

ANNUAL REPORT 2007

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The background of the entire page is a photograph of a rural village scene. In the upper half, a thatched roof of a traditional house is visible, partially obscured by a large, thick tree trunk. The lower half of the image shows a dirt path or courtyard with some greenery and a person in the distance. Two semi-transparent white boxes with rounded corners are overlaid on the image, containing text.

CDA's Vision

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

CDA's Mission

We will work with today's and tomorrow's poor and disadvantaged in the North of Bangladesh. Together we will build institutions to enable fair livelihoods & promote access to the market, address human rights, promote gender equality, and challenge ecological, social & cultural barriers.

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List of Abbreviation:

BCC	Behavior Change Communication
CBO	Community Based Organisation
CCC	Constituency Co-ordination Committee
CDA	Community Development Association
CMP	Community Maternity Practitioner
CTC	Central Training Centre (CDA's training centre)
DESH	Disabled Efforts for Self Help
EC	Executive Committee
GB	General Body
GIS	Geographical Information System
GO	Government Organisation
HRD	Human Resources Development
IRDP	Integrated Rural Development Program
MC	Management Committee
MDG	Millennium Development Goal
MIS	Management Information System
MJF	Manusher Jonno Foundation.
MOU	Memorandum of Understanding
MP	Member of Parliament
NFPE	Non Formal Primary Education
NGO	Non Government Organisation
PME	Planning Monitoring Evaluation
PO	Peoples Organisation
POC	Program Operating Cell
PRA	Participatory Rural Appraisal
RGA	Revenue Generating Activity
RLF	Revolving Loan Fund
RTC	Regional Training Centre
TBA	Traditional Birth Attendant
TCC	Thana Co-ordination Committee
UCC	Union Co-ordination Committee
UP	Union Parishad
VFFP	Village & Farm Forestry Program
VO	Village Organiser
WCC	Ward Co-ordination Committee

MESSAGE FROM CHAIR PERSON

Since CDA's inception 20 years ago, it has adopted discrete comprehensive and innovative approaches to offer a sense of ethics and "Chief Good" as the end result of any interventions to each and every member of the community of its working area.

As a part of its Institution Building Framework, one of the effective approaches CDA adopts is the village based "Peoples Organizations" which is playing a demand based effect to establish a convergence mechanism between the CBOs, GO and NGO. Here the NGOs play catalyst's role and GO acts as an initiator of development. The Peoples Organization, through institutionalizing a governance framework is simultaneously acting as a grass roots level development organization. Through this framework people are empowered to make decisions and take initiatives for their own development.

To emancipate disadvantaged rural community people from the vicious cycle of poverty and discrimination has been CDA's inherent organizational vision and aims. The process of empowerment begins with the involvement of the people who learn to empower themselves to set the direction for necessary interventions.

It is very pertinent to highlight that CDA is a brave and loud organization when it comes to establishing rights of the needy, rights of those who do not know what to ask for and how to ask for. CDA leadership walks forward with bold steps to do policy advocacy to demand from policy makers to recognize, reform and amend their strategy to establish rights to food, rights employment, rights to earning to feed the family.

While CDA expresses its commitment to facilitate the process of sustainable livelihood through providing necessary skills and tools, I would urge our group members to feel encouraged and confident to continue to offer leadership and move their own organizations forward to achieve the common goals of poverty eradication.

I would like to express my sincere thanks to those who contributed to the making of all the actions and accomplishments which have been documented inside this report in words, in pictures, in photos and in many unwritten syllables.

Finally, I strongly believe that CDA is able to face any challenges to reduce the devastating effects of poverty through optimum utilization of its invaluable community capital and institutional resources and assist execution of plans to attain sustainable benefits for the people.



Regards

A handwritten signature in black ink, appearing to read 'Halida Hanum Akhter'.

Halida Hanum Akhter, PhD

Chairperson, CDA

MESSAGE FROM THE EXECUTIVE DIRECTOR

Despite many challenges through out the year 2007 CDA has been proved itself as a growing organisation of the North West part of Bangladesh. Although lack of employment opportunities are a wide spread problem across Bangladesh, the situation in the North West of the country is particularly severe. There are almost no employment opportunities in this area during the lean season (known as Monga). CDA is keen to develop an alternative strategy for poverty eradication through Social Mobilisation, Contextual research and Technological enhancement in conjunction with our PO co-ordination committee federations in the respective working areas. The demand of implementing "minimum of 200 man days employment guarantee scheme for agril labour" was the core issue of CDA as well as of the PO members to be implemented by the Government to overcome the un-employment problem and poverty through out the country.



As well CDA has taken various research initiatives to identify problem from the context to draw recommendations for change, the major research initiative was "The right to food and right to information interface in Rural Bangladesh: a comparative study on two villages". The first phase of the study has been completed and duly shared with Civil Society Members and policy makers in Conjunction with Mass Communication Department of Rajshahi University.

However, things did pick up for CDA in many other respects during the year. The project "Ensuring the Rights to Food and Employment of Poor People" in Partnership with Manusher Jonno Foundation (MJF) has been on process of completion and Child Protection: Community Mechanism and National policy is also in progress with more successive way. Three other Small but Innovative project also initiated by CDA during the year they are Junior School Certificate Course (JSC) in partnership with CAMPE and Bangladesh Open University, Hazourous Child labour Reduction Movement (HCLRM) in partnership with ESDO and Community for Learning Information Communication and Knowledge (CLICK) in Partnership with D-Net and Microsoft Unlimited Potentials.

Perhaps our most valuable lesson of the year is that the organisation has demonstrated its true strength and CDA has shown that it can and will continue to survive. I would like to give my thanks to all of our group members, stake holders, partners, Department of Mass communication, Rajshahi University and to CDA's GB & EC members and staff members who made this happen and for their contribution and commitment during the year. I would also like to thank the NGO affairs Bureau, the Honourable Advisors of the Peoples Republic of Bangladesh for their help and support.

Regards

A handwritten signature in dark ink, appearing to read 'Shah-I-Mobin Jinnah'. The signature is stylized with a large initial 'S' and 'J'.

Shah-I-Mobin Jinnah.

EXECUTIVE SUMMERY

During 2007, CDA's main intension was to strengthen the village based People Organisation (PO) to act as an Independent organization as well as to facilitate them to develop a convergence mechanism with Government & Non-government Organisation to enable the Basic human rights. Through the efforts of CDA, the POs are now ensured their participation in different committees, Local bodies / UPs, Assign responsibilities to land survey, Arbitration in village level, Securities at village level, Rectification of voter list, Protest and Prevention of corruption, injustice, torture, Associate and share with National programs, Develop village level resource utilization plan, Initiate protection of the Minority Communities, Policy issues mobilisation and voice the Employment Guarantee Scheme has been increased through CDA's Institution Building Program. The Institution Building Program Activities are mostly supported under the project Ensuring the Right to Food and Employment of Poor People in partnership with Manusher Jonno Foundation (MJF).

The Disabled Development Program has been incorporated with CDA's Institution Building program to Institutionalization the Disabled Issue for a greater impact. 109 new Disabled group has been formed at the POs to highlight the disability issue as well as Federation of the Disabled is under process of Formation in Dinajpur District.

CDA maintained networking with other development partners such as ALRD, CAMPE, BRAC, BSAF, PHM to pick up local issue at national level on Land right, women & child right, health right, education, Adibasi right as well as the fundamental human right was the major Issues of networking.

CDA is always keen to indentify issue from its context, therefore CDA has developed a Research cell within the organization as well as initiated partnership with Mass Communication Department of Rajshahi University to conduct research work in CDA's working area. The first phase of the Research study "The right to food and right to information interface in Rural Bangladesh: a comparative study on two villages" has been completed successfully and the next phases are on progress. Some Small research also made by the researchers on the light of food security they are "Survey on Problems & Prospects of Husking Mills and Laborers".

"Situational Analysis of Lean Seasons the aspect of

CDA started a new project to enhance education & culture of rural poor people namely Junior School Certificate Course in partnership with CAMPE and Bangladesh Open University where 200 students are getting regular education in 4 different schools. CDA has developed 37 village based library & information centre and formed 78 cultural groups within the PO villages through out the year.

Information Communication Technologies is a new initiative of CDA's program which CDA has considered as a Cross Cutting Theme. CDA inaugurated its first village based ICT centre at Mukundopur, Kaharol of Dinajpur District in partnership with Department of Research Network (D-Net) and Microsoft To enhanced access to the Right to Information by the poor rural people and Computer Courses.

Due to lack of fund CDA is unable to meet the demands of its Samity Members through its Livelihood Program by credit support, as a result the loan realization rate is not satisfactory but innovated new ideas for networking with development partners to overcome the situation. The Micro Enterprise Development Program (MEDP) partnership with Basic Bank now on track to consolidate for further improvements.

Throughout the Success of CDA's project "Child Protection: Community Mechanism and National Policy" some policy initiative and government declaration has been made to smooth implementation of Children Act 1974.

Near about 100 Children has been released & rehabilitated by CDA's effort during the year. Further more CDA is upholding the Task Force functions in a coordinated way.

CDA's another initiative Hazaardous Child Labor Reduction Movement in partnership with ESDO has been implementing successfully at Bochagonj Upazila of Dinajpur district. Through this project CDA has identified 127 children in Hazardous child labor and able to save them from Hazardous child labour by family and stakeholder level counseling.

The main Challenge was for 2007 was the state emergency by which CDA has limited scope to implement the activities to a Right Based approach. How ever CDA gained many learning from these as well.

PREFACE

During 1986 CDA started its activities initially taking the rural wage issues of agro-based labour, women's and child rights through a rights-based approach. These approaches were upheld by the organisation in its later programs.

