

CIDA ANNUAL REPORT 2003

Towards Millennium Development Goals

Partnership

Convergence

Livelihood



Community Development Association

Upasahar, Block No - 1, Dinainpur



Community Development
Association [CDA]

Annual Report 2003

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Annex 1 List of Members of the Executive Committee 2002-2003 / 2003-2004

**"Let mutual relationships be built.
This is our human responsibility"**

- Bimola



Comments from Chairperson-

CDA has been working with the poor, landless women, men, children, disabled and with the ethnic minorities to increase their social status and empowerment in the northern districts, namely Dinajpur & Thakurgoan, since its inception in 1986.

In fact in the reporting year 2003 the poor destitute people with whom CDA has been intervening have had access to resources and also participation in main stream development achieving some remarkable capacity which is achieved collectively at the village level of CDA's working areas. The poor people have constructed their own organizations through their self help effort with a view to achieving self reliance and undertaking their own development program initiatives with CDA providing support services and a facilitation role during the period. Another achievement towards the vision is that the partnership with the village based free standing peoples organizations is developed not only with CDA but also with other parties such as GO, NGO and civil society organizations to act and build the local resource based livelihood and transparent convergence mechanism. From now on CDA and the POs will work collectively through mutual cooperation. Development means collective effort and ensuring humanization processes in which a set of forward looking directions are indicated in building human and social capital. To a moderate degree CDA has been capable of innovating and ensuring this kind of model in poverty eradication and empowerment which appears to be a milestone.

For making all the programs of 2003 a success and formulating this report, I would like to thank donor agencies, GB and EC members, civil society members and all the staff of CDA.

With regards

Rashida Khaleque
Chair person

Message from the Director:

Community Development Association came to existence in Dinajpur district in 1986 with the commitment of poverty eradication taking into account the rights of disempowered poor people and ethnic minorities by analyzing the local context of this region. It has implemented its development program in six consecutive stages namely ICDP phases I & II from 1986 to 1991 and later IRDP phases I, II, III & IV from 1993 to 2003. These were achieved with the development cooperation from OXFAM UK, CAFOD-UK, Bread for the World - Germany, NOVIB the Netherlands, Swiss Embassy for Development Cooperation (SDC), BRAC, DAE-DFID and other support agencies within the aforesaid program implementation period.



In these four phases IRDP-IV was illustrative as it was during this phase (2001-2003) that both the donors & CDA had the expectation that CDA would be capable of phasing out People's Organizations so that they have freestanding status as self-help organizations. CDA has been able to transform such a concept into a model. In the paradigm of organizational management according to the need CDA has to some extent been able to concretize and innovate an alternative structure, implementation process, equipping tools and strategy in the area of poverty eradication and empowerment. At present Peoples Organizations have ensured spontaneous integration and inclusion of village people as a self governing structure and are able to build relationships with the local government agencies including neighbouring actors in establishing fundamental human rights issues.

The village based People's Organizations are formally separated through regular monitoring and gradation leading to graduation. After the separation a convergent relationship is created between the PO, CDA, Government and civil society. The separated POs have signed MOU with CDA for implementing the collective projects, and in parallel POs have been capable of making illustrative relationships with supportive GO/NGO institutions for mutual co-operation, access to resources, environmental soundness and access to mainstream development for their sustainability. In the last year of phase IV CDA has maintained its utmost efforts whilst having so many limitations to achieve the following landmarks -

- **Planned targets & effective peoples participation in development initiatives**
- **Alternative structure as PO (Peoples' Organization) at the village level**
- **Self management process and OD**
- **Partnership and new dimension of implementing strategy with POs**

There has been a mid term evaluation which has helped in formulating the future plan in a new way and with fresh eyes. For the time being there might be some shortfalls in financial and organizational capacity for the institutionalization of this self help program which requires more external development cooperation. In this case we welcome appropriate and like minded support agencies to contribute to the mobility of this people's centred model which can play a vital role in achieving the millennium development goals.

In conclusion I am grateful to all the stakeholders, donor agencies, GB & EC members, NGO affairs bureau, NGOs, partners, PO members, bankers, GO officials, the Honourable member of the Parliament of the Peoples Republic of Bangladesh, all the staff and those who helped us in executing IRDP phase -IV contributing to its success and also for the help in formulating this Annual report 2003

Thanking you

A stylized handwritten signature in dark ink.

Shah-I-Mobin Jinnah
Director

1.0 Introduction

CDA started its work in June 1986 with the grassroots poor people in the two northern districts of Dinajpur and Thakurgoan. CDA Beneficiaries face extreme poverty, illiteracy, hunger, disease, social discrimination, violation of human rights and other handicaps. With the integrated development interventions, CDA strives hard to bring about positive changes in the quality of life to the grassroots people of the northern region.

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

CDA's operational areas at a glance

SL	Name of working area/upazilla	Name of the districts
01	Biról	Dinajpur
02	Birganj	Dinajpur
03	Kaharol	Dinajpur
04	Pirganj	Thakurgoan
05	Ranisankail	Thakurgoan
06	Haripur	Thakurgoan
New areas extended		
07	Baliadangi	Thakurgoan
08	Bochagonj	Thakurgoan
09	Sadar 1	Dinajpur
10	Sadar 2	Dinajpur

2.0 Institution Building

Introduction to Institution Building

The implementation steps of institution building are:

- the formation of para based Samity
- increasing membership of para based Samitys
- the federation of all para based Samitys under the village based Peoples Organization providing a united effort of poor people towards empowerment and participation of decision making process.

Each year CDA supports institution building at the village level within the existing working areas of Thakurgoan and Dinajpur districts with a view to empowering the poor people through Human Institution Development (HID). This year CDA facilitated the formation of 135 Village Based People's Organizations (POs) within the existing working areas of Biról, Kaharol, Birganj, Pirganj, Ranishankail and Haripur Upazilla.

CDA's plan is to "adopt rights-based approaches" to achieve greater impact on poverty and social injustice. CDA has accomplished this approach

through training, clarification and internalization of the rights based PO concept among the staff and PO members. This institutional process allows us to better understand the rights based approach across the working area which is helping us to align our work with our vision.

The PO approach focuses on the promotion of strong institutions for the provision of accessible services within the contextual areas of social, political, economic, gender, environment and culture. This approach is sustainable and fosters ownership and control by the POs. POs contribute towards the elimination of some procedural constraints in local service tapping from Nation Building Departments (NBD's). PO's have achieved a significant increase in poor women's participation in local level activities.

"We want convergence for village development & justice"

- Nirala Rani

Institution Building Goal

Landless and disadvantaged poor people emerge as a power group in the society, empowered and capable of undertaking activities on a sustainable basis for the well being and advancement of their socio economic and political situation.

Institution Building Purpose

Building People's Organizations, ensure a self-governing and democratic process.

"Peoples Organisations have increased the power of the poor"

- Sajai Pahan

Institution Building Activities

- Village selection
- Survey and Samity formation
- Facilitation of Samity formation
- Facilitation of the accomplishment of PO profile, village profile etc.
- Facilitation of PO meetings, EC, GB meetings
- Mobilisation of Samity and POs on social issues

Outputs from Institution Building

During the period January to December 2003, the following outputs were achieved:

- 287 new groups formed bringing the total number of Samity to 2,069
- 8,082 new members included in the range of development interventions bringing the total membership in the region of 40,000 members
- Formation of 135 new POs to give a total of 435 PO's
- 129 PO's participated in the UP election from which 46 members were elected

- 14 days observed with their full significance
- 80% of POs have sign-boards as their identity
- Capacity developed to make decisions in the process of self governing systems
- 262 leaders received leadership training and contributed to the organisational management and development
- 137 treasurers received resource & accounts management training contributing to the sustainability of their organisations
- 242 members received gender and social development training contributing to gender equality practice in the villages
- PO representatives are participating in the local issues such as Khasland, vested property, local conflict resolution etc.
- PO members publish their news in the Chesta news paper
- POs have organised cultural events such as local drama and music as part of the practice of indigenous culture.

Separation & Partnership of POs toward Free Standing Organizations

CDA has been organizing the rural poor women and men since 1986 with a view to build up village based institutions for the poor as its mission. It envisions a society of economically productive, people centred democracy, ecologically sound, gender balanced and the practice of indigenous culture on a sustainable basis.

"Along side social change, we should make the effort to stand on our own feet"

- Sundari Hasda, member, Borobari PO

The building of free standing people's organizations has emerged from the ideological point of view, which has originated from the resource poor people for a long time. The realization came to CDA that the poor must step forward through their own consciousness and responsibilities, so that they can initiate development programs by themselves through their own organizations. CDA has been providing training on leadership and management capacity, analytical ability on critical issues & other attitudinal change processes towards self-reliance. It has now covered almost 700 villages where over 2,000 groups (Samity) and 435 POs have been formed in the two northern districts of Bangladesh. On 26th March, for the first time in the history of the organization, the separation process started. Since this time there have already been 25 POs that have separated in the six working areas according to their capacity. The Staff members have accomplished the following tasks for PO separation process:

- Orientation and planning of the phase over: In this regard the following activities were executed:-
 - Orientation workshop concentrating on the concept of free-standing organizations
 - Clarification of the concept of PO separation
 - Clarification on the internalization upon PO phase over

- Identification of the steps to be taken in this process
- Definition of preparatory work at the PO level which is accomplished by the PO themselves
- Action planning and team formulation for implementation.

- Implementation process: In this section, the training cell of CDA organized three types of training for frontline level staff and PO leaders:
 - Strategic Planning training at village level
 - Organizational Management Training
 - Accounts Management.
- Follow up orientation workshop facilitated by the Director: In this section the Director has a role of critical analysis of the process. An output of this workshop is the Memorandum of Understanding (MOU) which is developed in consultation with the PO members, Projects Contract, Bylaws, Organizational rules and regulations through a participatory approach with CDA staff and PO leaders. The POs arrange a phase over ceremony initiating the local level civil society and are able to raise their local level issues in relation with empowerment & pro-poor governance.

Participation in the separation ceremony

During the Separation ceremonies the major participants were the Member of Parliament, Union parishad chairman, members, District Administrative officer (D.C), Professor, school teachers, Upazilla administrative officers (U.N.O, Social welfare officers, Youth Development officer, Agriculture extension officers), NGO officials, Development activist, PO members and other villagers.



The Deputy Commissioner of Thakurgoan hands over the MOU and Contract papers to the PO leader of Nandgoan PO at Haripur Upazilla.



Lt Gen. Mahbubur Rahman MP hands over the MOU and Contract papers to the PO leader of Rajarampur PO at Birol Upazilla.

PO members have access to the Local Government

With a view to ensure participation of the PO members with local governance and integrate them in the mainstream development process, CDA has been inspiring the poor men and women to contest the election of the local level Government bodies for their access to the local level resources, control over the village society and enhancement of the empowerment process amongst the disempowered.

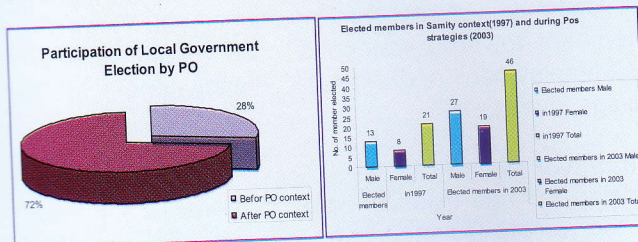
Statistical data of PO member Participation in Local Government Election 2003 (Union Parishad)

Area	Participation		
	Male	Female	Total
Birol	14	8	22
Kakarol	19	8	27
Birganj	9	6	15
Pirganj	7	6	13
Ranishankail	17	11	28
Haripur	15	9	24
Total	81	48	129
%	62.8	37.2	100

Area	Elected		
	Male	Female	Total
Birol	9	5	14
Kakarol	2	2	4
Birganj	2	2	4
Pirganj	3	1	4
Ranishankail	4	3	7
Haripur	7	6	13
Total	27	19	46
%	58.7	41.3	100

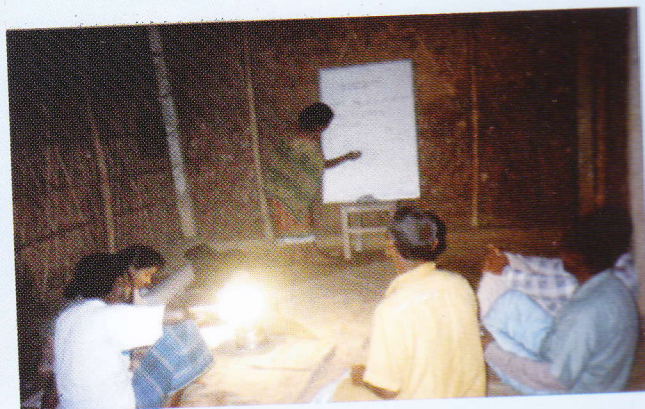
Area	Participants level from PO		
	EC members	GB members	Total
Birol	3	19	22
Kakarol	8	19	27
Birganj	5	10	15
Pirganj	7	6	13
Ranishankail	9	19	28
Haripur	7	17	24
Total	39	90	129
%	30.2	69.8	100

Comparative results between Samity and PO's and their access to Local Government



Capacity development of the PO's over the period

The main goal of each PO is to emerge as a formidable power group and "free standing" organization of the poor in the society. They are empowered and capable of undertaking activities on a



sustainable basis for the well being and advancement of their socio-economic and political situations.

