

# Annual Report 2001

Community Development Association(CDA)

Dinajpur-Bangladesh



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## ANNUAL REPORT 2001

Community Development Association (CDA)

Block #1, Upa Shahar

Dinajpur, Bangladesh

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## Expression of Chairperson



From the very inception, CDA has been assisting the disadvantaged poor people and working for their empowerment and development through an integrated rural development program. CDA believes that if the poor people of the villages organize to take initiatives for themselves, then empowerment will increase and poverty will decrease. CDA is moving forward with the ideology of the uniting of the poor people, and side by side making an effort to build up rapport with the rich and wealthy for ensuring the best use of local resources.

CDA is committed enough to alleviate poverty - so the people in the villages become capable to ensure the good governance, economic self-reliance and secured life. In this case the participation from all sectors of the people is playing a vital role in developing and changing the context of village from the disastrous situation to a positive reconstruction.

In the evolution, CDA's programs reflect the active participation of the poor people in the development process at the local level. All the staff of CDA are engaged diligently in executing the mission and vision of the organization. Heartfelt greetings to all the staff of CDA for their effort of poor people's empowerment and other cultural groups as well.

Thanks to the staff, beneficiaries, General Body, Executive Committee and CDA members who have contributed to this Annual Report 2001.

Hoping the best,

Masud Hasan Chowdhary

Chairman,

Executive Committee, CDA



## Director's Speech

CDA believes in understanding the context of poverty in Bangladesh. Over 80% people of this country live in the rural areas, and 71% of these people are poor. Poverty is a vulnerable condition where people have no resources, no power, and no dignity. The bottom 13% live in abject conditions of extreme poverty. They live in the complex captivity of hardcore poverty, which is an inhumane state without any recognized existence. To breakthrough the imprisonment of poverty, many farsighted steps are to be taken. For CDA, this culminates in an integrated development strategy.



To CDA, development means human development. For more than one and a half decades CDA has been working with the poor people of numerous villages in the northern part of Bangladesh. CDA has been inspiring disadvantaged poor women and men to organize to increase their power. This is accomplished through capital formation by savings, participation in Income Generating Activities (IGA), creating access to resources, and through uniting them in small groups at their own places.

In 2001, above all, CDA has been continuing its' support to build up the wider range of solidarity among the poor. Assistance is provided through the building of a People's Organization in each village where CDA works. Consequently, awareness, capability, economic well-being, as well as the social and cultural conditions of the poor people are on the increase in hundreds of villages through this process.

I am most grateful to the poor people who have given us the opportunity to work with them, and who have inspired us to move forward. I am also grateful to the CDA donors, Executive Committee (EC), General Body (GB), intellectuals from the civil society, partner NGOs and many GO/NGO personalities for their contribution in publishing this report.

In Solidarity & Success,

Shah- I-Mobin Jinnah

Director, CDA

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## Glossary

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BIG	Bio-intensive gardening
CDA	Community Development Association
CEFE	Competency bases Economics through Formation of Entrepreneurs
CHF	Swiss Franc
EC	Executive committee
ECO	Ecological
FL	Functional literacy
GB	General body
GO	Government
GTZ	German Technical Promotion
HRD	Human Resources Development
IGA	Income Generating Activity
ITDG	Intermediate Technology Development Groups
IRDP	Integrated Rural Development Program
MIS	Management information system
NFPE	Non formal primary education
NGO	Non-government organization
NM	Nursery Malik
PO	People's Organization
POC	Program Operation Cell
PRIP	Private Rural Initiative Program
RLF	Revolving Loan Fund
SAED	Sustainable Agriculture for Economic Development
TCC	Thana Co-ordination Committee
UCC	Union Co-ordination Committee
VDC	Village Development Program
VFFP	Village and Farm Forestry Program

## 1. *An Introduction to CDA*

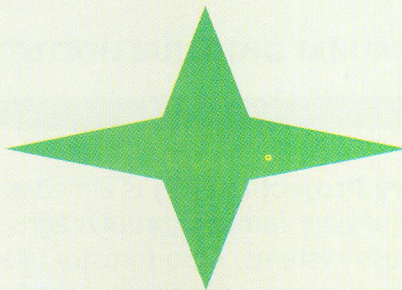
CDA started its operation in June 1986 to assist poor, distressed and disadvantaged people in the northern part of Bangladesh. CDA works in Dinajpur and Thakurgaon Districts

Poverty, hunger, diseases, environmental pollution, social discrimination, violation of human rights and repeated natural disaster are common phenomena faced by the people of this region.

Against this backdrop, CDA nurses the strong belief that the equal development of society can only be ensured by participation of the rural poor women and men in the overall development activities. In the light of this belief, CDA has initiated multiple development activities for initiating self-governance and self-entrepreneurship of the grass roots people. It has been working as catalyst in organising the poor and disadvantaged people (men and women) especially at the grass roots level. CDA's current main programs are Integrated Rural Development Program (IRDP) and the Village and Farm Forestry Project (VFFP).

### *CDA's Vision*

The vision of CDA is a society which is ecologically balanced, socially just and democratic, and where poor are economically productive and enjoy an equitable environment.



### *CDA's Mission*

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



**The Integrated Rural Development Program (IRDP)** is CDA's core program. CDA is presently implementing Phase IV (January 2001 - December 2003) of its IRDP. This phase focuses on:

- Consolidating the existing program activities and strengthening the organizational management capacity of CDA.
- Moving towards attaining self-reliance and organizational sustainability of both CDA and People's Organizations (PO's).
- Planning and implementing activities and strategies for the withdrawal of CDA involvement with matured PO's.

**This program comprised of several development components:**

- Institution Building
- Education
- Human Development Training
- Income & Employment Generation
- Environment & Sustainable Land Use
- Gender Relation & Development

In addition to these major components of IRDP, there are two **support programs**:

- Policy Advocacy
- Monitoring & Evaluation

In 2003, at the end of Phase IV, CDA will have been working for 12 years to mobilize groups of people with the aim to set up self-sufficient and independent People's Organizations (POs). It is expected that at the time of completion, the poor people of CDA would be capable of earning a solid income, and would be able to stand up for themselves and their neighbours. They will improve their status through the direct effects of this program.

**The Village & Farm Forestry Project (VFFP)** is aimed at supporting and promoting an improvement in the livelihood of poor farmers through agro-forestry development. Focusing on sustainable land use systems, Agro-forestry uses practices that are economically profitable, socially just and ecologically sound. This is subsequently helping to improve environmental management at the local level. CDA started with the sixth and last 3-year phase of VFFP in January 2001. The objectives of this phase are mainly aimed at improving access to agro-techniques for the women, the poor, and for the mass of tree farmers, as well as building networks and capacities.

With these two major programs, CDA is improving the lives of poor people in the northern part of Bangladesh. Despite CDA's successful achievements over the years, there will be a continued need for CDA's efforts in the future, because of the high level of poverty in Bangladesh.



