attendant (TBA) Training	01	15	00	15
Conservation of Fog Technology	01	02	09	11
Poultry & livestock Vaccinator Training	01	06	04	10
<b>Total :</b>	<b>17</b>	<b>129</b>	<b>120</b>	<b>249</b>





### Staff Development Training

are conducted for accelerating the skill of the existing staff as well as to provide a view of the development knowledge and practices for the newly recruit staff. Training also provide to the jobless youth for improving their efficiency which can help them to get job in future. Besides, in house training, CDA also seeks to send staff in different National (See attachments) and international training courses based on the needs of the organisation.

**Table : Staff Development Training 1997**

Course Title	Course Nos.	Participants		
		CDA		Total
		Female	Male	
Gender Relation & Development	02	15	15	30
Sustainable Land Use	01	12	12	24
Training of Trainers (TOT)	02	19	08	27
Foundation Training	06	53	56	109
Office & Accounts Management	01	05	06	11
Savings & Credit Management	02	20	38	58
<b>Total</b>	<b>14</b>	<b>124</b>	<b>135</b>	<b>259</b>



**Table : Staff members participated in Training/Workshop abroad in 1997**

SI	Name	Period	Place	Topic	Organizer
1.	<b>Mr. Shah I mobin Jinnah</b>	7/4/97 to 2/5/97	Cavite, Philippines	Rural Development Management	International Institute of Rural Reconstruction (IIRR), <b>The Philippines.</b>
2.	<b>Mr. Shafiqul Islam</b>	21-27 Oct '97	Derahdun, Uttar Pradesh India	In Situ Conservation of agriculture bio diversity.	Research Foundation, <b>India.</b>
3.	<b>Mr. Abu Zaher</b>	15-12-97 to 20-12-97	Auroville Tamilnadu India	Training of trainers on sustainable Agriculture	FAO-NGO South Asia Program, New Delhi, <b>India.</b>

**Table : International workshop, Policy Excursions/discussion in abroad in 1997**

SI	Name of staff	Period	Place	Topic	Organizer
1.	<b>Mr. Shah I Mobin Jinnah</b>	16-19/6/ 97	Manila, <b>The Philippines</b>	Fund raising Techniques	PBSP & Indiana university U.S.A.
2.	<b>Mr. Shah I Mobin Jinnah</b>	04-08/3/ 97	Zaheerabad Andhra Pradesh <b>India</b>	Sustainable  Agriculture	FAO-NGO South Asia Program, New Delhi, India
3.	<b>Mr. Sadiqul Islam</b>	04-08/3/ 97	Zaheerabad Andhra Pradesh <b>India</b>	Sustainable  Agriculture	FAO-NGO South Asia Program, New Delhi, India

**Workshop :**

CDA has also arranged different issue based workshop as per need of the organization & the program through out the year. Following workshop were organized during 1997.

**Table : Workshop organized in 1997**

Topic :	Nos.	Participants	Organizer
Group Bye Laws review	06	Group Members of CDA	CDA
Development of Savings & Credit policy	02	CDA staffs	CDA
Analyze Gender concept	01	CDA staffs	CDA
Management & Operation of Savings & credit	01	CDA staffs	CDA
CDA Management (1 <sup>st</sup> phase)	01	CDA staffs	CDA
Workshop on Continue education	01	CDA staffs	CDA
Horticulture & Agroforestry workshop	01	CDA & Other NGo staffs	CDA, CARE, CTW& Others
Status of old age	01	Old age person of working area	CDA
Establishment of CDA Planning Monitoring & Evaluation system. (14 days)	01	CDA staffs	CDA
Workshop on child rights	02	Guardians, Teachers, Journalist & civil societies.	CDA
Workshop on Phase out	01	General & Executive committee member of CDA.	CDA
Analyzing Development trends	01	CDA & other NGO staff	CDA
Literacy program management	01	CDA staffs	CDA



## 2.04 Income and Employment Generation (IEG) Through Credit

CDA started its credit support program in 1987 with a small grant from ADAB. Later in 1989 it added some more fund from OXFAM and NOVIB. It has been increased to a great extent in the present IRDP phase. The poor are dependent on their rich neighbors regarding selling and buying goods and their labor force. They are exploited by the money lenders. Women do not get due wages and have no access to formal credit services. The IEG program is an effort leading towards employment of the rural poor. It helped the program partners to undertake initiatives for their self reliance.

The program aimed at strengthening the capacity of the disadvantaged. Their access to resources was thought to be established. Women are specially encouraged to involve themselves with non-traditional activities that help improve their status in the family as well as in the society.

### Objectives of this program are to —

- ◆ Increase access to resources
- ◆ Reduce exploitation of money lender
- ◆ Increase opportunity for income and employment of the poor
- ◆ Increase access of poor in market.

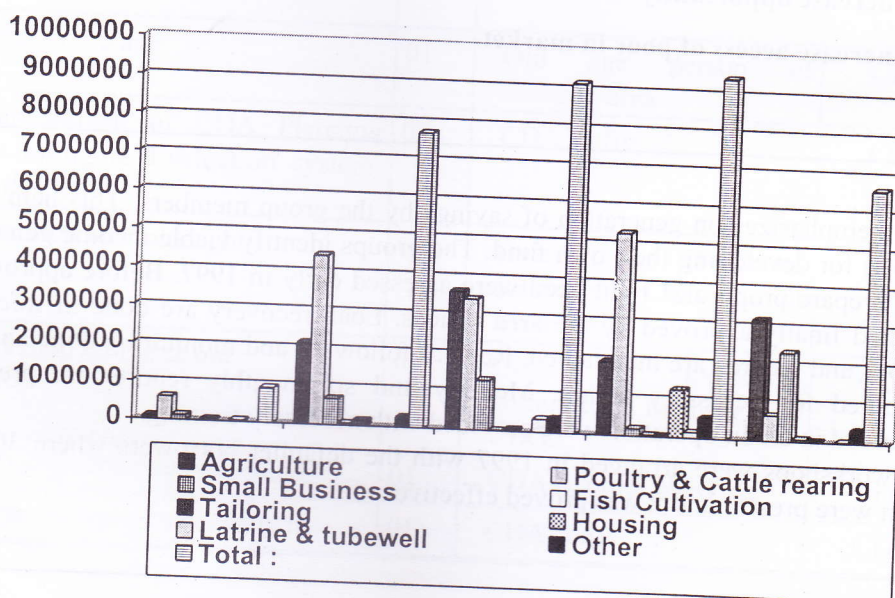
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CDA emphasizes on generation of savings by the group members. This help them to initiate efforts for developing their own fund. The groups identify viable income generation activities and prepare proposal. Credit need were assessed early in 1997. Before approval feasibility is studied finally approved by the area offices. Loan recovery are done in weekly installment. Books and records are maintained. Regular follow up and monitoring done and statements are prepared for necessary action. Monthly and six monthly reports are prepared. Workers involved in credit operation were provided with necessary training. 06 workshops were arranged in 1997 with the defaulter borrowers where 36 women & 107 men were present and it was proved effective.

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Table : Distribution Of Credit by Sectors

SECTORS	Amount Of Disbursement (In Taka)				
	1993	1994	1995	1996	1997
Agriculture	96647.51	2128945	3611840	1931000	3160500
Poultry & Cattle rearing	605270.86	4421500	3426150	5280000	663000
Small Business	126113.20	684200	1313804	192400	2317000
Fish Cultivation	---	59000	16104	41000	72000
Tailoring	41342.65	141051	53593	18500	26500
Housing	---	----	----	1253000	----
Latrine & tubewell	37262.74	---	341900	147500	27500
Other	---	266280	372000	529800	341000
<b>Total :</b>	<b>906636.96</b>	<b>7700976</b>	<b>9135391</b>	<b>9393200</b>	<b>6607500</b>





## Success Story

### Mrs. Rahima Begum.

W/o - Mokshed Ali.

Vill. - Patgaon.

Up - Laharbe.

Thana.- Ranisankail.

Dist. - Thakurgaon.