- PO representatives are participating in the local issues such as Khasland vested property, local conflict resolution and local level government administrative agencies.
- PO's are organizing workshops on environmental issues and preparing an annual plan for the entire village.
- The POs establish networks with each other at the Upazilla level for advocating their likeminded issues such as Khasland, protection of women from torture, daily wages and access to local resources.
- POs now regularly publish their information and successful stories in the "Chesta" newspaper.
- PO representatives are participating in national and local level workshops and seminars.
- Alternative leaders are emerging
- The POs are lobbying and advocating at the local Government tiers for access to local resources & Policy change.
- Increasing representation and participation of the POs in the local power structure
- The POs are represented in the various committees of the government, local government and Non government organizations working in the locality.
- The PO members are participating in self-evaluation processes at the PO level.

PO members have access to the Local Gramsarker Committees

Increasing representation and participation of the POs in the local power structure during the formation of Gramsarker Committees. 81 PO members have been selected in this process.

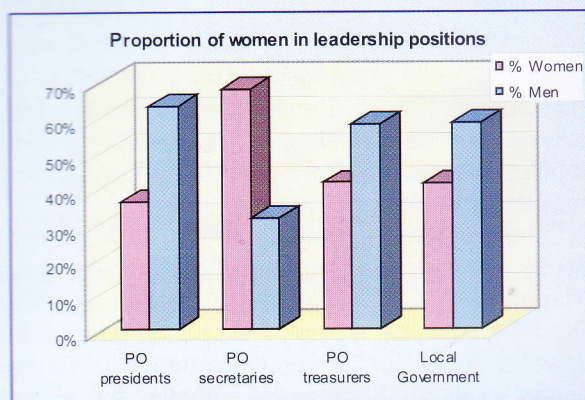
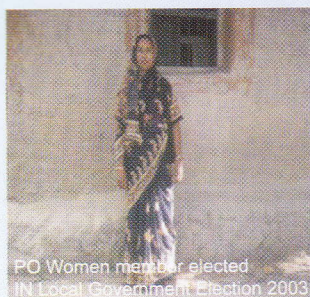
"Decentralisation and access is needed. Poor men and women shall lead the local infrastructure"

- Kozal Rani, member, Bhangbari PO

- The POs are represented in the various committees of the government, local government, Gramsarker, PO body, and non government organizations working at the local level.
- Increased female leadership under the different local level committees and established pro-poor governance

"If I can do it as a woman, every other woman can do it also"

- Anwara



A Study on Udisa People's Organization (PO)

Socio economic picture

This PO is located in the Udisa village of Rani Sankail Upazilla under Thakurgoan district. 80% of the villagers are Hindu & 20% Muslim. Fundamentalism does not exist in this village. Both Hindu & Muslim communities live in a peaceful coexistence. Some of the common festivals of this village are observed as fairs, for example at the times of Durga Puja, Eid-ul Fitar and Nabanno for new rice. Most people of this village are associated with the professions of Jute, bamboo handicrafts, Agriculture, van puller, fish, rice, groceries, fruits, cycle & shallow machine mechanics.

History of PO

The PO was formed in the year 2002 with four Samitys and 110 members. The first Samity, Jagorani male Samity, was formed in 1993 with twenty members followed by Maynamoti Nari Samity. Over time the number of Samitys has increased to four and these are now federated into a village based peoples organization for the following purpose.

Purpose:

- Social Justice

- Access to the local power structure
- Village development
- Collective savings
- Collective projects (income generating)
- Protection from social superstition
- Utilization of local resources
- Women's health services

Achievement towards objectives:

- Mediation & conflict resolution (family conflict & women torture)
- Communicated with government doctors at the Upazilla hospitals
- Executed marriage ceremony without a dowry for a family
- Set up health clinic with a CMP (community maternity practitioner)
- One member representative in the Gramsarker
- Planted trees by the road side
- Communicated with the Upazilla live stock officer for the treatment of village livestock
- Introduced a new approach of fish culture in the rice field
- Repaired a road by own initiative inside the village

Training impact:

- Sewing initiated after a tailoring course
- One participant in CMP training (community maternity practitioner) now practicing in the village
- Formed an advocacy team after taking the advocacy training - two dramas were staged on social superstitions & health clinic for awareness building
- Mobilized 1000 participants in the drama show
- 65% women participated in this drama show for entertainment
- Women are out of home and staging drama for social awareness:

Gender (women) participation analysis: perceived by PO members:

Indicators	High	Medium	Low	Poor
EC meetings		✓		
GB meetings	✓			
Rally, meetings, mobilization		✓		
Subcommittees		✓		
Conflict mediation				✓
Communication & networking				✓
To give memorandum		✓		
Meeting conduct/ resolution writing		✓		

Community Maternity Practitioner (CMP)

Udisa PO runs a health clinic, which is a major collective effort, the detail of which is described below.

Through networking and communication with Health Promotion Limited (HPL), CDA has arranged training on Community Maternity Practitioner (CMP) for PO members towards women & child health services, self-employment and women's empowerment at the village level.

LifeSaver Health Clinic:

Udisa PO has established a LifeSaver Health clinic in the remote Udisa village with the cooperation of

PO members and the CMP trainee. Chandana Roy, the CMP, is 21 years old & married. She has received Community Maternity Practitioner training from HPL over a period of 9 months. During her training period she studied theory of community health issues for 3 months, Clinic visit for 4 months, village level practice for 2 months and Community health survey. She has become more experienced from the Clinic visit. Her confidence areas are maternal & primary health. Chandana Roy is highly acknowledged to Udisha PO because the PO ensured financial assistance for the training fees.

Cooperation with the initiatives:

- Udisha PO & Villagers send patients to the clinic for information as well as treatment
- Cooperation with extending the message of health clinic
- Collective fund mobilization by the villagers for purchasing medical equipment
- Union parshad chairman provided some financial assistance.
- Patients referred to CMP clinic by village doctors
- M.B.B.S doctors from Thana Health centre are cooperating to help with diagnosis



Outputs:

Patients	Type of diseases recorded
During the interview period: <ul style="list-style-type: none"> • Total patients treated by Chandana Roy: 106 (Male = 36, Female = 70) • 22 delivery cases of which 21 were successful • Pregnancy tests: 14 women 	Fever, cough, weakness, pain, dysentery, stomach pain, headaches, gastric, worms, skin diseases, tooth pain, Diarrhoea, Chest pain, Tumour, High blood pressure, low blood pressure, low weight, Heart problems, Malnutrition, Pneumonia.
Service charge received	Remarks
To date the service charge received from patients is approximately taka 8000. The service charge depends on the patient's willingness to contribute. As recognition of the initiative, her first service charge was 100 taka.	80% patients feel well

Impacts

Social:

- Her status has increased
- Positive attitude raised
- Whilst walking through the streets people talk with respect and exchange greetings
- Extending CMP clinic image
- CMP clinic is well known throughout the surrounding 10 km area

Individual Change:

- Increased medicine purchase and sale
- House structure improved by the addition of a tin roof
- Purchase of utensils and cloths for use of the family members
- Imagine of self-reliance

PO and CMP relationship:

- Patient referral
- Sharing on progress
- Regular participation in PO meetings
- Invitation to PO leaders
- Health service to villagers
- Continued support for pregnant women
- Advice received from PO members
- Developed future RGP (revenue generation policy) and RGA policy

Patient's opinions

After setting up the CMP clinic, more advantages are available to disadvantaged villagers' especially the poor women and children.

3.0 Livelihood Program

Introduction to the Livelihood Program (LHP)

The Livelihood Program has been designed to support the income and employment generation activities of the PO members by providing credit and training support. The LH program of CDA has been implemented through the following steps;

- (i) Utilization of group savings
- (ii) Provision of matched credit from the Revolving loan Fund (RLF)
- (iii) Technical assistance through provision of skill and management development training and on the ground technical advice and support by technical component workers

**"Combat poverty in each village.
We are creating employment and
income through the PO's"**

- Rashid, Chair, Atgharia PO

Livelihood program Goal

Empower people socially and economically. Increase income and employment, particularly self employment opportunities for the poor based on productive, efficient and sustainable management of their own resources as well as accessing new resources and opportunities thereby significantly contributing to poverty alleviation and sustainable development.

Livelihood program Purpose

- Increase own resource
- Put an end to the exploitation from the local money lenders
- Create access to income, resources and markets

Livelihood program Activities

- Provide extension services / technical assistance
- Training for skill and human resource development
- Ensure credit for small income generating activities
- Encourage entrepreneurial activities

CDA facilitates the formation of Samitys at grass roots level, mainly on the basis of occupational categories. There are separate Samitys for male and female members, with each group consisting of between 20 and 40 members. In the case that there are 4 groups (a minimum of 2 male and 2 female), a village based people's organisation is formed to establish solidarity among the poor and landless members.

Savings Mobilization in Samitys: Each member in a Samity is expected to save around 15 taka a week but based on membership strata there is some flexibility on the savings amount. After the expiry of a mandatory 3 month savings period, each member is entitled to credit amounting to Taka 2000- 12000. This must be repaid weekly (over 52 weeks in 46 instalments). Savings mobilization and credit disbursement procedures are mostly accomplished at the Samity and PO level. Credit appears to be utilized mostly in productive activities such as small business, poultry, livestock, fishery and agricultural activities. CDA's credit and savings programs are closely linked with the formation and sustainability of village level Samity and POs involving the members.

"Let us have savings and pave the way for our livelihood"

- Jolekha

Small loans are typically used for the following rural trades

Male members	Female members
<ul style="list-style-type: none"> ● cow / goat trading ● groceries ● poultry purchase & sale ● rice purchase & sale ● tea stall ● vegetable purchase & sale 	<ul style="list-style-type: none"> ● bamboo handicrafts ● fried rice ● cake sale in local point or hatbazar ● tea stall ● betel nut

Male members	Female members
<ul style="list-style-type: none"> ● cosmetics purchase, collection & sale ● fruits collection & sale ● wood ● fisheries ● hardware ● cycle maker ● milk collection & sale ● pottery ● agricultural crop cultivation ● housing ● land mortgage 	<ul style="list-style-type: none"> ● cloth/readymade feri business ● cosmetics purchase, collection & sale ● jute products ● sewing / tailoring ● poultry / livestock ● cow fattening ● pharmacy ● CMP ● fish collection & sale (pond leases) ● pottery

New policies & systems adopted in CDA's Livelihood program

A. Expansion of CDA's livelihood programs:

In order to mitigate the unmet needs of the beneficiaries and to increase the program coverage, CDA has extended the livelihood program in Dinajpur Sadar and Bochaganj Upazilla under Dinajpur District and Balidangi Upazilla under Thakurgoan District. By the end of December 2003, the significant performances were as follow:

1.0 Samity position:	323 [Male: 17, Female:306]
2.0 Total no. of beneficiaries position:	6393 [Male: 320, Female: 6073]
3.0 Cumulative Savings mobilized:	(W+V)Tk. 55,09,486.00
4.0 Net Savings balance:	Tk. 36,75,692.00
5.0 Number of loan disbursement :	3748
6.0 Loan disbursement (cumulative):	Tk. 1,95,25,217.00
7.0 Total Service charge realization (cumulative):	Tk. 19,67,826.00
8.0 Portfolio (principal outstanding) :	Tk. 63,90,373.00
9.0 Realization rate % (Ave.):	95.0

B. Member Security Fund:

Upon the demand of Beneficiaries and to cover the risk of CDA's livelihood program, CDA management took the initiative to run a micro insurance system known as member security fund. When a poor person gets admission to a CDA supported PO / Samity the members automatically get the ownership of member security fund. The objective of the member security fund is to improve the image of the livelihood program, to give a one time benefit to LHP beneficiaries and as subsidy to the beneficiaries' nominee. Every year the member pays a membership renewal fee. If any member dies during the time of his or her membership in a CDA Samity, his or her nominee will receive three thousand taka. This new initiative was introduced to CDA's livelihood program in July 2002.

