

Annual Report

2009-2010



Christian Commission for Development in Bangladesh
88 Senpara Parbatta, Mirpur-10, Dhaka-1216





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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

From the Executive Director's desk



Christian Commission for Development in Bangladesh (CCDB) embraced a comprehensive approach to poverty reduction in order to generate synergy and initiated a results-oriented, cost-effective and integrated program three years back. Present program strategy is based on Sustainable Livelihood Approach (SLA) and Right-Based Approach (RBA). We believe these will intensify the poverty reduction process by increasing access to service entitlements and facilities provided by the government and non-government organizations.

In the course of implementing CPRP, we had to face several challenge, like worldwide economic recession, adverse impacts of climate change, price hikes of essential food/non-food items, etc. which eroded our development achievements to some extent.

Halfway through the implementation of CPRP had to discontinue our long-practiced "People Managed Savings and Credit" (PMSC) Program, as this did not align within the framework of under presumption that tis would constitute an infringement of the Microfinance Regulatory Act, enacted in early 2006.

Ceasing of the PMSC program was one of the major setbacks for CCDB, is considered to be a building block of the process of building peoples institutions and community empowerment.

The PMSC is a tested alternative to the Micro-Credit Model that serves the poor best and empowers them, as these community-based organizations are managed and governed by the members themselves. To deal with the regulatory obligations on CCDB we introduced an Organization-Managed Savings and Credit (OMSC) program, to sustain poor people's access to financial services.

Despite all the challenges, we believe that the programmatic changes we introduced over the last three years were significant. Many positive impacts are noticed at the household level for our reference people. Of course there are some areas that require more time to get desired results.

This year CPRP was evaluated by a team of external consultants. They critically reviewed all program interventions in most

of the working areas, and concluded that CPRP is on right track and needs to be continued for at least another two phases to achieve sustainable livelihood and right in the reference people. Findings of this review encouraged us to work with renewed enthusiasm and missionary zeal in the days ahead.

Our heart-felt thanks to our valued development partners, who provided the needed support; to the government officials at all level, for their moral and technical support; to the community people who provided us the opportunity to serve them; to the staff members who live and work in and among the community and finally to our planning, monitoring and evaluation team, for preparing this report, that can be shared with all the well-wishers and supporters of CCDB.



Joyanta Adhikari
Executive Director

Executive Summary

CCDB completed the third year of the first phase of its Comprehensive Poverty Reduction program (CPRP). CPRP was an outcome of a long change management process initiated in 2005 and completed in 2007 giving birth to CPRP. The implementation of CPRP was really a great challenge for CCDB after integrating all projects under an umbrella program. However, we firmly believe that by meeting this challenge, we have largely been able to bring positive results to the lives of our reference people.

At the beginning of this reporting year, a mid-term review of CPRP was conducted by a team of external consultants. They collected information from our reference people in nine CPRP areas using different tools and techniques. The findings of this review were really encouraging for us. The review team also identified a trend of positive changes in the reference households, although there were some areas where they wanted us to give more attention to for desired results to be generated in the remaining years of the current phase. Finally, the review team came up with a conclusion that CPRP is on track and needs to be implemented for next two phases to achieve its desired goal and objectives.

This year a total of 166,915 (female 88,587, male 52,996 and children 25,332) directly benefited from CCDB's development interventions and emergency response. In addition, indirect benefits reached about 390,000 persons.

Program Highlights

Comprehensive Poverty Reduction Program (CPRP)

During the first two years CCDB formed 650 new forums in phase in the program areas as planned under CPRP. Over the time the new reference people became little older and their level of confidence also increased significantly. Most of the forum leaders received training necessary for managing their forums efficiently. Their journey towards creating a financial base is also encouraging. Each of the Phase-in forums has already been able to generate reasonably good amount of fund in last three years. The financial base of the Status-quo forums is also quite satisfactory. Registration process of the Status-quo forms is still on. A total of 118 Status-quo forums have been registered under the Cooperative Act so far.

During the reporting year, a total of 11 Upazila and 57 Union networks were formed with the facilitation of CPRP. The sole responsibility of these networks is to initiate advocacy and mount campaign to increase the access of the reference people to the extension services of various government departments, safety net programs and other facilities. In respect of experience, CCDB is still at infancy in the areas of advocacy and campaign. But, the networks along with forum members have already performed some remarkable jobs beyond improving the access to the safety net programs of the government. These initiatives benefitted not only our reference people but also the whole community in the program areas.

CCDB also continued putting emphasis on improving the livelihood and food security status of the reference people. They now have better

livelihood skills, as they have been imparted training in livestock and poultry rearing, tailoring, fish culture, etc. Besides the training, many of the reference people have been successfully rearing domestic animals and poultry birds with the support received from CPRP. At the same time some of them are also profitably operating small trade receiving support from CPRP. All these initiatives contributed a lot to increasing the household income. During the reporting year, CCDB also imparted training in homestead gardening and eco-farming, and the participants were also provided with support to initiate vegetable cultivation. It was really encouraging that our reference people were able to increase the vegetable production after receiving the training and support. The small and marginal farmers realized the usefulness of organic fertilizers,, many of them have already started applying this fertilizer to their crop fields.

Health, WATSAN, HIV/AIDS-related interventions of CPRP are also making contribution to achieving the millennium development goals like reducing child mortality, combating HIV/AIDS, malaria and other diseases and to improving environmental sustainability. The staff at the Health Posts in the remote areas of Bandarban are providing medical services for the people by making necessary medicine available within their reach and affordability. During the reporting year, hundreds of malnourished children were provided balanced food for six months. This nutritious food contributed a lot to preventing different mental and physical disorders to be caused by malnourishment. To promote preventive measures we conducted several workshops and training sessions in reproductive health, safe motherhood, communicable diseases, etc. But more motivation and follow-up measures are needed to be taken to bring about positive change in their behaviors. Sanitation coverage also increased in the CPRP areas in the reference year.

CCDB continued its pre-school program to prepare the children of the poor reference people for qualifying primary schools. During the reporting period, CCDB supported 343 pre-schools operated by the forums. Primary schools at Bandarban also continued. CCDB also conducted several workshops to motivate the parents for continuing education for their children. Education assistance contributed a lot to continuing the education of the poor talented students, although the amount of such assistance is not adequate.

CCDB has been promoting gender equity for many years and there are some improvements noticed at different times. But the overall situation of women is yet to be improved significantly because of attitudinal problem of male their counterparts. In spite of this, CCDB is still working on these issues with a belief that although the progress is slower, the situation is improving everyday. This year CCDB carried out several activities like workshops, dissemination of IEC materials, conflict resolution, etc., but we still believe that a more concerted effort is required to make the society more gender-sensitive.

Prevalence of peaceful, calm and quite environment is a precondition for development in any society. Efforts were there to maintain a peaceful environment both at the community and at the family levels. Workshops were conducted with our reference people and local government representatives to encourage them to keep peace and harmony among the people. In some areas several conflicts were resolved through the shalish process initiated by the PI leaders. Such initiatives of the PI leaders created a trust among the common poor people on the shalish, an alternative dispute resolution measure.

Fortunately, the CPRP reference people did not encounter any major disaster during the reporting year, but CCDB continued its disaster preparedness activities to improve the coping capacity of the reference people. In many CPRP areas, several mitigation measures like raising public place, raising the plinth of homesteads, etc. were taken so that people can remain safe from flood water. In addition, CCDB distributed blankets, children's clothing, etc. in response to cold waves during the year under report.

Beside CPRP, CCDB implemented several bilateral programs in 2009-2010. CCDB implemented a rehabilitation program in Shamnagar upzila of Satkhira District heavily affected by Cyclone Aila in 2009. The main objective of this program was to facilitate the rehabilitation of affected people as well as to enhance the community resilience to disaster. Through this program CCDB arranged cash for works for the extreme poor people for. We have also constructed houses and latrines for the people who lost their houses.

CCDB also continued its Capacity Building for Promotion of Peace Program (CBPP) with the Support EED Germany. An effort has been made to enhance the capacity of the staff members both of CCDB and other organization working in establishing peace in the society. During the reporting year CCDB conducted several workshops, training sessions, etc. Staff members also went for wider exposure to learn about peace building activities implemented by other organizations abroad.

Climate change is now a burning issue around the world. Bangladesh can be severely affected by the climate change in the near future. There are some impacts of climate change have already been evident in Bangladesh. CCDB implemented two

programs on Climate change adaptation in Gopalganj. The main objectives of these two programs are find out local adaptation techniques as well as enhance the community capacity in reducing the disaster risk. CCDB also introduced salinity tolerant rice in response to the intrusion of saline water in cultivable land in Gopalganj district.

Gaibandha Food Security program has been implemented by seven organizations including CDB and Gaibandha district. The main objective of this program is to attain sustained food security and improved livelihood for 40 000 ultra poor women households. Major components of this program are Income Generating Activity (IGA), Nutrition & Health, Leprosy and Disability, Disaster Risk Reduction & Preparedness, Rights, Advocacy & Lobbying. CCDB is mainly responsible for implementing the DRR part of this program.

Under the resettlement program CCDB was awarded with resettlement program of Padma Bridge to be built over the river Padma. The assignment of CCDB will be to resettle 17000 people to be displaced by requisition of land for the bridge. CCDB began the initial work and could process compensation payments from the Bridge Authority to 821 families at the landing points.

CCDB also continued its non-formal education program for hard-to-reach children. A total of 400 children learning centers are now in operation to provide primary education to 10,000 children.

Micro-finance Program has been promoting small-scale rural micro enterprises among the reference groups. Presently this program is being implemented in 19 operational areas spread over 10 districts, where Comprehensive Poverty Reduction Program (CPRP) is also being implemented. Total staff of this program is 86. Total number of borrowers reached to 9060 in June 2010.



Comprehensive
Poverty Reduction
Program (CPRP)

Introduction



CPRP completed the third year (July 2009-June 2010) of its first program phase. Beginning in July 2007, this program is scheduled to end in June 2011. Based on the Sustainable Livelihood Approach (SLA), this program is expected to improve the overall livelihood status of the extremely

poor households through increasing their access to major livelihood assets.

During the year CPRP worked with 49,760 reference people (43,202 female and 6,558 male) organized under 845 forums (Phase-out 274, Status-Quo 269 and Phase-In 650), in 11 Area Offices, covering 866 villages under 160 unions of 36 Upazillas in 15 districts. A total of 318 full-time staff members and 47 contract/ part-time staff members were engaged in implementing CPRP.

In the last three years CCDB was able to bring about some positive changes in the lives of poor reference people. They were brought under peoples institutions solely managed by themselves. Their household income increased to a great extent.

During the reporting year a mid-term review was conducted by a team of external consultants. They critically investigated the CPRP interventions from all directions. They opined that CPRP is on right track in achieving the desired goal and objectives, and it needs to be continued for at least next eight years. The major findings of this review were really inspiring for us.

The major programs implemented under CPRP were i) establishing peoples institution as sustainable social force, ii) advocacy initiatives in accessing GO/NGO extension services, iii) livelihood and food security, iv) health, nutrition and WATSAN and promotion of Education and culture, v) promotion of societal Peace, vi) gender equity and justice, vii) community-based disaster preparedness and response, viii) staff capacity building.

This report provides an objective picture of the implementation of the above mentioned program components of CPRP.

Establish People's Institution as a Sustainable Social Force



CCDB has been implementing its development interventions through People's Institutions (PIs) for decades. PIs always played a significant role in designing and implementing development interventions. It also creates a space for the extreme poor to undertake appropriate development interventions for the promotion of their own well-being and decide on their fate.

During the current phase of CPRP, CCDB formed and developed 650 new forums, known as Phase-In Forums, comprising 24,238 members, apart from working with 274 Status-Quo Forums formed in the previous phase. In addition, there are 293 forums that had been phased out just before CPRP was launched. However, in partnership with the Phase-Out Forums CCDB is mounting advocacy lobbying and campaign.

CCDB took an initiative to register the Phased-Out Forums under the Cooperative Act, so that they can operate their own savings and credit programs among the members. Even 118 Status-Quo Forums have already been registered under the same Act for the same purpose, as CCDB discontinued the PMSC programs in these forums since early 2009.

This initiative accorded legal status to these forums which enabled them to operate the PMSC programs for the sustained access of the members to financial resources, which is crucial for sustainable livelihoods.

Forums now have its own offices

A permanent address is very much essential for any grassroots organization. CCDB took an initiative to establish offices for each forum in all CPRP working areas. During the last year, 204 forums set up their offices. These offices also increased the visibility of the PIs which is very essential for such organizations, as the forum leaders have to interact with the community people, the government officials and others. These offices are also used for forum meetings, network meetings or for any other special occasions.

