

annual report

JULY 2008 - JUNE 2009



Christian Commission for Development in Bangladesh

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report

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From the Executive Director's Desk

The year 2008-2009 has indeed been a big step forward for CCDB—a step towards the realization of the goal set for CCDB's ongoing four-year (2007-2011) plan. This Annual Report provides an objective picture of our performance during the year.

As in the past, this year CCDB also placed the empowerment of the extreme poor, particularly women at the center stage of its development interventions. The lessons learnt from addressing poverty through a fair mix of Service Delivery Approach (SDA) and Right-Based Approach (RBA) was inspiring and these will certainly

contribute to laying out our strategies for future interventions in a more effective way. It is a fact that the journey to a poverty-free society is long and strenuous as well as is fraught with formidable challenges. However, we feel confident that our endeavor will be fruitful as well as face challenges with the cooperation of all concerned.

Except cyclone Aila, no major disaster hit our country this year but we needed to continue numerous rehabilitation



programs for the people severely affected by cyclone Sidr and two consecutive floods occurred in 2007.

We are pleased to present this Annual Report to all those who have accompanied us in our journey towards empowering the extreme poor and marginalised.

We express our sincere thanks and gratitude to all concerned-partners abroad, national government, local administration, CCDB Commission, reference people, sister organizations and CCDB staff for their valuable support and cooperation during the year

Joyanta Adhikari

Executive Director
CCDB

November, 2009



vision

CCDB envisions a just and caring society where people live in peace, dignity, and in harmony with all God's creations.

mission

Guided by the vision and ecumenical principles, CCDB works to create a society where the poor, marginalized and vulnerable people claim and enjoy human rights and justice for a sustainable livelihood with dignity.





values

Tolerance and mutual respect

Equity and justice

Transparency and accountability

Resource efficiency and cost effectiveness

Participation and inclusiveness

Environment friendly

Executive Summary

CCDB launched its largest development intervention, namely Comprehensive Poverty Reduction Program (CPRP) two years ago with view to addressing poverty in a comprehensive way and put the reference people at the wheel so that they will be able to keep CPRP on the track towards its desired destination. Over the last two years, all the staff members of CPRP employed their best efforts to facilitate people's institutions so that they can emerge as a sustainable social force with enough capacity to negotiate with the duty bearers, and at the same time provide necessary services for the socioeconomic development of the reference people. The experience of the last two years is also regarded as a major learning both for CCDB and its staff members.

We have both successes and failures in implementing CPRP. There are some external factors that influenced our initiatives to some extent. Retaining the success in the face of the price hike of both food and non-food items was a great challenge. The extremely poor people suffered most for this price hike.

Replacing the age-old People Managed Savings and Credit Program (PMSC) appeared as a great challenge for CCDB. We were worried that our reference people might not accept this change as PMSC is much more beneficial for them. However, after a long motivational effort, we were able to make them understand that we had no alternative but to accept Organization-Managed Savings and Credit Program (OMSC). We also assured them that although we

will directly manage this program but it will be made borrower-friendly as much as possible. In the process of replacing PMSC the implementation of CPRP was little disturbed. However, the new savings and credit program did not cover all the CPRP forums initially, but it will be done gradually. As an alternative, we have already arranged registration for 109 status-quo forums under the cooperative act so that they can operate savings and credit by themselves.

The mid-term review of CPRP was launched in June 2009 and the fieldwork will be completed by the first week of August. It is expected that the report will be available in September. The findings of the mid-term review are very significant for CCDB, as the future course of CPRP will be planned as per the recommendations of this review.

Fortunately we did not have any devastating flood this year. A cyclone Aila hit the coastal region of Bangladesh and caused damage to both lives and livelihood. The reference people of CPRP were hardly affected by this disaster. As usual, CCDB responded to this disaster with emergency relief materials in some affected areas.

Program Highlights

People's Institution (PI) is a major prerequisite to sustainable development. CCDB always believes that people should be put at the center of development. Accordingly CPRP makes a

greater effort to bring the extreme poor under the umbrella of People's Institutions and make them actively involved in different programmatic interventions. This year CCDB identified a total of 13,164 persons as reference people in the phased-in areas through well-being analyses. Most of them were extremely poor. A total of 350 forums were formed with these reference people. As in the previous year, we were unable to include all the poor of the CPRP areas that caused frustration among the excluded households. These forums formed their executive committees and these committees are being governed by the bylaws. CPRP offers a series of training courses in PI management, accounts keeping, leadership, asset management, introduction to human and social rights, etc. so that these institutions can develop into sustainable social forces and right seeking entities at the local level. Besides forums, a total of 11 union committees and eight upazila networks were formed to proceed with advocacy agenda at the local level. During the year under report, 109 status quo forums were registered under the cooperative act.

Denial of rights is one of the major causes of poverty in developing countries. **Advocacy** is a widely practiced tool to assert the rights of people. CCDB incorporated right-based approach to increase the poor's access to services from both the GoB and other sources at the local level. PI members are assisted to acquire skill and knowledge about rights, advocacy tools and techniques, so that they can take advocacy initiatives to gain a better

access to the extension services and facilities provided by GOs/NGOs in their locality. Although CCDB did not have any remarkable past experience in advocacy, during the reporting year our reference people achieved some successes with the assistance of CCDB. Because of their initiatives, poor people's access to different social safety net programs run by the GoB increased. At the same time they had also some modest successes in the areas of education, access to electricity, etc. It was also noticed that the acceptance of our network to the duty bearers is gradually increasing. Even, in many areas because of being the members of the forum or network they were offered to be member of different committees like school committee, WATSAN committee, etc. It is also worth mentioning that CCDB recently joined a coalition namely "National Coalition for Indigenous People's Right" with the aim of contributing to the national-level advocacy for establishing the rights of indigenous people living in Bangladesh.

Livelihood, along with **food security**, is a major thrust area of CPRP. Under this program component, several interventions like training in livestock and poultry rearing, fish culture, eco-farming, homestead gardening, etc. are aimed at improving their household food security on an economic and sustainable basis. In addition, an effort was made to enhance off-farm livelihood skills which they can sell at the market. During lean periods (monga season) many poor were provided with job for 10 to 15

days. They were able to face this hard time with little distress because of this initiative. Many of them were provided with productive assets with an expectation that they would utilize these assets properly and thus be able to get rid of poverty gradually. A group of rural dressmakers emerged from a training course on dressmaking conducted under the program. This training course turned these women into earning members of their families.

Promotion of education and culture is one of the important activity components of CPRP. Education is considered a basic human right which enables people to have access to services and information for sustainable livelihood. Being a socially responsive organization, CCDB promotes education among the marginalized and poor people. In this year a total of 9,986 children were enrolled in 423 schools. The majority of our reference people are illiterate and can not teach their children at home for which they can not qualify for enrollment in public primary schools. This pre-school education prepares many children to pass the admission test for primary school. CCDB also continued its education assistance program for poor and meritorious students so that they can pay the exam fees, purchase books, etc. CPRP made efforts to encourage the reference people to continue their children's education, and motivate the local GoB education department to improve the education facilities at schools. CPRP also made efforts in preserving and practicing their traditional culture.

Access to **health** care services is one of the fundamental rights. But this right has largely been unmet in Bangladesh because of the resource constraints, lack of commitment of the duty bearers, etc. For playing a contributing role in achieving MDG goals, CCDB took several initiatives to promote safe motherhood and thus reduce the maternal and child mortality rates. Measures were also taken to create awareness about communicable diseases. More than 40 percent of the children in Bangladesh are suffering from mild to severe malnutrition which is one of the major reasons of child death. To improve the nutrition status of the children, CCDB fed 1,241 malnourished children and almost all of them gained expected weights. Poor people's access to safe drinking water and sanitation increased through increased supply of tube-wells and sanitary latrines. Although Bangladesh is a low prevalent country in terms of HIV infection, mass awareness about its prevention also needs to be promoted. CCDB implemented several programs for garment workers to make them aware about HIV/AIDS, as their vulnerability was relatively higher. Even, CCDB provided livelihood support for HIV positives so that they can be self-reliant. Providing health support through health posts at some remote areas continued in the reporting year. In addition, CCDB gives training and orientation on primary health care, adolescent and reproductive health, safe motherhood, environment conservation, etc.

Gender disparity is still considerably high in Bangladesh. A number of sizeable interventions have been undertaken both by the government and the NGOs in the last three decades but still a lot of attention is required in this area. Women in Bangladesh compared with men, still have negligible role in decision-making, setting agenda for their lives and participating in social and political affairs. Considering the fact, CCDB has prioritized **gender equity** issue in CPRP. During the reporting year CCDB conducted several workshops with participation of 452 reference people to sensitize them towards gender equity and justice. CCDB also conducted a series of courtyard meetings to create mass awareness about domestic violence. But still we have more to do. During the reporting year CCDB provided legal assistance for the women victims of violence. As a gender sensitive organization, CCDB believes that women's advancement and rights issue should be included in any development intervention. Besides, CCDB established a good referral linkage with the legal aid-providing organizations and village courts.

Peace and harmony are necessary for any society in the process of its growth. It is very difficult to involve the people in any development endeavor if conflicts persist among them. CCDB has been promoting societal peace at the community level for many years. To ensure continued societal peace and harmony CPRP took several measures. These initiatives included dialogue and workshop sessions, development and dissemination of IEC materials and cultural activities.

Over the years, due to climate change along with other environmental factors including geographical setting, Bangladesh has become one of the most disaster-prone countries in the world. Every year natural **disasters** like cyclone, flood, cold wave, drought, etc hit Bangladesh and cause lots of sufferings to the people. During any disaster CCDB was always beside the people in the past. CCDB always believes that if the capacity of the community people is increased, they will be able to mitigate the impact of disasters more effectively. With this understanding CCDB groomed 240 volunteers through training during the reporting year. In different CPRP areas, the members of the disaster management committee were invited to attend meetings to discuss responses to disasters in a more coordinated way. As a part of structural mitigation, CCDB provided partial housing support, raised public places, etc. In addition, blankets and children's clothes were given to 9,250 and 2,400 families during winter.

Improvement of understanding, skills and motivation of staff is essential for successful implementation of CPRP. Accordingly a number of initiatives were taken in cooperation with Human and Organizational Potential Enhancement (HOPE). HOPE conducted a need assessment to identify the areas where the staff members required training to enhance their skills. The training courses and workshops were organized mainly on Orientation on CPRP, advocacy and RBA, DRR, climate change, program monitoring, etc. A total of 433 staff members took part in these events.

Other than CPRP, CCDB has been implementing several other programs as follows.

Micro-Finance Program (MFP): Under the compulsion of the Micro-credit Regulatory Act, CCDB had to switch over to Organization-Managed Savings and Credit Program from People's Managed Savings and credit program (PMSC). The program was later renamed MFP incorporating former Entrepreneurship Development Program (EDP). MFP has now been in operation through a completely separate management directly responsible to the Executive Director. But MFP is supplementing CPRP through creating access for the poor reference people to financial services. In addition, MFP provides credit support outside of the forums. During the reporting year MFP disbursed a total of Tk. 87,821,000 and the number of borrowers stood at 5,429.

Up-scaling Non-formal Primary Education through Institutionalizing Quality Endeavor

(UNIQUE): Although a good number of GO and NGO programs are in operation to ensure education for all, a significant number of children are deprived of education. Because they live in geo-physically backward and socio-economically neglected areas like riverine chars, coastal regions, haor areas, urban slums and the areas that are largely inhabited by the tribal communities.

With a view to addressing the problematic issue, UNIQUE project has been undertaken by CCDB in six districts in 2007 and will be

completed in December 2010. This comprehensive approach consists of: a) capacity enhancement of local community to manage non-formal primary education program; b) provision of primary education for out-of school children and c) institutionalization of a mutually beneficial network of formal and non-formal primary education providers at local level in a participatory manner.

Emergency Response: In Bangladesh people are living with natural disasters like flood, cyclone, drought, cold wave, etc. In 2009 we experienced Cyclone Aila that caused some damage to assets in coastal region. In 2007 Cyclone Sidr also hit Bangladesh and left a trail of devastation. CCDB provided food, seeds, cash and early recovery and rehabilitation support (job creation, housing support, agricultural assistance, livelihood asset support like boats and nets, and support for livestock) for the severely flood- and cyclone-affected people.

Capacity Building for Promotion of Peace (CBPP) Program:

CCDB has been implementing Capacity Building for Promotion of Peace (CBPP) program since 2005. This program is also being implemented in some other south Asian countries like India, Nepal, and Pakistan. In Bangladesh CCDB is responsible for building the capacity of the staff members of its partner organizations in the field of peace promotion. A workshop was also held on integrating Local Capacity for Peace in CCDB's PME at Dhaka. Apart from these, some

other events like orientation, workshops, coordination meeting were held in both Bangladesh and other member countries.

Resettlement Program: CCDB implemented its resettlement program in coordination with the government. In any infrastructural development program the construction of like road, bridge, etc. the government needs a huge amount of private lands. Later the government compensates the losers by paying the value of assets they lose. CCDB is mainly responsible for identifying the losers, for the valuation of assets and finally for the transfer of the compensation through this resettlement program. During the reporting year CCDB implemented five such projects.

During the reporting year PME conducted several monitoring studies and shared the findings with CPRP management. PME also extended assistance to HOPE to organize a four-day training course on results-based monitoring and evaluation for CPRP staff members.

CCDB was also involved in different activities as a member of different networks and alliances like South Asian Peace and Reconciliation Alliance (SAPRA), South Asian Gender Alliance (SAGA), Christian Conference of Asia, Local Capacity for Peace (LCP), Disaster Forum, National Coalition for Indigenous People's Right in Bangladesh, Campaign for Sustainable Rural Livelihood (CSRL), National STD/AIDS Network, etc.



Introduction

The Comprehensive Poverty reduction Program (CPRP) has successfully completed its second year of operation in June 2009. The path of implementation of CPRP was not smooth always; there were problems and challenges. We made our best effort to overcome those problems and face the challenges.

The successful implementation of CPRP in the last two years has substantially added to the organisation's confidence and learning in addressing the needs and concerns of the poor and marginalized people. This learning will help our staff members in implementing CPRP more professionally in the remaining two years, and most importantly in program planning for the next phase.

During this year CPRP worked with 62,924 reference people organized under 1,193 forums (phased-in: 650, status-quo: 269 and phased-out: 274). This program is being implemented through 11 area offices covering 1,236 villages under 199 unions of 35 upazilas in 15 districts. The total staff strength of CPRP is 324.

Reshaping PMSC along with ensuring access to credit facilities for our reference people was a great challenge for us. PMSC was much flexible and borrower-friendly program that creates access to financial resources for the poor. Initially we were worried that reference people might take it in a different way but we launched the Micro-Finance Program successfully with CPRP reference people without any major difficulties, and observed that our beloved reference people accepted this program so far as they were made convinced that we did not have any other alternatives.

The mid-term review of CPRP started in June 2009. A team of 3 external consultants has been conducting the review. We expect that this review will capture trends of the results that CPRP generated during the last two years. We also are looking for a set specific recommendations that will help us to implement CPRP in a more effective way.

Establish People's Organization as a Sustainable Social Force

Mobilizing extreme poor people is one of the unique development strategies of CCDB that has been practiced for many years. This is an effective measure to ensure people's ownership over the development process. Through creating these institutions CCDB brings poor people at the core of the development process. They manage their own institutions, take decisions, implement action plans, etc. CCDB completed the registration process of all phased-out forums last year under the cooperative act of the country so that they can operate savings and credit programs by themselves. During this reporting year an initiative was also taken to register the status-quo forums under the same act for the same purpose. A total of 109 status-quo forums have already been registered and the rest 22 are in the process.

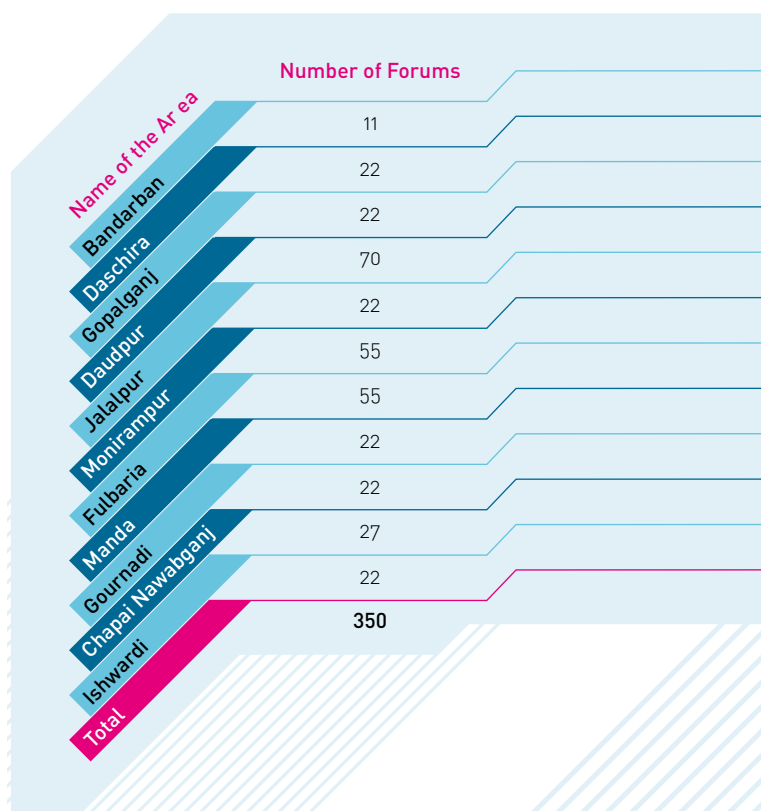


selection process was carried out peacefully. This initiative also created expectation among these ill-fated people for a positive change in their lives. It was a great challenge to identify and mobilize such a large number of poor people and bring them under the same platform, and CCDB successfully met this challenge.

The baseline survey of the newly selected reference people has been completed. A consultant has already been hired for data entry and report writing. The baseline report will be available in October 2009.

Extreme poor people formed their own institutions

CCDB conducted numerous PRA sessions in all phased-in areas to identify new reference people who are extremely poor. A popular PRA technique, namely 'well-being ranking' was used to find out extremely poor households in the CPRP areas. The participants of the PRA sessions categorized the villagers into four groups i.e the extremely poor, the poor, the middle and the rich according to the criteria set by them reflecting their perception. Later most of the reference people were selected from extremely poor groups and some from poor categories. A total of 13,403 persons were selected as our new reference people during the reporting year. Of them 920 were male and 12,244 female. After the selection, a total of 350 forums have been formed to bring these extremely poor people under the umbrella of People's Institutions. CCDB's initiative for including poor people in development program like CPRP was highly appreciated by the community people as well as by the local administration and the local government. Apart from very few scattered events, the whole



The general members of the forums later elected the executive committee. Copies of the forum by-laws were distributed and the forum members received an orientation on the rules of procedure to be followed in managing their forums. Bank accounts of all forums have been opened. All the new forums have appointed the forum workers to assist the executive members in performing day-to-day activities. Meetings of the executive committee are being held regularly and the participation of the committee members is also quite satisfactory.

Networks formed at union and upazila levels

In aiming to develop the institutions of the reference people as active change agents, the forum representatives developed networks both at union and upazila levels. The forums delegated responsibilities to the people who were vocal, active, involved in social activities to represent the networks. During the reporting period, a total of 22 union networks and 8 upazila networks have been formed.

