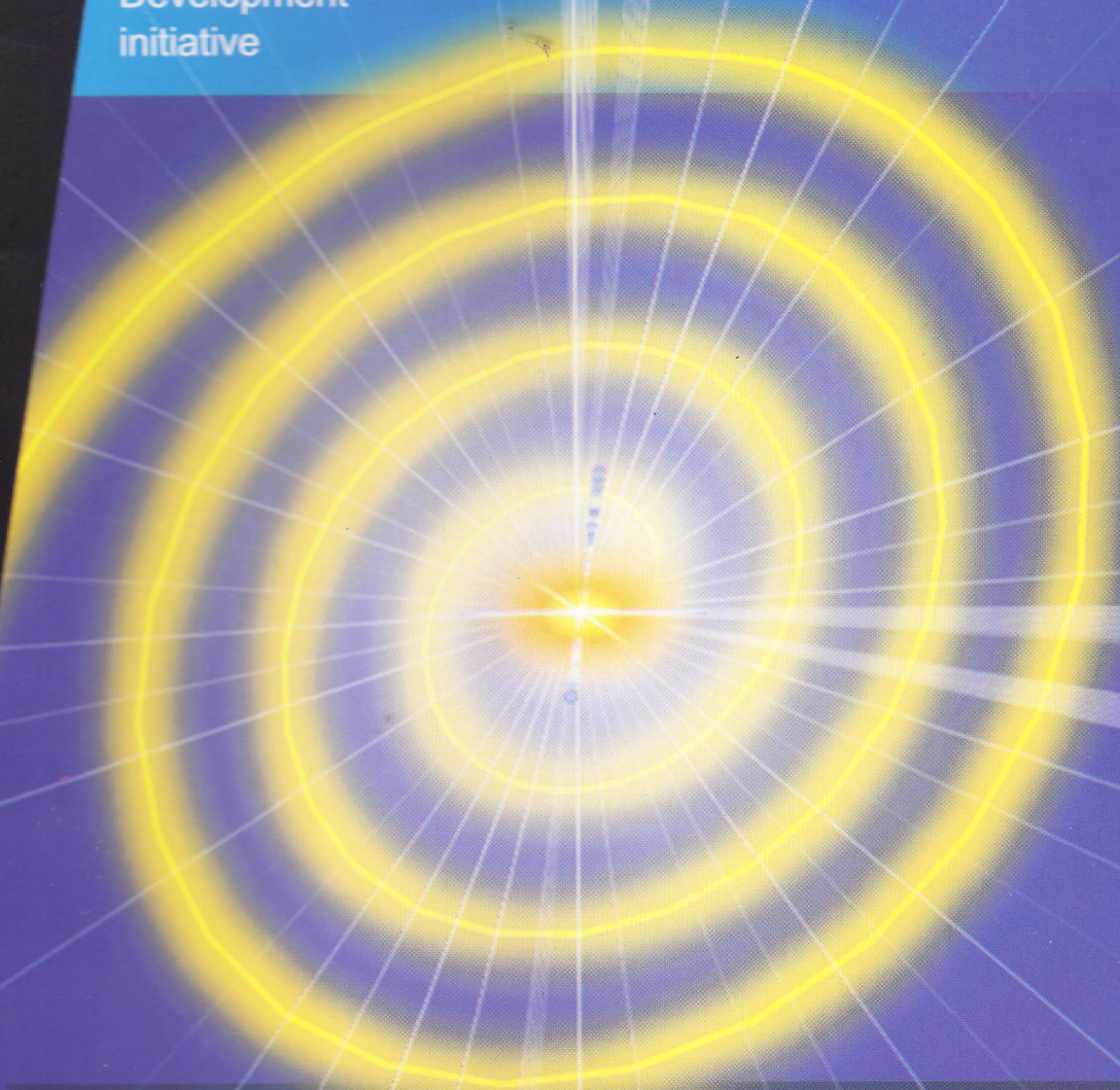




A People Centered
Sustainable
Development
initiative



Annual Report 2002

Community Development Association (CDA)



Annual Report 2002

Community Development Association (CDA)

Annual Report 2002

Community Development Association (CDA)
Upa Shahar, Block #1,
Dinajpur, Bangladesh
Phone: (88) 0531 - 64428
Email: cdadinajpur@hotmail.com
cdadinajpur@yahoo.com

Assisted by an Editorial Board:

Shah I Mobin Jinnah,
Director, CDA

Dana Rudiak,
OD Advisor, CDA

Dewan Abu Wasek
Coordinator, PME

Prepared by:

Tapan Kanti Dey
Program Associate
Planning, Monitoring & Evaluation (PME)

Message from the Chairperson

CDA has been organising its program activities in two numbers of Northern districts namely Dinajpur and Thakurgaon since 1986 with a view to reduce the poverty and to empower the poor men and women so that an overall development strategy could be innovated.

From several years, CDA has initiated and tested different methodologies by encouraging the participation of the rural poor in the initiative considering the unmet needs from the realities which has help-assisted CDA to find out an alternative strategy as model of poverty reduction and development.



In deed, during 2002 many small groups (para level samities) are constituted with the poor people (men & women) within the village and capable to institute a village level federation. The groups (samities) are together strengthening a broader organization which is defined as peoples organization (PO) by themselves. These POs are organised and accountable to undertake so many need based socio-economic and human rights issues and already able to plan-implement for achieving its objectives & goals inwhich CDA has kept its effective and potential facilitating role.

We would like to congratulate the staff, program participants and different personalities from the civil society. Also thanks to the representatives of the donors, Government officials, all categories of the members with CDA, whose contribution and the commitment inspired CDA to make the progress and success during the Project year, we remain.

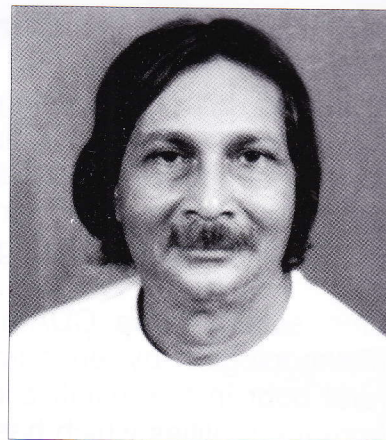
With kindest regards

A handwritten signature in dark ink, appearing to read 'Rashida Khaleque'.

Rashida Khaleque
Chairperson

Comments from the Director

In 3 years plan of CDA from 2001 to 2003 by implementing its Integrated Rural Development Program (IRDP) there was a commitment to reduce the poverty in the working areas and to have the empowerment process of the poor through establishing village based People's Organisation by the poor themselves. Followed by the plan CDA is able to organise and facilitate to establish 220 numbers of Peoples Organisations with the initiation of para level samity members from samity level to village based samity federation stepwise.



During 2002 CDA is more concerned and attentive in providing the support to 220 numbers of POs by the side of 80 numbers of POs from 2001, so that 300 village based organisation are graduated and institutionalised. Within the village these People's Organisations are committed to rebuild their own village and the own development community by their own efforts irrespective of religion, race & region which is environment friendly and a means of harmony shows help assistance in building a non communal poverty free rural community.

In reality, with the initiation and spontaneous participation the POs are stimulated to promote an alternative development Model, which is fully people centred poverty reduction strategy from where CDA is able to learn and define its step by step role transformation system to be initiated among POs and CDA respectively.

In this alternative model CDA has already achieved the participation of thousands of poor villagers, assured and strengthened the mainstream development linking with the civil society has created an opportunity to include the excluded having the socio-economic empowerment, access to the resources and the human dignity.

We would like to appreciate the cordial assistance by the community people, members of civil society, General and Executive committee members of CDA, representatives of the Donors, Government Officials, Development activists whose significant contribution encouraged to streamline CDA and to accelerate a remarkable people centred Poverty Reduction Strategy as an alternative model in the year 2002.

We would like to thank the potential staff and all other associates who were involved in preparing this Annual Report.

With regards.

A handwritten signature in dark ink, appearing to read 'Shah I Mobin Jinnah', written over a light-colored background.

Shah I Mobin Jinnah
Director

CONTENTS:

- 1. About CDA**
- 2. AT A GLANCE: CDA in 2002**
- 3. INSTITUTION BUILDING**
- 4. LIVELIHOOD PROGRAMS**
- 5. TRAINING AND EDUCATION**
- 6. HUMAN RIGHTS AND LEGAL AID**
- 7. SUSTAINABLE LAND USE**
Village and Farm Forestry Program (VFFP)
- 8. NET WORK AND POLICY ADVOCACY**
- 9. ORGANIZATIONAL DEVELOPMENT PROCESS**
- 10. PARTNERSHIP PROGRAMS**
Sustainable Agriculture for Economic Development (SAED)
Monitoring Jail For Better Treatment of Juveniles
- 11. PLANNING, MONITORING and EVALUATION (PME) ACTIVITY**
- 12. Consolidated Financial Statement**

Annex 1. List of Executive Board

GLOSSARY - LIST OF ABBREVIATIONS USED in this report

CDA	= Community Development Association
POs	= People's Organizations
UCC	= Union Coordination Committee
TCC	= Thana Coordination Committee
UNO	= Upa-zila Nirbahi Officer
EC	= Executive Committee
GB	= General Board
GOB	= Government of Bangladesh
NGO's	= Non-Government Organizations
DAE	= Department of Agriculture Extension
NMs	= Nursery Malik Samity
LHP	= Livelihood Program
TFG	= Tree Farmer Group
CN	= Central Nursery
TBA	= Traditional Birth Attendance
CMP	= Community Maternity Program
OD	= Organizational Development
BIG	= Bio-intensive gardening
RSC	= Regional Service Centre
VO's	= Village Organizers
FO's	= Filed Organizers
AC's	= Area Coordinators

1. About CDA....

Since Inception, 1986 as a Community based Development Organization it has been serving for the landless poor men and women in the rural areas through integrated development program. Considering the problem context of the rural society i.e. Poverty, Hunger, Diseases, Environmental pollution, Social discrimination, Violation of human rights and repeated natural disaster CDA undertaken a series of initiatives and addressed the problems with remarkable achievements. Furthermore, for the excellence of development endeavor it received a lot of awards and certificates from Government as well as from the UN bodies. It is working with a view to uplift the social, economic, environmental and cultural status of the underprivileged people through building people's organization and undertaking various sustainable development programs with the support of SDC and Novib.