More Union and Upzila networks formed

These institutions have been formed by the representatives of forums at both union and upazila levels. These networks aim to develop good relationship with the government and the local government institutions, and implement activities related to advocacy and lobby to increase the access of the extreme poor members to the safety net programs of the government. The networks also serve as an important vehicle for mounting various issue-based campaigns for the public interest at grassroots level. During the reporting year, a total of 11 upazila networks and 57 union networks were formed. The members of these networks meet regularly to discuss problems coming from the members. In their meetings, they also plan for rights-based activities to resolve their problems. During this reporting year the networks took several initiatives, some were successful and some are still in the process.



Number of Networks Formed Until June 2010

Name of the areas	Upazila Network	Union Network
Bandarban	1	2
Daschira	0	0
Gopalganj	1	3
Daudpur	1	12
Jalalpur	1	3
Monirampur	1	12
Fulbaria	1	9
Manda	1	6
Gournadi	1	3
Chapai Nawabganj	2	6
Ishwardi	1	1
Total	11	57

Capacity of forum leaders built to manage their own forums

A total of nine training courses were arranged in PI Management during the last year. A total of 208 members took part in these training. Among them 183 were women and 25 were men. These training were very useful for them to learn basic management skills required for managing grassroots organizations like forum. The members of the Executive Committees of forums mainly took part in these training sessions. They had a detailed orientation on the By-laws of the forum. Later it was observed that many of the forum leaders could tell the basic provisions of the By-laws and tried to manage their forums accordingly. Besides the basic courses, four refresher courses were also held for the forum leaders.

To make accounts keeping easier for the forum leaders, training in Accounts Keeping continued during the last year. A total of 10 training sessions were arranged where 351 forum members

participated. As their capacity developed, their dependence on Forum Workers (FWs) reduced in respect of maintaining forum accounts. Even the forum leaders gained confidence and capacity to supervise the performance of the FWs to a great extent.

As most of the reference people of CPRP are extreme poor, they do not have the basic understanding of the rights-facilities they are supposed to receive from the government organizations (GOs), local government institutions (LGIs) and non-government organizations (NGOs). Orientation training courses were arranged for the forum members on social and human rights. Last year 291 forum members received training through seven different courses. The forum leaders often shared the issues relating to rights with other forum members at monthly forum meetings. This learning was also found very useful for the leaders who also represented the networks at union and upazila levels.

Yearly Forum Convention

This is an annual gathering where all the members of a forum take part. During the reporting year a total of 630 Phase-In Forums arranged Annual Conventions. In addition, 20 Status-Quo Forums in Bandarban area arranged Annual Conventions. These events created an opportunity for sharing with one another. More importantly, the Executive Committee (EC) produced both programmatic and financial statements before all the members of the respective forums. The general members also provided pieces of advice for EC members to manage the forum in more effective ways.

Financial strength gained by the PIs

CCDB has been practicing the PMSC Program for many years. This unique structure of credit program enables the people's institutions to have access to financial resources in a much convenient manner and created an opportunity to increase the financial resources of Forums in a sustainable way. Since 2009 CCDB could not continue the PMSC program

for the Phase-In Forums for fear of perceived violation of the rules and regulations of the government. Because of the discontinuation of the PMSC program Phase-In Forums' access to financial resources severely contained. However, the Status-Quo and Phase-Out Forums were not disrupted much, as most of them were registered under the Cooperative Act, which allowed them to operate the PMSC program for its members. CCDB increased the transfer of productive assets and the forums charged a nominal amount as management cost to the member who received the asset. In the last two years the total amount of money of 650 Phase-In Forums in 11 CPRP reached Tk. 63,984,890. Each of the Forums has an amount of Tk. 98,438 on average as on June 30, 2010. The forums accumulated this money through fund received from CPRP for productive asset transfer, members' savings, management cost, etc.

On the other hand, 269 Status-Quo Forums accumulated an amount of Tk. 78,822,399. Each Forum has an amount of Tk. 293,020 on average.

It is encouraging that Status-Quo Forums have already been able to create a sound financial base which is crucial for their sustainability. As they are registered under the Cooperative Act, they can operate a savings and credit program for their members, and they hardly need money from outside as a revolving fund. At the same time the Phase-In Forums are also gaining financial strength in a steady manner. It can be projected that they will be able to create a moderately strong financial base within the next four years, and this resource will help them to operate savings and credit programs, once these are registered under the Cooperative Act, at the end of the second phase of CPRP.

Advocacy initiatives in accessing GO/ NGO extension services

Since 2007, CCDB introduced the Right-Based Approach (RBA) in its development intervention through CPRP. The main focus of the RBA is to increase access of the poor to the services, facilities, entitlements, etc rendered by the government, local government and non-government institutions. Networks have been formed by the forum members, to carry out advocacy campaigns, meeting with duty bearers, etc. During the last year several advocacy campaigns were organized by the networks involving the forum members. Some of those initiatives were successful and some were able to attract attention of the respective authorities to the issues of interest.

Advocacy skill improved

Networks leaders utilized the skills they acquired through training in organizing advocacy campaigns. During the last year a total of 960 network leaders received training in Rights and Advocacy. Some exposure visits were also arranged both at home and abroad. A total of 71 network leaders visited some local organizations and 13 network leaders visited West Bengal to learn from the advocacy initiatives taken by Church's Auxiliary for Social Action (CASA), a renowned NGO working in different parts of India. These exposure visits were found very effective in learning from the actual field situation. Later it was observed that many of the network leaders utilized their learning in organizing advocacy initiatives.

Forum and Network leaders achieved recognition

At upazila and union levels, the network leaders have already established a good relationship with the GoB officials and the Local Government representatives. As these network leaders play a vital role in organizing advocacy initiatives, such relationship with them was found very helpful in performing their jobs. During the reporting year, 15 rapport-building workshops were held, where networks were formed.

Information bank on the services to be provided by the GOs/LGOs/NGOs

Before initiating any advocacy campaign, detailed information needs to be collected on respective advocacy issue. Before seeking any services, someone needs to know what services are available and who provides the service. One of the major responsibilities of PI networks is to collect information on the available public services with the necessary assistance of CCDB. During this reporting period, network members visited several public offices to collect information. Mostly they visited the local government organizations, namely, Union Council, several government organizations such as the Directorate of Women and Children Affairs, The Social Welfare Department, the Health Complex, the Livestock Department, the Youth Development Department, The AC (land) office, etc and organizations providing legal support.

PI networks are advancing for the increasing access to public services

PI networks made numerous efforts to access services from different government offices for the extremely poor members. During the reporting period, the following entitlements/facilities were obtained through network initiatives.



Facilities/entitlements	No of Person
VGD/VGF	3925
Senior Citizen Allowance	868
Widow Allowance	677
Disable person Allowance	86
Tube-well	91
Housing assistance	28
Slab Latrine	999

Linkage established with organizations/networks involved in issue-based advocacy

CCDB believes in partnership which facilitates a better development performance for the poor. Based on this belief, CCDB strived for creating alliances with like-minded RB organizations and organizations providing legal aid at local level. The success in this regard was not very encouraging. We could establish linkage with one organization, namely Bangladesh Legal Aid and Services Trust (BLAST). This organization provides legal support for the poor who can not afford it. Our reference people, who need legal support, are referred to the BLAST. Most of the referred cases are of family and land disputes. Some of the references people have already got benefit from the BLAST. CCDB is an active member of different local committees formed by GOs and NGOs at district and upzilla levels like Community Policing, Disaster Management Committee, Education Committee, Anti-Drug Addiction & Good Governance Campaign, etc.



Doctor was made available through advocacy

Sahebrampur Union is 12 km away from Kalkini upzila of Madaripur district. Shere-E Bangla A . K. Fazlul Haque established a charitable dispensary in 1940 in this union for the people. Now it is known as Sahebrampur Health Centre. About one and a half lakh people of four to five unions depend on this centre for treatment. But it was true that there was no qualified doctor (MBBS) at this Centre for 20-25 years. They have to depend on the Medical Assistant even for a serious case. As a result, thousands of people could not obtain proper treatment and often their health condition deteriorated due to wrong treatment.

Kalkini Upazila Forum Network raised this problem as a major issue and took initiatives with the assistance of CCDB-CPRP Gouranadi Area. The leaders of the Upzila Network arranged a

discussion meeting in this connection on March 29, 2010. About 400 people including Upazila Chairman, local elites and Journalists were present in the meeting. This issue sensitized the people and the Journalists focused on it with great importance through local newspapers. Later the Uapzila Network Committee arranged a media campaign with the participation of the UP Chairmen, the Upazila Heath and Family Planning Officer, Journalists and local elites in June 2010. All the speakers voiced for the deployment of an MBBS doctor in the Health Centre. The Upzila Health and Family Planning Officer committed to take immediate step before the audience and assured them that there will be a doctor in the Health Centre from July 11, 2010. The Upazila Chairman gave thanks to CCDB and the Upazila Network for such initiative. A qualified MBBS doctor is now available in Sahebrampur Health Centre and people of that area are getting proper health care services from the doctor.

PI networks updated information on different development issues

A life skill development magazine namely Roddur was routinely provided for the forum and network members. This magazine contains information useful for them to enhance their knowledge in the areas of human rights, women empowerment, environment, sanitation, primary health care, HIV/AIDS, nutrition, etc. This magazine also provides knowledge on different livelihood means which was very useful to the reference people. It also contains some recreational elements like poems, short stories, etc. which provide pleasures for the readers.



A success initiative of CPRP Manda Area

“Protect the Atrai River and Prevent Desertification in North Bengal”

The river Atrai is the life of people of Manda. People depend on this river for fish, irrigation, etc. Besides many people use this water for bathing and other household purposes. But the river has been losing its natural flow due to different obstacles made across the river for large scale fishing using illegal gears. At the same time because of excessive sedimentation, its flow shrunk in many areas. Since 1995 the river dried up every year. The situation started worsening in the year 2009 and 2010. There was no water in the river for few months. As a result, people in Manda are facing severe scarcity of water. The farmers and fishermen whose livelihoods directly depend on the river became jobless. Boro crop of 5,000 hectare of land adjacent to the river bank is under threat for lack of water. River-dependent 448 power pumps for irrigation were

closed resulting in the upward irrigation cost trend. To address this problem, Manda Upazila Network took an advocacy initiative through media. They organized rally, human chain, press conference, cultural events. The Member of Parliament from Manda area, The Upazila Chairman, local elites, journalists, forum members and many other people took part in this campaign. In a press conference, the network leaders requested all journalists, to draw the attention of government to this problem through their reporting and writing. The Upazila Chairman made a commitment to raise this crucial issue to the concerned authorities of the government. The Member of Parliament also gave assurance that he will make an appeal to the government for dredging the river Atrai, the river Fakinni and the river Shib. A memorandum has been given to the Prime Minister through the Member of Parliament signed by the President of Upazila Network Committee. Another memorandum has been submitted to the Prime Minister by the Chairman. Manda's people are waiting for a positive response with great hope.

Lobbying by the Network made it possible

People of Atghoria Upazilla under Ishwardi Area Office suffered much in the process of receiving health care services from the Upazila Health Complex. Major causes of this suffering are unavailability of doctors, insufficient supply of medicine, inactive x-ray machine and no ambulance facilities to provide emergency service for pregnant women and serious patients.

In order to improve the access to the health facilities, network members of Atghoria Upazila organized a press conference at Pabna Press Club with the assistance of CPRP Ishwardi. In the event, the President of Network presented a paper highlighting the sufferings of the people, especially poor people who cannot afford the expenses of private clinics and some of the forum members also

shared their miserable experiences with the audiences. In the conference, correspondents of both local and national newspaper, representatives from electronic media, government officials, members & chairmen of Union Councils, civil society, forum members, etc. were present. This event got a huge coverage in both electronic and print media. As a continuation of this initiative, a petition, signed by 2,100 persons, was sent by the Upzilla Chairman to the Director General of Health with recommendation of the local Member of Parliament. As a result, the government allocated an ambulance, which was handed over by the local MP to the Health Complex authority. The pleasing matter is that the MP also promised to resolve other inconveniences gradually.

The network members are now happy for fulfilling one of their demands and grateful to CCDB for their cordial support all the way.

