

Annual Report 2004



Community Development Association (CDA)

Annual Report 2004



Community Development Association (CDA)



CDA's Vision

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

CDA's Mission

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



Community Development Association (CDA)
Upa Shahar, Dinajpur
Bangladesh

Annual Report 2004

Contents

- 1.0 Preface
- 2.0 Institution Building
- 3.0 Livelihood Program
- 4.0 Education Program
- 5.0 Gender, Women's empowerment & Legal Aid
- 6.0 Environmental promotion & Sustainable land use
- 7.0 Health, Nutrition, Water & Sanitation
- 8.0 Policy, Advocacy & Linkage Building
- 9.0 Training
- 10.0 Protection of Rights of Children Come in Conflict with the Law Project
- 11.0 Disabled Efforts for Self Help Project
- 12.0 Disaster Support
- 13.0 Planning, Monitoring & Evaluation
- 14.0 Organisational Information
- 15.0 CDA Enterprise Activities
- 16.0 Financial Layout
- 17.0 List of members of the Executive Committee 2004-2005 / 2005-2006

Prepared by: Program Officer (PME), CDA

Edited by: Shah I Mobin Jinnah
Director, CDA
Niccola Butler
Management Adviser, CDA



Comments from the Chairperson

It is my proud privilege as the newly elected Chairperson of the Executive Committee of Community Development Association to open the viewing of CDA annual report 2004.

I would like to extend my profound gratitude to the CDA front line staff, all General Body and Executive Committee members for contributing towards achieving the goal of CDA and mounting it in such an outstanding profile. CDA profiles to me as an institution :

*which exists for the community,
which embraces the community,
which benefits the community.*

Since its inception 18 years ago, CDA has adopted multifaceted innovative approaches to offer a sense of righteousness to each and every member of the community.

One of the most instrumental approaches CDA adopts as a part of its Institution Building Framework is the "Peoples Organisation" where, the groups act as an instrument for thematic program delivery as well as institutionalising a governance framework. Through this framework people are empowered to make decisions and take actions for their own development.

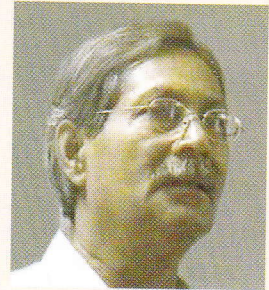
CDA's basic organisational aim is to emancipate disadvantaged rural community people from the vicious cycle of poverty and discrimination. The process of emancipation begins with the involvement of the people who learn to empower themselves to set the direction for necessary interventions.

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

I took up my new position when CDA was going through a critical phase of struggle to enhance its organisational sustainability to continue to assist the deprived people of the Northern districts of Bangladesh. Through the rest of my term of office I will continue to give my full support to CDA in the planning and optimum utilisation of its invaluable community and institutional resources and assist execution of plans to attain longer term benefits for the people.

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

Halida Hanum Akhter, PhD
Chairperson, CDA



Message from the Director

2004 was a critical and challenging time for CDA. At the end of 2003 we concluded our current program, IRDP phase IV, and with it our donor funding ceased. No other funding was readily available and so CDA developed and implemented plans to overcome the immediate crisis and constraints. It was regrettable but unavoidable that we had to reduce some program activities. These decisions were not made lightly but on reflection we can learn from the events from 2004 to make us stronger in the future. We have used crisis as an opportunity to promote our knowledge of sustainability. We have harnessed the value of our institutional capital and consolidated our programs. In the second half of the year we completed a comprehensive strategic planning process and we now have a clear direction for the next 5 years.

Although lack of employment opportunities are a wide spread problem across Bangladesh, the situation in the North West of the country is particularly severe. There are almost no employment opportunities in this area during the lean season (known as Monga). It was in this cause that we organised our biggest event of the year, a mobilisation event demanding a "minimum of 200 man days employment guarantee scheme for agril labour" in conjunction with our PO co-ordination committee federations in the respective working areas.

CDA is implementing two projects which have continued strongly during the year, namely "Protection of Rights of Children in Conflict with law" in conjunction with Save the children (UK) and Disables Effort for Self Help (DESH) with the assistance of the **Abilis Foundation, Finland. We are also grateful to Novib, The Netherlands**, who in the later part of the year released residual money from IRDP phase IV which enabled us to implement a short term program extension.

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

Shah I Mobin Jinnah
Director, CDA

1.0 Preface

CDA is a leading NGO in the North West of Bangladesh. It was established in 1986 since which time it has been working with the poor and deprived people in 9 Upazilla within the 2 Districts of Dinajpur & Thakurgaon. Despite being a regional NGO it has strength in its numbers and campaigns for change at national level as well as addressing the more immediate needs of its group members. CDA has almost 50,000 group members in its core program.

Since its inception CDA has been working with the poor people to reduce their poverty, hunger and illiteracy. By facilitating the federation of the poor people, CDA enables them to demand their rights through village groups called Peoples Organisations.

It is CDA's perception that poverty is created by many interconnected and interdependent problems. CDA believes that the bonds between these problems can only be broken and development made truly sustainable by addressing many of the issues simultaneously. Hence CDA has a holistic program which embraces all the areas within its definition of the development context as shown in figure 1.

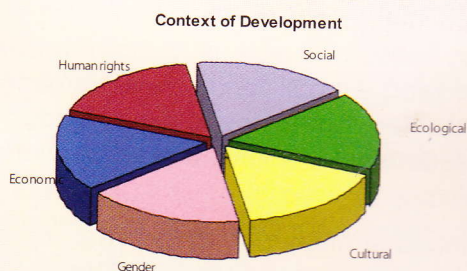


Figure 1

Furthermore, CDA believes that the community will only truly embrace development if they themselves identify their needs and lead the process of change.

Major interventions of CDA have included mobilising and organising rural poor people for the provision of support in awareness, education, training, credit, IGA's, health, environment, forestation, regenerative agriculture, safe drinking water, sanitation, networking, gender, policy advocacy, legal aid and human rights. These interventions have been facilitated through the 7 program areas as shown in figure 2. Details of each program, and the two supporting areas of Training and PME are discussed in more detail in the following sections.

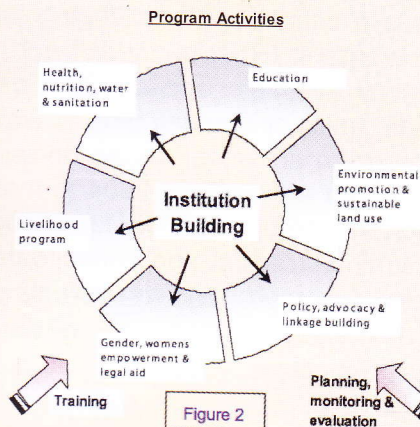


Figure 2

During the later part of 2004 CDA renewed its strategy for the next 5 years. During the next year the programs will see changes with the major focus trending towards a stronger rights based approach, addressing and challenging the systems which hold the country in the grip of poverty. There will also be improvements to the organisation itself which will facilitate a more effective implementation of the program and hence help in the delivery of the organisations goals and objectives.