At present CDA has been working with the grassroots level people living at two northern districts Dinajpur and Thakurgaon in order to bring about positive changes in the quality of their lives.

CDA's visions is to create a society which is ecologically balanced, socially just and democratic, and where the poor are economically productive and enjoy an equitable environment.

CDA's Mission is: uplifting the social, economic, environmental and cultural status of the underprivileged people through building peoples organizations and undertaking various sustainable development programs.

CDA is actively involved in uplifting the social, economic, environmental and cultural status of the under-privileged people through village base Institution Building and various sustainable development programs like: Human Institution Development, Human Resource Development training, Mass literacy, Income Generating Activities, Sustainable Land use and Gender Development. CDA is also involved in policy advocacy, mass mobilization, and campaigns for promoting human rights, dignity, gender equity and poor people empowerment in the society.

In order to achieve its goal, CDA welcomes partnerships with the grassroots community, Community base People's Organizations (POs), like-minded organization and governmental institutions both at home and abroad

2. AT A GLANCE: CDA in 2002

CDA's Programme Coverage	
Districts:	2
Thanas:	9
Villages:	704
Population covered	1, 61,776
Water bodies under fisheries	346
Sustainable Land Use	522.65 acres

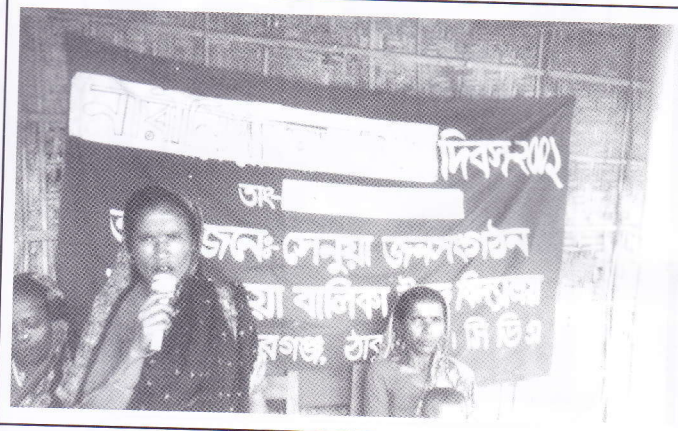
Livelihood Programs		Job Creation	
		Poultry	148
Village base People	300	Livestock	260
Organization			
Membership Total	32,457	Social Forestry (NMS, TFG)	150
Male	6551	Handicraft producers	50
Female	25906	Small enterprise	90
Loan disbursement year 2002	Tk. 3,84,37,000 US\$ 6,51,474.57	Small traders	52
		Human Resources	
Loan disbursement cumulative	Tk.16,77,75,500 US\$28,43,652.54	Staff:	180
Loan Outstanding with service charge	Tk.4,24,66,336 US\$7,19,768.40	School teachers	26
Repayment rate (ave.)	92%	Program Infrastructure	
Net Savings balance	Tk.2,24,19,499	Area office	9
Current year savings mobilization	Tk. 90,85,108 US\$ 1,53,984.88	Unit office	11
Education:		Training center	2
Currently Enrolled CDA school	780	Schools	26
Graduated till to date (till to date)	2700	Handicraft production family	50

INSTITUTION BUILDING

VILLAGE BASED PEOPLE ORGANIZATION



Picture View of POs Self-Initiatives Activities



PO's are organized different type of Self-Initiative Activities in the local level like: Women torture protest day (24th August), Rally in Child rights week, Bamboo handicraft sales in Boishaki mela, Participate in Book fair on International Mother language day, Organized to accord a respectful reception to freedom fighter and a moitsha Pakka (fish fortnight)

3. INSTITUTION BUILDING

INSTITUTION BUILDING

The aim of CDA's Institution Building component is to empower the poor people through involving them in the process of sustainable development and ensure self-governance with democratic process.

The process and steps of Institution Building are Forming para base Group/ Samity through mobilizing poor women and men in separate group or samity, increasing members under the Samity and all para based samities are federated under the Village based Peoples Organization for accelerating the combined efforts of poor people to promote empowerment for ensuring the participation of poor in decision making process and access to local government. The Samity CDA formed have 20-30 members and are formed according to gender. As a continuous process the number of Institutions i.e. People's Organization in the village level under the existing working areas of Thakurgaon and Dinajpur district are increasing with a view to facilitate the empowerment of the poor people. In the passage of time, CDA experienced that the PO's have the ability in playing important through using PO as a Platform of sharing problems, ideas, issues and taking collaborative effort to resolve the raising crisis.

PO's formed with at least 4 Samities from a specific village. There are two more higher level of Institutions i.e. firstly the Union Coordination Committee (UCC) and secondly the Thana Coordination Committee (TCC)

SELF-INITIATIVE BY CDA'S VILLAGE BASED PEOPLES ORGANIZATION

- Mohadebpur PO gave reception to the local freedom fighters during the observation of National Independence Day. On this occasion the Upa-zila Nirbahi Officer (UNO) was present.
- Shalbari PO organized sports, cultural events and formed a community police committee during the observation of Bengali Happy New Year in the presence of Upa-zila Nirbahi Officer (UNO) and Thana Officer in Charge (OC).
- Farmer Field School, Nursery Malik Samittee and grassroots people observed the World Environment day with participation of representatives from the Government and civil society groups like UNO, Union Parishad Chairman, and School Teachers.
- Mohadebpur PO solved local conflict with the assistance of the Union Parishad Chairman.
- The members of the Rangatungi POs organized indigenous cultural events which is broad castes by Ekushe Television (ETV).

- ➡ Nandagaon PO of Haripur Upa-zila organized cultural events and an essay competition for the students during the observation of National Independence Day. Ex-Upazila Chairman and local elites participated in the function.
- ➡ Village-based Peoples Organizations of Ranishankail area organized Mobilization and submitted memorandum to the UNO office to reduce and protect the terrorism from this area.
- ➡ Senua Village based Peoples organization under the CDA's working area Pirganj,

Thakurgaon. The Senua PO has become able to accomplish a contract with local government (Union Parishad) for implementing the feeder road forestations on the basis of long-term profit sharing.

STATISTICAL RESULTS OF INSTITUTION BUILDING:

A. Samity formation: During the period of January to December 2002 CDA formed 175 samities in the existing six working area namely Birol, Kaharol, Birganj, Pirganj, Haripur and Ranishankail. Male and female samity ratio: male: female (23:152). By End of December 2002 Cumulative samity position is 1381 (Excluding cumulative drop out 72 samity). Results: Peoples are aware of institutional process, Increased strength of village based Peoples Organizations, increased Social awareness of samity members, Increased CDA program identity, vertical expansion of CDA programs and increased CDA beneficiaries in the village level. Poor people are federate under the CDA para based micro institution.

B. Member enrolment: During the period of January to December 2002 enrolled 6370 members in new-formed samity and old existing samity under the CDA's existing working area. By end of December 2002 Cumulative membership position is 26163 (Excluding cumulative membership drop out 3929).

C. Membership drop out: During the period of January to December 2002 membership drop out was 1864 and by end of December'02 cumulative drop out position was 3929. The membership dropout was due to lack of employment opportunities and sources of income within the village and that is way the samity members moved to else where and withdrawn their membership from samity by themselves.

D. PO formation: During the year 2002 CDA formed 220 nos. of village based People Organization in it's existing working area but it can be mentioned that the formation has been completed within the 1st six month of the year (January to June). All para level samity under the 220 villages are federated. 7978 nos. male members registered under the 408 issue based mobilization samity and are included in different peoples organization. The major objectives of issue base samities are to increase the coverage

of the poor family, strengthening the village base issues and gender concerning and sensitization.

E. Leadership Pattern: It's simply a reiteration to say that PO had been formed with the spirit of self-help, and solidarity of poor peoples. As per anticipation the PO's are working as a pressure group in order to protect the social justice, good governance, making the rural poor capable of preparing their village development plan and accelerate the process of socio-economic development of poor villagers. Following the policy guideline the chairperson, secretary, treasurer of the PO's are being selected on the basis of election or selection by the EC members. The poor people were given scope to select their leaders through institution building process.

F. Management Activities: Considering the policy PO's arranged seating materials, office house, signboard and resolution books and conducted regular EC and GB meeting.

G. POs policy review & planning workshop: During the year, 2002 CDA has conducted 220 nos. of PO's policy review & planning workshop at the village level through ensuring the participation of PO members. Average attendance rate of PO policy review workshop were 60% to 85%. Upazila wise break down of participation in the PO,s policy review workshop were Birol 47, Kaharol 31, Birganj 35, Pirganj 34, Ranishankail 42, and Haripur 31.