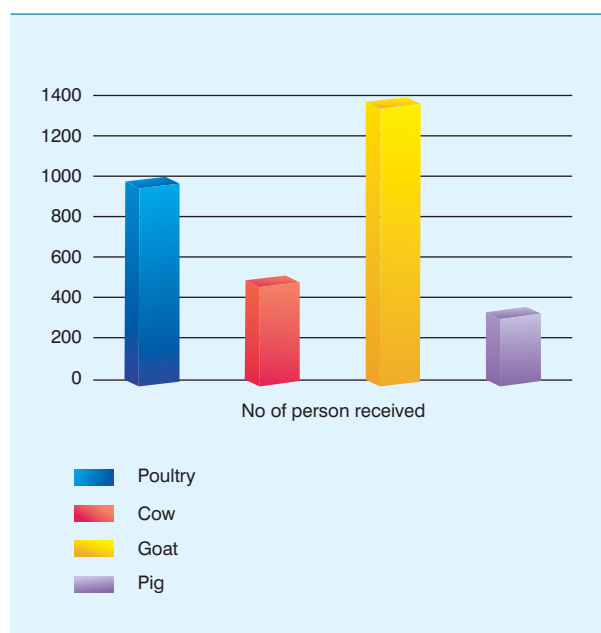
Livelihood and food security

The Sustainable Livelihood Approach (SLA) is one of the major bases of CPRP. CCDB has been putting emphasis on improving livelihood and food security of the extremely poor households for many years. Lion share of the budget is allocated to this thematic area. CCDB believes that, poor income of the people often impose obstacles in achieving other development objectives. CCDB provides both livelihood skills training and financial support for the poor people so that they can utilize the training in an effective manner. CCDB also puts an overwhelming emphasis on increasing household-based food production to improve the food security status of the member households.



Reference people now have better livelihood skills

Livestock and poultry are the major productive assets of rural households. People can earn additional income with these assets. Women mainly take the leading role in rearing domestic animals and poultry birds. They do it without having any training in it. It was observed that training can increase the production by increasing their efficiency in rearing domestic animals and poultry birds.



During the reporting year a total of nine training sessions were arranged and 290 (male: 19 and female: 271) persons were trained in livestock and poultry rearing. Through these training courses, the participants were able to enhance their skills in rearing and in many cases they were able to increase the household incomes through selling cows, milk and eggs. At the same time the productive asset base of these poor households improved significantly. Household members are increasingly meeting the need for animal protein, through consumption of milk, egg and meat.



Rural vaccinators emerged

The unavailability of required vaccines and medication for the livestock and poultry is common in rural areas. Every year many cows, goats, chickens, pigs, etc. die owing to several diseases. This is a great loss, which makes the poor households poorer. This can be prevented if vaccination and other medication are made available for the owners at nominal price. It is difficult for the local livestock office to provide required vaccination for the livestock and poultry owing to resource constraints.

Considering all these factors, CCDB arranged short training to develop rural vaccinators who are available at the doorstep of the livestock owners. Through this training not only the owners benefit but also the poor vaccinators earn an additional income. A total of 26 persons received this training. Among them 16 persons already started working in the locality and earning income of Tk. 50 to 60 per day. Local GoB Livestock Officials facilitated most of the training sessions at a nominal honorarium. In

addition, CCDB arranged 29 vaccination camps at 11 locations, where more than 10,000 cows, goats, pigs and poultry birds were vaccinated. New rural vaccinators mostly performed vaccination in these camps under the guidance of the GoB Livestock Officials.

Training on homestead gardening and support:

CCDB has been giving emphasis on household-based food production for many years. It was observed that the households having a piece of land can meet the subsistence-level vegetables need, if this land is properly utilized. Many of the poor people do not know how to cultivate vegetables in a better way, so that production can be maximized. CCDB has been arranging training on vegetable cultivation for the reference people having homestead land. During the reporting year, a total of 4,356 members received training. Most of them were also provided with seeds. It was observed that after receiving training, many of them successfully cultivated vegetables. Some of them were able to sell on the market after meeting their family needs. This initiative was highly praised by the local community, as managing adequate food is increasingly difficult for the poor reference people. CCDB also provided thousands of fruit tree saplings for the reference people.

Promotion of Eco-farming

It is widely known that using chemical fertilizers and pesticides can increase production but in the long run, it degrades the soil nutrients and subsequently increases the demand for more fertilizers. The production also decreases at one point, if using of such fertilizers and pesticides continues. CCDB has been encouraging the farmers to use organic fertilizer for many years. Every year CCDB arranges training for the member farmers in ecological farming process and some financial support is also provided for the member farmers.

During the reporting year, 369 farmers participated in the eco-farming training program. These training



courses were very important for the farmers. They were convinced that soil nutrients can be increased through eco-farming process that increases the yield subsequently. In Gopalganj Area, most trainee farmers have already started using organic fertilizers in their paddy fields. The farmers also realized that the cost of organic fertilizer is much lower than that of chemical fertilizers. They are very happy to use it, as the scarcity of chemical fertilizers is very common during peak seasons.

To convey the message of eco-farming to the member farmers, CCDB organized 14 yard meetings in CPRP working areas, and a total of 369 farmers took part in these meetings.

As part of promotional work several billboards were placed at different public places. These billboards convey messages on negative effects of chemical fertilizers and insecticides; on that organic fertilizers prevent the degradation of soil nutrients and increase the production, etc.

Training and support for fish culture.

Fish culture is increasing day by day as fish catch from open water bodies decreased drastically over the last two decades. Price of open water fishes is very high because of its short supply and the poor cannot afford it any longer. Poor people can however purchase cultured fishes because they are cheap and available on the market. Fish is still the major source of protein for the rural poor.

Household-based fish production can increase the level of food security to a great extent. Poor households can meet their subsistence need and can earn income by selling the surplus fish. This does not require a large investment; rather requires some skills and household members' initiatives. To encourage and promote fish production, CCDB imparted training in fish culture to 188 reference people in the reporting year. In addition, all of them were provided with some financial support for pond lease and purchase of fingerlings. After attending the training, most of them started fish culture.

Rural petty traders emerged

Credit is hardly available to the extremely poor living in the rural areas. In case of emergency they take resort to the moneylenders at an exorbitant rate of interest. It is also common that the poor lose all their assets, to repay the loan taken from the moneylenders. After the postponement of the PMSC for the Phase-In Forums, the access of the poor members to financial resources was at stake. Although CCDB initiated the Organization Managed Savings and Credit (OMSC) program, it will be very difficult to cover all the CPRP areas within a short period of time. Alternatively, CCDB provided financial support for the poor households so that they can initiate small business which can give immediate returns. During the reporting period, a total of 270 persons received financial support of Tk. 1,616,000 for petty trade. With this support people purchased rickshaw vans, operated small grocery shops, dealt in vegetables, husked rice, etc. Because of this initiative, the income of these poor household increased to some extent.

Special livelihood skill enhancement training and support

CCDB offered some off-firm skill training for the locals in computer operation, radio/TV repairing, lathe welding, diesel engine repairing, motorcycle repairing, etc. The trainees come mainly from the poor households. It was observed earlier that after receiving training some of them managed job both at home and abroad.

CCDB has been contributing to develop a group of skilled young people who can sell their skills on job market and earn income. At the Gournadi area office, CCDB offers skill-building training in computer operation, motorcycle repairing and diesel engine repairing. Skill training in lathe welding is offered at the Chapai Nawabganj area office. In the reporting year, a total of 211 persons received this training.

A total of 96 students completed computer training in the reporting year. Of them only 11 persons have already managed job in different institutions and the rest are searching. A total of 16 students accomplished motorcycle repairing course. Four of them managed job in different workshops. Diesel engine repairing course was completed by 13 young persons but they are yet to manage any full-time job. But they have started working as freelance mechanics. Owners of irrigation pumps call them when their machines give trouble. The demand for training in lathe and welding is high among the young people as many of them got job abroad after receiving this training. During the reporting year, a total of 30 persons received training in lathe and welding. A recently conducted survey reveals that a total of 491 persons received training in lathe and welding until June 2008. Their current status of training in various trades is presented in the following table:

CCDB provided a training opportunity in driving only for adibashi reference people living in Bandarban. During this year three adibashi young people successfully completed three-months driving

Skill area	No of persons received training	No of persons managed job
Computer	128	10
Diesel Engine Repairing	20	16
Motor cycle	20	16
Lathe welding	50	19
VCD TV	16	14
Driving	5	3

training. All of them have passed the driving test and obtained license from Bangladesh Road and Transport Authority (BRTA) and two of them managed jobs.

Poor had job during lean period

In rural areas in Bangladesh, the unavailability of job is common in certain months. In some places these lean season are known as monga in Bangla. The extremely poor households such as landless, day laborers, etc. suffer most during these seasons. Although the government creates job opportunities during this period through different employment schemes, it is inadequate compared to the actual need. As in the previous years, CCDB arranged job for 10 days for the poor people during the lean period. In the reporting year, a total of 1,215 households were provided with temporary employment for 10 days. A total of 12,150 person days of job were created during the last year. Each of them received Tk. 1,500 on average. This money was a big help for them to combat the seasonal hardship. On the other hand, some infrastructural development took place through this employment creation. In many areas, roads were repaired; public places were raised as flood shelters, etc.

Support for land issues:

Like many developing countries, where natural resources are the main source of livelihood, land is one of the major means of livelihood for the people living in Bangladesh. Landownership is both pride and a symbol of power and stability. CCDB provides support for addressing land issues in two CPRP areas, namely Daudpur and Bandarban. Both of these areas are heavily inhabited by indigenous people.

As long as livelihood is concerned, the relationship between land and the indigenous people is inseparable. Land is the main source of their livelihood and these indigenous people in turn protect land and forest for their own interest.

The people of the ethnic community living in the northern part of the country are mainly dependent on agro-based activities. Land is the main livelihood asset for them. But these adibashi people are losing land ownership day by day because of poverty, illiteracy, traditional property rights, being victim of frauds, etc. Many of them mortgage their land and can never redeem it. As they do not have any other skills to diversify their livelihood options, their miseries cross all limits. In the past they used to collect food from jungle which has become difficult nowadays, because of deforestation, privatization, etc. CCDB has been working for many years in restoring their hope, through providing support in the redemption of their land. In the reference year, a total of 105 adibashi families under the CPRP Daudpur working area received this support. They got their land back and started cultivation again.

Traditionally, the adibashi people living in Chitagong Hill Tracts areas have no ownership of land. They move from one place to another for jhum cultivation- one of the traditional agriculture systems practiced by the adibashi people. CCDB has been struggling for long period of time to establish their permanent ownership on land. CCDB provided support to 200 families to initiate the process last year. The necessary papers documents have already been submitted to the local GoB land office. We expect that most of the families will be entitled to their land soon.



Samala's dream drives her to live with dignity

Samala, 30 years old woman, lives in Bakta Paschim Para, in Bakta Union of Fulbaria Upazila. She is a mother of five children, looks older than her age, is hard working and earns their living by working as a maid servant in other's house. A dilapidated tiny room was their shelter, which could not protect them from rain water or a stormy weather. She could not afford her children's education. Her husband Abdur Razzak had no headache about his family and was often engaged in gambling. Samala hardly could manage one meal for their children and often she had to starve. In 2007, CCDB started to work in Fulbaria Upazila with the aim to alleviate poverty through forming people's institution. Samala was selected as an ultra-poor woman through the process of well-being ranking. She came to know about CCDB's mission and showed her interest to get involved with the forum.

After few months she got Tk.3, 000 as loan for small trade. She started business of selling seasonal vegetables and involved her husband in the business. Within very short time she made good profit and paid back the loan in installment and repaired her house.

In the following year, she again applied for a loan and received Tk. 6,000 from the forum. She bought a rickshaw van and engaged her husband to pull it on a regular basis. Now her husband earns Tk. 200 a day on average, which gives them some comfort. This rickshaw van also helped Abdur Razzak to return to a normal life.

As their household income has increased, they can now afford at least two meals a day. Their children started going to school. Samala received some basic health education and now trying to practice a hygienic life. Her youngest baby received nutritious food for six months provided by CCDB. She realized the significance of nutritious food. She has access to safe drinking water from a deep tube-well provided by CCDB. One of her children studies in a pre-school. She mentioned that during the last two years, she got a lot from CCDB, which helped her family to be self reliant. She feels that they have an identity in the society; their children have the right to read, to eat and to play. Her dream drives her to live with dignity. She is working hard with a hope to move further.

Small initiatives brought changes in the life of Fazila

Fazila Khatun, a 30 years woman, lives in Naodapara village of Lalpur Upazila in Natore district. Her family has four members including herself, her husband Khabir Uddin and their two children. The older one is son named Saidul (16) years old and the younger one is a daughter named Sujela (15 years). Both are studying in class eight. They have only one roomed Jhupri (Thatched house). Khabir Uddin, a day labourer, is a sole earning member of their family. It was very difficult to maintain the family with his poor income.