CDA Programs at a glance:

Working area

Districts	2
Upazilla	9
Villages	726

Groups

Samity groups	2,140
Peoples Organisations	435
Ward Committees	51
Union Committees	50
Thana Committees	7
Constituency Committees	4

Group members

Family coverage	32,535
Total members	56,161 (64% female)

Programs

Institution Building
Livelihood
Education
Gender, Womens Empowerment & Legal Aid
Environmental Promotion & Sustainable Land use
Health, Nutrition, Water & Sanitation
Policy, Advocacy & Linkage Building

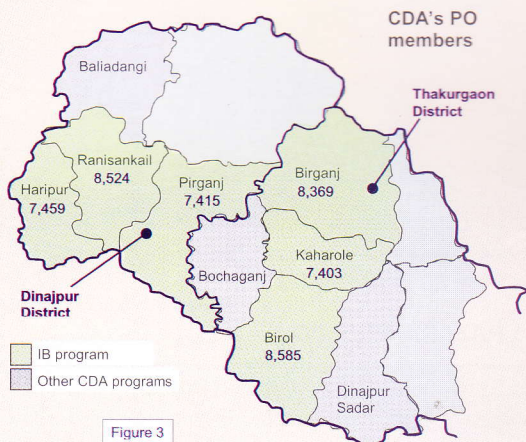
Program support areas

Training
PME
Disaster Support

2.0 Institution Building

2.1 Introduction to Institution Building

Institution Building (IB) is the central theme to CDA's mission & vision statements and is therefore also CDA's core program. The IB program is centred around, and implemented through, an infrastructure of village based organizations. At the lowest level there are groups known as Samities. These are federated into more powerful Peoples Organisations (PO's). In turn these are federated at Union, Thana and constituency level.



Building the capacity of the Peoples Organizations is fundamental to the success of CDA's programs. CDA works with the groups to build their internal capacity from newly formed, highly dependent bodies to strong, independent, self sustaining organizations through a process of organizational development & change. The groups are not only instrumental for program delivery but they are also a mechanism leading towards the empowerment of group members. There are 48,155 landless poor people in CDA's PO's with the remaining program members also preparing for PO formation.

During the later part of the year, CDA implemented a short extension to its IRDP phase IV program thanks to the release of residual funds from Novib, The Netherlands. The objective of the extension was to strengthen the process of the village based Peoples Organisations (PO's). Activities included CDA Staff development training and internalisation of concept; PO members training on organisational management, financial management, project & program management, and partnership management; development of policies and manuals on PO separation; social mobilisation & campaigning; meetings, seminars & workshops; reporting & documentation.

"Organisation is power & emancipation is in organisation. If we can make a good Peoples Organisation we can achieve much."

Hazera Begum, Louhakachi PO, Horipur, Thakurgaon

2.2 Achievements of the Institution Building program

2.2.1 MAJOR EVENTS

CDA has provided training and coaching in regards to leadership, management & materials support to enable the process of institution building and increase the maturity of the PO's. The first PO's were separated in 2003 during which time 35 PO's were declared as a free standing organisations according to their maturity in leadership and organisational management. In 2004 a further 87 PO's separated and signed MOU with CDA as a partner organisation bringing the total number of separated PO's to 122



Above: PO committee members signing the MOU during a separation ceremony

Numerous group meetings were held during the course of the year including 42,465 samity meetings, 1,756 PO Executive meetings, 904 PO General Body meetings as well as meetings of the federated committees at Union, Thana and Constituency levels.

PO activities:

Issue meetings	24	issues
	27,166	issue meetings
Partners meetings	48	
Samity planning workshops	1,385	
PO planning workshops	435	
Day observations & rallies	17	days observed
	94	venues
	22,189	participants
	27	rallies
Cultural activities	19	cultural shows
	11	mela
Mobilisation events	1	events
Memorandum submitted	1	

2.2.2 ACHIEVEMENTS AND IMPACT AT PO LEVEL THROUGH INTERVENTIONS.

During the course of the year PO members have been empowered to participate in activities through intervention with the community.

PO's access to local Government

Gram Sarker members	2,963	men
	1,353	women
	9%	Total PO members
UP members	153	men
	7	women
	3%	Total PO members
UP chairperson	1	male PO member

PO's access to local resource (gains during 2004)

Khas land	94	acres
	3,793	group members
Khas pond	5	ponds
	129	group members
Road side plantation	37	Km
	500	group members
Goat collection from UP	50	goats
	400	group members

PO members involvement in village arbitration & advocacy

Village arbitrations	43	arbitrations
	64	POs involved
Day observation	17	days observed
Discussion meetings	330	meetings
Village fairs	4	fairs
Memorandum submitted to local Administration	5	issues

2.3 Case Studies

2.3.1 HELPING PEOPLE

In dilemma usefulness of unity is predictable and it is understandable when you are in an organisation.

Dulal, Razarampur PO member

Dulal already had problems associated with poverty and his wife's illness when he also fell sick himself with an old problem of his, piles. Day by day the situation was becoming more intolerable with the whole family suffering since Dulal was the only incomeable person within the family.

Initially the members of Razarampur came to the aid of Dulal and his family by arranging a doctor for Dulal but the doctor advised surgery at a cost of 6000/= taka. It was impossible for Dulal to afford the cost of the surgery. Then the members of the PO discussed the problem in their meeting and informed the UCC (Union level co-ordination committee), who in turn informed the TCC (Thana level co-ordination committee). All the member of PO's, UCC & TCC

towards his surgery. Through their subscriptions they contributed 4000/= taka and so made the request to the Doctor for Dulal's surgery. Dr. Anwarul Haque was impressed by their initiative and gave the rest of money from his own pocket to enable the surgery to be performed. Dulal has now recovered and is able to work again. Now he believes and says that in dilemma usefulness of unity is predictable and it is understandable when you are in an organisation.



Above: The Doctor receives the money raised by the PO's for Dulal's operation

2.3.1 RAZARAMPUR PO

"We have got the lease of Vested Property."

Usha Rani, Executive member Razarampur PO. Birol

Access into local resource is a promise of the POs. The PO members are operating their organisation in light of this promise. Day by day they are acquiring land, manpower, natural resources and access to government facilities. Through the proper utilisation of these resources they are increasing their income and development, leading them towards independence.

Razarampur PO is the people's organisation named after it's village in Azimpur Union under Birol upazilla. Most of the members are landless. There are five ponds (vested property) in the village which were occupied by the local elite and powerful men for many years. After various movements by the PO members, the government took initiative to lease out the ponds to the landless people and so the UNO handed over the lease to Razarampur PO. In 2004 Razarampur PO took ownership of the five ponds which vary between 0.5 acres and 1.7 acres in size and total 5.7 acres.

Razarampur PO members are jointly cultivating the land. They are not only engaged in fish culture but are also cultivating fruit & vegetables and rearing ducks on the ponds' dykes. CDA and other government organisations such as the Upazilla Fisheries office,

Upazilla Agriculture Department and Upazilla Animal Resource Department are providing necessary support to the PO. Some of them are helping them by providing capital support, some through technical assistance and some are providing support through materials. Through these initiatives the PO members are meeting their personal demands and can access the market.