## 2. *Integrated Rural Development Program (I.R.D.P.)*

### 2.1 INSTITUTION BUILDING

CDA focuses on building up institutions at the village level. Due to CDA's long-term involvement with institution building, the staff field workers have been able to build the "Core Competency" of village and para-based institutions. Building and strengthening village-based People's Organizations and para (cluster) based Samities are at the core of CDA's mission.

Organization and human development are the main activities of institution building. After completing the analysis of the village survey, field staff visit the houses of the poor people to build good relationships. Most groups are formed through informal discussions with the people about their situation and problems, first on an individual level, and then in larger groups. A Samity group has been formed when the members have formally agreed to meet regularly, to fulfill the group objectives, and start to deposit regular savings.

Samities generally have 20-30 members, and are formed according to gender. CDA has learned from past experience that women are more likely to participate if they do not have to deal with men dominating in the group. Yet CDA's vision involves the development of leadership among women and men, and 75 % of CDA's beneficiaries are women. CDA believes women and men must work together to change society, so at the Village level, the PO's are formed with a mix of female and male Samities.

PO's are formed with a minimum of four Samities from the same village. At least two Samity groups of each gender must be part of a PO. There are two higher levels of institution building CDA is involved with, firstly the (Union Coordination Committee (UCC and secondly Thana Coordination Committee (TCC), which represent federations at the Union and Thana levels.

#### PERFORMANCE OF INSTITUTION BUILDING JANUARY TO DEC 2001

	<u>New in 2001</u>	<u>Year -End Total</u>
Family coverage:	6494	20949
Samities formed:	178	1221
Male Samities:	70	335
Female Samities:	108	886
Membership position:	6568	21657
Men:	1068	5477
Women:	5500	16180
Peoples Organizations:	80	80



## PEOPLE'S ORGANIZATION - ACTIVITIES:

### PO Organization

In 2001, each of the 80 PO's organized a PO Policy Review and Planning Workshops, and formed the following sub-committees:

- Forest committees
- Social security committees
- Disaster committees

#### During 2001:

51,791	Weekly Samity meetings were held
384	PO Monthly meetings were held
25	UCC meetings were held
11	TCC meetings were held

### Training

PO Members received training in:

- Technical / IGA (Income-Generating Activity)
- Human Resource Development / PO Management and Leadership
- Social development and gender orientation

### Group Discussions / Awareness Raising

PO Members discussed the following issues, identified in a participatory manner involving PO Members and CDA staff:

- Environment
- Gender
- Child rights
- Education
- Health & Nutrition (HIV/AIDS, Hepatitis B/jaundice, Dengue fever)
- Day observation
- Democracy & polling rights
- Resource mobilization
- Khasland identification
- Legal awareness
- People's Organization concept
- Wage and employment

## Day Observation Activities

The objective of Day Observation is to raise awareness among grass roots level people. Day Observation is an important aspect of empowerment. CDA tries to explain to the people about the importance of celebrating different days and is involved with lobbying, promoting pressure groups and advocacy. On the different national and international days, CDA gathered the people in different programs like: rallies; discussion meetings in POs; speeches in different places; and networking with the Government (GOB) and other NGOs.

***CDA generally observes 15 national and international days:***

- ★ International Mother Language Day
- ★ International Women's Day
- ★ Independence Day
- ★ International Labor Day
- ★ World Environment Day
- ★ CDA Establishment Day
- ★ National Mourning Day
- ★ Women Torture Day/Yeasmin Day
- ★ World Rural Women Day
- ★ World Food Day
- ★ Begum Rokeya Day
- ★ International Human Rights Day
- ★ Victory Day
- ★ International Child Rights Day



Grass roots peoples observe World Labor Day

During the period from January to December 2001, CDA involved the grass roots people in activities related to six Observation Days. CDA prepared and distributed posters, leaflets, banners, Caps, Festoons and stickers for raising awareness on the significance of the day.



School students and grass roots women observe World Environment Day at Haripur Upazila



Grass roots peoples observe World Women's Day



### Coordination with NGO's and Civil Society:

During the year 2001, 24 NGO and Civil Society Coordination Meetings were held at the Upazila level. Civil Society participants included School Teachers; Professors from Upazila level College; community leaders; Union Parishad Chairman and members. During the meetings, CDA staff disseminated information related to activities carried out by CDA at the Upazila level, such as: Empowerment of poor; Poverty reduction activities; Human Rights including women and child rights; Health and Sanitation issues; Communication, Networking and other Community Development Initiatives.

At the meetings, CDA also discussed its role in transformation activities in the context of different socio-political scenarios, and the roles and responsibilities of NGO's and Civil Society members in the development of rural society.

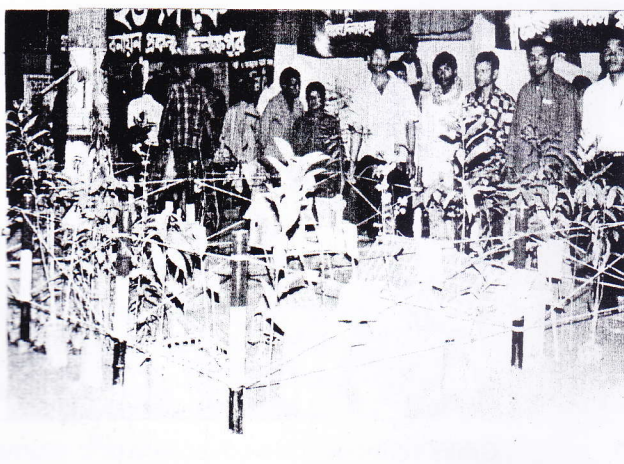
A lot of valuable and positive suggestions and opinions came from the participant's level, which will help CDA in future development activities. Furthermore, the meetings helped participants understand about the CDA's IRDP activities.



#### Civil Society/NGO coordination meetings.

Coordination meeting help CDA and participants share ideas about development initiatives in the community. Participants expressed their deep satisfaction and found much cooperation.

### Agriculture Fair



Agriculture fair in Birol Upazila

Another part of awareness raising was the Agricultural Fair. A major objective of the fair is to strengthen the organic agriculture and awareness-raising among all levels of people. CDA explained to the people about the importance of organic agricultural practices and sustainable land use. CDA organized 8 Agricultural Fairs at district and Upazila levels for the year 2001, and ensured the participation of PO members and Nursery Malik Samittees (NMSs).



Demonstration components of the Agricultural Fairs included: Compost, Earthworm fertilizer, Liquid fertilizer, Botanical pesticides, integrated farm, Ideal farm (Khamar), Wastewater management and different Posters on Environmental issues and Women Empowerment.



Agriculture fair in Kaharol Upazila

CDA received first prize from the honorable State Minister for telecommunication, the government of Bangladesh on the occasion of agricultural fair in Kaharol Upa-zila.



### *Policy Review & Planning Workshop at Village Level*

In the year 2001, CDA introduced a new planning system at PO level in consideration of a 2001 Action Plan. PO 's participated in a PO's Policy Review and Planning Workshop at the village level, along with different stakeholders involved in the whole village development activities. During the period from January to December 2001, CDA conducted 80 POs Annual General Meetings, and conducted the policy review and planning workshop with the participation of POs members, community leaders and local elites at the village level.