Meanwhile Fazila Khatun heard the name of CCDB that work with poor and marginalized people for their development. With great hope she joined a forum called “Adarsha Mahila Forum,” which was formed in 2007. Fazila Khatun started a new journey with the support of the forum. She saved money regularly in the forum account. By this time she came to know various messages related to health sanitation etc. by regularly attending forum meetings, yard meetings and training provided by CCDB.

Fazila Khatun was nominated for an interest-free loan of Tk. 10,000 for cow rearing in April 2008. She

bought a cow with this money and after one month the cow gave birth to a female-calf. She started selling milk and earns Tk. 70 a day. Moreover, she used cow-dung as a fuel and sells the surplus. With proper care the calf turned into a mature cow. She sold it for Tk. 24,000 and bought another cow for Tk. 12,000.

This additional income brought some comfort in their family. They extended their house with one additional room. Again she took Tk. 3,000 for small business and engaged her son to sell the home-made snacks like singara, chop and boiled egg. He takes care of this business along with his study and earns money for the family. This is how Fazila diversified the family livelihood and income. They can now spend more on their children's education, food, clothing, etc.

Meanwhile both of the cows gave birth to calves. They have four cows now and able to sell milk around the year and can provide milk for their children also. Their household income reached Tk. 10,000 per month. They installed a sanitary latrine at their own cost. Fazila feels that her life has changed with the assistance of CCDB.

Health, Nutrition and WATSAN



Health and nutrition status in Bangladesh is not at a very satisfactory level. Access to basic health care services in many areas is still poor. There are Health Centers, but qualified doctors and medicine are not available there. Extremely poor people often are denied to have health care services as they cannot afford it. Malnutrition scenario in Bangladesh is also very frustrating; almost 50 percent of the under-five children have been suffering from mild to severe malnutrition. The sanitation coverage is also still very poor in the rural areas. In this backdrop, CCDB has been trying to address various health problems including malnutrition and sanitation in different CPRP areas. During the last three years, CCDB could bring about some visible changes in the lives of poor reference people in terms of improving knowledge base, accessing health care services, safe drinking water, sanitation, etc.

Reproductive health training for eligible couple

Most of our rural people do not have adequate knowledge of reproductive health issues. For keeping future generation healthy, it is necessary to give special attention to young and newly married couples. Through this training, a total of 621 eligible couples acquired necessary information which helps them to prevent reproductive tract infections. They acquired knowledge on antenatal and postnatal care. They have been made aware of their freedom and right to choose contraceptive methods according to their needs. At the same time their tendency to depend on Kabiraj or other belief-based healing systems decreased. Now they are keen to receive health care services from Upazila Health Complex. It was evident that after receiving the training many of them diagnosed the reproductive tract infections, which were kept untreated for long owing to their ignorance. Being motivated they visited doctors for treatment as well.

Safe motherhood training for pregnant mothers along with their husbands

Main causes of mortality among the young mothers are toxemia, abortion and obstructed labor. In addition to it associated health consequences, early child bearing has an adverse effect on young mothers' socioeconomic status. Against this background CPRP designed training in safe motherhood through which pregnant mothers and their husbands are made aware of this issue. This knowledge is the safeguard against health hazards related to pregnancy. After training it was found that this training made the husbands more responsible

and caring to their expecting wives and newly-born babies compared to others. During the reporting period, a total of 713 persons received this training.

Reproductive health education for adolescents:

Adolescents appear to be poorly informed with regard to their sexuality and health which is very essential to prepare them to enjoy a healthy life. Although a number of initiatives have been taken by the GOs and NGOs for making adolescents aware of the reproductive health, majority of the parents are not very frank to talk about taboo subjects such as sexuality, RTI and HIV/AIDS with their children. At the same time teachers are still not comfortable to talk about these issues. As a result, they are getting wrong and misleading information from their peers and friends.

During the reporting year CPRP conducted several training sessions about reproductive health issues. A total of 1,212 adolescents took part in these sessions. This orientation was helpful for the prevention of reproductive health tract infections, STDs which reduces the risk of having HIV infection and changing the behavior towards their sexuality. A changing attitude is noticed among the adolescent. They feel free to discuss about the reproductive health issues with their peers and also with the family members.

Health education on communicable diseases through yard meeting

Ill health is a common phenomenon among the poor community. Most of them are infected with common communicable diseases which often limit their income ability. For lack of health education, they cannot prevent most common diseases like diarrhea, dysentery, typhoid, jaundice, malaria, etc.

With a view to preventing communicable diseases and to using maximum potentials of poor communities, CPRP organized a number of yard meetings at community level. Messages regarding

health, hygienic practices and prevention of most communicable diseases were disseminated among the members. As a result, people are made aware of using safe water, sanitary latrines and practicing hygienic life. A declining trend in communicable diseases is being noticed among the reference people.

Yard meeting on environmental conservation

For keeping the environment friendly to every creature on the earth, everyone should have the knowledge of the protection of the environment. In the present context it is necessary to make people aware of their deeds, which are harmful for the environment. CPRP designed awareness session about environment preservation and protection for the target people. During the reporting year more than 5,000 PI members took part in these yard meetings. More than 4,000 saplings were distributed among the PI members and different public institutions.

Traditional Birth Attendants turned into skilled birth attendants

Delivery-related complications are the leading causes of maternal mortality in Bangladesh. Although a good infrastructure exists in our country to provide maternal health care including delivery services for rural women under the National Health and Family Planning Program, the use rates of delivery services of the public health centers are very low. Most of the deliveries take place at home and are assisted by Untrained Traditional Birth Attendants (UTBAs) and relatives resulting higher maternal and neonatal morbidity and mortality. The high rate of maternal mortality in Bangladesh can be reduced significantly through safe-delivery practices among the rural women. Under CPRP, a total of 40 birth attendants received training in safe delivery. It was observed in the CPRP areas that child delivery by these trained TBAs are increasing.

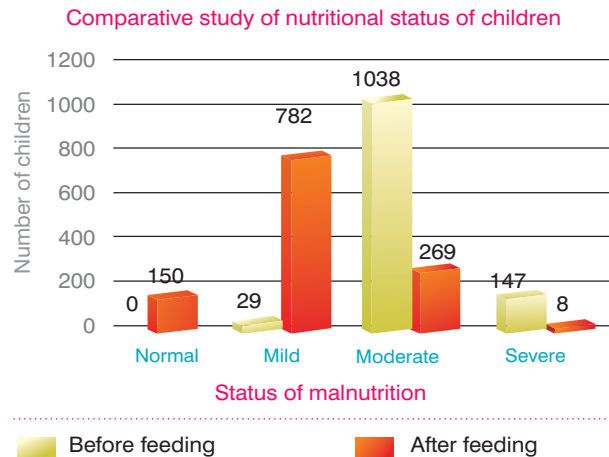


Community people are getting safe water and get rid of arsenicosis

Arsenic contamination in the groundwater is posing a serious threat to the health of our rural people. With the aim to reduce the suffering from the adverse effects of arsenic contamination, CCDB installed a total of 173 deep tube-wells. Because of this initiative, access to safe drinking water is ensured for many households.

Coverage of sanitary latrine increased

Inadequate sanitation facilities and lack of awareness on hygienic practices accelerate the spread of communicable diseases. To provide a better sanitation environment, CPRP continues expanding sanitation coverage. During the reporting year, a total of 526 sanitary latrines were distributed among the reference people. At the same time necessary orientation was also given to the reference people so that they can use latrine hygienically.



Malnourished children now have better health

Malnutrition is one of the most critical components for child health that affects almost 56.5 percent of the children in Bangladesh. The nutritional status of under-five children is of particular concern, since the early years of life are crucial for their future growth and development. Poor nutrition severely hinders personal, social and national development.

As a pre-CPRP Program, the nutrition program for under-five malnourished children is being implemented by CPRP with a view to reducing the complications related to malnutrition. During the reporting period, a total of 1,214 malnourished children (49 percent male and 51 percent female) were provided with nutritious food. Among the 1,214 selected malnourished children, 147 were in severe, 1,038 children were in moderate and 29 were in mild form of malnutrition.

After providing nutritious food for six months, 150 children reached to "normal", 782 "mild", 269 "moderate" and only 8 children remained in severe form of malnutrition. Almost all the children gained weight, which contributed to the improvement of the nutritional and health status of the malnourished children. After six months of feeding average weight gain was 2.2 kg. At the same time they got rid of various infectious diseases resulting from malnutrition. Moreover mothers were made aware of the significance of nutritious food.



Mobilization of health services for the poor through advocacy initiatives

Many of the poor people do not know that they have the right to obtain health services and often they are deprived by the duty bearers. Networks acquired the skill on advocacy technique and assisted the poor in accessing health services from GOs at local level through advocacy and negotiation with government health personnel. They are can now collect necessary information related to public health services and can assert their rights through lobbying. It was observed that forum members are now more conscious than before. The tendencies of seeking health services from Public Health Institutions increased. The attitudes of duty bearer towards poor patients are also becoming positive.

Pahari people living in remote areas now have access to health services

CCDB is operating four Health Posts in four different remote places in Bandarban district, under CPRP. People living in those remote areas do not have access to other health services, as the government health centers are located far away. In each Health Post of CCDB, there are two nurses to provide health care service for the patients. During the reporting year, a total of 4,937 persons received health advice from these four Health Posts. People come to these Health Posts with complaints of fever, common cold, malaria, diarrhea, skin disease, etc. Complicated cases are referred to the hospital for better treatment. Along with consultation, patients can buy medicine at the Health Post at the purchase price. CCDB procure the medicine and sell it to the patient on "no loss no profit" basis. Last year, Tk. 489,302 worth of medicines was sold.

Prevention of HIV & AIDS among garments factory worker in Dhaka City

Group meeting with factory worker to build awareness

In order to build awareness among general worker mostly adolescent migrated from rural village; group meeting of same sex was conducted in each factory twice in month. Trained peer educator located in each factory assist in organizing these meeting where basic facts about HIV & other STI, prevention and how to get tested for HIV. During the reporting year, a total of 240 groups were held with 1742 female & 1365 male workers.

Advocacy meeting with garment factory management & floor supervisor

Management of garments factory usually much concerned to meet daily production target considering extensive interruption due to power failure. So any social service offer for worker within factory not directly related to financial benefit requires strengthen understanding of factory

management through organization of advocacy meeting to create opportunity for interaction. There were 25 participants attended the meeting representing staff from different tier of management.

Floor supervisor are usually responsible for intensive monitoring at ground level and control movement of worker within factory premises. So they need to feed with information which done through similar advocacy meeting organized with 52 participants during reporting period.

During reflection it was expressed that strict enforcement of compliance issue by foreign buyers for worker compelled the factory management to ensure standard working environment including basic health service.

Distribution of IEC materials

The aim of the distribution of IEC material is to strengthen knowledge among the worker. During reporting period, a total 1500 sticker with prevention message on HIV infection distributed and poster displayed among the factory premises.

Belaldaha village is now a model of 100% sanitary latrine user

The people from different walks of life in Belaldaha village are now using sanitary latrine in a hygienic way. As a result, the incidence of waterborne diseases reduced significantly. A healthy and hygienic environment prevails in the village now.

Belaldaha village is located four kilometers from Manda Upazila. The village was very underdeveloped few years ago. They had little knowledge of how to prevent communicable diseases. Most of the villagers including children frequently suffered from diarrhea, dysentery, typhoid and other communicable diseases. There were a very few sanitary latrines in their villages before and it was also very rare among the rich families. They used to defecate in open places and hardly used soap or ash to wash their hands after defecation.

In CCDB Manda Area, three hundred people of that village became united under three forums named Satata, Ichamati and Moynamoti in 2003. Since then, they have gone through different development interventions and reached a higher level of development than they had before. After the introduction of CPRP in 2007, they were also brought under this comprehensive program as Status-Quo Forums.

They were informed and sensitized about the significance of hygienic environment through a number of events like yard meetings, health fair, observance of World Health Day, disseminating IEC materials, providing sanitary latrines and tube-wells, etc. They realized that sanitation facilities are required for a healthy life. CCDB-CPRP staff of Manda Area assumed the actual sanitation condition of that village and the impact of the program intervention there. There were a total of 369 families in that village and among them only 41 had the latrines.