2.4 Mobilisation to Eradicate Poverty, Hunger & Malnutrition, "Ensure 200 man days work for agril labour."



Above: Huge crowds at the mobilisation

A mobilisation event was staged in Ranisankail Upazilla, Thakurgaon District, on 30th December 2004. The event was jointly organised by the PO co-ordination committee for Thakurgaon district and CDA. Nearly 30,000 people gathered for the event, the theme of which was the eradication of poverty, hunger & malnutrition by ensuring a minimum of 200 man days work for agril labour. A memorandum with demands to this effect and signed by 60,000 rural agril labour was submitted to the chief guest, Mirza Fakrul Islam Alamgir (MP), State Minister, Ministry of Agriculture for the Peoples Republic of Bangladesh. DR Abul Hossain, Researcher PPRC- Dhaka was the Main Narrator, whilst Shah I Mobin Jinnah, Director CDA, was the Chief Facilitator of the event.

A full copy of the memorandum is included inside the back copy of this report.

3.0 Livelihood Program

3.1 Introduction to Livelihood Program

Lack of income at its most extreme form leads to a loss of food security. There are no formal effective social security or unemployment benefits in Bangladesh and so the only form of income for the vast majority of the population is



through their livelihoods. If there is no livelihood there is no money and where there is no money there is no food and life. Lack of employment opportunities is a widespread problem across Bangladesh but the North West part has its own unique set of additional problems. In the North West there is very little industry hence most people depend on the prevalent agricultural activities. The majority of the land is held by just a few rich landowners whilst the bulk of the population are employed as day labourers. During the lean season (Monga) there are almost no employment opportunities.

CDA's livelihood program is designed to increase and diversify the range of livelihood activities so that people are less dependent on day labouring.

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



Left: CDA group members participate in new livelihood activities

3.2 Improvements to the Livelihood program

3.2.1 MEMBER SECURITY FUND

The member security fund is an insurance fund in case of the death of a program member or their nominees. Phase 1 provides for the event in which a group member dies in which case their nominee receives a cash payment. In addition, if one of the members nominees dies, the member will receive a cash payment. This later benefit (phase 2) was added to the program in July 2004. A further addition is the introduction of a member security card which enables the member to secure their choice of nominees.

3.2.2 LOAN LOSS PROVISION

Bad debt is created when a borrower does not repay their debt in a timely manner. The loan loss provision is adjusted according to the amount of the outstanding balance. During the year 2004 CDA had total loans of Tk.20,055,000 with a loan loss reserve of Tk.401,100.

3.2.3 FLEXIBLE SAVINGS MANAGEMENT



Above: Reading the memorandum.



Above: Mirza Fakhru Islam Alamgir (MP), State Minister, Ministry of Agriculture for the Peoples Republic of Bangladesh mobilises the people



Below: DR Abul Hossain, Researcher PPRC- Dhaka, Main Narrator

Below: Reading the memorandum. CDA's PO members took an active lead in the event



Mobilisation to Eradicate of Poverty, Hunger & Malnutrition. Demand for the assurance of a minimum of 200 man days work for agril labour

3.2.3 FLEXIBLE SAVINGS MANAGEMENT

Flexible savings management is a new initiative for CDA through which a member is able to withdraw a proportion of his or her savings if unforeseen family affairs affect their ability to repay their weekly loan instalment.

3.2.4 MICRO ENTERPRISE DEVELOPMENT PROGRAM (MEDP)

CDA has introduced the new MEDP program alongside its current livelihood program. In this program there are two principal types of loan: small trades loan and enterprise loan. The small trades loan is further subdivided into short term loans and long term loans.

Short term small trades loan

This loan scheme operates primarily on a daily basis in which traders can borrow money through a group & committee to allow them to purchase goods and then repay the loan the same evening on receipt of income. Typically activities benefiting from this scheme are egg business, poultry, meat & fish, vegetable sellers and hawkers. The loan ceiling increases with each year of membership.

Long term small trades loan

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

Enterprise loan

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

The loan ceilings increase with each year of membership with a maximum in year 1 of Tk.50,000 increasing to a maximum of Tk.130,000 by year 5.

3.2.5 LINKAGE BUILDING WITH SONALI BANK, BANGLADESH

CDA has started a collaboration program with Sonali Bank through its rural credit division with the linkage of CDF as a member of MFI. The project is for period of four years, from 2002-2006, with a view to promote the socio economic development by reducing poverty of the poor in group level members. Initially CDA has taken a loan of Tk.400,000 which has already been disbursed among the group members. Recovery rate is 100% and 75% of the amount has been repaid in favour of Sonali Bank.

3.2.6 LINKAGE PROGRAM WITH BASIC BANK LTD, BANGLADESH

CDA has started a linkage program with Basic Bank Ltd through its livelihood program. A loan grant of Tk.10,000,000 was approved for CDA for disbursement amongst group members for better socio economic development.

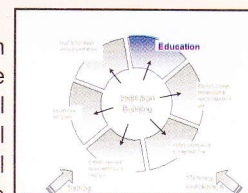
3.3 Achievements of the Livelihood program

Activities:	2004 achievements
New group formation	19
Membership admission	1,811
Weekly savings collection	Tk.4,290,510
Voluntary savings collection	Tk.859,680
Loan disbursement	Tk.20,544,000
Principal loan realisation	Tk.23,375,103
Service charge realisation	Tk.3,484,915
Total loan realisation	Tk.26,860,018
Loan outstanding	Tk.52,549,056

4.0 Education Program

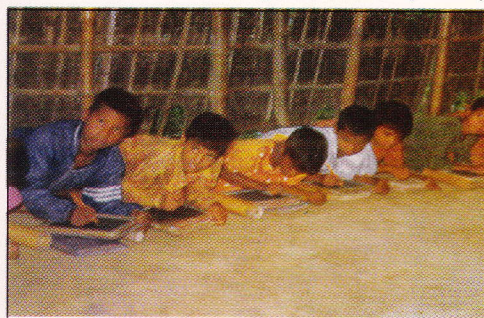
4.1 Introduction to Education Program

The goal of the education program is to empower the poor with basic functional knowledge and analytical skills. On a practical level CDA tries to ensure the



members of its Peoples Organisations and their children are equipped with the skills of reading, writing and calculation.

4.2 Non Formal Primary Education (NFPE)



Above: Children at one of CDA's NFPE schools

Since 1993 CDA has been operating NFPE schools with the assistance of BRAC, Proshika and Oxfam. In the past CDA operated through 5 schools in Birgonj Upazilla, Dinajpur District. In 2004 CDA established a further 5 new schools within the same Upazilla. A total of 123 courses have so far been completed with 3,690 students graduating, 70% of which have been girls.

Activities:	2004 achievements
Teacher orientation courses	2
Teacher refresher	22
Number of NFPE schools	5 existing 5 new
Total students	300
Number of enrolments	150
Cultural programs	19
Easv & Art competition (venue)	5

4.3 Adult Learning

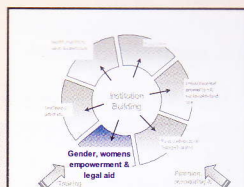
CDA encourages its PO's to establish libraries and provides material support to assist the members with the basic skills of reading, writing and calculation. Most PO's have a 'Jono Kendra' (office) where the members can gather for meetings, studying and their own cultural practices such as folk song and dance. PO members execute advocacy to Government through their cultural programs.