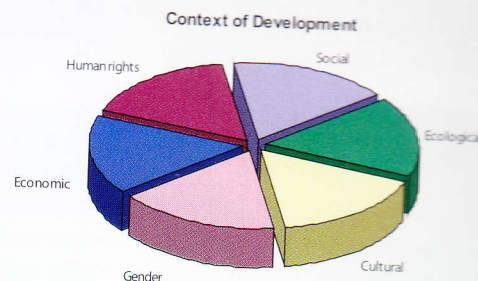
CDA has similar beliefs to those for which it was initially founded. These include issues related to wage movement, land rights, livelihoods, food security & good health, women's rights, empowerment, fundamentalism, injustice and market exploitation.

It is CDA's perception that poverty is created by many interconnected and interdependent problems. CDA believes that the bonds between these problems can only be broken and development made truly sustainable by addressing many of the issues simultaneously. Most NGO's have chosen to specialise their expertise in one or two areas but CDA has retained its emphasis on the holistic approach. CDA believes it must work in all sectors of the development context as shown in the diagram to be effective and sustainable.

There are 6 programs, each matching one of the strategic focus areas, namely:

- Institution Building,
- Education & Culture,
- Health,
- Livelihood,
- Environment & Sustainable Land Use,
- Human Resources Development.

In order to provide its beneficiaries with a holistic & integrated package of programs there is one core program. All other programs operate through this one program. In reality this means when expanding to new groups the core program must be implemented first and through this other programs can be called upon where they are necessary and relevant to the individual context. Institution Building, incorporating the capacity building of para groups and Peoples Organisations as discussed above, has been chosen as the core program as this



is at the heart of the mission and vision statements. Each of the 6 programs have their own aims and objectives. There are 4 additional areas which have been identified as critical to all of the programs and so have been classified as cross cutting themes. They are: Gender, Human Rights, and Policy,

CDA's Facilitation in POs During 2007

Activity	Target	Achievements
PO Separated:	70 nos. 7	0nos.
Pos EC Meeting:	5220 nos.	4378nos.
PO General Body Meetings:	2610 nos.	1630nos.
Issue Discussion Meetings:	2610 nos.	2610nos.
Day Observation by Pos:	43nos.	43nos.
Disabled Group Formed:	435nos.	109nos.
Disabled Group Meetings:	435nos.	154nos.
Rally & Gathering:	NB.	20nos.
Union Coordination Committee Meeting:	147nos.	114 nos.
Upazila Coordination Committee Meeting:	6nos.	7nos.
PO Election held:	220nos.	115 nos.
Farmers Group Meeting within POs:	NB	2 nos.
Mela Organised by POs:	6nos.	6 nos.

advocacy and networking and Information Communication & Technologies (ICT).

CDA currently has an organisation of approximately 190 program and core project staff principally working in the 2 districts of Dinajpur and Thakurgaon. CDA's program operates in 6 Thanas and 457 villages in which it has 435 PO's, 1812 groups and 49,955 members. The credit program operates in a further 3 Thanas (Bochgonj, Dinajpur Sadar and Baliadangi) and has 328 groups, 219 villages and 6,156 members. Other project activities extend to a further 6 Districts in the North West namely Panchagarh, Rangpur, Nilphamari, Lalmonirhat, Kurigram, Gaibandah.

INSTITUTION BUILDING PROGRAM:

Institution Building is the core program of CDA and it is key vehicle to implement the all other program in CDA's working area in 6 Upazilas in Dinajpur and Thakurgaon Districts. Since inception CDA has developed 435 Peoples Organisation (POs) federated from 2142 samities comprising with 49,955 PO members in which 60% are women members. Building the capacity of the Peoples Organizations is fundamental to the success of CDA's programs. CDA works with the Samities to build their internal capacity from newly formed highly dependent bodies to strong, independent, self sustaining organizations through a process of organizational development & change. The Samities are not only instrumental for program delivery but they are also a mechanism leading towards the empowerment of Samity members.



Zegao, PO members are in their Planted

Institution building activities increase the critical awareness of the rural poor. They can realize their situation as well as their role in society and their relation to the rural power structure. In forming self governing groups the disadvantaged poor are able to assert pressure for their rights whilst encouraged to practice participatory decision making process among themselves.

As the village organizations grow in strength they become the focal point for grass roots leadership in the village and as the Samities and individuals develop themselves, that leadership will translate into a tool for lobbying and pressurizing for change at Union, Thana and ultimately at national level, thus translating micro in to macro level interventions. The organizations themselves will become catalyst for change.

Success of Dastampur PO:

Dastampur peoples organization established on 20 March 2002 in vill: Dastampur post: Chourangi, Upozilla: Haripur, Dist: Thakurgaon. President of the PO is Md. Mojibor Rahaman. The PO's executive committee consisted with 12 member's (Female-6, Male-6) total member of the PO is 140 (Female -90, Male-50) accumulated from 4 Samities (Female-2, Male-2). The Samities are as follows:

1. Sondha Mohila samity (president- Rojbala)
2. Pangari Mohila samity (Anowara)
3. Monajat Purush samity (Mojibor)
4. Polash purush samity (Kiron chandra)

The PO is operating two Bank Accounts in Agrani Bank, Kaligonj, Haripur Branch with Joint signature. Total saving amount of the PO is Tk.34183.00. The PO has been separated on 28 February 2007 and running as Independent Organisation. The progresses towards development of the PO as village based organization as follows:

nd objectives There are 4 additional areas which have been identified as critical to all of the programs and so have been classified as cross cutting themes.

Office Management:

The PO has it own Office Room, Sign board, Stamp-Pad, Member Registers, Executive Register, General Meeting register, Savings Register, Cash book Training Register, Notice register, PO's diary, Bi-laws approved file, Savings rule approval, PO's pass book, Audit Register, Co-operative Memorandum, Annual, Six monthly, Quarterly plans, 41 Books in library, Application file, PO's documentary, Case studies, Furniture list Register, Sub-committee list.

Success in Poverty Reduction:

The PO initiated Goat rearing project on last 13.05.2007, 5 goats has been bought & provided to 05 members from PO's own account. Where every members are getting tk500 per month in average.

Success in Networking with union council:

- On 12.03.2007 through Organisational communication, via application to Union Porisad 02 tub wells has been got, from which 20 members & other 100 is receiving benefit.

- Organisationally communicating through application to Union Porisad 08 blankets has been got & provided to 08 families by which 24 persons have received benefit.
- By communicating organisationally for food assurance 10 VGD cards have been got, by which 40 members of 10 families has got (10x 25)=250 kg flour & (10x15)=150 tk & became assured for one month's food.
- By applying organisationally 16 VGF cards have been received & been provided to 16 members, by which 64 persons received (16x10)=160 kg rice & became assured for 15 days' food.

Receiving Govt. benefits:

- Due to an application on the last 15.04.2007, 25 Females, 20 Males total 45 persons have become skilled by receiving Domestic Animal rearing training from Upozila Youth Development Department
- Due to receive financial help from Upozila Social Welfare the POs member on the last 27.05.2007 applied & communicated, a Social Service work team of 11 members had been formed they got help of tk 33,000. 31 goats has been bought by the money & been provided, for that 31 female members by which about 93 persons will be financially benefited.

Receiving benefits from the NGO's:

The treasurer of Haripur PO's Sobi Rani has communicated with the BRAC office & received vaccine & provided free medicine to 300 families by which they became benefited & She also became benefited by getting 1700 tk as her labor & became assured for food & employment for one month along with her four family members.

Results from PO Activities

PO Projects:

" Loan & Savings:	22 nos.
" Vegetable Gardening:	10 nos.
" Fish Culture:	18 nos.
" Decorator:	1 no.
" Rickshaw van:	2 nos.
" Sanitation:	5 nos.
" Cow / Goat rearing:	15 nos.
" Road side plantation:	50.5 KM, 52225 Trees.
" Market (Hat, Bazar):	2 nos.
" Irrigation:	1 nos.
" PO own savings:	1773041 BDT.

PO success in Networking:

" VGF card ensured:	11728 nos.
" VGD card ensured:	3071 nos.
" Khas land acquired:	69.57 acres
" Khas Pond acquired:	7 acres
" Sanitary latrine:	324 nos.
" Widow allowance acquired:	468 nos.
" Old allowance:	323 nos.
" Palli Rationing:	844 nos.
" Winter cloths:	2233 nos.
" Tube well:	22 nos.

Employment through PO:

" Plantation Guard:	59 Person.
" Tailoring:	326 Person.
" Small Trade:	24 Person.
" Rickshaw Van Project:	460 Person.
" Nursery:	31 Person.

Education & Culture:

" Educational Materials:	350 Santals.
" Village library established:	37 nos.
" Cultural Groups:	78 nos.
" Stipend ensured:	200 students

Social Security:

" Village arbitration:	502 nos.
" Protect early marriage:	4 nos.
" Protest against land related corruption:	1 no.
" 100% Birth registration:	8 unions.
" 100% Sanitary covered village:	10 nos.

Self Sufficiency of the PO:

They themselves make notice to arrange & implement the general PO's meeting. In PO's general & executive meeting they themselves select the subject of meeting complete discussion & take decision. In general & executive meeting they write down the regulation of their decision by themselves. To imply their decision they themselves take necessary steps. To achieve their goal they themselves make annual plan & discuss their plan & work through that plan. The 129 members attend office on Wednesday at 10 am supply their 5 Tk. deposit & write it down in their pass book on their own effort. They organisationally continued their communication & application with different Social Welfare Organisation. They on their own effort take part in different day observation. Such as: Youth day, Motso Pakkha, Food day, Laborer day etc. Union Commission Committee & Thana Commission Committee participated in their meeting & dispatched opinion. On self attempt they participated in "Tree Plantation" program. They organise in village arbitration by their own effort.