**Mr. Josef Imfeld**, Regional Coordinator for South Asia and **Ms Maheen Sultan**, Program Officer from SDC attended in Annual General meeting and Policy review and Planning Workshop organized by Shalbari Dabra Peoples Organization, under Birganj Upa-zila.







**Ms Marjolijn Varhoog**, Program officer from NOVIB attended an Annual General meeting with CDA's Director at Salbari Dabra PO under Birganj Upazila.

## 2.2 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.

In the reporting year the performance of CDA's education program was not up to the mark of the previous year, due to financial constraints. In the working areas the demand from the poor people for Non-Formal Primary Educations (NFPE) Schools was unmet. During January to June, CDA implemented 6 new NFPE Schools in three working areas at Thakurgaon district. During the year, CDA developed curricula for students of Class One and Class Two. The curricula were in bangla and focused on social, environment and child health literacy.



Celebration of new NFPE schools in Haripur Upa-zila with the participation of local community leaders and PO members.





Basic Teachers Training for new school teachers.

## 2.3 TRAINING

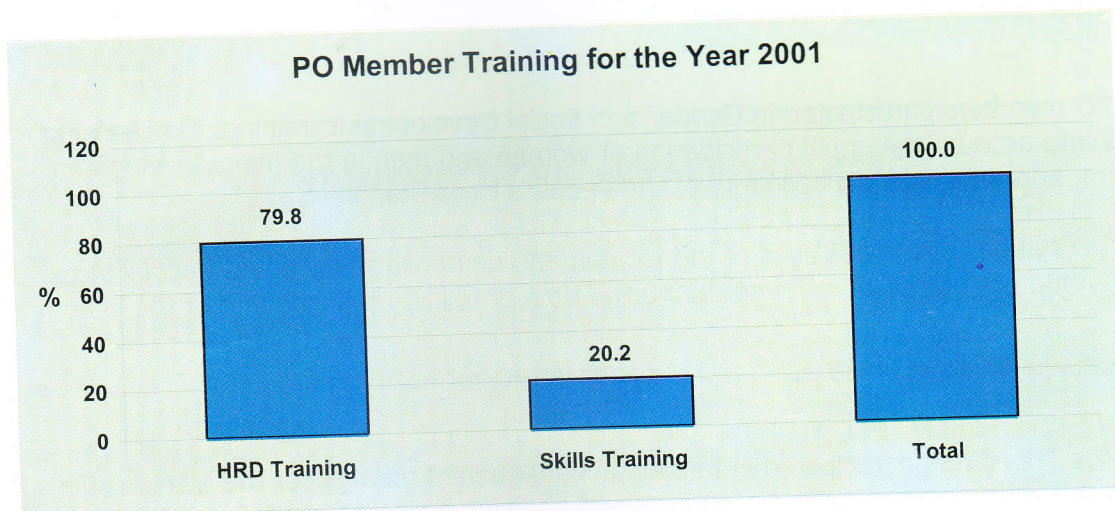
### Goal:

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.

Training for transforming values and change is divided into two parts, focusing both on human development and occupational skills development.



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

**Occupational Skills Development training** is primarily designed for the members of the Peoples Organizations for livelihood.



## **PERFORMANCE AND SIGNIFICANT ACHIEVEMENTS IN 2001 -**

CDA's Training Cell uses creative approaches to develop and deliver the best and most effective training. This is a continuous process that builds on CDA's strengths in responding to the needs of beneficiaries and staff.

Early in the year 2001, CDA's Training cell concentrated intensively on module and materials development. Responding to needs identified by PO members, trainers assisted by other staff, worked to organize several training courses for PO members to improving their skills and capacity. Seven courses were developed during the first six-month period (January to June 2001). Human Development courses for beneficiaries were organized in PO Management and Leadership, Resource Management, Gender and Social Development.

### ***POs Leadership & Management***

172 leaders from 80 POs were trained within the range of 8 courses. The participants were the President & Secretary of village-based People's Organizations. With a view to increasing the leaders comprehension of the significance of unitization and institutionalization, as well as enhancing the capability of the leaders to operate and run the organization for the realization of its goal.

- An intensive follow-up of the participants at the end of the year 2001 found the expected outcomes of the awareness raising were achieved.

### ***Gender and Social Development***

331 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 enhances the solidarity of the People's Organization.

- Changes of the attitudes of the women and demonstrations against social vices and prejudices were found during the time of follow-up at the end of the year.

### ***Resource Management***

100 POs Treasurers participated in Resource Management training for the identification and mobilization of the local resources, as well as for the realization of the utility of savings.

- The follow-up of this training reported:
  - Increased financial savings strengthened sustainability at the Samity and PO level.
  - PO sub-committees were formed to make better use of community resources, such Khas land and ponds, and local bazaar (market) leases.



## Skills Training

Skills training courses provided throughout the year included sewing, bamboo handcraft, fish culture, and livestock.



Bamboo / Handicraft  
Skills Training

- ➔ The impact of these training courses had been very impressive since the purpose of the skill is to assist the participants to fight for a secure livelihood, as well as self-reliance. The follow-up of the courses included case studies of successful PO members (see later in this report). Some PO members, especially women, took skills training and initiated small projects for their personal income generation like poultry, tailoring, fish culture in the small pond within the household.

### SUMMARY OF PO MEMBER TRAINING

➔ POs Management & Leadership Development:	172 PO members trained
➔ Resource Management & Accounts training:	100 PO members trained
➔ Social Development & Gender Orientation:	331 PO members trained
➔ IGA Technical Training:	143 PO members trained
➔ Training of Traditional Birth Attendants:	10 PO women trained
➔ Environment workshop:	80 workshops at village level



## STAFF DEVELOPMENT TRAINING

During the period, CDA organized 4-types of training courses for staff development, based on an assessment of staff needs:

- Program Orientation for Village Organizers and Field Organizers
- Training for Accounts staff
- Foundation training on CDA's IRDP
- Democracy and Voter Education Awareness training.



### **Group work at Staff Foundation training.**

Foundation Training provides a clear idea about CDA's Integrated Rural Development Program, and defines the roles of staff and beneficiaries.

Democracy and Voter Education Awareness for staff



## 2.4 INCOME AND EMPLOYMENT GENERATION

**Goal:** Empower the poor socially and economically

**Objective:** Increase people's own resource base, and give access to income, resources and market to put an end to the exploitation of local moneylenders.

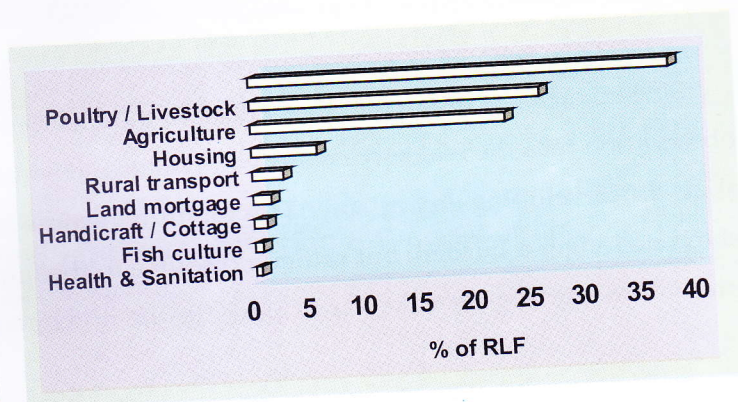
### PERFORMANCE DURING 2001

Group members deposited close to 60,00,000 taka in savings from January to December 200. The total amount was Tk.59,89,194.