Activities:	2004 achievements
PO libraries established	3
Establishment of schools in PO's	11
Membership of school management committees	50 women 272 men
Marriage registration	204 registrations 112 PO's

5.0 Gender, Women's Empowerment & Legal Aid Support.

5.1 Program Introduction

Gender and Legal support is critical to all programs and so can be regarded as a cross cutting theme. During the year CDA provided gender orientation to its staff as well as to its PO's. CDA also took initiatives for gender balance within its own organisation in addition to the PO's.



Left: Most. Rozina Bagum is a UP member for 6 Vandara UP, Birol upazilla. She is also secretary of Daikat Bari PO

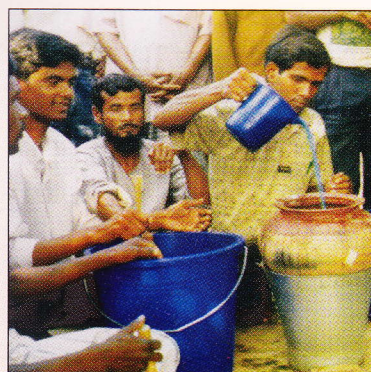
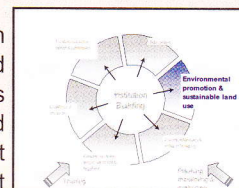
CDA also provided Legal Aid support to a number of cases.

Gender Activities:	2004 achievements
Gender orientation courses	7
Gender orientation course participants	109
Related days observed	1
Posters developed	551
Legal Aid support	
Total number of cases	17
Decision / resolution	2
Ongoing	15
Complainant	13
Defendant	4

6.0 Environmental Promotion and Sustainable Land Use

6.1 Program Introduction

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



Left: One of CDA's group members teaching farmers how to prepare bio-chemical pesticides

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

6.2 Achievements of the Environmental promotion and sustainable land use program

Activities:	2004 achievements
Seed collection	47,680
Farmers involved in BIG practices	142
Land engaged in BIG practice	7.73 acres
Farmers using organic fertiliser practices	50
Land engaged in organic fertiliser practices	4.97 acres
Tree plantation	35,073
Beneficiaries of tree plantation	4,443
Farmers involved with mini pond culture	37

7.0 Health, Nutrition, Water & Sanitation Program

7.1 Program Introduction

CDA's Health program is designed to reduced maternal mortality and promote good health facilities to the rural poor. CDA arranges credit support and helps arrange training to selected PO members to enable them to become Community Maternity Practitioners (CMP's). CDA has followed up the trainee's activities and their service to the local people.

Another part of the program is the provision of sanitary latrines to the poor people at a nominal cost or through instalments from CDA's supply centre. In 2004 CDA distributed 32 sanitary latrines and 23 tubewell both for drinking water and irrigation to the rural poor.

7.2 CMP case study

Chandana is a Community Maternity Practitioner (CMP) at the initiative of Udisha Peoples Organisation.

Udisha village is situated in Ratoir Union, Ranishakail upazilla. It is a typical village in which doctors, health centres, electrical facilities and even schools are not available. Most villagers are agril labour.

During their meetings, members of Udisha PO meet to discuss their problems, try to find solutions and then implement the necessary actions. During their discussions they were particularly concerned regarding the lack of village health facilities. When the opportunity arose for CMP training the group selected Chandana to attend the 9 month training course which was organised by HPL and funded by CDA. The conditions were set that Chandana had

to stay in Udisha village and that she should provide primary medical support to the villagers.

Chandana successfully completed her training course and established a service centre through which the villagers are receiving primary health support. In addition she offers her support to pregnant women, providing them with suggestion, service and assisting during delivery. During the last year Chandana has helped with the safe delivery for 56 mothers. The villagers are happy with both her and her service.



Above: Chandana providing primary medical support to the villagers

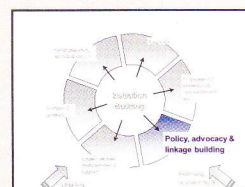
8.0 Policy, Advocacy & Linkage Building

8.1 Program Introduction

CDA is actively involved in participating in national level programs, conferences, meetings, workshops & seminars to further its program. CDA likes to maintain partnerships & networking relationships

with other like minded organisations to influence policy changes on issues affecting poor people.

Group members are encouraged in their participation of mass mobilisation and campaigns for promoting human rights, dignity, gender equity and poor peoples empowerment in the society. They are lobbying and advocating at the local government levels for access to local resources and policy change. PO's establish networks with each other for advocating their likeminded issues such as Khas land, protection of women from torture and daily wages.



8.2 Achievements of the Policy, Advocacy & linkage building program

CDA has its own advocacy newspaper "Chesta" which is written by its group members. The paper is published monthly and during 2004 a total of 26,350 copies were distributed.



Above: PO members participate in a rally for International farmers protest day.

Meetings & workshops attended

- Seminar on prioritising and balancing stakeholder demand and capacity, CAMPE
- Meeting on National Consultation on Millennium development goal and Education For All (EFA)
- Workshop on Education For All and the role of civil society
- Workshop on Curriculum development for class 6 to 8 students
- Meeting by Peoples Health Movement (PHM)
- Workshop on Youth poverty elimination & mainstreaming youth in development
- Discussion on potential mechanisms for strategic financing of NGO provision for health and education
- Workshop on reaching out of school children
- Sharing seminar on the continuing education training needs of grass root NGOs.
- Workshop on sustainability of organisations who are working with literacy program at the grass root level. (4 workshops)
- Workshop on development of a national guideline for continuous education & curriculum.
- Workshop on how to eradicate child labour from hazardous work.
- Discussion on fair literacy demonstration.
- Rights Based approach workshop

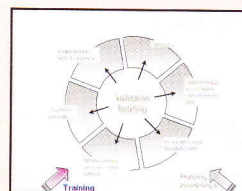
Seminars, Meetings & workshops conducted or facilitated by CDA

- Local government strengthening workshop
- Need Assessment workshop with youth and development
- Workshop on child protection policy
- Workshop on government initiatives on protection of women from torture
- Seminar on protection against child labour
- Monthly staff co-ordination meetings (12 off)
- PO leader exposure visits
- Orientation on Chesta publication to the PO volunteer staff (96 participants)

9.0 Training

9.1 Training Introduction

The purpose of CDA's training department is to strengthen the management and occupational skills of the members of the Peoples Organisations and of CDA staff.



CDA specialises in two different types of training. Human development training is designed for the group members, CDA staff and other NGO staff and includes topics such as development education, awareness raising and other development issues. Occupational skills development training is designed primarily for the members of the PO's for the creation or enhancement of skills to support their livelihoods. In addition to its own activities CDA has provided training support, such as the provision of resource persons, to other organisations such as Caritas, Tarango and the Department for Youth. CTC training facilities were used extensively throughout the year by other NGO's including Plan, Care, CBG, Dipshika and PPRC.

During the course of the year CDA hired consultants and resource persons from various institutions who are specialists in training to help build the capacity of the training team. The training team continuously share ideas and information with other local and national level institutes.