My mother was engaged in the jute works. Before her death she trained me well how to look after the scheme. I planed to purchase some materials to benefit for my future livelihood. I proposed this plan to my somity. They took regulation of my proposal in presence of CDA worker Mrs, Shara Apa. Apa suggested me to purchase jute from market. CDA sanctioned TK. 2000/= for my scheme as per my application. I purchased jute from market. Then making rope in different size and shapes. I use to sale this rope in the market. Some times the whole-seller use to purchase from my residence. I use to earn weekly Tk. 300/= from this scheme. Weekly instalment of my loan repayment is Tk. 50/= and savings is TK. 5/= CDA provided me the training on sanitation & social forestry. I follow the same. There is a latrine and tree in my house premises. I got benefit from CDA credit program. The way and means guided me to have this bargain enthuses me and my

family members to have future development in this field & accordingly we are proceeding in our life. My husband and myself also can sign our own name. We are leading a happy life now.

## 2.05 Gender Relations And Development

One of the major objectives of CDA is to reduce discrimination between men and women. With this view, CDA consider gender issues in all of its program activities. In order to establish equal right of women in the society, CDA has initiated this program. It encourages participation of women in the development process. The program partners are encouraged to practise self-governance among themselves. They discussed issues like torture against them, polygamy, dowry, early marriage, women-health related problems. Committees were formed during the reporting period to protect women from torture against them.

### The objectives of the program are as below :

- ⇒ reduce discrimination between and women.
- ⇒ increase gender awareness
- ⇒ increase access of women to resources
- ⇒ increase participation of women in decision making.
- ⇒ Empower the women in different context.

### Activities under this program are as follows :

- ⇒ Need Assessment
- ⇒ Training
- ⇒ Mobilization
- ⇒ Day Observation
- ⇒ Workshop
- ⇒ Case Study
- ⇒ Legal Assistance
- ⇒ Paper Clipping
- ⇒ Gender Status Monitoring
- ⇒ Policy Advocacy

### Need Assessment :

Gender need assessment was one of the important activities in 1997. specific tools were developed to assess the gender status of the group members in its activities. Gender need assessment were conducted in 96 female groups & 68 male groups of Horipur thana. Besides, gender status of all CDA staff & CDA as organization and course of action were undertaken accordingly.



### Training :

Gender relation and development training were organized to sensitize the group members in gender issues and encourage the participation of women in various activities. During the reporting period 163 group members had been given training on gender issues of which 130 are female and 33 male. Training courses on gender related issues were organized for the staff members of CDA. In 1997, 16 staff members of CDA, of them 06 were female and 10 male.

### Workshops :

Workshop and seminars are organized on various gender and development issues in the area level and in the central level with the civil society. During 1997, five workshops had been organized on various gender issues like torture against women, dowry, under age marriage, Yasmin rape and killing etc.

Title	Duration	Frequency	participants
Workshop on law & Mediation in collaboration with ain O Shalish Kendra.	01 day	06	Local Govt. (UP. Chairman, member) Kazi, elites, Journalist, Group Members etc. 150 women & 250 men were participated.
Workshop on child & women rights	01	04	200 Female from civil society has participated.
Find out the strategies against cruelty on women.	01	01	50 female group members has participated.
Workshops on problems and solutions of women staff of CDA	01	01	CDA female staff
Discussion workshop Gender issues	01	01	CDA Management level staff.

**Mobilization :**

Gatherings of the program partners are also organized to establish their rights. They submitted memorandum to the local level government authorities and policy makers to full fill their demands. Five mobilization Workshops organized last year on issues like control over on resources of women, torture, rape, early, marriage, Yasmin Killing etc. where 1440 female & 460 male has participated.

**Day observation :**

Significant days related with gender issues like world women day (8 March,) Yesmin days (24 August), International day against cruelty women (25 November), Begum Rokeya day (9 December) are observed in group & organization level (i.e CDA). Rally, Procession, Memorandum submission, cultural events, issue based discussion Poster, leaflet, folder, handbill, press conference & cultural events etc. were the major program activities.

**Exposure visit :**

To motivate the program partner particularly the female CDA arranged exposure visit on successful cases done by the women. Exposure visits were arranged during the training period were women & men group member got the opportunity of successful cases. Besides, One female staff of CDA has visited 18 northern NGOs on children rights.

**Special Program****Training on Democracy & rights :**

This program was initiated in collaboration with Fair election Monitoring alliances both for staff & group members of CDA as because CDA conceived that democracy can play the most important role in development area,

All CDA staffs were provided with the training on Democracy & Rights. Apart from the staff 963 courses (comprising 8 sessions) were conducted in 573 female groups and 390 male groups where 8701 women and 6117 men has participated.

**Voter Education :**

Women are the 50% of total voter of our country, but they are not so aware of their vote rights. For this, ADAB has initiated a short duration education program on "Voter Education". 2 senior staff received trainers training from ADAB and later on they provided training to the all staff members of CDA. Then staff were provided training to the group members. It was a 3 hours course during group discussion.



Workshop on child rights Declaration & reduce discrimination between men & women. This was jointly organized with UNICEF, District Information Office and CDA.

### Case study :

Last year CDA prepared two case studies through video, one is "program on 24 hours security" and another is "Moriom in Hospital (a rape case)".

**Paper Clipping :** Paper clipping was done to use as education materials and to understand the situation of women over the world.

**Advocacy :** Various advocacy activities on gender issues were undertaken during the period like women gathering, giving memoranda to the local administration and people's representatives. CDA developed relationship with some Networks and lobby groups in the national and international level to initiate advocacy initiatives where CDA contribute actively some other activities were with ADAB, Ain o Shalish Kendra, Sommilito Nari Samaj and other networks and lobby groups.

### Legal Assistance

CDA provides legal assistance to the tortured, distressed and deprived women in the operational areas as per need. Mediation are also done to solve the conflicts in the families and villages.

### Areas of support during the reporting period were :

- Dowry
- Land issues
- Torture upon women
- Torture on Child
- Rape and Killing
- Polygamy
- Mohrana and maintenance
- Revival of Conjugal Life
- Kidnap of Child
- Public Interest Issues.

13 cases were filled in 1997 and 23 cases has been pending from the previous year. Apart from this, CDA staff and group members mediated a number of local conflicts.

## Case Study

Dated :- 18-03-98

Under Kaharol Thana No- 3 Union of Mukunda pur, Village paikpapra a Somity is named **"Chetanar Dak Mohila Somity"**. There were 17 members. A Cashier named Modina of this Somity. She was a general housewife before to join CDA Somity. By profession cooking and depending on her husband's income was her only way, whatever her husband said she should obey it, and nursing her husband was only the work. She was bound in her husband home.

Once upon a time Modina determined to join the "Somity" in 1994. After joining the Somity Modina can feel that she has need to know a lot of thing. Modina participated in CDA Training under the following topics.

- Educational nursing.
- Developing the relation between Male & Female.
- Natural Gardening.

After getting the training on the above topics she made herself to delete the illiteracy of the members in her Somity. The "Natural Gardening" training she was able to make a vegetable garden in her own homestead. She started planting Mango tree, Jack fruit tree, Litchis tree, Olive tree, Kamranga tree, Pappy tree, Mehagoni tree, Nim tree, nut and a bamboo plot.

After training on Developing the relation between Male & Female Modina acquires knowledge about the equal rights of Male and Female. Now Modina can understand that if women depend on others then development can not be possible. Because half of the population of the country are women, So if these women are not able to join in work then development will not come.

Modina in her family about all decision describes to her husband and her husband valid it generally. Now both of them can take the decision jointly in any case. Modina began a business by taking a loan of Tk. 1000/= on green vegetable to earn by herself. Then she invest 2000/= Tk. and in the third time she loans 3000/= TK. and bought a van (Vehicle).

Modina helps now in her family by giving money. She also need to join at the mediation of the villager level and can suggest different opinions. She can speak in front of the people.

Modina has brought a change in her family by helping money. She has a beautiful room for herself. In front of the room has a veranda. She decorated the room by Khat, Almaria, Table and Chair. Modina says that, "To obtain peace in family life, both husband and wife should work together". Because the family is not only for one so both twice should have importance in family. Modina now happy with her one son & one daughter. Due to involvement in this Somity she has help CDA. Modina now thinks that her existing knowledge can help her to develop her future.