The Mutukpur PO Members are on their Rail Road Planted Trees



CHOBIRANI

Mother of CDA
Chobi Rani.

"Sondha Mohila Samity" is one of the Samity of Dastampur PO. This Samity was formed on 10.09.1996.

On that day the president of this Samity Chobi Rani beget a son. As the son was born on the date of forming the samity, the other members of that samity keep his name by the organisation's name "Sree CDA Chandra Roy". The son started to grow up gradually. At his age six he was taken to admit in Dastampur Registered Primary school for admission. Then the head teacher & other teachers proposed his family members to change their son's name but the family member's denied to change his name. Now the boy CDA is a student of the Primary school with his birth name. His is well known to all villagers & all the people by CDA. Chobi Rani is called by CDA's Mother.



Shree. CDA

**We have withdrawn boycott,
I believe that -only PO's can assure "Rights".**

*Nasima Begum, Executive member,
Jao Gaon (PO)*

I am Nasima. Throwing broom on the face of the male dominated economic verdict society and able to recover right of living of the poor people. Poor people of the society again showed that this society is not only for the rich. Here we also have the right to speak & live with dignity.

I am the executive member of Jao Gaon PO's. The PO is situated in Jao Gaon village's 8 no. Nonduar union of Ranisankoil Upozila within Thakurgao district. Jao Gaon PO is situated 8 km away from Ranisankoil Upozila.

Jao Gaon PO was established on 13.03.02 combining with 02 male & 02 female Samities. Now this PO is renowned for its revolting against different injustice time to time. Among them significant are:-

1. Protested Beauty Soren killing case.



Nasima, Executive Member of Jao Gao PO.

2. Protested against Bansbari injustice.

I am a victim of such an injustice. One respected man of our village for his personal interest convenience my husband by promising to give something & asked him to spread gossip about me with a boy of the village. My husband did so & put this matter in the mosque for arbitration & the powerful men's told me to condemn the boy speciously & threatened me if I don't do so I will descend in danger.

I struggled long with myself. At last I took decision damn care "what may be in my fate I will not tell lie". Because PO's taught us to do high quality work. Powerful 3/4 person decided the date for arbitration at the mosque committee & carried journalists & VDO Where I disclosed all the true information & the authoritative persons becoming angry on me & boycotted our 23 families the next day & imposed underlying conditions on us & start unbearable torture:-

- We can't bind our Cows & Goats in the field.
- Closed our shops.
- Can't buy anything from the near by shops & markets or they will not provide us anything.
- We can't say our prayers in the mosque & separated our Eid-Gah field.
- Except the 23 families no other family can talk with us, who will talk will be boycotted.
- Stopped our children's school.
- Where we & our family member's work had been banned.
- Cut away our cultivated crops.
- No one will buy our vegetables, fish & we can't sell it in market.
- No doctor will come if we become ill.
- We can't move any where.
- Stopped our van driving.

Even they threat us to banish us from the village by making us bald & putting card.

We didn't break down after such an inhuman torture. We applied to the Gau Gou PO's president describing all this things for president's facilitation & advice. We also applied to thana.

Urgently they called two meetings & investigation committee erstwhile formed of 05 members. Local Chairman & member's took the responsibility of arbitration of it but don't carry on their promise. The villager's become angrier about the torture but was unable to speak out for fear.

In one point we applied to the Upozila Executive Officer & took Salter under CDA for advice & next time we again became united. For fair justice we again forced Upozila Ministry.

On behalf of this investigation team from Upozila executive Officer & Ranisankoil thana erstwhile made an investigation team & sent to Jao Gaon. On that day all the poor laborers spoke out in full voice & revealed truth of the torture, it was a meeting of at least 2 (two) thousand people.

On last 31st November with the attendance of Upozila executive officer & PO all the villager's were there & withdrawn "Boycott" & established poor people's right. The authoritative people were bitterly insulted & their musk was opened.



Md. Nur-a-Darsan President of Parkunda PO
3rd from left with other PO members.

Village's poor people breathed peacefully & every where people come to know about the Gau Gou PO & praised it. Before this we achieved fair justice revolting against another two female torture. For this PO's force increased more, now the authoritative people fears by the name of PO. I believe that.

"Only PO's can ensure true right of the poor people".

People's Organisation (PO) can ensure sustainable Job opportunity

Md. Nur-a-Darsan
President of Parkunda PO

I am Md. Nur-a-Darsan; my home is in 2 no Nakmorad Union's Parkunda village. I am the president of Parkunda PO. We made the people's organisation by the assistance of CDA on 29.01.02. Since then by receiving facilitation & different training of CDA for the improvement of organisation

we had initiated out the way to obtain rid of unemployment.

Most of the people of our village are poor. We are fetching poor day by day again there is not enough work in the villages. So we have to set off outside of home to find Job but poverty is diminishing us.

One day in our PO's Executive meeting we proposed to make a saving fund & every one supported it, then this issue has been put up again in PO's general meeting & by every one's conscience this proposal was accepted.

We all the member's started saving & started to construct up an account. With this account by the way of buying Van we tried to reduce unemployment problem. After considering demand we provided loan through buying van & providing it to them in spite of cash money. They had not given authority of the Van as long they had not paid back the total loan amount & those Van's were under control of PO & after paying back total money they were provided the original papers & authority of the Van.

<i>Disasters</i>	<i>Description of PO's relief</i>	<i>Media</i>
80 PO have helped in flood.	243 kg rice, cloths 180 pieces & cash 1000 TK have been collected from 34 PO's as relief.	Cash 1000 Tk sent by CDA. 243 kg rice by Upozila Administrati on.
45 PO's have helped on Sidr commence.	600 TK have been collected from 31 PO's	Upozila Administrati on.

By this way till today we bought 07 Vans & provided these to the unemployed youth after tracing & tried to create employment opportunity. In near future this system will carry on & resembling this we will continue our work by attractive different steps to create employment opportunity.

To ensure food right we came to the point that we should create employment opportunity & must have to get rid of unemployment. So that people's organisation is the best way to create Job opportunity & ensure food right

Manus Manusar Jonno
Premkumar Roy
 President: TCC, Ranisonkoil.

2007 the whole country was suffering by the catastrophic flood, specially the people of North side's districts like Rangpur. Kurigram, Gaibanda, Sirajjong, Bogura standing on a lease of land was



Prem Kumar Roy in his Group Meeting

waiting for relief. At that time the people of largest Dinajpur who promised to make change has arranged meeting in village levels with the assistance of Thana Sommonoy kari to increase their quantity of assistance. They decided to gather rice, plus, dry food, cloths, medicine, saline etc. For implementation this job a committee has been formed of 12 members. The work started of collecting hand full of rice, cloth & cash money. After collection of relief again TCC took decision how to send this relief. On committee's decision by CDA 1000 Tk has been sent & by District Superintended cash money, cloths & rice been sent.

Again by SIDR, the people of South side became affected. To assist the Sidr victim people again by Upozila Ministry we sent Tk 600. The People's Organisation of Ranisankoil has proved their friendliness again & again for "Manusar Jonna" along with this they have spared their hand of assistance. Whatever the amount of the people's help is but they have proved their initiative "Manus Manus ar Jonno"

HUMAN RESOURCE DEVELOPMENT:

There is a kinship between the concept of education and development. It is CDA's preference to work with who and act for social and human development. CDA believes that education will help develop people's physical and mental independence, hence increasing their self- confidence and enhancing their innovation which will capacitate them in controlling their livelihood. This varies form the traditional education system which limits peoples independent thought capacity, increasing their dependency on each other and hence creating unemployment.

We believe that everything people learn through CDA training programs will be useful in their development. The objective of development is to provide a self-governance system, free form ignorance and limitation. We want the assurance that education will make people independent and increase their capability and creativity. It is not possible to achieve this is our traditional educational system; therefore CDA is determined to introduce an alternative system of education. To ensure a productive environment this education is associated with learning as we also believe people will learn through their own interest, facilitators and trainees will learn form each other and the highest educational facilities to all. Everyone is treated as an equal, there are planned activities and good practices are observed in a secure environment.

Our professional challenge is to provide effective and qualitative training service with a minimum cost. As facilitators it is our commitment to enable people to internalize their learning through effective methods, techniques, processes, approaches and to sharpen the knowledge of the participants enabling them to use their knowledge of their potential towards their development.

The main priority of CDA's program was related to Strengthen the Organisational capacity of the POs towards self Governing Organisation. Therefore different type of Management and Skill training was provided to the PO members to Enhance their to lead the PO as a comprehensive village development organization. The training were titled as Organizational development training, Leadership and Communication, Partnership development and Management, Right Base Training, Exposure visit to other POs, Partnership process training for Separated POs, Entrepreneurship Development

At a Glance Progress of staff development from January- December, 07

The other priority for 2007 was to enhance the staff capacity to better facilitation to the POs therefore the following training events were considered for the staff member of CDA. 11 female and 5 male staff members were trained on Workshop on POs Concept International; 32 Male and 12 Female staff members were trained on Rights based Approach. 16 Staff members were trained on Basic Training, 5 Female and 24 Male staff members were trained on Reporting & Case-study Writing, 14 Male and 9 Female staff members were attend the Workshop on Training Planning. 16 male and 5 female staff members were attend the workshop on Planning (CDA), 11 Female 17 Male staff members attend the workshop on Training Curriculum, 9 Male and 3 Female staff members attend the workshop on MTR report analysis & action Plan preparation.

At a Glance PO Members Training.