9.2 Achievements of the training section

9.2.1 CURRICULUM, CALENDAR DEVELOPMENT & NEEDS ASSESSMENT

Training needs assessment is routine work for the training cell and includes techniques such as focus group discussion (FGD), questionnaires, personal contact and discussion with management. During 2004 assessments included the needs of the PO

executive committee members, volunteers, general members and CDA staff. Staff training needs were found in the areas of accounts keeping, organisation development, leadership & communication & peoples organisation & social movement. Training needs identified for the PO's included leadership & management, accounts keeping, partnership development & management, organisational management, concepts of PO volunteer staff and concepts of Chesta Associate. Skills development training needs included tailoring, Community Maternity Practitioner (CMP) and Nursery development. Training needs from other organisations were found to be advocacy, networking & lobbying, disaster management, environment and gender.

According to the training needs, a training calendar was designed and published. Training materials were reviewed and developed to correspond with the needs.

9.2.2 PO TRAINING



Left: Group discussion during PO training

CDA is the pioneer organisation in organising the rural poor in Bangladesh's Northern districts. CDA continually endeavours to strengthen its Peoples Organisations in a holistic fashion. To facilitate this, the training cell have designed special courses for the PO's. During 2004 the following courses were provided to strengthen POs capacity.

Training:	2004 participants
PO leadership & management	352
PO account keeping & management	274
PO volunteers	127

9.2.3 TRAINING FOR SEPARATED PO'S

CDA continues to support the PO's which have achieved separation status and which lead independent organisations. During 2004 CDA designed and provided training to separated PO's as follows:

Training:	2004 participants
Partnership & management for separated PO's	141
Organisational management training / workshop for separated PO's	30
Financial Management training for separated PO's	21
Project / program management training for separated PO's	23

9.2.4 STAFF TRAINING

With the intention of strengthening organisational and staff capacity, CDA organised various training courses, meeting and workshops for its staff using both internal & external resources. The internal training courses, conducted at CDA's training centre CTC, included the following:

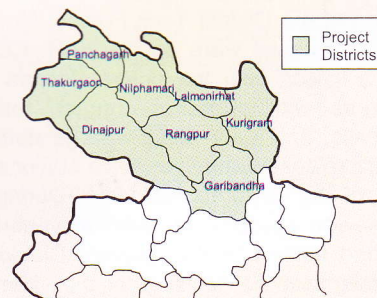
Training:	2004 participants
Institution Building	107
Accounts keeping & management	48
Foundation training	41
Foundation training on integrated rural development	2
Computerisation training for accounts staff	2

10.0 Protection of Rights of Children in Conflict with the Law Project.

(Conducted by CDA & SC-UK)

10.1 Project Introduction

CDA began its partnership with Save the Children-UK in August 2000 to establish a Juvenile Justice System in the Northern Part of Bangladesh. CDA implemented the "Jail Monitoring for better treatment of Juveniles" project on a pilot basis in 7 northern districts. CDA & Save the Children UK designed a larger project for the 2 subsequent years from August 2003 to July 2005 taking into consideration the learnings & results of the pilot project. The project was renamed to "Protection of Rights of Children in Conflict with the Law" & CDA added a further district to its working area.



In 2003 the Hon'able High Court directed the government to release all detained children from jail. The Government formed a Task Force at National, District & Upazilla levels. CDA plays a supportive role to the District Task Forces alongside its other project activities.

10.2 Project Achievements

10.2.1 AWARENESS BUILDING

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

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

10.2.2 JUVENILE COURT

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

10.2.3 ACTIVE DISTRICT TASK FORCE

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

10.2.4 ROLES OF DISTRICT ASSOCIATION FOR CORRECTION & REHABILITATION OF OFFENDERS

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

10.2.5 RELEASE OF CHILDREN

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

One hundred and six boys and 48 girls have been released from jail or Thana custody by court orders since the start of project activities as well as through the formation of the District Task Forces. More than 100 of these releases were during 2004. CDA has developed a liaison with the police stations of the working areas with personal contact, letters & telephone calls, and as a result a large number of children were released from the police stations under Section 48 of the Children Act 1974. During 2004 CDA interviewed children detained in various jails and submitted reports to the relevant District Task Force to assist with the decision for their immediate

legal aid committees & legal support giving NGOs like BLAST and BNWLA to ensure release & rehabilitation of children.

10.2.6 ACTIVE PROBATION OFFICER & DEPARTMENT OF SOCIAL SERVICE

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



Above: Juvenile Justice workshop

10.2.7 COORDINATION AMONGST THE STAKEHOLDERS

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

10.2.8 COORDINATION MEETING WITH PROBATION OFFICERS

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

10.2.9 INTRODUCTION OF CHILD PROTECTION POLICY (CPP) & CHILD PROTECTION CELL IN CDA

In 2004 CDA prepared Child Protection Policy with the help of Save the Children-UK for practicing within its own organization. This policy is prepared to prevent violence against children by all CDA staff, General Body, Executive Committee & others directly or indirectly connected with CDA.

A Child Protection Cell consisting of 3 members has also been introduced into CDA. The cell looks after the well being of children who directly or indirectly come into contact with the organisation.

11.0 Disables Effort for Self Help (DESH)

Project.

(Conducted by CDA & Abilis Foundation, Finland).



Above: Closing ceremony of DESH block

11.1 Project Introduction

Fifteen percent of the total population of Dinajpur District have some form of disability. There is no dignity in society for these people. To increase the self sufficiency and dignity within society of disabled people, CDA has implemented its DESH (Disables Effort for Self Help) project with the assistance of Abilis Foundation, Finland. The eighteen month project commenced on 1st January 2004 within the sadar upazilla areas of Dinajpur district municipality.

11.2 Project Achievements

DESH project has achieved the results below despite difficulties due to staff shortage. The Project team also made learnings on the time required to implement activities when working with a new group in society, in this case the disabled.

Activity:	2004 results
Survey on disabled criteria	327 (target 300)
Project inception meeting	complete
Day observations	5 (target 6)
Focus Group Discussions	10 (target 17)
Skills & business management training participants	81 (target 90)
Skill & business management training courses	6 (target 8)
Meetings with disabled people (# participants)	150 (target 200)
Bimonthly community meetings (# participants)	5 (target 10)
Samity formation	5 (target 12)

Disability survey results:

	1-10 years	11-18 years	19-30 years	31-45 years	46-90 years	Total	% by disability
Physical disability	14	23	23	15	23	98	28%
Mental disability	12	10	19	11	4	56	16%
Blind	1	8	10	4	23	46	13%
Dumb	17	27	14	9	2	69	20%
Other *	27	22	18	4	10	81	23%
Total	71	90	84	43	62	350	100%
% by age	20%	26%	24%	12%	18%	100%	

* persons who have the two or more forms of disability eg blind & dumb

Income generating activities initiated as a result of skills and business management training:

Activity	Male	Female	Total	Remarks
Candle making	1	1	2	Production & sale to local market
Envelope making	3	3	6	Production & sale to local market
Singer	1	3	4	Stage Performer
Handicrafts (cane, cloth flower making, block printing, bamboo goods etc)	1	8	9	Sale to local market and fair
Painting (artist)	1	2	3	Occasional artist (water colour & plastic paint)
Small business	3	5	8	Grocery shop

12.0 Disaster Support

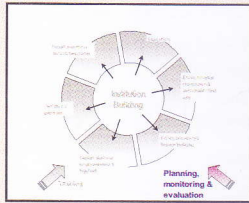
12.1 Materials support to disasters

CDA sympathises with people who have been subjected to disaster situations and tries to help in a limited practical way. During 2004 CDA supported victims of cold weather and those in areas affected by the countries devastating floods. CDA also provided assistance to people in Cholera affected areas of Birgonj Upazilla within Dinajpur district.