## 2.06 Environment

Environmental pollution is one of the major problem in the modern world. Degradation of environment results into lesser access of poor to natural resources. The ground water level is lowering due to intensive irrigation and minimum recharging. Introduction of HYV increases use of chemical fertilizer and pesticides that has adverse effect. Poverty is interrelated to environmental degradation. CDA put particular emphasis on protection of environment since inception. In 1991, a research project on environment and peasants rights was initiated, namely, Agriculture Farming for land less Farmer's Development program (LFDP) with the financial assistance from **Bread for the world**, Germany. The core objectives of the Program were to increase access of the land less farmers to resources, ensure Village based sustainable resource management. In 1994 the project was redesigned based on the experience and recommendation of the evaluation of previous implementation. The project was renamed as Farmers Economy and Environment Development (FEED) This project merged with IRDP with its learning & experiences in 1996.

This program included environmental education, regenerative agriculture, training, environmental sanitation, employment and policy advocacy. Poster, leaflet, billboard, cinema slide etc. were developed to initiate awareness raising activities. The objectives of the program were as below.

- Raise awareness on environmental issues
- Reduce environmental degradation
- Increase soil fertility.
- Promote bio-intensive cultivation practices.
- Increase crop diversity
- Ensure Food Security.

### a) Environmental education :

In the weekly meetings of the micro groups environment issues were discussed regularly. Education materials are developed during the period.

- Sustainable Agricultural Technologies.
- Improvement of Soil Fertility.
- Homestead Bio-intensive Gardening.
- Water management
- Tree plantation
- Sanitation & Environment.

Billboard, poster, leaflet, Video show, Folk song, theatre etc. are also organized for increasing awareness level of people in CDA's the working areas.

### b) Sustainable land use :

Due to the absence of comprehensive land use policy available land is not properly used in a densely populated country like Bangladesh causing its degradation. CDA believes that unplanned use of land, use of chemicals and pesticides to grow more food must have negative impact on soil & human environment. Only sustainable land management and environment friendly technologies can bring the positive change. Sustainable Agriculture is considered to be an alternative to high input chemical agriculture. Training and extension supports were.

Provided, Integrated Farming System was promoted for minimizing the external resources. To improve nutritional status, Bio-intensive agricultural practices were encouraged also.

**To extend sustainable agriculture, CDA has undertaken the following strategies :**

- ↳ Crop rotation and other management techniques.
- ↳ Compost making and use.
- ↳ Cultivation of green manure.
- ↳ Cultivation of crops by only organic manure.
- ↳ Use of chemical fertilizer with organic manure in prescribed dose.
- ↳ Integrated Pest management (IPM)
- ↳ Use of liquid fertilizer, botanical Pesticides, vermin compost etc.
- ↳ Integration with fish, livestock, poultry, duck, pigeon, forestry etc.

Skill development training was one of the major component of this program. The objective of this program was to develop the skills of both the program partners and the staffs. 219 program partners were provided skill development training on agriculture, livestock, poultry & livestock vaccinator nursery raising & pond fish culture during the period in cooperation with CDAs training cell.

During the reporting period, total 7093 vegetable garden & 338 Bio intensive vegetable garden were cultivated by the program partners that included 105 acres of land. apart from this a number of small farmers were practicing the different technologies of regenerative agriculture. 25.83 acre land area were brought under green maturing by 73 farmers. New 5.35 acre of land was fully cultivated by organic manure in 1997 5259 compost pit/heaps were prepared by the program partners during the period. CDA also suggested farmers not to harvest the pulses by uprooting as because pulses are leguminous crops which can add additional nitrogen in the soil by nodule formation in their roots. 127 acres of pulses plot were harvested during the period by stem harvesting only.

### c) Demonstration Plot

To demonstrate the success of regenerative agriculture practices CDA had established 09 demonstration plot of them 03 in CDA owned plot and rest are the owned by the group members. All technologies of integrated & sustainable are being demonstrated in these plots.



**d) Live stock Development :**

This is an important component where CDA put special emphasis. The objective of this component are to

- Increase the family income of land less and marginal farmer.
- prepare the organic manure
- produce more milk, meat, egg to fulfill the requirement of protein.
- Increase the draft power in agriculture.

Training technical support and credit were provided for poultry, cattle goat rearing 60% plus of total credit has provided for cattle & poultry rearing. Vaccination training was provided.

**e) Fish culture :**

It is an important component of integrated farming. In 1997 CDA has given special importance for mini pond in the home stead. It is very feasible for CDA program partner. They harvested the domestic water in these pond and could use it for small scale irrigation. Fish are also cultivated in their mini ponds. During the reporting period, total 128 mini ponds were in full running. 222 ponds in CDAs program area was cultivated by the program partners with direct financial and technical support of CDA. 1 pond was excavated measuring 29.68 decimal with the assistance of IFADEP-SP2, a government project. This pond is cultivated by 4 women beneficiaries where all financial, technical & logistic support is provided to program partners. Also linkage with local livestock department, GoB has been established.

**f) Workshops :**

Three workshops were organized on environmental issues during 1997 under this program. Topics of the workshops were as follows

- ☐ Fog and its role in agriculture.
- ☐ Counseling workshop for developing an environment friendly village (one workshop with male participants & rest one with the female participants)

**g) Village Sanitation :**

Most of the diseases in Bangladesh occur due to use of unsafe water. Coverage of sanitation is very much frustrating in our country. For this, Activities undertaken by CDA included motivation, establishment of sanitation center, supply of tubewell and latrine and linking the program partners with government facilities.

Chart : Latrine Supply And Installation

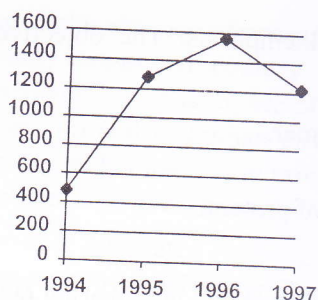
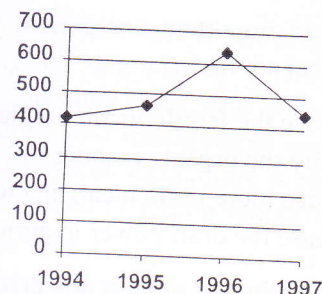


Chart : Tubewell Installation



### h) Material development:

With a view to raise awareness of the community people regarding sustainable land use, integrated farming system and other environmental issues, following materials were prepared

Issue based discussion material :	01
Leaflet	02 issues
Billboard	01
Flip Chart	02
Learning game material	01
Flip Chart on any. Issues	13 issues

### i) Afforestation

The economy of Bangladesh is predominantly agricultural. Low organic matter content, declining soil fertility, soil erosion, shortage of agricultural inputs supply and case study extension, research linkages, weak marketing infrastructure, high price of agriculture inputs and inappropriate price of out puts are the major constrains in the country. Tree makes an important contribution to the farming system to meet the wide range of household needs, important source of fuel, fodder, food and income. Over use and destruction of forest resource already have impact on millions of people and threatening their security and environment. CDA has been implementing this program since 1987 with the technical and financial assistance from Swiss Development Co-operation (SDC). Besides afforestation activities are also being implemented in IRDP/NGNESP program activities. The overall objectives of this program is to assist the rural house holds and communities to introduce and manage trees on homestead and farm land to meet their need for fuel wood, timber, fodder, fruit and maintain ecological balance.



### More specifically the objectives are to

- develop core farmer as economically viable nursery entrepreneur
- intensify and manage tree in farm land
- restore productivity & improve variety quality of existing trees
- develop sustainable village level tree resource base
- select mother tree to make availability of seed
- develop tree technology to minimize crop impact ensuring a regular supply of tree products

### **Nursery Development and tree plantation in IRDP :**

To increase the tree resource base in the working areas, CDA had initiated to develop nursery and encouraged its program partners to plant trees.