After being informed and motivated, they formed a committee with a target for ensuring 100 percent sanitation coverage in their village. At first, they provided latrines for 205 poor forum members, with assistance of respective forums. Then they arranged 25 more latrines from the respective Union Parishad through persuasion by the network. They also motivated the rich households to install the sanitary latrines at their own cost. After ensuring sanitary latrines for all households, they launched a huge campaign to prevent open defecation. They fixed Tk. 50 as fine for defecating in open places. The committee raised a fund for repairing the latrines also. With the assistance of CCDB, the forum members established a strong linkage with VERC, an NGO that provided all technical supports for making sanitary latrines. VERC also provided latrines for the rest of the households at minimum cost.

Promotion of Education and Culture

Education is one of the major fundamental rights that are protected by our National Constitution. A nation cannot be developed if its citizens are not well-educated. The literacy rate for Bangladesh is still very low. Education is regarded a major human asset that can create other assets required for sustainable livelihood. CCDB promotes education among the marginalized and poor forum members to encourage them to continue their children's education. Efforts to explore opportunities and motivation for parents for adequate education of their children would be another means to integrate marginalized groups into the mainstream community. There was also a plan to look for the scope for advocating with the education department for increasing accessibility to public facilities at local level.

Pre-school education

As the poor parents cannot educate their children at home, mainly because of their illiteracy and lack of time, their children often cannot qualify the primary entrance examination. Realizing this problem, CCDB has been providing pre-school education, largely managed by forums for many years. During the reporting year, a total of 9,626 poor students enrolled in 343 pre-school centers. These centers are mostly located within the vicinity of forum member's house and managed by the forums members. All of these centers are equipped with furniture and other teaching materials for smooth functioning. All the young learners are also provided with text books and school bags.

In 2009, a total of 9875 students appeared in year-end examination and 9,058 children passed. Of them, 7,558 children qualified in primary school entrance examination and enrolled accordingly. The success rate is more than 83 percent.



Primary school education

The beneficiaries of Bandarban area are local ethnic communities who speak their own native languages. Their children are not familiar with Bangla, the mainstream language of the country. This causes major obstacles for them to be enrolled in government primary schools where everything including text books is in Bangla. Additionally, the ethnic community people largely live in remote hilly areas, which are very difficult to reach. It is therefore impossible for the children to attend schools located in the valleys. Realizing the situation, CCDB has been operating several primary schools in remote places for many years. Teachers are appointed from among the local communities and trained by CPRP staff. The primers used in schools are developed in three major languages namely Bawm, Murong and Marma. During the reporting year, a total of 18 primary schools were running where 455 students are studied.



better if they are provided with minimum assistance. Realizing this potential, CCDB provided financial assistance for 2,074 poor but talented students of different grades to unveil their potential. In the Gopalganj CPRP area, 13 students who received assistance appeared in the Secondary School Certificate examination, and of them two scored "A+", seven scored "A" and two scored "A-".

Motivational workshop on higher education for the parents and students

Ignorance and poverty compel poor and marginalized people not to take any initiative to send their children to study higher education. The strength for survival with small daily earnings forces them to remain preoccupied with the challenge of making a daily living at just subsistence level. Many times ignorance of the parents also played a pivotal role for discouraging their children to go for education. During the period under report, a total of 34 workshops were arranged for the parents of poor students to motivate them for higher education for their children. Existing education facilities provided by the Government and NGOs were discussed in these workshops. These workshops also helped the poor parents to realize the importance of educating their children.

Education assistance for poor students

Discontinuing education is very common among poor households due to poverty, although many of these children are meritorious and they can perform

Cultural actions organized by PIs

Ethnic communities of our country have very rich and unique cultural heritage and tradition. But they often become object of social, political and economical subjugation and are marginalized by the mainstream community. The prevailing situation holds them back not to lead a dignified life with equal citizen rights. This activity aimed to promote indigenous culture for the demonstration of its inimitable characteristic to the mainstream community and the local government representatives. This demonstration would serve to send out a clear message that practicing own culture is their right to enjoy without being subject of marginalization. During the reporting year, a total of 11 cultural activities were organized in different program areas. For the promotion of education, education fair, promotional cultural events and discussion meeting on different issues related to education were organized in five locations. In Daudpur and Bandarban areas, cultural events were organized by the indigenous people to sensitize the young generation to uphold their long traditional cultures and practices.

Promotion of Societal Peace



Prevalence of peaceful, calm and quite environment is a precondition for development in any society. Building peace is one of the major mandates of CCDB. Therefore, it continued the peace-building efforts through CPRP interventions in 11 working areas. Besides the motivational efforts, CCDB facilitated the shalish process and arranged cultural events to promote peace in the community.

Motivational workshop for PI members, community and local elites

A total of 19 motivational workshops were organized during the reporting period. These workshops were participated by 515 reference people as well as local government representatives, teachers, local elites, and religious leaders. Since the introduction of CPRP, many of such workshops were arranged in all CPRP areas. The participants especially the forum members always hoped for maintaining a peaceful atmosphere in the community, as they were made convinced that if they create any conflict, the process of development they are going through will be hampered. It is really encouraging that no major conflict was created so far, without some minor events at the community level.

Assist PIs to involve LG and civil society in salish (ADR) Process:

The Salish is a low-cost alternative dispute resolution process. Through CPRP our reference people are encouraged to go for salish for the resolution of any conflict. It is a well-recognized, legal and popular method in resolving conflict in the rural areas. This is a very worthy process where community people can resolve disputes within the community. They do not need to go through a complex mechanism like trial at court. CCDB through CPRP tries to assist the PI members to involve civil society, UP Chairman and Members in salish process to make it more acceptable and transparent. During the reporting year, 23 cases of disputes were resolved through the salish process.

Develop and disseminate IEC materials

Billboards can easily draw the attention of passersby, if it carries nice visual and catchy messages. It is very effective tool to convey messages. A total of 11 billboards were developed and erected at different public places. These billboards disseminate the messages on societal peace, religious and social harmony, and good governance. The messages and the visuals used in these billboards were very easy to understand.

Cultural activities to promote societal peace:

Cultural activities are a very effective tool in sensitizing people and motivate them not to embroil in conflict. During the reporting year, the forums arranged in numerous cultural programs like popular theater, role plays, folk songs and dances. In addition, the forums organized peace fair with the assistance of CCDB.

Gender Equity and Justice



Women in Bangladesh are lagging behind their men counterparts. Mainly attitudinal problems are the main cause of such discrimination. But it is evident that women can do any job successfully, if they are given a conducive environment. CCDB has been working to establish a gender-sensitive society for many years. It also continues its efforts through various activities implemented by CPRP.

Workshop on Gender equity and justice at PI level

Gender equity always refers to becoming fair to women and men in terms of having equal roles, rights and resources. The workshops are organized to enlighten the participants with the spirit of gender equity and make them responsible to create a positive environment for women and for girls for reducing gender-based violence and discrimination. A total of 18 workshops were arranged where 510 husbands and wives participated. These events contributed a lot to building common understanding

of gender and development, effect of gender disparity on family and society, root causes of patriarchy and necessities to work for gender equity among the reference people. In order to make the event more participatory and effective, there were experience sharing, case study analysis, lecture with visual materials and group works. It was observed that participants are disseminating their learning with family, friends and community members. Cooperation and sharing of husband in household work has increased visibly.

Cultural activities to promote gender-friendly environment in community

It is an effective and popular tool to address the issues like early marriage, dowry, wife beating, trafficking, girl's education, etc. CCDB prefers cultural activities as a tool to reach a wider audience in motivating and creating mass awareness. Under this activity, a total of 11 cultural events were organized. People from all ages, spontaneously

participated and enjoyed the program. The cultural program was embellished with jokes, recitations, folk songs, dances, dramas, etc. The main attraction of cultural program was drama performed by the forum members. These events have largely been able to make the audience understand the misery of patriarchal culture and how gender-based violence destroys the potentiality of women.

Awareness Campaign against Domestic Violence to Protect Women's Humanity

Wife beating is very common event in our society and is alarmingly increasing along with social ills such as, early marriage, dowry, polygamy, etc. In most of the cases the victims remain silent for many reasons. It causes a large number of suicides and leads to their involvement in anti-social and unwanted activities. To make the people aware a total of 36 court yard meetings were organized in all program areas, with the participation of 1,234 reference people. With the aid of flip charts, the discussion held covered various aspects of the issue such as the causes of violence, the nature of violence, its bad effects and the role of the family and the community in combating this sort of inhuman acts and the legal provisions available to deal with it, etc.

It is now observed that male participants are trying to change their behavior and attitude. But it will take long time to qualitatively change the dominant patriarchal attitude.

Awareness campaign against human trafficking

Every year a large number of women and children are trafficked from our country. Women and children living along the international boundary areas easily fall prey to human trafficking. CCDB, through CPRP initiated a campaign against human trafficking through raising awareness. A total of five workshops were organized in four CPRP areas located near the international boundary to raise awareness among the communities and the reference people. In these



workshops a total of 109 persons participated from locals including religious and community leaders, UP members, school teachers and forum members. The discussion topics of the events focused on a general analysis of the trend and techniques of trafficking in respective area, possible preventive measures and the role of different stakeholders of the community. It helped to increase consciousness of the reference people in terms of in-country and cross-border migration.

Linkage with legal aid/ conflict resolution services for ensuring justice

CCDB has established good linkages with Bangladesh Legal Aid Services Trust (BLAST) and the informed village court, so that the forum members can seek legal assistance if they need in any gender-based violence. The forum leaders were also requested to contact the BLAST and the village court if any woman is battered. But there was no case that referred to the BLAST or the village court during the reporting period. That does not necessarily mean that there was no occurrence of gender-based violence at household and community levels. In a patriarchal society such as in Bangladesh women are still scared to lodge any allegation against their male counterparts.

Community Based Disaster Preparedness



Bangladesh is a disaster-prone country. Every year cyclone, flood, drought, cold wave etc visit our country and leave a trail of devastation. In recent times, climate change fallouts appear to have impacts intensified these physical hazards in many fold. Under CPRP, CCDB has been implementing several activities to increase the capacity of the community in combating the impacts of physical hazards in a better way.

Capacity of the community is increased

Relief and rehabilitation are essential for the survival of disaster victims. But over the last few years capacity building of the communities has been given great importance, for the long- term survival of disaster victims. It has already been widely recognized that if the community people are assisted to enhance their capacity through transferring knowledge, developing infrastructure and above all making them work jointly, they can combat disasters in a more sustainable manner. As a part of community capacity building this year CCDB organized 21 workshops with 369 participants at community level last year. In addition, 79 volunteers received training on disaster preparedness and management. The courses focused on basic understanding of disasters in Bangladesh, community-based preparedness, people's participation, survey and data collection

techniques, emergency response, trauma counseling and disaster cycle. This group of volunteers are regarded an asset of the community.

Linkage Established with Disaster Management Committee

There is a Disaster Management Committee at upazila-level administration in Bangladesh, which is mainly responsible for assisting local people during and after any disaster. Unfortunately, the Committees are not active in many areas. CCDB always feels a need for coordination with local government for the better benefit for disaster victims. Therefore, an effort has been made under CPRP to establish a linkage between forums and Disaster Management Committees at union and upazila levels. In all of the CPRP working areas, discussion was held with the members of these Committees. Forum members also attended the meetings. Discussion was held mainly on how to work in a coordinated way during any disaster. Initial responses of the Committee members were very encouraging. However, unfortunately very little has been achieved so far in this regard.

Promotional work on disaster risk reduction

CCDB developed IEC materials and established billboards at different project locations. These materials and structures are very effective for disseminating information and creating positive impact on the people about disaster preparedness and mitigation in the disaster prone areas.

Structural mitigation

Flood is the most common and frequent disaster in Bangladesh. Each year millions of people are marooned by flood. People have to leave their homes to flood-free shelters nearby. In most of the cases, houses are built above the normal flood level but whenever any flood occurs with higher intensity water rises and enters their houses. To protect households from flood water, CCDB through CPRP raised the plinth of 115 houses during the year under report. This also created an opportunity for



the community people to work, especially during lean seasons when they normally do not have any opportunity to earn income. CCDB also raised 15 public places so that the people and domestic animals can take shelter during flood.

Housing support

Almost every year thousands of people in Bangladesh become homeless due to flood and cyclone. In most of the cases people who are living in extreme poverty suffer the most, as they can not build or repair their houses and therefore they have to undergo a lot of miseries and hardship. CCDB through CPRP provided housing assistance 280 poor reference people.