The members of union and upazila network committees met quarterly and half yearly respectively. Discussions were held mainly to identify problems of obtaining services from different government and local government



institutions. These meetings were also very crucial for laying out action plan for advocacy initiatives. It is evident that many local problems were discussed at these meetings and some were resolved later through advocacy initiatives. The network leaders also played a significant role in resolving conflicts involving local government representatives.

Efforts made to enhance the management capacity of forum members

Managing an institution is a challenge, and it proves more difficult when illiterate and extremely poor people are put at the wheel. Our new reference people so far took this challenge with CCDB as a constant source of inspiration and also as a center for facilitation. For building their capacity in managing their institutions, CCDB provided training for 2,671 new reference people in the areas of PI management, accounts keeping, planning and budgeting, leadership building, asset management, social and human right, etc. These training courses immensely contributed to developing a basic understanding of the dynamics and management of an institution like Forum. Apart from training in these topics, they also lack capacity to work independently, as their education level is poor. They cannot write meeting resolution or keep books of accounts independently. But we believe, their efficiency level will gradually go up with assistance from the forum workers. The forum workers need to extend all sorts of cooperation in this regard. On the other hand the EC members of the status-quo forums are doing better with valuable assistance from the Forum workers and CPRP community organizers.

Number of Forum Members		Total Members
Male	Female	
		261
68	193	1153
58	1095	1210
5	1205	1792
181	1011	1183
128	1035	1375
0	1375	1308
155	1153	1118
143	975	1210
0	1210	1423
142	1281	1131
40	1091	13164
920	12244	

PI convention was held in a festive mood

PI convention is the only event when all the PI members can meet together to share their experiences. Both the status-quo and phased-in forums took part in this occasion. In the convention the members shared and discussed various issues like income and expenditure, distribution of dividend, best practices, action plan for the next year, initiatives taken for resolving conflicts, success stories of accessing GO and NGOs extension services, etc.

Members of the union and upazila networks also attended these conventions and shared the experiences of advocacy initiatives they have undertaken. The sharing of these experiences was found very useful for others, especially for the new network members.

Sharing and orientation of staff and PI

Staff's monthly sharing meetings are held in all CPRP area offices. These meetings are very crucial for the CPRP. Performance of last month is reviewed at this meeting. At the same time problems encountered by the staff members are also discussed. The area managers also share the monthly progress report with the staff members to obtain their comments and finalize it accordingly.

Zonal sharing meetings were held in two regions as planned. The executive director, head of CPRP, head of HR & Admin, all the regional coordinators and technical coordinators took part in these meetings. The field-level staff members of the area offices had an opportunity to share their experiences, opinions, sorrows and happiness with the senior officials of CCDB. The area managers shared the progress made in the last six months at the meetings and then followed detailed discussions of the performance. The field-level staff of the CPRP. The senior officials also made decisions on the problems raised by the field-level staff of the CPRP.

Forum built its own center

In 2007, the village Jabripara of the CPRP Manda area was scaled up under the program coverage. Inhabitants of this village were very poor and mostly lived by selling wage labor. It is very hard to find people with some education and various forms of superstition widely prevailed within the community. In addition, there was a dispute between two *paras* (hamlets) of the said village as a result of previous conflict.

While discussing forum formation, staff of CCDB conducted meetings with two *paras* separately but failed to motivate them at the beginning. After a lot of negotiations over time, finally they agreed to get mobilized under the forum. Through a well-being ranking survey, a total of 58 families were selected for the forum named Champaghar. In the course of time, the forum started implementing various activities like running pre-schools and nutrition centers, holding monthly meetings, etc. which created an opportunity to reduce disputes and enhance solidarity among them. Interactions at the meetings helped them understand the prevailing needs of the members and built up common consensus among the members about priorities to get livelihood support from CCDB.

The forum had to organize all these events at different places mostly at the courtyard of members' houses which were often interrupted by surroundings or bad weather like rainy season. In view of that they strongly felt the need for a forum center and received some financial support from CCDB for construction. But it was not adequate to meet all costs of building the forum center including the purchase of land. Accordingly all members sat down to find out the best way of fund utilization for building the forum center. During the discussion, one member proposed to sell land at nominal price but all agreed to raise individual contribution at the rate of Tk.200/- each in addition to support from CCDB for meeting other expenditures. They also agreed to provide voluntary labor for the construction of the center.

Finally they succeeded in building their forum center which is a now place to hold meetings, operating pre-school activity, etc. The endeavor for building the forum center upholds ownership that strengthens unity among the members as collective force to act on.



Advocacy Initiatives in Accessing GO/NGO Extension Services

CCDB adopted the right-based approach (RBA) in CPRP to assert the right of the extreme poor. CCDB believes that until or unless the access for the poor to entitlements and services provided by the state is ensured, they will remain on the periphery and will never be able to come to the core. With this understanding, CCDB started its advocacy initiatives under CPRP at the local level keeping people's institutions at the driving seat. We call it people-centered advocacy, where people will identify problems, plan activities and implement it themselves.

The fundamental idea here is to develop a forum network as a right-conscious entity so that they can move collectively to attain the necessary services the poor are entitled to. The initiatives taken by the forum networks primarily include negotiation with local duty bearers, rally, peaceful procession, demonstrating human chain, etc.

Network members now have improved advocacy skills

Skill in advocacy tools and techniques is essential for initiating advocacy process. In CPRP, the union and upazila networks are formed to play a proactive role in taking advocacy initiatives. To make them perform better as well as to develop a better understanding, the network leaders were imparted training in effective and suitable techniques of advocacy, considering the issues and the context pertaining to the local environment. During the reporting period, CPRP organized 22 training courses each for 3 days for 539 network and forum members on rights and advocacy. The training courses were conducted in a participatory manner, and case study analysis, role play, visual materials i.e. flip chart, were extensively used to make trainees understand the issues properly. The issues covered in the training courses were citizen rights, human rights, different types of advocacy tools and techniques, process of identifying more important issues for advocacy, designing of



advocacy plan, selecting techniques appropriate for issues, etc. Moreover emphasis was also placed on analyzing practical advocacy campaign so that they can utilize their learning from the training in the CPRP areas easily. Pre- and post- training evaluations revealed that most of the participants were able to develop a good understanding of advocacy. We observed later the reflection of this training in the advocacy initiatives undertaken by the networks. But the achievement was not even across the CPRP areas.

Advocacy skill of network leaders enhanced through exposure visits at home and abroad

Many organizations are working exclusively for establishing rights of the poor and the marginalized both at home and abroad. Many of them have laudable achievements. In CPRP we took an opportunity to learn from these organizations. We sent the network leaders to these organizations so that they can have a better understanding of advocacy and most importantly acquire practical experience from them. CCDB believes that learning and experience sharing is a very enabling process to enrich understanding of different aspects. Hence, CPRP organized exposure

visits to both the country and abroad for network leaders with the aim of assisting them in expanding better and deeper understanding about various techniques of advocacy, role of different stakeholders, efforts of allied organizations in the process of advocacy.

Within the country, a total of 78 network leaders were sent to three different organizations which have long experience in establishing rights and promoting good governance through advocacy and lobbying. The three organizations visited are SKS and GUK in Gaibandha and JJS in Khulna.

Besides, to learn more, a total of eight network leaders visited Gandhi Vichar Parisad (GVP), Bankura in West Bengal, India. GVP, a well-recognized organization, has been working for many years with the aim of establishing the rights of the marginalized and destitute people. In the visit two officials from the head office accompanied them to provide necessary assistance. It appears that the exposure visit has widened visitors' understanding of tools and techniques of people-centered advocacy and of potential challenges in the process. Most importantly, now they appear to be confident and inspired enough in seeking mobilization for pressing for rights and raising voice against discrimination through advocacy and negotiation. Afterwards network members shared their learning and experiences with other network and forum members of respective areas in regular network meetings.

Refresher course in rights and advocacy for network leaders

Experience of right-based advocacy is very new to the network members. They therefore need skill to



get actively involved in the process on a regular basis. CPRP intends to see them in the driver's seat of the advocating process and negotiate and bargain for their own as right-conscious citizens as and when necessary. Considering the fact, efforts were made for those who received training earlier. The course helped them to refresh their knowledge received from the training course held last year, as well as provided an opportunity to share their experiences. In addition, discussion was held thrashing out the factors to be considered while selecting suitable tools in line with the advocating issues for getting better results and for dealing with various obstacles encountered in mobilizing cooperation from the community and forums. In the training session, the participants were found very enthusiastic and lively. A total of 469 network members received training from the refresher courses.

Network members developed very good relation with existing GO/NGO duty bearers at local level

In Bangladesh, generally poor people have very limited access to government officials to lodge their demand or seek support service. As a result, people lose their willingness and do not feel encouraged to approach GO officials for any lawful assistance for their well-being. Rather they prefer to take the same facility from outside by cash. But the poor cannot afford it. Eventually, the exclusion process thus results in the increase in vulnerability and misery in their lives through the denial of rights. In order to reduce this gap and also foster relation with the duty bearers, network members organized 20 rapport building workshops with the assistance of CCDB. The UP Chairmen and members of the working areas, UNOs, officials from the livestock, the social welfare, the fisheries, the health, and the education departments at upazilla level, representatives from civil society and NGOs also attended the workshops. At the beginning of each workshop, network leaders explained the objective of the workshops and requested them to tell about the availability of existing services and ways of getting them. Every government official mentioned a common problem that they were



working with limited resources for which it was not possible to meet people's requirements. However, they promised to extend their support for the reference people. The UP chairmen made commitment to keep regular connection and assured to give priority to the poor forum members for different types of safety-net supports. It appears that the events were really successful in bridging the gap between the reference people and the duty bearers at the locality.

Network members are collecting the necessary information on available public services

For lack of rapport, network members did not have much idea before about services delivered by the public institutions. But now they understand well through training and formal and informal conversations with the CPRP staff that they have the right to know the information on the services available at different public institutions, and its quantity and the ways and eligibility to get those. Out of motivation, network leaders visited public institutions several times at union and upazilla levels with necessary assistance from CPRP. To collect information systematically, each network

formed a sub-committee consisting of five to six members with the consent of all the members. A total of 79 visits to public institutions were made by the sub-committee. They mostly visited offices of union and upazilla parishads and various departments/directorates of social welfare, health, livestock, women and children affairs, youth, land, etc. To build a good relation and referral linkage, they also visited some NGOs such as BLAST and ASK that provide legal assistance. With the support of CPRP they documented the collected information classified by department and apprised other team members of the information as well. As the endeavor is very important and a significant part of the advocacy process is mainly based on a well-designed advocacy plan, emphasis needs to be laid on the design of the plan.

Forum network's access to public facilities increased

Although it is a quite new approach for network members to negotiate with public officials and the chairmen of union and upazilla *parishads* for obtaining services for the poor, they seemed enthusiastic and committed in this regard. With the close contact with CPRP, several initiatives were undertaken collectively by the network leaders for the better access to extension services in nine phased-out areas of CPRP. During the reporting period, there have been significant achievements in accessing safety-net support services delivered by union *parishads* in association with women affairs and social welfare departments. These are VGD, VGF, widow allowance, old age pension, relief and rehabilitation support, allowance for the disabled, hand sewing machine with training, pregnant

Network took initiative to reopen the union health clinic

As there was no clinic around the area, Gournadi upazilla network committee initiated an advocacy to restart health clinic at Bilbo village of Mahilara union so that poor people could get primary health care services. Network members met different stakeholders i.e. the upazilla chairman, the UNO, the civil surgeon, etc. to draw their attention and make them respond to the issue. Afterwards, they gathered at the civil surgeon's office for the submission of a memorandum with a copy of it to the MP (Member of Parliament) of their constituency. The MP assured them to discuss the matter with the concerned ministry and will request them to take necessary action. They are still waiting to get a positive result and keeping close contact with the local authorities.

Uttar Para will suffer no longer for electricity

Nagdaha is a village in Chandva Union under Pabna District. Around 800 families are presently living in the northern part of the village. The people living in this part were deprived of electricity facilities whereas the people of other parts were enjoying since last year. Although some villagers talked to the concerned officers of Rural Electrification Authority (polli biddut) for several times to bring the village under electricity coverage but the situation remained unchanged. In such a situation, few months ago, Ratnai forum members shared the problem with the members of the union and upazilla networks. Realizing the fact, upzilla and union network leaders met the community people to encourage them to be involved in the initiative and collected signature of villagers' on the issue. Later they submitted a petition along with villagers signatures to the authorities of Polli Biddut Somity. After that network leaders met the concerned officer of Polli Biddut Samity to follow up the issue regarding electricity connection in their area. Polli Biddut officer informed that the issue has been communicated with their higher authorities and their response is also positive. They promised to cover their area very soon. The people are happy because they are going to enjoy electricity facilities after a long sufferings.

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mother allowance, slab latrine, tube-well, goat, partial housing support and 100 days employment support (cash for work), etc. In order to get better benefits, at first the network leaders submitted a list of most deserving members for the services and visited repeatedly to follow up the progress.

Besides, the efforts were made in nine working areas to avail of the services from various government departments and directorates. It needs to be mentioned here that upazilla network in some working areas initiated issue-focused advocacy based on practical needs with concerned authorities.

Issue-based media campaign

In development sector, it is now well acknowledged that media is an influential stakeholder to make any advocacy campaign successful. It is one of the effective means through which attention can be drawn to a particular issue at local and national levels. It is also the quickest way to make mass people's voice heard about the issue. To draw attention of duty bearers and mobilize mass people's opinion, network members organized issue-based media campaign in their locality with technical support from CPRP. Except Chapai Nawabganj, all phased-out areas carried out the event on different issues considering the need

of the locality. The issues of media campaign sought to sensitize Block Supervisors to extend necessary support to agriculture, raise public voice on any forms of violence against women and girls, promote the quality of education at primary and higher secondary schools, uphold support to health complex, gain support from police administration to prevent destruction of road and forestry, remove sluice gates to let in water for irrigation, press for the distribution of *khas* land among landless people, save the youth from drug use, etc. In each press conference, representative of respective department, civil society, correspondents of electronic and print media were present. Print media drew huge coverage of the event.

Linkage with organizations/networks/coalition s established for issue-based advocacy

A collective effort may have a far-reaching effect. With the belief, CCDB is always positive to build up linkages with organizations, networks or coalitions to establish poor and socially excluded people's rights through lobby and advocacy at both local and national levels. At local level CCDB has very

good functional linkage with Bangladesh Legal Aid Services Trust (BLAST). In most of our working areas reference people took legal assistance from BLAST for family and land disputes. Some of them have already benefited taking support from BLAST. Moreover, CCDB is an active member of different local committees initiated by GOs and NGOs at district and upazilla levels.

Besides, CCDB is an active member of the steering committee of National Coalition for Indigenous Peoples' Right. The main aim of the coalition is to do advocacy to establish constitutional, social and political rights of ethnic people and also work as a collective force to protest violence against and exploitation of ethnic people living in hilly and plain lands. In the mean time, a round table discussion was held arranged by the coalition on *adivasi*-friendly budget with members of parliament, journalists and civil society members prior to the declaration of the national budget to influence policy makers. A human chain and a sharing meeting on violent attack on *adivashi* people of Porsha Union under Rajshahi Division were also organized for demanding punishment of attacker and for rehabilitation support for the victims. In all events CCDB played a significant role.



Networks brought up-to-date with information on various development issues

In order to enrich the knowledge of network members on human rights, legal aspects of different-types of violence against women and girls, the environment, sanitation, primary health care, nutrition, etc. CPRP distributed *Roddur*, a fortnightly magazine to the phased-out and status-quo forums. In addition, success case studies of CPRP also are published on regular basis in the magazine. Moreover, it contains poems, jokes, and short stories etc. which provides pleasure for the readers. Reference people and their family members enjoy the magazine very much. A total of 1,35,840 copies of *Roddur* were distributed in the reporting period.

Press conference on suffering of Bamrail villagers for sluice gate

Network members of Uzirpur Upazilla of Barisal District arranged a press conference at Uzirpur Officers Club on June 30, 2009 with the support from CPRP. Objective of the conference was to address the sufferings of the farmers of two villages— Kalihata and Damottorkati — caused by a sluice gate built on the canal linked to the River Shondhya in Rahimgonj Upazilla under Barisal District by the Bangladesh Water Development Board (BWDB).

Reporters of local newspapers, correspondents of national dailies, government officials, Union Parishad Chairman and Members and the representatives from civil society were present in the conference. Forum members presented a written paper describing the sufferings of the inhabitants of Kalihata and Damottorkati. A sluice gate was built for the well-being of the people but in fact it brought serious misery for them because the canal has lost its natural flow and is becoming dry day by day. They informed that 800 decimals of land have fallen fallow/non-cultivable for lack of irrigation facilities. It causes food shortage in the area, which gives rise to the increasing popular demand for scraping the non-functional sluice gate. In the end, the Chairman of Uzirpur Upazilla Parishad assured to discuss with the higher authorities to resolve the issue as soon as possible. The conference got a massive coverage in media.

As follow-up, network members met the local authorities of BWDB. The authorities assured them to inspect/visit the location immediately and will take appropriate action.

Technical and legal support to advocacy initiatives

During the reporting period CPRP provided technical assistance to *adivashi* people of Daudpur to retrieve their land back from illegal occupier. *Adivashi* people of *Anontampur* of Pirgonj Upazilla had 74 decimals of land used as graveyard from generation to generation. A group of Bangali people in collusion with *tahsilder* (revenue collector at union level) made a false document of two thirds of the land and pressurized *adivashi* people to vacate the claimed land. Simultaneously, they were threatening repeatedly so that *adivashi* people leave the area. Some of the *adivashi* people are the members of *Anontampur* Forum. The issue was discussed in the upazilla network meeting. According to the decision taken in the meeting, few members of network went to the office of concerned authority (AC-land) to submit a

petition with the assistance of CPRP. Therefore, the AC-land inspected the spot and settled the dispute in favour of the *adivashi* people. In this case, CPRP provided financial support to meet the expenses of transportation, food and fees for collecting documents from the AC-land office. At present 42 families are living on that land happily.

CCDB also provided some financial support for National Coalition for Indigenous Peoples' Right and organized meeting on the attack on 72 *adivashi* families in Porsha Upazila under Nawgoan District with MPs, journalists and civil society representatives as attendees. It was organized to influence the local administration to settle the affected *adivashis* on their land with essential rehabilitation assistance and ensure the punishment of the assailants. The MPs promised to provide necessary food and housing support for the victims and ordered the local administration to take proper legal action against the assailants.

Where there is a will, there is a way

Sharifa Begum of village *Kaligram* of Mohanpur Upazilla under Rajshahi District got married when she was in class ten. In 1997 she became a member of Smrity Forum of CCDB. At that time literacy rate of that area was very poor. None was found there suitable except Sharifa as a teacher for the pre-school there supported by CCDB. She was very sincere and devoted in teaching. She was very much popular among the students as well as the forum members. Later in 2007 CCDB withdrew the support services including school support from that area. The forum members felt the need to continue it as there was no pre-school for children around. Since then Sharifa Begum carried on this program in cooperation with forum. She was using the forum center for teaching with the consent of the forum members and takes Tk 20 only from each student as monthly tuition fee. After the completion of pre-primary education, she also assisted the students in getting admission in government primary school in the locality.