- 709 PO members comprising with 335 Female and 374 male were trained on Organizational Development training from 66 POs.
- 618 PO members comprising with 204 Female and 414 male were trained on Leadership & communication training from 64 POs.
- 631 PO members comprising with 185 Female and 446 Male were trained on Partnership Development & Management from 58 POs.
- 148 PO members comprising with 31 Female and 117 Male were trained on Right base training from 53 POs.
- 47 PO members were visited different PO on Exposure visit from 47 POs.
- 73 PO members comprising with 37 Female and 36 male were trained on Partnership Process Training from 28 Separated POs.

Five poor people's employment have been ensured by Kumuria POs.



This Market is established by the initiative of Kumuria PO Members.

Kumuria POs is located Ranisonkail thana under Thakurgoan district. It is five km away from Upazilla. Most villagers are poor, destitute, illiterate & day labourers. They somehow lead their lives. But this was not enough for them. With the passage of time they form a POs in 2002 with four samitys with a view to reducing poverty & empowering poor people from the village. To implement the said objectives Kumuria POs has taken various initiatives such as saving & credit, regular Issues meeting, day observation & receiving training from Govt. & NGO offices. They set a local market/ bazar with the theme of sustainable employment in which the local people come & sell their goods rice, dal, vegetable & others comodities. Here five people of the village have got a source of income setting their permanent shop. These initiatives of POs have saved the time & money of the villagers. Now the people's faith & confidence in Kumuria POs have been developed. People's opinions are that " Kumuria POs has shown the ray of hope for the villagers who are totally deprived of the privileges.

CDA's Staff Members Trained from Other Organisations.

- 2 TOT Members trained on land reform Organised by ALRD.
- 3 Staff Members were trained on Vested Property Act in Bangladesh organized by ALRD & Nijera Kori.
- 2 Staff Members were trained on Tutor Development organized by Bangladesh Open University and Campe.
- 2 Staff Members were trained on Resource Mobilization in Land Reform Implementation organized by ALRD.
- 1 staff member was trained on TOT on Children Organization Management organized by Save the Children (U.K)
- 1 staff member attend the Workshop on developing module of rights based training organized by Manusher Jonno Foundation (MJF).
- 1 Staff member trained on ICT organized by D-Net.
- 2 staff members were trained on Training on Women Leadership in land & gender, organized by ALRD.
- 6 staff members were trained on "Training on HIV" organized by BSAF, TDS-Netherland STD Network
- 2 Staff Members attend the Orientation on JSC organized by CAMPE.
- 1 staff members attend "Facilitation in Rights & Good Governance Training" organized by Palli Sree.
- 6 Staff members trained on Rights & Good Governance Training organized by CDA & MJF.
- 1 staff member trained on "International Course on The Struggle of Health" organized by IPHU, PHM & GK Saver, Dhaka.
- 1 staff member attended the Workshop on TOT organized by BWCCI.
- 1 staff member attended the Workshop on Safe maternity & Public Hearing organized by PHM Bangladesh.
- 10 Staff members were trained on Rights & Good Governance Training.

Dostompur providing leadership on behalf of Poor People

Dostompur is the name of a village which is located at Haripur upazilla under Thakurgoan district. About eighty to ninety percent people are poor. Dostompur POs is established in 2001 with the collective effort of poor female & male. The people of the locality lead somehow their lives. They think of creating mass employment for the workless people. First they think to receive training for building up their capacity so that they can run their organization skillfully. After completion of Management related training such as organizational development & management, leadership & communication, financial management, advocacy, project management training, they with the experience & expertise from training & day to day learning's have taken various initiatives such as saving & credit, small projects, day observation, communication with Go, NGO & others. They have been success in demanding tube wells from UP & have ensured the want of safe drinking water.

They also distribute the blankets among the hard-core poor to protect the severe cold with the effective communication from UP. They too have been able to demand VGD, VGF cards.

They are not only confined within UP but also have been success in Upazoll Parisad in getting thirty three thousands taka as a loan from Social Welfare office. With that amount they buy thirty-one goats & distribute among poor identified by POs. specially women of the POs are implementing vegetable garden to ensure hundred percent nutrition in their yard. Now the total POs members are one hundred & forty among the ninety female & forty male in the four samitys. Besides these others villagers are getting benefited from Dostompur POs directly & indirectly. All these activities make them familiar to local People & other villages. Their reputation is being spread over the village day by day. Now the villagers are very happy with Dostompur PO.

DISABLE DEVELOPMENT PROGRAM:

Near about 1.4 Billion people are found disabled in Bangladesh and 15% of the total population are disabled in Northern Part. These huge number of the population is remain untouched and being marginalized. During 2007 CDA has given special emphasized to this certain group to uphold them in the development trend through incorporating them in the CDA's village based Peoples Organizations (POs), as well as sensitized the PO members to stand beside the disabled in rights related Issues of the Disabled.

CDA's Achievements During 2007.

Disabled Group Formed	: 109 nos.
Disabled Group Members	: 1326 nos.
Day Observe	: 5 nos.
Disability Survey	: 435 villages

The major advocacy events was to accomplishment of Disabled friendly environment such as in government organizations, schools, hospitals should be disable friendly and accessible to disabled The recommendation which were included in the memorandum which was submitted to district level administrations as well as to the policy makers is as follows:

**Memorandum Submitted to District
Administration
During International Disable Day.**

- Ensure employment to the disabled considering their ability to work and incorporate then in an Employment Guarantee Scheme to ensure food security.
- Ensure employment opportunity and implement Food for Work for the people with disability.
- Ensure appropriate wages to the People of Disability considering their ability to work.
- Ensure disable allowance round the year and ensure stipend facilities especially for the people with disability.
- Ensure rationing facilities for the People with Disability and poor men and women.
- Ensure permanent seats/beds in Trains, Bus, Hospitals for the people with disability.

- Ensure Educational facilities including free residential amenities for the orphans & disable children in every District & Upa-Zila level.
- Ensure especial loan facilities for the people with disability.
- Ensure especial training for the people with disability to enhance them as human resource.
- Establish ramp facilities to ensure mobility of people with disability in every Government and Non Government organizations.
- Introduce quota facility at National University for the people with disability.
- Develop disable friendly traffic system and deploy traffic police in each road conjunctions for safety of People with disability.
- Repair all roads, develop pavement considering the mobility of people with disability and ensure jam free road until the pavements are complete.
- Increase disables allowance and number of people to ensure greater coverage.



Two women with disability awarded by prize in Rajshahi Divisional Sports competition

**Achievements Of Disabled
Group Members During 2007.**

- Disabled group members of CDA has participated in Rajshahi Divisional Disable's Sports Competition and obtained 1st & 2nd Positing as well as obtained 3rd place at National level competition.
- 26 Disabled group members gained Disabled allowance.
- 6 Disabled group members gained loan from Social welfare office.
- 31 Disabled group members gained VGD & VGF card.

**If you have faith & will power,
disability is not a problem"**

My name is Mina Parvin, my home is 3 no Mokundur Union's Hatisha village. Among 07 brother & sister's I am third. From my childhood I was very naughty. I was fond of wandering entire village. My parents loved me very much but for my misfortune at the present I am a disable. Was it my misfortune or wrong treatment still I face the problem. At the age of nine once I was attacked by typhoid 7 there was no hope of my living, my parents took me to a big doctor in town by the treatment of the doctor I became well but by his one injection I lost the control of my legs. I tried to move for some says by scrolling but then a became wounded by a big infection in my leg with the treatment of a Herbal Doctor I became well & since then I can stroll a little bit by holding



Disabled Group Meeting during International Women

stick then my age was 14. For want of money & sickness I studied till class five. My elder sister knew handicraft work, working with her I learnt sewing Blanket, knitting sweater, making wall mat with Jute & many other works but my village people started to insult all of my abilities. They always rebuked me calling me lamb, bad lucky, witch & so on all day night long. They started to say if they see my face in the morning their whole day will be bad. Our village people advised my parents to give my marriage with any one & get rid of me, so at the age of 15 I was married off with an unemployed helpless youth of Rangpur who came here in search of work. We started our family life in Hatia & after one year I beget a well & healthy daughter. As I knew some handicraft works I started to work & earn some



Mina Parvin in the Middle

money to support my family, I also wished to buy a sewing machine & my husband promised me to buy a sewing machine next season. But suddenly my happy family become spoiled, my husband died in 07 days fever. I became widow at the age of 20 after a few day of this incident I beget a son. One time I lost my faith on life but looking at the face of my two little children I became strong again. Like all other member's I also have the right to live "if I have faith in myself & will power disability can't be an obstacle in my way of life". Considering all these things borrowed some money & bought a sewing machine. Some of my neighbor's inspired me some criticized me. After my husbands death consoling myself I took the responsibility of my family on my shoulder. With the sewing machine I completely started the work of tailoring. The family liability my children's study all became my responsibility & of my two hands. Alone with this I started to communicate with different govt. & non govt. organisation by this process I get the loan of 8000 Tk from Social Service Ministry on 1st Kartic last year. Social Service Officer promised me to provide loan of 15000 Tk if I continue my payment terms continuously without any difficulty & promised me to provide disable Vata within a few days. They also provided me training on tailoring. Now I believe that "If you have will power you can do any thing"

**"For being a disable"
Vognagar people's organization**

My home is in Vognagar village Union no-8 of Birgonj Upozila, Dinajpur district. We are disable, the reason of our being disable is written down below. There are different reasons and types of disability.

Such as: Some of us are physically disabled. At the time of Sharmin's delivery time Sharmin's mother became the victim of Aclumsia (khichumi) disease. Afterward he was taken to the clinic quickly for treatment with the advise of the Doctor her mother was seased & Sharmin took birth in the world. The Doctor thought Sharmin attacked with Tetanus & sent her to Rangpur Medical Hospital. There having a long treatment the baby became physically disable & dump.

Here lives Votoi mad who is also disable she is disable from her birth as her father & mother is unknown the real history of her unknown to us.