H. Progress toward Objectives: 300 nos. POs formed. PO members are analyzing and identifying their problems and taking decision independently to resolve the problems. Day observations at village level contributed to awareness raising on issues related to social justice and exploitation. Due to increased awareness over time, PO's have reached to the position that they to taking action in their community considering their needs. Day Observation also allowed the POs to gain skills of organizing and self-management.

In PO formation, members are given scope to select their leaders in a democratic with a view ensure the para or samity based development. During the period the inputs CDA's provided are leadership training, accounts and resource management training as well as field level support for PO management processes. POs are playing an important role in whole community and especially in organizing rallies during the Day observation. PO members were involved in Advocacy work for occupying the khasland. On the other hand the khasland occupied by the PO Members are using for homestead, fish culture and agriculture.

Participation in UP activities considering the village developments also demonstrates success and contributed to the achievement of the objective.

I. Developed record keeping system (resolution book, files etc): In this year 2002, CDA are formed 220 peoples organization (PO) at the grass root level in existing working areas. CDA 's area level management ensured record keeping system in the 220 nos. village base PO.

J. POs monthly EC meeting (1st year PO that is formed in the year 2001): Monthly Executive Committee (EC) meeting is a one kind of self-governing process of people's organization. During the period January to December 2002, eighty-village base PO organized 998 nos. of EC meeting through self-initiatives.

K. Day observation: Another important activity of awareness and empowerment is the Day Observation. The objectives of the day observation are to raise awareness among the grass roots levels people, Lobbying, promoting pressure group and advocacy. CDA tries to make the people understand about the importance of celebrating different days. On the different national and international days, member of the People's Organization gathered and actively participated in different programs like, rally, discussion meeting in POs, speeches in different places and networking with GOB and other NGOs. Also PO member are participated in different GOB program at upazila head quarter. During the period from Jan- Dec' 2002, CDA and PO observed 15 days and ensured participation of grass root level people. CDA generally observe some national and international days. The days are International Mother Language Day (21 February), International Women Day (8th March), Independence Day (26th March), International Labor Day (May, 1), World Environment Day (5th June), CDA Establishment Day, Women torture day/Yeasmin day (24th August) World food day, Begum Rokeya, International Human Rights Day, Victory day, International Child Rights Day. During the observation of the days, CDA prepared and distributed lot of posters, leaflets, banners, caps, festoons and stickers for raising awareness on the significance of the day.

L. Agriculture technology fair at Upazila level: Another part of awareness raising on agricultural issues was the Agricultural fair. Each year, Department of Agriculture Extension (DAE) organized Agriculture technology fair at Upazila head quarter with participation of farmers, NGO's and private agricultural firm. A major objective of the agricultural fair is to strengthen the organic culture, sustainable technology, different innovation by farmers and awareness raising among the grass root level poor people. CDA tried to explain to the people about the importance of organic agricultural practice and sustainable land use. CDA organized 7 nos. of agricultural fair at district and Upazila level through ensuring the participation of the POs members and Nursery Malik Samittees (NMSs) in Jan-June 2002. Demonstration component of agricultural fair were: Compost, Earthworm fertilizer, Liquid fertilizer, Botanical pesticides, integrated farm, Ideal farm (Khamar), Wastewater management and different Poster, material on environmental issues and women empowerment.

4. LIVELIHOOD PROGRAMS

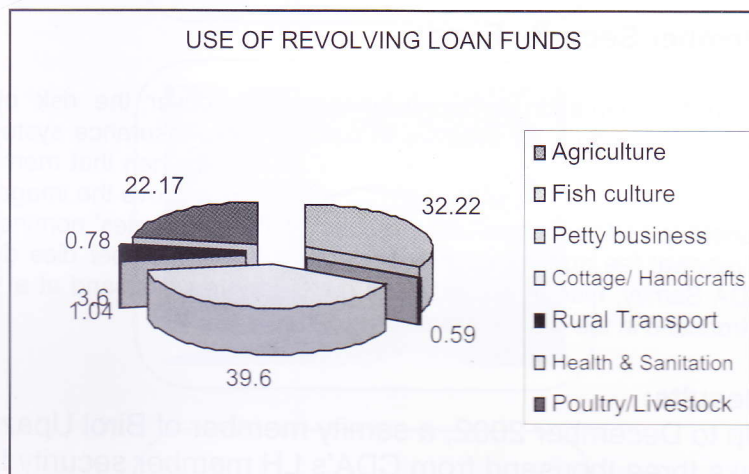
Goal: Empower the poor socially and economically.

Objectives: Increase peoples own resource base and give access to resources to put an end to the exploitation of local moneylenders. Create opportunities for Economic expansion and long-term investment in the household level. Promote income and employment opportunities.

Results: Poor peoples are motivated to mobilizing their savings for keep in samity accounts of CDA. Reduced dependency from moneylenders and risk of loan burden. Poor people able to create self-employment and invested the money in different Income Generating Activities (IGA) by taking loan from CDA.

USE OF REVOLVING LOAN FUNDS:

Type of Use	% of amount
Agriculture	32.22
Fish culture	0.59
Petty business	39.60
Cottage/ Handicrafts	1.04
Rural Transport	3.60
Health & Sanitation	0.78
Poultry/Livestock	22.17



Assessment Jan-Dec 2002

Savings mobilization: Net savings-

Loan disbursement:

No. of loans:

Loan realization: (principal)

Loan Portfolio:

Service charge realization:

Tk.35,27,257.00 = 60,814.77 \$

Tk.2,99,19,000.00 = 5,15,844.83 \$

9072 nos

Tk.2,77,68,341.00 = 4,78,764.50 \$

Tk.3,26,17,664.00 = 562373.52 \$

Tk. 41,44,812.00 = 71,462.27 \$

Expansion of CDA livelihood programs:

In order to mitigate the unmet needs of the beneficiaries and to increase the program coverage CDA has gone to expand the livelihood program in Dinajpur Sadar and Bochaganj Upazila under Dinajpur District and Baliadangi Upazila under Thakurgaon District.

Significant Performance in Expansion areas is:

➤ Samity formed:	179
➤ Total no. of Beneficiaries	6198
➤ Savings mobilized	Tk. 24,36,767.00
➤ Number of Loan disbursement	4157 (Male: 233, Female:3924)
➤ Loan Disbursement	TK. 85,18,000.00
➤ Total service charge realization	TK. 6,66,269.00
➤ Portfolio (principal outstanding)	TK. 48,33,313.00
➤ Realization Rate (Ave.)	95.0

Member Security Fund:

Upon the demand of Beneficiaries and to cover the risk of CDA's livelihood program, the CDA management took an initiative to run the micro insurance system, which is known as member security fund. When a poor get admission in CDA samity then that members goes under member security fund. The objectives of member security fund are to improve the image of Livelihood program, to give one time benefit to LHP beneficiaries and subsidy to beneficiaries' nominee. Every year a member should be paid a renewal fee against each membership. If any member dies during the time of his/her membership in CDA Samity, his/her nominee will get taka three thousand at a time. From July 2002, this new initiative introduced in the CDA's livelihood program.

Results:

Up to December 2002, a samity member of Birol Upazila died and her nominee has got taka three thousand from CDA's LH member security fund.

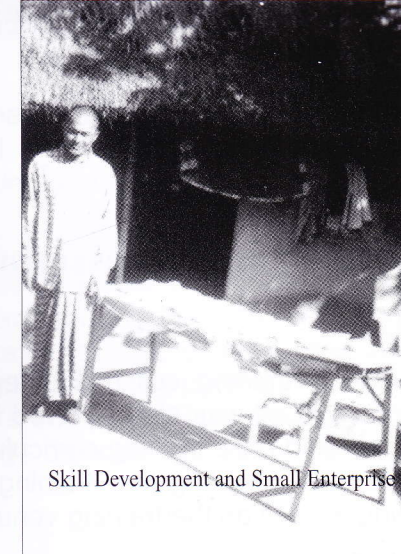
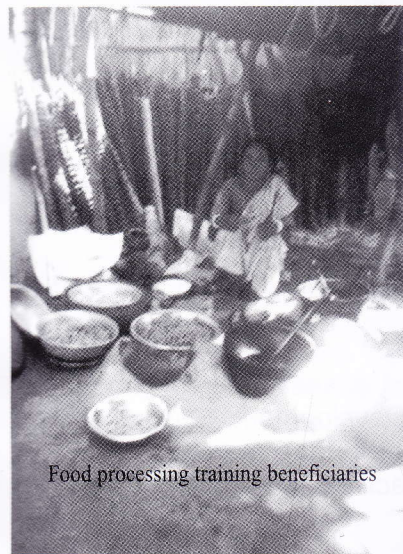
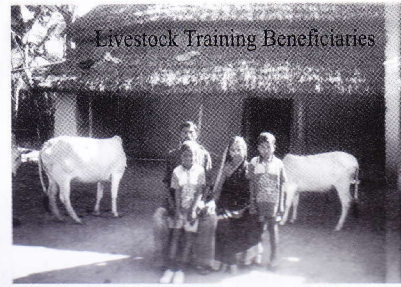
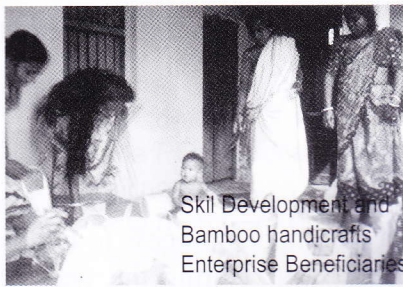
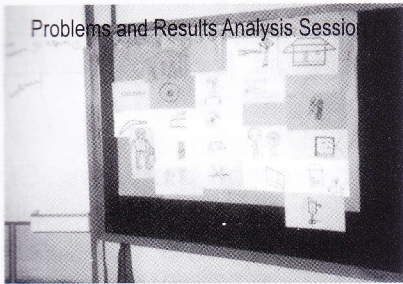


In the year 2002, Upazila Nirbahi Officer (UNO), Cheque Distribution the members security fund in the Birol Area, Dinajpur.