Through its Revolving Loan Fund (RLF), CDA dispersed loans to 8956 male and female members. The average loan size was Tk. 2192. Total loan disbursements amounted to Tk. 3,25,41,000.

### USE OF REVOLVING LOAN FUNDS

	%
Petty Business	37.9
Poultry and livestock	26.2
Agriculture	23.0
Housing	5.9
Rural transport	2.8
Land mortgage	1.6
Handicraft & Cottage	1.2
Fish culture	0.7
Health & Sanitation	0.5
Total	100 %



In addition to providing access to credit, CDA organized six Income Generating Activity (IGA) training courses for PO members. IGA Training is designed to increase the income of PO members by improving their technical skills. During the year 143 PO members received technical training in:

- bamboo handicraft
- fish culture
- tailoring
- candle
- soap making



## Success Story

### *"Dulali is no longer a burden now"*

The name of the village is Pike Para in Kaharol Upazilla, where there is a twenty-three year old young divorced woman named Anju Ara (Dulali). She was deceived by her husband within a short time after her marriage. Her father is a day laborer with three children. Previously he was a landless floating person with a grim bite of poverty.

Four years ago Dulali was married at an immature stage of her life. As a familiar victim of the dowry system, her husband had divorced her after two years. Since then she had been living as a burden to her family.

Fortunately she joined in a female group of CDA and received tailoring training for one month. Afterwards, with the help of loan given by CDA to undertake an Income Generating Activity (IGA), she bought a sewing machine and started tailoring as her new profession towards self-sufficiency.

Since then a ray of hope to live a normal independent life started in her life. Present observation tells the real success story of Dulali's self-sufficiency. Now she tells that her skills are developing day by day. Her monthly income is increasing. Her mother tells she is no longer a burden, but rather a resource to the family and she realizes that premature marriage is quite harmful for the life of woman.

The glimmer of survival now shines in the face of Dulali, and she has been very grateful for the IGA support from CDA.



## 2.5 ENVIRONMENT AND SUSTAINABLE LAND USE

**Goal:** Protection and regeneration of the environment, and conservation of natural resources.

**Objective:** Create environment-friendly and sustainable agriculture production systems.

CDA's Environment and Sustainable Land Use program consists of three major components:

- Soil Management
- Water Management
- Sustainable Land Use

Banu Begum, a member of Natun Pather (new path) Women Association of CDA in Ranishankail. This year, she established a nursery in the village Charakdangi under Nekmorad Union.



### RESULTS IN 2001:

#### Soil Management:

- Botanical Pesticides used by 71 farmers, covering 5.8 acres of land.
- Liquid Fertilizer used by 66 farmers, covering 8.0 acres of land.
- Compost Pits used by 1269 farmers.
- Green Manure used by 304 farmers, covering 80.0 acres of land

#### Water Management:

- 1320 Tube wells and 1541 Latrines installed to increase sanitation and clean water access.
- Fish culture increased through 471 Mini ponds established, and 316 ponds covering 83 acres of land.
- Rice fish culture started by 4 Farmers, covering 2.1 acres of land.

#### Environment and Sustainable Land Use

- Posters developed on 12 environment issues, and 1000 posters distributed.
- Bio-intensive gardens cultivated by 517, covering 60.3 acres of land.
- 70 Nurseries developed, covering 11.4 acres of land
- 34125 seedlings produced in nurseries
- 9 Regenerative Agriculture and Integrated Farms
- Small Poultry Farms started by 167 farmers.
- Tree coverage increased by 39595 Trees planted.



## SUSTAINABLE AGRICULTURE for ECONOMIC DEVELOPMENT (SAED)

### A Partnership Project with the Government of Bangladesh

In 2001, CDA introduced a new project under its Environment and Sustainable Land Use program. 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. To eradicate this environmental degradation of soil nutrients, the SAED project seeks to provide farmers with appropriate knowledge and inputs to increase production of cereal, vegetables as well as livestock development, produced through nature-friendly organic agricultural techniques. This will enhance food security, provide a decent quality of life for the farming family, produce safe quality food for consumers, and result in an environment beneficial to everyone.

**The SAED project uses partnerships** to carry out cost effective and sustainable development. CDA worked with 5 other NGOs (GBK, MKP, SKS, SERP, DGUS) to jointly implement the project, supported by the Department of Agricultural Extension of the Government of Bangladesh (funded through DFID). As the lead NGO, CDA took on responsibility for the districts of Dinajpur and Thakurgaon. CDA's participating PO's each selected a core of 500 women and men (in equal numbers) from among the landless and small farmer families and unemployed youth. CDA worked with more than 1900 farmers in total, from 140 villages. Strategies included:



- **Social norms and values in the rural areas amongst the unemployed youths, and women considered** so that they receiving training to take up organically vegetable gardening and livestock rearing as an income generation and family food supply project.
- **Stakeholder support** was obtained through Project Launching Workshops and the use of all the social institutions (mosque, temple, churches, clubs and cultural organization) and education institutions have been included to build social movement in order to achieve a multiple effect from the operation.
- **Farmer Field Schools (FFS) were formed in 3 Unions.** Each FFS is comprised 25 people chosen from among the beneficiaries. FFS provided demonstrations and training related to Organic Nursery development and Livestock rearing, such as: land use, seedbed preparation, seed collection and preservation, planting, intercultural operation, generation, and marketing.
- **Deputy Field Workers** (2 for each FFS) selected to organize events and participate in fortnightly meetings.
- **CDA Staff received training to increase capacity.** This included motivation for men and women, FFS formation, Savings generation, Organic vegetable garden and livestock rearing, Record-keeping and marketing strategies.

## 2.6 GENDER AND DEVELOPMENT

CDA considers Gender and Development as interdependent. Gender equality is a critical issue for ensuring development in CDA's working area. In implementing IRDP and other program components like Institution Building, Training, Education, SAED, VFFP and Human Rights, CDA brings in gender with a view to ensure equal development of the society. Gender needs to be considered in all aspects of the program.

To address the gender perspective and ensure development that leads to equality, CDA considers the disadvantaged position of women in the society. Approximately 75 % of the village level group members are women. Years ago, CDA recognized the need to form separate groups for women so that they can participate fully without fears or domination. Once separate samity groups are well established, it becomes easier for the women and men to work together at the PO level. This strategy has proved to be successful.

CDA is committed to working on gender issues at both organizational level and program level:

- In 2001, CDA held 6 workshops on gender issues and gender policy planning. These were conducted at the Area level for Area office staff of CDA.
- Through its Training Cell, CDA provided a course on Gender and Social Development for PO members.