In 2008, she faced problems regarding admission as the head teacher of the primary school refused her owing to the unavailability of seat and education materials. Knowing negative response she became worried but did not lose hope. Then she went to the upazilla education officer to find a way out but failed. Finding no option, she discussed the matter with network members and decided to meet the Upazilla Nirbahi Officer (UNO) to solve the problem. The UNO felt the importance of the issue and ordered the education officer to take necessary steps to admit the students to the local school. Finally 22 students got admission after a long negotiation. Sharifa Begum won because of her sincere effort and willingness. She proved herself a good leader. People respect her and thus she became the president of Mohanpur Upazilla network consisting of 15 forums.

Livelihood and Food Security

Livelihood and food security is the most significant component of the Comprehensive Poverty Reduction Program (CPRP). A number of activities have been implemented to ensure a better livelihood as well as to enhance the food security of the extremely poor people living in the CPRP working areas. Development of productive assets, improving livelihood skills, job creation, providing financial assistance, etc. are the major activities of this program. During the last two years, significant results have been observed in the lives of the poor people because of these interventions.

Asset base of the poor households improved and on-farm skills enhanced

Transferring technical skill is essential to increase household-based production. In the rural Bangladesh people practice vegetable cultivation, rear livestock and keep poultry for subsistence and to some extent they can sell it if they have any marketable surplus. It is evident that the production can be enhanced if we can transfer some latest technical knowledge to them. In CPRP we put much emphasis on transferring skill in rearing livestock, vegetable cultivation, applying organic fertilizer, etc.

During the reporting period, a total of 416 persons received training in livestock and poultry rearing and most of them were female. These women were selected by their respective forums. The training mainly covers feeding of animals, animal diseases, veterinary services, vaccination, housing, etc. Professionals like the livestock officials at the upazila level mainly facilitated these training courses. Initial results of these training courses

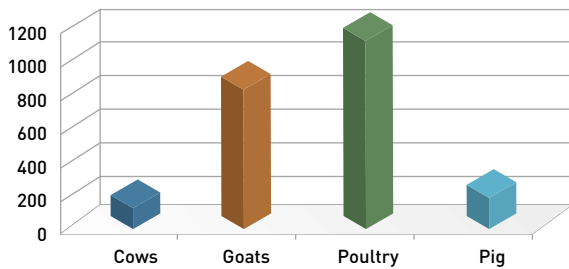
were quite satisfactory. Most of the participants admitted that they learned many new things through these training courses which they had not heard of earlier. Their knowledge level has improved which they can use it at home in keeping poultry and rearing livestock in a better way. After the training many of them were provided with productive assets like cows, goats, chicks and piglets. They will pay the forums back the asset value through installments so that the forums can cover more poor people gradually. Transfer of these assets certainly improved the productive asset base of the households. It is evident that people who received this support are earning additional income. However, there are some unfortunate cases that their domestic animals died of different diseases. During a monitoring visit to the *Ishwardi* area office, it was found that five persons in a forum received goats, and four of them earned an extra living ranging from Tk 3,000 to Tk 10,000 excluding the rearing cost. Many of the people who received cows once, now have two or three calves. Moreover, they are earning Tk 80-100 a day by selling milk. Their earnings brought extra comforts in their families. Moreover, their asset base was strengthened as a result and the

total worth of their asset reached to the tune of Tk 40,000. The similar experiences were reported in other CPRP areas as well.

I received a goat from the forum that subsequently enriched the livestock of my family, and This the first time I have been able to sacrifice an animal on the day of Eid Ul Azha (one of two major religious festivals of Muslims). It wouldn't have been possible if I hadn't got the goat through CPRP.

- A poor forum member of Ishwardi CPRP area





Household-based food production is on rise

Fishes are disappearing day by day. Once it was regarded as a major source of protein for the rural poor, as it was within their reach. In many rural areas endowed with numerous water bodies, people hardly needed to buy fish at the market. Presently, the price of fishes has gone up very high, and the poor cannot afford it any longer. An effort has been made within the CPRP to encourage fish culture among the rural poor owning a small water body or among those found interested to lease in for culturing fish. During the reporting year a total of 127 persons received training in fish culture. The training covered overall small pond management including pond preparation, fish feed, selection of suitable fish species, etc. After training it was observed that most of the training participants were culturing fish either in their own

ponds or ponds they leased in. On being trained the female members were found actively assisting their husbands in fish culture. At the same time almost half of the trained participants received cash support (to be paid back to the respective forum) to start fish culture. This CPRP initiative was found very effective in increasing household income significantly. In Gopalganj CPRP area, we observed that every forum member who received training was practicing fish culture. Last year their earning ranged from Tk 5,000 to Tk 7,000 from selling fish. At the same time they were able to meet the subsistence-level nutrition requirement. It is worth mentioning that all of them repaid the money they received as support.

In the rural areas, people depend much on their homestead land for food. However, many of them cannot make optimum use of their homestead land for lack of proper and adequate knowledge of using this land. CCDB also continued putting emphasis on household based-food production to enhance the food security of the poor households. It is evident that if poor people owning a small piece of homestead land are given proper knowledge and technology they can produce enough vegetables for meeting household demands. During the reporting year a total of 8,463 persons received training in homestead gardening. These training courses were facilitated by the professionals of the upazila agriculture office. Through these training

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During a monitoring visit to a CPRP area, it was found that 12 forum members cultivated vegetables, and all of them had adequate vegetables to eat. Only two of them could sell the marketable surplus. One person was found who did not have any land for his own but leased in some land for vegetable cultivation, and he could make some profit as well. On the other hand, there were some people who did not cultivate vegetables in spite of receiving seeds. Besides vegetable seeds, many people were provided with fruit saplings. Most of them planted these saplings but many of these young plants did not survive for lack of proper care.



the poor forum members were able to enhance their knowledge base in the areas of quick-growing vegetables and fruits, use and merits of compost, demerits of using chemical fertilizer, use of pesticides, prevention of diseases, etc. As these people were poor and they did not have any opportunity of receiving such training from any formal institutions, they found this training very useful in utilizing their tiny homesteads optimally. Most of them were found cultivating vegetables on their homestead land for many years but later they admitted that the production of vegetables and fruits increased to some extent, as they applied their learning to cultivating vegetables and fruits. As a result of increased production, many of them could sell vegetables after meeting the household need. It was observed that many of the households had an additional income ranging from Tk 1,500 to Tk 2,000.

Organic fertilizer enhanced production

The natural resources like water, soil nutrients, fish stock, etc are being degraded day by day because of excessive use of chemical fertilizers and pesticides in agriculture. Temporarily these chemicals can increase crop yield but it degrade our soil as well as other resources. CCDB has been working for promoting environmentally-friendly farming through use of organic fertilizer. Even CCDB provided training and support for its reference people to encourage them to utilize organic fertilizers. Last year a total of 1,213 marginal farmers were imparted training in eco-farming. In Daudpur program area, a total 50

forum members received training in eco-farming, including 35 who were provided with financial assistance to make demonstration plots. It was observed later that 30 of them made demonstration plots and experienced better production than they had before. The result of this experiment convinced them to continue eco-farming in the future. Some farmers could not make demonstration plots as they were unable to collect necessary materials. Moreover, to promote eco-farming among the masses, numerous yard meetings were held in different CPRP working areas, and people enthusiastically took part in these meetings. Some billboards were also developed and erected in some public places to disseminate the messages of eco-farming and its usefulness.

Small capital made them self-employed

A small amount of money can create a great opportunity for the poor petty traders in increasing their income. During the reporting period, a total of 504 poor forum members received financial support to start or enhance small trade, and the total disbursed amount was Tk. 22 lakh. They invested the money mainly in grocery shop, barber shop, vegetable business, purchasing rickshaw-van, etc. All of them are earning income and paying the loan back to the respective forums. Our field findings show that the PI members who purchased rickshaw-vans earned between Tk. 2000 and 2500 a month.



The wheel of Rubina's sewing machine added momentum to the wheel of her family



Rubina Khatun, 25 years old woman, is living in a village named Keshob Baria located at Lalpur Upazilla under CCDB's Ishwardi CPRP Area. Lalpur is a relatively flood-free area, although annual precipitation is negligible there. Main agricultural products are sugarcane, paddy, pulses, vegetables, onion, garlic, etc. This area is also known for producing quality molasses. Most of the sugarcanes are used for producing molasses at household level or for producing sugar at the factory nearby. Most of the people of this village work as wage labourers with earnings of Tk 130 on average.

Rubina lives with her husband and her sole son. Her husband *Sahabul* Islam works as a day labourer and also works on his own 25 decimals of land. He bought this land for Tk 75,000 taking loan from different sources including relatives. Most of the loan is yet to be repaid. He mainly uses this tiny land for cultivating sugarcane and pulses. Last year he earned Tk 2,5000 from his land and spent around Tk 5,000 on inputs. This small piece of land can not fully support his family. Therefore he migrates to Dhaka for almost six months from *Agrahayan* (Nov-Dec) and *Boishakh* (Apr-May) to work in a brick kiln and earns Tk. 4,000 a month. He also visits his village several times and stays few days during this period for cultivation his land.

Rocky, their 10 years old son, studies at class five in a government primary school, one kilometer away from home.

They have a two-room house built on the land of her mother-in-law. She told that they will get the share of this land in the future. Walls of this house are made of long leaf of plant locally called bon with thick mud coating on it. The roof of the house is made from corrugated iron sheet, jute stick and plastic sheet. Floor is made from earth. Aside from vegetables, there are several plum and other trees in the homestead land, which are owned by her mother-in-law. They do not have any sanitary latrine but are planning to build one soon. She has seven hens and five ducks, and sometimes sells eggs.

While we entered her home, we found her sitting on the verandah with some of the neighbors. She welcomed us very cordially. We also found signs of confidence and innocent smile on her face which poverty could not take away. *"I was an ordinary housewife like many others and did not even imagine to do something that could make me stand on my own feet"* she stated. During the identification of the new reference people at her home, she expressed her profound interest to be involved with CCDB in dreaming for a change towards a better life. As most of the criteria were met, she was included. Since then she started her struggle to get rid of poverty. She has two goats, one of them she received from the forum she belongs to under the productive asset transfer program. Almost ten months ago she was selected by the forum for a three-month training course in dress-making. According to the field-level staff she attended the training course with much interest. She tried to thoroughly learn every know-how imparted from the training. After the training, she received a sewing machine from the forum on condition that she would return the value of the machine in installment. She saved Tk 3,000 received as transport allowance. Taking Tk 800 from her husband, she returned a total of Tk 3,800 to the forum instantly.

She started her home-based dressmaking business after the training. As demand was there, she became a good dressmaker in her village. She was also very happy with the performance of the sewing machine, *"it has not yet caused any*

trouble” she admitted. She mainly makes women's and children's clothes. Sometime she does some repairing jobs for others when requested. “How much you earn a day?” “I could not calculate it but last month I earned around Tk. 2,000” she replied coyly. She earns more during festivals like Eid.

She also told that she does not ask her husband for money for herself any longer. Even her son also does not ask his father for money. Now he places all his demands to her mother. Rubina is now bearing the education expenses of her son. She admitted that they are now able to spend more money on his education which was not possible earlier because of limited income. Even she also bought clothes for her son and had given money to her brother-in-law at the last Eid. While talking, she was found replying very confidently with a sort of happiness. She informed that she spent Tk 900 to buy silver ornaments for herself and some household necessities like bed sheet, glass sets, large dish, etc. with her own income. “Have you returned Tk 800 to your husband that you borrowed?” “Yes, many days ago” she replied with an innocent smile. Not only she paid back to

her husband, even she returned the money to the forum for the goat she was provided with.

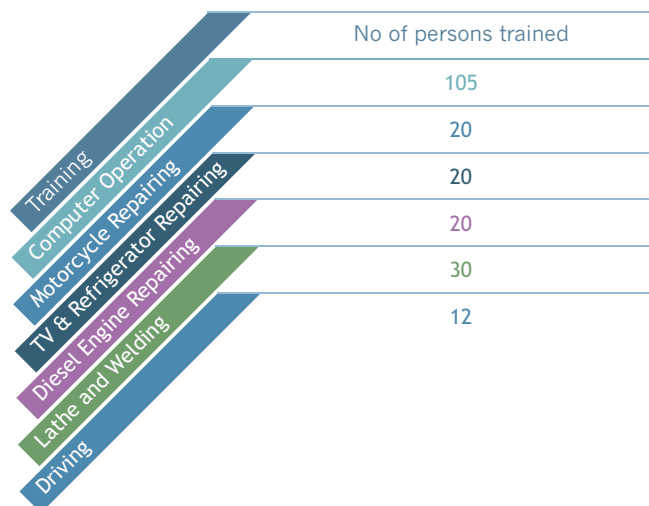
Rubina has a life insurance scheme with Meghna Life Insurance Company, opened four years ago. Every month she pays Tk 52 as premium. She used to take money from her husband before to make this payment, But now she is very happy that she is no longer dependent on her husband for this money. She is making this payment from her own income.

This young woman admitted that they used to take three meals a day before, although the menu was very poor. They could not afford fish or meat even in a month. But now they can afford fish or meat at least twice a month.

Rubina proudly admitted that her husband is now very happy to see her contributing to the family. Even she stated that her husband is now much more attentive to her opinion regarding family affairs than before. All these have become possible simply because of this sewing machine, its wheel has given an additional momentum to the wheel of their family.

Special livelihood Training

Vocational skill is a significant livelihood asset needed for poor youths to be self-employed or to be employed somewhere else. Having these skills can often create an opportunity to be employed abroad with good remuneration. For many years CCDB has been creating an opportunity for poor youths to acquire skills in the areas such as computer operation, motorcycle repairing, TV & refrigerator repairing, diesel engine repairing, lathe and welding, driving, etc.



A total of 105 persons were enrolled for a computer training course. All of them successfully passed the exam and were awarded with certificates. Most of the trainees were students. They learned computer operation to get a job in the future. Among them eight trainees got their jobs.

The use of motorbikes is increasing in both the rural and urban areas. Therefore the demand for skilled mechanics is on the increase. For many years CCDB has been grooming skilled motorcycle

mechanics through its Gournadi Area Office. During the reporting period a total of 20 persons were enrolled and 14 of them successfully completed a six-month training course. Among them six found jobs and the rest were looking for.

Diesel engine has become an integral part of our rural life. It is being used in boats, irrigation, crashing sugarcane, husking paddy, etc. The demand for skilled mechanics is also increasing for repairing these engines. Realizing this increasing demand and market potential, CCDB groomed many professionally capable mechanics during the last few years. Under this scheme, a total of 20 persons were enrolled for training in the reporting year and 14 of them completed the training course. Six of the trained mechanics utilized their skills in their jobs.

CCDB also imparted training in radio/TV repairing to 15 youths. All of them completed the training and four of them got jobs in their trade.

In Chapai Nawabganj CPRP area, a total of 30 persons received training in lathe and welding. The demand for this training was very high as job in this trade was available in the area. Many of the trainees found jobs abroad after receiving this training. Until June 2009, a total of 472 persons were given training and their present employment status is as follows:

Status	No of persons
Doing job	241
Self-employed	19
Other profession	129
Doing job abroad	83

A total of 12 persons (8 from Bandarban and 4 from Daudpur) were given driving training. Among the trainees eight from Bandarban passed the driving test and obtained driving licence from Bangladesh Road and Transport Authority (BRTA). It is also encouraging that all of them could effectively utilized their skills in finding job as drivers.

Rural dressmakers are emerging

Training in tailoring is very popular among the rural women. They prefer it as they can do the job at home. During the reporting year a total of 98 women received training in dressmaking for three months. This training was given by trained professionals. After the training each of them was provided with a sewing machine on condition that they would return the value of the machine to the respective forums in installment. Many participants paid the money back within few days after the completion of the training as they saved the money that was given as transport allowance on daily basis. The initial effect of the training was really encouraging. Apart from few cases, most of the women were doing well. They are now contributing to the family income. It was found that their monthly household income increased by an amount ranging from Tk 600 to Tk 700 by making and repairing clothes. They used this money for children's education, purchasing household goods, food, etc.



Rural livestock vaccinators emerged

It was found during the CPRP pilot program in Rangpur-Dinajpur area that this training was very effective for the rural youth to be self-employed and later it was replicated in CPRP. People, living in the rural areas, often cannot vaccinate their livestock and poultry birds for lack of government extension services as resources are constrained. These trained people can do this job at a nominal charge. During the reporting period, a total of 109 persons received a 10-15 days training in livestock



vaccination. The professionals of upzila livestock offices facilitated this training program. In many areas, this training program was held at government venues. The effect of this training was mixed. Initially the villagers did not want their livestock and poultry vaccinated by these new vaccinators in fear that their animals would die. But situation changed later. On many occasions the villagers did not want to give money for vaccination. It was also found that the male vaccinators were doing well in their job in many areas. The female ones did not find enough vaccination demand as the villagers did not want them to vaccinate their livestock. We need to allow time to see how the communities accept the trained women as vaccinators.

Hundreds of livestock and poultry vaccinated

Livestock and poultry are two major household assets that provide both food and income for the rural poor. If they lose these assets owing to illness, their food security would be at stake. Every year hundreds and thousands of domestic animals and poultry birds die for lack of proper vaccination facilities in the rural areas. But these resources can be saved through taking very little initiatives. Across the CPRP areas, CCDB organized 25 vaccination camps using the resource of the local livestock department. In many areas livestock officials vaccinated the animals and poultry birds, and at the same time the newly trained vaccinators performed vaccination under the guidance of livestock officials. The following chart

Jainab set an example

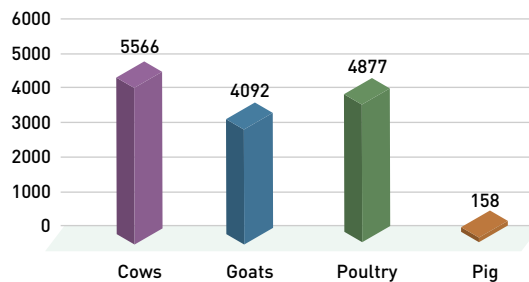


Jainab (35) is a hardworking woman living in a small village named *Salampur* under Arbar Union of Lalpur Upazila in Natore District. She is happy with her two school going boys. Her husband Lokhman Hossain (43), a van puller, has his own van and makes a decent daily living to feed his family.

A year back this was not a pleasant story at all. Lokhman, a struggling van puller used to pull others' van. Excluding daily rent and maintenance cost, he used to earn Tk 100 per day on average. Jainab was a typical housewife. Like many other women she used to do household work. Her two sons were about to leave school to help their father.

CCDB formed a forum one and an half years back with the most vulnerable women members in this area after conducting a well-being assessment. Jainab was one of the members in this forum. As a part of CCDB's productive asset transfer program, she received a cash support of Tk 10,000. With this money she bought a cow worth Tk 9,000 and the rest of the money was spent on repairing her house. She sold the cow after six months for Tk 17,500. With this money she bought a bull worth Tk 13,000 and also gave Tk 4,500 to her husband to buy a van of his own. The van cost them Tk 14,500. The rest of the money he spent from their savings. Her husband is a happy man now since he has his own van. They were expecting to sell the bull during Eid-Ul-Azha at the hefty profit. He earns Tk 200 a day excluding maintenance cost of the van. He works some additional hours for extra income. They have a dream to buy some cultivable land in the coming years and want their sons to complete their education. Jainab has two bright sons. The elder son Alomgir Hossain is studying arts in class ten, and wants to be a teacher in the future. Her younger son is in class five and also wants to do well in the future. They want to make their parents proud. Jainab has learned how to take life and she has taken it seriously with her dedication and willingness to change her fate. She is now a happy wife and a successful mother. It is not only CCDB's initiative that has brought about changes in her life but also her capacities to use resources and capitalize whatever opportunities found on her way in a best possible way. She is now an example to many other women to create their own path of development.

shows that the number of domestic animals and poultry birds vaccinated in these camps. People were found very happy to bring their cattle and poultry birds to be vaccinated at these camps at very nominal fee.