Outputs

After introducing this system, 26 members nominees (Male: 2, Female: 24) received benefits (Tk.3000 per member) under the member security fund.

C. Women's Health fund:

This funding system was introduced in the year 2002 by increasing the interest rate on women's savings by 2%. Generally the rate of interest on savings is 5% but in case of women the rate of interest increases to 7%. The objective of this fund is to provide subsidy to women in times of need as a loan used for health service.

Outputs

- Saved 306,269 Tk by the end of 2003
- Self initiative by women in terms of health
- Gender awareness in the credit program
- Positive influence for women's empowerment
- 25 health workers were trained on CMP
- CMP services provided in the community

D. Loan loss provision:

CDA incorporated the loan loss provision system at 2% flat rate upon monthly total loan disbursement. Loan loss Provision became effective from the 1st January 2003. The provision must be calculated quarterly and reflected in the accounts books.

The Management of CDA acknowledges that 100% of loan realization is not realistic all the time. In that sense a provision of 2% is made available for loans that can not be realized after the loan disbursement. 'Bad debt' is created when a borrower does not repay their loan in a timely manner. Loan loss Provision is accordingly adjusted for the outstanding balance of bad loan borrower. The amount of money which is treated as a loan loss provision is actually preserved in the accounts as a loan loss reserve. As a result, it is possible to calculate the actual profit and loss of the organization. It also helps to calculate the bad loan and finally help to write off the outstanding balance in terms of bad debts.

Outputs

- Built awareness and capability of staff
- Systemization started
- Started loan loss calculation at the field level
- Ensured accountability and transparency of the program
- Reduced the risk to the program
- Developed financial statement

E. Systemization upon loan ceiling and proper Scheme selection:

CDA has developed a technical paper for selecting the preferred scheme and preferred borrower. This is one of the vital works of the front line staff for operation of the Livelihood program. On the basis of loan demand from the beneficiaries CDA has changed its loan ceiling limit, increasing it up to twelve thousand taka and updated the policy.

Outputs

- After the introduction of the system, the risks to the livelihood program are reducing day by day.

- The realization rate of current loans are increasing
- Increased awareness among the beneficiaries to pay the loan in due time
- Increased awareness of the staff not to default the loan

F. Flexible Savings Management:

CDA has started a flexible savings management system. Under this system a member can withdraw his or her savings at any time due to illness, economic crisis, accident or for child education. In this case the member can withdraw 40% out of his total deposition of savings. Many savings holders are getting the benefit from this opportunity during family crises.

Outputs

- Reduced member dropout rate
- Increased member admission rate

G. Special Loan Distribution:

CDA management has decided to disburse a special loan for creating employment opportunity of the rural poor under the scheme of grocery shops, tea stalls, and restaurants. Under this project CDA has disbursed around Taka 7 lakh (700,000Tk) amongst 100 beneficiaries.

Outputs

- Disbursed Tk. 7 lakh to 100 members
- Members benefited economically
- Provision of access to the market
- Increased income of members

H. Guarantee bond:

Recently, CDA management introduced a guarantee bond / deed for loan security. In this paper the borrowers are giving their guarantee to pay the loan in a timely manner as recommended by the small group leader, chairperson, and secretary/treasurer

Outputs

- Reduction in the defalcation rate of loan
- Members encouraged to pay the loan

"To combat poverty we need at least 200 days work"

- Dulal

I. Linkage Program with Sonali Bank, Bangladesh

CDA had collaborated with Sonali Bank through its Rural Credit Division-2 (CCD) to start an experimental credit operation at the field level, achieved through CDF-Dhaka as a member of MFI. The project is for a period of 4 years (2002 - 2006) with a view to promote socio economic development by reducing poverty of the poor group level members. Initially 400,000 Tk has been shared as RLF of which CDA has repaid 50% to the bank. This has been made possible through an exceptional recovery rate (100%) following the repayment schedule and agreement.

Outputs

- Increased CDA's credibility within the banking community
- Increase income and employment opportunities
- Increase the capacity of CDA's staff
- Access to food and nutrition
- Empowerment of the poor
- Access to the market
- Assets Building and resource generation
- Increased savings

"We believe in work, not fate"

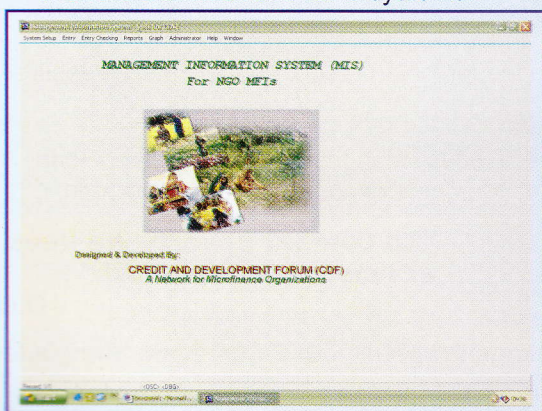
- Narayan

J. Computerization of CDA's Livelihood Program:

The objective of this work was for the improvement of quality management, control, enhanced financial administration and systems, capacity building of fund raising and sustainability of the organization. The computerization expenditure was specially granted by NOVIB. After completion of data input, financial analytical reports and printed data will be available to the CDA livelihood program.

Outputs

- 6 computers installed in HO and Area office
- 5 printers installed in HO (1) and Area office (4)
- Micro credit software purchased from CDF, Dhaka
- Software installed for functioning CDA's livelihood program
- Training provided to field staff who are operating computers
- Data input will be accomplished by February 2004
- CDF is continuously supporting the CDA livelihood program for enhancement of the financial administration and systems.



4.0 Training and Education Program:

4.1 Training

Training Goal

To strengthen the management & occupational skills of the members of CDA's Peoples' Organizations and the CDA staff team

Training Objectives

The CDA training cell will be upgraded both in terms of facilities and professional trainers in order to contribute to strengthening human and occupational skills of the members of the peoples' Organization.

Training for transforming values and changing the context focused both on human development and occupational skills development.

"Training provides the opportunity for employment"

- Husna, member, Sundail PO

Training program Activities

Human development training: is designed for the group members, CDA's staff and other NGO staff. The courses include: awareness raising, development education, group dynamics, leadership development, group accounting & record keeping, monitoring & evaluation and other development issues.

Occupational skill development training: is designed primarily for the members of people's organizations for ensuring livelihood skills.

Significant achievements from January-December 2003

POs leadership & management

The purpose is to develop leadership & some managerial skills for organizational development

- The target for 2003 was to train 270 leaders (presidents & secretaries) representing 135 POs on PO leadership and management. 262 leaders were actually trained with the gap due to illness and family issues.

Resource management & accounts

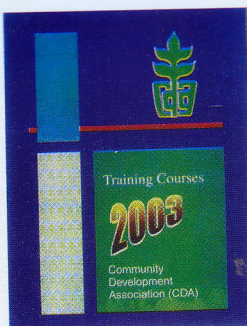
The purpose is the development of local resource mobilization and some accounting skills for organizational management.

- In the year 2003, it was intended to train 135 members (PO treasurers) from each of 135 POs on resource management & accounts. This target was exceeded with the inclusion of another 2 PO's on the course.

Social development & gender orientation

The purpose is to create awareness, ensuring women's participation in the PO as well as in main steam development and consequently promote women's rights & empowerment.

- This is a 2 part training course with Gender & legal aid program components. It was intended to train 257 PO members during 2003 but due to the absence of some participants it was only possible to train 242 people.



- To realize the necessity of accounts keeping
- To know the official norms and culture
- To realize the importance of responsibility

S L	Name of the training	Participant level	Achievement up to June,03			
			Male	Female	Course no	Total
1	Accounts Management	Accounts staff	17	5	1	22
2	Effective Communication	Village Organiser Institution Building	25	12	2	37
3	Official norm and Culture	Service staff	14	2	1	16
4	Orientation on IB Process	Village Organiser Institution Building	118	54	7	172

IGA Technical Training (Need based Skill Training)

Skills training is concerned with developing skills for livelihood & income generation. At the beginning of the year the training cell conducted two field-based poultry rearing training courses, one in the Biral area and another in the Haripur area. The main objective of these training courses was to develop the skill of Poultry rearing and subsequent income generation by the PO members.

S L	Name of the training (PO member training)	Total target	Achievement up to June,03			
			Male	Female	Course no	Total
	IGA Technical Training	135				
1	Tailoring		-	23	1	23
2	Tailoring (Ref)		-	13	1	13
3	Poultry & Livestock		22	55	3	77
4	Fish culture		18	7	1	25
	Total		40	98	6	138

Output of the Skill training

- Seventy-seven PO members have been trained and are now practicing systemic domestic poultry rearing.
- 13 women that had previously received tailoring training were given tailoring refresher training. The main objective was to observe their development of the previously taught skills and to give input for the betterment of their present skills.

"Training increases the capacity for business"

- Nur Islam, member, Okra PO

Staff training:

Three needs based training courses were conducted in the early part of 2003. The training courses were effective communication, accounts management and official norms.

The objectives of these trainings were:

- To know the concept of communication
- To realize the importance of communication in relation with the core competency of the development worker
- To gain a clear concept of book keeping as well as accounting

Follow up activities:

In the second half of the year the training team remained largely in the six working areas of CDA. During this time the team conducted training follow-up and Institution building related activities concerned mainly with the core program component of IRDP phase IV. The following activities and achievements have been conducted in addition to the team's normal training role.

Major Achievements during this period	
Output	Assessed Impact
Training follow-up	
• Contacted 800 training participants	<ul style="list-style-type: none"> • Change in the gender context as women's incomes increase. Women are represented in the local power structure (50% female) • Systemic change in organisation management in 40% of cases • Proper utilization of local resources by the poor women & men under the direction of 30% of PO leaders • 60% skill training participants are now concerned in livelihood activities
Samity follow-up	
• Followed up on 1,200 Samitys	<ul style="list-style-type: none"> • Samitys have discussed health issues to raise awareness and as a result have increased the use of sanitary latrines • Some Samity members received nursery training & are now running nurseries & marketing their produce • Members with handicaps who received training are now running their own businesses • Women's mobility and access to the market has increased • Enrolment in Education has increased • Early marriage and divorce is becoming less common • Asset creation becoming more common especially amongst women.
PO follow-up	
• Followed up on 300 POs	<ul style="list-style-type: none"> • PO leaders communicate & network with local government institutions and other NGO's. • PO's mediate problems • PO's have organised day observation cultural activities • Memorandum have been given to government authorities

Major Achievements during this period	
Output	Assessed Impact
Training follow-up	
	<ul style="list-style-type: none"> Transaction & banking activities Local resources are mobilised PO leaders are leading the protest against violence and torture in society PO leaders are recognised by local government & other institutions
Facilitate PO separation	
<ul style="list-style-type: none"> Separated 25 POs 	<ul style="list-style-type: none"> Self reporting systems developed Partnerships with government youth, agriculture extension, and fisheries & livestock departments Partnership projects developed with BRAC PO's independently corresponding with government & other organisations
Prepare strategic planning	
<ul style="list-style-type: none"> Prepared 24 strategic plans 	<ul style="list-style-type: none"> Able to compare targets with actual achievement and identify gaps
Identify resource person	
<ul style="list-style-type: none"> 300 resource persons identified from POs both in the skill & human development sectors 	<ul style="list-style-type: none"> Resource persons are recognised in the society Some resource persons sell their skills for income generation
Arrange PO internalization workshop for staff & PO members	
<ul style="list-style-type: none"> Arranged 100 workshops at area offices & PO offices 	<ul style="list-style-type: none"> Staff have internalised the PO concept PO members are clear on PO concept & their roles & responsibilities
Issue identification	
<ul style="list-style-type: none"> 50 issues have been identified 	<ul style="list-style-type: none"> Plan and implement fixes for the issues (ongoing process)

MTR mission & subsequent Training cell's efforts

The MTR mission has played a vital role in redesigning the training model. It recommended the internalization of the PO concept across the organization and to conduct some of the training in an outdoor setting. Issue identification for the political strategy is the key to the organizational intervention strategy. Taking into account the above recommendations, this year the training cell conducted a wide ranging month long needs assessment & training programs across the organization as well as at the beneficiaries' level.