For want of vitamin "A" some people are disable of eye sight & some are night blind. For the cause of migration the number of disable is increasing in our locality. Such as: - Korim vai is a vision disable his home is in Rangpur, he has married a girl of our village & has been living here.

For want of iodine the number of disable is increasing in this village. Such as:- some people's tonsil etc.& for many other reason the number of disable has increased 39 in this village.

I love this PO so I am still with it

Md. Afaz Uddin (Disable)

President

Pother Disa Purus Samity

Haripur Unit

I am Md. Afaz Uddin, Father: Md. Lokman Ali, Age: 42 years, Village-Haripur, Post+Upozila: Haripur. I am utterly a disable. On last 1980 I became the victim of Rheumatic fever & I went to Doctor for treatment my treatment was going fine but step by step within 6 years I became utterly disable. At present my two legs are completely ineffective. On 1986 CDA Haripur, in our Haripur village came & decided to launch a Samity, I wanted to be a member of this Samity so I went to CDA employee in our locality & I with some people launched our new



Afaz Uddin, is in his Shop with the products made by

Samity Pother Disa & they made me the president of this Samity, we were accustomed to save our funds by ourselves. Later on when CDA started its own loan programme & other social activities I started to work more & more. I provided loan money by the assistance of CDA to 20 persons & collected the loan money by myself & repay it in CDA office recurrently. Later I learnt the art of making fan for earning my own livelihood. I learnt making fans with different kinds of colorful stings, clothes which are locally popular & demandable by local people. Everyday I earn 120 Tk subtracting my expenses. Though I have every one in my family I bought a van with my own income & drove it paddling by my hands. Thus I continued my shopping, cooking, & all other works by myself. In all my distress & work I always try to be present in the meetings & other activities of our PO. Not only in the PO meetings but also in other meetings Rallies, Anti immature marriage rally called by UCC, TCC I always try to be present in my own concentration. CDA is functioning very hard to extend smile on the face of rural human rights deprived people, I like this work very much so I personally will not leave this organisation & will be a member of any other organisation. I get Vata from Social Service regularly, in this position I always ask my fellow companions or disables to come & join this poor people's PO. I am still a disable but every week/ month I go to the office & employees of CDA to exchange greetings.

LIVELIHOOD PROGRAM:

Lack of income at its most extreme form leads to a loss of food security. There are no formal effective social security or unemployment benefits in Bangladesh and so the only form of income for the vast majority of the population is through their livelihoods. If there is no livelihood there is no money and where there is no money there is no food. Lack of employment opportunities is a widespread problem across Bangladesh but the North West has its own unique set of additional problems. In the North West there is very little industry hence most people depend on the prevalent agricultural activities. As the majority of the land is held by just a few rich land owners the bulk of the population are employed as day labourers. During the lean season (Monga) there almost no employment opportunities.

CDA's livelihood program is designed to increase and diversify the range of livelihood activities so that people are less dependent on day labouring. In addition CDA will focus on wage rates so that where people are employed by others they receive fair remuneration in return for their efforts.

Child labour and the trafficking of women and children are the consequence of low household incomes. Although this is a symptom rather than a cause of lack of livelihood opportunities, it is of sufficient magnitude in regards to violation of rights for CDA to tackle the issue directly.

Aim of CDA's Livelihood Program is Food security through employment creation and the Objectives are: Create employment and hence reduce poverty; Increase empowerment & participation of women; Ensure compliance to national wage rate; Reduce child labour and women & child trafficking; The events of Livelihood Program are as follows:

New Area/ Avenue of Microcredit Progeam of CDA.

Micro-Insurance system in the name as "Member security fund" has been incorporated in the policy of Microcredit program. this is a new avenue of Micro Credit program of CDA. In the year 2007, mebers security fund has been collected from group members tk. 100560 and distributed among the group members tk 28000. The group members and their family members are getting the benefit from CDA after the death of his/her self and family members.

Short term small trades loan

This loan scheme operates primarily on a daily basis in which traders can borrow money through a group & committee to allow them to purchase goods and then repay the loan the same evening on receipt of income.

Major Achievement of LHP

Union Covered:	80 nos.
Village Covered:	765 nos.
Upazila Covered:	10 nos.
District Covered:	2 no.
CDA's Unit involved:	22 nos.
Group Position:	1730 nos.
Members Position:	27775 nos.
Borrowers Position:	20285 nos.
Savings Collection:	49164178 tk.
Total loan Disbursed:	281370855 tk.
No of loans disbursement:	53745 tk.
Principal loan realization:	256869201 tk.
Principal loan outstanding:	3121452 tk.
Service charge outstanding:	418942 tk.
Total loan outstanding:	3540394 tk.
Member security fund collection:	112320 tk.
Member's security fund disbursed:	16000 tk.

Typically activities benefiting from this scheme are egg business, poultry, meat & fish, vegetable sellers and hawkers. The loan ceiling increases with each year of membership.

Long term small trades loan

This loan scheme operates on a similar principal to CDA's traditional livelihood program with the formation of groups, committees and regular repayments over a one year loan period.

Enterprise loan

In addition to the normal management committee, the groups in this scheme have an additional advisory committee who act as a guarantor for the loan. As a result the loan ceilings are much higher and tend to attract different types of loan applications such as grocery stores, rice processing, medicine, furniture and jewellery businesses.

The loan ceilings increase with each year of membership with a maximum in year 1 of Tk.50,000 increasing to a maximum of Tk.130,000 by year 5. There are project is on going under Livelihood Program of CDA in partnership with Basic Bank.

**I am able to come at this level
Bokul Rani.**

My name is Bokul Rani. I am a member of Chetonar Dak Nari Samity. I am an inhabitance of Kaharol Upozila's Mukundurpur 3 no union for the last thirty years. My parental home is Tangail & my marriage was accomplished there. As our home was by the side of river for flood I lost my home & everything & for searching job & for livelihood we 11 members came in this village. In this village there was one of my relative subsequent to our relation I came in this village. When I came in this village I had 2500 Tk. With this small amount my husband Maher started a business. With this amount he didn't acquire any benefit either it became very hard to continue our family expenses. We were 7 family members 4 sons,



Bokul Rani in her vegetable Garden

one daughter me & my husband, so it became very hard for my husband to continue our family expenses including my children's education. Then CDA came in our locality to make team, they used to sit in my neighbor Madina's house. The name of the Samity was Chatana Dak Rani Samity. In our village there are 5 more Samity with the assistance of CDA. They started to make team, admit them & provide loan. One day madam was in a meeting in our Paikpara village, I was in the meeting. There I met with madam & said all my problems she understood me to start saving to take loan & think to invest the money in some business. Madam admitted me as a member; saving money 7 years ago I took the first loan Tk 3000. I had been rearing chickens & ducks that time so I saved some money from selling their eggs. By the loan money & my saving money I bought a cow & paid the first loan & took second loan of Tk 6000. I saved some money by selling milk with that money & 6000 Tk I bought 1(one) Biga land & built my house. Without wasting such a large part of land I cultivated seasonal vegetables & planted Bamboo plant on 9 dismal lands. There were Mango, Lichi, Jackfruit, Banana, Pineapple, Sugarcane & many other fruit trees. In vegetables I cultivated Bin, Pumpkin, Ladies Finger, Brangil, chilly & many other seasonal vegetables. I dug a pond covering 5 dismal land & there I cultivated different kinds of fishes like Silver Carp, Japany Rui, Salmon & other $\frac{3}{4}$ types of fishes, it met up the need of my family's need of protein & along with this I earned a quantity of money. 1st time I earned Tk 7000, 1100, 2500, 5000, total 15600 by selling Bin, Lemon, Pumpkin, Banana & other vegetables & it also met up my family's need. Then I a loan again & bought 2 $\frac{1}{2}$ Bigas of land, in that land my sons plough & cultivates different kinds of Crops. I have a plan to buy another three Biga land. My neighbor's entitled my home as Sobgi Bari (vegetable house). I myself & my husband afford lots of time in our vegetable garden, our neighbor & many dealers come to buy vegetable from our Nursery & I also sell vegetable through out the year. After making this Nursery I & my family have never fallen in financial crisis again, I am raising my lands every year. I earn more money in my Nursery then my field crops. I believe that if I can take proper care of my lands then it will be a great wealth in my near future. There is a proverb "if you have money you will have many ideas". Thanks to CDA from where I had the small loan at the first time & have been able to do many things utilizing my brain & had this current position.

HEALTH PROGRAM:

CDA's Health program is designed to reduced maternal mortality and promote good health facilities to the rural poor by ensuring accountability of the service providers as well as CDA arranges credit support and helps arrange training to selected PO



Hosne ara president of Shahi Nagar PO (In the right) with Hasina begum (in the middle) who bought this set of latrine and other PO

members to enable them to become Community Maternity Practitioners (CMP's). CDA has followed up the trainee's activities and their service to the local people.

Another part of the program is the provision of sanitary latrines to the poor people at a nominal cost or through installments from CDA's supply centre.

Achievements of Health Program

1. Facilitating to install Sanitary Latrine : 1904 nos.
2. Facilitating to install Tube Well : 206 nos.
3. 100% Sanitary covered village : 8 nos.
4. Disaster Support

ENVIRONMENT AND SUSTAINABLE LAND USE MANAGEMENT PROGRAM.

The aim to ensure an ecologically balanced environment. CDA believes that deterioration of the land and environment may not have a significant effect next week or even next month but will lead to disaster in future years and therefore make it difficult to break the cycle of poverty. Indeed, many of the problems faced today could have been preventable if similar issues had been given consideration in past years.