More sex-disaggregated data is necessary for CDA to do more thorough gender analysis. In the future, CDA wants to prepare a plan to integrate the Gender issue in its entire existing and proposed project, so that Gender is mainstreamed in the organization.



## Success Story

### *"A GLEAM ON A CHANGEABLE PERSON"*

Nurul Amin, was a naughty young man, a second year higher secondary school student. He lives in a village namely Dunghipara, in Haripur thana. He is a member of a farmer family. His father is a farmer and mother works in the home. He has one brother and two sisters.

Though he was the eldest son of his home he had not taken any responsibility. Not only that, he scolded his parents and sometimes he had beat his mother. His behaviour was harmful to the family and to the village environment. The people of the society regarded him as an arrogant man. He never showed any respect to women, even his mother, and even though he was a married person.

As he is a member of Karnafuli (male) Samity, he came to CDA's Ranishankail Training Center to take the "Social Development & Gender Orientation" training. While the training was going on, he asked many questions of the facilitators. He did not do this to irritate them, but because he was serious and wanted to understand.

His mentality has been changed after getting the training. Listening his words it is understood that he is repentant for what he has done to his family and society. It is said that Nurul Amin is a new person with new ideas and conceptions about the relationships between men and women.

After receiving the Gender training he showed a respectable nature to his family and village. Firstly, he begged pardon from his mother for his previous misbehavior. Then he returned the dowry that he had taken from his father-in-law. It was a striking event in the village and observing this, everybody thought, "what is happening in Nurul Amin?".

Yes, Nurul Amin was an arrogant person - but now he takes part in every responsibilities of his family and shows respect to every man and woman. If he finds any chaos in the village against woman he takes the role as a counselor and solves the problem!



### **3. Village and Farm Forestry Program (VFFP)**

#### **3.1 INTRODUCTION TO VFFP**

Forests in Bangladesh cover just 4.5% of the total land surface now and is reducing at over 3% annually. There is a serious and ever-growing shortage of wood for fuel, construction and furniture. Tree production on private land around homesteads and in arable fields is far below than its potential due to low plant, a narrow range of species and varieties, poor management techniques and low genetic quality. Government agencies have paid little attention to agro-forestry. This negligence results in part, from lack of funds, and the fact that it does not fall neatly into the purview of a single department.

In response to this situation, the Swiss Agency for Cooperation and Development (SDC) established the Village and Farm Forestry Program (VFFP). SDC works with an impressive network of over 100 NGO's, of which CDA is one.

The objective of VFFP is to improve the livelihood of poor farmers through promoting agro-forestry on private land, employing sustainable land use systems and practices that are economically profitable, socially just and ecologically sound. This will subsequently improve environmental management at the local level.

Specific objectives are to:

- achieve a wider range of species and varieties available from nurseries
- improve the overall genetic quality
- introduce improved tree management techniques
- start value-added activities through processing, storage and marketing

The implementation of CDA's VFFP ensures participation of rural people, NGOs and government institutes like research institutes and universities in the program. The main target groups participating in the program are women, the poor, as well as the mass of tree farmers. The VFFP program is also working to establish networks with public, private and civil institutions.

#### **3.2 THE NURSEY MALIK (NM) CONCEPT**

The Nursery Malik approach is about creating multidimensional changes in tree plantation in an overall socio-economic perspective. Malik means "holder". Nursery Maliks were selected as Core Farmers (CF) considering the coverage of their homestead and cropland. To enable them to sustain their nursery, support training was provided on: nursery raising diseases, pest management, tree improvement techniques, sapling production techniques, marketing and horticulture





**Monthly  
meeting of  
Nursery Malik  
Samity (NMS)**

### **2001 – NURSERY MALIK (NM) GRADING:**

In the Year 2001, CDA undertook an audit of the nurseries. This was a formal documented assessment based on a NM Grading System developed by CDA's VFFP field staff, SDC's Regional Service Centre, and other partners.

#### **17 components were considered in the nursery audit:**

- |                                          |                                             |
|------------------------------------------|---------------------------------------------|
| ✓ irrigation                             | ▲ road layout                               |
| ✓ sapling separation (fruit & timber)    | ▲ compost pit                               |
| ✓ bed layout                             | ▲ good sapling                              |
| ✓ fencing                                | ▲ mother tree                               |
| ✓ tree renovation                        | ▲ liquid fertilizer and botanical pesticide |
| ✓ shed                                   | ▲ weed free                                 |
| ✓ mulching                               | ▲ gol ghar (discussion/idea sharing space)  |
| ✓ canal layout                           | ▲ soil stock for packing                    |
| ✓ tools/materials for nursery management |                                             |

**Conducting the  
Nursery Audit**





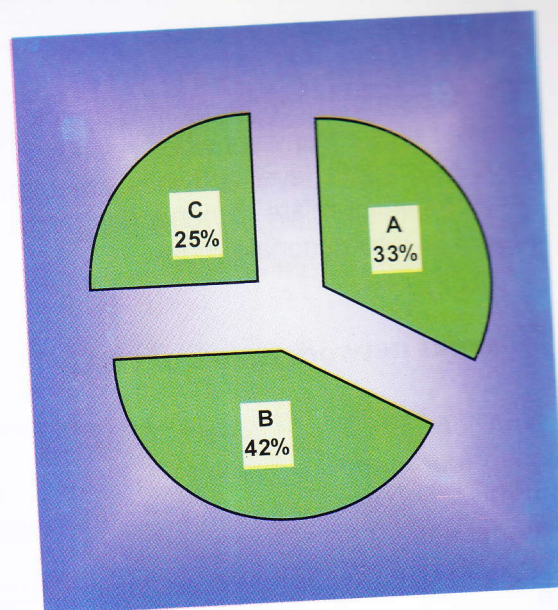
## NURSERY AUDIT RESULTS:

**Grade A** nurseries demonstrated at least 12 of the total 17 components (✓ and ▲).

**Grade B** nurseries had a minimum of 5 out of 9 (✓) from the first column.

**Grade C** rating for nurseries performing below these two levels.

Grade	No. of Nurseries
A	33
B	42
C	25
Total	100



CDA used feedback from the nursery audit to develop a nursery-upgrading plan based on the existing field situation.

## 3.3 TREE FARMER GROUPS (TFG)

Another new initiative in the year 2001 was the formation of Tree Farmer Groups. The NM's produce improved varieties and quality tree saplings, but production is linked to the demands in the market. The purpose of TFGs is to raise awareness in the community about the NM saplings.

CDA organized Focus Group Discussions in the village to discuss the formation of Tree Farmer Groups. More than **260 women and men** from **23 villages** participated. Stakeholders included: Local Government (UP members and Chairman), teachers, local social elites, PO members, and NMs.

Each TFG consists of 20 members selected according to strategic location in the village. TFG members share information and ideas about the nurseries, agro-forestry and VFFP. They received training on: planting, management, tree caring, pest and disease management, tree and fruit entrepreneurship. TFGs use community resources like schools or colleges to hold meetings with students, other PO and community members.