**Table : Nursery and Tree Plantation in IRDP**

Number of Nursery in 1997	Sapling Production	Planted	Survived %
40	45049	14010	93

### **j) Village and farm forestry project (VFFP)**

#### **Major activities :**

1. **Nursery Development :** Central Nursery, Core Farmers Nurseries, Mother tree selection & seed collection.
2. **Plantation -** Homestead, Crop land, Wood lot
3. **Tree rejuvenation**
4. **Training :**
  - a) Staff training , CDA VFFP Staff, Internet NGO Staff
  - b) Core farmer training, CDA VFFP core farmer training, Farmers training
5. **Motivation**
6. **VFFP studies**

#### **Strategies :**

Considering the widest of the coverage of the homestead and crop land forestry, interested persons were selected as core farmer (CF). Training supports were provided on nursery raising, planting layout, disease and pest management, tree improvement technique, production cost estimation and sapling marketing and horticulture so that they could sustain with their nursery. These CFs were assigned to extend forestry activities in a single block of Department of Agriculture Extension. Since inception of the project total 481631 saplings were planted where 353493 trees have survived in homestead.

In the crop land, total 363490 sapling were planted from the beginning out of that 294244 tree have been survived. Since 1995 827 small woodcut were established where 150374 tree were planted. During 1992 to 1997, total 15559 threes were renovated through budding & grafting.

Table : At A Glance Target And Achievement of NGNESP

Sl	Activities	Target	Achievement	Total
01	Thana Coverage	03	03	03
02	Union Coverage	-	02	19
03	Village Coverage	30	35	113
04	Central Nursery (CN)	-	-	03
05	Village Nursery (GN)	45	45	135
06	Irrigation at Central Nursery	-	-	03
07	Irrigation at Village Nursery	45	-	90
08	Organize Family	4500	4500	13500
09	Training of Village Nursery Owners	45	35	105
10	Training of CN/GN Leaders	450	300	750
11	Orientation of the Group members	4500	2940	11940
12	Vegetables at Central Nursery (Species)	56	74	-
13	Vegetable at Village Nursery (")	54	68	-
14	Fruit & Timber Saplings at Cn (")	15	15	-
15	Fruit & Timber Saplings at Gn (")	15	15	-
16	Vegetables Seeds at CN (")	22	15	-
17	Vegetables Seeds at GN (")	22	18	-
18	Vegetables Seedlings at CN (")	17	21	-
19	Vegetables Seedlings at GN (")	17	21	-
20	Homestead Vegetable Garden	180	239	-
21	Compost at GN	45	45	135
22	Minipond at CN	03	02	02
23	Vermicomposting at Cn	03	01	01
24	Minipond at GN	45	22	22



## 2.07 Policy Advocacy

Over the year of operation it has been felt that limiting the poverty all eviction endeavour only at the micro level will not bring about a comprehensive result. It needs to be combated with equal thrust at the micro settings. CDA has a dynamic role in dealing with the problems at the grass roots level. It organises the poor; raises awareness and provides support services for their social and economic employment. It has already entered into the area of policy advocacy while dealing with the local level problems. CDA has also performed its active role in the field of sustainable agriculture, gender, women & human rights, child rights, land rights, democracy etc. CDA has participated in south Asian workshop for sustainable Agriculture at Zaheera bad India which was arranged by FAO-NGO South Asia Program to find out the common problems, consequences of green revolution and the solution as we well. CDA has displayed different technologies of sustainable land use at the environment fair held at Dhaka. Besides this, CDA has arranged a seminar on "Drug Abuse" with "AJKER PRATIBA" a local daily in 1997. CDA has also attended an international seminar on "Fund raising" at Manila, The Philippine which was organised by PBSP & Indiana University, USA. To perform the local level policy advocacy, CDA organises workshops, seminars, rallies and mobilisation on various advocacy issues with its program partners, They come together and give memoranda to the local level policy makers and government authorities for the rights of the poor and to fulfill their demands. Various mass communication materials were also developed to raise awareness. CDA is trying to maintain better relationship with different national and international forum, network, association & lobby role at Micro, Meso & Macro level.

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### Policy/Advocacy

- a) A two days workshop on withdrawal strategy and the role of NGOs held on 13-14 December 1997 at BIAM- Dhaka by NCB.
- b) **Advocacy Workshop** - 21-22 November 1997 at CDL Dhaka, organized by ESDO.
- c) GO & NGO meeting workshop on 27-28th October 1997 at SPARSO Organized by ADAB & NGO Affairs Bureau.
- d) Institutional management policy governance process in CDA one day workshop on 25th September 1997 with General member of CDA
- e) **Drug Policy** - One day Seminar on Drug policy organized by PACT/PRIP Dhaka at presence of prince of Wales Charles.

## 2.08. Other Activities

### Campaign and Day observation :

CDA emphasized campaign and day observation on different issue to bring better integration among its activities and increase awareness of the community people regarding their due rights and duties. During the period, the following days were observed by CDA and the program participants in CDA's working area.

- **Language Martyr's Day** (21 February)
- **World women Day** (8 March)
- **International Labor Day** (1st may)
- **CDA' s Birth Anniversary** (4 June)
- **World Environment Day** ( 5 June)
- **International Literacy Day** ( 8 September)
- **International day against cruelty on Women** (25 November)
- **Begum Rokeya day** ( 9 December)
- **World Human Rights day** (10 December)

To observe the above days, CDA organized rally, cultural presentation, discussion meeting etc. Besides, Children week was observed in all areas by observing different programs, like film show, rally, poster, folk song, art competition etc. through out the week 1000 plus school non going children had been admitted in school during the reporting period through campaigning. CDA has arranged one eye camp for the children. In observing the CDA's birth anniversary, Group members i.e the program partners contributed to CDA's general fund around 20000.00 taka in 1997.

### Participation in fair/exhibition :

CDA participated in fair/mela on Environment, Agriculture, forestry, literacy, & Boishaki (Bangla New Year) mela & victory mela in Dinajpur. CDA also exhibited its different program, technologies in the silver jubilee of independent fair at Dhaka.



**Visit/Exchange visit (external):** In 1997, officials from following organisations were paid visit to CDAs program

➤ SWALLOW'S -	SWEDEN
➤ CONCERN INTERNATIONAL	
➤ TDH -	THE NETHERLANDS
➤ BRAC -	PKSf
➤ CDF -	USAID
➤ OXFAM -	NCB
➤ ITDG -	HKI
➤ NOVIB -	SDC
➤ ICDDRB -	SHAMUNNAY
➤ IFADEP -	BARI
➤ PRESIDENT & SECRETARY OF DINAJPUR PRESS CLUB ETC.	

### **Consultancy Support to the other organisation:**

In 1997, CDA has given consultancy support to plan International for finding out the socioeconomic problem and its solution of Satnala union of Chirir Bandar Thana through PRA method. Also CDA has provided consultancy support to the same organisation on assessing the socioeconomic impact of a bridge construction in Khansama Thana to the same organisation. Besides CDA official has provided supports to the ADAB Dinajpur & Rangpur chapter for facilitating 3 seminars as resource person.

### **3.00 Planing, Monitoring, Evaluation And Documentation**

CDA has been implementing an integrated development program since inception addressing the problems of the poor. Problems in the society are multifaceted. CDA undertakes efforts to understand the problems and identify need based programs. To that end, CDA has been initiating to develop a planning, Monitoring and Evaluation section. The objectives are below.

- Assess the impact of the programs.
- Provide effective information support to the program managers for better implementation of programs
- Identify future directions
- Raise awareness of the people on various development issues

### **Group Assessment :**

CDA undertook these activities to assess the effect and impacts of the program activities to the groups. This year PME section has developed the tools for assessing the status of the groups. All groups were assessed in the first quarter of 1997. After analyzing, the groups were classified in different ranks and future courses of action were planned accordingly.

**Staff Evaluation :**

To assess the present capacity & efficiency of the existing staff, This section has developed the tools and a participatory staff evaluation was conducted.

**Internal Policy & Planning Development :**

In 1997, previous credit & savings policy was reviewed and a new policy and manual was developed with a view to make viable credit program of CDA. In formulation, consultancy was given by BRAC & UDDIPAN.

Another important task was the establishing of an effective Planning, Monitoring & Evaluation system. It was completed in November, 1997 and the consultancy was given by International organisation (IIRR), The Philippines. Besides, other major activities were, preparing the annual report, 1996, preparation of project personal on "Aqua culture", concept paper on Child's rights project, preparation of a logical frame work and information specification of all CDA program & projects. Some other project proposal were developed one was "local governance & advocacy for environmental resource mobilisation, the others were, legal education and development loan, credit proposal for PKSf. One study was done by this section i.e. "Impact of the Environment Day observation." Planning for 1998 was also initiated under the guidance of PME section.