Reference people received training at Governmental Institutions

Besides facilitating different livelihood training, CCDB also made efforts to create opportunity of livelihood training for the poor reference people from different government and non-government training institutes free or at very nominal cost. During the reporting period CCDB held training for 190 *adibashi* people in different livelihood areas. The status of this training is as follows:

Providing institutions/organizations

	Directorate of Cooperative	Upazila Livestock Resource Dept.	Upazila Fisheries Dept.	Jubo Unnayan Office	NGO	Total
Training	8	-	-	-	-	8
Cooperative Management	-	7	-	10	13	30
Livestock and poultry	-	-	21	51	-	72
Fish culture	-	-	-	1	-	1
Electronics	-	-	-	74	-	74
Tailoring	-	-	-	1	-	1
Computer	-	-	-	4	-	4
Mushroom cultivation	8	7	21	141	13	190

The vulnerable were able to breath during lean(Monga) period

Livelihood in the rural areas depends on seasons. Job is not available in all seasons. There are some spells in the year when the poor hardly find any job. During this lean period they cannot even arrange a bare subsistence-level food for their families. To assist them in facing hardship in this crisis period, CCDB created employment opportunities for 2,588 persons for 10 to 15 days. They made a living mainly in earthwork like raising public place, repairing village roads, raising homestead, etc. Each day they received Tk 100 and thus earned in the range of Tk 1,500 to Tk 2,000 for the whole job. This amount of money was found very helpful for them to tackle the hard time comfortably. This initiative was also welcomed by both the local government representatives and other community people.



Ram yang Bawm is happy now

Support for land issue

Land is one of the major natural resources for the *adibashi* people living in Bangladesh. Their entire livelihood heavily depends on land. If they lose their land, their survival becomes threatened as they don't have any other livelihood skills. In Daudpur and Bandarban area, CCDB provided support for land entitlement in favour of the *adibashi* people for many years. In these two areas the poor and innocent *adibashi* people often lose their land owing to various reasons. In Bandarban area, CCDB provided support for 178 *adibashis* for land entitlement. A total of 303 acres of land was entitled in favor of the *adibashi* people. Similarly, in Daudpur area, 40 *adibashis* were provided with support to get their land back that they were compelled to mortgage out because of poverty. During the year the area of redeemed land was 11.55 acres. At the same time, the landowners were provided with financial support so that they could resume cultivation soon. It was observed later that all of them started cultivation on their lands.

Ram Yang Bawm is living in Getsimani *para* of Bandarban District who joined a forum, Surja Mukhi, as a member eight years ago. He, with other inhabitants in the same *para*, joined the forum mobilized by CCDB with an expectation to improve their livelihood using various support to be received from the process initiated by CCDB. While he had a family of six members living from hand to mouth, all other family members used to help him in horticultural work to contribute to family income. Being a member of the forum, Ram Yang received saplings of various fruit and timber species like pineapple, banana, mango, jack fruit, guava, orange, teak, gamari, etc. and seeds like ginger and papaya as horticultural support. With this support he started his horticultural farming since 2002 and his whole family worked on it. In addition, he also attended training session on horticultural farming conducted by CCDB which enhanced his working knowledge on this type of farming and enabled him to do it more efficiently. Initially he started the horticultural farming on small scale and earned approximately sixty thousand taka so far. It is evident that this horticultural farming made qualitative changes in his life and in the status of his family since he started in 2002. With the said earning, he purchased five acres of land to scale up his horticultural business and planted saplings of teak species. He also set up a nursery and a grocery shop which are taken care of by his two sons. Currently his horticultural and nursery business have expanded bringing him an annual income of Tk 30,000 on average which has significantly improved the poverty situation of his family. It is also evident that other inhabitants of the same *para* were visibly inspired and encouraged to start horticulture as a profitable livelihood option. They also seek advice and tips from Ram Yang about how effectively they can manage it. The success brings hope in Ram Yang to dream of further scaling up of his horticulture gardening and nursery to make the valley more green.

Promotion of Education and Culture

Education is a fundamental human right. It also plays a very crucial role in creating human capital essential for sustainable livelihood. CCDB is working to promote education in two ways, firstly by providing assistance for Forum to operate school, and secondly by making efforts to increase access to existing education facilities through advocacy initiatives. In both cases CCDB has already achieved some mentionable successes. In Bangladesh almost 65 percent children do not continue their education after the completion of primary-level education. Even many children do not complete primary education. Against this backdrop, CCDB is trying to encourage the reference people to continue their children's education even after primary level. In many cases children of the extremely poor households cannot qualify for primary school as their parents are not able to teach them at home. CCDB is implementing pre-school program for these children at the community level where the Forums are directly organizing and supervising the pre-school program with the assistance of CCDB.

Moreover CCDB put an especial emphasis to promote and preserve our long cherished cultural heritage. Because of the intrusion of exotic culture, we are gradually losing our values, beliefs, practices, etc. To protect our culture from the influence of exotic culture we have implemented several activities. An especial emphasis was laid in the *adibashi* areas as their cultural heritage is about to be extinct under the onslaught of exotic culture.

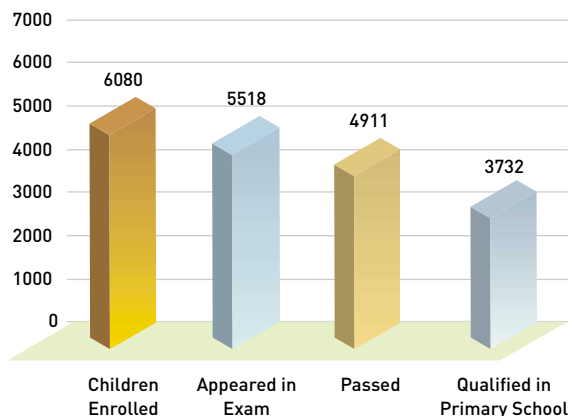
Pre-school education helped children to get enrolled in the primary school

The major objective of pre-school education is to create an opportunity for children of extremely poor households to get qualified for primary school. Throughout the last few years hundreds and



thousands of children successfully get enrolled in primary schools after the completion of pre-school education. Last year, a total of 6,080 children were enrolled in 243 Pre-school centers, which are located in the community. The main intention was to enable children the preparing themselves and motivating parents to encourage their children for sending to primary schools. All pre-school centers were provided with furniture and teaching materials. The success of these pre-school is quite satisfactory. Almost 90 percent of the enrolled children sat for exam and 89 percent of them Passed. It was found later that 75 percent of the children who passed the final exam qualified the primary school admission test and got enrolled.

In the reporting year number of pre-school increased to 391 and number of students increased to 9986 which were 61 percent and 64 percent



Rashid Eyes full of dream



Being deserted by parents, young boy, Rashid has moved to his uncle's family for living. His uncle with a big family of eight members is suffering from very hardship to maintain the family and cannot afford food for the family all the year round. Living in such an extreme poverty, Rashid still nourishes his dream of being educated to live with dignity. He did not have the ability to buy necessary text book, rather collected old books from friends and got help from college library. Moreover he had to travel 15 km everyday with bicycle to attend classes. As Rashid is all along a studious boy and with good score in college examinations could enjoy the sympathy of his teachers to extend him help. Despite his hand-to-mouth situation, Rashid continued daily with at least five hours study and never gave up hope. All his family was supportive and provided encouragement to study hard and score well in examination.

But with all enthusiasm and hard work, poverty often put great obstacle in his way to success. During this time, his aunt, a forum member of CCDB, appealed for education assistance for her nephew and it was accepted, considering his academic records. This support was very helpful and smoothened his way to success. Rashid academic performance is very bright. He is one of the only two students in Lalpur College who got GPA 5.00 in HSC examination held in 2009. Now he is taking preparation for admission in a university and dreams to have a university degree. In this new endeavor, Rashid strongly looks forward to get support from CCDB in order to fulfilling his dream.

higher respectively than the previous year's figures. It is also worth mentioning that the increase in enrollment in pre-schools in the reporting year are the direct result of motivation provided by the Forums under the guidance of CCDB.

Implementing education program in Bandarban is becoming a great challenge for us. Many organizations including UNDP have started primary education program in Bandarban, and offers better salary for teachers as well as attractive facilities for students. Being allured by these incentives many students left our schools and got enrolled in others. In 2007-08, the total number of students in 32 schools was 939 but it dropped to 821 in 2008-09. Owing to budget constraints we could not provide better incentives for both teachers and students.

Teachers received training

Good teachers are required to provide better education for children. CCDB always emphasize the quality of teachers. Teachers are selected through a competitive process. After selection the teachers are imparted basic training. CCDB arranged training for 345 teachers during this period.

Motivation for higher education

Several workshops were held to make the parents convinced that continuation of their children's education is essential for future development. An effort was made to make them realize that children with good education are assets not only for the family but for the nation as well. A total of 23 such workshops held in different CPRP areas. In these workshops, they were given information about the existing government facilities for continuing their children's education. Information was also given to them about the facilities that they can get from government and other local organizations.





Shurabhi Looking at the horizon



Shurabhi Mardi, a 10-year old daughter of *Rani Hasda* and *Mangal Mardi*, hailed from village *Amla* under *Joypur* Union of *Nawabgonj* sub-district in *Dinajpur* District. Her mother is a member of *Amla Kathal Adivasi Surjadai* Forum under CPRP Daudpur.

Being a member of this forum, *Rani Hasda* used to send her child to CCDB's pre-school center. *Shurabhi* was always very attentive and keen to learn her lessons in the school. As a result she completed her pre-school education successfully. Now she is studying at *Radhanagar Catholic Boarding School* at *Phulbari Upazila*. Her excellent winning zeal continued as she stood first in her class last year and stood top in every exam.

Her father is paralyzed now. Her mother is a day laborer. Her elder brother is 15 and unemployed. But her mother never gives up her hope and smile. She believes that her daughter will be highly educated and contribute to lessening the suffering of their family.

Shurabhi knows she has no other alternative than to study and work hard and will have to take the responsibility of her family.

"I want to take higher education so that I can bring smile on my parents' face"

Education assistance for continuing education

Education assistance is one of the major interventions of CPRP to encourage the poor but meritorious students to continue their education. It is evident that this assistance contributed a lot to many students to pass SSC and HSC level comfortably. They utilized this money to purchase essential books, pay exam fees, etc. This assistance was provided for students of class VI-IX and those to appear in the SSC and HSC examinations respectively. In the reporting year, a total of 2,223 students received assistance from CCDB.

Initiatives for preserving our cultural heritage

Several cultural teams have been formed in different CPRP areas. Necessary musical instruments have been supplied to these teams. The main responsibility of this team is to perform drama, songs, traditional dance, etc. to motivate and encourage the people to practice our traditional cultures. These groups performed cultural programs to observe different significant days as well as to create awareness about illiteracy, gender sensitivity, societal peace and harmony, dowry, health and environment, etc.

Issue-based days observed

International Literacy Day (8th September), International Mother Language Day (21st February), Independent Day (26th March), Victory Day (16th December) and birth anniversary of Tagore observed jointly in the project areas. Forums organized rallies, discussion meetings and cultural programs at upazila level. The local government and non-government officials also attended these programs.



Health, Nutrition and WATSAN

Health represents an important aspect of socioeconomic condition of a country. Better health translates into greater and more equitably distributed wealth by building human and social capital and by increasing productivity. It is often found that poor people suffer most from various health hazards but their access to better health care is not satisfactory. During the last two decades, numerous private hospitals and clinics have been established in the country and some of them provide health care of international standard. But unfortunately these are mostly urban-based and the poor hardly have access to these services because they cannot afford it. Even in accessing public health care facilities the poor often denied to have it adequately and timely. Moreover because of various inhibiting factors such as, illiteracy, superstitions, lack of access to safe drinking water and basic sanitation, the morbidity and mortality rate among the rural poor and disadvantaged groups in the country are increasing day by day. As a result, low-income people suffer a lot because of erosion of their human capital, which is one of the core elements of sustainable livelihood. Keeping these issues in perspective, CCDB-CPRP has undertaken several activities that directly contribute to the reduction of maternal and child mortality and morbidity among the reference people.

Knowledge of reproductive health transferred to eligible couples

Knowledge of reproductive health is very important for the eligible couple, especially who are young. They can prevent reproductive tract and sexually transmitted infections if they have adequate knowledge about it. Such knowledge also enables them to take necessary preparation in giving birth to healthy babies in the future. Against this background, CPRP conducted 38 training sessions in



its different program locations. A total of 844 couples took part in these training sessions. The main issues discussed included the importance of reproductive health care, causes and symptoms of common Reproductive Tract Infections (RTIs) as well as preventive measures, importance of balanced diet, danger signs of delivery, detrimental effect of prolonged labor pain, causes of sterility and abortion, and the methods of family planning, etc. A post-training evaluation reveals that most of the participants acquired a satisfactory level of knowledge about reproductive health.

Adolescents now have better understanding of reproductive health

Adolescents' access to knowledge about reproductive health is negligible. Boys and girls have various misconceptions and superstitions for lack of factual information. Early marriage is a very common phenomenon in Bangladesh. Girls often become pregnant before reaching 18 years of age and it poses a serious threat to their health. Realizing its fallout, a total of 1,365 eight-to-ten grade school students (male 544 and female 821) were provided with updated information through group sessions during the reporting year. This information was about reproductive organs, and common RTIs/STDs including its symptoms and



Change in life of Rakia after training in RH

prevention. CCDB published a booklet titled "Adolescent's Reproductive Health" and it has been widely distributed among the participants. Post-evaluation findings show that the level of understanding of the adolescents improved significantly and this training could dispel misconceptions and superstitions that are harmful to reproductive life and gave them scientific knowledge instead.

Safe motherhood

A lot of measures have been taken by the government to reduce maternal mortality and morbidity caused by pregnancy-related complications. However until now, the majority of rural poor mothers do not appear to have been positively impacted by these interventions. CCDB planned to contribute to this field by creating awareness among pregnant women and their husbands. Through 36 sessions, 834 pregnant women including their husbands were imparted training in antenatal, natal and postnatal care. Moreover, they learned about the danger signs of delivery, importance of taking extra nutritious food during pregnancy and lactating periods, care of the newborn and also family planning methods. It was really appreciating that participant husbands of pregnant women admitted that they learned a lot from these sessions. They also made commitments to taking more care of their wives.

Rakia, young house wife of a poor family, lives in a village of *Manirumpur* Upazilla who got married only at a much younger age of 17. Her husband is a rickshaw-van driver but sometimes also works as a day laborer. After 3 years of marriage, Rakia became pregnant but she was ignorant about health care during childbearing period. Primarily because of poverty and ignorance and living with in-laws, she could not get an opportunity to go for any medical check-up at nearby health centers. As the pregnancy progressed, some complications manifested like weakness, excess accumulation of fluid in limbs, etc. which was not taken care of out of sheer ignorance. When the condition turned worse, her mother-in-law took her to a hospital for a health check-up under the strong persuasion of the neighbors but came back without doing it properly. Rakia developed convulsion at the onset of delivery and was rushed to a hospital for caesarian operation in order to save the lives of the mother and the baby.

Meanwhile, her mother-in-law, a forum member of CCDB, created an opportunity for Rakia and her husband to participate in a reproductive health-training course organized for eligible couples. In addition, her mother-in-law also came to know about the importance of health care during pregnancy for healthy baby through interaction with other fellow members. It brought about visible changes during her second pregnancy while both the husband and his mother took care of nutrition, rest of Rakia and regularly accompanied her while going for health check-up. Rakia was taken to a local hospital on due date for delivery and the household chores were done by others to allow her taking adequate rest after the delivery. Rakia and her family realized the fact that information received from CCDB helped them a lot to keep her baby and herself healthy. The episode of Rakia's life brings about changes in the perception among the neighbors and motivates them to provide adequate support for healthy outcome of pregnancy in their families.



Mass awareness to prevent communicable diseases

Peoples from different walks of life have been provided with health education essential for preventing common communicable diseases and for practicing hygiene. To create mass awareness of this issue, CCDB organized a series of courtyard meetings where 1,526 reference people took part. The main topics for discussion were: causes of common water- and air-borne diseases, mode of transmission, ways of prevention, and the personal hygiene. A slow but visible change is being observed in the practice by the reference people afterwards. Some of them installed sanitary latrine themselves and started using soap after defecation. Cases of common ailments like diarrhea, typhoid, jaundice, kala-azar, dysentery, etc. are currently reported less in number than before.

Environmental conservation and social forestry

We are losing our forests, rivers and many other environmental resources day by day. Human being is mostly responsible for this degradation. Because of this degradation our life is being threatened in different ways. However we need to preserve our precious natural resources for the sake of our existence. In making a practiced contribution to the universally-held concern for preserving the environment, CCDB distributed a total of 15,132 saplings among different public institutions and also among forum members during the year under report, 70 percent of which survived. In addition,

numerous yard meetings were held at the community level to make them aware about the preservation of the environment. A total of 899 persons attended these meetings. Discussion was held about the cause of environmental degradation, climate change and its impact, deforestation, water and air pollution, etc.

Kala-azar prevention programs

In terms of the prevalence of the Kala-azar, Fulbaria is one of the highest disease-stricken areas in Bangladesh. To prevent this deadly disease, CCDB organized four awareness campaigns where 533 students and teachers (male:241 and female:292) took part. Main messages disseminated covered sources of vector, route of transmissions, ways of vector prevention, precaution to be taken during residual spray, sign and symptoms of Kala-azar, complication of incomplete treatment, and available treatment facilities. Leaflets on Kala-azar were also distributed among the participants. Moreover, 16 yard meetings were held at the community level with the participation of 503 PI members to disseminate the same message. Besides, a total of 2,045 fine mosquito nets were distributed among the PI members to prevent vectors. It was observed later that people became much more keen to keep their homesteads clean to prevent this deadly disease. They were found taking more care in repairing their thatched houses so that vectors cannot get in.



People are enjoying safe drinking water and better sanitation

Poor sanitation and lack of safe drinking water are two major causes of ill health of the people living in both urban and rural areas. Arsenic contamination is one of the major problems that has shrunk the availability of safe drinking water in many areas. People drink this contaminated water, as they do not have any alternative and fall victim to serious diseases in the long run. CCDB has been working in improving access for the poor to safe drinking water for many years. In continuation of this effort, 126 new tube-wells including 20 deep handset tube-wells were installed in different locations during the reporting year. At the same time, 174 damaged tube-wells were additionally repaired. In Bandarban area, natural spring-based water supply system was installed to make drinking water accessible to the poor adibashi people. Because of these initiatives, safe drinking water was made accessible to more than 5,000 poor reference people.