The training cell played a vital role in facilitating as well as coordinating all the activities of the PO phase out process. The training team facilitated the in-house training in addition to all the field based activities.

Training for the separation POs & quantitative achievement at a glance:

S L	Name of the training	Participant level	Achievement up to June 03			
			Male	Female	Course no	Total
1	Strategic Planning	Separation PO leaders	28	13	2	41
2	Organizational Management	Separation PO leaders	13	9	1	22
3	Accounts Management	PO Treasurers	14	7	1	21
4	Mediation Tech	Social Committee member	13	8	1	21

On completion of all these activities 25 POs were separated and are now performing their organizational & program related activities on a partnership approach with CDA, GO's and other NGOs.

Major Training Need assessment for the PO members:

Training need at the staff level of CDA:

	Name of the training course	Level of staff
1.	Integrated village development strategy	Front line staff
2.	Facilitation techniques	All levels
3.	Mobilization techniques	Front line & mid level
4.	Team building approach	All levels
5.	Advocacy and networking techniques	Front line & Mid level
6.	Training Of Trainers (TOT)	Mid level
7.	Partnership management	Front & Mid level
8.	Participatory planning & monitoring	Front & mid level
9.	Documentation techniques	All levels

Training for the separated POs:

	Name of the training course	PO level
1.	Partnership management	Separated POs
2.	Project planning & management	Separated POs
3.	Organizational development & management	Separated POs
4.	Accounts management	Separated POs
5.	Advocacy & networking	Separated POs
6.	Income & employment generation	Separated POs
7.	Mobilization techniques	Separated POs
8.	Monitoring & supervision	Separated POs

Major Learnings

The following learnings have been collated during the training needs assessment:

- Samitys will be strengthened if their members are properly oriented on organizational norms
- The program runs more smoothly if Samitys follow the rules & bylaws
- Co-ordination with other NGO's with the POs will strengthen organizational procedure
- POs can be a learning centre for community researchers

4.2 Education Program

Introduction to the Education Program

CDA has implemented functional literacy (FL) for group members and non formal primary education (NFPE) for both the children of the group members and non group members within the village with the co-operation of the POs.

Education Goal

Empowering the poor with basic functional knowledge and analytical skills.

Education Purpose

The members of the People's Organization are equipped with the basic skills of reading, writing and calculation.

"None will be illiterate"
- Ahmed

Education Program Outputs

Students results matrix

Knowledge	Attitude	Skills
<ul style="list-style-type: none"> Increased knowledge on primary health care and cleanliness Increased knowledge on mathematics, science, environment & social aspects, Bangla language and English Created awareness and competency among the poor 	<ul style="list-style-type: none"> Learned courtesy Practiced national values Created a solidarity attitude Increased collective work attitude No discrimination between boys and girls Reduced ignorance Improved the voice of students Increased students mind satisfaction Played together in the school ground 	<ul style="list-style-type: none"> 92% students increased skills in Bangla reading and writing 70% students increased skills in English reading and writing 75% students increased skills in Mathematics 91% students made aware of environmental issues 80% students are able to draw 60% students are able to sing 50% students are able to dance Students able to show their competency for their next schooling

At a glance Year 2003 (IRDP)

Indicators	IRDP phase IV - year 3	Total
No. of NFPE schools	6	6
No. of NFPE Graduates	180 (126 girls, 54 boys)	180 (126 girls, 54 boys)
No. of NFPE supervisors	3	3
No. of NFPE school teachers	6	6
No. of training courses on NFPE	-	-
No. of teachers refreshers	12	12
Chesta Publication	12 issues @ 4,000 copies	12 issues @ 4,000 copies
Monthly coordination meeting	10 meetings	10 meetings

"I have learnt to write my name"
- Josna

Day observations:

National and International Days observed by the students and parents during 2003 were:

- 21st February: International Mother Language Day
- 26th March: Independence day
- 1st Boishak (14th April): Welcoming of Bangla New Year
- 8th August: International Adibashi day (indigenous)
- 4th and 5th June: CDA Anniversary and World Environment Day
- 8th September: World Literacy Day
- 29th Sept. to 5th Oct.: Child Rights Week, Child Rights Day and Girl Child Day
- 16th October: World Food Day
- 9th & 10th December: Begum Rokeya and Human Rights Day
- 16th December: National Victory Day

Need based Education for Empowering the Disadvantaged minorities (NEED)

Dharmajain & Godabari villages under Birol Upazilla in the north west part of Bangladesh are surrounded by the border of India. Taking into account the inadequacy of education facilities for the excluded tribal Adibashi communities in these villages CDA started a project called "NEED" at the end of 2003. Funding support is provided by Ontario English Catholic Teachers Association, Toronto, Canada. Most of the people of these villages are poor landless tribal Adibashi whose livelihoods largely depend on day to day labouring on agricultural land belonging to other people. Contrasting to other villages in this region the socio-economic and cultural context of these two villages is far away from the light of development and civilization. Lack of development facilities, illiteracy, superstition, and orthodox social beliefs have all kept these two villages away from the mainstream development trend. CDA initiated the effort to provide education to the excluded minorities through this project.

Goal of the project

To increase the educational status of the minorities, including Christians, in the specific target areas of this project

Major objective of this project

90% of the minorities including Christian Catholics between the ages of 5 and 50 within the targeted areas receive education.

CDA has addressed the project (NEED) in Dharmajain & Godabri villages as described below.

Dharmajain Village: Dharmajain Adibashi School & Peoples' centre

The overall size of the village is 1.5 square km. It is surrounded by Dharmapur village in the north, Godabari village in the west and India in the south. The village is 26 km from the district town and 15 km from the Upazilla town. 26% people of this village are tribal (Adibashi) and speak in Saountali language whilst the other 74% speak in Bengali. There is a primary school in the village that was established a decade ago for the Bengali speaking but there is neither school for the tribal Adibashi children nor any facilities for the access of these children in the government primary school. To this extent the minorities are being deprived from the light of education.



Birol Upazilla Youth Officer is visiting the Dharmajain Adibashi School & Peoples' centre

Through the intervention of CDA there is now a non-formal primary school with a play ground for the tribal minorities. The construction of the non-formal Adibashi primary school was executed at the end of December 2003. During the construction the Adibashi community participated spontaneously with their contribution of labour, land & unity.

Godabari Village: School & people's centre

The overall size of this village is 1.4 square km and it is also surrounded at its southern end by India. This village is 23 km away from the district town and 14km from the Upazilla town. The demographic picture of this village is such that the population is divided 33% Hindu, 23% Muslim, 27% Adibashi Christian and 27% Moitheli Adibashi. 56% of the people speak in Bengali and the rest in Saountali language. There is no primary school in this village. There is a government primary school in the next village but it has no facilities for Adibashi children. It is clear that in this case the cultural barrier is the key point for lack of access to education for the tribal children.



An Adibashi Woman is working at the premise of Godabari Adibashi School and peoples' centre

Through the intervention of CDA there is now a non-formal primary school with a playground for the tribal minorities in this village. The construction of non-formal Adibashi primary school was executed at the end of December 2003. During the construction the Adibashi community participated spontaneously with their contribution of labour, land & unity. The community feel ownership and now say that "we have sacrificed our land for this school, because the next generation will benefit from it". This is a clear mark of the sustainable development process.

The initiative taken by Peoples organization and Adibashi community:

The Peoples Organizations of these villages in conjunction with the other villagers came to a convergence to initiate & set up an Adibashi non-formal primary school and peoples' centre. Non-formal schools are now set up in each of these two villages. Community participation in constructing the schools was one of the remarkable aspects of this initiative. There has been a school construction committee who looked after the overall project management of the school room preparation and required logistical support. One of the features of this construction is that educational materials have also been developed for students and teachers alike. These include black boards, seating arrangements using jute fibre and bookshelves for the school room. There are two playgrounds in each of the schools. Information on the project execution is regularly given to the Upazilla nirbhahi officer & the local union parishad chairman who from time to time visited the construction activities. Initially the need for the schools came to the area management by the Adibashi people through their collective approach. Later the need was justified by a survey conducted by CDA's planning section and the project NEED was developed for submission to Catholic teachers association.

"We need PO Adibashi schools. Let the Adibashi children learn"

- Dhulu Tudu

Executed activities by school management committee

For each of the schools, there is an eight member committee in which Adibashi, Hindus and Muslims have participated. The major responsibilities of this committee have been:

- Conduct monthly meetings
- Land selection for school
- Assessment of community contribution
- Communicate with GO, NGO & civil society
- Schools priority criteria

Major activity execution and respective output up to December 2003:

Activities	Output	Remarks
Constructing schools in the community	Completed two schools equipped with educational materials in two villages	100% community participation
Developing play ground	Two play grounds are prepared	Play ground size is too small
Providing training to teachers	Two teachers have been selected from the Adibashi community	Training is yet to be provided but process is on going
Door to door visit	Selected 30 students for each school of which 70% are girls & 30% are boys ensuring participation	Motivation for education
Developing curriculum	A curriculum has been developed & material collated	All Adibashi cultural related in Bengali language
Regular monitoring	Monitoring tools have been developed	Activities are being monitored

Other educational issues implemented by CDA through networking organizations

- Orientation meeting on the worst forms of child labour - Organized by CDA / Bangladesh Shishu Adhikar Forum (BSAF)/ ILO-IPEC
- Continuous Education Development Workshop - Organized by CDA & CAMPEE, Dhaka
- Child protection and Child participation - Community Sensitization meeting - Organized by CDA, BSAF and Royal Danish Embassy.
- Material Development workshop with the participation of the learners - Organized by CDA & CAMPEE. Assistance from: The Royal Netherlands Embassy and Swiss Agency for Development and Cooperation (SDC)



5.0 Gender and legal aid

Introduction to Gender and Legal Aid

CDA has provided legal aid services to the victims of violence and in particular to the extreme poor beneficiaries of CDA under Dinajpur district and Thakurgoan. CDA's legal adviser has conducted and dealt with cases in Dinajpur Court for victims and the accused. CDA is determined to ensure the access to justice for the extreme poor beneficiaries. During the reporting period 2003 the Human Rights & Legal Aid Program of CDA dealt with 26 cases by appointing a lawyer as per the direction of the court in addition to the legal adviser from CDA.

Status of the cases

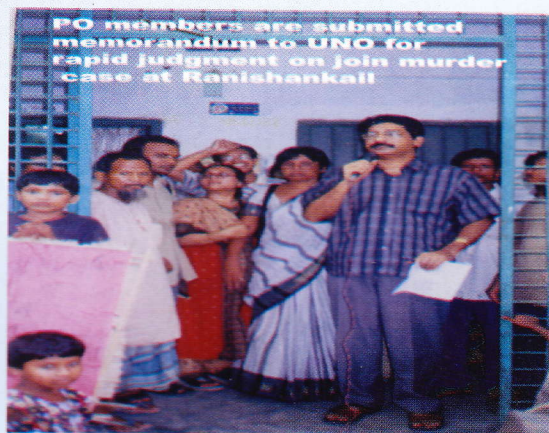
Total number of cases: -----	47
Decision/Resolved: -----	8
Under Trial: -----	39
On behalf of Complainant/Plaintiff: -----	31
On behalf of Accused/Defendant: -----	8

Mobilization Campaign

During July to December 2003, CDA's working area of Ranishankail organized two big mobilizations for protesting against the rape and killing of indigenous women and Double women (Sabina, Khosi) rape & murder.