TRAINING AND EDUCATION

HUMAN RESOURCE DEVELOPMENT

SKILL DEVELOPMENT



5. TRAINING and EDUCATION

- Goal:** Management and occupational skills of the members of CDA's People's Organizations, and the CDA staff team are strengthened.
- Objective:** CDA Training Cell will be upgraded both in terms of facilities, and professional trainers in order to contribute to strengthen human and occupational skills of the members of the People's Organizations.

The training program of CDA is divided into two parts one is focusing on human resource development and another on occupational skill development.

Human resource development training is designed for the group members, CDA's staff and other NGO's staff. The courses for this kind of training includes consciousness-raising; development education; group and leadership development; group accounting; record keeping; monitoring and evaluation; and other development issues.

Occupational skill development training is primarily designed for the members of the Peoples Organizations considering the rural poor people's empowerment.

PERFORMANCE IN 2002, Jan-December

CDA's Training Cell uses innovative approaches to develop and deliver the best and most effective training for the participants as well as staff. This is a continuous process to builds on CDA's strengths in responding to the needs of beneficiaries and staff. During the year 2002, CDA's Training cell concentrated intensively on module development, POs member training, staff development training and new trainers development. Human Development courses for beneficiaries were organized in PO Management and Leadership, Resource Management, Social Mobilization and Advocacy technique, Disaster management, Primary health care, Gender and Social Development.

SIGNIFICANT ACHIEVEMENTS

Training need assessment and Module development

During the year CDA's training cell conducted training need assessment for staff and PO members. The Training Cell was also involved in Curriculum Development, Existing curriculum review & modify and need base training curriculum development. Furthermore, the Training Cell developed a Brochure highlighting the training course and facilities available considering the marketing of training as well as the training venue.

POs Leadership & Management

434 leaders from 220 POs were trained during Jan to Dec 2002. The participants were the President & Secretary of CDA's village -based People's Organizations.

The objectives of the above training were to:

- Increase the capability of the leaders to operate and run the people's organization effectively for the realization of its goal.
- Know the importance of the Village based peoples organization
- Increase PO member leadership and empowerment
- Motivate the poor PO members to exercise their rights and Justice
- Organize meetings for protecting the injustice in the village
- Make the people Understand about the benefit of united effort.
- Improve skill for managing intuitional process
- Improve conception on empowerment and dignity

Results and Impacts:

- ☐ Women's are motivated to raise their voices
- ☐ PO members took decision for joint efforts
- ☐ Improved communication skill
- ☐ PO members motivated to contest in the election of local government as a result some of the PO members participated in the election of local government.
- ☐ Leadership qualities improved significantly among the PO leaders. During the year the PO leaders involved actively in resolving the internal conflict in their respective village.
- ☐ PO members organized meeting for occupying the khasland and protesting the women torture and terrorism.
- ☐ PO leaders achieved the ability to manage the regular meeting and institutional events.

Gender and Social Development

Gender and Social Development is a component CDA considers to make the poor people interdependent. During the period CDA tried to internalize the issues in all levels of the organization. Gender issue is critically considered among the beneficiaries to reduce the discrimination and disparity.

378 PO members participated in Gender and Social Development training. This training takes into account the equal participation of women and men in the main development stream, and enhance the solidarity of the People's Organization. 6 nos. of area level seminar workshops held on CDA's gender policy review and action planning. The participants of the workshop were area level male and female staff likes VO's, FO's and AC's. This year CDA organized 7 nos. of rally during the day observation regarding Gender issues. The objectives of this training/workshop were:

- to improve the relationship among the men and women.
- to make aware about the issue of women rights
- to disseminate the idea on laws and punishment for women torture
- to make the realize about the men and women's contribution in the society and household level

Results and Impacts:

- ☐ Women protested illegal torture in the household level
- ☐ PO members motivated about demerit of dowry, teenage marriage in the society
- ☐ PO members motivated and organized mobilization against women torture, land rights and terrorism etc.
- ☐ Women's have become aware on their labor wage and wage discrimination. Some of the working areas made significant progress in getting the equal wages. For example the Senua PO took actions and initiatives for ensuring the actual and equal labor wage and have been able to make significant progress in this regard.
- ☐ PO members are motivated to make their children educated.

Resource Management

Treasurers from 219 nos. POs participated in Resource Management training organized by CDA. for the identification and mobilization of the local resources, as well as for the realization of the utility of savings. The objectives of this training are:

- Providing idea about village based resources.
- Helping the PO members understand about the strategies of access to resources
- Improving the knowledge on Maintaining and preserving village resources through institution building process
- Making them understand about the importance of maintaining accounts and records keeping.
- Providing idea on raising the fund for People's Organization.

Results and Impacts:

- ☐ PO member have become able to control over the local /village resource. Again, the access to resources among the poor PO members increased.
- ☐ Landless people under the PO's understand their rights of the khasland and it's possession.
- ☐ Skills among the PO's members to communicate with the GOB land officials and NGO officials for access to local resources developed.
- ☐ Some of the PO Treasurers achieved demonstrated abilities on record keeping and maintaining books and documents.

Skills Training

Skills training courses provided throughout the year, 2002 (Jan-Dec) on sewing, bamboo works, handicraft, fish culture, paper box, livestock, tailoring, Apiculture, BIG, TBA, Food processing, CMP and entrepreneurship development. During the period January to Dec 2002, 428 nos. PO members are trained. The objectives of this training are:

- to improve PO member livelihoods.
- to create the income source for the PO members.
- to increase employment opportunities.
- to influence local commodity production and marketing
- to develop entrepreneurship among the PO members

Results and Impacts:

- ❑ The impact of these training courses had been very impressive since the purpose of the skill was to assist the participants to fight for secure the livelihood, as well as achieve self-reliance. The follow-up of the courses included case studies of successful PO members. Some PO members, especially women received skills training and undertaken small projects for their personal income generation like poultry, tailoring, fish culture in the small pond within the household.
- ❑ Household level income of the PO members increased.
- ❑ During the 2002, approximately 25% (out of 428) of the participants received have been involved in IGA activities like tailoring, handicraft, food processing, TBA, paper box, poultry, livestock, fish culture, ape-culture.

SUMMARY OF PO MEMBER TRAINING Jan-Dec 2002

- ➔ POs Management & Leadership Development: 434 (M:218, F:216) PO members trained
- ➔ Resource Management & Accounts training: 219 (M:104, F:115) PO members trained
- ➔ Social Development & Gender Orientation: 378 (M:117, F:261) PO members trained
- ➔ IGA Technical Training: 428 (M:134, F:294) PO members trained
- ➔ Training of Traditional Birth Attendants: 19 PO women trained
- ➔ Environment workshop: 220 workshops at village level
- ➔ Disaster management training 48 PO members
- ➔ Workshop on Advocacy & networking technique for PO leaders, advocacy technique trained through cultural program: 88 (M:60, F:28) PO members
- ➔ Samity management & development 97 (M:15, F: 82) samity members trained for samity leaders:
- ➔ Exposer visit for PO leaders: 9 exposure, 77 PO members participated
- ➔ Awareness of primary health for PO members: 84 (M:15, F:69) PO members trained

Staff Development Training

During the period Jan- Dec 2002, CDA organized 6-types of training courses for staff development, based on an assessment of staff training needs:

- Staff training on PO's management & village development
- Training for Accounts staff
- Foundation training on CDA's IRDP
- Training on Institution Building.
- Training on facilitator (TOF)
- Training for strategic planning (OD)
- Area level gender policy workshop
- Effective Communication & Motivation
- Training on POs development and movement technique

SUMMARY OF STAFF MEMBER TRAINING Jan-December 2002

➔ Staff training on PO's management & village development	74 staff
➔ Training for Accounts staff	25 staff
➔ Foundation training on CDA's IRDP	220 staff
➔ Training on Institution Building	101 staff
➔ Training on facilitator (TOF)	23 staff
➔ Training for strategic planning (OD)	22 staff
➔ Area level seminar workshops on gender policy	6 nos. of workshop
➔ Effective Communication & Motivation	22 staff
➔ Workshop on curriculum & material development	3 workshop, 37 staff
➔ POs development and movement technique	32 staff



Material and Certificate distribution in Traditional Birth Attendance training (TBA) at Central Training Center (CTC)

EDUCATION

Goal: Empower the poor with analytical skill and knowledge for their betterment.

Objective: Educate the participants with the skills of writing, reading and calculating.