13.0 Planning, Monitoring & Evaluation

13.1 PME Introduction

The purpose of CDA's PME department is to provide effective support in regards to information, decision making and activities that are executed by other members of the organisation. It is the central co-ordination point for all qualitative and quantitative program related data. The department is responsible for facilitating the planning processes, tracking progress versus targets and assessing the effectiveness of activities. The PME department is also responsible for the development of various systems.



Left: PO members during their annual planning workshop

13.2 Achievements of the PME department

The major initiatives of the PME cell through 2004 were as follows:

PME major initiatives:	2004 achievement
PLANNING	
• Preparation & submission of project proposals	4
• PO's planning workshop	432
• Annual action plan preparation	1
MONITORING	
• Monthly MIS reporting	12
• Database development for MIS	1
• Six monthly quantitative and qualitative	2
• MIS tools development	Ongoing
• Annual report 2004	1
• Monthly DC report prepared for Dinajpur & Thakurgaon Districts	12
• Development & preparation of minutes for monthly co-ordination meeting	12
EVALUATION	
• Planning review & management workshop	2

13.3 Internal Audit

CDA has an active internal audit cell for auditing all CDA accounts. In 2004 this cell performed the following activities to ensure transparency of CDA accounts and other related activities:

Internal audit activities:

- Income & expenditure review for CDA
- Area accounts auditing
- Project accounts auditing
- CDA Enterprise accounts (rice processing, milk chilling & press)
- CDA's Central Training Centre (CTC) accounts review

14.0 Organisational Information

14.1 Staffing

The following staff were employed by CDA at the end of 2004.

Staffing at the end of 2004:

• Director	1
• Field level	86
• Head Office	16
• Co-ordinators	2
• Accounts & Audit	4
• PME	1
• Monitors	3
• Project staff	5
• Training	10
• Enterprise	5
TOTAL	133

14.2 Organisational Development

Voluntary Services Overseas (VSO) has once again extended its support to CDA and during 2004 provided CDA with a volunteer management adviser from the UK for a period of 2 years.

After reviewing CDA's organisational assessments and the current situation the priority work areas were defined for the management advisers work plan. The overwhelming need was to design and action a resourcing strategy but CDA took the mature decision to update its strategy before applying for funding.



Above: Participatory discussion at the strategic planning external analysis at which the Deputy Commissioner of Dinajpur, Md. Nazrul Islam Khan, was the chief guest (insert)

CDA's new strategic plan was developed through a participatory approach consisting of 13 separate workshops. CDA involved its staff, group members and stakeholders in the process to define the contextual priority areas and the shape of CDA's work for the next 5 years. As a result, CDA's mission & vision statements were updated and core values introduced. CDA now has a new business plan and program structure. Each of the programs has its own aims and objectives, inputs & outputs, ensuring accountability of the organisation as well as the ability to monitor its progress. New cross cutting themes were also introduced. The new strategy will be phased in during 2005.

Any organisational change or clarity in direction brings about further change. CDA's management and OD priority work areas in the year ahead include activation of the resourcing strategy, increasing CDA's profile through improved publicity & communication and aligning the organisation structure with the new strategy.

Updating and systematising human resources policies and introducing new management and leadership skills is an ongoing process but is a focus area which is being actively worked at CDA by the management adviser.

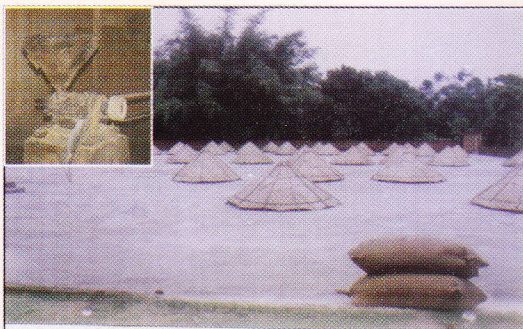
15.0 CDA Enterprise Activities

15.1 Introduction to CDA Enterprise

There is a widening economic gap between the middle class and the poor in Bangladesh. The middle class increasingly have control over the market which is making them richer whilst making the poor people poorer.

CDA has a number of small enterprise activities, the objective of which is to ensure its customers receive a fair price for their product, hence reducing the power of the middle class. An additional benefit of these activities is that CDA creates the opportunity for both direct and indirect labour.

15.2 Husking mill

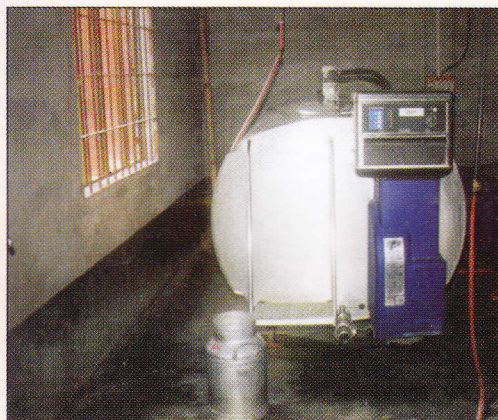


CDA's husking mill

CDA runs a manual husking mill with a daily production capacity of 1,200Kg. The mill operates 365 days per year and employs both permanent and casual staff. CDA purchases paddy through the village markets creating livelihoods for rural farmers.

15.3 Chilling Centre

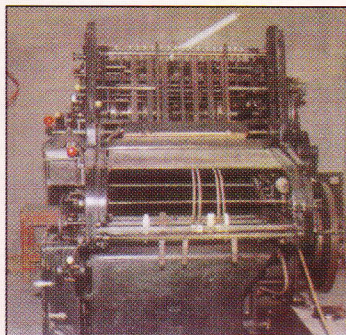
CDA purchases milk from local farmers and, after testing and chilling, sells it to the bulk market. CDA's 500 litre per day capacity supports income generating activities of approximately 300 primary customers.



CDA's milk chilling operation

15.4 Printing press

CDA has a small offset printing press currently in the process of renovation. The press is capable of printing 100,000 pages per day and is typically used for CDA's advocacy newspaper (Chesta), internal publications and printed stationery for both CDA and external customers



Left: CDA's printing press

15.5 Nursery

CDA has a small nursery based at its central training centre, CTC. The nursery was founded to encourage CDA's group members to establish tree plantations in the effort to improve environmental sustainability. The nursery has approximately 20,000 plants which it purchases as seedlings and sells in the market as small trees. Varieties include Mangoes, Jack fruit and lychee.