Emergency response

During winter, the extremely poor people cannot afford necessary clothing, to protect themselves from cold waves. Especially, the sufferings of children and elderly people cross all limits and many of them die as a result. To protect these ill-fated people, CCDB, through CPRP Area Offices and its Networking organizations distributed 6,800 blanket and 3,500 pieces of clothes for children, 600 pieces of sharees for women and 600 pieces of lungies for men in Dinajpur, Chapainawabgonj, Jessore, Mymesingh, Rangpur, Pabna, Gopalganj, Barisal, Sirajgonj districts. While distributing relief materials, special preference was given to widows, people with disability, children and elderly people.

Staff Capacity Building

capacity. Since the very beginning, CCDB has been making a lot of efforts to build the capacity of its staff members at different levels. During the reporting year, HOPE Foundation conducted a numbers of trainings, workshops on the basis of its training need assessment. Most of the trainings and workshops for the CPRP staff were arranged for enhancing their knowledge and skills so that they can perform responsibilities more efficiently.

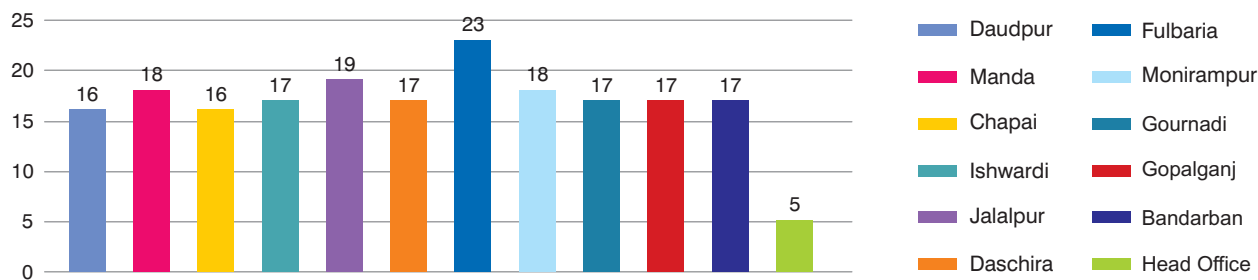


Efficient staff is an asset for any organization, and efficiency comes firstly through capacity building. It is widely recognized that building capacity of staff through training, workshop is one of the key strategies of strengthening the organizational

Type of training/workshop held in 2009-10

No of Participants	Name of the workshop/ Training
34	Advanced Training Course on Organic Agriculture
21	Workshop on Local Capacity for Peace (LCP)
33	Training on Primary Health Care
16	Workshop on Disaster Mitigation and Contingency Planning
34	Workshop on the Most Significant Changes of Forum and Reference People
65	Training on Peoples' Institution Building and its Dynamics

Number of Staff of different CPRP areas received training



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

We have audited the annexed Balance Sheet as on 30 June 2010 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 2009 to 30 June 2010 subject to audit notes and observation given in the Annexure-A.

We also report that:

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



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

Dated, Dhaka
02, August 2010

CHRISTIAN COMMISSION FOR DEVELOPMENT IN BANGLADESH (CCDB)
Comprehensive Poverty Reduction Programme
BALANCE SHEET AS AT 30 JUNE 2010

NET ASSETS	Note	30-Jun-10	30-Jun-09
<u>Current Assets:</u>			
Cash in hand and at banks	1	27,487,372.02	60,400,397.82
Advances against salary & official work	2	408,950.00	703,884.00
Loan due from Forum	3	-	76,139.00
		27,896,322.02	61,180,420.82
Fixed Assets (At cost or estimated valuation less depreciation)	4	31,045,959.00	31,281,554.00
	TOTAL Taka	58,942,281.02	92,461,974.82
FINANCED BY			
Accounts Payable	5	441,332.00	1,189,541.00
Restricted Asset Fund	4	31,045,959.00	31,281,554.00
Restricted Programme Fund	6	(48,356,509.98)	(14,384,620.18)
Designated Fund - RLF	7	75,811,500.00	74,375,500.00
	TOTAL Taka	58,942,281.02	92,461,974.82

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

INCOME	Note	30-Jun-10	30-Jun-09
Fund Received from RT Partners (Foreign Donation)	8	100,824,582.70	87,153,166.85
Local Income	9	17,700,830.00	39,937,603.50
Collection of Service Charge	15	4,542.00	1,047,918.00
Profit on Sale of Fixed Assets	16	575,027.00	-
Excess of Expenditure over Income Transferred to Fund Account		39,153,575.80	32,346,804.96
	TOTAL Taka	158,258,557.50	160,485,493.31
EXPENDITURE			
Programme Activity Costs	10	69,001,733.00	77,647,635.81
Programme Staff Cost	11	46,606,215.00	43,459,033.00
Programme Contingency Cost	12	18,794,954.50	19,561,580.50
Prog. Overhead Cost (Head Office/Central Co-ordination)	13	18,691,768.00	16,718,507.00
Fixed Asset Adjustment	4	2,360,559.00	123,892.00
Depreciation of Fixed Asset	4	2,803,328.00	2,974,845.00
	TOTAL Taka	158,258,557.50	160,485,493.31

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


DR. S.M. CHOWDHURY
 Chairperson
 CCDB Commission



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

Dated, Dhaka, 02 August 2010

CHRISTIAN COMMISSION FOR DEVELOPMENT IN BANGLADESH (CCDB)
Comprehensive Poverty Reduction Programme (CPRP)
STATEMENT OF CASH FLOWS FOR THE FINANCIAL YEAR ENDED 30 JUNE 2010 (Direct Method)

Cash flow from operating activities:	Note	30-Jun-10	30-Jun-09
Fund received from RT Partners	8	100,824,582.70	87,153,166.85
Local Income	9	17,700,830.00	39,937,603.50
Total Receipts		118,525,412.70	127,090,770.35
Programme Activity Costs	10	(69,001,733.00)	(77,647,635.81)
Programme Staff Cost	11	(46,606,215.00)	(43,459,033.00)
Programme Contingency Cost	12	(18,794,954.50)	(19,561,580.50)
Programme Overhead Cost (Head Office/Central Co-ordination)	13	(18,691,768.00)	(16,718,507.00)
Total Payments		(153,094,670.50)	(157,386,756.31)
Net cash used in operating activities		(34,569,257.80)	(30,295,985.96)
Cash flow from investing activities:			
Sale Proceeds of Fixed Assets		800,000.00	-
Purchase of Fixed Assets	4	(207,174.00)	(989,127.00)
Net cash used by investing activities		592,826.00	(989,127.00)
Cash flow from financing activities:			
Share Capital Realised from PMSC Forum		1,436,000.00	32,825,500.00
Loan Recovered from Forum	14	76,139.00	24,035,080.00
Collection of Service Charge	15	4,542.00	1,047,918.00
Advances against salary & official work		294,934.00	(259,231.00)
Accounts Payable		(748,209.00)	1,189,541.00
Net cash from financing activities		1,063,406.00	58,838,808.00
Cash & Bank Balances at Start of Year (01 July 2009)		60,400,397.82	32,846,702.78
Cash and bank balances at end of year (30 June 2010)	Taka	27,487,372.02	60,400,397.82

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



DR. S.M. CHOWDHURY
Chairperson
CCDB Commission




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

Dated, Dhaka, 02 August 2010



Bilateral Programs

Recovery and Rehabilitation Support to Cyclone AILA affected families in Bangladesh



Introduction

Since the ancient past, the people of Bangladesh have been struggling against different natural hazards like floods, cyclones, droughts, river-bank erosions, cold-waves etc. The frequency, intensity, and risks of some of the hazards increased significantly over time, Unplanned construction of physical infrastructure including rapid urbanization, erratic weather conditions, and fallouts of climate change are mainly responsible for changes in the behavioral pattern of these hazards.

Cyclone Aila, lashing against the southwestern coastal belt of Bangladesh on May 25, 2009, claimed 168 lives and numerous livestock, and left a trail of destruction of roads, embankments, etc. In addition, hundreds and thousands of people were rendered homeless and they lost their livelihoods. Many of the people are still marooned by the sea water, as major part of the damaged embankments yet to be repaired. In this backdrop, CCDB

launched a rehabilitation project in January 15, 2010 to restore the life and livelihood of the Aila victims living at Shamnagar sub-district under Sathkhira district, which has been one of the severely affected six districts. This project is financed by European Commission for Humanitarian Office (ECHO) through Christian Aid-UK.

Overall objective

The overall objective of this project is to facilitate the rehabilitation of Cyclone AILA affected communities to enhance their disaster resilience capacity.

Target group

The primary stakeholders of this project are the people who lost their houses and livelihood means like boat, fishing gears, etc. Preferences were also given to woman-headed households and the households with disabled family members.



Major Interventions

- ▶ Enhancing household-level income and food security through creating temporary employment opportunities (Cash for Work).
- ▶ Improving hygiene and sanitation at household level
- ▶ Building safe and protected shelter for households through the construction of houses

Achievements

Under the job creation scheme, a total of 1,000 persons were employed for 45 days. Of them, almost 80 percent were women. The persons selected for temporary employment were most vulnerable and those lost their livelihood owing to Cyclone Aila. Each person earned an amount of Tk. 150 a day for 45 days of work. This money was found very expedient for their immediate survival, as they were going through a severe hardship.

After any disaster like cyclone people have to undergo a lot of sufferings, as latrines are washed away by cyclonic storm surges. Different water-borne diseases break out in epidemic form, for lack of proper sanitation facilities. CCDB is scheduled to installing 475 sanitary latrines to prevent the spread of water-borne diseases. These latrines were built 3.5 feet above the ground. The project is also providing orientation for the households on water, sanitation and hygiene.

People often lose their houses as their houses cannot withstand the impact of cyclonic storms poor housing structure. As they are extremely poor, they use local materials like, straw, bamboo, jute sticks and in some case corrugated iron sheet. Houses made from these materials cannot protect them from cyclone. CCDB built 300 new houses for the people who lost their houses owing to Cyclone Aila last year. The structures of these houses were built by the Reinforced Concrete and Cement (RCC) pillars. It is expected the cyclonic storm will not be able to damage these houses, and its dwellers will not have any fear of losing their houses completely.

CCDB also extended supports through this rehabilitation program to the poor affected people, who lost their houses partially. A total of 75 houses were repaired during the reporting period.

CCDB also arranged orientation sessions on disaster risk reduction (DRR) for both the primary target people and the members of Disaster Management Committees formed by the Government at union, upazilla and district levels. A total of 2,200 Aila-affected persons received orientation on DDR. In addition popular theatres and folk songs were arranged for creating mass awareness.

Capacity Building for Promotion of Peace (CBPP) Program

Introduction

Peace is one of the major issues that CCDB has been working with for last twenty years and integrated this into the mainstream development program namely Comprehensive Poverty Reduction Program (CPRP). CCDB has been addressing the peace issues through its Capacity Building for Promotion of Peace (CBPP) program maintaining an effective linkage with CPRP. CBPP was started in 2005 with the financial assistance of EED, Germany, as a part of the Regional Mainstreaming Process for Local Capacity for Peace (LCP) in South Asia. There are nine network partners from India, Nepal, Pakistan and Bangladesh. Churches Auxiliary for Social Action (CASA), India has been coordinating the program.

Objectives of the Program:

General Objective:

Building organizational and community capacity to analyze conflicting situation, and using "Do No Harm" as a tool to avoid conflict and at the same time apply it for conflict resolution.

Specific Objectives:

- ▶ Develop groups of skilled manpower in CCDB and sister organizations to effectively address issues and concerns related to peace building and conflict resolution.

- ▶ Build consensus among network members to integrate local capacity for peace (LCP) tools into plans, strategies and programs.
- ▶ Build community-based awareness on peace and social harmony.
- ▶ Disseminate the concept of 'Do No Harm' among local government bodies and motivate them to practice some of the basic principles of this approach.

Workshop on LCP and gender for field level staff members:

A three-day workshop on "LCP and Gender" for 33 management-and implementation-level staff members from CCDB and network organizations was organized by HOPE Foundation, Dhaka from July 7-9, 2009. The workshop was facilitated jointly by CCDB-HOPE Trainers and a trainer from CASA, India.

Orientation on LCP with People's Institutions:

CCDB-CPRP Daudpur Area organized four orientation sessions for 95 forum members on "Local Capacity for Peace" during July 2009. The topics such as local capacity, peace and war, LCP framework and identifying connectors and dividers from community level, etc. were discussed in these sessions.

Promotional work on peace and campaign:

During the reporting period, brochures, posters, T-shirts, diary and notepads were developed and distributed as promotional activities under the Local Capacities for Peace (LCP). September 21, was celebrated as 'World Peace Day' in four geographical areas of Bangladesh jointly with the network partners. A large number of people from



different walks of life gathered on this occasion in a festive mood. T-shirts were distributed before the rally. Open discussion and cultural programs were also held.