Dhoincha (Leguminous) Cultivation by the PO

CDA's Environment and Sustainable Land Use program focuses on the following areas: sensitization to inform the population of the issues and consequences, alternative practices to allow people to make a difference at a practical grass roots level, mobilisation and advocacy to demand good practices at industrial and infrastructural level and finally legislation to add enforcement and deterrent.

The PO members are empowered for Organic Farming Practices.

Amgao Peoples Organisation is situated 14 Kilometers far from Haripur Upazila of Thakurgaon District at the Village Amgaon, Post Office: Kamarpukur. The PO takes a regular lease of 1 acres of land to cultivate Daincha (leguminous) plants to produce organic fertilizers as an alternative of Urea Fertilizer. The PO gained tremendous success on it.

Description of the Fertilizer: When the leguminous plants grow up to 7 to 10 feet then they will be chopped down and kept under water for 7 to 8 days. By this time the leaves and trunk will be dissolve in the water and form a layer of humus. Farmers can use this humus as a alternative of Urea fertilizer as well as it can be use as a balanced fertilizer for any kinds of crops.

The PO members noticed that the land fertility has been increased and cost for fertilizer has been reduced tremendously, from last two years experience of this practices. Now the PO members has decided to cultivate Dhaincha in more lands to prepare bio-fertilizer as well as to arrange a workshop of their findings.

Achievements of Environment and Sustainable Land Use Management Program.

Fish culture in Mini Pond :	274 nos.
Road side Plantation :	66670 nos.
Vegetable Gardening :	1454 nos.
Organic fertilizer Pit :	342 nos.
Fish culture project :	585 nos.

EDUCATION & CULTURE:

The goal of the education program is to empower the poor with basic functional knowledge and analytical skills. On a practical level CDA tries to ensure the members of its Peoples Organisations and their children are equipped with the skills of reading, writing and calculation. Therefore CDA is facilitating the POs to establish village level libraries and information centre to keep them up to date with the development trend



Students of JSC are in Exam.

Achievements of JSC

On going Centers:	4 nos.
Upazila covered:	2 nos.
Tutors:	31 nos.
Educational material supplied:	200 sets
Management committee meetings:	24 nos.
Tutor refreshers:	8 nos.
Awareness Meeting:	4 nos.
Students:	200 nos.

as well as to empower them with latest information as well as CDA is facilitating the POs to enhance their cultural practices with formation of Cultural groups at village level.

Further more CDA is implementing 3 project related to Education with partnership with Bangladesh Open University, Campaign for popular Education (CAMPE) and BRAC.

Activities:	2007 achievements
PO libraries established	37 nos.
PO cultural Groups Formed:	78 nos.
Member of Cultural Groups:	575 nos.
Cultural Federation at Upazila level:	6 nos.
Cultural Events at Village level:	10 nos.

as well as to empower them with latest information as well as CDA is facilitating the POs to enhance their cultural practices with formation of Cultural groups at village level.

Further more CDA is implementing 3 project related to Education with partnership with Bangladesh Open University, Campaign for popular Education (CAMPE) and BRAC.

Junior School Certificate Course.

The project is implementing in Birol and Birgonj Upazila of Dinajpur District in partnership with Bangladesh Open University and CAMPE.

The main purpose of this project is to provide a comprehensive package of education to drop out and marginalized children to achieve "Education for All" by 2015.

The goal of this project is to provide opportunity to the marginalized children with a low cost educational support to contribute their effort in poverty reduction. The objectives are: To create opportunity for the primary dropout children and children who has completed the Non Formal Primary education to an effective and modern education. To sensitized government and non government organizations on distance learning and flexible educational system.

Non Formal Primary Education (NFPE)

Since 1993 CDA has been operating NFPE



Study Cycle in West Sadipur PO Library

schools in partnership with BRAC. In the past CDA operated through 5 schools in Birgonj Upazilla, Dinajpur District. In 2007 CDA established a further 5 new schools within the same Upazilla. A total of 123 courses have so far been completed with 3,690 students graduating, 70% of which have been girls.

Activities:	2007 achievements
Teacher orientation courses	2
Teacher refresher	22
Total students	150
Number of enrolments	150
Cultural programs	19

We are getting Information through Our JONO LIBRARY.

My name is Santosh Kumar, I am president of West Sadipur PO of 2 no Rasulpur Union under Birol Upazila of Dinajpur district. We are 85 PO members in this PO, We are maintain regular communication with other Government & Non government organization for their services and information.

During the later part of 2006 we initiate to developed a village library in Sadipur which we called Jono Library. It is situated in our Office room and we have collected about 100 of Books, Journals, Magazine for our library. There is also a management committee for our library. In every Thursday evening we gathered in the library for study cycle. CDA is facilitating us to improve the library by providing books and journal as well as how can collect books from other sources. We are hopeful in development through our Jono Library.

RESEARCH & ADVOCACY

Social Research:

"To understand the specific causes for the lack of employment opportunities within the local context & identify opportunities for greatest impact" CDA introduced a Social Research cell as a supporting program.

The causes of poverty and the violation of rights are complex and often interwoven. To fully make an impact, CDA must address the causes and not just the symptoms.

The most significant activities of the social researcher during 2007 were

- Issue identification from the context
- Survey on Problems & Prospects of Husking Mills and Laborers.
- Situational Analysis of Lean Seasons in respect to food security.
- The right to food and right to information interface in Rural Bangladesh: a comparative study on two villages.

Key Findings of Problems & Prospects of Husking Mills and Laborers:

- A Major numbers of non agri labour engage in rice mills sector which is about 26500 both Male & Female in Dinajpur District.
- The mill utilized only 49.73% of their capacity.
- The average runs 222 days round the year. For this reason owner don't achieve accurate profit.
- Due to paddy crisis, infact the husking mill owners face problem. The auto mill owners have handsome capital. So they can stock paddy for off-season and running mills in off-seasons. But the husking mills owners cannot stock in season because of small capital. So they cannot run their mills in off-seasons. As a result big capital gets out small capital from the market.
- The other cause is load shading, by which the small mills owners are unable to achieve target during season.
- The Auto mill owners stock rice in season in cheap price and so they can sale rice comparative cheap in off-season but the small husking mills owners cannot do it.

- Rice mill owner association is inactive and unaware.
- May Industries has grown up depending on the by-product of Rice mills such as: Bran, Charcoal, Poultry feed mills, Fisheries.
- If the total cultivated land assured by triple crop then the paddy production will be increased up to 23% that is 406371 Metric Tons

Recommendations:

Install separate electric line and fixed a time for spontaneous electric supply for rice mills.

- Government should import paddy not finished rice to run the mills during off season.
- Government should take initiatives to providing loan for small rice mills to utilize their full capacity.

The right to food and right to information interface in Rural Bangladesh: a comparative study on two villages.

CDA and Mass Communication Department jointly conduction a research work in CDA's working area with the Issue of Food security and Right to Information leaded by Prof. Dulal Chandra Biswas of Mass Communication Department of Rajshahi University of Bangladesh. The first phase of the Study was completed and due shared the finding with Policy makers and civil society members. The Major Objective of the research is to find out the interface between right to food and right to information in a rural setting in Bangladesh

Study Findings:

Introduction:

The right to food is a fundamental human right recognized universally. States and Governments those parties to this instrument have obligation and commitments to assure the realization of the right. Many countries all over the world recorded success in increasing food production but millions are deprived from right to food. Hunger is a silent holocaust repeated year after year. The condition of Bangladesh stats article 15 that protecting its citizen's right to food is our often basic responsibilities of the states. Though Bangladesh has made tremendous increase in food production calorie intake has fallen. GNP growth applauded but overall poverty situation is declining 63 million people live under the poverty line.

25 millions people in Bangladesh are going to be tomorrow's poor. Among the worst victims of poverty are the rural poor 60% land less, 35%-40% jobless, 8 crore people are deprived from sanitation, 4 crore adult are illiterate in Bangladesh, 2 crore children are deprived from any education, a total of 7 crore people are deprived from health care 30 lac new born babies out of 31 lac are deprived from health services, 20 lac babies born with low weight, 1.5 crore children under 5 years of age are suffering from malnutrition and 20 children every within 5 years after birth.

Key Findings:

- The village is resource poor, about 15 hundred people there is only 85% acres. Most of the people in villages are landless or marginalized farmers.
- Farming is traditional and hence cannot maximize production.
- Only few families who own adequate land can have adequate food all the months of the year
- Landless families depend on different professions to earn their livelihood and they suffer from regular deprivation. In an average, a family can survive about 3.38 months with their own annual income. And a family can also survive only 4.61 months with the income by all members.
- Due to lack of education, training and skills the villagers cannot involve diversified profession.

Policy Advocacy:

CDA's Main policy advocacy activities are enclosed by the Food security through Employment Creation. The 200 Man-days Employment Guarantee Scheme for Rural Agril Labours was the main Advocacy issues for 2007.

CDA published 9000 Posters on 3 Issues of Food security, 3000 Leaflet for Employment creations. 3 Memorandum has been submitted to local administration on the issue of food security by effort of the PO members.

**International Environment Day
Observation**

Haripur UCC president in his speech mentioned that like every year this year also "The International Environment Day" & "CDA's Establishment Day" has been observed in Haripur in a different way with the association of 5 no Haripur & 2 no Amgaon UCC management. I as a representative of all thank CDA

for portioning to observe the day & welcome heartily CDA's activities. I will help for assembling CDA's all activities to become successful as per my capability with this declaration I enclose my speech.

In the discussion meeting UP member Solaiman Ali was present & in his speech he said that "We all to maintain our environment clean & threat free must & will obtain activities to plant more fruit & feral trees. If we perform consequently our environmental balance will be preserved & we will turn into economically self depended". I moreover collected information about the proper utilize of sanitary latrine to the member's who are provided with these facilities through CDA. In this meeting I thanked CDA & promised to provide all possible help for continuing the organisation's activities I enclosed my speech.