**Monitoring**

CDA has been trying to develop a systematic monitoring system. Until recently, monitoring and evaluation of program activities have been done by programs desk. They visit groups; review program activities at field and central level. At the same time information were also collected through pre designed formats and finally analyzed.

Monthly monitoring report was developed and submitted to director and other concerned desk & agencies.

**Documentation**

Documentation and reporting activities are supportive to the other program activities. This cell initiates to develop materials to raise mass awareness and document program activities of CDA. Material like poster, slide, video cassette, billboard are developed on various issues for mass education. A Bimonthly new literacy magazine are published regularly.

A number of case studies were prepared on various programs during the period. Those case studies were published in national and international news letters and bulletins. CDA has been initiated to develop a library which is being enriched by collecting and purchasing more books, reports, journals, magazines etc. Reports and brochure on CDA and it's different programs are being published time to time.

A two days workshop was organised by CDA where a resource person facilitated to develop an institution building and management policy guidelines a consultant assigned by NOBIB. Still it is going on.



## 4.00 Management

CDA practices a participatory management system since its inception. Programs are planned and implemented with the participation of all level staff . Decisions are made in a participatory manner (bottom up).

CDA has the highest authority to the General Body (GB). Annual Report, Budget and major policy approvals are done by the GB. They select a 7 member Executive Committee (EC) for a two year term. The EC is responsible for approval of policy guidelines for execution. They approve the projects, recruitment, audit report etc. and review progress. The director acts as the ex-officio member secretary to the EC and Chief Executive of the organisation.

There is a program Operation Cell (POC) consists of the desk & project heads which meets once a week to review activities and provide necessary directions for implementation. It ensures sectoral co-ordination. There are area co-ordinators in the areas who are responsible for identification, implementation and monitoring the activities. Area office reviews the problems in program implementation and periodically prepares reports.

In each thana there is an area management headed by an Area Co-ordinator, who is responsible for program identification, planning, implementation and monitoring. There are Village Organizers who are responsible for implementing the activities at the grassroots level. The area management reviews the programs at the weekly meetings and reports the central office monthly. Monthly co-ordination meeting are held at the central level with the participation of the Area Co-ordinator and program in charges. For proper management of the organisation CDA follows a staff management Policy. CDA believes that participation of women is essential for any developed an strategy to include women staff at all level of its activities. A gender policy for the organisation has been formulated to encourage women recruitment and retention. A process research is continuing by a consultant in developing the management information system.

**Present Executive Committee 1997-98 & 1998-99**

Mr. Mir Abdul Khalique	:	Chairperson
Mr. Masud Hasan Chowdhury	:	Vice Chairperson
Mr. Forhatul Islam	:	Treasurer
Mrs. Rashida Khalique	:	Member
Mr. Advocate Azizul Islam	:	Member
Mrs. Golenur Begum	:	Member
Mrs Fatema Khatun	:	Member
Mr. Shah I Mobin Jinnah	:	Member Secretary

**List of Present Founder Member**

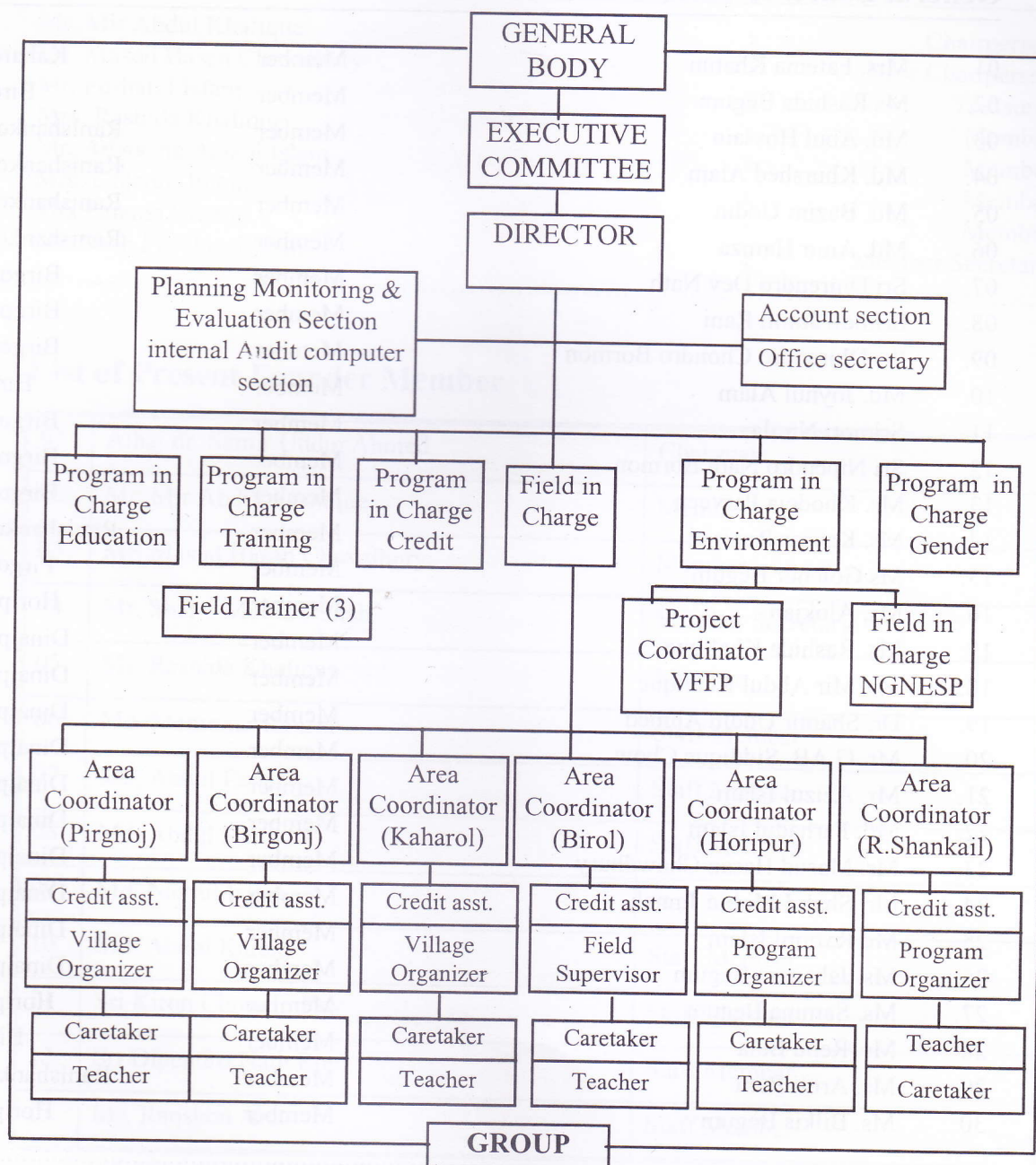
01	Alhaj dr. Samir Uddin Ahmed	Chairman
02	Mr. Mir Abdul Khalique	Member
03	Mr. Masud Hasan Chowdhury	Member
04	Mr. Shah I Mobin Jinnah	Member Secretary
05	Ms. Rashida Khalique	Member
06	Md. Mamunur Rahsid	Staff Member
07	Md. Abdul Fattar	Staff Member
08	Md. Abdul Hamid	Staff Member
09	Md. Nazrul Islam	Staff Member
10	Md. Abdul Kaium	Staff Member
11	Sri Kiron Chondro Roy	Staff Member
12	Sri Dipendro Nath Roy	Staff Member
13	Ms. Raoshon Ara.	Staff Member