CDA's education program reduce not only mass illiteracy of the north-west part of the country but also created opportunity to discuss the following issues in the monthly parents meetings organized by CDA education organizers with parents in each school compound:

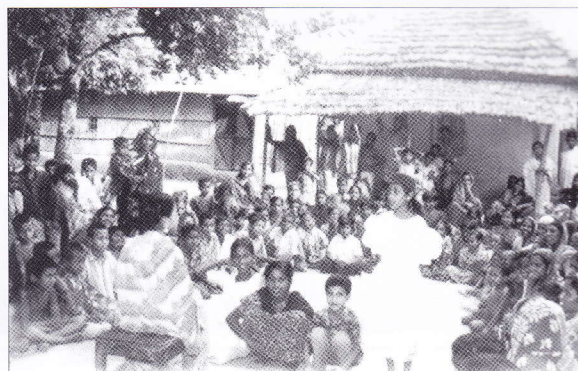
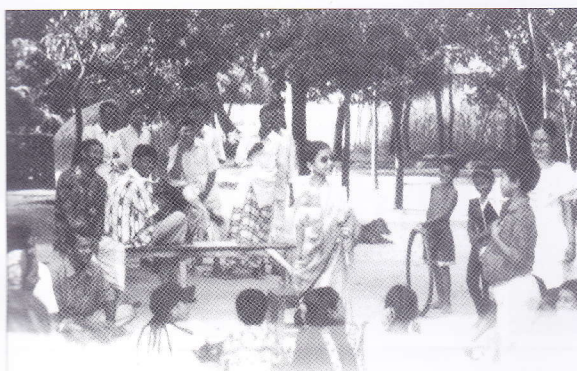
- Child health and Saline preparation
- International mother language day
- Child rights
- Environment and hygiene
- Early marriage protection
- Disaster management
- Child labor
- Child labor protection day
- Communication and awareness through cultural events



Associate Coordinator of CDA's Education component assisted in planning, documentation and picture collection for following days observation:-

Doulatpur NFPE students are exercising their lesson.

- International mother language day
- World labor day
- National independence day
- Bengali New Year (14th April)
- World environment
- CDA establishment day
- Child labor protection day



Bogura para, kaharol NFPE students presenting a child Theater

Significant achievement during the reporting year Jan -December 2002

	Frequency
➔ End of 2002, No. of NFPE school	26
School Supervisions:	
➔ Haripur, Ranishankail, Pirganj, Birganj, Birol, Kaharol Upazila	1695
Parents meetings	
➔ Haripur, Ranishankail, Pirganj, Birganj, Birol, Kaharol Upa-zila	586
Students attendance rate:	
➔ Haripur-29.84, Ranishankail-29.72, Pirganj-29.55, Birganj-30.00, Birol-29.00, Kaharol-29.00 Upa-zila	ave-29.52
Teachers refresher	classII-11, classIII-10
➔ Monthly coordination meeting with education staff	12
➔ Literacy survey	17 village
➔ Existing NFPE students status survey	6 school
➔ NFPE teachers training	1 course, 14 days, 14 participants

6. Human Rights and Legal Aid of CDA

Among the Interventions of CDA Human Rights and Legal Aids is specifically contributing in protecting the rights of poor male and female including children.

In the working area of CDA violation of rights is a usual matter. Considering this issues CDA is organizing training on legal issues, women's rights, human rights, family laws and providing free legal support for protecting the poor from violation and injustice.

To provide the smooth and regular support to PO members CDA has lawyers to handle the cases on behalf of the victims. During the year 2002, CDA has provided the following supports:

Total cases received	-	36 nos.
Total cases resolved by court-		12 nos.
Cases pending	-	24 nos.
On behalf of the plaintiffs	-	22 nos.
On behalf of the defendant	-	14 nos.

During the year 2002, CDA observed International Human Rights Day. The organizer of the day was mainly the member of People's Organization. During the observation different NGO's representatives and Government official also participated.

Furthermore, during the year, Nagorik Uddog and CDA jointly initiated a program in Dinajpur district with a view to transform the Dinajpur City as a Human Rights City. The programs enrolled human rights volunteers, provided human rights training to the volunteers and organized several human rights workshop in the Dinajpur district through ensuring the participation of local elite, civil societies, NGO representatives and Government officials. This human right training and workshop aims to develop a comprehensive experience of this new vocation of human rights education by equipping potential human rights educators with the skill and understanding to integrated knowledge from the practical fields and context.



Human Rights Learning: The Human Rights City, Dinajpur.

The participants of the workshop were advisor UNDP Mumbai, India, coordinator Nagorik Uddug, Dhaka, Ex chairman Dinajpur city municipality, Journalist, Joint secretary BFEUG, General Secretary Dinajpur press club, Lawyers, different NGO representatives, Cultural workers, Social workers, Educationist and Civil society members.

7. Environment and sustainable land use

VFFP: Village and Farm Forestry Program

Through agro forestry on private land, the **Village & Farm Forestry Project (VFFP)** tries to support and promote sustainable systems and practices of land use that are economically profitable, socially just and ecologically sound. CDA started the sixth and last phase in January 2001, which will be ended in December, 2003. The objective of this phase are to ensure the access to agro techniques for the women, the poor as well as for the mass of tree farmers, and building networks and capacities. New strategic dimensions of the program are Technology institutionalisation, Strengthening existing local groups, Local resource utilization, Develop adaptation trail, Develop Memorandum of Understanding (MOU) with Nursery Malik Samities (NMs) and Tree Farmer Groups, Mother tree conservation, protection and expansion in different villages, Annual action plan development with the TFG and NMs, Develop bottom up approach, partnership approach, and linkage with other service providers.

Nursery Malik (NM) concept

The Nursery Malik (malik means holder) approach introduced for creating multidimensional changes in tree plantation in an overall socio-economic perspective. Nursery Maliks were selected as Core Farmers (CF) considering the coverage of homestead and cropland plantation. Considering sustainability and for achieving the desired changes number of training were organized such as nursery raising diseases, pest management, tree improvement techniques, sapling production techniques, marketing and horticulture.

C) Tree Farmer Group (TFG)

The tree farmer Group is another component for strengthening the village based institution. NM's will produce the improved varieties and good qualities of saplings when the demand of these saplings will increase in the market. One of the main pre-conditions for increasing the demand is to grow awareness about better saplings. So, the TFG is formed for implementing the above concept. The TFG consists of 20 members in a selected village. The members of the TFG have been trained on different aspects of tree planting, management and care, pest and diseases management, tree and fruits entrepreneurship etc. A focus group discussion was arranged in the village before the formation of TFG. Different types of stakeholders participated in this focus group discussion meeting like: chairman and member of UP, teachers, social elite, peoples organizations, NM's etc. CDA conducted 04 focus group discussions in 04 Upazila and covered 07 unions and 23 villages. 268 people (209 male, 59 female) participated in focus group discussions.

The achievement of VFFP during the year (January to December 2002) are as follows:

At A Glance Performance updated year 2002

Events	Frequency
Monthly VFFP staff meeting	12 nos.
Special meeting for staff by RSC	02
Nursery Malik Samity (NMS):	
Training on seed germination & handling,	03
Grafting technique, seed production:	
Monthly NMs meeting	50
APO review meeting	05
APO preparation	05
Sapling sales status report (for 5 NMs)	01
Upgraded NMS list submit to RSC	100
Prepared list of service provider submit to RSC	08
Tree Farmer Group (TFG):	
1 st batch review meeting	13
1 st batch well-being analysis by format	13
1 st batch APO prepared	13
2 nd batch APO prepared	19
1 st & 2 nd batch TFG MOU signed with CDA/VFFP	32
Training on mango hopper control	06
Special Task:	
NMS & TFG submitted memorandum to UNO	01
Prepared Working area map	05
Exchange visit for TFG & NMs	02
Neem logo	05

SUMMARY OF TECHNICAL TRAINING FOR NMS & TFG - 2002

For NMs:

Grafting Technique

**NMS participants
15 (M:13,F:02)**

Seed Germination and handling

26 (M:22, F:04)

Vegetable seed production and demo plot
establishment by DAE

03 (M:02, F:01)

For TFG:

TFG participants

Control on Mango pest & diseases

436 (M:108, F:328)

Control on jackfruit pest & diseases

436 (M:149, F:287)

Control on Guava pest & diseases

42 (M:11, F:31)

Management of Papaya

27 (F: 27)

Homestead plantation

103 (M:52 F:51)

Control on coconut pest & diseases

10 (M:10)

Control on Betel nut pest & diseases

24 (M:13, F:11)

Ata Fruit dropping

11 (F:11)

Olive Fruit dropping

11 (F: 11)

Litchi Mite

29 (F: 11)

Livestock rearing by DAE

11 (M:03, F: 08)

Vegetable cultivation & Demo plot establishment
by District Agriculture Extension (DAE) office

25 (F: 25)

Results of NMS & TFG

- ❑ Grew more mangoes, Jack fruits and litchi. It's perception viewed by the farmers.
- ❑ TFG group member's opinion that now they have better access to information and technical assistance provided by VFFP staff.
- ❑ NMs savings amount increased.
- ❑ NMs members learned through cross/exchange visit.
- ❑ Fruit production increased
- ❑ Knowledge and awareness among the NMs/TFG members on different kinds of trees such as medicinal plant, ornamental plant, fruit tree, vegetables nursery are increased They have also learned about the strategies of taking care of their nursery and trees.
- ❑ NMs/TFG members learned more on poultry, animal husbandry, and organic technology in addition to the tree maintenance.



MOU of TFG and VFFP(CDA)-Birganj area



Exposure visit of NMS in CN-Kaharol

8. NETWORKING AND POLICY ADVOCACY

CDA is proud of for it's involvement in Networking and Advocacy. From it's inception CDA has been striving to protect the rights of the poor and has been able to accelerate the community based effort in this respect. As a result spontaneous prevention, protection and mobilization from the part of community has become a regular and prevalent exercise. The mechanism CDA established at the community level through building Village base People's Organization to make the community people united proved effective.

Year round involvement of CDA in Networking and policy advocacy:

CDA Director travel to Mumbai attend for human rights workshop:

- ➡ CDA Director was invited by Youth for Unity and Volunteer Action, (YUVA) Mumbai, India for attending in a workshop titled as " Human Rights City". In response he attended in the workshop from 25 to 26 February 2002. The workshop shared with the model of Human Rights City and accordingly the ideas have been applied in Dinajpur City to make it a Human Rights City.