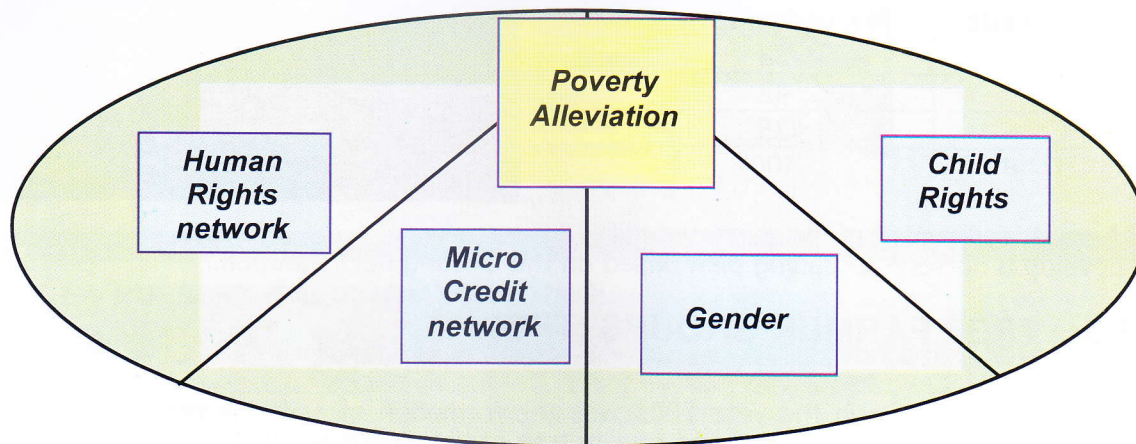
**People sharing experiences at the focus group discussion for TFG formation**



## 4. Networking and Advocacy

CDA has support programs in Networking and Advocacy, which address different Human Rights issues. Many activities related to these programs are integrated with CDA's IRDP, since grassroots level activities are often implemented through the village-based PO's. Some activities relate to networking with other civil society organizations and institutions, as well as international groups.

### Different network issues of CDA:



### 4.1 HUMAN RIGHTS

CDA has been working on human rights protection in its all-working areas. Human rights interventions focused especially on raising awareness of human rights and on services to the landless, Adibashi and other minorities in order to protect their rights and strengthen their existence in this area.

#### In the year 2001, CDA:

- Organized a seminar with civil society on human rights awareness in Dinajpur.
- Provided training for 47 human rights workers, with the cooperation of Nagorik Uddog, Dhaka.
- Developed materials on Human rights.
- Attained membership in South Asian Human Rights Forum and attended conference held in Delhi, India.

**Networks** ➡ CDA is part of the Bangladesh Human Rights Coordination network. Parishad



## A Success Story

### ***Khasland Acquired: CDA Peoples Organization, and Government (GOB).***

This story tells how the Adibashi (aboriginal) landless people from the village of Razarampur (union of Azimpur, Birol Upazila) benefited from the Institution Building and Land Rights activism of CDA.

In 1994 members of People's Organization and CDA assisted the government to identify and acquire 105 acres as khasland which was not known as Khasland. As soon as the khasland was identified, the illegal "landowners" hired some muscle men to harass and terrorize the Adibashi landless.

In August 2000, the illegal "landowners" supported a group to attack the Adibashi in the dark of night. The landless Adibashi were forced to flee from their homes to escape the terrorism and gradually they become united and organized under the Razarampur Peoples Organization. They submitted a memorandum to Upazila and District administration to stop the harassment and terrorism, and to distribute the Khasland according to government policy. 145 landless Adibashi under Razarampur PO then applied to Upazila administration for Khasland.

The Administration cordially received their application and welcomed the collective and united effort of the Adibashi landless. The response was that the administration distributed 53.73 acres of Khasland among 74 families according to government policy in August 2001.

CDA's advocacy role for land rights and the building up the strong cooperation and relationship between Peoples Organization and the local administration was impressive to all.



## 4.2 GENDER

CDA's commitment to gender equity means gender is also a cross-cutting issue that is part of all CDA activities, whether it is related to organizational and policy development, CDA human resource development, village-level community and PO members, or coalitions and networks.

### **Some Highlights from CDA's gender work in 2001 include:**

- Gender and Social development course conducted for grassroots level people of CDA
- Workshops on Gender Issues and Policy held at 6 Area offices for all area level staff
- Attended Narri Pakka workshop

**Networks** ➤ CDA is involved in Narri Pakka network  
➤ CDA is involved with Beijing Plus (+5) Forum (international)

## 4.3 CHILD RIGHTS (SHISHU ADIKAR)

For the development of Bangladesh, CDA knows it is important to be involved with Child Rights issues. Poverty affects children in so many ways. Children represent the future, but they are vulnerable and exploited.

### **In 2001 CDA:**

- Provided education to 780 drop-out students through CDA's Non-Formal Primary Education program.
- Ensured that Child Rights issues were discussed in all 80 village based People's Organization of CDA.
- Observed relevant events such as: Child Rights Week, National Education/Literacy week, International Child Day
- Organized a workshop on Risk of Child Labour, with the participation of Civil Society groups and common people.
- Attended Annual conference of Bangladesh Shishu Adikar Forum (BSAF)
- Distributed Posters and Calendars on Child Rights awareness to civil society and common people.

**Networks** ➤ CDA is involved with Bangladesh Shishu Adikar Forum (BSAF).

## **5. Planning, Monitoring and Evaluation**

### **5.1 MIS SYSTEMS DEVELOPMENT**

CDA believes a sound monitoring system with continuous collecting and analyzing of data is necessary to ensure the high level of program performance. CDA's Planning, Monitoring and Evaluation (PME) cell keeps track of activities and outputs to provide quick information when needed, and to support effective and efficient program management.

In 2001, the PME cell developed new Management and Information Systems (MIS) tools. Supported by PRIP Trust, CDA staff developed a format for collecting field information at three-levels. Information sheets are completed at grassroots Samity group level, Village Organizer level (CDA Field staff), and Area management level. Field level information collected documents CDA's work for sharing with all the stakeholders, and data can be analyzed and returned to the field as feedback and for rectification.

The PME cell was extremely active in 2001. PME Staff produced numerous documents and were busy with many activities:

- Quantitative, Narrative and RBM reports for Donors/partners
- Annual Action Plans and Annual Report
- Job Descriptions and Staff Performance Appraisals
- PO monitoring format development
- Policy Development - Bangla version of PO policy
- Monthly MIS reporting, audit and data summarization for Livelihood program
- Monitoring and Evaluation for Education and Training programs
- Conducting Group gradation survey
- POs indicator development
- Workshops on Organization Development (OD) intervention and IRDP

#### **SAMITY GRADATION MONITORING:**

A key achievement for 2001 by CDA's PME cell was the development and implementation of a Samity Gradation Monitoring survey. The draft survey completed in 2001 provides baseline information for each of CDA's 781 Samities. This can be used to monitor each Samity's progression. The survey also shows a snapshot of how CDA is doing. Results will help CDA determine what interventions are effective, where more (or less) support is needed and whether or not CDA should expand. CDA field staff can compare results to share best practices or identify weak areas to strengthen.