Violence Against Women in CDA's working Area:

- Trafficking
- Rape and murder
- Acid Violence
- Divorced and threat of divorce
- Child marriage
- Polygamy
- Dowry
- Domestic violence & torture



"If POs united we could eliminate discrimination, poverty and pollution"

- Anwara

Village Based People's Organization protect women from violation.

Participation sought:

- Anti violence messages sent to others PO leaders
- Anti violence messages sent to police stations networking through Thana Coordination committee (TCC)
- Discussions on Violence events at the PO level and Samity level
- Union Coordination Committee (UCC) meetings arranged and responsibility transfer to the leaders on particular issues
- Visit to incident location by PO members
- Discussion and communication to solve problems locally.



PO members demonstrate on Violence against Women at Ranishankail

POs have participated and actively contributed to particular topics in order to pressurize Administration and law enforcing agencies to perform their prescribed duties. Active involvement includes

- The problems are resolved by PO's sub committees
- Organized Rally

"Don't discriminate between men and women, better think as human. The nation will be built"

- Fatema

6.0 Environment & Sustainable Land Use

Achievements for Environment & sustainable land use

During the reporting year 2003, 135 village level Environmental workshops were held with the participation of 8,837 villagers. (3,709 male, 5,128 female). The objectives of the workshops are:

- promote sustainable land use
- protection of ecology
- reduction in the use of chemical fertilizer
- tree plantation
- promotion of organic compost
- reduce the use of polythene bags
- discussion on the advantages of organic approaches.

Two other significant results were achieved:

- Rampur and Razarampur PO participated in a tree fair at the Birol Upazilla parishad premise.
- PO based nursery developed by Senua, Bisnupara, Kornai and Jashai para PO's at the Priganj Upazilla.

Farmers Association

CDA was the lead partner of the ASRIP-DAE-NIPF project namely SAED (Sustainable Agriculture and Economic Development) in 2001 and 2002. During the course of the project CDA provided technical assistance and 100,000 Taka working capital to institutionalise the economic activities of the farmers in particularly RLF towards sustainability.

As a consequence of the SAED project CDA has facilitated the creation of a Krishak Krishani Parishad (Farmers Association) in Birganj Upazilla, Dinajpur district which is a self help organisation. There are 25 groups across 25 villages with a total of 500 farmer members in the association.

The objective for the Krishak Krishani Parishad has been to ensure the continuation and sustainability of the work to eradicate undesired environmental soil degradation through changing farming practices by means of the creation of self reliant, self motivated and self governing farmers groups.

The Farmers Association has made the following achievements during the course of the year:

- Policy guidelines
- Bank accounts and revolving capital
- Credit operation guidelines
- Volunteer staff
- Management committee
- Capacity of liaison with CDA and other actors
- Office and official systems
- Monthly meetings
- Record keeping
- Reporting systems
- Self monitoring systems
- Access to the market

"Vegetable gardening helps to meet the nutritional deficiency"

- Latarani, member, Rajoria PO

Nursery Samity (NS)

Nursery Samitys are constituted in the village with the help of the PO. The approach of Nursery Samitys is the creation of multidimensional changes in tree plantation in an overall socio-economic perspective. After consideration of their crop land plantation and size of coverage core farmers were selected for Nursery Samitys. Support trainings were provided on nursery diseases, pest management, tree improvement techniques, sapling production

techniques, marketing and horticulture. Under the guidance of the POs NS are developing and implementing plans, and strengthening the market system. The Nursery Samity (NS) include the Nursery members, the PO members and non-PO members from the village.



During celebration of World Environment day, Chairperson of Nursery Samity inaugurated a nursery under the Senua People's Organization at Pirganj Upazilla

"We are able to identify the village resources through the PO's"

- Minuara

7.0 Networking and Policy Advocacy

Workshop on Gramsarkar

Organized by: Local Government Engineering Department (LGED), PPRC

The honourable minister of local Government for the People's Republic of Bangladesh inaugurated the workshop of Gramsarkar (village Govt.). The state minister of LEGED, Secretaries, policy makers & other delegates from NGOs were also present. The Director, Training coordinator & a senior trainer from CDA participated in the workshop. The workshop was divided into two parts the first of which was moderated by the Executive Director of BRAC, Ex-adviser of caretaker government. The 2nd part was moderated by the Principal Secretary of the prime minister. The objective of the workshop was to accumulate the recommendations for enhancing the capacity of the newly elected Union Parishad Chairmen & members.

Conference on experience sharing of Institution Building at the village level

Organized by: PPRC & CDA on April 21st 2003

Participants: NGO delegates, newly elected Chairman, member from Rajshahi region and researchers

The conference was presided over by the renowned researcher, Executive chairman of PPRC, Member secretary of PPRC. The participants discussed in detail the capacity, success & possibility of institution building concerning poor people at the village level in Bangladesh. In light of the discussions the participants highlighted some specific recommendations for the Gramsarker formation.

"We need policy reform for employment and food security"

- Sadika Rani

Conference on the strengthening of Gramsarker & Local Government:

Organized by: PPRC & Local government facilitating group in Dhaka

Participants: Government policy makers, researchers, GO delegates, journalist and newly elected Union Parishad chairman & member.

CDA's Training Coordinator and two Union Parishad chairmen from CDA's working areas of Azimpur union parishad Briol Upazilla and Gedura Union Parishad Haripur Upazilla participated in this conference. Many recommendations were gathered from various participants.

Conference on the experience sharing upon village based people's organizations and the possibility of new leadership to be promoted qualitatively

Organized by: PPRC & Local Government Facilitating Group on April 30th 2003

CDA's Training Coordinator and the Union Parishad Chariman of Dhamoir of Birol Upazilla participated in this important conference at national level. Those who participated in this workshop were NGO delegates, researchers, political leaders, journalists and social workers from various parts of the country. The main objective of this conference was to accumulate the recommendations for leadership of the local government.

Participation in combined programs at the national level:

- CAMPEE and CDA jointly organized two training courses on environmental awareness. The training was conducted at the CDA's central training centre in which 77 PO members participated.
- ALRD and CDA jointly organized a training course namely land reform which was held at CDA's CTC. 27 NGO directors from Kurigram and Lalmonirhat participated in the training.
- A trainer from CDA participated in a workshop on Beijing plus Five organized by NAMS, Bangladesh and a book fair organized by UBINIG & Narigranth Prabartana. CDA set up a bookstall

- Policy workshop on protecting Farmers Rights: issues and options. The workshop was held on 1st & 2nd February 2003, was organized by BELA & CFSD and was attended by Shah I Mobin Jinnah.
- Policy workshop on the Rights of water use on 4th June 2003 organized by BELA & BAPA and attended Mr. Shahidullah Ahmed (CDA trainer).
- Policy Seminar on South Asian Human Rights situation organized by SAHAR Forum. Held on 26th April in Dhaka and attended by Shah I Mobin Jinnah.
- Policy meeting of a local World Bank team on 27th April with FNB Dhaka attended by Shah I Mobin Jinnah.
- Summer School for Human Rights organized by ELCOP with a view to policy formulation upon the community law on 21st February at the village level.
- Policy on local Government meeting with World Bank team and PPRC representative on 11th June 2003 attended by Shah I Mobin Jinnah.
- NGO's meeting on Self-help promotion at RDRS, Thakurgoan on 8th June 2003
- 2-30th May 2003 WTO policy by LDC's civil society meeting attended by Shah I Mobin Jinnah in Dhaka.

Participation in workshops, Meetings and Seminars

During the period July to December 2003, CDA's Director participated in workshops, meetings, and seminars at various levels:

- Seminar on human rights and good governance organized by PPRC & Manusher Jonno on 31st August 2003.
- Meeting of ICC VFFP at Rajshahi on September 2nd 2003.
- CDA's Annual General Meeting at Central Training Centre 30th September 2003.
- SARC Sanitation conference at Bangla-China Friendship Auditorium October 21st -23rd , 2003.
- Annual staff conference and planning workshop at CTC 1st Dec 2003
- DNFPE workshop at CIRDAP. The workshop was organized by CAMPEE on 9th Dec 2003.
- Observation of Human Rights Day and submission of memorandum to deputy commissioner Dinajpur on 10th Dec 2003.
- Representation in the WSF campaign on 14th December 2003. The campaign was organized by WSF and northern region, Dinajpur
- Divisional meeting at Rajshahi, organized by the divisional commissioner for Juvenile Justice on 18th December 2003.
- Attendance at a big landless mobilization and rally which were organized by ALRD-ASOP-DMSS-Mitali Joypurhat on 20th Dec 2003.

8.0 Organizational Development (OD) Activity

Objectives of Organisational Development

Working with counterparts to improve the organizational capacity of CDA in order to be more effective in delivering services and implementing programs that will contribute to the development of disadvantaged groups.

Organisational Development Activities

The Organisational Development work has been facilitated by a VSO volunteer placement, Dana Rudiak from Canada with the assistance of PRIP Trust. The following activities have been completed to achieve the objectives.



- Staff survey for Organizational Assessment
- Staff turnover survey

Organisational Development Output

The following systems and changes have been introduced:

- OD team formulation
- Staff retention committee formed
- Developed organization's annual report format
- Feedback system introduce
- Inclusion of the female staff in the POC
- System to gather information
- Participation in monthly co-ordination meeting -OD representation
- Improved Gender Policy Service rules
- Participatory staff appraisal system
- Computerized data base system
- Developed policy guideline
- New organogram and job responsibilities
- Dropout protection committee formed to reduce staff turnover
- Demonstrated effective process to gather information and including effective use of staff resources
- Create English speaking environment at head office/senior management
- Improved decision making system

Benefits and Sustainability

At the individual level:

The communication skill in English has been improved amongst the staff at the senior level. The staff from the M&E section also benefited from this placement in terms of improving report writing and analytical skills. Positive behavioural change of the senior management in relation to gender and sharing mentality. As a result CDA's staff capacity in terms of skill has increased.

Organizational level

A number of systems have been developed within the organizations which are already mentioned above. As a result of these systems, the organization has built up the capacity to provide more effective services from the staff to the beneficiaries through its existing activities

Program/Sector level

CDA is developing the capacity of the Peoples Organizations at the grassroots level in the areas of management, planning processes, M&E systems, advocacy & networking. Therefore the changes within CDA will help to develop and assist the partner Organizations in the improvement of their social and economic development of the disadvantaged people.

9.0 Planning, Monitoring & Evaluation (PME cell)

PME Activities

CDA's PME Cell performed the following activities during the course of the year.

Planning

CDA's PME Cell facilitated the preparation of the organisation yearly plan 2003 and six monthly planning activities.

Monitoring

The PME Cell performed regular monitoring of Samity performance, PO performance, livelihood activities and achievements as well as their other activities. Monthly MIS reports were prepared for the management. The PME cell introduced a self-monitoring system for all PO levels through the development of tools, an orientation workshop and field exercise. New tools were developed to measure RLF progress, for the assessment of training impact and a survey format was designed for measuring the impact of the Livelihood program. Six PO level Focused Group Discussion's (FGD's) were conducted.

Evaluation

PO level visits were conducted for the evaluation of their self planning processes. Six area level workshops were organised to discuss the measurement of the achieved output and learnings from IRDP phase IV. Four PO workshops were conducted in the Birol Upazilla to assess their problems and replan for their needs.

"POs can take the lead in implementing needs based projects in the village"

- Amin



Research and survey related activities

During the year the PME Cell conducted several surveys and research activities:

- Samity Gradation Survey
- Household food survey report
- Rural Livelihood Survey
- PO base line survey
- PO Gradation Survey (only separated PO)
- Information on union level health centres.
- Urban waste and garbage management survey at the Municipality area
- Information was documented on POs, Samitys and members.
- Internet based research
- Village based coverage assessment study
- Staff turn Over (STOA) Assessment survey

Report writing

Annual report writing, six monthly qualitative and quantitative report preparation, Monthly MIS/ monitoring reports & consolidation. Case studies were collected and documented.