16.0 Financial Layout

16.1 Treasurers Note

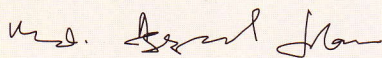
CDA practices transparency and accountability in all its accounting systems. As for all previous years, an external audit has been completed for CDA's accounts using a renowned audit company of chartered accountants.

CDA's financial policies follow the practice of all other policy reforms in the organisation. A participatory approach is employed for every policy reformulation during which recommendations are made by the POC (Program Operation Cell) and approved by the EC committee. This strategy ensures CDA has a fair finance and book keeping system. CDA also has an internal audit department for periodic auditing of CDA's accounts throughout the year.

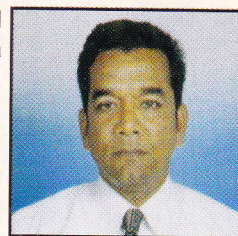
2004 was a year of limited resources for CDA. Despite lack of external funding CDA managed to continue with its activities through careful management of its own internal funds. It was necessary to make savings and improvements in enterprise efficiency in some areas and, as in any such circumstances, this involved some difficult decisions and challenging targets. However valuable lessons can be learnt from such experiences and highlight ways in which we can put our funds to better use in future years, hence improving the quality of CDA's programs. As expected, the funding situation during the year has been reflected in this years audited accounts.

I would like to convey my best regards and congratulate CDA's stakeholders, beneficiaries, GB & EC members and staff for their dedication and best efforts in maintaining the financial sustainability of CDA during this crucial period.

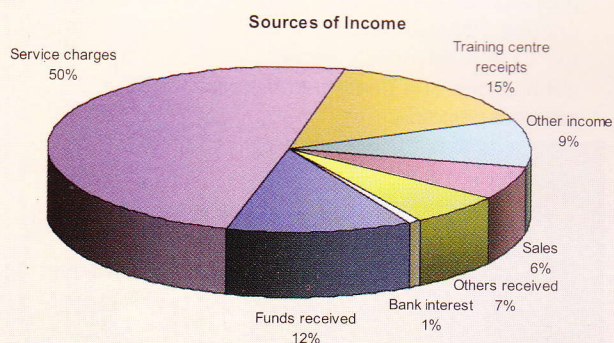
With regards



Md. Azizul Islam (Advocate)



16.2 Income & Expenditure



Income *:

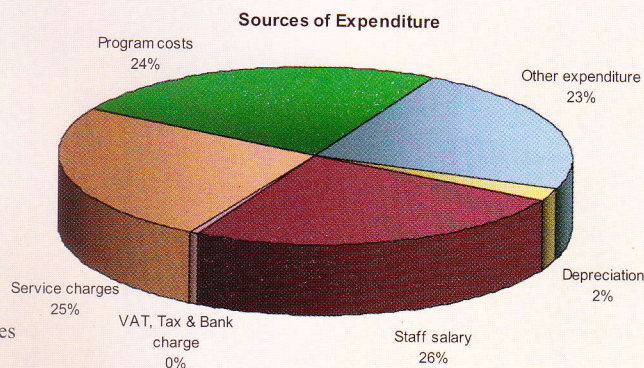
Service charges	8,257,974
Training centre receipts	2,505,128
Funds received	2,064,745
Other income	1,567,153
Others received	1,088,972
Sales	1,053,885
Bank Interest	126,909
Total Tk	16,664,766

* All figures in Taka. Includes both program & project activities

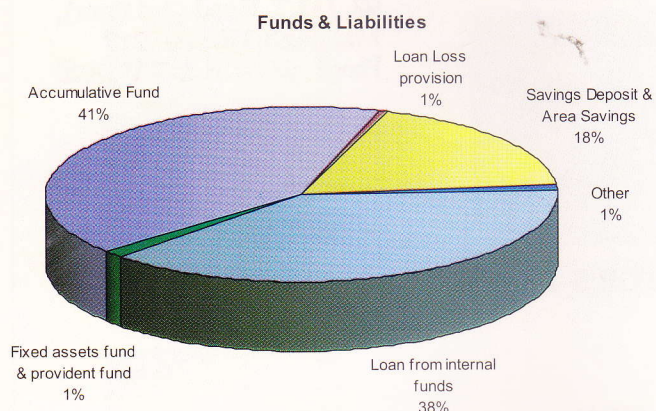
Expenditure *:

Service charges	4,585,830
Staff salaries	4,510,067
Program costs	4,370,097
Other expenditure	4,162,416
Depreciation	409,145
VAT, Tax & Bank charges	69,848
Overheads	3,477
Total Tk	18,110,880

* All figures in Taka. Includes both program & project activities



16.3 Funds, liabilities, Property & Assets



Funds & liabilities *:

Accumulative fund	40,743,578
Loan from training	1,532,797
Loan from Sonali Bank	400,000
Fixed assets fund	717,968
Loan from central savings	5,700,000
Loan from DMP-G	400,000
Loan from RLF	9,191,500
Rice in Godwon (storage)	28,450
Loan from Project	10,602,003
Sundry creditor	132,534
Loan from Area savings	5,548,851
Womens health fund	49,741
Area savings	1,600,000
Savings Deposit	16,254,113
Provident fund	545,439
Loan loss provision	640,900
Outstanding liabilities	155,806
Loan from other areas	2,215,567
Loan from central RLF	2,600,000
Loan from LCSP	64,718

Grand Total Tk 99,123,965

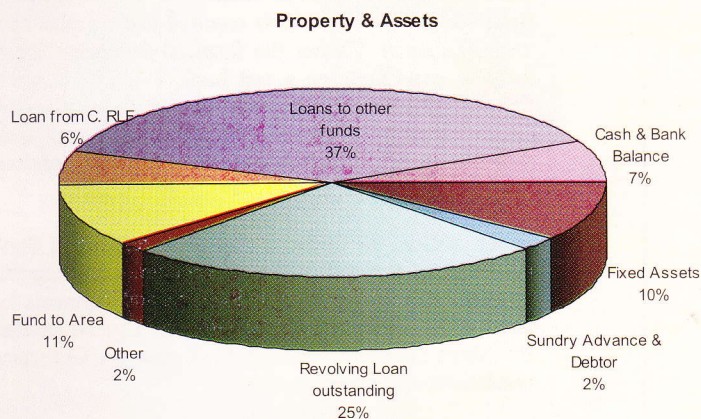
* All figures in Taka. Includes both program & project activities

Property & Assets *:

Fixed assets	10,105,874
Construction in progress	244,913
Books	33,044
Revolving loan outstanding	24,449,596
Sundry advance	1,608,952
Sundry debtor	772,225
Fund to area	10,607,257
Loan to project	4,640,224
Receivable from project	1,097,471
Loan to LCSP	104,426
Loan from C. RLF	5,766,898
Loan to C. Savings	5,700,000
Loan to area	6,846,048
Advance	145,364
Loan to other areas	19,845,750
Womens Health fund	116,014
Cash & Bank Balance	7,039,909

Grand Total Tk 99,123,965

* All figures in Taka. Includes both program & project activities



All figures extracted from audited accounts as at 31st December 2004

Accounts audited by:

Irshadullah Patwary & Co.