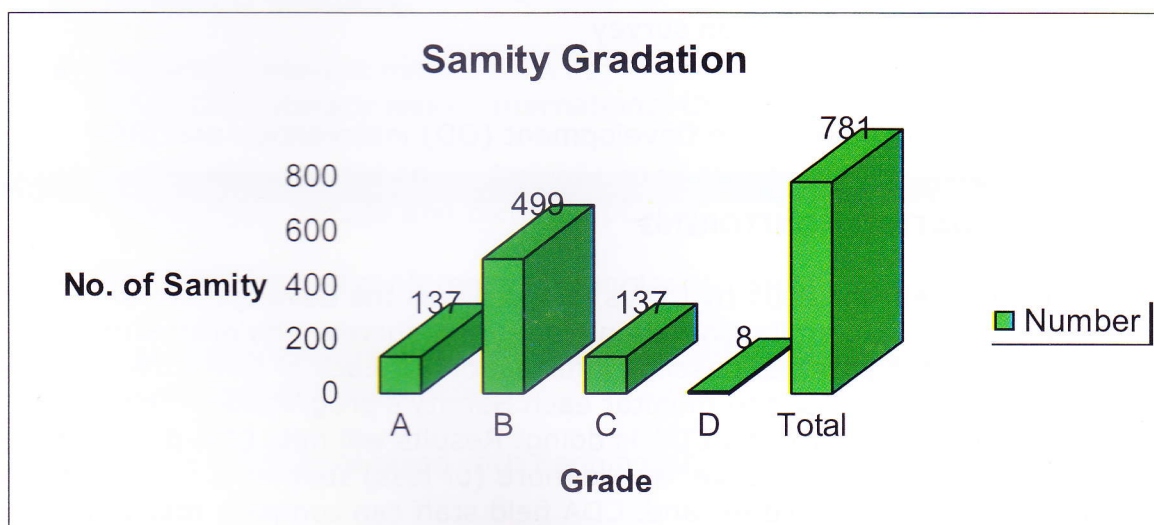


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The Samity Gradation Survey used the following indicators to grade each Samity (781 Samities in total):

- Number of members – Samity size
- Annual plan
- Weekly meetings held
- Attendance rates for meetings
- Weekly savings deposits and payment of loan installments
- Knowledge of 17 promises (related to health, hygiene, gender, education, credit and Samity management)
- Change in managing committees
- Samity members participation in discuss & take decision for resolving the problems
- Knowledge and practice of by-laws
- Independent vote casting
- Use of sanitary latrine
- Use of organic manure
- Mothers and children receiving vaccines
- Marriage registration
- Women's involvement in house level decision making
- Equal education for both girls and boys

#### Results of Samity Gradation Monitoring Survey:



## 6. Organizational Development

The success and growth of CDA since its inception in 1986 brings with it a need to re-evaluate certain systems and structures in the organization. CDA recognizes that to carry out its mission of poverty alleviation through the empowerment of the poor, it must ensure its development programs remain relevant and effective. The organization must also have the internal capacity to manage its programs and personnel. In 2001, CDA continued to strengthen its organizational capacity through a process of Organizational Development (OD).

### **PARTNERSHIPS AND STRATEGIES IN ORGANIZATIONAL DEVELOPMENT:**

In 2001, CDA's OD initiatives were supported by two partnerships - the PRIP Trust and VSO Bangladesh (VSOB). PRIP's involvement with CDA focused on training and systems development. VSOB provided a volunteer to complement the staff team, who worked as an Advisor for Organizational Development. From the Netherlands, the OD Advisor contributed to CDA's OD Team during the first two quarters of 2001. In the last quarter, CDA welcomed a second OD Advisor, also sponsored through the partnership with VSO and PRIP Trust. From Canada, this Advisor will spend two years working with CDA staff to conduct an organizational assessment, and facilitate the development and implementation of a second OD Plan.

### **THE YEAR 2001 IN REVIEW.**

Through the past year CDA has strengthened the staff awareness and commitment to Organizational Development. Building a foundation of support for OD is critical, because CDA believes that Organizational Development is a long-term and systematic process, which involves change, and requires support from all stakeholders. **In 2001 CDA completed its first two-year Organizational Development Plan.** Through a program of participatory workshops supported by PRIP, CDA staff were successful in developing:

- **a Personnel Management Information System (PMIS)**, which involved a review of Job Descriptions, and the development of a Staff Performance Appraisal System and Personnel Database.
- **a Management Information System (MIS)** which examined the information needs and reporting processes used throughout CDA - from village/field level through to senior management at head office.

CDA's 1999-2001 OD Plan also focused on **increasing staff competencies and capabilities**. Staff completed additional training on:

- Strategic Planning
- Financial Management and Financial Information Systems (FIS) Development
- Organizational Management and Change Management
- Gender and Gender Policy Guidelines
- Advocacy
- Credit Management
- Disaster Management



## **OD IN ACTION: A CHANGING CDA**

Through Organizational Development, CDA is examining its organizational structure, and has begun a process of decentralization. This is demonstrated by the creation of 8 Unit Offices, which work under CDA's 6 Area Offices. The creation of Unit Offices was designed to increase the efficiency and effectiveness of program delivery. Major objectives of the restructuring include:

- Reducing workload pressures on field staff and minimizing security issues
- Enhancing CDA's ability to work with beneficiaries who live in more remote villages
- Maintaining close links between management, village beneficiaries and field staff
- Decentralizing management at the Area level which will contribute to the staff skills development

## **ORGANIZATIONAL DEVELOPMENT: INTO THE FUTURE**

CDA is striving to be a dynamic organization that is able to adapt to changing circumstances within Bangladesh and the global community. Future Organizational Development initiatives will build on past accomplishments and organizational strengths. CDA will continue to review the processes used to manage programs and human resources. The Planning, Monitoring and Evaluation (PME) cell is expected to take on an increasingly important role as it develops further methods to monitor and measure the impact of, not just of CDA's programs, but also CDA's Organizational Development Process.

Priorities for the next period include an organizational assessment with a focus on Strategic Planning, Management Systems and Structures, and Human Resource Management including gender analysis. Future plans will take into consideration CDA's unique strengths and past achievements, as well as a transparent and critical analysis of the challenges and obstacles that have prevented the organization from putting all its plans into action in the past. Greater involvement of Area Office and Training staff will strengthen CDA's Organizational Development Process.

CDA appreciates the support of partners in Organizational Development, and hopes the impact of CDA's OD initiatives will lead to enhanced confidence, new and renewed partnerships from international and local donors, organizations and institutions. Most of all CDA hopes that through successful Organizational Development, the organization will be better able to implement programs which strive to realize CDA's vision of a more ecologically balanced, socially just and democratic society.