### General Board of CDA (1997-1999)

01.	Mrs. Fatema Khatun	Member	Kaharol
02.	Ms Rashida Begum	Member	Birol
03.	Md. Abul Hossain	Member	Ranishankoil
04.	Md. Khurshed Alam	Member	Ranishankoil
05.	Md. Bazim Uddin	Member	Ranishankoil
06.	Md. Amir Hamza	Member	Ranishankoil
07.	Sri Dhirendro Dev Nath	Member	Birgonj
08.	Srimoti Jointi Rani	Member	Birgonj
09.	Sri Dhirendro Chondro Bormon	Member	Birgonj
10.	Md. Joynul Alam	Member	Birol
11.	Srimoti Nirala	Member	Birgonj
12.	Sri Nipendro Nath Bormon	Member	Birgonj
13.	Ms. Khodeja Parveen	Member	Birgonj
14.	Ms. Kausar Parveen	Member	Ranishankoil
15.	Ms Golenur Begum	Member	Pirgonj
16.	Ms. Alokjan	Member	Horipur
17.	Ms. Rashida Khaliq	Member	Dinajpur
18.	Mr. Mir Abdul Khaliq	Member	Dinajpur
19.	Dr. Shamir Uddin Ahmed	Member	Dinajpur
20.	Mr. G.AB. Siddique Chow	Member	Dinajpur
21.	Mr. Azizul Islam	Member	Dinajpur
22.	Md. Farhadul Islam	Member	Dinajpur
23.	Mr. Masud Hasan Chowdhury	Member	Dinajpur
24.	Mr. Shah I Mobin Jinnah	Member	Dinajpur
25.	Md Rafiqul Islam	Member	Dinajpur
26.	Ms. Jahanara Begum	Member	Dinajpur
27.	Ms. Samina Begum	Member	Horipur
28.	Ms. Renu Bala	Member	Birol
29.	Ms. Aroti Rani	Member	Ranishankoil
30.	Ms. Bilkis Begum	Member	Horipur

## Present Organizational Structure of the CDA





## Staff list, 1997

### Central office (Dinajpur) :

SL	Name	Qualification	Designation	Project	Date of Joining
1.	Mr. Shah I Mobin Jinnah	M.A B.Ed.	Founding Director	CDA	04.06.86
2.	Mr. Shafiqul Islam	B.Sc. Ag (Hons)	In Charge (Env.)	IRD P	01.09.92
3.	Mr. Sadequl Islam	B.Sc. Ag (Hons)	Program Associate (PMES)	IRD P	01.04.93
4.	Ms. Homaira Alif	M.A	In Charge (Training)	IRD P	01.10.94
5.	Mr. Nazrul Islam	B.A	In Charge (field)	IRD P	01.07.89
6.	Mr. Shahid Hossain	B. Com.	Internal auditor	IRD P	08.03.90
7.	Mr. Kiron Chandra Roy	I.A	program Associate (Edn)	IRD P	04.06.86
8.	Mr. Reazul Mannaf	M. A. Social work	program Associate (Credit)	IRD P	05.08.97
9.	Mr. A.N.M. Al-Amin	M. Com	Account cum P. Manager	IRD P	01.09.97
10.	Mr. Abu Zaher	M. Sc (Econ)	Program Associate (NGNESP)		
11.	Mr. Shafiqur Rahman	M.Sc. Ag.	Project Coordinator (VFFP)		01.09.97
12.	Mr. Abdul Hakim	M. A.	Program Associate (Training)		
13.	Ms. Fahmida Kadir	M. A.	Program Associate (Training)		
14.	Ms. Amena Khatun	M. A.	Program Associate (Documentation)	IRD P	15.06.97
15.	Ms. Nilanjona Roy	M. S. (Hort)	Program Associate (SLU)	IRD P	01.07.96
16.	Ms. Touhida Khatun	M. S. S.	Program Associate (Monitoring)	IRD P	16.03.95
17.	Ms. Iffat Ara	M. A.	Program Associate (Training)	IRD P	03.11.96
18.	Mr. Akram Ali	M. Com.	Accountant	IRD P	12.11.96
19.	Mr. Enamul Haque	B. Com.	Accountants Assistant	VFFP	01.01.95
20.	Ms. Monoara Khatun	B. Com.	Accountants Assistant	IRD P	11.01.95
21.	Ms. Rup Banu Akhter	B. A.	Office Assistant.	IRD P	01.11.94
22.	Mr. Alamgir Al Azad	Dip. In Engg.	volunteer (Computer Section)		
23.	Mr. Abdur Rashid	Class Eight	Care Taker	IRD P	01.09.91
24.	Mr. Akbar Ali	Seven Class	Guard	IRD P	01.01.95
25.	Mr. Abdus Samad	Class eight	Guard	VFFP	04.05.96
26.	Mr. Asaduzzaman	S. S. C.	Care Taker	IRD P	01.11.95
27.	Mr. Ramzan Ali	Five Class	Night Guard	IRD P	07.02.91

## Staff list, 1997

### Area : Birol

SL	Name	Qualification	Designation	Project	Date of Joining
28.					
29.	Mr. Belal Hossain	M. A.	Area Co-ordinator	IRDP	10.04.97
30.	Mr. Abdul Hamid	B. A.	Credit Assistant	IRDP	15.11.95
31.	Ms. Masuda Begum	H. Sc	Office Assistant	IRDP	28.11.91
32.	Mr. Dipendro Nath Roy	H. Sc	Program Organiser	IRDP	20.01.90
33.	Ms. Rubina Akhter	B. A.	Program Organiser	NGNESP	15.09.94
34.	Mr. Monabbar Hossain	B. A	Program Organiser	NGNESP	01.08.96
35.	Ms. Tulika Dev	H. Sc.	Program Organiser	IRDP	01.12.96
36.	Ms. Archana Rani Ghosh	H. Sc.	Program Organiser	IRDP	01.12.96
37.	Ms. Nur Nahar	B.A	PO. (Education)		01.07.97
38.	Ms. Nurefa Arzu	B.A (Hons.)	Field Trainer		12.10.97
39.	Mr. Dayananda D. Sarma	B.A	PO		01.09.97
40.	Ms. Shahinur Begum	B.A	PO		15.04.97
41.	Ms. Bharot Ch. Shil.	B.A	PO		12.07.97
42.	Ms. Ayesha Begum	B.A	PO		12.07.97
43.	Mr. Ahsanul Karim	B.A	PO		12.07.97
44.	Mr. Siddique Ali	B.A	PO		01.09.97
45.	Mr. Zobaidur Rahman	B. A.	Area Co-ordinator	IRDP	01.08.93
46.	Mr. Amzad Ali	B. A.	Village Organiser	IRDP	01.05.93
47.	Mostaq Ahmed	B. Sc. (Hons)	Program Organiser	NGNESP	30.11.94
48.	Ms. Minoti Rani Boshak	H. Sc.	Village Organiser	IRDP	12.12.96
49.	Zahangir Alam	H. Sc.	Village Organiser	IRDP	17.12.96
50.	Shafiqul Islam	H. Sc.	Village Organiser	IRDP	18.09.91



## Staff list, 1997

### Area : Kaharol

SL	Name	Qualification	Designation	Project	Date of joining	Date of Release
51	Mr. Imam Hossain	M.A	Area Coordinator	IRD	15.07.97	
52	Mr. Humayun Kabir	B.A	Village Organizer	IRD	09.05.95	
53	Syed Moniruzzaman	B.Com	Credit Assistant	IRD	10.11.93	
54	Ms. Shahida Akhter Lipi	B.A	Program Organizer	IRD	01.06.95	
55	Abedul Islam	B.A	Program Organizer	IRD	01.08.96	
56	Abdul Kaiyum	S.S.C	Senior Field Supervisor	IRD	04.06.89	
57	Moazzem Hossain	B.A	Village Organizer	IRD	01.05.93	
58	Ms. Hironmoyee Roy.	H.Sc	Village Organizer	IRD	28.11.91	
59	Humayun Kabir	B.A	Village Organizer	IRD	09.05.95	
60	Ms. Raoshan Ara	H.Sc	Village Organizer	IRD	01.05.87	
61	Shuresh Chandra	H.Sc	Village Organizer	IRD	01.05.93	
62	Abdur Rouf	H.Sc	Village Organizer	IRD	12.12.96	
63	Kohinoor Begum	H.Sc	Village Organizer	IRD	12.12.96	
64	Ms. Anwara Begum	S.S.C	Care Taker	IRD		
65	Shirin Akhter	H.Sc	Village Organizer	IRD	29.09.93	