Posturing & Leaflet distribution:

On the observation day of International Environment Day & CDA's Institution day I distributed Posters & Leaflets in the city's different important places & even in the People's Organisation (PO).

Closing Speech:

In closing speech Md. Omor Ali of 5 no UCC Haripur & Md. Asmul Haque of 2 no UCC Amgaon said today we are closing this program thanking to them those who are present in this program.

To remove illiteracy & hunger we all the villager's have become active.

I am Jogandar. My home is in Nonduar of Ranisankoil Upozila in Thakurgaon district Our PO is in 8 no Nonduar Union of Ranisankoil. We the members' of Nondur PO in our general meeting decided to go to 8 no Nonduar Union Porisad in order to drop an application for Pusti Ata but the sectary denied accepting our application. When we asked for reason he without showing any logical or clear reason became irritated & threaten us to haul over the coals by peon & even to tie us with rope.

Realizing the situation we at once acknowledged the issue to local UP member & chairman. Later on by the decision of our PO's member we submitted one written protestation correspondence against the Sectary addressing the Chairman.

The chairman promised & guaranteed us to facilitate, he will do correct judgment & the list of Pusti Ata which we submitted will be allocated to every one. Next day according to the list every one has been provided Pusti Ata. To get rid of malnutrition & hunger we all have learnt to acquire all kinds of opportunities & facilities. Only PO has provided the strength & courage so all are thankful to CDA.

CHESTA TURN TO JONO CHESTA

Since 1992 CDA is facilitating a publication namely Chesta which plays a role to pick up the efforts of



poor, disadvantages & marginalized people to create a greater scope of learning as well as for policy initiatives. For the last 15 years, thousands of poor men & women as well as the Samities and PO members of CDA are united and voicing through Chesta against injustice, social discrimination, hunger & malnutrition and for poverty eradication.

Now a day it is necessary to expand Chesta to a more People's oriented publication for a greater impact in people oriented policy reform process, as well as to ensure ownership of Chesta by the people, as a result with the effort of PO members Chesta has reformed as "Jono Chesta" to voiced for people oriented policy reform process.

During 2007 near about 38,806 Jono Chesta has been published and distributed among its PO/Samity Members and to the stakeholders.

CHILD PROTECTION: COMMUNITY MECHANISM AND NATIONAL POLICY.

CDA began its partnership with Save the Children-UK in August 2000 to establish a Juvenile Justice System in the Northern Part of Bangladesh. CDA implemented the "Jail Monitoring for better treatment of Juveniles" project on a pilot basis in 7 northern districts. During later part of 2006 taking into consideration the learnings & results of the 1st Phase of "Protection of Rights of Children in Conflict with the Law" The project was renamed to Child Protection: Community Mechanism and National Policy.

Project Achievements

AWARENESS BUILDING

There is increased awareness of the Children Act 1974, & the Probation of Offenders Act 1964 amongst the District Task Force members and other project stakeholders.

All departments connected with the Juvenile Justice implementation process are giving more importance to the issue.

JUVENILE COURT

A magistrate of the Juvenile Court has been assigned by the official order of the respective Deputy Commissioners in the working area.

ACTIVE DISTRICT TASK FORCE

District Task Forces have been formed by the direction of Inter-ministerial committee for Juvenile Justice (now National Task Force). CDA has been involved in implementing some of the decisions of the District task forces. The respective Deputy Commissioners have given their support to the regular meeting of the task forces on a monthly or quarterly basis.

ROLES OF DISTRICT ASSOCIATION FOR CORRECTION & REHABILITATION OF OFFENDERS

The District Associations for correction and rehabilitation of offenders have been activated and linked to the activities of the District Task Forces.

RELEASE OF CHILDREN

CDA collects lists of detained children on a monthly basis to monitor the number of detained, newly detained and released children.

CDA has developed a liaison with the police stations of the working areas with personal contact, letters & telephone calls, and as a result a large number of children were released from the police stations under Section 48 of the Children Act 1974. During 2007 CDA interviewed children detained in various jails and submitted reports to the relevant District Task Force to assist with the decision for their immediate release. In addition CDA built linkage with lawyers, legal aid committees & legal support giving NGOs like BLAST, CLEAN network, BSAF and BNWLA, TARA to ensure release & rehabilitation of children.

ACTIVE PROBATION OFFICER & DEPARTMENT OF SOCIAL SERVICE

Since the formation of the Task Forces, Probation Officers are playing their part in the process to release detained children. They interview the detained children, collect information from the thana / jail, visit the child's home and consult with the guardians. The probation officers also prepare the social investigation reports and submit them to the concerned Task forces and courts.

COORDINATION AMONGST THE STAKEHOLDERS

Some Thanas regularly inform probation officers and NGO's regarding the arrest of children. The probation officers make regular contact with the concerned courts, jails, Legal Aid committees and other NGO's working for the welfare of children.

COORDINATION MEETING WITH PROBATION OFFICERS

In July 2004 CDA organized a coordination meeting in which the probation officers of 8 project districts were present & formed an action plan to improve the implementation of the project activities as well as the government initiatives.

INFORMATION COMMUNICATION & TECHNOLOGIES:

CDA is keen to establish Information Communication Technologies (ICT) with in it organizations as well as to its PO members on the light of accessing "Right to Information" as a basic human rights. During August 2007 CDA inaugurated it 1st ICT centre based at Mukundopur, Kaharol of Dinajpur district in process through a new project namely "Community for Learning Information Communication and Knowledge (CLICK) in partnership with Department of Research Network (D-Net).

Achievements of ICT

Computer Training Received :	40 people.
Help Desk Support :	433 people.
Computer Print :	26 people.
Photo Service :	55 people.
Offline & Online browsing service :	49 people.
Information service through internet :	879 people

The goal of the Project is to empower the poor and marginalized people through ensuing access to Information to eradicate poverty.

Activities included with these initiatives are:

" Provide offline & online browsing system to supply information to the poor & marginalized people on, Agriculture, Education, Self Employment, Disaster Management, Human right and laws, Health, Appropriate technologies, Rural Employment opportunity, Government forms and Address.



Computer Learners are at CDA's Training

TREASURER'S NOTE

As the previous years, CDA has been audited its entire financial system, accounts and Book keeping upon its organizational financial and business policy manuals by an external Chattered Accountants for the year 2007. The external audit team pointed out some management recommendations for guiding the financial operation and for the good practices in future especially in terms of organizational transparency and accountability.



Apart from the political situation during the year a continuous uncertain project funding, in adequate fund flow, banking policies including some other technical problems were the major causes of the crisis basically it shows the low investment which was badly influenced the ongoing project operation especially upon the different development projects as well as to operate the organizational enterprises.

However the strong facilitative role of the Executive Board, leadership and the management along with the dedicated manpower are able to overcome such organizational plight within the year successfully.

It is my pleasure to convey my best regards and gratitude to the stakeholders of all categories, partners and program beneficiaries, support organizations and the MFIs /Banks, CDA's GB & EC members and the staff members as well whose best cooperation and the contributions are significant to sustain the projects, program and CDA as an organization initiating the self-help concept during the reporting year.

More external support and the philanthropic assistance will be appreciated in future for the interest of the people centered development and for self-governance.

With regards

Adv. Azizul Islam
Treasurer, CDA.
With regards

A handwritten signature in black ink, appearing to read 'Md. Azizul Islam'.

Md. Azizul Islam (Advocate)
Treasurer, CDA

M. ALI & CO.
CHARTERED ACCOUNTANTS

67, Dilkusha Com. Area
(3rd floor), Dhaka-1000

AUDITORS REPORT

The Executive Committee,
Community Development Association (CDA),
Upashahar, Block-1,
Dinajpur.

We have audited the accompanying **Balance Sheet** of the following accounts of Community Development association (CDA):

1) General Account

as of **31st December, 2007** and the related **Receipts & Payments and Income & Expenditure Account** for the year then ended. The preparation of these financial statements is the responsibility of the project's management. Our responsibility is to express an independent 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 statements presentation. We believe that our audit provides a reasonable basis of our opinion.

In our opinion, the financial statements, refer to above present fairly, in all material respects, the financial position of the above mentioned program as of **31st December, 2007** and of the results of its operation audits Receipts & Payments for the period then ended in accordance with International Accounting Standards as adopted in Bangladesh and comply with the foreign Donations (Voluntary Activities) Regulation Ordinance 1978 and other applicable laws and regulations

We further report that:

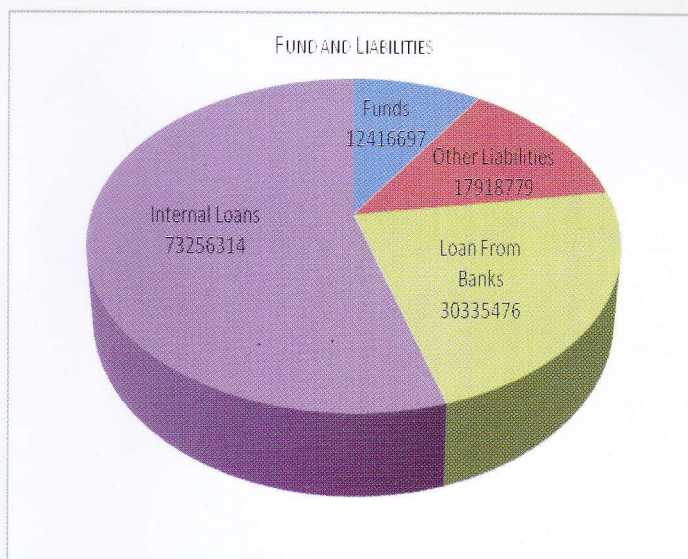
- a) We have obtained all the information and explanations which to the best of our knowledge and belief were necessary for the purpose of our audit and made due verification thereof.
- b) In our opinion, proper books of account as required by law have been kept by the Organization so far as it appeared from our examination of those books proper return adequate for the purpose of our audit have been received.
- c) The Organization's **Balance Sheet** and the **Receipts & Payments and Income & Expenditure account** dealt with report are in agreement with the books of accounts.