Exposure visit:

A five-member team from CCDB went to CASA Delhi, India for an exposure visit from October 13-19, 2009. The main objective of this visit was to enhance knowledge and skills in promoting peace and developing facilitating skills. Through this exposure visit, participants could know about the cultural heritage of the visiting places, which are essential for working in the issues of peace. They were also able to acquire adequate knowledge of how the LCP was implemented by the host organization.

Other activities

A two-day workshop was held at Bangkok during March 3-4, 2010. All Heads from the network partner organizations attended the workshop. At the same place, meeting of the Coordination Committee was also held during March 5-6, 2010.

A Backstopping meeting on LCP was organized during March 11-14, 2010 at HOPE Foundation where 22 trained LCP trainers from Pakistan, Nepal, Bangladesh and India attended the meeting. Following this meeting an Application Workshop on LCP was held during March 15-18, 2010 with 18 participants.

A four-day workshop was held during January 25-29, 2010 at HOPE Foundation to revise the LCP manual. An external consultant was assigned to facilitate this with assistance from members of the LCP Coordination Committee.

Climate Change Adaptation Programs



Local capacity building and Advancing Community Adaptation to Climate Change in the south-central Bangladesh

CCDB and Bangladesh Center for Advance Studies (BCAS) have been jointly conducting a three-year action research project on Climate Change at Tungipara Upazila of Gopagonj district with the support of Cristian AID, UK since July 2008. The aim of the project is to reduce climate disaster risks and enhance resilience of the communities. Capacity building of community towards the risk reduction and adaptation to the climate change is the main strategy of the project. The project was designed for 367 families of Mitradanga and Joyaria villages under Gopalpur Union of Tungipara Upazila.

Major Achievements:

A total of 646 Community people were made aware about climate change issues through 30 yard

meetings under the activities of Social Mobilization and Community Capacity Building. A total of 17 para wise adaptation groups were formed.

Five large group meetings on climate change issues were organized in five locations, with the attendance of 632 villagers. The updated information on climate change and disaster risk reduction and adaptation strategies were discussed in the meetings.

A day long sharing session on Adaptation Action Plan was organized at Tungipara Upazila with all level of LGI/NGO representatives, journalists, community leaders who shared their ideas and comments.

A training course was arranged by a ten-member cultural group for sensitizing the community people on climate change through popular theater. The team performed two dramas after completing the training. About 470 villagers enjoyed the dramas.



A total of seven village leaders visited two areas, Manikgonj and Bagherhat with the aim of learning adaptation strategies being practiced by the communities there with facilitation of two local organizations. The knowledge level of the participants increased through observing outcomes and sharing ideas.

One workshop on Gender and Climate Change was organized at Gopalpur Union Parisad in Tungipara Upazila. A total of 25 (male: 17, female: 8) representatives from different levels of LGI/NGO attended the workshop. The points that's come into the focus of the workshop were the vulnerability of women during a disaster and adaptation strategies.

Platforms of two tube-wells have been elevated above the 1998 flood level and a total of six rain water harvesting reservoirs were constructed to ensure the safe drinking water for the vulnerable groups.

A total of three different training sessions on vegetable gardening, fish culture and nursery management were organized for 43 participants. Four persons were provided with financial support for homestead vegetable gardening. On an experimental basis, necessary support was given to three persons to introduce a salinity tolerant rice variety.

Natural Disaster Reduction Day-2010 and World Environment Day 2010 were observed to sensitize the community people about the impact of climate change and disasters, and ways of coping with it.



Promoting Household Level Adaptation Practices to deal with Flood and Water Logging in the South Central Region

Considering the geographical settings of Gopalganj (A district located at coastal region) Bangladesh Center for Advance Studies (BCAS) and CCDB jointly implemented a special project at Goalgram village of Gopalganj district with objectives to enhance capacities of the vulnerable households in coping the disaster impacts, adaptation techniques, etc. This project is funded by the Norwegian Church Aid (NCA). The aim of the project is to enhance the capacity of people in the areas of coping disaster impacts as well as taking up the adaptation measures.

Major Achievements:

A total of 27 household leaders received training in Floating Vegetable Gardening, as an adaptive measure in response to water logging and excessive flooding due to erratic climatic conditions. They cultivated vegetables after receiving supports like vegetable seeds, and most of them sold their production with profit after meeting their subsistence need. This initiative inspired other farmers to practice floating vegetable gardening.

Eight affected families were received support for raising their plinth above the flood level to prevent flood water intrusion in the house.

Awareness raising workshops on Climate Change and Adaptation were organized for 53 participants. Learning Sharing Session was organized at Upazilla for Government Officials, Upazila Chairmen and Union Council.

Gaibandha Food Security Project for Ultra-Poor Women



Gaibandha Food Security Project for Ultra-Poor Women started in March 2009. This project is funded by European Union and co-funded by ICCO, Dark & Light and TLMI. Rangpur Dinajpur Rural Services (RDRS) is playing the lead role in implementing this project by coordinating with donors as well as six other local partners like CCDB, CDD, GBK, GUK, TLMB and UST. This project is being implemented in seven Upazillas of Gaibandha district.

Target group

Direct stakeholders of the project are 40,000 ultra-poor women-headed families and their dependants from seven Upazillas of Gaibandha district.

Overall objectives

Overall objective of the project is to attain sustained food security and improved livelihood through the empowerment of ultra-poor women in Gaibandha district.

Major focused areas of interventions

The main objective of this program is to ensure food security of 40,000 ultra poor women headed households. To achieve the objective, this project has been implementing many activities in following thematic areas.

- ▶ Income Generating Activity (IGA)
- ▶ Nutrition & Health, Leprosy and Disability
- ▶ Disaster Risk Reduction & Preparedness
- ▶ Rights, Advocacy & Lobbying.



As one of the major partners of this project, CCDB is responsible for implementing the activities under “Disaster Risk Reduction & Preparedness Project” in 60 Unions of Gaibandha district.

This district is one of the poorest and most food insecure regions in Bangladesh. Natural disaster like floods frequently inundates the area and causes substantial damage to lives and livelihoods. The ultra-poor are the most vulnerable to the disasters as they mostly depend on natural resources for their livelihoods and they are least capable to cope with disaster impacts.

Achievements

Training & Workshop:

Taskforce groups formed and equipped with necessary knowledge and skills

A total of 350 taskforce groups were formed and each group comprises of 20 members. Almost 60 percent of the members are women. The members of these groups have already received training and orientation in early warning (1,047 persons) rescue (975 persons), first aid (928 persons) and shelter management (1,048 persons). CCBD's trainers facilitated these training and orientation sessions.

Toolkits/knowledge pool developed

A total of 270 First Aid Boxes were distributed in 30 unions. Necessary orientation was also given in how they will provide primary treatments for the disaster

victims during any disaster. Three lesson plans have been developed on flood, drought and river bank erosion to make the target people understand the disaster preparedness in a more effective way. During the reporting year, a total of 3,795 group members received orientation in disaster preparedness.

DRR orientation for DMC members

During the reporting period, a total of 42 workshops on Disaster Risk Reduction (DRR) were arranged for the members of Disaster Management Committee (DMC) at union level. These workshops were very effective to make the DMC members understand the DRR issues properly. Many of the DMC members are not well-aware of their roles and responsibilities during any disaster situation. These workshops also shaded light on this particular area. These workshops created an opportunity to establish a linkage with local government representatives, which is useful to work together in a coordinated way if any disaster strikes in the future.

“Disability & Disaster” workshop with government officials

One disability and disaster orientation workshop was arranged with the participation of 42 government officials of Polashbari upazilla. CCDB and Center for Disability in Development (CDD) jointly facilitated this workshop. The participants were made aware of rights of Person With Disability (PWD), especially in receiving services from the government during any disaster. The officials also received orientation on the vulnerabilities of the ultra-poor people including PWDs in Gaibandha district.

Community Risk Assessment (CRA) with Union DMC

Community Risk Assessment (CRA) is an efficient tool to explore the vulnerability of the people to disasters in a particular community. This tool is very useful to identify the most vulnerable ones and comes up with an action plan for better preparedness. During the reporting year, a total of

19 CRAs were conducted with community people including the members of local DMCs. Through these CRAs, draft contingency plans were developed to reduce the local vulnerabilities of the community. These contingency plans are very useful for designing any disaster preparedness intervention in these areas. Group Development Assistants (GDA) and Upazilla Supervisors (US) mainly facilitated these CRAs. They received ToT from CCDB.

Structural Mitigation

Plinths of the homestead raised

Annual flooding is common in Gaibandha district. People often need to leave their homes when water enters the houses. As they are extremely poor and unable to raise their houses above the flood level, their sufferings cross all limits. Under this project plinths of 288 households were raised during the reporting year. The dwellers of these houses are now safe from flood waters. They do not need to go anywhere else with their livestock and belongings any longer during flood, unless they are very severe compared to the past ones.

Tube Well installation

People suffer most as safe drinking water is almost scarce during and after any disaster. In a flood-affected area, people cannot access tube-well

water if the platform of the tube-wells is not built above the flood level. People often drink contaminated water and fall sick due to different water-borne diseases. To create an access to safe drinking water, 539 tube-wells were installed in the project area. Plans are in place to install 2,000 tube-wells by the year 2011.

Sanitation coverage increased

To reduce the vulnerabilities to water-borne diseases and other health hazards, this project has a plan to install 5,000 ring-slab latrines in the targeted households. During the reporting year, a total of 964 latrines were installed in the selected households, that did not have such latrines.

School building turns into flood shelters

Instead of building new dedicated flood shelters, it would be more convenient if the existing buildings like schools, mosques, temples, or any other structures are turned into flood shelters with some renovations. Based on this consideration, MoU has been signed with seven School Management Committees (SMCs). According to this MoU, the SMCs allowed the project to renovate their school buildings so that people can take shelter during floods.

Resettlement Program

Introduction

Through the Resettlement Unit of CCDB, we work in partnership with different Ministries, in implement government-funded infrastructure development projects like roads, bridges, railway tracks, gas transmission lines and embankments. CCDB works to help the affected people to get due compensations from the government ministries, as required by the different donors and loan providing agencies. At present we have four projects in operation.

Padma Multi-Purpose Bridge Project (PMBP)

CCDB signed an agreement with Bangladesh Bridge Authority (BBA), the Ministry of Communication last November. The project life is for five years. CCDB's assignment is to process the resettlement of 17,000 families that will be displaced due to the construction of the bridge, link roads and railway tracks.

CCDB began the initial work and could process compensation payments from the Bridge Authority to 821 families at the landing points. These families will be resettled in five resettlement villages (two on the side of Mawa and three on other side, Janjira). Presently 53 staffs members have been placed from other resettlement projects and through new appointments. Total contract for CCDB for our services will be Tk. 41,259,000/- (four crore sixteen lakh fifty-nine thousand) in the initial stage.

Road Network Improvement and Maintenance Project (RNIMP-1)

A total of 7,252 families will have to be resettled. So far 3,000 families have been compensated. CCDB's service period already ended and we are working one-year extension period from July 2010, as there are more than 4,000 families, to be compensated by the government.

Road Network Improvement and Maintenance Project (RNIMP-2)

A total of 3,964 families were affected through the acquisition of 606.63 acres of land by the government. The project (RNIMP-2) was initiated in June 2007 and was scheduled to be ended in February of 2009. As compensations could not be paid to the affected households, the project contract was extended by another one year.

Third Karnaphuli Bridge Project (TKBP)

Being funded by Kuwait Fund for Arab Economic Development, was the project (taka-) initiated from December 2007 and was scheduled to be ended in December 2009. A total of 405 households were affected because of the acquisition of 16.52 acres of land. The project also has been extended as the process of compensation payment could not be completed within the project period.

Up-Scaling Non-Formal Primary Education through Institutionalizing Quality Endeavor (UNIQUE)

Introduction

The net enrollment in primary school is almost 80 per cent in Bangladesh. But many of these enrolled children can not complete the five-year primary education cycle mainly because of poverty. On the other hand, there are some pocket areas where people living in extreme poverty could not draw adequate attention of the government and NGOs. These pocket areas are charlands, haor areas, coastal areas, urban slums etc. Hundreds and thousands of children still remain out of school in these geo-physically backward areas.