CCDB also made efforts to improve the sanitation status in its working areas. Majority of the reference people did not have sanitary latrine and they used open space for defecation. As a result, water sources and the soil of locality got contaminated with the infectious agents of human excreta resulting in the increased prevalence of worm infestations, dysentery, diarrhea, jaundice and typhoid. Considering this situation CCDB distributed a total of 621 sets of slab latrines with installation cost. Follow-up visits showed that all family members including children were using latrine.

Family planning camps held using government health services and facilities

Despite an average success of family planning program in Bangladesh, we still need to contain the population growth. In the rural areas, many people still do not use any FP method regularly to keep the family small. As a result the number of unwanted pregnancy is increasing day by day. To encourage people to adopt a permanent family planning method, CCDB conducted seven family planning camps in seven CPRP areas. Local health and family planning departments of the government extended all sorts of cooperation in conducting these camps. A total of 81 persons (27: male and 54: female) adopted permanent methods of family planning at these camps.

Capacity of Traditional Birth Attendants developed

Unsafe delivery is one of the major reasons of high prevalence of maternal and neonatal mortality rates in Bangladesh. About 80 percent deliveries of the rural areas are still performed at home and unskilled birth attendants conduct two thirds of these deliveries. To ensure safe delivery, 120 Traditional Birth Attendants were imparted 7-day basic training in six different CPRP locations. After six months, 79 of them attended a 3-day refresher course. In some areas professionals from government hospitals facilitated the training course. They also learned about the care of antenatal, natal and postnatal periods of pregnancy, various misconceptions and superstitions and its harm, detection of complicated case, danger signs of delivery and management of normal delivery in a hygienic way. Birth attendants were motivated to use the skill they obtained in handling childbirth safely. Follow-up report shows that they changed their attitudes on social taboos and superstitions after being trained. They are applying their knowledge and skills to perform delivery in a more hygienic way than before and they are trying to provide antenatal advice for pregnant women and pay postnatal visit to ensure safety of mothers and the newborn.



Malnourished children gained weight

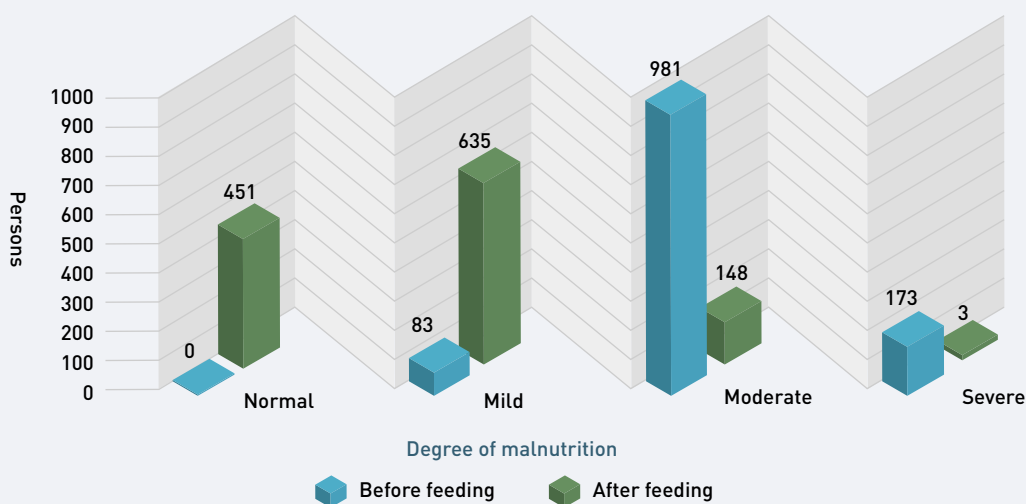
The nutritional status of under-five children is a widely used major socioeconomic indicator of health condition of a country. Child malnutrition in Bangladesh remains among the highest in the world. About one third of babies are born every year with low birth weight, which not only increases infant mortality but also increases the risk of diabetes and heart ailments in adult life. The underlying causes of malnutrition tend to be associated not just with food security but also with behavior, social attitudes, and a lack of understanding and knowledge of nutritional needs. According to the State of the World's Children (SOWC) Report 2008, prepared by the UN Children's Fund (UNICEF), eight million or 48 percent of all under-five children are underweight. Malnutrition contributes to about half of all child deaths, often by weakening immunity. Survivors are left vulnerable to illness, stunted or intellectually impaired.

Newborn deaths make up over half of all under-five deaths (57 percent) and 71 percent of infant mortality. One neonate dies in Bangladesh every three to four minutes; 120,000 neonates die every year, according to UNICEF.

Nutrition protection and promotion is therefore considered to be an important activity to reduce infant mortality. CCDB-CPRP provided nutritional support for 1,241 malnourished children (male: 606 and female: 635) for six months through 56 nutrition centers. Among them 83 were suffering from mild, 982 from moderate and 176 from severe malnutrition. The nutrition program brought about a visible change in their health. Moreover, many of the children were suffering from various infectious diseases round the year and Tk 200-1,000 was required per month for their treatment. Their parents informed that after taking nutritious diet for six months they got rid of malnutrition and became less prone to these diseases. Now they realize the significance of nutritious food and are making change to their food habit. The average weight gained stood at three kilograms over a period of six months.



Overall nutritional status of children changed after feeding nutritious food



Health posts provide medication for common ailment

A total of 5 health posts were in operation under CPRP, one in Chapai Nawabganj and four in Bandarban. One health post in Bandarban was established in the reporting year. All the health posts in Bandarban are located in remote areas where the poor *adibashi* people hardly had access to public health facilities available at distant locations. Poor and marginalized reference people were getting advice free of cost and could buy medicine at nominal price at the CPRP health posts. In 2008-2009, a total of 5,110 patients received treatment, including 1,686 children, 3,003 men and 421 women.

Network initiatives in improving GO health services

CCDB extended assistance to the PI networks to take initiatives for making the government service providers more responsive to the need of poor and marginalized people. As a part of this, network members organized several meetings, workshops, etc with government health personnel aiming to improve the access to health care for the poor. In these meetings and workshops, the network leaders highlighted major problems in obtaining better health care from government service

providers and requested them to resolve those as much as they could. Mentioning resource constraints, the GoB health personnel assured that they would try their best to make better health service available to the poor. In many areas, these meetings and workshops were found very effective in changing the attitudes and behaviors of the health personnel of government institutions. It was observed later that the health personnel of government hospitals were taking much care of poor patients.

Significant days observed

World Health Day focusing on “Ensure health facilities in emergencies” was observed in all the CPRP areas with the enthusiastic participation of forum members. Similarly World AIDS with the theme “Empower, lead and deliver” was observed in the same manner. CPRP area offices organized a series of events like discussion sessions, cycle race, rally, etc. People carried festoons, placards bearing different messages of health care and of transmission and prevention of HIV/AIDS. Speakers at the discussion sessions emphasized the responsibilities of health service providers in an emergency. The UNO, the Upazilla Chairman, the Upazilla Health Officer with other hospital staff, government officers of different sectors, PI members and community people attended the program.

Knowledge transferred to PI members through training of HIV/AIDS

As women of rural area have less access to information and services for protecting their health from sexually transmitted diseases, they need the information most about these diseases including HIV/AIDS. Considering this, a total of 23 training sessions were conducted by CCDB with participation of 703 reference women from 11 CPRP areas. Through these training sessions they gathered knowledge about transmission and prevention of HIV/AIDS. The main topics for discussion were: routes of transmission of HIV/AIDS, how it transmits and how it does not, why STDs make people more vulnerable to HIV/AIDS, way of prevention of HIV/AIDS, who are risk group for HIV infection and what are the risky behavior susceptible of being affected. Participants were able to gather sufficient knowledge which are expected to enable them to reduce the vulnerability to HIV/AIDS.



Living with a dream

A nutrition center has changed Shafiqul's life. Safiqul was a 23 months old malnourished child who could not walk and he could not even talk a couple of months back and was suffering from several diseases round the month. His parents never knew that their child was having this problem because of malnutrition, until they started going to a nutrition center of CPRP *Manda* Project.

Chalkkusumba is a small village under *Manda* Upazila (sub-district) in *Naogaon* District. Though the village is not far from the Upazila, there were hardly any sign of development in the village. Majority of the people living in this village were poor. Yet there were neither public nor private initiatives to change the fate of these people. It is CCDB that first came to this place and formed a forum with 100 families and started working with them and came up with different initiatives to bring smile on their faces.

The Nutrition Program is one of the major programs of CCDB. Under this program it included the malnourished children aged 1 to 5 years for providing nutritional support and so that they would be able to get rid of the consequences of malnutrition condition. Like other CCDB-CPRP *Manda* took 100 malnourished children including 20 severe ones of *Chalkkusumba* village under nutrition program. Shafiqul, one of them, was suffering from malnutrition, unable to walk even after 23 months of age. At the beginning of the program all the guardians including Shafiq's were oriented briefly about the significance of taking nutritious food at different ages, consequences of malnutrition, etc. After being oriented Shafiq's mother came to realize the actual causes of his son's ailments. She started following all the instructions and fed her son nutritious food provided by CCDB regularly for 6 months. Now Shafiqul is a symbol of healthy baby; he can walk and talk clearly; he suffers rarely from diarrhea, dysentery, cough and fevers which took away his smile before taking the said support from CCDB. Now his parents get relief from spending money for his treatment. Happiness in Shafiqul's family is back which can be an example for the families having the miserable life because of ignorance about balanced diet.

Workshop organized for sensitizing local elites

A total of 147 elite persons including teachers, government officers, police officers, journalists, local leaders, religious leaders, UP representatives were sensitized through six different workshops in six CPRP locations about their responsibilities to contain the spread of HIV/AIDS. The main discussion points were current status of HIV/AIDS in both Bangladesh and the world, how Bangladesh is becoming a risk zone, challenges and local risk factors in order to determine the effective future course of action, what are the responsibilities of the community leaders to protect the young generation, etc. Participants mentioned some local risk behaviors that can spread HIV transmission and committed to take measures to prevent these.

HIV orientation for Journalists

Media can act as a tool for making the information available to the masses. For prevention of HIV/AIDS it is necessary to eliminate the stigma attached to HIV/AIDS and disseminating the real messages is needed for preventing the disease at all levels. At the same time media personnel should give due consideration to the rights of every human being including an HIV positive person before publishing any report. Therefore, they should have sufficient knowledge and skill to address these sensitive issues before making it public. With this end in view, CCDB conducted several media campaigns for 75 local journalists at different locations of CPRP to enhance their skills on "Report writing on HIV/AIDS". The role of the media personnel to preserve the human rights of the HIV-infected persons and how they present the news on HIV/AIDS were the main topics for discussion at the two days session.

Dissemination of information through cultural events

Nine health fairs were conducted at the community level under different projects through which a lot of community people including 1,298 reference people were informed about the message that the prevention of HIV/AIDS was

critically important. Popular interactive drama, *jary* songs, recitation of poems, etc. were performed on these occasions. These events were highly praised by the community people and were found very effective in disseminating messages to the masses in short period of time at nominal cost.

Livelihood support for HIV positive

Confronted with a high level of stigma and discrimination with much weakened physical status, PLHIV are always in hardship of earning basic livelihood. When PLHIV did not have much alternative options for earning their living, the support to them represented stepping on the ground with decent living in an environment of being an outcast as measured on the moral scale of general perception. In continuation of mutual understanding, previously selected two organizations were again contacted to select persons in urgent need. A total of 15 persons got support for various small-scale businesses such as rearing poultry birds and other household-based income-generating activities.

Reduction of vulnerability of garment workers to HIV/AIDS

Most adolescents working in the garment factories in Dhaka and its periphery are female who migrated from rural areas. After being habituated in city life, their life style changes rapidly. Because of the unrestricted environment they become more prone to indiscriminate sexual practices, which make them vulnerable to sexually transmitted diseases including HIV/AIDS. However CCDB made an effort to educate these boys and girls about STI and HIV/AIDS to reduce their vulnerability.

Meeting with managerial staff and supervisors

A meeting with management-level staff of the garments factory was held to involve them in the process. A total of 25 participants from different factories attended the meeting. In addition, three meetings were held with floor supervisors. They

Morjina back in life breaking social barriers

Born in very poor family, Morjina (not her real name) used to go for work in the crop field with her brothers since childhood. When she became adolescent, her parents worried about her marriage, which would secure her position in the society and also reduce the number of dependents in the family. So her parents married her to a married man which is usual incident among rural poor family who cannot pay dowry. Her husband took her to a neighboring country where she was forced to engage herself in sex trade alongside his two wives married earlier. Morjina had dream of having a happy family like any other girl. But everything ended up in nightmare, her life turned into slavery. All she earned was snatched away by her husband who used to indulge himself in alcohol, sex, etc. After few years, her husband became sick and they came back to Bangladesh for treatment. Both of them along with other wives tested positive for HIV in one of the public medical colleges in Bangladesh. Meanwhile her husband developed AIDS and died, and Morjina had to go back to her poor parents.

Having HIV infection and a history of being involved in sex trade, she was put into a difficult situation living in a rural poor family. Community people became hostile towards her, speaking ill of her on morality grounds. Being infected with such a disease is mostly perceived to be an immoral act and Morjina was therefore labeled most disgracefully as a woman of rotten character. As time passed by, ignorance accompanied by high-level stigma deteriorated the situation and she was forced to leave the village. At one point in time she contacted one of the self-help groups of PLHIV that extended support to her to face the adverse situation. In addition, community sensitization session was conducted by the said organization in order to combat stigma and discrimination meted out to her and it helped her to stay at the village. Morjina received support from the organization in various forms such as education, training, treatment, etc. and also credit for small business. Now Morjina leads a life with dignity by living on her own earnings.

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are mostly mid-level staff with considerable education background. But they had a typical attitude towards sexuality and were widely ignorant of basic facts about HIV & AIDS. Although all the attendees expressed an interest in such type of information, it was uncomfortable to observe reflections of their traditional mental make-up coming out of the interactions with them. As a result of these interactions, garment workers now get more support to attend group-meetings and seek health services provided within factory premises.

During the reporting year, posters were displayed on the floor of the factories. It was observed that the posters could draw attention of the workers and they felt encouraged to attend group meetings and discuss with Peer Educators. In addition, a total of 700 leaflets, showing facts about HIV & AIDS and other related information such as HIV testing centers, were printed for distributing among the workers during the group meetings and the meeting with the management staff of the factory.

Awareness session for garment workers

Women and adolescent girls from rural poor families usually come to work in garment factories. At small group meetings, facilitators talked about common symptoms of STI, risk factors of HIV infections, methods of preventing it, etc. in simple terms to make it easily understandable. Various pictorial IEC materials were used with the aim of visualizing the information and situation. In group meetings the information were widely

communicated with fellow workers and it encouraged many to attend group meetings. Additionally, workers increasingly sought advice for symptoms related to infection in reproductive system and some of them also wanted to know more about HIV testing. Trained peer educators had more informal interactions with co-workers, which further strengthened their knowledge base. A total of 240 group meetings were held in the reporting period with 102 male and 138 female participants. A total of 2,897 garment workers including 1,233 male and 1,664 female participants were provided with information about HIV & AIDS.

Ignorance was going to kill me

Jhalpara is a small village like any other village in Bangladesh. Salma Khatun belongs to a lower middle-class family. Because of family reason, she could not continue her education after SSC. At the age of twenty she got married to Jakir Hossain, an educated young man who works in the local *madrasha* as a teacher. He is a Master in Arts.

After two years of her marriage she became pregnant for the very first time. During the period of her pregnancy she used to live with her parents. Her mother had no idea about how to take care of a pregnant woman and she (Salma) was not allowed to take nutritious food like fish, fruits. Her mother thought that by taking this kind of food during pregnancy she might have pain or other difficulties. Salma was never taken to any hospital for routine health checks. Salma always listened to what her parents told her. In fact she only took immunization when people from a mobile clinic came to her courtyard. Her husband also listened to what seniors in the family thought well of Salma.

Few months later when Salma felt pain, a local and unskilled birth attendant was called in and the delivery was done by the attendant. Salma had a baby girl. The attendant then put some herbal plant into her mouth to make her vomit so that her placenta could be removed. During the delivery her husband was not at home. Owing to this Salma had gone through heavy pain and suffering. Still

she had to stay in the bedroom for seven more days. She was only allowed to have dry food like bread (*Paratha*), flattened rice, vegetables curry there. No extra food was given to her though she was hungry. Six days later, she got rice to eat. All those factors contributed to weakening Salma's health. Soon after that she joined a women's forum named "*Krisnachura*" under CCDB-CPRP *Moniramrum* project as a forum worker. When her first child was one and a half years old she got pregnant again, but this time she along with her husband received a three-day's training on safe motherhood. After attending this training course they had a complete idea about all those superstitions and mistakes.

"Though I am educated, I had no idea about safe motherhood and what should be done during pregnancy and after delivery."

This time Jakir took her wife to private clinic for routine health checks. Salma had balanced food to eat and she was not allowed to do heavy work. Her husband was also present during her delivery period and called in a health worker to assist her wife in delivering the baby. He also took care of basic hygiene needed for this work. Salma had fish and rice to eat after delivery.

"It would never have been possible to do it at all, if I haven't received the training from CCDB. I was in the dark and CCDB showed me a path to follow."

Gender Equity and Justice

Our society is virtually patriarchal in nature. Patriarchal values and ideologies are always favorable to male domination in every sphere of a woman's life. As consequence women are denied equal access vi-a-vis men to take part in productive, social and political activities and most importantly, in making choice for their own and family affairs as well. Similarly, women's direct and indirect contribution to national progress is not being valued and recognized equally like men. Such type of inequity denies women equal opportunities and creates a hindrance to the progress of a society. Since the beginning of development intervention CCDB is committed to promote gender equality bringing positive attitude towards women. CCDB believes that only gender sensitivities can bring about changes in attitude and values of the society and create an environment where women will no longer be considered as a vulnerable and disadvantaged group.

In order to eliminate gender disparity and ensure social justice to women, CPRP carried out a number of activities. This includes workshop, sharing session, day observance, cultural activities and development of IEC materials for raising awareness among the reference people. Also, legal assistance is provided for survivors to take legal action against perpetrators.

Workshop on gender equity and justice at PI level

In order to reduce discrimination between men and women and to establish justice, CCDB conducted a total of 18 workshops in 11 CPRP areas at PI level. Through these workshops an effort was made to aware 452 reference people about gender equity and justice. The main focusing points were: why gender equity and justice is inevitable for development, effects of gender disparity in family as well as in society, how can we reduce gender

based violence in our family, what should our responsibilities to keep gender friendly environment in our society, etc. It was observed that the level of awareness of the participants was changed to some extent and they understood that only their noble will is enough to reduce gender-based violence both in the family and in the society.

Awareness campaign against domestic violence

Courtyard meetings were held at forum level for awareness raising. In the meeting they promised to cooperate with their spouses and treat their girls and sons equally. In the campaign it was found that a significant number of female interested learners were present at each courtyard meeting. It indicates a positive change. The participants identified various gender issues such as discrimination among boys and girls, husbands and wives, physical and mental torture, dowry, early marriage, divorce and domestic violence. They shared the progress of their commitment in every campaign.