Dinajpur City would be Human Rights City:

- ➡ Next year 6 human rights city would be develop under six countries in world. Dinajpur is one of them. CDA and Nagorik Uddug are implementing this novel initiative by joint efforts with the assistance of UNDP. CDA organized initial sharing workshop on 6 March 2002 at CDA head office. Advisor UNDP Mumbai, India, coordinator Nagorik Uddug, Dhaka, Ex chairman Dinajpur city municipality, Journalist, joint secretary BFEUG, General secretary Dinajpur press club, Lawyers, different NGO representatives, cultural workers, social worker, educationist and civil society members participated in the workshop.

9. ORGANIZATIONAL DEVELOPMENT PROCESS

In 2002, CDA remained committed to the process of organizational development (OD). CDA knows that to carry out its mission of poverty alleviation through the empowerment of the poor, it must have the internal capacity to manage its programs and personnel effectively. A strong CDA organization will help CDA's development programs have a greater impact.

Some highlights of CDA's Organizational Development activities:

- Building on its previous efforts, PRIP Trust, one of CDA's partners in Organizational Development, facilitated a Strategic Planning Training Workshop for CDA staff early in the year (Feb/March). This training introduced key staff to theories and tools used for strategic planning, as well as delivery methods for sharing this learning with others.
- CDA's OD Team held regular meetings to support the efforts of the OD Advisor from Canada, who joined the staff team through a partnership program with VSO Bangladesh and PRIP Trust. The OD Advisor and OD Team members made presentations for Area Staff and monthly co-ordination meetings to (re)introduce the concept of Organizational Development.
- Working together with the OD Team and the Training Cell, the OD Advisor developed a staff survey for organizational assessment, which was implemented throughout all of CDA's working areas in August/September.
- Later in the year, CDA identified the internal issue of staff retention and initiated action to address concerns related to this through the formation of an ad hoc committee. The committee included both male and female members representing head office and Area office staff. Results from the OD Advisor's staff survey, and the field research conducted earlier by CDA's Planning, Monitoring & Evaluation (PME) Cell provided background data for their work.

Impacts/Results:

- The staff survey generated interest among CDA's field level staff about OD, as field level village organizers considered CDA's strengths and weaknesses. Field staff demonstrated their understanding of OD by listing concrete examples of the benefits that resulted from CDA's creation of Unit offices over the previous year. These included: minimizing security issues; reducing workload pressures on field staff by reducing travel time; improving CDA's ability to work with beneficiaries who live in remote villages; and providing opportunities for advancement within CDA's organizational structure as Unit-In Charges positions were created.
- Initial staff survey results provided the OD Advisor with valuable information used to prepare reports and recommendations for CDA in time for the Mid-Term Review process, and to assist the ad hoc committee formed to deal with staff retention. The OD Advisor generated ideas related to CDA's Organizational Culture (including gender sensitivity), and staff capacity, which are being discussed, formally and informally, at different levels in the organization.
- CDA staff who have worked closely with the OD Advisor have been able to improve their English language speaking and writing skills. The ability to present information in English is critical for communications with current and potential international donors.
- The analytical capacity of CDA's PME Cell is increasing through the regular practice of providing contextual information to the OD advisor, through ongoing discussions and critical analysis, and through shared work in report and proposal writing.

- retention. The OD advisor generated ideas related to CDA's organizational culture (including gender sensitivity), and staff capacity, which are being discussed, formally and informally, at different levels in the organization.
- CDA's staff who have worked closely with the OD advisors have been able to improve their English language speaking and writing skills. The ability to present information in English is critical for communications with current and potential international donors.
- The analytical capacity of CDA's PME cell is increasing through the regular practice of providing contextual information to the OD advisor, and through shared work in report and proposal writing.

Donor Consortium meeting:

CDA organized 2nd donors consortium meeting on 25 March 2002 at CDA head office with the partners representative of Novib and SDC. CDA Director chaired the meeting, Program Associate-PME was assigned to record the minutes of the meeting in association with cooperation of program officer SDC and Novib. The second donors meeting participated by CDA OD advisor, Coordinator-IB, Coordinator-training, Afil Uddin Biswas-Coordinator-LHP, Accountant, and Internal Auditor. Program Associate Education. Discussed agendas are:

- Reflections on last year meetings
- Review of progress and deviation of program 2001 of IRDP phase IV
- Major institutional events and achievements
- Linkages with other donors
- Review of budget for 2002
- Organizational Development (OD) activities
- Budget on computerization of the livelihood program
- Mid-term review
- Management Information System (MIS)



10. PARTNERSHIP PROGRAMS

Sustainable Agriculture for Economic Development (SAED)

Since 2001, CDA has been implementing the above project under its environment and sustainable land use programs. Department of Agricultural Extension of Government offered this project to CDA to implement with 5 other Partner NGOs working at Dinajpur and Thakurgaon Districts. Due to intensive mono-cropping, water logging, poor irrigation management, and indiscriminate use of chemical fertilizer and pesticides, the organic matter content in the soil has been extensively depleted. Therefore, to eradicate the undesired environmental degradation of soil nutrients, the SAED project provided farmers with appropriate knowledge and inputs to increase production of cereal, vegetables as well as livestock development, produced through nature-friendly organic agricultural techniques.

The project period of SAED ended in October, 2003 with demonstrated achievement. Major reflection of the project was on the enhancement of food security, improving the quality of life for the farming family, producing safe quality of food for consumers contributed to an environment that is beneficial to everyone.

Performance of the period from January to April and April to October 2002

Summary of 4th quarter progress data (15th January to April 2002):

<u>Events</u>	<u>Frequency</u>	
<u>Workshop:</u>		
Union level workshop conducted by CDA	01	
Student Motivation workshop conducted by CDA		01
<u>Training</u>		
Organic farming (3 days)	01	
Organic nursery (3 days)		01
Livestock rearing (5 days)	01	
Demo farm establish plots	01	
<u>Special task:</u>		
Union level farmer organization meeting		12

Summary of 5th quarter progress data (April to July 2002):

<u>Events</u>	<u>Frequency</u>
Student motivation organized by CDA	01
Organic nursery Development training	01
Livestock rearing training	01
Developing organic Demo plot (all partners)	30
<u>Input (grant from ASRIP)</u>	
Bull calf	05
Vegetable seed (all partners)	1200
Agriculture fair (all partners)	06
<u>Special task:</u>	
Union level farmer organization meeting (all partners)	18
Memorandum submit to the UNO/ Agriculture office	
As the observation of the environment week (all partners)	06

Summary of 6th quarter progress data (July to Oct 2002):

<u>Events</u>	<u>Frequency</u>
Student motivation (all partners)	06
Livestock rearing training	01
Developing organic Demo plot (all partners)	30
Crop seed production training	01
<u>Special task:</u>	
Union level farmer organization meeting (all partners)	18



Jail Monitoring

Background: In recent years incarceration of children in adult prison has become a matter of concern in Bangladesh. It has been observed that children are picked up on regular basis for different reasons including vagrancy, suspicion of involvement in crimes or as victims of crimes and once arrested they are held in prisons with adults which is a gross violation of the national law as international principles of juvenile justice. In most cases the children once sent to jail they are stays there for the entire trial period, which normally extend up to three to four years.

Considering prevalent context Save the Children UK has undertaken a Project titled **"Monitoring Jail For Better Treatment of Juveniles"**. CDA in collaboration with SC-UK, is implementing the project in the 7 nos. of district jails in the Northern Part of Bangladesh namely Dinajpur, Rangpur, Thakurgaon, Panchagarh, Nilphamari, Lalmonirhat and Kurigram with a view to monitor and assess the status of the juveniles in respective jails and protect children in any jail at any circumstances as per the Children act, 1974.

As a strategy the project developed a mechanism to monitor the administration of juvenile justice by facilitating coordination among the relevant stakeholders i.e. District Administration including Magistrates, Judiciary, Dept. of Police, Jail Authorities, Dept. of Social Service, Civil Surgeon, Probation Officer and Correction Institutes with particular emphasis on jail monitoring by the non-official jail visitors. These non-official jail visitors are appointed by the government from local civil society members for a term of two years for every jail for the purpose of independent monitoring of prison situation.

Significant Achievement and Results:

- ❑ In the year 2002, CDA organized the mutual discussion meeting on **"Juvenile Justice and Children in Jail"** with Government stakeholders for juvenile justice on different schedule i.e. Dinajpur- 20th October, Thakurgaon-4th November, Nilphamari-21st December, Kurigram-30th December 2002
 - ❑ The Juvenile courts are formed in the project districts.
 - ❑ The awareness among the stakeholders on the Juvenile Justice, children act, 1974 and convention of **Child Rights** and implementation increased.
 - ❑ Polices are sensitized towards children come in touch with them.
 - ❑ All stakeholders have understood the child rights and related laws. At present they are providing information about the arrested children to the probation officers and taking necessary steps to prepare separate charge sheet for the children, marking the age of the children to take proper initiatives by the courts.
 - ❑ Magistrates of the Juvenile Court are trying the cases under the provisions of children of Children Act, 1974 and issuing order to the police to prepare separate charge sheet for the children and giving order to send the convicted children to the correction center. Further more, they are showing positive attitude to grant bail to the accused children.
 - ❑ The probation officers are maintaining their duties and responsibilities as prescribed in Children Act.
 - ❑ The Non Official and Ex-Official Jail Visitors are visiting jail regularly and giving information about the detained children.
- Correction Association are formed and made it active in the project districts.