Chartered accountants

92, D.I.T Road (3rd floor), Malibagh,

Dhaka-1217, Bangladesh

এরশাদউল্লাহ পাটওয়ারী এন্ড কোং
Irshadullah Patwary & Co.
Chartered Accountants

92, D.I.T. Road (3rd floor),
Malibagh, Dhaka-1217
Phone : 9331758 & 011847020

AUDITOR'S REPORT

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

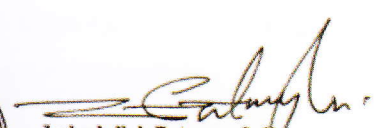
We have audited the accompanying Balance Sheet of General Account of Community Development Association (CDA) as of 31 December 2004 and the related statements of Income and Expenditure and Receipts and Payments for the year then ended. These financial statements are the responsibility of the projects management of CDA . Our responsibility is to express an opinion on these financial statements based on our audit.

We conducted our audit in accordance with International Standards on Auditing as adopted in Bangladesh. Those standards required 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 disclosure in the financial statements. An audit also includes assessing the accounting principles used and significant estimates made by management, as well as evaluating the overall financial statement presentation. We believe that our audit provides a reasonable basis for our opinion.

In our opinion, the financial statements referred to above present fairly, in all material respects, the financial position of the above-mentioned Program as of 31st December 2004 and of the results of its operations audits Receipts and Payments for the year then ended in accordance with International Accounting Standards as adopted in Bangladesh and comply with the Foreign Donations (voluntary Activities) Regulation Ordinance 1978 and other applicable laws and regulations of the organization .

Dhaka
21.06. 2005




Irshadullah Patwary & Co.
Chartered Accountants

17.0 List of members of the Executive Committee 2004-2005 / 2005-2006



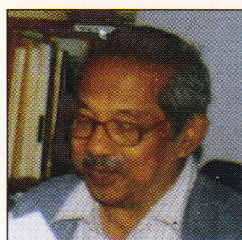
Dr Halida Hanum Akhter
Chairperson



Mr. Farhatul Islam
Vice Chairperson



Ad. Mr. Azizul Islam
Treasurer



Dr A.S.M. Shaidullah
Chowdhury

CDA Executive Committee

2004-2005 / 2005-2006



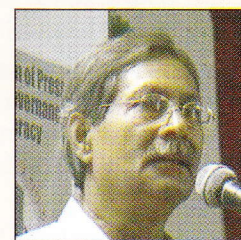
Prof. Dulal Chandra
Biswas



Ms. Rashida Begum
Member



Ms Laila Chowdhury
Member



Mr Shah-I-Mobin Jinnah
Ex Officio Member Secretary

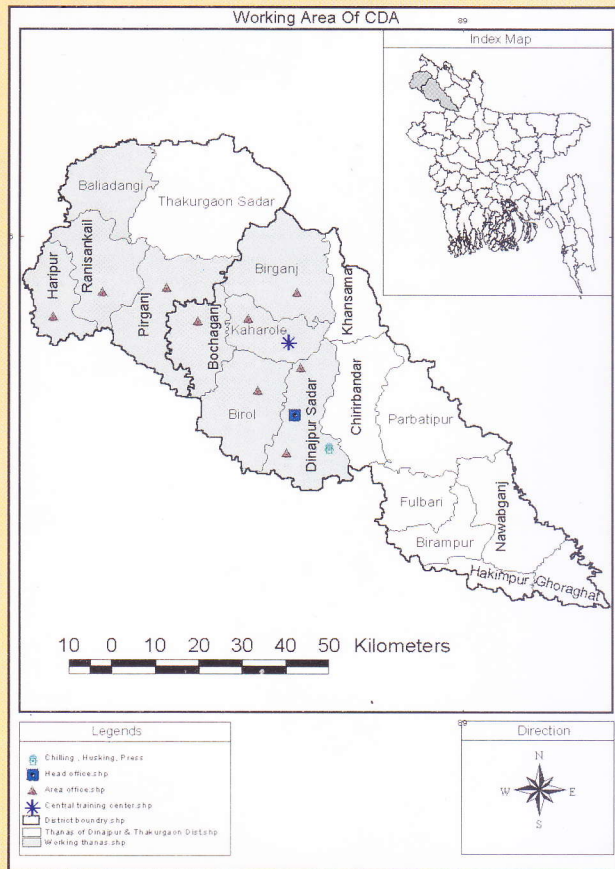


With special thanks to Ms Rashida Khaleque, CDA chairperson 2002-2003 / 2003-2004 (seated left of speaker in above photograph)

Demand for 200 man days employment guarantee scheme

Memorandum to the Ministers & MP's

- ◆ Formation of a National Law commission for guaranteed employment or, formation of a National law commission for Agricultural labour with the objective that the small farmers and rural agricultural workers can ensure their day to day food security through employment, good health, creative and productive education and an increase in their income.
- ◆ Implementation of ILO convention 11 and initiative taken to ratify ILO convention 141 by the Government of Bangladesh.
- ◆ Distribution of Agri-Khas land amongst the landless poor and assurance of sustainable land use and management.
- ◆ Accelerate the use of organic fertiliser and bio-technologies in place of chemical fertiliser pesticides and hybrid seeds including providing inspiration to farmers and taking the necessary supportive measures.
- ◆ Initiate Agrarian reform in favour of landless agriculture labour, farm labourers, share croppers and the small and marginal farmers for national interest.
- ◆ Resolve the complications related with the vested property act so that it can be converted to Khas land and distributed amongst the poor men & women.
- ◆ Establish Agri-farms, agro based farm industries and productive labour institutions in each village.
- ◆ Initiate co-operative systems and people centred development plans in each village.
- ◆ Initiate a convergence & co-ordination system amongst the peoples organisations, NGO's and local government institutions.
- ◆ Review and ensure equitable legal wages as well as the wages of village labourers and workers through the creation of labour markets of local product. Arrange the just price and exchange of local wages. Take the initiative to protect the indigenous heritage and export local commodities to the foreign market. Build seed storage and expand local technologies at household level in the local communities.
- ◆ Create the opportunity for food and nutrition through implementing agro-forestation at village level.
- ◆ Promote the local economies by extending electricity, gas and road infrastructure and through the creation of sustainable agriculture technology, agro based industries and the excavation of dead rivers.
- ◆ Assure the livelihood and ecological agricultural system with emphasis on the originals in particular the ethnic minorities, the elderly and the disabled.
- ◆ Allocate money in the national budget to the heads of rural development and local government with a view to promote productivity and creativity of the rural farmers and ensure the participation of the grassroots people in developing the National Development Plan.
- ◆ Take initiative to run all types of rural health services, hospitals and community clinical activities with immediate effect.
- ◆ Prepare the policy of social security, health and housing for the elderly and employment security for the rural agriculture labour.
- ◆ Recognise water as a mined resource for the prospect of the nation.
- ◆ Consider the role of women in the process of seed production, preservation and food production and ensure their entitlement to farmers rights.
- ◆ Stop child labour from the agriculture field and arrange financial support amongst the families of the deprived children.



Poverty eradication and Peoples Empowerment



Community Development Association (CDA)
Upa Shahar, Dinajpur
Bangladesh
Phone: 0531 64428
Fax: 0531 65605
Email: cdadinajpur@yahoo.com