Observance of international women's day

International Women's Day was observed on 8th March at forum level upholding the theme "We are united protecting women from violence". At forum level the day-long programs were arranged on the occasion. The government officials (UNO, Thana Education Officer) were present as the chief guest at different places. In the meeting Union Parisad Chairman, forum members, school-teachers, local elites were also present. The issues discussed were on wife beating, discrimination against women's torture, equal wage and women's right through cultural activities. Speakers highlighted the history, comparative scenarios of women in the past and present and importance of female education. The team members are conveyed various cases of women violence.

Legal Aid Support

Legal aid support extended to resolving conflict resolution, land dispute and divorce case, etc. Generally poor people do not want to go to judicial court due to harassment, unbearable cost, non-cooperation and long time procedure. In most of the cases, poor people want to bypass it although they are lawful. In that case CCDB provide support to establish their rights. Most of the cases have yielded successful results in the year under report. CCDB established good referral linkage with service providing organizations and village courts accordingly.

Awareness campaign against trafficking

Human trafficking is the commerce and trade in the movement or migration of people, legal and illegal, including both legitimate labor as well as forced labor activities. To increase awareness of this, workshops were organized at forum level in the project areas. Local leaders, religious persons, UP members, school teachers and forum members participated in the workshops. Participants learned about different types of trafficking, target groups, causes of it. They have voluntarily shared and discussed the matter in the workshop s. To reduce the trafficking, they focused on the process of trafficking in respective areas, possible measures for prevention and the role of different stakeholders in this context.

Gender Issue in organization's interventions

As a development organization CCDB is enthusiastic to mainstream the gender sensitivity institutionally and programmatically. Efforts have been made such as, staff-level training, organizing workshops for staff, participation in national and international forums to exchange learning and gather knowledge from others. A five-member gender mainstreaming committee existed to act as an advisory body on gender development to the management.

It may be mentioned here that Gender Audit of CCDB has been carried out with the support from its long-standing resource sharing partner Christian Aid (CA) Bangladesh. This intervention aimed to enable the organization to mainstream gender equity effectively in policies, programs and structure. Prip Trust was assigned by CA to facilitate the task in CCDB. In order to implement the assignment, Prip team conducted a workshop to share the objective and the process of the endeavor. They visited field and conducted FGD and individual interview with project and Dhaka offices staff. Meanwhile they also shared their primary observations with the senior management including Executive director. CCDB is waiting to have the final report with recommendations from Prip Trust. CCDB is also keen to execute the recommendations gradually within the organization.

Promotional activities in establish gender equity

To make grass-root level people aware of specific issues like gender equity and sensitivity, dowry and rights cultural functions were organized at forum level with an aim to establish a gender-friendly environment as well. The cultural team performed subject-related songs, *gambhira* and drama to bring out the present situation of the women in Bangladesh. The audience had the chance for articulating the positive and negative approaches

towards their counter partners. Through cultural function people got the message of the positive and just image of women in connection with the establishment of a gender-friendly environment as well. Moreover a number of billboards, posters containing the messages of promoting gender equity, reducing gender based violence and preserving the right of women and girls were made and erected at different public places in different CPRP working areas.



Promotion of Societal Peace

Prevalence of peace, harmony and fraternity is essential to ensure the development process smooth in any society as well as any country. People of different beliefs, races, complexions, are living around the world, and a peaceful coexistence often disturbed by the irrational emotions, superiority complex, vested interests, etc. Fortunately, a strong movement for peace is getting momentum from every corner of the world, and in Bangladesh CCDB is also playing a significant role in this regard. Accordingly promotion of societal peace has been one of the important programmatic interventions of CPRP. CCDB took some initiatives like motivational workshops, dialogue sessions, development and dissemination of IEC materials, arrange *shalish*, etc to encourage the people to maintain a peaceful environment for their own interest.

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Motivational Workshop for PI members, community and local elites

During the reporting period a total of 34 motivational workshops were organized with 866 participants. A section of the workshop participants hailed from the reference people,

local government representatives, teachers, local elites, and religious leaders. Participants from all levels were motivated to follow the "Do no harm" principle for establishing peace in their society and they were committed to prevent anti-peaceful activities that were the barrier to peaceful environment and to keep the social harmony in their social life.

Assist PIs to involve LG and civil society in Shalish (ADR) process

Shalish is a process of resolving conflict in the rural areas through local community leaders. It is a very popular method for dispute resolution. Community people do not need to go through the complex process of dispute resolution, which is costly and time-consuming. CCDB assists PI members by involving civil society, UP chairman, members in *shalish* for making it more transparent, service-worthy and apt to dispense justice. CCDB also organized motivational workshops involving the community leaders for enhancing the effectiveness of *shalish* by making it transparent. Four CPRP locations could make a significant role in resolving social conflict by involving the local government and civil society in *shalish* process through 20 events of *shalish*. Through these 20 *shalish*, it could establish justice to certain extent in the program areas.

Developed and disseminated IEC materials

17 billboards were made and erected at different public places in different CPRP working areas aiming to disseminate the messages of preserving societal peace, keeping religious and social harmony, and establishing good governance. The messages conveyed the core element of conflict resolution issues which were easy to understand by the local people. These could project a positive



image of the organization before the whole community. Moreover 100 posters were developed on the theme of "societal peace" and distributed among the PI members.

Cultural activities to promote societal peace

For establishing peace and harmony in the society CCDB-CPRP adopted a strategy through which it can gradually resolve various disputes obtaining in the society. Some cultural events reflect people's mind deeply and helps to change their attitude and behaviors. By selecting relevant issues CCDB-CPRP organized various cultural events like drama, role-play, folk song, *jary gan*, chorus, debate, dance, etc. The community members enjoyed them and at the same time they were motivated through these activities. They also realized that peace and harmony is a sine qua non for their development. Local government representatives, journalists, reporters, community leaders, ethnic community leaders, elite persons of the society graced the activities by their presence in these events.

Community-based Disaster Preparedness and Response

Bangladesh constitutes a disaster-prone area which features prominently in its geographical locations and hydrological settings. The grimmest prognosis from the reputed scientific community has been for Bangladesh which suggests that some portion of Bangladesh's Land-mass would be submerged under sea water as fallout of a 3 meter sea-level rise forecast in the next 100 years. So it may cause immense human sufferings life. Under the pressure of overpopulation, a large number of people are migrating from the rural areas to Dhaka and other divisional cities for searching job. It causes a lot of environmental as well as social problems in the city. They take shelter at different slum. Slum-dwellers are living in an inhuman condition.

CCDB considers this as a priority issue. A lot of initiatives were taken in line with the disaster preparedness and response program. These are:

Community capacity in disaster preparedness increased

During this year CCDB-CPRP organized a training course in Disaster preparedness at CPRP project areas. Community people participated in the training course. The participants gathered knowledge about disaster preparedness and how to respond during disaster. Three hundred and eighty-one members attended in the workshops through which 240 volunteers' capacity was built in the CPRP areas.

Linkage between Forums (PIs) and Disaster Management Committee established

To develop better relationship with Upazila Disaster Management Committee (UDMC) and Network members, Upazila network arranged one-day long meeting with the assistance of CCDB. On discussion about services on behalf of UDMC, the

secretary informed the network members about their service and activities. UDMC members thanked CCDB for giving them opportunities to join the meeting although they were members of network committee for several years. The secretary assured the network members that they would provide all sorts of cooperation during any disaster. A total 60 members attended networks meetings.

Promotional work on disaster risk reduction

To make community people aware of disaster risk reduction, billboards and posters were displayed at different public places like educational institution, hat/bazar and bus stand. People got important messages to reduce disasters and prepare a sound earth from these different IEC materials. LG representatives and community leaders were involved in giving their opinions in this regard. Messages included in the IEC materials and bill boards were about the participation by local elite persons.

Disaster mitigation

CCDB-CPRP supported community people for disaster mitigation in different ways. These initiatives include raising 283 plinths of homestead and public places like school compound, roads, etc. at different locations of the CPRP areas during the reporting period. The supports were extended to the vulnerable people who were unable to raise their homestead. Community people also got the opportunity to work at lean periods when they used to do cut off the number of meals taken a day.

Partial Housing Support

Three hundred and sixty seven families received partial housing support in CPRP areas during FY 2008-09. The forum EC members were involved in selecting deserving and more vulnerable persons from each forum. They purchased CI sheet, bamboo and some accessories to rebuild their huts.

Emergency Response

As a development organization, CCDB always try to respond to emergency work on priority basis. The main objective of this activity is to provide relief and rehabilitation assistances on emergency basis. Through this activity CCDB always tries to provide early recovery assistance and alleviate the sufferings of the cyclone and flood victims as and when needed if anywhere need. This year a series of activities were carried out owing to emergency response. After the end of the relief operation it was needed to undertake a rehabilitation project for the SIDR and other flood-affected people in different geographical areas in Bangladesh. During this year 9,250 families received blanket and 2,400 families children's garments for cold wave blowing in the northwestern part of Bangladesh.

CCDB is going to complete successfully an emergency program soon at Patharghata, Boarguna District. After relief work for SIDR cyclone an emergency program was initiated in June 2008. Support like food, non-food and cash were provided for repairing and building houses, winter clothes, setting up water purification plants, cleaning polluted and contaminated ponds, promoting health and hygiene among the community members. A total of 2,875 families got emergency rehabilitation assistance for SIDR victims. The support provided included fishing boat, agriculture assistance, deep hand tube-well, pond fish culture, and slab latrine and education assistance like school and college repair.

Information on CCDB-CPRP emergency support among cold-hit people in different areas:

CPRP area	Support Item	
	Blankets (pcs.)	Children garments (sets)
Daudpur	3000	800
Chapai	1500	400
Ishurdi	1000	300
Manda	1500	600
Phulbaria	1500	300
Network Areas		
Bogra	150	00
Dinajpur	150	00
Dhaka	150	00
Kushtia	150	00
Gaibandha	150	00
Total	9250	2400



Staff Capacity Building

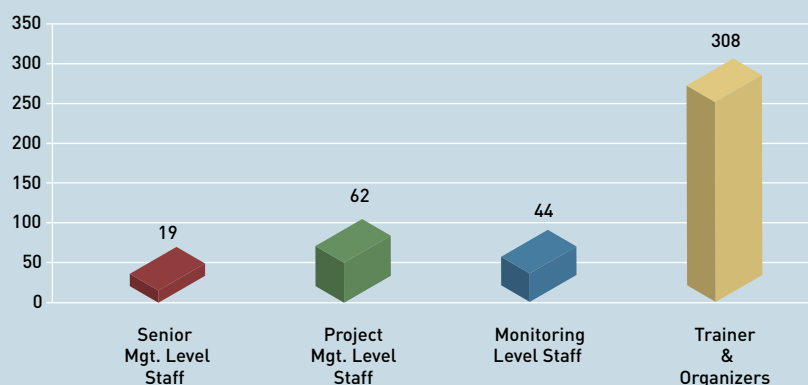
CCDB always lays much emphasis on the capacity building of its staff through training, workshops, etc. both at home and abroad. CPRP is the largest development intervention of CCDB having some new dimensions in both activities and strategies thus entailing skilled staff for its proper implementation. HOPE has been entrusted with catering to the training need of the CPRP staff in different areas. At the beginning of the year HOPE's training team conducted a need assessment to identify areas where the staff members require further training to enhance their knowledge, skills and moral values. The training courses and workshops organized this year were mainly on CPRP Orientation; HIV/AIDS, Gender & Sexuality; ToT on Non-Formal Education; Gender Development for Combating Violence against Women, Disaster Risk Reduction & Management; Advocacy & Right Based Development Approach; Result Based Monitoring and Evaluation; Climate Change and Organic Agriculture, etc.

HOPE organized a total of 10 general training courses and 4 workshops under the Staff Capacity Building initiatives of CPRP. Those courses covered a total of 433 (female:138 & male: 295) participants from CPRP.

Event wise participants

Particulars	Number of events	Participants		
		Male	Female	Total
General Training at HOPE Foundation	2	42	25	67
General Training at CPRP area offices	8	185	63	248
Workshop at HOPE Foundation	2	39	23	62
Workshop at CCDB central office	2	29	27	56
Total-	14	295	138	433

Participants at different Level



Annual Plan: Activities and Accomplishment

General Training

A total of 10 general training courses were conducted during the year under report. Although the general training courses were planned to cover 290 participants, a total of 315 participants attended the courses. The course titles were ToT on Non-Formal Education; Disaster Risk Reduction & Management; Advocacy & Right Based Development Approach; Result Based Monitoring and Evaluation; and Organic Agriculture.



Workshops

A total of 118 staff members from CPRP took part in 4 issue-based workshops at HOPE Foundation and CCDB Central office Dhaka. These workshops were on "CPRP (Comprehensive Poverty Reduction Program) Orientation; HIV/AIDS, Gender & Sexuality; Gender Development for Combating Violence against Women and the issue of Climate Change".

Observations on the outcomes

- "A group of skilled facilitators has been trained in various thematic areas of CPRP.
- "Improvement in the performance of the trained facilitators has been noticed.
- "CPRP trainers operationalized the training and workshop plan successfully.
- "Upgraded the managerial and leadership capacity of the mid-level staff members.
- "The participants made a commitment to promote social issues like right based-development approaches, sustainable livelihood, societal peace and harmony, good governance etc.

Major Challenges and measures taken to meet those

It was a great challenge to retain development achievement of CPRP as price of the every essential commodities including food stuffs soared and went beyond the reach of the poor. CCDB intensified its advocacy initiatives so that an increased number of poor can be covered by the government safety net programs. At the same time it continues its regular off-farm and on-farm livelihood enhancement activities, and put much emphasis on household based food production.

Discontinuation of People Managed Savings and Credit (PMS) created frustration and disappointment among the forum members. They were worried to losing the access to financial resources and were in tension that CCDB would close all activities with them. As being committed and to retain the trust of the reference people we started organization managed savings and credit program and tried to make borrower friendly as much as possible.

Implementing right based activities is difficult until or unless the mindset of the staff members is changed. It is still a great challenge for us. We arranged internal orientation courses as well as exposure visit to other organizations involved in advocacy campaigns for our staff members so that our staff members can realize that a different mindset is required to work with right-based approach and act accordingly.

Many duty bearers still think that NGOs should deliver only services. It is still difficult to change this mindset also. We repeatedly meet them, invited them to observe our program activities so that they can realize that NGOs can play a different role to make the GoB institutions more responsive to the need of the people.

Operating networks by the poor is challenging. It requires a lot of training, hands on experiences, exposures, etc. to make the networks able to implement right-based activities. We took "go slow" Principle in this regard.

It is difficult to satisfy all the reference people at a time as our resource is limited. The strategy we took for asset multiplication is effective to serve many of the reference people but it is time consuming. For which the reference people often get impatient.

Children provide with nutritious food for six months at nutrition centers. It was found difficult to make their parents practice this at home later. To overcome this problem we kept motivating the mothers of the malnourished children at the nutrition centers.

A good number of people still depend on quacks for treatment. Although our motivational education is going, it will take time to bring changes in their practice.

In Bandarban area other INGO/NGOs offer attractive salary to teachers and other incentive packages for students which put our education program in a critical situation. Earlier we reduced the number of school. In addition we tried for an effective coordination with other organizations in operating schools, but unfortunately it did not work.

Still it is difficult to make forum people realize that gender based discrimination is not created by nature, it is rather created by human beings. Prevalence of patriarchal values, economic dependency and culture are obstacles to creating a women friendly environment.



**AUDITOR'S REPORT
TO THE CCDB COMMISSION AND THE DONORS**

We have audited the annexed Balance Sheet as on 30 June 2009 and Income & Expenditure Account and the Statement of Cash Flows of CCDB "Comprehensive Poverty Reduction Programme (CPRP)" for the year ended on that date. The Preparation of these financial statements is the responsibility of the management. Our responsibility is to express an independent opinion on these financial statements based on our audit.

Basis of Opinion:

We conducted our audit in accordance with the International standards on Auditing as adopted by the Institute of Chartered Accountants of Bangladesh (ICAB). 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 spent and disclosures in the financial statements. An audit also includes assessing the accounting principles used and significant estimates made by the management as well as evaluating the overall financial statement presentation. We believe that our audit provides a reasonable basis for our opinion.

Opinion:

In our opinion the financial statements together with the notes referred thereto as prepared in accordance with International Accounting Standards as adopted by the Institute of Chartered Accountants of Bangladesh (ICAB), give a true and fair view of the state of the financial affairs of the Organisation for the year from 01 July 2007 to 30 June 2008 subject to audit notes and observation given in the Annexure-A.

We also report that:

- we have obtained all the information and explanations which to the best of our knowledge and belief were necessary for the purpose of our audit and made due verification thereof.;
- in our opinion, proper books of accounts have been kept for CCDB "Comprehensive Poverty Reduction Programme (CPRP)" so far as it appeared from our examination of those books of accounts;
- the financials statements dealt with by the report are in agreement with the books of accounts;
- the management has followed relevant provision of laws and rules;
- the expenditure and payments were made for the purpose of the programme.



**B.K. BHATTACHARJEE, FCA
Partner
Chowdhury Bhattacharjee & Co.
(Chartered Accountants)**

**Dated, Dhaka
24, August 2009**

CHRISTIAN COMMISSION FOR DEVELOPMENT IN BANGLADESH (CCDB)
Comprehensive Poverty Reduction Programme
BALANCE SHEET AS AT 30 JUNE 2009

NET ASSETS	Note	30-Jun-09	30-Jun-08
Current Assets:			
Cash in hand and at banks	1	60,400,397.82	32,846,702.78
Advances against salary & official work	2	703,884.00	444,653.00
Loan due from Forum	3	76,139.00	24,111,219.00
		61,180,420.82	57,402,574.78
Fixed Assets (At cost or estimated valuation less depreciation)	4	31,281,554.00	33,391,164.00
	TOTAL Taka	92,461,974.82	90,793,738.78
FINANCED BY			
Accounts Payable	5	1,189,541.00	
Restricted Asset Fund		31,281,554.00	33,391,164.00
Restricted Programme Fund	6	(14,384,620.18)	15,852,574.78
Designated Fund - RLF	7	74,375,500.00	41,550,000.00
	TOTAL Taka	92,461,974.82	90,793,738.78

INCOME AND EXPENDITURE ACCOUNT FOR THE FINANCIAL YEAR ENDED 30 JUNE 2009

INCOME	Note		
Fund Received from RT Partners (Foreign Donation)		87,153,166.85	107,268,631.40
Local Income		39,937,603.50	24,553,951.06
Collection of Service Charge		1,047,918.00	960,883.00
Profit on Sale of Fixed Assets		-	78,186.00
Excess of Expenditure over Income Transferred to Fund Account		32,346,804.96	6,559,013.50
	TOTAL Taka	160,485,493.31	139,420,664.96
EXPENDITURE			
Programme Activity Costs		77,647,635.81	62,260,004.30
Programme Staff Cost		43,459,033.00	39,653,815.00
Programme Contingency Cost		19,561,580.50	17,144,713.16
Programme Overhead Cost (Head Office/Central Co-ordi)		16,718,507.00	16,976,413.50
Fixed Asset Adjustment		123,892.00	-
Depreciation of Fixed Asset		2,974,845.00	3,385,719.00
	TOTAL Taka	160,485,493.31	139,420,664.96


Notes referred to herein above form an integral part of this Financial Statement.

As per our Report of even date annexed.