11. PLANNING, MONITORING & EVALUATION (PME) ACTIVITIES

CDA perceives a effective monitoring system should be in place with regular collecting and analyzing the data to ensure desired level performance. PME cell of CDA measures the progress of activities, outputs and objectives and provides information considering the needs.

PME accomplishment during the year:

Accomplishment of Planned Activities:

- Finalizing the Group Gradation report
- Finalizing the POs baseline survey report
- Publishing the Monthly MIS
- Publishing the Annual report 2001
- Conducting annual planning workshop
- Conducting Quarterly planning review and management workshop
- Organizing and facilitating half yearly program review workshop
- Preparing the Monthly District office report for Dinajpur and Thakurgaon
- Preparing and circulating the meeting minutes of Monthly staff coordination meeting
- Consolidating the information of Staff appraisal for 2001
- Consolidating the Credit MIS data
- Preparing the Six monthly quantitative and qualitative report.

Other accomplishments:

- Design Different Projects on Local Government, DNFP education program, Rights, Employment and Income Generation, Training, Education, Land rights, Research and Education
- Conducting POs capacity assessment in Kaharol and Birganj area,
- Conducting assessment on Staff turn over
- FAO case study on ecosystem approach,
- A field research conducted on staff turn over by CDA's planning, Monitoring & Evaluation (PME) cell provided background data for their work.
- Organizing orientation workshop with VO's on data collection and survey for samity gradation.
- Organizing orientation workshop with VOs for sharing and discussion on the technique of writing results oriented reports.
- Assisting Mid Term Review team.

Internal audit:

- IRDP area accounts audit,
- Unit Office accounts audit,
- Central accounts audit,
- Staff clearance audit and annual audit report finalization and assisting external audit.

POs Baseline Survey

To measure the progress of Activities, outputs, objectives and goal CDA conducted a Baseline Survey on its POs. The basic purpose of the baseline survey is to gather the initial information and establish initial status for comparing with the achievements in the project cycle. CDA successfully accomplished the activities on March, 2002 on 80 POs. Data gathering instrument was developed following the indicators included in Project Proposal. Baseline Survey gathered information from 3 sources such as Village base information, PO's information as an Organization and Household (HH) information of PO members.

Why did the survey?

- To know the information of POs having coverage of poor people in the village and how much resources in the village.
- To identify the individual household status,
- To develop future long-term strategy using by POs baseline information.
- To provide information to donors for understanding the benchmarks positions. How it will help CDA in the future?
- The source solid data will help for formulating project concept and PO policy paper.
- Household statements are promote better future livelihood plan for rural households.

CDA/Donor's need information of PO members for the upliftment of it works and such information are needed rights from the beginning, which would enable the people's organization (PO) to analyze the society within which it works. Generation of such information could be possible with the help of pre-project benchmark information, which will generate essential information on key socio-economic indicators. In this circumstance, CDA PME cell were conducted Peoples Organization baseline survey on March, 2002 based on three level of sources like: Village based information, POs information as an Organization, Household (HH) information of PO members.

Aggregated Results of PO village information:

Level information	Results on 18 village survey		
	Total surveyed village 18 nos.		
Village			
Village population	Total family: 6335		
	Total population: 32351	Male: 16964	Female: 15387
NGO's Activities in the surveyed village	14 different NGO's working	Credit is common program	5 NGO's has multi programs like CDA, BRAC, Proshika, RDRS, Karitas
Landless and poor family	Landless 19.35%	Poor families	65.68%
Disable men and women in the village	Men: 57 Women: 55	Total: 112	0.35% out of total population
Land pattern in the PO village	Arable land 8052.0 Acres	Non Cultivable land (Acres)	1036.0
Village resources	Health center: 5	Pond: 202	Govt. primary school: 13
	Hatbazar: 13		Non formal primary school: 13

Level information	Results on 18 village survey		
Village resources	High school: 12	College: 2	Cultural team: 7
	Non.govt. Registered primary school: 12		Madrasha (religious school): 14
	Sports group: 12 Club: 22	Mosque: 56	Church: 14 Temple: 20
	Library: 0 Village doctor: 34	Village doctor: 34	Kabiraz: 28 (Herbal doctor)
	MBBS: 1	Midwives: 23	Nurse: 4
Religious community	muslim: 69.52%	Hindu: 25.27%	Christian: 1.52% Adibashi (aboriginal) 3.69%
Mediation system	Together with Union parishad, POs and elite persons are solve the conflict through gramma salish.		
Shishu & Women torture, violence	Type of torture: Acid throwing, wife tortured by husband, marriage between Hindu & Muslim, women rap, wife killed by husband, Sexual harassment, Suicide, child rap, divorce,		

Aggregated Results: Institution Building: PO information




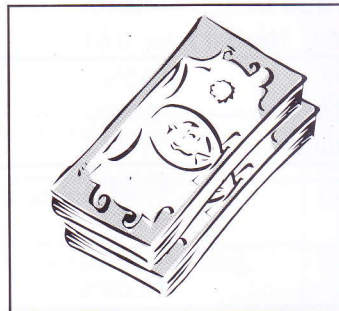
Level information	18 nos. of PO Surveyed Results	
PO	Total 18 nos. of PO surveyed.	
Average number of samity in the PO (with mobilization samity)	7.33,	Avg. Male samity: 2.33 Avg. Female samity: 5.00
Average number of family in the PO	111.89 (including mobilization samities)	
Average number of members in the PO	137.22 (including mobilization members)	
Coverage of poor HH	4161(65.68% of out of total family 6335 in the villages) nos. of Poor HH in the surveyed village based on CDA criteria, CDA coverage poor HH 2532 (60.85%) basis of the total poor hh in the village. HH coverage by CDA 39.96% basis of the total HH in the village 6335.	
Institutional management & discipline	Institutional Management & discipline are limited in the samity level. Among the PO: Just initiate to federate para base samity	
POs own fund/capital	Own fund/capital is limited to the samity level.	
Have any bank account in the PO	No bank account. Just initiate to federate para base samity	
PO own initiative project	Not yet PO own initiative project.	
PO assets and own facilities	Own assets and facilities are limited to the samity level.	
Initiatives to practice national values and day observed	National songs and national day observation are limited to the samity level only.	

Aggregated Results of Household livelihood

Level of Information	Results on Surveyed Households
Surveyed HH	2532 HH
No. of PO	18
No. of Village	18
House structure	Kacha: 96.66%, Semi Pucca: 1.98% Pucca: 1.36%
Households involved in agriculture	Under the own land: 71.29%, shared land: 16.63%, Mortgage land: 9.40%, others land: 9.00%
No land (own, share, mortgage, others)	16.19% HH
Land tenure:	Total operational land 1,12,916.00 decimal
Out of Total operational land 1,12,916.00 decimal. Land operated by PO members	76.69% operational land is own 14.18% operational is shared 7.43% operational land is mortgaged
Average operational land distribution among all PO HHs	Average size of land that owned is 34.20 decimal per households, Shared is 6.32 decimal per PO households, 3.31 decimal is mortgaged per household and others is 0.76 decimal.
Livestock raising	The average number of per HH livestock: Cows: 1.42, Goats: 1.45, Buffalos: 0.04 Sheep: 0.0, others: 0.02 34% of HH have no livestock at all.
Poultry raising	Average number of poultry birds per HH: 5.81, 22% of HH have no poultry birds at all
Vegetable gardening by the PO HHs	33.25% of the surveyed HHs were keeping home garden. Average Vegetable Cultivated land size: 3.66 decimal.
Fish culture: (waste water mgt & pond fish culture)	Mini pond: 8.02% HH, Pond fish culture: 4.82% HH
Agro forestry in PO HH (Avg. number)	Nursery: 0.04, fruit tree: 3.10, Timber tree: 3.64, Herbal tree: 0.61
Organic Technology used by the PO HHs	Liquid fertilizer: 8.53%, Compost fertilizer: 18.36% Botanical pesticide: 11.33%
Primary Occupation of PO members	Housewife: 42.85%, Agriculture: 16.75% Day laboring: 25.71%, petty business: 12.08%
Source of drinking water	100% from tubewell. 69.63% of HH have own tubewell

Nuclear: Composed basically of the parents and the children.

Figure: Characteristics of the surveyed households

	<i>Percentage of Families</i>	<i>Average</i>
	➤ Household structure	
	Nuclear all hh	
	➤ Household head male	
	➤ Household size average size (all working areas)	4.88
	➤ Others household Members in the PO	14.97%
	➤ Household member composition	
	Adult (18 and above)	49.97 %
	Children (0-17)	50.03 %
	Infant (0-5)	17.38 %
	Attainment of PO members	
	Did not go to school (can sign)	54.11 %
	Class I-V	30.84%
	Class VI-X	10.87%
	SSC pass	2.45%
	HSC pass	1.26%
	B.A. pass	0.43%
	M.A pass	0.0%
	Others	0.04%
	➤ Annual income status of PO HHs	
	Average annual household income	327 US \$
	Average household Income per day	90.52% hh < 1 US \$
	Average household Income per day	9.48% hh < 2 US \$

Mid Term Evaluation:

Followed by the plan a Mid Term Evaluation of CDA's Integrated Rural Development Program (IRDP) Phase-IV has been conducted with the Support from NOVIB and Swiss Agency for Development and Cooperation from November 16 to December 4, 2002. The purpose of the Mid-term Evaluation was to :

- assess the capacity, strengths and achievements of **the peoples organization as a strategy for poverty reduction.**
- **assess the impact of POs in the society and whether POs are, or can become a sustainable mechanism for building up Free Standing Organization.**

The members of the Evaluation Team were:

1. Dr. Sudhanshu Joshi from Washington, DC
2. Mr. Mozammel Hoque from Dhaka, Bangladesh
3. Mr. Joyanta Roy from Dhaka, Bangladesh

The Evaluation Team did not submit the report to CDA by 2002.