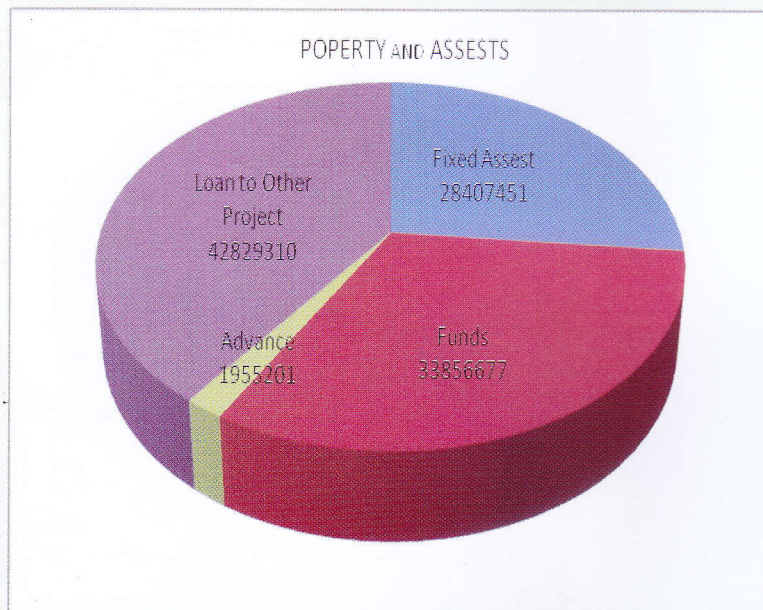
M. Ali & Co.
M. ALI & CO.
CHARTERED ACCOUNTANTS

FUND & LIABILITIES:

Funds	12416697
Other Liabilities	17918779
Loan From Banks	30335476
Internal Loans	73256314

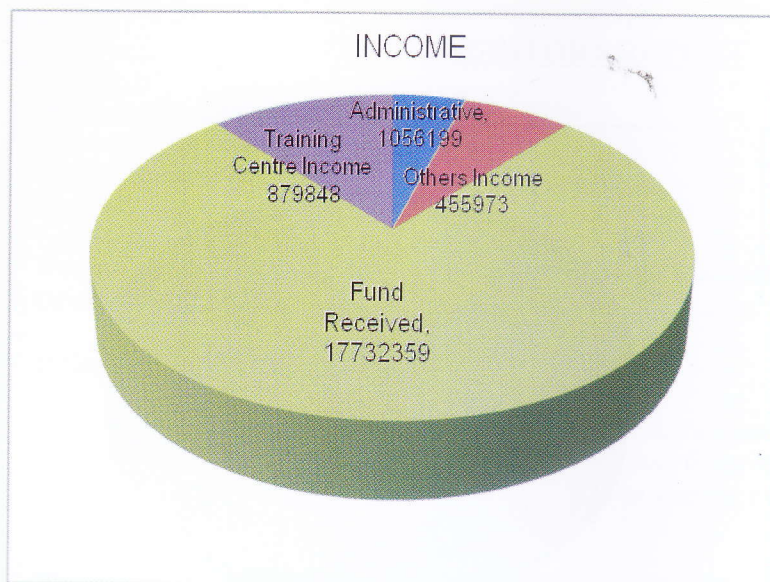


PROPERTY & ASSETS



Fixed Assest	28407451
Funds	33856677
Advance	1955201
Loan to Other Project	42829310

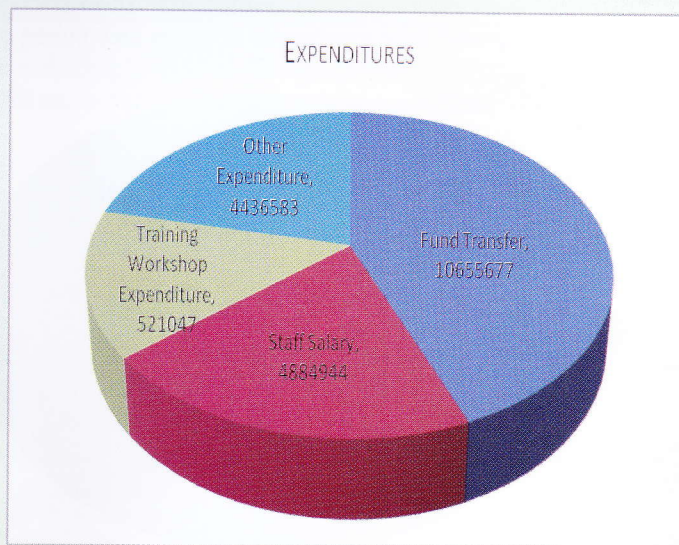
INCOME:



Administrative	1056199
Others Income	1575266
Fund Received	17732359
Training Centre Income	2696918

EXPENDITURES:

Fund Transfer	10655677
Staff Salary	4884944
Training Workshop Expenditure	3521047
Other Expenditure	5297388



CDA'S GENERAL BODY MEMBERS:



Dr. M. A. Razzak,
Chairperson



Md. Saidur Rahama
Member



Ms. Bugum Meherun Nessa Chobi.



Ms. Rashida Begum



Md. Khorshed Alam, Member



Mst. Khodeza Khatun,
Member



Ms. Rshida Khalequ,
Executive



Shah I Mobin Jinnah



Mr. Abed Al, i Member



Dr. Chowdhury Mosakdekul
Iazdani



Dr. Dulal Chandra Biswas



Mr. Azizul Islam



Dr. Halida Hanum Akhter



Mr. Farhatul Islam



Dr. Shahidullah Chowdhury



Ms. Laila Chowdhury



Dr. Halida Hanum Akhter
Chairperson



Mr. Farhatul Islam
Vice Chairperson



Mr. Azizul Islam
Treasurer



Dr. M. A. Razzak,
Chairperson Member



Ms. Laila Chowdhury
Member

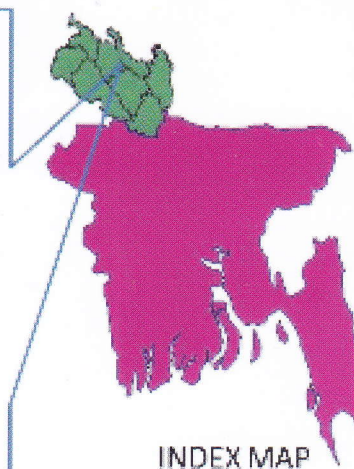
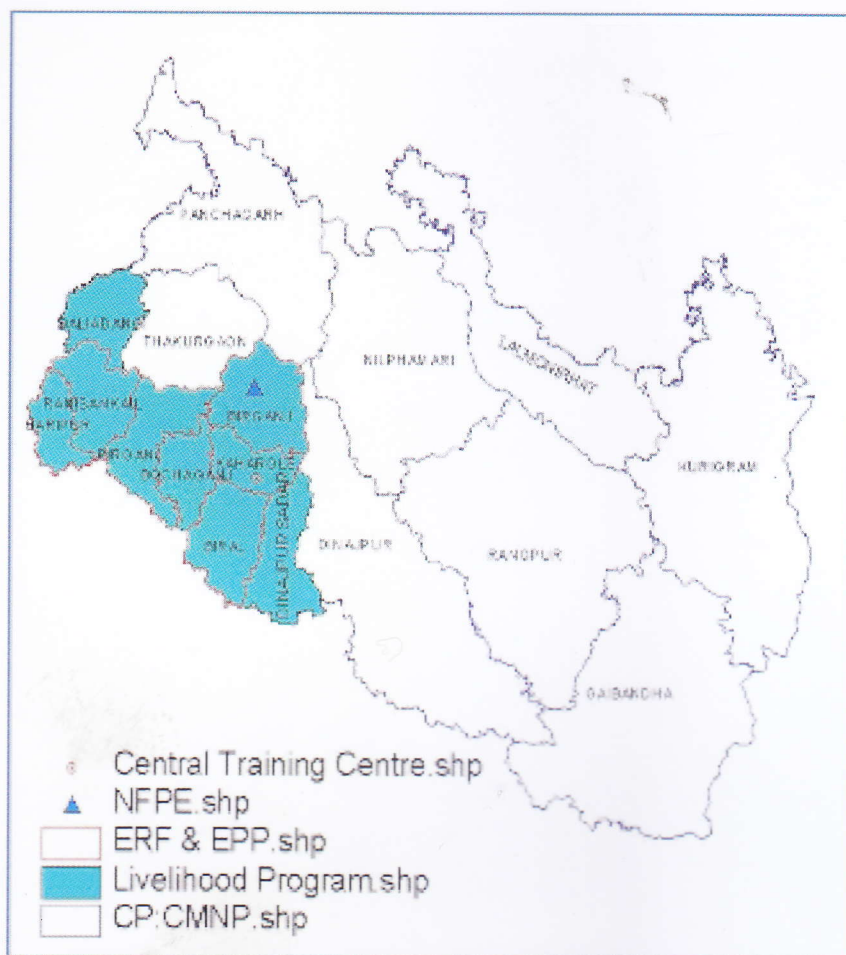


Ms. Bugum Meherun Nessa Chobi.
Member



Mr. Shah I Mobin Jinnah

CDA's Working Area



Program Coverage

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

POVERTY ERADICATION AND PEOPLES EMPOWERMENT



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Website: www.cdapo.org