To reach these ill-fated children, CCDB started its UNIQUE program in January 2007, receiving financial assistance from European Commission. This is a coordinated effort of five organizations including CCDB. Other organizations are, DAM, DROP, Padakhep, Plan Bangladesh and Surovi. CCDB is implementing this program in six districts, namely Gaibandha, Rangpur, Nilphamari, Dinajpur, Kurigram and Lalmonirhat. The total budget of this program for CCDB is Tk. 97,998,546 including.

Target Groups

Primary target population of this project in children aged 6-12 years who remain out of school. The parents, local leaders, local school teachers and education officials are also the stakeholders of this program.

Overall Objective

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

Major accomplishments

In our nine geographical areas spread over 11 Upazilas under six district, 400 (four hundred) Children Learning Centers (CLC) are in operation to provide primary education to 10,000 children in 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, national level text books and other issue-based books and materials have been supplied to the learners so that they can improve their life skills beside upgrading the level of education.

For ensuring the quality of education, Center Management Committee (CMC) and Community Action Group (CAG) are working together in a coordinated way to monitor the performance of Children Learning Centers and to provide regular feedback for improvement.

Efforts were also made to establish union-level network of CLC and a linkage 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 Committees of Formal Schools and the CLC Management Committee to share experiences as well as performance of the children.

A total of 198 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 schools. About 200 Camps were organized to conduct special learning classes for slow learners to improve their learning skill. This initiative was found very effective to prepare a total of 3,000 slow learners of formal primary schools for class tests and the terminal examination of primary education. All of them passed the examinations.

A total of 40 Local Resource Centers (LRC) have been established where many books, magazines and daily news papers have been made available for the community people so that they can enhance their knowledge base as well as have access to information.

Newly established 63 Union Cultural Teams have performed cultural activities and are motivating local people for their active participation in these cultural functions.

Challenges

As the multi-grade is a new concept of teaching and learning, it faced great challenges for its familiarization among the stakeholders. In order to face the challenge intensive training including routine refresher have been organized for all levels of staff and for the heads of the program. The

issues are prioritized in parents meeting, CAG meeting and CMC meeting to clarify the concept to the people at grassroots level.

As a part of major activities of we have started organizing special learning camps for slow learners of the formal schools to improve their learning skills and continue their study. Initially the program encountered negative responses from the primary school teachers and Upazila Education Officers in most of the nine Area Offices. Later on motivational efforts helped to convince them and made the job easier.

Salary earmarked for the Camp Tutor is very nominal for which very little space was left for our field management to make the primary school teachers agree to teach the learners in the camps with this poor remuneration. Therefore, we had to recruit fresh tutors in large numbers and only 15 percent tutors were from the teachers of primary school.

Some CLCs are located on charlands and also in remote forest areas. Low attendance of learners in these CLCs was very common. After relentless efforts have been made by the project staff attendance of the learners has increased to an acceptable level.



Micro Finance Program

Introduction

After ceasing of Peoples Managed Savings and Credit Program (PMSC), CCDB initiated Organization Managed Savings and Credit (OMSC) Program in 2009, to retain the access of the poor Forum members, to financial resources. This program intends to create sustainable employment opportunities and raise income level of the reference people, through unleashing their potentials.

Since inception of OMSC Program, this has been promoting small-scale rural micro enterprises among the reference groups. Presently this program is being implemented in 19 operational areas spread over 10 districts, where Comprehensive Poverty Reduction Program (CPRP) is also being implemented. Total staff of this program is 86.

Salient features of CCDB's Micro-Finance Program

CCDB's Micro-Finance Program has a number of characteristics that makes it different from others MFP operators. Some of these are as follows

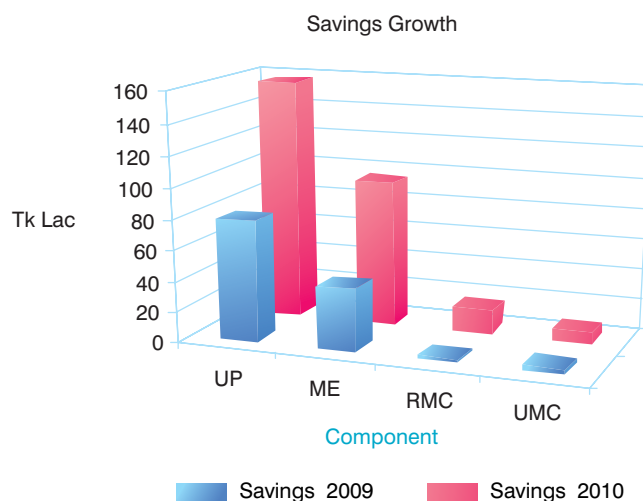
- ▶ MFP provides loan to the borrower at a lower cost/service charge (10%) and with a suitable repayment schedule.
- ▶ Assurances are provided to the borrowers for matching the capacity they have and the capital they will need, for optimum utilization of the money.
- ▶ Promotes savings among the borrowers and assists them to develop their own capital, that they can withdraw any crisis.
- ▶ Promotes micro enterprises.

Micro Finance Program At a glance

Program Information	June 2009	June 2010	Growth
Number of Branches	17	19	2
Number of Villages	549	571	22
Number of Districts	9	10	1
Number of Forums/Samity/Groups	434	532	98
Number of Members	16133	17750	1617
Number of Borrowers	5805	9060	3255
Total Staff Members	71	86	15
Total Field Organizer (FO)	29	34	5
Operational Area			
Rural	76%	76%	0
Urban	24%	24%	0
Financial data			
Loan disbursement (BDTk.)	8,78,21,000	17,83,43,000	9,05,22,000
Loan Realization (BDTk.)	4,15,50,304	13,21,64,976	9,06,14,672
Portfolio (BDTk.)	7,09,56,692	11,71,13,340	4,61,56,648
Average Loan Size (BDTk.)	16,176	20,063	3,887
Savings Balance (BDTk.)	1,24,26,088	2,75,19,889	1,50,93,801
Cost per unit Money lent	9.21	9.62	0.41
Portfolio per Field Organizer (BDTk.)	24,46,782	34,44,510	9,97,728
Recovery Rate	98.04%	96.69	-1.35
Overdue Outstanding Ratio	7.81%	7.00	0.81
Portfolio at Risk (PAR)	11.84%	8.42	3.42
Operation Self Sufficiency (OSS)	68%	103%	35

Credit Support to Member

MFP offers four types of loan products. These are Ultra Poor Loan, Micro Enterprise Loan, Rural Micro Credit and Urban Micro credit. MFP receives 10 percent service charge from Ultra Poor Loan, 12 percent from Micro Enterprise Loan and 12.5 percent from Rural Micro Credit & Urban Micro Credit. During the reporting year MFP disbursed loan to 8,889 borrowers. Most of the Micro Entrepreneurs are engaged in food production, poultry, fisheries, furniture making, tailoring, grocery, pharmacy, hotel business.



Loan portfolio of MFP clients

Types	June 2009		June 2010	
	Borrower	Loan Portfolio	Borrower	Loan Portfolio
Ultra Poor Credit (UP)	4317	18668481	6,503	3,06,31,735
Micro Enterprise Loan (ME)	1137	48808471	1,479	7,69,40,924
Rural Micro Credit (RMC)	158	1876602	755	72,03,702
Urban Micro Credit (UMC)	193	1602838	323	23,36,979
Total	5,805	709,56,692	9,060	11,71,13,340

Members Savings:

MFP clients deposit saving to be able to withdraw during any family crisis, as well as to invest in business ventures in future. At the end of June 2010, the number of micro savers reached to 17,750. Their savings amount is Tk 2,75,19,889.

Savings status of MFP clients

Type of members	June 2009		June 2010	
	Member	Savings Balance	Member	Savings Balance
Ultra Poor Credit (UP)	14,302	78,85,552	14,737	1,56,87,628
Micro Enterprise Loan (ME)	1,141	40,63,773	1,492	95,13,752
Rural Micro Credit (RMC)	332	1,97,423	1,025	15,74,309
Urban Micro Credit (UMC)	358	2,79,340	496	7,44,200
Total Taka.	16,133	1,24,26,088		2,75,19,889



Seed Production

Under the Micro Finance Program, CCDB Seed Enterprise and Farmers Group at grass root level produced about 66.50 tons of quality TLS Seed and 5.5 tons of Foundation Seeds of different varieties of rice. They also produced & sold 38 tons of Potato Seed and one ton Maize seeds. This initiative created job opportunities for the rural poor and contributed towards improving the food security.

Sl. No.	Name of Crops	Name of variety	Sold in 2009-10		
			Foundation	TLS	Total
1	Rice	Boro :BR 28	2 (tons)	25 (tons)	27 (tons)
2	Rice	Boro :BR 29	3.5 (tons)	41.5 (tons)	45 (tons)
3	Potato	Diamond		38 (tons)	38 (tons)
4	Maize	Hybrid BARI 6		1 (ton)	1 (ton)

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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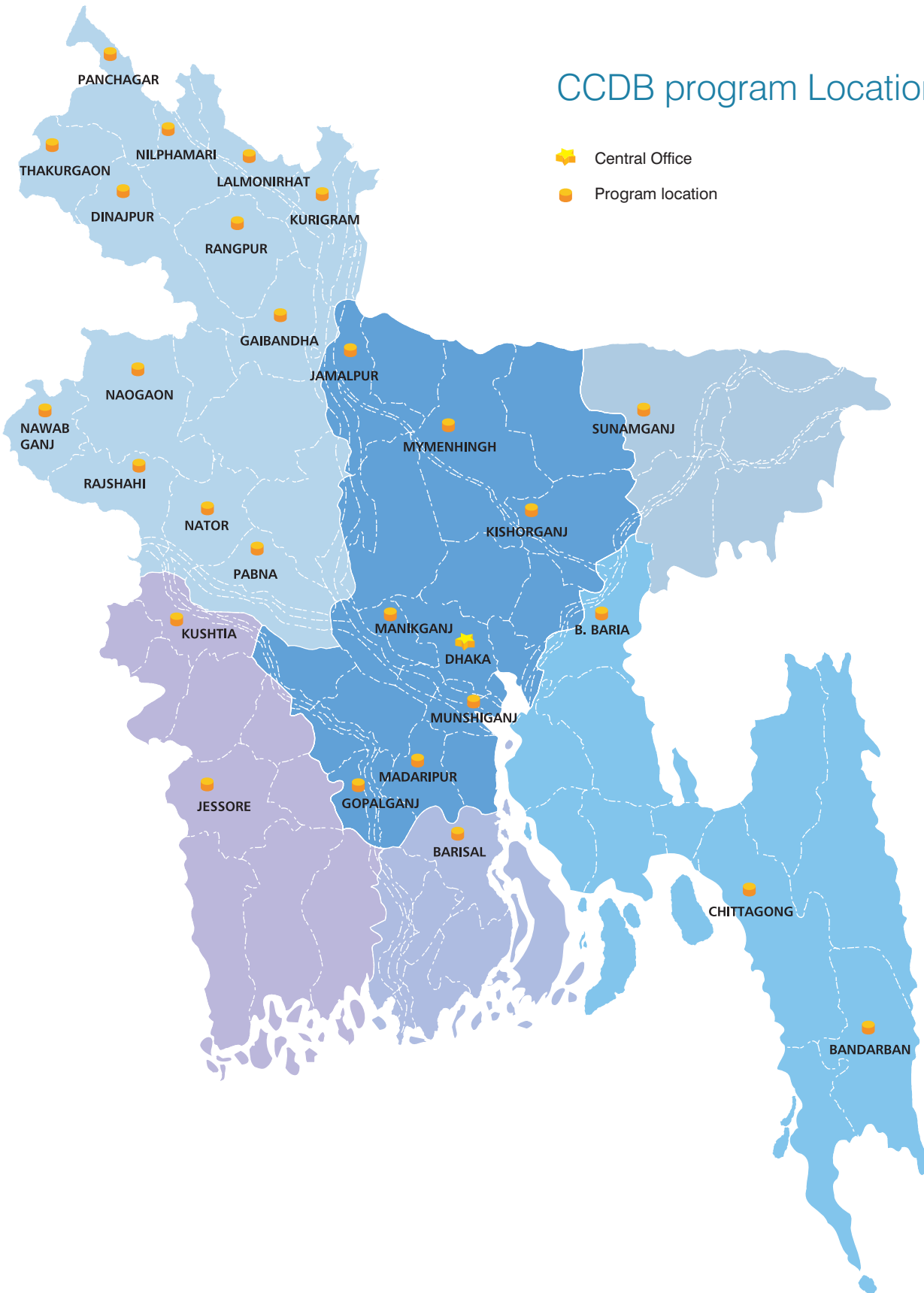
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