MTR team interviewed Executive Member of CDA in Library room at head office.

12. Consolidated Financial Statement

Treasurer's Note

CDA has been working to establish a better Self-Help society by the poor and disadvantaged people living at Dinajpur and Thakurgaon since its inception. At present the impression and image of CDA attained among Community People, Local Elite, Civil Society, Government and Donors only due to have the commitment towards the services, accountability and transparent management system. Upon the systemization, policy and procedures CDA is able to ensure its best performance all the times.



CDA use to prepare its Financial and Activity plan are very much relative with the participatory values. CDA has been able to achieve the targets that were fixed at the beginning of the year, 2002 practicing its values and sincerity.

We would like to convey the congratulation to the participants, staff and the donors for their cooperation as well as the CDA's all members who are directly involved in process of audit, implementing development activities and giving moral support to the organisation to make the plan success.

With Thanks

A handwritten signature in dark ink, appearing to read 'Ad. Azizul Islam'.

Ad. Azizul Islam
Treasurer, CDA



ACNABIN & Co.

Chartered Accountants

National Scout Bhaban (13th floor)
70/1 Inner Circular Road
Kakrail, Dhaka-1000
880 (2) 8315101 & 2, 9338061 & 2 Telephone
880 (2) 8315826, 9338063 Facsimile
<acnabin@bangla.net>Email
web : www.acnabin.com

The Executive Committee
Community Development Association (CDA)
Upashahar
Block # 1
Dinajpur


Auditors' Report

We have audited the accompanying Balance Sheet of General Account of Community Development Association (CDA) as of 31 December, 2002 and the related statements of income and expenditure and Receipts and Payments for the year then ended. These financial statements are the responsibility of the management of CDA. Our responsibility is to express an opinion on these financial statements based on our audit.

We conducted our audit in accordance with International Standards on Auditing as adopted in Bangladesh. 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.

In our opinion, the financial statements referred to above present fairly, in all material respects, the financial position of Integrated Rural Development Program as of 31 December, 2002 and the results of its operations and its receipts and payments for the year then ended in accordance with Bangladesh Accounting Standards and comply with the rules and regulations of the organization.

Dhaka,
8 June, 2003


ACNABIN & Co.
Chartered Accountants

Consolidated Balance sheet of CDA for the Year Ended 31 December 2002

Fund and Liabilities

	IRDP With RLF & Sav.	RLF All Area	VFFP VFFP RLF	Group Savings	GENERAL	PRIP	NFPE BRAC	NFIP-ASIRP/ PARTNERS	TRAINING	PROVIDENT FUND	OTHERS	TOTAL
Unspent Donor Fund	1,164,920		296,324				58,152	216,233			71,407	1,807,036
Fund Account	22,589,863	28,116,216	133,765	17,429	7,436,055	366,165			2,704,655		804,973	62,169,121
fixed assets fund	78,390		220,900									299,290
Loan Account	21,986,623	22,631,275		5700000	1,665,331							51,983,229
Sundry Creditors	-			20,253,197	-			-	6,800	2,590,226	239,390	23,089,613
Women Health Fund	69,035	63,585										132,620
Reserve for Bad Debt	64,061	64,061										128,122
Provident Fund	443,385	575,399										1,018,784
TOTAL	46,396,277	51,450,536	650,989	25,970,626	9,101,386	366,165	58,152	216,233	2,711,455	2,590,226	1,115,770	140,627,815

Property and Assets

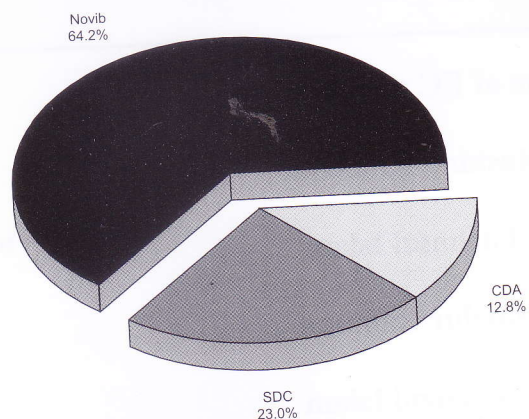
	IRDP With RLF	RLF All Area	VFFP VFFP RLF	Group Savings	GENERAL	PRIP	NFPE BRAC	NFIP-ASIRP/ PARTNERS	TRAINING	PROVIDENT FUND	OTHERS	TOTAL
Fixed Assets	782,852	-	220,900		8,092,872	352,740			460,497		5,280	9,915,141
Loan Accounts	8,587,342	17,075,257		25,794,278	26,466	13,425			1,532,816		487,866	53,517,450
RLF Outstanding	32,617,664	32,599,289	26,319								46,089	65,289,361
Salary Advance	-	-	-		54,296							54,296
Sundry Debtors	-	-	-	-	806,120				61,488			867,608
Advance & Others					66,055				52,400			118,455
Women Health Fund	-	29,436			-							29,436
Cash and Bank Balance	4,408,419	1,746,554	403,770	176,348	64,577		58,152	216,233	604,254	2,590,226	576,535	10,845,068
TOTAL	46,396,277	51,450,536	650,989	25,970,626	9,110,386	366,165	58,152	216,233	2,711,455	2,590,226	1,115,770	140,636,815

Note:

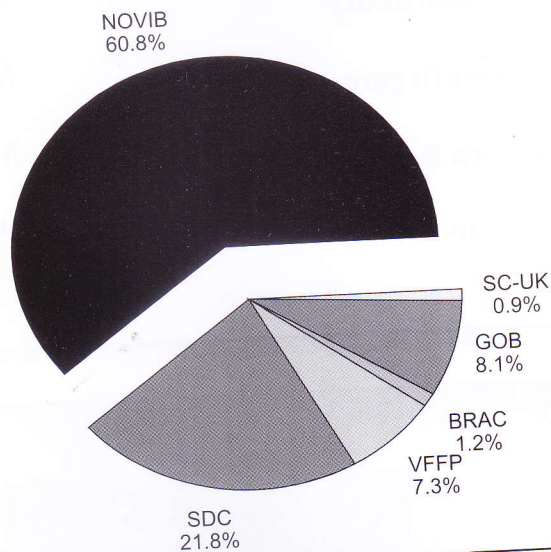
Others includes Provident Fund, Library A/c., LCSP, Save the Children, DMP-G, Women Health Fund and Gratuity Account.

Financial Chart:

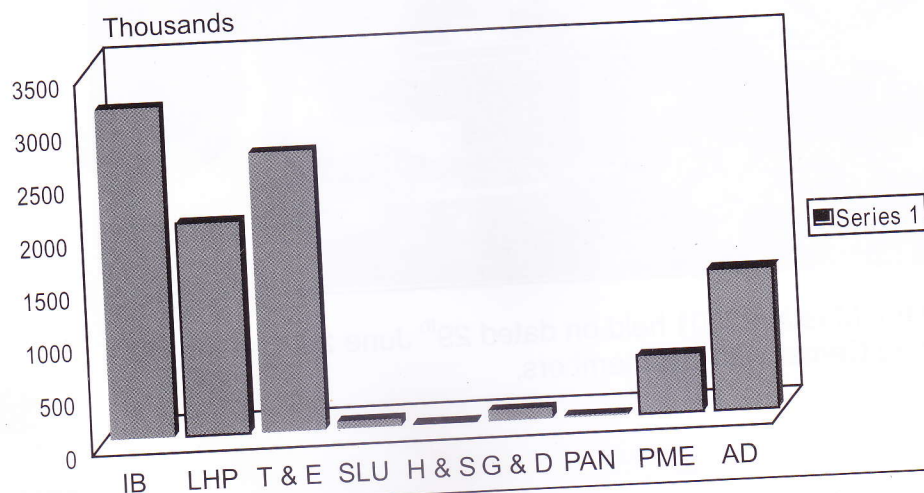
Fund Contribution status of IRDP phase-IV



Grants received by CDA during the year 2002



Component wise expenditure distribution of IRDP Phase-IV



IB = Institution Building
 LHP= Livelihood program
 T & E = Training & Education
 SLU= Sustainable land use
 H&S= Health & Sanitation
 G & D = Gender & Development
 PAN= Policy Advocacy & networking
 PME= Planning, Monitoring & Evaluation
 AD= Administration

Annex-1: List of Executive Board 2002-2003/2004

SL	Name of EC members	Designation
1	Ms. Rashida Khaleque	Chairperson
2	Mr. Farhatul Islam	Vice-Chairperson
3	Mr. Saydur Rahman	Treasurer
4	Ad. Mr Azizul Islam	Member
5	Ms. Laila Chowdhury	Member
6	Ms. Rashida Begum	Member
7	Ms. Minuara Begum	Member
8	Shah I Mobin Jinnah	Director/Member secretary



Annual General Meeting 2001 held on dated 29th June 2002 at the CDA Central Training Center with GB members.

Head office

Address : Community Development Association (CDA)
Block # 1, Upa Shahar
Dijnajpur, Bangladesh.
Phone : 880-0531-64428
E-mail : cdadinajpur@hotmail.com
cdadinajpur@yahoo.com