## 7. Consolidated Financial Statement

### Treasurers Exhortation

CDA has come a long way with the disadvantaged poor people. More than sixteen years of experience shows the way of empowerment of the poor people through a village based Peoples' Organization is the key for sustainable development. The objective of this ideology is to strengthen the capability of the poor people to take the decisions in a participatory way and to create conceptual clarity for greater solidarity. CDA seems to have overcome the hard times



having taken the initiative of identifying the prospects of development thoroughly within its evolving management system. CDA has become successful to keep up with development trends and keep organizational advancement alive through its financial management system.

In 2001, CDA worked to eradicate its financial constraints through transparent reliable financial policy and book keeping system. CDA audits regularly by an internal auditor and hires chartered accounts from the renowned firms. Through this process it maintains financial activities. As in every year, CDA also has executed its annual accounting review by an external auditing firm. I expect the learnings from these initiatives will be the future direction for this organization.

Many thanks to the donors, samity members, and staff for their active participation in this process. Heartfelt greetings to the staff, beneficiaries, General Body, Executive Committee concerned with this report 2001.

Hoping the best of coordination,

**Mr. Farhatul Islam**

Treasurer, CDA



## ACNABIN & Co.

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

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web:www.acnabin.com


### Auditors' Report

We have audited the accompanying balance sheet of Integrated Rural Development Program (IRDP) a project of Community Development Association (CDA) funded by BOVIB and SDC as of 31 December, 2001 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, 2001 and The results of its operations for the year then ended and comply with the Foreign Donations (Voluntary Activities) Regulation Ordinance, 1978 and other applicable laws and regulations.

Dhaka,  
16 April, 2002

  
ACNABIN & Co.  
Chartered Accountants

# ACNABIN & Co.

## COMMUNITY DEVELOPMENT ASSOCIATION (CDA) Integrated Rural Development program (IRDP)

### Statement of Income and Expenditure For the Year ended 31 December, 2001 Project Code BAN-501106-0001161

Income		2001 Taka	2000 Taka
Fund Received	8	9,833,819	4,011,674
Service Charge Collection	9	4,226,661	1,949,038
Format Sales		114,675	23,952
Bank Interest		37,035	5,278
Other Collection		35,802	-
Bank Charge Adjustment		-	1,475
Bad Debt		-	787
		<u>14,247,992</u>	<u>5,992,204</u>
<b>Expenditure</b>			
Women Health Benefit (Net)		78,196	-
Program Expenses		7,835,128	3,458,055
Payment of Service Charge to CDA-G		3,256,461	862,200
Format Purchase		95,644	17,200
Bank Charge		11,008	4,329
Interest on Savings		668,086	462,057
Depreciation		111,769	65,023
		<u>12,056,263</u>	<u>4,868,864</u>

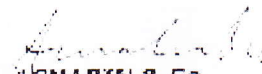
The annexed notes form an integral part of the Statement of Income and Expenditure.

Chief Accountant

Director

This is the Statement of Income and Expenditure referred to in our report of same date

Dhaka,  
16 April, 2002

  
ACNABIN & Co.  
Chartered Accountants



Consolidated Statement of Income for the Year ending 31 December 2001									
	A	B	C	D	E	F	G	H	I
	IRPD	VFFP	General	PRIP	NFPE	NPIF-ASIRP /Partners	Training	Misc	TOTAL
Funds, Grants, Other Income	9,833,819	672,411	474,443		2,243,602	922,427		4,445	14,151,147
Service Charges	4,226,661		3,256,431				31,153		7,514,245
Sales / Other Collections	150,477	137,666	31,661				1,556		321,360
Bank Interest	37,035	9,464		15,184	14,265			78,100	154,048
Support Program Financing			31,828						31,828
Donations / Subscriptions			20,365					12,305	32,670
Interest Recovery								37,741	37,741
Dormitory/Hall Rent							1,582,988		1,582,988
Resource Person Fees							3,000		3,000
Fooding Fees							1,979,986		1,979,986
Registration Fees							56,835		56,835
TOTALS	14,247,992	819,541	3,814,728	15,184	2,257,867	922,427	3,655,518	132,591	25,865,848

Notes:

1. (E) NFPE includes NFPE Proshika, NFPE Prooshika-G and NFPE BRAC
2. (H) Misc includes Provident Fund, Library Account, Central and Area Savings, and LCSP
3. Funds Received for NFPE include BRAC, Proshika and 12 taka overhead funds



Consolidated Statement of Expenses for the Year ending 31 December 2001

	A	B	C	D	E	F	G	H	I
	IRDP	VFFP	General	PRIP	NFPE	NPIF-ASIRP /Partners	Training	Misc	TOTAL
Program Expenses	7,835,128	16,912	767,982			55,641	58,200		8,733,863
Salaries		431,478			89,984		133,221		654,683
Women's Health Benefit	78,196								78,196
Field Travel		114,979			6,419		18,893		140,291
Rent (Office, School)		24,000			21,100				45,100
Office Expense, Equipment, Computer Maintenance		122,197					8,565		130,762
Service Charge Payments	3,256,431								3,256,431
Training, Workshops, Orientation		7,174		222,805	2,637	14,557	12,321		259,494
Exchange Visits, Demonstrations	95,644	12,105				12,154	8,313		103,957
Forms Purchase, Printing, Copying	668,086								668,086
Interest Paid on Savings	11,008	418		1,768	2,133	416	1,109	3,717	20,569
Bank Charges	111,769		327,680				54,822		494,271
Depreciation		90,278					3,652		93,930
Training Material			1,079,258						1,079,258
CDA Contribution			9,849						9,849
Donations & Subscriptions			358,298	896	9,238	40,141	16,249	12,999	437,821
Other Expenses					1,894,737	626,109	54,613		2,520,846
Funds Transferred to Partner NGOs									54,613
Facilities Maintenance							130,350		130,350
Utilities Costs & Electric Goods							1,380,805		1,380,805
Food, Bedding, Crockery							51,966		51,966
Income Tax	12,056,262	819,541	2,543,067	225,469	2,026,248	749,018	1,933,079	16,716	20,369,400
SUB-TOTAL	2,191,730	0	1,271,661	-210,285	231,619	173,409	1,722,439	115,875	5,496,448
Excess of Income over Expenditure	14,247,992	819,541	3,814,728	15,184	2,257,867	922,427	3,655,518	132,591	25,865,848
TOTAL									

Notes:

1. (E) NFPE includes NFPE Proshika, NFPE Prooshika-G and NFPE BRAC
2. (H) Misc includes Provident Fund, Library Account, Central and Area Savings, and LCSP
3. Program Expense includes salaries not noted otherwise, Program Support (B), Farming Costs (F), Training Fees (G).
4. Field Travel for (B) includes Travel Allowance, Motorcycle Maintenance
5. Salaries for (G) Training includes Honoraria



Annex 1 - List of CDA Executive Board 2001

SL	Name of EC members	Designation
1	Mr. Masud Hasan Chowdhury	Chairperson
2	Ms. Rashida Khaleque	Vice-Chairman
3	Mr. Farhatul Islam	Treasurer
4	Mr. Ad. Azizul Islam	Member
5	Joyanty Rani Bala	Member
6	Mr. Rafiqul Islam	Member
7	Ms. Aulokjan	Member
8	Shah I Mobin Jinnah	Director/member secretary