Internal Auditing

During Jan-June 2003, all CDA working area accounts were audited. SAED project partners accounts were also audited namely DGUS, MKP, CDA, SERP SKS, GBK according to the Auditors Report of Ahmed Chartered Accountants. Reports and clarification preparation for NGO affairs bureau.

Other PME activities

Tasks assigned by Director, Project proposal design & preparation for various donor organizations, preparation for donor visits and support to others programs.

10.0 Protection of Rights of Children Come in Conflict with the Law

Introduction

In August 2000 CDA and Save the Children UK developed a partnership program on a pilot basis entitled "Monitoring Jail for Better Treatment of Juveniles" for execution during the period of September 2002 to July 2003. The project dimension was changed after taking into account the learnings and results from the pilot and the project was renamed "Protection of Rights of Children Come in Conflict with the Law" (August 2003 - July 2005). The new project has been implemented in 8 Northern districts of Bangladesh namely Dinajpur, Thakurgoan, Panchagarh, Nilphamari, Rangpur, Lalmonirhat, Kurigram and Gaibandha with a view to reduce the number of children in Jail. Essentially this project encompasses the Children's Act 1974 and UN convention on Rights of Children. In the reporting year there have been some significant achievements:

Task force formation

As per Government decision, Task Forces have been formed in each working district. CDA is a member of the District level taskforce. The Task force has been formed with a view to establish juvenile justice systems and especially to release detained children from jail.

Social Investigation Report

With the initiative of CDA the process of preparing Social Investigation Reports is being activated by Probation officers & Social welfare officers. These reports function as an alternative process to police investigation. The reports assist Courts and Task Forces with legal disposal. As a result the Task Force is now in a convenient state to take relevant decisions for the release of children from jail.

Case history

The Implementing NGO is collecting information by interviewing the detained children and jail authorities. This information profile helps the media publication, Task Force and legal authority with submitting reports. During the reporting period 45 case histories were conducted by CDA project staff in various district jails.

Communication and networking

Communication and networking are major activities in this project. Communication and Networking are vital

to help organize meetings on juvenile justice issues, sharing and discussion for legal steps and other procedures. The major communication and networking stakeholders are: GOB officials, Deputy Commissioner, Additional District Magistrate, Magistrates, Probation Officer, Deputy Director of Social Service, District Women Affairs Officers, Department of Police and Jail Authorities and District Bar Association, Public Prosecutors and Special Public Prosecutors, Public Representative, Journalists, civil societies, others NGO's, Ex-officio and Non-official Jail Visitors. All these parties played a vital role in executing the project activities.

Meeting Workshops on Juvenile Justice

CDA organized a district level workshop with GOB and other relevant stakeholders to establish a functioning juvenile justice system. CDA is also conducting a follow up meeting for measuring the progress of the overall situation of children come in contact with the law.



Mr. Moslehuddin DC and Mr. Kamal SP attended the workshop along with others

Number of Detained Children

Another feature of this project is the need to collect a list of detained children and segregate these as per criteria (petty offence and severe offence). It has been observed from this process that the number of detained children is being reduced and the real information of the detained children is exposed to the relevant authorities.

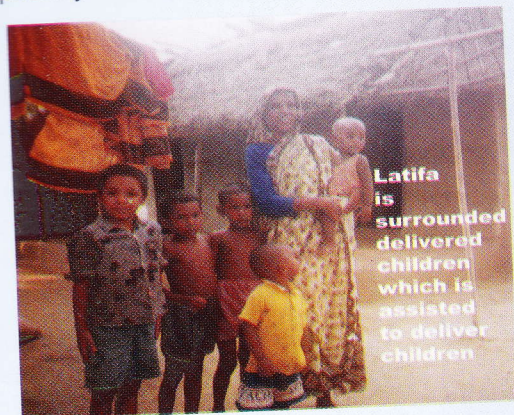
11.0 Case Studies

11.1 CDA Samity helped me to "save the lives of pregnant poor women in the village"

Introduction

Latifa begum is living in Gridarpur under Birol Thana of Dinajpur district. She has two children, a 15 year old daughter and an 18 year old son. Her daughter

Umme habiba is not continuing with her education due to the cost burden on the family. Her son Mizanur Rahman is working as a Van driver, day labouring and gets involved in the seasonal vegetable business. Latifa begum is providing support services on traditional birth attendance (TBA) and primary health to pregnant women in the village.



Statement of Previous situation

Latifa and her husband lived together by day labouring and were treated as landless householders in the village. Latifa was overwhelmed with the pregnancy of daughter Umme habiba and the death of her husband in hospital from an undiagnosed disease. She also started to suffer from a shortfall in income. She suffered from scarcity of basic needs such as food, clothing, and for money for medicines and housing.

Help offered by CDA

CDA offered to help by providing Traditional Birth Attendance training (TBA) through CCDB because Latifa already had some idea about the subject. Most of villagers are not aware of pregnancy issues such as nutrition, boomating, abdomen pain and health care. They are not able to relate with the complexities associated with pregnancy. Latifa felt that TBA training would be a help to the villagers.

CDA Intervention

Latifa received TBA training from CDA. In addition she received several small support loans through the CDA livelihood program.

Benefit after intervention

Since her training Latifa has started practicing her TBA skills amongst the villagers. The benefits have included:

- 110 poor children delivered with assistance of Latifa Begum

- Poor women are able to decide whether they need to visit a hospital or can stay in the village when pregnancy related problems occur.
- Villagers are made aware of the importance on TBA issues
- Villagers are made aware of wrong treatment by the village doctor
- Improved communication from villagers to Thana doctors headquarters
- Women are made aware of food and nutrition during their pregnancy
- Reduced complexities related to pregnancy among the villagers
- Latifa is providing continuous consultancy support on TBA to the village women
- Latifa is co-operating and consulting with the hospital on some serious pregnancy related problems

The changes

People come to Latifa's house to seek support on polio, vaccination and check-up programs at the village level. Villagers and their relatives respect Latifa. People exchange views and share their TBA problems with Latifa in the village streets. On occasions other villages will request Latifa to help with complexities during delivery. Since the completion of her training Latifa has earned approximately two thousand taka. She has received cash and clothes (Shari) as honorarium. She helps her son with his cropping and seasonal vegetable business. The change in Latifa's situation has been made possible through her commitment, sincerity and through CDA's intervention.

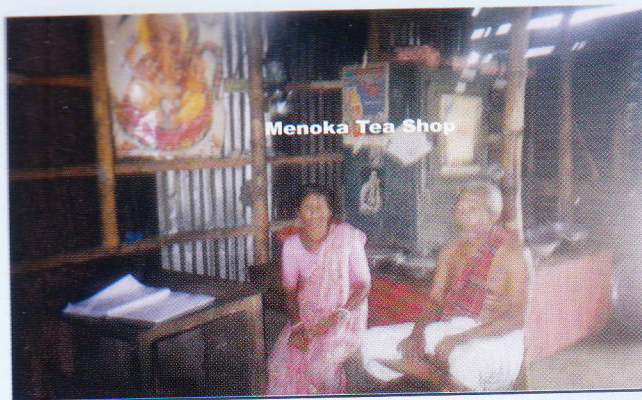
Expectations of CDA in the future

Latifa expects CDA to help with refreshers training on TBA and provide instrument support.

11.2. "Empowerment through Market Access"

Introduction

Menoka Rani Roy is living in Chetra Bazar under Birol Upazilla of Dinajpur district. Menoka has four children (3 daughters and 1 son). Two daughters are married and living in their husbands' houses. Her youngest daughter (11 yrs) is not continuing her education due to the long distance between their home and school. Her son (14 yrs) is working with her in the tea shop.



Statement of Previous situation:

Menoka and her husband lived together by day labouring in the village of Chetra under Birol area. They were treated as landless and vulnerable householders. Before CDA intervened Menoka had no tea shop in the Chetra bazar and no household assets. The household income was approximately 1500 taka per month. This income was insufficient to maintain their basic needs.

Help offered by CDA

CDA's village organizer motivated Menoka to join the Anjali Womens Samity in the village, to attend regular meetings at the Samity level and to keep her small amount of savings in the Samity accounts.

CDA Intervention

Menoka has received several loans from CDA's livelihood program (LHP):

Stage of loan	Amount (Tk.)	Use of loan	Payment status
1 st loan	2000	Tea shop	2000
2 nd loan	3000	Increase capital in tea shop	3000
3 rd loan	5000	Increase capital in tea shop	5000
4 th loan	7000	Tea shop & Timber business	1050 to date

Benefit after intervention

Menoka opened a tea shop in Chetra bazaar. Chetra bazaar is expanding almost daily with new shops and it has started a weekly hatbazaar for the villagers. There has been a corresponding increase in the number of people visiting the market. As a result the sales increased in Menoka's tea shop and so she was able to increase her investment with the cooperation of CDA's livelihood program.

The overall changes to Menoka household are:

Household level:	Tea shop level
Monthly income: 3,000 (approximately)	50,000 taka capital revolving in the tea shop and timber business including furniture and necessary materials for service
Livestock: 6	
Housing by: Tin Roof	
Chaki: 2	
Tubewell installation: 2	
Jewellery and utensil	
Improved feeding pattern	
Able to arrange marriage ceremony for 2 daughters	

On a social level Menoka has improved her dignity, identity, maintains her existence and has built relationships with the villagers and outsiders. Villagers invite Menoka to social customs by special request. The change in situation has been made through CDA's help with the tea shop and market access. Menoka, her husband and her son work together in the tea shop.

Expectations of CDA in the future

Menoka expects to be able to take out a large loan in the future for well defined housing for the tea shop and home.

11.3. A study upon Debhatra People's Organization

Introduction

Debhatra PO is located in the Debhatra Village under the 5 Haripur unions & Haripur Thana of Thakurgoan district along with the road of Haripur & Ranisankail Thana. The PO was formed on 12th May 2001 and was named after the village.

Socio economic background of the village

85% of the villagers depend upon agriculture for their livelihoods. This includes the cultivation of rice, wheat, jute, potatoes, vegetables, sugarcane and seasonal fruits. Within this 85% only 5% are the landowners, the rest are day labourers who sell their services for agricultural activities such as tilting, weeding, planting and harvesting. Some of the day labourers are engaged in small entrepreneurship of agricultural products whilst some work in other types of capacities such as road repairmen, building construction, rickshaw & van pullers. The remaining

15% of the villagers are engaged in non agricultural trades; some are big businessmen others are service holders. 95% of the villagers are Muslim & 5% are Hindu minorities. The elite have held control of the governance system of the village for a long time. The reciprocity among the villagers is class based, for all the poor are not yet united. The cooperation between women & men is a behaviour that is new to the village. Some social vices still exist within the society such as dowry, women's torture, early marriage, orthodox beliefs and superstition. The trend in education has increased over the decades. 10% of the villagers are on track for higher & secondary level educational status. Sab-E-barat & Eid-ul-fetar are the main festivals in which villagers celebrate. On occasions indigenous cultural events take place with 'boul song, day observation etc. Collective actions concerning any issue are nowadays raised through the initiative of the people's organization.

History of PO (Institution building)

In 1998, with the help of CDA, two female Samitys were mobilized by the initiative of nearly forty landless, poor women from different paras of the village. There are now two male & two female Samitys which are federated at a village based PO with a view to have a greater solidarity of the poor.

Demographic picture of the PO

Most of the male members of the PO are young and aged below 22 years. This indicates the nature of PO as youth dominated. On the other hand all the female members are married and participating in the management. So this PO is a combination of youth & women's initiatives. Ninety-six members are united in this inclusion process. Of the 90% poor in the village there are 65% poor women & men included in the PO till now.