## Staff list, 1997

### AREA : PIRGONJ

SL	Name	Qualification	Designation	Project	Date of joining	Date of Release
66	Mr. Saidur Rahman	M.A	Area Coordinator	IRD	10.11.96	
67	Mr. Abul Kalam Azad	B.A	Credit Assistant	IRD	01.01.97	
68	Md. Moazzem Hossain	B.A	Field Supervisor	IRD	01.05.93	
69	Md. Saha Alam	H.Sc.	Program Organizer	IRD	12.07.97	
70	Md. Rabiul Islam	H.Sc.	Program Organizer	IRD	14.08.97	
71	Ms. Hazera Khatun	B.A.	Program Organizer	IRD	12.07.97	
72	Ms. Rabin Tara	B.A	Village Organizer	IRD	01.11.95	
73	A.R. Liton	H.Sc	Village Organizer	IRD	12.12.96	
74	Ms. Farida Khatun	H.Sc.	Office Assistant	IRD	05.04.97	
75	Ms. Ferdousi shirin	B.A.	Field Tranier	IRD	12.10.97	
76	Md. Abdul wahed	S.S.C.	Care Taker	IRD	01.11.94	
77	Fefojul alam	B.A	Area Coordinator	IRD	26.07.92	
78	Abdus Salam	B.Com	Credit Assistant	IRD	01.02.96	
79	Abdur Razzak	B.A	Village Organizer	IRD	01.11.95	
80	Bishwanath	H.Sc	Village Organizer	IRD	12.12.96	
81	Girijon Kumar	H.Sc	Village Organizer	IRD	05.07.92	



## Staff list, 1997

### Area : Birgonj

SL	Name	Qualification	Designation	Project	Date of joining	Date of Release
81	Mahbubul Alam	B.A	AREA Coordinator	IRD	19.09.91	
82	Mamunur Rashid	H.Sc	Credit Assistar.t	IRD	04.06.86	
83	Ms. Maloti Roy	B.A	Program Organizer	IRD	01.11.95	
84	Mozammel Haque	H.Sc	Village Organizer	IRD	01.05.93	
85	Ansur Rahman	H.Sc	Village Organizer	IRD	01.03.93	
86	Ms. Shamssun Nahar	Diploma in Eng.	Program Organizer	IRD	15.10.93	
87	Rokeya Khatun	B.A	Program Organizer	IRD	05.07.92	
88	Zesmin Nahar	H.Sc	Village Organizer	IRD	12.12.96	
89	Abu Taleb	H.Sc	Village Organizer	IRD	12.12.96	
90	Shamim Ahmed	H.Sc	Village Organizer	IRD	12.12.96	
91	Selina akhter	H.Sc	Village Organizer	IRD	12.12.96	
92	Shohrab Ali	H.Sc	Village Organizer	IRD	13.07.95	
93	Ms. Anita Roy	H.Sc	Field Supervisor	IRD	01.11.95	

## Staff list, 1997

### AREA : HORIPUR

SL.	Name	Qualification	Designation	Project	Date of joining
94	Mr. Afzalur Rahman	M. Com.	Area coordinator	IRD P	
95	Mr. Moffar Hossain	H.Sc	Credit Assistant	IRD P	28.07.92
96	Ms. S.T. Lipon	B.A	Field Trainer	IRD P	15.06.93
97	Ms. Nur Banu Begum	S.S.C	Program Organizer	IRD P	05.10.91
98	Mr. Nurul Islam	H.Sc.	Program Organizer	IRD P	01.08.95
99	Mr. Rafiqul Islam	H.Sc.	Program Organizer	IRD P	
100	Mr. Shohel Rana	H.Sc	Program Organizer	IRD P	01.06.95
101	Mr. Devdulal Roy	H.Sc	Program Organizer	IRD P	01.09.97
102	Ms. Shahina Akter	H.Sc	Program Organizer	IRD P	01.12.96
103	Mr. Zahurul haque	H.Sc	Program Organizer	IRD P	12.07.97
104	Ms. Nilima Mondal	H.Sc	Program Organizer	IRD P	15.07.97
105	Ms. Siddiqua Begum	H.Sc	Office Assistant	IRD P	01.09.97
106	Mr. Saifur Rahman	M.Sc	Area coordinator	IRD P	15.05.95
107	Mr. Ferojur Rahman	M.Com	Credit Assistant	IRD P	26.12.96
108	Mr. Abdul Hamid	H.Sc	Field Trainer	IRD P	01.07.89
109	Mr. Abdul Baki	H.Sc	Program Organizer	IRD P	12.12.96
110	Mr. Azhar Ali	H.Sc	Program Organizer	IRD P	12.12.96
111	Mr. Babita Rani	H.Sc	Program Organizer	IRD P	12.12.96
112	Mr. Refiqul Islam	H.Sc	Program Organizer	IRD P	12.12.96
113	Mr. Sukumar Sarker	B.A	Village Organizer	IRD P	01.11.95



## Staff list, 1997

### AREA : RANISHANKAIL

SL	Name	Qualification	Designation	Project	Date of joining
114	Mr. Ahmed Ansary	B.A	Area Coordinator	IRDP	15.01.90
115	Mr. Abdus Fattar	H.Sc	Credit Assistant	IRDP	04.06.86
116	Mr. Abdul Goffar	H.Sc	Senior Program Organizer	IRDP	09.11.91
117	Ms. Shamim Ara	H.Sc	Program Organizer	IRDP	19.09.91
118	Mr. Kammruzzaman	H.Sc	Program Organizer	IRDP	06.10.95
119	Mr. Rabindra Nath Roy	H.Sc	Program Organizer	IRDP	18.09.91
120	Mr. Faizul Haque	H.Sc	Program Organizer	IRDP	01.08.95
121	Mr. Mominul Bahar	H.Sc	Program Organizer	IRDP	02.12.95
122	Ms. Jasmine Begum	H.Sc	Program Organizer	IRDP	
123	Ms. Doulotun Nesa	H.Sc	Program Organizer	IRDP	01.05.95
124	Ms. Shahanra Begum	H.Sc	Program Organizer	IRDP	12.12.96
125	Mr. Noor Akter Banu	H.Sc	Program Organizer	IRDP	14.08.97
126	Mr. Nobodip Ray	H.Sc	Program Organizer	IRDP	14.08.97
127	Mr. Younus Ali	H.Sc	Program Organizer	IRDP	14.10.97
128	Ms. Sarmin Sultana	B.A.	Program Organizer	IRDP	14.08.97
129	Ms. Gauri Rani	B. Com.	Program Organizer	IRDP	05.04.97
130	Mr. Ashraf Ali		Field Supervisor	IRDP	01.11.95
131	Mr. Abdus Sattar		Caretaker	IRDP	



## Notes From The Treasurer

CDA has passed a long way since early days in the 1986 when a group of social workers were syndicated under the banner of CDA and dedicated to the disadvantaged people of the Northern part of Bangladesh. This year marks an important milestone for the CDA 11 years services in remotest rural areas in the country. It is possible for the sincere and devoted efforts of the CDA management and its staff. The program strategy itself led it to a level of financial management capability. The efforts for sustainable development are being advanced in a progressive way.

The fair book keeping and sound financial management helped CDA to formulate an organized financial policy. Periodical audits are conducted by internal staff as well as by the well reputed Chartered Accountants. These also helped a lot to keep a sound control over financial activities. Though during the year CDA had a major crisis in the area of funding.

I would like to congratulate the Founding Partners and the staff members for continuing their whole hearted cooperation and the services during the period. Also I like to pay my regards to both the members of CDA general as well as the executives and the program participants whose contribution enriched the CDA management to publish such a progress report.

With many best wishes.