JOYANTA ADHIKARI
 Executive Director
 CCDB


SUFIA AKHTAR RAHMAN
 Chairperson
 CCDB Commission




B.K. BHATTACHARJEE, FCA
 Partner
 Chowdhury Bhattacharjee & Co
 (Chartered Accountants)

Dated, Dhaka, 24 August 2009

CHRISTIAN COMMISSION FOR DEVELOPMENT IN BANGLADESH (CCDB)
Comprehensive Poverty Reduction Programme (CPRP)
STATEMENT OF CASH FLOWS FOR THE FINANCIAL YEAR ENDED 30 JUNE 2009 (Direct Method)

Cash flow from operating activities:	Note	30-Jun-09	30-Jun-08
Fund received from RT Partners	8	87,153,166.85	107,268,631.40
Local Income	9	39,937,603.50	24,553,951.06
Fund transferred from closed Projects		-	28,509,950.28
Total Receipts		127,090,770.35	160,332,532.74
Programme Activity Costs	10	(77,647,635.81)	(62,260,004.30)
Programme Staff Cost	11	(43,459,033.00)	(39,653,815.00)
Programme Contingency Cost	12	(19,561,580.50)	(17,144,713.16)
Programme Overhead Cost (Head Office/Central Co-ordination)	13	(16,718,507.00)	(16,976,413.50)
Total Payments		(157,386,756.31)	(136,034,945.96)
Net cash used in operating activities		(30,295,985.96)	24,297,586.78
Cash flow from investing activities:			
Sale Proceeds of Fixed Assets		-	530,500.00
Purchase of Fixed Assets	4	(989,127.00)	(10,252,205.00)
Net cash used by investing activities		(989,127.00)	(9,721,705.00)
Cash flow from financing activities:			
Share Capital Realised from PMSC Forum		32,825,500.00	-
Loan Recovered from Forum	14	24,035,080.00	22,125,281.00
PMSC Forum - Loan Paid		-	(46,236,500.00)
Collection of Service Charge	15	1,047,918.00	960,883.00
Fund from Revolving Loan Fund		-	41,550,000.00
Advances against salary & official work		(259,231.00)	(128,843.00)
Accounts Payable		1,189,541.00	-
Net cash from financing activities		58,838,808.00	18,270,821.00
Cash & Bank Balances at Start of Year (01 July 2008)		32,846,702.78	-
Cash and bank balances at end of year (30 June 2009)	Taka	60,400,397.82	32,846,702.78


Notes referred to herein above form an integral part of this Financial Statement.

As per our Report of even date annexed.


JOYANTA ADHIKARI
 Executive Director
 CCDB


SUFIA AKHTAR RAHMAN
 Chairperson
 CCDB Commission




B.K. BHATTACHARJEE, FCA
 Partner
 Chowdhury Bhattacharjee & Co
 (Chartered Accountants)

Dated, Dhaka, 24 August 2009

CCDB's Bilateral Projects



Capacity Building for Promotion of Peace (CBPP)

Peace is one of the priority issues of CCDB to work on, and this issue has already been integrated into the mainstream development program of CCDB. For last two decades, CCDB has been promoting the issue of peace and societal harmony through media campaign, capacity building and developing and dissemination of IEC materials. This program started in 2005 with financial assistance from EED, Germany. As a part of the Regional Mainstreaming Process of LCP (Local Capacity for Peace), this program is also being implemented in some South Asian countries like India, Nepal, etc. There is close coordination among these countries in implementing this program. Main objective of this program is to improve the capacity of the staff of as well organization to resolve conflicts prevailing both at the community and at the national levels

Orientation courses on Local Capacities for Peace

CCDB- HOPE organized two orientation courses on Local Capacities for Peace (LCP). One course was held at the premises of Voluntary Organization for Rural Development (VORD), Habaspur, Pangsha, Rajbari. A total of 31 management and field-level staff members from VORD and other local organizations such as SMJS, SMUS, PDF, Roots, Chetonar Pothe, RUS, GSS and CYDA participated in the course. The course was facilitated by the Associate Training Coordinator, CCDB- HOPE, Dhaka.

Another course was held at Manob Kallayan Sanstha, Mujibnagar in Meherpur District. A total of 29 staff members from Manob Kallayan Sangstha and other local organizations participated in the course. Both the courses were facilitated by the CCDB-HOPE trainers. Main objective of these courses were to develop a good understanding about the conceptual framework of “Do no harm” and conflict resolution process. The participants had also an opportunity to learn how to plan, monitor and evaluate the programs using this concept.

Workshop on Integration of LCP in CCDB's PME and Programs

HOPE organized a three-day workshop on “Integration of LCP in CCDB's PME and Programs” in October 2008 at HOPE Foundation, Baroipara, Savar, Dhaka. A total of 21 management and field-level staff members from CCDB and Network organizations participated in the course. Trainers from HOPE and PME facilitated this course. Main objective of this training course was to develop a good understanding of the “Do no harm” concept and assess the impacts of the program using this framework. This course covered the issues of peace and war, local capacity, analyzing CPRP using the LCP framework, etc.

Follow-up workshop on application training

An application training course was held in October 2008 at HOPE foundation. A total of 18 persons including CCDB's senior management staff participated in this course. This was a follow-up training course with the participated by those who received orientation and TOT on LCP earlier and applied the tool “Do No Harm” in their project areas. This follow up course also created an opportunity for the participants to visit CCDB's working areas and analyze the tools of LCP in the light of project objectives, outcome and impact.

Collection and Compilation of Case Studies

A total of 57 case studies were prepared by both the field-level staff of CCDB and our network partner organizations. A four-member committee from CCDB-HOPE and PME selected 12 case studies for publication.

Promotional work on Peace and campaign

During the year 2008 we developed brochures, posters, T-shirts and note pads as promotional material of Local Capacities for Peace (LCP). Besides, we observed 'World Peace Day' on 21st September in 4 areas of Bangladesh in association with Network partners. A total of 2,500 people from different walks of life gathered to observe the day. On that day a rally was held followed by an open discussion and cultural programs.

Publication of Bangla Version of DNH

We translated the 'Do No Harm' book into Bangla. We sent the first draft to the staff members of our project office and as well as to our network partners for comments. It will be published after the comments have been received.

Meeting with Network Partners

CCDB- HOPE organized two meetings with LCP network partner organizations in the later part of 2008 at HOPE Foundation, Baroipara, Savar, Dhaka. Representatives from the network partner organizations participated in the meeting. The meetings were moderated by Mr. Kalipada Sarker, Associate Training Coordinator, CCDB- HOPE, Dhaka. In these two meetings discussions were held on conceptual understanding and actual application of LCP in the field, identification of issues of peace and harmony, how to strengthen the ongoing initiatives for peace and justice, etc.

Regional Exposure and Planning Meeting

A two-member team from CCDB visited Kathmando, Nepal to attend the coordination and planning meeting of Capacity Building for Promotion of Peace Program (CBPPP) organized by CASA, India scheduled from August 10-15, 2008. A total of 24 members from nine network partners of South Asia (India, Bangladesh, Nepal and Pakistan) participated in the CBPP program. In the meeting all participating organizations shared their experiences of implementing the program as well as made an effort to identify the future course of action.

Regional ToT on Do No Harm (LCP) & Coordination Committee Meeting

According to the plan, the fourth course of LCP-ToT was organized by CASA with assistance from EED Germany. The course was held at Mamalla Beach Resort, Chennai, India from November 3 to 15, 2008. Main objectives of this ToT were to develop a group of trainers who could impart training to others for the promotion of societal peace and harmony. This ToT was conducted using a number of tools like lecture, case study analysis, small group discussion and presentation, role play, etc.

Attend Coordination Committee Meeting

A Meeting of the Coordination Committee of the LCP Network was held in November 8 at CSI DM at Chennai. A total of 20 participants attended the meeting from nine partner organizations of India, Nepal, Pakistan and Bangladesh. The meeting was held mainly about the context of conflict in South Asia, reflection of LCP ToT IV, reflection of backstopping, roles and responsibilities of the secretariat and advisory committees, status of website, etc.

Backstopping meeting

A backstopping meeting was held at Churches of South India (CSI) training centre, Chennai, India on 15th and 16th November 08. A total of 26 members took part in the meeting. This meeting was facilitated by three trainers namely Mr. Wolfgang Heinrich from EED, Mr. Jochen Neumann from KURVE Wustrow and Mr. Khurshid Anwar from ISD (India). It was a new concept for the participants and no agenda was circulated to them before the meeting. In the meeting it was decided that backstopping should be on a regular process where experience of the LCP mainstreaming process and the challenges faced by the trainer's would be shared while using LCP tool in their respective fields. These experiences will be used by the trainers for setting the agenda for implementing LCP tool in a better way. The documentation of the experiences will act as a reference material for the future implementation of LCP orientation workshops, identifying dividers & connectors, etc.

CCDB'S response to emergencies

Bangladesh is vulnerable to various natural disasters like flood, cyclone, tornado, drought, earthquake, etc. Every year natural disaster occurs and cause a huge loss of lives and damage to assets. Because of climate change disasters like flood and cyclone visits more frequently and with greater intensity, for which people living in disaster-prone areas cannot cope with disasters effectivity resulting in the loss of lives and damage to assets and livelihood. Many times they need external support such as relief for their immediate survival and rehabilitation for restoring their livelihoods to pre-disaster period. During the reporting cyclone “*Aila*” hit the coastal region of Bangladesh and CCDB immediately responded with relief support for the survival of the victims. Moreover CCDB continued several rehabilitation programs among the people affected by cyclone “*Sidr*” and two consecutive floods in 2007.

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Response to flood

Because of climate change floods are frequently occurring in Bangladesh with higher intensity and longer tenure. In 2007, two consecutive floods inundated a large part of the country and rendered many people homeless. They lost their homes, livestock, crops, etc and went through a severe

hardship. CCDB responded immediately and later operated several rehabilitation programs for the flood affected people. Flood Early Recovery Program, funded by ECHO through Christian Aid Bangladesh, started in March 2008 and was completed in February 2009. It was implemented in Singair, Harrirampur and Shivalaya upazillas under Manikganj District, and vangura and sujanagar upazilas under Pabna District. Through this program CCDB distributed 1,000 goats among 1,000 affected households, arranged employment for 13,819 person-days. In addition, a total of 1,000 slab-latrines were installed, raised 40 tube-well platforms and planted 20,000 saplings. To increase the capacity of the community people in combating disaster impacts more efficiently, CCDB arranged training for developing volunteers. Training sessions were also arranged for the members of disaster management committee at union level. Orientation sessions on disaster were also arranged for the school-going children.

Response to cyclone Sidr

A destructive Cyclone *Sidr* struck along the coastal belt of Bangladesh and caused huge losses of lives and damage to properties. The poor could not withstand the impacts of *Sidr* as they lost everything. CCDB responded with huge relief support with assistance from our resource sharing partners to make the affected people survive. Later it appeared that a massive rehabilitation support was required to bring those ill-fated people back to their previous state. With the assistance from ACT international Geneva and Christian Aid CCDB provided agriculture support for 1,000 households , livestock support for 190 families, and full housing support for 180 families. CCDB also created employment for 17,400 person-days. A total of 300 slab-latrines were installed in Agoijhara, Gouranadi, Uzirpur Upazilas under the District of Barishal and Tongipara and Kotalipara Upazilas under Gopalganj District.



With the support of Christian Aid, CCDB implemented Cyclone Rehabilitation Program in 2008-2009 in Morelganj Upazila of Bagerhat District. To make the *Sidr*-affected people restore their lives and livelihood, CCDB provided full housing support for 200 families, created employment for 19,600 person-days. A total of 150 milk cows were given as livestock support, and were distributed for planting 1,000 coconut saplings.

CCDB-Emergency Rehabilitation Assistance Project (ERAP) was launched in June 2008 for restoring the livelihood of *Sidr*-affected people living in Patharghata Upazila of Barguna District. It was funded by HEKS Switzerland and was completed in August 2009. Through this rehabilitation initiative, a total of 1,575 *Sidr*- affected families benefited directly.

Information on Patharghata CCDB-ERAP Emergency support are shown in table below:

Activities	District	Union			Total No. of families
	Barguna	Charduani	Patharghata	Kakchira	
Distribution of Fishing boat (Danish & Panish)		196	164	40	400
Agriculture assistance		200	200	225	625
Deep Hand Tube-well		0	0	100	100
Pond fish culture		15	15	20	50
Slab latrine		150	100	150	400
Education Assistance		500	500	300	1300
Total		1061	979	835	2875

Emergency response to cyclone Aila

Cyclone *Aila* hit Bangladesh's south-western coast on May 28, 2009. It both claimed lives and played havoc with properties. With the assistance of ACT International, Geneva, CCDB operated emergency relief program among the affected people in Pathorgata Upazila of Barguna District. This relief included 10 kg rice, 1 kg pulses, 1 kg salt and 1 liter vegetable oil for each family. Because of these initiatives a total of 2,356 families survived the cyclone.



Up-scaling Non-formal Primary Education through Institutionalizing Quality Endeavor (UNIQUE)

Introduction

Education is one of the major priority areas of the Bangladesh government. Both the government and other non-governmental organizations have been implementing several non-formal programs to ensure primary education to the disadvantaged. In spite of these interventions, a large number of children remain beyond the reach of such endeavors. Most of the children live in geographically backward and socio-economically neglected areas like chars, coastal regions, *haor* areas, urban slums and *adibashi* areas. To create an access for these ill-fated children to primary education, CCDB and some other partner organizations took an initiative namely “Up-scaling Non-formal Primary Education through Institutionalizing Quality Endeavor (UNIQUE)” with the financial assistance from European Commission. This is a new phenomenon in Bangladesh known as multi-grade system of teaching and learning. This project started in January 2007 and will end in December 2010. The total budget for the project is Tk 97,998,546.00

Working areas

CCDB is implementing UNIQUE in previous six districts such as Gaibandha, Rangpur, Nilphamary, Dinajpur, Kurigram and Lalmonirhat,

Overall objective

The overall objective of the project is to create an enabling environment for learning of the children who can not join the formal system of primary education or can not continue to complete the full cycle of primary education.

Major Project Activities

In our nine areas spread over 11 upazilas under six districts, 400 Children Learning Centers (CLC) are in operation to provide primary education for the target children in a non-formal setting through a flexible approach. Primary education is provided through multi-grade teaching learning into five levels corresponding to five classes in primary schools. Besides, NCTB text books along with a variety of issue-based books and materials are being supplied to the learners to reinforce subject competencies and to cover locally appropriate life skills.

For ensuring the quality of education Center Management Committee and Community Action Group are putting in co-ordinated service to support monitoring of activities and performance of Children Learning Centers. Efforts are in place to establish Union-level network of Children Learning Centers and partnership between non-formal and formal primary education institutions. Partnership process of formal and non-formal education will start off with holding of meeting between School Management Committee of formal school and the CLC Management Committee to share children's performance and experiences. A total of 118 Pre-Primary Schools are in operation with active involvement of the parents to prepare their children of 5+ years of age for enrolment in grade one of formal school. Two hundred Special Learning CAMPs have been established for slow learners of the formal classes to improve their learning skill and continue their study.

The project Unique has been successfully doing research, documenting of good practices and sharing findings at national-and district-level seminars with a view to disseminating innovative community initiatives and significant achievements among learners at various levels as part of the capacity enhancement drive of the primary education sector.

Targets & Achievements

Key Activities	Sub-Activity	Target	Achievement	%
Organizing LRC, UEC and UCT	Organizing Local Resource Center (LRC)	40	40	100%
	Activating Union Education Committee (UEC)	63	63	100%
	Organizing Union Cultural Team (UCT)	63	63	100%
Organizing Pre-Primary School (New 68)	Recruitment of Pre-Primary Tutors	68	68	100%
	Establishment of Pre-primary school	68	68	100%
Tutors, Technical Officers and Union & Supervisors' Training	Monthly Refreshers Training (CLC & Pre-Primary School) of Tutor, US & TO	5862	5744	95%
	CAMP Tutors Training (Starting in July'09)	200	200	100%
	TOT	03	03	100%
CLC's Sub-Activity	NCTB Books (Class- I & II)	100	100	100%
	NCTB Books (Class- III)	100	85	85%
	Stationary Items	100	90	90%
	Exercise Books	100	100	100%
	Supplementary Materials	100	100	100%
Organizing CAMP	Identification of CAMP's Center	200	200	100%
	Recruitment / Selection of CAMP Tutor	200	200	100%

Problems and Challenges

- As the multi-grade was a new concept of teaching and learning, it was found difficult to make it familiar among the stakeholders. In order to overcome this problem, intensive training including routine refresher courses were organized for the staff at all levels and for the heads of the program. The issue was also discussed in parents' meetings, CAG meetings and CMC meeting to make the concept clear to the people at grass-roots level.
- Teachers of the formal primary school as well as the government education officers did provide cooperation. After putting in co-coordinated efforts and carrying out motivational activities our officials at the field level were able to convince in getting co-operation from them.
- Salary for the CAMP tutors is at a very nominal amount of Tk.500 a month, for which it was rather very difficult to make the primary school teachers agreed to teach the learners of the CAMPs with this poor remuneration. Consequently, we had to compromise between taking fresh tutors in large members and taking the rest 15 percent from among the primary school tutors.
- We faced serious problems in continuing our CLCs and in preventing drop-outs as books were not supplied timely.

Micro Finance Program

Introduction

CCDB has been implementing Peoples' Managed Savings Program (PMSC) for many years. But we were compelled to discontinue this program as dictated by the Microfinance Regulatory Act recently enacted by the government. Access to credit is essential for the poor to build their financial capital. Under CPRP, PMSC was mainly responsible for building this capital through creating access to the financial resources. However, to retain poor's access to financial resources as well as to attain the overall objective of CPRP, we had to move to the Organization Managed Savings and Credit program (OMSC) soon. Under this program CCDB disburses credit among both the forum members and the people outside of the forums. In addition, potential and disadvantaged micro entrepreneurs who lack access to formal credit are also the clients of this program.

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Management of the Program

MFP Management consists of three levels. These are Central level, Area level and Branch level. A four-member team headed by a coordinator at the head office is responsible for overall coordination of MFP. At the area office, headed by Field Managers mainly supervise the performance of the Branch offices. Both the Field Managers and Branch Managers maintained effective coordination with the CPRP staff at the respective field offices for smooth operation.

Code of Conduct

MFP follows the following set of conduct codes. As expected MFP will

- not support any business venture that is hazardous to the environment.
- discourage child labour in any business venture
- promote women entrepreneurs
- support socially and culturally acceptable enterprises
- promote enterprises that use local appropriate technology
- support loan and other financial and technical services that will create job opportunity for ultra poor
- support only legal business ventures.