PO objectives

- To strengthen the PO as a free standing organisation
- To protect from social vices
- To ensure empowerment of the poor
- To ensure social justice
- To run collective projects for income & employment generation
- To ensure government facilities at community level

"We the PO members have distributed warm clothes during the cold wave"

- Ayesha, Treasurer, Rampur PO, Birol

Significant achievements of the PO

Some collected efforts conducted by the PO members

- PO separated from CDA on 16th October 2003
- Communicated with the youth development department of the government for skill training Ensured the economic & technical support from youth development department for 30 PO members
- Mediated two local conflicts regarding social vices & land rights
- Opened a PO bank account as no.2534 in the Agriculture Development Bank
- Saved some 500/- in the bank account
- Collected & distributed warm clothes among the poor in the village
- Organized a drama on exploitation named 'the agony of poor'
- Mobilized some 2,000 villagers through drama
- Played an advocacy role for the poor
- Observed national & international days
- Prepared the office room
- Received some skill & human development training
- 8 training participants contributed effectively to the collective effort of the PO

On going schemes of PO

- Cow fattening project
- Tree plantation by the roadside -an environment project

PO management system

The EC of Dehbhatra PO consists of 12 members who execute the plan according to the policy and bylaws of PO. To date there has not been any written financial policy in this PO but the members are planning to prepare one and have asked for the help of CDA regarding this. There are usually monthly meetings of EC and also two months after the meeting of the GB for plan review & approval. At present the president, secretary, treasurer & the area management of CDA, are following the procedure of joint accounts management and manage the bank account of the PO.

Some influences of PO in the community

- Every villager now knows that there is a people's organization which has strength & power to achieve things
- Leadership brings forth many collective initiatives in areas such as social, economic, gender and environmental.

15% of the villagers are engaged in non agricultural trades; some are big businessmen others are service holders. 95% of the villagers are Muslim & 5% are Hindu minorities. The elite have held control of the governance system of the village for a long time. The reciprocity among the villagers is class based, for all the poor are not yet united. The cooperation between women & men is a behaviour that is new to the village. Some social vices still exist within the society such as dowry, women's torture, early marriage, orthodox beliefs and superstition. The trend in education has increased over the decades. 10% of the villagers are on track for higher & secondary level educational status. Sab-E-barat & Eid-ul-fetar are the main festivals in which villagers celebrate. On occasions indigenous cultural events take place with 'boul song, day observation etc. Collective actions concerning any issue are nowadays raised through the initiative of the people's organization.

History of PO (Institution building)

In 1998, with the help of CDA, two female Samitys were mobilized by the initiative of nearly forty landless, poor women from different paras of the village. There are now two male & two female Samitys which are federated at a village based PO with a view to have a greater solidarity of the poor.

Demographic picture of the PO

Most of the male members of the PO are young and aged below 22 years. This indicates the nature of PO as youth dominated. On the other hand all the female members are married and participating in the management. So this PO is a combination of youth & women's initiatives. Ninety-six members are united in this inclusion process. Of the 90% poor in the village there are 65% poor women & men included in the PO till now.

PO objectives

- To strengthen the PO as a free standing organisation
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- To ensure empowerment of the poor
- To ensure social justice
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"We the PO members have distributed warm clothes during the cold wave"
- Ayesha, Treasurer, Rampur PO, Birol

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- Tree plantation by the roadside -an environment project

PO management system

The EC of Dehbhatra PO consists of 12 members who execute the plan according to the policy and bylaws of PO. To date there has not been any written financial policy in this PO but the members are planning to prepare one and have asked for the help of CDA regarding this. There are usually monthly meetings of EC and also two months after the meeting of the GB for plan review & approval. At present the president, secretary, treasurer & the area management of CDA, are following the procedure of joint accounts management and manage the bank account of the PO.

Some influences of PO in the community

- Every villager now knows that there is a people's organization which has strength & power to achieve things
- Leadership brings forth many collective initiatives in areas such as social, economic, gender and environmental.

Some leanings of the PO members

- If there are funds & employment opportunities in a PO then it will survive
- If all the members continue discussion on social or emerging issues it will flourish
- Human development is possible through the PO. The PO members themselves are the evidence of this
- PO's can be strengthened through the initiatives of savings and organization of their own funds

All these above are strengths of Dehbhatra PO and with this capacity it is proceeding towards self-reliance. A belief has emerged in the confidence of the leaders and that after two years of PO formation they have achieved something for the development of their village. They believe that if CDA does not continue with them in the future for the facilitation of their organizational & project management they will be able to continue with their own efforts. Thus this PO moves ahead.

11.4. A study on Rauthnagar People's Organisation

Background of the village

Rauthnagar village is situated at the northwest corner of Ranishankail Upazilla. The village is 7 km away from Upazilla headquarters. The PO was formed on 1st June 1997 and was named after the village. There are total of 650 households in the village. Of all the villagers there are 60% day labourer, 20 % agriculture and 5% service. The remaining 15% are engaged in different businesses & petty businesses including grocery shops, tea stalls, vegetable shops, rice, fried rice, fish, banana sale, cosmetic sales and Poultry & livestock purchase & sale. Some women have stalls in the market (cake, tea and betel leaf) whilst villagers are involved with waste material, nurseries, blacksmiths, Vans/Rickshaws and village doctors. There are 75% Muslim, 15% Adibashi, & 10% Hindu in this village. Saab- E-Barad, Eid-ul-Azha, Ed-UL- Fetar, Kalipuza, Durga puza and Dhampuza fairs are the main festivals in which most villagers including caste & creed take part. Sometimes indigenous cultural events are organized by Adibashi. 70% of girls now take their secondary education.

History of PO

CDA has been working in this village since 1994. Palash Nari (female) was the first Samity in the village. CDA now works with a total of six Samitys named Agrabati male Samity, Bai Bhai male Samity,

Rokter badhan female association, Suchana female association, & Surma female association. During 1997 the PO was formed by federating all the para based Samitys (groups) in a forum. The 147 members include farmers, day labours, small business holders, van pullers, landless, Sauntals, Hindu and Muslims. There exists a communal friendly environment in this PO.

Topography of the village



Why Poor people are federated in the PO?

The PO objectives are:

- Village development
- Increase income
- Man-women solidarity in the village
- Empowerment of poor people
- Participation and representation in the village governance
- Create employment
- Complete economic projects as a group

Achievement towards objectives

- Rauthnagar PO has initiated a fish-cultivating project and for this purpose a fallow fish pond worker is employed for fish cultivation through bilateral contact. During the case study interview period, informants said that they have started selling fish from this project. PO members introduced this investment through a collective contribution.
- 2 members from this PO (1 male, 1 female) participated and were elected as members in the local Union parishad. 2 PO members (both male) are representing the Gramsarkar committee.
- It is the PO leaders opinion that now the NBD's (Nation Building Department) support is starting to touch and be accountable to poor people.
- 147 villagers and families are included in the PO development process

Employment

- Shallow machine income - 1 member
- Hand tractor - 1 (Husband of woman member)
- Cow rearing by 3 women members
- Land mortgaged and land purchased - by 3 PO members
- Different small shops established- 10 PO members

Collective efforts

- Organized 2 marriage ceremonies without dowry
- 3 conflicts mediated by the PO as a result of a quarrel, land conflict and robbery
- Participated in mobilization and rallies to protest against (a) Sauntals women rape and murder (b) Double women rape and murder at Ranishankail Upazilla
- Protested the eviction from Khasland: The PO organized discussion at the PO meeting & gave memorandum to the Upazilla Administrative officer to prevent the illegal eviction of 7 families from the Khasland. As a result the 7 families were able to get legal possession from the Land authority with the involvement of government administrative authority
- Inaugurated Sauntal (Adibashi) temple in the village by all the PO members
- PO communicated with the chairman for tree plantation project
- PO leader participated and contested for the position of Rauthnagar High School Managing Committee.
- Communicated with the chairman for PO funding
- During the interview period the PO evaluated the 2003 Plan as follows: Membership increased by 42 people; 3 Samity mobilizations ; 11 EC meeting's; 5 GB meetings; 5 Day observations (21st Feb - International Mother language day, 26th March - Independence, 16th December - Victory day, 8th August- World literacy day, 1st May - world labour day). The days were observed by the PO through events such as rallies, games & participation with the local schools program. PO own fund collected Tk. 800, Bank balance Tk. 500. The PO holds a bank account number: A/C no: 11532, Janata Bank, Ranishankail Branch, Thakurgoan.
- Others NGO members included at the PO level. This was achieved by PO leaders participating in RDRS and BRAC group meetings to give their opinion on project implementation and conflict mediation. Now 20 RDRS and BRAC Samity members regularly participate in implementing PO activities.

Separation ceremony

During the year 2003, Rauthnagar PO separated towards a freestanding organization at the village level. The ceremony was held on 4th May 2003 in the premises of the PO office. The PO signed a MOU with CDA in the presence of CDA authority, Member of Parliament, GOB officials, NGO officials, Union parishad chairman, and other elite of the village.

Training impact

- 2 women operating sewing machines and getting income from customers
- 1 Livestock doctor
- 1 BIG vegetable gardening project
- PO members are aware on their rights and leadership

Gender (women's) participation analysis: perceived by PO members:

Indicators	High	Medium	Low	Poor
EC meetings		✓		
GB meetings	✓			
Rally, meetings, mobilization		✓		
Subcommittees		✓		
Conflict mediation				✓
Communication & networking				✓
Provision of memorandum		✓		
Meeting conduct/ resolution writing (especially Fahima)	✓			

Some learning's perceived by the PO member:

- If there are funds & employment opportunities in a PO then it will survive
- PO's can be strengthened through the initiatives of savings and organization of its own funds
- A PO needs a profit oriented project for revenue generation

11.5. A Study on Senua Peoples Organization

Introduction

This village has been named senua since the British period. The majority of the people are Muslim (80%) and 20% Hindu. Most of the village children go to school. Women are able to go out of their homes for livelihood related work. Some superstition still exists in the society. 80% of the people are day labourers in the agricultural sector. Some are van pullers, some are small traders of cattle, or involved in rice, chicken, fish, etc.

"We resolve the problems through getting the capacity for mediation"

- Kajal

PO profile

This PO is formed in 2001 with sixteen Samitys of which 14 are female & 2 are male

PO Objectives

- Ensure social justice
- For empowerment of the poor
- Protection from various social vices
- Eradication of corruption from the society

PO Achievements

- Protested against labour leaders & government officials for legal wage rights of CARE build project
- Collected 30 VGD(Vulnerable Group Development) cards for 30 destitute women in the village
- Protested against the exploitation of VGD cards in the instance that only 22Kg of rice was given instead of 30 Kg.
- Formed a Peoples Organization
- Representation in the Gramsarker (local government body)
- Mediated more than six conflicts (women torture, husband wife quarrel, conflict between the neighbours)
- Contracted with union & Upazilla forestry office for taking feeder road project
- Opened a bank account at Pirganj sonali bank -account no-144425/51
- Increased awareness about power among the PO members
- Communicated with the Upazilla hospital & arranged vaccination for epidemic diseases of 700 goats
- Distributed warm clothes among the afflicted villagers during the cold spell
- Day observations (establishment day of PO, independence day)
- Proceeded self evaluation format in terms of their planning activities

Movement for legal rights

The members of Surjomukhi Nari Samity made a contract with the union parishad nearly 10 years ago. In this contract there was a proportion of income distribution with the union parishad. After ten years when the trees had grown, the union parishad with the help of Upazilla forestry department convened a tender without giving notice to the 2nd partner. The members of the Samity would be denied of what was due to them. On the day that the wood cutters came the executive members of Senua PO convened a urgent meeting and decided to give memorandum to the Upazilla and district forest department and to initiate a rally to protest at this injustice. Since this demonstration the instructions from the forestry department have ceased.

"Unity is Strength"
- Bishu Murmu

Activities	Executed
EC Meeting	12
GB Meeting	3
Office room	1
Day observation	2
Tree plantation	1km.

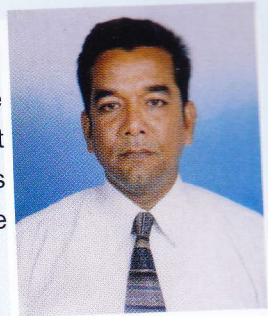
Training received

Ten members from this PO were trained on Leadership & management, Resource management, Gender, Sewing and fish culture.