Sincerely,

**Md. Farhatul Islam**

Treasurer  
CDA



# Community Development Association (CDA)

## Financial Report

Period : 1st January-31st December' 1997

### Receipts :

Particulars	Name of Donors	Opening Bal	RECEIPTS			Total
			Donor	CDA's own	Others	
CDA-G	OWN FIUND	279,254.47	8,616,167.83	897,869.90	343,400.00	10,136,692.2
IRD P	NOVIB, OXFAM	1,678,008.60	6,936,648.83	0.00	20,126.25	8,634,783.68
CDA's RLP	NOVIB, OXFAM	511,129.81	1,441,277.57	1,413,971.00	11,190,091.00	14,556,469.38
VFFP	SDC	263,838.92	1,304,579.25	0.00	4,274.00	1,572,692.17
NGNESP	HKI	321,180.61	281,699.00	0.00	41,434.00	644,313.61
NEPE-B	BRAC	45,012.00	158,415.00	0.00	0.00	203,427
NEPE-O	OXFAM	2,701.00	142,390.00	0.00	0.00	145,091.00
TOTAL		3,101,125.41	18,881,177.48	2,311,840.9	11,599,325.25	35,893,469.04

### Payments :

Particulars	Name of Donors	Closing Bal	Payments			Total
			Donor	CDA's own	Others	
CDA-G	OWN FUND	15,716.89	8,618,974.83	1,112,892.48	389,108.00	10,136,692.2
IRD P	NOVIB, OXFAM	1,918,634.57	6,716,149.11	0.00	0.00	8,634,783.68
CDA's RLP	NOVIB, OXFAM	1,312,636.38	13,111,500.00	0.00	132,333.00	14,556,469.38
VFFP	SDC	324,455.09	1,248,237.08	0.00	0.00	1,572,692.17
NGNESP	HKI	48,045.07	596,268.54	0.00	0.00	644,313.61
NEPE-B	BRAC	42,313.00	161,114.00	0.00	0.00	203,427
NEPE-O	OXFAM	19,138.00	125,953.00	0.00	0.00	145,091
TOTAL		3,680,939.00	30,578,196.56	1,112,892.48	521,441.00	35,893,469.04

এরশাদউল্যা পাটওয়ারী এন্ড কোং  
**Irshadullah Parwary & Co.**  
 Chartered Accountants

126, Motijheel Comm, Area, (2nd floor)  
 Dhaka - 100, Bangladesh,  
 Phones - 231229 & 414406

## Community Development Association (CDA) (General Account)

.....

We have examined the annexed financial statements. Namely Receipts and payments statement of period ended as at 31st December, 1997 and also the Balance Sheet and Income and Expenditure statements for the said year of Community Development Association (CDA), Upa-shahar, Block No-1, Dinajpur and Subject to our accompanying comments and notes on the accounts and we report that the said annexed financial statements confirm with books, receipts, vouchers etc. of Community Development Association (CDA) produced before us for our examination with information and explanations offered to us by various levels of Community Development Association management during the course of our examination.

.....

Irshadullah Patwary & Co.  
 Chartered Accountants.





● Central nursery of C.D.A at Ranipur



● CDA had initiated to develop nursery and encouraged its program partners to plant trees





○ The program partners were encouraged to develop homestead vegetable garden



○ Many visitors came to visit the activities of CDA at field level in 1997





○ Only sustainable land management and environment friendly technologies can bring the change



○ The female members of CDA now Participating various IGA





● CDA credit support increase opportunity of income and complement of the poor

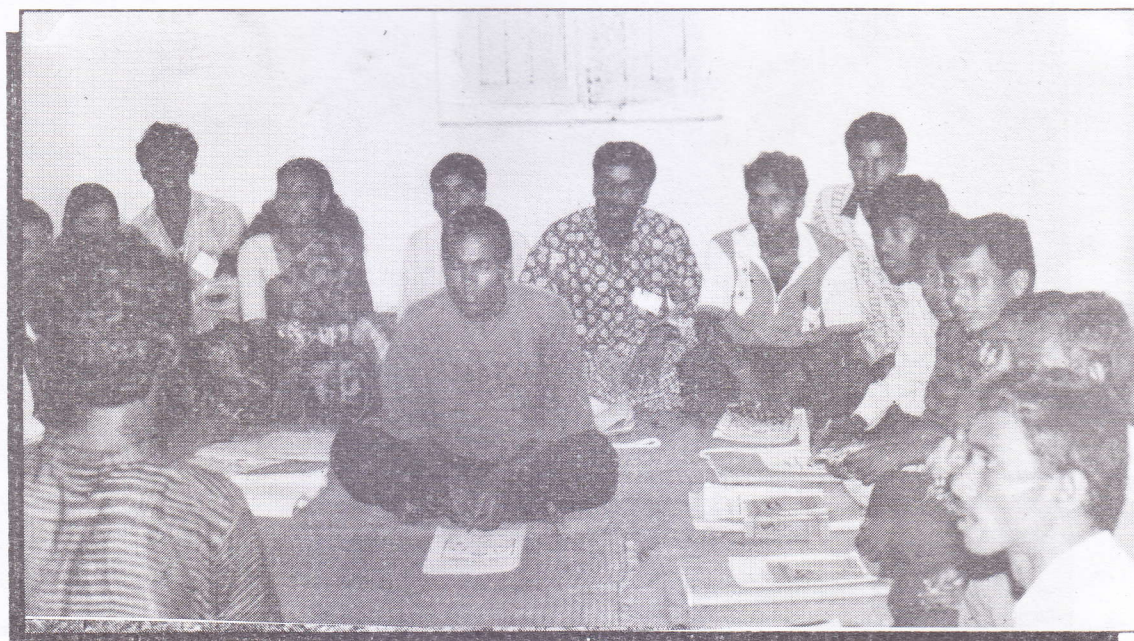


● CDA Provides various training to the group members



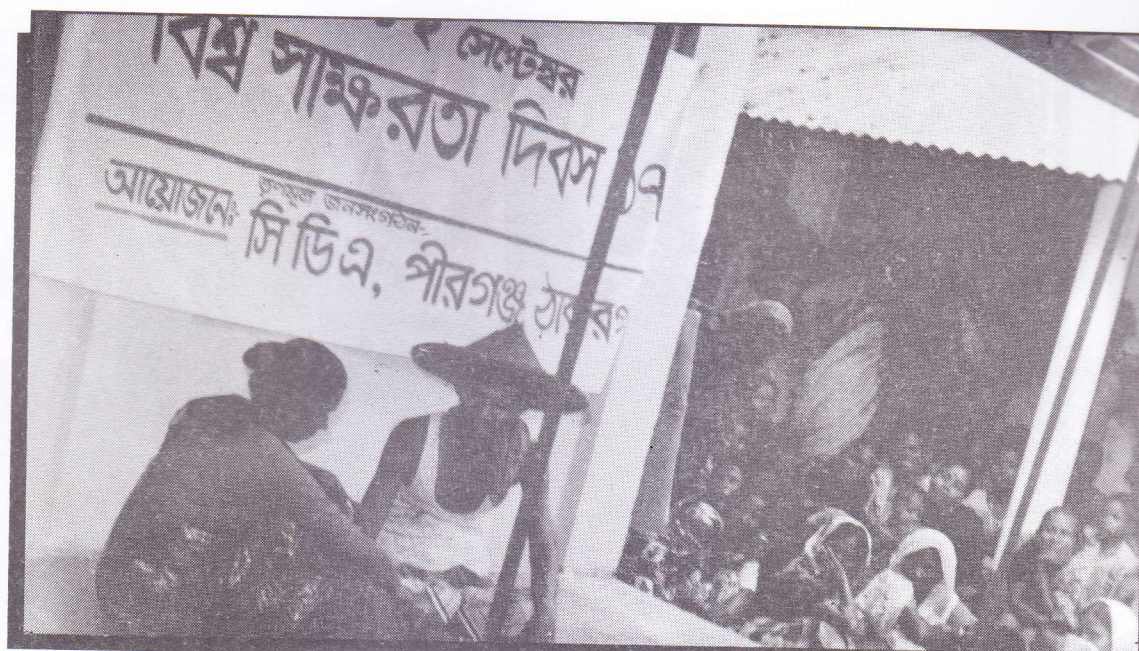


○ Development management training



○ The NFPE teachers Play active roll to provide support to the drop out children in the program areas





○ Popular culture



○ Now they have confident





○ CDA follows the participatory decision making process



○ Discussing about savings and loan management





○ CDA program partners and staff Participate national & international day observation rally



○ CDA serve the significant days related with Gender issues like World women day (8 march)