Salient features of MFP

Program	Salient features of MFP	
Number of districts	9	
Number of branches	17	
Number of villages	549	
Number of forum/samitty/group	434	
Number of members	16133	
Number of borrowers	5805	
Total staff members	71	
Total Field Organizer (FO)	29	
Operational Area	Rural	76%
	Urban	24%
Financial Information		
Loan disbursement up to June'09	Tk. 145,199,700	
Principal loan realization up to June'09	Tk.74,243,008	
Portfolio in Tk.	Tk. 70,956,692	
Average loan Size	Tk.16,176	
Savings balance in Tk.	12,426,088	
Cost per unit money lent	Tk. 9.21	
Portfolio per Field Organizer	Tk. 2,446,782	
Recovery rate	98.04%	
Overdue outstanding ratio	7.81%	
Portfolio at risk	11.84%	
Operation Self Sufficiency (OSS)	68%	

Product Offering

Type	Loan Size	Interest Rate (%)	% of Portfolio	% of Borrower
Ultra-Poor Credit	1000-10000	10%	26.31%	74%
Micro Enterprise Loan	30000-500000	12%	68.79%	20%
Rural Micro-Credit	1000-30,000	12.5%	2.64%	2.70%
Urban Micro-Credit	1000-30,000	12.5%	2.26%	3.30%

Access to Financial Resources

Credit Support:

MFP provided 4 types of loan product. These are Ultra-poor Loan, Micro-Enterprise Loan, Rural Micro-Credit (RMC) and Urban Micro-Credit (UMC). MFP provides for service charge at the rate of 10 percent for Ultra poor loan, 12 percent for Micro enterprise loan and 12.5 percent for Rural Micro-Credit & Urban Micro-Credit. During the reporting period, MFP disbursed Tk. 87,821,000 among 5,429 borrowers. Total loan portfolio was Tk. 87,821,000. Most of the persons received small loan for operating IGAs and the micro-entrepreneurs

invested the loan in food production, rearing poultry birds, pisciculture, furniture making, dressmaking, grocery, pharmacy, hotel business, etc.

Accumulation of savings

MFP clients deposit savings to meet their future need and form capital. At the end of June 2009 membership climbed to 16,133 and their savings balance stood at Tk 12,426,088.

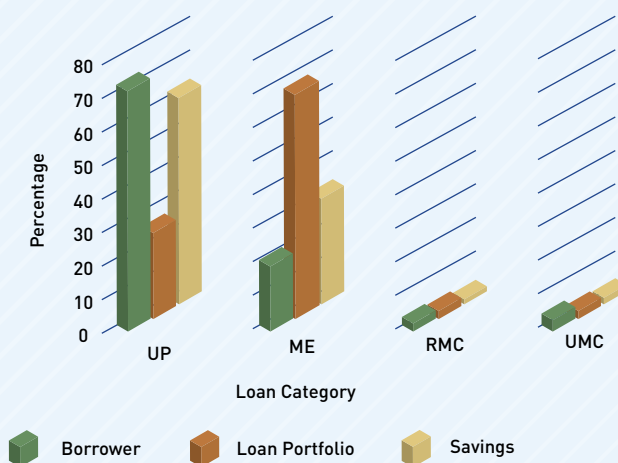
At the end of June 2009 MFP members' savings balance and loan portfolio are given in the following table

A summary of MFP supported borrowers during 2008-09 .

Types	No. of Borrower	Service charge (%)	Loan Disbursement amount
Ultra-Poor Credit (UP)	4,323	10	23,745,000
Micro Enterprise Loan (ME)	755	12	60,145,000
Rural Micro-Credit (RMC)	158	12.5	2,079,000
Urban Micro-Credit (UMC)	193	12.5	1,852,000
Total Taka.	5,429		87,821,000

Types	No of	Savings Balance (Tk.)
Ultra-Poor Credit (UP)	14302	7,885,552
Micro-Enterprise Loan (ME)	1141	4,063,773
Rural Micro-Credit (RMC)	332	197,423
Urban Micro-Credit (UMC)	358	279,340
Total	16133	12,426,088

Members Savings & Loan Portfolio [% of Tk.]



Staff Training for Capacity Enhancement

Staff capacity will need to be enhanced to enable them to carry out their job effectively and efficiently. The newly recruited Branch Managers, Accountants and Field Organizers of MFP were trained in programmatic issues from in-house training during this year. For that purpose, MFP organized some capacity building training courses like orientation courses. Some staff members received training in computer from outside computer training centre.

Annual Planning Workshop

MFP wants to build its staff capacity through annual planning workshop for running program smoothly. MFP organized a three days residential annual planning workshop from 16-18 June, 2009 at CCDB- HOPE training hall, Dhaka. Staff members from MFP head office and field/branch offices participated in this workshop to review its last

Seed Production

A total of 68.5 tons of rice seeds, 28 tons of potato seeds and 500 kgs. of maize seeds were produced in the reporting year. These seeds were produced by the farmer groups mobilized by CCDB. This initiative not only met the demand of seed but also played a significant role in creating employment in the agriculture sector.

Production and sale of different types of seeds during 2008-2009

Crops	Crop variety	Production	Sale		Total
			Foundation	TLS	
Rice	Boro :BR 28	925 (kg)	1.5 (ton)	12 (ton)	13.5 (ton)
Rice	Boro :BR 29	67.5 (ton)	2.5 (ton)	28 (ton)	30.5 (ton)
Potato	Diamond	28 (ton)	20 (ton)	-----	20 (ton)
Maize	BARI 5	-----	-----	200 (kg)	200 (kg)
	BARI 7	500 (kg)	-----	120 (kg)	120 (kg)
	Hybrid	-----	-----	-----	-----
Wheat	BARI 6	-----	-----	480 (kg)	480 (kg)
	Sourov	-----	-----	240 (kg)	240 (kg)
	Gourov	-----	-----	240 (kg)	240 (kg)

year's performance and to lay out plan and budget for the next year. This workshop enhanced staff capacity for target setting and planning to realize targets.

Technical Support to entrepreneurs

MFP provided support such as supplying breeder/foundation seed, seed bag and drum for storage; drying, grading, packaging of rice seeds for capable farmer groups as business development services. MFP established market linkages for individual and participatory entrepreneurs for the sale of their products.

Networking Affairs

Micro Finance Program (MFP) keeps a relationship with the GoB and many other national NGOs. MFP procures pre-foundation and foundation potato seeds from GKT, breeder rice seeds and foundation seed from Bangladesh Rice Research Institute (BRRI), Bangladesh Agricultural Research Institute (BARI) and Bangladesh Agriculture Development Corporation (BADC), on yearly basis. CCDB MFP also does networking with the Ministry of livestock, the Ministry of agriculture, PDIM, Seed Net limited, CDF etc.

Resettlement Program

The government's priority is to improve road network system all over the country. In doing so the government needs to acquire a huge amount of private lands. Later the government needs to compensate for the acquired land as well as houses, trees, that the people lost. CCDB was awarded with several resettlement programs where main responsibilities were to identify the people who lost lands, calculate the value of loss and finally facilitate the process of transferring compensation to the losers. As a part of infrastructural development, the government received fund from external sources like The Asian Development Bank (ADB), the World Bank (WB), Department for International Development (DFID), Kuwait Fund for Arab Economic Development (KFAED), Organization of the Petroleum Exporting Countries (OPEC), etc. CCDB has been implementing five such projects in 28 upazillas under 17 districts

Major Project Activities

The major project activities are as follows:

- Socioeconomic survey of affected households
- Development of software maintaining database
- Joint verification survey
- Property valuation survey
- Preparation of compensation and resettlement budget
- Disbursement of compensation and resettlement benefit
- Livelihood training and award grants

Road Network Improvement and Maintenance Project – I

This project is being implemented in Mymensingh, Jamalpur, Nilphamari, Rangpur, Dinajpur and

Thankurgaon Districts. CCDB performed socioeconomic survey, joint verification survey, property valuation Survey and finally prepared a compensation and resettlement budget. About 7,252 affected people were identified for the compensation and resettlement benefit. A compensation and resettlement budget amounting to Tk. 29,21,68,686.31 was approved by the Ministry of Communications. A partial fund amounting to Tk. 3,55,00,000.00 was placed with CCDB for the disbursement of compensation, out of which Tk. 47,90,867.00 was disbursed among 50 EPs. The payment of compensation is being delayed due to non-availability of fund from the Executive Agencies (RHD). Immediately after the approval of Revised Development Project Proforma (RDPP), RHD placed a partial fund with CCDB. This project was started in 2006 and will be completed in December 2009.

Road Network Improvement and Maintenance Project - II

The project started in June, 2007 and was completed in February 2009. The project was implemented in Mymensingh, Kishorgonj, Nilphamari, Dinajpur, Panchagarh and Chittagong Districts. This Project is important for road infrastructural network development and connecting country's principal and strategic two seaports namely Chittagong and Mongla with north-west region of Bangladesh. This expedite to the economic growth all over the country.

CCDB primarily facilitated the land acquisition process and performed the socioeconomic survey, the joint verification survey, the property valuation survey of project-affected People. CCDB prepared a partial compensation and resettlement budget for socially recognized affected people amounting to Tk. 2,82,37,502.28 for 603 EPs. The budget was approved by the Ministry of Communications and the fund was placed partially with CCDB. In the mean time CCDB disbursed Tk. 2,34,13,093.89 among the 595 EPs. The disbursement of physical

and financial progress was 98.67 percent and 82.91 percent respectively.

CCDB also organized a capacity enhancement training for the 55 vulnerable and affected persons including five women in the field of poultry, cattle rearing, fish culture and agriculture extension. Besides, a special focus was given on HIV/AIDS, child marriage, dowry, women's health & nutrition, etc.

Secondary Towns Integrated Flood Protection Project - II

The project was launched in September, 2007 in nine districts. Bangladesh Water Development Board (BWDB) and Local Government Engineering Department (LGED), Government of Bangladesh with the financial support from Asian Development Bank (ADB) has undertaken the Secondary Towns Integrated Flood Protection Project - II. CCDB already performed a joint verification survey, prepared ID Cards, prepared compensation and resettlement budget. The major components of the project were Flood Protection, Urban Drainage System Improvement, Urban Environmental Improvement Capacity Building and Implementation Assistance. The major land acquisition was required for works of BWDB but no land acquisition was required for the works of LGED. A total of 1474 EPs were identified so far, and compensation was paid to 909 EPs.

Jamuna – Meghna River Erosion Mitigation Project

The Jamuna-Meghna River Erosion Mitigation Project is financed by GoB and Asian Development Bank. The aim of the project is to mitigate river bank erosion threatening two important Sub-Projects namely (i) Pabna Irrigation and Rural Development Project (PIRDP) and (ii) Meghna Dhonagoda Irrigation Project (MDIP). CCDB was engaged by Bangladesh Water Development Board (BWDB) in November, 2006 with responsibilities for

monitoring and evaluation the preparation and implementation phases of Resettlement Plans of the project. The project acquired 117.81 acres of land. CCDB conducted Focus Group Discussions and reviewed resettlement, delivery Mechanism, effectiveness and efficiency of INGO. CCDB completed the project in March, 2009 and subsequently submitted Terminal report to the BWDB.

Third Karnaphuli Bridge Project

CCDB started the activities of the Third Karnaphuli Bridge project in December, 2007. The project located in Chittagong District. CCDB performed joint verification survey, property valuation survey, focus Group discussions. CCDB prepared compensation and resettlement Budget. The budget was approved by the Ministry of Communications and funds were placed with CCDB for disbursement among the affected Persons. The Project will be completed in December, 2009. A total of 823 have been identified, so far 446 EPs were paid compensation.

Major problems and challenges

Since inception of the resettlement work, CCDB encountered some problems that often slowed down implementation of the project. Some of them are as follows.

- During the preparation of the Project Proforma (PP) by the GOB, adequate acquisition was earmarked.
- Very often the approval of the resettlement budget was delayed.
- The payment of the CCL often took longer time owing to the non-availability of required updated documents.
- Because of simultaneous start of the level works and resettlement activities, the handing over of land was often impeded.

Food Security for Ultra Poor (FSUP)

Food Security for Ultra Poor (FSUP) started in January 2009. This is a joint initiative of seven local partners like RDRS, CCDB, CDD, Leprosy Mission, GBK, UST, and GUK, and two international partners like Stichting Dark & Light Blind Care (D&L); The Netherlands and The Leprosy Mission (TLM); England and Wales and Channel Islands. PME of CCDB was actively involved in planning of this program with other organizations. This is a five-year project funded by European Commission (EC), although 20 percent of total fund will be provided by ICCO as the principal applicant. The total budget of this program is EUR 11,471,211.

Major objectives

The overall objective is to contribute to sustained food security and improved livelihood through empowerment of ultra poor women in Gaibandha District. The Specific objective of this project is to achieve improved livelihood of ultra poor women and their dependants through enhanced food security, income generating capacity, exercise of human rights, and disaster preparedness in Gaibandha District.

Working areas

This program is being implemented in seven upazilas under Gaibandha district.

Major Intervention

FSUP project has been implementing a series of activities under as follows four broad areas

Income Generating Activities (IGA): Homestead-based income generating activities & production systems increase the year-round availability and consumption of micronutrient-rich foods. Homestead food production increases household food security and establishes a support service system, creating employment opportunities, better

social and gender equity, and reduces poverty. All IGAs have an asset transfer component to enable those trained to use their acquired skills and knowledge accordingly.

Life skill support, Nutrition and Health Training:

To build the capacity and social capital of these ultra poor communities emphasis has been given to life skills development, gender-awareness training, health including prevention of disability and diseases, and disability preparedness. Water and sanitation problem has also been addressed through safe water supply and construction of latrines.

Disaster risk reduction and management: People have been supported in being better prepared when natural disasters such as floods and cyclones strike their living areas. Joint risk inventories will be made, early warning systems promoted, and mitigation actions to reduce the damage introduced. Construction of shelters, and plinth raising, are also included here.

Advocacy & social mobilization: Social mobilization activities to address human rights and social inequities such as gender, religious and cultural differences have been undertaken. These initial activities will be the impetus for broader policy dialogue and change. The focus has been on demand creation with awareness activities and monitoring of service provision to ensure accountability. The project will make an effort to address the current weak form of policies and local governance, and administrative barriers to the livelihoods security of poor people. Hence, key activities of this project are to a) build an effective voice of ultra-poor people through institution building (e.g. groups, federation of groups for bigger voice) and b) equip the ultra-poor to demand better services and improved access to services through capacity building, training and awareness raising.

Major Accomplishments

As a partner of this program CCDB is mainly responsible for implementing the activities under taken disaster risk reduction and management theme. CCDB has already hired the required number of staff and deployed at the project area. The major activities are disaster management task force training, awareness raising and development of toolkit, orientation workshop on disaster management, Community Risk Assessment (CRA), ToT on CRA for Group Development Agent (GDA), homestead raising, latrine and tube-well installation, shelter construction, etc.

First half of the 2009 was mainly spent for office set up, staff hiring and deployment, etc. The actual implementation of activities started since July 2009. As of September 2009 CCDB conducted 20 orientation workshops on disaster management with participation of 794 persons from local union and upazila disaster management committees, officials of different government institutions, etc. This orientation enabled the participants to have clear understanding about the standing orders of the government. Besides, CCDB conducted several ToTs for the 87 Group Development Agents (GDA) on Community Risk Assessment. After training these GDAs will conduct CRA in all unions of the project area.

CCDB Resource sharing partners

Bread For The World

Germany

Church World Service (CWS)

United States

Church of Sweden Aid

Sweden

Chistian Aid

United Kingdom

Diakonisches Werk der EKD

Germany

DanChurch Aid

Denmark

FinChurch Aid

Finland

EED-Evangelischer Entwicklungsdienst e.V

Germany

Global Ministies, UCC, Disciples

United States

Hilfswerk Der Evangelischen Kirchen Der Schweiz (HEKS)

Switzerland

Hongkong Christian Council

Hongkong

Interchurch Organization for Development Cooperation (ICCO)

The Netherlands

NCCA Christian World Service

Australia

Norwegian Church Aid

Norway

World Council of Churches (WCC), Geneva, coordinates the resource sharing and various churches contribute through the WCC for CCDB.

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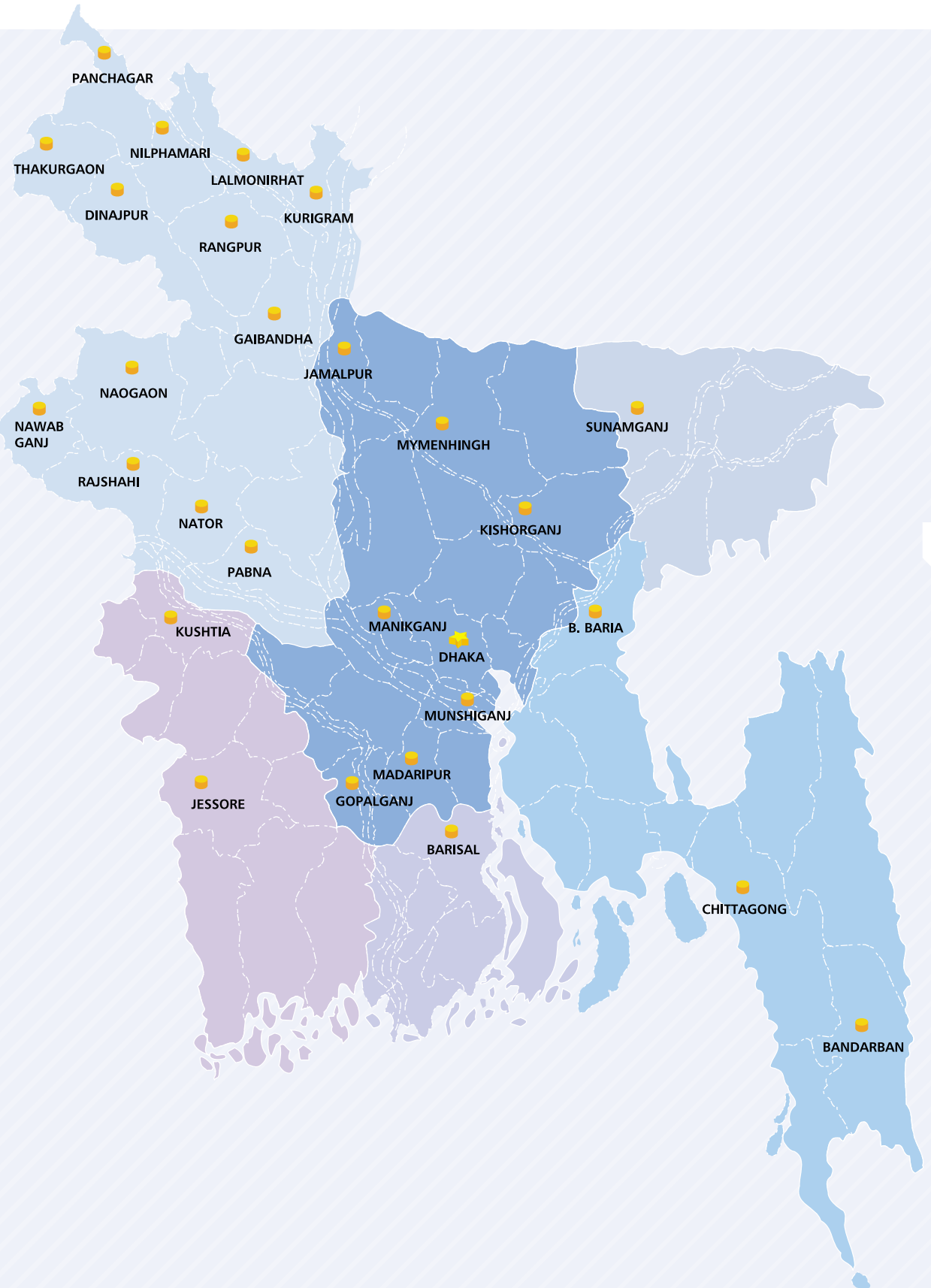
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CCDB program Location

- ✦ Central Office
- Program location



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