12.0 Financial Layout

Treasurers' Note:

Since its inception CDA has been keeping transparency and accountability in its accounting system of income & expenditure concerning all organizational programs. In this regard every year CDA continues its auditing process through external audit C/A firm with the opinion and the approval from donor agencies, GB & EC. Apart from this CDA management is conscious of the auditors recommendations for augmenting the quality of its management system. Side by side it continues its cost effectiveness, keeping in mind the range of activities, which is quite illustrative compared with other NGOs in the country.



In the last year (2003) of phase-IV CDA somewhat reviewed its budget to implement the recommendations of the Mid Term Review mission with the consent of the donor agencies. However, it was still possible to execute within the project period with out any extra budget. We are satisfied because the fund utilization of the reporting year 2003 is very transparent and properly in terms of target and financial plan.

I would like to thank on behalf of CDA the Auditors of Acnabin & Co, Donor agencies, GB & EC members Internal Auditors, Accountants, Bankers, other contributors and those who have helped us in developing this report.

With regards

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

Md. Azizul Islam

Treasurer, CDA



একনাবীন এন্ড কোং
ACNABIN & Co.

CHARTERED ACCOUNTANTS

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

Report on Consolidated Financial Statements

We have issued individual audited financial statements and auditor's report of all components of Community Development Association (CDA) as of 31 December, 2003 and the related statement of income and expenditure and statement of receipts and payments for the year then ended under separate cover.

These consolidated financial statements are presented for management purposes. For our opinion the individual reports should be looked into.

Dhaka,
10 May 2004

ACNABIN & Co.

Chartered Accountants



Community Development Association (CDA) Consolidated Balance Sheet As of 31 December 2003								
Assets and Properties	CDA-G	IRDP	RLF	G.Savings Fund	LCSP	Training	CDA- P.P	Kauga Mill
	1	2	3	4	5	6	7	8
Fixed Assets	8,028,356	917,531	-	-	-	543,298	362,736	19,940
Construction-in-process	-	-	-	-	-	-	-	131,212
Advance	-	-	24,396	-	-	-	-	-
Advance Receivable from Staff	-	24,396	-	-	-	-	-	-
Advance-Salary	54,296	-	-	-	-	-	-	-
Advance to Others	1,504,633	-	-	-	-	-	-	-
Advance to Project	58,323	-	-	-	-	-	-	-
Advance, deposits and prepayments	-	-	-	-	-	86,177	-	-
Bills receivables	-	-	-	-	-	61,488	-	-
Fund to Area	-	-	10,607,257	-	-	-	-	-
Library Books	-	-	-	-	-	-	-	-
Loan to LCSP	-	33,102	-	-	-	-	-	-
Loan to Area	400,000	-	5,321,048	-	-	-	-	-
Loan to Area RLF	-	-	-	14,394,278	-	-	-	-
Loan to CDA general account	-	-	-	-	-	1,532,816	-	-
Loan to Central RLF	-	-	-	5,700,000	-	-	-	-
Loan to Central Savings from Area	-	-	-	5,700,000	-	-	-	-
Loan to LCSP	-	-	-	-	-	-	-	-
Loan to other Area	-	-	104,426	-	-	-	-	-
Loan to RLF	-	-	2,187,000	-	-	-	-	-
Receivable form Projects	547,905	-	-	-	66,898	-	-	-
Revolving Loan	-	25,959,578	25,941,103	-	-	-	-	-
Sundry Advance	11,400	-	-	-	-	-	-	-
Sundry Debtors	762,225	-	-	-	-	-	-	-
Women Health Fund	-	-	116,014	-	-	-	-	-
Cash and Bank Balances	136,097	3,938,260	1,922,954	17,591	2,786	1,034,524	43,461	18,486
GRAND TOTAL	11,503,235	30,872,767	46,224,198	25,811,869	69,684	3,258,303	406,197	169,638



Community Development Association (CDA) Consolidated Balance Sheet As of 31 December 2003											
Figures in Taka											
Chesta	SC-UK	SC-UK (PC)	VFFP	VFFP-RLF	NFPE-BRAC	DMP-G	W.HEALTH	P.F.	GRATUITY	LIBRARY	TOTAL
9	10	11	12	13	14	15	16	17	18	19	20
-	-	220,900	220,900	-	-	-	-	-	-	-	10092,761
-	-	-	-	-	-	-	-	-	-	-	131,212
-	-	-	-	-	-	-	-	-	-	-	24,396
-	-	-	-	-	-	-	-	-	-	-	24,396
-	-	-	-	-	-	-	-	-	-	-	54,296
-	-	-	-	-	-	-	-	-	-	-	1,504,633
-	-	-	-	-	2,000	-	-	-	-	-	60,323
-	-	-	-	-	-	-	-	-	-	-	86,177
-	-	-	-	-	-	-	-	-	-	-	61,488
-	-	-	-	-	-	-	-	-	-	-	10,607,257
-	-	-	-	-	-	-	-	-	-	9,810	9,810
-	-	-	-	-	-	-	-	-	-	-	33,102
-	-	-	-	-	-	-	-	-	-	-	5,721,048
-	-	-	-	-	-	-	-	-	-	-	14,394,278
-	-	-	-	-	-	-	-	-	-	-	1,532,816
-	-	-	-	-	-	400,000	-	-	-	-	6,100,000
-	-	-	-	-	-	-	-	-	-	-	5,700,000
-	-	-	-	-	-	-	-	-	-	-	104,426
-	-	-	-	-	-	-	-	-	-	-	2,187,000
-	-	-	-	-	-	-	-	-	-	-	66,898
-	-	-	-	-	-	-	-	-	-	-	547,905
-	-	-	-	4,063	-	46,089	-	-	-	-	51,950,733
-	-	-	-	-	-	-	-	-	-	-	11,400
-	-	-	-	-	-	-	-	-	-	-	762,225
-	-	-	-	-	-	-	-	-	-	-	116,014
49,190	-	57,449	1,694	136,882	84,706	67,049	306,270	3,197,431	463,004	89,831	11,567,665
49,190	-	57,449	222,594	140,945	86,706	513,138	306,270	3,197,431	463,004	99,641	123,452,259



Community Development Association (CDA) Consolidated Balance Sheet As of 31 December 2003									
Fund and Liabilities	CDA-G	IRDP	RLF	G.Savings Fund	LCSP	Training	CDA- P.P	Kauga Mill	Chesta
	1	2	3	4	5	6	7	8	9
Accumulated Fund	7,958,237	21,716,283	28,091,201	17,591	69,684	3,251,503	406,197	(362)	49,190
Fixed Assets Fund	-	268,743	-	-	-	-	-	-	-
Advance	9,000	-	-	-	-	-	-	-	-
Area Savings	-	-	-	1,600,000	-	-	-	-	-
Bills payable	-	-	-	-	-	6,800	-	-	-
Central Rlf Current Account	-	671,126	-	-	-	-	-	-	-
Loan from Area Office	-	6,506,559	-	-	-	-	-	-	-
Loan from Area Savings Account	-	-	8,077,824	-	-	-	-	-	-
Loan from CDA-G	-	-	-	-	-	-	-	170,000	-
Loan from Central RLF	-	-	1,800,000	-	-	-	-	-	-
Loan from Savings Account	-	-	5,700,000	-	-	-	-	-	-
Loan from DMP - G	-	-	400,000	-	-	-	-	-	-
Loan from LCSP	-	-	64,718	-	-	-	-	-	-
Loan from other Area	-	-	942,524	-	-	-	-	-	-
Loan from Projects	1,470,667	-	-	-	-	-	-	-	-
Loan from RLF	-	-	-	6,059,029	-	-	-	-	-
Loan from Sonali Bank	400,000	-	-	-	-	-	-	-	-
Loan from Training	1,532,797	-	-	-	-	-	-	-	-
Loan Loss Provision	-	439,420	439,420	-	-	-	-	-	-
Member's Fund	-	-	-	-	-	-	-	-	-
Outstanding Liabilities	-	113,331	113,331	-	-	-	-	-	-
Payable to Area	-	-	-	4,100,000	-	-	-	-	-
Payable to Group Members	-	-	-	14,035,249	-	-	-	-	-
Provident Fund	-	413,426	545,439	-	-	-	-	-	-
Sundry Creditors	132,534	-	-	-	-	-	-	-	-
Unspent donor Fund	-	651,122	-	-	-	-	-	-	-
Women Health Fund	-	92,757	49,741	-	-	-	-	-	-
	11,503,235	30,872,767	46,224,198	25,811,569	69,684	3,258,303	406,197	169,638	49,190



SC-UK	SC-UK (PC)	VFFP	VFFP-RLF	NFPE-BRAC	DMP-G	W.HEALTH	P.F.	GRATUITY	LIBRARY	TOTAL
10	11	12	13	14	15	16	17	18	19	20
-	-	-	140,945	140,945	513,138	306,270	306,270	17,754	99,641	62,637,272
-	-	220,900	-	-	-	-	-	-	-	489,643
-	-	-	-	-	-	-	-	-	-	9,000
-	-	-	-	-	-	-	-	-	-	1,600,000
-	-	-	-	-	-	-	-	-	-	6,800
-	-	-	-	-	-	-	-	-	-	671,126
-	-	-	-	-	-	-	-	-	-	6,506,559
-	-	-	-	-	-	-	-	-	-	8,077,824
-	-	-	-	-	-	-	-	-	-	170,000
-	-	-	-	-	-	-	-	-	-	1,800,000
-	-	-	-	-	-	-	-	-	-	5,700,000
-	-	-	-	-	-	-	-	-	-	400,000
-	-	-	-	-	-	-	-	-	-	64,718
-	-	-	-	-	-	-	-	-	-	942,524
-	-	-	-	-	-	-	-	-	-	1,470,667
-	-	-	-	-	-	-	-	-	-	6,059,029
-	-	-	-	-	-	-	-	-	-	400,000
-	-	-	-	-	-	-	-	-	-	1,532,797
-	-	-	-	-	-	-	-	-	-	878,840
-	-	-	-	-	-	-	3,197,431	445,250	-	3,642,681
-	-	-	-	-	-	-	-	-	-	226,662
-	-	-	-	-	-	-	-	-	-	4,100,000
-	-	-	-	-	-	-	-	-	-	4,035,249
-	-	-	-	-	-	-	-	-	-	958,865
-	-	-	-	-	-	-	-	-	-	132,534
-	57,449	1,694	-	86,706	-	-	-	-	-	796,971
-	-	-	-	-	-	-	-	-	-	142,498
-	57,449	222,594	140,945	86,706	513,138	306,270	3,197,431	463,004	99,641	123,452,259

Spur
Accountant

This the Consolidated Balance Sheet referred to in our report of even date.

Dhaka,
10 May 2004

C.D.A. Dinajpur
Director
C.D.A. DINAJPUR

Amal
ACNABIN & Co.
Chartered Accountants



একনাবীন এন্ড কোং
ACNABIN & Co.

CHARTERED ACCOUNTANTS

National Scout Bhaban (13th Floor)
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E-mail : <acnabin@bangla.net>
Web : www.acnabin.com

Auditors' Report

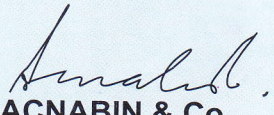
The Executive Committee
Communtty Development Association (CDA)
Upashahar
Block # 1
Dinajpur

We have audited the accompanying Balance Sheet of General Account of Community Development Association (CDA) As of 31 December 2003 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 of these financial statements based on our audit.

We conducted our audit in accoudance 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 evaluation 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, 2003 and the results of its operations and its receipts and payments for the year then ended in accordance with International Accounting Standards as adopted in Bangladesh and comply with the rules and regulations of the organization.

Dhaka,
10 May 2004


ACNABIN & Co.
Chartered Accountants

Annex 1 : List of Members of the Executive Committee 2002-2003/ 2003-2004

	Name	Designation
1	Ms Rashida Khaleque	Chairperson
2.	Mr Farhatul Islam	Vice Chairperson
3	Mr Ad Azizul Islam	Treasurer
4	Ms Laila Chowdhury	Member
5	Ms Rashida Begum	Member
6	Ms Minuara Begum	Member
7	Dr. A.S.M Shahidullah Chowdhury	Member
8	Mr Shah I Mobin Jinnah	Member secretary / Director



Head Office

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